



Avoiding Foreclosure Quick Reference

March 2012



State of Connecticut
Department of Banking



260 Constitution Plaza
Hartford, CT 06103-1800

Department of Banking Foreclosure Assistance Hotline

Toll free: 1-877-472-8313

Website: www.ct.gov/dob.

This document provides information on state and federal agencies and programs and legal services in Connecticut that can help you avoid foreclosure. You can also reach the Department of Banking at the following telephone numbers:

Toll-free: 1-800-831-7225 / and at 860-240-8299

Note: Assistance in multiple languages is available through the Connecticut Housing Finance Authority (CHFA)-approved housing counseling agencies (refer to the list on page 10). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA (favor de referirse a la lista de abajo).



STATE OF CONNECTICUT
DEPARTMENT OF BANKING
 260 CONSTITUTION PLAZA – HARTFORD, CT 06103
 Avoiding Foreclosure Quick Reference
 March, 2012



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Are you falling behind on your mortgage payments? Have you found yourself delinquent on your loan? You are not alone. Millions of people have trouble with their mortgage every year. Foreclosure can often be prevented. 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 Department of Banking’s Foreclosure Assistance Hotline has been in existence since August, 2007. Please call us at **1-877-472-8313** if you have any questions if you are falling behind on your mortgage payments or are in foreclosure.

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STATE OF CONNECTICUT
DEPARTMENT OF BANKING

260 CONSTITUTION PLAZA • HARTFORD, CT 06103-1800



Howard F. Pitkin

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 counseling services to negotiate with your lender and programs to refinance your loan with affordable terms, summarizes programs available through the Department of Social Services, 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,

Howard F. Pitkin
Banking Commissioner

TEL: (860) 240-8299
FAX: (860) 240-8178

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

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State of Connecticut Department of Banking Foreclosure Hotline

The State of Connecticut Department of Banking Foreclosure Hotline was established on August 24, 2007 in response to the subprime 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 may call the Foreclosure Hotline toll-free at **1-877-472-8313** 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 Monday-Friday 8:00 a.m. to 5:00 p.m. Those who call after hours may leave a message and their call will be returned within two business days. Two reference booklets are available on the Department of Banking's website, www.ct.gov/dob, Avoiding Foreclosure (96 pages) and the Foreclosure Hotline Quick Reference (38 pages).

Overview

If you are having difficulty making your mortgage payments or are in foreclosure, one of the most important things you can do is seek assistance. Resources in this booklet provide information and links to agencies and organizations that may be able to help you.

What is 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**. If you do not pay your mortgage payment, you are technically in default on your mortgage. Generally, a loan that is as little as 90 days delinquent can be considered in foreclosure. Your lender may send you a notice indicating that they are starting foreclosure proceedings, but don't wait. 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. Review the terms and conditions of your mortgage, learn about the foreclosure process for residents in Connecticut and what may lead up to it, and 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.

When You Are Served with a Foreclosure Summons and Complaint – Steps to Take

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

1. Fill out an **Appearance** form (Form JD-CL-12) and the **Foreclosure Mediation Certificate** (JD-CV-108) and send to the Superior Court handling your case within 15 business days after the **Return Date**. File an **Answer** form (Form JD-CV-106) if you have a valid defense (consult with an attorney regarding this form). Send the **Mediation Information Form** (JD-CV-125) to the attorney who represents your lender/servicer 15 business days prior to your first Mediation session.
2. **Track your case** on the Judicial website (your case detail is available at www.jud.ct.gov, see <http://www.jud.ct.gov/faq/represent.html> 3. "Can I look at my court case?").
3. **Keep a Diary** or logbook of all persons you speak to at the bank, lender, mortgage company, or servicer with their names and dates that you speak to them and what information they provide to you. Also log all discussions with housing counselors and staff of other agencies that you are working with.
4. **Keep all Fax Transmittals** and **Certified Mail Receipts** when sending information to the lender and the Attorneys for the Plaintiff in a Foreclosure case.

Important! Refer to the **Avoiding Foreclosure Handbook** at www.ct.gov/dob and the **Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners** for more information.
<http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf>

Contact Your Lender as soon as you are unable to make your monthly payments and make your lender aware of your financial difficulties. Your lender may be willing to make arrangements with you. Your lender is typically in the best position to know the facts of your situation and would be best able to assist you in correcting mistakes or working out a payment plan. **Do not ignore letters from your lender.**

Explore Loan Workout Solutions with Your Lender or HUD-Certified Housing Counselor

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 available through your lender. Some options may only apply to your loan if it is insured by the Federal Housing Administration (“FHA”).

If your ability to bring your account current is temporary, discuss these possibilities with your lender:

<i>Loan Workout Option</i>	<i>Explanation</i>
Reinstatement	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.
Forbearance	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. A forbearance option is often combined with a reinstatement when you know you will have enough money to bring the account current at a specific time. The money might come from a hiring bonus, investment, insurance settlement or tax refund.
Repayment Plan	You may be able to get an agreement to resume making regular monthly payments plus a portion of the past due payments each month until you are caught up. If your ability to bring your account current is <u>long-term</u> or <u>permanent</u>, discuss these possibilities with your lender.
Mortgage Loan Modification	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 your original loan to make the payments more affordable. Your loan could be permanently changed in one or more of the following ways: <ul style="list-style-type: none"> • Adding the missed payments to the existing loan balance. • Changing the interest rate, including making an adjustable rate into a fixed rate. • Extending the number of years you have to repay.
Partial Claim	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. You are able to begin making full mortgage payments again. 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.
Sale	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.

Explore Loan Workout Solutions with Your Lender or HUD-Certified Housing Counselor
 (continued)

<p>Reverse Mortgages</p>	<p>Reverse mortgage is a loan option available to a homeowner who is at least 62 years of age who lives in the home. 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. There are three basic types of reverse mortgages. A single purpose 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 to qualify.</p> <p>A federally-insured reverse mortgage, known as a home equity conversion mortgage (“HECM”), is backed by HUD. Upfront costs can be high if you do not plan to stay in the home for a long period of time. There is no income or medical requirement, and the money can be used for any purpose. Before applying for an HECM, you <i>must</i> meet with a HUD-approved housing counselor who can explain the costs, financial implications and possible alternatives. 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. 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. 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.</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. For more information on reverse mortgages, contact one of the following agencies:</p> <p>AARP Foundation</p> <table border="1" data-bbox="347 1157 1101 1224"> <thead> <tr> <th>Phone</th> <th>Website</th> </tr> </thead> <tbody> <tr> <td>1-800-209-8085</td> <td>www.aarp.org/revmort/list</td> </tr> </tbody> </table> <p>HUD</p> <table border="1" data-bbox="347 1283 1101 1318"> <tbody> <tr> <td>1-800-569-4287</td> <td>www.hud.gov</td> </tr> </tbody> </table>	Phone	Website	1-800-209-8085	www.aarp.org/revmort/list	1-800-569-4287	www.hud.gov
Phone	Website						
1-800-209-8085	www.aarp.org/revmort/list						
1-800-569-4287	www.hud.gov						
	<p>If your <u>ability to keep your home is not an option</u>, discuss these possibilities with your lender, including negotiating a “Graceful Exit” from the home. Refer to “Locate Affordable Housing and Contact Social Services ” section of this booklet.</p>						
<p>Short Sale, Pre-Foreclosure Sale, or Short Payoff</p>	<p>If you cannot sell the property for the full amount of the loan, your lender may accept less than what you owe on your mortgage. Financial help may also be available to pay other lien holders and/or help towards some moving costs. You may qualify if:</p> <ul style="list-style-type: none"> • The loan is at least 2 months delinquent. • You (or your real estate professional) can sell the house within 3 to 5 months. • A new appraisal (obtained by your lender) shows that the value of your home meets HUD program guidelines. <p>You can seek more information from a lawyer, accountant, housing counselor, or realtor.</p>						
<p>Assumption</p>	<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>						
<p>Deed –in-lieu of Foreclosure</p>	<p>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. Note: 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>						
<p>Bankruptcy</p>	<p>Contact an attorney who handles bankruptcy if you are considering filing for bankruptcy. Refer to the Contact Legal Services section of this booklet.</p>						

Workout Options Chart

Workout Options		Resource
Current on Mortgage, Value of Home Declined =	REFINANCE	
Attorney General Settlement Refinance (BOA, Citi, Chase, GMAC/Ally, Wells)	AG Settlement	Housing Counselor (HC)
<i>If not with five above servicers, see below</i>		
Home Affordable Refinance Program (HARP) for Fannie/Freddie owned	HARP	HC
FHA Short Refinance - underwater not Fannie/Freddie/FHA/VA/USDA, See <i>insert for lenders</i>	FHA Short Refi	Contact Lenders directly (see flyer)
CT FAMLIES	CT FAMLIES	
Income to support Modified Payment =	MODIFICATION	
Attorney General Settlement Modification (BOA, Citi, Chase, GMAC/Ally, Wells) incl. mods with Principal Reduction	AG Settlement	HC
<i>If not with five above servicers, see below</i>		
Home Affordable Modification Program (HAMP)	HAMP	HC
Second Lien Modification Program (2MP)	2MP	HC
Principal Reduction Alternative (PRA) - underwater	PRA	HC
FHA Home Affordable Modification Program (FHA-HAMP)	FHA HAMP	Dept. of HUD
FHA Second Lien Modification Program (FHA-2LP)	FHA 2LP	Dept. of HUD
Veterans Administration HAMP	VA HAMP	Vets Admin
United States Department of Agriculture (USDA) Rural Housing Services	USDD	Local USDA Svc. Ctr.
Emergency Mortgage Assistance Program (EMAP) loan program	EMAP	CHFA
Temporarily Unemployed or No Income =	FORBEARANCE	
Home Affordable Unemployment Program (UP)	UP	HC
Fannie Mae or Freddie Mac owned/guaranteed - See <i>insert Fannie/Freddie contact info</i>	Fannie/Freddie	Fannie/Freddie
FHA Special Forbearance	FHA Special Forbearance	Dept. of HUD
FHA Partial Claim - for FHA insured mortgages; loan to bring current	FHA Partial Claim	Dept. of HUD
Graceful Exit with cash incentives		
Home Affordable Foreclosure Alternatives (HAFA) Program	HAFA Short Sale/ Deed-in-Lieu (DIL) of Foreclosure	HC
Lost Home to Foreclosure Between 1/1/08-12/31/11		
Attorney General Settlement Payment to Foreclosure Victims	AG Settlement	Attorney General
Independent Foreclosure Review		
Mortgage was in the foreclosure process (initiated, pending, or completed) at any time between January 1, 2009 and December 31, 2010, May contact 1-888-952-9105	OCC Review	NID
Mortgage Crisis Job Training Program	Employment Services	Capital Workforce Partners/The Workplace, Inc.

Predatory Loan Referrals

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.

About FICO® and ScoreInfo

ScoreInfo was created by **FICO**, the company that invented the **FICO® Score**, to help consumers understand and benefit from the risk-based pricing and credit score disclosure notices they receive in the mail from U.S. lenders in accordance with federal regulation effective January 1, 2011. Many lenders have chosen to comply with this new regulation by providing all consumers with a notice that contains their credit score and other related information shortly after they apply for credit.

Most lenders today use FICO® Scores which are widely recognized as the industry standard. As a result, most of the scores that lenders are disclosing to consumers in compliance with the new rules are FICO® Scores. The website ScoreInfo.org can help consumers understand how FICO® Scores are calculated and how they can manage their credit and their scores over time.

Q: How long will negative information remain on my credit report?

It depends on the type of negative information. The breakdown below lists how long different types of negative information will remain on your credit report:

Situation	Time Frame
Late payments	7 years
Bankruptcies	7 years for completed Chapter 13 and 10 years for Chapter 7
Late payments	7 years
Bankruptcies, foreclosures	7 years
Collections	Generally, about 7 years, depending on the age of the debt being collected.
Public Record	Generally, 7 years, although unpaid tax liens can remain indefinitely.

Keep In Mind: For all of these negative items, the older they are the less impact they are going to have on your FICO® Score. For example, a collection that is 5 years old will hurt much less than a collection that is 5 months old.

Q: Are the alternatives to foreclosure any better as far as my FICO® Score is concerned?

Loan Modification within a federal government plan (**like the Making Home Affordable (MHA) Home Affordable Modification Program (HAMP) does not 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 “not paid as agreed” accounts, and considered the same by your FICO® Score. 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.

General Notes

Q: What happens if you are making HAMP trial modification payments?

If you're offered a trial modification, the fact that you're paying less than your full mortgage will be reported to the credit bureaus. That hurts your score. Homeowners who are granted a HAMP modification may already have late payments on their credit report and their credit score is already negatively impacted. Generally, if a permanent modification is granted and finalized, any negative credit reporting as a result of the trial plan can be amended to reflect “Loan Modification within a federal government plan.”

Explore Making Home Affordable – The “Obama Plan”

The **Making Home Affordable (MHA) Program** was announced by President Obama. There are refinancing and loan modification options with this program, the **Home Affordable Refinance Program (HARP)** and the **Home Affordable Modification Program (HAMP)**. 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. You must:

- be the owner of a one to four unit home,
- have a mortgage owned or guaranteed by **Fannie Mae** or **Freddie Mac**,
- have a securitization date (date sold to an investor) prior to June 1, 2009,
- be **current** on your mortgage payments, with the exception that you can be delinquent on one mortgage payment in the previous 12 months, as long as the delinquency didn’t occur within the last six months.

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.

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.

Agency	Phone	Available Times	Website
Fannie Mae	1-800-732-6643 (1-800-7-FANNIE)	from 8 a.m. to 8 p.m. EST	www.fanniemae.com/homeaffordable or http://loanlookup.fanniemae.com/loanlookup/
Freddie Mac	1-800-373-3343 (1-800-FREDDIE)	from 8 a.m. to 8 p.m. EST	www.freddiemac.com/avoidforeclosure/ or https://ww3.freddiemac.com/corporate/

You can also go to the following websites and input the borrowers’ address.

• http://www.fanniemae.com/loanlookup	• https://ww3.freddiemac.com/corporate
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Note: You need to obtain the last 4 digits of the borrower’s Social Security Number for the Freddie Mac inquiry.

