

## Queens homeowners protest foreclosures

By [Daniel Massey](#)

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Denise Parker, a single mother of two from Springfield Gardens, Queens, is spending 80% of the \$6,543 she takes home monthly — from two full-time jobs in hotel services — on mortgage payments. One of her two mortgages jumped last May to \$4,156 from \$1,450, putting her on the verge of foreclosure.

"I'm working every day from six in the morning until 10 at night, and I still cannot afford these rising payments," she said. "If the lenders won't work with me to find payments I can afford, I don't think I'm going to be able to save my home."

Ms. Parker was among dozens of families who called for a one-year moratorium on foreclosures at a protest Friday on the steps of the Queens County Courthouse. The protesters then attended an auction inside, where 127 homes were scheduled to be sold. They tried to disrupt the proceedings by bidding \$0 on the first three homes that were put on the block. They were ignored by the auctioneer, but when the whole group stood up and chanted for the sales to stop, they were thrown out.

NY ACORN organized the action as it renewed its call for a one-year moratorium on foreclosures, a measure that Gov. David Paterson considered, but did not include in the subprime legislation that went into effect last year. The housing group held a similar protest on Long Island earlier this week.

"Every week, Queens lives up to its status as the heart of the foreclosure crisis when homes hit the auction block," said Pat Boone, NY ACORN president. "A one-year moratorium on foreclosures would give homeowners time to work out their loans and stay in their homes."

The mortgage industry lobbied hard against the inclusion of a one-year moratorium in the governor's legislation adopted last year, arguing that the state already has the country's lengthiest foreclosure process.

The mortgage crisis has not hurt New York as much as the nation—the state ranked 35th in the nation in foreclosure activity last year—but in pockets of the five boroughs where subprime lending proliferated, some homeowners have been hard-pressed to keep up with monthly payments. Subprime lending is responsible for one-third of all foreclosures and delinquencies in the state, according to a new report by the governor's Task Force to Halt Abusive Lending Transactions.

That high-cost lending was particularly prevalent in Queens, which houses 13 of the 15 New York City ZIP codes with the highest rates of foreclosure, according to PropertyShark.

Nearly 5,500 Queens properties received foreclosure notices last year, according to the Furman Center for Real Estate and Urban Policy, and more than 2,200 were scheduled for auction, an ACORN analysis shows.

Foreclosure rates in southeast Queens were especially high. Nationally, foreclosure hit one in every 464 households, but in five neighborhoods in southeast Queens, rates were higher than one in every 100 households. In Jamaica, there was one filing for every 34 households in the first three quarters of 2008, according to RealtyTrac.

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