In response to the subprime mortgage and foreclosure crises, a number of financial institutions, including Bank of America and Citigroup, entered into legal settlements with the United States Department of Justice. IOLTA programs across the country distributed a portion of these funds to assist communities hardest hit by foreclosures. Between 2016 and 2019, the New York State Interest on Lawyers Account Fund (IOLA) distributed $26,695,838 from these settlements.

These restricted funds supported the delivery of legal assistance for foreclosure prevention and community redevelopment by 40 nonprofit civil legal aid providers across the state. Projects varied in size and scope, but all provided value to the communities they served. Brief descriptions of each are set out below.

Overall achievements included:

- **13,614** individual cases closed, of which
- **30,316** people benefitted, including…
  - **7,153** children
  - **4,285** elders &
  - **594** veterans.
- **195,027** people were assisted via community legal education.
- **17,979** people received help handling their legal problems on their own (“pro se”).
- **558,387** individuals were assisted through the use of online forms and tools.
- **6,574** individuals received referrals to social service, legal, and other providers.
- **3,502** pro bono attorneys volunteered their time to assist in these efforts, and
- **1,895** community development and other nonprofits were assisted with legal matters.
Albany County Bar Association's (ACBA) Identity Documents Project was a community redevelopment program aimed at assisting homeless, transient, or low-income citizens of Albany County in securing identification documents. The Identity Documents Project consisted of the research, development, and circulation of an Albany County guide to help navigate the complex identity document recovery process. The guide covers access to birth certificates, Social Security Cards, non-drive photo IDs, and the replacement or renewal of driver licenses. ACBA’s program increased access to justice for those who are completely shut out of the system because of lack of identification. Obtaining identity documents provides clients with more than just proof of identity; in the short term, these documents are required before they can gain access to services that fulfill their most basic needs: shelter, medical care, veterans’ services, temporary financial assistance, the Supplemental Nutrition Assistance Program, and other benefits from the Department of Social Services. In the long term, they are the gateway to obtaining permanent housing, job training, and employment.

The Association of the Bar of the City of New York’s City Bar Justice Center (CBJC) was granted IOLA Bank Settlement funding to support and expand its Neighborhood Entrepreneur Law Project (NELP), which is a community redevelopment project focused on small business development and financial empowerment, and its Housing Stability Project (HSP), formerly known as the Foreclosure Prevention Project, a project which provides direct legal services to homeowners in foreclosure or threatened with foreclosure or other loss of their home. As a result of this funding, CBJC was able to provide individual case services to over 950 individuals, assisting them with issues related to foreclosure prevention and small business and community economic development; and was able to provide education and preventative assistance through community-based presentations and workshops to an additional 700 individuals. Additionally, the projects were able to engage over 470 pro bono attorneys to help address economic inequality in marginalized communities by providing clients with a range of legal services centered on the mission of revitalizing and stabilizing NYC’s low income communities through income and job creation as well as home retention.
Recognizing that in the U.S. at least 70 million people have criminal records and further, that these individuals and their families experience the punishments of criminal convictions in virtually every aspect of their lives, long after their criminal court matter is resolved, The Bronx Defenders expanded its reach by integrating community reentry services with its holistic, interdisciplinary, team-based legal defense and social services. The Bronx Defender’s focus was simple: to create seamless access to services for Bronx residents who are formerly systems involved but still stigmatized by their criminal justice histories. Through rights education, community, law school and pro bono partnerships and direct services, the Bronx Defenders trained over 1,000 people, assisted another 1,600 through its educational materials, held 32 community events, helped over 300 people obtain copies of their RAP sheets, cleared over 167 record errors and advised and represented over 133 people regarding their occupational license and job suspensions and terminations. The Bronx Defenders created Community Day of Justice, a day of educational workshops and services, open to the community, where it educated attendees on their rights related to police harassment, ICE & deportation, suspensions in schools, evictions in public housing and the ability to work with a criminal record. Through the support of IOLA and the Bank Settlement funding that allowed for this expansion of the Bronx Defenders’ model, it has seen the incredible value of supporting community members beyond their cases and emergency needs and how critical it is to assist individuals to move past their criminal justice involvement.

The Brooklyn Bar Association Volunteer Lawyers Project’s (VLP) foreclosure prevention program provided low-income Brooklyn homeowners with holistic foreclosure legal assistance. The VLP provides comprehensive foreclosure defense, with staff and pro bono attorneys carrying individual legal caseloads from inception through trial. The VLP deployed a variety of tactics to enable homeowners to stay in their homes: formal litigation, advocacy in settlement conferences, negotiating with lenders, and preparing applications to modify the existing home loan to a more affordable price point. Additionally, the VLP staffed and managed four foreclosure legal clinics and provide valuable advice and counsel to pro se defendants in need of brief assistance to better handle their own matters. The VLP staff trained, recruited, and supervised pro bono attorneys handling VLP foreclosure matters. The VLP staff also provided ongoing mentorship and guidance to the pro bono attorneys to ensure successful outcomes. During the grant period, the VLP assisted 2,314 people with individual case services, including 879 children, 39 veterans, and 373 elderly persons. During the same period, 1,376 people received community legal education, 767 people received pro se assistance, and 483 people received referrals. The VLP also successfully defended a homeowner at the appellate level of their foreclosure case, creating new case law that will protect countless Brooklyn families for years to come.
Under the Bank Settlement Grant, Brooklyn Defender Services (BDS) opened a Community Office in East New York in October 2017 to provide legal services to a population disproportionately affected by contact with the justice system. BDS’s experience has revealed the destabilizing effects of child welfare or criminal justice system involvement, which are then compounded by numerous collateral consequences and felt throughout families, generations and the broader community. By offering high quality legal services in a high-needs community, BDS helped residents –

- avoid or reduce criminal- and family-justice involvement;
- exercise their civil rights to obtain better job opportunities, education for themselves and their children, negotiate with public and private landlords for a just settlement, and obtain immigration status;
- reconnect with services, families and community support structures upon release from incarceration; and
- connect with other community members and local service providers in clinics, know-your-rights workshops and other events hosted by the Community Office to obtain information and exchange knowledge and resources.

