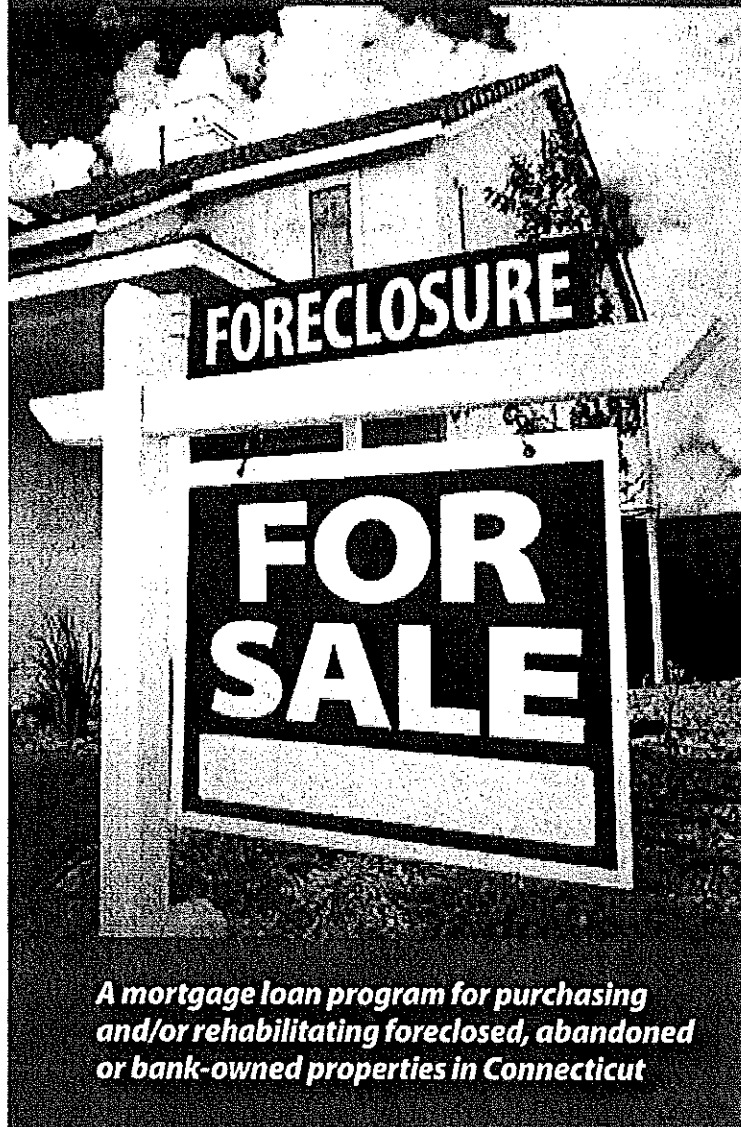


Homeowners Equity Recovery  
Opportunity Loan Program

**HERO Expansion Program**

**Homeowner's Equity  
Recovery Opportunity  
Loan Program  
(HERO) Expansion Program**



*A mortgage loan program for purchasing  
and/or rehabilitating foreclosed, abandoned  
or bank-owned properties in Connecticut*

# Homeowner's Equity Recovery Opportunity Loan Program (HERO) Expansion Program



Home photos on inside cover and page 4 were provided courtesy  
of Neighborhood Housing Services of New Haven.



### **What is the HERO Expansion 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. These mortgages will be underwritten in conjunction with existing FHA Mortgage Insurance program guidelines. Your lender can determine whether or not the abandoned property meets the requirements for the HERO Expansion Program. See page 4 for information on abandoned property.

### Who can apply for a HERO Expansion loan?

- Eligible homeowners include first-time homebuyers or existing homeowners who agree to occupy the home purchased through the HERO Expansion Program as their primary residence.
- Existing homeowners are not required to sell their current residence to purchase a home through the HERO Expansion Program. However, they must occupy the property they purchase with HERO Expansion funds as their primary residence.
- Deed restrictions will be placed on the property for a period of 5 years. Any homeowner wishing to sell or transfer their ownership interest within 5 years of purchase must seek CHFA approval.



**Guidelines for Existing Homeowners:**

An existing homeowner may keep their current property (or previous home) and purchase a new home through the HERO Expansion Program anywhere in the state. Borrowers are allowed to rent their current property (or previous home). CHFA will count 85% of the net rental income from the current property (or previous home) in the borrower(s) qualifying income if the borrowers can provide the following:

- A copy of a fully executed lease agreement for the property
- Evidence of receipt and deposit of the 1<sup>st</sup> month's rent
- Evidence of receipt and deposit of tenant(s) security deposit funds into an escrow account in compliance with State rental law. (Borrower(s) will be required to collect a minimum of 1 month's rent for a security deposit.)
- Borrowers that are not able to rent their current property (or previous home) prior to closing on the subject property will be required to certify that the property will be vacated within 30 days of the loan closing and must qualify with 100% of the PITI for the property included in liabilities, Total Housing Payment to Income ratio of 31% and a Total Debt to Income ratio of 43% will still apply.



### What is an abandoned property?

"Abandoned property" means any real property on which there is a vacant structure and on which (1) real property taxes have been delinquent for one-year or more and orders have been issued by the municipality's fire official, building official or health official and there has been no compliance with those orders within the prescribed time given by such official or within ninety days, whichever is longer, (2) the owner has declared in writing to the building official that his property is abandoned or (3) there has been a determination by the municipality in accordance with an ordinance adopted under subparagraph (H)(xv) of subdivision (7) of subsection (c) of section 7-148, that the vacant structure contributes to housing blight. Prospective homebuyers looking to purchase an abandoned property should contact the municipality where the home is located to begin the home buying process.



**What if the home being purchased needs repairs?**

A full FHA 203(k) rehabilitation loan as listed in the US Department of Housing and Urban Development (HUD) website: <http://www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm>, will allow borrowers to purchase a house in need of repair or modernization with the HERO Expansion mortgage loan that includes both the cost of acquisition and rehabilitation. The maximum mortgage amount cannot exceed the applicable loan-to-value ratio and maximum dollar amount limitation prescribed for the FHA Maximum Mortgage Limits, as listed on page 9.

The interest rate is the same rate as the HERO Expansion Program loan, however, the borrower will be required to pay additional points.

**OR**

The FHA 203(k) Streamline Program as listed in the US Department of Housing and Urban Development (HUD) website: <http://www.hud.gov/offices/hsg/sfh/203k/203kslrp.cfm>, is a limited repair program that will allow borrowers to obtain a HERO Expansion mortgage loan that includes the cost of acquisition and up to an additional \$35,000 that can be used to complete moderate rehabilitation or modernization repairs to the property prior to moving in. The maximum mortgage amount cannot exceed the applicable loan-to-value ratio and maximum dollar amount limitation prescribed for the FHA Maximum Mortgage Limits, as listed on page 9.

The interest rate is the same rate as the HERO Expansion Program loan, however, the borrower will be required to pay additional points.



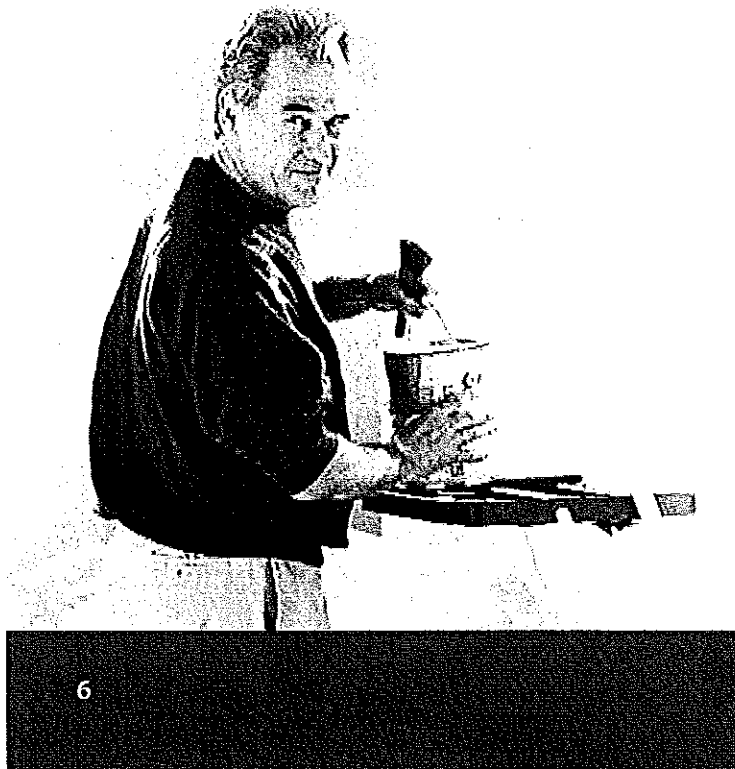
**Where can you purchase a home that has been foreclosed, abandoned, conveyed by deed in lieu, or short sale?**

The program is available statewide including federally targeted urban areas.

