

For Connecticut Citizens Seeking Mortgage Assistance
Packet Compiled by the Office of United States Senator Richard Blumenthal

Senator Blumenthal recognizes that a significant percentage of Americans are currently seeking assistance with their mortgages. In response, the Senator has organized a packet of useful resources to better aid and guide his constituents. Before contacting many of the sources below, it may be helpful to have your mortgage, recent pay stubs, and information pertaining to a relevant hardship available.

1. Resources

- Check with your lender to request information regarding modification programs.
- **Making Home Affordable (MHA)**
 - ✓ This program provides resources for constituents including events, contacts for banks, counselor finders, and the downloadable Home Affordable Modification program application.
 - ✓ A variety of programs are available to:
 - Help you lower your monthly payments through MHA modifications
 - Provide relief to those who are unemployed
 - Get help with fallen home value
 - Lower your interest rates
 - Get help with a second mortgage
 - Exit gracefully from a property with relocation assistance
 - ✓ For more information, visit: www.makinghomeaffordable.gov
- **HOPE Hotline**
 - ✓ HOPE NOW is an alliance between counselors, mortgage companies, investors and other mortgage market participants that maximizes outreach efforts to homeowners in distress in an attempt to keep them in their homes.
 - ✓ HOPE NOW can refer you to useful counselors and programs
 - ✓ For more information, visit www.hopenow.com or dial: 888-995-HOPE
- **Department of Housing and Urban Development Approved Housing Counselors**
 - ✓ Foreclosure prevention counseling and homeless counseling services are available free of charge.
 - ✓ To locate a housing counseling agency nearest you, call the Department's interactive voice system at: 1-800-569-4287, or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- **Connecticut Housing Finance Authority (CHFA)**
 - ✓ A HUD certified housing counselor. They manage several emergency fund programs.
 - ✓ CHFA may work with your lender if appropriate.
 - ✓ To contact the call center, dial 1-877-571-2432

- **Department of Housing and Urban Development (HUD)**
 - ✓ HUD is a federal agency with foreclosure resources, housing counselors and other useful information on its website:
http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure
 - ✓ Constituents can dial the CT Mortgage Foreclosure Assistance hotline 877-472-8313
- **CT Judicial Branch**
 - ✓ Offers a foreclosure mediation program to allow constituents to work within the courts to arrange agreements with their lenders.
 - ✓ For more information, visit <http://www.jud.ct.gov/foreclosure/>
- **Connecticut Department of Banking**
 - ✓ Regulates state institutions for both state and federal legal compliance.
 - ✓ Visit <http://www.ct.gov/dob/cwp/view.asp?a=2235&q=386114> for more information.
 - ✓ Constituents can dial:
 - Foreclosure Assistance Hotline: 1-877-472-8313
 - Agency Number: 860-240-8299
 - Agency Number, toll-free: 1-800-831-7225
- **U.S Department of Veterans Affairs**
 - ✓ Provides information regarding the Loan Guaranty Home Loan Program.
 - ✓ For more info, visit <http://www.benefits.va.gov/homeloans/>

2. Legal Advice for Constituents

The Senator Blumenthal cannot offer legal advice. However, below is a list of helpful legal resources:

- **Connecticut Fair Housing Center**
 - ✓ Provides assistance to constituents who are experiencing housing discrimination. Also offers legal advice clinics to homeowners facing foreclosure.
 - ✓ For more info, dial 203-772-3247 or visit: www.ctfairhousing.org
- **Statewide Legal Services of Connecticut, Inc.**
 - ✓ Consists of nonprofit legal services organizations that provide free legal services to qualified low-income residents.
 - ✓ For more info, visit: <http://www.slscct.org/> or dial 1-800-453-3320.
- **Connecticut Attorney General's Office**
 - ✓ The Attorney General is the chief legal officer of the State, and is authorized to represent the interests of the people of the State of Connecticut in all civil legal matters involving the state to protect the public interest.
 - ✓ For more info, dial 860-808-5318 or visit www.ct.gov/ag
- **The Connecticut Bar Association**
 - ✓ The CBA website offers legal resources and an attorney finder.
 - ✓ For more info, visit: www.ctbar.org

3. Other helpful sources of information

- **To look up a loan to determine if it has a Fannie Mae or Freddie Mac backing**
 - ✓ Visit: <http://www.makinghomeaffordable.gov/get-assistance/loan-look-up/Pages/default.aspx>
- **Learn how to represent yourself:**
 - ✓ The CT Department of Banking offers a guide on Avoiding Foreclosure: http://www.ct.gov/dob/lib/dob/consumer_education_nonhtml/quick_reference.pdf
 - ✓ The CT Fair Housing Center offers a guide on How to Represent Yourself During a Foreclosure: <http://ctfairhousing.org/wp/wp-content/uploads/2010/01/CFHC-ForeclosureManualR3.pdf>