

Chief Judge of the New York State Court of Appeals Judith S. Kaye responded last week to the dramatic rise in residential foreclosure filings throughout New York by announcing a new pilot program in Queens County intended to educate homeowners and facilitate negotiations through court-sponsored early settlement conferences to try to resolve foreclosure cases without further litigation. As a Program Partner of the Center for New York City Neighborhoods, Legal Services NYC is helping to coordinate new and expanded foreclosure prevention legal services city-wide.

The court system's new program will help ensure that homeowners are aware of available legal service providers and mortgage counselors who can help them avoid unnecessary foreclosures and reach out-of-court resolutions. The homeowner will receive a special court notice containing information about these service providers whenever a foreclosure action is commenced. The parties will also be given the opportunity to attend an early court conference to explore settlement possibilities.

The nonprofit Center for New York City Neighborhoods will play a lead role in selecting the resources, or service providers. The Center is a new, comprehensive initiative dedicated to providing legal services, housing counseling, and community education and outreach services to combat the subprime and predatory mortgage lending crisis in New York City.

"The recent exponential increase in foreclosure filings has far-reaching consequences—displaced families, devastated neighborhoods and losses to the state economy," Chief Judge Kaye said in a press release announcing the initiative. "The Residential Foreclosure Program was created to facilitate communication, expedite resolutions and promote positive outcomes for those affected by the residential mortgage foreclosure crisis. The result is a program that may shorten the lives of these cases by up to 15 months—ultimately benefiting not only the parties directly involved, but also the neighborhoods that would otherwise be left destabilized by these vacant properties. The program serves the best interests of all New Yorkers by reducing hardship, cost and neighborhood blight in our hardest hit communities."

Through our Foreclosure Prevention work at South Brooklyn Legal Services, Staten Island Legal Services, Legal Services NYC-Bronx, Brooklyn Legal Services Corp. A, and the Legal Support Unit, Legal Services NYC is at the forefront of the national fight against predatory lending practices in the subprime lending market. Predatory lending practices lead to foreclosure, homelessness, financial devastation and loss of hard-earned equity (which is the sole source of wealth for many lower income homeowners), displacement of long-time residents and destabilization of neighborhoods. Legal Services NYC's work includes providing legal assistance-- including advice, advocacy and litigation services-- to homeowners; providing advice and assistance to community-based organizations on specific cases; and helping to coordinate and provide training for foreclosure prevention advocates throughout the City.

**Read more about the new Residential Foreclosure Program at the [New York Law Journal website](#) (free article). View the Court's June 18th Press release [here](#).**

*Legal Services NYC—the largest organization exclusively devoted to providing free civil legal services in the United States, with neighborhood offices in every borough of New York City—provides free help on cases involving housing, family, domestic violence, public benefits, income tax, employment, education, consumer rights and economic development. Legal Services NYC programs include Legal Services NYC-Bronx, Bedford-Stuyvesant Community Legal Services, Brooklyn Family Defense Project, Brooklyn Legal Services Corporation A, Legal Services NYC-Brooklyn Branch, South Brooklyn Legal Services, Manhattan Legal Services, Queens Legal Services, Staten Island Legal Services, and the Legal Services NYC Legal Support Unit. Funding for the Legal Services NYC programs comes from the Legal Services Corporation, grants from the city, the state and federal agencies, private foundations, United Way of New York City, the New York State Interest on Lawyers Account Fund and private donations.*

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