As a direct result of the Bank Settlement Grant from IOLA, BDS provided direct legal and other services to 1000 residents of Brownsville/East New York and provided trainings and workshops for another 2000 people. In addition, the establishment of the Community office has enabled BDS to marshal other resources to provide legal representation to additional 500 local residents. These activities helped to redress and mitigate the impact of justice involvement and its collateral consequences with the goal of supporting residents and helping to stabilize the community.

Brooklyn Legal Services Corporation A (Brooklyn A)’s Consumer & Economic Advocacy (CEA) Program aggressively and successfully represented victims of predatory lending, home “rescue” schemes, and those facing foreclosure for over seventeen years. Brooklyn A’s foreclosure legal assistance program serves Kings County and Queens County in New York. Its primary target communities include those neighborhoods that have a higher percentage of people living in poverty, are unemployed and are facing foreclosures. With the support of the IOLA Bank Settlement Grant, Brooklyn A’s foreclosure legal assistance program closed 246 cases for homeowners seeking assistance with foreclosures, benefitting 710 residents of Brooklyn and Queens. Brooklyn A provided community legal education to 796 people, provided pro se assistance to 762 people via its staffing of the Kings County and Queens County courthouse info tables, and referred 228 homeowners to other organizations for related services, typically housing counseling. Brooklyn A assisted its clients in obtaining more affordable loan modifications to help prevent foreclosure on their homes. This enabled the clients to utilize their limited income for their basic needs or to put it towards other investments. Additionally, it helped close the gap in inherited wealth between white and non-white families; the majority of Brooklyn A’s clients are low-to-middle income and minority families. Brooklyn A’s work ensures that they are able to finish paying their mortgage and then pass on this investment to future generations.
**CAMBA Legal Services’** Foreclosure Prevention Project provided direct legal service assistance to more than 190 clients during the past two years as part of its Bank Settlement project. Direct legal services include legal representation, brief advice as well as counsel. Additionally, CAMBA provided community legal education, information and referral services, and pro se assistance to over 600 people over two years. CAMBA’s efforts saved clients an estimated $3.6+ million and its services will ultimately benefit more than 800 individuals. The primary savings is through reduced mortgage payments, but by allowing clients to stay in their homes, clients and their families and tenants also save on relocation expenses, deficiency judgments, and attorneys’ fees, as well as a host of other incidental expenses typically incurred when a family loses its home to foreclosure. Furthermore, CAMBA directed its outreach and community education efforts at gentrifying neighborhoods where real estate scams are prevalent in order to help clients avoid deed-theft and other property scams, thereby preserving substantial amounts of home equity, and helping to maintain affordable housing in the communities CAMBA serves. CAMBA’s services under the Bank Settlement Project included loss mitigation assistance for clients seeking help with their mortgage services, as well as full legal representation for its clients in complex foreclosure cases brought in Kings County Supreme Court. Though the scope of CAMBA’s services may vary significantly based on a client’s individual situation, and how far along in the foreclosure process they are, CAMBA’s goal ultimately remains the same- to keep clients and their families in their homes with affordable, sustainable mortgages.

Bank Settlement funding allowed the **Capital District Women’s Bar Association Legal Project** (Legal Project) to provide legal services to over 800 homeowners in danger of losing their homes, close on approximately 40 MAP applications, do outreach, and conduct presentations in an effort to inform homeowners of available services. The Legal Project also strengthened its collaborations with local housing counselors and other community organizations working with homeowners. Overall, working with banks and lenders continues to be challenging but the Legal Project has seen better and quicker resolutions for homeowners when they have been able to step in and “hold their feet to the fire” and ensure banks and lenders are adhering to regulations. The Legal Project estimates that it achieved approximately 3 million dollars in benefits to its clients including MAP closings, attorney’s fees, mortgage forgiveness and other settlements to homeowners.
The **Center for Elder Law and Justice** (CELJ) utilized IOLA funding to provide both direct legal advocacy as well as systems-level advocacy for older adults in Western New York. Its services were focused on promoting home affordability and were able to benefit over 2,000 Western New Yorkers through its efforts. CELJ took a holistic approach to meet the goals of its project. In doing so, CELJ focused its direct advocacy on assisting older adults facing consumer issues, as well as In Rem or mortgage foreclosure proceedings. For instance, CELJ managed to save 96 homes from In Rem foreclosure throughout the term. This advocacy resulted in over $500,000 in taxpayer savings. In addition, CELJ’s consumer advocacy alleviated some of the financial burdens that clients were facing which allowed them to use more of their income to afford their homes. Finally, CELJ engaged in systems-level advocacy that benefitted New Yorkers as a whole. CELJ advocated with elected officials for reform for both In Rem and mortgage foreclosure. This advocacy provided greater protections for homeowners at risk of foreclosure and put them in a better position to save their home.

