



New York State Legislature 2021 Joint Legislative Budget Hearing - Public Protection

My name is Keisha Williams and I am the Deputy Director of the Western New York Law Center in Buffalo, NY. I appreciate this opportunity to present testimony for the Joint Legislative Budget Hearing on Public Protection. The Western New York Law Center has been providing free representation to homeowners facing foreclosure in Western New York since the 1990s. Additionally, our office holds walk-in consumer clinics in four counties in Western New York (currently conducted through zoom), offers clinics helping low-income entrepreneurs in Erie and Niagara Counties (again, now held through zoom and through in-person meetings when necessary), and works on the problem of vacant and abandoned properties through contracts with several municipalities in Western New York to assist them with addressing vacant and abandoned properties.

We continue to see the harsh impact of the COVID-19 pandemic on families in Western New York. As elsewhere in the nation, low-income populations and communities of color are disproportionately affected in our region. The impact of COVID-19 is especially evident through our work with clients in jeopardy of losing their homes to foreclosure. Almost four times as many NY homeowners are delinquent today on their mortgages than at the height of the Great Recession in 2009. As moratoriums and forbearance programs are scheduled to end in the coming months, NY may very well be facing its worst foreclosure crisis in history. The high statewide interest rates on delinquent taxes contribute to the foreclosure problem since once homeowners fall behind on tax payments, it is hard for them to catch up on payments that are dramatically increased with interest.

Civil legal services programs are a critical backstop to ensuring New Yorkers may remain in their homes. The Law Center provides services to help homeowners remain in their homes and is a member of the Homeowner Protection Program (HOPP), a statewide network of 88 non-profit housing counseling and legal services providers assisting delinquent homeowners in every county of the state. Through foreclosure intervention, the Law Center and other providers help prevent homelessness, stabilize neighborhoods, and sustain New York's economic well-being. We appreciate the legislature's past support for this work and respectfully request renewed funding of \$20 million so we and other

advocates can continue this critical work.

Thank you for considering these comments.

Keisha Williams
Deputy Director
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