



SOUTH CENTRAL REGIONAL COUNCIL OF GOVERNMENTS  
*Planning for Our Region's Future*

Bethany Branford East Haven Guilford Hamden Madison Meriden Milford  
New Haven North Branford North Haven Orange Wallingford West Haven Woodbridge

Carl J. Amento, Executive Director

**EXECUTIVE COMMITTEE**  
**SPECIAL MEETING NOTICE & AGENDA**  
**Tuesday September 25, 2012 – 9:00A.M.**

**Location: 127 Washington Avenue, 4<sup>th</sup> Floor West  
North Haven, CT 06473**

**Full agenda materials can be found at our website – [www.scrcog.org](http://www.scrcog.org)**

1. Call to order – First Selectman Anthony DaRos, *Chairman*
2. Adopt Minutes of June 27, 2012 Executive Committee Meeting – Pages 2-3  
Mayor John Picard, *Acting Secretary*
3. Foreclosure Prevention Discussion with Attorney General Jepson
  - a. Attorney General presentation re: plans for use of mortgage settlement funds
  - b. SCRCOG presentation re: ROOF Regional (regional foreclosure prevention program) Pages 4 - 13
  - c. Scheduling and potential sources of funding for bank servicing events in SCRCOG Region
    - i. Progress regarding nine additional servicers
  - d. Potential sources of funding for housing counselors
  - e. Potential sources of funding for ROOF Regional
4. Adjournment

Special needs: Hearing impaired closed audio loops and/or sign language interpreter and limited English proficiency translator will be provided upon two weeks' notice. Agenda can be requested in a language other than English by contacting SCRCOG.

127 Washington Avenue, 4th Floor West, North Haven, CT 06473

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TO: **SCRCOG Executive/Personnel Committees**  
FROM: **Mayor John Picard, Acting Secretary**  
DATE: **September 19, 2012**  
SUBJECT: **SCRCOG Executive/Personnel Committees Minutes of June 27, 2012**

**Present:**

Branford First Selectman Anthony DaRos – *Chairman*  
New Haven Michael Piscitelli, **proxy for Mayor John DeStefano**  
North Haven First Selectman Michael Freda--*Treasurer*  
Orange First Selectman James Zeoli  
Wallingford Mayor William Dickinson  
West Haven Mayor John Picard—*Vice Chairman*  
Woodbridge First Selectman Edward Sheehy

SCRCOG Staff Executive Director Carl J. Amento

**ITEM 1 - Call to Order**

The Joint Executive Committee/Personnel Committee meeting was called to order at 9:20 a.m. by Chairman DaRos.

**ITEM 2 – Adopt Minutes of May 23, 2012 Executive Committee Meeting**

Acting Secretary Mayor Picard presented the minutes contained in the agenda packet on pages 2-3. First Selectman Sheehy moved for their acceptance. Mayor Picard seconded. The minutes were accepted unanimously.

**ITEM 3-Review and Approve Work Program and Goals for FY 2012-13**

After review, Mayor Picard moved for approval of Work Program and Goals for FY 2012-13 contained in the agenda packet at pages 4-6. First Selectman Zeoli seconded. The motion was approved unanimously.

**ITEM 4- Personnel and Salary Review**

After review of the proposed salary increases contained on pages 7-20 of the agenda package, Mayor Dickinson moved approval of all of the proposed salaries with the exception of a reduction of \$4500 in the proposed salary for the Executive Director. Mr. Piscitelli seconded the motion, which passed unanimously.

**ITEM 5 - Review and Recommendation to Board of SCRCOG Budget for FY 2012-13**

After review, Chairman DaRos moved that the proposed budget contained on pages 21-34 of the agenda packet be approved with a reduction of \$4500 in Full & Part Time Salaries under Labor and an increase of \$4500 in Contingencies. Mayor Picard seconded. The motion was approved unanimously.

**ITEM 6 - Other Business:**

None

**ITEM 7 - Adjournment:**

Motion to adjourn made by Mayor Picard and seconded by First Selectman Zeoli. It passed unanimously. The meeting was adjourned at 9:50 a.m.

Respectfully submitted,

Mayor John Picard, Acting Secretary



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**Mission:** *“We strive to provide essential assistance to homeowners and tenants impacted by the mortgage foreclosure crisis.”*

### **Brief History and Overview:**

In response to the mortgage foreclosure crisis, The ROOF Project (Real Options, Overcoming Foreclosure) began in 2008 out of collaboration among the City of New Haven, Yale Law School Community and Economic Development Clinic, The Greater New Haven Community Loan Fund, Neighborhood Housing Services of New Haven, and other community organizations. The Greater New Haven Community Loan Fund (GNHCLF) serves as the administrative home for the ROOF Project.

