

## **Testimony at the New York State Budget Forum—March 2, 2019**

My name is Peggy Earisman and I am the Project Director of Manhattan Legal Services, part of Legal Services NYC. We thank you Senator Krueger and all of the Senators of the Manhattan delegation—Senators Benjamin, Hoylman, Jackson, Kavanagh, and Serrano—for your strong past support and for this opportunity to testify about the legal needs of low income New Yorkers and about the need for continued state funding to address those needs.

Legal Services NYC fights poverty and seeks racial, social and economic justice for low-income New Yorkers. For 50 years we have challenged systemic injustice and helped our clients meet basic needs for housing, family safety, income security, and access to high-quality education and health care. Our staff of nearly 600 across all five boroughs helps more than 110,000 New Yorkers annually. In Manhattan alone, our advocates served nearly 20,000 low income residents last year. This includes protecting over 9,000 tenants facing eviction, assisting 1600 residents with immigration issues and securing benefits for close to 3000 residents.

I want to make three main points today:

First, the demand for legal help continues to far outstrip our resources, even with significant funding from the city and state. According to the November 2018 Report of the New York State Permanent Commission on Access to Justice, at best we are serving barely a third of those who need our help. The “Justice Gap,” a 2017 study by the Legal Services Corporation, reported that 71% of low-income families experienced at least one legal problem in the previous year, including problems with domestic violence, veteran’s benefits, disability access, housing conditions and health care. With 1.7 million New Yorkers having incomes below the federal poverty level--\$25,000 for a family of four--the gap is evident. The vast majority of these families still cannot get the legal help they need and deserve. The failure to provide legal assistance to families who need help leads to homelessness, to children and seniors not getting adequate nutrition, to people unable to get jobs and to a lack of access to necessary healthcare.

Second, although we are deeply grateful for the support of the Office of Court Administration in providing general funding for our work, we are currently threatened with the loss of \$20M in foreclosure prevention funding and the loss of over \$3M in Legal Services Assistance Fund (LSAF) funding. And we need renewed funding for our other projects that provide life-changing services, the loss of which will be devastating to the thousands of low income New Yorkers who need them.

We therefore request funding for the following:

- Legal Services NYC's Veterans Justice Program, renewed in the amount of \$100,000
- Legal Services NYC's Immigrant Students Connect Program (Dream Clinic), renewed in the amount of \$150,000
- The Communities First Program, a statewide foreclosure prevention network, in the amount of \$20 million state-wide
- The Disabilities Advocacy Project, renewing the \$3 million provided by the Legislature last year and an additional \$2 million to help meet increased strong demand.
- The Legal Services Assistance Fund, restoring the total to \$14 million statewide and ensuring that civil legal services receive at least \$5.5 million of the LSAF.
- And here in Manhattan, we request renewal of
  - \$100,000 for the expansion of housing assistance in Upper Manhattan; and
  - \$102,872 for domestic violence services.

Thank you for your continued partnership in helping us to fight for justice on behalf of all New Yorkers.

Sincerely,

Peggy Earisman



**COMMUNITIES FIRST**

Every Heart Needs A Home

March 2, 2019

Re: NY State Budget Forum

My name is Jacob Inwald. I am the director of foreclosure prevention at Legal Services NYC, and I submit this testimony on behalf of Communities First. I would like to thank the New York State Senate Manhattan Delegation for inviting me to testify at this budget forum.

Communities First is a state-wide coalition of 89 non-profit housing counseling and legal services agencies that help New York homeowners, coop owners and condo owners avert homelessness and displacement by preventing avoidable foreclosures, combating mortgage fraud, deed theft and loan modification scams, and challenging predatory and discriminatory lending and abusive mortgage servicing practices that disproportionately impact New York's most vulnerable communities—seniors and people of color. The network serves every county in New York State and all five boroughs of New York City, but current funding for this vital network ends on March 31, 2019 and at present is not funded in the Governor's executive budget.

- For the last decade, this network of 89 housing counseling and legal services nonprofits has been helping families in every county across the New York State, and in each of the five boroughs of New York City, navigate complex housing challenges -- including mortgage fraud, scams, displacement, discriminatory lending and mortgage servicing -- and it has assisted thousands of families to keep their homes and allowed them to stay in their communities. It has helped not just the individual families affected by foreclosures but the communities at large, by preventing displacement and by preventing the increased crime and reduced property values that accompany waves of foreclosure, which, in turn, adversely affect the local community tax base.
- The network was initially funded by the State and administered by New York Homes and Community Renewal, but for the last several years was funded by mortgage servicing settlement proceeds obtained by the Attorney General's office, which has administered

the network through its Homeowner Protection Program, known as “HOPP.” That program expires on March 31, 2019, and more recent bank settlement funds, due to changes in the law, can no longer be directed to these services by the Attorney General’s office—they must now be allocated through the state budget process.

- The HOPP network has been serving every region of the state, and its need is recognized across the board—indeed 167 non-profits, community groups, businesses and labor unions sent a letter to Governor Cuomo asking for the \$20 million that it costs to run this program annually to be included in this years’ budget, but that funding has not been included in the budget to date.
- Already, because the funding was not included in the Executive Budget, leaving a cloud of uncertainty, the nonprofits providing these services are not be able to plan for the future, and are having to curtail intake as these are complex cases that take a long time to resolve.
- When the Homeowner Protection Program (HOPP) ends in March 2019, two-thirds of the state’s existing foreclosure prevention program capacity will disappear overnight, leaving some regions with *no* service providers if funding is not provided, and slashing the network here in New York City. Additional reductions are anticipated in the months thereafter.
  - Over 100 advocates providing services to NYC homeowners will be impacted in the coming year. These staff will be laid off or transitioned to other programs.
  - Across the state, 28 programs will be forced to close entirely. Another 26 programs will have one or fewer full-time equivalent staff.
  - Not only will New York families suffer and face displacement; employees across 89 organizations are in danger of losing their jobs, and their expertise, along with the associated infrastructure in place that supports this network, which represents a substantial investment by the State of New York, will be discarded.
- The network has already helped 100,000 NY homeowners since 2012. Those receiving this assistance are working, low and moderate-income families, New Yorkers of color who were targeted for predatory loans, and seniors battling a wave of foreclosures on reverse mortgages. The network mitigates displacements from foreclosures, scams or mortgage distress and challenges abusive mortgage servicing by financial institutions and discriminatory lending practices such as reverse redlining, in which vulnerable communities are targeted for the most toxic of loan products. Most importantly, it levels the playing field, giving distressed homeowners, condo owners and coop owners an advocate in court and in negotiations with large financial organizations.
- These disappearing service providers are embedded in NewYork’s consumer protections enacted after the foreclosure crisis:

- Lenders are required by law to send pre-foreclosure notices specifically identifying counseling agencies serving the homeowners' county—the very agencies that will be no longer funded to do foreclosure prevention work after March 2019.
  - Network providers are integral to NY's pioneering foreclosure settlement conference process, where they partner with the courts to staff clinics and conferences and have been instrumental in drastically increasing the numbers of homeowners with representation at settlement conferences and in increasing the numbers of homeowners answering foreclosure complaints and preventing default judgments. Indeed thanks to this network a majority of homeowners facing foreclosure now has representation during the court settlement conference process, whereas ten years ago the vast majority of homeowners had no counsel and most foreclosure cases resulted in default judgments in which homeowners did not have the opportunity to preserve their defenses or assert their claims.
- These services are a crucial tool in preserving sustainable, affordable homeownership. Especially in New York City, the loss of a home to a foreclosure that could have been averted also represents the loss of naturally occurring, affordable rental housing, as many of the homes impacted incorporate affordable rental units that are lost to the rental market when the home is lost to foreclosure and sold off to investors.
  - No homeowner should have to experience the fear of displacement. New York families continue to need access to free resources and experts to help them understand their options during what is often the most difficult time of their life.
  - Families save their money for years to achieve the American dream of owning a home -- however, sometimes they fall on hard times or are victim of a predatory scam, and they need trusted, legitimate help.
  - For the last decade, the network has strengthened communities by helping families stay in the neighborhoods that they've lived in for generations.
- Foreclosure is also still a growing problem. In 2018, there were approximately 25,000 new foreclosure cases filed in New York, and the number of delinquency notices rose from 2017. In 2017, mortgage servicers filed nearly 170,000 pre-foreclosure notices, and almost a quarter of those notices were sent to homeowners in New York City.
  - Scams and fraud resulting in displacement are on the rise, especially in gentrifying neighborhoods across New York City.
  - Foreclosures typically spike when natural disaster, economic disruptions, or government shutdowns occur; this network stepped in after Hurricane Sandy, which had a horrific impact on New York City homeowners. New York City neighborhoods will be devastated without the safety net of housing and legal counselors to help families navigate the arcane judicial foreclosure and loss mitigation processes.

- If the existing network in which the State has invested is allowed to atrophy, homeowners will be left to fend for themselves, or worse, be at the mercy of scammers just waiting to take advantage of vulnerable homeowners, coop owners and condo owners desperately seeking to save their homes, as they defend themselves in court or attempt to resolve their mortgage distress—these are complicated, bureaucratic processes that can be nearly impossible to navigate without a nonprofit housing counselor or lawyer.
  
- With \$20 million in funding, the network will be able to continue its great work and combat urgent housing issues across the state, including:
  - The flow of zombie properties that destabilize neighborhoods
  - Mitigating distressed mortgage and tax foreclosures, preventing displacement
  - Stopping scammers from stealing people’s homes and charging for loan modification services that are never provided
  - Providing representation to the state’s seniors, who have been facing a wave of reverse mortgage foreclosures during the last two years, who have only recently received the consumer protections New York has provided to other residential mortgage foreclosure defendants.

I would like to thank the Manhattan Delegation for its continuing support for Communities First, and for the opportunity to present this testimony about the need to ensure that New York’s homeowners, coop owners and condo owners continue to have access to the vital network of housing counselors and attorneys working to preserve homeownership and community stability.

For more information, please contact Jacob Inwald, at [jinwald@lsnyc.org](mailto:jinwald@lsnyc.org) or 646-442-3634



**COMMUNITIES FIRST**

Every Heart Needs A Home

## **COMMUNITIES FIRST IS ESSENTIAL IN KEEPING NEW YORKERS IN THEIR HOMES**

New York's housing affordability crisis is putting working families, seniors, and their communities at risk. Vital federal programs to assist homeowners have ended and key financial regulations are being threatened. Meanwhile, reverse mortgage foreclosures are on the rise, foreclosure rescue scams targeting seniors and communities of color proliferate, and the stability of immigrant homeowners is being threatened, exacerbating New York's affordable housing crisis and stripping neighborhoods of wealth. In fact, there were an estimated 25,000 new foreclosure cases filed in New York State in 2018 according to the NYS Office of Court Administration and an 8% increase in state wide 90 day delinquency notices—a signal of mortgages going into foreclosure. That number is expected to continue to grow in 2019.

Communities First leverages New York State's existing network of housing counselors and legal services providers to revitalize neighborhoods and keep New Yorkers from homelessness, crushing debt, and displacement. Since the creation of the Homeowner Protection Program (HOPP) in 2012, Communities First has prevented over 22,500 foreclosures and served more than 95,000 New Yorkers statewide.