Through the IOLA Bank Settlement Grant, the **Center for Family Representation** (CFR) started the “Family Pathways” Community Redevelopment Legal Assistance project, focusing on the Statewide Central Register of Child Abuse and Maltreatment. The New York State Office of Children and Family Services maintains a hotline for reports made pursuant to the Social Services Law, which receives calls alleging child abuse or maltreatment throughout the state (known as the “SCR”). Being listed on the SCR can severely hamper a parent’s ability to keep or secure employment. Through the Family Pathways SCR project, CFR provided clients with the tools they need to advocate on their own behalf. CFR teamed up with pro bono counsel to provide representation in certain circumstances and conducted a series of community-based trainings to parents and those working with parents. Moreover, the project allowed CFR to create an email “help desk” to answer questions from the community about the SCR process. Finally, CFR is proudly part of a statewide coalition working to draft legislation to reduce the amount of time a parent’s name may be listed on the SCR. Through the project, CFR conducted targeted outreach to community-based organizations that work with its client population, including CUNY Fatherhood Program, Center for Urban Community Services, Child Welfare Organizing Project, Women’s Prison Association, and Legal Services NYC. Through the project, CFR provided community legal education sessions to 205 people, pro se assistance to 91 people and referrals to 17 people.
Brooklyn neighborhoods were among the hardest hit by two massively destabilizing forces: over-policing, with resultant criminal convictions and their civil consequences; and national banks’ predatory lending and equity stripping practices. The Community Service Society of New York (CSS) utilized its bank settlement funding from IOLA to assist low-income Brooklyn residents in overcoming the stigma and barriers they faced as a result of their conviction histories. CSS’s Next Door Project (NDP) helped individuals obtain, understand and correct mistakes in their New York State and FBI rap sheets, apply for and receive Certificates of Relief from Disabilities and Certificates of Good Conduct, and understand laws that protected them as they sought employment (in particular, the NYC Fair Chance Act), so that they were in the best place possible to obtain it. Many of CSS’s NDP services were provided on-site at programs in Brooklyn. CSS attorneys also assisted Brooklyn-resident individuals who encountered illegal employment discrimination or impediments to required government clearance or licensure, in the main resolving issues without resort to litigation, but in some cases representing clients at administrative hearings. CSS’s work resulted in clients obtaining or keeping employment, allowing them to provide for themselves and their families and fully engage in community life. To complement CSS’s direct services work, it hosted New York Reentry Roundtable meetings on big-picture issues like criminal records expungement, with active participation by Brooklyn residents.

Empire Justice Center’s (EJC) work under the Bank Settlement program included three inter-related activities: (1) policy work on foreclosure prevention, including research on tax related foreclosures and addressing vacant and abandoned properties; (2) work at the national and regional levels to monitor and ensure the $16.5 billion KeyBank Community Benefits Plan, given its acquisition of First Niagara, provides the community investment it promises in the areas upstate that should be protected under the agreement; and (3) expanded Community Reinvestment Act (CRA) work to use data to drive local investments. This work focused on assuring bank loans, services and investments for low to moderate income individuals and families in New York State outside of New York City, and specifically in the Rochester, Capital Region, and Nassau/Suffolk MSAs. Over 50 non-profits benefitted directly from EJC’s CRA expertise and used this knowledge to help EJC facilitate dialogues with 12 banks and lenders operating in New York State, as well as with several bank regulators and municipalities. As part of its Foreclosure Prevention and Vacant and Abandoned Property work, Empire Justice organized 2 successful events in Rochester. The first was a community SONYMA Spruce Up, during which 130 volunteers cleaned 50 properties in a City of Rochester neighborhood; the second was an annual Home Fair, an opportunity for Monroe County residents to engage directly with 25 organizations that provide services related to owning, maintaining and rehabilitating properties. About 75 community members participated.
Erie County Bar Association Volunteer Lawyers Project’s (VLP) Community and Economic Development Project provided legal representation to low income homeowners facing the loss of their home to tax foreclosure, and transactional legal assistance to not for profit organizations and low-income micro entrepreneurs. VLP’s project was dedicated to helping low income people keep their homes and to providing support to groups working to ensure that the concerns of low-income residents are addressed as the city and region continue to redevelop and change. The bank settlement funding allowed VLP to expand its existing programs for tax foreclosure clients and for not for profit clients in Niagara, Wyoming, Genesee, and Orleans County. VLP was also able to launch a new program providing transactional services to low income people starting small businesses. Over the last 2 years, 316 people and 63 organizations have benefitted from VLP services funded through the bank settlement grant. VLP saved 81 homes from tax foreclosure. The assessed value of the 81 properties saved through VLP intervention is $3,288,400. VLP’s work generated an estimated savings of $417,510 for New York State taxpayers through homelessness prevention. Additionally, through utilizing the NYS Mortgage Assistance Program as well as some grant programs through local charities for Veterans, VLP was able to provide a direct benefit of $56,886.37 to 4 of its clients paying off their property tax debt in full. Additionally, VLP provided community legal education to 125,834 people and enrolled 30 pro bono attorneys to assist not for profits and micro entrepreneurs.

Founded in 1994, The Family Center (TFC) provides legal and social services to New York City individuals whose lives are marked by the intertwined challenges of poverty and illness. Among NYC’s most marginalized residents, TFC clients are also those most likely to have significant challenges and questions connected to financial literacy, consumer debt and public benefits. Unfortunately, they also face significant barriers to accessing educational and legal services to address these issues. Bank Settlement funding financed TFC’s city-wide Economic Justice Project (EJP). Primarily, EJP focused on community education connected to a variety of consumer and financial issues. Over the course of the grant, TFC conducted 61 consumer and provider clinics and workshops, reaching 698 people. From its presentations and other outreach, many people came to us for individual counsel and advice. During the same two-year period, TFC closed 376 civil legal services matters (housing, consumer debt, public benefits) benefitting 691 people. TFC handed out 1,498 brochures and educational pieces. Through this generous funding, EJP was a remarkable success.
**Hiscock Legal Aid Society**’s (HLAS) foreclosure legal assistance program provides services to homeowners and tenants in Onondaga, Cortland, Oswego and Cayuga Counties. Through bank settlement funding, HLAS was able to retain several full-time foreclosure prevention attorneys for this project who closed 364 cases, benefitting 1,031 people. Homeowners and tenants dealing with foreclosure in HLAS’s service area are able to access its services through a variety of means. HLAS maintains a consistent presence at settlement conferences in all four counties it serves, and, as a result, were able to provide prospective clients with legal information. HLAS also maintains a phone intake system where a full-time foreclosure law assistant completes intakes for individuals facing home foreclosure. In addition to individual case services, HLAS provides robust tenant advocacy. As a result of this project, HLAS helped clients avoid foreclosure, through retention and non-retention options, ensuring properties are not left vacant and abandoned, which benefits entire neighborhoods, cities, and counties.

