



Policy Brief:

Navigating the foreclosure process

The Legal Aid Society – Foreclosure Prevention Unit

This poster will explain the foreclosure process and educate homeowners in NYC about their legal rights and options to help them keep their homes.

About the advocate

The Legal Aid Society is a private, not-for-profit legal services organization that provides quality legal representation to low-income New Yorkers. The Foreclosure Prevention Unit is a project within The Legal Aid Society that works to provide homeowners with legal assistance and outreach when faced with foreclosure, deed theft, and fraud.

The issue

While the peak of the foreclosure crisis has passed, thousands of New York City homeowners are still at risk of losing their homes because of a host of issues including unemployment, the rising cost of living, consumer debt, and predatory practices in the mortgage lending industry. Low- and middle-income homeowners, often concentrated in communities of color, are especially at risk. Foreclosure is a complex process filled with filing deadlines, court dates, and confusing interactions with mortgage servicers. Overwhelmed and uninformed, many homeowners miss opportunities to resolve their foreclosures because they are unaware of their rights and the many free resources available to them.

The impact

This poster will help homeowners who are in foreclosure or at risk of it navigate the process and learn how to avoid scams. It will also provide information on

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self-representation during settlement conferences and empower homeowners to make timely and informed decisions to help defend themselves during their foreclosure case.

The distribution network

The Legal Aid Society will distribute this poster in its weekly Foreclosure Prevention Clinics in the Bronx and Queens, the boroughs with the highest foreclosure rates in the city. Together with The Legal Aid Society's Housing Practice, they plan to distribute this poster along with another CUP resource, Housing Court Help, to homeowners being helped at the same intake sites where The Legal Aid Society assists renters. They will also rely on their outreach program in libraries, Community Boards, Civic Associations, through elected officials' offices, and on public access television to publicize and distribute the project.



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