

**TESTIMONY OF SHERRY FERNANDEZ  
IN FAVOR OF HOUSE BILL 5165**

My name is Sherry Fernandez and I am a resident of Norwich. Thank you very much for allowing me to speak in favor of House Bill 5165.

I am a widowed mother with two daughters aged 27 and 24. I have worked at SeaCorp, Inc. for 4 years. I bought my home in 2004. I was ecstatic because at the age of 47 I finally had my own home. The home was all I dreamed of since I had my kids over 20 years ago. Unfortunately, over the past few months I had been in danger of losing that home.

In October of 2007, my doctor told me I had to have foot surgery to correct a large bone spur. At first I went to physical therapy in the hopes that surgery would be unnecessary and I could continue to work. Unfortunately, the therapy did not fix the problem and I agreed that surgery was my only option. In December 2007, I had foot surgery and have been unable to work since then. My doctor tells me I won't be able to return to work until March. I don't have disability coverage to cover my expenses while I am out on sick leave. I called my mortgage company to let them know about my health problems and to see if we could work out a payment plan. I was put in touch with a financial advisor right away. When I spoke with the advisor I was told that the only thing he could do was move my payments from the beginning of the month to the end. Obviously, that was not going to help me. When I asked if the payments could be deferred in any way I was told flatly, no. I was determined not to go into foreclosure so I called several different agencies for other types of assistance. I called the 211 Infoline and was given information on some resources, none of which could assist me.

I have been able to keep up with my payments by using my tax return in order to pay my mortgage. In addition, Thames Valley Council for Community Action has provided some energy assistance. I have also gone to the food bank so I could have enough food for my daughter and myself.

If EMAP was funded, I would have had a place to turn to right away. My health issue is short term and I have been doing the best I can to keep myself from falling into foreclosure. I have worked hard my whole life to get to this point. After my husband had passed away, I received public assistance to help put myself through college in order to make my dream of owning a home and providing a better life for my two daughters possible. If this bill had only been passed when I was having my problems, I wouldn't have had to work nearly as hard to keep from losing my home.