TABLE OF CONTENTS

Executive Director’s Message ................................. 1
President of The Board’s Message ............................. 1
Fair Housing ......................................................... 2
Fair Housing Victories During 2011 ............................. 4
Foreclosure Prevention ............................................ 6
Promoting Integration: The Center’s Opportunity Project ...... 7
Mildred and Richard Loving Award Dinner ......................... 8
2011 Connecticut Fair Housing Center Supporters ............... 9
Financial Information ................................................ 11
Available Publications .............................................. 12

Mission Statement
The mission of the Connecticut Fair Housing Center is to ensure that all people have equal access to housing opportunities in Connecticut.

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Since the election of the United States’ first African-American president, many people have declared that we are now living in a “post-racial” country where discrimination based on race and color does not exist. Unfortunately, the Center’s investigations during 2011 demonstrated that housing discrimination based on race continues. The Center examined whether African-Americans with bad credit were denied housing more often than whites with bad credit. In 66% of the tests, African-Americans were denied housing even though the white tester also had bad credit. In a second project, which looked at whether African-Americans with housing vouchers were experiencing higher rates of discrimination than whites with housing vouchers, African-Americans were denied housing 87% of the time. Finally, in every home sales test completed, the African-American testers, unlike their white counterparts, were steered to buy a home in an area with high rates of poverty and lack of access to jobs, even though the African-American testers had more income and had been pre-qualified for a higher mortgage than their white counterparts.

Our work on foreclosure issues revealed similar results. The Center’s investigation into the maintenance of mortgage servicer owned properties showed that foreclosed properties owned by lenders in white neighborhoods are better maintained than similar properties owned in African-American and Latino neighborhoods.

In addition, the Center uncovered discrimination against Connecticut residents based on the presence of children, disability, national origin, and receipt of a housing voucher. To address this, the Center filed fair housing complaints in court or with administrative agencies, responded to requests for discrimination or foreclosure assistance from Connecticut residents, obtained monetary relief for the victims of housing discrimination, opened up housing to members of the protected classes, trained Connecticut residents on the fair housing laws, provided information on foreclosure court procedures and loan modifications to Connecticut residents, and assisted Connecticut homeowners in keeping their homes or making an orderly transition to alternative housing.

I want to thank everyone who contributed to the Center’s accomplishments in 2011. I hope that someday the need for the Center’s work will be over but until that day, I look forward to continuing the struggle for equal housing opportunity.

David Salazar-Austin
FAIR HOUSING

The Connecticut Fair Housing Center is a statewide nonprofit organization dedicated to ensuring that individual choice, and not discrimination, determines where people live in Connecticut. Because housing discrimination has a disproportionate effect on people with low incomes, we place a particular focus on the intersection of poverty and discrimination. To accomplish this, the Center takes complaints from people who believe they have been the victim of housing discrimination, conducts investigations into individual complaints to assess whether there is discrimination in the housing market, represents the victims of housing discrimination in filing complaints, provides education on the fair housing laws to both housing providers and those who may be searching for housing, and works with state and local policy makers to promote housing integration.

In 2011, the Connecticut Fair Housing Center:

• Assisted more than 200 households with housing discrimination complaints;
• Won a precedent-setting fair housing case which gave families with children greater access to the housing of their choice;
• Obtained more than $320,000 in compensation for the victims of housing discrimination;
• Opened up more than 200 units of housing formerly denied to people in the classes protected by the housing discrimination laws;
• Taught fair housing classes for more than 1,000 Connecticut residents at housing authorities, community and faith based organizations, homeless shelters, with landlords, and nonprofit organizations serving seniors, veterans, and people with disabilities.
FAIR HOUSING VICTORIES DURING 2011:

Gashi v. Grubb & Ellis: Mr. and Mrs. Gashi lived in a one-bedroom condominium they owned in Stamford. After welcoming their new baby boy home, they received a letter from the condominium association telling them there were now too many people in their unit. The couple was told to either move or be fined $500.00 per day. The Gashis sold their condominium at a loss. On June 23, 2011, the Connecticut Federal District Court held that the condominium association’s policy of permitting no more than two people per bedroom in units was discriminatory against families with children. This decision has already had a significant impact in opening up more housing to families with children. The parties have since reached a confidential settlement on the remainder of the Gashi’s claims.