**Jewish Association for Services for the Aged** (JASA) used the bank settlement funding as part of a comprehensive foreclosure prevention program that included six attorneys, two paralegals and a supervising attorney. The funds were primarily used to assist low income senior homeowners. These seniors often had no other resources or assistance available to them. Many were at the point of losing their long-term homes and were facing homelessness. JASA was able to reach and provide direct legal representation to 142 senior homeowners in distress. Seventy-eight of those cases were closed during the contract and 64 remained active at the end of the contract term. Further, JASA and its legal services partners also ran foreclosure prevention walk-in clinics in Queens and Nassau Counties, where it was able to assist all homeowners regardless of age. Although JASA’s targeted audience were seniors it understood the necessity of providing services that impacted the entire family and the communities in which they lived. Through these events JASA was able to reach over 900 individuals. The trainings were geared towards legal services providers and other community advocates. JASA also represented clients in settlement conferences and participated in the Court house help desk in Queens and Nassau Supreme Courts. Through this representation, non-senior homeowners often received assistance. JASA provided pro se assistance to 95 individuals. Bank settlement funding enabled JASA and its partners to have a significant positive impact on both the Queens and Nassau County communities. Many people remain safely in their homes as direct result of the services provided through this funding.
Bank settlement funding enabled **Lawyers Alliance for New York** to strengthen and expand its community redevelopment work on behalf of nonprofit organizations. Lawyers Alliance provides business and transactional legal services to nonprofit organizations to improve low-income communities in New York City. These nonprofit organizations are developing and preserving affordable housing, stimulating economic growth and commercial life, enhancing financial capability, delivering workforce development services, and expanding the availability of capital and credit in areas underserved by traditional banking services in order to help those neighborhoods catch up with more affluent parts of the city. As a result of this funding, Lawyers Alliance provided direct legal representation for 155 nonprofits clients on 193 legal projects using its co-counseling model that leverages in-house staff attorney expertise along with a wide network of pro bono attorneys. In addition, Lawyers Alliance staff developed educational programming specifically tailored to nonprofits focused on community redevelopment work, including legal alerts, newsletter articles, workshops, and a clinic. As a result of this work, the nonprofits Lawyers Alliance served strengthened their long-term sustainability, addressed programmatic and legal risk, and improved compliance with applicable laws and regulations.

Bank settlement funding helped support **Legal Action Center**'s (LAC's) project to help New Yorkers with criminal records, substance use disorders (SUDs) and/or HIV/AIDS overcome barriers to employment, housing, education and other life needs. The overall project contributes to redevelopment of communities—largely communities of color—where disproportionate percentages of residents have both criminal records and chronic illnesses. Bank settlement funds specifically supported LAC’s community legal education, online outreach and work with social service and advocacy organizations (group services). Through this grant: 1) LAC distributed 760 copies of its community legal education resources, 2) 1,520 individuals accessed LAC’s web-based information, and 3) 147 groups benefitted from its policy expertise and technical assistance. Groups benefitted included alternative to incarceration and reentry service providers; SUD, mental health treatment and other health care providers; policymakers and regulators; and criminal justice and health care reform advocates.

Policy reforms to which LAC’s work contributed, included:

1) Establishment of a Fair Chance Housing Campaign to protect New Yorkers with criminal records from housing discrimination;
2) Creation of a state-wide Ombudsman program to help individuals in need of substance use and mental health treatment overcome insurance barriers to care;
3) Increased access to SUD treatment for justice-involved individuals; and
4) Creation of a working group to plan the first LGBTQI Alternative to Incarceration and Reentry program in New York City.

Each policy reform contributes to redevelopment of New York’s most marginalized communities, where disproportionate levels of criminal justice system involvement and health disparities are the norm.
Legal Aid Bureau of Buffalo (LAB) works with the Western New York Law Center and the Center for Elder Law and Justice in the Foreclosure Prevention Project of Western New York to cover residential foreclosure defense throughout the region. Financial hardship packages are prepared with the assistance of certified housing counseling agencies. This group defends mortgage foreclosures, organizes directed outreach, and provides advice and counsel for homeowners throughout Western New York. The foreclosure prevention team at LAB currently consists of a senior paralegal and two attorneys. The Foreclosure Prevention Project of Western New York established a single point of entry for individuals in need of assistance. Intake paralegals met to distribute cases to project members. Paralegals responded to information requests from the community, referring them to project partners with the relevant practice experience. Attorneys, paralegals, and staff cooperated on a project-wide basis to provide representation, advice, or other assistance to homeowners throughout the region. LAB primarily serves homeowners in Erie and Niagara Counties. With the assistance of bank settlement funding, LAB represented 1,377 individuals in 565 separate actions and completed the representation of 783 individuals in 323 separate foreclosure matters. The benefits of comprehensive foreclosure defense included home retention, financial security, and increased family stability. The community at large benefitted through neighborhood stabilization, property tax maintenance, and the avoidance of abandoned, zombie homes. The client benefits from these cases in the reporting period was roughly $9 million and the taxpayer savings totaled $11.78 million.

With bank settlement funding, The Legal Aid Society (LAS) provided comprehensive legal assistance through its Foreclosure Prevention Project and Community Development Project (CDP). During the contract term, LAS closed 956 individual cases, benefitting 1,431 people. It also provided community legal education to 3,478 people, and CDP worked on 363 group cases. LAS’s Foreclosure Prevention Project continued providing critical legal services to homeowners in communities that have been disproportionately impacted by significant debt, bad-faith loan servicers, and other factors that threaten homeownership. LAS built on the work of its existing practice in the Bronx and Queens by hiring two paralegals to conduct community outreach and education, through which LAS educated the public on the foreclosure process, tax liens, loan modifications and scams, and other issues to help clients understand the options available to prevent foreclosure. LAS was also able to enhance its practice by hiring a staff attorney who helped homeowners avoid foreclosure through the bankruptcy process. Additionally, this funding supported CDP’s expansion and allowed LAS to provide targeted support to small business owners, nonprofit organizations, and housing cooperatives. Moreover, LAS expanded its reach through community training programs that covered a range of topics, including legal considerations in starting a small business, nonprofit incorporation and tax exemption, and corporate governance. By leveraging its existing relationships with organizations offering various resources to small business owners, LAS was well-equipped to give small business owners the tools needed to achieve their desired legal structure, helping clients build wealth in their own communities.
Utilizing bank settlement funding, Legal Aid Society of Mid-New York (LASMNY) provided foreclosure legal assistance to homeowners and tenants facing foreclosure. During the grant period, LASMNY provided representation to low-income households in foreclosure and eviction proceedings, as well as holistic legal assistance to address ancillary issues contributing to the household’s housing crisis (e.g., consumer debt, divorces, public benefits issues, estate issues). The primary target population for these services was low-income households affected by foreclosure proceedings in Broome, Chenango, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida and Otsego counties. Over the course of the grant, LASMNY closed 226 cases for homeowners and tenants from, impacting 574 people.

