

WHO ARE WE?

Kansas Legal Services is a private, non-profit law firm. We provide legal assistance for individuals and families with legal problems where there is no ability to obtain legal assistance or representation.

Providing equal access to justice, through the legal system, for persons who cannot afford to retain a private attorney, is our primary mission.

APPLY FOR SERVICES

Individuals seeking representation in foreclosure prevention and community development cases can apply for assistance by calling:

1-800-723-6953

And apply online at:

kansaslegalservices.org



KANSAS LEGAL SERVICES

**Foreclosure
Prevention
and
Community
Development**

Marilyn Harp, Executive Director

About Our Housing Programs

Kansas Bar Foundation provides grant funding to Kansas Legal Services for legal assistance focused on foreclosure prevention and community development.

These services include advice, individual representation, and community legal education presentations to teach the public about housing issues.

Foreclosure Prevention

Kansas Legal Services provides legal services to people facing foreclosure proceedings.

Who Qualifies for Assistance?

Anyone with an ownership interest in a house where they currently reside or could reside if legal title is resolved.

What Assistance Is Provided?

We help clients stay in their homes and prevent foreclosure. We also help clients who do not want to keep their homes safely leave.

The types of cases Kansas Legal Services will assist in include representation in foreclosure proceedings, advice on loan modifications, or negotiating short sales and deed-in-lieu transfers.

Community Development

Kansas Legal Services provides legal services focused on restoring neighborhoods and improving the quality of housing.

Who Qualifies for Assistance?

Anyone with a legal issue related to housing, home ownership, or neighborhood improvement.

What Assistance Is Provided?

We provide legal services focused on restoring neighborhoods and improving the quality of housing in communities.

There are a variety of issues that can prevent people from maintaining and improving their properties. In some cases, a person may be residing in a home but there is a problem with the title. We can assist them with clearing the title to the property so they can continue to maintain the property or get financing to make repairs and improvements.

In other cases, a person owns the property but there are other barriers preventing them from making necessary repairs to the property. For example, an expungable arrest preventing a person from qualifying for credit to make home repairs. We can assist them with an expungement so they will be able to qualify and make the necessary improvements to the home.

Examples of Foreclosure Prevention Cases

Example 1: Jane defaulted on her mortgage and is being threatened with foreclosure. Kansas Legal Services helped Jane secure a loan modification that lowered her monthly payment so she can afford to stay in her home.

Example 2: John defaulted on his mortgage and the lender filed a foreclosure action. He cannot afford to keep the home. Kansas Legal Services negotiated with the lender for John to turn over the deed to settle the outstanding amount of his debt.

Examples of Community Development Cases

Example 1: Jane wanted to apply for an emergency repair loan but didn't know how. Kansas Legal Services advised Jane on her eligibility for the program and helped her to complete the application. Jane was approved and able to make the needed emergency repairs.

Example 2: John lived in his mother's home since her death. He wanted to take out a home equity loan to make repairs, but he didn't have a clear title. Kansas Legal Services represented John in a determination of descent action for him to become the legal owner of the property. Now he can qualify for a home equity loan to make repairs.