

## NEW YORK NEEDS SUSTAINABLE HOMEOWNERSHIP!



- Home repair
- Taxes
- Unexpected emergency



ZOMBIE HOMES

THERE IS A CURE



*Foreclosure prevention services are vital to our communities.*

*Let's help keep families in homes and our neighborhoods safe.*

- Homeownership stabilizes our neighborhoods and helps people build wealth: children of homeowners perform better in school, and homeowners have better health outcomes overall
- Financial literacy and pre-purchase counseling services have been shown to reduce delinquency in first-time buyers by 29%
- Programs that help low-and moderate-income homeowners repair and improve their homes also help improve health and safety outcomes, as well as increase neighborhood quality
- Home foreclosure adversely affects health and mental health at the individual and community levels. Foreclosure prevention services keep people in their homes and keep our communities intact