Supported by bank settlement funds, the Legal Aid Society of Northeastern New York, Inc. (LASNNY)’s Foreclosure Prevention Project provided legal assistance to households at risk of mortgage foreclosure or loss of their homes through foreclosure related activities in sixteen counties in northeastern New York. Clients were determined to be eligible for services pursuant to IOLA regulations. LASNNY closed 480 cases, benefitting 1,090 people, including 480 children, 23 veterans, and 113 seniors. Every household assisted received a full range of legal services and has achieved outcomes ranging from receiving advice to receiving loan modifications, NYS MAP program assistance and foreclosure prevention. All households received expert guidance on the legal process, their legal options, and were able to make informed financial and housing decisions.

Bank settlement funds allowed the Legal Aid Society of Rochester, NY (LASROC) to assist and represent homeowners facing foreclosure and former homeowners being evicted. During the grant term, LASROC represented 72 clients, benefiting 149 people. Additionally, LASROC has saved its clients $774,262.51 through discharged debt, principal forgiveness, and cash grants from banks. Funding was used to fund a range of foreclosure prevention services: LASROC represented clients in settlement conferences, tax foreclosures, bankruptcy court, and eviction proceedings. Also, LASROC represented clients in loss mitigation, loan modifications, short sales, deeds-in-lieu and New York State Mortgage Assistance Program closings. LASROC used the bank settlement funds to provide attorneys and support staff to assist and represent homeowners in any way possible to get the best solution to their foreclosure issue. This often meant using more than one prevention tool, such as bankruptcy and NYS-MAP funds to resolve the foreclosure. LASROC also did not limit its representation only to clients who wanted to keep their home. For clients who had already decided that while they could no longer afford their home but still wanted to avoid a foreclosure, LASROC was able to assist them with short sales or deeds-in-lieu. Furthermore, for those homeowners who had lost their home but needed help getting more time before being evicted, LASROC represented those clients in evictions.
The Legal Aid Society of Rockland County (LASRC)’s foreclosure project provides limited assistance to all and provides extended litigation to those clients for whom state court litigation or bankruptcy may be the key to saving their homes. During the grant term, LASRC assisted 640 individuals through 214 cases. This ongoing project was funded in part by bank settlement funds. The project’s three-pronged approach continued through the grant term:

- Foreclosure clinics helped individuals draft their own answers to the complaints in foreclosure lawsuits and preserve all their defenses to foreclosure,
- Participation in foreclosure settlement conferences continued; a LASRC attorney is present at every such conference scheduled in Rockland County. LASRC actively assisted homeowners in trying to reach a resolution, such as a loan modification, to prevent foreclosure by providing critical legal advocacy, and
- LASRC provided extended representation for a limited number of clients—either defending the client in foreclosure litigation or assisting the client in bankruptcy where they may have the opportunity to pay off their mortgage arrears through a bankruptcy plan.

With bank settlement funding, Legal Assistance of Western New York, Inc. provided both foreclosure legal assistance and community development legal assistance to residents across 14 counties in Western New York. LawNY provided direct representation in bankruptcy matters for homeowners in foreclosure and created extensive pro se materials to complement its existing foreclosure project. Over the two-year grant term, LawNY assisted with 40 cases for homeowners threatened with foreclosure, including two impact litigation appeals which seek to set aside property tax foreclosures in bankruptcy court as fraudulent conveyances and thereby preserve homeownership. LawNY also created several pro se resources which will be available statewide, including a comprehensive pro se guidebook for homeowners representing themselves in foreclosure and a self-help screening tool for consumers considering bankruptcy. During the grant period, approximately 2,130 residents received pro se assistance regarding foreclosure and bankruptcy through legal information workshops, LawNY’s hotline, or online materials. LawNY also created a new unit, the Community Development Project (CDP), which was built from the ground up during the first year of the project. The CDP provided legal assistance, including transactional and advocacy/litigation assistance, to organizations and individuals in order to get at underlying causes of poverty and oppression in local communities. Over the two-year grant term, the CDP represented community organizations, non-profits, and small businesses in 41 cases, and individual clients in 8 cases, on issues affecting the wider community. The CDP also created pro se resources for community-based organizations, including articles, videos, and a web platform with legal information.
The bank settlement funds provided to Legal Services NYC (LSNYC)'s foreclosure prevention and community redevelopment work resulted in economic benefits totaling over $56 million to the low-income households and communities LSNYC served. Over the course of this grant, LSNYC directly assisted 824 households facing foreclosure, resulting in approximately $14,420,000 in direct economic benefit to those households. LSNYC also assisted 83 community groups in low-income neighborhoods of color, resulting in over $41,599,000 in direct economic benefit to those groups. Its work under this grant has directly benefitted 169,953 people.

In its community redevelopment work, LSNYC has:

- helped stabilize low-income housing cooperatives
- helped tenant associations enforce their rights to habitable and affordable housing
- provided small business owner associations with legal tools to help their members thrive
- helped lay the groundwork for community organizations to create community land trusts that promise permanently affordable housing, and
- worked with scores of other community groups to help them pursue priorities created by and for low-income people

For individual low-income homeowners facing foreclosure, LSNYC won home-saving solutions through negotiation and litigation. LSNYC’s work under this grant informed LSNYC’s all-day, all-staff June 11, 2019 Economic Justice Conference, where LSNYC explored innovative strategies to expand and increase the effectiveness of its economic justice work, and is part of a campaign at Legal Services NYC to redouble its pursuit of economic equity for all New Yorkers.

