

Testimony of Bonni Piccione
Before the Appropriations Committee of the Connecticut Legislature
On Behalf of the Connecticut Fair Housing Center

Members of the Committee, thank you for the opportunity to tell you why I support funding for the Connecticut Fair Housing Center. My name is Bonni Piccione, and I'm here to ask you to support the Governor's funding request for the Connecticut Fair Housing Center.

I own a home in Danielson, and I am a part-time pastor at the United Protestant Church of Sterling. My difficulties started in 2008 when I lost my other job, which was my main source of income. I struggled to keep paying my mortgage. Then, in 2009, a company told me it could get my bank to lower my monthly payment. By the time I realized I was a victim of a scam, it was too late. I had paid thousands of dollars to this company. At their direction, I was now behind on my mortgage, and, because I was still out of work, I couldn't catch up. The next thing I knew, a marshal served me with foreclosure papers.

I did everything I could to try to save my house. I went back to school so I could get a better paying job. I got into foreclosure mediation, and I worked with a housing counselor at Catholic Charities to make sure the financial documents I submitted to the bank were as perfect as possible. Finally, in 2012, it looked like all of my hard work had paid off. I found full-time employment as a hospice chaplain. The bank agreed to give me an affordable payment that would let me keep my house.

I felt an enormous sense of relief and like my life was finally back on track. But the numbers on the final documents the bank gave me didn't add up—it appeared the bank had made a mathematical error. However, no one at the bank seemed able to fix their mistake or explain what was going on. The negotiations dragged on for months and seemed to get nowhere. I began to lose hope that I'd ever get to keep my house. Then the bank told me it was too late—it wouldn't give me the agreement, and I'd have to start the process all over.

That's when I was referred to the Connecticut Fair Housing Center. A foreclosure prevention attorney there agreed to represent me in the foreclosure case.

The attorney went to court with me and explained to the judge how badly the bank had mishandled my case. The judge told the bank it had to give me the loan modification we had agreed to and he gave them a timeline of just one month to get it to me. When the bank still wouldn't do it, my attorney went back to court to advocate for me, and the judge decided to fine the bank each day until it gave me the agreement.

Finally, in June 2013, I got the papers finalizing my loan modification, and my nightmare was over. I got to keep my house, and I now have a monthly payment that I can afford. Even with all of my hard work, I don't think I would be in my home today were it not for the Connecticut Fair Housing Center to advocate for me when the bank broke its promises and I felt like I had nowhere to turn. Please support the Connecticut Fair Housing Center, and thank you for listening to my story.