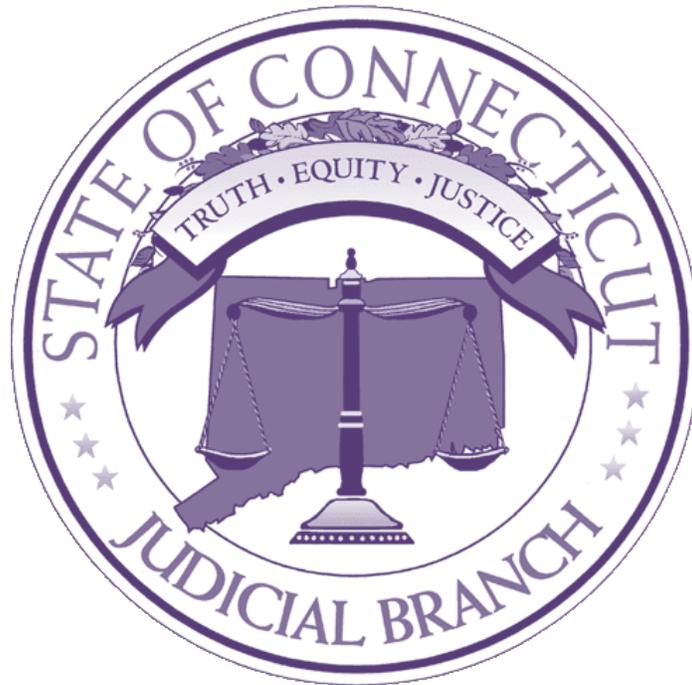


2021



Ezequiel Santiago Foreclosure Mediation Program

Report to the Banking Committee
of the General Assembly

Submitted Pursuant to General Statutes §§ 11-4a and 49-31n (d) (2).

March 1, 2021

Office of the Chief Court Administrator
Honorable Patrick L. Carroll, III



The mission of the Connecticut Judicial Branch is to serve the interests of justice and the public by resolving matters brought before it in a fair, timely, efficient and open manner.

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Introduction

The following report on the Ezequiel Santiago Foreclosure Mediation Program (“FMP”) covers the period July 1, 2013 through December 31, 2020, inclusive.¹ Prior reports and statistics on the FMP can be found on the Judicial Branch website at <http://www.jud.ct.gov/statistics/fmp/>.

Although the report covers the period through December 31, 2020, it should be noted that State and Federal actions taken in response to the Covid-19 Pandemic have significantly impacted civil court proceedings, including foreclosures and the FMP.² In light of these actions, no FMP mediations were held from March 19, 2020 through December 31, 2020 so limited if any data is available for this period.

Part 1 of this report presents updated information about the civil docket statewide. Available data is reported by calendar year, from 2007 through 2020, for (i) all civil cases, (ii) all foreclosures, including non-mortgage and mortgage foreclosures, (iii) all mortgage foreclosures, including commercial and residential mortgage foreclosures, and (iv) eligible mortgage foreclosure cases in the FMP. Additional data concerning the average time to disposition (from case initiation to case completion) is also reported under a number of different scenarios.

Part 2 of this report contains a FMP summary, participant information, and data by judicial district on cases in the FMP between July 1, 2013 and December 31, 2020. This includes premediation and mediation data, requests to extend the mediation period and objections thereto, as well as mediation outcomes.

¹ General Statutes §49-31n (d) (2)

² Effective March 19, 2020, Governor Lamont issued Executive Order (“EO”) 7G, which suspended non-critical court operations and associated requirements, including certain statutory timeframes and deadlines relating to court proceedings and filings. As modified by EO 10A, the suspension as it relates to civil matters will be lifted effective March 1, 2021. On March 18, 2020, a moratorium on the foreclosure of federally backed mortgages went into effect and remains in place, currently through June 30, 2021. On March 31, 2020, certain Connecticut banks and credit unions entered into a voluntary mortgage relief program with the Connecticut Department of Banking, whereby they agreed not to institute new foreclosures through July 30, 2020.

Data shows that, during this period, a total of 44,316 premediation meetings and 145,411 mediation sessions were scheduled, of which 26,481 meetings and 67,777 sessions were held. Meetings and sessions were not scheduled or held from March 19, 2020 through the end of this reporting period as a result of Federal and State measures taken due to the pandemic. Homeowners in 14,918 cases completed mediation and, in 74% of those cases, the parties reached agreements resulting in home retention. In another 17% of cases, agreements were reached allowing homeowners to gracefully exit from the home as a result of a sale, short sale, deed-in-lieu of foreclosure, or negotiated departure date. Taken together, these result in a settlement rate of 91%.

A judicial district map, sample mediator report forms, and FMP settlement data³ for cases completing mediation are attached to the report in Appendices A-E.

³ Settlement data does not include cases that did not complete mediation either because (i) mediation was terminated by a judge or (ii) voluntarily terminated by the mortgagor by failing to appear at mediation or electing not to request an extension of the mediation period in order to reach a resolution through the mediation process despite court outreach efforts.



Civil Docket Summary

Note: Mortgage foreclosure data is unavailable for 2007 and the first half of 2008 because the Judicial Branch did not differentiate between a mortgage and non-mortgage foreclosure case until July 1, 2008. Accordingly, mortgage foreclosure data for 2008 in tables one, two, and three represent the period July 1, 2008-December 31, 2008. Data from March 19, 2020 through December 31, 2020 is limited, as a result of Federal and State responses to the Covid-19 Pandemic impacting foreclosures and the FMP.

Caseload Data

Table I: Cases Added (cont. on next page)

Calendar Year	Civil Matters	Foreclosures ⁴	Mortgage Foreclosures		
	All	All	All ⁵	With FMP request ⁶	In FMP ⁷
2007	62,841	18,001	Not available	Not applicable	Not applicable
2008	72,240	21,769	9,200 (½ year)	3,050 (½ year)	2,737 (½ year)
2009	80,050	27,340	22,151	9,799	8,571
2010	72,494	21,718	16,262	8,459	7,225
2011	66,940	14,781	9,445	4,651	3,891
2012	63,581	19,202	13,117	6,177	4,909
2013	61,244	21,443	16,117	7,619	6,236
2014	55,715	16,079	11,604	5,005	4,164

⁴ Includes actions to foreclose tax, condominium, and judgment liens as well as commercial and residential mortgage foreclosures.

⁵ Includes all commercial and residential mortgage foreclosures. Only those residential mortgage foreclosures that meet the statutory eligibility requirements are eligible to participate in the FMP. Commercial foreclosures are ineligible for the FMP.

⁶ Includes any mortgage foreclosure action with a return date on or after July 1, 2008 where the mortgagor has *filed* a Foreclosure Mediation Certificate requesting mediation. Numbers may include cases ultimately determined to be ineligible that would not be referred to the FMP.

⁷ Includes any mortgage foreclosure action where the mortgagor filed a Foreclosure Mediation Certificate, was determined to be eligible for the FMP, and was put in the program. To be eligible, the mortgagor (i) must be a borrower on the note secured by the mortgage being foreclosed, or be a non-borrower spouse or former spouse who qualifies as a permitted successor-in-interest, (ii) must own the property and (iii) occupy it as a primary residence, and (iv) the property must be a 1-4 family residence in Connecticut. Lastly, it must be a mortgage foreclosure with a return date on or after July 1, 2008.

Calendar Year	Civil Matters	Foreclosures ⁴	Mortgage Foreclosures		
	All	All	All ⁵	With FMP request ⁶	In FMP ⁷
2015	49,930	10,532	6,620	2,639	2,276
2016	52,088	13,130	10,130	4,086	3,601
2017	55,294	12,628	9,768	3,799	3,289
2018	54,515	10,440	7,817	2,885	2,544
2019	53,823	9,780	7,113	2,680	2,303
2020	38,762	4,282	2,590	777	624

Table 2: Cases Disposed

Calendar Year	Civil Matters	Foreclosures	Mortgage Foreclosures		
	All	All	All	With FMP Request	In FMP
2007	64,399	15,956	Not available	Not applicable	Not applicable
2008	59,754	16,998	1,841 (½ year)	565 (½ year)	432 (½ year)
2009	63,328	17,614	10,072	3,711	3,000
2010	75,324	22,834	15,163	8,454	6,366
2011	73,219	17,734	11,492	7,715	5,817
2012	67,672	17,790	10,540	6,696	4,981
2013	67,642	20,749	13,670	7,787	5,787
2014	67,090	22,914	17,159	9,886	7,206
2015	62,813	18,650	14,966	7,258	6,723
2016	56,476	15,791	11,901	5,522	4,598
2017	57,355	14,521	11,386	4,957	4,198
2018	56,625	14,065	11,066	4,799	4,138
2019	57,576	11,755	9,066	3,777	3,189
2020	34,201	5,601	3,977	1,877	1,568