### **Communities First rejuvenates neighborhoods and affordable housing, including:**

- Collaboration with the Community Restoration Fund, Land Banks, Land Trusts & Municipalities
- Zombie Property Enforcement

### **Communities First preserves homeownership and prevents homelessness through:**

- Mortgage Sustainability & Foreclosure Prevention: Provide legal defense & affordable loan remediation
- Reverse Mortgage Foreclosures: Represent seniors in settlement conferences
- Property Taxes & Water Bills: Provide access to payment assistance
- Repair Programs: Provide access to low-cost alternatives to refinancing
- Scam Prevention: Represent scam victims & provide community outreach
- Income Stabilization & Support for Small Businesses: Provide assistance with eviction defense, governance, & tax issues

The network performing these services is time-tested, but they cannot meet these needs without the Governor's support which ensures that communities across the state have the expertise and resources needed to create and maintain vibrant neighborhoods.

**Please support funding Communities First by asking Leadership to make it a Conference priority and to request that the Governor includes \$20 million for the program in his 30 Day amendments.**





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## **NEW YORK STATE FACES \$20 MILLION CUT TO FORECLOSURE PREVENTION SERVICES, PUTTING NEW YORKERS AND FAMILIES AT RISK**

Funding for Communities First, a network of 89 non-profit housing counseling and legal services programs that help New Yorkers keep their homes and navigate complex housing challenges like mortgage fraud, scams, and displacement, is scheduled to end March 31, 2019. The loss of the \$20 million in funding, currently provided through the NYS Office of the Attorney General's Homeowner Protection Program (HOPP), will have a tremendous impact on the availability of foreclosure prevention services across the state:

- **Nearly two-thirds of New York State's foreclosure prevention program capacity will disappear overnight.** Greater reductions in staff are anticipated over the following year.
- **An estimated 18,000 New York households won't receive help next year,** according to a November 2018 survey. Some may be able to receive brief advice or an educational seminar, but they will not have assistance with settlement conferences, loan modifications, and property taxes; the vast majority will get no help at all.
- **In 2018, there were an estimated 25,000 new foreclosure cases filed in New York State** according to the NYS Office of Court Administration and **an 8% increase of in state wide 90 day delinquency notices**—a signal of mortgages going into foreclosure. That number is expected to continue to grow in 2019.
- **Across the state, 28 legal assistance programs will be forced to close entirely.** Another 26 programs will have one or fewer full-time equivalent staff.
- **Programs serving Nassau & Suffolk counties will collectively experience an immediate 87% reduction in full-time equivalent staff.** Only a handful of Long Island based attorneys and counselors will remain.
- **Over 100 advocates providing services to NYC homeowners will be impacted in the coming year.** These staff will be laid off or transitioned to other programs.
- **11 counties in Central New York will be stripped of full-time equivalent staff advocating for homeowners at risk of foreclosure.** These counties are Broome, Chenango, Cortland, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, and Otsego.

**To prevent these cutbacks, Governor Cuomo must invest \$20 million in funding for Communities First so service providers can continue to provide the vital assistance families need to stay in their homes.**

# FORECLOSURE RISK IN NEW YORK STATE

JANUARY 2019



This issue brief summarizes home foreclosure risk patterns across New York State, and updates our 2012 report, [Foreclosures in New York: What's Really Going On?](#), and 2014 brief, [Foreclosure Risk in New York State](#).

**A decade after the financial meltdown, hundreds of thousands of New Yorkers remain at risk of foreclosure – particularly in low-income neighborhoods and communities of color.**

New York requires mortgage servicers to send “pre-foreclosure notices” to homeowners, at least 90 days before commencing a foreclosure action. New Economy Project analyzed and mapped pre-foreclosure notices sent to New York homeowners in 2017, using data obtained from the NYS Department of Financial Services, to show where New Yorkers are most at risk of losing their homes to foreclosure.

