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Free Help for Struggling Homeowners

By Eric Yun

Thousands of Queens homeowners are in threat of losing their homes. As the foreclosure crisis grew, nefarious companies and banks started targeting desperate homeowners in scams. But there are several groups offering free legal help.

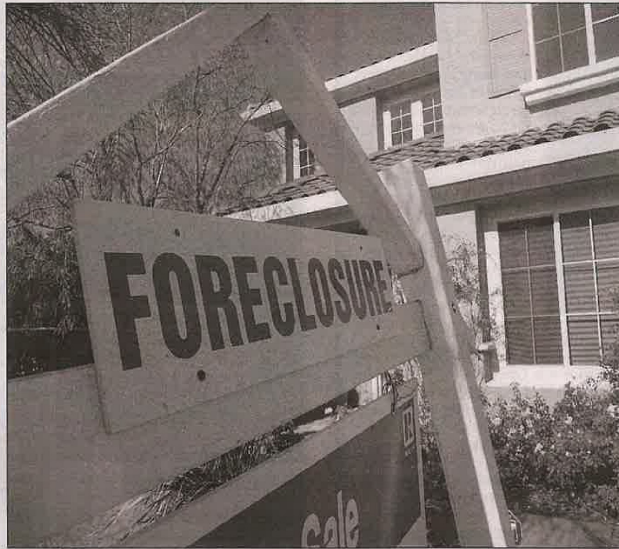
The Neighborhood Economic Development Advocacy Project (NEDAP), a nonprofit resource and advocacy group that works to promote economic justice, has been visiting local community boards to offer advice to homeowners facing foreclosure.

"There are a lot of scams right now—people targeting homeowners," said Luis Caridad of NEDAP at last Wednesday's Community Board 5 meeting. "Charging upfront for services is major red flag—it's also illegal."

Caridad explained the details of the federal Making Homes Affordable plan. Signed by President Barack Obama in 2009, the program allows qualified residents loan modifications. Once again, Caridad warned against predatory loan modification programs. The best way to avoid scams is to call the bank directly or call 311, Caridad said.

At Community Board 10 earlier this month, Herman DeJesus of NEDAP told board members about the many free legal services that are offered.

"There are legitimate free services that exist for homeowners," DeJesus said. Foreclosures and



loan modifications are legal proceedings making it essential for homeowners to receive legal counsel, DeJesus said.

In Queens, the Legal Aid Society in Kew Gardens offers free assistance. They can be reached

at 718-286-2450.

DeJesus also explained that tenants have rights when property owners go into foreclosure. In rent controlled apartments, tenants retain their right and can renew their leases during foreclo-

sure and after the building is sold. For tenants in apartments that are not rent-controlled, tenants can stay in the home for 90 days after the new owner sends a notice or until the end of the lease, whichever is longer.

City politicians are also doing their part to help homeowners. Councilman Ruben Wills (D-Jamaica) is sponsoring a Homeowner Rescue Fair on April 23. Sponsored by the Center for NYC Neighborhoods, the event will bring representatives from the banks and attorneys to help homeowners navigate through the paperwork. The event will be held at York College in Jamaica; interested homeowners can register by calling 646-786-0888.

There has also been a major push to get major, national banks to reform their loan practices, led by city Comptroller John Liu.

Most recently, Liu has been pushing Citigroup shareholders to urge the company to launch an independent audit of its mortgage and foreclosure practices.

"Citigroup needs to step up and take responsibility for protecting shareholders, homeowners and taxpayers," Liu said. "Too many families have had their homes taken away because of robo-signed foreclosures and faulty paperwork. Citigroup and other banks say claim that everything is under control, but mounting evidence suggests the opposite."

Liu has been pushing all the major banks to publicize and modify their loan practices to help homeowners for the past year.

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