Testimony of Dahlia Gordon
before the Appropriations Committee of the Connecticut Legislature
on behalf of the Connecticut Fair Housing Center

Thank you, members of Committee, for allowing me to speak tonight. My name is Dahlia Gordon and I am here to support the Governor's funding request for the Connecticut Fair Housing Center. I am one of the thousands of homeowners who were able to use the Center's free legal assistance and resources last year, and that assistance was critical in helping me avoid foreclosure.

I live in Windsor and I am raising two daughters by myself. My pay was cut last year through furlough days and I had major home repair and car repair expenses that depleted my savings. I knew that I would soon be unable to afford my mortgage. I was scared I would lose my home. How could I work with my bank when it only seemed to give me wrong information and the runaround? How could I face court when I couldn't afford a lawyer?

The Connecticut Fair Housing Center gave me hope by explaining what to do. I attended one of the Center's monthly legal clinics at the University of Hartford last summer. I learned that I was not alone, that I could represent myself by participating in the state's Foreclosure Mediation Program, and how I could best present my application for a modification, thanks to the presentation and the self-representation manual I received from the Center. I felt much less scared.

I still wanted to avoid the foreclosure process, and I tried to work with my bank. Eventually the bank wrongly denied my application for a modification, and sent me a letter threatening to start a foreclosure action in 30 days. I called the Center and asked its foreclosure prevention attorney whether I could do anything, and how I could stop the bank before it added thousands of dollars in foreclosure fees to my account.

The Center contacted the U.S. Department of Treasury and explained how my bank had wrongly denied my application. Soon the bank's decision was reversed and I had a trial modification. Even so, the bank continued to give me wrong information and called my house every day, threatening foreclosure. The Center told me how to handle these calls, and checked in with me to make sure that I was still heading towards a permanent solution.

Last year my savings were gone and I thought I would lose my home. I'm proud to say that I now have a permanent modification and will be able to keep my daughters and me in our home and our neighborhood. But there are thousands of other homeowners who are facing foreclosure, can't afford a lawyer, and don't know what to do. Please support the Connecticut Fair Housing Center so that those homeowners can have hope, and so that they can have help. Thank you again for listening to me tonight.