



# Long Island Housing Services, Inc.

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*Protecting Civil Rights for Long Islanders since 1969*



February 27, 2025

New York State Legislature 2024 Joint Budget Hearing Housing

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Re: HOPP \$40M Funding and Codification

Dear Hon. Committee Chairs,

My name is Ian Wilder. I am the Executive Director of Long Island Housing Services, Inc. and I submit this testimony in support of continued funding for New York's Home Ownership Protection Program ("HOPP"), which is the primary funding source for the statewide network of housing counseling agencies and legal services agencies providing foreclosure prevention and homeownership preservation services for New York's struggling low and moderate-income ("LMI") homeowners. We are grateful to have been included in the Governor's Executive budget proposal at the required \$40 million and need the support of both the Assembly and Senate to ensure this critical program is funded at the same amount in the Enacted Budget.

Established in 1969, Long Island Housing Services, Inc. ("LIHS") is a private non-profit Fair Housing advocacy organization, serving Nassau and Suffolk counties. LIHS counsels clients on Fair Housing Rights, Tenants' Rights, Mortgage Default and Foreclosure Prevention, and Homelessness Prevention.

HOPP funding is particularly critical in 2025 because of proposed federal funding cuts. While LIHS has previously supplemented its foreclosure prevention services with smaller subgrants from U.S. Housing and Urban Development (HUD) and Community Development Block Grants (CDBG), these funds are limited and currently under threat. Without HOPP, there is **no sustainable funding source** to continue these vital foreclosure prevention services *at scale*.

For LIHS, HOPP funding is essential to sustaining our Foreclosure Prevention program. Suffolk and Nassau counties consistently rank among the highest in foreclosure filings in New York State. As the foreclosure crisis continues to threaten communities, many of these cases remain avoidable with early intervention.



A 501(c)(3) nonprofit  
Fair Housing agency

*Our mission is the elimination of unlawful housing discrimination  
and promotion of decent and affordable housing through advocacy and education.*

LIHS provides both housing counseling and legal services under one roof, ensuring homeowners receive comprehensive support. Housing counselors conduct affordability assessments, develop budget strategies, and guide clients in evaluating their options and preparing strong mortgage assistance applications. Staff attorneys provide legal advice, help protect rights and defenses, and leverage court-mandated settlement conferences to ensure good faith negotiations. Working in tandem, this tightly coordinated delivery of services has been a highly successful strategy for preventing foreclosures across Long Island.

Our staff attorneys also work closely with housing counselors from other HOPP agencies, making legal services available to their clients upon referral. In cases where a homeowner requires legal services beyond the scope of our program, we refer them to other HOPP legal services agencies as appropriate. HOPP is truly a network of agencies working together for more than a decade to preserve homeownership and stabilize communities throughout New York State.

At LIHS, our seasoned staff also plays a key role in **preventing foreclosure scams**, an issue that is becoming more prevalent as scammers employ AI technology to prey on homeowners in crisis. Fraudulent foreclosure rescue schemes have become more sophisticated and highly personalized, using homeowners' loan details scraped from public records to create offers that appear authentic to the untrained eye. Because HOPP agencies are trusted, homeowners rely on us to vet suspicious offers, report scams, and prevent financial exploitation. Without HOPP, more homeowners will fall victim to these schemes, losing their homes and financial security in the process.

A loss of HOPP funding would have devastating consequences, not just for our organization, but for struggling homeowners across New York. We have no other funding source on the scale necessary to sustain foreclosure prevention services. During the 2019 HOPP funding gap, 95% of our foreclosure prevention staff were laid off, all housing counseling files were closed, and legal services were drastically reduced to a small handful of cases retained by the program manager. The real-world impact on our clients meant that we were no longer there to guide them through their applications for mortgage assistance, to explain their legal rights, to advocate for them in court, or to escalate their complaints to regulatory authorities. Simply put, we were no longer there to receive their referral. Once funding was restored, rebuilding the program to our present smaller unit was slow and difficult, leaving many homeowners without critical support in the interim.

HOPP-funded providers are essential to New York's consumer protections, which were established after the foreclosure crisis and remain key features of the judicial foreclosure process:

- **Pre-Foreclosure Notices:** Lenders are required by law to send notices to homeowners listing local counseling agencies—the very agencies that rely on HOPP for funding.
- **Mandatory Settlement Conferences:** HOPP providers are crucial to New York's foreclosure settlement process, staffing court clinics and "friend of the court" tables. Their work has significantly increased homeowner representation, helping more homeowners to participate in settlement conferences. Before HOPP, most homeowners

had no counsel, leading to widespread default judgments and missed opportunities to negotiate settlements and avoid foreclosure.

- **Preventing Default Judgments:** Recent amendments allow homeowners at their first conference to seek HOPP-funded legal help to file an answer to foreclosure complaints. This critical right has enabled thousands to assert defenses, file counterclaims, and ensure accountability in the judicial foreclosure process.

At LIHS, many of our housing counseling clients were referred by their lender. This is beneficial, as lenders are in the best position to make the referral early, at the first sign of trouble. Reaching homeowners before arrears become insurmountable creates the best opportunity to save their homes. Early referral before a default reaches a settlement conference provides the greatest chance for a positive resolution.


The second-best opportunity for LIHS to engage homeowners is right before their first settlement conference when they are referred to us by the courts. Too often, mortgage assistance applications are not reviewed in earnest until a case is called before a court referee. The settlement conference presents a critical opportunity, but it can be intimidating and confusing if homeowners are unprepared. Our attorneys meet with homeowners in advance to advise them about their options, counsel them on self-advocacy, and, when necessary, intervene directly and assist in drafting a pro se answer. These services can save homeowners thousands of dollars in legal fees at a time when they need to preserve as much of their finances as possible.

Without a continuation of HOPP funding, nearly 90 nonprofit housing counseling and legal services providers will be forced to drastically scale back or shut down services when current contracts expire on July 15, 2025. This will leave tens of thousands of New York homeowners without resources, pushing them toward scammers and private equity investors looking to exploit vulnerable properties.

We URGE the New York State Legislature to include **\$40 million in funding for HOPP** in this year's budget so that the HOPP network can continue its vital work combating urgent housing issues and assisting homeowners in distress. Furthermore, we urge the **inclusion of S.2627 (Kavanagh) / A.1625 (Solages)** in the adopted budget to **codify HOPP into law**, ensuring permanent protections for homeowners in the years to come.

For more information, please contact Ian Wilder at 631-567-5111 extension 314 or [Ian@LIFairHousing.org](mailto:Ian@LIFairHousing.org).

Sincerely,



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