

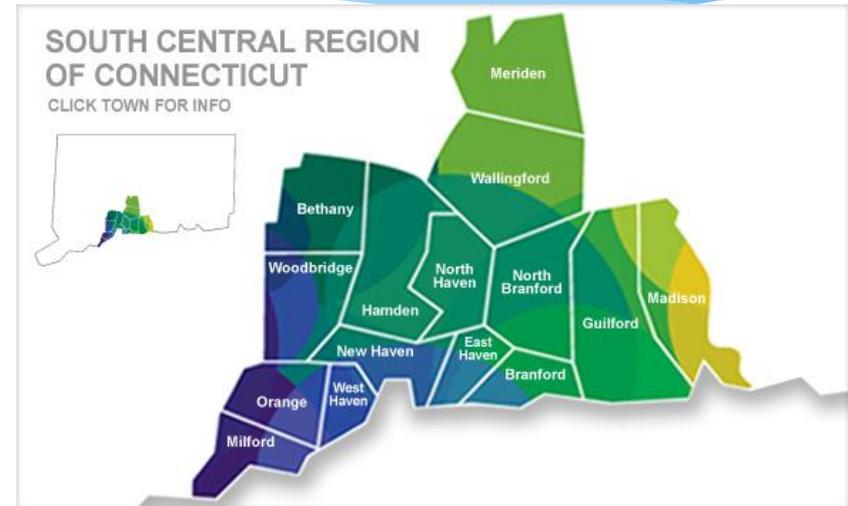


# The ROOF Project

September 6, 2012

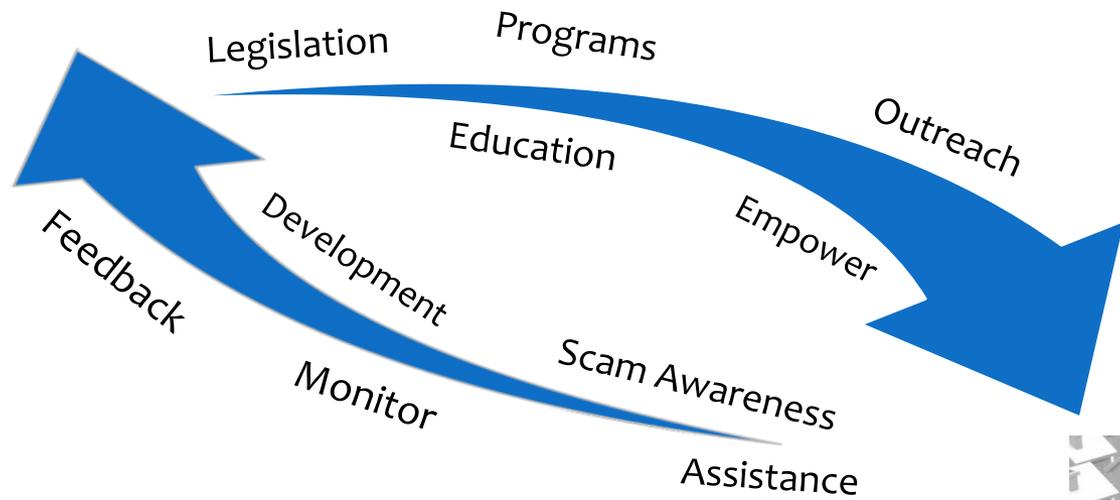
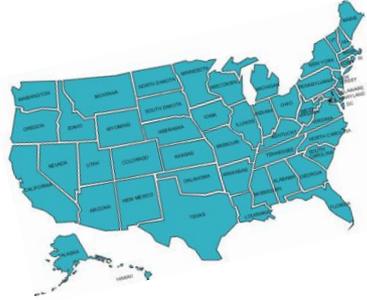
# ROOF Project Partners

- SCRCOG
- CT Fair Housing Center
- Community and Economic Development Clinic at Yale Law School
- City of New Haven
- Empower New Haven
- Greater New Haven Community Loan Fund
- Housing Authority of New Haven



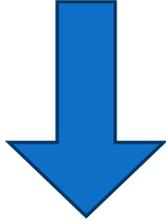
- Neighborhood Housing Services of New Haven
- New Haven Legal Assistance Association

# What is ROOF?



# Foreclosure-related Impacts on Families and Communities

The Urban  
Institute



- Displacement and housing instability,
- Financial insecurity and economic hardship, and
- Personal and family stress, disrupted relationships, and ill health

