



What to do if you are having trouble paying your mortgage

1. Call 2-1-1 to get a referral to a foreclosure intervention counselor.

HUD-certified foreclosure intervention counselors are a reliable, trustworthy source of help. They can help you find and negotiate a solution that best fits your situation.

2. If you have received foreclosure court papers, sign up for the new court mediation program.

This program will help you talk to your lender about alternatives to foreclosure. **DO NOT GIVE UP** on keeping your home. To sign up:

- (1) Fill out the Foreclosure Mediation Request form (Form JD-CF-93) attached to the foreclosure papers.
- (2) Fill out an Appearance form (Form JD-CL-12).
- (3) Mail or take forms to the court clerk so that the clerk will receive them no later than 15 days after the return date. (The return date is on the top right of the Summons)

If you have questions about the mediation program, contact Roberta Palmer at (860) 263-2734.

3. Call 2-1-1 for referrals to other types of assistance.

Legal Assistance: Connecticut Fair Housing Center can provide legal assistance to those seeking help with mortgage-related problems. Call (888) 247-4401.

State Mortgage Assistance: Connecticut Housing Finance Authority can provide information on borrower assistance programs. Call (877) 571-2432 or (860)-571-3500.

Job Training Programs: WorkPlace, Inc. can provide information on their Mortgage Crisis Job Training Program. Call (866)-683-1682.

Energy Assistance Programs: Community Action Agency of New Haven can process applications for the CT Department of Social Services Energy Assistance Program. Call (203) 387-7700.

Remember, you should NEVER have to pay for help with your mortgage.