Legal Services of Central New York (LSCNY) utilized bank settlement funding to create a community development project. The LSCNY Community Counsel Project engaged community revitalization work in the areas of housing and employment by focusing on community organizing with the goal of achieving authentic community empowerment and political power. As a law firm doing this work LSCNY adopted a community lawyering model. Meeting with nonprofit and community-based groups in Syracuse’s three most distressed neighborhoods, LSCNY staff found that the people who are the subject of government policies and nonprofit programming were absent from policy development and planning on every level. This strengthened and focused the project commitment to fill this gap by working directly with low-income individuals to identify and train leaders to lead their own communities out of poverty with authentic, sustainable, community-driven solutions.

The Project used community organizing as the method and means of developing human capital and other economic assets to revitalize low-income neighborhoods. What developed was a list of “clients” ranging from small non-profits, like the Madison County Bail Fund, to major community-wide projects such as the Campaign to End Childhood Lead Poisoning in Syracuse and working with the Urban Jobs Task Force to increase local and minority hiring on the I-81 highway project. LSCNY continued the Community Counsel Project’s work after the grant term ended.
Bank settlement funding allowed Legal Services of the Hudson Valley (LSHV) to sustain and expand its foreclosure prevention services. LSHV’s IOLA Bank Settlement project handled 1,022 cases, opening 1,019 new cases, benefitting 2637 people. Of the 907 cases closed, 461 were closed with the outcome avoided or delayed foreclosure or other loss of home. This funding was pivotal in significantly increasing the number of homeowners that LSHV assisted with litigation (whether pro se or representation), resulting in significantly more homeowners receiving positive outcomes. LSHV’s foreclosure prevention services include: court outreach information sessions and off-site intakes for homeowners before their first settlement conferences, advice and pro se assistance, representation at settlement conferences, post-settlement conference representation (including motion practice, discovery, hearings, and trials), commencing affirmative cases, and practice in state, federal district and/or bankruptcy court. LSHV works closely with the HUD-approved housing counseling agencies who assist with loss mitigation applications, providing reciprocal referrals. When the NYS Mortgage Assistance Program (“MAP”) was accepting applications, LSHV educated the courts and its community partners about the program to encourage homeowners to engage with LSHV and housing counseling agencies for purposes of applying for a MAP loan. As a member of the statewide “Communities First” network, LSHV worked with the 88 other legal services and housing counseling agencies who are members of the Homeowner Protection Program to focus public attention on the continued prevalence of foreclosure and the need for funding of foreclosure prevention services.

Make the Road New York’s (MRNY) bank settlement-funded project specifically aimed to “re-invest” in immigrant communities by providing community education, strategic litigation and advocacy to low-income immigrant communities throughout New York City, Long Island and Westchester County relating to the issues of the minimum wage increase, DACA/DAPA and gentrification. During the course of the project, MRNY closed 250 cases, including employment, immigration and housing cases, benefitting 673 people. MRNY recovered $55,422 in back wages; represented 12 mostly tenant groups in cases to obtain repairs, challenge harassment and prevent eviction; and counseled close to 100 people on immigration fraud issues. MRNY worked to educate the community on issues that directly impacted their ability to thrive economically. MRNY conducted 103 community education workshops, touching 1,915 individuals during the process. Workshop topics included Potential Changes to Public Charge, Protection Against Wage Theft, and Updates to the DACA Program. MRNY also participated in strategic litigation by filing a lawsuit against a large law firm alleging fraudulent representation of tens of unsuspecting immigrants who had paid for services they believed would lead to immigration relief, and began developing a practice to advise and represent workers in Westchester County in small claims court as a potential, faster mechanism to obtain unpaid wages.
Over the past two years, **Mobilization for Justice** (MFJ) handled more than 1,000 cases as a recipient of the Community Redevelopment and Foreclosure Prevention funding from the bank settlement. The work benefitted close to 1,400 people citywide living predominantly in communities of color. Through community development, organizing, and street outreach efforts, MFJ was successful in protecting the housing and other rights of tenants living in illegal boarding houses known as Three-Quarter Houses (TQH). MFJ kept hundreds of TQH tenants from entering the homeless shelter system, spearheaded passage of a historic set of five bills in the New York City Council protecting the rights of TQH tenants and helped put particularly egregious TQH operators out of business. Through its foreclosure prevention efforts, MFJ served hundreds of homeowners on a range of foreclosure issues. Given the historic barriers to affordable homeownership in communities of color, MFJ was able to target outreach to those most in peril. MFJ also provided legal and financial advice to homeowners. MFJ represented clients in court and in extended negotiated settlements, as well as helped homeowners prepare pro se answers to foreclosure complaints. With respect to advocacy efforts, MFJ advocated on the federal level to maintain the Consumer Financial Protection Bureau’s protections for homeowners and won a victory for Limited English Proficient homeowners as part of a coalition working to get the Federal Housing Finance Agency to ask what language the borrower prefers to use. MFJ advocated on the state level most recently by helping draft amendments to New York’s Deceptive Practices Act, which will protect consumers against deceptive loan practices.