**What types of property can you purchase with a HERO Expansion Program?**

**Eligible Properties include:** FHA-approved condominiums and PUD's, Single Family Detached Properties, 2-4 Family Detached Properties. All properties must be the owner-occupied primary residence of the borrower.

**Ineligible Properties include:** Cooperatives; homes that have never been completed; homes that have been completely demolished, including the foundation.



**Are there sales price limits?**

HERO Expansion does not have sales price limits, but will follow the maximum financing available as set by FHA Maximum Mortgage Limits, listed on page 9.

**Are there income limits associated with the HERO Expansion Program?**

There are no income limits for the HERO Expansion Program, unless a borrower is utilizing the CHFA Downpayment Assistance Program (DAP). The Downpayment Assistance Program allows eligible borrowers to borrow funds for downpayment and/or closing costs, as needed for the purchase of the home acquired through the HERO Expansion Program.

**What is the interest rate for the HERO Expansion Program?**

The interest rate for the HERO Expansion Program is the same as the CHFA Homebuyer Program rate. Check the CHFA website at [www.chfa.org](http://www.chfa.org) for current rates.



**Will you have to pay Federal Recapture Tax if you sell before 9 years and have a capital gain on the sale?**

There is not a Federal Recapture Tax associated with the HERO Expansion Program.

**Is Counseling required with the HERO Expansion Program?**

Yes, counseling requirements are identified below:

- All borrowers approved for a HERO Expansion mortgage loan must attend financial fitness counseling with a CHFA-approved counseling agency prior to closing the loan.
- All borrowers purchasing 2-4 family properties must also attend Landlord Counseling, as listed on the CHFA website under the Homebuyer Education section, with a CHFA-approved counseling agency prior to closing the loan.
- Homebuyers utilizing DAP must also attend a 3-hour Homebuyer Education class with a CHFA-approved counseling agency prior to closing the loan.
- Borrowers renting their current or previous home must attend Landlord Counseling as listed on the CHFA website under the Homebuyer Education section, with a CHFA-approved counseling agency prior to closing the loan.

**Where can you get more information on the HERO Expansion Program?**

For further information on the HERO Expansion Program, homebuyers may contact the CHFA Call Center at 1-877-571-2432.

## FHA MAXIMUM MORTGAGE LIMITS

COUNTY	ONE-FAMILY	TWO-FAMILY
Fairfield	\$575,000	\$736,100
Hartford	\$320,850	\$410,750
Litchfield	\$357,650	\$457,850
Middlesex	\$320,850	\$410,750
New Haven	\$305,900	\$391,600
New London	\$280,600	\$359,200
Tolland	\$320,850	\$410,750
Windham	\$271,400	\$347,450

COUNTY	THREE-FAMILY	FOUR-FAMILY
Fairfield	\$889,800	\$1,105,800
Hartford	\$496,500	\$617,000
Litchfield	\$553,450	\$687,800
Middlesex	\$496,500	\$617,000
New Haven	\$473,350	\$588,250
New London	\$434,200	\$539,600
Tolland	\$496,500	\$617,000
Windham	\$419,950	\$521,900



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# FHA MAXIMUM MORTGAGE LIMITS

## In conjunction with the HERO Expansion Program

COUNTY	ONE-FAMILY	TWO-FAMILY	THREE-FAMILY	FOUR-FAMILY
Fairfield	\$575,000	\$736,100	\$889,800	\$1,105,800
Hartford	320,850	410,750	496,500	617,000
Litchfield	357,650	457,850	553,450	687,800
Middlesex	320,850	410,750	496,500	617,000
New Haven	305,900	391,600	473,350	588,250
New London	280,600	359,200	434,200	539,600
Tolland	320,850	410,750	496,500	617,000
Windham	271,400	347,450	419,950	521,900

Rev. 10/1/11

# Connecticut Housing Finance Authority

*Helping you achieve your dreams*



**CHFA Homebuyer Mortgage Programs**



<b>Introduction: CHFA Homebuyer Mortgage Programs</b> .....	<b>Page 1</b>
<b>Homebuyer Mortgage Programs Guidelines</b> .....	<b>Pages 2 - 5</b>
<b>Rehabilitation Mortgage Loan Program</b> .....	<b>Pages 6-7</b>
<b>Notes</b> .....	<b>Page 8</b>
<b>Targeted Census Tracts</b> .....	<b>Back Pocket</b>



## CHFA HOMEBUYER MORTGAGE PROGRAMS

This brochure contains an overview of the CHFA Homebuyer Mortgage Programs, the Downpayment Assistance Program (DAP), and the Rehabilitation Mortgage Loan Program.

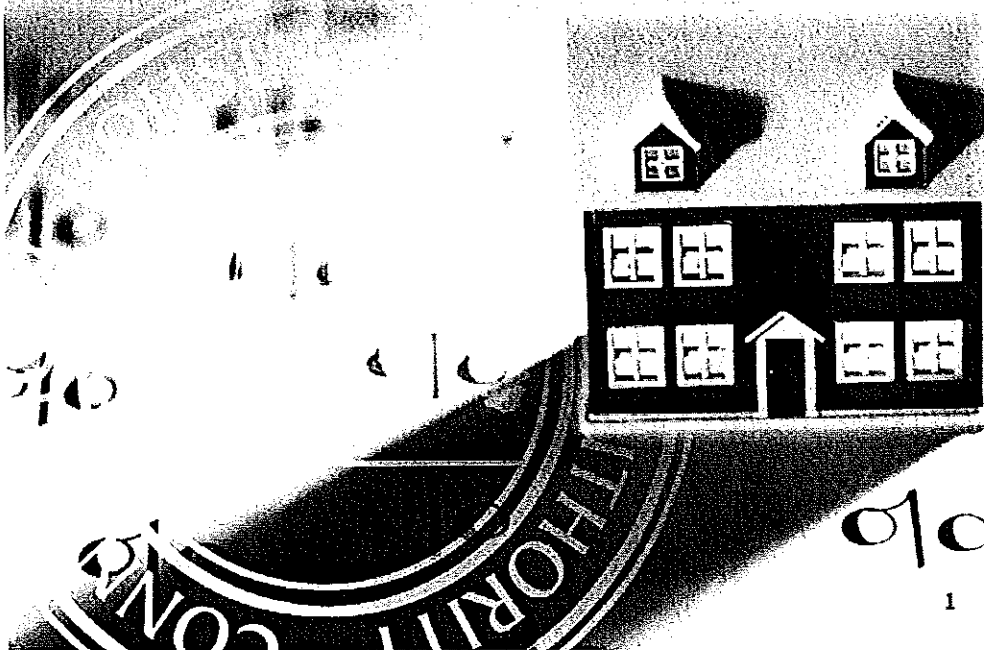


- Homebuyer Mortgages are for first-time homebuyers purchasing a home anywhere in Connecticut or prior homeowners purchasing in a targeted area of the State.
- Downpayment Assistance Loans are available as a second mortgage to cover the cost of a downpayment and/or closing costs associated with a home purchase.
- Rehabilitation Mortgage Loan Program provides mortgage assistance for the purchase and rehabilitation of an older home.

**More complete information can be found in this brochure  
or by visiting our website at: [www.chfa.org](http://www.chfa.org)**

You will find current interest rates, a list of participating lenders, counseling class schedules and much more. Just log on to our website at [www.chfa.org](http://www.chfa.org).