## KEY FINDINGS<sup>1</sup>

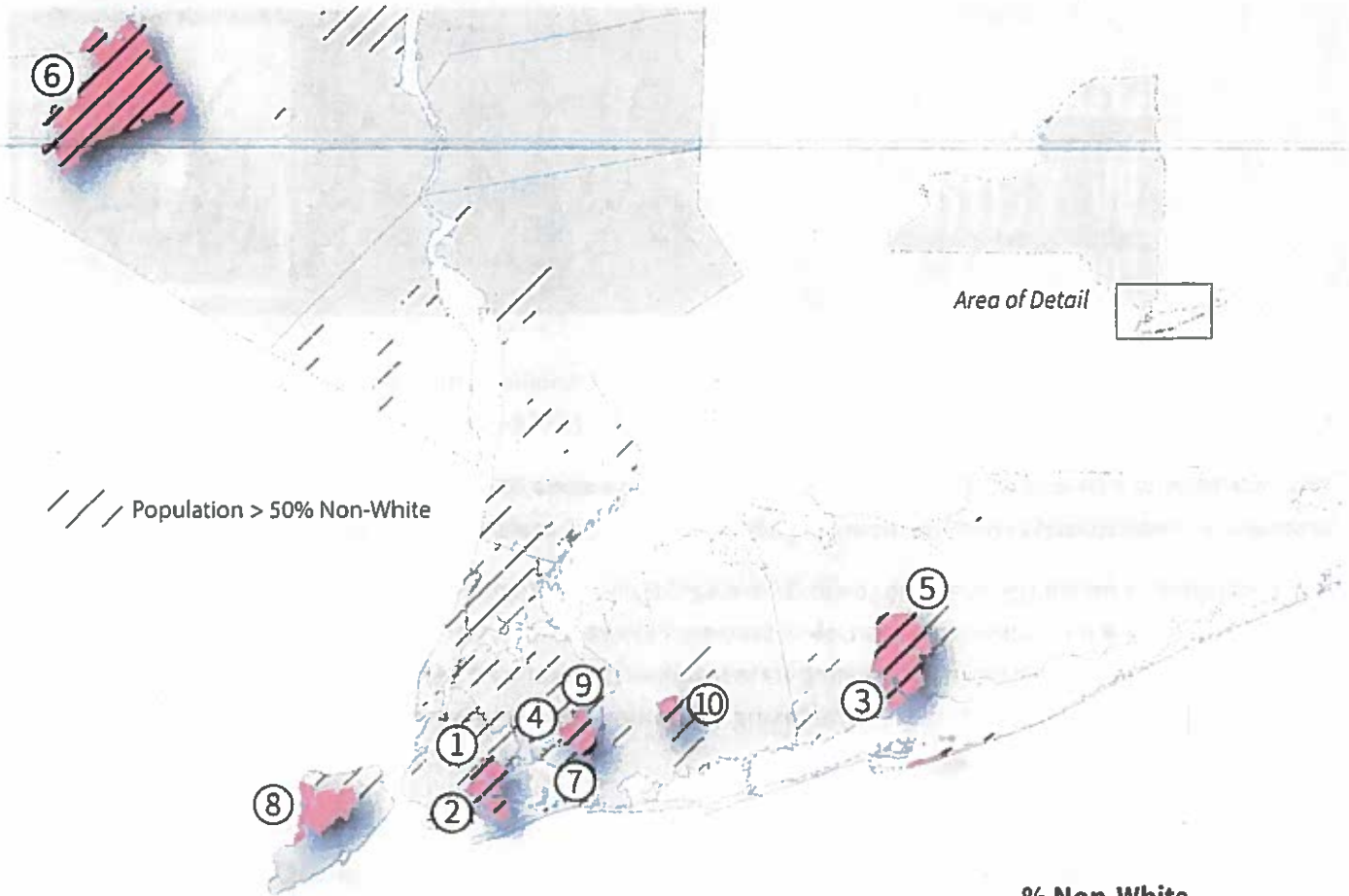
- Across New York State, mortgage servicers filed a total of 167,848 pre-foreclosure notices.
- Almost half of these notices were sent to homeowners in New York City (24.1%) and Long Island (24.6%). Foreclosure risk was also high in Buffalo, Rochester, and parts of the Hudson Valley; combined, homeowners in these areas received almost 30% of all pre-foreclosure notices.
- Nine of the ten zip codes with the highest number of pre-foreclosure notices are neighborhoods of color.
- Residents of New York City neighborhoods of color received pre-foreclosure notices more than twice as often as residents of other neighborhoods, controlling for the number of owner-occupied housing units.
- Thousands of New Yorkers of color continue to bear the brunt of the subprime lending crisis. Almost two-thirds (65.4%) of all pre-foreclosure notices sent to people in New York City neighborhoods of color concerned loans made between 2002 and 2007.

### **Counties with the most pre-foreclosure notices**

	County	# of Filings
1	Suffolk	24,384
2	Nassau	16,944
3	Queens	15,115
4	Kings	11,705
5	Erie	9,284
6	Monroe	8,631
7	Westchester	7,847
8	Orange	6,224
9	Richmond	5,690
10	Bronx	5,451

<sup>1</sup> Findings are based on our analysis of initial pre-foreclosure notices sent in 2017. We also analyzed cases in which servicers sent more than one pre-foreclosure notice to the same recipient, a likely indicator that people are re-defaulting on their mortgages within a 12-month period. The reporting of subsequent notices -- now required under a change in state law that went into effect in December 2016 -- provides a more nuanced picture of foreclosure risk in New York. Statewide, subsequent notices constituted almost 20% of all notices sent. In New York City, mortgage servicers sent 9,239 subsequent notices.

## New York State zip codes with greatest number of pre-foreclosure filings



Rank	Zip Code	Neighborhood	# of Filings	% Non-White Population
1	11236	Canarsie, Brooklyn	1,423	95.8%
2	11234	Flatlands/Marine Park, Brooklyn	1,250	61.4%
3	11706	Bay Shore, Long Island	1,187	64.9%
4	11434	Rochdale, Queens	1,071	98.6%
5	11717	Brentwood, Long Island	1,053	82.0%
6	10940	Middletown, Hudson Valley	1,010	53.8%
7	11413	Springfield Gardens, Queens	980	98.9%
8	10314	Bulls Head/New Springville, Staten Island	939	34.6%
9	11412	St. Albans, Queens	929	99.2%
10	11550	South Hempstead, Long Island	904	93.0%

### Data & Methodology

The New York State Department of Financial Services provided New Economy Project with "step one" 90-day pre-foreclosure notice data for 2017, as reported by mortgage servicers, and excluding personally identifiable information. New Economy Project cleaned the data, removing filings that were duplicates or associated with re-defaults for our analysis of first notices. New Economy Project analyzed pre-foreclosure notices regarding first- and second-lien mortgages filed on all reported property types (1-4 family homes, cooperative and condominium apartments, and other/unspecified property types). Data cited in this report includes only the first pre-foreclosure notice sent to an individual borrower about a particular mortgage, unless otherwise indicated. "Subsequent notices" are defined as second or third pre-foreclosure notices sent at least 90 days apart on loans with identical characteristics.

For zip-code-level numbers, the analysis relies on reported zip codes, and for county-level numbers, on reported counties. (In a limited number of cases, the zip code and county indicated in a record did not match.) Demographic information was drawn from the U.S. Census 2012-2016 American Community Survey 5-Year Estimates. "Non-white population" cited on the maps refers to people of all races and ethnicities, except non-Hispanic whites.

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Report produced by Ben Hagen, Alexis Iwanisziw, and Sarah Ludwig. For more information, please email New Economy Project at [info@neweconomy.org](mailto:info@neweconomy.org).



