



## JOBS & FORECLOSURES

We have all been feeling the impact of the current economic crisis. Many of us are concerned about job security, the possibility of unemployment or even foreclosure. I am proud that we have worked hard at the state legislature to pass laws and create services that can help folks cope with these tough times. I have taken this opportunity to provide information about programs that might be helpful to you or someone you know.

I believe that if we work together we can all make it through these difficult times. Please do not hesitate to contact my office at 1.800.842.8267 if you have any questions about the programs described here or any other matter I can help you with.

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Capitol: 800.842.8267

Legislative Office Building, Room 2000  
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State Representative

[www.housedems.ct.gov/Walker](http://www.housedems.ct.gov/Walker)

# TONI WALKER

State Representative

Proudly Serving New Haven

93<sup>rd</sup> House District

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# State Representative **TONI WALKER**

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## **CT Works Career Centers**

These are regional, one-stop career centers providing job skill development services; including job search strategies, resume writing and editing, interviewing techniques, and career exploration.

A regional career center is located in Hamden to provide guidance and services to those seeking employment.

For further information call:  
*203.859.3200*

## **Federal Stimulus Plan**

### **Helping the Unemployed**

- Increasing unemployment benefits by \$25 per week.
- Continuing the extended unemployment benefits program through Dec. 31, 2009 —covering qualifying eligible applicants for a total of 72 weeks of benefits.
- Paying 65 percent of COBRA healthcare premiums for nine months for eligible workers.
- Allocating \$4,855,870 to Connecticut’s South Central region for the Workforce Investment Board —increasing employment and training services.

## **Mortgage Assistance**

In 2008, we created three new programs to help families stay in their homes.

- The Connecticut Families program (CT FAMILIES) can help qualified homeowners refinance their adjustable rate mortgages into a 30 year fixed rate mortgage.
- The Emergency Mortgage Assistance Program (EMAP) provides emergency mortgage assistance payments to certain qualified borrowers who are facing temporary financial hardship.
- The Homeowner’s Equity Recovery Opportunity program (HERO) can negotiate, for eligible homeowners, the ability to purchase mortgages directly from lenders.

For further information on program eligibility guidelines:  
*[www.chfa.org](http://www.chfa.org) | 877.571.2432*

### **Helping Potential Homeowners**

New Haven will receive 3.3 million from the Neighborhood Stabilization Project, which allows communities to rehabilitate vacant foreclosed properties while helping eligible low and middle income borrowers buy these homes.

In 2009, we continued to protect families from foreclosure:

**Public Act 09-209**, makes the voluntary foreclosure mediation program mandatory for all foreclosures starting July 1, 2009. It also implements the 2008 Federal Secure and Fair Enforcement for Mortgage Licensing Act by establishing conditions for licensing of mortgage professionals, including education and testing requirements.

**Public Act 09-219**, expands eligibility for the EMAP and CT FAMILIES programs. Specifically, it allows homeowners to apply for EMAP even before receiving a notice of foreclosure if they are 60 days or more delinquent on their mortgage. The new law also extends CT FAMILIES from just homeowners with adjustable-rate mortgages to homeowners with all types of mortgages.

**Public Act 09-207**, strengthened the penalty for committing residential mortgage fraud to a Class D or Class C felony. Class D felonies are punishable by a maximum of five years in prison and \$5,000 in fines; Class C felonies are punishable by up to 10 years in prison and \$10,000 in fines.