

CENTER FOR NYC NEIGHBORHOODS

**FORECLOSURE PREVENTION
RESOURCE GUIDE**

Volume 2

Links to Resources

Updated: April 2015



This resource guide from the Center for NYC Neighborhoods serves as a complete guide to counselors, managers, program directors and executive directors who work with distressed homeowners. This guide consists of two volumes, with the first covering foreclosure prevention content in detail that was updated in fall of 2014.

This second volume provides hyperlinks to organizations, programs, and various resources that are useful for assisting clients and making referrals. We recommend that you keep an electronic copy for clickable links. For faster access, you can hit CTRL and F to type in what you're searching for, and then press ENTER to be taken directly to where the word(s) are located.

A special thanks to New York Mortgage Coalition and MFY Legal Services for their assistance in creating this guide.

If you have any questions, comments, or suggestions, please contact Courina Yulisa at courina.yulisa@cnycn.org.

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Referral Resources

Counseling Referrals outside of New York City

- NYS Attorney General: <http://www.nysmortgagesettlement.com/housingcounselors.html>
- HUD New York State Page: http://portal.hud.gov/hudportal/HUD?src=/states/new_york

Counseling Referrals outside of New York State

- HUD: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>

Housing and Homeless Services

- NYC Resources
 - NYC Affordable Housing Resource Center: <http://www.nyc.gov/html/housinginfo/html/home/home.shtml>
 - NYC Public Housing:
 - NYC 311: http://www.nyc.gov/html/housinginfo/html/apartments/apt_rental_public_housing.shtml
 - NYCHA: http://www.nyc.gov/html/nycha/html/assistance/app_for_pubhsg.shtml
 - Apartment Lotteries (NYC Housing Connect): <https://a806-housingconnect.nyc.gov/nyclottery/lottery.html#home>
 - NYC Section 8 Program: http://www.nyc.gov/html/housinginfo/html/section8/section_8_voucher.shtml
 - Emergency Housing Assistance: http://www.nyc.gov/html/housinginfo/html/em_assist/emergency_assistance.shtml
 - HomeBase Homeless Prevention Program: <http://www.nyc.gov/html/dhs/html/prevention/homebase.shtml>
 - Housing Resource for Seniors and/or People with Disabilities: http://www.nyc.gov/html/housinginfo/html/seniors_disabled/seniors_disabled.shtml
 - NYC DSS One-Shot Deal: (718) 557-1399 and <http://www1.nyc.gov/nyc-resources/service/1205/one-shot-deal-short-term-emergency-assistance>

- Other City-Subsidized Rental Opportunities: <http://www1.nyc.gov/site/hpd/renters/find-housing.page>
 - Mitchell-Lama Housing: <http://www.nyshcr.org/Programs/Mitchell-Lama/Developments.htm>
 - NYC Housing Development Corporation: <http://www.nychdc.com/pages/Now-Renting.html>
 - Emergency Domestic Violence Shelter: 800-621-HOPE (TDD 800-810-7444)
 - NYC Department of Homeless Services: <http://www.nyc.gov/html/dhs/html/home/home.shtml>
- HUD Resources
 - Homeless Information: <http://www.hud.gov/local/index.cfm?state=ny&topic=homeless>
 - Shelters and Emergency Housing: http://portal.hud.gov/hudportal/HUD?src=/states/new_york/homeless
 - Affordable Apartment Search: <http://www.hud.gov/apps/section8/step2.cfm?state=NY%2CNew+York>
 - HUD Rental Assistance Programs: <http://www.hud.gov/local/ny/renting/assistanceprograms.cfm>

Identity Theft

- OFE Identity Theft Tips: <http://www.nyc.gov/html/ofe/html/protect/act.shtml>
- Placing a Fraud Alert on a Credit File: <http://www.nyc.gov/html/ofe/html/protect/alert.shtml>
- U.S Federal Trade Commission: <http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report>

Reverse Mortgages

- To Find HECM-Certified Housing Counselors: https://entp.hud.gov/idapp/html/hecm_agency_look.cfm
- To Find Reverse Mortgage Lenders: <http://www.hud.gov/ll/code/llslcrit.cfm>
- Reverse Mortgage Legal Advice: JASA/Legal Services for the Elderly in Queens: <http://www.jasa.org/community/legal-assistance#.VPohmJh0yM8>

