

**FORECLOSURE MEDIATION
NOTICE OF COMMUNITY-BASED
RESOURCES**

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STATE OF CONNECTICUT
SUPERIOR COURT
JUDICIAL BRANCH
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State of Connecticut Department of Banking Foreclosure Hotline Bulletin Community-Based Resources for Connecticut Homeowners in Foreclosure

Note: Assistance in multiple languages is available through Connecticut Housing Finance Authority (CHFA/HUD)-approved housing counseling agencies (refer to the list below). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA/HUD (favor de referirse a la lista de abajo).

Toll-free Mortgage Foreclosure Assistance Hotline: 1-877-472-8313 Department of Banking Website: www.ct.gov/dob

The free Foreclosure Hotline is open Monday - Friday 8:00 a.m. to 5:00 p.m. Calls will be returned within two business days. Homeowners who are currently a party to a foreclosure action with time sensitive foreclosure concerns should call the Hotline for assistance. You can also reach the Department of Banking by calling 1-800-831-7225 (toll-free) or 860-240-8299.

Mortgage Assistance from the Connecticut Housing Finance Authority (CHFA)

The Connecticut Housing Finance Authority administers the state's Emergency Mortgage Assistance Program (EMAP) which was created by the Connecticut General Assembly. EMAP can help eligible homeowners with overdue payments and provide monthly mortgage assistance. For more information, contact a CHFA/HUD-approved housing counseling agency (listed below), call CHFA at 1-877-571-2432, or visit www.chfa.org.

CHFA/HUD-Approved Housing Counselors:

CHFA/HUD-approved housing counselors provide free help to Connecticut homeowners who are struggling financially and may be at risk of foreclosure. They can review your budget and try to find ways to help with your financial issues. They are trained in handling FHA and "conventional" loans and can help you negotiate with your mortgage company or apply to CHFA for an Emergency Mortgage Assistance loan. If a foreclosure case has been filed against you and you have asked to participate in the Foreclosure Mediation Program, they can help you get ready for mediation (including the Premediation meetings with your mediator) and help you submit financial documents to your mortgage company as part of the mediation process. **CHFA/HUD approved housing counselors welcome residents from all over Connecticut. You do not need to go to the agency closest to you.**

| County | CHFA/HUD-Approved Housing Counseling Agency | Phone |
|-----------|--|--------------|
| Fairfield | Bridgeport Neighborhood Trust, 570 State Street, Bridgeport www.bntweb.org | 203-290-4248 |
| | Urban League of Southern Connecticut, Inc., 137 Henry Street, Stamford www.ulsc.org | 203-327-5810 |
| Hartford | Neighborhood Housing Services of New Britain, 223 Broad Street, New Britain www.nhsnb.org | 860-224-2433 |
| New Haven | New Haven HomeOwnership Center, Inc., 333 Sherman Avenue, New Haven www.nhsfnewhaven.org/hoc | 203-777-6925 |
| | Capital for Change, Inc., 171 Orange Street, New Haven www.gnhclf.org | 203-624-7406 |
| | Neighborhood Housing Services of Waterbury, 161 North Main Street, Waterbury www.nhswaterbury.org | 203-753-1896 |

ADA NOTICE

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at www.jud.ct.gov/ADA.

Legal Resources

Foreclosure Prevention Clinics: The Connecticut Fair Housing Center and the Department of Banking present free clinics for homeowners in foreclosure. The clinics offer information on the foreclosure process and on preparing for court from a Center attorney, and on resources for homeowners from the Department of Banking. After the presentations, homeowners can talk about their situations one-on-one with volunteer attorneys and paralegals. **When scheduled in Hartford County**, the clinic is held on **the 3rd Tuesday evening of the month** and is run by the Connecticut Fair Housing Center and the University of Hartford Paralegal Studies Program. **When scheduled in Fairfield County**, the clinic is held on **the 3rd Wednesday evening of the month**, and is run by the Connecticut Fair Housing Center and Homes Saved By Faith. The Fairfield County clinics are sponsored by the mayors of Bridgeport, Stamford, and Norwalk. Call **1-888-247-4401** or visit www.ctfairhousing.org for more information.

Judicial Branch Foreclosure Volunteer Attorney Program: Volunteer attorneys are available to give advice and answer questions about foreclosure at certain courthouses in the state. Homeowners facing foreclosure throughout Connecticut are welcome to attend. Call 860-263-2734 for additional information, or visit http://jud.ct.gov/volunteer_atty_prgm.htm.

Foreclosure Manual for Self-Represented Homeowners: The Connecticut Fair Housing Center publishes "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available from CHFA/HUD-approved housing counselors, on www.ctfairhousing.org, or by calling the Center at **1-888-247-4401**.

Statewide Legal Services (SLS): SLS provides free legal advice and referrals for callers qualifying for its services (guidelines include income limits). Call **1-800-453-3320** or **860-344-0380** or visit www.slsc.org for more information.

Court Service Centers: In certain Superior Court locations, Court Service Centers provide public access computers, printers, fax machines, copiers, phones, and work space for self-represented parties. Refer to www.jud.ct.gov, and go to the **Quick Links** menu on the home page of the Judicial website for more information.

Lawyer Referral Services: County Bar Associations in Connecticut offer referral services that introduce homeowners to lawyers who can answer questions during an initial half-hour consultation. You can send an e-mail with your questions and availability. Services beyond the 1st half-hour fee will be at the attorney's usual fee.

| County | Phone | Fee for 1/2 hour Consultation | Website | Email |
|------------|---------------------|-------------------------------|--|-------------------------------------|
| Fairfield | 203-335-4116 | \$35 | www.fairfieldlawyerreferral.com | fcba@conversent.net |
| Hartford* | 860-525-6052 | \$25 | www.hartfordbar.org | hcba@hartfordbar.org |
| New Haven | 203-562-5750 | \$35 | www.newhavenbar.org | NHCBAinfo@newhavenbar.org |
| New London | 860-889-9384 | \$25 | www.nlcb.org | See website for contact form |

*The Hartford County Bar also covers Litchfield, Middlesex, Tolland, and Windham Counties.

How Foreclosure Rescue Scams Work. People in foreclosure are often the target of "foreclosure rescue scams." Be **very** careful of non-lawyers who ask you to pay a fee for counseling, loan modification, foreclosure prevention, or a "forensic audit" of your loan documents, **regardless of their promises or claims**. Many out-of-state attorneys target Connecticut residents: **you should never pay attorneys that you do not meet**. Contact the Department of Banking for more information at **1-877-472-8313** or visit www.preventloanscams.org.

Mortgage Crisis Job Training Program. The state-funded Mortgage Crisis Job Training Program is a project of The WorkPlace, Inc., in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. The Program helps homeowners increase their job skills and earning potential. It offers customized employment services, job training scholarships, financial literacy, and credit counseling. For information call **1-866-683-1682** or go to www.workplace.org/mortgage-crisis-job-training-program/.

Financial Assistance Programs. Connecticut's 12 Community Action Agencies (CAAs) help people meet immediate needs through services such as Eviction and Foreclosure Prevention, energy/heating assistance, food pantries, and weatherization. CAAs also empower people to improve their financial future through employment services, financial literacy training, and other programs. To locate your local CAA call the Connecticut Association for Community Action at **860-832-9438** or visit: www.cafca.org/our-network.

For more information on programs for homeowners facing financial distress, review the Department of Banking's materials on www.ct.gov/dob or call **1-877-472-8313**. You can also call Info line at 2-1-1 for resources.