For specific inquiries, please contact  
CHFA's Single Family Underwriting Division at  
(860) 571-3502.



## HOMEBUYER MORTGAGE PROGRAM GUIDELINES

### Eligibility Requirements

(Eligibility requirements are for all CHFA Homebuyer Programs. Some exceptions may apply.)\*

- Income and sales price limits apply to CHFA mortgages. (See insert in back pocket.)
- CHFA requires that you be a first-time homebuyer or have not had an ownership interest in a principal residence for the past three years.
- If you are a prior homeowner, you may still be eligible to utilize the program if purchasing a home in a targeted area of the State. Targeted areas are listed separately on the back pocket of this brochure.

### Property Requirements

Eligible properties include:

- You must reside in the home you purchase.
- Existing and new single family homes, townhouses, and Planned Unit Developments (PUDs).
- Condominiums on CHFA's approved list.
- Two- to four-family homes that have been used as residences for the past five years and newly constructed two-family homes in targeted areas.
- Mobile homes that meet FHA guidelines.
- The property *may not be* a recreational (vacation) home or an investment (rental) property.
- No part of the property may be designed for commercial purposes.
- The property acquisition price must not exceed the applicable CHFA sales price limit per the limits listed on the insert in the back of this brochure.
- Newly constructed homes must meet FHA's energy efficiency standards.

### Loan Terms (First Mortgage)

- CHFA provides a 30-year, fixed rate mortgage. Interest rates are subject to change weekly. For current rate information, call CHFA's 24-hour rate line at (860) 571-3571 or visit our website at [www.chfa.org](http://www.chfa.org).
- An origination fee equal to one percent of the loan amount (one point) is charged.
- You are qualified for a mortgage loan based on credit, income, employment history, and other underwriting criteria.

*\* Please note: There are some exceptions to the above guidelines. See the program description summary under the type of mortgage you are interested in for eligibility requirements.*

## Mortgage Insurance Requirements

The loan must have mortgage insurance unless a sufficient downpayment is made on the home you are purchasing.

- If you have 20% or more as a downpayment, mortgage insurance is not required.
- If you have a 15% downpayment, or when the loan amount exceeds the FHA loan or FNMA maximum loan amount, the loan may be insured by a private mortgage insurer (PMI).
- In all other cases, the insurer or guarantor of a CHFA loan must be the Federal Housing Administration (FHA), the Veterans Administration (VA) if you are a veteran, or USDA Rural Development (RD).

## Downpayment Requirements

- Generally, a downpayment of at least 3% of the total purchase price is required, depending on the mortgage insurer. (Loans eligible for guarantees from the VA or RD may not require any downpayment.)
- Downpayment example:

\$100,000	purchase price
<u>-3,000</u>	<u>3% downpayment</u>
\$97,000	loan amount
- If you lack the necessary funds for a downpayment, you may qualify for a downpayment assistance loan. Downpayment assistance is available statewide to eligible borrowers. Downpayment assistance may also be available in selected areas through the USDA Rural Development (RD). See page 5 for more information on the Downpayment Assistance Program.

## Federal Recapture Tax

- Under certain circumstances, CHFA mortgage loans may be subject to Federal Recapture Tax. The payment of federal recapture tax occurs at the time the property is sold, only if all three of the following conditions apply:
  1. Your home is sold or disposed of within nine (9) years of being purchased, for reasons other than your death;
  2. There is a capital gain on the sale of the home; and
  3. Your household income exceeds Federal Recapture Tax limits at the time of the sale.
- Your Participating Lender will provide you with a statement regarding the recapture tax, and you must review and sign a disclosure at application. Please read this information carefully, and ask your Participating Lender for any clarification necessary.

Note: Recapture Tax should not be a deterrent from getting a CHFA mortgage. There is minimal impact on CHFA borrowers being subject to having to pay Recapture Tax. The Federal Recapture Tax Income Limits are based on the year you purchased your home. In most cases, the average CHFA borrower's income does not exceed the threshold limits for Federal Recapture Tax, which would exempt the borrower from having to pay the tax upon sale of the home before 9 years. The Recapture Tax income limits can be found on CHFA's website at:

[http://www.chfa.org/FirstHome/firsthome\\_FederalRecaptureTaxIncomeLimits.pdf](http://www.chfa.org/FirstHome/firsthome_FederalRecaptureTaxIncomeLimits.pdf)

CHFA recommends that you consult a tax preparer for further clarification.

### **How to Apply for a Mortgage**

- CHFA mortgages are offered through Participating Lenders (banks and mortgage companies) statewide. You need to contact a Participating Lender in order to apply. See the Participating Lenders listed in the brochure insert.
- If you have additional questions or would like further information, please contact a Participating Lender or call CHFA at (860) 571-3502. For current rate information, call CHFA's 24-hour rate line at (860) 571-3571 or visit our website at [www.chfa.org](http://www.chfa.org).

### **Processing Time**

- Generally, the process from loan application to loan closing is about six weeks. A lender will review the loan application within four weeks from the date of application. CHFA issues a commitment to purchase the loan from the Participating Lender, usually within 24 to 48 hours from receipt of the application packet. The closing can be scheduled upon receipt of commitment.

### **Sales Price and Income Limits**

- To ensure the CHFA's programs help low- and moderate-income homebuyers, there are restrictions on the sales price and income limits.
- CHFA's statewide income limits\* are located in the back of this brochure.
- Income limits vary depending on what Homebuyer Program you go with, and where you are purchasing your home.
- The combined annual income of all persons who will occupy the home will be counted as household income. This includes overtime pay, part-time employment, bonuses, income from self-employment, etc.
- CHFA sales price limits are in effect for all CHFA Homebuyer Mortgage Programs.
- Sales price limits are listed by county and alphabetically by town and vary depending on where you are purchasing your home. Check the Income and Sales Price limits insert to determine whether the home you are purchasing fits within the maximum allowable sale price limits for that town.

*\* Please note: The Homebuyer Mortgage Programs allow for exceptions to these limits, depending on where you are purchasing your home. If you purchase in a targeted area of the State, your income may be over the listed income limits. Check Income and Sales Price limits listed in the insert in the back pocket.*

## **Downpayment Assistance Program (DAP) (Second Mortgage)**

If you lack the necessary funds for a downpayment, you may qualify for a Downpayment Assistance Program (DAP) loan. Downpayment assistance is available statewide to eligible borrowers. Downpayment assistance may also be available in selected areas through the USDA Rural Development (RD).

- The DAP loan, which is offered at a below-market interest rate, is secured by a second mortgage on your home.
- Closing cost assistance is also available.
- Your annual income must be sufficient to support both the CHFA first mortgage and the DAP loan payments.
- If the home you wish to buy meets CHFA's first mortgage program requirements, it will also meet the property requirements for a DAP loan.
- The minimum DAP loan amount is \$3,000.
- There is a \$200 application fee for a DAP loan.
- If you obtain a DAP loan, you will be required to attend a 3-hour homebuyer education class prior to closing your loan.
  - Homebuyer Counseling Agencies hold classes at several locations in the State each month. Your lender will give you information on homebuyer education including Homebuyer Counseling Agency class schedules with locations.
  - A listing of Counseling Agencies, as well as class schedules, can also be found on CHFA's website at:  
  
[http://www.chfa.org/FirstHome/counseling\\_classes.asp](http://www.chfa.org/FirstHome/counseling_classes.asp)
  - There is no fee for attending the class.

## REHABILITATION MORTGAGE LOAN PROGRAM

- If you are buying a home that needs some improvement, a CHFA Rehabilitation Mortgage Loan will provide financing to purchase the home, along with the funds to make property repairs.
- When used to refinance a home, the Rehabilitation Mortgage Loan amount includes the funds to pay off the existing first mortgage as well as the cost of repairs. The rehabilitation costs must be at least 25% of the as-completed value of the property.
- After the loan closing, the funds for the home repairs will be held by the lender in a separate escrow account. Payment is made directly to the general contractor as repair work is completed. All work must be done by a state-registered general contractor when rehabilitation costs exceed \$15,000 or when renovations of any dollar amount include major structural repairs or alterations.