Table 3: Cases Pending at Calendar Year End

Calendar Year	Civil Matters	Foreclosures	Mortgage Foreclosures	
	All	All	All	With FMP Request
2007	69,893	16,565	Data Not Available	Not Applicable
2008	82,340	21,340	7,333 (½ year)	3,093 (½ year)
2009	99,100	31,099	19,474	9,927
2010	96,025	29,897	20,522	11,807
2011	89,748	26,944	18,484	10,499
2012	85,602	28,284	21,021	11,457
2013	79,177	29,049	23,512	12,892
2014	67,881	22,177	17,924	9,935
2015	57,072	15,545	11,878	6,346
2016	56,754	14,384	11,383	5,923
2017	54,262	13,808	10,896	5,668
2018	54,450	11,356	8,660	4,511
2019	52,633	10,493	7,691	4,143
2020	58,341	9,935	6,963	3,432

Time to Disposition Data

The following table reports, by calendar year, the average number of days it took to dispose of a mortgage foreclosure case both with and without FMP participation. Data from March 19, 2020 through December 31, 2020 is limited, as a result of Federal and State responses to the Covid-19 Pandemic impacting foreclosures and the FMP.

Table 4: Average Time to Case Disposition with and without Mediation (cont. on next page)

Calendar Year		Case Withdrawn by Plaintiff	Case Dismissed by the Court For Failure to Prosecute	Judgment of Strict Foreclosure Entered	Judgment of Foreclosure by Sale Entered
		Number of Days to Disposition			
2007	No Mediation	Data Not Available			
	Mediation	Data Not Available			
2008	No Mediation	Data Not Available			
	Mediation	Data Not Available			
2009	No Mediation	148	396	147	329
	Mediation	185	419	218	415
2010	No Mediation	266	392	236	474
	Mediation	310	460	359	563
2011	No Mediation	394	354	354	563
	Mediation	447	531	497	697
2012	No Mediation	399	1,168	397	685
	Mediation	515	1,197	630	802
2013	No Mediation	397	1,081	417	666
	Mediation	518	1,140	757	872
2014	No Mediation	475	1,484	428	676
	Mediation	593	1,446	834	945
2015	No Mediation	450	1,332	454	702
	Mediation	613	1,323	804	1,052
2016	No Mediation	423	1,107	377	617
	Mediation	573	1,162	845	1,008
2017	No Mediation	290	1,044	300	569
	Mediation	508	991	750	957

Calendar Year		Case Withdrawn by Plaintiff	Case Dismissed by the Court For Failure to Prosecute	Judgment of Strict Foreclosure Entered	Judgment of Foreclosure by Sale Entered
		Number of Days to Disposition			
2018	No Mediation	273	1,021	319	510
	Mediation	513	981	716	875
2019	No Mediation	297	825	323	566
	Mediation	523	757	712	891
2020	No Mediation	331	1,093	453	610
	Mediation	566	1,147	971	1,125



Ezequiel Santiago Foreclosure Mediation Program

Program Summary

Funding: Since its inception on July 1, 2008, the FMP has been funded, in whole or in part, by appropriations from the state’s Banking Fund. In February 2016, the Judicial Branch began transitioning certain FMP staff from the Banking Fund to the General Fund in order to address the continuing decline in statewide residential foreclosures. FMP staff who were transitioned were assigned court duties in addition to their FMP responsibilities. For FY 2020 and FY 2021, the Banking Fund appropriation for the FMP was \$1,879,000 and \$2,005,000 respectively.

The FMP currently is scheduled to terminate when all mediation has concluded with respect to any foreclosure action with a return date prior to July 1, 2023. Since the end of FY 2019, ten FMP mediators have been supported by the Banking Fund. As of the date of this report, Senate Bill 891 is being considered which would eliminate the program’s sunset date and make it permanent. If the program is made permanent, the Judicial Branch would advocate for continued funding from the Banking Fund to cover the cost, including fringe benefits, of the ten FMP staff in order to continue the program’s operation.

Staff: As of the date of this report, FMP staff includes one program manager, 17 mediation specialists serving the state’s 13 judicial districts, 8 caseload coordinators and 14 office clerks. As previously indicated, all but the 10 Banking Fund FMP mediators perform additional, non-FMP duties.

Mediation specialists are Judicial Branch employees who are trained in mediation and all relevant aspects of the law. They have substantial knowledge of federal and state assistance programs and their respective guidelines, as well as community-based resources in each district. All are attorneys, most of whom have many years of experience mediating foreclosure cases in the FMP.

Eligibility: Mortgagors are eligible for the FMP if they are a borrower on the note secured by the mortgage being foreclosed, own and occupy the property as their primary residence, and the property is a 1-4 family residence located in Connecticut. The action must be a mortgage foreclosure with a return date on or after July 1, 2008, or if the property is owned by a religious organization, with a return date on or after October 1, 2011. Effective July 1, 2015, certain non-borrower spouses and former spouses became eligible for the FMP if they qualify as permitted successors-in-interest⁸.

⁸ General Statutes §49-31k (1) and (9)

Participation: The FMP has an opt-in model for participation, requiring mortgagors to file an Appearance and Foreclosure Mediation Certificate (request) demonstrating FMP eligibility within 15 days of the case's return date. However, a judge can refer a mortgagor to the FMP at any time for good cause.

The court must schedule premediation meetings and mediation sessions only with those mortgagors who are *relevant* and *necessary* to the mediation and to any agreement being considered by the parties in connection with the mediation.

Mediators are authorized to excuse any mortgagor from attending a mediation meeting or session if good cause is shown why the mortgagor should not have to appear. Good cause includes, but is not limited to, the fact that the mortgagor (i) no longer owns the home as a result of divorce and related deed transfer, (ii) no longer lives in the home, or (iii) is not a necessary party to the agreement being contemplated in mediation.

In addition, a mortgagor who is represented by counsel may not need to attend the first mediation session in person with counsel.

Mediation Period: The mediation period concludes on the earlier of 7 months from the case's return date or 3 mediation sessions, although the period can be extended by a judge on motion of either a party or the mediator in certain circumstances.

Objectives of the Mediation Program: The FMP's objectives are to determine if the parties can reach an agreement that will either avoid the foreclosure through loss mitigation, or expedite or otherwise facilitate the foreclosure. The parties are expected to pursue these objectives with reasonable speed and efficiency and in good faith without unreasonable and unnecessary delays. Mortgagees are expected to respond with a decision on a mortgagor's request for assistance within 35 days of receipt of a complete financial package. If the decision is a denial, the mortgagee must explain the denial. If additional information is requested or if the package is incomplete, the mortgagee is required to request the missing or additional information in writing within a reasonable period of time, and the 35 day decision time is extended for a reasonable time.

Scope: Mediation addresses all issues of the foreclosure, including dispositions of the property by sale, short sale, and deeds-in-lieu of foreclosure.

Premediation Process: All cases entering the FMP that have a return date on or after October 1, 2013 are required to participate in the following premediation process.

Mortgagees must provide the mediator and the mortgagor with certain information, including financial forms and a list of requested documentation that are needed for loss mitigation review, within 35 days of the case's return date.

Upon receipt, the mortgagor is given approximately two weeks to complete the financial forms and gather the documentation prior to meeting with the mediator assigned to the case. One or more meetings may be scheduled during the 35 day premediation period, which concludes 84 days from the case's return date. The court may extend the premediation period at the request of the mediator for good cause shown for up to 35 days from the date the court rules on the request.⁹ At the meeting(s), the mediator reviews the mortgagor's completed forms and documentation, or assists with their completion. The mediator may ask the mortgagor to make corrections to the forms, or provide additional documentation or explanations to the mortgagee. The mediator also may refer the mortgagor to appropriate community assistance programs. At the conclusion of premediation, the mediator facilitates the delivery of the mortgagor's completed financial package to the mortgagee or its attorney, and files a Premediation Report indicating whether mediation with the mortgagee will be scheduled. If mediation is not scheduled, participation in the FMP terminates, however the mortgagor is permitted to petition the court for reinclusion in the program. A sample Premediation Report (JD-CV-134) is attached to this report in Appendix B.

Mediator Reports: If a case is scheduled for mediation with the mortgagee, mediators must file a report within 3 business days after each mediation session that is held. Any party may file supplemental information in response to a mediator's report. All reports and supplemental information become part of the public court file and may be considered by a judge in ruling on motions to extend or shorten the mediation period, or in determining whether sanctions should issue. A sample Mediator's Report (JD-CV-89) is attached to this report in Appendix C.

