

Shame Campaign Success Deborah Chrzanowski

Erie County

A new report on zombie homes – properties in the midst of an unfinished foreclosure – claims nearly 2,000 of these houses are scattered throughout Erie County, impacting our neighborhoods in excess of 150 million dollars.

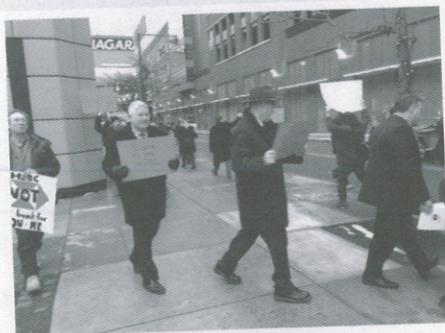
“It is just unconscionable that a bank can take seven or eight years to make a decision while the rest of the neighborhood has to suffer with that incomplete foreclosure.” Assemblyman Kearns

New York State

Across New York State in 2014, lenders filed 267,466 pre-foreclosure notices. 69,514 (26.0%) notices were sent to New York City homeowners, and 67,762 (25.3%) were sent to homeowners in Long Island (New Economy Project, 2014).

Foreclosure risk was highest in Long Island, New York City, Buffalo, Rochester and the Hudson Valley. More than two out of three (68%) pre-foreclosure notices were sent to homeowners in these areas.

Neighborhoods with the highest number of 90-day notices were majority non-white communities.



“We’re tired of the banks being and creating a nuisance in our community. When times were good, when profits were high, times were rolling, they were happy. But now they have a responsibility to be a good neighbor.”
Assemblyman Kearns

New York State must hold banks accountable for their abusive mortgage lending, servicing, and foreclosure practices, and continue critical efforts to assist struggling homeowners. Lending institutions must be held accountable for not doing their due diligence in expediting the foreclosure process on vacant and abandoned homes in New York State. Without banks being held accountable, New Yorkers will be living with the foreclosure crisis and its consequences for many years to come.



After becoming ill, Deborah Chrzanowski was advised to file bankruptcy believing she would have a resolution to her foreclosure within several months. Deborah's testimonial exposes the reality shared by many homeowners going through the foreclosure process.

“In the course of seven years, my home went back and forth through the foreclosure process. Harassing phone calls from various lending

institutions became frequent and so confusing that I no longer knew who owned the property and what my responsibilities were.”

After reaching out to Assemblyman Kearns, Deborah was able to resolve her foreclosure in a matter of months. Assemblyman Kearns' efforts, in partnership with the Western New York Law Center were able to help Deborah to find closure after years of abuse from negligent lending institutions. Today, her former home has sold and soon will be reoccupied by a new family.

Hundreds of homeowners like Deborah, are at the mercy of their lending institutions. Without the action of the Shame Campaign, they may linger for years more without resolution.

Incomplete Foreclosure Properties in Your District?

“A single house in foreclosure reduces the price of homes within an eighth of a mile by 1.4% Kathleen Engel, “The Subprime Virus.”

Taxpayers are increasingly burdened with paying municipalities for maintenance on zombie properties.

Call Assemblyman Kearns' District Office to learn how you can participate in the Shame Campaign. Assemblyman Kearns, working in partnership with the Western New York Law Center can start the remedial steps necessary to hold lending institutions in your district responsible for incomplete foreclosure properties.

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