The **Home Affordable Modification Program (HAMP)** provides eligible borrowers the opportunity to modify their first mortgage loans to make them more affordable. HAMP is available to homeowners struggling to make their monthly mortgage payments, for example, due to an interest rate increase or a decrease in income. Under HAMP, servicers apply a uniform loan modification process to provide eligible borrowers with affordable and sustainable monthly payments for their first lien mortgage loans. Affordability is achieved through the application of interest rate reduction, term extension, principal forbearance, and principal forgiveness. The following applies to the program:

- your home must be your primary residence;
- the amount owed on the first mortgage must be equal to or less than \$729,750 (for one unit);
- you are having trouble paying your mortgage; you obtained your current mortgage before January 1, 2009;
- the payment on the first mortgage including principal, interest, taxes, insurance, and homeowner’s association dues if applicable, is more than 31% of the current gross income.

Call your lender to apply or if they are not a participating lender, ask if they have a comparable “in-house” program. Refer to http://makinghomeaffordable.gov/contact_servicer.html for an updated list of participating lenders.

Explore Making Home Affordable – The “Obama Plan”

The **Home Affordable Foreclosures Alternative (HAFA) Program**, or **MHA Short Sale Program**, effective April 5, 2010, provides opportunities for borrowers to transition to more affordable housing through a short sale or deed-in-lieu (DIL) of foreclosure when they can no longer afford to stay in their home but want to avoid foreclosure. A Short Sale is a sale of property for less than what the borrowers owes (the balance of the mortgage). Lenders are compelled to accept that arrangement, forgiving the difference between the market price of the property and what the lender owes. A DIL is when the borrower voluntarily deeds the property to the lender in exchange for cancellation of the mortgage debt. If successful, the homeowner can receive \$3,000 in relocation assistance, \$1,500 for servicers to cover administrative and processing costs, and up to \$2,000 for investors who allow a total of \$6,000 in short sale proceeds to be distributed to subordinate lien holders, on a one-for-three matching basis. Under this new program, the lender works with real estate agents to determine the value of the home. If an offer comes in that is equal to or higher than this amount, the lender must take it.

Home Affordable Unemployment Program (UP), effective July 1, 2010, provides assistance to borrowers who are unable to make their mortgage payments as a result of unemployment. The Unemployment Program offers homeowners a forbearance period to temporarily reduce or suspend their monthly mortgage payments while they seek re-employment. The minimum forbearance program is three months, although a mortgage servicer may extend it depending on the investor and regulator guidelines. If a homeowner becomes re-employed in that time, the forbearance period will end and the homeowner will be evaluated for a mortgage modification under the Making Home Affordable Program. Unemployment benefits will no longer qualify as income for the Making Home Affordable Program. During the forbearance period, a homeowner's monthly mortgage payment must be reduced to no more than 31 percent (or less) of their gross monthly income. The servicer can decide to temporarily suspend payments in full. The payment amount and due dates will be decided by the servicer depending on investor and regulator guidelines.

The **Second Lien Modification Program (2MP)** is a complementary program to HAMP and offers homeowners a way to lower payments on their second mortgage to offer greater affordability. Even when a first mortgage payment is affordable, the addition of a second lien can sometimes increase monthly payments beyond affordable levels. The 2nd Lien Modification Program (2MP) offers homeowners a way to lower payments on their second mortgage. 2MP offers homeowners, their mortgage servicers, and investors an incentive for modifying a second lien.

Servicers and investors may also receive an incentive for extinguishing a second lien, forgiving all of the debt a homeowner owes. Homeowners must provide consent to share their first lien mortgage modification information with their second lien mortgage servicer, if they are different. Since 2MP is meant to be complementary to the Home Affordable Modification Program (HAMP), a homeowner must have their first lien modified through HAMP before the second lien can be modified under 2MP. A servicer does not need to service the related first mortgage or participate in HAMP in order to participate in 2MP.

Government Loan Programs – Mortgage loans insured or guaranteed by a federal government agency, such as the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA) or the Department of Agriculture's Rural Housing Service (RHS) are eligible for modification under HAMP. Refer to the applicable agency for their HAMP guidelines. Refer to the **Review FHA Programs** section.

The Homeowner Affordability and Stability Plan (HASP). See HARP and Refinancing Programs. Information is available at <https://www.hmpadmin.com/portal/about/overview.html>, <http://makinghomeaffordable.gov/about.html>, https://www.hmpadmin.com/portal/docs/hamp_servicer/sd1002.pdf and http://www.homeloans.va.gov/circulars/26_10_2.pdf among other sources.

If you are having difficulty getting an answer from your lender regarding your HAMP loan application, you can contact the Department of Banking's Foreclosure Hotline at 1-877-472-8313 and we can forward a copy of your HAMP application and any letters that you received to the HAMP Solution Center in Texas. Please see the “**Contact the Department of Banking to Seek Assistance from the HAMP Solution Center**” section in this booklet for more information.

Check Into Programs for the Unemployed

Unemployment Forbearance through Fannie Mae and Freddie Mac

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 (up to 6 months) and, if necessary, extended unemployment forbearance for an additional 6 months if you are unemployed.

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 now 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 section.

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

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

- Making Home Affordable Unemployment Program (UP)
- FHA Special Forbearance
- FHA Partial Claim
- Mortgage Crisis Job Training Program.

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 Special Forbearance**, a written agreement between the mortgagee (lender) and mortgagor (homeowner) that consists of a plan enabling the homeowner to reinstate their loan. 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. There are several types of Special Forbearance Types. Ask your lender for details.
- **FHA Loan Modification**, at the lender's discretion in which they capitalize the arrearage and lower the interest rate.
- **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. The total delinquency may not exceed 12 monthly payments of principal, interest, taxes and insurance. The loan must be 4 months due and unpaid and the homeowner must have overcome the cause of the default. The lender must verify that the homeowner was not able to repay the delinquency through the Special Forbearance or Loan Modification option.
- **FHA HAMP** program allows homeowners with mortgages insured by the Federal Housing Authority (FHA) to modify loans so that the monthly payments are affordable. It enables the owners of the mortgage to potentially receive the full amount of the existing balance on the original mortgage at the time of the sale of the property. FHA HAMP is an enhanced Loss Mitigation Option that combines a loan modification with a Partial Claim. The arrearage cannot exceed 12 months of Principal, Interest, Taxes, and Insurance.

FHA HAMP allows the use of a partial claim up to 30 percent of the unpaid principal balance as of the date of default combined with a loan modification. To confirm if the homeowner is capable of making the new FHA-HAMP payment, the homeowner must successfully complete a trial payment plan. The trial payment plan should be applicable for a three month period and the homeowner must make each scheduled payment on time. The homeowner's monthly payment required during the trial payment plan must be the amount of the future modified mortgage payment.

The lender/servicer must service the mortgage during the trial period in the same manner as it would service a mortgage on a forbearance plan. If the homeowner does not successfully complete the trial payment plan by making the three payments on time, the homeowner is no longer eligible for FHA-HAMP. Homeowners are eligible if they have an adequate debt-to-income ratio and an FHA-insured mortgage and they do not qualify for other loss mitigation programs. Homeowners must successfully complete a trial payment plan before becoming a full participant in the program.

Review Federal Housing Administration (FHA) Programs

The **FHA Short Refinance** is an option that your mortgage servicer may consider. The program assists homeowners who owe more on their mortgage than their home is worth - or who are 'underwater' - because their local markets saw large declines in home values. This program is for homeowners who are current on their mortgage and are experiencing financial hardships because property values in their community have declined. It is a tool to help overcome the negative equity problem facing many responsible homeowners who are looking to refinance into a safer, more secure mortgage product. If your current lender agrees to participate in this refinance, they will be 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.

You may be eligible if:

- Your mortgage is not owned or guaranteed by Fannie Mae, Freddie Mac, FHA, VA, or USDA.
- You owe more than your home is worth.
- You are current on your mortgage payments.
- You occupy the house as your primary residence.
- You are eligible for the new loan under standard FHA underwriting requirements.
- Your total debt does not exceed 55 percent of your monthly gross income.
- You 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.

Program Availability

Participation of mortgage servicers is voluntary. Contact your mortgage servicer and ask whether they participate in FHA Short Refinance.

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

As of March, 2011, the following five lenders have had loans refinanced to them through this program:

Lender	Address and Phone Number	Email Address
Wall Street Mortgage Bankers	111A Marcus Ave., Lake Success, NY 11042, 1-800-591-2265	www.powerexpressmortgage.com
1 st Alliance Lending	111 Founders Plaza, East Hartford, CT 06108, 1-860-289-0332	www.1stalliancelending.com
Nationstar Mortgage	30 Highland Drive, Lewisville, TX 75067, 1-469-549-2000	www.NationstarMTG.com
EMortgage Management	222 Haddon Ave., Ste. 2A, Haddon Township, NJ, 1-856-793-9333	www.emmloans.com
Glacier Bank	202 Main St., Kalispell, MT 59901, 1-800- 753-4371	http://www.glacierbank.com:80/

Note: Notable non-participants in the FHA Short Refinance program are: Bank of America, Citibank, and JPMorgan Chase.

FHA Streamlined Refinancing

This refinancing option is considered streamlined because it allows you to reduce the interest rate on your current home loan quickly and oftentimes without an appraisal. FHA Streamlined Refinance also cuts down on the amount of paperwork that must be completed by your lender saving you valuable time and money.

In order to qualify for a Streamlined Refinance your original home loan must be an FHA loan in good standing and the refinance must lower your monthly interest payments. This type of refinancing 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 you a little extra money each month that can be put to good use elsewhere.

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 can get you many of the same results, and you may get better rates and lower payments.

If you want further information regarding this program and for a complete list of FHA approved lenders, you may visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/buying/streamli

Contact the Connecticut Housing Finance Authority (CHFA)

The **Connecticut Housing Finance Authority (CHFA)** provides two mortgage assistance programs created by the Connecticut General Assembly: **Connecticut Fair Alternative Mortgage Lending Initiative and Education Services (CT FAMLIES) Program**, a mortgage loan refinance program, and the **Emergency Mortgage Assistance Program (EMAP)**, that provides monthly mortgage assistance for homeowners who are in temporary financial hardship situations. Assistance is also provided for second mortgages and for paying back-taxes. Phone: 1-877-571-2432 or 860-721-9501. Refer to www.chfa.org for more information.

CT FAMLIES is a mortgage loan refinance program designed to help homeowners who are delinquent or anticipate becoming delinquent and who would benefit from refinancing their mortgage into a more affordable 30-year fixed-rate mortgage. The CT FAMLIES loan is a 30-year fixed rate mortgage. The interest rate for the CT FAMLIES loan is the same as the Homebuyer Mortgage Program rate for CHFA loans. In addition, the CT FAMLIES program offers second mortgage loans in conjunction with the first mortgage loan. The second mortgage can be used to pay closing costs, back taxes, and other arrearages. In addition, the second mortgage can be applied towards any gap between the appraised value of the home and what is owed on the home.

- You must own and live in the home you would like to refinance (**NOTE:** under CT FAMLIES, you cannot own more than one residential property).
- Eligible properties include one-to-four family homes, condominiums or homes located in Planned Unit Developments (PUDs). A participating lender can tell you if your condominium is eligible for CT FAMLIES financing.
- The maximum CT FAMLIES loan amount you can receive is based on the value of your home and your current mortgage balance. The CT FAMLIES first mortgage loan amount cannot exceed CHFA Sales Price Limits.

Lender	Phone Number
Freedom Mortgage Corp.	1-800-813-9420
Liberty Bank *	1-888-570-0773
McCue Mortgage	1-800-382-0017
First Niagara Bank	1-800-892-2096
People's United Bank	1-800-772-1090
Webster Bank	1-888-681-7788

* **Liberty Bank does not lend in Fairfield or Litchfield Counties.**

The **Emergency Mortgage Assistance Program (EMAP)** is available to eligible Connecticut homeowners who have fallen behind on their mortgage payments because of 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, or anticipate becoming 60-days delinquent on their mortgage. An EMAP loan provides 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 does not begin until the homeowner's finances permit. Interest will not accrue on the EMAP loan until it is scheduled for repayment. The EMAP loan will be repaid as a 30-year, fixed rate mortgage.

Property eligible for EMAP are homes secured with **non-FHA-insured** mortgages that are facing foreclosure due to the borrower's financial hardship. To be eligible, the property secured by the mortgage must be the primary residence of the applicant and not be recreational, vacation, investment, commercial, or rental property. No part of a home eligible for this loan may be designed for commercial purposes. In addition, the property must meet one of the definitions listed below:

- Single family home
- Two-to-four-family home, as long as the borrower is an owner-occupant of one of the units.
- Condominium or Planned Unit Development (PUD).

Homeowner's Equity Recovery Opportunity (HERO) Loan Program – HERO Expansion is a mortgage program designed to support neighborhood stabilization by providing first mortgage financing to encourage first-time homebuyers and existing homeowners to purchase and/or purchase and rehabilitate foreclosed or abandoned properties including properties conveyed by deed-in-lieu of foreclosure or short sale. Your lender can determine whether or not the abandoned property meets the requirements for the HERO Expansion Program. These mortgages will be underwritten in conjunction with existing FHA Mortgage Insurance program guidelines. Additional information is available through www.CHFA.org.

National Mortgage Foreclosure Settlement

Attorney General George Jepsen announced a settlement with the nation's five largest mortgage servicers due to their unacceptable mortgage servicing practices. Loans owned by Fannie Mae (1-800-732-6643) or Freddie Mac (1-800-373-3343) are **not** covered for the **principal reduction and refinance provisions** of the settlement. Connecticut homeowners and the state will receive more than \$190 million. The five largest mortgage servicers are:

Servicer	Phone Number
Bank of America	1-877-488-7814
JPMorgan Chase	1-866-272-4749
Citigroup	1-866-372-6901
GMAC (Ally Bank)	1-800-766-4622
Wells Fargo (includes Wachovia and America's Servicing Company)	1-800-288-3212

Direct Relief to borrowers falls into three main categories. The settlement provides for the following.