In 2011, ROOF began a collaborative effort (ROOF Regional) with the South Central Regional Council of Governments (SCRCOG), expanding its services to 14 other cities and towns in the region. With the changing nature of the crisis, this expansion provides ROOF with the ability to provide services in the surrounding suburbs, in addition to in the City of New Haven. ROOF now serves Bethany, Branford, East Haven, Guilford, Hamden, Madison, Meriden, Milford, New Haven, North Branford, North Haven, Orange, Wallingford, West Haven, and Woodbridge.

The ROOF Project takes a three pronged approach (Outreach, Assistance, and Neighborhood Stabilization) when dealing with the foreclosure crisis in New Haven and the 14 surrounding cities and towns. ROOF’s goals are to keep homeowners in their homes, to reduce the financial and personal costs to families where continued homeownership is not possible, and to reduce the negative impact of multiple foreclosures on the neighborhoods and communities in the SCRCOG region.

### **Overall Impact of Foreclosure on Communities, Neighborhoods, and Families:**

Foreclosure has the potential to impact individuals, families, and communities. Research conducted by The Urban Institute suggests that there are several principle reactions to foreclosure on families; including, but not limited to: displacement and housing instability, financial insecurity and economic hardship, personal and familial stress, disrupted relationships, and ill health. Unfortunately, children are also left to deal with the burden of foreclosure, which can have a negative effect on their academic standing, behavior, and



emotional wellbeing (Kingsley).

A foreclosed home leaves a community (particularly the surrounding neighborhood) with declined property values and physical deterioration. Crime, social disorder, and population turnover are common in areas of mass foreclosure. Local governments are left with immense fiscal stress, which results in deterioration of services (Kingsley).

In a report by Connecticut's Office of Legislative Research, studies show that foreclosure affects property value in two ways. Firstly, the value of the property itself declines. Secondly, the mere presence of a foreclosed-on property affects the value of the remaining properties in the neighborhood. The OLR report illustrates that foreclosure finds itself within a very hard cycle to break free from. Because foreclosure leads to an oversupply of homes, the housing market weakens, and there is a stronger demand for affordable housing. This high demand increases the price for rental units, which people oftentimes cannot afford. Assisting those who are being affected by foreclosure, before the foreclosure is finalized, is vital to familial and communal interests (Coleman).

#### **Barriers to Foreclosure Assistance for Homeowners and Tenants:**

Many factors contribute to a homeowner and/or tenants' inability to access foreclosure assistance; including but not limited to: foreclosure being an overwhelming and complex process, the prevalence of foreclosure related scams, and an individual's embarrassment or fear.

Through active outreach efforts, The ROOF Project aims to reach homeowners prior to entering foreclosure as well as those who have received Lis Pendens filings. Much of the homeowner and tenants' inability to access necessary assistance is a lack of awareness of such resources. The more informed distressed homeowners, tenants and community networks are of the available foreclosure resources, and the earlier people get help, the more likely individuals are to reach a positive outcome.



### **What We Do:**

**Outreach:** The first element of the program is designed to educate borrowers on how best to manage their loans and avoid foreclosure. Outreach efforts include:

*General Outreach:* ROOF partners with faith-based and other community organizations, the Municipal Governments, and the media to reach out to the general public to educate borrowers about the resources available to help them minimize their financial losses, and to tenants informing them of their rights and options.

ROOF sponsors Foreclosure Prevention Clinics, in which attendees learn from HUD and CHFA accredited Housing Counselors about the free and trustworthy resources that are available, how to identify and avoid foreclosure related scams, how to take advantage of the Connecticut Mediation program, and about individual rights in the foreclosure process. Attorneys from the Connecticut Fair Housing Center attend these clinics and provide homeowners legal advice on questions they have.

*Targeted Outreach:* ROOF actively reaches out to homeowners through direct mailings based on foreclosure filings. ROOF has partnerships with representatives from the majority of the 15 cities and towns we service. These representatives serve on the Housing Committee and assist in the distribution of the mailings to homeowners in their respective towns. The mailings encourage at-risk homeowners to seek counseling assistance from GNHCLF or NHS of New Haven or to attend one of the Foreclosure Prevention Clinics, with upcoming dates provided. ROOF and partners also encourage participation in the Connecticut court mediation program.

