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## ASSISTANCE TO AREA RESIDENTS

### Foreclosure Assistance

Foreclosure Counselors will help a homeowner navigate through a very difficult and confusing process with the ultimate objective of preserving meaningful and affordable homeownership. Many foreclosure clients are intimidated by the barrage of certified letters, telephone calls and the embarrassment of job loss and other personal circumstances. Foreclosure counselors act as critical intermediaries in communicating to attorneys, loan servicers, and others, working with homeowners to explore all possible options which might include: securing broker's opinions, reducing expenses, taking on a part-time employment, pursuing State emergency programs, securing legal advice, etc. Foreclosure counselors determine an action plan and review recommendations (i.e. reduce expenses, modification, short sale, mediation, rescue funds, State programs) with clients. All services are provided without charge by the Loan Fund.

In some cases, homeowners who are facing foreclosure and renters who have been displaced by foreclosure can receive financial assistance with payment of modification fees, mortgage payments, back taxes, security deposits, etc. "**Foreclosure Assistance**" funds are available to homeowners and renters in Ansonia, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Killingworth, Madison, Milford, New Haven, North Branford, North Haven, Orange, Oxford, Seymour, Shelton, Wallingford, West Haven and Woodbridge.

### Rent Assistance

A payment can be made to a renter's landlord to cover one payment of monthly rent if it guarantees an additional 30 days of residency. Payment can be made for: first month rent; one past due month's rent; current month's rent due within five days or trailer/lot fee for mobile homes. Payment is limited to the client's portion of the rent (vs. subsidized portion). "**Rent Assistance**" funds are available to renters residing in Ansonia, Beacon Falls, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Middlebury, Milford, Naugatuck, New Haven, North Branford, North Haven, Orange, Oxford, Prospect, Seymour, Southbury, Wallingford, Waterbury, West Haven and Wolcott.

### Rescue Funds

"**Rescue**" funds are available to owner-occupants of 1-4 family homes, condos and renters in the greater New Haven area (Ansonia, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Killingworth, Madison, Milford, New Haven, North Branford, North Haven, Orange, Oxford, Seymour, Shelton, Wallingford, West Haven, Woodbridge). Funds are used for immediate expenses that will provide for long-term stability in housing. For example, funds can be used: to assist with refinancing and modification costs; for missed payments or back taxes, if the homeowner demonstrates that he/she can pay going forward if brought to current; for relocation costs such as moving, etc. to safe, affordable housing when the case results in the loss of a home; and for minor emergency repairs that would otherwise displace the homeowner. Although the program focuses on homeowners at or below 80% of the area median income, funds can be used for clients up to 120% of the AMI with a documented need.

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