Category	Explanation
<p>Loan Modification and Principal Reduction for underwater homeowners serviced by one of the big five servicers with non-Government Sponsored Enterprise investor owned loans (Fannie Mae and Freddie Mac) in default or at risk of default on their mortgage</p>	<p>The settlement requires the five participating mortgage servicing banks listed above to assist eligible borrowers who have the intent and ability to stay in their homes while making reasonable payments on their mortgage loans. Only those loans held for investment by a Servicer bank will be eligible for loan modification under the settlement. It is likely borrowers would be offered principal reduction in connection with a modifications on first and second lien loans.</p> <p>The banks may also "work off" their financial obligations by providing other forms of homeowner assistance. These options include the facilitation of short sales which allow houses to be bought and sold when the mortgage balance exceeds the value of the property. Another program is the unemployed payment forbearance, which will defer payments for homeowners who are between jobs. Other options for funding include relocation assistance for homeowners facing foreclosure, waiver of deficiency balances, and funding for blighted properties.</p> <p>This will not require additional paperwork – borrowers will be offered a principal reduction/principal forgiveness in connection with a loan modification application.</p>
<p>Refinancing for underwater homeowners serviced and owned by the five largest servicers, and current on the mortgage</p>	<p>You can think of this as an expansion of the Making Home Affordable (MHA) Home Affordable Refinance Program (HARP), which is refinancing for Fannie Mae and Freddie Mac owned loans which are current to a new group of homeowners.</p> <p>The program applies only to Participating Servicer-owned first lien mortgage loans, originated before January 1, 2009. Excluded are: FHA and VA loans and loans for borrowers who have been in bankruptcy or foreclosure within the prior 24 months. Loans must have no delinquencies for the past 12 months and a current interest rate that must meet certain guidelines. Call your loan servicer listed above to see if you qualify.</p>
<p>A one-time cash payment of approximately \$1500 to \$2,000 to borrowers whose homes were foreclosed between 2008 and 2011.</p>	<p>This applies to any loans serviced by the five largest servicers including GSE (Fannie Mae and Freddie Mac) loans. Individuals in this category should provide their current address and contact information by completing a fillable form available on the State of Connecticut Attorney General's website, http://www.ct.gov/ag/lib/ag/currentissues/mfsborrowers_form_with_rights.pdf. The state Attorneys' General will retain a national settlement administrator who will provide claims forms to eligible borrowers in the coming months. Payments will likely be made in early 2013.</p>

National Mortgage Foreclosure Settlement (cont'd)

In addition to direct relief for borrowers, the settlement contains provisions for consumer-friendly servicing standards that will be overseen by an Attorney General-hired "monitor." The National Mortgage Foreclosure Settlement stops many past foreclosure abuses, such as robo-signing, improper documentation and lost paperwork with new, enforceable mortgage servicing standards. Mortgage servicers will have to evaluate homeowners for other loss mitigation options (loan remedies) first, making foreclosures a last resort. Standards include:

- Restricting banks from foreclosing while the homeowner is being considered for a loan modification.
- Setting procedures and timelines for reviewing loan modification applications, and giving homeowners the right to appeal denials.
- Creating a single point of contact for borrowers seeking information about their loans.
- Setting restrictions on default fees, late fees, third-party fees, and force-placed insurance.
- Pre-foreclosure referral notice to borrower: Notice to borrower of their loan status 14 days before a delinquent loan is referred to a foreclosure attorney.

Independent Foreclosure Review

The Independent Foreclosure Review is intended to determine if borrowers suffered financial harm directly resulting from errors, misrepresentations, or other deficiencies (errors) that may have occurred during the foreclosure process. The servicers are required to compensate borrowers for financial injury resulting from deficiencies in their foreclosure processes.

Eligibility for Review

Borrowers are eligible for an independent foreclosure review if they meet the following criteria:

1. The property securing the loan was the borrower's primary residence.
2. The mortgage was in the foreclosure process (initiated, pending, or completed) at any time between January 1, 2009 and December 31, 2010, and
3. The mortgage was serviced by one of the following mortgage servicers or their affiliates.

America's Servicing Co.	CitiFinancial	HFC	SunTrust Mortgage
Aurora Loan Services	CitiMortgage	HSBC	U.S. Bank
BAC Home Loans Servicing	Countrywide	IndyMac Mortgage Services	Wachovia Mortgage
Bank of America	EMC Mortgage Corporation	MetLife Bank	Washington Mutual (WaMu)
Beneficial	EverBank/EverHome Mortgage Company	National City Mortgage	Wells Fargo, N.A.
Chase	Financial Freedom	PNC Mortgage	Wilshire Credit Corporation
Citibank	GMAC Mortgage	Sovereign Bank	

The following foreclosure actions are part of the Independent Foreclosure Review.

- The property was sold due to a foreclosure judgment.
- The mortgage loan was referred into the foreclosure process but was removed from the process because payments were brought up-to-date or the borrower entered a payment plan or modification program.
- The mortgage loan was referred into the foreclosure process, but the home was sold or the borrower participated in a short sale or chose a deed-in-lieu or other program to avoid foreclosure.
- The mortgage loan was referred into the foreclosure process and remains delinquent but the foreclosure sale has not yet taken place.

Independent Foreclosure Review (cont'd)

Financial injury due to errors, misrepresentations or other deficiencies in the foreclosure process include (**note:** this list is not all-inclusive):

- The mortgage balance amount at the time of the foreclosure action was more than you actually owed.
- You were doing everything the modification agreement required, but the foreclosure sale still happened.
- The foreclosure action occurred while you were protected by bankruptcy.
- You requested assistance/modification, submitted complete documents on time, and were waiting for a decision when the foreclosure sale occurred.
- Fees charged or mortgage payments were inaccurately calculated, processed or applied.
- The foreclosure action occurred on mortgage that was obtained before active duty military service began and while on active duty, or within 9 months after the active duty ended and the servicemember did not waive his/her rights under the Servicemembers Civil Relief Act.

You do not need an attorney to request or submit the Request for Review Form. However, if your mortgage loan meets the initial eligibility criteria and you are currently represented by an attorney with respect to a foreclosure or bankruptcy case regarding your mortgage – please refer to an attorney.

<i>If . . .</i>	<i>Then . . .</i>
You are in active bankruptcy and submit a Request for Review Form, and a review is conducted	This will have no impact on your bankruptcy. The letter being sent to you about the Independent Foreclosure Review is not an attempt to collect a debt. If you are in bankruptcy, please refer this letter to your attorney.
The review finds that you were financially injured as a result of errors, misrepresentations, or other deficiencies in the foreclosure process	You will receive a letter with the findings of the review and information about possible compensation or other remedy. The compensation or other remedy you may receive will be determined by your specific situation. Not every finding will result in compensation or other remedy.
The review finds that you were not financially injured as a result of errors, misrepresentations or other deficiencies in the foreclosure process	You will receive a letter with the findings of the review and information about possible compensation or other remedy. The compensation or other remedy you may receive will be determined by your specific situation. Not every finding will result in compensation or other remedy.
The review finds that you were not financially injured as a result of errors, misrepresentations, or other deficiencies in the foreclosure process	You will receive a letter with the findings of the review. Not every finding will result in compensation or other remedy.
If you disagree with the eligibility requirements or the result of the Independent Foreclosure Review	The decision of the review is considered final and there is no further recourse within the Independent Foreclosure Review process. The Independent Foreclosure Review will not have an impact on any other options you may pursue related to the foreclosure process of your mortgage loan.

If you previously filed a complaint with these servicers about foreclosure pending during the review period, you may still seek an independent review of your foreclosure. The Independent Foreclosure Review is a free service.

Beware of Scams: If you believe that you meet the three criteria but have not received a mailing, for help completing the form, or to have questions answered, call 1-877-465-0428 Monday through Friday, 8 a.m. – 10 p.m. EST, Saturday 8 a.m. – 5 p.m. EST.

Assistance is available in Chinese, Korean, Vietnamese, Tagalog, Hmong, and Russian.

Individuals can also get more information about the review through a website set up by the servicers, www.IndependentForeclosureReview.com. The deadline to request a review is July 31, 2012.

Contact Your Local Department of Housing and Urban Development (HUD) and CHFA Approved Counselor.

HUD and CHFA-approved housing counselors provide a free service to Connecticut homeowners who are struggling financially and at-risk of foreclosure. Housing counselors can assist in identifying the causes and possible solutions to your financial issues, reviewing your budget, and negotiate directly with your lender to address your mortgage issues. They can evaluate you for your participation in programs including federal loan modification programs and CHFA mortgage assistance programs. CHFA-approved housing counselors are all “HUD-approved” housing counselors and are trained in handling FHA loans as well as “conventional” loans. They will also evaluate you and pursue your participation in state and federal programs. **They can also prepare you for Judicial Foreclosure Mediation and help you submit financial documents to your mortgage company as part of the Mediation process.** CHFA-approved counselors welcome residents from all over Connecticut – you do not have to call the agency closest to you.

HUD and CHFA-Approved Counseling Agencies in Connecticut

<i>Town/City</i>	<i>Agency</i>	<i>Phone</i>
Bridgeport & All of CT Bridgeport	Mission of Peace, Bridgeport , 2310 Main St., 3 rd floor, Bridgeport dlatorre@missionofpeace.com / www.missionofpeace.com	203-366-4180
	Housing Development Fund, Inc. , 940 Broad St., Bridgeport tstrauss@hdf-ct.org / www.hdf-ct.org (The main office is in Stamford, counseling takes place in Bridgeport)	203-338-9035 X0
Danbury	Housing Development Fund, Inc. , 8 West St., Danbury / tstrauss@hdf-ct.org / www.hdf-ct.org (The main office is in Stamford.)	203-338-9035 X0
Hartford	Co-Opportunity , 20-28 Sargeant St., Hartford frontd@co-opportunity.org or donnat@co-opportunity.org / www.co-opportunity.org	860-236-3617
	Community Renewal Team, Inc. , 395 Wethersfield Ave., Hartford hardya@crtct.org ; dosreiss@crtct.org / http://www.crtct.org	860-560-5600
	Housing Education Resource Center , 901 Wethersfield Ave., Hartford, http://www.herc-inc.org	860-296-4242
	Urban League of Greater Hartford, Inc. , 140 Woodland St., Hartford vgripes@ulgh.org / www.ulgh.org	860-527-0147
New Britain	Neighborhood Housing Services of New Britain, Inc. , 223 Broad St., New Britain kanderson@nhsnb.org / www.asite.org	860-224-2433
New Haven	Neighborhood Housing Services of New Haven , 333 Sherman Ave., New Haven brussell@nhsofnewhaven.org / www.nhsofnewhaven.org	203-562-0598
	Greater New Haven Community Loan Fund , 171 Orange St., New Haven http://www.theroofproject.org	203-624-7406
Norwich	Catholic Charities , 331 Main St., Norwich sylvialaudette@ccfsn.org . www.ccfsn.org An office is also located in New London (28 Huntington St.).	860-889-8346
Stamford	Housing Development Fund, Inc. , 100 Prospect St., Suite SP-101, Stamford / tstrauss@hdf-ct.org / www.hdf-ct.org Offices are also located in Bridgeport (211 State St.) and Danbury (8 West St.).	203-338-9035 X0
	Urban League of Southern CT , 46 Atlantic St., Stamford virginial@ulswc.org / www.ulsc.org	203-327-5810
Waterbury	Neighborhood Housing Services of Waterbury, Inc. , 161 North Main St., Waterbury dmoulton@nhswaterbury.org / www.nhswaterbury.org (Serves Waterbury, Danbury, and Torrington)	203-753-1896

Notes:

- Housing Education Resource Center does eviction/homeless counseling.
- Neighborhood Housing Services of Waterbury does reverse mortgage counseling.

Contact Your Local Department of Housing and Urban Development (HUD) Approved Counselor (cont'd)

HUD -Approved Counseling Agencies in Connecticut

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).

<i>Town/City</i>	<i>Agency</i>	<i>Phone</i>
East Hartford	Money Management International, 225 Pitkin St., Suite 300, East Hartford counselinginfo@moneymanagement.org / www.moneymanagement.org	800-208-2227/ 800-308-2227
	Financial Counselors of America, 1165 Main Street, Ste. 310, East Hartford patty@FinancialCounselors.org / www.financialcounselors.org	877-475-4238/ 860-986-7470
Hartford	Christian Activities Council, 47 Vine St., Hartford dsteinle@christianactivitiescounsel.org / www.christianactivities.org	860-527-9860
Milford	Money Management International, 57 Plains Rd., Ste. 2A, Milford counselinginfo@moneymanagement.org / www.moneymanagement.org	800-208-2227/ 800-308-2227
New Haven & Southern CT	Neighborhood Assistance Corporation of America (NACA), 144 Orange St., New Haven marks@naca.com / http://www.naca.com	203-562-6220
Central & Northern CT	Neighborhood Assistance Corporation of America (NACA), 1623 Main St., Springfield, MA, http://www.naca.com	413-788-6220

Notes:

- Money Management International of East Hartford and Milford is a Department of Banking licensed debt adjuster and also does credit counseling, bankruptcy counseling, reverse mortgage counseling, and eviction/homeless counseling.

Attend The Budget Coaching Program at Co-opportunity

Are you ready to get control of your finances? The free **Budget Coaching Program** – a partnership among the Workforce Solutions Collaborative of Metro Hartford, Co-opportunity, Inc., and United Way of Central and Northeastern CT- can help you. They will match you with a volunteer trained to help you develop a thorough understanding of your financial situation. In one-on-one sessions with your coach, you will learn how to effectively manage your income, spending, debt, savings, and other relevant money matters. Your coach will not budget your money for you, but will coach you through the process of doing it for yourself in ways that fit your personal wants, needs, and goals.

Coming up with a realistic budget is never easy. It always requires a degree of self-discipline and sacrifice in the short-term in order to reach long-term financial goals. But it's easier when you have someone knowledgeable, with your best interests at heart, helping you along the way. Their Promise: If you want to gain better control of your finances, the Budget Coaching program will show you how to do it and help you along the way. For more information on the Budget Coaching program, contact Denise Smith at Co-opportunity at 860-236-3617 X117 to set up an appointment. The program is located at Co-opportunity, 20-28 Sargeant St., Hartford. Website: www.co-opportunity.org.

Housing Development Fund Foreclosure Intervention Clinics

The **Housing Development Fund** hosts a **Foreclosure Intervention Clinic**, from 6 p.m. until 8 p.m. on the second Wednesday of each month, in their Bridgeport office, 211 State St. in Bridgeport. A Foreclosure Intervention Specialist leads the sessions and experts discuss best practices and ways to help save your home. Refer to the following website to download and fill out an application and to learn more about the Foreclosure Intervention Clinics: <http://www.hdf-ct.org>

Contact the Connecticut Association for Community Action Agencies (CAAs)

Community Action Agencies (CAAs) Connecticut's 12 Community Action Agencies (CAAs) help people meet immediate needs through services such as **Eviction and Foreclosure Prevention Program (EFPP)**, a grant of up to \$1200 (see below), 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.

