

Testimony of Mavis Silvera in Support of Continued Funding for the Connecticut Fair Housing Center

Good evening Senator Bye, Representative Walker, and distinguished members of the Committee. My name is Mavis Silvera, and I am a homeowner here in Hartford. I am here today to testify in favor of continued funding for the Connecticut Fair Housing Center. I want to tell you my story and how the Connecticut Fair Housing Center helped me save my home for myself and my family.

A few years ago, I began having difficulty paying my mortgage due to a reduction in hours at work, storm-related damage to my home, and the loss of a tenant. I tried both on my own and with the assistance of a Judicial Branch mediator to get a loan modification to keep me in my home, without success. Wells Fargo was unwilling to work with me. Instead of giving me the loan modification that I needed, they continued to ask for additional documents.

When I reached out to the Connecticut Fair Housing Center for assistance, they assigned my case to an attorney and immediately began investigating my situation. They told me that what I was going through is not unusual, and they assured me that they had handled similar cases in the past. The Center is the only statewide nonprofit offering no-cost help to homeowners facing foreclosure. They also have developed extensive knowledge and expertise in representing homeowners and dealing with banks that refuse to follow the law.

The Center advocated for me within the mediation program and in front of a judge. They helped me get all of the paperwork required by Wells Fargo finalized. With their help, I was able to get a loan modification within just a few months of their involvement. The terms of the modification include significant reduction in the amount that I owe, making my home more affordable in the long term. I can make my monthly payments and not worry every day that I will lose my home. Now, I am fixing up my home with assistance from the City of Hartford. Eventually, I will be able to have a tenant again. The assistance of Center helped me, helped my family, and even has helped the economy as I can now invest in my property. Thank you for your time, and please help the Center continue its important work.