

## LONG ISLAND COUNCIL OF CHURCHES

The Long Island Council of Churches hosts educational seminars on predatory lending abuse and prevention for vulnerable populations, including low to moderate income households, minorities, immigrants, and the elderly. We first recognized the need for these seminars when an elderly couple came to us for help. They were about to lose the home they had owned for more than 30 years because they had taken out a home improvement loan from a predatory lender that they were incapable of repaying.

Seminars are held in churches, synagogues, mosques and other houses of worship throughout Long Island. They are designed to reduce the incidence of abusive lending practices among vulnerable populations. A panel of experts from reputable lending institutions and partner social service agencies provide basic financial literacy training, explain the difference between the way legitimate lenders and predatory lenders operate, and provide attendees with the knowledge they need to protect themselves from predatory lending abuse. These seminars also provide a familiar, non-threatening environment in which participants can openly discuss their concerns and meet personally with representatives from reputable lending institutions who can help them with their home buying and other financial needs.

Attendees include young minority couples preparing to buy their first home, seniors who want to acquire reverse mortgages, homeowners seeking home improvement loans, and people of all ages who want to learn how to invest their savings in secure, long-term investment vehicles.

We invite you to host a predatory lending seminar for your congregation. To schedule a seminar, please call Rev. Tom Goodhue, our executive director, at 516-565-0290 or e-mail him at: [licc@optonline.net](mailto:licc@optonline.net) Be sure to tell us what your audience would like us to discuss so we can arrange for experts on the topic(s) of interest.

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