- Declining property values and physical deterioration;
- Crime, social disorder, and population turnover; and
- Local government fiscal stress and deterioration of services

# Negative Impacts of Foreclosure on a Community (continued)



*Foreclosure affects property value in two ways:*

1. Affects value of foreclosed home
2. Presence of foreclosed homes affects value of other homes in the neighborhood

Foreclosure → oversupply of homes → housing market weakness → demand for affordable housing increases → prices for rental units increases

## Foreclosure in North Haven, Connecticut

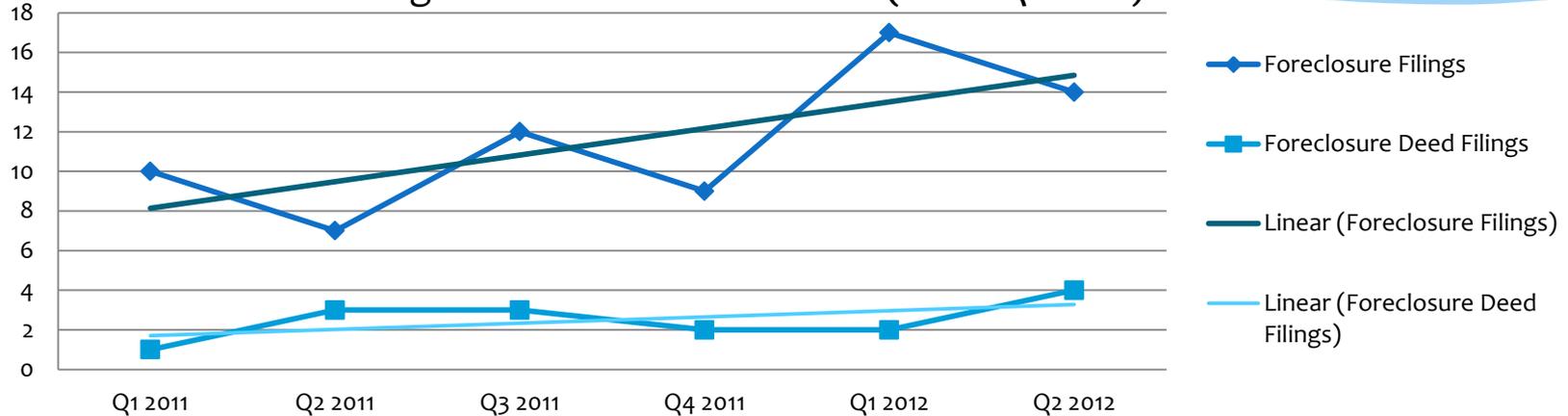
- Of the estimated **7,667\*** owner occupied homes in North Haven, **412** Foreclosure Filings were received from 2008 to present
- **5.4%** of homeowners in North Haven have been impacted by the foreclosure process since 2008
- Since 2008 an estimated **1,124** North Haven residents have been affected by the foreclosure process and **86** families have lost their homes