Extensions of the Mediation Period: A judge must review all motions by a party or requests by a mediator to extend the mediation period and rule on the motion or request within 20 days. The mediation period may be extended if the court finds either that (i) a party engaged in a pattern or practice of conduct contrary to the objectives of the Program or (ii) it is highly probable that the parties will reach an agreement through mediation. The court may also grant extension requests that are by agreement of the parties.

Sanctions: A judge may impose sanctions on a party or a party's counsel who engages in intentional, or a pattern or practice of, conduct contrary to the objectives of the Program. Sanctions include terminating mediation, ordering the personal appearance of a party, imposing fines, and awarding or disallowing attorneys' fees. Data is not available regarding the frequency or type of sanctions issued against a party or its counsel because it would require a manual review of each case.

⁹ General Statutes §49-311(c)(4)

Participant Data

Table 5: Self-Represented Mortgages in Mediation: July 1, 2008 - December 31, 2020

Judicial District	Cases in FMP	FMP Cases with at Least One Self-Represented Party	Percentage of Cases with at Least One Self-Represented Party
Ansonia-Milford	3,431	2,253	66%
Danbury	3,498	2,312	66%
Fairfield-Bridgeport	7,714	5,032	65%
Hartford	8,628	7,047	82%
Litchfield	2,643	2,014	76%
Meriden	445	320	72%
Middlesex	2,295	1,773	77%
New Britain	4,559	3,646	80%
New Haven	7,732	5,721	74%
New London	4,502	3,900	87%
Stamford	5,178	2,526	49%
Tolland	1,838	1,546	84%
Waterbury	5,051	3,871	77%
Windham	2,405	2,102	87%
Statewide	59,919	44,063	74%

Comment: In almost three-quarters of all cases in FMP, there was at least one self-represented homeowner. In some districts, it was as high as 87%.

Cases Participating in the FMP: Between July 1, 2013 and December 31, 2020, a total of 15,530 cases in mediation had their initial mediation. Tables 6 through 10 report data collected in those cases.

Table 6: Hardship Identified by the Mortgagor: July 1, 2013 – December 31, 2020

Hardship	Responses
Loss of Income	10,087
Divorce	1,040
Medical	1,066
Other	796
Increased Expenses/Debt	1,011
No response	1,530
Total:	15,530

Prior Participation in the FMP: Mortgagors in 2,029 (13%) of the 15,530 cases where initial information was collected between July 1, 2013 and December 31, 2020 had participated previously in the FMP.

Demographic Information Disclosed: Beginning April 2013, mediators began to collect voluntarily reported demographic information about FMP participants. The following tables report the responses of those who chose to respond to each question during the reporting period. Individual cases may have more than one participant that responded.

Table 7: Ethnicity

Description	Total
Not Hispanic or Latino	6,955
Hispanic or Latino	1,039
Not Disclosed	116

Table 8: Race

Description	Total
American Indian or Alaska Native	12
Asian	110
Black or African American	1,251
Native Hawaiian or Other Pacific Islander	25
White	6,426
Not Disclosed	187

Table 9: Gender

Description	Total
Female	4,190
Male	3,932
Not Disclosed	86

Table 10: Loan Type

Loan Type	Cases	
	Cases	Percentage
Conventional	6,853	44%
FHA	3,287	21%
Fannie Mae	1,788	12%
Freddie Mac	826	5%
Ginnie Mae	12	0%
Other	208	1%
USDA	114	1%
VA	173	1%
Not Reported	2,269	15%
Total:	15,530	100%

Premediation Data

July 1, 2013 – December 31, 2020

Any case assigned to the FMP with a return date on or after October 1, 2013 participated in the premediation process previously described in the “Program Summary” section of this report. At the conclusion of the premediation period, mediators filed a Premediation Report in each case, on the form attached in Appendix B. Cases with return dates prior to October 1, 2013 that were in the FMP during this reporting period did not participate in the premediation process. Accordingly, no Premediation Report would have been filed in these cases.

During the premediation eligibility period, a total of 44,316 premediation meetings were scheduled and 26,481 were held. Mediators filed 19,833 premediation reports at the conclusion of the premediation period. The difference in the number of meetings held and the number of reports filed indicates that, in many cases, more than one premediation meeting was held.

Table II: Premediation Meetings Not Held as Scheduled

Judicial District	Continued or Did Not Proceed	Action Withdrawn ¹⁰	Case Settled	Moved to Earlier Date	Bankruptcy	Total
Ansonia-Milford	1,220	20	5	17	5	1,267
Danbury	573	16	1	2	12	604
Fairfield-Bridgeport	1,623	43	9	18	13	1,706
Hartford	3,559	54	6	55	9	3,683
Litchfield	432	11	-	5	-	448
Meriden	123	7	-	-	-	130
Middlesex	911	22	7	18	3	961
New Britain	1,086	20	8	12	6	1,132
New Haven	2,076	55	3	35	20	2,189
New London	1,810	19	-	49	6	1,884
Stamford	931	26	3	11	5	976
Tolland	755	6	1	4	1	767
Waterbury	532	15	-	7	4	558
Windham	1,462	32	13	12	11	1,530
Statewide:	17,093	346	56	245	95	17,835

¹⁰ Action Withdrawn includes 14 cases disposed before event

Tables 12 through 16 summarize the data collected in Premediation Reports that were filed between July 1, 2013 and December 31, 2020. Not all cases in the FMP during this period would have a Premediation Report filed during the period since only those cases with return dates on or after October 1, 2013 would participate in premediation. No premediation meetings were held from March 19, 2020 through December 31, 2020 in light of Federal and State responses to the Covid-19 pandemic.

Table 12: Did the Mortgagor(s) Attend the Meeting(s) Scheduled with the Mediator?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	954	148	33	1,135
Danbury	757	257	48	1,062
Fairfield-Bridgeport	2,080	415	29	2,524
Hartford	2,363	491	36	2,890
Litchfield	543	102	94	739
Meriden	151	36	8	195
Middlesex	515	316	4	835
New Britain	1,266	244	123	1,633
New Haven	1,854	867	38	2,759
New London	1,037	245	325	1,607
Stamford	1,338	183	7	1,528
Tolland	579	138	1	718
Waterbury	1,268	128	31	1,427
Windham	495	282	4	781
Statewide	15,200 (77%)	3,852 (19%)	781 (4%)	19,833

Table 13: Did the Mortgagor(s) Fully or Substantially Complete the Forms and Furnish the Documentation Requested by the Mortgagee?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	888	197	50	1,135
Danbury	784	66	212	1,062
Fairfield-Bridgeport	1,861	593	70	2,524
Hartford	2,135	710	45	2,890
Litchfield	365	43	331	739
Meriden	135	20	40	195
Middlesex	456	371	8	835
New Britain	1,037	174	422	1,633
New Haven	1,577	736	446	2,759
New London	970	508	129	1,607
Stamford	1,185	256	87	1,528
Tolland	484	232	2	718
Waterbury	1,099	193	135	1,427
Windham	580	185	16	781
Statewide	13,556 (68%)	4,284 (22%)	1,993 (10%)	19,833

Comment: "No Response" includes cases where the homeowner provided documents prior to the start of mediation or provided them without the assistance of the mediator.

Table 14: Did the Mortgagee Timely Supply the Forms, Required Documentation and Information to the Mediator?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	712	414	9	1,135
Danbury	695	356	11	1,062
Fairfield-Bridgeport	1,901	579	44	2,524
Hartford	2,081	756	53	2,890
Litchfield	506	230	3	739
Meriden	137	56	2	195
Middlesex	530	280	25	835
New Britain	1,104	511	18	1,633
New Haven	1,465	1,275	19	2,759
New London	1,062	501	44	1,607
Stamford	1,030	482	16	1,528
Tolland	446	268	4	718
Waterbury	1,022	336	69	1,427
Windham	548	211	22	781
Statewide	13,239 (67%)	6,255 (31%)	339 (2%)	19,833

Comment: The mortgagee is required to provide the mediator and the mortgagor with the following documents and information within 35 days of the case’s return date: (a) loan payment history for the immediately preceding 12 month period, along with an itemization of the amount needed to reinstate the loan, all in plain English; (b) contact information (mail, email, fax, phone) for someone able to respond with reasonable adequacy and promptness regarding the information provided by the mortgagee, with updates thereto; (c) current versions of all forms and a list of documentation reasonably necessary for the mortgagee to evaluate the mortgagor for foreclosure alternatives available through the mortgagee; (d) a copy of the note and mortgage, including any modifications thereto; (e) status of any pending foreclosure avoidance efforts; (f) a copy of the loss mitigation affidavit filed with the court, if any; and (g) at the mortgagee’s option (i) the history of foreclosure avoidance efforts, (ii) information regarding the condition of the property, and (iii) other information the mortgagee deems relevant to the objectives of the FMP. The mortgagee is required to provide this information to the mediator electronically via designated email addresses at each Judicial District court created by the Judicial Branch for this purpose. General Statutes § 49-31l (c) (4)

Table 15: Did the Mortgagee Timely Supply the Forms, Required Documentation and Information to the Mortgagor(s)?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	280	208	647	1,135
Danbury	562	374	126	1,062
Fairfield-Bridgeport	502	204	1,818	2,524
Hartford	1,998	730	162	2,890
Litchfield	410	196	133	739
Meriden	135	41	19	195
Middlesex	7	115	713	835
New Britain	1,013	446	174	1,633
New Haven	905	880	974	2,759
New London	578	260	769	1,607
Stamford	941	448	139	1,528
Tolland	434	272	12	718
Waterbury	302	124	1,001	1,427
Windham	547	208	26	781
Statewide	8,614	4,506	6,713	19,833

Comment: The mortgagee is required to provide this information to the mortgagor by first class, priority or overnight mail. Data reported in Table 15 is based on information reported by the mortgagor to the mediator.