- For Information on Reverse Mortgages: www.aarp.org/revmort

Home Repair

- Sidewalk repair - New York City Department of Transportation (DOT): <http://www.nyc.gov/html/dot/html/faqs/sidewalkfaqs.shtml>
- Emergency Repair Loan and Rehab Loan - Neighborhood Housing Services (NHS) NYC: <http://www.nhsnyc.org/en/programs-and-services/home-improvement/82-home-improvement>

Student Loans

- National Consumer Law Center: <http://www.studentloanborrowerassistance.org>
- Dept. of Education Ombudsman: <https://studentaid.ed.gov/repay-loans/disputes/prepare>
- Consumer Protection Bureau: <https://help.consumerfinance.gov/app/studentloan/ask>

Financial Education, Coaching, and Counseling

- Office of Financial Empowerment: <http://www.nyc.gov/html/ofe/html/find/find.shtml>
- Single Stop USA: <http://www.singlestopusa.org/locations>
- Neighborhood Trust Financial Partners: <https://neighborhoodtrust.org/course-registration>
- The Financial Clinic: <http://thefinancialclinic.org/programs-services>

Consumer Protection and Advice

- Civil Legal Assistance Resource Office (CLARO): <http://claronyc.org/CLAROWeb/Home.html>
- Financial Justice Hotline: 212-925-4929 and <http://www.neweconomynyc.org/nychotline>
- Department of Consumer Affairs: Money Judgments and Frozen Bank Accounts: http://www.nyc.gov/html/dca/downloads/pdf/web_debt_collection_fact_sheet.pdf
- Federal Government Consumer Action Handbook: <http://www.usa.gov/topics/consumer/consumer-action-handbook.pdf>

Credit and Debt Management

- Office of Financial Empowerment: <http://www.nyc.gov/html/ofe/html/help/help.shtml>
- How to Correct Credit Errors: <http://www.nyc.gov/html/ofe/html/help/errors.shtml>
- Credit Report and Repair Facts: <http://www.neweconomynyc.org/resource/credit>
- Payday Lending Facts: <http://www.neweconomynyc.org/resource/payday-lending-illegal-new-york-alert/>
- Debt Collection Facts and Tools: <http://www.neweconomynyc.org/resource/collection>

Budgeting

- Office of Financial Empowerment: <http://www.nyc.gov/html/ofe/html/manage/manage.shtml>
- National Endowment for Financial Education's Smart About Money: <http://www.smartaboutmoney.org/Tools-Resources/Calculators.aspx>
- Federal Government's MyMoney.gov's tools: <http://www.mymoney.gov/tools/Pages/tools.aspx>

Food Stamps

- Food Stamps: <http://www.nyc.gov/html/hra/html/services/snap.shtml>
- Women, Infants, Children (WIC): <http://www.health.ny.gov/prevention/nutrition/wic/>
- Commodity Supplemental Food Program; for seniors and some who don't qualify for WIC: <http://www.health.ny.gov/prevention/nutrition/csfp/>

Benefits

- Single Stop USA: <http://www.singlestopusa.org/locations>
- Access NYC: https://a858-ihss.nyc.gov/ihss1/en_US/IHSS_homePage.do
- Legal Services NYC Government Benefits Hotline: see flyer on page 10 for details
- The United States Social Security Administration: www.ssa.gov/
- ProBonoNet Unemployment Practice Area: <http://www.uibny.org/>

- Evidence of unemployment income: http://www.ows.doleta.gov/unemploy/ben_entitle.asp.
- Benefit Data Trust (SNAP benefit screening for seniors): www.bdtrust.org

Income Taxes

- Single Stop USA: <http://www.singlestopusa.org/locations>
- VITA Free Tax Preparation: <http://irs.treasury.gov/freetaxprep>
- Internal Revenue Service: www.irs.gov/
- New York State Department of Taxation and Finance: <http://www.tax.ny.gov/>

Do You Need Legal Help With Your Public Assistance Benefits?



Call Legal Services NYC's Central Government Benefits Hotline
Beginning November 17, Monday through Friday, 10am – 4pm, serving all 5 boroughs!

