



State of Connecticut Department of Banking
Foreclosure Hotline Bulletin
September 2021



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

Mortgage and Foreclosure Hotline
1-877-472-8313 (toll-free) www.ct.gov/dob



The free Foreclosure Hotline is open Monday-Friday 8:00 a.m. to 5:00 p.m. Calls will be returned within two business days. You can also reach the Department of Banking at the following telephone numbers: **Toll-free: 1-800-831-7225** and at **860-240-8299**. You can also call **Infoline at 2-1-1** for resources.

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

Emergency Mortgage Assistance Program

The Connecticut Housing Finance Authority offers the [Emergency Mortgage Assistance Program](#) (EMAP) to eligible homeowners who are behind or expect they will fall behind on their mortgage and facing foreclosure due to a financial hardship. CHFA will provide a loan to make your delinquent mortgage current and contribute to monthly mortgage payments for eligible applicants. Questions should be directed to the CHFA Customer Call Center at **1-877-571-2432**.

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

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

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

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

Housing Counseling Agencies

City/County	Agency	Phone
Bridgeport/ Fairfield	Building Neighborhoods Together , 570 State Street, Bridgeport Also provides Reverse Mortgage/HECM Counseling Doris Latorre , doris@bntweb.org , https://www.bntweb.org	203-290-4248
New Britain/ Hartford	Neighborhood Housing Services of New Britain , 223 Broad St., New Britain Rosa Rivera , rrivera@nhsnb.org , info@nhsnb.org , https://www.nhsnb.org	860-224-2433
New Haven/ New Haven	New Haven Homeownership Center, Inc. 333 Sherman Ave., New Haven Also provides Home Improvement and Rehabilitation Counseling, FHA 203(b) loans Bridgette Russell , brussell@nhsofnewhaven.org , https://nhsofnewhaven.org	203-777-6925
	Capital for Change , 10 Alexander Drive, Wallingford Ms. Terry Williams, twilliams@capitalforchange.org , https://www.capitalforchange.org	203-624-7406
Stamford/ Fairfield	Urban League of Southern CT , 137 Henry St., Suite. 202, Stamford and 458 Grand Ave., Suite 101, New Haven Virginia T. Spell , vtspell@ulsc.org , https://www.ulsc.org	203-327-5810
Waterbury/ New Haven	Neighborhood Housing Services of Waterbury , 193 Grand Street, 3 rd Floor, Waterbury. Also Home Improvement and Rehabilitation Counseling- FHA 203(b) loans Maria Rivera , mrivera@nhswaterbury.org , https://nhswaterbury.org	203-753-1896 X13

Legal Services



Foreclosure Legal Advice: Currently, any Connecticut homeowners at risk of foreclosure may schedule a free **Foreclosure Advice Virtual Meeting** to speak with an attorney at the Connecticut Fair Housing Center and receive legal advice about representing yourself in a foreclosure case. More information on the program is available by visiting www.ctfairhousing.org or by calling **860-247-4400 (Hartford)** or **888-247-4401 (toll free)**.

Foreclosure Manual for Self-Represented Homeowners: The Connecticut Fair Housing Center publishes **Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners**, a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available at www.ctfairhousing.org, and at **860-247-4400 (Hartford)** or **888-247-4401 (toll free)**.

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

****The Foreclosure Volunteer Attorney Program will be held every 1st and 3rd Wednesday of the month from 2:00 PM to 4:00 PM at the locations below.** To confirm the program schedule, please call **860-263-2734**:

Superior Court	Address
Bridgeport	1061 Main St., Room 2.08. <i>Check in:</i> Public Information Desk (1st Floor)
Hartford	90 Washington Street, (Family Court Bldg) Room 224. <i>Check-in:</i> Court Service Center (2nd Floor)
New Britain	20 Franklin Square, New Britain, Room 208. <i>Check-in:</i> Court Service Center (2nd Floor)
New Haven	235 Church St., Room 426. <i>Check-in:</i> Court Service Center (1st Floor)
New London	70 Huntington St., Room 444. <i>Check in:</i> Public Information Desk (1st Floor)
Stamford	123 Hoyt St., Room 602. <i>Check-in:</i> Court Service Center (4th Floor)
Waterbury	300 Grand St., Rooms 14.09. <i>Check-in:</i> Court Service Center (1st Floor)

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

County	Phone	Consultation Fee (1/2 hr)	Website
Hartford*	860-525-6052	\$35	https://www.hartfordbar.org/
New Haven	203-562-5750	\$35	https://www.newhavenbar.org/page/lrs
New London	860-889-9384	\$25	http://nlcba.org/

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

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

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

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