

HOMEOWNER RIGHTS & FORECLOSURE PREVENTION



Legal Services NYC's homeowner rights and foreclosure prevention advocates have helped over 17,000 New Yorkers facing threats to long-term, stable housing. With projects in our Bronx, Brooklyn, Queens, and Staten Island offices, we are the largest free civil legal service provider helping NYC homeowners, overwhelmingly representing communities of color who are disproportionately targeted by predatory lenders, abusive mortgage servicers, and scammers preying on gentrifying neighborhoods. Our dedicated team of advocates provides critical legal services to homeowners navigating the judicial foreclosure process and fighting to keep their homes. LSNYC's partners include non-profit organizations, housing counselors, social service agencies, and local government. Our advocates conduct trainings, outreach, and education in collaboration with community and government partners.

Our work includes:

- Representing homeowners in mandatory settlement conferences and foreclosure litigation
- Representing homeowners facing property tax, water, condo, and co-op arrears
- Prosecuting affirmative litigation challenging predatory lending, abusive mortgage servicing, and discrimination by lenders and scammers
- Providing legal advice and pro se assistance to homeowners through court-based clinics and in court
- Helping clients negotiate optimal home-saving resolutions
- Advocating for fairer lending and mortgage servicing rules and for better enforcement of laws protecting consumers from predatory practices.

CLIENT SUCCESS STORY

Ms. L, a single mother living in Canarsie, Brooklyn—among the neighborhoods hardest-hit by the foreclosure crisis—bought a two-family home with her siblings in 1995. Because of life circumstances, Ms. L started falling behind on her monthly payments: she needed to care for her ailing parents, at the same time, her brother, a driver for a rideshare app, temporarily lost income and was victimized by abusive mortgage servicing practices homeowners of color often experience. Facing foreclosure, Brooklyn Legal Services defended Ms. L and referred her to a partner housing counseling agency for loan modification assistance. Her legal services advocate opposed the plaintiff's motion for summary judgment and, following negotiations and an award from New York's Homeowner Assistance Fund, resolved the case with an affordable loan modification. Ms. L's story is typical of the legal assistance available in all of our offices across the city.

CONTACT US

NYC homeowners can talk to an LSNYC advocate by contacting our citywide access line at 917-661-4500, open Mon-Fri from 9:30 am to 4:00 pm. For more information about our services, you can reach our leadership team listed below:

Citywide: Jacob Inwald

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