(917) 661- 4500

**PUBLIC BENEFITS: CASH ASSISTANCE; FOOD STAMP (SNAP);
EMERGENCY ASSISTANCE (“ONE –SHOTS”); MEDICAID; HASA**

- Do you think that your budget is wrong?
- Has your Public Assistance or Food Stamp case been closed?
- Have you been sanctioned?
- Do you have a problem complying with HRA's work rules?
- Do you need help getting a “one-shot” deal to pay back rent or avoid a utility cut off?
- Do you need a special grant from HRA to pay brokers' fees, moving expenses, storage fees, pregnancy allowance or restaurant allowance (if no access to cooking facilities)?
- Do you have a problem with your childcare benefits or accessing education and training while receiving welfare?
- Do you need an accommodation or an exemption from HRA's work requirements because of a disability?
- Fair Hearing Assistance - Do you need advice or representation for an upcoming fair hearing? Do you need help appealing a fair hearing decision or getting the agency to comply with your fair hearing?

We provide free legal advice and representation to low-income New York City residents in all languages.

Property Taxes and Water/Sewage

- Dept. of Finance (property tax repayment): http://www.nyc.gov/html/dof/html/property/property_bill_agreements.shtml
- Dept. of Finance payment agreement calculator: <https://webapps.nyc.gov/cics/txpa/TXPA001I>
- Exemptions and Abatement:
- http://www.nyc.gov/html/dof/html/property/property_owners.shtml
- Dept. of Environmental Protection (water and sewage liens): http://www.nyc.gov/html/dep/html/customer_services/lienfaq.shtml
- Annual Lien Sale Information: www.nyc.gov/liensale
- Dept. of Environmental Protection water/sewage service line repair protection: http://www.nyc.gov/html/dep/html/service_line_protection/index.shtml

Mental Health

- 1-800-LIFENET: www.800lifenet.org/

Exemptions and Abatements for Residential Property

- Exemptions and Abatements: <http://www.nyc.gov/html/dof/html/property/exemptions.shtml>
- Disability Rent Increase Program (DRIE) and Senior Citizen Rent Increase Program (SCRIE): http://www.nyc.gov/html/dof/html/property/tenant_programs.shtml
- Benefits and Tax Abatements for Co-Op and Condo Buildings: <http://www.nyc.gov/apps/311/homepage.htm>

Heat and Utility Bill Assistance

- Home Energy Assistance Program (HEAP)
 - <http://otda.ny.gov/programs/heap/>
 - <http://www.nyc.gov/html/hra/html/directory/heap.shtml>
- Utility Assistance Program (UAP): <http://www.nyc.gov/html/hra/html/directory/heap.shtml>
- Heartshare Human Services of New York: <http://www.heartshare.org/>

- NYC DSS One-Shot Deal: (718) 557-1399 and <http://www1.nyc.gov/nyc-resources/service/1205/one-shot-deal-short-term-emergency-assistance>.

HIV/AIDS Services

- HeartShare: <http://www.heartshare.org/>

Employment Assistance

- Single Stop USA: <http://www.singlestopusa.org/locations>
- Unemployment Insurance: <http://www.labor.state.ny.us/unemploymentassistance.shtm>
- Job Training for Seniors: http://www.nyc.gov/html/dfta/html/volunteering/job_training_and_placement.shtml
- Workforce1: <http://www.nyc.gov/html/sbs/wf1/html/about/about.shtml>

Domestic Violence

- Single Stop USA: <http://www.singlestopusa.org/locations>
- Emergency Domestic Violence Shelter: 800-621-HOPE (TDD 800-810-7444)
- NYC DSS One-Shot Deal: (718) 557-1399 and <http://www1.nyc.gov/nyc-resources/service/1205/one-shot-deal-short-term-emergency-assistance>.

Substance Abuse

- Single Stop USA: <http://www.singlestopusa.org/locations>

Realtors

- The Center's list of vetted real estate brokers is on the next page.

Contact:

Roody Casseus
Coldwell Banker-Mid Plaza Real Estate
3041 Ave U- 3rd Floor
Brooklyn, NY 11229
Phone: (718) -646-3600
Cell: (917) -667-2410
Email: rcasseus@yahoo.com
Website:

Primary Areas: Brooklyn
Secondary: Queens
Language(s): Spanish

Contact:

Virginia Rallis (Associate Broker)
Winzone Realty
146-20 34 Ave
Flushing NY 11354
Office: (718) -886-3200
Cell: (917) -682-8120
Email: vrrealtor@gmail.com
Website: www.winzonerealty.com

Primary Areas: All boroughs,
Secondary: Nassau, Suffolk

Contact:

Linda Castelli (Broker)
Realty – PROS
1110 South Ave
Staten Island, NY 10314
Office: (718) - 966-2131
Cell: (347) -277-0380
Email: linagent007@aol.com
Website: www.Realty-Pros.com

Primary Areas: Staten Island
Secondary: Manhattan, Brooklyn
Language(s): Spanish

Contact:

RJ Santiago (Broker)
Buy Rite Home Sales, Inc.
151-20 88th Street, Suite LK
Howard Beach, NY 11414
Phone: (718) -322-4700
Email: rjsantiago15120@yahoo.com
Website:

Primary Areas: Brooklyn, Queens
Secondary: Bronx, Nassau
Language(s): Spanish

Contact:

Rafael Jose (Agent)
Keller Williams Realty
75-35 31st Avenue
Jackson Heights, NY 11370
Cell: (516) -721-8357
Email: rjose123@gmail.com
Website: www.kw.com

Primary Areas: Brooklyn, Queens
Secondary: Nassau, Suffolk
Language(s): Spanish

Contact:

Jim Pappas (Broker)
Rock Realty
75-47 31 Avenue
Jackson Heights, NY 11370
Office: (718) -478-4545
Cell: (917) -407-4555
Email: jim@jimpappas.us
Website: www.jimpappas.us

Primary Areas: Queens
Secondary: Brooklyn
Language(s): Greek, Spanish, Hindi, Bengali,
Urdu, Punjabi, Russian, Italian, Cantonese

Contact:

Nancy Mosca (Associate Broker)
EXIT Kingdom Realty
68-56 Groton Street
Forest Hills, N.Y. 11375
Phone: (718) -268-8868
Cell: (347) -987-8892
Email: nancy@nancymosca.com
Website: www.NancyMosca.com

Primary Areas: Queens
Secondary: Brooklyn, Manhattan
Language(s): Spanish, Chinese, Korean, Hindi

Contact:

Raul Van Rossum (Broker)
Citizens International Realty
3017 Beverly Road
Brooklyn, New York, 11226
Office: (718) -282-6400 Ext: 13
Cell: (347) -392-1771
Email:
raulvanrossum@citizensintlrealty.com
Website: www.citizensintlrealty.com

Primary Areas: Brooklyn
Secondary: Queens, Bronx, Staten Island
Language(s): Spanish, Creole

Contact:

Audrey Dejesus (Associate Broker)
Exit Realty Central
133-07 Cross Bay Blvd. Ozone Park,
NY 11417
Office: (718) - 848-5900 x 207
Cell: (917) -549-3825
Email: Audrey@ExitRealtyCentral.com
Website: www.ExitRealtyCentral.com

Primary Areas: Queens
Secondary: Brooklyn
Language(s): Spanish

Center for New York City Neighborhoods
Housing Mobility Program
Working with a broker for your property liquidation

Part of your plan to avoid foreclosure might include the liquidation of your property through a short sale. A short sale is a sales transaction in which your lender/servicer agrees to accept a settlement of less than the balance due on your loan. This is normally the case when your mortgage is "upside down" or "underwater." In other words, you owe more money on your mortgage than your house is worth. The difference between what you owe and the amount of money the lender receives from the sale can be, but is not always, forgiven and is called a mortgage deficiency.

The selling of your property through this liquidation option should be handled by an experienced real estate broker and an attorney. Both professionals are really important during the transaction due to their area of knowledge and involvement. You will need the real estate agent to list and market your home and a lawyer to answer any legal questions you have about the process. It is against the law for a real estate agent who is not licensed to practice law to dispense legal advice.

CNYCN has developed some questions that will help you interview the real estate agent. It is recommended that you meet or talk with at least 3 brokers to help you decide who to work with. These are questions applicable to almost any case and you should also feel free to ask any additional questions you might have.

Questions and Typical Answers:

Q: What is the fee or percentage you are going to charge if my home is sold through a short sale?

A: For a short sale transaction, brokers get paid by the lender. You shouldn't be paying commissions for the listing and closing of your home.

Q: I am concerned about a deficiency judgment, will you be able to help me avoid this financial implication?

A: Most lenders are willing not to pursue a deficiency judgment against you. Brokers are able to seek lender's commitment, in writing, that they won't go after you for a deficiency. If the lender is not willing to release you from a deficiency, it is your decision on whether to continue with the process. You might want to discuss with your housing counselor or legal advisor on other options to consider.

