

Dear Chairmen and Members of the CT Housing Committee:

2/19/2009

Folks are hurting in our State of CT. One foreclosure is one too many in our neighborhoods. CT is at number 10 in the Union (50 states) for foreclosure rates and has an increase of almost 70% in bankruptcies.

CT is not in good shape as far as jobs in the state. Our unemployment is much higher than reported due to areas like my, who borders with another state - where we have to work in another state. No jobs in CT!

Please help to instate a **"Memorandum on Foreclosures" in our State of CT. Folks need help until the economy can get back on its' feet. Term at least till the end of 2009 and or a min. of 18 months.**

The banks and corporation get help - now what about the people of CT!

It's not all about sub-prime. If people lose their jobs and until they land another position they are unable to make their mortgage payments.

The "HOPE" and other projects that are present in CT are not working.

The American hard working citizen in our state needs help!!!

My story and many like my - I have lost my job in June 08 (NY) and have not been able to land another job to date. Working in the insurance industry that has eliminated positions, I am hopeful for 09 but I need a little help until that time. Where is my help!

I fall in-between the cracks as a female and they will only qualify me for assistance once I have a job with "sufficient income". "HOPE" does not work. The Governor's mediation program is of no help. If I had sufficient income than I would not be asking for assistance!

The tax paying, American citizen who is a resident of CT, needs real help during these economic times and not cover-up programs as they exist now!

The banks are destroying peoples' credit as they are struggling to survive, especially once a job loss occurs. Once the folks have bad credit, this prevents a person from obtaining a job, since potentials employers are checking a person credit report. My included. The State of CT must prevent the banks from destroying a person credit, prevent them for obtaining a job.

Next - why doesn't the State of CT provide "Bankruptcy Laws" to exempt primary residence - one's home? I.e.: - Case - like FL (100%), and TX (300,000 and going up to 500,000).

Are they the only states in the union that care about its' citizens? Where's CT? 75,000 is an antique amount and should be 100%!

These three items that need immediate instatement in CT to help its citizens/residents in February 2009 are as follows:

- 1 - Memorandum on Foreclosures till the end of 2009 (min.)**
- 2 - Bankruptcy Laws to exempt one's home 100% (not just 75,000)**
- 3- Prevent the banks from destroying a person credit report after a job loss.**

Thank you the opportunity to be heard by the CT Housing Committee.

Best regards,
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