Bilbo v. Hylton: Taika and Jermaine Bilbo are an interracial couple who attempted to sublet their rented home to an African-American woman, DeMechia Wilson, and her children. Although the landlord agreed the Bilbos could sublet the house, he refused to allow them to sublet to Ms. Wilson because he did not want “too many blacks” in the neighborhood, stating he thought the neighbors would object. The Department of Housing and Urban Development investigated and found “reasonable cause” to believe the statements in the Bilbos complaint. The case has now been filed in federal court.

Burney v. Luth: Alisha Burney, an African-American woman, moved from Maryland to Connecticut to be closer to her family. When looking for an apartment for herself and her two children, she was shown an apartment, but was later told that the apartment had been rented even though testing done by the Connecticut Fair Housing Center demonstrated it was still available. On the eve of trial, the Center settled this case for $15,000 in damages for the client, attorneys’ fees and an agreement not to discriminate in the future.

Stoner, et al. v. Hampshire House Associates, et al.: In August 2004, Alice Stoner asked that the manager of her condominium complex assign her a parking place close to her unit because Ms. Stoner suffers from disabilities that make it difficult for her to walk. The case recently settled for $15,000 and an agreement that the management company give Ms. Stoner the parking place she requested.

Steele v. Texiera: Susan Steele requested an accessible parking spot to accommodate her physical disability. After receiving no response from the condominium association, she worked out an arrangement with a neighbor to change parking spaces so that Ms. Steele could have a more accessible space. The condominium association refused to allow this change and the Center filed a discrimination complaint on Ms. Steele’s behalf. The Center was able to get Ms. Steele the parking place she needed as well as $3,500 in damages, attorneys’ fees and injunctive relief.

Silverman v. Dreamy Hollow Cooperative, et al.: Jacalyn Silverman has a physical disability that makes it difficult for her to walk long distances. She requested an assigned parking place from her cooperative which they denied. The Center agreed to represent her in a case filed with the Connecticut Commission on Human Rights and Opportunities. As part of the settlement of that case, Ms. Silverman will be assigned the space she requested for as long as she lives at the cooperative, the cooperative will attend fair housing training and will pay $4,230 in damages and attorneys’ fees.

“I am the victim of a devious predatory lending scam perpetrated by a church deacon in whom I had absolute trust. He had, after all presided over the funeral of my grandmother. After learning that I had good credit, he and his cronies conned me into purchasing several properties I could not afford by promising they would help make needed repairs and manage the properties. My case was an obvious case of predatory lending. As it turned out, I paid more for the houses than the seller was asking and the deacon and his friends pocketed the difference. Despite the patently illegal actions by the deacon and lenders, I searched for months before I found a lawyer to help me. Finally, I learned of the Connecticut Fair Housing Center. They tried to find me an attorney. They contacted at least six different law firms, none of which could take my case for one reason or another. Since they couldn’t find another firm to take my case, they took the case themselves, and with the help of another private attorney, brought my lawsuit in federal court.”

Janice Fleming, victim of predatory lending.
FAIR HOUSING VICTORIES DURING 2011 (continued)

Smith et al. v. TGM Waterford, LLC: This case involved a woman in a nursing home who was being assisted in moving back into the community through the Money Follows the Person program. The plaintiff was denied an apartment because the landlord did not want to accept someone who was disabled nor her rental assistance voucher. The Center was able to settle the case for payment of $25,000 to the plaintiff and the groups helping her, plus attorneys’ fees and injunctive relief.

Schnitzer v. Underwood Towers Limited Partnership, et al.: Linda Schnitzer is a disabled woman who had been assigned a parking space adjacent to her unit. At the time this case began, the landlord notified her and several other tenants with disabilities that their parking places were going to be re-assigned. The place assigned to our client was in a line of traffic which made it very difficult for her to get in and out of her van safely. After filing a complaint with Connecticut Commission on Human Rights and Opportunities, the Center had the client’s parking place relocated to a safer and more convenient location. In addition, the defendant agreed to pay $11,500 in damages and attorneys’ fees as well as mandatory participation in fair housing training.

Falcon v. Mark Twain Assoc. et al.: Maria Falcon, a single mother pregnant with another child, saw an advertisement for an apartment and applied for it. While she was there, the apartment manager questioned how she would pay the rent after she gave birth. When Ms. Falcon assured the manager her income would continue even after the birth of her second child, he then asked how she would pay the security deposit. Ms. Falcon had a security deposit guarantee from the Department of Social Services. The manager replied they only accepted cash for security deposits and Ms. Falcon was denied the apartment. The Center represented Ms. Falcon in a case filed with the Commission on Human Rights and Opportunities. The case settled for $24,500 in damages and attorneys’ fees. In addition, the defendants agreed to be trained on the fair housing laws.