Q: What is a Comparative Market Analysis?

A: Using comparables, it's an analysis done by real estate agents to establish a home's market value. It is not an appraisal and you should ask for free copy; this information gives you a better idea of what your home might be listed for.

Q: What is your standard procedure to ensure the short sale transaction is going to close?

A: Unfortunately, there is no standard procedure as the lender is the one that ultimately decides whether to grant a short sale or not. However, the broker might advise that they have contacts at different lenders and servicers that have helped facilitate a short sale in the past.

Q: Are you familiar with my neighborhood? Have you sold any homes there recently?

A: Most brokers are likely to highlight their experience selling homes in your neighborhood. If they are not familiar with the neighborhood, you may want to consider speaking with a local broker.

1. Legal Resources

General

- Single Stop USA: <http://www.singlestopusa.org/locations>
- Lawhelp.org: <http://www.lawhelpny.org>
- Referral for various legal issues: <http://www.lawhelpny.org/find-legal-help>

Network Partner Legal Organizations

- City Wide
 - Legal Services NYC: <http://www.legalservicesnyc.org/>
 - NYLAG: <http://nylag.org/>
 - MFY Legal Services: <http://www.mfy.org/>
 - Legal Aid Society: <http://www.legal-aid.org/en/home.aspx>
 - City Bar Justice Center: <http://www2.nycbar.org/citybarjusticecenter/projects>
 - Common Law: <http://commonlawnyc.org/>
- Brooklyn
 - Legal Services NYC – Bedford Stuyvesant Community Legal Services: http://www.legalservicesnyc.org/index.php?option=com_content&task=view&id=92&Itemid=132
 - Legal Services NYC – South Brooklyn Legal Services: <http://sbls.org>
 - Brooklyn Legal Services Corporation A: <http://www.bka.org/>
 - Brooklyn Volunteer Lawyers Project: <http://brooklynvlp.org/programs>
 - CAMBA: <http://www.camba.org>
 - Grow Brooklyn: <http://www.brooklyn.coop/grow-brooklyn>
- Bronx
 - Legal Services New York City – Bronx: www.bronx.legalservicesnyc.org/

- Legal Aid Society: <http://www.legal-aid.org/en/home.aspx>
- Manhattan
 - Legal Services NYC-Manhattan Legal Services: http://www.legalservicesnyc.org/index.php?option=com_content&task=view&id=93&Itemid=134
- Staten Island
 - Legal Services NYC - Staten Island Legal Services - www.statenislandlegalservices.org/
- Queens
 - Legal Services NYC-Queens Legal Services: http://www.legalservicesnyc.org/index.php?option=com_content&task=view&id=94&Itemid=135
 - JASA / Legal Services for the Elderly in Queens: www.jasa.org
 - Legal Aid Society: <http://www.legal-aid.org/en/home.aspx>
 - Queens Volunteer Lawyers Project: <http://qcba.org/pro-bono>

Bar Associations

- Brooklyn Bar Association: <http://www.brooklynbar.org/>
- Bronx County Bar Association: <http://www.bronxbar.com/>
- Manhattan - New York County Lawyers Association (NYCLA): <http://www.nycla.org/>
- Staten Island - The Richmond County Bar Association: <http://www.thercba.com/>
- Queens County Bar Association: <http://www.qcba.com/>
- City Wide
 - New York City Bar Association: <http://www.nycbar.org/>
 - New York County Lawyers Association (NYCLA): <http://www.nycla.org/>

Outside New York City

- New York State Bar Association: <http://www.nysba.org/>

Outside New York State

- American Bar Association: <http://www.americanbar.org/aba.html>

Legal Topics

Trusts and Estates

- LawHelpNY.org: <http://www.lawhelpny.org/issues/family-juvenile/wills-estates>

Consumer Debt

- Civil Legal Advice and Resource Office (CLARO):
<http://www.claronyc.org/claronyc/default.html>

Divorce

- ProBonoNet Family Law Practice Area: <http://www.probono.net/ny/family/>

Bankruptcy

- NYC Bankruptcy Assistance Project (Chapters 7 and 13):
http://www.legalservicesnyc.org/index.php?Itemid=59&id=30&option=com_content&task=view
- City Bar Justice Center Consumer Bankruptcy Project (Chapter 7):
<http://www2.nycbar.org/citybarjusticecenter/projects/economic-justice/consumer-bankruptcy-project>
- Brooklyn Legal Services Corporation A (Chapter 7 and 13): <http://www.bka.org/legal-help>
- Brooklyn Volunteer Lawyers Project (Chapter 7): <http://brooklynvlp.org/clients#PracticeAreas>
- Queens Volunteer Lawyers Project (Chapter 7): <http://qcba.org/pro-bono>
- The United States Department of Justice (Report Bankruptcy Fraud):
<http://www.justice.gov/ust/eo/fraud/index.htm>
- FTC Facts for Consumers Filing for Bankruptcy:
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre41.pdf>

Landlord/Tenant Issues (illegal basements, boarders, evictions, etc.)

