

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 19-145—HB 6996

Banking Committee

Appropriations Committee

**AN ACT EXTENDING THE EZEQUIEL SANTIAGO FORECLOSURE
MEDIATION PROGRAM UNTIL JUNE 30, 2023**

SUMMARY: This act (1) extends the state’s foreclosure mediation program for four years, until June 30, 2023, after which the court may not accept new mediation requests and (2) designates the program the “Ezequiel Santiago Foreclosure Mediation Program.” By law, the program terminates when the mediation of all timely submitted requests concludes.

The act also extends the reporting requirement of program data, but on a reduced schedule (§ 6). Prior law required the chief court administrator to annually report to the Banking Committee, until March 1, 2019, a summary report of the mediation program, including program data. Under the act’s program extension, the same report must instead be submitted on a biennial basis, by March 1, 2021, and March 1, 2023, respectively.

The state’s foreclosure mediation program is available to (1) owner-occupants of a one- to four-family residential real property who use it as their primary residence and (2) religious organizations. The property must be located in Connecticut, and the owner-occupant must be either the borrower under a mortgage on the property or a permitted successor-in-interest (i.e., someone who, among other things, has title to the property due to certain events such as divorce or the borrower’s death).

The mediation program brings together judicial branch mediators; lenders; and borrowers or owner-occupants, as applicable. If an eligible borrower or owner-occupant files an appearance and requests mediation, the lender must participate.

EFFECTIVE DATE: Upon passage