<i>Town/City</i>	<i>Agency</i>	<i>Phone</i>
Bridgeport	Action for Bridgeport Community Development (ABCD) , 1070 Park Ave. Bridgeport, CT 06604 – For Fuel Assistance, Weatherization, Food Bank, and other programs.	203-366-8241
Bridgeport	Dispute Settlement Centers – administers the Eviction and Foreclosure Prevention Program (EFPP) Contact: Michelle Gibbs	203-241-8557
Willimantic	The ACCESS Community Action Agency , 1315 Main St., Willimantic, CT 06226	860-450-7478/ 800-260-0400
Bristol	Bristol Community Organization (BCO) , 55 South St., Bristol, CT 06010	860-584-2725
New Haven	Community Action Agency of New Haven , 781 Whalley Ave., New Haven, CT 06515	203-387-7700
New Haven	Community Mediation , 32 Elm St., New Haven, CT 06510 (not a CAFCA agency, but administers an Eviction and Foreclosure Prevention Program)	203-782-3500
Danbury	Community Action Committee of Danbury , 66 North St., Danbury, CT 06810	203-744-4700
Hartford	Community Renewal Team , 555 Windsor St., Hartford, CT 06120	860-560-5600
Stamford	CTE, Inc. , 34 Woodland Ave., Stamford, CT 06902	203-327-3260
New Britain	Human Resources Agency (HRA-NB) of New Britain , 180 Clinton St., New Britain, CT 06053	860-225-8601
Norwalk	Norwalk Economic Opportunity Now (NEON) , 98 South Main St., South Norwalk, CT 06854	203-899-2430
Waterbury	New Opportunities , 232 Elm St., Waterbury, CT 06702	203-575-9799
Derby	Training, Education, and Manpower, Inc. (TEAM) , 30 Elizabeth St., Derby, CT 06418	203-736-5420
Jewett City	Thames Valley Council for Community Action, Inc. (TVCCA) , 1 Sylvandale Road, Jewett City, CT 06351	860-889-1365

The **Eviction and Foreclosure Prevention Program (EFPP)** administered by the Community Action Agencies, seeks to avert either a tenant's eviction or a homeowner's foreclosure proceedings by utilizing the skills of a trained mediator to help resolve rent or mortgage payment issues. The mediator acts as a third-party facilitator who will help develop a mutually agreeable solution to an identified problem. Problems typically addressed in this kind of mediation include back rent or mortgage payments, repairs, housing code violations, and miscommunication. EFPP also supports its customers to help pay rent or mortgage arrears. The program targets families who are at risk of becoming homeless as the result of imminent eviction or foreclosure. The guidelines define a "family" as a single individual, roommates, an extended family, or a one- or two-parent family. Those seeking help who would be considered suitable for this program must have the following:

- A steady source of income.
- The ability to pay future rent or mortgage.
- Rent or mortgage payments that would not constitute more than 60% or less of the State median income.
- Household income that is 60% or less of the State median income.
- A short-term hardship which created the inability to make mortgage or rent payments.
- An eviction letter, notice-to-quit, summons, or notice of foreclosure.
- A landlord or bank willing to cooperate.
- No help received for at least the last 18 months.

Additional Agencies

Person to Person, 1864 Post Road, Darien CT 06820, 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. Phone: **203-655-0048**.

FSW, Inc., Foreclosure Prevention Services, Bridgeport - FSW's Homeowners Assistance Program (HAP) is a grant opportunity for Bridgeport homeowners who are behind in their mortgage payments and are temporarily in a demonstrable financial crisis situation. The goal of this program is to help clients bring their accounts current. Clients must be financially capable of resuming future mortgage payments and intend on remaining in their home. For more information, contact Blanca Herrera-Rodrigues at 203-368-5529 or via email at BHerrera-Rodrigues@fswinc.org.

Check into Refinancing Programs

Refinancing programs available to Connecticut homeowners, in addition to the CT FAMILIES program and the NACA, include the following programs.

United States Department of Agriculture, Rural Housing Service – The Rural Housing Service of the U.S. Department of Agriculture, a federal program, 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

<i>Norwich Service Center</i>	<i>Windsor Service Center</i>
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 th floor, Windsor, CT 06095-4729 Phone: (860) 688-7725, x. 130

Mortgage Relief Fund. Homeowners can refinance into conventional fixed-rate loans that will better meet their needs. Homeowners can have an adjustable rate or fixed rate mortgage. Homeowners must also be in good standing with their current mortgage but may be experiencing difficulty making payments now and or expect to have greater difficulty making payments when their rate resets. The program is not designed for borrowers who are delinquent on their current mortgage or who are facing imminent foreclosure. For more information, refer to the following website:

Website
http://www.citizensbank.com/mortgages/mortgage-relief-fund.aspx

For more information on the member banks, contact:

<i>Bank</i>	<i>Phone Number</i>	<i>Notes</i>
Citizens Bank	1-888-411-1145	Citizens offers the Mortgage Relief Fund to existing Citizens Bank/Charter One Mortgage customers.
Sovereign Bank	1-800-288-6225 Angela Thomas at 401-787-2927	Sovereign offers the Mortgage Relief Fund to existing Sovereign Bank customers.

Home Affordable Refinance Program (HARP)/Homeowner Affordability and Stability Plan (HASP) refinancing program is available to homeowners with a Fannie Mae or Freddie Mac mortgage. It is part of the Making Home Affordable (MHA) Program for borrowers who are current. It is a streamlined refinance program and goes up to 125% of the value of the home and also reduces rate/payments with no cash out except for 2% of the loan for closing costs to be rolled in.

<i>Bank</i>	<i>Phone Number</i>	<i>Notes</i>
Webster	1-888-681-7788	Webster offers the HARP / Homeowner Affordability and Stability Plan (HASP) refinancing program.
Bank of America	1-800-344-9403 203-245-6500	Bank of America offers the HARP / Homeowner Affordability and Stability Plan (HASP) refinancing. Have your loan number and/or Social Security Number ready when you contact them.
CitiMortgage	1-866-558-6345	CitiMortgage offers the HARP refinancing program.

Note: Check the <http://makinghomeaffordable.gov> website for other participating lenders.

Contact National Hotlines

Homeowner's HOPE™, 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** and website: www.995hope.org.

The Homeowner's HOPE™ website has links to resources in Connecticut:
<http://www.995hope.org/help-for-homeowners/homeowner-resources/>

There is a section of the website that is dedicated to the **HOPE LoanPort™** a new web-based housing counselor tool that streamlines the submission of completed loan modification applications, allowing housing counselors to efficiently transmit completed application to mortgage servicers. The tool is designed to improve the quality of both the application itself and the ability of servicers to make decisions on that application. Form more information, click on the following link:
www.hopeloanportal.org.

HOPE LoanPort™ helps homeowners get a faster answer, via a housing counselor, on whether or not they qualify for a modification loan. It addresses some of the hurdles borrowers face when seeking a modification. Borrowers who are currently in a HAMP Trial Modification process may not have submitted all the required documentation to make the modification final. HOPE LoanPort™ allows housing counselors to help with the collection of necessary documents from homeowners, upload the completed package directly to servicers and track the status of a borrower's application.

HUD-certified and CHFA-certified housing counselors in Connecticut who are participants in this program include:

- Financial Counselors of America in East Hartford
- The Housing Development Fund in Stamford
- Urban League of Southwestern CT in Stamford.

Operation HOPE is a Mortgage Crisis Hotline that reviews your financial information, gives you advice, and can negotiate with your lender. 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 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.

Programs for Pets

Protecting 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:

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

Locate Affordable Housing and Contact the Department of Social Services

Locating Affordable Housing – DSS, the Connecticut Housing Finance Authority, United Way's 2-1-1 Infoline, the U.S. Department of Housing and Urban Development and the U.S. Department of Agriculture – Rural Development are founding sponsors of a free housing registry to help people find accessible and affordable rental housing in Connecticut. The website was created by Socialserve.com and the Department of Economic and Community Development. Socialserve.com also develops and maintains a bilingual, toll-free call center and Web applications to help agencies, property owners and the general public offer and find rental housing.

Phone	Website
1-877-428-8844 Spanish/Español: 1-877-428-8844, ext. 204	http://www.cthousingsearch.org/

Other Rental Housing Resources – Rental housing listings are available at the following websites:

Housing Type	Website	Website
Apartments	www.rent.com www.apartments.com www.mycheapapartments.com www.ApartmentList.com	www.mynewplace.com www.chfa.org
Senior Apartments	www.seniorhousingnet.com	

Housing Authority - Contact your city or town's **Housing Authority** for information on locating affordable housing in your area.

Pet-Friendly Apartments – Refer to the following link for information on finding pet-friendly apartments.
http://www.humanesociety.org/animals/resources/tips/animal_friendly_apartments.html.

U.S. Postal Service Change of Address Information – For information on changing your address, please refer to the U.S. Postal Service website: <https://moversguide.usps.com/icoa/icoa-main-flow.do?execution=e2s1>.

A **Moving Checklist** with helpful information is available from Movers-Edge.com at the following website:
<http://www.movers-edge.com/Moving-Checklist-s/12.htm>.

The **Department of Social Services (“DSS”)** is a state agency that provides a broad range of services, including housing-related services. DSS offers their services and programs through their offices and through direct grants to municipalities and community-based agencies. Listed below are some of the programs and services available. For more information, contact DSS directly or use the contact information related to the specific program.

Phone	Website
1-800-842-1508 or 860-424-5578	www.ct.gov/dss

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.

The Connecticut Energy Assistance Program (CEAP) and the **Contingency Heating Assistance Program (CHAP)** help offset the costs of winter heating and also pay for weatherization services. For income eligibility and benefit levels, contact the Department of Social Services at **1-800-842-1132**.

Other Programs

Foodshare has sought to end hunger in our region (serving Hartford and Tolland counties) working in partnership with other community leaders such as the United Way, End Hunger Connecticut! and 211 Infoline. They also have a Mobile Foodshare program. Website: www.foodshare.org.

Senior Assistance

Connecticut Area Agencies on Aging (AAAs) are a funding source for the Older Americans Act and other federal and state dollars. AAAs research and evaluate elderly issues, and offer community education to senior adults, caregivers, students, and the community at large. They have extensive information on the needs of seniors as well as the services that can meet those needs. AAAs serve as an advocate for older individuals. They also assist Connecticut residents who are disabled.

Area Agencies on Aging administer programs and services for frail elderly and caregivers.

1. Statewide Respite Care Program
2. National Family Caregiver Support Program
3. CHOICES Program (Information and Assistance)
4. CT Home Care Program for Elders (SWCAA and AASCC only)
5. Aging Resource Centers
6. Private care management is provided by some AAAs.

For additional information on Connecticut Area Agencies on Aging, refer to the following website:

<http://www.ctagenciesonaging.org/pages/home.php>

CHOICES Program - Connecticut's Program for Health Insurance Assistance, Outreach, Information and Referral, Counseling, Eligibility Screening or **CHOICES** provides information to persons age 60 and older and persons with disabilities. It is a cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy. CHOICES is a "one-stop shopping" information source for services available to older adults, including Supplemental Security Income and ConnPACE. Area Agency on Aging staff provides information and preliminary screening for more than 20 federal and state benefit programs. Phone: **1-800-994-9422**. Website: <http://www.ct.gov/agingservices/cwp/view.asp?a=2514&q=313088>

Benefits CheckUp - A service of the National Council on Aging is a website for seniors to get all the benefits they qualify for. It helps in finding and enrolling in federal, state, local, and private programs that help pay for prescription drugs, utility bills, meals, health care, and other needs. Website: <http://www.benefitscheckup.org/>

Money Follows the Person (MFP) - Connecticut's Money Follows the Person (MFP) program is designed to help senior citizens and persons with disabilities enjoy the benefits of living in their own home. MFP assists with rebalancing Connecticut's long-term care system so that the individuals have the maximum independence and freedom of choice about where they live and receive services. The MFP program can provide assistance if you or a loved one are in an institutionalized setting, such as a nursing home, and would like to learn more about options to move to your community. MFP also assists in situations where you need care after hospitalization other than nursing homes and rehab facilities. There is also assistance available regarding access of assistive technology to assist you in living independently.

If you need more information, assistance with the application, designing a transition plan, or to learn more about community options, call 1-888-99-CTMFP (1-888-992-8637), email Money Follows the Person at mfp@ct.gov, or go to the following website: www.ct.gov/moneyfollowstheperson.

Connecticut Home Care Program for Elders - The **Connecticut Home Care Program for Elders**, administered by the Connecticut Department of Social Services (<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305170>), pays for medical and non-medical support services which are needed by frail individuals ages 65+ to avoid institutionalization. Funded services include case management, visiting nurse services, home health aides, chore assistance, homemakers, adult day care, home delivered meals, companion services, respite care, transportation, emergency response systems, and other services necessary to support independent living. The cost of services cannot exceed the cost of institutional care. The purpose of the program is to keep frail elders from being institutionalized. There are no income limits for the program, but the cost of care is calculated according to a sliding fee scale. Asset limits depend upon income level. The benefit of program participation for eligible seniors who must pay for full cost of care is that they can receive the case management and care oversight services that Connecticut Home Care Program case managers provide.

Contact the Department of Social Services / Senior Assistance (cont'd)

Connecticut's Homelessness Prevention and Rapid Re-housing Program (HPRP) – As part of the American Recovery and Reinvestment Act (the “stimulus package”), the US Department of Housing and Urban Development (HUD) was charged with administering new funding for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). \$17 million of that funding was awarded by HUD to the State of Connecticut's Department of Social Services (DSS) and to five entitlement communities (Bridgeport, Hartford, New Britain, New Haven, and Waterbury). HPRP implements a housing-based, not a shelter-based, intervention for those facing catastrophic housing and economic crisis in Connecticut. **Contact 211-Infoline for information on this program.** 211 specialists screen for eligibility, connect eligible callers directly to the HPRP program in their area, refer those who are not eligible to other services. You can also contact one of the agencies listed below to apply for HPRP.

