



State of Connecticut Department of Banking
Foreclosure Hotline Bulletin
September 2019



Community-Based Resources for CT Homeowners in Foreclosure and to Avoid Foreclosure

Note: Assistance in multiple languages is available through CHFA-approved housing counseling agencies (refer to the list below). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobadas por CHFA a 1-877-571-2432. También puede comunicarse con el Departamento de Banca, Línea gratuita: 1-800-831-7225 y al 860-240-8299.

Mortgage and Foreclosure Hotline

1-877-472-8313 (toll-free)

Visit www.ct.gov/dob for documentation and resources.



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. You can also reach the Department of Banking at the following telephone numbers: **Toll-free: 1-800-831-7225** and at **860-240-8299**. You can also call **Infoline at 2-1-1** for resources.

Emergency Mortgage Assistance Program

The Connecticut Housing Finance Authority offers the [Emergency Mortgage Assistance Program](#) (EMAP) to eligible homeowners who are behind or expect they will fall behind on their mortgage and facing foreclosure due to a financial hardship. CHFA will provide a loan to make your delinquent mortgage current and contribute to monthly mortgage payments for eligible applicants. Questions should be directed to the CHFA Customer Call Center at **860-571-3500**.

To view program eligibility and/or apply, see [EMAP Application Package](#). For more information, contact a CHFA-approved housing counseling agency (see below).

HUD and CHFA-Approved Housing Counselors provide a free service to Connecticut homeowners, including possible solutions to your financial issues by reviewing your budget and negotiating with your mortgage company. Housing counselors can:

- Review federal government loans including FHA and conventional loans, and a variety of financial situations.
- Review for participation in state and federal programs that include loan modifications, other mortgage loan workouts, and CHFA EMAP.
- Identify the causes and possible solutions to your financial issues and organize your finances, review your budget, explain mortgage options.
- Contact your mortgage lender/servicer to address your mortgage issues to find a solution that works for you that is suitable for your situation.
- Offer mortgage delinquency counseling and eviction prevention.
- **Assist your participation in the Judicial Foreclosure Mediation Program**, including document gathering* and submission and preparation for Pre-Mediation meeting.

Notes: *1. If you were served with a foreclosure summons, you received a [Mediation Information Form](#) (JD-CV-135), which includes a checklist of financial documentation for you to start gathering. **2. All agencies offer free Mortgage Delinquency and Default Resolution counseling to residents from all over Connecticut.** Additional services (Reverse Mortgage, for example) are listed.

Housing Counseling Agencies

City/County	Agency	Phone
Bridgeport/ Fairfield	Bridgeport Neighborhood Trust , 570 State Street, Bridgeport Also provides Reverse Mortgage/HECM Counseling Doris Latorre , doris@bntweb.org , www.bntweb.org .	203-290-4248
New Britain/ Hartford	Neighborhood Housing Services of New Britain , 223 Broad St., New Britain Rosa Rivera , rrivera@nhsnb.org , info@nhsnb.org , www.nhsnb.org	860-224-2433
New Haven/ New Haven	New Haven Homeownership Center, Inc. 333 Sherman Ave., New Haven Also provides Home Improvement and Rehabilitation Counseling, FHA 203(b) loans Bridgette Russell , brussell@nhsofnewhaven.org , www.nhsofnewhaven.org	203-777-6925
	Capital for Change , 10 Alexander Drive, Wallingford Ms. Terry Williams, twilliams@capitalforchange.org , www.capitalforchange.org	203-624-7406 X1300
Stamford/ Fairfield	Urban League of Southern CT , 137 Henry St., Room 220, Stamford Virginia T. Spell, vtspell@ulsc.org , www.ulsc.org	203-327-5810
Waterbury/ New Haven	Neighborhood Housing Services of Waterbury , 193 Grand Street, 3 rd Floor, Waterbury. Also Home Improvement and Rehabilitation Counseling- FHA 203(b) loans , Maria Rivera mrivera@nhswaterbury.org , www.nhswaterbury.org	203-753-1896 X13

Legal Services



Foreclosure Prevention Legal Clinics: The Connecticut Fair Housing Center presents clinics in Hartford and Fairfield County, which offer information from a Center attorney about the judicial foreclosure process, including the mediation process and how to prepare and what documents to bring to court. They also offer a one-on-one meeting with volunteer attorneys and paralegals to discuss your situation. The location rotates in Fairfield County. The clinics are free and no pre-registration is required. More information on the clinics is available by visiting www.ctfairhousing.org or by calling **860-263-0731**.