ROOF works closely with New Haven Action, (NHA) a Yale nonpartisan student community engagement group. NHA members canvass homes, and provide informational packets to homeowners facing foreclosure.

**Assistance:** ROOF Regional connects at-risk homeowners and tenants to the one-on-one assistance available including; HUD and CHFA accredited Housing Counselors through The Greater New Haven Community Loan Fund and Neighborhood Housing Services, legal assistance at the Connecticut Fair Housing Center and New Haven Legal Action Association.



### Lis Pendens Filings from 2008 to Present

<i>Town</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>	<i>2011</i>	<i>Q1 &amp; Q2 2012</i>
<i>Bethany</i>	13	37	27	13	7
<i>Branford</i>	109	224	209	111	110
<i>East Haven</i>	185	342	325	213	131
<i>Guilford</i>	57	133	117	44	28
<i>Hamden</i>	307	519	488	260	158
<i>Madison</i>	43	64	95	44	28
<i>Meriden</i>	461	761	629	292	223
<i>Milford</i>	180	317	246	165	106
<i>New Haven</i>	714	1,125	829	503	474
<i>North Branford</i>	55	87	63	40	26
<i>North Haven</i>	83	167	93	38	31
<i>Orange</i>	26	48	41	18	21
<i>Wallingford</i>	122	240	253	123	79
<i>West Haven</i>	380	531	496	260	195
<i>Woodbridge</i>	26	36	25	12	15
<i>SCRCOG Totals</i>	2761	4631	3936	2136	1632

### Foreclosure Deed Filings from 2008 to Present

<i>Town</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>	<i>2011</i>	<i>Q1 &amp; Q2 2012</i>
<i>Bethany</i>	1	4	11	0	3
<i>Branford</i>	21	31	39	x	6
<i>East Haven</i>	16	79	68	31	23
<i>Guilford</i>	16	24	25	6	11
<i>Hamden</i>	68	86	100	37	37
<i>Madison</i>	11	7	15	4	7
<i>Meriden</i>	174	171	206	99	70
<i>Milford</i>	38	55	59	22	4
<i>New Haven</i>	368	333	374	150	156
<i>North Branford</i>	15	16	14	8	5
<i>North Haven</i>	22	21	28	9	6
<i>Orange</i>	6	4	5	3	4
<i>Wallingford</i>	40	36	42	20	20
<i>West Haven</i>	137	120	153	68	43
<i>Woodbridge</i>	5	7	7	3	4
<i>SCRCOG Totals</i>	938	994	1146	x	399

\*Numbers derived from CHFA's foreclosure data. CHFA does not claim that the data presented is 100% accurate, despite every effort to ensure accuracy.



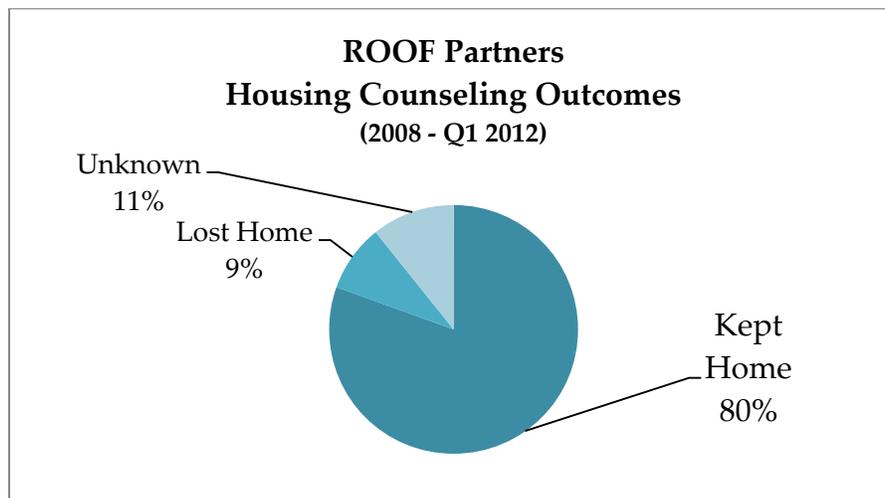
**ROOF Regional Numbers and Outcomes:**

**Housing Counseling:**

ROOF Project partners, the Greater New Haven Community Loan Fund and Neighborhood Housing Services of New Haven have provided over 844 homeowners with no-cost HUD and CHFA certified housing counseling, since 2008. Of the 549 completed cases, 80% of homeowners have been able to keep their home, 9% have lost their home, and 11% are unknown.