# Foreclosure Risk New York City, 2017

Number of 90-day pre-foreclosure notices  
per 1,000 owner-occupied units, by zip code

1 - 25

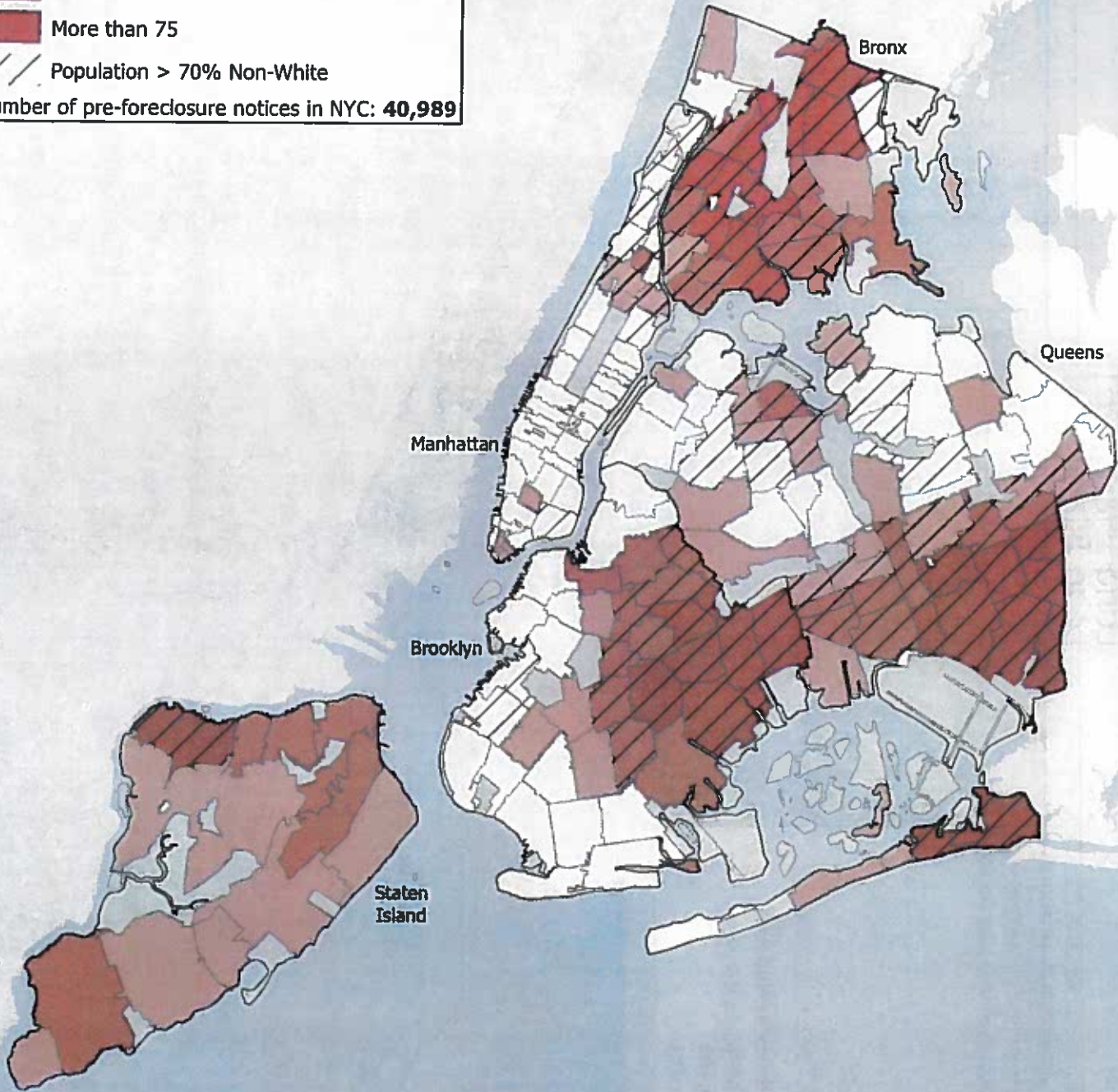
25 - 50

50 - 75

More than 75

Population > 70% Non-White

Number of pre-foreclosure notices in NYC: **40,989**



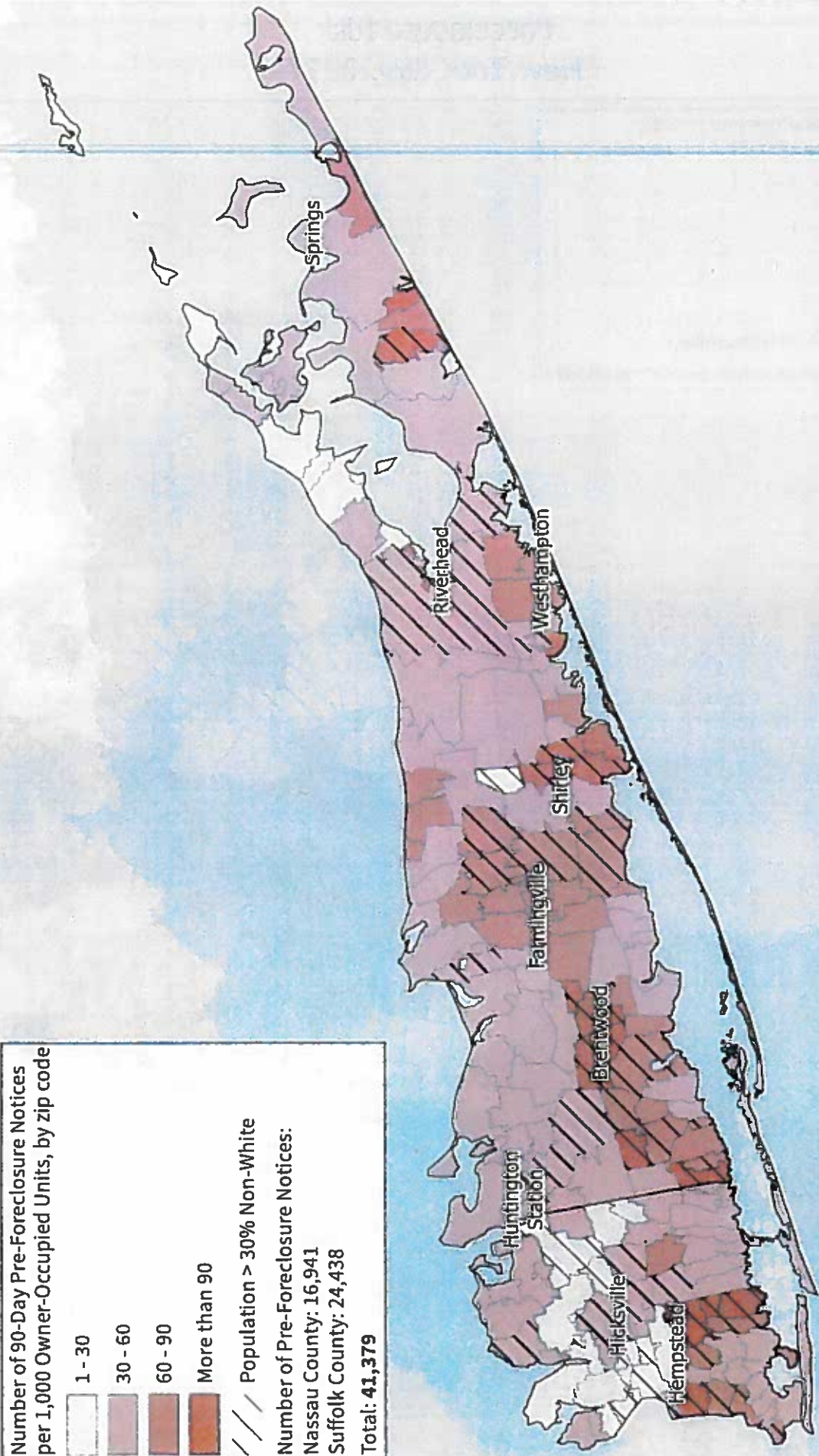


