FORECLOSURE MEDIATION PROGRAM
<table>
<thead>
<tr>
<th>Location</th>
<th>04-05</th>
<th>05-06</th>
<th>06-07</th>
<th>07-08</th>
<th>08-09*</th>
<th>% Change FY05 to FY09*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ansonia-Milford</td>
<td>403</td>
<td>475</td>
<td>703</td>
<td>964</td>
<td>1226</td>
<td>204%</td>
</tr>
<tr>
<td>Danbury</td>
<td>366</td>
<td>476</td>
<td>636</td>
<td>935</td>
<td>1274</td>
<td>248%</td>
</tr>
<tr>
<td>Fairfield</td>
<td>1170</td>
<td>1491</td>
<td>2100</td>
<td>2686</td>
<td>3596</td>
<td>207%</td>
</tr>
<tr>
<td>Hartford</td>
<td>1529</td>
<td>1711</td>
<td>2357</td>
<td>2805</td>
<td>3372</td>
<td>121%</td>
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<tr>
<td>Litchfield</td>
<td>431</td>
<td>540</td>
<td>705</td>
<td>784</td>
<td>948</td>
<td>120%</td>
</tr>
<tr>
<td>Middletown</td>
<td>527</td>
<td>566</td>
<td>672</td>
<td>862</td>
<td>957</td>
<td>82%</td>
</tr>
<tr>
<td>Meriden</td>
<td>138</td>
<td>151</td>
<td>195</td>
<td>276</td>
<td>280</td>
<td>103%</td>
</tr>
<tr>
<td>New Britain</td>
<td>871</td>
<td>1076</td>
<td>1238</td>
<td>1583</td>
<td>1740</td>
<td>100%</td>
</tr>
<tr>
<td>New Haven</td>
<td>2001</td>
<td>2238</td>
<td>2878</td>
<td>3726</td>
<td>3768</td>
<td>88%</td>
</tr>
<tr>
<td>New London</td>
<td>610</td>
<td>746</td>
<td>1207</td>
<td>1547</td>
<td>1806</td>
<td>196%</td>
</tr>
<tr>
<td>Stamford</td>
<td>480</td>
<td>583</td>
<td>823</td>
<td>1258</td>
<td>1774</td>
<td>270%</td>
</tr>
<tr>
<td>Tolland</td>
<td>320</td>
<td>376</td>
<td>450</td>
<td>512</td>
<td>620</td>
<td>94%</td>
</tr>
<tr>
<td>Waterbury</td>
<td>879</td>
<td>923</td>
<td>1254</td>
<td>1636</td>
<td>2090</td>
<td>138%</td>
</tr>
<tr>
<td>Willimantic</td>
<td>321</td>
<td>412</td>
<td>555</td>
<td>701</td>
<td>883</td>
<td>175%</td>
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<tr>
<td>TOTAL</td>
<td>10046</td>
<td>11764</td>
<td>15773</td>
<td>20385</td>
<td>24334</td>
<td>142%</td>
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*Projected based on data thru 4/30/09
Foreclosure Mediation Program

- PA 08-176 passed both houses on 5/7/08
- PA 08-176 signed by Governor on 6/12/08
- Foreclosure Mediation Program began 7/1/08 (Mediation sessions began on 7/7/08)
- Foreclosure Mediation Program expanded 7/1/09
Foreclosure Mediation Staff

• 12 Mediators
  (12 more to be hired)

• 7 Caseflow Coordinators
  (2 more to be hired)

• 12 Office Clerks
  (8 more to be hired)
Foreclosure Mediation Staff
Mediation Specialist

2 mediators in the following Judicial Districts:
• Fairfield (Bridgeport) (also covers Ansonia-Milford)
• Hartford
• New Haven

1 mediator in the following Judicial Districts:
• Middlesex (also covers Meriden JD)
• New Britain
• New London
• Stamford-Norwalk (also covers Danbury JD)
• Tolland (also covers Windham JD)
• Waterbury (also covers Litchfield JD)
Foreclosure Mediation Staff Caseflow Coordinator

7 staff members covering 14 Judicial Districts

- Fairfield (Bridgeport) and Ansonia-Milford JDs
- Hartford JD
- New Haven JD
- New Britain, Middlesex and Meriden JDs
- New London, Tolland and Windham JDs
- Stamford-Norwalk and Danbury JDs
- Waterbury and Litchfield JDs
Foreclosure Mediation Staff Caseflow Coordinator

- Implements effective and efficient methods for managing the time and events in the movement of foreclosure mediation cases
- Monitors and controls the status of foreclosure mediation cases to ensure compliance with statutory time requirements
- Analyzes management reports to determine the impact of current procedures to identify any problem areas
- Proposes recommendations and implements solutions
Foreclosure Mediation Staff
Office Clerk

12 staff members within the following Judicial Districts:

- Ansonia-Milford JD
- Fairfield (Bridgeport) JD
- Danbury JD
- Hartford JD
- Litchfield JD
- Middlesex JD
- New Britain JD
- New Haven JD
- New London JD
- Stamford-Norwalk JD
- Tolland JD
- Waterbury JD
Foreclosure Mediation Staff
Office Clerk

- Responsible for the timely review of documents and the case initiation of foreclosure actions
- Completes the data entry of foreclosure mediation requests and associated forms in accordance with time standards
- Determines eligibility of foreclosure actions for the Foreclosure Mediation Program in accordance with statutory requirements
Mediation Specialist

In-House Training Program (40hrs)

Included:

- Mediation skills
- Foreclosure law and procedures
- Mortgage assistance programs
- Community-based resources
Mediation Specialist
Professional Backgrounds

- 10 of 12 mediators are attorneys
- Together they have over 30 years of mediation experience

Prior experience included:
- Representing lenders and homeowners in foreclosure actions
- Instructing UConn law students in Mediation Clinic
- Teaching a “consumer lending” course at a college
- Mediating complaints of discrimination at the Human Rights Commission in Canada
- Representing indigent clients in immigration matters
Caseflow Coordinator
In-House Training Program (80hrs)
Included:

- Foreclosure Mediation Program policies and procedures
- Computer systems and applications – CATER, E-filing, Edison (Case management system)
- Caseflow management principles and methods
Staff Training

Monthly Training Sessions have included:

- Joint meeting with HUD, CHFA and housing counselors
- Presentation on referral guidelines for social service agencies
- Presentation by Yale Law School on the Roof Project
- Public service excellence training
- Presentation on Workplace, Inc.
- Mediation techniques training
- Presentation on Hope for Homeowners
- Presentation on mortgage underwriting by McCue Mortgage
- Presentation on foreclosure defenses by The CT Fair Housing Center
Foreclosure Mediation Forms

Foreclosure Mediation - Notice to Homeowner
- JD-CV-94

Foreclosure Mediation Certificate
- JD-CV-108

Motion for Permission to Request Mediation up to 25 Days after Return Date or to Change Mediation Period
- JD-CV-96
Foreclosure Mediation Forms

Foreclosure Mediation - Objection
  • JD-CV-95

Foreclosure Mediator’s Report
  • JD-CV-89

Foreclosure Mediator’s Final Report
  • JD-CV-90
Foreclosure Mediation Forms

Mediation Specialist’s Request to Extend Mediation Period
  • JD-CV-105

Homeowner FAQ’s

Attorney FAQ’s
<table>
<thead>
<tr>
<th>Town</th>
<th>Total</th>
<th>Eligible - No Mediation Request Filed</th>
<th>Eligible - Mediation Request Filed</th>
<th>Total P00</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Haven</td>
<td>3659</td>
<td>1785</td>
<td>820</td>
<td>3659</td>
</tr>
<tr>
<td>Fairfield</td>
<td>3479</td>
<td>1587</td>
<td>925</td>
<td>3479</td>
</tr>
<tr>
<td>Hartford</td>
<td>3199</td>
<td>1908</td>
<td>632</td>
<td>3199</td>
</tr>
<tr>
<td>Waterbury</td>
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<td>1216</td>
<td>532</td>
<td>2007</td>
</tr>
<tr>
<td>Stamford-Norwalk</td>
<td>1762</td>
<td>880</td>
<td>578</td>
<td>1762</td>
</tr>
<tr>
<td>New London</td>
<td>1715</td>
<td>803</td>
<td>507</td>
<td>1715</td>
</tr>
<tr>
<td>New Britain</td>
<td>1669</td>
<td>881</td>
<td>452</td>
<td>1669</td>
</tr>
<tr>
<td>Danbury</td>
<td>1227</td>
<td>654</td>
<td>378</td>
<td>1227</td>
</tr>
<tr>
<td>Ansonia-Milford</td>
<td>1186</td>
<td>548</td>
<td>409</td>
<td>1186</td>
</tr>
<tr>
<td>Litchfield</td>
<td>949</td>
<td>540</td>
<td>295</td>
<td>949</td>
</tr>
<tr>
<td>Middlesex</td>
<td>923</td>
<td>414</td>
<td>233</td>
<td>923</td>
</tr>
<tr>
<td>Windham</td>
<td>858</td>
<td>545</td>
<td>296</td>
<td>858</td>
</tr>
<tr>
<td>Tolland</td>
<td>617</td>
<td>306</td>
<td>178</td>
<td>617</td>
</tr>
<tr>
<td>Meriden</td>
<td>277</td>
<td>59</td>
<td>217</td>
<td>277</td>
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</tbody>
</table>

- Statewide, there were 23,546 foreclosure cases filed between July 1 and May 31, 2009.
- Foreclosure mediation requests (6,575) have been filed in 35% of the 18,702 eligible cases.
Foreclosure Mediation Program (FMP) Results
Cases Terminated As of 5/31/2009

- STATEWIDE, 2,932 CASES HAVE COMPLETED MEDIATION AS OF MAY 31, 2009. THIS CHART ILLUSTRATES THE OUTCOME OF THESE CASES.
- THE CATEGORY "MOVING FROM HOME" INCLUDES AGREEMENTS FOR A SHORT SALE, A DEED IN LIEU, OR AN EXTENSION OF THE LAW DAY OR SALE DATE.
- THE CATEGORIES "MOVING FROM HOME" AND "STAYING IN HOME" WHEN ADDED TOGETHER RESULT IN A SETTLEMENT RATE OF 74%.
Foreclosure Mediation Program

Majority of cases require multiple mediation sessions before a settlement is reached
Foreclosure Mediation Program

Approximately 90% of homeowners are referred to an outside agency for possible assistance

- CHFA
- Housing Counselors
- HUD
- Job Training Program by Workplace, Inc.
Foreclosure Mediation Program

- Statewide through May 2009, Judges have referred 736 cases with a Return Date before July 1, 2008 for mediation

- Judges refer cases to the mediator directly from short calendar
States that have requested information about the Foreclosure Mediation Program:

- Illinois
- California
- Florida
- Indiana
- Nevada
- Maryland
- New York
- Missouri
- Massachusetts
- Maine
Foreclosure Mediation Program

Success stories...