\*Based on 2010 Census

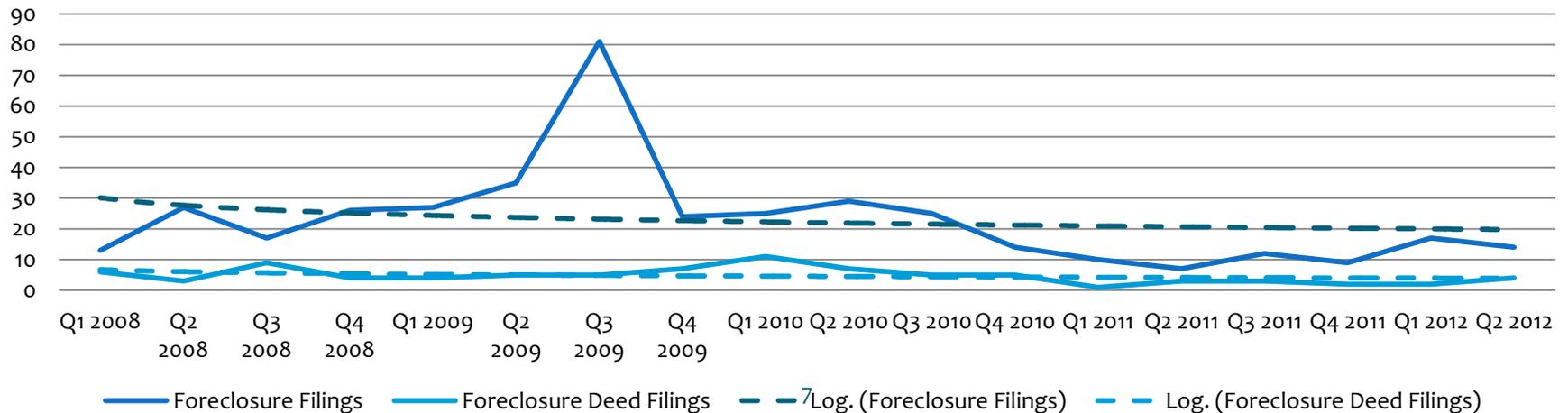


# Foreclosure Trends in North Haven

## Foreclosure Filings & Deeds in North Haven (2011 - Q2 2012)

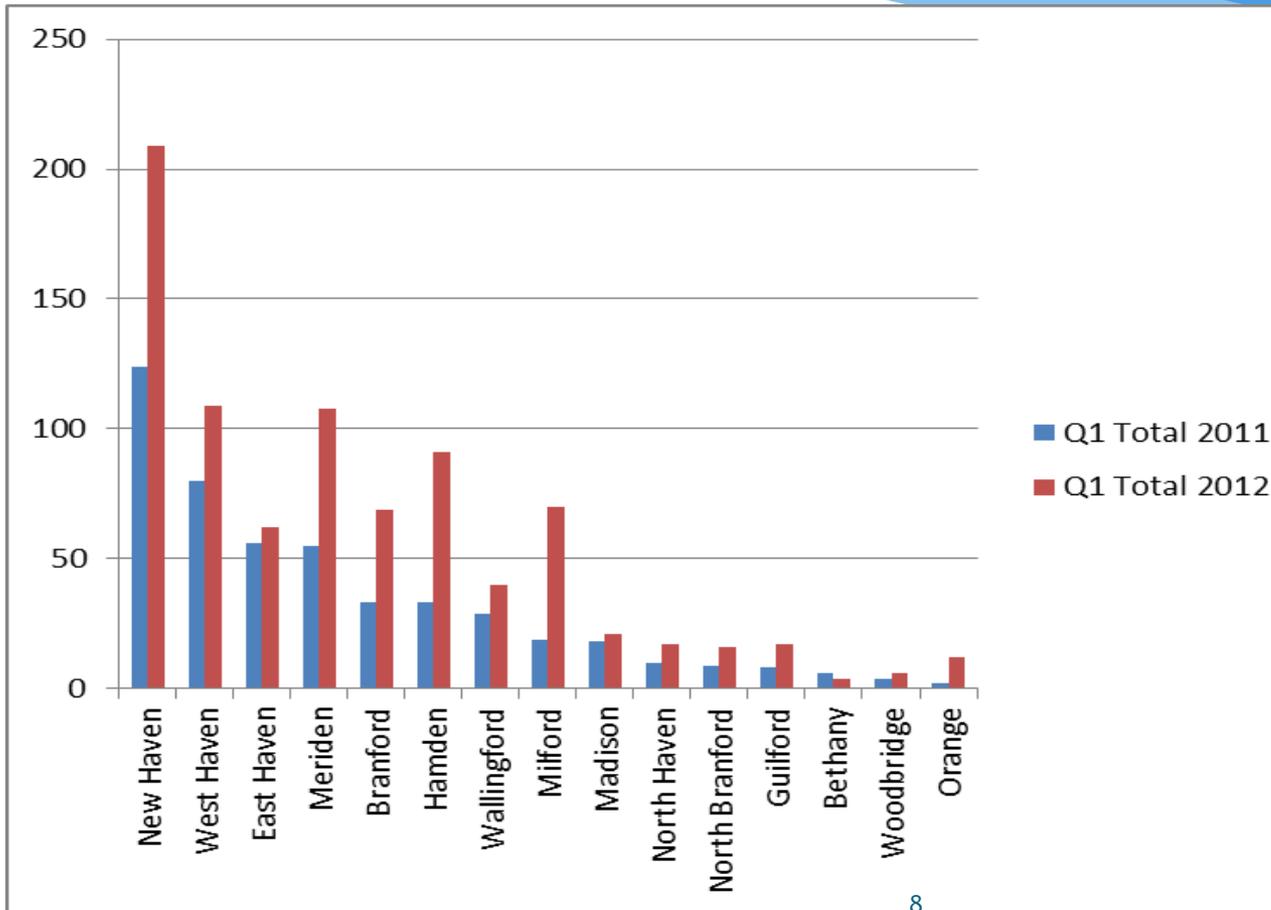


## Foreclosure Filings and Deeds in North Haven (2008 – Q2 2012)



# Foreclosure Filings by Town

## Q1 2011 vs. Q1 2012



Municipality	Q1 2011	Q1 2012
New Haven	124	209
West Haven	80	109
Meriden	55	108
Hamden	33	91
