

# *Avoiding Foreclosure*



**State of Connecticut Department of Banking**

260 Constitution Plaza  
Hartford CT 06103

**May, 2017**



**Toll-free number:  
Foreclosure Hotline**

**1-877-472-8313**

**Website: [www.ct.gov/dob](http://www.ct.gov/dob)**



## Additional Department of Banking Phone Numbers

<b>Main numbers:</b>	<ul style="list-style-type: none"><li>• <b>1-800-831-7225</b></li><li>• <b>860-240-8299</b></li></ul>
<b>Fax number:</b>	<ul style="list-style-type: none"><li>• <b>860-240-8178</b></li></ul>
<b>Reference Documents/Resources</b>	<ul style="list-style-type: none"><li>• Reference documents are available on the Department of Banking's website, <a href="http://www.ct.gov/dob">www.ct.gov/dob</a>, this booklet:</li><li>• <b><i>Avoiding Foreclosure</i></b></li><li>• <b><i>Foreclosure Hotline Bulletin</i></b></li><li>• <b><i>Housing Counselors and Legal Services</i></b>.</li></ul>
<b>Consumer Assistance Form</b>	The Department of Banking Consumer Assistance Form is available on the Department of Banking's website at <a href="http://www.ct.gov/dob">www.ct.gov/dob</a> - an Inquiry/Complaint form to send to us if you have issues with your mortgage lender/servicer.

## Assistance in Spanish

**Note:** Assistance in Spanish is available at the Department of Banking. Assistance in multiple languages is available through the Connecticut Housing Finance Authority (CHFA) and Department of Housing and Urban Development (HUD)-approved housing counseling agencies (refer to the housing counselor information in this booklet).

Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA (favor de referirse a la lista de abajo).

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*United States Department of Agriculture, Rural Housing Service*

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STATE OF CONNECTICUT  
DEPARTMENT OF BANKING  
260 CONSTITUTION PLAZA • HARTFORD, CT 06103-1800



**Jorge L. Perez**  
Commissioner

Dear Connecticut Homeowner:

Thank you for contacting the State of Connecticut, Department of Banking Foreclosure Hotline. We are sorry to hear about the financial difficulties you are experiencing.

We are providing you with a booklet that outlines steps you can take to avoid foreclosure, contains contact information for housing counseling services to negotiate with your lender and programs to refinance your loan with affordable terms, summarizes programs available through state and federal agencies, and lists options for obtaining legal services and advice.

In addition, the booklet includes a customer assistance form in the event you wish to file a formal complaint with this department concerning your mortgage. Please note that our ability to take action with respect to a particular complaint is limited to situations where there is an apparent violation of those laws subject to our jurisdiction.

Please do not hesitate to call the hotline at 877-472-8313, if you have additional questions or concerns. I would like to extend best wishes to you and your family during this difficult time.

Very truly yours,

Jorge L. Perez  
Banking Commissioner

TEL: (860) 240-8299

FAX: (860) 240-8178

*An Affirmative Action/Equal Opportunity Employer*  
website: <http://www.ct.gov/dob>

# Avoiding Foreclosure

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## State of Connecticut Department of Banking Foreclosure Hotline



### Overview - What is Foreclosure?

**If you are falling behind on your mortgage payments and delinquent on your mortgage loan you are not alone and you can take action.**

- Millions of people have trouble with their mortgage every year.
- Foreclosure can often be prevented and if you are in foreclosure, there is assistance available.
- Do not be afraid or embarrassed to ask for help.
- The information in this booklet may be helpful to you.

The State of Connecticut Department of Banking Foreclosure Hotline was established on August 24, 2007 in response to the mortgage crisis, and was the third foreclosure hotline created in the country. Connecticut residents who are behind in their mortgage or are facing foreclosure on their homes can call the Foreclosure Hotline toll-free to receive advice and guidance regarding their mortgage issues and their foreclosure case status.

Our mission is to ensure that we communicate in a timely basis to you, our Foreclosure Hotline callers, all the state and federal programs that you may qualify for and all the state and federal agencies that may be of assistance to you. The free hotline is open as follows.

### Foreclosure Hotline Contact Information

Field	Information
Phone	1-877-472-8313 (toll-free)
Hours	Monday-Friday 8:00 a.m. to 5:00 p.m.
Note	If you call after hours, you may leave a message and your call will be returned within two business days.

Resources in this booklet provide information and links to agencies and organizations that may be able to help you if you are having difficulty making your mortgage payments or are in foreclosure. In the contract you signed when your mortgage lender loaned you money to buy your house, you agreed that if you can't repay the loan, the lender can foreclose to take ownership of the house. The default and foreclosure process begins as follows:

- If you do not pay your mortgage payment, you are technically in default on your mortgage.
- A loan that is as little as 120 days delinquent (with certain exceptions) can be considered in foreclosure.
- Your mortgage lender may send you a notice indicating that they are starting foreclosure proceedings (called an acceleration letter or demand letter).
- **Do not ignore letters from your lender.** Contact your mortgage company as soon as you are unable to make your monthly payments and explain your financial difficulties.
- Your lender knows the facts and may be willing to make arrangements and could correct mistakes or work out a payment plan.
- A State Marshal serves the foreclosure summons if the defaulted amount is not paid by the time frame listed in their letter.

Foreclosure is a legal process where a lender takes possession of a mortgage property if you have stopped making mortgage payments. The lender attempts to recover the balance of a loan by either forcing a sale of the house through auction (Foreclosure By Sale) or transferring the title to the lender (Strict Foreclosure). As a result of the foreclosure, the owner loses whatever rights he or she had in the property.

## Avoiding Foreclosure Overview

### Take steps

Take steps to prevent a foreclosure as soon as you realize you are having trouble paying the mortgage. If you are having difficulty making your mortgage payments, one of the most important things you can do is to be proactive. You can:

#### If in Foreclosure - Steps to Take

Step	Action
1	<b>Take control and make or take the call.</b> <ul style="list-style-type: none"><li>• Review the terms and conditions of your mortgage.</li><li>• Learn about the foreclosure process for residents in Connecticut and what may lead up to it.</li><li>• Take calls from your mortgage lender/servicer or call to ask about your options to avoid foreclosure.</li></ul>
2	<b>Go pro.</b> <p>Find out more about the resources on a local, state, and national level available to assist you in working with your lender and your finances, including the following agencies:</p> <ul style="list-style-type: none"><li>• Housing Counselors approved by the Department of Housing and Urban Development (HUD), the Connecticut Housing Finance Authority (CHFA), and reviewing resources through:<ul style="list-style-type: none"><li>◦ CHFA</li><li>◦ The Connecticut Fair Housing Center</li><li>◦ The Consumer Financial Protection Bureau (CFPB).</li></ul></li></ul>
3	<b>Slam the Scam.</b> <ul style="list-style-type: none"><li>• Scam artists try to take advantage of homeowners who get into trouble by charging thousands of dollars for false promises of help.</li><li>• The help you need is free through a HUD-approved housing counselor.</li><li>• If you have worked with an out-of-state law firm or unlicensed debt negotiator/foreclosure rescue company, you can contact the Department of Banking for assistance.</li></ul>
4	<b>Get it Done.</b> <ul style="list-style-type: none"><li>• Submit a complete application for mortgage assistance early.</li><li>• Your mortgage lender/servicer is required under new Consumer Financial Protection Bureau (CFPB) rules to evaluate you for all options available to you that might allow you to keep your home or leave your home if you prefer that option. If you finish your application for help, you are protected from foreclosure while it is evaluated.</li></ul>
5	<b>Stand up for your Rights.</b> <p>You can submit an inquiry or complaint to the Department of Banking. In some cases, your inquiry or complaint will be submitted to the CFPB or the Office of the Comptroller of the Currency (OCC) who regulate national lenders.</p>

# Avoiding Foreclosure

## Being Served with a Foreclosure Summons and Complaint

Refer to the following steps when you are served with a **Foreclosure Summons and Complaint**.

### Steps to Take

Step	Action
1	<p>Fill out the following forms:</p> <ul style="list-style-type: none"><li>• An <b>Appearance</b> form (Form JD-CL-12) – refer to the following website for instructions on Filling Out and Filing an Appearance Form: <a href="http://www.jud.ct.gov/forms/appearance/default.htm">http://www.jud.ct.gov/forms/appearance/default.htm</a></li><li>• A <b>Foreclosure Mediation Certificate</b> (JD-CV-108). Also,</li><li>• A <b>Mediation Information Form</b> (JD-CV-135) is available for instructions regarding forms needed for mediation, but is not a fill-in form.</li></ul>
2	Send these forms to the Superior Court handling your case, with a copy to the attorney who represents your lender/servicer within <b>15 days after the Return Date</b> .
3	File an <b>Answer</b> form (Form JD-CV-106) if you have a valid defense (consult with an attorney regarding this form).
4	Call your <b>mortgage lender/servicer</b> . Your mortgage company may be able to provide a workout arrangement with you or discuss a graceful exit option. See <b>Loan Workout Chart</b> in this section.
5	<b>Track your case</b> on the Judicial website (your case detail is available at <a href="http://www.jud.ct.gov">www.jud.ct.gov</a> , see the following website: <a href="http://www.jud.ct.gov/faq/represent.html">http://www.jud.ct.gov/faq/represent.html</a> 3. "Can I look at my court case?").
6	<b>Keep a Diary</b> , logbook, or binder with: <ul style="list-style-type: none"><li>• Names of all persons you speak to at the bank, lender, mortgage company, or servicer.</li><li>• Dates that you speak to them.</li><li>• Information they provide to you.</li><li>• Also log all discussions with housing counselors and staff of other agencies that you are working with.</li></ul>
7	Keep all Fax Transmittals and Certified Mail Receipts when sending information to the lender and the attorneys for the plaintiff in a foreclosure case.
8	Call a <b>HUD and CHFA-approved housing counseling agency</b> . Refer to the following section in this booklet: <b>Locate Your Local HUD and CHFA-Approved Housing Counselor</b> .
9	<b>Attend a Foreclosure Prevention Clinic</b> through a housing counseling agency and/or sponsored by the Connecticut Fair Housing Center. Refer to the <b>Attend a Foreclosure Prevention Counseling Session</b> in this booklet.
10	Contact a local foreclosure attorney or attend a Volunteer Attorney Program (VAP) session(s) if you cannot afford to hire an attorney. Refer to the <b>Contact Legal Services</b> section of this booklet.

### Booklets Covering Foreclosure for Connecticut Residents

The following booklet and guide below covers mortgage and foreclosure issues.

Booklet	Agency	Explanation
<b>Avoiding Foreclosure</b>	State of Connecticut Department of Banking	Covers state, federal and non-profit agencies. <b>Website:</b> <a href="http://www.ct.gov/dob">www.ct.gov/dob</a>
<b>Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners</b> ,	Connecticut Fair Housing Center	Is designed to explain the foreclosure process so you can represent yourself. <b>Website:</b> <a href="http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf">http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf</a>

Refer to the **Housing** section in this booklet for a list of additional booklets and guides.



## Explore Loan Workout Options

Keep your mortgage current if you can do so. If you find you are unable to make your payments, you may qualify for a loan workout option. Some options may only apply to your loan if it is insured by the Federal Housing Administration (FHA). You can discuss the following options with your mortgage lender/servicer or a Housing Counselor certified by the Department of Housing and Urban Development (HUD) and the Connecticut Housing Finance Administration (CHFA). See listings in the **Contact a HUD and CHFA-Approved Housing Counselor** section of this booklet.

**Loan Workout Chart**

Loan Workout Option	Explanation
<b>Forbearance</b>	<p>This is a foreclosure alternative in which your lender may allow you to reduce or suspend payments for a short period of time and then agree to another option to bring your loan current at the end of that time period. This may be an option if income is temporarily reduced and the mortgage is affordable. A forbearance option is often combined with:</p> <p>A reinstatement, a repayment plan, regular payments with a lump sum, or additional monthly payments. The money might come from a hiring bonus, investment, insurance settlement or tax refund.</p>
<b>Mortgage Loan Modification</b>	<p>Loan Modification is a foreclosure alternative in which the servicer changes one or more of the terms of the mortgage contract, typically to lower the monthly payments. If you can make payments on your loan but do not have enough money to bring your account current or cannot afford your current payment, your lender may be able to change the terms of the original loan to make the payments more affordable.</p> <p>Your loan could be permanently changed in one of the following ways:</p> <ul style="list-style-type: none"><li>Adding the missed payment(s) to the existing loan balance, changing the interest rate, making an adjustable rate into a fixed rate, extending the number of years you have to repay.</li></ul> <p>A modification may also involve reducing the amount of money the consumer owes by forgiving a portion of the mortgage debt, which is known as <b>principal forgiveness</b>.</p>
<b>Trial Loan Modifications</b>	Borrowers who are currently in a HAMP Trial Modification should see a HUD-approved housing counselor to make sure all documents have been submitted for the permanent loan modification.
<b>Partial Claim</b>	<p>If your mortgage is FHA-insured (see your HUD-1 settlement statement), your lender might help you get a one-time interest-free loan from your mortgage guarantor to bring your account current and you may be allowed to wait several years before repaying this loan. You qualify for an FHA Partial Claim if your loan is between 4 and 12 months delinquent.</p> <p>When your lender files a partial claim, the U.S. Department of Housing and Urban Development (HUD) will pay your lender the amount necessary to bring your mortgage current. You must sign a promissory note, and a lien will be placed on your property until the promissory note is paid in full. The promissory note is interest-free and is due when you pay off the first mortgage or sell the property.</p>

## Explore Loan Workout Options (cont'd)

Loan Workout Option	Explanation
<b>Principal Forgiveness/ Reduction</b>	Reducing the amount of money the consumer owes by forgiving a portion of the mortgage debt that does not need to be paid back. Not available for Fannie Mae or Freddie Mac mortgages.
<b>Principal Forbearance</b>	When the lender defers a portion of the principal payment to the end of the loan.
<b>Reinstatement</b>	Your lender is always willing to discuss accepting the total amount owed in a lump sum by A specific date. Forbearance may accompany this option.
<b>Repayment Plan</b>	A Repayment Plan is a foreclosure alternative in which the servicer allows the customer a fixed amount of time to repay the amount he is behind by adding a portion of what is past due to the regular payment. This option may be appropriate if the consumer has missed a small number of payments and can afford the mortgage.
<b>Market Sale</b>	If you can no longer afford your home, your lender will usually give you a specific amount of time to find a purchaser and pay off the total amount owed. You will be expected to use a real estate professional who can aggressively market the property.
<b>Foreclosure by Market Sale</b>	This process allows for an additional method of foreclosure that supports the real estate market by selling foreclosed residential properties at market price for borrowers who are in default with a foreclosure that has not been filed yet.  It is overseen and approved by the Court in order to close the sale when the property is in foreclosure. Owners of 1-4 family owner-occupied properties who are in default on their first mortgage are eligible. See the Department of Banking website at <a href="http://www.ct.gov/dob">www.ct.gov/dob</a> for more information.
<b>Refinance</b>	If you are current with your mortgage payments, refinancing may be an option. Refinancing is a payment schedule revision of a loan with different terms, often with a different interest rate and type of rate. Refinancing programs available to Connecticut homeowners, include the following: <ul style="list-style-type: none"> <li>• Making Home Affordable (MHA) Home Affordable Refinance Program (HARP)</li> <li>• Neighborhood Assistance Corporation of America (NACA)</li> <li>• FHA Streamlined Refinancing (see <b>FHA Programs</b> section of this booklet)</li> <li>• FHA Short Refinance (see <b>FHA Programs</b> section of this booklet)</li> <li>• US Department of Agriculture, Rural Housing Service. See <b>USDA</b> section.</li> </ul>

## Predatory Loan Issues

If you think you are a victim of **Predatory Lending**, contact the State of Connecticut Department of Banking at **1-800-831-7225** and ask for the Government Relations and Consumer Affairs Unit. You may be a victim of predatory lending if the lender misled you when you got the mortgage or tricked you into a mortgage that you cannot afford. It may not be a predatory loan if you have been paying on this loan for several years. Predatory loans are not affordable.

## Predatory Lending Prevention

For Predatory Lending prevention, including Pre-purchase and Post-purchase assistance, contact a HUD and CHFA-approved housing counselor. See listing in the **Housing Counselor** section of this booklet.