CHFA and HUD certified housing counseling agencies continue to carry a large portion of the financial burden associated with providing trustworthy housing counseling at no cost to homeowners. The Emergency Mortgage Assistance Program, (EMAP) has received a large portion of funding from the Attorney General settlement, however the funding for the work of the housing counselors who go through the process of signing individuals up for EMAP (a process that takes hours per case) is being cut.

This cut in EMAP registration funding will make it a greater challenge for housing counseling agencies to continue to provide distressed homeowners housing counseling at no-cost.





**Connecticut Fair Housing Center:**

Each year the Connecticut Fair Housing Center serves an average of 700 homeowners facing foreclosure, teaches over 60 foreclosure prevention classes, distributes thousands of copies of “Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners;” trains attorneys, and assists with foreclosure related legislation.

**New Haven Legal Assistance Association:**

New Haven Legal Assistance Association provides tenants who are living in a property in foreclosure with free legal assistance and information about their rights in the foreclosure process. Income-eligible tenants are provided legal support and representation at no cost. With many investor-owned properties currently in foreclosure, the services and information provided by New Haven Legal Assistance Association are helping and bringing certainty to many fearful tenants.

**Clinics:**

Since September 2011, the ROOF Project has held monthly foreclosure prevention clinics rotating between Milford, East Haven, and Meriden. Nearly 100 Connecticut homeowners at risk of or in foreclosure have attended the clinics to learn about the foreclosure process, speak with a HUD and CHFA accredited housing counselor and ask attorneys from the Connecticut Fair Housing Center questions.

**Outreach:**

The ROOF Project has sent over 10,400 mailings to homeowners in or entering foreclosure, distributed over 6,500 informational flyers around the region, and sent quarterly newsletters to over 1,000 contacts. On average, The ROOF Project website has had ten visits to the site per day totaling approximately 14,600 views since 2008.

**Statewide Outreach:**

The ROOF Project staff and partners attended and presented at four statewide mortgage servicing events held by the Department of Banking in Hartford, Bridgeport and Storrs, Connecticut. Attendance at those events surpassed 5,000 homeowners. As part of the ROOF Project, the Yale Legal Services Clinic designed and administered customer surveys at all of the Statewide Mortgage Servicing events which were used to measure outcomes and determine improvements.

**Community Outreach:**

ROOF Regional Staff have attended many community fairs and appeared on multiple television and radio shows. ROOF Regional staff and partners continue to be available for any outreach activities.



### **Foreclosure and Employment Training Event:**

ROOF Regional hosted a Foreclosure and Employment training event geared towards informing community networks of available resources. These community networks could then refer their distressed clients and members to the resources they learned of 43 individuals attended this event.

### **ROOF Activity Plan:**

#### **Activities ROOF Regional will Continue:**

1. Mailing foreclosure resource information to all regional homeowners who enter foreclosure.
2. Working with Yale New Haven Action in order to canvass New Haven homes that have entered foreclosure.
3. Developing a regional network of community individuals, social service agencies, religious organizations, etc. to refer struggling families to trustworthy foreclosure resources.
4. Maintaining and improving ROOF Regional's website and social media in order to better reach the regional community and distressed individuals.
5. Hosting no-cost foreclosure prevention clinics in New Haven and the region to continue educating homeowners about the foreclosure process, resources available and their rights in foreclosure.
6. Mapping the foreclosure filings in each SCRCOG municipality. Once completed, these maps will assist ROOF Regional, social service agencies, elected officials, and others, in identifying and reaching distressed areas.

#### **New Activity Plan:**

1. Assist in the organization of a two-day Statewide Mortgage Servicing Event in the New Haven area, (Spring 2013).
  - Surveys conducted by ROOF Regional partners show that the leading cause of homeowners not receiving an outcome at a Mortgage Servicing Event is insufficient documentation. A two-day event would allow attendees to return with all required documents on the second day of the event, and therefore assist more homeowners in receiving an outcome.
  - Along with the regular five servicers at this event (Bank of America, Citigroup, JPMorgan Chase, Wells Fargo, and Ally Financial), ROOF Regional requests the presence of the nine additional servicers that the Attorney General is extending the settlement to.
  - ROOF Regional would like to assist the Connecticut Department of Banking in the organization and flow of this event to ensure that all attendees meet with their



servicer, meet with a HUD and CHFA accredited housing counselor and are encouraged to identify and speak with individuals from a variety of foreclosure, employment, legal, and other relevant services.

