

Additional Quotes From Supporters of Foreclosure Prevention Services:

“New York State is a national leader on progressive legislation for foreclosure prevention and consumer protection. Eliminating funding not only deprives homeowners of critical supports, but sends the wrong messages to other state and federal leaders who are closely monitoring our commitments. It’s not just the right thing to do, the \$15 million for foreclosure prevention services will leverage private and federal support and literally help tens of thousands of New York State residents.” Michael Hickey, Executive Director, Center for New York City Neighborhoods

“66% of homeowners seeking services through Hudson Valley Foreclosure Prevention Services cite unemployment and reduced income as the primary reasons they are facing foreclosure. In addition, 79% of homeowners now seeking services have conventional, fixed-rate mortgages, compared to 43% when the program began in September 2008. The foreclosure crisis is now largely being driven by economic pressures, not bad mortgage products. Home foreclosures disrupt the lives of families and threaten the stability of neighborhoods. As the economic crisis continues, housing counseling will remain an increasingly essential part of ensuring stable housing for all.” Mary Linge, Director of HomeOwnership & Education, Hudson River Housing, Inc.

“A loss of funding for these programs would be devastating to the client population which we serve. Without rights and options counseling or representation in Mandatory Settlement Conferences, homeowners would be lost in a world of legalese and complicated procedure regarding their most precious asset: their homes. In this scenario, homeowners would be unable to adequately assess the various options for staying in their homes and find it extremely difficult to understand any modification contracts and terms offered to them. The services that we and other non-profit agencies provide in this regard are absolutely fundamental in protecting homeowners and preventing foreclosures. Any loss of this funding would prove tragic for these vulnerable homeowners and the housing market in general. Daphne Schlick, Supervising Attorney, Consumer Protection Project, New York Legal Assistance Group (NYLAG)

“Over the years, NY state funding has enabled community agencies providing assistance to homeowner's facing foreclosure, to create a strong network of relationships and specializations which has greatly increased the level of help homeowner's receive in Rochester, NY. If the state does not provide a source of funding to help these homeowners, not only will the homeowner's suffer, but the domino effect will severely impact our communities, our courts, and our local municipalities.” Rebecca Case-Grammatico, Senior Attorney, Empire Justice Center, Rochester

"The Capital Region cannot afford more foreclosures. In our area, the number of homeowners at risk for foreclosure jumped from 1,900 in December to 3,463 in January. If these homeowners don't get assistance and have to foreclose, it would have a terrible negative impact on families and our community. The HomeSave Coalition, 14 very active housing and legal groups, is working together successfully to provide the services that prevent foreclosures in our region." , Susan Cotner, Executive Director, Affordable Housing Partnership

“The New York State Foreclosure Prevention Services Program makes a significant difference for New Yorker’s facing foreclosure. The Urban Institute recently completed a study that provides evidence that programs such as those offered through the NY state funded programs are successful. Counseled homeowners had 1.7 times higher relative odds of curing their foreclosure than if they had not received counseling. The progress made through the efforts brought forth by the NYS program have provided homeowners with a safe and entrusted means by whereby they can receive sound counseling, mortgage modification assistance and legal assistance. It is a clear alternative to the for profit predators who take advantage of trouble homeowners with no results.” Bernell K. Grier, Chief Executive Officer; Neighborhood Housing Services of New York City, Inc.

“The current foreclosure crisis has left our community reeling. To turn our backs on those losing their homes now would be a disaster.” Paul Curtin, Staff Attorney, The Legal Aid Bureau of Buffalo, Inc.