HPRP Basics – The program provides funding to assist both families and individuals who are at imminent risk of homelessness, or who are literally homeless. Examples of assistance provided includes:

Financial Assistance

- Rental assistance for a maximum of 18 months, including partial subsidies and subsidies deeper than Section 8 subsidies.
- Up to 6 months of back rent, which counts against the 18 month maximum
- Security and utility deposits
- Up to 18 months of utility payments, including up to 6 months of back utility payments
- Moving cost assistance (not furnishings).

Services

- Housing search and placement services, such as tenant counseling, representative payee services with respect to housing costs, and mediation and outreach to landlords
- Outreach and engagement
- Case management services
- Service coordination
- Legal services to help people stay in their housing (not assistance with mortgages)
- Credit repair, including money management and resolving personal credit issues.

Populations Served

HPRP serves individuals or families that are homeless or at-risk of homelessness. Programs target prevention to those who would be homeless “but for this assistance.” Examples of risk criteria include:

- Eviction within two weeks from a private dwelling (including housing provided by family or friends)
- Discharge within two weeks from an institution in which the person has been a resident for more than 180 days (including prisons, mental health institutions, and hospitals)
- Residency in housing that has been condemned by housing officials and is no longer meant for human habitation
- Sudden and significant loss of income
- Sudden and significant increase in utility costs
- Severe housing cost burden (greater than 50 percent of income for housing costs)
- Homeless in last 12 months
- Young head of household (under 25 with children or pregnant)
- Current or past involvement with child welfare, including foster care
- Extremely low income (less than 30 percent of Area Median Income)
- High overcrowding (the number of persons exceeds health and/or safety standards for the housing unit size)
- Credit problems that preclude obtaining of housing.

Contact the Department of Social Services (cont'd)

Connecticut's Homelessness Prevention and Rapid Re-housing Program (HPRP) (cont'd)

HPRP Programs and Services

Funds for HPRP are administered through DSS for six regional programs selected for funding. The Lead HPRP Regional providers and their respective areas are as follows:

- **CTE, Inc. (Region 1 – Southwest)** – Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Norwalk, Stamford, Stratford, Trumbull, Weston, Westport, and Wilton.
- **Columbus House, Inc. (Region 2 – Southcentral South)** – Greater New Haven Valley: Ansonia, Bethany, Branford, Derby, East Haven, Hamden, Milford, New Haven, North Haven, Orange, Seymour, Shelton, West Haven, and Woodbridge.
- **Mercy Housing & Shelter Corp., Inc. (Region 2 – Southcentral North)** – Chester, Clinton, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Guilford, Haddam, Illingworth, Madison, Middlefield, Middletown, Old Saybrook, Portland, Westbrook, Lyme, Old Lyme, Meriden, and Wallingford.
- **Thames Valley Council for Community Action, Inc. (TVCCA) (Region 3 – East)** – Ashford, Bozrah, Brooklyn, Canterbury, Chaplin, Colchester, Columbia, Coventry, East Lyme, Eastford, Franklin, Griswold, Groton, Hampton, Killingly, Lebanon, Ledyard, Lisbon, Mansfield, Montville, New London, North Stonington, Norwich, Plainfield, Pomfret, Preston, Putnam, Salem, Scotland, Sprague, Sterling, Stonington, Thompson, Union, Voluntown, Waterford, Willington, Windham, and Woodstock.
- **Journey Home, Inc. (Region 4 – Northcentral)** – Andover, Avon, Berlin, Bloomfield, Bolton, Bristol, Burlington, Canton, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hebron, Manchester, Marlborough, New Britain, Newington, Plainville, Plymouth, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Windsor, and Windsor Locks.
- **New Opportunities, Inc. (Region 5 – Northwest)** – Barkhamsted, Beacon Falls, Bethel, Bethlehem, Bridgewater, Brookfield, Canaan, Cheshire, Colebrook, Cornwall, Danbury, Goshen, Hartland, Harwinton, Kent, Litchfield, Middlebury, Morris, Naugatuck, New Fairfield, New Hartford, New Milford, Newtown, Norfolk, North Canaan, Oxford, Prospect, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Southbury, Thomaston, Torrington, Warren, Washington, Waterbury, Watertown, Winchester, Wolcott, and Woodbury.

Contact the Department of Social Services (DSS) (continued)

Grants for Housing for Homeless With AIDS – DSS provides grants to house people with AIDS and provides grants for their operation.

Section 8 Housing Choice Voucher Program – The housing choice voucher program is the 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, including apartments, townhouses and single-family homes that meets the requirements of the program. Vouchers are federally funded through the Department of Housing and Urban Development and are administered locally by over 40 public housing agencies across the state and statewide by DSS and its agent, J. D'Amelia & Associates.

Security Deposit Guarantee Program – This program provides a guarantee to landlords of up to two months' rent instead of an actual payment. This program is available to persons who hold a Section 8 voucher or DSS rent subsidy certificate newly issued while the applicant was on the waiting list of DSS or a housing authority, to income-eligible households which reside in an emergency shelter or in emergency housing in Connecticut, and to those who cannot remain in permanent housing for certain reasons, as specified by DSS.

HUSKY Plan – This plan is a full health insurance package for children and teenagers up to age 19, regardless of family income. HUSKY pays for doctor visits, prescriptions, vision and dental care and more. You choose doctors and other medical providers participating in a member health plan. For most families, HUSKY is low-cost or free. Families with high incomes can get HUSKY health care for children at a group rate. HUSKY can also provide health coverage for parents, relative caregivers and pregnant women, depending on income.

Phone	Website
1-877-284-8759 / (1-877-CT-HUSKY)	www.huskyhealth.com

Charter Oak Health Plan – This program is designed to bring affordable group health insurance rates to the uninsured and adults experiencing financial hardship in paying unaffordable, non-group premiums on their own. The State has contracted with Aetna Better Health, AmeriChoice of Connecticut and Community Health Network of Connecticut to offer individual premium rates ranging from \$75 to \$259, and annual deductibles ranging from \$150 to \$900. Enrollees must have been uninsured during the past six months, but exceptions to this waiting period can be requested for factors such as job loss, financial hardship or loss of HUSKY plan eligibility due to age or income. Charter Oak will cover enrollees with pre-existing medical conditions.

1-877-772-8625 / (1-877-77-CT-OAK)	www.charteroakhealthplan.com
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Care 4 Kids – This program is a partnership between DSS, the families in the program and child care providers and is designed to help low- to moderate-income families in Connecticut pay for child care costs. To be eligible, families must live in Connecticut, be working or attending a temporary family cash assistance approved education or training activity and meet certain income requirements. Children must be under 13 years of age or under 19 years of age if they have a special need. Providers must be licensed by the Connecticut Department of Public Health, a relative (like a grandparent) or take care of the child in the child's home. Contact the program directly to determine if you qualify.

1-888-214-5437 / (1-888-214-KIDS)	www.ctcare4kids.com
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Food Stamp Program – This program helps low-income individuals and families afford the cost of food at the grocery store. You can apply for these benefits by completing an application form that can be mailed, faxed or dropped off at your local DSS Regional Office. Once the form is submitted, you will be assigned an eligibility worker who will interview you to complete the application process. You must be a resident of Connecticut and meet certain income requirements. See the next page to find your local DSS Regional Office.

The **Safety Net Program** – This program has been implemented to protect the children of families who have exhausted their twenty-one months of Temporary Family Assistance, are not eligible for an extension because they have not made a good faith effort to obtain and maintain employment and have earnings below the payment standard. Safety Net services provide the family with basic needs such as food, shelter, and clothing, as well as offering counseling to help remove barriers to employment. Services are provided primarily through referral to existing community resources. Vouchers for basic needs and rental assistance are also available to the families in Safety Net. Generally, Safety Net services are available for no more than 18 months.

Contact Legal Services

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. The Foreclosure Prevention Clinic is open to any homeowner facing 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 Foreclosure Prevention Clinics in Hartford take place on the **third Tuesday of every month** and is run by the Connecticut Fair Housing Center and the University of Hartford Paralegal Studies Program. The location is University High School of Science and Engineering, 351 Mark Twain Drive, Hartford.

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 1-888-247-4401.

Connecticut Fair Housing Center/University of Hartford Foreclosure Prevention Clinics in Hartford

Date	Time	Location
Tuesday, April 17, 2012	5:30 p.m. – 8:00 p.m.	University High School of Science and Engineering, 351 Mark Twain Drive, Hartford (the high school is on the left)
Tuesday, May 15, 2012	5:30 – 8:00 p.m.	
Tuesday, June 19, 2013	5:30 – 8:00 p.m.	

Foreclosure Prevention Clinics sponsored by the Connecticut Housing Finance Authority and Homes Saved by Faith are being held in **Fairfield County**. The locations will rotate among city offices in Stamford, Norwalk, and Bridgeport.

Connecticut Fair Housing Center/Homes Saved by Faith Foreclosure Prevention Clinics in Fairfield County

Date	Time	Location
Wednesday, April 18, 2012	6:00 p.m. – 8:00 p.m.	Stamford Government Center, 888 Washington Blvd., Cafeteria, 4 th floor
Wednesday, May 16, 2012	6:00 p.m. – 8:00 p.m.	Norwalk City Hall, 125 East Ave., Community Room, 1 st floor
Wednesday, June 20, 2012	6:00 p.m. – 8:00 p.m.	Bridgeport City Hall Annex, 999 Broad St., OPED Conference Room (1 st Floor)
Wednesday, July 18, 2012	6:00 p.m. – 8:00 p.m.	Stamford Government Center, 888 Washington Blvd., Cafeteria, 4 th floor
Wednesday, August 15, 2012	6:00 p.m. – 8:00 p.m.	Norwalk City Hall, 125 East Ave., Community Room, 1 st floor
Wednesday, September 19, 2012	6:00 p.m. – 8:00 p.m.	Bridgeport City Hall Annex, 999 Broad St., OPED Conference Room (1 st Floor)
Wednesday, October 17, 2012	6:00 p.m. – 8:00 p.m.	Stamford Government Center, 888 Washington Blvd., Cafeteria, 4 th floor
Wednesday, November 21, 2012	6:00 p.m. – 8:00 p.m.	Norwalk City Hall, 125 East Ave., Community Room, 1 st floor
Wednesday, December 19, 2012	6:00 p.m. – 8:00 p.m.	Bridgeport City Hall Annex, 999 Broad St., OPED Conference Room (1 st Floor)

Contact Legal Services (cont'd)

Attend a Foreclosure Prevention Clinic (cont'd)

The Connecticut Fair Housing Center also speaks at HUD/CHFA-approved housing counselors' orientations in the greater New Haven area and in New London County. These orientations require pre-registration and include a short talk on the foreclosure and mediation process by a Center attorney.

- *For Greater New Haven* (New Haven, Meriden, East Haven, and Milford): You may learn more at <http://www.theroofproject.org/for-homeowners/clinics>.

ROOF Project Foreclosure Prevention Clinic Dates & Locations

The ROOF Project conducts Foreclosure Prevention Clinics on the dates and locations below. All clinics will be held from 5:30 p.m. – 7:30 p.m. at the designated locations.

Date	Time	Location
Tuesday, December 13, 2011	5:30 p.m. – 7:30 p.m.	Hagaman Memorial Library, 227 Main St., East Haven
Tuesday, January 24, 2012	5:30 p.m. – 7:30 p.m.	Meriden City Hall, 142 East Main St., Meriden
Tuesday, February 28, 2012	5:30 p.m. – 7:30 p.m.	United Way of Milford, 20 Evergreen Ave Milford
Tuesday, March 27, 2012	5:30 p.m. – 7:30 p.m.	Meriden City Hall, 142 East Main St. Meriden
Tuesday, April 24, 2012	5:30 p.m. – 7:30 p.m.	Hagaman Memorial Library, 227 Main St. East Haven
Tuesday, May 22, 2012	5:30 p.m. – 7:30 p.m.	Meriden City Hall, 142 East Main St. Meriden
Tuesday, June 26, 2012	5:30 p.m. – 7:30 p.m.	United Way of Milford, 20 Evergreen Ave Milford
Tuesday, July 24, 2012	5:30 p.m. – 7:30 p.m.	Meriden City Hall, 142 East Main St. Meriden
Tuesday, August, 28, 2012	5:30 p.m. – 7:30 p.m.	Hagaman Memorial Library, 227 Main St. East Haven

Registration is requested. To register:

For . . .	Call . . .
Milford Foreclosure Prevention Clinics	(203) 789-8690 X124
Meriden and East Haven Clinics	(203) 777-6925 X26

Foreclosure Clinics in New London County

For more information and to register for a foreclosure clinic in New London County:

- Call Catholic Charities at 860-889-8346.

Contact Legal Services (cont'd)

The Connecticut Fair Housing Center serves as a resource for borrowers, housing counselors, consumer attorneys and policy makers on foreclosure prevention, responsible lending and mortgage lending discrimination issues. Website: <http://ctfairhousing.org/> CT Fair Housing Center attorneys also participate in orientations presented by housing counselors in New Haven, Waterbury, Norwich, and New London. Call your local Department of Housing and Urban Development (HUD) and CHFA-approved housing counselor. See the listing on page 10.

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, www.ctfairhousing.org, and by calling the Center at **1-888-247-4401**.

Statewide Legal Services is an entry point for accessing legal assistance and provides free legal advice over the telephone or referrals to other legal services for callers qualifying for its services (guidelines include income limits). It also administers the Foreclosure Prevention Pro bono Panel. Phone: **1-800-453-3320** or **860-344-0380**.

County Bar Associations/Lawyer Referral Services If you do not qualify for Statewide Legal Services, the **County Bar Associations** have a **Lawyer Referral Service**, a way to introduce you to a lawyer who can answer your questions about a legal problem. It is a non-profit program sponsored as a public service by your local bar association. The service is designed to assist people who have a legal problem and wish to consult with a private attorney but do not know whom to call. The Lawyer Referral Service will set up an appointment for you with an attorney in your area. There is a \$25 or \$35 fee for an initial consultation (depending on the county). You can send an email and briefly state your questions and the dates and times you can be reached. Services beyond that will be at the attorney's market rate. **Local Foreclosure Attorneys** and **Bankruptcy Attorneys** are also available to assist you.

<i>County</i>	<i>Phone</i>	<i>Fee for ½ hour Consultation</i>	<i>Website</i>	<i>Email</i>
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	A contact form is available on the website.

