

David A. Paterson
Governor



Deborah VanAmerongen
Chairperson

New York State Housing Trust Fund Corporation

Subprime Foreclosure Prevention Services Program

Applicant: Utica Neighborhood Housing Services, Inc. (UNHS)

SHARS: 20080284

Partners: The Legal Aid Society of Mid-New York (LASMNY)

Award: \$170,000

Proposed Services: Outreach, education, financial counseling, legal representation, and court-based services

Proposed Service Area: Oneida, Herkimer and Madison Counties

Proposed Outcomes: Provide outreach, education and counseling to 1,250 persons.
Provide legal services to 125 persons.
Operate a 24/7 Helpline for homeowners at risk of foreclosure.

The Utica NHS NeighborWorks HomeOwnership Center (UNHS) and the Legal Aid Society of Mid-New York (LASMNY) will partner to implement the proposed foreclosure program in Oneida, Herkimer and Madison Counties. Though the three (3) counties will be the targeted area served by the program, LASMNY services a 13-county region and will consider providing legal services within the larger service area on a case-by-case basis.

LASMNY will operate a 24/7 helpline to refer pre- and early-stage foreclosure clients to UNHS for HUD-certified counseling, budget and credit counseling. UNHS will serve as a central point of intake for clients served, and will provide counseling and loan work out services to clients who do not have legal defenses to foreclosure actions. LASMNY will review the mortgage papers of clients for legal defenses and will represent in litigation when appropriate.

In addition to those foreclosure prevention services outlined above, UNHS plans to expand the predatory lending and foreclosure curriculum components within their existing pre-purchase HomeBuyer Education and post-purchase financial literacy education tracts to proactively curtail the likelihood of new area foreclosures.