

**TESTIMONY OF REGINA G. DOWLING  
IN SUPPORT OF CONTINUED FUNDING  
FOR THE CONNECTICUT FAIR HOUSING CENTER**

My name is Regina Dowling. I am the Program Director of and an Instructor in the Paralegal Studies Program at the University of Hartford. I am submitting this testimony in support of the Connecticut Fair Housing's request that its funding be renewed. Funding for the Connecticut Fair Housing Center ("the Center") is crucial.

I first became familiar with the Connecticut Fair Housing Center's foreclosure prevention work in December 2008 at an event sponsored by the Central Connecticut Paralegal Association at which a representative of the Center spoke. At that time, the Center was seeking volunteers to assist at clinics being held for homeowners who were in foreclosure. The Center was also seeking a location at which to hold clinics. We offered to provide space to train clinic volunteers, and space at which to hold future clinics on our campus. The University of Hartford has a public purpose, is centrally located, is on a bus route, and our paralegal students are always anxious to assist. The Paralegal Program has a deep connection with the Hartford legal community. Within a few weeks of that initial event, we trained over 20 volunteers and assisted 8 homeowners at the first clinic. Since that time, we have continued to train volunteers and to hold regular clinics. The University of Hartford has offered permanent space in its new Handel Performing Arts Center located on Albany Avenue for the monthly clinic. Paralegal students and adjuncts volunteer each month at the clinic. The University of Hartford and the Paralegal Studies Program see the value of assisting homeowners in the community and supporting the efforts of a Center that has the same mission.

The clinics are effective. Homeowners have been provided assistance and have found help when they did not think there was any. The community is being positively impacted by the

work of the Center. It is imperative to the economic recovery of this community, and the State, that funding continue to the Center. The Center has done a tremendous job of reaching into the legal community for assistance and that assistance is taking root. Volunteers from the legal community (attorneys and paralegals) and the academic community (paralegal students and paralegal faculty, and law school students) have stepped forward to assist in the clinics on a volunteer basis. Representatives from the Mediator's Office attend the clinics each month. We continually hear back from mediators that the homeowners who have attended the clinic are prepared and understand the process. The more homeowners in foreclosure who can be assisted by the Center will ensure that more stability will be brought to the community. This stability is greatly needed.

Until now, the Center has been able to assist homeowners in foreclosure because it has received funding from the State through DECD. The Governor eliminated that funding from the State budget in the mistaken belief that it is duplicative of other work already being done. It is not. In fact, the Center is the only organization in the State, aside from Statewide Legal Services, that is addressing the legal needs of homeowners in foreclosure. It is the only organization in the state offering free legal representation for homeowners in foreclosure.

Without continued funding from the State, the Center will not be able to continue its important and effective work on behalf of homeowners in foreclosure. The failure to fund the Center will mean that more homes will be lost to foreclosure because families will not have the benefit of legal assistance. Homeowners who represent themselves *pro se* (without counsel) often do not understand the foreclosure process and do not have accurate information and as a result, are unable to represent their interests fully. The clinics provide homeowners with an understanding of the process and provide homeowners with accurate information free of charge. With so many unscrupulous agents attempting to benefit from the foreclosure crisis, the clinics

provide homeowners with free assistance from an entity that they can trust. Homeowners understand that the Center is there to assist them during this difficult period.

With every home that is lost to foreclosure, lost is the opportunity to restructure a mortgage, rectify an error in computation, or keep a family out of a shelter. There is continued discussion by this legislature and Congress about the foreclosure crisis. We in the private sector have stepped up to provide our assistance - to show that we see the value in helping those in our community who need it and to make the statement that we believe in our community - it is the obligation of this legislature to do its part in helping to solve the problem. The private sector cannot provide the funding, but we can provide, and we are providing, all that we are able.

In conclusion, it is my hope you favorably supporting the Connecticut Fair Housing Center's request for continued DECD funding to enable the Center to continue its important work assisting homeowners facing foreclosure. Thank you for your time and consideration.