

David A. Paterson
Governor



Deborah VanAmerongen
Chairperson

New York State Housing Trust Fund Corporation

Subprime Foreclosure Prevention Services Program

Applicant:	Opportunities for Chenango, Inc. (OFC)
SHARS:	20080310
Partners:	The Legal Aid Society of Mid-New York (LASMNY)
Award:	\$180,000
Proposed Services:	Outreach, education, financial counseling, legal representation, and court-based services
Proposed Service Area:	Chenango, Ostego, Delaware, portions of Broome and Madison Counties
Proposed Outcomes:	Provide outreach, education and counseling to 90 persons. Operate a 24/7 Helpline for homeowners at risk of foreclosure.

The Opportunities for Chenango, Inc. (OFC) and the Legal Aid Society of Mid-New York (LASMNY) will partner to implement the proposed foreclosure program in Chenango, Ostego, Delaware, portions of Broome and Madison Counties. Though the five (5) 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 OFC for HUD-certified counseling, budget and credit counseling. OFC 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.