



NEW YORK STATE SENATOR

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The Foreclosure Crisis and Its Impact on Senate District 19

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| ISSUE: **FORECLOSURE, FORECLOSURE PREVENTION, DEPARTMENT OF FINANCE**

New York is facing a major foreclosure crisis right now, especially in Senate District 19. Please familiarize yourself with the following information and do something promptly if this affects you, or share with someone you know who is facing risk of foreclosure.

Foreclosure is a crisis many New Yorkers are experiencing across the state; but according to new data, it is most prevalent in the neighborhoods of Canarsie and Flatlands/Marine Park. According to the New Economy Project, these areas face the greatest number of pre-foreclosure filings, which are warnings that foreclosure is imminent. Moreover, in East New York, Brownsville and Canarsie, residents face more than 75 pre-foreclosure notices per 1,000 owner-owned occupied units.

If you or someone you know is facing potential foreclosure proceedings, please take immediate action. For more information, refer to the [Department of Financial Services' official website](#), which has helpful tips including: how to contact your lender or loan service, what happens if you fall behind on payments; knowing your options and rights; finding an approved non-profit housing counseling in your area; seeking legal assistance; watching out for scams; where to direct questions; filing a complaint; and details on the National Mortgage Settlement.