Legal Help for Homeowners Project

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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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Area Median Income 2014 (Effective December 18, 2013)</th>
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<tbody>
<tr>
<td></td>
<td>80%</td>
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<tr>
<td>1</td>
<td>$40,550</td>
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<tr>
<td>2</td>
<td>$46,350</td>
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<tr>
<td>3</td>
<td>$52,150</td>
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<tr>
<td>4</td>
<td>$57,900</td>
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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
Call Foreclosure Intake Line:

1-888-966-7757

Submit Housing Counselor referral form
- Email to: serviceforeclosure@pslegal.org
- Fax to: 847-662-6927

Apply online at:
- www.pslegal.org