## Explore Loan Workout Options (cont'd)

Loan Workout Options Chart

Loan Workout Option	Explanation
Reverse Mortgage	<p><b>Reverse mortgage</b> is a loan option (home equity loan, equity release, or lifetime mortgage) available to homeowners aged 62 years of age and older who live in the home. The loan allows you to access a portion of the home's equity as cash. Many reverse mortgages have no income restrictions, are generally tax-free, and do not affect Social Security or Medicare benefits. You retain title to your home and do not have to make monthly repayments, but the loan must be repaid when the last surviving borrower dies, sells the home or no longer lives in the home as a principal residence. Interest is added to the loan balance each month and the loan grows.</p> <p>In a conventional mortgage, you make a monthly amortized payment to the lender and after each payment the equity increases by the amount of the principal included in the payment. When the mortgage has been paid in full the property is released from the mortgage. In a reverse mortgage:</p> <ul style="list-style-type: none"> <li>• You are under no obligation to make payments, but are free to do so with no pre-payment penalties.</li> <li>• The line of credit portion operates like a revolving credit line, so a payment in reduction of a line of credit increases the available credit by the same amount. Interest that accrues is added to the mortgage balance.</li> <li>• After years of paying down your mortgage, you have built up equity (the amount your property is worth today minus the amount you owe on your mortgage and any home equity loan or line of credit) in your home. With a reverse mortgage, you borrow against your equity.</li> <li>• The loan balance grows over time. You don't have to pay back the loan while you or an eligible spouse live in the home, but you still have to pay taxes, insurance, and maintain the home. You could face foreclosure if you cannot pay the property taxes or insurance.</li> <li>• You can draw the mortgage principal in a lump sum, by receiving monthly payments over a specified term or over their (joint) lifetimes, as a revolving line of credit, or a combination of those methods.</li> </ul> <p><b>Title to the Property</b></p> <ul style="list-style-type: none"> <li>• Title to the property remains in your name, to be disposed of as you wish, restricted only by the amount owed under the mortgage.</li> </ul> <p><b>Refinancing</b></p> <ul style="list-style-type: none"> <li>• You may refinance if enough equity is present in the home, and in some cases may qualify for a streamlined refinance if the interest rate is reduced.</li> </ul> <p><b>Paying Off the Loan</b></p> <ul style="list-style-type: none"> <li>• Most people need to sell their home to pay off the loan. Neither you or your heirs have to pay back more than your home is worth.</li> </ul> <p><b>Multiple Reverse Mortgages</b></p> <p>If a property has increased in value after a reverse mortgage is taken out, it is possible to acquire a second (or third) reverse mortgage over the increased equity in the home in some areas. However, most lenders do not like to take a second or third lien position behind a reverse mortgage because its balance increases with time. It is rare to find reverse mortgages with subordinate liens behind them as a result.</p>

## Explore Loan Workout Options (cont'd)

### Loan Workout Options Chart (cont'd)

Loan Workout Option	Explanation				
Reverse Mortgage (cont'd)	For more information, go to the following websites: <b>AARP Foundation</b> <table border="1"> <tr> <th>Phone</th> <th>Website</th> </tr> <tr> <td>1-800-209-8085</td> <td><a href="http://www.aarp.org/money/credit-loans-debt/info-02-2011/10-questions-answered-about-reverse-mortgages.html">http://www.aarp.org/money/credit-loans-debt/info-02-2011/10-questions-answered-about-reverse-mortgages.html</a></td> </tr> </table>	Phone	Website	1-800-209-8085	<a href="http://www.aarp.org/money/credit-loans-debt/info-02-2011/10-questions-answered-about-reverse-mortgages.html">http://www.aarp.org/money/credit-loans-debt/info-02-2011/10-questions-answered-about-reverse-mortgages.html</a>
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Single Purpose Reverse Mortgage	<b>HUD</b> <table border="1"> <tr> <td>1-800-569-4287</td> <td><a href="http://www.hud.gov">www.hud.gov</a></td> </tr> </table>	1-800-569-4287	<a href="http://www.hud.gov">www.hud.gov</a>		
1-800-569-4287	<a href="http://www.hud.gov">www.hud.gov</a>				
	<p>There are three types of Reverse Mortgages:</p> <ul style="list-style-type: none"> <li>• Single Purpose Reverse Mortgage</li> <li>• Home Equity Conversion Mortgage (HECM)</li> <li>• Proprietary Reverse Mortgage.</li> </ul> <p><b>Single Purpose Reverse Mortgage</b>  A <b>single purpose</b> reverse mortgage has very low costs and can be used only for one purpose specified by the lender, such as home repairs, improvements or property taxes. You may need to be a low or moderate income household.</p>				
HECM Reverse Mortgage	<p><b>Home Equity Conversion Mortgage (HECM)</b></p> <p>A <b>federally-insured</b> reverse mortgage, known as a home equity conversion mortgage (<b>HECM</b>), is backed by HUD. With a HECM:</p> <ul style="list-style-type: none"> <li>• Upfront costs can be high if you do not plan to stay in the home for a long period of time.</li> <li>• There is no income or medical requirement.</li> <li>• The money can be used for any purpose.</li> <li>• Before applying, you <b>must</b> meet with a HUD-approved housing counselor who can explain the costs, financial implications and possible alternatives.</li> <li>• The amount you can borrow depends on several factors, including age, the appraised value of the home, current interest rates, and where the property is located.</li> <li>• A HECM can be paid to you as a fixed monthly cash advance for a specific period or for as long as you live in your home, as a line of credit which allows you to draw on the loan proceeds at any time in amounts you choose, or as a combination of a monthly payment and a line of credit.</li> <li>• A borrower not living in the home may live in a nursing home or other medical facility for up to 12 months before the loan becomes due and payable.</li> </ul>				
Proprietary Reverse Mortgage	<p><b>Proprietary Reverse Mortgage</b></p> <p>A Proprietary Reverse Mortgage is similar to a federally-insured reverse mortgage, but is offered by a private company and may be more costly. Owners of higher-valued homes may get larger loan advances with this type of reverse mortgage.</p>				
Reverse Mortgage (HECM) Counselor	<p><b>Reverse Mortgage/HECM Housing Counseling</b></p> <p>Neighborhood Housing Services of Waterbury has a counselor certified in Reverse Mortgage/HECM counseling. See <b>HUD and CHFA-Approved Housing Counselors</b> section in this booklet for more information.</p>				

## Explore Loan Workout Options (cont'd)

**Loan Workout Options Chart (cont'd)**

Loan Workout Option	Explanation
	<p>If your <u>ability to keep your home is not an option</u>, discuss these possibilities with your lender, including negotiating a “<b>Graceful Exit</b>” from the home. Refer to “<b>Locate Affordable Housing</b>” and <b>Judicial Foreclosure Mediation</b> sections of this booklet.</p>
<b>Short Sale, Pre-Foreclosure Sale, or Short Payoff</b>	<p>This is a foreclosure alternative in which the servicer allows you to sell the home for less than the mortgage balance before it forecloses on the property and may agree to forgive any shortfall between the sale price and the mortgage balance. The lender must agree to the sale, and may not agree that this reduced payment erases the debt owed. You can seek more information from a lawyer, accountant, housing counselor, or realtor.</p> <p>If you cannot sell the property for the full amount of the loan, your lender may accept a short sale. Financial help may also be available to pay other lien holders and/or help towards moving costs. You may qualify if:</p> <ul style="list-style-type: none"> <li>• The loan is at least two months delinquent.</li> <li>• You (or your real estate professional) can sell the house within three to five months.</li> <li>• A new appraisal (obtained by your lender) shows that the value of your home meets HUD program guidelines.</li> </ul>
<b>Assumption</b>	<p>A qualified buyer may be allowed to take over your mortgage even if your original loan documents state that it is non-assumable.</p>
<b>Deed –in-lieu of Foreclosure</b>	<p>A foreclosure alternative in which you voluntarily transfer the property title to the servicer in exchange for the cancellation of the remainder of the debt. As a last resort, you “give back” your property to your lender and the debt is forgiven. This will not save your house, but it is less damaging to your credit rating. This option has limitations, including that you usually have to try to sell the home for its fair market value for at least 90 days before the lender will consider this option. <b>Note:</b> This option may not be available if you have other liens, such as other creditor judgments, second mortgages, and IRS or state tax liens.</p>
<b>Bankruptcy</b>	<p>A legal status of an <u>insolvent</u> person or an organization, one that cannot repay the debts owed to <u>creditors</u>. Bankruptcy is imposed by a court order, often initiated by the debtor. Contact an <b>attorney who handles bankruptcy</b> if you are considering filing for bankruptcy or Money Management International (see the <b>HUD Housing Counseling Agencies</b> section) for this option.</p>
<b>Reinstatement</b>	<p>A <b>Reinstatement</b> is the amount necessary to put the loan up to date again and discontinue foreclosure action if you are behind on any mortgage payments. This figure represents all of the past due payments plus late fees, interest and any other fees, such as attorney fees or court costs spent by the lender/servicer. This is a good option if you had a temporary hardship, but are now back on track with your finances. Call your lender to ask them for a “Reinstatement letter.”</p>
<b>Payoff</b>	<p>This is the full amount owed on the loan plus interest and expenses, the total amount required to satisfy the loan as “paid-in-full.” This figure includes the remaining principal balance, plus any late fees, interest, attorney fees (if a foreclosure has been filed), forced-place insurance, property inspection fees, and maintenance costs.</p> <p>If is often larger than the original loan and often too much for a borrower to pay. This option may help if you have a family member willing to help you or if you are expecting to receive a large sum of money (a lawsuit settlement, for example). You can even try to negotiate a clean credit report from the lender/servicer as part of a payoff.</p>

## Explore Loan Workout Options (cont'd)



### United States Department of Agriculture, Rural Housing Service

The Rural Housing Service of the U.S. Department of Agriculture, is a federal program available in certain areas of Connecticut that has loan programs that may be available to refinance your mortgage if you are in threat of foreclosure, have a fixed-rate mortgage, and depending on your household income and the location of your residence. Available programs, qualifications, income guidelines and loan limits can be obtained by contacting the Rural Housing Service. Their website is: [www.rurdev.usda.gov](http://www.rurdev.usda.gov). Contact your local USDA Service Center.

#### USDA Service Centers

Norwich Service Center	Windsor Service Center
Windham & New London Counties 238 West Town Street Norwich, CT 06360 Phone: (860) 859-5218, x. 200 & x. 201	Tolland, Middlesex, Hartford, Litchfield, New Haven & Fairfield Counties 100 Northfield Drive, 4 <sup>th</sup> floor, Windsor, CT 06095-4729 Phone: (860) 688-7725, x. 130

#### USDA Rural Housing Eligible Locations by County and Town

FAIRFIELD	HARTFORD	LITCHFIELD	MIDDLESEX	NEW HAVEN	
Brookfield Easton Monroe New Fairfield Newtown Redding Sherman Weston	Avon Burlington Canton East Granby East Windsor Granby Hartland Marlborough Suffield	Barkhamsted Bethlehem Bridgewater Canaan Colebrook Cornwall Goshen Harwinton Kent Litchfield Morris New Hartford	New Milford Norfolk North Canaan Plymouth Roxbury Salisbury Sharon Thomaston Warren Washington Winchester Woodbury	Chester Clinton Deep River Durham East Haddam East Hampton Essex Haddam Killingworth Middlefield Portland Old Saybrook Westbrook	Beacon Falls Bethany Guilford Madison Middlebury North Branford Oxford Prospect Seymour Southbury Woodbridge
<b>NEW LONDON</b>					
Bozrah Colchester East Lyme Franklin Griswold Lebanon Ledyard Lisbon Lyme	Montville North Stonington Old Lyme Preston Salem Sprague Stonington (part) Voluntown Waterford (part)	Andover Bolton Columbia Coventry Ellington Hebron Mansfield Somers	Stafford Tolland Union Willington	Ashford Brooklyn Canterbury Chaplin Eastford Hampton Killingly Plainfield	
<b>WINDHAM</b>					

## Foreclosure Types



There are several types of foreclosures in Connecticut. Refer to the chart below.

**Foreclosure Types Chart**

Foreclosure Type	Explanation								
<b>Mortgage Foreclosures</b>	A mortgage lender can file a foreclosure summons if you are in default for unpaid mortgage payments. See <b>Overview – What is Foreclosure?</b> in this booklet for more information.								
<b>Condominium Association Foreclosures</b>	A Condominium Association has several methods available to collect unpaid condominium fees and assessments including the foreclosure process if the fees and assessments are not timely paid by the owner of the condominium.								
<b>Property Tax Foreclosures</b>	<p>A town/city has several methods available to collect delinquent property taxes from a homeowner including the foreclosure process if the taxes are not timely paid and the municipality places a lien on the property.</p> <p>You may be able to receive assistance from the CT Area Agencies on Aging with state and federal financial and support services if you are:</p> <ul style="list-style-type: none"> <li>• A senior (age 65 and older)</li> <li>• A veteran (of any age)</li> <li>• Disabled (of any age)</li> </ul> <p><b>Steps to Take</b></p> <p>For assistance with Property Tax Foreclosures, contact the following.</p> <table border="1"> <thead> <tr> <th>Step</th><th>Action</th></tr> </thead> <tbody> <tr> <td>1</td><td>The CT Association of Area Agencies on Aging (AAAs) regarding the RSVP Program in the New Haven area (Agency on Aging of South Central CT) and the Municipal Agents in the other Regions of the state covered by AAAs. The RSVP Program financial and support services including property tax credits and Veterans support. See <b>Explore Programs for the Elderly</b> section for contact information.</td></tr> <tr> <td>2</td><td>The State of Connecticut Department of Banking Foreclosure Hotline at <b>1-877-472-8313</b>.</td></tr> </tbody> </table>	Step	Action	1	The CT Association of Area Agencies on Aging (AAAs) regarding the RSVP Program in the New Haven area (Agency on Aging of South Central CT) and the Municipal Agents in the other Regions of the state covered by AAAs. The RSVP Program financial and support services including property tax credits and Veterans support. See <b>Explore Programs for the Elderly</b> section for contact information.	2	The State of Connecticut Department of Banking Foreclosure Hotline at <b>1-877-472-8313</b> .		
Step	Action								
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2	The State of Connecticut Department of Banking Foreclosure Hotline at <b>1-877-472-8313</b> .								
<b>Reverse Mortgage Foreclosures/ Reverse Mortgage Property Tax Issues</b>	<p>A reverse mortgage comes due when the borrower(s) sell, move, or pass away. Lenders can file a foreclosure summons after the death of the borrowers, for unpaid municipal property taxes and insurance, and if the property is in disrepair and the borrower refuses or cannot make the repairs. Keeping current on your property taxes and homeowners insurance is a condition of your reverse mortgage. If you get behind, you are considered "in default" on your reverse mortgage. Unless you take steps to fix the default, the reverse mortgage company can file a foreclosure summons. You may need to submit your payment to your reverse mortgage company or directly to the municipal tax authority or insurance company.</p> <p>If you are having issues with your Reverse Mortgage lender, contact:</p> <table border="1"> <thead> <tr> <th>Step</th><th>Action</th></tr> </thead> <tbody> <tr> <td>1</td><td>The Neighborhood Housing Services of Waterbury. See <b>HUD Counseling Agency</b> list in this booklet.</td></tr> <tr> <td>2</td><td>If it is a Reverse Mortgage Property Tax Foreclosure: The Connecticut Association of Area Agencies on Aging (AAAs) – see <b>Property Tax Foreclosures</b> above.</td></tr> <tr> <td>3</td><td>The State of Connecticut Department of Banking Foreclosure Hotline at <b>1-877-472-8313</b>.</td></tr> </tbody> </table>	Step	Action	1	The Neighborhood Housing Services of Waterbury. See <b>HUD Counseling Agency</b> list in this booklet.	2	If it is a Reverse Mortgage Property Tax Foreclosure: The Connecticut Association of Area Agencies on Aging (AAAs) – see <b>Property Tax Foreclosures</b> above.	3	The State of Connecticut Department of Banking Foreclosure Hotline at <b>1-877-472-8313</b> .
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2	If it is a Reverse Mortgage Property Tax Foreclosure: The Connecticut Association of Area Agencies on Aging (AAAs) – see <b>Property Tax Foreclosures</b> above.								
3	The State of Connecticut Department of Banking Foreclosure Hotline at <b>1-877-472-8313</b> .								
<b>Water Pollution Control Foreclosures</b>	A city/town has several methods available to collect delinquent water pollution control taxes from a homeowners including the foreclosure process if taxes are not timely paid and the city/town places a lien on the property.								

## Explore Loan Workout Options (cont'd)

**Loan Workout Options Summary Chart**

Loan Workout Options	Type of Workout	Resource
<b>Current on Mortgage / Value of Home Declined:</b> Home Affordable Refinance Program (HARP) for Fannie Mae and Freddie Mac owned mortgages.	<b>Refinance</b> HARP	Housing Counselor
FHA Short Refinance - underwater <b>not</b> Fannie/Freddie/FHA/VA/USDA, <b>Note: N/A for Bank of America, Citibank and JPMorgan Chase.</b>	FHA Short Refinance	Contact Lenders directly
<b>Behind on Mortgage / Income to support Modified Payment:</b> <i>If not with five above servicers, see below</i>	<b>Modification</b>	
United States Department of Agriculture (USDA) Rural Housing Services	USDA	Local USDA Svc. Ctr.
Emergency Mortgage Assistance Program (EMAP) loan program	EMAP	CHFA
<b>Graceful Exit</b> – See <b>Loan Workout Chart</b> in this booklet.		
<b>Unemployed (Temporarily) or No Income:</b>	<b>Forbearance</b>	
Fannie Mae or Freddie Mac owned/guaranteed - See <i>Fannie/Freddie info</i>	Fannie/Freddie	Fannie/Freddie
FHA Special Forbearance	FHA Special Forbearance	HUD
FHA Partial Claim - for FHA insured mortgages; loan to bring current	FHA Partial Claim	HUD
<b>Mortgage Crisis Job Training Program</b>	Employment Services	Capital Workforce Partners/The WorkPlace, Inc.
<b>Graceful Exit</b> <b>Graceful Exit with cash incentives</b>		
<b>Other Programs</b>		
<b>Independent Foreclosure Review:</b> Mortgage was in the foreclosure process (initiated, pending, or completed) at any time between January 1, 2009 and December 31, 2010.	Rust Consulting 1-888-952-9105	Housing Counselor

## Reviewing FICO® and ScoreInfo Credit Score Information

ScoreInfo was created by **FICO**, the company that invented the **FICO® Score**, widely recognized as the **industry standard**. The scores help consumers understand the risk-based pricing and credit score disclosure notices they receive in the mail from U.S. lenders in accordance with federal regulation. Many lenders provide all consumers with a notice that contains their credit score and other related information shortly after a credit application is received. Most of the scores that lenders are disclosing to consumers in compliance with the new rules are FICO® Scores.

### Negative Information

Negative information in your credit report is removed automatically at times specified by the Fair Credit Reporting Act. The time frame for negative information remaining on the credit report depends on the information type. The breakdown below lists how long different types of negative information will remain on your credit report.

