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Foreclosure Crisis Fades to Black and Brown

The crisis in the national housing market has slipped from the front pages. But in New York's neighborhoods of color, the twin crises of foreclosures and joblessness are still big stories.

By Catherine Dunn

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Colin Lenton/City Limits
A house in Southeast Queens, epicenter of the foreclosure crisis in New York City.

Jamaica Center — One recent Saturday, 59-year-old Myrna Barnes walked into a Queens gymnasium full of homeowners in danger of foreclosure, looking for some advice about saving the home she had lived in since she was nine-years-old. The gym, on the York College campus, had been transformed into the grounds of a Home Rescue Fair. Ringing the sidelines and the baselines sat rows and rows of bank representatives working at laptops on folding tables, reps from Freddie Mae and Fannie Mac, and a small fleet of housing counselors and legal service providers. All around, distressed homeowners sat, watched, and waited their turn to meet with someone who could help them figure out what to do.

Barnes sat on a folding chair, waiting to meet with an advocate in the legal services area. "We're here to save our homes," she said. That day, Barnes was one of approximately 830 homeowners to attend the fair organized by the Center for New York City Neighborhoods (CNYCN), the city's de facto foreclosure response team. Like her, the overwhelming majority were people of color.

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While the national foreclosure crisis that started in 2007 has receded in New York, it continues to rage throughout many predominantly black and Latino city neighborhoods. Despite a slight dip in the number of properties entering foreclosure citywide at the end of last year, "we still see, by historical standards, very elevated levels of foreclosure activity in predominantly nonwhite neighborhoods in 2010," says Josiah Madar, a research fellow at NYU's Furman Center for Real Estate and Urban Policy.

Foreclosure activity remains highly concentrated in southeast Queens, north-central Brooklyn, and the north shore of Staten Island. According to the Furman Center's [State of the City 2010](#), last year more than 50 percent of properties that were acquired by the foreclosing lender were found in fewer than nine percent of the city's community

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