Santana v. Jaquez: Leticia Santana was thrilled to receive a Section 8 rental assistance voucher from the West Hartford Housing Authority to help pay the rent. She began looking for an apartment in West Hartford landlord. He stated he did not take Section 8. Testing by the Connecticut Fair Housing Center confirmed that the landlord told applicants he did not accept Section 8 rental assistance vouchers. The Center filed a complaint with the Commission on Human Rights and Opportunities. The landlord agreed to accept Section 8 vouchers in the future and paid $4,000 in damages and attorneys’ fees.
FORECLOSURE PREVENTION

In response to a growing number of calls from communities of color complaining of predatory lending, unfair lending practices, and foreclosure issues, we have broadened our core fair housing mission to include a range of foreclosure prevention and fair lending efforts including teaching classes on how to represent yourself in court, creation of “Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners,” advising private attorneys on how to represent homeowners in foreclosure, working with housing counselors to advise them about their clients’ legal rights, and representing homeowners in foreclosure and fair lending litigation.

In 2011, the Connecticut Fair Housing Center:
• Taught more than 60 classes for homeowners facing foreclosure to teach them how to represent themselves in the court and mediation process;
• Distributed more than 6,000 copies of “Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners;”
• Hired two attorneys to assist homeowners in foreclosure, particularly those who were victims of predatory lending and/or who speak English as a second language, and to work on fair lending issues;
• Aided more than 700 struggling homeowners facing foreclosure through direct legal advice or assistance, including obtaining precedent-establishing results for victims of predatory lending and decisions confirming that lenders can be liable for homeowners’ attorneys fees;
• Worked with state legislators to pass a bill that puts a hold on foreclosure litigation until after the Court mediation process is over;
• Spearheaded a nationwide survey of mortgage servicers’ practices which demonstrated that homeowners with permanent mortgage modifications continued to face foreclosure;
• Worked with the South Central Regional Council of Governments on a unique expansion of outreach and assistance for homeowners facing foreclosure;
• Conducted four events with state legislatures to promote foreclosure prevention resources and to teach homeowners how to represent themselves in mediation;
• In conjunction with a faith-based group in Bridgeport, held two presentations on affordable loans, particularly for homeowners seeking to improve vacant properties;
• Conducted trainings for more than 140 Connecticut attorneys who represent homeowners and conducted a training for 80 lawyers at the National Consumer Law Conference;
• Created a listserv for sharing information and resources and recruited more than 180 Connecticut attorneys who represent homeowners to join.

“We truly believe it was the Center’s efforts that brought resolution to our situation. We needed an attorney, an attorney who understood the emotional and financial cost of the bank’s runaround, an attorney who could solve problems. We found that attorney through the Connecticut Fair Housing Center. It didn’t hurt that we could speak to him at all hours, every day of the week.”
Mike and Teresa Francis, foreclosure prevention clients
PROMOTING INTEGRATION: THE CENTER’S

“No persons of any race except the white race shall use or occupy any building on any lot except that this covenant shall not prevent occupancy by domestic servants of a different race employed by an owner or tenant.”

The above statement is from a racial covenant from West Hartford circa 1940.1 Racial segregation in Connecticut, as elsewhere around the country, is the result of a deep history of intentional acts, such as racial covenants, and presumptively neutral policies with obvious racial impacts, like the disproportionate placement of public housing in communities of color. Without understanding this history many people conclude that the racial segregation we see today is the result of individual choice and income limitations.

The Center’s Opportunity Project seeks to raise public awareness about:

- The historical forces which created Connecticut’s current racial segregation
- The impact current segregation patterns have on opportunities available to people of color and Connecticut’s economic future;
- The ways in which current public policies reinforce lines of segregation and how we can promote racial integration.