**Negative Information on Credit Reports Chart**

Situation	Time Frame
<b>Bankruptcies</b>	7 years for completed Chapter 13, since part of the debt is repaid. 10 years for Chapter 7, since none of the debt is repaid.
<b>Basic Negative Information</b>	7 years
<b>Civil Judgments</b>	7 years from the filing date. A civil judgment is a debt owed the court.
<b>Collections</b>	Generally, about 7 years, depending on the age of the debt being collected.
<b>Foreclosures, including Short Sale and Deed-in-Lieu</b>	7 years
<b>Inquiries</b>	2 years from the inquiry date, the impact is minimal and decreases rapidly.
<b>Late payments</b>	7 years from the original delinquency date. With a series of late payments (at 30, 60, or 90 days) brought current, the payments are deleted 7 years from the first one missed. If the account was never brought current, charged off, and placed for collection, the entire account is deleted based on the date the account became late and was never current again (the <b>original delinquency date</b> ).
<b>Public Record</b>	Generally, 7 years, although unpaid tax liens can remain indefinitely.
<b>Unpaid Federal Student Loans</b>	15 years
<b>Unpaid Tax Liens</b>	15 years - 10 years from the filing date, 7 years from the paid date once paid.

**Note:** The older negative items are the less impact they are going to have on your FICO® Score. For example, a 5 year old collection has less impact than a 5 month old collection. When applying for a new loan or mortgage after credit impact, the time frames may vary. Check with your bank or lender to determine eligibility for new loans or mortgages.

**Alternatives to Foreclosure Chart**

Type	Explanation
<b>Loan Modification</b>	Loan Modification <b>does not</b> have a negative impact on your FICO® Score. The common alternatives to foreclosure, such as short sales, and deeds-in-lieu of foreclosure are all " <b>not paid as agreed</b> " accounts, and considered the same by your FICO® Score.
<b>Bankruptcy</b>	While a foreclosure is a single account that you default on, declaring bankruptcy has the opportunity to affect multiple accounts and therefore has potential to have a greater negative impact on your FICO® Score.

### For More Information

- The website [ScoreInfo.org](http://ScoreInfo.org) provides information regarding how FICO® Scores are calculated and how to manage credit and their scores over time. You can also order credit reports through [www.annualcreditreport.com](http://www.annualcreditreport.com) every 12 months for each credit reporting company. **Phone:** 877-322-8228.

## Making Home Affordable – The “Obama Plan”

The Making Home Affordable (MHA) Program is also known as the “Obama Plan.” There are refinancing and loan modification options with this program:

- The Home Affordable Refinance Program (HARP)
- The Home Affordable Modification Program (HAMP).

### **HAMP**

As of **December 31, 2016**, HAMP is no longer available. Mortgage companies offer assistance if you are having difficulty making your mortgage payments.

For available solutions regarding mortgage loan assistance and mortgage loan workout options:

- Contact your mortgage lender/servicer.

## **Home Affordable Refinance Program (HARP)**

HARP is available to homeowners who pay their mortgage on time but are not able to refinance to take advantage of today's lower mortgage rates, for example, due to a decrease in the value of their home.

**HARP Deadline: September 30, 2017.**

### **HARP Eligibility**

To be eligible for HARP:

- Borrower must be current on the mortgage at the time of the refinance, with a good payment history in the past 12 months.

Mortgage must:

- Be owned or guaranteed by Fannie Mae or Freddie Mac (see lookup information in this booklet).
- Have been sold to Fannie Mae or Freddie Mac on or before May 31, 2009.
- Not have been refinanced under HARP previously unless it is a Fannie Mae loan that was refinanced under HARP from March through May, 2009.
- Have a current loan-to-value (LTV) ratio greater than 80%.

There will be no limit between the balance due on the mortgage and the fair market value of the residence if there is an appraisal gap. You must also have income sufficient to support the new mortgage payments and can improve the long-term affordability or stability of your loan with the refinance.

## Explore Making Home Affordable (MHA) –The “Obama Plan” (cont’d)

### HARP (cont’d)

#### Fannie Mae and Freddie Mac Lookup

To see if your loan's investor is Fannie Mae or Freddie Mac, refer to the following contact information. You can input your information to see if you have a Fannie Mae or Freddie Mac mortgage.

Agency	Phone	Available Times	Websites
Fannie Mae	1-800-732-6643 (1-800-7-FANNIE)	from 8 a.m. to 8 p.m. EST	<a href="http://loanlookup.fanniemae.com/loanlookup/">http://loanlookup.fanniemae.com/loanlookup/</a>
Freddie Mac	1-800-373-3343 (1-800-FREDDIE)	from 8 a.m. to 8 p.m. EST	<a href="http://www.freddiemac.com/avoidforeclosure/">www.freddiemac.com/avoidforeclosure/</a> or <a href="https://www.freddiemac.com/corporate/">https://www.freddiemac.com/corporate/</a>

**Note:** You need to obtain the last 4 digits of the borrower's Social Security Number for the Fannie Mae and Freddie Mac inquiries.

#### Fannie Mae Mortgage Help Centers and Freddie Mac Borrower Help Centers

Fannie Mae Help Centers assist homeowners with loans owned by Fannie Mae. You can meet directly with an experienced housing advisor either by phone or in person to discuss your mortgage situation. English and Spanish advisors are available and all services are free.

If you are a homeowner with a Freddie Mac-owned mortgage and you are behind in your monthly bills including your mortgage, free and confidential financial counseling assistance is available through the Freddie Mac Borrower Help Centers. You can choose either in-person assistance through a Freddie Mac Borrower Help Center in your area or call a National Borrower Help Network Participant (a HUD-approved housing counselor) at 1-800-569-4287. The centers can help you with the following.

#### Fannie Mae and Freddie Mac Centers Chart

Step	Action
1	Confirm eligibility – your loan must be owned by Fannie Mae to use the Mortgage Help Center or Freddie Mac to use the Borrower Help Center. See instructions above to determine if you have a Fannie Mae or Freddie Mac mortgage.
2	Request help – if your loan is owned by Fannie Mae or Freddie Mac, complete the online ‘Request Help’ form or contact your nearest Mortgage Help Center or Borrower Help Center to make an appointment.

The Fannie Mae Mortgage Help Center closest to Connecticut is in Philadelphia, PA.

#### Fannie Mae and Freddie Mac Center Details

Center	Address	Phone	Websites
Fannie Mae Mortgage Help Center	399 Franklin Mills Circle, Philadelphia PA 19154	1-866-442-8570	<a href="mailto:philly-mhc@fanniemae.com">philly-mhc@fanniemae.com</a> . <a href="http://www.fanniemae.com/loanlookup">http://www.fanniemae.com/loanlookup</a> <a href="http://www.Knowyouoptions.com">www.Knowyouoptions.com</a>
Freddie Mac Borrower Help Center HomeFree – USA	3401A East West Highway, Hyattsville MD 20782	301-891-4606 (English)  301-891-4607 (Spanish)	<a href="http://www.homefreeusa.org">www.homefreeusa.org</a>

## Review Unemployment Programs

Unemployment is a reality that many homeowners currently face. To provide homeowners with a greater measure of security and more time to find new employment, your lender may be able to provide you with short-term unemployment forbearance and, if necessary, extended unemployment forbearance.

### Unemployment Forbearance through Fannie Mae and Freddie Mac

If you are unemployed and were or currently are in an existing short-term forbearance plan, you can also be evaluated for an extended unemployment forbearance under this policy. Servicers can unilaterally allow borrowers to skip payment for six months and add on another six months with Fannie Mae or Freddie Mac approval (for a total of up to 12 months).

The missed payments would be added on the loan balance unless the borrowers separately obtain a loan modification waiving that measure. Refer to the **Fannie Mae and Freddie Mac Lookup information** in this booklet.

Call Fannie Mae (1-800-732-6643) or Freddie Mac (1-800-373-3343).

### Unemployment Information Chart

See the following additional programs for the unemployed in this booklet:

Program	Location in This Booklet, See:
Making Home Affordable Unemployment Program (UP)	<b>Explore Making Home Affordable (MHA) section.</b>
FHA Special Forbearance	<b>Review Federal Housing Administration (FHA) Programs</b> section.
FHA Partial Claim	<b>Review FHA Programs</b> section.
Mortgage Crisis Job Training Program	Information below.

- For the 211 Infoline brochure *Where to Turn in Connecticut for When You Become Unemployed* see:  
<http://www.infoline.org/Search/Unemployment.pdf>

## The 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 the following services:

- Customized employment services
- Job training scholarships
- Financial literacy, and
- Credit counseling.

The program staff works in partnership with credit counselors and other support agencies to help improve your financial standing with lenders. The program is for Connecticut residents who meet the following requirements:

- Are 60 days or more past due on their mortgage
- The mortgage is for a primary residence in Connecticut
- The household income is less than \$120,000
- Is referred by the CHFA, or can demonstrate imminent need for services.

### For More Information

Phone: 1-866-683-1682 / Website: [www.workplace.org/mortgage.asp](http://www.workplace.org/mortgage.asp)

## Review Unemployment Programs (cont'd)

### Special Protections for Unemployed or Underemployed Homeowners

At the time of the filing of the foreclosure lawsuit, the mortgage lender must give the borrower notice of certain foreclosure protections, namely the restructuring of the mortgage debt, available to unemployed or underemployed homeowners according to **Conn. Gen. Stat. §§ 49-31e and 49-31g**. A borrower is considered "underemployed":

- If the borrower's income during the 12-month period before the start of the foreclosure lawsuit was **less than \$50,000**
- Less than 75% of the borrower's average yearly income for the two years prior to such 12-month period (Conn. Gen. Stat. § 49-31d).

In a foreclosure, the mortgage lender/servicing filing the foreclosure summons (the plaintiff) must tell you in the foreclosure complaint of the right to apply for protection if you are unemployed or underemployed. It is important to note the special filing schedule (see **Filing an Application** below). You must quickly figure out eligibility for this court protection. If approved, the court will stay or postpone the foreclosure for a **maximum of six months**.

**Note:** The mortgage lender is required by law to tell you in the complaint of your right to these protections. If the complaint fails to mention the right to court protection, you should notify the court. It can also be mentioned in the Answer (the special defenses section of the Answer form) to the complaint.

### Eligibility

The laws governing unemployment and underemployment are very complex and **eligibility** for court protections needs to be considered.

- These protections only apply to **first mortgages**. Therefore, if the lender who is foreclosing is not a first mortgagee, the law will not protect you.
- The law in Connecticut states that a defendant who seeks protection under the unemployment/underemployment provision may **not** raise any defenses (by filing an Answer form). The law **forces you to make a tactical decision**:
  - whether to pursue their defenses if any or pursue court protection under the unemployment/underemployment statute.

You must decide if they are eligible for court protection by figuring out if there is realistic chance of earning enough money to pay off both future payments and payments that are past due.

If . . .	Then . . .
You expect to earn more money in the future and believe that the expected increase will be enough to satisfy the mortgage payments plus arrears.	Contact an attorney.

### Filing an Application

Refer to the following to apply for the program.

#### Steps to Take

Step	Action
1	If you believe you are eligible for the Special Protection - <b>contact an attorney immediately</b> .
2	You must file an application within <b>25 days from the Return Date</b> for special protections if you think that you qualify due to unemployment or underemployment.

## Review Government Programs



Government programs are mortgage programs that are insured by the government including Federal Housing Administration (FHA), Veterans Affairs, United States Department of Agriculture Rural Housing Services. See these sections in this booklet.

### Review Federal Housing Administration (FHA) Programs

Ask your lender if you have a Federal Housing Administration (FHA) guaranteed loan. If you do, you may be eligible for FHA programs available to homeowners. **Call your lender to apply** for the following programs.

**FHA Programs Chart**

Program	Explanation
<b>FHA Special Forbearance</b>	FHA Special Forbearance is a written agreement between the mortgagee (lender) and mortgagor (homeowner) that consists of a plan enabling the homeowner to reinstate their loan. There are several types. There is no maximum duration. The maximum arrearage due may not exceed 12 months (behind in payments) of Principal, Interest, Taxes and Insurance. The request must be in writing and state previously missed mortgage payments. Ask your lender for details.
<b>FHA Loan Modification</b>	With an FHA Loan Modification, at the lender's discretion in which they: <ul style="list-style-type: none"> <li>• Capitalize the arrearage (add the arrearage to the principal balance), and</li> <li>• Lower the interest rate.</li> </ul>
<b>FHA Partial Claim</b>	The FHA Partial Claim, is an interest-free loan that can get your account current. The lender advances funds on behalf of the homeowner in an amount necessary to reinstate a delinquent loan. Eligibility is as follows: <ul style="list-style-type: none"> <li>• The hardship must be resolved.</li> <li>• The total delinquency may not exceed twelve (12) monthly payments of principal, interest, taxes and insurance.</li> <li>• The loan must be four (4) months due and unpaid and the homeowner must have overcome the cause of the default.</li> <li>• The lender must verify that the homeowner was not able to repay the delinquency through the Special Forbearance or Loan Modification option.</li> </ul>

## Review Government Programs (cont'd)

### Federal Housing Administration (FHA) Programs (cont'd)

#### FHA Programs Chart (cont'd)

Program	Explanation
<b>FHA Short Refinance</b>	<p>The <b>FHA Short Refinance</b> is an option that your mortgage servicer may consider. The program can assist you if you owe more on their mortgage than your home is worth - or are 'underwater' - because of a large decline in home values in the local housing market. It is a tool to help overcome this negative equity problem to refinance into a safer, more secure mortgage product. Participation in this refinance is voluntary. Your lender/servicer is required to reduce the amount you owe on your first mortgage to no more than 97.75% of your home's current value. Contact your mortgage company to see if you are eligible for FHA Short Refinance and FHA2LP.</p> <p><b>Eligibility</b></p> <ul style="list-style-type: none"><li>• Mortgage is <b>not</b> owned or guaranteed by Fannie Mae, Freddie Mac, FHA, VA, or USDA.</li><li>• Total debt does not exceed 55 percent of your monthly gross income.</li><li>• Owe more than your home is worth.</li><li>• Are experiencing a financial hardship due to the decline in property values.</li><li>• Are current on your mortgage payments.</li><li>• Occupy the house as your primary residence.</li><li>• Are eligible for the new loan under standard FHA underwriting requirements.</li><li>• Must not have been convicted within the last 10 years of felony larceny, theft, fraud, forgery, money laundering or tax evasion in connection with a mortgage or real estate transaction.</li></ul> <p><b>Important Note!</b>: Notable non-participants in the FHA Short Refinance program are:</p> <ul style="list-style-type: none"><li>• <b>Bank of America, Citibank, and JPMorgan Chase.</b></li></ul>

#### For More Information

For questions about FHA Short Refinance, contact the FHA National Servicing Center at (877)-622-8525 or [HUD.gov/offices/hsg/sfh/nsc/nschome.cfm](http://HUD.gov/offices/hsg/sfh/nsc/nschome.cfm)

## Review Government Programs

### Federal Housing Administration (FHA) Programs (cont'd)

#### FHA Streamlined Refinancing

##### FHA Programs Chart (cont'd)

Program	Explanation
<b>FHA Streamlined Refinancing</b>	<p>This refinancing option is considered streamlined because it allows you to reduce the interest rate on your current home loan quickly and often without an appraisal. FHA Streamlined Refinance also reduces the amount of paperwork that must be completed by your lender. The option reduces your monthly expenses by lowering your payments but there is no option to receive cash back. This works well for people who are in good financial standing with no significant debt because it allows extra money each month that can be used elsewhere.</p> <p>If you have a conventional loan you wish to refinance with an FHA refinance loan, you'll need to apply with the usual employment verification, credit check, debt ratio requirements and other considerations. An FHA refinance loan may provide better rates and lower payments.</p> <p><b>Eligibility</b></p> <p>In order to qualify for a Streamlined Refinance:</p> <ul style="list-style-type: none"><li>• Your original home loan must be an FHA loan in good standing</li><li>• The refinance must lower your monthly interest payments.</li></ul> <p>If you want further information regarding this program and for a complete list of FHA approved lenders, you may visit: <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/buying/streamli">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/buying/streamli</a></p> <p><b>For More Information - FHA Resource Center</b></p> <p>Call the FHA Resource Center for information on FHA programs:</p> <p>➤ <b>1-800-225-5342 (1-800 Call FHA)</b>, 8 am – 8 pm Eastern Time, Monday through Friday.</p>

## Contact the Connecticut Housing Finance Authority (CHFA) Regarding EMAP

### Emergency Mortgage Assistance Program (EMAP)

The Connecticut Housing Finance Authority (CHFA) provides a mortgage assistance program created by the Connecticut General Assembly, the Emergency Mortgage Assistance Program (EMAP). EMAP is a loan program that provides monthly mortgage assistance for homeowners who are in temporary financial hardship situations. The EMAP loan brings the mortgage current and has a maximum of additional 5 years of mortgage payment assistance. Phone: **1-877-571-2432** or **860-721-9501**.

EMAP is available to eligible Connecticut homeowners who have fallen behind on their mortgage payments because of a temporary financial hardship beyond their control or anticipate becoming delinquent due to a temporary financial hardship beyond their control. EMAP assists homeowners:

- Who are facing foreclosure
- Are 60 days delinquent
- Have received a notice of intent to foreclose from their lender
- Anticipate becoming 60-days delinquent on their mortgage.

### EMAP Hardship

A financial hardship includes:

- Unemployment or underemployment of one or more of the homeowners
- A loss, benefits as pension, disability, annuity or retirement benefits
- Divorce or a loss of support payments
- Disability, illness or death of a homeowner
- A significant increase in the dollar amount of the periodic payments required by the mortgage
- An unanticipated rise in housing expenses, and
- Expenses related to the disability, illness or death of a member of the homeowner's family.

**Note:** A hardship does not include the accumulation of credit or installment debt for recreational or non-essential items which caused a financial burden.

