



Written Testimony of Kevin Taylor Concerning Funding for the Connecticut Fair Housing Center

I am Kevin Taylor, the Executive Director of Neighborhood Housing Services of Waterbury (NHSW). At NHSW we provide free HUD and CHFA-approved counseling to homeowners facing foreclosure. Our programs serve Waterbury and 21 other communities in Western Connecticut, including Danbury, Naugatuck, and Torrington. NHSW also offers classes and counseling for homebuyers, financial fitness classes, and reverse mortgage counseling. 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 and specialized assistance that we provide. Connecticut continues to have one of the highest foreclosure rates in the country, therefore our services are essential. Because many of our clients are facing foreclosure, we connect our homeowners to the attorneys at the Connecticut Fair Housing Center, who can guide them as they navigate the court system. The Connecticut Fair Housing Center attorneys can quickly analyze and assess a client's situation, and provide them with necessary, sound legal advice. In addition, our clients often need an attorney who can handle such a matter *pro bono*, so we refer them to the Connecticut Fair Housing Center attorneys first, and even if they do not have the capacity to represent the client, they make sure to connect the clients to reputable members of the private foreclosure bar. For years the Connecticut Fair Housing Center has been an invaluable resource providing necessary legal assistance to our clients.

The Center's foreclosure prevention attorneys have been critical, not only in advising our clients and counselors, but also in educating 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 office once a 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 the foreclosure prevention services our clients need.

No other organization in the state provides the legal assistance and resources for homeowners and counselors that the Connecticut Fair Housing Center offers. 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. Please support continued funding for the Center. Thank you for considering this request.



Sincerely,

A handwritten signature in blue ink, appearing to read "Kevin T. Taylor". The signature is fluid and cursive, with the first name "Kevin" and last name "Taylor" clearly distinguishable.

Kevin T. Taylor
Executive Director
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