<table>
<thead>
<tr>
<th>Educational Opportunity</th>
<th>Economic Opportunity</th>
<th>Neighborhood/Housing Quality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students Passing Math Test Scores</td>
<td>Unemployment Rates</td>
<td>Neighborhood Vacancy Rate</td>
</tr>
<tr>
<td>Students Passing Reading Test Scores</td>
<td>Population on Public Assistance</td>
<td>Crime Index or Crime Rate</td>
</tr>
<tr>
<td>Educational Attainment</td>
<td>Economic Climate (Job Trends)</td>
<td>Neighborhood Poverty Rate</td>
</tr>
<tr>
<td></td>
<td>Mean Commute Time</td>
<td>Home Ownership Rate</td>
</tr>
</tbody>
</table>

Our work in this area is guided by a report commissioned from the Kirwan Institute for the Study of Race and Ethnicity, People Place and Opportunity: Mapping Communities of Opportunity in Connecticut. Drawing upon 50 years of social science research finding that where you live is a major determinant of life outcomes, “opportunity” is defined by eleven data points capturing the economic, educational and neighborhood characteristics of a census tract. One of the central findings of this report is that 81% of African-Americans and 79% of Latinos are living in “lower opportunity” areas—areas with struggling schools and high levels of poverty and crime. Only 25% of

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1 This racial covenant was discovered by Professor Jack Dougherty and his students at Trinity College while researching his web book “On The Line: How Schooling, Housing, and Civil Rights Shaped Hartford and its Suburbs.” For more information, visit http://ontheline.trincoll.edu/.
whites and 44% of Asians live in such areas. This year we reached out to housing developers, community groups, health advocates, town zoning attorneys, federal, state and municipal government officials to discuss why supporting opportunity policies is critical to ensuring that people of color in Connecticut have full access to the tools needed to excel.

We have also used the information from the opportunity report to guide our systemic testing program. Our testing revealed exceptionally high levels of housing discrimination in higher opportunity areas. The project paired African-American testers with Caucasian testers to determine if income or source of income was preventing African-Americans from moving to higher opportunity areas. Unfortunately, our testing revealed that people of color, even when they have higher income than Caucasians, face substantial barriers when seeking housing outside of minority-concentrated lower opportunity areas. We look forward to 2012 when we will expand our opportunity work to gather new supporters and develop additional policy tools to ensure that all of Connecticut citizens have access to opportunities.

"... I was living in a homeless shelter and trying to find a landlord who would accept my [housing] voucher. I found several I could afford with my voucher, but landlords did not want to accept it...I was turned down over and over again. When I applied, I was not even given a chance to show I was qualified. Because of this discrimination, I had to spend another two or three months in the shelter. I saw...[the voucher] as a way to choose where I wanted to live and as a way to a stable life. I felt that I did not have an equal chance to find housing...but with the help of the Center, I am no longer homeless."

Ernest Cameron
LOVING DINNER

The Third Mildred and Richard Loving Civil Rights Award Dinner was held on May 19, 2011. We honored Theodore Shaw, Professor at Columbia Law School, with the Loving Civil Rights Award, and Jeffrey Freiser, recently retired Executive Director of the Connecticut Housing Coalition, with the Edward M. Kennedy Legislative Advocacy Award.

As in previous years, the event was successful in broadening and increasing the sustainability of our fundraising efforts and raising awareness of our work with a state-wide audience. We look forward to the 4th Annual Loving Dinner to be held on Thursday, May 31, 2012.

We want to thank our Loving Dinner 2011 sponsors:

FAIR HOUSING DEFENDERS:
Metro Realty
Pullman & Comley, LLC
FAIR HOUSING SUPPORTERS:
AM Lithography Corp.
Axinn, Veltrop, Harkrider, LLP
Day Pitney, LLP
McCarter & English, LLP
Robinson & Cole, LLP
Shipman & Goodwin, LLP
Citizens Bank
MASTER OF CEREMONIES:
John Motley, Motley Beup

AUCTION DONORS
Billings Forge Community Works
Catherine Blinder
Cato Corner Farm
Connecticut Science Center, Lego International
Hartford Stage
Maria Cuerda
Nancy Aronie and Elizabeth Pickett
Real Art Ways
The Bushnell Center for the Performing Arts
The Hartford Symphony
The Mark Twain House
The Wadsworth Atheneum Museum of Art

We also wish to thank the following people and groups that helped make the 2011 dinner a success:
A&M Lithography
Artist’s Collective
FedEx Kinko’s/Hartford
Janice LaMotta
John Alves
John Motley, Motley Beup
Mark Kurtz
Marta Ostapiuk
Matt Fleury
Nathan Fox
Patrizi’s Florists
University of Hartford
Wesleyan University
Westside Wines