- Housing Court Answers: <http://www.cwtfhc.org/>
- ProBonoNet Housing: <http://www.probono.net/ny/housing/>

Unemployment Benefits

- ProBonoNet Unemployment Practice Area: <http://www.uibny.org/>

2. Foreclosure Prevention Resources

Network Partner Portal

- Center's Network Partner Portal
 - Log in at <http://cnycn.org> and click on Network Partner Login on top left corner. Contact Courina Yulisa at courina.yulisa@cnycn.org for login access.

Listservs

- Center for NYC Neighborhoods/CXHE Listserv
 - <http://help.yahoo.com/l/us/yahoo/groups/original/members/email/email-07.html?terms=get+the+most+of+yahoo+groupshttp://help.yahoo.com/l/us/yahoo/groups/original/members/manage/manage-06.html?terms=Join+a+group>
- LS NYC External Task Force Listserv
 - Convened by Legal Services NYC, this listserv is open to non-profit legal services foreclosure prevention advocates in New York City. To apply for membership, please contact Jacob Inwald at jinwald@ls-nyc.org
- New York Settlement Conference Workgroup
 - Maintained by the Empire Justice Center. This workgroup is for attorneys at nonprofit organizations only. Please contact Kirsten Keefe, KKeefe@empirejustice.org, to request membership.
- ProBonoNet NY Foreclosure Practice Area - <http://www.probono.net/ny/foreclosure/>
 - Membership-protected on-line resource for legal services attorneys and pro bono attorneys working on foreclosure matters in New York. Membership is open to legal services attorneys or active pro bono attorney with the City Bar Justice Center.
- Office of Housing Counseling HUD Listserv - http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_listserv
 - Subscribers will automatically receive email notification of important housing counseling industry announcements such as new policy notices, employment opportunities, contracting opportunities, events, and training.
- Leaders in Housing Counseling Listserv - <http://www.hsgcenter.org/learn-more-about-nhrc/>
 - Convened by National Housing Resource Center, this advocacy listserv is open to managers and directors of non-profit housing counseling and intermediary agencies.

Government Programs and Government Sponsored Enterprises

- Making Home Affordable: www.makinghomeaffordable.gov
- HAMP Admin: www.hmpadmin.com

- HUD: <http://portal.hud.gov/hudportal/HUD>
- HUD in New York: http://portal.hud.gov/hudportal/HUD?src=/states/new_york
- Allregs: <http://www.allregsmortgage.com/>
- Fannie Mae: <http://www.knowyouroptions.com/>
- Freddie Mac: <http://www.freddiemac.com/homeownership/tools/>
- FHA: http://portal.hud.gov/hudportal/HUD?src=/federal_housing_administration

HOPP Program Websites

- National Mortgage Settlement: <http://www.nationalmortgagesettlement.com/>
- NYS Attorney General: <http://www.nysmortgagesettlement.com/resources.html>
- Office of Mortgage Settlement Oversight: <https://www.mortgageoversight.com/>

Foreclosure Rescue Scams

- *Who Can You Trust?* A report by the Center: <http://cnycn.org/scams>
- AGScamHelp: <https://agscamhelp.com/en>
- Board of Governors Federal Reserve:
http://www.federalreserve.gov/consumerinfo/fivetips_foreclosure.htm
- Federal Reserve Bank of New York: http://www.newyorkfed.org/banking/frauds_scams.html
- Loan modification scam alert: www.loanscamalert.org

3. Professional Development Resources

Center for NYC Neighborhoods

Contact Courina Yulisa at courina.yulisa@cnycn.com for more information.

