Connecticut
Fair Housing Center

Testimony of Jeffrey Gentes
In Support of House Bill 6782

Good afternoon. My name is Jeff Gentes and I manage the foreclosure prevention work at the Connecticut Fair Housing Center.[1] I want to thank Senator Coleman, Representative Tong, and the rest of the Committee for giving me the chance to speak today.

We at the Center strongly support House Bill 6782, An Act Eliminating the Sunset Date for the Foreclosure Mediation Program.

Your work in creating the Foreclosure Mediation Program in 2008 at the beginning of the foreclosure crisis has helped save more than 14,000 homes. The program has an 85% settlement rate even though 74% of mediations involve self-represented borrowers. Given the immense problems thousands of Connecticut homeowners facing foreclosure have encountered when dealing with mortgage companies, problems we at the Center hear about every day, we know that many of these homeowners would have lost their homes if mediation weren't available.

We expect the foreclosure crisis to last another three years, and we expect that the vast majority of homeowners facing foreclosure will continue to represent themselves in court, without a lawyer. When the crisis is over, most homeowners facing a foreclosure lawsuit will still be on their own and still need mediation – perhaps even more so then, when many federal mortgage programs that have made resolution easier will have expired.

Those homeowners will be able to survive the process, and come to resolution, but only if foreclosure mediation is still around. Landlord and tenants in housing court and parties in family proceedings have long benefited from dedicated mediators. Homeowners facing foreclosure should always have mediation available.

Given the Foreclosure Mediation Program's success and the continuing need of tens of thousands of homeowners for mediation, we thank you for your leadership in creating and working to improve the foreclosure mediation program. We thank you for raising House Bill 6782, a bill that would eliminate the Program's sunset date, and ask that you support it.

[1] The Connecticut Fair Housing Center is the only statewide nonprofit providing representation and advocacy for homeowners facing foreclosure. We have reached homeowners in at least 166 towns since 2010. In 2014 alone, we provided individualized advice, representation, and/or in-person education to more than 1,800 homeowners facing foreclosure.

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