Photos from left to right: Hartford Mayor Pedro Segarra with speaker and honoree, Theodore Shaw; Jeffrey Freiser; Shirley and Mongi Dhaouadi, Executive Director, Council on American-Islamic Relations; John Motley, Master of Ceremonies; Housing advocates from Public Housing Resident Network (PHRN).
2011 CONNECTICUT FAIR HOUSING CENTER SUPPORTERS AND PARTNERS

The Center could not succeed without the generous support of private foundations, state and federal grants, private donations, and the public and private organizations who collaborate with us. We wish to thank everyone who contributed to and worked with the Center in 2011 including:

FUNDERS
Hartford Foundation for Public Giving
Connecticut Bar Foundation
Department of Housing and Urban Development
City of Hartford Community Development Block Grant Program
State of Connecticut—Department of Economic and Community Development
HUD Sustainable Communities Regional Planning Grant (as a Subgrantee of the Capitol Regional Council of Governments)
South Central Regional Council of Governments
Interest on Real Estate Brokers' Trust Accounts

COLLABORATING INDIVIDUALS AND ORGANIZATIONS
Action Advocacy Law Firm
Advocacy for Patients with Chronic Illness, Inc.
Advocacy Unlimited
Attorney A. Teresa Rodriguez
Attorney Diana Converse
Attorney Jason Westcott
Attorney John McCann
Beckman, Burns & Nguyen
Begos Horgan & Brown LLP
Bench-Bar Foreclosure Committee
Bender, Anderson, and Barba
Berry Gally and Company
Bingham McCutchen LLP
Bracewell & Giuliani LLP
Bridget Cusack
Cali & Pol
Capital Workforce Partners
Catholic Charities—Norwich
Center for Responsible Lending
CHFA Loss Mitigation Legislative Task Force
City of Bridgeport
City of Bristol
City of Middletown
City of Milford
City of New Haven
City of Norwich
City of Stamford
City of Stratford
Colorado Legal Services
Community Legal Services (Philadelphia, PA)
Community Legal Services in East Palo Alto
Community Mental Health Association
Community Renewal Team
Connecticut Congressional Delegation
Connecticut AFL-CIO
Connecticut Association for Human Services
Connecticut Bar Association
Connecticut Commission on Human Rights and Opportunities
Connecticut Department of Banking
Connecticut Department of Economic and Community Development
Connecticut Department of Public Health
Healthy Homes Initiative
Connecticut General Assembly
Connecticut Housing Coalition
Connecticut Housing Finance Authority
Connecticut Legal Rights Project
Connecticut Legal Services
Connecticut Loss Mitigation Task Force
Connecticut Money School
Consumer Law for the Elderly
Consumer Law Group
Co-opportunity
Covenant Shelters, New London
Covington & Burling
Community Renewal Team (CRT)
Danielson Senior Resource Center
Day Pitney LLP
Disability Resource Center
Fair Housing Association of Connecticut
Family Life Center
Family Services Woodfield
Florida Legal Services
Greater Hartford Association of Realtors
Greater Hartford Legal Aid
Greater New Haven Community Loan Fund
Hispanic Health Council
Homes Saved By Faith
Housing and Economic Rights Advocates
Housing Development Fund, Stamford

“I am a 74 year old veteran and am legally blind. In addition, I have diabetes and as a result, suffer from neuropathy in my feet, which causes me to lose my balance. I am currently living in housing owned by the Connecticut Institute for the Blind and subsidized by HUD. . . . [T]he Institute for the Blind began eviction proceedings against me claiming that I owed them rent . . . . I am now represented by Greg Kirschner at the Connecticut Fair Housing Center. Mr. Kirschner told me that HUD rules require landlords give oral notice of recertification if they rent to people who are sight impaired like me. To protect me from eviction and to stop the Institute for the Blind from terminating my subsidy, Mr. Kirschner filed a lawsuit in federal court. They have asked the Court to keep me in my apartment and to give me back my subsidy. In addition, they have asked the Institute for the Blind to go back to notifying me orally of the need to recertify and to give all notices about my tenancy both orally and in writing. If the Connecticut Fair Housing Center had not agreed to represent me in this, I am afraid that I would be homeless and on the street or forced to go into a nursing home.”

Robert Robbins, victim of housing discrimination
I am one of 28 Transition Coordinators that work with the Money Follows the Person program to transition people from nursing homes into the community of their choice. The counsel of the Connecticut Fair Housing Center is invaluable in assisting us in meeting the goals of the Money Follows the Person program. Too often when I look for housing for people transitioning from nursing homes to the community my inquiries are met with denials. I have been told that landlords do not want someone with a disability or do not want to let tenants make changes to apartments to make them more accessible.