### EMAP Assistance

The maximum allowable monthly mortgage assistance is set by law and based on a formula that uses annual area median income, as published by the U.S. Department of Housing and Urban Development. An EMAP loan provides for:

- Assistance up to a total of sixty months from the date of the first payment.
- Eligible homeowners to pay a portion of their monthly mortgage payment to CHFA, based on their total household income, while receiving emergency mortgage assistance.
- CHFA to combine the homeowner's payment with the monthly assistance provided through EMAP and will then pay the total required monthly mortgage payment to the homeowner's lender.
- An **initial disbursement** to bring a homeowner's delinquent loan current. In addition, a homeowner may be eligible to receive **monthly mortgage assistance**.
- Repayment of the EMAP loan that begins when the homeowner's finances permit, as determined by CHFA.
- Interest accruing on the EMAP loan when it is scheduled for repayment.
- The EMAP loan to be repaid as a 30-year, fixed rate mortgage.
- Properties eligible for EMAP are homes secured with mortgages that are facing foreclosure due to the borrower's financial hardship.

## Contact CHFA Regarding EMAP (cont'd)

### EMAP Assistance (cont'd)

EMAP Assistance is provided for the following as long as the applicant has a first mortgage on the property:

- Second and third mortgages
- Foreclosures due to delinquent taxes.
- Condominium fees, common interest community fees, or other assistance.

### EMAP Eligibility Definitions

Your property must meet one of the definitions listed below:

- Single family home
- Two-to-four-family homes.
- A unit in a Condominium.
- Single Family Homes located in a Planned Unit Development (PUD), a type of building **development** and also a regulatory process. As a building **development**, it is a designed grouping of both varied and compatible land uses, such as housing, recreation, commercial centers, and industrial parks, all within one contained **development** or subdivision.

### EMAP Eligibility

Eligibility includes:

- Many types of mortgages, including conventional and FHA mortgages.
- The mortgage must be secured by your primary residence.
- The property secured by the mortgage must be your primary residence and not be recreational, vacation, investment, commercial, or rental property. **No part** of a home eligible for this loan may be designed for business or commercial purposes.
- Owning a second home **may be** eligible in certain situations.

#### Hardship

- Your inability to make the mortgage payments on your primary residence must be due to either a financial hardship resulting in a reduction of household income or an increase in expenses, or a significant increase in the monthly mortgage payment amount required by the current mortgage lender.

#### Credit History

- Except for the current delinquency, you must have a favorable mortgage credit history for the previous two years (or period of ownership) with no more than three 30-day late payments for the 12 months prior to the hardship.
- CHFA determines there is a reasonable expectation that you will be able to reinstate the current mortgage payments and have the ability to repay the EMAP mortgage loan.

#### Assets

- You must **not** have sufficient assets at your disposal to alleviate the financial hardship.
- Pension and retirement funds up to \$100,000 are excluded from consideration for EMAP eligibility, but these funds must be disclosed as part of your assets.

#### Contacting the Current Mortgage Lender and a Housing Counselor

- You must inform CHFA that you have contacted the current mortgage lender in an effort to correct the delinquency, but were either unsuccessful in negotiating a repayment plan or were unable to honor a negotiated repayment plan due to an unforeseen financial hardship, or
- You must contact a CHFA/HUD-approved housing counseling agency (refer to the **Housing Counselors Listing**) in an effort to contact the lender to negotiate terms to correct the delinquency of the mortgage.

#### Intent to Foreclose and Foreclosure Summons and Complaint

- Notice of intent to foreclose due to delinquency on taxes or fees and assessments for a condominium or common interest community can be considered for EMAP eligibility, providing you have a mortgage on the property.
- If you received a Foreclosure Summons and Complaint, you are required to participate in the Judicial Mediation Program as part of the EMAP application process.

#### Bankruptcy

- You must be **fully discharged** from any action of bankruptcy.

## For More Information

Refer to the following website for more information: [www.chfa.org](http://www.chfa.org).



## Review Bank Settlements

### National Mortgage Foreclosure Settlement

The five largest mortgage servicers, Bank of America, JPMorgan Chase, Citigroup, Ally, and Wells Fargo (Wachovia and America's Servicing Company) were included in the National Mortgage Foreclosure Settlement announced by Attorney General Jepsen. The servicers fulfilled their obligations regarding consumer relief under the settlement and are responsible for Servicing Standards that insure a fair review for all applicable programs including loan modifications.

### Office of National Mortgage Settlement Oversight

Former North Carolina Banking Commissioner Joseph Smith leads the professional monitoring team currently in charge of monitoring the National Mortgage Foreclosure Settlement. You can report an issue you are having with your mortgage servicer to the Consumer Financial Protection Bureau (CFPB). To do this, you can go to the **Consumer** menu on the home page of the website below and click on **Report My Loan Issue**:

<https://www.mortgageoversight.com/>

**Bank Settlement Chart**

Settlement	Explanation
Bank of America (BOA)	<p>BOA and its subsidiaries (Countrywide and Merrill Lynch) reached a settlement with the Justice Department, resolving federal and state claims relating to mortgage securities the bank packaged and sold in the run-up to the financial crisis. Letters were sent to BOA customers.</p> <p><b>Consumer relief includes:</b></p> <ul style="list-style-type: none"><li>• Principal reduction loan modifications resulting in homeowners having substantial equity in their homes, new loans to credit-worthy borrowers, donations to communities recovering from the financial crisis, and financing for affordable rental units.</li></ul> <p>BOA has also agreed to place over \$490 million in Tax Relief Fund to be used for some of the tax liability incurred by consumers receiving certain relief if Congress fails to extend the tax relief coverage of the Mortgage Forgiveness Debt Relief Act of 2007. An independent monitor determines whether BOA is settling its obligations.</p> <p><b>For More Information</b> Contact BOA at: <b>1-877-488-7814</b>.</p>
CitiMortgage	<p>Citigroup agreed to a settlement with the Justice Department in July, 2014, regarding mortgage securities the bank packaged and sold in the run-up to the financial crisis, causing large losses to investors. Payments include \$2.5 billion earmarked for aiding struggling consumers, and \$500 million to state attorneys general and the Federal Deposit Insurance Corporation (FDIC).</p> <p><b>Consumer relief includes:</b></p> <ul style="list-style-type: none"><li>• Principal reduction and forbearance for residential mortgages, financing for the construction and preservation of affordable multifamily rental housing, and other direct consumer benefits from various relief programs.</li></ul> <p><b>For More Information</b> Contact CitiMortgage at <b>1-212-793-0710</b> or email: <a href="mailto:publicaffairs@citi.com">publicaffairs@citi.com</a></p>

# Avoiding Foreclosure

## Review Bank Settlements (cont'd)

### Bank Settlement Chart

Settlement	Explanation						
<b>HSBC Settlement</b>	<p>HSBC reached a settlement with Connecticut, 48 other states, the District of Columbia, and federal regulators, including HUD, the CFPB, and the Department of Justice, over servicing and foreclosure abuses during the mortgage crisis. The settlement calls for direct payments to Connecticut borrowers who experienced past foreclosure abuses, plus loan modifications and other relief for borrowers with HSBC mortgages or servicing.</p> <p><b>Consumer relief</b> includes:</p> <ul style="list-style-type: none"><li>• Direct payments to over 600 Connecticut borrowers serviced by HSBC who lost their homes to foreclosure from 1/1/08 through 12/31/12 and encountered servicing abuses. HSBC is contacting eligible borrowers by mail regarding the direct payments.</li><li>• A large portion of the settlement is directed to mortgage relief, including loan modifications, principal reductions, refinancing, and short-sale assistance (the time frames above do not affect this relief). To determine eligibility, contact HSBC at the following phone numbers:</li></ul> <table border="1"><thead><tr><th>For Loans Serviced Through . . .</th><th>Phone Number</th></tr></thead><tbody><tr><td>HSBC Bank</td><td>1-866-435-7085</td></tr><tr><td>HSBC Mortgage Services, Household Finance (HFC), or Beneficial</td><td>1-800-333-7023</td></tr></tbody></table>	For Loans Serviced Through . . .	Phone Number	HSBC Bank	1-866-435-7085	HSBC Mortgage Services, Household Finance (HFC), or Beneficial	1-800-333-7023
For Loans Serviced Through . . .	Phone Number						
HSBC Bank	1-866-435-7085						
HSBC Mortgage Services, Household Finance (HFC), or Beneficial	1-800-333-7023						
JPMorgan Chase	<p>JP Morgan Chase agreed to a civil settlement in November, 2013 with U.S. Justice Department related to mortgage-bundling practices that affected the nation's economy in 2008.</p> <p><b>Consumer relief</b> includes:</p> <p>A large portion of the settlement is directed to investment in blight-ridden neighborhoods and mortgage relief, including loan modifications and principal reductions.</p> <p>For more information, contact Chase at <b>1-800-848-9136</b>.</p>						
<b>Ocwen Settlement</b> (formerly Litton or American Home)	<p>The CFPB, with attorneys general and state banking regulators in 49 states, and the District of Columbia have filed a proposed court order requiring the largest non-bank mortgage loan servicer in the country, Ocwen Financial Corporation and its subsidiary, Ocwen Loan Servicing, to provide \$2 billion in first lien principal reduction to underwater borrowers. Ocwen will contact customers directly for loan modification options.</p> <p>The consent order addresses Ocwen's misconduct during the mortgage servicing process. It also covers two companies previously purchased by Ocwen, Litton Loan Servicing LP ("Litton") and Homeward Residential Holdings LLC (previously known as American Home Mortgage Servicing, Inc. or AHMSI). Ocwen must refund \$125 million to the nearly 185,000 Ocwen, Litton, and Homeward borrowers who have already been foreclosed upon (between 1/1/09 and 12/31/12).</p> <p><b>Consumer relief</b> includes:</p> <p>If applicable, you were sent a Notice Letter and Claim Form. Ocwen must adhere to significant new homeowner protections including the servicing standards set up by the 2012 National Mortgage Settlement (NMS) with the five largest banks. Ocwen's compliance is monitored by Joseph Smith (National Mortgage Settlement monitor).</p> <p>For more information about loan modification programs, if you are impacted by the settlement, and whether your mortgage is serviced by Ocwen, contact Ocwen at <b>1-800-337-6695</b> or email your question to <a href="mailto:ConsumerRelief@Ocwen.com">ConsumerRelief@Ocwen.com</a></p>						

## Explore the Consumer Financial Protection Bureau (CFPB)

The Consumer Financial Protection Bureau (CFPB) is a government agency that protects consumers by keeping banks and financial service providers operating fairly and regulates some national banks. The [consumerfinance.gov/mortgage](http://consumerfinance.gov/mortgage) website has free tools and resources to ensure that you have information to make informed financial decisions.

CFPB offers answers to frequently-asked financial questions about the following topics:

- Mortgages
- Credit Cards
- Student Loans
- Credit Scores
- Credit Reporting
- Getting out of debt.

### Mortgage Servicing Rights

The CFPB has put in place rules to give you help to avoid foreclosure. The rules set standards that require mortgage servicers to try to help you, including talking to you about the options to avoid foreclosure. You can call your mortgage servicer and ask them to tell you about your options to avoid foreclosure.

### For More Information

You can learn more about mortgage servicing rights at the website: [www.consumerfinance.gov/mortgage](http://www.consumerfinance.gov/mortgage).

### Independent Foreclosure Review

As part of consent orders with federal banking regulators, the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), and the Board of Governors of the Federal Reserve System (Federal Reserve), the Independent Foreclosure Review (IFR) was established to determine whether eligible homeowners suffered financial injury because of errors or other problems during their home foreclosure process between January 1, 2009 and December 31, 2010.

In 2013, most of the mortgage servicers subject to the consent orders reached an agreement with federal banking regulators to make payments to in-scope borrowers based on the type of possible financial injury they may have suffered. That agreement ended the IFR for those participating servicers. For the servicers that were part of the IFR Payment Agreement, the mailing of payments to the more than 4.2 million in-scope borrowers, which began in April 2013 and continued through 2016, is now complete, and no further payments will be issued.

**As of December 31, 2016, all checks have now expired and will not be honored if presented for payment. The deadline to request a payment to be reissued, or to request to change the name on a check, has also passed for all servicers. You can contact the Paying Agent with questions at 1-888-952-9105 Monday through Friday, 9 am - 8 pm ET.**

### For More Information

For additional information about the IFR Payment Agreement, please refer to [Frequently Asked Questions](#) or visit the [Office of the Comptroller of the Currency](#) or the [Board of Governors of the Federal Reserve System](#) websites.

## Contact HUD and CHFA-Approved Housing Counselors

Housing counselors provide a free service to Connecticut homeowners who are struggling financially, behind in mortgage payments or having a hard time making payments, and at-risk of foreclosure. Navigating the foreclosure prevention process can be tough, with a process that can be complicated and with so many financial terms to remember. Housing counselors:

- Can identify **mortgage assistance options** suitable for your situation and can develop a plan of action.
- Can review and create a **budget** that supports your mortgage and other expenses to organize your finances.
- Can assist in identifying the causes and possible solutions to your financial issues, and negotiate directly with your mortgage lender to address your mortgage issues.
- Can help you understand and submit documents required for a mortgage modification or other options.
- Can also prepare you for **Judicial Foreclosure Mediation** and help you submit financial documents to your mortgage company as part of the **Mediation** process.
- Are experienced in all of the available programs and a variety of financial situations. Can evaluate your financial situation and for your participation in state and federal programs including federal loan modification programs and CHFA mortgage assistance programs.
- Are trained in handling FHA loans, other government loans, and conventional loans.
- Welcome residents from all over Connecticut – you do not have to call the agency closest to you.

The list below is of housing counselors who are certified by the Department of Housing and Urban Development (HUD) and the Connecticut Housing Finance Authority (CHFA). Housing

### HUD and CHFA-Approved Counseling Agencies in Connecticut

City/County	Agency/Email Addresses/Websites	Phone
Bridgeport/ Fairfield	<b>Bridgeport Neighborhood Trust</b> , 570 State St., Bridgeport, <a href="mailto:doris@bntweb.org">doris@bntweb.org</a> , <a href="http://www.bntweb.org">www.bntweb.org</a>	203-290-4255 X104 / X107
Hartford/Hartford	<b>Community Renewal Team</b> , 330 Market St., Hartford, <a href="mailto:elizs@crtct.org">elizs@crtct.org</a> ; <a href="http://www.crtct.org">www.crtct.org</a>	860-560-5501
New Britain/ Hartford	<b>Neighborhood Housing Services of New Britain</b> , 223 Broad St., New Britain, <a href="mailto:rriivera@nhsnb.org">rriivera@nhsnb.org</a> , <a href="http://www.nhsnb.org">www.nhsnb.org</a> , <a href="http://www.nhsnb.org">www.nhsnb.org</a>	860-224-2433
New Haven/ New Haven	<b>Neighborhood Housing Services of New Haven</b> , 333 Sherman Ave., New Haven, <a href="http://www.nhsfnewhaven.org">www.nhsfnewhaven.org</a>	203-562-0598
	<b>Capital for Change</b> , 171 Orange St., New Haven, <a href="mailto:earl@gnhclf.org">earl@gnhclf.org</a> , <a href="http://www.gnhclf.org">http://www.gnhclf.org</a>	203-624-7406
Waterbury New Haven	<b>Neighborhood Housing Services of Waterbury</b> , 161 North Main St., Waterbury, <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a> (also serves Danbury and Torrington) Provides the following: Reverse Mortgage/HECM Counseling.	203-753-1896

### For More Information

#### Department of Housing and Urban Development (HUD) Toll-Free Number

The Department of Housing and Urban Development's toll-free number is **1-800-569-4287**.

## Contact a HUD-Approved Housing Counselor (cont'd)

### Connecticut Housing Finance Authority Website

The **CHFA Website** includes information on Foreclosure Prevention Clinics given by the CHFA-approved housing counseling agencies.

#### Steps to Take

Step	Procedure
1	Go to: CHFA.org.
2	Input in the Search box: Foreclosure Prevention Clinics.
3	Click on: <b>Foreclosure Prevention Clinics</b>

The following agencies are approved by the Department of Housing and Urban Development (HUD). **Note:** These agencies are not approved by the Connecticut Housing Finance Authority (CHFA).

#### HUD Approved Counseling Agencies in Connecticut\*

Town/City/County	Agency/Email Addesses/Websites	Phone
East Berlin <i>Hartford</i>	<b>Money Management International (MMI)</b> , 1224 Mill St., Bldg. B, Ste. 224, Office 12, East Berlin CT 06023 <a href="mailto:counselinginfo@moneymgmt.org">counselinginfo@moneymgmt.org</a> / <a href="http://www.moneymgmt.org">www.moneymgmt.org</a>  Provides the following counseling services: <ul style="list-style-type: none"><li>• Credit counseling</li><li>• Bankruptcy counseling</li><li>• Reverse Mortgage/HECM counseling.</li></ul>	866-515-2227 (appts.)/ 888-845-5669 (24 hrs., 7 days a week)/ 800-208-2227/ 800-308-2227
Southern/Western CT <i>Fairfield, Litchfield</i>	<b>GreenPath Debt Solutions</b> , 1 Baker Ave., Ste. 420, White Plains NY 10601, <a href="http://www.greenpath.org">www.greenpath.org</a>	888-860-4167
Hartford <i>Hartford</i>	<b>Christian Activities Council</b> , 47 Vine St., Hartford <a href="mailto:dsteinle@christianactivitiescounsel.org">dsteinle@christianactivitiescounsel.org</a> / <a href="http://www.christianactivities.org">www.christianactivities.org</a>	860-527-9860
	<b>Neighborhood Assistance Corporation of America (NACA)</b> , 241 Main St., Floor 2, Hartford CT 06106 <a href="mailto:bmarks@naca.com">bmarks@naca.com</a> / <a href="http://www.naca.com">http://www.naca.com</a>	203-562-6220
New Haven & Southern CT <i>New Haven</i>	<b>Neighborhood Assistance Corporation of America (NACA)</b> , 144 Orange St., New Haven <a href="mailto:bmarks@naca.com">bmarks@naca.com</a> / <a href="http://www.naca.com">http://www.naca.com</a>	203-562-6220
	<b>Urban League of Southern Connecticut</b> , 458 Grand Ave., New Haven CT 06513, <a href="mailto:vtspell@ulsc.org">vtspell@ulsc.org</a> , <a href="http://www.ulsc.org">www.ulsc.org</a>	203-327-5810 X108
Central & Northern CT <i>Hartford</i>	<b>Neighborhood Assistance Corporation of America (NACA)</b> , 1623 Main St., Springfield, MA, <a href="http://www.naca.com">http://www.naca.com</a>	413-788-6220
Northern CT <i>Hartford</i>	<b>Cambridge Credit Counseling</b> , 67 Hunt St., Agawam MA 01001, <a href="http://www.cambridge-credit.org">www.cambridge-credit.org</a>  Provides the following services: Debt Adjustment services. They are licensed by the State of Connecticut Department of Banking as a debt adjuster.	800-527-7595 (existing customers) 800-235-1407 (new inquiries)
	<b>NID, Boston</b> , 1509 Blue Hill Ave., Boston MA 02126, <a href="http://www.nidcaboston.com">www.nidcaboston.com</a>	617-296-3693
Stamford <i>Fairfield</i>	<b>Urban League of Southern Connecticut</b> , 137 Henry St., Ste. 220, Stamford 06905, <a href="mailto:vtspell@ulsc.org">vtspell@ulsc.org</a> , <a href="http://www.ulsc.org">www.ulsc.org</a>	203-327-5810 X108

\* **Note:** Two agencies listed above are on the Connecticut border, Cambridge Credit Counseling and GreenPath.



