



PUBLIC ADVOCATE FOR THE CITY OF NEW YORK

Jumaane D. Williams

**STATEMENT OF PUBLIC ADVOCATE JUMAANE D. WILLIAMS
TO THE NEW YORK STATE SENATE STANDING COMMITTEE ON
HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT
OCTOBER 27, 2022**

Good Morning.

My name is Jumaane D. Williams, and I am the Public Advocate for the City of New York. Thank you very much Chair Kavanagh and members of the State Senate Standing Committee on Housing, Construction, and Community Development for holding this hearing and allowing me the opportunity to provide a statement.

All New York homeowners deserve security, safety, and reassurance that the City and State will provide them with housing support. The COVID-19 pandemic has and will continue to exacerbate housing affordability in New York. The rippling effects that follow are losing work, losing loved ones, and heightened financial strains. It is undeniable that housing costs are increasing for everyone as the affordability crisis deepens and inflation rises. New York City and State must support those who are struggling, especially those who are affected by deed theft.

Deed theft happens when someone is trying to take the title of another person's house without the homeowner's knowledge or consent.¹ There are two common ways these scammers will try and steal a homeowner's deed. The first is by fraud where they will have the homeowner sign the deed over to them without realizing what they are signing.² The second is by forgery where they fake signatures of the homeowner on a deed or any files with the county clerk.³ This predatory practice mostly impacts people of color, low income families, and the elders. Within the five boroughs, there have been a number of deed theft cases that took place in Southeastern Queens, Central and South Brooklyn, and the Northeastern Bronx.⁴ With the long history of redlining, communities of more color have been impacted for generations, preventing them from building generational wealth and investing in their futures. At this moment, they are still being targeted, especially neighborhoods experiencing gentrification.

Based on a report done by the Office of the Attorney General, between 2014 and 2019, New York City received around 3,000 complaints about deed theft.⁵ Of those 3,000, 45% of them

¹ <https://ag.ny.gov/sites/default/files/deedtheft-webfriendly-english.pdf>

² Ibid.

³ Ibid.

⁴ <https://bkreader.com/2021/02/17/800k-grant-aims-to-prevent-deed-theft-scams-in-brooklyn-and-other-vulnerable-areas/>

⁵ <https://ag.ny.gov/press-release/2020/attorney-general-james-launches-protect-our-homes-initiative-combat-deed-theft>



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came from Brooklyn.⁶ There is a likelihood that the number might even be higher due to homeowners not knowing they are victims of this scam.⁷ By the time a homeowner realizes that they are a victim to the scam, the home could have been already sold or mortgaged multiple times.⁸ I want to highlight that it also might be important to have litigation that addresses banks that are not acting in good faith. As well as creating a better court process when issues like these arise, since many homeowners have little to no resources to help them through this stressful situation.

I hope my colleagues can make this a priority. This is a bad and predatory practice that continues to happen and there is not a lot of protection that exists. It is our duty to protect our elderly, those facing financial trouble, and immigrants in communities of more color by fraudulent individuals. If that means we have to do more community outreach by going door to door, speaking to homeowners, or dropping off informational pamphlets, we will. We must ensure that every homeowner knows what preventative measures to take if this ever happens to them.

Thank you.

⁶ Ibid.

⁷ <https://www.nytimes.com/2019/10/21/nyregion/deed-theft-brooklyn.html>

⁸ Ibid.