

Assistance to Avoid Foreclosures Available

Are you or anyone that you know threatened with foreclosure? The WECA Housing Committee would like to help you stay in the neighborhood. Foreclosure prevention resources in Hartford include HUD-approved housing counselors that can help you begin the mediation process. And the CT Fair Housing Center in Hartford is an excellent resource for information about preventing foreclosure.

It is now mandatory in Connecticut for servicers/lenders to participate in judicial foreclosure mediation if the homeowner requests it by submitting appropriate forms that can be obtained from HUD-approved counselors in Hartford. Non-HUD approved counselors are often scams, so it is strongly suggested that you consult a HUD-approved counselor. Those counselors are: HERC, 860-296-4242 x107, Co-Opportunity 860-236-3617 x100, CRT 860-560-5881, Urban League of Hartford, 860-527-0147 x 168. Call them to schedule an appointment to discuss your foreclosure situation.

The CT Fair Housing Center has produced an excellent manual that helps homeowners understand their foreclosure options as they obtain legal help. It can also be used by individuals to represent themselves during foreclosure proceedings. It lists city, state and federal resources and contains all legal documents necessary for filing. This manual is free of charge to homeowners and attorneys and can be obtained from the area housing counselors listed above, from the CT Fair Housing Center at 860-247-4400, or from Brenda McCumber, 860-944-5300, brendaweca@sbcglobal.net.

Another helpful resource is once-monthly foreclosure clinics offered by the CT Fair Housing Center. The clinic is free, no pre-registration is required, and it is open to any Hartford homeowner facing foreclosure. The clinics offer information about the judicial foreclosure and mediation process along with guidance on how to prepare and what documents to bring to court as well as referrals to housing counseling agencies. In addition, homeowners will have the opportunity to meet one-on-one with volunteer attorneys as well as paralegal students from the University of Hartford Paralegal Program. Call the Center for more information at 860-247-4400, extension 0722.) You can visit their website, www.ctfairhousing.org.

Their clinic takes place every third Tuesday of the month from 5:30-7:30 pm at the University of Hartford Handel Performing Arts Center, Community Room, 35 Westbourne Parkway. The parking entrance is on Albany Avenue next to Backstreet Café. Upcoming meetings are June 15, July 20, and August 17 and they will continue through December, 2010.

Be careful about foreclosure scams. If anyone claims they can guarantee that you will keep your house, if anyone asks for money upfront, if anyone unfamiliar asks for your financial information, if anyone presses you to sign paperwork before you have carefully read it, if anyone claims they are representing a government-approved loan, or if anyone tells you to stop making your mortgage payments, BEWARE! Those are all signs of a scam. If a company tells you that they can guarantee you will keep your house, the only thing guaranteed is trouble.