## Contact National Hotlines

### Homeowner's HOPE™

The Homeowners HOPE hotline, through the Homeownership Preservation Foundation, is a 24-hour a day, 7-day/week, 365-day a year Mortgage Crisis hotline that reviews your financial information, gives you advice, can negotiate with your lender, and work with you to find a solution to your mortgage and foreclosure issue. They can provide counseling, free of charge, in English and 170 other languages. Phone: **1-888-995-4673**.

#### For More Information

- Website: [www.995hope.org](http://www.995hope.org). The Homeowner's HOPE™ website has links to resources in Connecticut: <http://www.995hope.org/help-for-homeowners/homeowner-resources/>
- Click on the following link: [www.hopeloanportal.org](http://www.hopeloanportal.org).

### Operation HOPE

Operation HOPE is a free national mortgage crisis hotline that reviews your financial information, gives you advice, and can negotiate with your lender. The hotline offers financial literacy and economic empowerment tools and services, foreclosure prevention counseling, credit counseling, and disaster relief counseling. They offer free services to assist individuals that need answers and guidance on how to resolve mortgage loan payment issues. Phone: **1-888-388-4673**.

## Contact a State Hotline

### Infoline 211 in Connecticut

**Contact the Local 2-1-1 (Infoline)** is a partnership between the State of Connecticut and United Way of Connecticut to provide a single source of information to Connecticut residents to assist them in locating community services, human services and crisis intervention services in their area. It is available toll-free from anywhere in Connecticut by dialing 2-1-1, and is available 24 hours a day, 365 days a year.

Professional call specialists help callers assess their situation and find appropriate services in their area using a comprehensive database of human service resources. 2-1-1 also offers an online interview using its **2-1-1 Navigator** to find out if you qualify for state and federal programs that can help you pay for food, child care, health insurance, prescriptions and more. 211 is the focal point for the Shelter Intake System in Connecticut.

#### For More Information

- Refer to the following website: [www.211ct.org](http://www.211ct.org)



## Programs for Pets

Pets are not only companions, but part of the family. If you are faced with foreclosure and need to move to a location where pets are not allowed, or if you can no longer afford to maintain your pet, please do not abandon your pet. Try to find a friend, co-worker or family member willing to accept your pet into his or her home.

If you cannot find a temporary or new home for your pet, there are animal shelters and animal rescue organizations that may be able to help. One of the following organizations may be able to assist you.

**Programs for Pets Chart**

Program	Phone	Websites
<b>Connecticut Humane Society</b>	1-800-452-0114 - Newington Branch 860-442-8583 - Waterford Branch 203-227-4137 - Westport Branch)	<a href="http://www.cthumane.org">www.cthumane.org</a> , <a href="http://www.cthumane.org/site/PageServer">http://www.cthumane.org/site/PageServer</a>
<b>SPCA of Connecticut</b>	203-445-9978	<a href="http://www.animaladoptionnetwork.org">www.animaladoptionnetwork.org</a>
<b>No Paws Left Behind, Inc.</b>	281-717-0055	nopawsleftbehind.org, <a href="http://nopawsleftbehind.org/paws/">http://nopawsleftbehind.org/paws/</a>
<b>Petfinder</b>		<a href="http://www.Petfinder.com">www.Petfinder.com</a> <a href="http://www.petfinder.com">http://www.petfinder.com</a> (for a listing of pet shelters)

## Service and Companion Pets

If you are going to be looking for a rental property, there is information on Reasonable Accommodations, including having Service and Companion pets, and Reasonable Modifications in the Connecticut Fair Housing Center booklet, ***Moving Forward: Greater Hartford Renter's Guide***.

## For More Information

- The website link to the Moving Forward: Greater Hartford Renter's Guide booklet is:  
<http://www.ctfairhousing.org/movingforward/>
- The website link to the definitions of Service Animals and Companion Animals is on the Independence Center website at the following link:<http://www.theindependencecenter.org/service-animal-vs-companion-animal/>

## Contact the Connecticut Association for Community Action (CAFCA) Agencies



### Community Action Agencies (CAFCA/CAAs)

Connecticut's 12 CAFCA agencies help people meet immediate needs through services such as:

- Energy/heating assistance, food pantries, and Weatherization.
- An **Automated Benefits Calculator (ABC Calculator)** is available on the [CAFCA.org](http://CAFCA.org) website.

CAFCA 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](http://www.cafca.org/our.network).

### CAFCA Chart

Town/City	Agency/Towns Served/Websites	Phone
Bridgeport	<b>Action for Bridgeport Community Development (ABCD)</b> , 1070 Park Ave. Bridgeport, CT 06604 – For Fuel Assistance, Weatherization, Food Bank, and other programs. <div style="border: 1px solid black; padding: 2px; display: inline-block;">Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull</div>	203-384-6904
Bridgeport	<b>LifeBridge Community Services*</b> – administers the <b>Eviction and Foreclosure Prevention Program (EFPP)</b> , 475 Clinton Ave., Bridgeport <div style="border: 1px solid black; padding: 2px; display: inline-block;">Contact for the Greater Bridgeport area (Bridgeport, Easton, Fairfield, Monroe, Stratford, and Trumbull) – <b>Elizabeth Selkis</b>.</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Contact for the Greater Norwalk/Stamford area (Greater Norwalk: New Canaan, Norwalk, Weston, Westport, and Wilton. Greater Stamford: Darien, Greenwich, and Stamford) – <b>Demetria Dash</b>.</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull</div>	203-368-5594 203-523-5145
Bristol	<b>Bristol Community Organization (BCO)</b> , 55 South St., Bristol, CT 06010 <a href="http://bcot.org">bcot.org</a> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Bristol, Burlington, Farmington, Plainville, Plymouth</div>	860-582-7490
Danbury	<b>Community Action Agency of Western Connecticut</b> , 66 North St., Danbury, CT 06810, <a href="http://cacd-caa.org">cacd-caa.org</a> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Bethel, Bridgewater, Brookfield, Canaan, Cornwall, Danbury, Kent, New Fairfield, New Milford, Newtown, North Canaan, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Warren, Washington</div>	203-744-4700 X124 203-748-5422
Derby	<b>Training, Education, and Manpower, Inc. (TEAM)</b> , 30 Elizabeth St., Derby, CT 06418, <a href="http://aminc.org">aminc.org</a> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Ansonia, Beacon Falls, Bethany, Derby, Milford, Orange, Oxford, Seymour, Shelton, Woodbridge</div>	203-736-5420
Hartford	<b>Community Renewal Team</b> , 555 Windsor St., Hartford, CT 06120, <a href="http://crtct.org">crtct.org</a> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Avon, Branford, Bloomfield, Canton, Chester, Clinton, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Enfield, Essex, Glastonbury, Granby, Guilford, Haddam, Hartford, Killingworth, Madison, Manchester, Marlborough, Middlefield, Middletown, North Branford, Newington, Old Saybrook, Portland, Rocky Hill, Simsbury, South Windsor, Suffield, Westbrook, West Hartford, Wethersfield, Windsor, Windsor Locks</div>	860-560-5600 860-560-5800

# Avoiding Foreclosure

## Contact the CAFCA Agencies (cont'd)

### CAFCA Chart

Town/City	Agency/Towns Served/Websites	Phone
New Haven	<b>Community Action Agency of New Haven</b> , 419 Whalley Ave., New Haven, CT 06515, <a href="http://caanh.net">caanh.net</a> East Haven, Hamden, New Haven, North Haven, West Haven	203-495-7600
New Haven	<b>Liberty Community Services</b> , 129 Church Street, 2 <sup>nd</sup> Floor, Suite 202, New Haven, CT 06510. Administers the Eviction and Foreclosure Prevention Program (EFPP). Hours: M-F 9 a.m. – 5 p.m. Staff on call 24 hrs./7 days Branford, East Haven, Hamden, New Haven, North Haven, and West Haven.	203-782-3500
New Britain	<b>Human Resources Agency (HRA-NB) of New Britain</b> , 336 Arch St., New Britain, CT 06051, <a href="http://hranbct.org">hranbct.org</a> New Britain	860-225-1084
Norwalk	<b>See - <a href="http://www.cafca.org/our.network">www.cafca.org/our.network</a></b> You can also call <b>211 Infoline</b> . <b>LifeBridge Community Services</b> administers the <b>EFPP Program</b> . New Canaan, Norwalk, Weston, Westport, Wilton, Darien, Greenwich, Stamford	EFPP: 203-523-5145
Norwich/ Jewett City	<b>Thames Valley Council for Community Action, Inc. (TVCCA)</b> , 401 West Thames St., Unit 201, Norwich, CT 06360, <a href="mailto:exec@tvcca.org">exec@tvcca.org</a> Bozrah, Colchester, East Lyme, Franklin, Griswold, Groton, Lebanon, Ledyard, Lisbon, Lyme, Montville, New London, North Stonington, Norwich, Old Lyme, Preston, Salem, Sprague, Stonington, Voluntown, Waterford	860-889-1365
Stamford	<b>See – <a href="http://www.cafca.org/our.network">www.cafca.org/our.network</a></b> You can also call 211 Infoline or the Foreclosure Hotline at 1-877-472-8313. LifeBridge Community Services administers the EFPP Program. New Canaan, Norwalk, Weston, Westport, Wilton, Darien, Greenwich, Stamford	EFPP: 203-523-5145
Waterbury	<b>New Opportunities</b> , 232 Elm St., Waterbury, CT 06702, <a href="http://newopportunitiesinc.org">newopportunitiesinc.org</a> Barkhamsted, Berlin, Bethlehem, Cheshire, Colebrook, Goshen, Hartland, Harwinton, Litchfield, Meriden, Middlebury, Morris, Naugatuck, New Hartford, Norfolk, Prospect, Southbury, Southington, Thomaston, Torrington, Wallingford, Waterbury, Watertown, Winchester, Wolcott, Woodbury	203-756-8151
Willimantic/ Windham	<b>The ACCESS Community Action Agency</b> , 1315 Main St., Suite 2 Willimantic, CT 06226, <a href="http://accessagency.org">accessagency.org</a> Andover, Ashford, Bolton, Brooklyn, Canterbury, Chaplin, Columbia, Coventry, Eastford, Ellington, Hampton, Hebron, Killingly, Lebanon, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Somers, Stafford, Sterling, Thompson, Tolland, Union, Vernon, Willington, Windham, Woodstock	860-450-7423
Willimantic/ Windham	<b>Windham Regional Community Council</b> , 872 Main St., Willimantic Administers the Eviction and Foreclosure Prevention Program (EFPP), Hours: M-F: 8:30 a.m. – 4:30 p.m. Residents of Tolland or Windham County	860-423-4534



## Contact 211 Infoline

Call 211 for more information on programs available in Connecticut.

### Community-Based Agency Assistance

Contact 211 Infoline to see if there is any community-based (grant) assistance, for example, for security deposits or utility payment assistance.

## Contact Additional Community-Based Agencies

### Person to Person in Darien and Norwalk

Person to Person is an agency that has an Emergency Assistance Program which provides food, clothing, financial assistance, budget counseling, and provides clients with a safety net of wrap-around services for them and their families. They also may offer Security Deposit assistance.

**Person to Person Chart**

Subject	Notes
Darien office address/Phone	1864 Post Road, Darien CT 06820 / 203-655-0048
Norwalk office address/Phone	76 South Main St., Norwalk 06854 / 203-939-1650
Cities/Towns served	Darien, New Canaan, Norwalk, Stamford, Wilton, Westport, and Weston.
Clothing / Furniture	Clothing: No restrictions based on the city/town that you live in if you need to receive a clothing donation from Person to Person. Furniture: The Norwalk office has furniture.
Food	Darien office services Stamford and Darien. Norwalk pantry handles Norwalk.



## Locate Affordable Housing in Connecticut

This section includes information on finding a rental property if you need to move, including programs and agencies that may be able to assist you. Refer to the following information on locating affordable housing in Connecticut.

### Housing - Steps to Take

Step	Action/Websites
1	Contact the Housing Authority in your city/town or in a municipality near you: <ul style="list-style-type: none"><li>For information on locating affordable rental housing in your area</li><li>To apply for the <b>Section 8 and Rental Assistance Programs (RAP)</b></li><li>To apply for elderly and disabled housing if applicable.</li></ul>
2	Refer to <b>Rental Housing Websites</b> below for information on Section 8 housing.
3	Call <b>211 Infoline</b> for information on: <ul style="list-style-type: none"><li>Housing</li><li>Section 8 and Rental Assistance Programs (RAP)</li><li>Shelter assistance.</li></ul>
4	Refer to the State of Connecticut Department of Housing website, <a href="http://www.ct.gov/doh/site/default.asp">http://www.ct.gov/doh/site/default.asp</a> .
5	Refer to the "HUD Blue Book" also known as <b>Looking for HUD-Associated Rental Units in Connecticut</b> , Department of Housing and Urban Development, HUD Hartford Field Office. <b>Website:</b> <a href="http://cthousingsearch.org/pdfs/CombinellFinal.pdf">http://cthousingsearch.org/pdfs/CombinellFinal.pdf</a>  To order a hardcopy of the booklet: <ol style="list-style-type: none"><li>Go to: <a href="http://www.hud.gov">www.hud.gov</a> / <a href="http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/rental-housing">http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/rental-housing</a></li><li>Input: your contact information. <b>Use all capital letters.</b></li></ol> Once you receive the booklet, you can inquire with the rental properties listed about Project-Based Section 8 Housing (no Section 8 waiting list) along with Section 8 Housing Choice Voucher availability (if you have a voucher).
6	Refer to the CHFA website at <a href="http://www.chfa.org">www.chfa.org</a> for the following guide for Non-HUD housing, <b>Multi-Family Rental Units Housing Directory</b> and at the following website link: <a href="http://www.chfa.org/content/Asset%20Management%20Document%20Library/CHFA-SSHP%20Developments.pdf">http://www.chfa.org/content/Asset%20Management%20Document%20Library/CHFA-SSHP%20Developments.pdf</a>
7	Refer to the following for <b>Project Based Section 8</b> information. <a href="http://www.chfa.org">www.chfa.org</a> / <a href="http://portal.hud.gov/hudportal/HUD?src=/hudprograms/rs8pbra">http://portal.hud.gov/hudportal/HUD?src=/hudprograms/rs8pbra</a>
8	Review the following <b>Moving Forward</b> guide from the Connecticut Fair Housing Center for housing information in Connecticut: Statewide: <a href="http://www.ctfairhousing.org/wp-content/uploads/Statewide-Moving-Forward-Guide.pdf">http://www.ctfairhousing.org/wp-content/uploads/Statewide-Moving-Forward-Guide.pdf</a> Hartford area: <a href="http://www.ctfairhousing.org/wp-content/uploads/Final-Moving-Forward-Guide-6.2.15.pdf">http://www.ctfairhousing.org/wp-content/uploads/Final-Moving-Forward-Guide-6.2.15.pdf</a>
9	If you received legal advice to extend your Execution of Ejectment (Foreclosure Court Eviction) in Superior Court by requesting a Stay of Execution through your own attorney or the Volunteer Attorney Program, bring copies of rental applications that you have filled out.
10	Contact 211 Infoline, for the following: <ul style="list-style-type: none"><li>Housing information</li><li>Rental assistance information.</li></ul>

## Locate Affordable Housing in Connecticut (cont'd)

### Housing Authorities

Housing authorities are independent agencies that are created by state law as an autonomous, not-for-profit public corporation. They have a strong relationship with local, state, and federal governments. Refer to the following steps to find your local Housing Authority.

Steps to Take	
Step	Action/Websites
1	Call 211 Infoline, or access the list of Housing Authorities in Connecticut: <a href="http://www.ct.gov/dss/lib/dss/pdfs/housing/housingauthoritylist.pdf">www.ct.gov/dss/lib/dss/pdfs/housing/housingauthoritylist.pdf</a>
2	Access 211 Infoline's website at <a href="http://www.211.org">www.211.org</a>

### Elderly and Disabled Housing with Housing Authorities

The housing process for Elderly and Disabled with the Housing Authorities is different than the Section 8 voucher process and the waiting list time frame may vary from Section 8. Refer to your local Housing Authority for information.

### Section 8 Housing Choice Voucher Program Registration

To request information on Section 8 housing, refer to the following steps.

Steps to Take	
Step	Action/Websites
1	Access: the following website link: <a href="http://www.cthcvp.org">www.cthcvp.org</a>
2	Click on: <b>Register for Posting Notifications.</b>
3	Input: your email and password.

### Finding a Shelter – Unified Intake System for Shelter Assistance

The Unified Intake System for shelter assistance is available at [www.211.org](http://www.211.org) if you are interested in applying for assistance under that program.

