



PRESS RELEASE

**New York State
Unified Court System**

**Contact:
Lucian Chalfen,
Public Information Director
Arlene Hackel, Deputy Director
(212) 428-2500**

**Hon. Lawrence K. Marks
Chief Administrative Judge**

www.nycourts.gov/press

Date: June 4, 2019

New Online Tool Available to Homeowners in Foreclosure Cases

New York—The court system's Office of Justice Initiatives and Office of Policy and Planning today announced an online program to assist homeowners in residential foreclosure lawsuits prepare the paperwork needed to proceed with the case—the latest of the court system's many resources to aid homeowners. The program, which goes live today at www.nycourthelp.gov/DIY, was developed in partnership with Legal Assistance of Western New York, Inc. and Legal Services NYC.

The new Foreclosure A2J Answer Program is a DIY (Do-It-Yourself) step-by-step computer program that asks homeowners a series of questions relating to their foreclosure cases, and then generates personalized answer forms ready for filing with the court. Users may complete the program at a courthouse DIY terminal or in their own homes. Once the answer is notarized, the user may scan the document and e-file their answer forms.

While foreclosure rates have declined since the height of the Great Recession, each year tens of thousands of New York homeowners still become delinquent on their mortgages.

Currently, mandatory settlement conferences allow New Yorkers involved in foreclosure lawsuits to negotiate loan modifications and other settlements. However, not all cases result in a settlement and, even though homeowners are apprised by court staff of the consequences of not filing an answer, many of them lack the legal knowledge to properly complete and file the paperwork.

The Foreclosure A2J Answer Program was created specifically to remedy this issue, streamlining the process for court users who do not have a lawyer. The program is free, user-friendly and accessible from any computer.

“Foreclosures have had a huge impact on individuals, families and communities throughout New York State. That is why the Unified Court System has undertaken great efforts to streamline the foreclosure process and to connect homeowners with free legal representation and other foreclosure-related resources. The DIY Foreclosure Answer Program is the latest of many user-friendly DIY programs that assist New Yorkers to participate meaningfully in the court process. I cannot thank Deputy Chief Administrative Judge for Justice Initiatives Edwina G. Mendelson and our civil legal service partners enough for their hard work,” said Hon. Sherry Klein Heitler, Chief of the court system’s Office of Policy and Planning.

“Legal Assistance of Western New York, Inc. (LawNY) is very pleased about the Foreclosure A2J Answer program and the opportunity, in partnership with the Office of Court Administration and Legal Services NYC, to have developed a potent tool to close the access to justice gap. While not a replacement for counsel, we are confident that it will allow many more homeowners across New York State a meaningful opportunity to respond to foreclosure actions, preserve valid defenses, and connect with legal counsel and housing counseling resources that can further guide them through the process. We are hopeful that thanks to the partnership and support of the Office of Court Administration, this program will be an integral part of a broader foreclosure delivery system of legal services organizations statewide. We thank the Interest on Lawyer Account Fund for providing funding to support LawNY’s work on the project,” said Kari Talbott, Supervising Attorney, Community Development and Economic Justice Project.

To learn more about resources available to homeowners in foreclosure cases, visit the Office of Policy and Planning online at <http://www.nycourts.gov/admin/opp> or go to: www.nycourthelp.gov, which contains information, court forms and more to help unrepresented litigants navigate the court system.

#