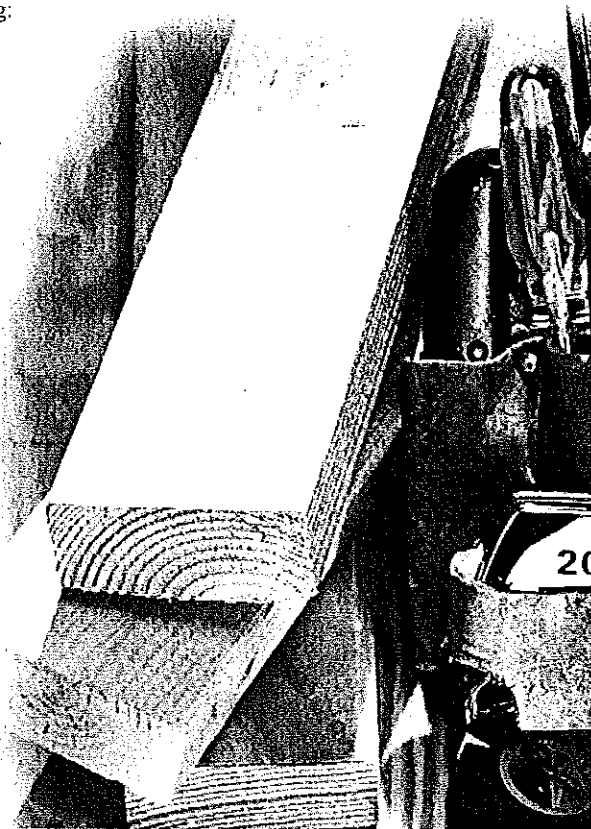
### Eligible Borrowers

Household income limits apply to all purchasers with one exception: In targeted areas, over-income households may still apply for CHFA financing without regard to the income limits.

### Eligible Properties

- The following types of homes\* are eligible for Rehabilitation Mortgage Loan financing:
  - existing one- to four-family homes
  - deteriorated homes where 75% of exterior walls exist
  - existing multi-unit dwellings to be converted into one- to four-family homes
- The total acquisition cost including the cost of rehabilitation of the home must be below the CHFA sales price limits for the applicable town.

*\* Please note:  
Condominiums and  
mobile homes are  
not eligible.*



### **Eligible Improvement and Repairs**

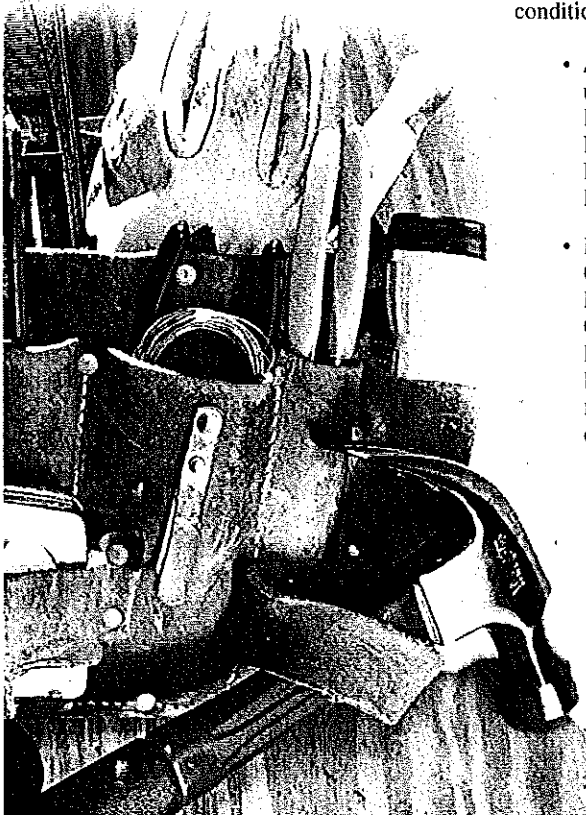
Costs for improvements and repairs must be a minimum of \$5,000.

The following lists examples of eligible rehabilitation work:

- structural alterations and repair of damage to the home, including chimneys, walls, roofs, and ceilings
- repair of termite or water damage
- changing or adding to the number of units -- for example, converting a single family home to a duplex, or a six-unit building to a three-family home
- items that improve energy efficiency such as plumbing, heating, and electrical systems
- installation or replacement of wells, septic tanks, windows, and hot water systems
- repairs that substantially improve the basic livability of the home such as flooring, roofing, handrails, downspouts, and exterior siding
- alterations for handicapped accessibility

### **Additional Considerations**

The loan is subject to Federal Recapture Tax if the borrower sells the home within nine years, there is a capital gain on the sale of the home and the borrower's household income at the time of the sale exceeds applicable limits. (Federal Recapture Tax occurs at the time property is sold, only if all three conditions apply.)



- All other considerations under the CHFA Homebuyer Mortgage Program apply to Rehabilitation Mortgage Loans.
- Not all lenders originate CHFA Rehabilitation Mortgage Loans. Contact CHFA's Single Family Underwriting Division at (860) 571-3502 for a listing of Lenders that originate these loans.

## NOTES



Sales price and income limits are listed by County/town in alphabetical order on the insert in the back pocket. Targeted areas are denoted with an (\*). If the property you are purchasing is located in a targeted area, please note that in these areas, only your income can be higher than what is listed.

Targeted Area	Eligible Census Tracts
Ansonia	1252-1254
Bridgeport	ALL
Danbury	2101, 2102, 2107
Enfield	4801, 4806
Groton	7022.02, 7023, 7025
Hartford	ALL
Meriden	1701-1703, 1709, 1710, 1715
Middletown	5411, 5415-5418
New Britain	4153, 4156, 4159-4163, 4166, 4171-4173
New Haven	ALL
New London	ALL
Norwalk	0434, 0437, 0438, 0440-0442, 0444, 0445
Norwich	6964, 6967, 6968
Rocky Hill	4902
Stamford	0201, 0214-0217, 0221-0223
Torrington	3101-3103, 3108
Waterbury	ALL
Windham	8006



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## Connecticut Fair Alternative Mortgage Lending Initiative and Education Services Program

### Overview

The Connecticut Fair Alternative Mortgage Lending Initiative and Education Services Program (CT FAMILIES) offers to refinance first mortgage loans for Connecticut homeowners who are delinquent or anticipate becoming delinquent and who would benefit from refinancing their mortgage into more affordable 30-year fixed-rate mortgages.

In addition, the CT FAMILIES 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.

CHFA is committed to helping Connecticut's homeowners who are facing financial hardship. Homeowners who believe they might benefit from a CT FAMILIES Program mortgage loan should apply directly with a CHFA CT FAMILIES participating lender. (See, CT FAMILIES participating lenders.)

Follow the links below for more information regarding the Connecticut Fair Mortgage Lending Initiative and Education Services Program

- CT FAMILIES Program Interest Rates
- Who can apply for a CT FAMILIES Program mortgage loan?
- What types of mortgages are eligible for a CT FAMILIES refinance mortgage loan?
- What types of property can you refinance with a CT FAMILIES Program mortgage loan?
- What is the maximum you can borrow under the CT FAMILIES Mortgage Program?
- How do you qualify for a CT FAMILIES Second Mortgage loan?
- What else should you know about a CT FAMILIES Program mortgage loan?
- How do you apply for a CT FAMILIES Program mortgage loan?
- Questions? Contact CHFA.
- Additional Information

### CT FAMILIES Program Interest Rates

Currently, the CT FAMILIES Mortgage Program is refinancing mortgages at the following rate:

- Interest rate: 3.375%\*\* (APR range 3.475 - 3.875%)
- Fees: Up to 1.5 points (1.5% Origination Fee) \*Payable to Lender
- Term: 30 years, fixed rate

\*\* Please note, this rate is subject to change and additional fees may apply.

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### Who can apply for a CT FAMILIES Program mortgage loan?

Eligible homeowners under the CT FAMILIES Program are those who own one home that they occupy year-round as a primary residence. They are currently delinquent or anticipate becoming delinquent on their mortgage due to an extenuating circumstance or rate increase. In addition, eligible homeowners have a household income within the CHFA's income limits. Household income includes the before-tax income of all adults, 18 or older, who are not full time students and are living in the home.

