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**Testimony before the Insurance and Real Estate Committee
In Opposition to Proposed HB 5031
An Act Concerning Security Deposits
By Virginia Gerena, 44 Standish St., Apt. AA, Hartford, CT 06114
January 25, 2011**

Good afternoon members of the Insurance and Real Estate Committee. My name is Ginny Gerena. I am an Advocacy Unlimited graduate and an avid participant in KTP (Keep the Promise Coalition). Please consider the proposed HB 5031, An Act Concerning Security Deposits.

I request that you please take into consideration the fact that because of the high unemployment rates and large number of disabled and fixed and low income individuals in CT, that it isn't a good idea to allow an increase in more months for security deposits to 4 months. It is already difficult making ends meet with rent, utilities, medication and other expenses. CT residents can't afford it.

This bill would make more people homeless in CT which would in the long run be more expensive for this State. It would surely be incurring more expenses on State programs and that wouldn't be cost effective for CT.

Personally, I am a disabled veteran and was homeless for three years during which time I lived in many homeless programs. I couldn't afford their fees which, in turn, made it difficult to save for an apartment. But thanks to the Veteran's Assistive Supportive Housing (VET VASH) program and the Rapid Rehab program which paid my security deposit, I was finally able to obtain housing. These are effective programs. Please consider this petition. Thank you for your time.