

Testimony of Jack and Sarah Harrington
Before the Appropriations Committee of the Connecticut Legislature
On Behalf of the Connecticut Fair Housing Center

Members of the Committee, thank you for your time. We are Jack and Sarah Harrington, and we are here to ask you to support the Governor's funding request for the Connecticut Fair Housing Center.

We first purchased our Manchester home in 1993 and have raised our family there. But after a series of setbacks and layoffs, including the collective loss of three jobs in a single year, and even with depleting our 401(k)s, we could no longer afford our mortgage payment. We tried to work with the bank, and even though we sent the payments it requested, and thought we were working in good faith, the bank went forward with foreclosure. We couldn't believe what was happening, and thought that the foreclosure couldn't happen because we had done what we were asked. We both worked two jobs so that we could afford a higher, but still modified payment, and thought there was still hope. Soon we were referred to the Connecticut Fair Housing Center, and spoke to the Center's foreclosure prevention attorney, who began looking into the wrongful foreclosure. Things were looking up.

But a few days later, on a Friday last April, a marshal came to our home and told us we had till Monday morning to leave. Our Law Day had passed months before, and we were now tenants in our own home, facing eviction.

We called the Connecticut Fair Housing Center and wondered if there was anything that could be done. The attorney returned to his office and dropped everything until we had stopped the eviction and tried to open our court case on the basis of the bank's mishandling of our case. Even though the foreclosure judge denied his request, even though we no longer owned our home, and even though the bank's attorney – the one who literally wrote the book on Connecticut foreclosures – told the Center that nothing could be done, the Center persuaded our bank to take another look at our financials.

Five months later, we were given a permanent modification, and our interest rate was lowered to 2%. We've kept our home. We're proud that our hard work, determination, and support as a family ended our nightmare. But we're also thankful that the Connecticut Fair Housing Center exists. Without the Center, we would have spent that April weekend packing our things and moving from our home of 17 years. Please support the Connecticut Fair Housing Center. Thank you for listening to our story.