Please note: Income limits do not apply to any applicant whose home is located in a designated targeted area census tract in Connecticut. (See, Targeted Areas.)

ⓐ **Applicants must demonstrate financial responsibility prior to hardship.**

- Homeowners who are delinquent or who anticipate becoming delinquent on their mortgage payments must demonstrate that their delinquency is the result of a financial hardship caused by circumstances beyond their control.

The eligible homeowners must also demonstrate that their loan payment history was current for the six months preceding the onset of their hardship. If they are unable to do so, the lender will review their payment record for the last 12 months to determine whether their payment history is acceptable under the program. (Your CT FAMLIES participating lender can advise you as to whether you meet these conditions.)

Homeowners that do not meet the CT FAMLIES eligibility requirements may contact a CHFA-approved Housing Counseling Agency to explore other options that may be available. (See, Homebuyer Education for a list of agencies near you.)

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**What types of mortgages are eligible for a CT FAMLIES refinance mortgage loan?**

All types of mortgages are eligible to be considered for a CT FAMLIES refinance.

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**What types of property can you finance with a CT FAMLIES refinance mortgage loan?**

The CT FAMLIES Program requires that applicants eligible for this program have homes that meet property, appraisal and inspection guidelines.

ⓐ **Property Guidelines**

In order to qualify for this program, the property must be the applicant's primary and only residence where the applicant lives year-round. The applicant may not use the loan to refinance recreational, vacation, investment, commercial or rental properties. No part of the refinanced property 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
- Condominiums or Planned Unit Developments (PUDs)

ⓐ **Appraisal and Inspection Guidelines**

In order to qualify for this program, the home must have an appraised value that supports the mortgage. The CT FAMLIES participating lender will order a full appraisal of the home. In the event the appraisal indicates that the property is in need of repairs, they must be completed prior to closing. The appraiser will perform an inspection of the repairs and provide a satisfactory repair inspection report to the Participating Lender. The homeowner is required to pay for the repair inspection when one is necessary.

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**What is the maximum you can borrow under the CT FAMLIES Program?**

CHFA sales price limits determine the maximum mortgages available under the CT FAMLIES Program by the county where the home is located. Furthermore, the maximum mortgage on a home cannot exceed 97% of the appraised value.

---

**How do you qualify for a CT FAMLIES Second Mortgage loan?**

Under the CT FAMLIES Second Mortgage Assistance Program, CHFA will provide additional financing up to \$25,000 to assist

eligible borrowers when the first mortgage loan is not enough to pay off their current mortgage, and/ or they lack sufficient resources to pay for closing and other costs, like back taxes and water and sewer arrearages.

To further qualify, eligible borrowers under this program must have exhausted their financial resources, including liquid assets, above \$5,000. They must also establish that they can afford to repay both the first and second mortgage.

#### What else should you know about a CT FAMILIES Program mortgage loan?

☞ **You will be required to attend Homebuyer Counseling.**

All borrowers are required to attend a 3-hour financial fitness class prior to closing the CT FAMILIES loan with a CHFA-approved counseling agency. (See, Financial Fitness Class Schedule.)

☞ **Your refinanced mortgage requires mortgage insurance.**

A CT FAMILIES refinance mortgage is insured in accordance with CHFA insurance guidelines. This loan will require an Upfront Mortgage Insurance Premium (UFMIP) and an annual premium, collected monthly. (See, your CT FAMILIES participating lender to obtain clarification on this requirement.)

#### How do you apply for a CT FAMILIES Program mortgage loan?

Prospective borrowers under the CT FAMILIES Program may contact one of the following CT FAMILIES participating lenders and should be prepared to provide full documentation of their household income and credit obligations.

- Freedom Mortgage Corporation - 800-813-9420
- Liberty Bank - 888-570-0773
- McCue Mortgage - 800-382-0017
- First Niagara Bank, N.A. - 800-892-2096
- People's United Bank - 800-772-1090
- Webster Bank - 888-681-7788

#### Questions? Contact CHFA.

Prospective borrowers should first contact their CT FAMILIES participating lender for information on this loan program. For additional assistance, borrowers may contact CHFA's Customer Call Center at 1-860-571-3500 or toll free at 1-877-571-2432.

#### Additional information

The following documents are related to the CT FAMILIES Program. To open and view the document, click on the document title. Please note that some documents may need client software to view the document.

##### Related Documents

Found: 3 matches    Displaying: 1 - 3

File	Size	Type
<b>Connecticut Fair Alternative Mortgage Lending Initiative and Education Services</b>		
This is a brochure which describes the CT FAMILIES Program, which is a mortgage loan refinance program designed to help homeowners who have a delinquent fixed rate mortgage or adjustable rate mortgage, or who anticipate becoming delinquent.	618K	pdf
<b>CT FAMILIES - Mortgage Amount and Income Limits</b>		
This brochure lists the Mortgage Amount and Income Limits for the CT FAMILIES Program eligibility	1438K	pdf

guidelines.

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**Financial Fitness 4th Quarter 2011**

This chart list the 4th Quarter 2011 schedule of Financial Fitness counseling available to homeowners 18K pdf  
accepted into the Mortgage Crisis Job Training Program.

File	Size	Type
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# CT FAMILIES Program Mortgage Amount and Income Limits





# Mortgage Amount Limits

Fairfield County	Existing	New
Bethel	596,000	596,000
Bridgeport	725,000	725,000
Brookfield	596,000	596,000
Danbury	596,000	596,000
Darien	596,000	596,000
Easton	596,000	596,000
Fairfield	596,000	596,000
Greenwich	596,000	596,000
Monroe	596,000	596,000
New Canaan	596,000	596,000
New Fairfield	596,000	596,000
Newtown	596,000	596,000
Norwalk	596,000	596,000
Redding	596,000	596,000
Ridgefield	596,000	596,000
Shelton	596,000	596,000
Sherman	596,000	596,000
Stamford	596,000	596,000
Stratford	596,000	596,000
Trumbull	596,000	596,000
Weston	596,000	596,000
Westport	596,000	596,000
Wilton	596,000	596,000

Hartford County	Existing	New
Avon	301,500	301,500
Berlin	301,500	301,500
Bloomfield	301,500	301,500
Bristol	301,500	301,500
Burlington	301,500	301,500
Canton	301,500	301,500
East Granby	301,500	301,500
East Hartford	301,500	301,500
East Windsor	301,500	301,500
Enfield	301,500	301,500
Farmington	301,500	301,500



Connecticut Housing Finance Authority  
 999 West Street • Rocky Hill, CT 06067  
[www.CHFA.org](http://www.CHFA.org)



Hartford County	Existing	New
Glastonbury	301,500	301,500
Granby	301,500	301,500
Hartford	368,500	368,500
Hartland	301,500	301,500
Manchester	301,500	301,500
Marlborough	301,500	301,500
New Britain	301,500	301,500
Newington	301,500	301,500
Plainville	301,500	301,500
Rocky Hill	301,500	301,500
Simsbury	301,500	301,500
South Windsor	301,500	301,500
Southington	301,500	301,500
Suffield	301,500	301,500
West Hartford	301,500	301,500
Wethersfield	301,500	301,500
Windsor	301,500	301,500
Windsor Locks	301,500	301,500

Litchfield County	Existing	New
Barkhamsted	337,500	337,500
Bethlehem	337,500	337,500
Bridgewater	379,600	394,800
Canaan	337,500	337,500
Colebrook	337,500	337,500
Cornwall	337,500	337,500
Goshen	337,500	337,500
Harwinton	337,500	337,500
Kent	337,500	337,500
Litchfield	337,500	337,500
Morris	337,500	337,500
New Hartford	337,500	337,500
New Milford	379,600	394,800
Norfolk	337,500	337,500
North Canaan	337,500	337,500
Plymouth	337,500	337,500
Roxbury	379,600	394,800
Salisbury	337,500	337,500
Sharon	337,500	337,500
Thomaston	337,500	337,500
Torrington	337,500	337,500
Warren	337,500	337,500
Washington	379,600	394,800
Watertown	337,500	337,500
Winchester	337,500	337,500
Woodbury	337,500	337,500