Table 16: Premediation Outcomes

Judicial District	Mediation Scheduled	Mediation Terminated	Premediation Outcome Responses
Ansonia-Milford	997	134	1,131
Danbury	922	133	1,055
Fairfield-Bridgeport	2,112	397	2,509
Hartford	2,451	404	2,855
Litchfield	620	118	738
Meriden	167	27	194
Middlesex	673	159	832
New Britain	1,381	247	1,628
New Haven	1,912	827	2,739
New London	1,210	363	1,573
Stamford	1,364	160	1,524
Tolland	609	107	716
Waterbury	1,299	64	1,363
Windham	654	120	774
Statewide	16,371	3,260	19,631 ¹¹

¹¹ In the 19,833 Premediation Reports filed, the mediators responded to this question in 19,631 cases. In 202 reports, no response was given as to whether mediation would be scheduled or terminated.

Mediation Data

July 1, 2013 – December 31, 2020

A total of 145,411 mediation sessions were scheduled and 67,777 sessions were held during the reporting period. Mediators filed a total of 55,417 Mediator Reports for which data can be captured between August 16, 2013 and December 31, 2020. No Mediator Reports were required to be filed from July 1, 2013 to July 15, 2013 (the effective date of Public Act 13-136), and Mediator Reports were filed on paper from July 15, 2013 through August 15, 2013 for which data cannot be captured. Table 17 summarizes the reported reasons why mediation sessions were not held as scheduled. No mediation sessions were held from March 19, 2020 through December 31, 2020 as a result of Federal and State responses to the Covid-19 pandemic.

Table 17: Mediation Sessions Not Held as Scheduled

Judicial District	Continued By				Did Not Proceed	Action Withdrawn	Case Settled	Moved to Earlier Date	Bankruptcy
	Party Unspecified	Mortgagor	Mortgagee	Court					
Ansonia-Milford	134	844	1,503	567	1,694	527	198	98	33
Danbury	26	1,091	1,494	362	852	478	160	31	21
Fairfield-Bridgeport	115	1,660	1,802	982	2,153	864	205	90	39
Hartford	430	1,707	4,016	1,102	5,229	1,104	356	191	52
Litchfield	-	743	1,013	460	787	370	11	45	14
Meriden	16	77	381	42	136	81	13	5	6
Middlesex	110	274	1,027	301	838	343	51	45	11
New Britain	217	810	1,999	408	1,568	563	170	78	24
New Haven	3	966	1,568	796	2,526	1,120	85	16	51
New London	221	777	2,478	325	1,388	656	118	131	33
Stamford	22	1,559	2,293	616	1,764	623	155	45	26
Tolland	14	331	784	257	578	222	159	23	11
Waterbury	1	961	1,569	557	1,613	663	7	47	39
Windham	60	680	1,169	423	1,221	379	80	20	22
Statewide:	1,369	12,480	23,096	7,198	22,347	7,993	1,768	865	382

Tables 18 through 30 summarize the data by judicial district captured in Mediator Reports filed during the reporting period. A sample Mediator’s Report (JD-CV-89) is attached in Appendix C.

Table 18a: Did the Parties Engage in Conduct Consistent with the Objectives of the Mediation Program?

Judicial District	Mortgagee			Mortgagor		
	Yes	No	No Response	Yes	No	No Response
Ansonia-Milford	3,416	126	11	3,478	65	10
Danbury	4,019	140	52	3,972	197	42
Fairfield-Bridgeport	8,192	306	9	8,050	441	16
Hartford	7,093	316	37	7,211	197	38
Litchfield	2,221	108	28	2,255	84	18
Meriden	338	15	1	334	20	-
Middlesex	1,744	161	7	1,746	161	5
New Britain	3,176	305	19	3,275	210	15
New Haven	5,427	771	54	5,469	722	61
New London	2,688	435	4	2,757	367	3
Stamford	5,106	499	100	5,262	341	102
Tolland	1,043	179	3	1,071	147	7
Waterbury	5,754	200	47	5,650	288	63
Windham	1,052	214	1	1,201	64	2
Statewide	51,269 (92%)	3,775 (7%)	373 (1%)	51,731 (93%)	3,304 (6%)	382 (1%)

Comment: General Statutes §49-31k (7) defines the objectives of the mediation program as “(A)...a determination as to whether or not the parties can reach an agreement that will (i) avoid foreclosure by means that may include consideration of any loss mitigation options available through the mortgagee, or (ii) expedite or facilitate the foreclosure in a manner acceptable to the parties, and (B) includes an expectation that all parties shall endeavor to reach such determination with reasonable speed and efficiency by participating in the mediation process in good faith, but without unreasonable and unnecessary delays...”

Table 18b: Did The Parties Possess The Ability To Mediate?

Judicial District	Mortgagee			Mortgagor		
	Yes	No	No Response	Yes	No	No Response
Ansonia-Milford	3,465	80	8	3,516	25	12
Danbury	4,090	87	34	4,074	85	52
Fairfield-Bridgeport	8,384	117	6	8,375	91	41
Hartford	7,141	257	48	7,262	127	57
Litchfield	2,119	225	13	2,165	173	19
Meriden	338	16	-	346	8	-
Middlesex	1,788	116	8	1,770	112	30
New Britain	3,189	290	21	3,305	173	22
New Haven	5,714	527	11	6,001	228	23
New London	2,856	256	15	2,946	164	17
Stamford	5,293	308	104	5,117	474	114
Tolland	1,018	191	16	1,158	48	19
Waterbury	5,793	144	64	5,755	128	118
Windham	1,156	110	1	1,251	14	2
Statewide	52,344 (94%)	2,724 (5%)	349 (1%)	53,041 (96%)	1,850 (3%)	526 (1%)

Comment: General Statutes §49-31k (8) defines ability to mediate as “...an exhibition on the part of the relevant person of a willingness, including a reasonable ability, to participate in the mediation process in a manner consistent with the objectives of the mediation program and in conformity with any obligations imposed ...[by §49-31n (b) (2) and (c) (2), ...including , but not limited to, a willingness and reasonable ability to respond to questions and specify or estimate when particular decisions will be made or particular information will be furnished and, with respect to the mortgagee, a reasonable familiarity with the loan file, any loss mitigation options that are available to the mortgagor and the material issues raised in prior mediation sessions...”

Table 19: Did the Mortgagor Submit a Complete Financial Package?

Judicial District	Yes	No	No Response
Ansonia-Milford	2,695	537	321
Danbury	2,867	676	668
Fairfield-Bridgeport	6,126	2,228	153
Hartford	4,599	2,774	73
Litchfield	1,191	318	848
Meriden	172	149	33
Middlesex	1,432	464	16
New Britain	1,704	1,298	498
New Haven	3,811	1,428	1,013
New London	1,995	1,110	22
Stamford	4,078	1,342	285
Tolland	840	370	15
Waterbury	4,126	1,491	384
Windham	921	285	61
Statewide	36,557 (66%)	14,470 (26%)	4,390 (8%)

Table 20: What Foreclosure Alternative has the Mortgagor Requested?