# Foreclosure Risk Long Island, 2017

**Number of 90-Day Pre-Foreclosure Notices per 1,000 Owner-Occupied Units, by zip code**

- 1 - 30
- 30 - 60
- 60 - 90
- More than 90
- Population > 30% Non-White

**Number of Pre-Foreclosure Notices:**  
 Nassau County: 16,941  
 Suffolk County: 24,438  
 Total: **41,379**

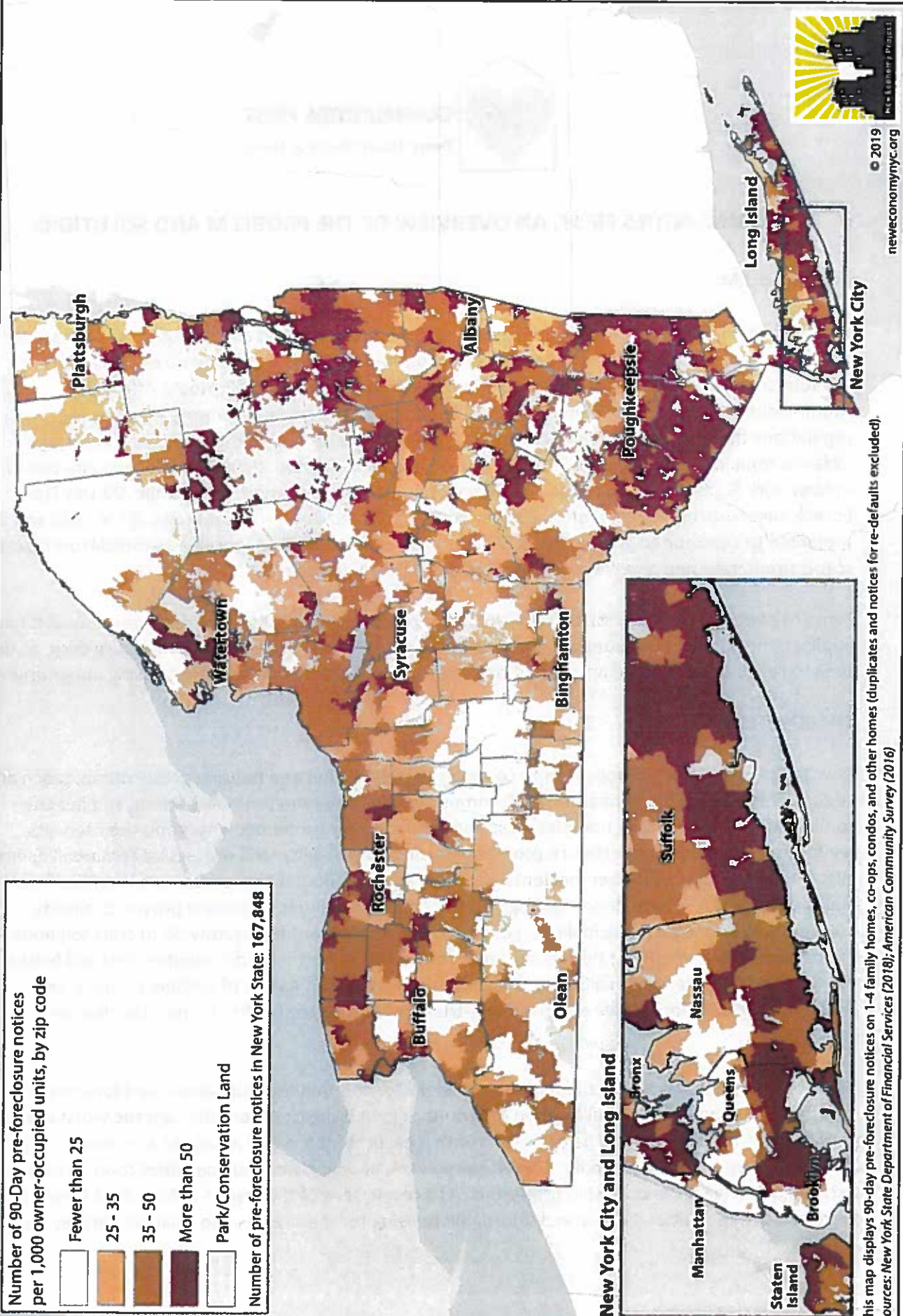
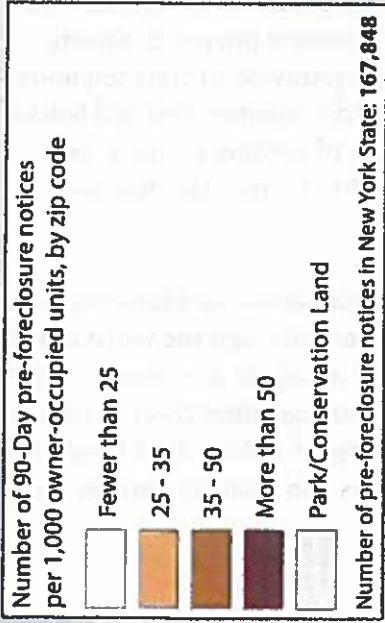