Middlesex County	Existing	New
Chester	301,500	301,500
Clinton	301,500	303,400
Cromwell	301,500	301,500
Deep River	301,500	301,500
Durham	301,500	301,500
East Haddam	301,500	301,500
East Hampton	301,500	301,500
Essex	301,500	301,500
Haddam	301,500	301,500
Killingworth	301,500	303,400
Middlefield	301,500	301,500
Middletown	301,500	301,500
Old Saybrook	301,500	301,500
Portland	301,500	301,500
Westbrook	301,500	301,500

New Haven County	Existing	New
Ansonia	347,000	347,000
Beacon Falls	347,000	347,000
Bethany	347,000	347,000
Branford	347,000	347,000
Cheshire	347,000	347,000
Derby	347,000	347,000
East Haven	347,000	347,000
Gulford	347,000	347,000
Hamden	347,000	347,000
Madison	347,000	347,000
Meriden	347,000	347,000
Middlebury	347,000	347,000
Milford	347,000	347,000
Naugatuck	347,000	347,000
New Haven	424,100	424,100
North Branford	347,000	347,000
North Haven	347,000	347,000
Orange	347,000	347,000
Oxford	347,000	347,000
Prospect	347,000	347,000
Seymour	347,000	347,000
Southbury	347,000	347,000
Wallingford	347,000	347,000
Waterbury	424,100	424,100
West Haven	347,000	347,000
Wolcott	347,000	347,000
Woodbridge	347,000	347,000



New London County	Existing	New
Bozrah	331,700	331,700
Colchester	331,700	331,700
East Lyme	331,700	331,700
Franklin	331,700	331,700
Griswold	331,700	331,700
Groton	331,700	331,700
Lebanon	331,700	331,700
Ledyard	331,700	331,700
Lisbon	331,700	331,700
Lyme	331,700	331,700
Montville	331,700	331,700
New London	405,400	405,400
North Stonington	331,700	331,700
Norwich	331,700	331,700
Old Lyme	331,700	331,700
Preston	331,700	331,700
Salem	331,700	331,700
Sprague	331,700	331,700
Stonington	331,700	331,700
Voluntown	331,700	331,700
Waterford	331,700	331,700

Tolland County	Existing	New
Andover	301,500	301,500
Bolton	301,500	301,500
Columbia	301,500	301,500
Coventry	301,500	301,500
Ellington	301,500	301,500
Hebron	301,500	301,500
Mansfield	301,500	301,500
Somers	301,500	301,500
Stafford	301,500	301,500
Tolland	301,500	301,500
Union	301,500	301,500
Vernon	301,500	301,500
Willington	301,500	301,500

Windham County	Existing	New
Ashford	237,000	268,000
Brooklyn	237,000	241,100
Canterbury	237,000	237,000
Chaplin	237,000	268,000
Eastford	237,000	241,100
Hampton	237,000	241,100

Windham County	Existing	New
Killingly	237,000	241,100
Plainfield	237,000	237,000
Pomfret	237,000	241,100
Putman	237,000	241,100
Scotland	237,000	241,100
Sterling	237,000	241,100
Thompson	237,000	303,400
Windham	237,000	268,000
Woodstock	237,000	241,100

## Income Limits

Statewide	Family Size	
	2 or less Persons	3 or more Persons
	81,000	93,150

Fairfield County	Family Size	
	2 or less Persons	3 or more Persons
Bethel	98,100	112,815
Bridgeport*	97,200	113,400
Brookfield	98,100	112,815
Danbury*	98,100	112,815
Darien	116,300	133,745
Easton	93,990	108,090
Fairfield	93,990	108,090
Greenwich	116,300	133,745
Monroe	93,990	108,090
New Canaan	116,300	133,745
New Fairfield	98,100	112,815
Newtown	98,100	112,815
Norwalk*	116,300	133,745
Redding	98,100	112,815
Ridgefield	98,100	112,815
Shelton	93,990	108,090
Sherman	98,100	112,815
Stamford*	116,300	133,745
Stratford	93,990	108,090
Trumbull	93,990	108,090
Weston	116,300	133,745
Westport	116,300	133,745
Wilton	116,300	133,745

### Income Limits (continued)

Hartford County	Family Size	
	2 or less Persons	3 or more Persons
Avon	81,000	93,150
Berlin	81,000	93,150
Bloomfield	81,000	93,150
Bristol	81,000	93,150
Burlington	81,000	93,150
Canton	81,000	93,150
East Granby	81,000	93,150
East Hartford	81,000	93,150
East Windsor	81,000	93,150
Enfield*	81,000	93,150
Farmington	81,000	93,150
Glastonbury	81,000	93,150
Granby	81,000	93,150
Hartford*	97,200	113,400
Hartland	81,000	93,150
Manchester	81,000	93,150
Marlborough	81,000	93,150
New Britain*	81,000	93,150
Newington	81,000	93,150
Plainville	81,000	93,150
Rocky Hill*	81,000	93,150
Simsbury	81,000	93,150
South Windsor	81,000	93,150
Southington	81,000	93,150
Suffield	81,000	93,150
West Hartford	81,000	93,150
Wethersfield	81,000	93,150
Windsor	81,000	93,150
Windsor Locks	81,000	93,150

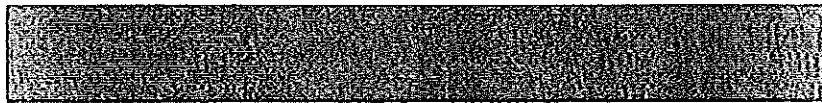
Litchfield County	Family Size	
	2 or less Persons	3 or more Persons
Barkhamsted	82,000	94,300
Bethlehem	82,000	94,300
Bridgewater	98,100	112,815
Canaan	82,000	94,300
Colebrook	82,000	94,300
Cornwall	82,000	94,300
Goshen	82,000	94,300
Harwinton	82,000	94,300
Kent	82,000	94,300
Litchfield	82,000	94,300
Morris	82,000	94,300



Litchfield County	Family Size	
	2 or less Persons	3 or more Persons
New Hartford	82,000	94,300
New Milford	98,100	112,815
Norfolk	82,000	94,300
North Canaan	82,000	94,300
Plymouth	82,000	94,300
Roxbury	98,100	112,815
Salisbury	82,000	94,300
Sharon	82,000	94,300
Thomaston	82,000	94,300
Torrington*	82,000	94,300
Warren	82,000	94,300
Washington	98,100	112,815
Watertown	82,000	94,300
Winchester	82,000	94,300
Woodbury	82,000	94,300

Middlesex County	Family Size	
	2 or less Persons	3 or more Persons
Chester	89,800	103,270
Clinton	93,000	106,950
Cromwell	81,000	93,150
Deep River	93,000	106,950
Durham	81,000	93,150
East Haddam	81,000	93,150
East Hampton	81,000	93,150
Essex	93,000	106,950
Haddam	81,000	93,150
Killingworth	93,000	106,950
Middlefield	81,000	93,150
Middletown*	81,000	93,150
Old Saybrook	93,000	106,950
Portland	81,000	93,150
Westbrook	93,000	106,950

New Haven County	Family Size	
	2 or less Persons	3 or more Persons
Ansonia*	84,925	97,665
Beacon Falls	84,925	97,665
Bethany	81,000	93,150
Branford	81,000	93,150
Cheshire	81,000	93,150
Derby	84,925	97,665



New Haven County	Family Size	
	2 or less Persons	3 or more Persons
East Haven	81,000	93,150
Gulford	81,000	93,150
Hamden	81,000	93,150
Madison	81,000	93,150
Meriden*	81,000	93,150
Middlebury	81,000	93,150
Milford	84,925	97,665
Naugatuck	81,000	93,150
New Haven*	97,200	113,400
North Branford	81,000	93,150
North Haven	81,000	93,150
Orange	81,000	93,150
Oxford	84,925	97,665
Prospect	81,000	93,150
Seymour	84,925	97,665
Southbury	81,000	93,150
Wallingford	81,000	93,150
Waterbury*	97,200	113,400
West Haven	81,000	93,150
Wolcott	81,000	93,150
Woodbridge	81,000	93,150