### Rental Housing Websites

**DOH and CHFA Information Regarding Rental Housing:** The [Department of Housing \(DOH\)](#) maintains the [CTHousingSearch.org](#) website for individuals and families looking for a home to rent in Connecticut (CHFA is a co-sponsor).

The websites:

- List specialized housing designed for seniors and people with disabilities.
- Offer a free service where landlords list and tenants locate accessible, affordable, market-rate rental housing in the state.
- Offer a bilingual, toll-free call center and web applications.
- Include helpful tools for tenants to search by town for the optimal rental home based on their income and family size, including government subsidized Housing, like [Section 8 developments](#).

### For More Information

You can find information through the websites: [www.CTHousingSearch.org](http://www.CTHousingSearch.org) and [www.socialserve.com](http://www.socialserve.com).

## Locate Affordable Housing in Connecticut (cont'd)

### Rental Housing Websites (cont'd)

Check out rental properties throughout Connecticut by following the link below.



Rental Housing Websites Chart

Housing Type	Websites	Phone/
Rental Housing	<a href="http://www.cthousingsearch.org/">www.cthousingsearch.org/</a> <a href="http://www.socialserve.com">www.socialserve.com</a>	1-877-428-8844 Spanish/Español: 1-877-428-8844, ext. 204
Rental Housing	<a href="http://www.rent.com">www.rent.com</a> <a href="http://www.apartments.com">www.apartments.com</a> <a href="http://www.mycheapapartments.com">www.mycheapapartments.com</a> <a href="http://www.ApartmentList.com">www.ApartmentList.com</a>	<a href="http://www.mynewplace.com">www.mynewplace.com</a> <a href="http://www.chfa.org">www.chfa.org</a> <a href="http://www.lowincomehousing.us/CT.html">www.lowincomehousing.us/CT.html</a> <a href="http://www.apartmentguide.com">www.apartmentguide.com</a> <a href="http://www.ForRent.com">www.ForRent.com</a>
Senior Housing	<a href="http://www.seniorhousingnet.com">www.seniorhousingnet.com</a>	

### For More Information

#### HUD Housing and CHFA Guide

The following booklets that contain housing information are available.

Booklet	Agency	Explanation/Websites
<i>Looking for HUD-Associated Rental Housing in Connecticut, the "Blue Book"</i>	HUD Hartford Field Office	A guide with information on HUD rental housing, Section 8, and Project-Based Section 8. To order the guide, go to the following website.  <b>Website:</b> <a href="http://cthousingsearch.org/pdfs/CombinellFinal.pdf">Website: http://cthousingsearch.org/pdfs/CombinellFinal.pdf</a>  To order a hardcopy of the booklet: <a href="http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/rental-housing">http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/rental-housing</a> .
<i>Multi-Family Rental Units Housing Directory</i>	CHFA	Refer to the CHFA website at <a href="http://www.chfa.org">www.chfa.org</a> for the guide for Non-HUD housing, and at the following website link:  <b>Website:</b> <a href="http://www.chfa.org/content/Asset%20Management%20Document%20Library/CHFA-SSH%20Developments.pdf">http://www.chfa.org/content/Asset%20Management%20Document%20Library/CHFA-SSH%20Developments.pdf</a>
<i>Moving Forward: Greater Hartford Renter's Guide</i>	CT Fair Housing	A guide with information regarding the moving process and fair housing rights.  <b>Website:</b> <a href="http://www.ctfairhousing.org/wp-content/uploads/Final-Moving-Forward-Guide-6.2.15.pdf">http://www.ctfairhousing.org/wp-content/uploads/Final-Moving-Forward-Guide-6.2.15.pdf</a>

## Locate Affordable Housing in Connecticut (cont'd)

### City/Town Social Services Agencies

Contact your city or town's Social Service Agency for assistance in locating affordable housing and housing funding assistance for security deposits if applicable to your city/town.

### Programs for the Homeless Grant

Refer to the following chart for grant programs.

**Grant Programs for the Homeless Chart**

Grant	Explanation
Grants for Programs for Homeless	DSS funds a number of homeless shelters which provide initial shelter, nutrition and social supportive services. Transitional living programs help to facilitate the movement of homeless people into decent housing and a stable living environment. <b>Call 211 Infoline.</b>
Grants for Housing for Homeless with AIDS	DSS provides grants to house people with AIDS and provides grants for their operation.

**Additional Programs Chart**

Topic	Information/Websites
Change of Address Information through the US Postal Service	For information on changing your address, refer to the U.S. Postal Service website: <a href="https://moversguide.usps.com/icoa/icoa-main-flow.do?execution=e2s1">https://moversguide.usps.com/icoa/icoa-main-flow.do?execution=e2s1</a> .
Moving Checklist	A Moving Checklist with helpful information is available from Movers-Edge.com at the following website: <a href="http://www.movers-edge.com/Moving-Checklist-s/12.htm">http://www.movers-edge.com/Moving-Checklist-s/12.htm</a> .
Pet-Friendly Apartments	Refer to the following website for information on finding pet-friendly apartments: <a href="http://www.humanesociety.org/animals/resources/tips/animal_friendly_apartments.html">http://www.humanesociety.org/animals/resources/tips/animal_friendly_apartments.html</a> .

## Locate Affordable Housing in Connecticut (cont'd)

### Project-Based Section 8

Section 8, the Housing Choice Voucher program is the federal government's major program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Participants are able to find their own housing.

HUD funds Section 8 project-based housing assistance payments (HAP) contacts with owners of multi-family rental housing. The project-based rental assistance makes up the difference between what a low-income household can afford and the approved rent for an adequate housing unit in a multi-family project. The Project-Based Section 8 Program provides for eligible tenants to pay a percentage of rent based on adjusted income. Eligible tenants must pay the highest of:

- 30 percent of adjusted income,
- 10 percent of gross income, or
- the portion of welfare assistance designated for housing, or the minimum rent established by HUD.

#### Steps to Take

Step	Action
1	In the <b><i>Looking for HUD-Associated Rental Housing in Connecticut</i></b> booklet, you can contact any property listing in the booklet to request an application for Project-Based Section 8.
2	In the CHFA Multifamily Rental Housing Units Directory, refer to the <b>TYPE</b> field which indicates "Section 8" if the property is Section 8 applicable. You can request a Project-Based Section 8 application if Section 8 is applicable.

### For More Information

Refer to the following for additional information:

- Your city/town's Housing Authority and the HUD "Blue Book" – ***Looking for HUD-Associated Rental Housing in Connecticut*** for information on Section 8 and Project-Based Section 8 housing.  
<http://portal.hud.gov/hudportal/HUD?src=states/connecticut/rental-housing>
- The CHFA website at [www.chfa.org](http://www.chfa.org) for information on ***Multi-Family Rental Units Housing Directory and Section 8.***
- The HUD website at:  
[http://portal.hud.gov/hudportal/HUD?src=program\\_offices/public\\_indian\\_housing/programs/hcv/project](http://portal.hud.gov/hudportal/HUD?src=program_offices/public_indian_housing/programs/hcv/project)
- **Project-Based Section 8 Housing** section in this booklet.

**The Department of Housing website at:** <http://www.ct.gov/doh/cwp/view.asp?a=4513&Q=530586>

Refer to the Department of Housing website for more information: <http://www.ct.gov/doh/site/default.asp>

Contact 211 Infoline and Select the Housing Option for more information or go to the following website:  
<http://www.ct.gov/doh/cwp/view.asp?a=4513&Q=548618>

### Cash for Keys/Relocation Assistance

Cash for Keys is a cash incentive program offered to the tenants or former homeowners living in a foreclosed property to vacate the premises by the lender/servicer or successor in interest to the property (a new owner). A tenant can also be living with a borrower or in a property formerly owned by a deceased borrower.

You can contact the Department of Banking Hotline at 1-877-472-8313 to request relocation assistance from your mortgage company if you are a former owner living in a foreclosed property.

## Contact Legal Services



### Consumer Law Project for Elders (CLPE)

CLPE provides free legal assistance for Connecticut residents 60 years and older (or someone calling on their behalf) at all income levels who have consumer questions or problems. If your problem is complicated and you need an attorney to represent you, CLPE may either represent you or refer you to an attorney in your area. Representation is limited to people with the greatest financial need. CLPE consumer issues include the following issues:

- Billing, debt or collection problems including medical debt, credit card debt or harassment by debt collectors and you have a lawsuit and court hearing involving your debt, and being billed for items you never bought.
- Bankruptcy - if you are considering it.
- Disputes over goods or services and unfair loans.
- Bank or wage execution.
- Contract or contractor problems.
- Identify theft, healthcare fraud, or a consumer scan - if you are a victim of any of these topics.

Phone: **1-800-296-1467 (Confidential Intake Line)**. / Note: Currently, CLPE does **not** provide legal assistance regarding **mortgages and foreclosure**. Hours: Monday – Friday, 9 a.m. – 5 p.m.

### CTElderLaw.org

The CTElderLaw.org website was created to provide comprehensive, current information on elder law, government programs and legal assistance for residents of Connecticut age 60 and older. Legal assistance is provided through the following agencies to low-income residents.

Agency	Phone
Connecticut Legal Services (Bridgeport/Stamford)	203-336-3851
Greater Hartford Legal Aid (Hartford/New Britain)	860-541-5000
New Haven Legal Assistance (New Haven)	203-946-4811
Connecticut Legal Services (Waterbury)	203-756-8074
Connecticut Legal Services (Willimantic/New London)	860-456-1761

### Connecticut Fair Housing Center

The Connecticut Fair Housing Center attorneys:

- Serve as a resource for borrowers, housing counselors, consumer attorneys and policy makers on foreclosure prevention, responsible lending and mortgage lending discrimination issues.
- Participate in orientations presented by housing counselors in New Haven, Waterbury, Norwich, and New London. Call your local housing counselor. **Website:** [www.ctfairhousing.org](http://www.ctfairhousing.org)

### For More Information

- **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. This guide includes information on understanding the foreclosure process and legal terminology, being effective in mediation, and filing court forms and documents. Copies are available at many locations, such as CHFA-approved housing counselors, by attending a Foreclosure Prevention Clinic where the manual is distributed, by calling the Center at **860-263-0731**, or the following website: [www.ctfairhousing.org](http://www.ctfairhousing.org)

- **Housing Manual**

See the **Locating Affordable Housing in Connecticut** section of this booklet for information regarding the guide, ***Moving Forward, Greater Hartford Renters' Guide and Statewide Guide***.

## Contact Legal Services (cont'd)

### Attend a Foreclosure Prevention Clinic

The Connecticut Fair Housing Center, the Department of Banking, and the Judicial Branch's Foreclosure Mediation Program give presentations at two free monthly legal clinics for homeowners in foreclosure. More information on the clinics, locations, directions, dates, and times is available by visiting [www.ctfairhousing.org](http://www.ctfairhousing.org) or by calling **860-263-0731**.

The Foreclosure Prevention Clinic is open to any homeowner facing foreclosure. The clinics provide:

- Information about the foreclosure process and guidance on preparing for court from a CT Fair Housing Center attorney
- A description of resources available to homeowners from the Department of Banking, and
- Information about the Mediation Program from a court mediator.

Following the presentations, homeowners may meet one-on-one with volunteer attorneys, law students, paralegals, to discuss their situation. The monthly Foreclosure Prevention Clinic in Fairfield County is located in Bridgeport, Norwalk and Stamford, is run by the Connecticut Fair Housing and Homes Saved by Faith. The Clinic in Hartford is run by the Connecticut Fair Housing and the University of Hartford Paralegal Studies Program and is located at the University of Hartford locations.

### Foreclosure Prevention Clinics - in Fairfield County and Connecticut and the University of Hartford

<b>Date</b>	<b>Time</b>	<b>Location</b>
Tuesday, April 18, 2017	5:30 p.m. – 8 p.m.	University High School of Science and Engineering, 351 Mark Twain Drive, Hartford.
Wednesday, May 17, 2017	6 p.m. – 8:30 p.m.	Bridgeport City Hall Annex (Morton Govt. Center), 999 Broad St., OPED Conference Room, 2 <sup>nd</sup> Floor
Wednesday, July 19, 2017	6 p.m. – 8:30 p.m.	Stamford Govt. Ctr., 888 Washington Blvd., 6 <sup>th</sup> Floor Training Room.
Tuesday, September 19, 2017	5:30 p.m. – 8 p.m.	University High School of Science and Engineering, 351 Mark Twain Drive, Hartford.
Wednesday, October 18, 2017	6 p.m. – 8:30 p.m.	Morton Government Center, 999 Broad St., 2 <sup>nd</sup> Floor OPED Conference Room
Tuesday, November 21, 2017	5:30 p.m. – 8 p.m.	University High School of Science and Engineering, 351 Mark Twain Drive, Hartford.

### For More Information

Foreclosure Prevention Clinics are held during HUD and CHFA-approved housing counselor orientation sessions.

- See the **HUD and CHFA Approved Housing Counseling List** in this booklet and call the housing counseling agency to register.
- The list is also available on the Connecticut Fair Housing Center's website: [www.ctfairhousing.org](http://www.ctfairhousing.org).

## Contact Legal Services (cont'd)

### County Bar Associations/Lawyer Referral Service (LRS)

The state's **County Bar Associations** have a **Lawyer Referral Service**, which:

- Is a non-profit, public service, a way to introduce you to a lawyer who can answer your questions about a legal problem when you don't know which attorney to call.
- Arranges for an appointment to be set up for you with an attorney in your area.
- Has a \$25 or \$35 fee for an initial consultation (depending on your county). Services beyond the half hour are at the attorney's market rate.
- Allows you to send an email and briefly state your questions and the dates and times you can be reached.

Local Foreclosure Attorneys and Bankruptcy Attorneys are also available to assist you.

County	Phone	Fee for ½ hour Consultation	Websites	Email Addresses
Fairfield	203-335-4116	\$35	<a href="http://www.fairfieldlawyerreferral.com">www.fairfieldlawyerreferral.com</a>	<a href="mailto:fcba@conversent.net">fcba@conversent.net</a>
Hartford*	860-525-6052	\$25	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	<a href="mailto:hcba@hartfordbar.org">hcba@hartfordbar.org</a>
New Haven	203-562-5750	\$35	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	<a href="mailto:NHCBAinfo@newhavenbar.org">NHCBAinfo@newhavenbar.org</a>
New London	860-889-9384	\$25	<a href="http://www.nlcba.org">www.nlcba.org</a>	A contact form is available on the website.

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

### For More Information

For information on New Haven County Bar Association Programs, including:

- New Haven Lawyer Finder, Ask A Lawyer Clinics, and the Modest Means Reduced Fee Program,
  - See their website: <http://www.newhavenbar.org/>

### Lawyer Finder Service

The member attorneys in the Lawyer Finder Service go through the same screening process as the Referral Service. Ask a Lawyer Clinics are held in New Haven County libraries a few times a month. Each client receives a 15-minute consultation from a member attorney.

If . . .	Then . . .
The client would benefit from further legal assistance.	The attorney refers them back to a free LRS referral
A client's gross income is less than 250% of federal poverty guidelines, the client may qualify for a Modest Means attorney.	The client may qualify for a Modest Means attorney.
An application is approved	There is a \$25 processing fee for a half hour attorney consultation. After that, the rate is \$60 per hour.

**Note:** The Modest Means Reduced Fee Program is not applicable to foreclosure cases.

### Statewide Legal Services

Contact **Statewide Legal Services** at **1-800-453-3320** or **860-344-0380** (for Hartford and Middletown) SLS may also be able to assist you if you have been in Judicial Foreclosure and are going through **Housing Court Summary Process Eviction**. SLS also provides assistance for Rental, Landlord/Tenant, and Security Deposit issues.

## Contact Legal Services (cont'd)

### Connecticut Superior Court Judicial Districts

Foreclosure cases are held in the following Connecticut Superior Courts.

**Connecticut Superior Court Judicial Districts**  
Hours: 9 a.m. – 5 p.m. /Website: [www.jud.ct.gov](http://www.jud.ct.gov)

Court / Judicial District	Codes	Phone Number	Fax Number	Court Service Center/Phone
<b>Ansonia-Milford</b> , 14 West River St., 2 <sup>nd</sup> Fl., P.O. Box 210, Milford 06460	AAN	203-877-4293	203-876-8640	<b>Yes</b> 203-283-8260
<b>Bridgeport – See Fairfield</b>	FBT			<b>Yes</b>
<b>Danbury</b> , 146 White St., Danbury 06810	DBD	203-207-8600	203-207-8642	<b>Yes</b> 203-207-8766
<b>Fairfield (Bridgeport)</b> , 1061 Main St., Bridgeport 06604	FBT	203-579-6527	203-382-8406	<b>Yes</b> 203-579-7210
<b>Hartford</b> , 95 Washington St., Hartford 06106	HHD	860-548-2700	860-548-2783	<b>Yes</b> 860-706-5064
<b>Litchfield</b> , 15 West St., Litchfield 06759	LLI	860-567-0885	860-567-4779	No
<b>Meriden</b> , 54 West Main Street, Meriden 06451	NNI	203-238-6666	203-238-6322	<b>Yes</b> 203-238-6499
<b>Middlesex</b> , 1 Court St., Middletown 06457	MMX	860-343-6400	860-343-6423	<b>Yes</b> 860-343-6499
<b>Milford – See Ansonia-Milford</b>	AAN			<b>Yes</b>
<b>New Britain</b> , 20 Franklin Square, New Britain 06051	HHB	860-515-5180	860-515-5185	<b>Yes</b> 860-515-5153
<b>New Haven</b> , 235 Church St., New Haven 06510	NNH	203-503-6800	203-503-6885	<b>Yes</b> 203-503-6819
<b>New London</b> , 70 Huntington St., New London 06320	KNL	860-443-5363	860-442-7703	No
<b>Norwich</b> , 1 Courthouse Square, Norwich 06360	KNO	860-887-3515	860-887-8643	<b>Yes</b> 860-823-0857
<b>Putnam</b> , 155 Church Street, Putnam 06260	WWM	860-928-7749	860-928-7076	No
<b>Stamford</b> , 123 Hoyt St., Stamford 06905	FST	203-965-5308	203-965-5370	<b>Yes</b> 203-965-5297
<b>Tolland</b> , 69 Brooklyn St., Rockville 06066	TTD	860-896-4920	860-875-0777	<b>Yes</b> 860-896-4945
<b>Waterbury</b> , 300 Grand St., Waterbury 06702	UWY	203-591-3300	203-596-4032	<b>Yes</b> 203-591-3308

### Court Service Centers

Court Service Centers in some Superior Court locations provide free printers, scanners, fax machines, copiers, phones, and work space for self-represented parties. Staff can answer questions regarding court proceedings. Refer to [www.jud.ct.gov](http://www.jud.ct.gov), and go to the **Quick Links** menu on the home page of the Judicial website for more information. See the listing above for available Court Service Centers.

