



NEW YORK STATE SENATOR

Velmanette Montgomery

Senator Montgomery joins Attorney General Eric Schneiderman to protect homeowners in Bedford-Stuyvesant

SENATOR VELMANETTE MONTGOMERY December 14, 2016

| ISSUE: **HOMEOWNERS, FORECLOSURE PREVENTION, PREDATORY LENDING**



Senator Montgomery joined her colleagues and New York State Attorney General Eric Schneiderman at Cornerstone Baptist Church in Brooklyn to announce additional funding to the Homeowner Protection Program (HOPP) as well as the launch of the Foreclosure Rescue Scam Prevention Initiative.

Neighborhood Housing Services (NHS) of Brooklyn in Bedford Stuyvesant received \$50,000 through this new initiative which targets homeowners at risk for foreclosure rescue schemes like deed theft. HOPP, which is funded through settlements the Attorney General secured from big banks in the wake of the housing crisis, provides free, high quality assistance to those at risk of foreclosure.

Attorney General Schneiderman offered several tips to avoid falling victim to these kinds of scams such as:

- Be skeptical of those who promise they can get you a mortgage modification or save your home from foreclosure. **Only your bank or loan servicer can approve a loan modification.**
- Visit AGScamHelp.com to determine if a company is legitimate.
- **Do not give your personal financial information**, such as your bank account number, social security number or the name of your loan servicer, to a caller offering to help save you from foreclosure. Your bank will already have this information.
- Never pay an up-front fee for mortgage-related services. It is a violation of New York law to charge upfront fees for such services, and violations should be reported to the Attorney General's hotline at 1-855-HOME-456.
- If you believe you have been scammed by a foreclosure rescue operator or a debt relief organization, submit a complaint to the New York State Attorney General's Office: ag.NY.gov/consumer-frauds/Filing-a-Consumer-Complaint

Senator Montgomery commended Attorney General Schneiderman for ensuring that resources were directed to Bedford Stuyvesant, where deed theft has become a major concern. Bedford Stuyvesant has historically been a bastion of homeownership, especially

for working class black families who were often redlined out of other affordable areas.

Now considered a highly desirable “brownstone neighborhood” the families that built Bedford Stuyvesant are increasingly finding themselves priced out or facing foreclosure, especially our elders. This is the kind of environment that deed thieves flourish in and they are bold. Just recently, they targeted one of the most renowned residents of Bedford Stuyvesant, Richard Flateau. Mr. Flateau, who himself has been hosting deed theft workshops for the community, found that someone forged his signature in order to steal one of his properties.

There has been a concerted effort, especially in Bedford Stuyvesant to prevent, identify and remedy instances of deed theft. Government agencies, elected officials and community organizations such as NHS, IMPACCT, Brooklyn Legal Services and Bridge Street Development Corp. work tirelessly to provide services for the community. Senator Montgomery encourages homeowners to be weary of offers that seem too good to be true and urges those in need of assistance to reach out to the many resources available.

There are many organizations that are either located in the 25th District or serve its residents, and receive funding to assist homeowners through the Attorney General’s HOPP program (pending approval from the Office of the State Comptroller [OSC]). If you are in need of housing assistance or suspect you are being targeted for deed theft, do not hesitate to contact one of these organizations:

*** Neighborhood Housing Services of Brooklyn (NHS)**

718-919-2100 * <http://nhsbedstuy.weebly.com/>

* **IMPACCT Brooklyn**

718-522-2613 * <https://impacctbrooklyn.org>

***Brooklyn Legal Services**

917-661-4500 * <http://www.legalservicesnyc.org/>

* **Bridge Street Development Corporation**

718-399-0146 * <http://www.bsdcorp.org/>

* **Neighbors Helping Neighbors, Inc. (Fifth Avenue Committee)**

718-686-2017 * <http://www.nhnhome.org/>

* **Mutual Housing Association of New York (MHANY)**

718-246-8080 Ext. 239 * www.mutualhousingny.org

* **Grow Brooklyn**

718-418-8232 * <https://www.brooklyn.coop/>

* **CAMBA**

718-287-2600 * <https://www.camba.org>

* **Brooklyn Bar Association Volunteer Lawyers Project**

718-624-3894 * <http://brooklynvlp.org/>