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

Consumer Law Project for Elders (CLPE) provides free legal assistance for Connecticut residents 60 years and older 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. CLPE consumer issues include the following: billing, debt or collection problems including medical debt, credit card debt or harassment by debt collectors; being billed for items you never bought; if you are considering bankruptcy; if you are a victim of identity theft, healthcare fraud, or a consumer scam; you have a dispute over goods or services; you have an unfair loan; you have a problem with a contract or contractor; you have a court hearing involving your debt. **Note:** Currently, CLPE does not provide legal assistance regarding mortgages and foreclosure. Phone: **1-800-296-1467**.

CTElderLaw.org 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.

<i>Agency</i>	<i>Phone</i>
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

Contact Legal Services (cont'd)

Connecticut Superior Court Judicial Districts / Hours: 9 a.m. – 5 p.m. /Website: www.jud.ct.gov

<i>Court / Judicial District</i>	<i>Phone Number</i>	<i>Fax Number</i>
Ansonia-Milford , 14 West River St., 2 nd Fl., P.O. Box 210 Milford 06460	203-877-4293	203-876-8640
Danbury , 146 White St., Danbury 06810	203-207-8600	203-207-8642
Fairfield , 1061 Main St., Bridgeport 06604	203-579-6527	203-382-8406
Hartford , 95 Washington St., Hartford 06106	860-548-2700	860-548-2783
Litchfield , 15 West St., Litchfield 06759	860-567-0885	860-567-4779
Middlesex , 1 Court St., Middletown 06457	860-343-6400	860-343-6423
New Britain , 20 Franklin Square, New Britain 06051	860-515-5180	860-515-5185
New Haven-Meriden , 235 Church St., New Haven 06510	203-503-6800	203-503-6885
New London-Norwich , 70 Huntington St., New London 06320	860-443-5363	860-442-7703
Stamford-Norwalk , 123 Hoyt St., Stamford 06905	203-965-5308	203-965-5370
Tolland , 69 Brooklyn St., Rockville 06066	860-896-4920	860-875-0777
Waterbury , 300 Grand St., Waterbury 06702	203-591-3300	203-596-4032
Windham , 155 Church St., P.O. Box 191, Putnam 06260	860-928-7749	860-928-7076

Judicial Branch Foreclosure Advice Program in Bridgeport and New Haven Superior Courts

New Haven Superior Court. Volunteer attorneys are available to give advice and answer questions about foreclosure every Wednesday morning from 9 – 11 a.m. through June, 2012 at New Haven Superior Court, 235 Church St., New Haven on the 7th floor in Room 7B. Homeowners facing foreclosure in any judicial district are welcome to attend.

Bridgeport Superior Court. Volunteer attorneys are available to give advice and answer questions about foreclosure and landlord/tenant issues every Wednesday morning from 9 – 11 a.m. beginning January 11, 2012 at Bridgeport Superior Court, 1061 Main St., Bridgeport., in Room 208 on the 2nd floor. Homeowners facing foreclosure in any judicial district are welcome to attend.

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.

Court Service Center Locations

Danbury Judicial District (JD) 146 White Street Danbury, CT 06810 (203) 207-8766	Middlesex JD 1 Court Street Middletown, CT 06457 (860) 343-6499	Norwich JD 1 Courthouse Square Norwich, CT 06360 (860) 823-0857
Fairfield JD 1061 Main Street Bridgeport, CT 06604 (203) 579-7210	Milford JD 14 West River St. Milford, CT 06460 (203) 283-8260	Stamford JD 123 Hoyt Street Stamford, CT 06905 (203) 965-5297
Hartford JD 90 Washington Street Hartford, CT 06106 (860) 706-5064	New Britain JD 20 Franklin Square New Britain, CT 06051 (860) 515-5153	Tolland JD 69 Brooklyn Street Rockville, CT 06066 (860) 896-4945
Meriden JD 54 West Main Street Meriden, CT 06451 (203) 238-6499	New Haven JD 235 Church Street New Haven, CT 06510 (203) 503-6819	

Translation Assistance is provided by the Superior Court. For information on Spanish translation, the phone number is 860-706-5040 X4088. For other languages, the phone number is **860-706-5040 X4085**.

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, the first of its kind in the country, gives homeowners the opportunity to meet with a representative of their lender and try to negotiate a resolution to their mortgage issues with the help of a judicial mediator. Mediation is a process by which a neutral third party (a court-appointed mediator) assists the homeowner and lender in reaching a fair, voluntary, negotiated agreement. The mediator does not decide who is right or wrong. Mediation is required for all eligible homeowners who file an appearance. The mediation sessions are held at courthouses located throughout the state. 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." You should **bring the following information** to your mediation session.

Litigation Hold

Effective October 1, 2011, a Litigation Hold will be in place. Once a homeowner files a Foreclosure Mediation Certificate, the lender/servicer cannot file pleadings (documents that include a formal statement filed in the judicial proceeding) until mediation ends or eight (8) months has passed since the Return Date of the case. After the Litigation Hold, the lender/service can file pleadings even though you are in mediation, but cannot have a judgment (a final decision in the case ordered by a judge).

The Summons and Complaint Package

Also, as of October 1, 2011, the following forms are sent out with a Foreclosure Summons:

- You are Being Sued (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).
- Foreclosure Mediation, Notice to Homeowners or Religious Organizations (JD-CV-127)
- Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126)

The following forms need to be sent to the Superior Court where your case is being heard.

- Appearance (JD-CL-12)
- Foreclosure Mediation Certificate (JD-CV-108)

The following form needs to be sent to the attorney for the plaintiff:

- Mediation Information Form (JD-CV-125).

After 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:

- Foreclosure Mediation – Court Notice to Homeowner (JD-CV-109), also served with
- The Foreclosure Mediation Notice of Community-Based Resources.

Mediation Information Form

The MEDIATION INFORMATION FORM (JD-CV-125) is available that includes a form that needs to be sent to the attorney that represents the lender/servicer at least **15 days prior** to the first mediation session. A notice that gives information to homeowners in foreclosure regarding the programs which could assist them is also sent out (FORECLOSURE MEDIATION NOTICE OF COMMUNITY-BASED RESOURCES, JD-CV-126). Both forms are available at www.jud.ct.gov, click on Quick Links, then Forms, then Civil Forms.

Attend a Foreclosure Counseling Event

START Now! Loan Modification & Foreclosure Counseling Events are offered periodically throughout the state by **START Now!**, a not-for-profit organization based in Stamford, designed to help individuals become self sufficient by providing education and support opportunities. For more information, contact info@startnowct.org or go to www.startnowct.org. The following participants were available at the last event:

- Bank of America
- J.P. Morgan Chase
- CitiMortgage
- People's United Bank
- Webster Bank
- Connecticut Housing Finance Authority
- Money Management International
- Affordable Housing Centers of America
- Urban League of Greater Hartford
- State of Connecticut Department of Banking

Bank of America Customer Assistance Center

Bank of America opened a Customer Assistance Center at 738 West St., Southington, CT 06489, **1-860-385-9259**, to serve customers in Connecticut. The Customer Assistance Center provides a face-to-face environment where customers experiencing a financial hardship can get assistance with any of their Bank of America consumer products including mortgage, home equity, auto, credit cards, and personal loans. Bank of America recognizes the economic downturn has made it challenging for some of their customers to keep up with their monthly payments, and the opening of Customer Assistance Centers are part of ongoing efforts to personally reach out to them.

Bank of America specialists at the Customer Assistance Center will meet with homeowners by appointment only in order to maximize the value of each session and ensure each borrower arrives prepared with required documentation, is met promptly, and receives the full attention of a Bank of America associate.

To determine eligibility for the federal government's Making Home Affordable program or other Bank of America modification or foreclosure avoidance programs, customers will be asked to sign an authorization for the bank to receive each borrower's income tax return and bring specific financial documents to their appointment. Appointments are available from 9 a.m. to 6 p.m., weekdays and 9 a.m. to 1 p.m. on Saturdays. Customers should make an appointment by calling the Customer Assistance Center. Phone: **1-860-385-9259**.

Bank of America Customer Outreach Events. For information on Bank of America Customer Outreach Events held in Connecticut, you can call **1-855-201-7426** or at the following website: www.bankofamerica.com/outreachevent.

JPMorgan Chase Homeownership Center

Meet one-on-one with a Chase Customer Assistance Specialist to learn how to lower your monthly payment or interest rate, or help you avoid foreclosure. Refer to the contact information below to make an appointment.

Address: 99 Hawley Lane, Suite 1104, Stratford, CT 06614

Phone: 203-336-6508

Hours of operation: Monday – Thursday: 8 a.m. – 8 p.m., Friday: 9 a.m. – 6 p.m., Saturday: 9 a.m. – 1 p.m.

Directions: https://www.chase.com/chi/mortgage/hrm_centers_stratford

Contact the Workplace, Inc. and Veterans Services Programs

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 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 Connecticut Housing Finance Authority (CHFA), or can demonstrate imminent need for services. Phone: **866-683-1682**, and the website is www.workplace.org/mortgage.asp.

Veterans Services – The Servicemembers Civil Relief Act (“SCRA”), formerly known as The Soldiers' and Sailors' Civil Relief Act of 1940, 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 and 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 limits the **interest** that may be charged on mortgages incurred/acquired by a servicemember (including debts incurred jointly with a spouse) before he or she entered into active military service. Another benefit is that your mortgage lender may let you stop paying the principal amount due on your loan during your active duty service. Refer to the Veterans Infoline, phone: **1-866-928-8387**.

There are also programs available through the Soldiers', Sailors', and Marines' Fund. “(SSMF)” is an agency of the State of Connecticut established in 1919 to assist needy wartime veterans and their families and is administered by the American Legion. Temporary assistance, including mortgage interest payments, is available. **Note:** Assistance is not available for homeowners in foreclosure. Phone: **800-491-4941**, or **860-296-0719**. Refer to the Avoiding Foreclosure Handbook www.ct.gov/dob for more information on these and other programs.

U.S. Department of Veterans Affairs, Veterans Administration Home Loan Guaranty Program is a benefit for eligible veterans, active duty personnel, Reserve members and National Guard personnel to assist them with purchasing and retaining a home. If you have a VA loan and are having problems making payments, the program may be able to arrange a repayment plan or other alternative to foreclosure. The VA offers home loan counseling through Regional Loan Centers. Contact the Regional Loan Center servicing Connecticut 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 Website: http://www.vba.va.gov/ro/manchester/lgy/main/loans.html For the following states: CT, MA, ME, NH, NY, RI, and VT

Contact a VA Loan Technician for Assistance This free service is available to Veterans and their dependents nationwide, whether you have a VA loan or not. VA loan technicians can help you understand the law and your options, organize your finances, and represent you in negotiations with your lender if you need this assistance (and have a VA loan). For more information, call **1-877-827-3702**, or go to the following website:

<http://www.benefits.va.gov/homeloans>

Veterans Services Programs (cont'd)

The **Supportive Services for Veteran Families (SSVF) Program** is intended to stabilize housing and prevent homelessness among veterans. The Community Renewal Team in Hartford is part of the US Department of Veterans Affairs Plan to end veteran homelessness. SSVF is designed to prevent homelessness among Veteran families who currently reside in or are transitioning to permanent housing. It provides comprehensive supportive services including outreach, case management services, and assisting the Veteran family in obtaining VA and other public benefits.

Supportive Services include:

- Eviction prevention and rapid re-housing to reduce homelessness,
- case management, coordination and linkage to VA benefits (medical, mental health, substance abuse, housing),
- assistance in coordinating and obtaining public benefits, temporary financial assistance.

Eligibility Requirements include:

- (1) a Veteran who is a single person or a Family in which the head of the household or the spouse of the head of household is a Veteran,
- (2) Very low income, less than 50% area median income (AMI), with priority to Veteran families earning less than 30% AMI,
- (3) Occupying permanent housing: Category 1: currently residing in permanent housing, Category 2: Currently homeless and scheduled to become a resident of permanent housing within 90 days pending the location or development of suitable permanent housing within the previous 90 days in order to seek housing more responsive to needs and preferences.

“Veteran” means a person who served in the active military, naval, or air force, and who was discharged or released under conditions other than dishonorable. A copy of a DD form 214 “Certificate of Release or Discharge from Active Duty” is required to access SSVF services and will assist with expediting the intake process.

Contact:

Location	Address	Phone
Hartford	1921 Park St., Hartford CT 06106	860-778-2438
Newington & Middlesex Counties		860-778-4775
New Haven County		860-778-4761
Outreach Worker		860-778-2423

Refer to the following website:

<http://www.crtct.org/ssvf/>

Beware of Foreclosure Rescue Scams

You can be a target for **Foreclosure Rescue Scams** if you are facing or in foreclosure. 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” 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.**

These so-called “foreclosure rescue companies” or unlicensed Debt Negotiators claim they can help save your home, but they’re out to make money. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee. To protect yourself: contact your lender or mortgage loan servicer and try to negotiate a payment plan; work with 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 That You May Be Dealing With a Mortgage Foreclosure Scam Operator, if the Company:

- **Demands a fee in advance.** No legitimate organization that works with borrowers to avoid foreclosure will ever ask for money up front.
 - Offers to negotiate a loan modification for you **for a fee.**
 - **Makes unsolicited offers or “lofty” advertisements,** claiming they can help you save your home.
 - **Recommends you break off contact** with the lender and any counselor that you may have been working with.
 - Advises you to **stop making mortgage payments.**
 - Tells you to **send your money payment to anyone other than your loan servicer.**
 - Instructs you to **transfer ownership of your property.**
 - **Makes verbal promises** that aren’t put 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 Complaints. Report suspicious activity to the Department of Banking Foreclosure Hotline at 1-877-472-8313 or the Attorney General’s Office at 860-808-5400 if your payments were made prior to October 1, 2009. When you submit a complaint regarding a Foreclosure Rescue Company or unlicensed Debt Negotiator, please include:

1. A copy of the agreement with the foreclosure rescue company.
2. Proof of payment (bank statement, for example, and
3. A brief letter explaining what the foreclosure rescue company promised you in exchange for the fee.

Contact Department of Banking Licensed Debt Adjusters

The Department of Banking licenses Debt Adjusters. Please see the list below. These are agencies that offer services including the administration of Debt Management Plans (DMPs) for **unsecured debt, such as credit cards, medical bills, and student loans**. In the administration of a DMP, the licensed organization receives money from you and forwards it to the creditor. Your creditors may be listed on your credit reports. Refer to the following links.