- Mentoring Program
- Technical Assistance and Site Visits
- Trainings
- Listserv and Portal access
- Capacity-building resources

Training Organizations

- NeighborWorks: <http://www.nw.org/network/training/training.asp>
- National Council of La Raza's national homeownership network learning alliance: <http://www.nhnla.org>
- National Community Reinvestment Coalition (NCRC): <http://www.ncrc.org/get-involved/get-trained>
- New York State Coalition for Excellence in Homeownership Education (CXHE): www.nyscxhe.org
- Making Home Affordable: <https://mhaevents.webex.com/mw0401lsp12/mywebex/default.do?siteurl=mhaevents&service=6>
- Counselor's Corner: <http://thecounselorscorner.net>

Legal Trainings

- Legal Services NYC Learning Center: <https://www.learningcenter.legalservicesnyc.org/>
- City Bar Center for CLE: <http://cle.nycbar.org/Overview.aspx>
- National Consumer Law Center (NCLC): <http://www.nclc.org/conferences-training/conferences-a-training.html>

4. Loans and Funds for Homeowners

Foreclosure Prevention Loans

- The New York State Mortgage Assistance Program (NYS-MAP): <http://nysmap.org> and Center's Network Partner Portal at <http://cnycn.org>
- NYC DSS One-Shot Deal: call HRA infoline at (718) 557-1399 and <http://www1.nyc.gov/nyc-resources/service/1205/one-shot-deal-short-term-emergency-assistance>.
- The Bridge Fund: <http://www.thebridgefund.org/index.html>
 - Need to prove the source of hardship is resolved and that the default was not attributed to the homeowner
 - More for renter assistance

Rehabilitation Loans and Grants

- The Parodneck Foundation's SCHAP Program (for seniors): <http://www.parodneckfoundation.org/programs/schap/>
- Neighborhood Housing Services of NYC: <http://www.nhsnyc.org/en/programs-and-services/home-improvement>
- Margert Community Corporation (Queens): <http://www.margert.org/restore.htm>
- AAFE Community Development Fund (Citywide)
 - <http://aafecdf.org/wordpress/loan-products/emergency-repair-loan/>
 - <http://aafecdf.org/wordpress/loan-products/rehabilitation-loan/>

Down payment Assistance

- HomeFirst Down Payment Assistance Program: <http://www1.nyc.gov/site/hpd/owners/homeowner-downpayment-assistance.page>
- Homebuyer Savings Club: most banks have a matching program such as <https://www.mtb.com/aboutus/community/Pages/FirstHomeClub.aspx>

- SONYMA's Down Payment Assistance Loan: [http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan\(DPAL\).htm](http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan(DPAL).htm)
- Most if not all housing counseling agencies providing pre-purchase counseling will have access to down-payment assistance programs.

Weatherization Assistance

- NYSERDA Energy Star Program: <http://www.nysesda.ny.gov/All-Programs/Programs/Assisted-Home-Performance-with-ENERGY-STAR>
- Margert Community Corporation: <http://www.margert.org/weatherization.htm>
- Northfield Community LDC: <http://www.northfieldldc.org/weatherization>
- NHS NYC: <http://www.nhsnyc.org/en/tools-and-resources/energy-saving-tips>

5. Complaint Resources

Servicing

- Consumer Finance Protection Bureau (CFPB): <http://www.consumerfinance.gov/complaint/>
- Department of Financial Services: <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>
- Attorneys General National Mortgage Settlement (NMS):
 - Office of Mortgage Settlement: www.mortgageoversight.com/report-client-issues/
 - NYS Office of the Attorney General:
http://www.ag.ny.gov/sites/default/files/pdfs/complaints/cns001web_consumer.pdf
- Consolidated Complaints Checklist and Form for CFPB, NMS, and HUD:
<https://www.nclc.org/nms>

Origination

- Consumer Finance Protection Bureau: <https://help.consumerfinance.gov/app/mortgage/ask>

Scams

Foreclosure Rescue Scams

- NYS Attorney General: <http://www.ag.ny.gov/loan-modification-scam-online-complaint-form>
- Center's Homeowner Hotline: 855-HOME-456 or 311
- Federal Trade Commission: <https://www.ftccomplaintassistant.gov>
- Loan modification scam alert: www.loanscamalert.org

Contractor Scams

- NYS Dept. of Consumer Affairs (for licensed contractors):
<http://www.nyc.gov/html/dca/html/resources/complaint.shtml>
- Local District Attorney's Office

CPA's or Tax Fraud

- IRS: <http://www.irs.gov/Individuals/How-Do-You-Report-Suspected-Tax-Fraud-Activity%3F>