New London County	Family Size	
	2 or less Persons	3 or more Persons
Bozrah	81,000	93,150
Colchester	86,000	98,900
East Lyme	81,000	93,150
Franklin	81,000	93,150
Groton*	81,000	93,150
Griswold	81,000	93,150
Lebanon	86,000	98,900
Ledyard	81,000	93,150
Lisbon	81,000	93,150
Lyme	81,000	93,150
Montville	81,000	93,150
New London*	97,200	113,400
North Stonington	81,000	93,150
Norwich*	81,000	93,150
Old Lyme	81,000	93,150
Preston	81,000	93,150
Salem	81,000	93,150
Sprague	81,000	93,150
Stonington	81,000	93,150
Waterford	81,000	93,150
Voluntown	81,000	93,150



Tolland County	Family Size	
	2 or less Persons	3 or more Persons
Andover	81,000	93,150
Bolton	81,000	93,150
Columbia	81,000	93,150
Coventry	81,000	93,150
Ellington	81,000	93,150
Hebron	81,000	93,150
Mansfield	81,000	93,150
Somers	81,000	93,150
Stafford	81,000	93,150
Tolland	81,000	93,150
Union	81,000	93,150
Vernon	81,000	93,150
Willington	81,000	93,150

Windham County	Family Size	
	2 or less Persons	3 or more Persons
Ashford	81,000	93,150
Brooklyn	81,000	93,150
Canterbury	81,000	93,150
Chaplin	81,000	93,150
Eastford	81,000	93,150
Hampton	81,000	93,150
Killingly	81,000	93,150
Plainfield	81,000	93,150
Pomfret	81,000	93,150
Putman	81,000	93,150
Scotland	81,000	93,150
Sterling	81,000	93,150
Thompson	81,000	93,150
Windham*	81,000	93,150
Woodstock	81,000	93,150

\*Please see targeted areas chart on page 4.  
Census tracts specified have no income limits. Income  
limits apply to all other areas of these cities/towns.

## for Homeowners at Risk of Foreclosure

### Foreclosure Prevention Counseling

#### Overview

To support Connecticut homeowners who are struggling financially and at risk of foreclosure, HUD/CHFA-approved housing counseling agencies throughout the state offer a range of Foreclosure Prevention Counseling services free-of-charge to homeowners who are delinquent or in danger of becoming delinquent on their mortgages.

Counseling is available for homeowners at risk of face foreclosure to assist them in identifying the causes and possible solutions to their financial issues. For these homeowners housing counselors can negotiate with lenders on their behalf to work out mutually-acceptable plans that address their mortgage issues.

Homeowners accepted into the Mortgage Crisis Job Training Program are required to participate in Financial Fitness counseling in order to qualify for job training services. (See, Financial Fitness counseling schedule.) Housing counselors may also refer homeowners to other services and programs as needed. Eligible homeowners with non-FHA-insured loans may be referred to CHFA for assistance under the Emergency Mortgage Assistance Program (EMAP.)

Follow the links below for more information regarding Foreclosure Prevention Counseling:

- What services are provided in Foreclosure Prevention Counseling?
- Who is eligible to participate in Foreclosure Prevention Counseling?
- Who provides Foreclosure Prevention Counseling?
- Where and when is Foreclosure Prevention Counseling provided?
- How do you register for Foreclosure Prevention Counseling?
- How much does Foreclosure Prevention Counseling cost?
- Questions? Contact a counseling agency or CHFA.
- Additional Information.

#### What services are provided in Foreclosure Prevention Counseling?

Generally, Foreclosure Prevention Counseling helps homeowners develop insight into the causes of their financial issues and the steps they can take to regain financial stability. The counseling is customized to the needs of participating homeowners and provides a variety of assistance and support, including help in designing a budget.

Foreclosure Prevention counselors may also refer homeowners to other community resources that provide supplementary services and support.

Foreclosure Prevention Counseling may include (for homeowners 60 days or more delinquent):

Among other possible responses, the counselor may propose a loan repayment plan or loan modification that will prevent foreclosure proceedings during a homeowner's temporary financial hardship.

- **Financial Fitness Counseling**

Homeowners who have been accepted into the Mortgage Crisis Job Training Program and are 60 days or more delinquent on their mortgage, are required to participate in financial literacy and credit counseling. (See, Financial Fitness counseling.)

---

#### Who is eligible to participate in Foreclosure Prevention Counseling?

Generally, all homeowners in the community experiencing financial difficulties which might put them in default on their home

mortgages are eligible to register for free Foreclosure Prevention Counseling at a CHFA/HUD-approved housing counseling agency.

- **CHFA-Borrowers**

CHFA borrowers are required to register with the housing agency that has been assigned to their mortgage servicing company.

- **Homeowners referred for Job-training**

Homeowners who have been accepted into the Mortgage Crisis Job Training Program are required to participate in Financial Fitness Counseling at any of the housing agencies assigned to that program.

---

### **Who provides Foreclosure Prevention Counseling?**

CHFA/HUD-approved housing counseling agencies across the state provide Foreclosure Prevention Counseling on behalf of CHFA. These HUD-and CHFA- approved non-profit agencies are staffed by counseling professionals who are trained in foreclosure prevention and loss mitigation and intervention strategies.

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### **Where and when is Foreclosure Prevention Counseling provided?**

Foreclosure Prevention Counseling is offered at a variety of locations across the state and at different times each month. Homeowners who believe they might benefit from this service should contact a housing counseling agency directly. CHFA-borrowers should contact the counseling agency assigned to their loan servicing company. (See, Foreclosure Prevention Counseling for list of agencies and mortgage servicing companies.)

Homeowners who have been referred to Financial Fitness Counseling should register through one of the counseling agencies assigned to that program. (See, Financial Fitness Counseling schedule.)

---

### **How do you register for Foreclosure Prevention Counseling?**

Typically, the CHFA Call Center, Housing Fairs, as well as a homebuyer's mortgage servicing company or lender may refer a homeowner facing foreclosure to a CHFA/HUD-approved housing counseling agency for appropriate services. However, self-referred homeowners are eligible to register for Foreclosure Prevention Counseling and can be assessed for eligibility at that location.

Homeowners do not have to be CHFA borrowers to participate in Foreclosure Prevention Counseling. Please note that specific counseling agencies have been assigned to provide these services to homeowners who are CHFA-borrowers based on their mortgage servicing company. (See, Foreclosure Prevention Counseling to find the right agency for you.)

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### **How much does Foreclosure Prevention Counseling cost?**

Foreclosure Prevention Counseling is provided free-of-charge to all eligible homeowners.

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### **Questions? Contact a counseling agency or CHFA.**

Homeowners who are facing foreclosure should contact CHFA's Call Center to determine what course of action may be available to them and to obtain a referral to a CHFA/Hud-approved housing counseling agency that provides Foreclosure Prevention Counseling.

Phone: (877) 571-2432 or (860) 571-3500

**Mailing Address:**

Connecticut Housing Finance Authority  
Attn: CHFA Call Center  
999 West Street  
Rocky Hill, Connecticut 06067

Homeowners who are facing foreclosure and wish to apply for job re-training assistance under the Mortgage Crisis Job Training Program may contact CHFA's Call Center or The Workplace, Inc.'s Call Center or The Workplace, Inc. directly.

**Additional Information**

The following documents are related to Financial Fitness Counseling. To open and view the document, click on the document title. Please note that some documents may need client software to view the document.