Milford	19	70
Branford	33	69
East Haven	56	62
Wallingford	29	40
Madison	18	21
North Haven	10	17
Guilford	8	17
North Branford	9	16
Orange	2	12
Woodbridge	4	6
Bethany	6	4
SCRCOG	486	851

## Reasons for Trends:

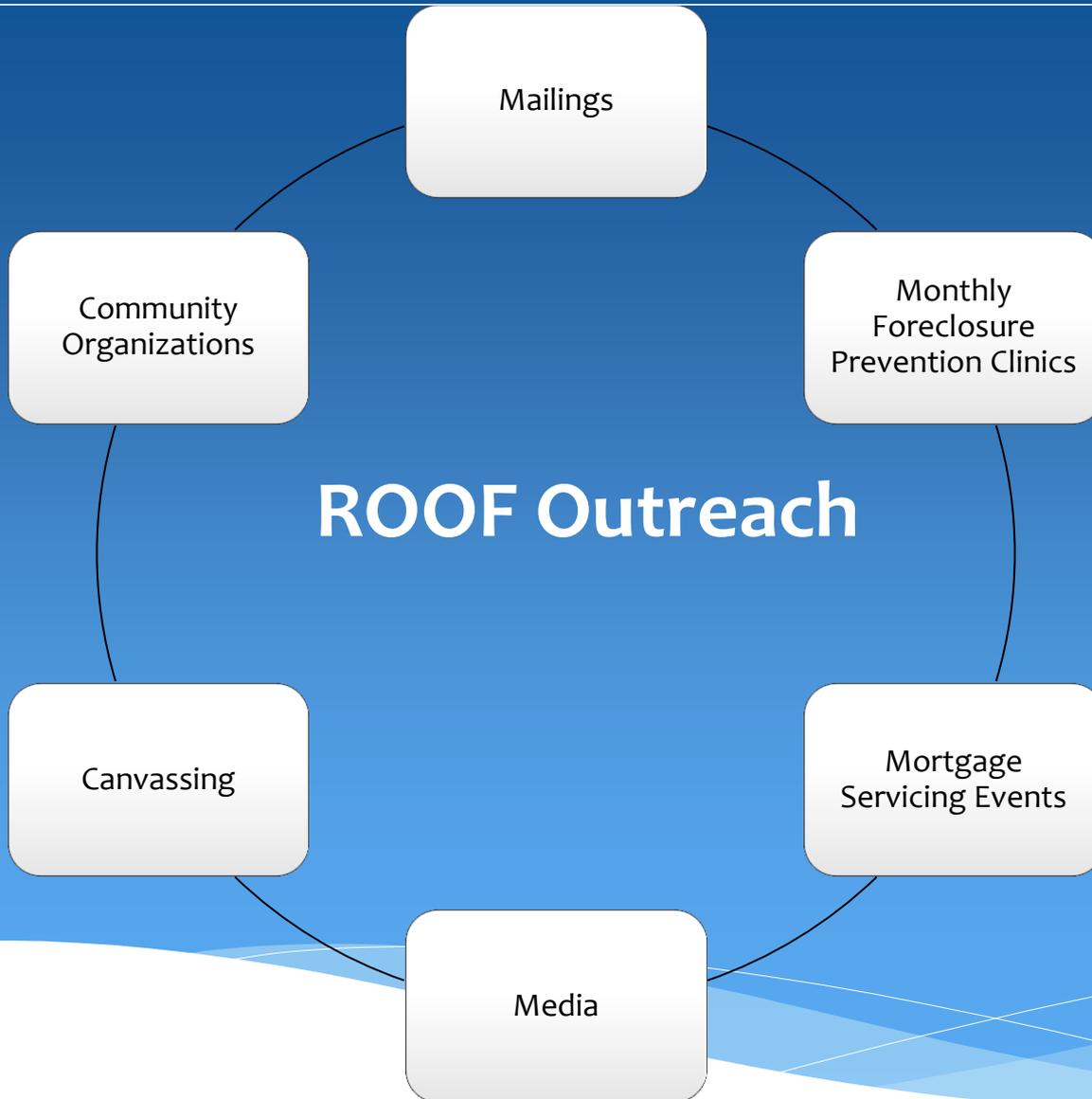


### CT Residents:

- \* Long-term unemployment/  
under-employment
  - \* CT homeowners have exhausted their savings, 401ks, etc. waiting for the market to rebound.