The Connecticut Fair Housing Center has been instrumental in helping us overcome all of these obstacles.”

Parish Reid

How to Support the Center’s Work

Every day someone finds their way to our offices to ask for help with a discriminatory landlord, desperate living conditions, overt and subtle discrimination, or a foreclosure notice. To continue to help victims of discrimination and homeowners in foreclosure, we depend on many sources of funding. Individual giving helps us to further our goal of creating a sustainable and broad funding base at the same time it allows us to pursue housing equality.

To make a tax-free donation, please visit http://ctfairhousing.org and click on “Donate” on the right hand column.
## Financial Information

### Statement of Financial Activities

#### As of December 31, 2010

#### Revenue and Support

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$7,232</td>
</tr>
<tr>
<td>Settlement income, net of client share</td>
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<tr>
<td>Fundraising events, net of direct expenses</td>
<td>$18,075</td>
</tr>
<tr>
<td>Grants</td>
<td>$959,845</td>
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<tr>
<td>Training income</td>
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<tr>
<td>In-kind legal services</td>
<td>$197,400</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$3,487</td>
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<tr>
<td>Interest Income</td>
<td>$625</td>
</tr>
</tbody>
</table>

**Total Revenue and Support** $1,267,889

#### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>IOLTA grant</td>
<td>$51,600</td>
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<tr>
<td>CFGIA grant</td>
<td>$112,475</td>
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<tr>
<td>JBGIA grant</td>
<td>$16,018</td>
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<tr>
<td>Fair housing programs</td>
<td>$903,723</td>
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<tr>
<td>Management and general</td>
<td>$164,667</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$23,531</td>
</tr>
</tbody>
</table>

**Total Expenses** $1,272,014

**Net Assets—End of Year** $371,395

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“*I am a person with disabilities. A persistent and frequent back-up in my sewage caused me to pass out and lose sensation in my hands and feet, as well as a loss of balance, and other things. My doctor recommended that I have a live-in aide. When I requested permission to have that aide, with a letter from my doctor, my landlord responded with an ultimatum: either I assume the cost for pumping out the septic system or they would evict me for having an aide. When I refused to agree to pay for the septic repairs, my landlord tried to evict me. Since taking my case, the Fair Housing Center has filed a federal (fair housing) lawsuit on my behalf, and they have succeeded in having the eviction proceedings withdrawn... If it were not for the work of the Connecticut Fair Housing Center, I would not have been able to deal with all that has happened to me over the last 3 years, and I am grateful for their help.*”

— Donna Parris, victim of housing discrimination

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1This information is taken from the Center’s 2010 audit performed by the certified public accounting firm of Carney, Roy and Gerrol, P.C. A complete copy of the audit can be obtained by contacting the Connecticut Fair Housing Center.
AVAILABLE PUBLICATIONS

- All Neighborhoods Welcoming All People—a general guide to the Connecticut Fair Housing Center and its services (available in English and Spanish);
- Fair Housing for People with a Mental Disability (available in English and Spanish);
- Fair Housing for People with a Physical Disability (available in English and Spanish);
- Fair Housing for People in Recovery from Drug or Alcohol Addiction (available in English and Spanish);
- Fair Housing for Families with Children (available in English and Spanish);
- Fair Housing for Individuals with a Lawful Source of Income (available in English and Spanish);
- Fair Housing Training for Fair Housing Providers;
- People, Place and Opportunity: Mapping Communities of Opportunity in Connecticut;
- Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners (available in English and Spanish);

For copies of these materials visit our website at http://ctfairhousing.org or call 866-247-4401 to have copies mailed to you free of charge.

To learn more about the Connecticut Fair Housing Center and its work, go to our website at http://ctfairhousing.org. To find information on a particular subject such as copies of our brochures or the dates and times of our foreclosure prevention classes, follow the links at the top of the page:
ACKNOWLEDGEMENTS

The text of the Annual Report was written by Connecticut Fair Housing Center staff members Catherine Blinder, Erin Boggs, and Erin Kemple. Pictures were taken by Connecticut Fair Housing Center staff as well as Roger Castonguay of The Defining Photo (www.thedefiningphoto.com). The layout and graphic design are the work of Karin Krochmal Graphic Design.

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