



The Jerome N. Frank
Legal Services Organization
Housing Clinic

**Testimony of Jeff Gentes
In SUPPORT of SENATE BILL 916**

**AN ACT CONCERNING FORECLOSURE, ASSIGNMENT AND OTHER ENFORCEMENT ACTIONS FOR
UNPAID SEWER ASSESSMENTS AND OTHER FEES AND CHARGES**

Sen. Rahman, Rep. Kavros DeGraw, Sen. Fazio, Rep. Zullo, and other members of the Committee: thank you for allowing me to testify. My name is Jeff Gentes. I manage the foreclosure prevention work at Connecticut Fair Housing Center* and co-supervise the Housing Clinic at Yale Law School.** I write to express our strong support for Senate Bill 916 because it would reduce abusive and unnecessary WPCA foreclosures.

Starting a foreclosure on a homeowner for unpaid sewer bills adds at least \$2500 to the total debt. **Sewer lien foreclosures primarily benefit (1) the attorneys** with connections to the sewer authorities, some of whom have reaped six figures in fees over the past few years, and **(2) those attorneys' favorite marshals**. Foreclosures do not create extra revenue for the WPCAs, they are costly for the mortgage industry, and they clog the courts.

The pandemic has demonstrated that most WPCAs can collect in other ways, while still benefiting from the statutory 18% interest and maintaining their infrastructure. Furthermore, thanks to your expansion in 2021 of a CHFA-administered loan program (EMAP), there are more ways for authorities to be paid back by homeowners.

Nevertheless, in the past year, WPCAs in municipalities like Bridgeport, Branford, Derby, Stonington, and Suffield have continued foreclosing on bills that are around \$2,000 or less. In other words, these authorities take bills for amounts like \$384 and \$661 and turn them into bills for \$3000 or more overnight. The homeowner must pay this inflated amount because of this unconscionable abuse of government power. While banks with mortgages on the property sometimes pay off the WPCA's ransom, they demand repayment from the homeowner and threaten their own foreclosure actions.

WPCAs have other options. They can bring collection actions. They can wait till the home is sold or refinanced. And if they need cash, they can bond and use these secured liens as collateral. **There is no excuse for threatening someone's home over so little money.**

Please support S.B. 916. Thank you again for the opportunity to testify today.

* Connecticut Fair Housing Center is a statewide nonprofit representing homeowners facing foreclosure. We have provided in-person or individualized advice to more than 13,000 homeowners facing foreclosure since 2010, including constituents in all but one municipality.

** This letter does not reflect the institutional views of Jerome N. Frank Legal Services Organization, Yale Law School, or Yale University.