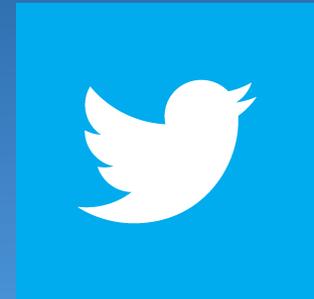
### Banks & Policy:

- \* Attorney General's Settlement
  - \* Review of lender's internal process
  - \* Waiting for the outcome of the AG Settlement



# The ROOF Project's Website

[www.theroofproject.org](http://www.theroofproject.org)



THE ROOF PROJECT  
REAL OPTIONS | OVERCOMING FORECLOSURE  
CONNECTICUT

BETHANY • BRANFORD  
EAST HAVEN • GUILFORD • HAMDEN • MADISON  
MERIDEN • MILFORD • NEW HAVEN • NORTH BRANFORD  
NORTH HAVEN • ORANGE • WALLINGFORD • WEST HAVEN • WOODBRIDGE

Home About For Homeowners For Renters In Your Town Houses For Sale Posters and Flyers

Over the past few years, the foreclosure crisis has threatened the livelihoods of homeowners, displaced families, and impacted the stability of entire neighborhoods.

The Real Options, Overcoming Foreclosure Project is a coordinated response to the mortgage foreclosure crisis.

Since 2008, ROOF Project partner agencies have:

- Counseled over 2,000 homeowners,
- Saved homeowners from foreclosure,
- Helped tenants secure stable housing after a foreclosure,
- Turned vacant and foreclosed properties into fully rehabbed rental and homeownership units.

In 2011, ROOF began a collaborative effort with the [South Central Regional Council of Governments, SCRCOG](#), expanding its services to 14 other cities and towns in the region. [Read More](#)

## • Valuable Resource:

- Events
- Assistance
- Programs
- Contacts

**The Latest from ROOF**  
**Attend a Foreclosure Prevention Clinic on June 26th!**  
Any Connecticut homeowner who is at risk of, or in foreclosure is invited

**Find us on Facebook**  
**This webpage was blocked by an extension**





# Foreclosure Prevention Clinic

Tuesday Sept. 18th

5:30 – 7:30 p.m.

United Way of Milford

**To Register call:**

203.789.8690 ext. 125

[www.theroofproject.org](http://www.theroofproject.org)

