

Testimony of Maria Reyes
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 express my fervent support for the Connecticut Fair Housing Center. My name is Maria Reyes, and I'm here to ask you to support continued funding for the Connecticut Fair Housing Center.

I own a home in Hartford, and am a single mother of 3 children. My difficulties began in 2010 when my ex-husband I separated, and he moved out of the home. We eventually divorced and I kept the home and custody of our children, but with much less income. I fell behind on my mortgage payments, even though I was working multiple jobs to try to stay afloat.

After the bank sued me I participated in the foreclosure mediation program from fall 2011 to spring 2012, but was unable to reach an agreement with the bank. I then tried to work directly with the bank for months after mediation, but that also lead nowhere. My former mediator then referred me to the Connecticut Fair Housing Center, and in May 2014, I attended its monthly foreclosure prevention clinic at the University of Hartford. After the clinic presentation, I met one-on-one with an attorney from the Center, who informed me of the options I had if I wanted to keep the home. She also referred me to a local housing counseling agency, where I could get help on submitting a loan modification application.

I remained in contact with the Center's attorney and frantically contacted her a couple months later when I received a motion for strict foreclosure judgment in the mail. The Center attorney filed a petition asking the court to allow me to participate in mediation again, and represented me at my foreclosure judgment hearing the following week. I felt so relieved to have someone represent me in court, as I am a native Spanish speaker, and the hearing was very intimidating to me. With the Center's help I was able to participate in the foreclosure mediation program, and got extra time from the court to apply for a modification.

After several months, I was denied for a modification under the federal FHA-HAMP program. The Center attorney reviewed my denial, determined the bank had miscalculated my income, and appealed the denial on my behalf. During this time, the Center attorney also helped me get more time from the court to continue the modification process. In March 2015, the bank finally offered me a trial modification plan with an affordable payment. I completed the trial plan, and received permanent FHA-HAMP modification in August 2015. The modification provided me with an affordable payment, which would allow me to keep my home, and a roof over my kids' head.

The Connecticut Fair Housing Center helped me for over a yearlong period where I would have otherwise lost my home. Without the Center's help I would have had a hard time navigating the foreclosure process because of my limited knowledge and English-proficiency. The Center helped me surpass the bank's initial modification denial, and eventually get the best workout I qualified for. The Center's work is indispensable to homeowners facing the multiple hurdles a foreclosure presents. I am so grateful for the Connecticut Fair Housing Center's assistance and ask that you continue to support the Center.