Consumer Fraud

- Federal Trade Commission: <https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>
- New York State Department of Financial Services (DFS): <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

Credit Cards

- Consumer Finance Protection Bureau: <http://www.consumerfinance.gov/complaint/>

Bank Accounts

- Consumer Finance Protection Bureau: <http://www.consumerfinance.gov/complaint/>

Non-Mortgage Loans

- Consumer Finance Protection Bureau: <http://www.consumerfinance.gov/complaint/>

Attorneys

- NYS Unified Court System: <http://www.nycourts.gov/attorneys/grievance/complaints.shtml>

Realtors

- Department of Licensing: <http://www.dos.ny.gov/licensing/complaint.html>

Civil Rights Violations

- NYS Division of Human Rights: <http://www.dhr.ny.gov/how-file-complaint>

Landlord/Tenant Issues

- Housing Court Answers:
 - <http://cwtfhc.org/housing-court-comment-form/>
 - Complaints against judges and court staff: <http://cwtfhc.org/wp-content/uploads/2009/06/addressesforcomplaintsjudges.pdf>

Businesses

- Better Business Bureau: <https://www.bbb.org/consumer-complaints/file-a-complaint/get-started>

6. Superstorm Sandy/Disaster Relief Resources

General

- Disaster Assistance: <http://www.disasterassistance.gov/>
- New York Disaster Interfaith Services:
http://www.nydis.org/nydis/nydis_recovery/2012_Hurricane_Sandy_Recovery.php
- Recover Guide and Resources:
http://www.nydis.org/nydis/nydis_recovery/2012_Hurricane_Sandy_Recovery.php
- FEMA: <http://www.fema.gov/>
- FEMA Appeals: <http://femaappeals.org/> and a referral to Legal Services Provider
- FEMA Housing Portal: <http://asd.fema.gov/inter/hportal/home.htm>
- NYC Office of Housing Recovery (Build it Back):
<http://www1.nyc.gov/site/recovery/index.page>
- Build it Back Hotline: 311 or <http://www.nyc.gov/html/recovery/html/contact/contact.shtml>
- Build it Back Counseling:
http://www.nyc.gov/html/recovery/downloads/pdf/Counseling_Handout.pdf

Long Term Recovery Coalition

- General: http://recoverycoalition.org/?page_id=21
- Brooklyn: <http://brooklynrecovers.org/>
- Manhattan (Lower East Side): <http://lesready.org/>
- Queens: <https://www.facebook.com/queensrecovers?fref=ts>
- Staten Island: <https://sisandyhelp.org/>

Mental Health Services

- Disaster Case Management: <http://www.sandydcm.org/>

- Project Hope crisis counseling: <http://www.nyc.gov/html/doh/html/em/project-hope.shtml>
- 1-800-LIFENET: www.800lifenet.org/
- Disaster Distress Helpline:
 - 1-800-985-5990
 - <http://disasterdistress.samhsa.gov/>

Insurance

- National Flood Insurance Program (NFIP): <http://www.floodsmart.gov/floodsmart/>
- Center for NYC Neighborhoods (education and map): <http://floodhelpny.org/>
- File a Complaint: <http://dfs.ny.gov/consumer/fileacomplaint.htm>
- For Insurance and Banking Problems: <http://dfs.ny.gov/consumer/disascon.htm>

Grants and Loans

- NHS of East Flatbush (only for Canarsie residents):
http://www.nhsnyc.org/east_flatbush/news-and-events/nhs-e-newsletter/110
- NHS of Jamaica: <http://www.nhsj.org/>
- Unmet Needs Roundtable:
http://www.nydis.org/nydis/nydis_recovery/NYC_Sandy_unr_overview.php

Legal Services

- CAMBA: <http://www.camba.org/programs/legalservices>
- MFY Legal Services: <http://www.mfy.org/projects/disaster-response-law-project/>
- NYLAG: <http://nylag.org/units/storm-response-unit>
- Queens Legal Services:
http://www.legalservicesnyc.org/index.php?option=com_content&task=view&id=94&Itemid=135
- South Brooklyn Legal Services: <http://www.sblls.org/index.php?s=ContactUs>
- Staten Island Legal Services: <http://www.statenislandlegalservices.org/disaster-recovery.html>

New York State

- New York Rising: <http://stormrecovery.ny.gov/>