**Nassau Suffolk Law Services, Inc.** (NSLS) integrated its bank settlement funds into its Foreclosure Prevention Project, to expand its ability to provide foreclosure legal assistance in Nassau and Suffolk Counties. These two counties - especially Suffolk - were the hardest hit in New York State by the foreclosure crisis, and lower income communities in particular still struggle to recover. The bank settlement funding helped the Project to provide legal counseling and representation to 1,011 Long Island homeowners and their families facing foreclosure during the term of the grant, benefitting a total of 2,997 people. The Project staff reviewed all the documents and circumstances of each client, checked court records to determine the status of pending foreclosure actions, untangled the often bewildering chain of assignments among mortgagees to determine if the plaintiff actually had standing to bring the foreclosure action, determined whether any government programs might be of assistance to the client, assisted in drafting pro se pleadings and provided legal advice to the homeowners. When there was a legal defense to the action or a reasonable hope that the home could be saved, the Project provided legal representation in settlement conferences and in ongoing negotiations, assisted in applications for government programs, and engaged in full litigation, as appropriate. As a result of the NSLS Foreclosure Prevention Project's efforts, and with the support of the bank settlement funding, 227 foreclosures were prevented during the grant term.
New Economy Project's bank settlement project’s scope included engaging pro bono volunteers and building capacity to provide transactional legal services to community groups engaged in community-led economic development initiatives. New Economy Project linked projects to pro bono counsel and established a strong collaboration with New York Lawyers for the Public Interest (NYLPI). New Economy legal staff participated actively in a capacity-building attorney network and recently assumed leadership of a City Bar subcommittee on housing and community land trusts.

New Economy Project provided direct legal services to low-income New Yorkers on pressing financial justice matters, primarily through its hotline, which enabled it to identify patterns and practices of discrimination and other unlawful actions that undermine communities and demonstrate the need for legal action, including impact litigation. New Economy Project reached 56,000 New Yorkers, overall. Its individual case services benefited 364 low-income New Yorkers, and secured for clients more than $1.31 million in wages, public benefits, and other funds, which were protected against – or recuperated from – abusive debt collectors.

New Economy Project expanded transactional legal services for worker co-ops, community development credit unions, community land trusts (CLTs). Thanks to NYLPI, New Economy Project secured participation by 11 pro bono volunteers at major NYC law firms. In partnership with community groups, New Economy Project led workshops on new economy initiatives that groups can undertake to gain control over community development, and on financial justice matters that affect entire neighborhoods. New Economy Project wrote know-your-rights articles and issued fact sheets, in English and Spanish, and posted timely material on its website that received tens of thousands of unique, sustained visits. El Diario ran two articles New Economy Project wrote, on immigrants’ rights with respect to banking and actions New Yorkers should take if sued by a debt collector. New Economy Project assisted 66 community-based organizations, supporting their transactional legal services needs and advancing coalition policy agendas promoted worker co-ops, community-based financial institutions, CLTs, and more. New Economy Project’s coalition organizing successfully kept usurious payday lending out of New York State, resulting in an estimated $1.58 billion in savings for low-income New Yorkers, among other key benefits.

Over the grant period, New York Lawyers for the Public Interest (NYLPI) provided legal services to community groups and individuals to create a healthier, greener, and more equitable New York City. NYLPI assisted over 100 individuals in advocating to eliminate mold and lead paint from their homes, conducted several building-wide cases and campaigns to address pervasive unhealthy housing issues resulting in $500,000 in savings for people in rent abatements and avoided constructive evictions due to healthy housing problems, and successfully advocated for improved citywide enforcement of lead paint and mold violations. NYLPI’s representation was crucial in moving forward three large-scale community solar projects in low- and moderate-income communities of color, which in the coming years will provide clean, more affordable energy to over 600 families and businesses, saving them over $3 million in energy bills, employ underemployed local
residents, and serve as a model for expanding access to renewable energy resources for low-income neighborhoods across the city and state. NYLPI also successfully advocated to ensure continued access to parks and green spaces in low-income communities in the face of redevelopment and infrastructure improvements that threatened park access with economic benefits estimated at $2.5 million annually which includes health benefits, community cohesion, reduced air pollution and urban heat island effect, and stormwater runoff absorption. Finally, NYLPI’s representation, training and outreach strengthened the ability of local non-profits to provide critical services and improve their communities.

Bank settlement funding allowed New York Legal Assistance Group (NYLAG) to not only extend the types of services it provides but has broadened the pool of advocates who can receive its services. A total of 912 cases were worked on, from which 1,897 individuals benefitted. The bank settlement funding allowed NYLAG to represent clients who desperately needed representation in court. Clients with lower incomes, many of which are senior citizens and veterans on fixed incomes, directly benefitted from this funding. Many real estate tax foreclosures and condominium maintenance foreclosures were defended utilizing these funds. NYLAG was also able to broaden its services by assisting foreclosure clients with ancillary legal matters, such as proceedings in Surrogate’s court, bankruptcy proceedings, and civil court proceedings relating to other debt. NYLAG was able to provide extensive services to pro se individuals, providing assistance with all forms of pro se paperwork, including Answers, Oppositions, and Emergency Order to Show Causes. NYLAG also obtained numerous grants, modifications, short sale approvals, deeds in lieu and litigation settlements for its clients. Individuals were able to either remain in their homes or free themselves of crippling debt and receive a fresh start. Communities overall benefitted from the lack of foreclosures, both keeping neighborhoods stable and revitalizing other areas.

In 2015, Pro Bono Partnership (PBP) determined that thousands of nonprofit organizations on Long Island were responding to issues facing local residents. There was no organization that offered free business and transactional legal services to that community. The New York Nonprofit Revitalization Act, which required nonprofits to comply with obligations related to corporate governance and financial reporting, had generated significant requests for legal advice through PBP’s Legal Resource Helpline. With the help of bank settlement funding, PBP leased space at Touro Law School on Long Island and employed one FTE staff attorney and a part-time program assistant. During the grant term, through this program expansion, PBP assisted 135 Long Island nonprofits with 279 legal matters, engaging 387 volunteer attorneys. PBP also coordinated five outreach meetings and educational workshops for the Long Island legal and nonprofit communities.
Bank settlement funding helped Queens Volunteer Lawyers Project, Inc. (QVLP) to continue to provide high quality free legal assistance to low-income homeowners of Queens County who are facing foreclosure. These homeowners rarely have the ability to hire a for-fee attorney to fight their foreclosure and free legal help is still very difficult to find. This additional funding for QVLP’s Foreclosure Conference Project has made a difference in filling that gap.

