

The logo for the New York City Bar, featuring the words "NEW YORK CITY BAR" in a bold, serif font, centered between two horizontal blue bars.

NEW YORK
CITY BAR

**COMMITTEE ON PRO BONO AND
LEGAL SERVICES**

AMY P. BARASCH
Co-CHAIR
PHONE: (646) 442-1165
abarasch@herjustice.org

November 14, 2018

JENNIFER K. BROWN
Co-CHAIR
PHONE: (212) 336-4094
jbrown@mofo.com

Hon. Andrew M. Cuomo
Governor, New York State
State Capitol
Executive Chamber
Albany, New York 12224

Re: Funding for the Communities First Program

Dear Governor Cuomo,

The Pro Bono and Legal Services Committee of the New York City Bar Association writes to urge your continued support for New York homeowners and communities by providing \$20 million in the Executive Budget for the Communities First program. New York must continue to lead the way when it comes to innovative community stabilization initiatives, consumer protections and foreclosure prevention. To date, organizations throughout New York State have assisted thousands of homeowners in avoiding foreclosure and building strong neighborhood preservation efforts. This work must continue.

Here at the City Bar, we have seen the need for the Justice Center's Homeowner Stability Project (HSP) which provides legal services and advice to low income or otherwise vulnerable New Yorkers either directly or through pro bono partnerships. The project focuses on services in the following areas: reverse and standard mortgage default and foreclosure defense; legal assessment, budgeting and financial planning for home retention including retirement planning and transfers of property following the death of a head of household; and property tax and water/sewer lien exemptions, abatements and workouts. Like so many organizations engaged in this work, HSP's primary goal is to keep people in their homes whenever possible, which is achieved through litigation and helping clients obtain loan modifications and other negotiated settlements, transfers of title, and property tax exemptions. HSP has provided legal services to thousands of distressed New Yorkers, ensuring that vulnerable homeowners are kept in place, and that families and communities remain intact.

HSP's model relies significantly on the extensive network of legal service and housing counseling organizations that operate throughout the five boroughs. The work of the Communities First members is focused statewide on reducing the flow of zombie properties, mitigating distressed mortgages, working with municipalities to address tax debt and, ultimately, avoiding foreclosures. As described by Communities First: "For the last decade, NYS' network of housing counseling and legal services providers have been providing services to homeowners in every county and assisting municipalities, courts, and community stakeholders redressing threats to stable communities. Communities First takes the next step, integrating consumer protection, neighborhood revitalization and housing stabilization into a regionally driven model while ensuring homeowner services continue after current funding ends for agencies on March 31, 2019."

Despite strong laws and a robust network, New York's foreclosures persist. Preserving the \$20 million annual appropriation is critical.

Thank you for your consideration.

Respectfully,



Amy P. Barasch
Pro Bono and Legal Services Committee
Co-Chair



Jennifer K. Brown
Pro Bono and Legal Services Committee
Co-Chair

Cc: Hon. Carl Heastie
Mr. Robert F. Mujica Jr.
Hon. Andrea Stewart-Cousins
Hon. Helene Weinstein