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 at www.ctfairhousing.org, and at **860-263-0731**.

Judicial Branch Volunteer Attorney Program (VAP): Volunteer attorneys are available to give advice and answer questions about foreclosure. Homeowners facing foreclosure throughout Connecticut are welcome to attend. For questions, please contact Rose Ann Rush, Esq., Manager Foreclosure VAP, RoseAnn.Rush@jud.ct.gov, **203-965-5288**. **Also contact Attorney Rush to request Americans with Disabilities Act (ADA) accommodations.**

Superior Court	Address	Day/Time
Bridgeport	1061 Main St., in room 2.08 (2nd floor)	Wednesday, 9 a.m. to 11 a.m.
Hartford	95 Washington Street, Room 103 (1st fl.).	Tuesday, 9 a.m. to 11 a.m.
New Britain	20 Franklin Square, New Britain, Rm. 406 (4th floor). Videoconference with attorneys in Waterbury Court.	Wednesday, 9 a.m. to 11 a.m.
New Haven	235 Church St., room 7B (7th floor).	Wednesday, 9 a.m. to 11 a.m.
New London	70 Huntington St., room E-309 (3rd floor, historic bldg.)	Wednesday, 2 p.m. to 4 p.m.
Stamford	123 Hoyt St., Rms. 704 and 705 (7th Floor).	Wednesday, 9:30 a.m. to 11:30 a.m.
Waterbury	300 Grand St., Rooms 9.05 and 9.06 (2nd floor)	Wednesday, 9 a.m. to 11 a.m.

Lawyer Referral Services: County Bar Associations in Connecticut has referral services with attorneys who can answer questions during a half-hour consultation. You can send an email with your questions and availability. Services beyond the initial half-hour fee will be at the attorney's market rate.

County	Phone	Consultation Fee (1/2 hr)	Website
Fairfield	203-335-4116	\$40	www.bridgeportbar.org
Hartford*	860-525-6052	\$35	www.hartfordbar.org
New Haven	203-562-5750	\$35	www.newhavenbar.org
New London	860-889-9384	\$25	www.nlcba.org

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

Court Service Centers Court Service Centers: Court Service Centers provide the following free services: printers, fax machines, copiers, phones, scanners, work space, electronic filing, staff assistance, Notary Public Services, statewide calendar and docket information, court forms, and judicial publications for self-represented parties and the community. Superior Court Locations: Ansonia-Milford, Danbury, Fairfield, Hartford, Meriden, Middlesex, New Britain, New Haven, Norwich, Stamford, Tolland, Waterbury, and Windham. Refer to www.jud.ct.gov > **Self-Help** menu > **Representing Yourself**.

How Foreclosure Rescue Scams Work Beware of "foreclosure rescue scams," non-lawyers who ask you to pay a fee for a counseling service, modification of an existing loan, or foreclosure prevention, or a "forensic audit" of your loan documents, **regardless of their promises or claims**. You should **never** pay attorneys that you have not met in person. Contact the Department of Banking at **1-877-472-8313** or visit <https://www.consumer.ftc.gov/articles/0193-facing-foreclosure>.

Program	Explanation
Mortgage Crisis Job Training Program	The Mortgage Crisis Job Training Program offers customized employment services, job training, placement assistance, and financial counseling. Contact the WorkPlace at 1-866-683-1682 to find out if you qualify or go to www.workplace.org
CT Association for Community Action (CAFCA)	CAFCA agencies help you meet needs through services such as energy/heating assistance, food pantries, and weatherization, employment services and financial literacy training. Call CAFCA at 860-832-9438 or visit: www.cafca.org/our-network to find your local agency.