- Your Access to Free Credit Reports: <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt156.pdf>
- How to Dispute Credit Report Errors: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.htm>
- Federal Trade Commission brochure, For People on Debt Management Plans: A Must-Do List, <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre38.pdf>
- The list of Department of Banking Debt Adjuster Licensees: http://www.ct.gov/dob/cwp/view.asp?a=2233&q=297874&dobNAV_GID=1663

All debt adjustment activities in Connecticut except those performed by an organization licensed by the Banking Commissioner are prohibited. Most Debt Adjusters also offer counseling for persons faced with significant debt or bankruptcy, money management advice, and assistance in establishing debt repayment plans and budgets.

Consumer Protections. Debt Adjuster licensees are required to: 1. provide you with a written agreement that sets forth the services the licensee will provide and the fees to be charged for such services; 2. provide free individual credit counseling and budgeting assistance to the debtor before entering into a written agreement; 3) determine that the debtor has the financial ability to make the payments stated in the written agreement, which must be suitable to you; 4. contact each of your creditors to determine if they will accept the payments contemplated by the written agreement; 5. make payments to the creditors within a reasonable time after receipt of deposits; and 6. provide the debtor with a written statement of the debtor's account at least quarterly. A debt adjustment agreement is voidable by the debtor if 1. the licensee imposes a fee or other charge or receives money or other payments not specified in the written agreement with the debtor or 2. any person is not licensed as required by the debt adjustment statutes. If a debtor voids a written agreement, the licensee does not have a claim against the debtor for breach of contract or for restitution.

Licensed Debt Adjusters

Company Name	Address	City	Zip Code	Telephone #
American Consumer Credit Counseling, Inc.	130 Rumford Avenue, Ste. 202	Auburndale MA	02446	(800) 769-3571
American Credit Counselors, Inc.	23123 State Road 7, Ste. 210	Boca Raton FL	33428	(561) 886-1150
American Credit Foundation, Inc.	7720 South 700 East	Midvale UT	84047	(801) 208-1000
American Debt Counselors Inc.	14051 NW 14 th St.	Sunrise FL	33323	(954) 656-8080
Cambridge Credit Counseling Corp.	67 Hunt Street	Agawam MA	01001	(413) 821-6919
CareOne Services, Inc.	8930 Stanford Boulevard	Columbia MD	21045	(800) 227-3123
ClearPoint Financial Solutions, Inc.	8000 Franklin Farms Drive	Richmond VA	23229	(804) 222-4660
Community Credit Counseling Corp.	5 Professional Circle, Rte. 34	Colts Neck NJ	07722	(800) 220-9654
Consolidated Credit Counseling Services, Inc.	5701 West Sunrise Boulevard	Fort Lauderdale FL	33313	(954) 484-3328
Consumer Credit and Budget Counseling, Inc.	299 South Shore Road, US Rte. 9	Marmora NJ	08223	(609) 390-9652
Consumer Credit Counseling Service of Greater Atlanta, Inc.	270 Peachtree Street, NW, Suite 1800	Atlanta GA	30303	(800) 251-2227
Consumer Credit Counseling Service of Greater Atlanta, Inc.	2160 Sugarloaf Circle, Ste. 400	Duluth GA	30097	(404) 260-3122
Consumer Credit Counseling Service of Greater Atlanta, Inc.	3100 Interstate North Circle, Ste. 300	Atlanta GA	30339	(404) 260-3122
Consumer Credit Counseling Service of Maryland and Delaware, Inc.	757 Frederick Road, 2 nd Floor	Baltimore MS	21228	(410) 747-2050
Consumer Credit Counseling Service of San Francisco	595 Market Street, Ste. 1500	San Francisco CA	94105	(800) 777-7526
Consumer Credit Counseling Service of the Midwest, Inc.	4500 East Broad Street	Columbus OH	43213	(800) 355-2227

Contact Department of Banking Licensed Debt Adjusters (continued)

Company Name	Address	City	Zip Code	Telephone #
Consumer Education Services, Inc.	3700 Barrett Drive	Raleigh NC	27609	(919) 785-0725
Consumers Alliance Processing Corp.	5816 Dry Den Place, Suite 101	Carlsbad CA	92008	(888) 553-3016
Credit Advisors Foundation	1818 South 72nd Street	Omaha NE	68124	(402) 393-3100
Credit Card Management Services, Inc.	4611 Okeechobee Boulevard, Ste. 114	West Palm Beach FL	33417	(800) 920-2262
Credit Counseling Solutions	52 Harrison Ave.	Branford CT	06405	(203) 208-8868
CreditGUARD of America, Inc.	5300 Broken Sound Boulevard, N.W., Ste. 100	Boca Raton FL	33487	(561) 948-7961
Debt Counseling Corp.	3033 Express Drive North, Ste. 103	Hauppauge NY	11749	(631) 582-4300
Debt Reduction Services, Inc.	1 Corporate Drive, Ste. 104	Bohemia NY	11716	(208) 378-0200
Debt Reduction Services, Inc.	6213 N. Cloverdale Road, Ste. 100	Boise ID	83713	(208) 378-0200
Debt Wave Credit Counseling	8665 Gibbs Drive, Suite 100	San Diego CA	92123	(858) 751 -2600
Family Credit Counseling Service, Inc.	4304-06 Charles Street	Rockford IL	61108	(815) 484-1600
Family Financial Education Foundation	724 Front Street, Ste. 340	Evanston WY	82930	(307) 789-2010
Financial Counselors of America	1165 Main St., Suite 310	East Hartford CT	06618	(888) 553-3016
Garden State Consumer Credit Counseling, Inc.	225 Willowbrook Road	Freehold NJ	07728	(732) 409-6281
Golden State Debt. Mgmt. Corp.	23842 Hawthorne Blvd. #201	Torrance CA	90505	(310) 375-1287
GreenPath, Inc.	380 North Broadway, Ste. 304	Jericho NY	11753	(248) 994-8712
GreenPath, Inc.	36500 Corporate Drive	Farmington Hills MI	48331	(248) 553-5400
GreenPath, Inc.	80-02 Kew Gardens Road, Ste. 710	Kew Gardens NY	11415	(248) 994-8712
GreenPath, Inc.	38505 Country Club Drive, Ste. 120	Farmington Hills MI	48331	(248) 994-8712
GreenPath, Inc.	1300 Veterans Memorial Highway, Suite 330	Hauppauge NY	11788	(248) 994-8712
GreenPath, Inc.	175 Remsen Street, Ste. 1102	Brooklyn NY	11201	(248) 994-8712
GreenPath, Inc.	3250 Westchester Avenue, Ste. 111	Bronx NY	10461	(248) 994-8712
GreenPath, Inc.	One Penn Plaza, 250 West 34th Street, Ste. 2108	New York NY	10119	(248) 994-8712
Harbour Credit Counseling Services, Inc.	101 North Lynnhaven Road, Ste. 300	Virginia Beach VA	23452	(757) 340-2564
InCharge Debt Solutions	5750 Major Boulevard, Ste 175	Orlando FL	32819	(407) 291-7770
iPayDebt Financial Services, Inc.	3011 North Lamar Boulevard	Austin TX	78705	(512) 263-0532
Money Management International, Inc.	14141 Southwest Freeway, Suite 1000	Sugar Land TX	77478	(888) 845-5669
Money Management International, Inc.	225 Pitkin Street, #300	East Hartford CT	06108	(888) 845-5669
Money Management International, Inc.	57 Plains Road, Ste. A	Milford CT	06460	(888) 845-5669
National Budget Planners of South Florida, Inc.	4101 Dublin Boulevard, Ste. F142	Dublin CA	94568	(954) 785-8618
North Seattle Community College Foundation	2815 2nd Avenue, Ste. 260	Seattle WA	98121	(206) 374-8839
Springboard Nonprofit Consumer Credit Management, Inc.	4351 Latham Street	Riverside CA	92501	(951) 781-0114
Take Charge America, Inc.	20620 North 19th Avenue	Phoenix AZ	85027	(623) 266-6100

Contact Department of Banking Licensed Debt Negotiators

As of October 1, 2009, the Department of Banking began licensing "Debt Negotiators." Licensed Debt Negotiators, for a fee, offer the services of assisting a consumer faced with significant debt or negotiating on behalf of a consumer, the terms of a consumer's obligation to a mortgagee or creditor, including:

- 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.

No Debt Negotiator may accept a fee until the Debt Negotiator fully performs the services.

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 in Connecticut when engaged in the practice of law
- Financial Institutions
- Licensed Debt Adjusters while performing debt adjuster services
- Bona fide non-profit organizations

Consumer Protections

After October 1, 2009, Debt Negotiators will be required to provide in each debt negotiation contract the following consumer protections:

1. Complete and detailed lists of services, costs, and statements of the results to be achieved.
2. A statement that the Debt Negotiator has reviewed the consumer's debt and an individualized evaluation of the likelihood that the debt negotiation services will reduce the consumer's debt or, if applicable, prevent foreclosure of the consumer's home.
3. A three-day right of rescission along with the statement: "If you wish to cancel this contract, you may cancel by mailing a written notice by certified or registered mail to the address specified 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.

Any debt negotiation contract that does not comply with Connecticut Banking Law will be voidable by the consumer.

In addition, the Banking Commissioner has established a [schedule of maximum fees](#) that the debt negotiator may charge for specific services. The Commissioner has the authority to review any fees and charges assessed by the debt negotiator and order the reduction of such fees that the Commissioner deems to be excessive.

Contact Department of Banking Licensed Debt Negotiators (continued)

The following are the maximum fees that debt negotiators may charge for their services:

Initial Fee:

A debt negotiator of unsecured debt may charge the debtor a reasonable one-time initial or set-up fee in an amount not to exceed fifty dollars (\$50).

Service Fees:

A debt negotiator of unsecured debt may charge a monthly service fee not to exceed eight dollars (\$8) for each creditor that is listed in the debt negotiation service contract. The total service fee charged to a debtor may not exceed forty dollars (\$40) per month.

Aggregate Fees:

A debt negotiator of unsecured debt may collect total aggregate fees including the initial fee and service fees, not to exceed ten percent (10%) of the amount by which the consumer's debt is reduced as part of each settlement as agreed to in the debt negotiation service contract as each settlement is achieved. A debt negotiator may not charge more than ten percent (10%) of the amount by which the consumer's debt is reduced on the basis that the consumer has entered into a debt negotiation contract for joint obligations of a consumer and a consumer's spouse or other member of the consumer's household.

Debt Negotiators of Secured Debt:

A debt negotiator of secured debt, including Short Sales and Foreclosure Rescue Services, may impose a fee upon the mortgagor or debtor for performing debt negotiation services not to exceed five hundred dollars (\$500). Such fee shall only be collectable upon the successful completion of all services stated in the debt negotiation service contract. Nothing herein shall prohibit any person from receiving compensation from the mortgagee or its assignees.

<i>Phone</i>	<i>Link to Schedule of Fees for Debt Negotiators</i>
1-800-831-7225	http://www.ct.gov/dob/cwp/view.asp?a=2245&q=447726&pp=12&n=1

Refer to the **Foreclosure Rescue Scams** portion of this booklet for information on pursuing complaints against unlicensed Debt Negotiators.

Licensed Debt Negotiators

Company Name	Address	City	ZipCode	Telephone #
Accredited Home Services, LLC	8 Enfield Garden Drive	Enfield CT	06082	(860) 265-3727
CT Property Network, LLC	33 Glen Terrace	Stamford CT	06906	(203) 324-4680
Loan Solution Associates, LLC	1234 Summer Street	Stamford CT	06905	(203) 977-2488
Neighborhood Assistance Corporation of America	144 Orange St.	New Haven, CT	06511	(203) 562-6220
New Haven Asset Management LLC	329 Greene Street, Ste. 4	New Haven CT	06511	(203) 848-5201
NS Enterprises, LLC	2075 Silas Deane Highway, Ste. 202	Rocky Hill CT	06067	(860) 571-0568
Property Choices LLC	43 Applewood Drive	Huntington CT	06484	(203) 767-0432
Ritter Audrey Marie Ritter dba Ritter Law Group	639 South Glenwood Place	Burbank, CA	91506	(818) 352-8577
Smart Financial Services Corp.	964 Madison Avenue	Bridgeport CT	06606	(203) 247-7000

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)	Anyone named as a party in a Court case is required to fill out an Answer form to acknowledge to the Court that they received the summons and complaint and intend to participate in the case. The deadline for filling out the Appearance Form is 15 business days after the Return Date.
Assumption	An assumption is 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 National Mortgage Foreclosure Settlement.
Bank/Lender/Servicer/Mortgage Company	The company that owns your mortgage and has a right to foreclose on the property.
Bankruptcy	Bankruptcy is a legal status of an insolvent person or an organization, that is, one that cannot repay the debts owed to creditors . In most jurisdictions bankruptcy is imposed by a court order, often initiated by the debtor. Contact an attorney who handles bankruptcy if you are considering filing for bankruptcy.
Community Action Agencies (CAAs)	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.
Connecticut Fair Housing Center	The Connecticut Fair Housing Center gives presentations in Connecticut at two free monthly legal clinics for homeowners in foreclosure. The clinics offer information about the foreclosure process on the second Tuesday of every month at the University of Hartford and on the third Wednesday of every month at city halls in Bridgeport, Norwalk, and Stamford on a rotating basis. The Connecticut Fair Housing Center also publishes "Representing Yourself in Foreclosure: A Guide to Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available at CHFA-approved housing counseling agencies and through the Connecticut Fair Housing Center.
Connecticut Housing Finance Authority (CHFA)	A Quasi-state agency that administers homeowner programs including First Time Homebuyer, CT FAMLIES, and EMAP.
CT FAMLIES Program	A mortgage loan refinance program designed to help homeowners who are delinquent or anticipate becoming delinquent and who would benefit from refinancing their mortgages into a more affordable 30-year fixed rate mortgage. The CT FAMLIES loan is a 30-year, fixed rate mortgage.
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	Court Service Centers in certain Superior Court locations provide free printers, fax machines, copiers, phones, and work space for self-represented parties. Information is available on the Judicial Branch website.

