

From: cynthiajhd@aol.com
To: [JWMTR Exhibits](#)
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3/20/17

Dear Co-chair Johnson, Co-chair Gomberg, and Members of the Committee,

I am writing, as succinctly as I am able, with a personal story, as well as my personal belief in support of foreclosure avoidance programs. I am particularly in support of the counseling services provided by organizations such as Nedco.

Housing instability is a severe problem and unbelievably stressful for many people. My personal story began when my parents, a retired, upper middle class couple for over fifty years, had their entire life savings stolen while simultaneously, gradually developing age related health problems. It was a perfect storm of disaster that caused them, eventually, to be so financially distraught, even after years of their attempts to accept the situation and "fix" the resulting problems, that they were being threatened with losing the modest home they now live in. (They got out of their much more expensive home soon after the original embezzlement occurred, which happened in the middle of the housing crisis.)

Without going into more detail, the summarizing factor that is important is this; in order for me to help my parents, I needed to learn a LOT of information about subjects I knew very little about, in a hurry. Without the assistance of the foreclosure avoidance program and without the kind help of both Sandra and Emily of Nedco who helped steer us, guide us, inform us, and who went out of their way to 'be there' for my parents, I can honestly say that my parents' situation would have continued to spiral out of control in a downward and very sad direction, until depression and illness and disaster would be the only thing they would know in their final years.

Instead, with the help of the foreclosure avoidance program and nedco, my parents are doing much, much better now. I was very naive as to how to help them in the beginning. I didn't understand what anything meant or how to deal with things to help improve them on their behalf, and what my parents needed was an advocate besides me, who was more knowledgeable, someone I could also learn from. We needed an advocate we could trust. It's a frightening world when you are in financial despair, made even more frightening when you don't have people you can go to for information to guide you. The world of financial trouble becomes a trap, for many, that they can not find their way out of -- not without help programs. Financial problems create a world of fear, sadness, desperation, confusion, and lead to worse. It isn't good for individuals and it isn't good for society. Without programs such as the foreclosure avoidance program, people can become as vulnerable and lost, due to their lack of knowledge and knowledgeable guidance, as toddlers would be after wondering away from their parents. In that analogy, a lost toddler would be expected to find a helpful adult, willing to guide them or take them back home. But what would happen if that lost toddler wandered indefinitely without finding a helpful adult? Financial devastation is a confusing, frightening world, especially for the elderly. I am so very thankful that my parents were able to find programs to guide them.

We were able to stop the foreclosure because of Nedco's knowledge of and advise to apply for a program called OHSI. We did not know what to do - but Sandra and Emily from Nedco did. They helped my parents to learn, to apply, and to move forward. I am so very thankful to OHSI, Nedco, and the foreclosure avoidance program. My gratitude is personal, heartfelt, immense, and is the main reason I am writing this letter.

As to my second reason I'm writing this letter of support, my personal belief is this: The competition of human beings, when there is a resulting acceptance of the theory: "the strongest survive and it is *just fine* (or even deserving) for the weakest among us to suffer and perish" is the precise opposite of who, in my opinion, we are at our core. It is, again in my opinion, a very primitive and naive way for us to be operating in modern, advanced society, if that is what we are. The way we treat one another in society, the way we treat those who are poor, sick, in trouble and pleading for help coping with the challenges some deal with in life more than others, the way we treat animals, and the way we treat difference; these all reflect who we are as a species. At the point in our human evolution we are at (the point at which we seem to think we are at) I think we could do much better at realizing that caring about all of us, not just the one self or a limited few selves, is not merely important but essential for the progression and well being of us all. How we treat the weakest among is important, not for merely moralistic reasons, but for me, for survival and development of humankind. At the risk of my letter becoming more spiritual-based than political-based; we are all in this "earth experience" together. That is my opinion.

Please honor and support the wonderful programs we have in existence and increase them. They save people's lives. They help society. They speak to the kind nature of human beings at our core. And one of them gave my parents some much deserved relief and joy back in their lives, for their remaining years on the planet.

Thank you very much for taking the time to read my letter,
Very Sincerely,
Cyndi Harrington