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**Written Testimony IN OPPOSITION OF BILL No. HB6479, ACC THE MAXIMUM AMOUNT OF MONEY DAMAGES IN A SMALL CLAIMS ACTION**

Cheryl diane Feuerman, March 15, 2013

Having been unable to attend the hearing regarding this bill, I am writing to urge you to oppose Bill No HB 6479 which I believe will encourage increased filing of debt collection cases by debt collectors.

I am a senior staff attorney for Connecticut Legal Services, Inc., (CLS) and the Project Manager of CLS' Consumer Law Project for Elders (CLPE). The CLPE provides legal assistance, free of charge, to seniors through-out the State of Connecticut who have consumer problems.

We have assisted thousands of seniors since the inception of the CLPE in 2002. Of those who contact us, only a few wish to file a small claims matter against an entity. Instead, many of the consumer matters we see involve a Connecticut senior in over his/her head with medical or credit card debt. Often, this debt results in a law suit brought against the senior by the debt collector. Many seniors are unable to attend the hearings scheduled so many of these cases result in a default judgment, often without the proof required to establish the ownership of the debt.

Those that can attend the hearing are often unrepresented and find themselves in the midst of a system that favors the debt collector – rather than having a hearing before the magistrate, they are told by the magistrate to first meet with the debt collector's attorney. These seniors report they feel compelled to enter into payment agreements they often can not afford regardless of whether they owe the debt or they are collection proof. Clearly the debt collection industry has the upper hand in these circumstances. Small claims court judgments are final and may not be appealed.

This bill would undoubtedly favor the debt collection industry and increase the number of cases that debt collectors bring in small claims court. I urge you to oppose **HB6479, ACC The Maximum Amount Of Money Damages In A Small Claims Action.**

Thank you for your consideration and the opportunity to submit written testimony.

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