

From: [Laura Hilton](#)
To: [HSGTestimony](#)
Cc: [Rep. Lemar, Roland](#); [Sen. Looney, Martin](#); Senator@blumenthal.senate.gov; senator_murphy.senate.gov
Subject: In support of H.B. 6531 and H.B. 6528
Date: Thursday, March 4, 2021 10:07:08 AM

Dear Reps. McGee and Smith, Sens. Lopes and Anwar, and members of the Housing Committee:

My name is Laura Hilton I am a resident of New Haven. I am testifying in support of Connecticut H.B. 6531 - An Act Concerning the Right to Counsel in Eviction Proceedings and H.B. 6528 - An Act Concerning the Sealing of Eviction Records.

I have seen the cascade of problems that follow housing insecurity in my own life with my parents' and aunt's foreclosures. Although these bills concern the right to counsel during eviction, I feel the gravity of the loss of the housing is the same. What is the truly the different between a mortgage and a rent, one is a servitude to the bank and another to a landlord? Before my parents' foreclosure, I was naive to how easy it is to fall behind payments in our social system. My parents are both hardworking people, my mom is a nurse and my dad is a construction worker. Like most working Americans, we had delicate financial stability that was decimated when within four years my father, my sister, and I had medical emergencies requiring hospital stays. The financial burden was too overwhelming to bare even with my father picking up side jobs to try to supplement their income.

At first, my parents had no legal guidance to help them and they struggled with trying to keep our home. When foreclosure paperwork was filed against them they were fortunate enough to scrape enough money together to hire a lawyer to help negotiate with the bank, which afforded them a few more years in the house. Unfortunately the bank burdened my parents with their legal fees, making the mortgage payment over \$3000 a month. Despite not being able to save their house, having counsel to help them transition and plan for the difficult future was immensely helpful for well intentioned people who were dealt an unlucky hand in a system devoid of safe guards for its citizens.

It has been excruciatingly painful to see my parents have to desert the home that my father helped build with his own hands. Unfortunately their struggle continues today. As is customary, their credit scores have tanked and they are blacklisted with a foreclosure. They have found resistance when trying to find a rent and the eventual hope of buying even a modest home in the distant future seems insurmountable.

This is why I feel it is necessary to include tenant protections against eviction blacklisting.

If my parents didn't face thousands of dollars in medical bills they probably would have been able to keep their home. This is a similar story to many people who have faced difficult situations, like losing a job due to Covid, medical bills due to hospital stays before or during Covid or increasing costs to take care of family who have had similar loses. I believe the role of society is to provide for its people, and protections against blacklisting is one step to help people stay integrated in society even through hardship.

I strongly support H.B. 6531 and H.B. 6528 and urge you to favorably vote these bills out of the Housing Committee.

Sincerely,

Laura Hilton

New Haven, CT