

Notice Regarding Changes to the Foreclosure Mediation Program

P.A. 13-136: An Act Concerning Homeowner Protection Rights

P.A. 14-89: An Act Concerning Mortgage Servicers, Connecticut Financial Institutions, Consumer -Credit Licenses, The Foreclosure Mediation Program, Minor Revisions to the Banking Statutes, The Modernization of Corporation Law, And Reverse Mortgage Transactions.

The Foreclosure Mediation Program changed significantly as a result of Public Act 13-136, passed by the Connecticut General Assembly during its 2013 session. The Act's provisions are codified in the 2014 Supplement to General Statutes §§ 49-31k through 49-31o, as amended by Public Act 14-89. Sections 37 and 38 of Public Act 14-89 extended the mediation program. The program now terminates when mediation has ended with respect to a foreclosure action with a return date from July 1, 2009 through June 30, 2016.

In order to qualify for the program, the homeowner must be an owner-occupant of a one, two, three or four family residential property. The property must be the homeowner's primary residence and must be located in Connecticut. The homeowner must be a borrower on the note that is secured by a mortgage on the property being foreclosed. Certain religious organizations that own real property in the state also may be eligible to participate in the program.

The lender/servicer must now serve the homeowner with the following forms when it commences the foreclosure action: You Are Being Sued, [JD-CV-103](#); Notice to Homeowner, [JD-CV-127](#); Appearance, [JD-CL-12](#); Foreclosure Mediation Certificate, [JD-CV-108](#); Mediation Information Form, [JD-CV-135](#); and Notice of Community-Based Resources, [JD-CV-126](#).

If the homeowner files an Appearance and Foreclosure Mediation Certificate in the case and is determined to be eligible for the program, the homeowner first will attend one or more premediation meetings with a mediator employed by the Judicial Branch. At the conclusion of the premediation period, the mediator will determine if mediation with the homeowner and lender/servicer will be scheduled. The process is described in more detail in the Foreclosure Mediation Program FAQs and in the Mediation Information Form, [JD-CV-135](#).

For additional information on the Foreclosure Mediation Program, please contact Nancy McGann, Superior Court Operations, Court Operations Unit at (860) 263-2734 ext. 3067 or email her at Nancy.McGann@jud.ct.gov.

Click here to obtain the You Are Being Sued, [JD-CV-103](#); Notice to Homeowner, [JD-CV-127](#); Appearance, [JD-CL-12](#); Foreclosure Mediation Certificate, [JD-CV-108](#); Mediation Information Form, [JD-CV-135](#); and Notice of Community-Based Resources, [JD-CV-126](#) forms.

[Foreclosure Mediation Program Frequently Asked Questions](#)