



**State of Connecticut Department of Banking
Foreclosure Hotline Bulletin
December, 2012**



Notice of Community-Based Resources for Connecticut Homeowners in Foreclosure

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

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

The free Foreclosure Hotline is open Monday-Friday 8:00 a.m. to 5:00 p.m. Calls will be returned within two business days. You can also reach the Department of Banking at the following telephone numbers: Toll-free: 1-800-831-7225 and at 860-240-8299.

**Mortgage Assistance Programs from the
Connecticut Housing Finance Authority (CHFA)**

The Connecticut Housing Finance Authority administers two mortgage assistance programs created by the Connecticut General Assembly: (1) the Emergency Mortgage Assistance Program (EMAP), which can help with arrears and provide monthly mortgage assistance; and (2) refinancing via CT FAMILIES. For more information, contact a CHFA-approved housing counseling agency (listed below), call CHFA at 1-877-571-2432, or visit www.chfa.org.

HUD and CHFA-Approved Housing Counselors HUD and CHFA-approved housing counselors provide free services to Connecticut homeowners and can assist in identifying possible solutions to your financial issues, reviewing your budget, and negotiating with your mortgage company to address your mortgage issues, including federal loan modification programs and CHFA mortgage assistance programs. HUD and CHFA-approved housing counselors and are trained in handling FHA loans as well as "conventional" loans. **They can help you prepare for Foreclosure Mediation and help you submit financial documents to your mortgage company as part of the Mediation process.** HUD and CHFA-approved counselors welcome residents from all over Connecticut – you do not have to call the agency closest to you. Note: You should have also received a Mediation Information Form and instructions with your foreclosure papers. The Form must be received by the law firm representing your servicer/lender no later than 15 business days before your first mediation session. Even if you are unable to get an appointment with a housing counselor before that deadline, you are still required to submit a completed Mediation Information Form on time.

<i>City/County</i>	<i>Agency</i>	<i>Phone</i>
Bridgeport/ Fairfield	Mission of Peace, Bridgeport, 4270 Main St., Suite 303, Bridgeport, www.missionofpeace.com	203-366-4180
	Housing Development Fund, 940 Broad Street, Bridgeport www.hdf-ct.org	203-338-9035 x0
Danbury/Fairfield	Housing Development Fund, 8 West St., Danbury www.hdf-ct.org	203-338-9035 x0
Hartford/ Hartford	Community Renewal Team, 395 Wethersfield Ave., Hartford www.crtct.org	860-560-5600
	Housing Education Resource Center, 901 Wethersfield Ave., Hartford www.herc-inc.org	860-296-4242
	Urban League of Greater Hartford, 140 Woodland St., Hartford, www.ulgh.org	860-527-0147
New Britain/ Hartford	Neighborhood Housing Services of New Britain, 223 Broad St., New Britain, www.nhsnb.org	860-224-2433
New Haven/ New Haven	Neighborhood Housing Services of New Haven, 333 Sherman Ave., New Haven, www.nhsfnh.org	203-562-0598
	Greater New Haven Community Loan Fund, 171 Orange St., New Haven www.gnhclf.org / http://www.theroofproject.org	203-624-7406
Norwich/ New London	Catholic Charities, Diocese of Norwich, 331 Main St., Norwich; 28 Huntington St., New London www.ccfns.org	860-889-8346
Stamford	Housing Development Fund, 100 Prospect St., Suite 100, Stamford www.hdf-ct.org	203-338-9035 x0
Fairfield	Urban League of Southern CT, 46 Atlantic St., Stamford www.ulsc.org	203-327-5810
Waterbury/ New Haven	Neighborhood Housing Services of Waterbury, 161 North Main St., Waterbury www.nhswaterbury.org (also serves Danbury, and Torrington)	203-753-1896

Legal Resources

Foreclosure Prevention Legal Clinics: 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. The clinics offer information about the foreclosure process along with guidance on how to prepare for court from a 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, or paralegal students to discuss their situation. The monthly clinic in **Hartford** is **every third Tuesday evening of the month** and is run by the Connecticut Fair Housing Center and the University of Hartford Paralegal Studies Program. The monthly clinic in **Fairfield County** is **every third Wednesday evening of the month**, is jointly sponsored by Bridgeport Mayor Bill Finch, Stamford Mayor Michael Pavia, and Norwalk Mayor Richard Moccia, and is run by the Connecticut Fair Housing Center and Homes Saved By Faith. Its location rotates each month among the mayors' cities. More information on the clinics, locations, directions, dates, and times is available by visiting www.ctfairhousing.org or by calling **860-263-0731**.

Judicial Branch Foreclosure Advice Program: Volunteer attorneys are available to give advice and answer questions about foreclosure every Wednesday morning from 9-11 a.m. at: New Haven County Courthouse, 235 Church St., room 7B (7th floor) and Fairfield County Courthouse in room 208 (2nd floor), at 1061 Main St., Bridgeport (also handles landlord/tenant issues). Homeowners facing foreclosure throughout Connecticut are welcome to attend.

Foreclosure Manual for Self-Represented Homeowners: The Connecticut Fair Housing Center publishes "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available at many locations, such as CHFA-approved housing counselors, www.ctfairhousing.org, and by calling the Center at **860-263-0731**.

Statewide Legal Services (SLS): SLS provides free legal advice and referrals for callers qualifying for its services (guidelines include income limits). You can reach SLS via **1-800-453-3320** or **860-344-0380**.

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

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

County	Phone	Fee for ½ hour Consultation	Website	Email
Fairfield	203-335-4116	\$35	www.fairfieldlawyerreferral.com	fcba@conversent.net
Hartford*	860-525-6052	\$25	www.hartfordbar.org	hcba@hartfordbar.org
New Haven	203-562-5750	\$35	www.newhavenbar.org	NHCBAINfo@newhavenbar.org
New London	860-889-9384	\$25	www.nlcba.org	See website for contact form

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

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

Mortgage Crisis Job Training Program The state-funded Mortgage Crisis Job Training Program is a project of The WorkPlace, Inc., in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. The Program helps homeowners increase their job skills and earning potential. It offers customized employment services, job training scholarships, financial literacy, and credit counseling. For information call **1-866-683-1682** or go to www.workplace.org/mortgage.asp. *60 days behind & unemployed*

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

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