Deed-in-Lieu of Foreclosure	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. The 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. Note: This option may not be available to you if you have other liens, such as other creditor judgments, second mortgages, and IRS or state tax liens.
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)	EMAP assists homeowners who are facing foreclosure, are 60 days delinquent, have received a notice of intent to foreclose from their lender, or anticipate becoming 60-days delinquent on their mortgage. Emergency Mortgage Assistance Program (EMAP) loan program. The EMAP loan brings the mortgage current and has a maximum of additional 5 years mortgage payment assistance.
FHA Programs	FHA Programs include FHA HAMP, FHA Loan Modification, FHA Partial Claim, FHA Special Forbearance, and FHA Short-Refinance.
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	FHA Short Refinance is an option targeted to help people who owe more on their mortgage than their home is worth or is “underwater” because local markets saw large declines in home values. The program is for homeowners who are current in their mortgages and are experiencing financial hardships due to the property values declining. It is a tool to help overcome the negative equity problem facing many responsible homeowners who are looking to refinance into a safer, more secure mortgage product.
Forbearance Plan	The lender may allow a homeowner to reduce or suspend payments for a period of time and then make up the difference with a repayment plan.
Foreclosure Mediation Certificate (JD-CV-108)	A form that is sent out with the foreclosure summons to request Judicial Foreclosure Mediation.
Foreclosure Mediation Notice of Community-Based Resources (JD-CV-126)	The Foreclosure Mediation Notice of Community-Based Resources includes information regarding: the Department of Banking Foreclosure Hotline, the Connecticut Housing Finance Authority (CHFA), the Connecticut Fair Housing Center, Legal Services, and CHFA-approved housing counseling agencies.
Foreclosure Rescue Scams	People in foreclosure are frequently targeted for “foreclosure rescue scams” by foreclosure rescue companies or non-lawyers. Some non-lawyers promise homeowners assistance in exchange for 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 loan documents. Homeowners should never pay attorneys they do not meet.
Government Sponsored Enterprise	Fannie Mae, Freddie Mac, Veterans’ Administration, United States Department of Agriculture Rural Housing Servicers (CHECK)
Home Affordable Foreclosure Alternatives (HAFA) Program	HAFA provides options for homeowners who cannot afford their mortgage, including Short Sale or Deed-in-Lieu (DIL) of Foreclosure.
Home Affordable Modification Program (HAMP)	The Modification program of the Making Home Affordable Program.
Home Affordable Refinance Program (HARP)	The Refinance program of the Making Home Affordable Program.
Home Affordable Unemployment Program (UP)	The Unemployment program of the Making Home Affordable Program.
Homelessness Prevention and Rapid Re-housing Program (HPRP)	Connecticut’s HPRP Program is part of the “stimulus package.” HUD was charged with administering \$17 million in funding awarded to the Department of Social Services. Call Infoline 2-1-1 for more information.

Housing Counselors	Housing Counselors offer assistance to homeowners who are struggling financially and at risk of foreclosure. They go over the homeowner's financial information and can evaluate the homeowner for all the state and federal programs that are available. Housing counselors can assist in identifying the causes and possible solutions to financial issues, review a homeowner's budget, and negotiate directly with the lender to address mortgage issues, and refer to available programs, including federal loan modification programs, and CHFA mortgage assistance programs. There are HUD-approved housing counseling agencies in Connecticut, as well as CHFA and HUD-approved housing counseling agencies. Housing counselors are trained in handling FHA loans and "conventional" loans. They can also prepare homeowners for Judicial Foreclosure Mediation and help you submit financial documents to your mortgage company as part of the Mediation process.
Independent Foreclosure Review	Under the enforcement actions taken by the Office of the Comptroller of the Currency, the Federal Reserve, and the Office of Thrift Supervision, 14 large mortgage servicers were required to correct deficiencies in their services and practices that occurred between 2009 and 2010.
Judicial Branch Attorney Advice Program	Volunteer attorneys are available to give advice and answer questions about foreclosure every Wednesday morning from 9 a.m. until 11 a.m. at New Haven Superior Court and Fairfield County Superior Court (in Bridgeport). Homeowners facing foreclosure throughout Connecticut are welcome to attend.
Judicial Foreclosure Mediation	See Mediation.
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.
Loan Acceleration	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	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. Your loan could be permanently changed in one of the following ways: adding the missed payment(s) to the existing loan balance, changing the interest rate, including making an adjustable rate into a fixed rate, extending the number of years you have to repay.
Making Home Affordable (MHA) Program/also known as the "Obama Plan"	Making Home Affordable includes refinancing and loan options, in addition to additional programs for unemployment, for example.
Mediation	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)
Mediation Information Form (JD-CV-125)	A financial affidavit form that needs to be filled out by a homeowner in foreclosure and sent to the law firm representing the lender 15 days before the first mediation session.
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.
National Mortgage Foreclosure Settlement	Settlement with the five major banks (BoFA, Chase, Citibank, GMAC/Ally, and Wells Fargo) that provides direct relief to borrowers in three main categories: Principal reduction for underwater homeowners in conjunction with a loan modification, refinancing for underwater homeowners, and one-time cash payments of between \$1500 and \$2,000 for borrowers whose homes were foreclosed between 2008 and 2011.

Return Date	The date that appears on the foreclosure summons that sets time periods for filing case documents. You do not have to go to court on the Return Date.
Reverse Mortgages	A Reverse Mortgage is a loan option available to a homeowner who is at least 62 years of age who lives in the home. 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 house as a principal residence. There are three basic types of reverse mortgages: a single purpose reverse mortgage, a federally-insured reverse mortgage, known as a home equity conversion mortgage (HECM) which is backed by HUD, and a proprietary reverse mortgage offered by a private company (which may be more costly).
Sale	If you cannot afford the payments on your mortgage loan, the lender may 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.
Short Sale	A sale of the property by the owner for less than is owed on the mortgage. The lender must agree to the sale, and may not agree that this reduced payment erases the debt owed.
Statewide Legal Services (SLS)	SLS provides free legal advice and referrals for callers qualifying for its services (guidelines include income limits).
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.
VA HAMP	If you have a Veterans Administration Loan and are having problems making payments, VA HAMP may be able to arrange a repayment plan or other alternative to foreclosure. The VA offers home loan counseling through Regional Loan Centers.
United State Department of Agriculture – Rural Housing Service	USDA loan programs may be available in certain areas of Connecticut to refinance your USDA mortgage if you are in threat of foreclosure, have a fixed-rate mortgage, depending on your household income and the location of your residence. Contact your local USDA service center.
Withdrawn	The status of a foreclosure case that has been settled and no further action is required.

Contact the Department of Banking to Seek Assistance From the HAMP Solution Center

There is a process available for escalating Making Home Affordable (MHA) Home Affordable Modification Program (HAMP) loan modification application issues experienced by Foreclosure Hotline callers. HAMP loan modification application issues can be escalated to the HAMP Solution Center in Dallas, Texas, which works on behalf of the Treasury Department.

The following examples represent valid reasons for escalating a HAMP issue. If the Lender/Servicer:

- Refuses to stop a scheduled foreclosure sale on a borrower's house while the borrower is being evaluated for HAMP.
- Charges up-front fees for the modification.
- Instructs the borrower to miss a payment.
- Claims that they are waiting for information or guidance from Treasury (for example, Treasury is causing the delay).
- Advises the borrower to intentionally misrepresent their personal or financial information.
- Claims they are not participating in HAMP, but the loan's investor is Fannie Mae or Freddie Mac.
- Claims they do not qualify for a final approval of HAMP and the borrower complied with the HAMP Trial Modification.

You can email, fax, or mail the completed **HAMP Solution Center Authorization Form** (see attached) to the Department of Banking. Department of Banking contact information is listed on the bottom of the HAMP Solution Center Authorization Form. You need to sign the HAMP Solution Center Authorization Form in order to authorize the Department of Banking and its representatives and HAMP Solution Center and its representatives to represent the homeowner. Please include supporting documentation regarding the escalation, for example:

- a copy of the HAMP application
- a copy of the letter stating that you were approved for HAMP
- a letter stating that you are in review for HAMP
- any other supporting documentation, for example, a letter with details regarding your issues with the HAMP application process).

Contact the Department of Banking and Fill Out a Customer Assistance Form

Attached is a **Department of Banking Customer Assistance Form** available on the last page of this booklet and the link below. You can use it to report a banking complaint against a company, individual, or entity regulated by the Department of Banking or to make a proposal regarding handling your payments. After contacting the resources available to you, this form may be used to file a complaint with the Department of Banking if you are unable to resolve the matter with your lender. Our action is limited to situations where there is a violation of the law within our jurisdiction.

Please fill out the Customer Assistance Form and send it back to us with applicable supporting documentation. The contact information (fax number and address) is listed at the top of the form. Once the form is sent to us, a Department of Banking Government Relations and Consumer Affairs (GRCA) Examiner will open up a case for you and contact your lender. The Department of Banking GRCA Examiner will contact you with their name and your case number. You should hear back from the lender with a response to your inquiry within 30 to 45 days.

You can fax the completed form to **860-240-8178** or mail it to the Department of Banking, 260 Constitution Plaza, Hartford, CT 06103.

How to prepare a complaint to the Department of Banking and contact information. Click on the link under "**File a Complaint**" that says "**Downloadable Customer Assistance Form**":

http://www.ct.gov/dob/cwp/view.asp?a=2235&q=297974&dobNAV_GID=1659

Important Note! Please include your **mortgage loan number or account number** on the form.

You can also include the following information:

- Details of your interactions/discussions with your lender.
- Copies of applicable financial or lender documentation (for example, letters to and from the lender, hardship letter).
- If you are proposing a workout to the lender:
 - A detailed proposal regarding handling your payments (for example, lowering the interest rate, putting the arrearage at the back of the loan, extending the term).
 - Your monthly payment.
 - Interest rate amount(s).
 - An amount you can afford to pay each month for a mortgage payment.
 - If you have an adjustable rate or fixed rate mortgage.
 - A downpayment amount, if applicable.
 - If you have an FHA, CHFA, VA, USDA, Fannie Mae, or Freddie Mac mortgage.
- If you are in Judicial Foreclosure, and if you are in Judicial Foreclosure Mediation.
- If payments are in dispute with the lender, proof of payment(s).
- If you have a loan modification issue, a copy of your loan modification agreement, approval or denial letter, and an explanation of the issues regarding your loan modification application.

If you have been working with a foreclosure rescue company and have issues with the services provided, please provide the following documents:

1. a brief letter explaining what the company promised you.
2. a copy of the loan modification agreement, and
3. proof of payment (for example, a copy of a cancelled check or a bank statement).



STATE OF CONNECTICUT
DEPARTMENT OF BANKING
 260 CONSTITUTION PLAZA – HARTFORD, CT 06103
 Government Relations and Consumer Affairs



HAMP Solution Center Authorization Form

To: Government Relations and Consumer Affairs, State of Connecticut Department of Banking
 260 Constitution Plaza, Hartford, CT 06103 / Fax: 860-240-8178

Re:

_____	_____
Borrower	Loan Number
_____	_____
Property Address	City, State, Zip
_____	_____
Do you have a Fannie Mae or Freddie Mac Mortgage?	Last 4 digits of your Social Security Number
_____	_____
Loan Servicer/Lender Name	Your Telephone Number
_____	_____
Your Email address	Are you in Judicial Foreclosure? If yes, please provide the Docket Number (if available)

Dear HAMP Solution Center:

I (we) are working with the State of Connecticut Department of Banking Government Relations and Consumer Affairs Unit on a complaint regarding our mortgage. I (we) hereby authorize you to release any and all information concerning our account to the State of Connecticut Department of Banking Consumer Affairs Unit at their request.

I (we) further authorize you to discuss our case with the State of Connecticut Department of Banking Consumer Affairs Examiner/Representative who is working to help address our mortgage issues.

Thank you for taking the time to review this request.

Sincerely,

_____ Date _____
 Borrower

_____ Date _____
 Co-Borrower (if applicable)

Note: Please also fax to us a cover letter explaining what your issues are regarding your HAMP loan modification application, supporting documentation regarding the escalation (for example, a letter saying that you were approved for HAMP, a letter stating you are in review for HAMP, any other supporting documentation, for example, a letter with details regarding your issues with the HAMP application process).

You can fax this HAMP Solution Center Authorization Form and your supporting documentation to the Department of Banking, Government Relations and Consumer Affairs Unit at **860-706-5735**, mail it to Attention: Mary Stagis, Government Relations and Consumer Affairs, Department of Banking, 260 Constitution Plaza, Hartford, CT 06103, or email it to mary.stagis@ct.gov.

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**State of Connecticut Department of Banking
Government Relations and Consumer Affairs Division
CUSTOMER ASSISTANCE FORM**

Instructions: Please print or type. If you are unable to resolve a complaint directly with your financial institution, you may request assistance from the Department of Banking. Please complete this form (or write a letter) and mail it to the Department of Banking, Government Relations & Consumer Affairs, 260 Constitution Plaza, Hartford, CT 06103-1800. You may also fax it to the agency at (860) 240-8178. Include your name and address with your facsimile. The Department of Banking Foreclosure Hotline number is 877-472-8313.

SECTION I – CONSUMER INFORMATION

NAME *(Last, First, MI)*

DATE:

ADDRESS

CITY

STATE

ZIP CODE

DAYTIME TELEPHONE NUMBER
()

HOME TELEPHONE NUMBER
()

SECTION II – FINANCIAL INSTITUTION INFORMATION

NAME OF INSTITUTION and LOAN NUMBER or ACCOUNT NUMBER

ADDRESS

CITY

STATE

ZIP CODE

SECTION III – NATURE OF PROBLEM (Attach copies, **not originals**, of all documents that relate to your complaint. In addition, tell what resolution you are seeking.) ***If additional space is needed, please attach a separate sheet.***

SECTION IV – AUTHORIZATION

In accordance with the Privacy Act of 1974, I hereby give my consent to a representative of the Department of Banking to make inquiries on my behalf and to receive any relevant information in their efforts to assist in responding to my (our) inquiry.

Signature

Date

Signature

Date

Privacy Statement

In accordance with Section 36a-21 of the Connecticut General Statutes, information obtained, collected or prepared in connection with complaints from the public and received by this agency shall not be disclosed by the Department of Banking, unless such information is not protected from disclosure under federal or state law. However, pursuant to Section 36a-21 of the Connecticut General Statutes, the Banking Commissioner is allowed to disclose such records for any appropriate supervisory, governmental, law enforcement or other public purpose. The information requested on this form will be used to investigate and respond to your complaint or inquiry. Completion of this form is voluntary, but failure to provide requested information may delay or preclude investigation of your complaint or inquiry.

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