

OFFICE OF THE MAJORITY LEADER

SUFFOLK COUNTY LEGISLATURE

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PRESS RELEASE

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Protecting Homeowners

Legislature Adopts Gregory Initiative to Safeguard Against Irresponsible Mortgage Lenders

AMITYVILLE, NY—For most people, paying the mortgage on your home is the single largest bill you pay every month. And for most homeowners, your mortgage lender is responsible for paying the taxes on your home. But what would happen if you paid your mortgage but your lender did not pay your taxes?

That's the dilemma a Copiague family faced this year. And when the County did not get the taxes on their home, foreclosure proceedings began on the family. Luckily, the family contacted Suffolk County Majority Leader and 15th district legislator DuWayne Gregory's (D-Amityville). After an investigation, Gregory's office determined that the family had been responsible and paid enough money for the taxes on their house to also be paid.

So that's when Gregory authored a law to amend the County's property redemption process. The revised law will now allow those whose homes have been taken for tax default to seek a hardship redemption when the former owner can provide documentation that their mortgage lender failed to pay taxes on their property. Gregory's colleagues unanimously adopted the measure at their December 3rd meeting in Riverhead.

"You work hard every day to be responsible and pay your bills and then something like this happens," says Gregory. "Homeowners are the cornerstones of our communities and we need to do everything we can to protect them from unscrupulous lenders. That's what this new law does – and that's a lot."