

Dear Governor Spitzer and Staff at the Division of Budget,

As a member of NYRL, New Yorkers for Responsible Lending, and a Housing Counselor with Albany County Rural Housing Alliance, Inc., I am urging you to include in the executive budget the various foreclosure prevention funds stated in NYRL's letter to the Governor dated 10/18/07. As someone working on the "front lines" daily with the families facing foreclosures, I can attest to the need for immediate funding to provide for a foreclosure remediation fund, increased funding for HUD-approved housing counseling agencies, and funding for foreclosure data collection. Our agency services all of Albany County and surrounding counties has seen foreclosure counseling intake triple since last year! New York State may not be the hardest hit state nationally based on the statistics available, but foreclosures ARE a HUGE and growing problem in this state, specifically the Capital Region.

**Please take a close look at NYRL's proposal to provide for much needed funding to address NYS's foreclosure crisis and stem the devastating impact this will have on homeowners and communities.**

Sincerely,

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