



**Testimony of Jeff Gentes  
In SUPPORT of House Bills 6996, 5163, and 5164**

Senator Bergstein, Representative Santiago, distinguished members of the Committee: thank you for the opportunity to speak today. My name is Jeff Gentes. I manage the fair lending and foreclosure prevention work at the Connecticut Fair Housing Center<sup>1</sup> and co-supervise the Housing Clinic at Yale Law School. I'm here in **strong support of H.B. 6996, which would extend the Foreclosure Mediation Program for four years, and two bills that would provide specific protection for homeowners with crumbling foundations, H.B.s 5163 and 5164.**

Thanks to the oversight and regular improvements that you have made, and the experience of Judicial's foreclosure mediators have gained, the Program is as successful as ever. The Program has helped more than 20,000 households keep their homes since 2008. Preventing preventable foreclosures also saves cities and towns money and preserves value for neighbors of properties in foreclosure.

Mediation already exists for eviction and family cases where many of the parties don't have lawyers. The Program is critical for homeowners in foreclosure who need to take limited funds and return to making mortgage payments rather than pay a lawyer. And, because a significant number over the past four years have been reverse mortgage foreclosures, we need mediation to help seniors age in place.

We know some local banks believe they can fix any fixable problem before foreclosure begins, and that mediation only adds to the cost of doing business. These local banks, however, only provide cover for the national banks and mortgage companies that are responsible for most of the worst industry behavior. Moreover, locals aren't perfect, and mediators can help find solutions that eluded banks and homeowners before the foreclosure started.

While we support this bill, **we strongly recommend that you go further, and make the Program permanent.** Even though numbers are lower, there will always be death, divorce, and disabilities, and other financial problems that lead to foreclosures. The need won't go away.

We support the **crumbling foundation bills** because they would protect homeowners who have been left in a lurch through no fault of their own. These homeowners often have mortgages backed by the federal government, and lenders almost always refuse to reduce principal on such mortgages. These bills would provide needed protection.

Thank you again for this opportunity to testify.

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<sup>1</sup> The Connecticut Fair Housing Center is the only statewide nonprofit that represents homeowners facing foreclosure. We have reached constituents in every single town in Connecticut through materials to help homeowners represent themselves and in-person or individualized advice for homeowners facing foreclosure. We provided in-person or individualized assistance to more than 1,000 homeowners facing foreclosure in 2018 alone.