Judicial District	Loan modification	Reinstatement	Repayment Plan	Short sale	Deed-in-Lieu of foreclosure	Modified law day/sale date	Alternative Not Identified
Ansonia-Milford	2,866	136	78	356	48	13	56
Danbury	2,781	289	107	610	103	61	260
Fairfield-Bridgeport	6,375	372	212	1,179	124	59	186
Hartford	5,615	326	179	889	131	77	229
Litchfield	1,674	123	32	306	69	19	134
Meriden	255	20	8	36	15	1	19
Middlesex	1,368	51	78	195	47	87	86
New Britain	2,665	133	79	347	86	32	158
New Haven	4,985	121	98	642	94	31	281
New London	2,201	98	45	317	80	18	368
Stamford	4,616	111	135	450	67	23	303
Tolland	908	36	15	170	48	7	41
Waterbury	4,844	253	70	501	109	23	201
Windham	948	18	16	185	62	14	24
Statewide:	42,101 (76%)	2,087 (4%)	1,152 (2%)	6,183 (11%)	1,083 (2%)	465 (1%)	2,346 (4%)

Table 21a: Has the Mortgagor been Previously Evaluated for a Similar Request?

Judicial District	Yes	No	Unknown
Ansonia-Milford	603 (17%)	2,935 (83%)	15 (0%)
Danbury	1,186 (28%)	2,800 (66%)	225 (5%)
Fairfield-Bridgeport	1,147 (13%)	7,268 (85%)	92 (1%)
Hartford	1,194 (16%)	6,166 (83%)	86 (1%)
Litchfield	801 (34%)	1,242 (53%)	314 (13%)
Meriden	192 (54%)	138 (39%)	24 (7%)
Middlesex	442 (23%)	1,450 (76%)	20 (1%)
New Britain	1,510 (43%)	1,807 (52%)	183 (5%)
New Haven	1,940 (31%)	4,018 (64%)	294 (5%)
New London	938 (30%)	1,845 (59%)	344 (11%)
Stamford	1,990 (35%)	2,916 (51%)	799 (14%)
Tolland	254 (21%)	952 (78%)	19 (2%)
Waterbury	1,297 (22%)	2,882 (48%)	1,822 (30%)
Windham	485 (38%)	768 (61%)	14 (1%)
Statewide	13,979 (25%)	37,187 (67%)	4,251 (8%)

Table 21b: If the Answer in 21a was Yes, When was the Mortgagor Previously Evaluated?

Judicial District	Evaluated prior to mediation	Evaluated while in mediation	Total Previously Evaluated (21a)
Ansonia-Milford	160	454	603
Danbury	810	433	1,186
Fairfield-Bridgeport	316	856	1,147
Hartford	247	983	1,194
Litchfield	460	396	801
Meriden	149	62	192
Middlesex	229	323	442
New Britain	1,096	594	1,510
New Haven	1,007	1,093	1,940
New London	500	553	938
Stamford	725	1,409	1,990
Tolland	105	176	254
Waterbury	781	549	1,297
Windham	486	435	485
Statewide:	7,071	8,316	13,979

Comment: In some cases a homeowner was evaluated both prior to and while in mediation.

Table 22a: Has the Mortgagee Responded to the Mortgagor's Request?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	2,013	668	852	20
Danbury	2,294	116	554	1,247
Fairfield-Bridgeport	3,647	1,581	3,239	40
Hartford	2,808	1,721	2,848	69
Litchfield	689	277	1,317	74
Meriden	198	57	96	3
Middlesex	898	604	391	19
New Britain	1,486	709	1,279	26
New Haven	2,183	1,747	2,229	93
New London	1,210	1,023	871	24
Stamford	4,185	573	865	82
Tolland	457	497	266	5
Waterbury	1,548	2,112	2,166	262
Windham	448	122	691	6
Statewide	24,064 (43%)	11,807 (21%)	17,664 (32%)	1,970 (4%)

Table 22b: If Yes in 22a, what was the Mortgagee's Response to the Mortgagor's Request?

Judicial District	Request Approved	Request Denied	Request for Additional Documents
Ansonia-Milford	530	535	948
Danbury	301	390	1,603
Fairfield-Bridgeport	1,250	1,091	1,306
Hartford	950	1,179	679
Litchfield	275	251	163
Meriden	65	48	85
Middlesex	472	398	28
New Britain	523	480	483
New Haven	1,136	966	81
New London	613	597	-
Stamford	685	1,124	2,376
Tolland	183	250	24
Waterbury	939	609	-
Windham	217	223	8
Statewide	8,139	8,141	7,784

Table 22c: Is the Mediator Aware of any Reason to Disagree with the Mortgagee's Response?

Judicial District	Yes	No
Ansonia-Milford	201	1,873
Danbury	62	3,276
Fairfield-Bridgeport	304	3,453
Hartford	382	3,858
Litchfield	32	397
Meriden	6	166
Middlesex	59	1,708
New Britain	90	1,396
New Haven	250	1,953
New London	114	1,025
Stamford	407	4,035
Tolland	66	452
Waterbury	84	778
Windham	122	317
Statewide	2,179 (8%)	24,687 (92%)

Table 23: Has the Mortgagor Responded to the Mortgagee's Offer on a Reasonably Timely Basis?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	545	21	2,972	15
Danbury	296	19	3,681	215
Fairfield-Bridgeport	1,318	97	7,028	64
Hartford	1,111	169	6,054	112
Litchfield	245	8	2,050	54
Meriden	62	12	277	3
Middlesex	460	107	1,335	10
New Britain	463	102	2,904	31
New Haven	1,011	196	4,891	154
New London	353	137	2,558	79
Stamford	626	120	4,851	108
Tolland	220	38	961	6
Waterbury	1,305	115	4,342	239
Windham	317	31	897	22
Statewide	8,332 (15%)	1,172 (2%)	44,801 (81%)	1,112 (2%)

Table 24: Has the Mortgagee Requested Additional Information from the Mortgagor?

Judicial District	Yes	No	No Response
Ansonia-Milford	1,781	1,738	34
Danbury	1,906	1,421	884
Fairfield-Bridgeport	4,430	3,949	128
Hartford	4,224	3,123	99
Litchfield	1,199	802	356
Meriden	182	144	28
Middlesex	728	1,139	45
New Britain	1,991	1,308	201
New Haven	2,945	2,078	1,229
New London	1,384	1,625	118
Stamford	3,312	2,253	140
Tolland	754	455	16
Waterbury	3,099	2,224	678
Windham	676	568	23
Statewide	28,611 (52%)	22,827 (41%)	3,979 (7%)

Table 25: Has the Mortgagor Supplied, on a Reasonably Timely Basis, Additional Information Reasonably Requested by the Mortgagee?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	2,563	119	803	68
Danbury	2,512	158	1,401	140
Fairfield-Bridgeport	5,797	672	1,963	75
Hartford	4,446	393	2,499	108
Litchfield	730	38	1,519	70
Meriden	165	44	133	12
Middlesex	208	148	1,543	13
New Britain	1,404	262	1,777	57
New Haven	2,673	743	2,601	235
New London	1,326	378	1,308	115
Stamford	3,694	408	1,484	119
Tolland	536	151	508	30
Waterbury	3,312	495	1,871	323
Windham	296	176	746	49
Statewide	29,662 (54%)	4,185 (8%)	20,156 (36%)	1,414 (2%)

Table 26: Is the Information Provided by the Mortgagor Still Current for the Mortgagee's Review?

Judicial District	Yes	No	No Response
Ansonia-Milford	2,447	808	298
Danbury	1,906	538	1,767
Fairfield-Bridgeport	4,850	2,424	1,233
Hartford	4,428	2,406	612
Litchfield	766	337	1,254
Meriden	143	128	83
Middlesex	986	601	325
New Britain	1,295	1,042	1,163
New Haven	2,245	1,280	2,727
New London	1,301	1,013	813
Stamford	3,120	956	1,629
Tolland	733	374	118
Waterbury	3,038	1,220	1,743
Windham	738	375	154
Statewide	27,996 (51%)	13,502 (24%)	13,919 (25%)

Table 27a: Has the Mortgagee Provided a Reasonable Explanation of a Denial for the Foreclosure Alternative Requested?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	562	24	2,951	16
Danbury	421	61	3,622	107
Fairfield-Bridgeport	903	29	7,529	46
Hartford	1,199	170	6,026	51
Litchfield	201	6	2,045	105
Meriden	75	4	273	2
Middlesex	49	235	1,616	12
New Britain	627	23	2,827	23
New Haven	991	119	5,045	97
New London	526	82	2,488	31
Stamford	1,173	46	4,396	90
Tolland	291	39	889	6
Waterbury	606	61	5,147	187
Windham	22	31	1,200	14
Statewide	7,646 (14%)	930 (2%)	46,054 (83%)	787 (1%)

Table 27b: Is the Mediator Aware of any Material Reason to Disagree with the Denial?

