

Eviction and Foreclosure Prevention Program

Description:

The Eviction and Foreclosure Prevention Program is a statewide program designed to prevent evictions and foreclosures through mediation and a Rent Bank. The program is administered through the Department of Social Services, which contracts with community-based agencies to operate the program.

The program has two key components, mediation and a rent bank. A trained mediator acts as a third party facilitator to help a tenant and landlord (or a homeowner and mortgage holder) develop mutually agreed upon solutions to identified problems. Such problems may include back rent or mortgage payments, repairs, housing code violations and communication problems.

The Rent Bank provides funds to eligible families to help pay rent or mortgage arrears. Up to \$1,200 is available per family within an 18-month period, but only the minimum amount necessary to stop the eviction or foreclosure is granted. Tenants and homeowners are expected to contribute as much as they can to reduce the arrearage. Funds that are committed to the family on the Rent Bank Agreement are paid directly to the family's landlord or mortgage holder.

Potential participants may be self-referred to the program or referred through an agency. Potential participants must complete an application process, which includes income verification. Families must demonstrate a non-recurring hardship, which may include; loss of income or an increase in expenses, loss of employment, medical disability or emergency; loss of delay in receipt of benefits, natural or man-made disaster or substantial and permanent change in household composition. A family may consist of a single individual, roommates, an extended family, or a one-or-two parent family.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must reside in Connecticut.
- Must be in imminent danger of foreclosure or eviction.
- Must be able to document a non-recurring hardship that led to falling behind on rent or mortgage payments.
- Must live in affordable housing, which typically means that individuals pay less than 60 percent of their income towards rent.
- Must have a gross family income at or below 60 percent of the state median income, refer to [Appendix E](#).

Service Areas:

Statewide

Program Year:

July 1 – June 30

Contact Information:

Jerome Stalling
Department of Social Services
Social Work Services Division
25 Sigourney Street
Hartford, CT 06106
Telephone: 860-424-5427

Access Agency
1315 Main Street
Willimantic, CT 06226
Telephone: 860-450-7400

Towns Served:

Tolland

Willimantic

Windham

136 Main Street, Suite 202
Danielson, CT 06239
Telephone: 860-774-0418

Towns Served:

Andover
Ashford
Ballouville
Bolton
Brooklyn
Canterbury
Chaplin
Columbia
Coventry
Danielson
Dayville
East Killingly
Eastford

Ellington
Hampton
Hebron
Killingly
Mansfield
Moosup
North Grosvenordale
Plainfield
Pomfret
Putnam
Rockville
Rogers
Scotland

Somers
South Killingly
Stafford
Stafford Springs
Sterling
Thompson
Union
Vernon
Wauregan
Willington
Woodstock

New Opportunities, Inc.
232 North Elm Street
Waterbury, CT 06704
Telephone: 203-575-4248

Towns Served:

Bantam
Barkhamsted
Bethlehem
Cheshire
Colebrook
Goshen
Hartland
Harwinton
Kent
Litchfield

Middlebury
Morris
Naugatuck
New Hartford
Norfolk
North Field
Oakville
Prospect
Southbury
Thomaston

Torrington
Warren
Waterbury
Watertown
Winchester
Winsted
Wolcott
Woodbury

NEON
98 South Main Street
165 Flax Hill Road, 3rd Floor
Norwalk, CT 06854
Telephone: 203-899-1064

Towns Served:

Darien
Greenwich
New Canaan

Norwalk
Stamford
Weston

Westport
Wilton

Community Mediation
32 Elm Street
New Haven, CT 06510
Telephone: 203-782-3500

Towns Served:

Branford
East Haven

Hamden
New Haven

North Haven
West Haven

Dispute Settlement Center
134 Old Ridgefield Road
Wilton, CT 06897
Telephone: 203-834-2880

Dispute Settlement Center continued

Towns Served:

Bridgeport
Easton

Fairfield
Monroe

Stratford
Trumbull

HRA-NB

336 Arch Street
New Britain, CT 06051
Telephone: 860-225-1084 Ext. 321

Town Served:

New Britain

TVCCA

83 Huntington Street
New London, CT 06320
Telephone: 860-444-0006 Ext. 113

Towns Served:

Baltic
Bozrah
Colchester
East Lyme
Franklin
Griswold
Groton
Jewett City
Lebanon

Ledyard
Lisbon
Lyme
Montville
Mystic
New London
North Stonington
Norwich
Old Lyme

Preston
Salem
Sprague
Stonington
Voluntown
Waterford

New Opportunities of Greater Meriden

191 Pratt Street
Meriden, CT 06451
Telephone: 203-237-6957 Ext. 11

Towns Served:

Berlin
Kensington

Meriden
Plantsville

Southington
Wallingford

BCO

55 South Street

Bristol, CT 06010
Telephone: 860-589-8623
BCO continued

Towns Served:

Bristol	Farmington	Plymouth
Burlington	Plainville	Terryville

Housing Mediation Danbury (CACD)
66 North Street
Danbury, CT 06810
Telephone: 203-748-4941 Ext. 107

Towns Served:

Bethel	Danbury	Ridgefield
Bridgewater	New Fairfield	Roxbury
Brookfield	New Milford	Salisbury
Canaan	Newtown	Sharon
Canton	North Canaan	Sherman
Cornwall	Redding	Washington

CRT

395 Wethersfield Avenue
Hartford, CT 06114
Telephone: 860 560-5881 or
860-560-4011

Towns Served:

Amston	Glastonbury	South Windsor
Avon	Granby	Suffield
Bloomfield	Hartford	West Hartford
Collinsville	Manchester	Wethersfield
East Granby	Marlborough	Windsor
East Hartford	Newington	Windsor Locks
East Windsor	Rocky Hill	
Enfield	Simsbury	

CRT

282 Main Street Extension
Middletown, CT 06457
Telephone: 860-347-4465 Ext. 230

CRT (Middletown) continued

Towns Served:

Chester

Clinton

Cromwell

Deep River

Durham

East Haddam

East Hampton

Essex

Guilford

Haddam

Madison

Middlefield

Middletown

Moodus

North Branford

Northford

Old Saybrook

Portland

Westbrook

TEAM

30 Elizabeth Street

Derby, CT 06418

Telephone: 203-736-5420 Ext. 1236

Towns Served:

Ansonia

Beacon Falls

Bethany

Derby

Milford

Orange

Oxford

Seymour

Shelton

Woodbridge

Related Information:

[Housing Counseling Agencies, refer to page XII – 25.](#)