## Contact Legal Services (cont'd)

### Volunteer Attorney Program (VAP) – Foreclosure Program

Volunteer attorneys are available through a State of Connecticut Judicial Branch program to give advice and answer questions about foreclosure on a first-come, first served basis. Homeowners facing foreclosure are welcome to attend at any convenient courthouse listed below. If you have any questions, please contact Cheryl Halford at **860-263-2734 X3038**.

**VAP Chart**

Where	Day	Time
<b>Bridgeport Superior Court</b> , 1061 Main St., Room 208, 2 <sup>nd</sup> Floor	Wednesday	9 a.m. to 11 a.m.
<b>Hartford Superior Court</b> , 95 Washington St., Room 103, 1 <sup>st</sup> Floor	Tuesday	9 a.m. to 11 a.m.
<b>New Britain Superior Court</b> , 20 Franklin Square, Room 406, 4 <sup>th</sup> Floor	Wednesday	9 a.m. to 11 a.m.
<b>Note:</b> Volunteer Attorneys videoconference from Waterbury.		
<b>New Haven Superior Court</b> , 235 Church St., Room 7B, 7 <sup>th</sup> Floor	Wednesday	9 a.m. to 11 a.m.
<b>New London Superior Court</b> , 70 Huntington St., Rm. E-309, 3 <sup>rd</sup> Floor	Wednesday	2 p.m. to 4 p.m.
<b>Stamford Superior Court</b> , 123 Hoyt St., Rms. 704 & 705, 7 <sup>th</sup> Floor	Wednesday	9:30 a.m. – 11:30 a.m.
<b>Waterbury Superior Court</b> , 300 Grand St., Room 9.05 & 9.06, 2 <sup>nd</sup> Floor	Wednesday	9 a.m. to 11 a.m.

### VAP – Request for Accommodation under the Americans with Disabilities Act (ADA)

If you would like to participate and need an accommodation under the Americans with Disabilities Act, please contact Cheryl Halford at **860-263-2734 X3038**.

### VAP – Other Programs

VAP Program	Websites / Refer to the State of Connecticut Judicial Website . . .
VAP Family Program	Family Volunteer Attorney Program at the following website: <a href="http://www.jud.ct.gov/VAP_family.pdf">http://www.jud.ct.gov/VAP_family.pdf</a>
VAP Small Claims Program	Small Claims Volunteer Attorney Program at: <a href="http://jud.ct.gov/VAP_smallclaims.pdf">http://jud.ct.gov/VAP_smallclaims.pdf</a>
VAP Collections Program	Collections Volunteer Attorney Program at: <a href="http://jud.ct.gov/VAP_collections.pdf">http://jud.ct.gov/VAP_collections.pdf</a>

## Contact Legal Services (cont'd)

### Translation Assistance

Translation Assistance is provided by the Superior Court. For information on:

For Information Regarding . . .	Phone Number, for . . .
Spanish translation	For Spanish translation, the phone number is <b>860-706-5040 X4088</b> .
Other Languages	For other languages, the phone number is <b>860-706-5040 X4085</b> .

**Note:** If a translator is unavailable, you may need to bring someone with you to court who can translate for you.

### Opening Strict Foreclosure Judgments

If your law day has passed in a Strict Foreclosure, you should speak to your applicable Court Clerk regarding filing a Motion to Open (\$125 fee) based on Connecticut Statute Sec. 49.15 (a) (2) Opening of Judgments of Strict Foreclosure, regarding opening up a Strict Foreclosure judgment **with the mortgage lender/servicer's consent** within:

- **Thirty (30) days** of the title vesting or
- **Four (4) months** of the date the judgment was entered, **whichever is greater**.

**Important!** You need to have **permission from the lender** to open up loan modification discussions in this situation. The **Motion to Open** Form is **JD-CV-107**. Refer to the Judicial website, select Forms from the home page at [jud.ct.gov](http://jud.ct.gov).

## Contact Legal Services (cont'd)

### Sign Up for the Judicial Foreclosure Mediation Program

The Judicial Foreclosure Mediation Program is a *confidential* program that was established effective July 1, 2008, by the Chief Court Administrator in each judicial district, in accordance with Public Act 08-176. This program was the first of its kind established in the country. Sessions are held at courthouses located throughout the state.

Mediation is Court-appointed negotiations in a conference room setting, with an impartial mediator from the Judicial Branch, a lawyer representing the mortgage lender/servicer's law firm (the plaintiff), and the homeowner in foreclosure (the defendant).

### Foreclosure Mediation Program Details

The Mediation Program provides:

- The opportunity for you to meet with a representative of the mortgage and try to negotiate a resolution to the issues with the help of a judicial mediator. The mediator helps you and the lender to reach a fair, voluntary, negotiated agreement, but does not provide a right or wrong decision.
- The opportunity to a "yes" or "no" answer quickly to prevent unreasonable delay.
- Facilitation of initial document submission by mediators (rather than the mortgage company attorneys).
- Resolution in three sessions or seven months.

It also:

- Requires that requests for extensions will be scrutinized by the court.
- Requires eligibility if you file an Appearance form.
- Includes Mediator Reports written to summarize the session(s) and to expose the cause of delay.
- Indicates that parties who cause delay can be sanctioned by the court.

### Discussing Next Steps

Be prepared to discuss your next steps, including staying in the home or negotiating a "graceful exit" from the home. Refer to the "Explore Loan Workout Solutions with Your Lender or HUD-Certified Counselor in this booklet."

If you are late or was already in mediation, you must show "good cause" to re-enter or enter mediation late. The court will consider whether the parties are likely to benefit from mediation and there has been a material change in circumstances if the parties had previously been in mediation. The court will establish deadlines regarding pre-mediation.

### Litigation Hold

A Litigation Hold is in place in Connecticut. The Litigation Hold does not stop a mortgage company from filing papers against a homeowner that has not filed an appearance or a party that is not the homeowner.

If . . .	Then, the Mortgage Lender/Servicer . . .
You file a Foreclosure Mediation Certificate	Cannot file pleadings (documents that include a formal statement filed in the judicial proceeding) including a motion, request, or Demand, until mediation ends or 7 months has passed since the Return Date of the case.
It is after the Litigation Hold	Can file pleadings even though you are in mediation, but cannot have a judgment (a final decision in the case ordered by a judge).

# Avoiding Foreclosure

## Contact Legal Services (cont'd)

### Sign Up for the Judicial Foreclosure Mediation Program (cont'd)

The following forms need to be sent to the Superior Court where your case is being heard within fifteen (15) days after the Return Date. Forms are available at [www.jud.ct.gov](http://www.jud.ct.gov) in the menu at the bottom of the page (under "Self Help"), click on Quick Links, then Forms, then Civil Forms.

#### Mediation Forms

Form	Explanation
<b>Appearance</b> (JD-CL-12)	Anyone named as a party in a Court case is required to fill out an Appearance form to acknowledge to the Court that they received the summons and complaint and intend to participate in the case. It tells the court that you are representing yourself in a lawsuit or that an attorney is representing you. The deadline for filling out the Appearance Form is 15 days after the Return Date. Once filed, all court notices and papers filed about your case that are filed are sent to the listed address. When a defendant in a civil case files an appearance, the person is submitting to the court's jurisdiction.
<b>Foreclosure Mediation Certificate</b> (JD-CV-108)	This form is sent out to the borrower to allow them to request participation in Judicial Foreclosure Mediation.

#### The Summons and Complaint Package

The following forms are sent out with a Foreclosure Summons:

Form	Explanation		
<b>You are Being Sued</b> (JD-CV-103)	Includes the Connecticut Housing Finance Authority (CHFA) Telephone Number (1-877-571-2432). CHFA will screen you for the Emergency Mortgage Assistance Program (EMAP).		
<b>Mediation Information Form</b> (JD-CV-135)	The MEDIATION INFORMATION FORM (JD-CV-135) is available that includes information on the mediation program and what the forms you need to bring to mediation. The court receives a Return of Service that the Marshal has served a Summons Package on you, it sends out a reminder to file the Appearance Form and the Foreclosure Mediation Certificate.		
<b>Foreclosure Mediation, Notice to Homeowner or Religious Organizations</b> (JD-CV-127)	Notice regarding the availability of the Judicial Foreclosure Mediation Program to Homeowners and Religious Organizations who are the borrower.		
<b>Foreclosure Mediation – Court Notice to Homeowner</b> (JD-CV-109),	Served with the <b>Foreclosure Mediation Notice of Community-Based Resources</b> (JD-CV-126).		
<b>Foreclosure Mediation Notice of Community-Based Resources</b> (JD-CV-126)	A notice that gives information to homeowners in foreclosure regarding the programs which could assist them is also sent out. Includes the following information/contact information: <table border="1"><tr><td><ul style="list-style-type: none"><li>Department of Banking Foreclosure Hotline</li><li>CHFA EMAP contact information</li><li>Housing Counselors certified by HUD and CHFA</li></ul></td><td><ul style="list-style-type: none"><li>Foreclosure Prevention Clinics</li><li>County Bar Associations</li><li>Mortgage Crisis Job Training Program</li><li>CAFCA Agencies.</li></ul></td></tr></table>	<ul style="list-style-type: none"><li>Department of Banking Foreclosure Hotline</li><li>CHFA EMAP contact information</li><li>Housing Counselors certified by HUD and CHFA</li></ul>	<ul style="list-style-type: none"><li>Foreclosure Prevention Clinics</li><li>County Bar Associations</li><li>Mortgage Crisis Job Training Program</li><li>CAFCA Agencies.</li></ul>
<ul style="list-style-type: none"><li>Department of Banking Foreclosure Hotline</li><li>CHFA EMAP contact information</li><li>Housing Counselors certified by HUD and CHFA</li></ul>	<ul style="list-style-type: none"><li>Foreclosure Prevention Clinics</li><li>County Bar Associations</li><li>Mortgage Crisis Job Training Program</li><li>CAFCA Agencies.</li></ul>		

#### Mediation Eligibility

The following are eligible for mediation:

- The residential property is the primary residence.
- Owner-occupant of one-to-four family residential real property located in Connecticut.
- Owner-occupant who is also the borrower under a mortgage that covers a residential real property.

## Contact Veterans Programs



### Mortgage Assistance for Veterans

#### VA Hotlines

Hotline	Explanation
<b>Veterans Infoline</b>	The Veterans Infoline is available for questions regarding Veteran programs. Phone: <b>1-866-928-8387</b> .
<b>VA Loan Technicians</b>	This free service is available to Veterans and their dependents nationwide, for VA and non-VA loans, to explain the law and your options, organize your finances, and represent you in negotiations with your lender if necessary (and have a VA loan). For more information, call <b>1-877-827-3702</b> , or go to the following website: <a href="http://www.benefits.va.gov/homeloans">http://www.benefits.va.gov/homeloans</a>

### The Servicemembers Civil Relief Act (SCRA)

SCRA applies to active duty military personnel who had a mortgage prior to enlistment or being ordered to active duty. This includes members of:

- The Army, Navy, Marine Corps, Air Force, Coast Guard
- Commissioned officers of the Public Health Service
- The National Oceanic and Atmospheric Administration engaged in active service
- Reservists ordered to report for military service

People ordered to report for induction (training) under the Military Selective Service Act, and guardsmen called to active service for more than 30 consecutive days (dependents are also entitled to protections in some situations).

The Act provides:

- Assistance with **mortgage interest payments** - it limits the **interest** that may be charged on mortgages incurred/acquired by a service member (including debts incurred jointly with a spouse) before he or she entered into active military service.
- That your mortgage lender/servicer may let you stop paying the principal amount due on your loan during your active duty service.

### For More Information

- Refer to the **Veterans Infoline**, phone: **1-866-928-8387**.
- Contact your Mortgage Lender/Servicer for more information regarding SCRA.

## Contact Veterans Programs (cont'd)

### Mortgage Assistance for Veterans (cont'd) /

#### Soldiers, Sailors, and Marines Fund (SSMF)

SSMF is administered by the American Legion in accordance with the provisions of Connecticut General Statutes that provides assistance for needy wartime veterans and their families. Assistance is provided for:

- Weekly assistance.
- Rental payments or mortgage interest payments
- Utilities such as gas, electricity, water or home heating fuel.
- Medical expenses (limits apply).
- Emergent dental care (Veteran only)
- Prescription medications.
- Eye examination and eyeglasses.
- Audiological evaluation and hearing aids
- Funeral expenses
- Durable medical equipment.

#### Eligibility for SSMF

Applicants must:

- Be residents of the State of Connecticut at the time of application for assistance and while in receipt of assistance.
- Have been honorably separated from the military service.
- Have served a minimum of ninety (90) days on active duty during a statutory wartime period as specified in the Connecticut General Statutes, section 27-103, unless you were discharged prior to the completion of 90 days service for a service-connected disability rated by the VA. You may qualify if you served for the full duration of a conflict in a combat or combat-support role if the war, campaign or operation lasted fewer than 90 days. Active duty service for Training Purposes Only (ADCUTRA) while a member of the National Guard or Armed Forces Reserves does not constitute eligible statutory service.
- Be residing with your spouse if your request for assistance includes your spouse.
- Be residing with your children if the request includes your children, and they must be your natural or adopted children under the age of eighteen (18).

Assistance is provided for temporary periods only and is limited in amount, frequency, and duration and as specified. Income and asset limitations apply. Information is available regarding the types of available assistance to needy wartime veterans, their spouses, and their children ages 0-18.

Connecticut veterans requiring assistance may contact:

- A Full-time Veterans Aid Investigators in the community in which you reside.
- A volunteer Fund Representative in the community in which you reside.
- An American Legion Post, where the Post Service Officer may also be a Fund Representative.

**Note:** See the link for Volunteers by town at the website in the **For More Information** section.  
Assistance is not available for **homeowners in foreclosure**.

#### For More Information

- For additional information, application and eligibility information go to: <http://www.alctssmf.org/how-and-where-to-file>
- Connecticut General Statutes, sections 27-103, 27-138 and 27-140.

## Contact Veterans Programs (cont'd)

### Mortgage Assistance for Veterans (cont'd) /

#### VA Home Loan Guaranty Program

This is a benefit for eligible veterans, active duty personnel, Reserve members and National Guard personnel for purchasing and retaining a home. If you have a VA loan and are having problems making payments, the program may arrange a repayment plan or other alternative to foreclosure. The VA offers home loan counseling through Regional Loan Centers, at:

Address	Phone
Department of Veterans Affairs VA Regional Loan Center, 275 Chestnut Street Manchester, NH 03101	1-800-827-6311 or 1-800-827-0336 <b>Website:</b> <a href="http://www.vba.va.gov/ro/manchester/lqymain/loans.html">http://www.vba.va.gov/ro/manchester/lqymain/loans.html</a> <b>For the following states:</b> CT, MA, ME, NH, NY, RI, and VT

#### Supportive Services for Veteran Families (SSVF) Program

SSVF program provides homelessness prevention and rapid re-housing services (for housing stabilization) to veterans and is administered by providers in Connecticut. SSVF is for veterans currently residing in or who are transitioning to permanent housing. Referrals for services originate from VA staff, shelter staff, social service agencies, veteran service organizations, or through self-referral. See the following website:

<http://ctheroesproject.org/ssvf/> Supportive Services include comprehensive services such as:

- Assistance in coordinating and obtaining public benefits, temporary financial assistance.
- Case management and coordination and linkage to VA benefits and other public benefits (medical, mental health, substance abuse, housing, etc.).

#### For More Information

Contact the following for more information on housing for veterans.

Program	Website/Contact Information
SSVF Program	Refer to the SSVF contact information in this section.
State of Connecticut Veterans website	<a href="http://www.veterans.ct.gov/veterans/site/default.asp">http://www.veterans.ct.gov/veterans/site/default.asp</a>
Veterans Infoline	<b>1-866-928-8387</b>
CT Coalition to End Homelessness at.	<b>860-519-5564</b> , or <a href="mailto:info@cceh.org">info@cceh.org</a>



## Beware of Foreclosure Rescue Scams

Scam artists try to take advantage of homeowners who get into trouble by charging thousands of dollars for false promises of help. You can be a target for **Foreclosure Rescue Scams** if you are facing or in foreclosure. The help you need is available for free through a HUD-approved Housing Counselor (see the **HUD-approved Housing Counselor** section in this booklet).

- Be very careful of non-lawyers (business, organization, or persons) who ask you to pay a fee for counseling, loan modification, foreclosure prevention, or a “forensic audit” (history of your loan documents), regardless of their promises or claims. Many out-of-state attorneys target Connecticut residents: **never pay attorneys that you do not meet.**

These **foreclosure rescue companies** (or unlicensed Debt Negotiators) claim they can help save your home, but their goal is to make money. Some may request large fees and then stop returning your calls or work with you for awhile before disclosing their charges. Stop communication if one of the companies insists on a fee.