Judicial District	Yes	No	Not Applicable or No Response
Ansonia-Milford	125	459	2,969
Danbury	42	434	3,735
Fairfield-Bridgeport	102	792	7,613
Hartford	336	3,226	3,884
Litchfield	8	156	2,193
Meriden	4	71	279
Middlesex	15	1,702	195
New Britain	43	586	2,871
New Haven	159	872	5,221
New London	92	505	2,530
Stamford	121	1,065	4,519
Tolland	79	317	829
Waterbury	26	85	5,890
Windham	19	19	1,229
Statewide	1,171 (2%)	10,289 (19%)	43,957 (79%)

Table 28: Has the Mortgagee Complied with the Statutory Time Frame for Responding to Requests for Decisions?

Judicial District	Yes	No	No Response
Ansonia-Milford	3,022	73	458
Danbury	2,124	82	2,005
Fairfield-Bridgeport	6,814	250	1,443
Hartford	6,764	354	328
Litchfield	830	22	1,505
Meriden	259	12	83
Middlesex	1,599	152	161
New Britain	1,860	158	1,482
New Haven	2,611	489	3,152
New London	1,343	416	1,368
Stamford	4,388	248	1,069
Tolland	935	187	103
Waterbury	5,020	87	894
Windham	417	121	729
Statewide	37,986 (68%)	2,651 (5%)	14,780 (27%)

Comment: The mortgagee is required to respond with a decision on a complete financial package submitted by the mortgagor within 35 days. If the package is incomplete or if additional information is necessary to underwrite the request, the 35 day deadline is extended for a reasonable time. General Statutes §§49-31n (b) (2) and (c) (2).

Table 29a: Did the Parties Satisfy the Expectations Set Forth in the Previous Report?

Judicial District	Mortgagee				Mortgagor			
	Yes	No	N/A	No Response	Yes	No	N/A	No Response
Ansonia-Milford	2,384	88	1,062	19	2,375	98	1,057	23
Danbury	667	1,649	1,845	50	626	1,676	1,831	78
Fairfield-Bridgeport	5,774	180	2,528	25	5,251	679	2,521	56
Hartford	4,416	174	2,801	55	4,073	523	2,770	80
Litchfield	1,053	31	1,241	32	1,100	83	1,145	29
Meriden	111	8	232	3	127	29	194	4
Middlesex	910	81	913	8	897	99	882	34
New Britain	1,317	116	2,048	19	1,388	229	1,860	23
New Haven	2,992	499	2,675	86	2,912	987	2,248	105
New London	1,447	269	1,398	13	1,416	387	1,301	23
Stamford	3,668	280	1,669	88	3,418	525	1,666	96
Tolland	724	195	302	4	729	197	290	9
Waterbury	3,705	170	1,987	139	3,362	459	1,982	198
Windham	302	169	789	7	377	185	691	14
Statewide	29,470 (53%)	3,909 (7%)	21,490 (39%)	548 (1%)	28,051 (51%)	6,156 (11%)	20,438 (37%)	772 (1%)

Table 29b: Is a Subsequent Mediation Expected to Occur?

Judicial District	Yes	No	Unknown	No Response
Ansonia-Milford	2,594	170	780	9
Danbury	2,860	160	1,163	28
Fairfield-Bridgeport	5,928	701	1,817	61
Hartford	5,515	512	1,289	130
Litchfield	1,598	215	497	47
Meriden	237	28	88	1
Middlesex	1,409	286	192	25
New Britain	2,356	304	820	20
New Haven	4,237	348	1,585	82
New London	2,289	362	457	19
Stamford	3,210	142	2,245	108
Tolland	921	45	252	7
Waterbury	5,289	190	296	226
Windham	1,100	86	74	7
Statewide	39,543 (71%)	3,549 (6%)	11,555 (21%)	770 (1%)

Table 30: Will the Parties Benefit from Further Mediation?

Judicial District	Yes	No	No Response
Ansonia-Milford	3,319	111	123
Danbury	3,810	173	228
Fairfield-Bridgeport	7,736	675	96
Hartford	6,550	616	280
Litchfield	2,002	171	184
Meriden	322	26	6
Middlesex	1,469	365	78
New Britain	3,157	255	88
New Haven	5,533	494	225
New London	2,461	392	274
Stamford	5,034	556	115
Tolland	1,127	75	23
Waterbury	5,525	231	245
Windham	1,166	85	16
Statewide	49,211 (89%)	4,225 (8%)	1,981 (3%)

Supplemental Information by Party

July 1, 2013 – December 31, 2020

If a party disagrees with anything contained in a Mediator's Report or wishes to provide additional information about a mediation session, a party is permitted to file supplemental information which becomes part of the court's file.

Table 31: Supplemental Information Filed by Party

Judicial District	By Mortgagee	By Mortgagor	Total
Ansonia-Milford	4	5	9
Danbury	13	3	16
Fairfield-Bridgeport	16	12	28
Hartford	33	29	62
Litchfield	4	3	7
Meriden	1	-	1
Middlesex	10	1	11
New Britain	23	8	31
New Haven	23	31	54
New London	26	8	34
Stamford	12	20	32
Tolland	27	4	31
Waterbury	9	5	14
Windham	28	2	30
Statewide:	229	131	360

Requests to Extend the Mediation Period

July 1, 2013 – December 31, 2020

Table 32: Requests to Extend the Mediation Period

Judicial District	By Mortgagee	By Mortgagor	By Mediator	Total
Ansonia-Milford	1,238	2,649	484	4,371
Danbury	1,184	2,183	516	3,883
Fairfield-Bridgeport	1,497	5,631	246	7,374
Hartford	3,125	2,254	5,515	10,894
Litchfield	879	1,553	788	3,220
Meriden	241	199	9	449
Middlesex	737	290	9	1,036
New Britain	1,572	1,971	188	3,731
New Haven	1,539	5,282	810	7,631
New London	1,967	2,041	196	4,204
Stamford	1,677	3,251	135	5,063
Tolland	689	485	228	1,402
Waterbury	1,359	1,348	1,142	3,849
Windham	1,020	1,096	512	2,628
Statewide:	18,724 (31%)	30,233 (51%)	10,778 (18%)	59,735

Mediation Objections Filed

July 1, 2013 – December 31, 2020

Table 33: Mediation Objections Filed by Party with Case Outcome

Judicial District	Party	Pending Cases ¹²	Cases Withdrawn	Cases Dismissed by the Court	Judgments of Strict Foreclosure	Judgments of Foreclosure by Sale	Miscellaneous Judgment	Total
Ansonia-Milford	Mortgagee	42	318	15	240	89	1	705
	Mortgagor	5	29	3	25	11	-	73
Danbury	Mortgagee	130	411	38	322	77	2	980
	Mortgagor	14	31	3	41	17	1	107
Fairfield-Bridgeport	Mortgagee	134	543	220	492	158	5	1,552
	Mortgagor	24	64	39	95	56	5	283
Hartford	Mortgagee	121	587	25	454	111	3	1,301
	Mortgagor	30	34	3	100	33	1	201
Litchfield	Mortgagee	42	241	17	206	64	7	577
	Mortgagor	2	20	1	20	7	6	56
Meriden	Mortgagee	4	16	1	34	8	2	65
	Mortgagor	1	5	-	-	4	-	10
Middlesex	Mortgagee	31	91	2	92	20	-	236
	Mortgagor	12	13	1	10	4	1	41
New Britain	Mortgagee	54	236	67	263	87	-	707
	Mortgagor	5	26	15	22	16	-	84
New Haven	Mortgagee	183	603	10	538	117	2	1,453
	Mortgagor	22	65	1	54	14	2	158
New London	Mortgagee	44	218	11	211	50	7	541
	Mortgagor	11	27	2	36	6	-	82
Stamford	Mortgagee	341	721	70	451	64	20	1,667
	Mortgagor	129	90	11	102	16	43	391
Tolland	Mortgagee	18	84	38	96	14	3	253
	Mortgagor	-	8	-	13	5	2	28
Waterbury	Mortgagee	92	324	36	309	37	9	807
	Mortgagor	5	22	3	37	6	1	74
Windham	Mortgagee	31	167	13	133	51	-	395
	Mortgagor	8	17	-	18	4	-	47
Statewide	Mortgagee	1,267	4,560	563	3,841	947	61	11,239
	Mortgagor	268	451	82	573	199	62	1,635

¹² May include pending cases no longer in FMP.