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Sources: New York State Department of Financial Services (2017); American Community Survey (2016)



# Foreclosure Risk New York State, 2017



This map displays 90-day pre-foreclosure notices on 1-4 family homes, co-ops, condos, and other homes (duplicates and notices for re-defaults excluded).  
Sources: New York State Department of Financial Services (2018); American Community Survey (2016)



**COMMUNITIES FIRST**

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## **COMMUNITIES FIRST: AN OVERVIEW OF THE PROBLEM AND SOLUTIONS**

### **THE PROBLEM:**

Income instability, gentrification, unscrupulous real estate investors and mortgage servicers, and the federal suppression of immigrant communities continue to cause a toxic blend of displacement, homelessness, and vacant homes. Vital federal programs such as HAMP (Home Affordable Modification Program) have come to an end and important lending and mortgage servicing regulations that protect those seeking loans are being threatened. At the same time, mortgage defaults remain alarmingly high. In 2018, there were an estimated 25,000 new foreclosure cases filed in New York State according to the NYS Office of Court Administration. Meanwhile, 90-Day Pre-Foreclosure Notices—a signal of mortgages going into foreclosure—increased by 8% in 2018 and are projected to continue to grow in 2019. Seniors remain particularly vulnerable as foreclosure rescue scams proliferate and reverse mortgage foreclosures are on the rise.

Families continue to need assistance with mortgage arrears, property tax arrears, and low-cost loan applications. And communities are still struggling with the aftermath of the foreclosure crisis, as they seek to revitalize distressed and vacant properties and create new affordable housing opportunities.

### **THE SOLUTION:**

New York needs a holistic approach to community stabilization and housing preservation, which are key social determinants of health. The Communities First Program promotes strong and healthy communities by preventing homelessness and displacement for homeowners and their tenants, revitalizing distressed properties to promote housing affordability, and protecting communities from blight, tax base loss, and other incidents of vacant and abandoned properties. Communities First builds on a wealth of experience among housing counselors and legal service providers already assisting homeowners, municipalities, courts, and other stakeholders statewide to craft solutions to the persistent and emerging threats to stable communities. Further, Communities First will bolster the Governor's leadership in all these areas by improving coordination of existing services, and implementing both innovative and tried-and-true approaches to stabilize homes, families, and communities.

New York has consistently set the national standard for community stabilization and foreclosure prevention. Innovative and well-funded programs helped bring New York through the worst of the foreclosure crisis by providing homeowners with legal protections and access to a network of high-quality housing counselors and legal service providers, and by giving municipalities tools to address distressed mortgages and zombie properties. As a result, tens of thousands of New York families averted displacement and preserved affordable housing for themselves and their tenants. By doing

so, New York strengthened neighborhoods and municipalities by bolstering property values and tax revenue, and reducing blight.

To address these needs, Communities First leverages New York State's existing service providers to 1) target distressed housing and communities for strategies that promote revitalization and affordable housing, and 2) protect homes and prevent homelessness for thousands of low- and middle-income homeowners throughout the state.

## **COMMUNITIES FIRST PROGRAMS AND SERVICES**

### **Rejuvenating Neighborhoods & Affordable Housing:**

- **Zombie Properties.** Zombie properties continue to plague communities across New York State. Communities First deploys housing counselors and legal service providers to a) stop the flow of new vacant and abandoned properties, b) work with DFS and local governments to inventory existing zombie properties, and c) implement viable strategies to enforce lender obligations for zombie properties.
- **Distressed Mortgage Debt.** Communities First providers are working with municipalities and other stake holders across the state to acquire distressed mortgage debt and homes, and implement community-based solutions for affordable housing. In collaboration with land trusts and the Community Restoration Fund, providers work with municipalities to identify opportunities for revitalization. Providers also assist homeowners seeking home retention solutions and prospective homebuyers seeking affordable housing.
- **Municipal Debt.** Municipalities are positioned to preserve affordable housing using creative strategies for properties with tax and utility arrears. Communities First providers collaborate with municipalities to protect the loss of affordable units due to municipal debt, including for low-income coops.

