



**PRAIRIE STATE LEGAL SERVICES**

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*Equal Access to Justice*

Legal Help for Homeowners Project

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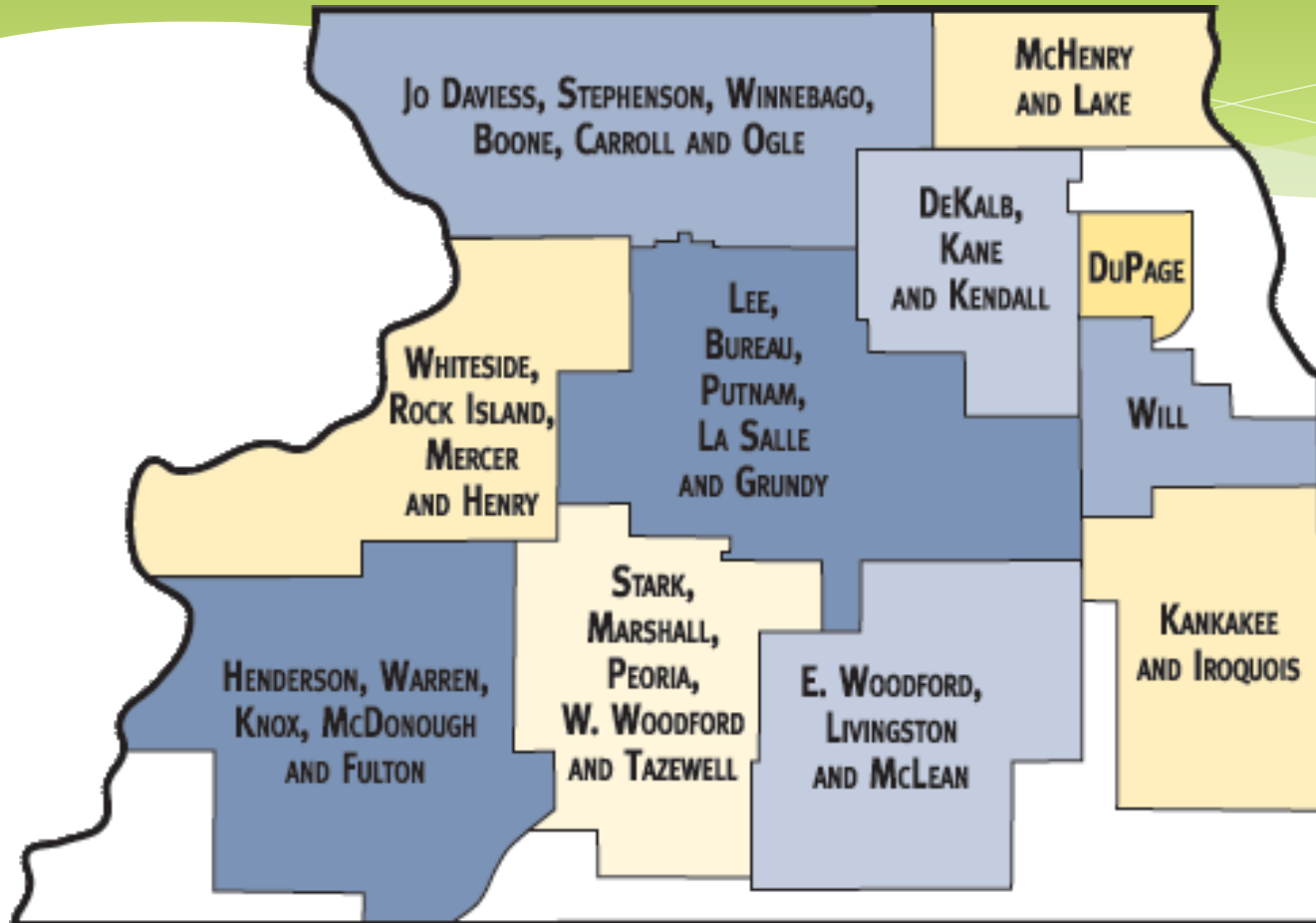
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# Legal Help for Homeowners Project

- \* Funded by Illinois Attorney General's Office from the National Mortgage Settlement
- \* Three year grant
  - \* September 1, 2012 – August 31, 2015
- \* Post-Project Plans

# 36 County Coverage



# Eligibility for Services

- \* Basic Requirements
  - \* Live in service area
  - \* Income eligibility
    - \* Household Size
    - \* Total Income

Household Size	Area Median Income 2014 (Effective December 18, 2013)	
	80%	100%
1	\$40,550	\$50,700
2	\$46,350	\$58,000
3	\$52,150	\$65,200
4	\$57,900	\$72,400

# Levels of Service Provided

- \* Telephone Advice (all eligible callers)

## EXTENDED REPRESENTATION:

- \* In-Person Information and Advice
  - \* Foreclosure timeline & alternatives to foreclosure
  - \* Referrals to community resources
- \* Assistance with Pro Se Answers & Other Documents
- \* Representation in Mediation
- \* Court Representation (limited scope and full scope)

# Case Acceptance for Extended Representation

- \* Legal defense or “hook”
  - \* Failure to properly service a loan
  - \* Failure to convert a trial period into a permanent modification
  - \* Challenges to summary judgment motions
  - \* Sales in violation of 735 ILCS 5/15-1508(d-5)
  - \* Mediation an option
- \* Likelihood of long-term affordability
  - \* Illinois Hardest Hit Funds; Loan modification; Chapter 13 bankruptcy
- \* Prairie State resources

# How to Contact

- \* Call Foreclosure Intake Line:

**1-888-966-7757**

- \* Submit Housing Counselor referral form
  - \* Email to: [serviceforeclosure@pslegal.org](mailto:serviceforeclosure@pslegal.org)
  - \* Fax to: 847-662-6927
- \* Apply online at:
  - \* [www.pslegal.org](http://www.pslegal.org)