In 2003 my mother was diagnosed with a brain tumor, which resulted in a severe acquired brain injury. My mom couldn't walk or talk and needed full time care. I knew the hardships I would face, but there were no choices, so I quit my job and took care of two families, cooking, bathing, shopping, and taking over physical and occupational therapy for my mom at home because there were few if any services available to a person of her age with an acquired brain injury. It was a difficult life to live, with very little support. Though, the one saving grace through this tragedy was that I was able to provide constant care to my mother because we lived next door in our in-law apartment that was built in 1992; the portion of our home which is now crumbling.

I understood at the time the sacrifice I was making. A decade of my life - my entire 30's - were not lived because I became a full time care taker. Along with coming to terms with sudden loss of my mother as I knew her and our 'normal', was the knowledge that I would not be able to further my professional goals. As a single parent, I had children to care for and they needed my financial support, which would be further limited if I didn't continue working and furthering my educational goals. Unfortunately, once again, there were no choices, so I found a bright spot in the midst of the adversity. The one thing that lessened my anxiety over the future of my children and I - we had a home. A home I believed would always be here. It wasn't fancy, but it was a roof over our heads.

Since that time, things have changed some. My mother regained her ability to walk and talk, but is still severely brain injured and my father is now legally blind and also needs support. I am also the single parent to a 10-year-old daughter. I am now a photographer; having had to reinvent myself by changing professions to fit our circumstances; I run my business from my home. 90% of my work is in-office and only 10% of my work is in the field, which allows me to be at home most of the time to care for my family and without which, I would have no employment and no way to continue caring for my ailing parents or my child. So you see, everything, our whole lives are entwined in our home.

Just before receiving the news that our foundation was failing, I made the decision to refinance and made updates to prepare our home for eventual sale once my parents pass, and in the meantime, added additional business space, so I could work with clients inside during winter months. Once half the renovations were completed, we received this grim news.

Now each day I face constant feelings of anxiety not knowing when my house will become unsafe, or god forbid, collapse. I walk out onto my cement slab porch and see it rapidly deteriorating after a couple of years of extreme weather, with just four supports holding up the front of our home, which rest on the deteriorating concrete. Each exit and entry is a constant reminder that eventually it will fall, I just don't know when. With no other family and nowhere to go, I am left to wonder what will become of my daughter and I, and who will care for my parents.

I constantly think about the years I have perfected my credit, to know that I am tied to a mortgage of a crumbling home and know that there is no contingency plan. I cannot buy another home while paying this mortgage and if my house falls, I will have no choice but to abandon the mortgage, but will then have bad credit and where will that leave us? You cannot even rent an apartment with bad credit.

Every morning brings about a constant influx of anxious ideas and notions about how we can possibly escape this situation, but by each evening, they are all dismissed, once each has been fully contemplated and I unwillingly resign myself to accepting there are still no solutions.

I realize our financial situation is dire at best. Like many others in our state and across the country, we live paycheck to paycheck and for those of us who are self-employed and living on a single income, there can be a long stretch between those checks. Paying for our foundation to be replaced is not an option, when weeks go by and you are unsure if you will have enough in your bank account to buy groceries.

Every day I see the concern on the face of my 10-year-old, who should be happy and secure, but instead worries just as I do about the fate of her home, as she watches her bedroom walls and ceiling crack right before her eyes. "Where will we go?" is a regular question at my house and I have no answer to give.

Each day I find it hard to get out of bed and face another day. Depression has completely taken over and I imagine this is what hopeless looks like. We can't move forward or even form an emergency plan. My ability to work, parent and live suffers greatly due to the unknowns we face.

Every single day I wake up angry that I am forced to pay for homeowner's insurance to be told they are not responsible if my house collapses. This cannot be real. How could our state leaders allow this to happen?

Please tell me what kind of tax relief will cover expenses between $200, 000 and $300,000 dollars? There needs to be real solutions to these issues that CT homeowners are facing:

- Credit forgiveness in the case that we are forced out of our homes because they become unsafe
- Protection from banks seizing other assets if we have to abandon our mortgages
- Retroactive coverage by insurance companies to cover the cost of damages in ALL failing foundation cases, both new and old
- The release of FEMA funds to fix our homes, if all else fails
- Temporary, emergency housing for those of us who have nowhere to go, if our homes should become unsafe

If I leave you with one thing today, it will be the understanding that while we are talking about crumbling foundations, we are really discussing people; their lives, their livelihood, their families, there security, their wellbeing; both physical and mental. We are talking about their children and their children's children, their employment and their futures.

I thank you for listening to me today and please consider the many lives affected by this disaster. We implore you to find a quick and real solution to this far reaching and devastating issue.

Hallie Westcott
44 Mather St.
Manchester, CT 06042

halliewestcott@gmail.com