To protect yourself, contact:

- Your mortgage company and to request assistance with your mortgage.
- A free and reputable, HUD-approved housing counselor (see the HUD-Approved Counselors listing in this guide), or
- A Debt Negotiator licensed by the Department of Banking.

### Warning Signs – Unlicensed Debt Negotiator

#### Warning Signs that you are Working with An Unlicensed Debt Negotiator/Foreclosure Rescue Company

That the company:

- Demands a fee in advance – no legitimate organization asks for an up-front fee
- Offers to negotiate a loan modification for you for a fee
- Makes an unsolicited offer or claim that they can help you save your home.
- Recommends you break off contact with the lender or counselor that you have been working with.
- Advises you to stop making mortgage payments.
- Tells you to send your money or payment to someone other than your loan servicer. Asks you to wire money through a transfer service (like Money Gram.)
- Instructs you to transfer ownership of your property.
- Makes verbal promises that are not in writing.
- Asks you to sign a document that has blank lines or spaces.
- Offers you a “forensic” examination of your loan documents.

### Foreclosure Rescue Company/Unlicensed Debt Negotiator Complaints

Report suspicious activity to the Department of Banking Foreclosure Hotline at **1-877-472-8313**.

When you submit a complaint regarding a Foreclosure Rescue Company or unlicensed Debt Negotiator, please include the following documents.

Document	Explanation
1 - Agreement	A copy of the agreement with the foreclosure rescue company or out-of-state law firm.
2 – Proof of Payment	Proof of payment, for example, a copy of your bank statement, or cancelled check.
3 - Letter	A brief letter explaining what the foreclosure rescue company promised you in exchange for the fee paid (for example, a loan modification).

## Contact the Department of Banking (DOB)



### Small Loan Lenders Licensed by the DOB

Small loan lenders licensed to do business in Connecticut are listed below. If you need to pay municipal property taxes, for example, you can contact a small loan lender licensed by the Department of Banking. You may need to get a co-signer if you have credit issues.

For More Information: [http://www.ct.gov/dob/cwp/view.asp?a=2233&q=449828&dobNAV\\_GID=1663](http://www.ct.gov/dob/cwp/view.asp?a=2233&q=449828&dobNAV_GID=1663)

### Regulators of Large Mortgage Lenders/Servicers

Listed below are the primary regulators for national banks.

Regulator	Information
Consumer Financial Protection Bureau (CFPB)	Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, IA 52244. Phone number: 855-411-2372 / Fax number: 855-237-2392.
Office of the Comptroller of the Currency (OCC).	Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston TX 77010. Phone number: 1-800-613-6743 / Fax number: 713-336-43401.

### Licensed Debt Negotiators

The Department of Banking licenses Debt Negotiators who assist consumers for a fee faced with significant debt or negotiate the terms of a consumer's obligation to a mortgagee/creditor on the consumer's behalf. No Debt Negotiator may accept a fee until they fully performs the services. Refer to the **Foreclosure Rescue Scams** portion of this booklet for information on pursuing complaints against Unlicensed Debt Negotiators. Debt negotiation includes:

- Negotiation of a short sale of residential property (one to four family owner-occupied real property);
- Providing services related to avoiding or delaying actual or anticipated foreclosure proceedings; and
- Addressing the delinquency and default of a mortgage loan.

**Contact the Department of Banking to find out if the company or individual you are dealing with is licensed.**

Entities exempt from acquiring a Debt Negotiator license include:

- Attorneys licensed to practice law in Connecticut when engaged in debt negotiation as a supplementary matter to the attorney's client representation.
- Financial Institutions
- Licensed Debt Adjusters while performing debt adjuster services.
- Non-profit organizations (bona fide).

## Contact the Department of Banking

### Licensed Debt Negotiators (cont'd) / Consumer Protections

Debt Negotiators are required to provide in each contract the following consumer protections:

- Complete and detailed lists of services, costs, and statements of results.
- A statement that the Debt Negotiator has reviewed your debt and an individualized evaluation of the likelihood that the debt negotiation services will reduce your debt or, if applicable, prevent foreclosure of your home.
- A three-day right of rescission along with the following statement: "If you wish to cancel this contract, you may cancel by mailing a written notice by certified or registered mail to the address listed below. The notice shall state that you do not wish to be bound by this contract and must be delivered or mailed before midnight of the third business day after you sign the contract."

**Note:** "Business day means any calendar day except Sunday or any of the following business holidays: New Year's Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving, and Christmas.

You can cancel any debt negotiation contract that does not comply with Connecticut Banking Law. In addition, the Banking Commissioner has established a [schedule of maximum fees](#) that the debt negotiator may charge for specific services. The following are the maximum fees that debt negotiators may charge for their services.

#### Debt Negotiator Fees

Fee	Explanation
Initial Fee	An initial fee is a reasonable on-time initial or set up fee a debt negotiator of unsecured debt may charge you in an amount not to exceed fifty dollars (\$50).
Service Fees	Monthly service fee that a debt negotiator of may charge you not to exceed eight dollars (\$8) for each creditor listed in the debt negotiation service contract. The total service fee charged to you may not exceed forty dollars (\$40) per month.
Aggregate Fees	Total aggregate fees that a debt negotiator may collect including the initial fee and service fees, not to exceed ten percent (10%) of the amount that your debt is reduced as part of each settlement as agreed to in the service contract as it is achieved. A debt negotiator may not charge more than ten percent (10%) of the amount that your debt is reduced for what you have entered into a debt negotiation contract for joint obligations for you or your spouse or other members of the household.
Debt Negotiators of Secured Debt	A Debt Negotiator of Secured Debt, including Short Sales and Foreclosure Rescue Services, may impose a fee upon you for performing debt negotiation services not to exceed five hundred dollars (\$500). The fee is only collectable upon the successful completion of all services stated in the debt negotiation service contract. Nothing will prohibit any person from receiving compensation from the mortgage company or its assignees.
<b>Phone</b>	<b><a href="#">Link to Schedule of Fees for Debt Negotiators</a></b>
1-800-831-7225	<a href="http://www.ct.gov/dob/cwp/view.asp?a=2245&amp;q=447726&amp;pp=12&amp;n=1">http://www.ct.gov/dob/cwp/view.asp?a=2245&amp;q=447726&amp;pp=12&amp;n=1</a>

#### Licensed Debt Negotiators

Company Name	Address	City	Zip Code	Telephone #
Accredited Home Services, LLC	8 Enfield Garden Drive	Enfield CT	06082	(860) 265-3727
Care One Services, Inc.	9755 Pawtuxent Woods Drive	Columbia MD	21046	(410) 910-2774
Consumer Debt Help Association LLC	1300 NW 17 <sup>th</sup> Avenue, Suite 140	Delray Beach FL	33445	(888) 628-7535
CT Property Network, LLC	45 Church St., Suite 204A	Stamford CT	06906	(203) 348-8400
Loss Mitigation Services LLC	800 Turnpike Street, Suite 300	North Andover MA	01845	(978) 984-5198
Neighborhood Assistance Corporation of America (NACA)	241 Main St., Suite 200N	Hartford CT	06106	(203) 562-6220
Property Choices LLC	43 Applewood Drive	Huntington CT	06484	(203) 767-0432
Smart Financial Services Corp.	964 Madison Avenue	Bridgeport CT	06606	(203) 247-7000

## Contact the Department of Banking (cont'd)

### Preparing a Department of Banking Customer Assistance Form

You can fill out the attached Department of Banking **Consumer Assistance Form** to tell us about your complaint or question. The form is available online.

#### Steps to Take

Step	Action
1	Access: The Department of Banking website at <a href="http://www.ct.gov/dob">www.ct.gov/dob</a> .
2	Click on: <b>File a Complaint.</b> Receive: The <b>How May We Help You?</b> page with Consumer Assistance Form selections for the Product or Service, Loan type, or Additional Financial Services type that is the subject of the complaint.
3	Click on: The selection that applies to your situation. Receive: Instructions to read prior to filling out the Consumer Assistance Form
4	Click on: The Online Consumer Assistance Form link within the Product or Service, Loan, or Additional Financial Services instructions.

**Note:** If you need a paper version of the Consumer Assistance Form, please call the Department of Banking Consumer Affairs Division at 1-800-831-7225.

# Avoiding Foreclosure

## Definitions

Term	Explanation
Answer Form (JD-CV-106)	Refer to an attorney for assistance in filling out an Answer form. This is a formal written response to the complaint filed by the mortgage lender or servicer.
Appearance Form (JD-CL-12)	See <b>Mediation</b> section.
Assumption	Where a qualified buyer may be allowed to take over your mortgage even if your original loan documents state that it is non-assumable.
Attorney General's Settlement	See <b>National Mortgage Foreclosure Settlement</b> section.
Bank/Lender/Servicer/Mortgage Company	The company that owns your mortgage and has a right to foreclose on the property.
Bankruptcy	See <b>Loan Workout Options</b> section.
Broker Price Opinions (BPOs)	Broker Price Opinions provide estimates of the property value.
Cash for Keys	See <b>Housing</b> section.
Community Action Agencies (CAAs)	See <b>CAFCA</b> section.
Connecticut Fair Housing Center	See <b>Connecticut Fair Housing Center</b> section.
Connecticut Housing Finance Authority (CHFA)	See <b>CHFA</b> section.
Court Clerk	A Judicial Branch employee who maintains the official court record of the cases filed in their court. The court clerk's office receives all court papers and assigns hearing dates.
Court Service Centers	See <b>Legal Services</b> section.
Creditor	A creditor is a party that has claim on the services of another party. It is a person or institution to whom money is owed.
Deed	A deed is a legal document (instrument) for the transfer of land or other real property by one person to another. An asset owner (the owner or grantor) transfers his or her right of ownership (title) in an asset to another party (the recipient or grantee).
Deed-in-Lieu of Foreclosure	See <b>Loan Workout</b> section.
Deficiency Judgment	A deficiency judgment is an order by the court, after the law day or sale date that says that you still owe money to the lender. In a strict foreclosure, after the law day, the property is worth less than your total debt to the lender, the court will enter a deficiency judgment against you. The lender is required to present testimony by an appraiser or an affidavit signed by the appraiser regarding the property value. You can hire your own appraiser to counter the plaintiff's appraiser. In a foreclosure by sale, if the auction brings in less money than your total debt to the lender, then the court will enter a deficiency judgment.
Department of Housing and Urban Development (HUD)	The Department of Housing and Urban Development (HUD) is the principal federal agency responsible for programs concerned with housing needs, fair housing opportunities, and improving and developing U.S. communities.
Emergency Mortgage Assistance Program (EMAP)	See <b>EMAP</b> section.
Escrow Account	An account the servicer maintains to pay property taxes and insurance on behalf of the borrower.
FHA Programs	See <b>FHA</b> section.
FHA Partial Claim	The FHA Partial Claim is an interest-free loan that can get your account current if you are FHA-insured.
FHA Short Refinance	See <b>FHA</b> section.
Forbearance Plan	See <b>Loan Workout</b> section.
Foreclosure	See <b>Overview</b> .
Foreclosure By Sale	In a foreclosure by sale, a judge will set a sale date. On that date, an attorney appointed by the court, called the "committee of sale," auctions off the property to the highest bidder. The committee carries out all aspects of the auction, including advertising in a newspaper and posting an auction sign on the property. The committee is instructed to enter the home only with consent of the occupant. The money from the auction first goes to pay for the costs of the auction, then the lender and any liens on the property. Whatever is leftover goes to the homeowner. You can prevent the sale by paying the amount of the judgment plus any costs and fees. You can also sell the property or refinance to pay off the debt.

## Definitions (cont'd)

Term	Explanation
Foreclosure Mediation Certificate (JD-CV-108)	See <b>Mediation</b> section.
Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126)	See <b>Mediation</b> section.
Foreclosure Rescue Scams	See <b>Beware of Foreclosure Rescue Scams</b> section.
Government Sponsored Enterprise	Government Sponsored Enterprises include Fannie Mae, Freddie Mac, Veterans Administration, and United States Department of Agriculture Rural Housing Services.
Home Affordable Foreclosure Alternatives (HAFA) Program	See <b>Making Home Affordable (MHA)</b> section.
Home Affordable Modification Program (HAMP)	See <b>Making Home Affordable (MHA)</b> section.
Home Affordable Refinance Program (HARP)	See <b>Making Home Affordable (MHA)</b> section.
Home Affordable Unemployment Program (UP)	See <b>Making Home Affordable (MHA)</b> section.
Housing Counselors	See <b>Housing Counselor</b> section.
Independent Foreclosure Review	See <b>Independent Foreclosure Review</b> section.
Insolvency	Insolvency is the inability of a debtor to pay a debt.
Judicial Branch Attorney Advice Program /Volunteer Attorney Program	See <b>VAP</b> section.
Judicial Foreclosure Mediation	See <b>Mediation</b> .
Lawyer Referral Services	See <b>Legal Services</b> section.
Loan Acceleration	Loan Acceleration is when the loan is in default and the lender/servicer decides that the entire amount you owe on the loan is due and then initiates foreclosure.
Loan Modification	See <b>Loan Workout</b> section.
Loss Mitigation	Loss Mitigation is a process for considering alternatives to foreclosure when customers fall behind on their mortgage payments or are at risk of default.
Making Home Affordable (MHA) Program/also known as the "Obama Plan"	Making Home Affordable includes a refinancing option through the Home Affordable Refinancing Program (HARP).
Mediation	See <b>Mediation</b> section.
Mediation Information Form (JD-CV-125 and JD-CV-35)	See <b>Mediation</b> section.
Mortgage	A mortgage is a loan secured by real property through the use of a mortgage note which evidences the existence of the loan. The mortgage pledge ends when the obligation is fulfilled or the property is taken through foreclosure. A home buyer can obtain financing (a loan) to purchase the property from a financial institution such as a bank or credit union.
Mortgage Crisis Job Training Program	See <b>Programs for the Unemployed</b> section.
Mortgage Note	A mortgage note is a promissory note associated with a specific mortgage loan. It is the written promise to repay a specified sum of money plus interest at a specified rate and length of time to fulfill the promise. The note obligates the borrower, who signs the note, personal responsibility of repayment.
National Mortgage Foreclosure Settlement/Department of Justice (DOJ) Settlement	See <b>National Mortgage Foreclosure Settlement</b> section.

# Avoiding Foreclosure

## Definitions (cont'd)

Term	Explanation
Net Present Value (NPV)	See <b>Making Home Affordable (MHA)</b> section.
Net Present Value Denial	See <b>Making Home Affordable (MHA)</b> section.
Payoff	The Payoff figure is the full amount owed on the loan plus interest and expenses, the total amount required in order to satisfy the loan as “paid in full.” This figure includes the remaining principal balance, plus late fees, interest, attorney fees (if the bank has filed for foreclosure), forced-placed insurance, property inspection fees, and maintenance costs.
PITI Payment	PITI is Principal, interest, taxes, and insurance payment.
Private Mortgage Insurance (PMI)	A risk-management product that protects lenders against loss if a borrower defaults on a conventional loan. Most lenders require PMI if the loan to value (LTV) percentage is in excess of 80% (the borrower put down less than 20% at purchase). This allows borrowers to make a smaller down payment of 3% to 19.99% (instead of 20%) allowing them to obtain a mortgage sooner since they don't have to save up as much money. Borrowers pay their PMI monthly until they have accumulated enough equity in the home that the lender no longer considers them a high risk.
Promissory Note	A Promissory Note is a document that evidences the debt and the promise to repay.
Property Inspection Fees	Property Inspection Fees are for inspections of the property so that the servicer can make sure that it is occupied and not abandoned.
Quit Claim Deed	A Quit Claim Deed is a legal instrument by which the owner of a piece of real property (the owner or grantor) transfers his or her interest to a recipient called the grantee. The owner/grantor terminates (quits) his or her right and claim to the property, allowing claim to transfer to the recipient/grantee.
Reinstatement	Reinstatement is a process by which, after going into default, the customer pays the loan servicer the entire past-due amount, plus any late fees or penalties, by an agreed date. This option may be appropriate if the consumer's problem paying the mortgage is temporary.
Refinance	See <b>Loan Workout Options</b> section.
Repayment Plan	See <b>Loan Workout Options</b> section.
Return Date	The date that appears on the foreclosure summons that sets time periods for filing case documents. This date that starts the countdown for things taking place in the case. You do not have to go to court on the Return Date.
Reverse Mortgages	See <b>Reverse Mortgage</b> section.
Sale	See <b>Loan Workout</b> section.
Short Sale	See <b>Loan Workout</b> section.
Statewide Legal Services (SLS)	See <b>Legal Services</b> section.
Strict Foreclosure	In a Strict Foreclosure, a judge will set a series of “law days” for each person listed as a defendant in the foreclosure. After the law day, the borrower loses all rights to the property and becomes an occupant. Until the law day, the borrower may avoid foreclosure by redeeming the mortgage. Redeeming can be through a sale of the property or borrowing money from another lender. If the borrower does not redeem the mortgage by the law day, the other defendants are given a chance to redeem the mortgage by paying off the debt. If they do so, they get title to the property.
Suspense Account	A Suspense Account holds funds that are earmarked for – but not immediately credited to – the consumer's loan account. Also called an unapplied funds account.
“Underwater” Home	A home is considered “underwater” if the market value is below the current loan balance.
US Department of Agriculture – Rural Housing Service	See <b>Refinancing</b> section.
Veterans Administration (VA) Counseling	The VA offers counseling through Regional Loan Centers in Connecticut. There is also a Veterans Infoline in Connecticut and assistance through the Soldiers, Sailors and Marines Fund.
Volunteer Attorney Program (VAP)	The <b>Volunteer Attorney Program</b> section.
Withdrawn	The status of a foreclosure case that has been settled and no further action is required.
Please contact Mary Stagis, Consumer Information Representative, Department of Banking at <b>860-240-8171</b> or by email at <a href="mailto:mary.stagis@ct.gov">mary.stagis@ct.gov</a> if you have any feedback or questions on this document.	

# Avoiding Foreclosure

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