



Boro group to host senior lending forum

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By Anna Gustafson

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The Queens Interagency Council on Aging will host a forum on predatory lending Feb. 4 to inform seniors of resources available to them if individuals have fallen prey to the unscrupulous practices local officials said have been all too common in the borough.

“People have been lulled into working with people who tell them they can help them take out loans to repair their homes,” said Bruce Cunningham, executive director of the Jamaica-based Queens Interagency Council on Aging. “They suggest it won’t cost the person anything, but then they can’t pay the loan and the bank is foreclosing on them.”

The Feb. 4 event, to be held at Queens Borough Hall in Kew Gardens from 9:30 a.m. to 11 a.m., will also inform residents on how to avoid predatory lending practices, explain the litigation process and provide information about access to low fee or pro-bono counseling and representation.

Elderly and minority residents in southeastern Queens and across the nation have been hit especially hard by predatory lending, said April Tyler, the state and local campaigns coordinator at the Manhattan-based Neighborhood Economic Development Advocacy Project, one of the key speakers at the event.

There are more lis pendens filings against Queens homeowners than in any other borough, Tyler said. A lis pendens filing is the first court step in the foreclosure process.

Currently, there are more than 5,660 lis pendens filings in Queens, many of them against homeowners in southeast Queens. In contrast, there are only 65 of the filings in Manhattan. There are about 5,000 in Brooklyn.

Many of the individuals in Queens, and elsewhere in the city, who are facing foreclosure proceedings were likely victims of predatory lending, Tyler said.

“The crisis we’re in now stems in large part to a lot of the predatory lending experienced in lots of neighborhoods in Queens,” Tyler said.

Other speakers at the Feb. 4 event include Kristen Kane of the Queens District Attorney's office; Donna Dougherty, an attorney for the Jewish Association for Services for the Aging; Ann Goldweber, director of the Elderlaw Clinic at St. John's University Law School; and Cerinelly Disla, foreclosures program manager at the Neighborhood Housing Services of Jamaica Inc.

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