Where to get help with foreclosure

Here are some resources and programs that can help you keep your home:

- **Get foreclosure prevention advice.** CT Fair Housing Center offers free virtual appointments to any homeowner facing foreclosure: www.CTLaw.help/ct-fair.
- **Talk to a lawyer.** Volunteer attorneys give advice and answer questions at some courthouses. Call 860-263-2734 or go to www.CTLaw.help/jud-volunteer.
- **Talk to a housing counselor.** To find a free counselor approved by HUD (U.S. Department of Housing and Urban Development), call 2-1-1 or go to www.CTLaw.help/fhc.
- **Call the State of CT Department of Banking foreclosure hotline** at 1-877-472-8313.
- **Contact the Connecticut Housing Finance Authority (CHFA).** CHFA provides counseling for people facing foreclosure. Call 1-877-571-2432 or 860-571-3500 or visit www.chfa.org.
- **Talk to someone at the Connecticut Office of the Attorney General** if you think your lender misled you or tricked you into a mortgage you can't afford. Call 860-808-5318.

Beware of foreclosure rescue scams.

Be careful of groups that say they can save your home from foreclosure. Only use counselors that are approved by HUD. Call 2-1-1 for a referral.

For more information, go to:
www.CTLaw.Help/foreclosure
May 2025

Need help?

Statewide Legal Services

www.slsct.org
1-800-453-3320 or 860-344-0380
SLS provides free advice to low-income people who have legal problems in Connecticut. For some legal problems, they may send you to another legal aid program or to a volunteer attorney.

eviction HELP CT

Got a housing problem?
1-800-559-1565
www.EvictionHelpCT.org

How to contact your local legal aid office:

New Haven Legal Assistance Association
203-946-4811

Greater Hartford Legal Aid
860-541-5000

Connecticut Legal Services

Bridgeport
203-336-3851

New Britain
860-225-8678

New London
860-447-0323

Stamford
203-348-9216

Waterbury
203-756-8074

Willimantic
860-456-1761

This booklet was produced by Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut. It is not intended as legal advice. For advice on your situation, call Statewide Legal Services or contact a lawyer.
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Foreclosure:

Your Rights and Options



May 2025

Statewide Legal Services
1-800-453-3320

If you're behind on your mortgage, **don't ignore the problem**. Talk to your lender as soon as you start having trouble. You may be able to avoid foreclosure by working out a payment plan or a loan modification.

The foreclosure process

You probably don't need to hire a lawyer. Most people handle their foreclosure case without one.

Foreclosure starts when a marshal serves you a *Summons*, *Complaint*, and *Mediation Certificate*.

You must fill out and give some forms to the court and to everyone in your case within 15 days of the Return Date. You can find the Return Date in the upper right-hand corner of the Summons form. You don't have to go to court on the Return Date.

If you don't file your forms on time, you may not be able to fight the foreclosure or participate in mediation. If you miss any deadlines, contact the court clerk right away. For more on the court forms, go to www.CTLaw.help/foreclosure.

Mediation

If you are in foreclosure because you are behind on your mortgage, you will have to meet with a mediator. Mediation will be scheduled automatically if your case qualifies for it, and it can take up to 6 months or longer. For more information, read CT Fair Housing Center's Guide for Homeowners: www.CTLaw.help/cfhc-guide.

Tips for mediation

- Don't agree to move out if you want to keep your home.
- Remember that the mediator can't make the lender agree to something, but they may help the lender to be more flexible.
- Keep all appointments and complete all paperwork that the mediator asks of you. If you don't, the foreclosure may move forward faster.
- If you can't work out an agreement in mediation, you can ask to see the judge after mediation is finished.
- If the lender doesn't do what the mediator asks, talk to a lawyer to find out your options.

Go to every court date

If the judge orders foreclosure of your property, you can ask for extra time

- to sell or refinance the house,
- to let your kids finish the school year, or
- to move (if a family member is disabled).

The judge will order either strict foreclosure or foreclosure by sale, depending on the status of other lienholders, the value of the property, and whether you ask for a sale.

If you don't move out after foreclosure

If you don't move out after the Law Day or Sale Date of the property, the new owner will probably start an ejectment or eviction against you and have a marshal move your things out. An ejectment takes less time than an eviction, and it will be part of the foreclosure case. An eviction is similar, but it requires a new court case in housing court. The marshal will give you a notice with the time and date that they are coming to move your things.

The marshal will come with movers on the date and time on the notice. If you haven't moved your things out, the movers will put your things in storage. Call your town and ask where your belongings are being stored. You will have 15 days to claim your belongings from storage. After 15 days, the town can auction them off. The town may charge you a storage fee.

You might owe money after the foreclosure

How much money you will owe will depend on the type of foreclosure.

Foreclosure by Sale: If you owe more than the property sold for, the lender may ask the court to enter a deficiency judgment against you. A deficiency judgment is a court record that says you owe money to the bank or to the lender.

Strict Foreclosure: If you owe more than the property is worth, the plaintiff (bank or lender) has 30 days after the Law Day to ask the court to enter a deficiency judgment against you. A deficiency judgment is a court record that says you owe money to the bank or lender.

For either type of foreclosure, there will be a hearing where you can tell the judge why your property is worth more than the plaintiff says. You can hire your own appraiser, ask the plaintiff's appraiser questions to show that the value is wrong, or testify about the value yourself.

Other ways to avoid foreclosure

- You can sell your property before the Law Day or Sale Date. Selling the property may save you court and auction costs. Make sure you'll get enough from the sale to cover the total debt. If you can't find a buyer willing to pay a high enough price, you can ask the lender if it will accept less for your debt (this is a short sale).
- If you don't have much equity and you can't refinance or sell your property, you can ask the plaintiff to take your property and cancel the foreclosure and/or deficiency judgment. This is called a deed in lieu of foreclosure. By choosing this option, you will not have a foreclosure in your credit history, but you may have to pay taxes. Talk to a lawyer.
- You can try to pay off the debt, interest, court costs, and other fees on or before the Law Day or Sale Date. The plaintiff will then file a Satisfaction of Judgment with the court clerk. You should also file a certified copy of that Satisfaction with the town clerk.
- You can ask the judge to extend the Law Day or Sale Date if you need time to sell the property or pay off your debt. This may increase the amount you owe. Ask the court clerk for help applying for an extension before the Law Day or Sale Date. At the hearing, tell the judge how and when you plan to pay off your debt.
- Filing bankruptcy may prevent foreclosure. Talk to a lawyer to see if this is a good option for you. See www.CTLaw.help/bankruptcy.