



NEW YORK STATE SENATOR

Andrew J. Lanza

Mobile Command Center Deployed to Staten Island to Deliver Foreclosure Prevention Help to Homeowners

ANDREW J LANZA May 14, 2014

DFS Assistance Available for Homeowners at New York Public Library Branches in Todt Hill on Thursday, May 15 and Great Kills on Friday, May 16

Governor Andrew M. Cuomo announced today that he is deploying the Department of Financial Services' (DFS) Mobile Command Center (MCC) to two locations on Staten Island to provide foreclosure prevention assistance to homeowners.

DFS representatives will be available to meet homeowners in the MCC at these two locations:

- Thursday, May 15 from 9 a.m. to 5 p.m. at the Todt Hill-Westerleigh Branch of the New York Public Library (NYPL), 2550 Victory Blvd.
- Friday, May 16 from 9 a.m. to 5 p.m. at the Great Kills Branch of the NYPL, 56 Giffords Lane.

"The State is deploying staff and resources to Staten Island to provide direct, one-on-one assistance to homeowners," Governor Cuomo said. "New Yorkers facing difficulties paying their mortgage should know that there are options available that could help them save their homes."

Benjamin M. Lawsky, Superintendent of Financial Services, said, "Representatives from the Cuomo Administration will be available to meet with homeowners and provide practical guidance on the potential steps they can take to prevent foreclosure."

Senator Andrew Lanza said, "I thank Governor Cuomo for deploying this Mobile Command Center to help Staten Island residents who are dealing with foreclosure issues. I urge residents that are struggling to meet mortgage payments or experiencing difficulties with the foreclosure process to meet directly with trained DFS specialists, who can offer practical advice about their legal rights and the programs they can use to stay out of foreclosure."

Assemblyman Michael Cusick said, "With a struggling economy many homeowners are concerned about foreclosure matters or are already in the foreclosure process. Governor Cuomo's Mobile Command Center that will come to Staten Island this week will provide assistance and advice to these folks. Each homeowner has specific issues and a one-on-one free counseling session to provide legal advice and alternatives to losing their home is certainly welcoming news for these Staten Islanders."

Staten Island Borough President James Oddo said, "I applaud Governor Cuomo and Superintendent Lawsky for this initiative and appreciate that they are bringing the foreclosure prevention program directly to Staten Island homeowners. This is an important option for those facing foreclosure. Especially after the impact of Hurricane Sandy, our affected homeowners need all of the information and support they can get."

In 2012, Governor Cuomo launched the DFS foreclosure prevention program to extend help to homeowners facing foreclosure. That outreach program has visited locations throughout the state with higher rates of foreclosure to provide assistance. Governor Cuomo will also deploy the DFS Mobile Command Center to additional locations in the weeks ahead to help continue reaching struggling homeowners. Specific locations and dates will be announced shortly.

To help expedite assistance, homeowners seeking help at the MCC should bring relevant documents with them such as records of mortgage payments and correspondence with their lenders. Homeowners can meet one-on-one with DFS specialists who review each homeowner's individual situation. Among the issues DFS staff can discuss include:

- Homeowners' rights;
- Alternatives to foreclosure;
- Federal programs, such as loan modifications and other kinds of relief.
- How to file complaints with DFS when dispute arises between homeowners and banks or mortgage servicers.

Depending on a homeowner's specific situation, DFS specialists may offer such assistance as helping individuals apply for mortgage modifications or assist homeowners in communicating with their mortgage lenders or servicers.

Homeowners unable to meet personally with DFS representatives are urged to call the Department's toll-free foreclosure hotline, 1-800-342-3736, from 8:30 a.m. to 4:30 p.m., Monday through Friday. Homeowners may also file complaints using the Department website, www.dfs.ny.gov.

DFS also urged homeowners to be cautious of mortgage rescue scams, which may be marketed by private businesses. For example, homeowners should:

- Be wary of anyone asking for an upfront fee in exchange for getting a loan modification, saving a home from default or stopping a foreclosure or tax sale. New York law prohibits the collection of such fees in most cases. Also, many not-for-profit housing counselors will help homeowners negotiate with lenders for free.
- Be wary of anyone who says they can save a home if a homeowner signs or transfers the deed to his or her house over to them so the homeowner can catch up on mortgage payments or refinance a loan. A homeowner should never submit mortgage payments to anyone other than the homeowner's mortgage company without its approval.