**Related Documents**

Found: 6 matches    Displaying: 1 - 6

File	Size	Type
<b>Bulletin 33 - CT FAMILIES - Changes to Delinquent Borrower and Post Closing Counseling Requirements</b>		
Effective June 18, 2010, changes will be implemented to the CT FAMILIES Program regarding the underwriting guidelines for Loss Mitigation Counseling and the elimination of the requirement for 6-month Post Closing Counseling.	23K	pdf
<b>EMAP Counseling Agency List</b>		
This document provides a list of HUD-approved counseling agencies selected by CHFA for the Emergency Mortgage Assistance Program.	23K	pdf
<b>EMAP Counseling Agencies</b>		
This document provides a listing of CHFA foreclosure prevention housing counseling agencies and contact information.	11K	pdf
<b>Financial Fitness 4th Quarter 2011</b>		
This chart list the 4th Quarter 2011 schedule of Financial Fitness counseling available to homeowners accepted into the Mortgage Crisis Job Training Program.	18K	pdf
<b>Foreclosure Prevention Counseling</b>		
This chart lists the housing counseling agencies that provide Foreclosure Prevention Counseling to homeowners.	33K	pdf
<b>Foreclosure Prevention Clinics - 4th Quarter 2011</b>		
Foreclosure prevention clinic held by CHFA's counseling agencies provide individuals in danger of default or foreclosure with information concerning the counseling, loss mitigation and foreclosure process.	22K	pdf
File	Size	Type

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## **CHFA/HUD Approved Foreclosure Prevention Counseling Agencies**

**Affordable Housing Centers of America**  
*Bridgeport*  
203-366-4180 ext. 8766

**Catholic Charities, Diocese of Norwich**  
860-889-8346 ext. 271

**Co-opportunity Inc.**  
*Hartford*  
860-236-3617 ext.100

**Community Renewal Team (CRT)**  
*Hartford*  
860-560-5881

**Greater New Haven Community Loan Fund**  
*New Haven*  
203-624-7406 ext. 132

**Housing Development Fund**  
*Bridgeport and Danbury*  
203-969-1830 ext. 31

**Housing Education Resource Center**  
*Hartford*  
860-296-4242 ext. 107

**Neighborhood Housing Services of New Britain**  
860-224-2433 ext 112

**Neighborhood Housing Services of New Haven**  
203-777-6925 ext. 26

**Neighborhood Housing Services of Waterbury**  
203-753-1896 ext. 9

**Urban League of Greater Hartford**  
860-527-0147 ext. 278

**Urban League of Southern Connecticut**  
*Stamford*  
203-327-5810 ext. 108



**FINANCIAL FITNESS COUNSELING SCHEDULE – FOURTH QUARTER 2011**  
**FOR CLIENTS ACCEPTED INTO THE MORTGAGE CRISIS JOB TRAINING PROGRAM AND CT FAMILIES BORROWERS**

LOCATION	COUNSELING ORGANIZATION AND CONTACT PERSON	PHONE NUMBER & EMAIL	CLASS DATES	CLASS TIMES
Bridgeport	Housing Development Fund	(203) 338-9035 Ext. 10 dmackenzie@hdf-ct.org	Sat. Oct. 15 Sat. Nov. 5 Sat. Dec. 10	10:00 a.m. to 1:00 p.m. 10:00 a.m. to 1:00 p.m. 10:00 a.m. to 1:00 p.m.
New Britain	Neighborhood Housing Services - New Britain Evelyn Irizarry	(860) 224-2433 eirizarry@nhshnb.org	Tues. Oct. 25 Tues. Nov. 29 Tues. Dec. 27	5:00 p.m. to 8:00 p.m. 5:00 p.m. to 8:00 p.m. 5:00 p.m. to 8:00 p.m.
New Haven	Neighborhood Housing Services of New Haven Norma Chadwick	(203) 777-6925 ext. 26 brussell@nhsofnewhaven.org	Sat. Oct. 8 Sat. Nov. 12 Sat. Dec. 10	9:00 a.m. to 12:00 p.m. 9:00 a.m. to 12:00 p.m. 9:00 a.m. to 12:00 p.m.
Norwich	Catholic Charities, Diocese of Norwich Jay Gelfond	(860) 889-8346 ext. 271 jaygelfond@ccfsn.org	Thurs. Oct. 13 Thurs. Nov. 17 Thurs. Dec. 15	5:30 p.m. to 8:30 p.m. 5:30 p.m. to 8:30 p.m. 5:30 p.m. to 8:30 p.m.
Waterbury	Neighborhood Housing Services - Waterbury	(203) 753-1896 ext. 10	Thurs. Oct. 6 Tues. Nov. 1 Thurs. Dec. 1	6:00 p.m. to 9:00 p.m. 6:00 p.m. to 9:00 p.m. 6:00 p.m. to 9:00 p.m.



# FORECLOSURE PREVENTION CLINICS – FOURTH QUARTER 2011

Page 1 of 2

LOCATION	COUNSELING ORGANIZATION AND CONTACT PERSON	PHONE NUMBER	CLASS DATES	CLASS TIMES
BRIDGEPORT	Affordable Housing Centers of America	(203) 366-4180	Thurs. Oct. 13 Thurs. Nov. 17 Thurs. Dec. 15	Call for times
BRIDGEPORT	Housing Development Fund Todd Fagan	(203) 338-9035 Ext. 0	Wed. Oct. 12 Wed. Nov. 9 Wed. Dec. 14	6:00 p.m. to 8:00 p.m. 6:00 p.m. to 8:00 p.m. 6:00 p.m. to 8:00 p.m.
HARTFORD	Housing Education Resource Center, Inc.	(860) 296-4242	Thurs. Oct. 13 Thurs. Nov. 10 Wed. Dec. 7	10:00 a.m. to 1:00 p.m. 5:30 p.m. to 8:30 p.m. 10:00 a.m. to 1:00 p.m.
HARTFORD	Co-opportunity, Inc. – Jerry Morgan	(860) 236-3617	Thurs. Oct. 6 Thurs. Nov. 3 Thurs. Dec. 1	4:00 p.m. to 6:30 p.m. 4:00 p.m. to 6:30 p.m. 4:00 p.m. to 6:30 p.m.
HARTFORD	Urban League of Greater Hartford - Dawn Davis	(860) 527-0147	Tues. Oct. 25 Tues. Nov. 22 Tues. Dec. 20	5:30 p.m. – 8:00 p.m. 5:30 p.m. – 8:00 p.m. 5:30 p.m. – 8:00 p.m.
MIDDLETOWN	Community Renewal Team, Inc.	(860) 560-4210	Fri. Oct. 21 Fri. Nov. 18 Fri. Dec. 16	1:00 p.m. to 3:00 p.m. 1:00 p.m. to 3:00 p.m. 1:00 p.m. to 3:00 p.m.
NEW BRITAIN	Neighborhood Housing Services – New Britain – Evelyn Irizarry	(860) 224-2433	Thurs. Oct. 13 Thurs. Nov. 17 Thurs. Dec. 8	5:00 p.m. to 9:00 p.m. 5:00 p.m. to 9:00 p.m. 5:00 p.m. to 9:00 p.m.
NEW HAVEN	Neighborhood Housing Services of New Haven – Michael Haynes	(203) 562-0598 Ext. 26	Tues. Oct. 4, 11, 18, 25 Tues. Nov. 1, 8, 15, 22, 29 Tues. Dec. 6, 13, 20, 27	5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m.
NEW LONDON	Catholic Charities, Diocese of Norwich Jay Gelfond	(860) 889-8346 Ext. 271	Tues. Oct. 18 Tues. Nov. 15 Tues. Dec. 13	6:00 p.m. to 7:30 p.m. 6:00 p.m. to 7:30 p.m. 6:00 p.m. to 7:30 p.m.
NORWICH	Catholic Charities, Diocese of Norwich Jay Gelfond	(860) 889-8346 Ext. 271	Tues. Oct. 4 Tues. Nov. 1 Thurs. Dec. 1	5:00 p.m. to 7:00 p.m. 5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m.

**FORECLOSURE PREVENTION CLINICS – FOURTH QUARTER 2011**  
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LOCATION	COUNSELING ORGANIZATION AND CONTACT PERSON	PHONE NUMBER	CLASS DATES	CLASS TIMES
STAMFORD	Urban League of Southern CT Virginia Spell	(203) 327-5810 Ext. 104	Sat. Oct. 8, Oct. 18 Sat. Nov. 5, Nov. 15 Sat. Dec. 3, Dec. 20	10:00 a.m. to 2:00 p.m. 10:00 a.m. to 2:00 p.m. 10:00 a.m. to 2:00 p.m.
WATERBURY	Neighborhood Housing Services - Waterbury	(203) 753-1896 Ext. 10	Tues. Oct. 4 Tues. Oct. 18 Tues. Nov. 1 Tues. Nov. 15 Tues. Nov. 29 Tues. Dec. 13 Tues. Dec. 27	5:30 p.m. to 7:30 p.m. 5:00 p.m. to 7:00 p.m. 5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m. 5:30 p.m. to 7:30 p.m.