



NEW YORK CITY LAW DEPARTMENT
OFFICE OF THE CORPORATION COUNSEL

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Speeches

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For Immediate Release

**REMARKS OF CORPORATION COUNSEL MICHAEL A. CARDOZO
ON NEW YORK CITY'S INITIATIVE TO PROVIDE FREE LEGAL REPRESENTATION
FOR HOMEOWNERS FACING FORECLOSURE**

**REMARKS FOLLOWING COMMENTS FROM MAYOR MICHAEL BLOOMBERG AND CHIEF SERVICE OFFICER DIAHANN
BILLINGS-BURFORD AT QUEENS SUPREME COURT, NEW YORK CITY, ON MARCH 29, 2010**

Related: [Press Release on the New NYC Service Initiative](#)

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I want to add a few words to the Mayor's and Diahann's comments.

The State Legislature's enactment, at the City's urging, of mandatory settlement conferences in foreclosure cases gives a home owner faced with foreclosure a meaningful opportunity to work out a favorable restructuring of his or her mortgage.

But this new law is only Step 1. For the law to be effective, these homeowners need legal help. A homeowner in financial distress cannot, without legal representation, effectively and meaningfully negotiate with the Bank holding the mortgage. The homeowner needs a lawyer by his or her side and that is what the initiative we are announcing today is all about.

We need volunteer lawyers to make this program successful. And given the City's background in this area, and the infra structure that is now in place, I believe we can make this happen.

First, over the last year, the City has increasingly focused on recruiting volunteer lawyers for those suffering in these difficult economic times. Last year the Mayor and Chief Judge Jonathan Lippman wrote a letter to all lawyers in the City asking them to provide *pro bono* legal services to those needing legal help as the result of the recession. My office, working closely with Judge Fern Fisher and the Office of Court Administration, then organized a series of meetings in every borough with bar association representatives, legal service providers and potential volunteers. That effort resulted in attracting numerous volunteer lawyers and in forging important working relationships with many legal service organizations. Given this history, we are now in a position to focus on recruiting lawyers for this particular project.

Second, the training and supervisory structure for would-be volunteer lawyers in the foreclosure project is in place, thanks to the extraordinary efforts of numerous organizations, including in particular the Center

for New York City Neighborhoods, and numerous legal service providers in this City. Therefore the volunteer lawyers can be confident that, after completing a one day training program, they will be able to effectively represent someone faced with foreclosure.

Third, New York City lawyers have a wonderful tradition of providing *pro bono* legal help when times are tough. A lawyer volunteering for the foreclosure program has a huge opportunity to make a difference in someone's life. And that is what being an attorney is all about. After 9/11, when we faced a very different kind of crisis than the foreclosure crisis we face today, the Bar stepped forward and helped those who had lost loved ones, or their jobs, or their homes. As Chief Judge Kaye said at the time, it was one of the Bar's finest hours.

New York City lawyers have another opportunity now to make a difference, and I believe they will. Whether the lawyer is in a large Wall Street firm or a two person law partnership on Queens Boulevard, whether the lawyer is retired or has just graduated from law school, that lawyer can volunteer for this program, go through one day of training, and then go on to make an extraordinary difference in people's lives.

I look forward to working with my colleagues here to make this happen.

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