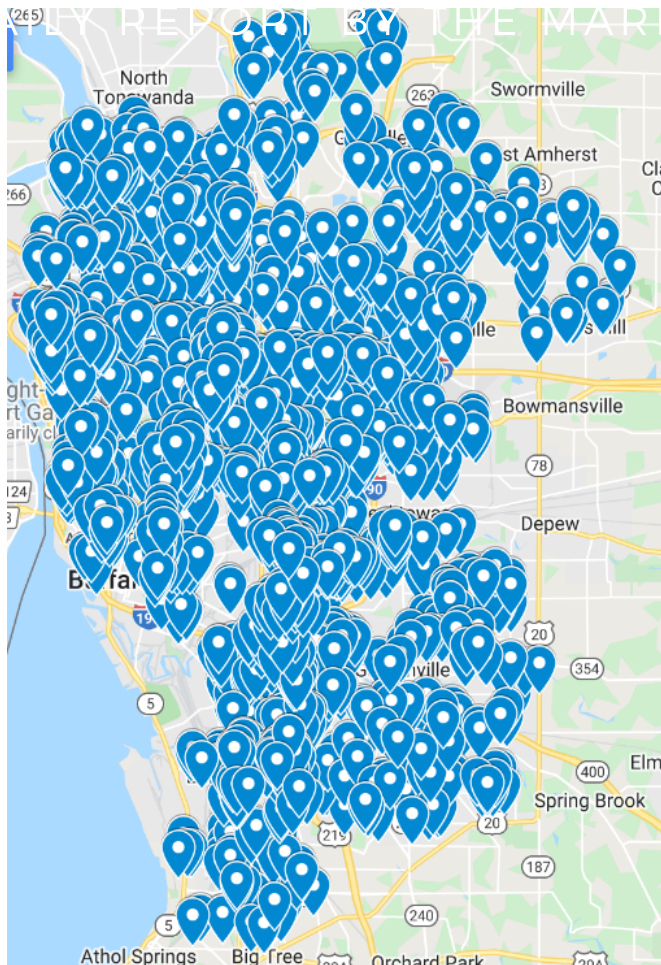


Stay In Your Home Campaign Mortgage Default Report

Aug. 23rd 2021 - Feb. 23rd 2022



The map above, provided by Belmont Housing Resources for WNY, depicts the households that have received pre-foreclosure default notices in the last six months according to data collected by the New York State Department of Financial Services (NYS DFS.)

FORECLOSURE MORATORIUMS

Since the beginning of the COVID-19 pandemic, there has been several state and federal moratoriums on foreclosures. The last remaining State foreclosure moratorium ended in January of 2022. Because of this, we know that over the next several months and years, we will see an increase in foreclosure filings.

STAY IN YOUR HOME CAMPAIGN

The Stay in Your Home Campaign (SIYH) is dedicated to educating homeowners on their right to remain in their home throughout the foreclosure process and the free local resources that are available to them. Our goal is to both prevent Zombie foreclosures and preserve homeownership wherever possible.

QUARTERLY REPORTS

SIYH Campaign has committed to release quarterly reports on both pre-foreclosure notices and lis pendens filings in Erie County to keep the community informed.

2,930

Homeowners with Mortgages in Erie County have received a pre-foreclosure default notice in the last 6 months.

64

Zip codes in Erie County have homes in them that have received pre-foreclosure default notices.

14225 & 14215

Have the highest number of households that received pre-foreclosure notices in the last 6 months.

Pre-Foreclosure Default Notices in Erie County

AUGUST 23RD 2021 - FEBRUARY 23RD 2022

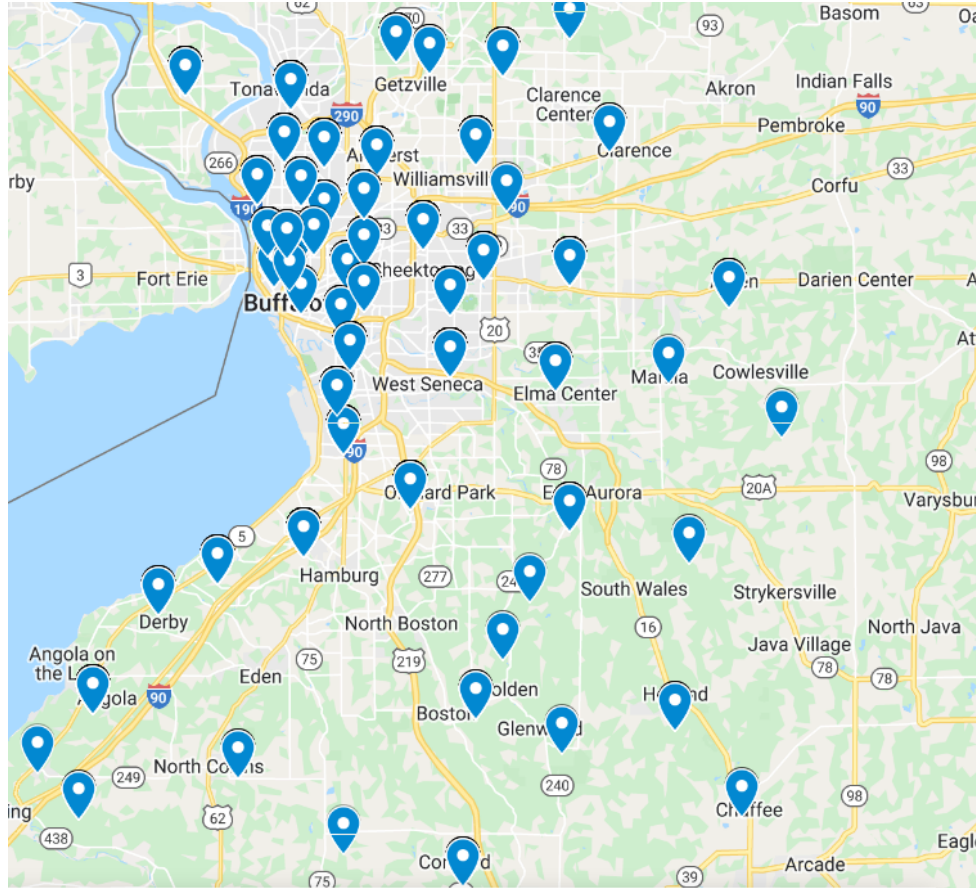
THE DATA

According to data from NYS DFS, approximately 2930 homeowners in Erie County received pre-foreclosure default notices in the last six months. These homeowners could be anywhere from 60 days behind to hundreds of days behind.

HIGH DEFAULT ZIP CODES

Below is a list of the zip codes in Erie County with the highest number of pre-foreclosure notices received:

14225 - 185	14217 - 82
14215 - 165	14072 - 77
14224 - 162	14218 - 72
14150 - 162	14127 - 72
14075 - 133	14219 - 71
14221 - 112	14213 - 61
14086 - 111	14216 - 58
14220 - 107	14006 - 56
14227 - 94	14211 - 54
14206 - 91	14214 - 53
14223 - 90	
14043 - 82	
14226 - 82	



The map above, provided by Belmont Housing Resources for WNY, depicts the zip codes with households that have received pre-foreclosure default notices in the last six months according to data collected by the New York State Department of Financial Services

3/10

Only 3 of the top ten zip codes for pre-foreclosure notices are located within the City of Buffalo.

The remaining 7 are located in the suburbs.

45%

Of the pre-foreclosure notices sent out were to homeowners in the top ten zip codes.



StayInYourHomeWNY.com