

**Statement of a Tenant Regarding Foreclosure**  
In support of S.B. 1212

**Jenna Messier**  
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I am a tenant living in Ansonia CT. Almost a year ago, I rented a carriage house behind the main house owned by my landlord. Recently, I received a notice from a bank that they had foreclosed on my landlord, and now are looking to evict me, even though I am a model tenant who has improved the property and has always paid my rent. I am here today to urge you to support SB 1212, to stop banks from being able to do this to good tenants, and enable us to stay in our homes.

I am saddened by the bank's foreclosure of the property where I am currently renting and living, at 137 Platt Street, Ansonia, CT. I found out the week of January 24<sup>th</sup>, 2011 that the bank had taken title to the property from the previous landowners. Since then, I have spent a lot of time researching my options, dealing with the real estate agent representing the bank, sending documents to various parties, and fortunately obtaining free legal counsel from New Haven Legal Services.

The reasons this situation saddens me are many. First of all, I moved here last June, coming to Connecticut with my 2 year old son after a difficult separation from his father. I chose Ansonia because my only sister lives in town with her partner and they are very supportive to us. I found this charming carriage house which rents at \$700 per month, which is much more affordable and comfortable than our previous Brooklyn apartment. I spent 5 or 6 weekends coming up to Connecticut in order to paint my new apartment, creating a bright and cheery space for us. At last, as a single parent, I had found peace of mind that my son is now safe, happy and well-adjusted in our home. But now this stability, which I worked so hard to create, is slipping away as I face looking for a new apartment which I can afford and which will provide the same level of safety and enjoyment for my son.

The second reason for my disappointment is that I had planned to stay in this apartment until I am able to purchase my first home. I am pursuing access to loans and down payment assistance, but I will probably not qualify for a loan to purchase this property until I can increase my income and obtain court-ordered child support. Both of these prospects cannot be arranged quickly. So I will probably have to use any savings to get a new apartment, instead of saving for a down payment. The cash for keys offers are only paid to the tenants after they leave, so this doesn't really help people living on the edge with no savings, as they will be required to pay first month's rent, last, and security deposit in order to hold an apartment.

I would like to suggest the option that my son and I stay in our apartment as the property is being evaluated and put onto the market for sale. I strongly believe that the property will decline further, if no one lives here for a year or more during re-sale. It does not benefit anyone; the community, renters, the banks, the real estate market, or the cities by having hundreds of cold, unlit, and empty houses which are prone to vandalism and blight.

I am willing to be an example of how a tenant can pay rent, maintain a property, cooperate with real estate agents, and perhaps even attract a new owner who will be guaranteed rental income upon purchase of the property. I hope I am able to attempt this "new way of doing foreclosure business" so that all of the stakeholders will benefit, paving the way for the foreclosures of the future nationwide.

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