

Remarks by Fred Connelly

Walk to the Hill, January 24, 2019

My name is Fred Connelly. I'm here to tell you about how a lawyer with Greater Boston Legal Services helped me save my house.

I grew up in Randolph. I married a girl from Quincy. We bought a house in Hough's Neck in Quincy and moved in two weeks before the blizzard of 1978.

I've always worked in building and construction. I worked on that house for many years. It was a summer cottage when we bought it – three doors up from the ocean. With my own hands I dug a new foundation for it. The city wouldn't let us rip it down, so I jacked it up, poured a new foundation, and built a new house around the old one. I love that house. It's the house where my son grew up. And where my son and grandson still live with my wife Rose and me.

In 1975, construction was slow. I saw an ad in the paper, and I started subbing at Blue Hill Regional Technical School – where I went to high school. It paid \$25 a day.

I ended up working at Blue Hill Regional for 30 years teaching construction tech, working with students on projects all around the school district. We did all kinds of jobs, repairing fire houses and police stations. After 9/11, we even painted an American

flag on top of Chikatawbut Hill in the Blue Hills because the students wanted planes to see it when they flew overhead.

In 2006, I was working a job with students when two of them got in a fight. I stepped in to break it up, and got pushed hard into some staging. It ruptured a disk in my back. The pain was excruciating. I couldn't work. It happened on my son's 18th birthday – February 2. I didn't work for two years after that, and I had three back surgeries. They finally put a stimulator in. The last surgery I had there was a 95 percent chance I might be paralyzed. And here I am now.

But then, I couldn't work at Blue Hills Tech. I couldn't work any of my side jobs doing construction or night school. And lots of other bad things started to happen.

My wife Rose got laid off from her teaching job. My son Joe got diagnosed with cancer. For about eight years we were struggling to make the mortgage payments. We knew we needed to refinance the house again, and I was fighting with the mortgage company. We struggled for years to work with the banks. But because we couldn't make the payments, we couldn't refinance the house.

So one day, I got a notice in the mail that we had to move out within 48 hours because the house was being foreclosed.

So we moved out – myself, Rose, Joe, and his six-month old son, Steven. My neighbors helped us move out everything we owned in 48 hours– all our clothes and furniture, and all my

tools and equipment that I had in my shop down the cellar. I never thought that after living my whole life by the rules and working hard that my family and I would end up homeless.

My wife called her sister who works for Quincy City Hall. She spoke to her supervisor, who advised us to call QCAP, Quincy Community Action Programs. That person told us to go get our beds and move back in – and that only a judge could put us out. And she said I needed to go to the Housing Clinic at Greater Boston Legal Services.

If my sister in law didn't work in Quincy City Hall, I wouldn't have found out about Greater Boston Legal Services. And If I didn't go to Greater Boston Legal Services, I don't think I ever would have gotten our house back.

Rose and I went to Boston and filled out the paperwork. Then I met Todd Kaplan, our lawyer. I don't know how many hours he worked on this. Hundreds. And he kept coming down to Quincy Court in front of the judge to help us figure out how to keep the house. He helped us for two and half years get this done. There was a lot of faxing! I got to know the folks in the insurance company at the top of the street real well. They let us drop off the whole folder and they'd photocopy it or fax it. Todd jumped through hoops with HUD and two different brokerage firms. The last time we were in court, the judge says you're not taking his house. You're not going to evict him now. He built the house himself. He's lived there forever. We have to do something.

That gave us the chance to buy the house back. In 1978, we bought it for \$15,200. We saved money to put down a new down payment, and bought it back for \$265,000. That was even less than what it was appraised for.

So things have changed a lot since I met Todd. I'm back working again. I work with my son, Joe, at Mass Save installing thermal insulation. I'm trying to build up my social security.

I want people to know that if people need help, Greater Boston Legal Services is where to go. What they do is fantastic. I've known four or five people in the same situation, and I said call them up. I've still got Todd's card in my pocket.

I want other people to be able to get the help that I did. I'm speaking for a lot of people who've had trouble and want to stay in their homes. I'm happy to have the chance to come here to the State House to tell people how civil legal aid helped me and my family and kept us in the house I built. Thank you, Todd. Thank you all for working to get more funding for civil legal aid. And thank you for letting our voices be heard.