2. ROOF Regional would like to organize smaller (potentially individual) servicing events throughout the region. These smaller servicing events will focus on the needs of individual homeowners and the pipelines of regional HUD and CHFA accredited housing counselors. Attending homeowners will meet with a housing counselor prior to the event to ensure that all documents required for an outcome are available. These smaller events would be focused around effectiveness, communication and outcomes. These events would depend on funding.
3. Expand the ROOF Regional canvassing model to other areas with high foreclosure rates in the region such as, Meriden, West Haven, Branford, and Hamden. ROOF Regional is currently working to identify potential university clubs interested in becoming canvassing partners. Additionally, ROOF Regional is looking to develop a new canvassing model focused on using community groups such as scouts and youth groups, to distribute foreclosure information in public areas of communities including, but not limited to, libraries, city halls, grocery stores, and information boards.
4. Identify social service organizations within some of the hardest hit areas of the state including Waterbury, Bridgeport, Norwalk, Hartford, and New Britain and create a Remote ROOF Assistance Model with a local HUD and CHFA accredited housing counseling organizations.
5. Hold a large Foreclosure Prevention Clinic modeled after the regional foreclosure prevention clinics ROOF Regional has been offering homeowners at no-cost in Milford, East Haven, Meriden, and New Haven. This event will be marketed to homeowners at risk of and entering foreclosure and will allow homeowners to talk with HUD and CHFA accredited housing counselors, attorneys from the Connecticut Fair Housing Center, and learn about the foreclosure process and the resources and assistance available.
6. Explore providing foreclosure information to Connecticut employers, including employers that have or anticipate downsizing, enforcing pay cuts, and/or force early retirement.
7. Contacting homeowners who could benefit from the Correcting Foreclosure Practices has been a challenge. ROOF Regional would like to work with the State of Connecticut



to explore marketing opportunities including interviews and public service announcements, in order to get residents who were victimized by unsafe and unsound practices the available the compensation.

**ROOF Regional Leaders (alphabetical order):**

- City of New Haven
- Community and Economic Development Clinic at Yale Law School
- CT Fair Housing Center
- Empower New Haven
- Greater New Haven Community Loan Fund
- Housing Authority of New Haven
- Neighborhood Housing Services of New Haven
- New Haven Legal Assistance Association
- SCRCOG - Regional Housing Committee

**ROOF Regional Funding:**

The work of the ROOF Collaborative aids in the stabilization of families, municipalities, and neighborhoods region-wide by providing individuals with the information, assistance, and direction they need in a time of stress, fear, and uncertainty.

In 2011, the ROOF Project expanded its geographic scope beyond the City of New Haven to include the 15 municipalities comprised of the South Central Regional Council of Governments, an area roughly equivalent to 1/6 of the state of Connecticut. The wide scope of the present ROOF Collaborative requires new funding sources to meet the pressing ongoing needs of those residents affected by a foreclosure crisis of uncertain duration. Otherwise, this comprehensive program, which has kept close to 80% of the families it counsels in their homes, could be forced to scale back outreach and operations. This result would inadvertently lead to further disruption and hardship for Connecticut families, neighborhoods and communities.

**Current Funders:**

- South Central Regional Council of Governments
- The Greater New Haven Community Loan Fund

**Past Funders:**

- First City Fund Corporation
- The Community Foundation for Greater New Haven
- Yale University



The following institutions have provided direct support to ROOF Project partner agencies for their programs:

- Connecticut Housing Finance Authority
- National Community Reinvestment Coalition
- NeighborWorks America
- The Annie E. Casey Foundation
- The City of New Haven
- United Way of Greater New Haven
- United Illuminating

**Partners:** The ROOF Project works through and builds on existing resources in the community to deliver services. Our current partners include:

- Office of the Mayor of New Haven
- City of New Haven Livable City Initiative
- Neighborhood Management teams
- New Haven Public School System
- City of New Haven Board of Aldermen
- United Way of New Haven
- DataHaven
- Homes Saved by Faith
- Community Mediation
- Workforce Alliance
- Connecticut Bar Association
- New Haven County Bar Association
- Economic Development Corporation of New Haven
- Partner Banks
- Partner Contractors & Developers
- Webster Bank
- Wiggin & Dana, LLP

#### Works Cited

Coleman, Soncia, James Orlando, Veronica Rose, Emilee Mooney Scott, and Kristin Sullivan. "Effects of Foreclosure in Connecticut."

Kingsley, G. Thomas, Robin Smith, and David Price. "The Impacts of Foreclosure on Families and Communities." *The Urban Institute* (2009): 1-50. Web.