Grant funding allowed QVLP to expand its outreach efforts. Staff attorneys provided informational sessions at the offices of Queens elected officials. These sessions largely dealt with homeownership issues such as foreclosure but also gave residents the opportunity to get information about accessing legal assistance for other areas of law. Funding also contributed to the ability of QVLP staff attorneys to be able to staff a table at the foreclosure part at Queens Supreme Court on one day every week. Homeowners were able to get advice on pending litigation, be screened for assistance or referred to other legal service providers or governmental agencies for additional help. During the grant term, QVLP closed 19 cases, helping 43 individuals. QVLP helped an additional 110 individuals through other legal related services.

QVLP’s ability to continue its training initiatives for pro bono volunteer attorneys was also aided by the additional funding. Training helped volunteer attorneys get information on advanced topics on foreclosure defense and thus made them better able to provide a very high level of legal assistance to QVLP clients.

The Urban Justice Center (UJC)’s Community Development Project (CDP) provides legal, participatory research and policy support to strengthen the work of grassroots and community-based groups in New York City to dismantle racial, economic and social oppression. CDP’s program under this contract focused on both Community Redevelopment and Foreclosure Prevention. CDP’s transactional and economic development work included forming worker-owned cooperatives, negotiating and drafting community-benefits agreements (CBAs) that help create jobs, community spaces and affordable housing in new development projects, and working with charities and neighborhood non-profits in in danger of losing their buildings to foreclosure due to the bureaucratic inefficiency of NYC’s annual tax lien sale. In the area of foreclosure prevention, CDP provided legal representation and assistance to low-income tenants in multifamily buildings throughout NYC that are in foreclosure or at risk of foreclosure due to over-leveraging. CDP intervened in foreclosure proceedings to ensure that basic maintenance, essential services, or repairs continued in the buildings and provided know-your-rights trainings to tenants in buildings in or at risk of foreclosure. Overall CDP services directly benefited 249 individuals and 92 groups. These clients came from CDP’s target populations: low-income tenants, workers or community members who come from immigrant and/or communities of color located throughout New York City’s five boroughs. This work directly contributes to tenants’ being able to stay in safe and affordable housing, saving taxpayers up to $7.6 million in shelter costs for families. CDP also helped to get 500 community non-profits and charities off NYC’s annual tax lien sale list.
The goal of the Community Economic Development at Volunteer Lawyers Project of Onondaga County (OnVLP) is to provide legal assistance and business advice to small businesses and entrepreneurs throughout Central New York, assist nonprofits whose goal is to help low-income community members, and educate job seekers on how to overcome barriers to employment. OnVLP was able to serve almost 158 low income business owners, entrepreneurs and nonprofits in the past two years. OnVLP formed over 40 entities, drafted and reviewed numerous contracts and leases and assisted in trademarking logos and patenting ideas for business owners throughout Central New York. OnVLP corrected entity formation errors, dissolved entities, negotiated acquisitions and sales of businesses and settled numerous cases where business owners were facing potential litigation. OnVLP has 29 pro bono attorneys and a law student that take on the small business cases and represent clients in a range of areas. The Community Legal Education and Community Outreach component of the Program allowed OnVLP to conduct Community Legal Education on many aspects of community economic development, including small business formation, entrepreneur support, and other matters relating to creating opportunities for pathways out of poverty. OnVLP also conducted education for potential jobseekers who face significant barriers to obtaining employment due to their criminal records. OnVLP assisted these individuals by informing them of ways that they can overcome these barriers and create pathways out of poverty for themselves and their families. OnVLP conducted presentations and distributed information brochures to 4,780 over the course of this grant.

Utilizing bank settlement funding, Volunteer Legal Services Project of Monroe County, Inc. (VLSP)’s Micro-Entrepreneur Pro Bono Program provided pro bono legal assistance to low income individuals in Monroe County who wished to start or develop businesses in economically distressed neighborhoods. Legal assistance to entrepreneurs was provided on issues including Choice of Entity, Contracts, Licenses or Permits, Intellectual property, Taxes, Insurance and Employment. VLSP also provided pro bono legal assistance to small community organizations which help the poor, elderly, disabled, disadvantaged or veterans. Assistance was offered with incorporation, drafting by-laws and obtaining tax exempt status.

VLSP organized 7 legal workshops for low income entrepreneurs and community organizations over the contract period. The workshops covered topics such as Choice of Entity, Laws and Regulations Affecting Small Businesses, Financing, Intellectual Property & Obtaining Tax Exempt Status. VLSP conducted outreach to other community organizations and staffed tables at various entrepreneur networking events, including participating in a Small Business Panel organized by the City of Rochester. A total of 778 people received community legal education and information from the workshops and outreach. During the grant term, VLSP closed 82 individual cases and 46 group cases. 51 volunteer attorneys participated in the program by either providing one on one assistance or offering training at the legal workshops.
Western New York Law Center (WNLYC) used bank settlement funding to support its foreclosure prevention work. Attorneys at WNYLC represented income-eligible homeowners in Western New York who were served with court pleadings foreclosing on their residences. The attorneys raised defenses to the foreclosures and litigated the cases, and when appropriate negotiated settlements that were acceptable to the clients. Through an agreement with local courts, WNYLC received lists of homeowners who were scheduled for court appearances, and WNYLC contacted the homeowners through mail and offered assistance. WNYLC also appeared in court on the days foreclosures were scheduled and offered its assistance to unrepresented defendants in foreclosure proceedings. The Erie County Clerk also sent letters signed by the Clerk and by WNYLC to all homeowners in Erie County who had lis pendens filed against their residences, and WNYLC assisted those individuals who contacted us. Additionally, WNYLC did extensive outreach in the media to notify people of its free services.

During the reporting period, WNYLC closed 591 cases for people who were eligible for assistance under the grant. Those households consisted of 1,167 people, 347 of whom were children. Using criteria established by the NYS Attorney General’s office for reporting, WNYLC saved 228 homes during the period. WNYLC also helped homeowners obtain $398,044 in no interest MAP loans, a loan program funded through funds from the Attorney General’s office. Through loan renegotiation, WNYLC helped homeowners reduce penalties and fees by $210,628 during the period, discharge $306,446 in debt through short sales, and save $739,615 in home equity through home sales.