Neighborhood Housing Services of New Haven

Positioning New Haven's Neighborhoods to Succeed

Written Testimony of Bridgette Russell Concerning Funding for the Connecticut Fair Housing Center

I am Bridgette Russell, the managing director of the New Haven Home Ownership Center at Neighborhood Housing Services of New Haven (NHS). At NHS of New Haven we provide free HUD and CHFA-approved counseling to homeowners facing foreclosure, and we are the largest such housing counseling agency in Connecticut. I submit this testimony in support of the Governor's funding request for one of our most valued partners, the Connecticut Fair Housing Center.

We have hundreds of clients in all stages of mortgage distress who rely on the free, specialized assistance that we provide, and Connecticut continues to have one of the highest foreclosure rates in the country. We work with the community to provide a wide range of services to meet the needs of our clients. Because many of our clients are facing foreclosure, we connect our homeowners to an attorney who can guide them as they navigate the court system. We do this by utilizing the attorneys at the Connecticut Fair Housing Center. The Connecticut Fair Housing Center attorneys can quickly analyze and assess a client's situation, thereby providing them with necessary, sound legal advice. In addition, our clients often need an attorney who can handle such a matter *pro bono*, or find another attorney who will. For years the Connecticut Fair Housing Center has been an invaluable resource providing necessary attorneys to assist our clients.

The Center's foreclosure prevention attorneys have been critical, not only in advising our clients and counselors, but also in educating our clients at our orientations. We also rely on the Center's foreclosure manual as a reference for clients going through the stressful process of defending themselves in court. A Center attorney is at our offices twice each month to meet with our clients and counseling staff and we communicate with them frequently through phone calls and email. As a result, we are better able to deliver our clients the services and assistance our clients need.

No other organization in the state provides the legal assistance and resources for homeowners and counselors on which we and our clients rely. Please know that your past support for the Connecticut Fair Housing Center and its foreclosure prevention efforts has been a tremendous investment in the stability and health of our community and our state, and please support continued funding for the Center. Thank you for considering this request.

Sincerely,

Bridgette P. Russell

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