### **Homeownership Preservation & Homelessness Prevention:**

- **Mortgage Sustainability & Foreclosure Prevention.** Communities First network of housing counselors and legal service providers is highly experienced in obtaining affordable mortgage workout options and preventing home loss in foreclosure proceedings. The network provides services to new homeowners and homeowners at risk of foreclosure to help sustain affordable homeownership, with a focus on women, communities of color, immigrant, seniors, and low-income communities.
- **Reverse Mortgage Foreclosures.** Reverse mortgage foreclosures are on the rise throughout New York State, putting extremely vulnerable senior homeowners at risk of homelessness. Communities First provides representation in settlement conferences and other advocacy to avert foreclosure. The program also screens for abuses in the origination and servicing of reverse mortgages and provide information to seniors considering obtaining a reverse mortgage on their home.



- **Property Taxes & Water Bills.** Families, especially seniors, are displaced through county tax lien sales when they cannot afford property taxes and water bills. Communities First assists families to gain access to low-cost loans to cover these bills, or affordable payment plans. The program also screens homeowners for tax abatement and exemption eligibility for seniors, veterans, and the disabled.
- **Repair programs.** Low-cost repair programs are available through Communities First's housing counseling programs throughout the state. These programs keep families safe and healthy, and are excellent alternatives to a refinance.
- **Scam prevention.** Communities First's housing counselors are trained to identify real estate fraud, mortgage fraud, and other scams, and make referrals to legal service providers who save homes using litigation and other strategies. The program also provides outreach and education to ensure communities know their rights and avoid fraudulent practices, and partners with law enforcement to redress schemes that target and displace vulnerable populations and erode affordable housing.
- **Income Stabilization & Support for Small Businesses.** Banks, loan servicers, and mortgage debt buyers have all significantly limited modification options since the end of HAMP; modifications are now both less available and less affordable. In this environment, preserving property ownership entails stabilizing and maximizing household income whenever possible. Community First providers assist families to stabilize income including by providing consumer debt relief and providing assistance to small businesses, such as corporate governance, tax, and real estate issues. This greatly impacts women, minority and immigrant small business owners, who often cannot afford traditional legal assistance.

Communities First ensures that communities across New York State have the expertise and resources needed to create and maintain vibrant communities and the Governor must continue to support these vital services.

**The total estimated cost to implement this program is \$20 million.**

For more information, please contact:

- Meghan Faux, Legal Services NYC, 718.246.3276 or [mfaux@lsnyc.org](mailto:mfaux@lsnyc.org)
- Kirsten Keefe, Empire Justice Center, 518.935.2846, [kkeefe@empirejustice.org](mailto:kkeefe@empirejustice.org)
- Christie Peale, Center for New York City Neighborhoods, 646.786.0881, [christie.peale@cnycn.org](mailto:christie.peale@cnycn.org)



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## Current Housing Counseling and Legal Services Providers by Region

### Central New York

- Fulton Community Development Agency
- Hiscock Legal Aid Society
- Home HeadQuarters
- Legal Aid Society of Mid New York
- Metro Interfaith
- Utica Neighborhood Housing Services (UNHS) Homeownership Center
- Western Catskills Community Revitalization Council

### Northeastern New York

- Affordable Housing Partnership
- Albany County Rural Housing Alliance
- Better Neighborhoods, Inc.
- Galvan Housing Resources of Columbia County
- Franklin County Community Housing Council
- Friends of the North Country
- Housing Assistance Program of Essex
- Legal Aid Society of Northeastern New York
- The Legal Project
- Troy Rehabilitation and Improvement Program
- United Tenants of Albany

### Hudson Valley

- Community Housing Innovations
- Housing Action Council
- Hudson River Housing
- Human Development Services of Westchester
- Legal Aid Society of Rockland County
- Legal Services of the Hudson Valley
- Putnam County Housing
- Rockland Housing Action Coalition
- Rural Development Advisory Corp
- Rural Ulster Preservation Co
- Westchester Residential Opportunities

### Long Island

- American Debt Resources

- Central Islip Civic Council
- Community Development Corporation of Long Island
- Debt Counseling Corporation
- Economic Opportunity Council of Suffolk
- Hispanic Brotherhood
- Housing Help, Inc.
- La Fuerza Unida
- Labor & Industry for Education, Inc.
- Long Island Housing Partnership
- Long Island Housing Services
- Nassau County Bar Association
- Nassau Suffolk Law Services
- SafeGuard Credit Counseling
- Touro

### New York City

- Bridge Street Development Corp.
- The Bronx NHS CDC
- Bronx Legal Services
- Brooklyn Legal Services
- Brooklyn Legal Services Corp. A
- Brooklyn Neighborhood Services CDC
- Brooklyn Volunteer Lawyers Project
- CAMBA
- City Bar Justice Center
- Cypress Hills LDC
- Grow Brooklyn
- Housing and Family Services of Greater NY
- IMPACCT Brooklyn
- JASA-Legal Services for the Elderly in Queens
- Legal Aid Society
- Legal Services NYC
- Mobilization for Justice
- MHANY Management
- Neighbors Helping Neighbors (5th Ave Committee)
- NHS of NYC
- NHS of Brooklyn
- NHS of Jamaica
- NHS of Queens
- Northfield Community LDC



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## Current Housing Counseling and Legal Services Providers by Region

- NYLAG
- Queens Legal Services
- Queens Volunteer Lawyers Project
- Staten Island Legal Services

### Southern Tier

- ACCORD Corporation
- Arbor Housing and Development (Steuben Church People Against Poverty)
- Catholic Charities of Chemung and Schuyler
- CCCS of Rochester
- Empire Justice Center
- Keuka Housing Council
- Legal Aid Society of Rochester
- Legal Assistance of Western NY
- The Housing Council at Pathstone
- Volunteer Legal Services Project

### Western New York

- Center for Elder Law & Justice, Inc.
- Chautauqua Opportunities, Inc.
- CCCS of Buffalo
- Belmont Housing Resources
- Buffalo Urban League
- Legal Aid Bureau of Buffalo
- West Side Neighborhood Housing Services
- Western New York Law Center