



## HOUSING SYMPOSIUM HIGHLIGHTS

### Predatory Lending Practices Still Affecting our Hispanic Communities

- Anti-Predatory lending legislation can be passed to cap subprime mortgage interest rates
- Limits to the number of pay day lenders in can be instituted by zoning

### Increased Number of Foreclosures

- Allow for ease and accessibility of loss mitigation
- Allow for foreclosure moratorium/deferment while undergoing loss mitigation process
- Look out for mortgage rescue scams targeting homeowners facing foreclosure
- Legislation to facilitate bankruptcy modifications to loans, interest rates, and debt forgiveness

### Protect Tenants/Renters

- Provide foreclosure notification to homeowner and tenant/renter
- Provide at minimum 60-90 day notice to tenant/renter to vacate property
- Allow for districts to continue to have low income housing available

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