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LEGAL AID SOCIETY ENCOURAGES HOMEOWNERS BEHIND ON THEIR MORTGAGE TO SEEK LEGAL PROTECTION BEFORE MORATORIUMS LIFT

This past year, many homeowners were forced to make difficult choices, among these, whether to pay their mortgage or purchase necessities for their family. Additionally, loss of income and unforeseen expenses have placed homeowners in the dangerous position of losing the home they have worked so hard to obtain. In response to this, the Legal Aid Society of Mid-New York is prepared to help by providing free legal aid services to individuals facing foreclosure.

“We are an important resource for our clients and the community now that we are faced with an economic crisis from coronavirus (COVID19) pandemic. Now is the time for people to know of their civil legal rights and protections. If you think you might face foreclosure, you are not alone. The COVID-19 pandemic has impacted many households. Across New York State, people are still facing foreclosure due to job loss, disability, high medical bills, divorce or separation, and other reasons,” said Paul Lupia, Esq., Executive Director of LASMNY

The Federal government and the State of New York have enacted legislation to protect homeowners from foreclosures during this crisis. These protections apply to Federally-backed mortgages and private lenders, but this relief is not automatically applied. Homeowners must be aware of the actions they must take to qualify for these protections.

“New York State is facing the highest mortgage default rate since the Great Recession. As of the end of 2020, an average 15.5% of New York homeowners were delinquent on their mortgages, according to US Census data. We seek to help individuals and families remain in their homes, by preventing or delaying mortgage foreclosures and property tax foreclosures,” said Cindy Domingue-Hendrickson, Esq., Director of Litigation at LASMNY.

LASMNY’s physical offices are open; potential clients can also call the toll-free HelpLine (877) 777-615 or www.lasmny.org and click “apply for services.”

Homeowners should not delay in seeking counsel and taking necessary steps. Paralegals and attorneys can guide homeowners on what to expect once the foreclosure moratoriums expire and



Making Justice Accessible

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courts are again allowed to proceed with foreclosure actions. Most importantly, they can instruct homeowners on what steps they must take now to avoid a future foreclosure of their homes.

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