## Housing Counseling:

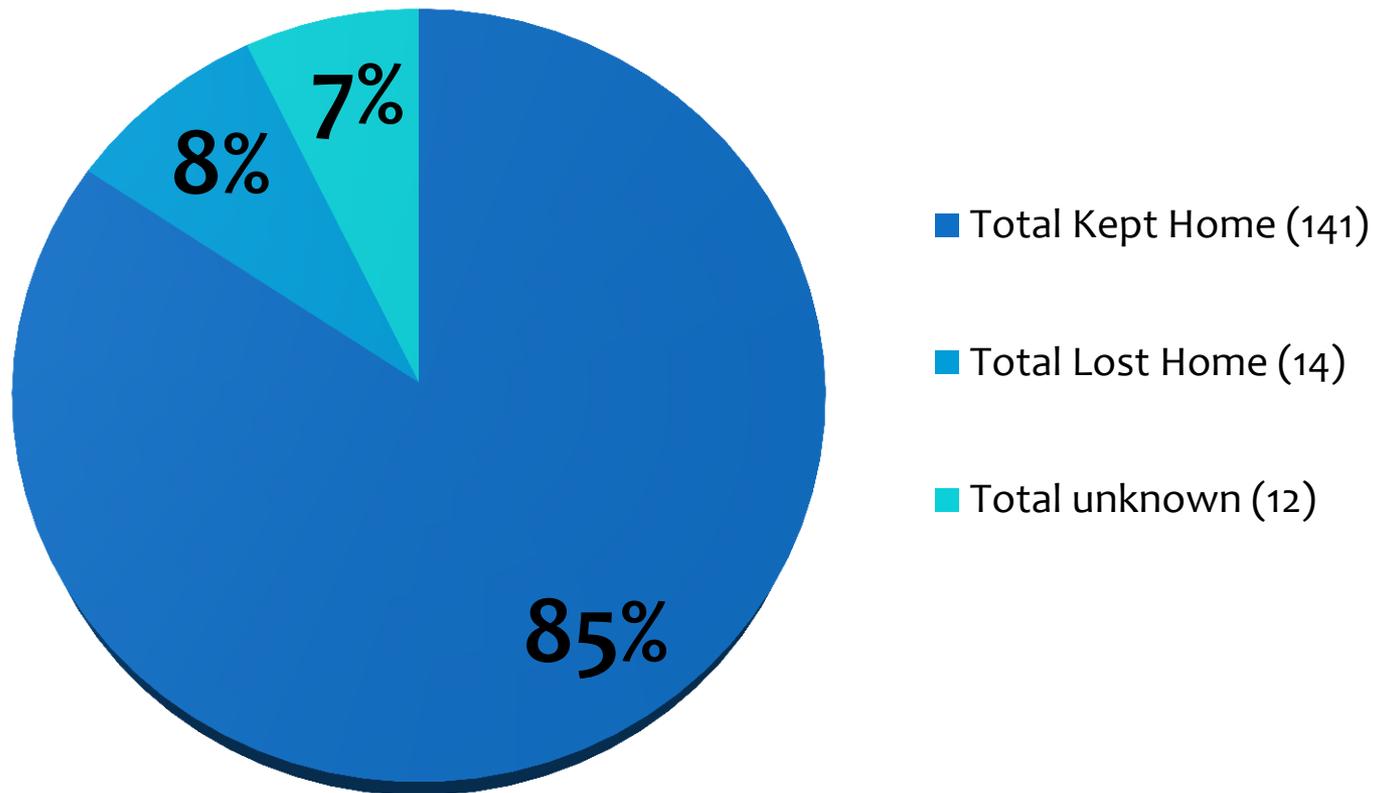
- Free service
- Available to anyone at risk of or in foreclosure.
- ROOF Affiliated Housing counselors are HUD and CHFA accredited
- Best outcomes



## To find a housing counseling agency:

- Contact ROOF – (203) 789-8690
- Visit [www.theroofproject.org](http://www.theroofproject.org)
- Visit [www.chfa.org](http://www.chfa.org)
- Visit [www.hud.gov](http://www.hud.gov)

# ROOF Affiliated Housing Counseling Outcomes (2011 - Q1 2012)



## Tips to Remember

The worst thing anyone can do, is nothing!

Anyone at risk of or in foreclosure should contact a HUD & CHFA accredited housing counselor, they really help!

No one should ever have to pay for help with their mortgage. (Watch out for scams!)

Visit: [www.theroofproject.org](http://www.theroofproject.org)

Contact ROOF we are here to help! (203) 789-8690 ext. 124 or ext. 125

THANK  
YOU!

**THE ROOF PROJECT**  
REAL OPTIONS | OVERCOMING FORECLOSURE  
CONNECTICUT

## HOMEOWNERS: WHAT TO DO IF YOU ARE HAVING TROUBLE PAYING YOUR MORTGAGE

### 1. Contact your lender directly.

Banks will often work with you to find reasonable arrangements rather than foreclosing immediately. You can also ask them if you are eligible for the Home Affordable Modification Program (HAMP).

### 2. Work with a foreclosure intervention counselor.

HUD-certified foreclosure intervention counselors are a free, trustworthy source of help. They can help you find and negotiate a solution that best fits your situation. ROOF has two counseling partners in New Haven:

**The Greater New Haven Community Loan Fund (203) 624-7406**  
**Neighborhood Housing Services of New Haven (203) 777-6925**

Additionally, foreclosure prevention clinics are held monthly around CT. To find a clinic near you visit, [www.theROOFProject.org/for-homeowners](http://www.theROOFProject.org/for-homeowners) or call either of the numbers listed above.

### 3. If you have received foreclosure court papers, participate in the CT Mediation Program.

This program will help you talk to your lender about alternatives to foreclosure. To sign up:

- (1) Fill out the Foreclosure Mediation Certificate (Form JD-CV-108) and the Appearance (Form JD-CL-12) that are attached to the foreclosure papers.
- (2) Mail copies of both forms to the bank's lawyers.
- (3) Mail or take the 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)

### 4. Seek other types of assistance.

Legal Assistance: The *Volunteer Attorney Program* run by the Connecticut Judicial Branch allows homeowners to get free advice and have their foreclosure questions answered. The program takes place at New Haven Superior Court, 235 Church Street, on Wednesdays from 9:00-11:00am in room 7B.