Mediation Outcomes

July 1, 2013 – December 31, 2020

Table 34: Cases Completing Mediation by Judicial District

Judicial District	FMP Terminated by Judge or Mortgagor	FMP Completed		Total
		Cases	Percentage	
Ansonia-Milford	594	905	60%	1,499
Danbury	712	845	54%	1,557
Fairfield-Bridgeport	1,668	1,637	50%	3,305
Hartford	1,137	2,238	66%	3,375
Litchfield	501	611	55%	1,112
Meriden	84	118	58%	202
Middlesex	107	739	87%	846
New Britain	899	939	51%	1,838
New Haven	1,237	1,666	57%	2,903
New London	473	1,174	71%	1,647
Stamford	1,388	1,157	45%	2,545
Tolland	173	580	77%	753
Waterbury	1,003	1,528	60%	2,531
Windham	169	781	82%	950
Statewide	10,145	14,918	60%	25,063

Table 35: Mediation Outcome for Cases Completing Mediation

Judicial District	Loan Modification-Non-HAMP	Loan Modification- HAMP	Loan Modification- DOJ ¹³	Partial Claim	Reinstatement	Repayment	Forbearance	Loan Payoff	EMAP	Sale	Short Sale	Deed-in-Lieu	Extended Law Day/Sale Date	Not Settled
Ansonia-Milford	440	216	1	3	23	4	1	10	14	23	59	12	22	77
Danbury	414	119	-	-	31	8	-	5	21	20	111	14	26	76
Fairfield-Bridgeport	899	265	1	1	37	4	1	4	23	14	139	26	61	162
Hartford	1,177	346	-	5	60	24	5	3	53	23	97	34	194	217
Litchfield	299	96	-	1	42	13	2	6	13	14	48	17	47	13
Meriden	60	16	-	1	5	3	-	-	5	2	5	4	7	10
Middlesex	231	67	-	2	20	9	3	2	10	22	46	16	129	182
New Britain	510	156	-	6	46	14	5	-	23	10	57	16	55	41
New Haven	819	428	3	2	52	16	8	8	26	22	102	16	42	122
New London	551	215	4	7	43	10	3	3	23	25	65	31	68	126
Stamford	602	166	8	-	54	14	2	13	6	47	86	24	17	118
Tolland	270	44	-	2	50	13	1	-	12	19	35	16	59	59
Waterbury	829	156	-	3	68	16	8	4	30	7	96	30	119	162
Windham	367	76	-	-	34	4	2	2	19	12	86	37	139	3
Statewide:	7,468	2,366	17	33	565	152	41	60	278	260	1,032	293	985	1,368

Comment: Of the 14,918 cases that completed mediation, mortgagors in 10,980 of those cases were able to stay in their homes. This represents a 74% home retention rate.

¹³ Indicates a Department of Justice loan modification pursuant to the 2012 National Mortgage Settlement with Bank of America, N.A.; CitiMortgage, Inc.; JP Morgan Chase Bank, N.A.; Residential Capital LLC and affiliates (formerly GMAC); and Wells Fargo & Company/Wells Fargo Bank, N.A. These modifications are no longer available.

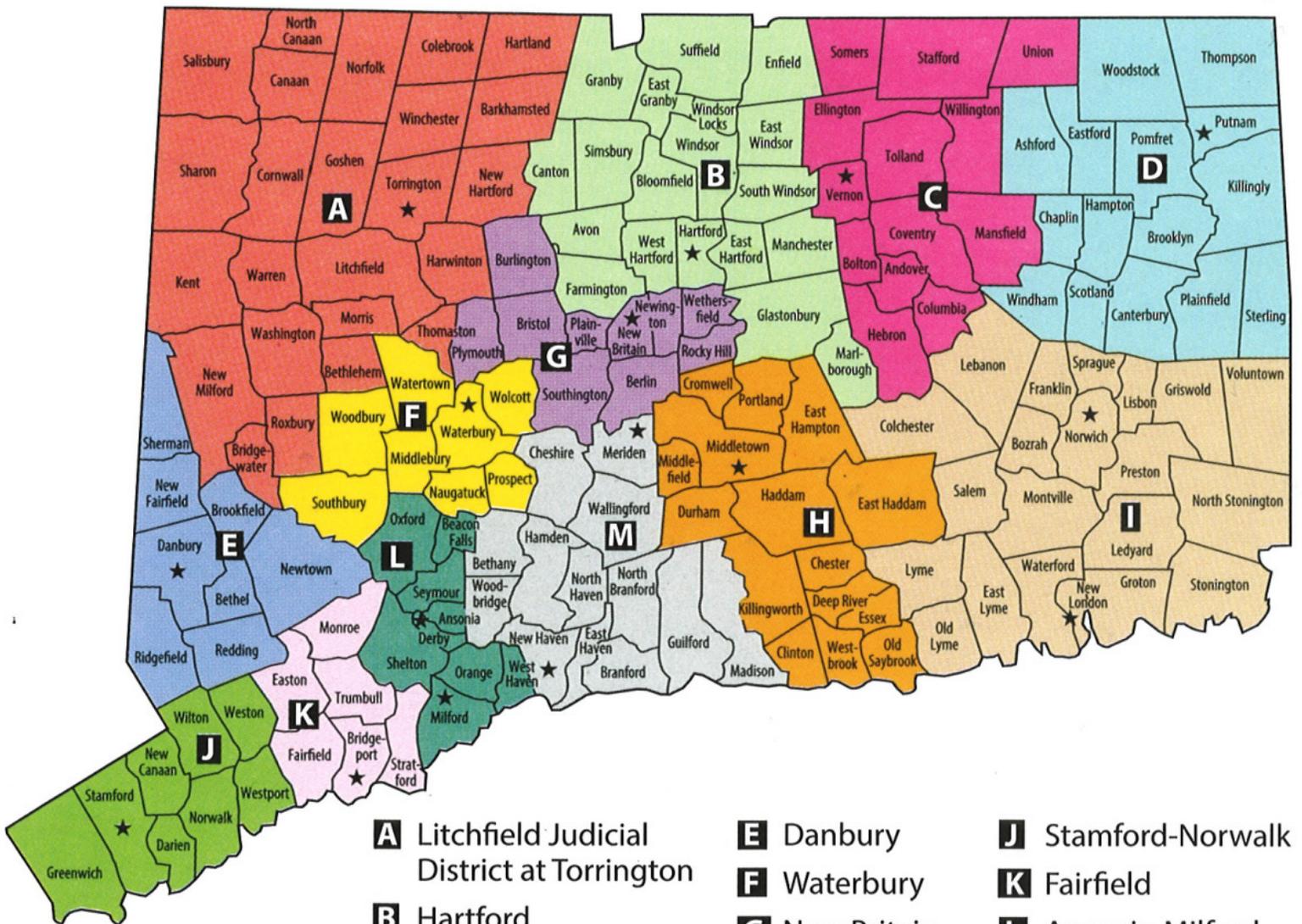


Appendices

A through E

Appendix A

Connecticut Judicial Districts



- | | | |
|-----------------------------------------------------|----------------------|---------------------------|
| A Litchfield Judicial District at Torrington | E Danbury | J Stamford-Norwalk |
| B Hartford | F Waterbury | K Fairfield |
| C Tolland | G New Britain | L Ansonia-Milford |
| D Windham | H Middlesex | M New Haven |
| | I New London | |

★ Indicates town where Judicial District Courthouse is located

Appendix B

Premediation Report JD-CV-134

**FORECLOSURE MEDIATOR'S
PREMEDIATION REPORT**

JD-CV-134 New 8-13
C.G.S. § 49-31(c)(4); P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
www.jud.ct.gov

COURT USE ONLY

FMPRE



Name of Case

Docket Number

Return Date

Judicial District

Name of Mediator

Date(s) of premediation meeting(s)

The following is a report of the premediation meeting(s):

1. Did the mortgagor(s) attend the scheduled meeting(s) with the mediator? Explain Yes No

.....

2. Did the mortgagor(s) fully or substantially complete the forms and furnish the documentation requested by the mortgagee? Explain: Yes No

.....

3. Did the mortgagee timely supply the forms, required documentation and information:

to the mediator? Yes No Date supplied: _____

to the mortgagor(s)? Yes No Date supplied: _____

4. Other information relevant to the objectives of the mediation program:

.....
.....
.....
.....
.....

Mediation with the mortgagee will be scheduled.

Mediation with the mortgagee will not be scheduled; mediation is terminated.

Note: Any mortgagor wishing to contest such determination shall petition the court and show good cause for reinclusion in the mediation program, including but not limited to a material change in financial circumstances or a mistake or misunderstanding of the facts by the mediator.

