



**HOMEOWNER PROTECTION
PROGRAM FUNDING CAMPAIGN**

VIA EMAIL

February 27, 2023

The Honorable Kathy Hochul
Governor of New York State
NYS State Capitol Building
Albany, NY 12224

Re: Restoration of Homeowner Protection Program (HOPP) Funding

Dear Governor Hochul:

The undersigned 89 non-profit housing counseling and legal services organizations that comprise the Homeowner Protection Program (HOPP) network and others urge you to restore funding for HOPP in your thirty day amendments to your Executive Budget. A total of \$40 million is needed to provide services to homeowners at the same level to meet the increased need as in prior years. In the very least, restoration in your budget of \$20 million included in last year's Executive Budget is necessary.

Your ground-breaking Housing Compact and commitment to homeownership in your Executive Budget is to be lauded. Building 800,000 new homes throughout the state over the next ten years is wonderful and we appreciate the resources needed to improve New York State's homeownership rate. At odds with this commitment, however, is the elimination of funding in your budget for New York's only homeownership retention program, the Homeowner Protection Program (HOPP). HOPP has been in place since October 2012 (most HOPP organizations started providing these services in 2008 under a prior New York Homes and Community Renewal foreclosure prevention program) and has a proven track record of not only helping New York homeowners remain in their homes, but also of assisting the courts, New York State Department of Financial Services and localities in implementing programs that have been put in place to address the rise in foreclosures and impact on communities over the past decade plus.

Since the early 2000's, delinquency and foreclosure rates have been higher than ever before, a sign of our new economy. Hundreds of thousands of homeowners fall behind on their mortgage notes as well as on their property taxes every year. Prior to HOPP, over ninety percent of homeowners in foreclosure lost their homes to a default foreclosure. HOPP services and other protections instilled in the process by New York State flipped that percentage on its head. HOPP advocates assist thousands of homeowners every year to save their homes through assistance applying to programs such as the Homeowner Assistance Fund (HAF), loan modifications and other workouts. Where homeownership cannot be retained, HOPP advocates provide critical assistance to help homeowners to benefit from the built-up equity in their homes, find alternative housing, and prevent homelessness.

Foreclosure prevention services are critical to preserving homeownership, and particularly

preserving black and brown homeownership. According to the U.S. Census Household Pulse Survey data shows an average **7.4%** of New York homeowners delinquent on their mortgage this year (time period 12/29/21 -10/17/2022). This percentage represents an average of **288,261 New York families** at risk of losing their homes. However, an average **16.8%** of Latino, Hispanic, Black, and Asian homeowners are delinquent, compared to **5.6%** of non-Hispanic white homeowners in our state. Statewide, an average 43% of HOPP clients are homeowners of color, and in New York City, 75% of our clients are homeowners of color.

The under-signed organizations including HOPP non-profits, listed by the HOPP region they serve, ask that you to restore HOPP funding in your 2023-24 Executive Budget thirty day amendments. Please contact Kirsten Keefe, Empire Justice Center at (518) 429-0837, kkeefe@empirejustice.org, Jacob Inwald, Legal Services NYC at 646-442- 3634, jinald@lsnyc.org, or Kevin Wolfe, Center for NYC Neighborhoods at 646-757-2883, kevin.wolfe@cnycn.org with questions.

Sincerely,

HOPP Network Partners

Central New York

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

Hudson Valley

- Community Housing Innovations
- 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
- 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

- Access Justice Brooklyn
- Bronx Neighborhood Housing Services CDC, Inc
- Bronx Legal Services
- Brooklyn Legal Services
- Brooklyn Legal Services Corp. A
- Brooklyn Neighborhood Services CDC
- CAMBA, Inc.
- City Bar Justice Center
- Cypress Hills LDC
- Grow Brooklyn
- Housing and Family Services of Greater NY
- IMPACCT Brooklyn
- JASA-Legal Services for the Elderly
- Legal Aid Society
- Legal Services of NYC
- MHANY Management
- Mobilization for Justice
- Neighborhood Housing Services of Brooklyn, CDC, Inc
- Neighborhood Housing Services of Jamaica
- Neighborhood Housing Services of NYC
- Neighborhood Housing Services of Queens CDC, Inc.
- Neighborhood Housing Services of Staten Island CDC, Inc.
- Neighbors Helping Neighbors (5th Ave Committee)
- New York Legal Assistance Group (NYLAG)
- Northfield LDC
- Queens Legal Services
- Queens Volunteer Lawyers Project
- Staten Island Legal Services

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 (TRIP)
- United Tenants of Albany

Southern Tier

- ACCORD Corporation
- Arbor Housing and Development (Steuben Church People Against Poverty)
- Catholic Charities of Chemung and Schuyler
- CCCS of Rochester
- Chautauqua Opportunities, Inc.
- 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

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

HOPP Anchor Partners and Others

AARP

Center for New York City Neighborhoods

Empire Justice Center

cc: Cherell Bedard, cherell.bedard@exec.ny.gov
 Carrie Bronsther, carrie.bronsther@exec.ny.gov
 Robin Chappelle, Robin.ChappelleGolston@exec.ny.gov
 Tania Dissanyake, tania.dissanayake@exec.ny.gov
 Chatodd Floyd, Chatodd.Floyd@exec.ny.gov
 Kathryn Garcia, kathryn.garcia@exec.ny.gov
 Assemblymember Carl E. Heastie, Speaker@nyassembly.gov
 Senator Brian P. Kavanagh, kavanagh@nysenate.gov
 Karen P. Keogh, karen.p.keogh@exec.ny.gov
 Senator Liz Krueger, lkrueger@nysenate.gov
 Assemblymember Charles D. Lavine, lavinec@nyassembly.gov
 Jesse Olczak, jesse.olczak@budget.ny.gov
 Assemblymember Linda Rosenthal, rosentl@nyassembly.gov
 Senator Andrea Stewart-Cousins, scousins@nysenate.gov
 Assemblymember Helene E. Weinstein, WeinstH@nyassembly.gov