*Statewide Legal Services* is a legal aid hotline that assists low-income individuals with noncriminal legal matters, including foreclosure. Contact them to determine if you qualify for services. Call 1-800-453-3320.

The *Consumer Law Project for Elders* provides free legal assistance to Connecticut seniors 60 and over who have consumer questions or problems. Call 1-800-296-1467.

Find an attorney through the *New Haven Bar Association* lawyer referral service. Call (203) 562-5750.

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.

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

Be aware of loan modification scams! AVOID anyone who asks for a fee in advance, guarantees they'll stop a foreclosure or modify a loan, or tells you to stop paying your mortgage and to pay them instead! Visit [www.loanscamalert.org](http://www.loanscamalert.org)

## **TENANTS: WHAT TO DO IF YOUR LANDLORD IS FORECLOSED UPON**

### **How to Protect Your Rights:**

**Determine your landlord's foreclosure status.** If you think that your landlord is being foreclosed upon, call the Superior Court Clerk's Office, 235 Church Street, New Haven, at (203) 503-6800. Press "1" for "Civil Matters," then provide the name of your landlord to find out whether your landlord is in foreclosure and whether your landlord still owns the property. If the owner has multiple properties in foreclosure and the clerk does not have time to check all the files, you can offer to come to the Clerk's Office to check the files yourself.

⇒ *If your landlord is still in the foreclosure process and still owns the property:*

1. **Keep paying your rent!** If you stop paying your rent, you could be evicted.
2. Keep tabs on the status of the foreclosure. Not all foreclosures go through. Many are resolved.
3. For more detailed info, read "Is Your Landlord Going Through Foreclosure?," by the Legal Assistance Resource Center: [http://www.larcc.org/pamphlets/housing/is\\_landlord\\_foreclosing.pdf](http://www.larcc.org/pamphlets/housing/is_landlord_foreclosing.pdf)

⇒ *If the foreclosure is complete and your landlord no longer owns the property:*

1. Find out the name and contact info for the new owner of your building from the Clerk's Office.
  - If it is a *strict foreclosure*, then the new owner would be the plaintiff in the foreclosure action.
  - If it is a *foreclosure by sale*, then the clerk could provide the contact information for the sale committee for the property, which would then have information on the new owner by sale.
2. Expect to receive a letter or a visit from a broker representing the new owner offering a "cash for keys" deal to persuade you to move out right away.
3. **Do not be intimidated into moving out right away.**  
**You have rights under a new federal law called the Protecting Tenants at Foreclosure Act.**
  - If you have a written lease, you are entitled to stay until the end of the lease.
  - Even if your written lease has ended, you must be given at least **90-days notice** before the new owner can start an eviction.
  - If an eviction begins, you have the right to go to Housing Court and ask the Judge to give you up to 6 months to remain in the foreclosed building while you look for a new place to live.

### **Frequently Asked Questions:**

#### **Should I take an offer of money to move out of my rental unit right away ("cash for keys")?**

Whether you agree depends entirely on your personal situation. It might make sense to take the money if you have found a suitable place to move into. However, you should not feel pressured to move if you are not ready to move. You have rights under the law to remain while you search for a new place to live.

#### **How much money should I be offered in a "cash for keys" deal?**

Under state law, the "cash for keys" offer must be at least twice your security deposit or \$2,000, whichever is higher. If the offer you receive is less than this amount, contact the Attorney General's Office at 860-808-5318.

#### **What if I have an unexpired lease and am served with eviction papers?**

File an Appearance and Answer at the Housing Court Clerk's Office, 121 Elm St., 2<sup>nd</sup> Fl., New Haven. The forms are available at the Clerk's Office and the clerks will provide assistance to fill out forms to self-represented parties. Make sure to write in the Answer in the section called "Special Defenses," that you have a current lease and the right to remain under the Protecting Tenants at Foreclosure Act. Contact Statewide Legal Services immediately at 1-800-453-3320 for possible referral for legal representation.