This report was delivered to all parties on _____

Mediator's signature

Date

Print Form

Reset Form

Appendix C

Mediator's Report JD-CV-89 (Page 1)

FORECLOSURE MEDIATOR'S REPORT

JD-CV-89 Rev. 7-13
C.G.S. § 49-31n; P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
www.jud.ct.gov

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FMRPT



Name of Case		Docket Number	Return Date
Judicial District	Name of Mediator		Date Mediation Held

1. Did the parties engage in conduct consistent with the objectives of the mediation program?

Plaintiff Yes No If no, explain: _____

Defendant Yes No If no, explain: _____

Did the parties possess the ability to mediate?

Plaintiff Yes No If no, explain: _____

Defendant Yes No If no, explain: _____

2. Did the mortgagor submit a complete financial package to the mortgagee? Yes No

If no, explain: _____

3. What foreclosure alternative has the mortgagor requested?

- Loan modification Repayment Reinstatement
 Short Sale Deed in lieu Modification of sale date/law day

4. Has the mortgagor been previously evaluated for a similar request? Yes No

If yes, prior to mediation In mediation

If yes, has there been a change in circumstances since that evaluation? Yes No

If yes, explain: _____

5. Has the mortgagee responded to the mortgagor's request? Yes No Not Applicable

Description of the response: Approval Denial

Explain: _____

Is the mediator aware of any material reason to disagree with that response? Yes No

If yes, explain: _____

6. Has the mortgagor responded to the mortgagee's offer on a reasonably timely basis? Yes No Not Applicable

Explain: _____

7. Has the mortgagee requested additional information from the mortgagor? Yes No

If yes, what are the stated reasons for the request and by what date must the information be submitted so that all financials will remain current?

Page 1 of 2

Print Form

Reset Form

Mediator's Report JD-CV-89 (Page 2)

Docket Number _____

8. Has the mortgagor supplied, on a reasonably timely basis, additional information reasonably requested by the mortgagee? Yes No Not Applicable

If no, reason: _____

9. Is information provided by the mortgagor still current for the mortgagee's review? Yes No

If no, list the out-of date information and the reason it is no longer current: _____

10. Has the mortgagee provided a reasonable explanation of a denial for the foreclosure alternative requested? Yes No Not Applicable

Is the mediator aware of any material reasons to disagree with the denial? Yes No

If yes, explain: _____

11. Has the mortgagee complied with the statutory time frames for responding to requests for decisions? Yes No

If no, explain: _____

12. Did the parties satisfy the expectations set forth in the previous report?

Plaintiff Yes No Not Applicable

Defendant(s) Yes No Not Applicable

If no, explain: _____

Is a subsequent mediation session expected to occur? Yes No Don't Know

Describe the expectations for each party both prior to and for the next mediation session, if applicable: _____

13. Will the parties benefit from further mediation? Yes No

Additional comments: _____

This report was delivered to each party to the mediation on: _____
(Date)

Mediator's Signature (Date)

JD-CV-89 Rev. 7-13 (Back/page 2)

[Print Form](#)

[Reset Form](#)

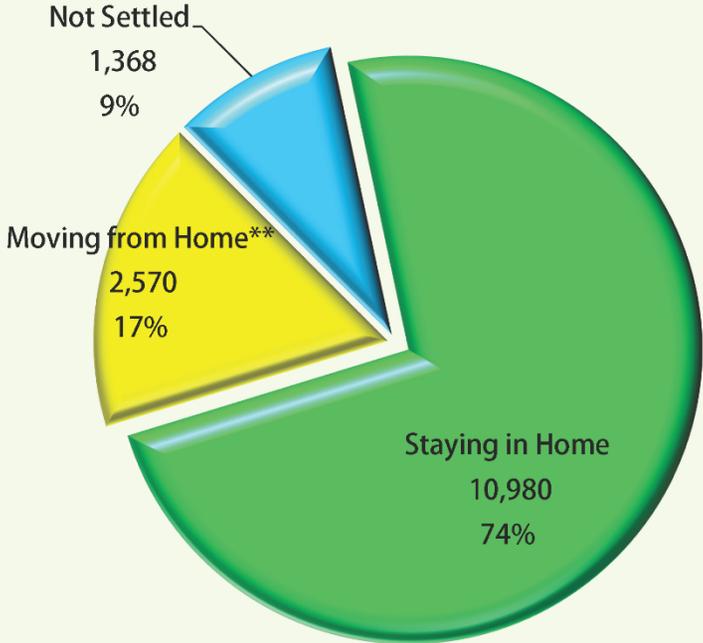
Appendix D



Foreclosure Mediation Program Case Outcomes

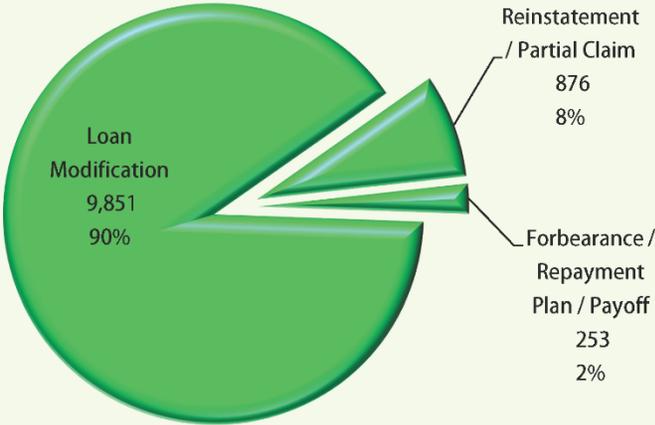
July 1, 2013 through December 31, 2020

STATEWIDE



14,918
cases have completed mediation

91%
settlement rate*



Staying in Home
outcome distribution

* Settlement Rate is "Moving from Home" plus "Staying in Home" divided by cases that have completed mediation.
 ** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.

Appendix E

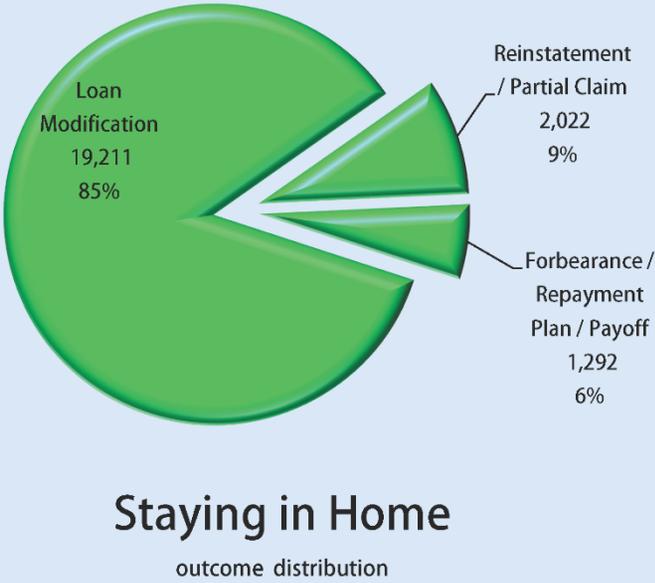
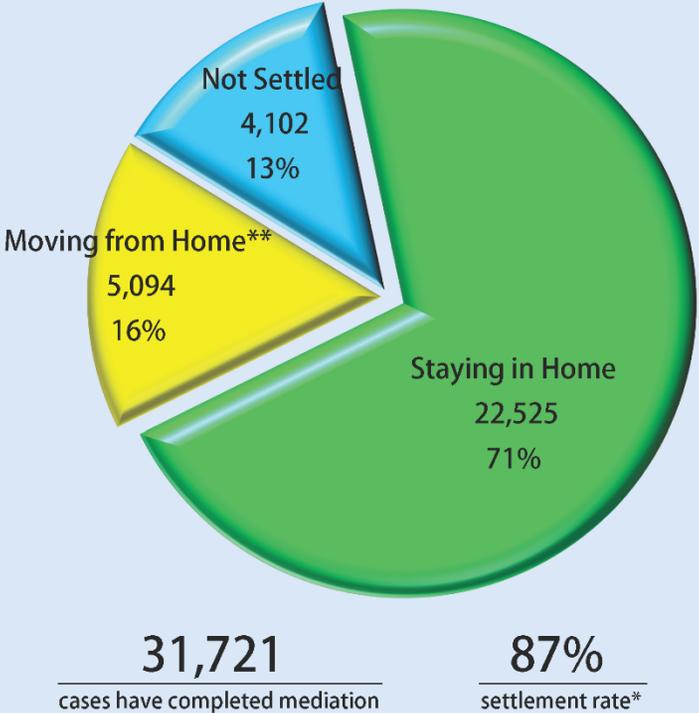


Foreclosure Mediation Program

Case Outcomes

July 1, 2008 through December 31, 2020

STATEWIDE



* Settlement Rate is "Moving from Home" plus "Staying in Home" divided by cases that have completed mediation.

** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.