

**Written Testimony of Kathleen Gillane  
To the Appropriations Committee of the Connecticut Legislature  
In Support 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 Kathleen Gillane, and I'd like to share my story about why the Connecticut Fair Housing Center is so important for Connecticut homeowners.

I still own a home in Barkhamsted, thanks to the assistance and expertise of the dedicated attorneys at the Connecticut Fair Housing Center. I worked full-time steadily for over 32 years. Then, the business I worked for had financial difficulties under new ownership during a manufacturing downturn, and I was laid off. I had no pension or retirement plan. I was able to continue my medical insurance under COBRA, but it was extremely expensive. I had to use my savings and IRA to pay premiums. I depleted funds paying for this, my mortgage, and basic living expenses as I sought less costly insurance and new work. Then I needed a sudden surgery. Unfortunately, I was unable to work for a few months and had no income or unemployment compensation. It became a struggle to even pay the mortgage, and soon I was in foreclosure.

I did everything I could think of to try to save my house. I got into mediation. Jobs were scarce but I did independent bookkeeping, until clients did not pay me. I worked for the Census Bureau, but couldn't find out how that would be considered by the bank as it was temporary work over a few years. I found a new full-time job, until the owner's friend needed my job. I got a roommate. To expand my job search, I took and passed the CT state exams for Office Assistant and Secretary 1 positions and achieved scores in the 90s, where passing is 65.

I sent the bank the same paperwork, over and over again. I couldn't get anywhere. I felt totally overwhelmed by the volume of paperwork required - sometimes 68+ pages at a time. It was costing me money (that I didn't have to spare) to fax documents that the banks needed. Their machines had problems reading pages, and then I'd have to send again. They would send the incorrect versions of the form, or a form that had shading and then could not be read. It was so overwhelming, and felt like a full-time job. I felt as if I was working blindfolded. I couldn't find out what the income requirements and ratios were in order to find work that would meet those requirements. I did what I could to exist, constantly in fear.

I appreciated that the government initiated programs to help people like me during the economic downturn. However, the requirements and regulations, especially at the beginning, were often unknown to me, as well as to the bank's Home Preservation Specialist. The bank had a different excuse every time. When I fell behind, and subsequently found work, the bank first told me I was eligible for a loan modification. It took my payments for several months and then changed its mind. I applied again and was told: "Unfortunately, after carefully reviewing the information you've provided, we are unable to adjust the terms of your mortgage through the Home Affordable Modification Program because you are current on your mortgage loan and after reviewing the financial information you provided us we have determined that you are not at risk of default because you have the ability to pay your current mortgage payment using cash reserves or other assets." Not at all the case! The wrong form letter was sent to me and I was never sent another. I applied again, but the bank miscalculated my monthly income and said I didn't qualify. I felt overwhelmed, confused, and scared.

*(continued)*

Then I met an attorney with the Connecticut Fair Housing Center. She helped me understand what was happening in the foreclosure and how I could advocate for myself with the bank. The Center's attorneys were there to answer my questions and help me understand my options. I finally felt like things were coming back into focus. I was given clear answers, finally!

Last January, I finally got some good news. I was approved for a loan modification, with a monthly payment I could afford. Today, I am no longer in foreclosure. I am relieved to know I will be living in my house for a long time. Very important - my 87-year-old mother no longer has to worry about this (two for one helped). In addition, my home is also currently a home for a formerly homeless friend, who now has a safe place to stay and get back on her feet.

Foreclosure is confusing for homeowners, and the banks don't make it any easier for us. Working with the foreclosure prevention attorneys at the Connecticut Fair Housing Center made all the difference for me. Thank you for listening to my story, and please continue to support the Connecticut Fair Housing Center.