#### **What if I am not given 90-days notice before the eviction process begins?**

Follow the instructions for the question above, but indicate under "Special Defenses" that the new owner failed to give the 90-days notice required by the Protecting Tenants at Foreclosure Act. **(turn over)**

**Is it possible to stay on long-term as a tenant after foreclosure?**

If the new owner of your building is the Federal National Mortgage Association ("Fannie Mae") or the Federal Home Loan Corporation ("Freddie Mac"), then you should be allowed to remain as a tenant and offered a new month-to-month lease, at least until the property is sold. If the new owner is a bank, you do not have the right to sign a new lease, but you should always tell the new owner that you want to stay and make sure to explain any special circumstances as to why you think that it is particularly important that you be allowed to stay (for example, if you have a disability, have made extensive renovations, or have children in school in the area).

**Is the new owner responsible for repairs and utilities?**

Yes. The new owner is now your new landlord and is responsible for repairs, maintenance, and utility payments that your old landlord supplied. If you have any problems with conditions, you should contact New Haven's Livable City Initiative at 203-946-8386 for help with enforcement.

**What if I am elderly or disabled?**

If you are elderly or disabled and live in a building with five or more units, you have additional rights. Under state law, you may not be evicted just because the property was foreclosed upon. File an Appearance and Answer at the Housing Court Clerk's Office, 121 Elm St. 2<sup>nd</sup> Fl, which states that you are elderly or disabled and live in a building with five or more units. Call Statewide Legal Services at 800-453-3320 for possible legal representation.

**How do I get my security deposit back?**

Whoever owns the property at the time you move out is responsible for returning the security deposit to you within 30 days of your providing a forwarding address. For more information, check out [http://www.larcc.org/pamphlets/housing/is\\_landlord\\_foreclosing.pdf](http://www.larcc.org/pamphlets/housing/is_landlord_foreclosing.pdf).

**When must I actually move out of the building?**

The new owner may not require you to move without a Court Order. It is illegal for anyone to insist that you leave immediately or for anyone to lock you out of your unit. If this happens, you should call the police.

**Can I receive financial support with new housing?**

If you need to find new rental housing as a result of your landlord's foreclosure, you may qualify for financial support to pay for a security deposit:

- Community Mediation operates the "Homelessness Intervention Program" that provides income-eligible residents with cash assistance towards a security deposit. Apply at the Community Mediation Office at 32 Elm Street, New Haven, call (203) 782-3500, or [mail@cmmediation.org](mailto:mail@cmmediation.org).
- The Department of Social Services (DSS) provides a Security Deposit Guarantee Program, which provides a security deposit of up to two month's rent. The security deposit comes in the form of a guarantee, which all landlords are required by law to accept in place of a cash deposit. Apply at the DSS Office at 194 Bassett Street, New Haven or call (203) 974-8000. It is illegal for a landlord to refuse to accept the guarantee and to insist on a cash deposit instead.

**For Legal Assistance:**

- *Statewide Legal Services* is a legal aid telephone hotline that assists low-income individuals with non-criminal legal matters, including foreclosure issues. Statewide Legal Services provides telephone advice and possible referral to your local legal aid office for legal representation. Call 1-800-453-3320.
- The *Consumer Law Project for Elders* provides free legal assistance to Connecticut seniors 60 and over who have consumer questions or problems. Call 1-800-296-1467.
- If you do not qualify for Statewide Legal Services or are not over 60 years of age, you can find a low-cost attorney via the *New Haven Bar Association Lawyer Referral Service*. Call (203) 562-5750.

This document is provided for informational purposes only and not as part of an attorney-client relationship. The information is not a substitute for expert legal or other professional advice tailored to your specific circumstances.



**It is ALWAYS recommended that homeowners work with a free HUD & CHFA-certified housing counseling agency!**

Housing counselors will assist you with accessing the programs and resources available, communicating with mortgage servicers and working with you to develop budgets, avoid scams, explore options, and achieve results.

To be connected to a Free HUD & CHFA Certified Housing Counseling agency near you call The ROOF Project at,

(203) 789—8690 ext. 124 (or ext. 125)

Or

visit: [www.theroofproject.org](http://www.theroofproject.org)

## **FREE Foreclosure Prevention Clinic!**

Attend on of ROOF's upcoming Foreclosure Prevention Clinics at no cost!

Clinics offer homeowners information about Connecticut's foreclosure and mediation process along with information about beneficial programs and assistance.

Referrals to free CHFA and HUD certified housing counseling agencies will be made.

**Anyone who is at risk of or currently in foreclosure is invited to attend!**

**For more information,** or to find out when upcoming clinics are visit: [www.theroofproject.org](http://www.theroofproject.org)