



**Also In This Issue...**

- New Faces* p. 2
- Website Reborn* p. 2
- Award Dinner* p. 3
- Home Save* p. 3
- Easy Reading* p. 3

**Connecticut Fair Housing Center**

221 Main Street  
 Hartford, CT 06106  
 888-247-4401 (Toll Free)  
 860-247-4400  
 www.ctfairhousing.org

# Connecticut Choices

## A Win for Fair Housing *and* for Opportunity

While living with her father, **Crystal Carter**, an African-American mother of six, learned that the **Winchester Housing Authority's** waiting list for its Housing Choice Voucher Program (Section 8) had opened. The authority provides service within Winsted and 17 overwhelming-white surrounding communities.

Crystal contacted the authority to request an application, but she was told that the authority was accepting applications *only* from residents who *currently* lived within its service area.

Crystal and her children had been denied the opportunity to move to an area of higher opportunity based on an illegal

residency requirement.

Working with the law firm of Relman, Dane & Colfax PLLC, the Center filed a lawsuit in US District Court alleging that the residency requirements used by the Winchester Housing Authority perpetuate segregation in Connecticut.

*This month (November) a settlement was reached in which the Court awarded Ms. Carter \$350,000 and ordered the Winchester Housing Authority to open its Housing Choice Voucher Program application process with no restrictions.*

Rather than comply with the order, the authority shut down its voucher program.



*The Carter family in its new home.*

With additional assistance from the Center's staff, Crystal is now working, and her family found a beautiful home in a safe Hartford neighborhood. "I want people to know that I fought hard for this," she explains, "So that others don't have to experience the same thing that I did."

## When Your House Is On the Line

Homeowners in foreclosure often find themselves confused and frustrated by the lengthy and complex process *and* working with unhelpful mortgage companies.

Homeowners with limited English proficiency (or "LEP") face even greater barriers. It is much more difficult for them to obtain basic information about their mortgage, to learn about options for reducing their losses, and to get the help they need in order to modify their loans.

LEP homeowners are considerably more likely to lose their homes (See "Save a Home? ¡Si Se Puede!" in this issue).

The Center conducted an informal study of more than

thirty mortgage companies.

The results revealed that while most of the companies do have Spanish speaking representatives, those representatives can be extremely difficult to reach by phone.

Typically, a homeowner must navigate through a series of English telephone prompts in order to reach a Spanish speaking person or an automated Spanish-language line. In a number of cases, the wait time for a Spanish speaking representative was significantly longer than for an English speaking representative.

Additionally, a majority of the mortgage companies do not provide written materials in

languages other than English.

For LEP homeowners who speak a language other than Spanish or English, many mortgage companies only offer an automated language line, which can be difficult both to find and to navigate.

It is important to note that these lenders had little difficulty identifying and using salespeople who spoke Spanish (or other languages) and non-English-language marketing materials when *making* these loans over the last decade. Residents who relied on language assistance to obtain a loan now find

*(continued on p. 4)*

## Foreclosure Prevention Clinics

### Who Can Attend

Clinics in Hartford and Fairfield County are open to any homeowner facing foreclosure. No pre-registration is required. There is no charge.

### At the Clinics

The clinics offer homeowners information about the judicial foreclosure and mediation process, along with guidance on how to prepare, what documents to bring to court, and referrals to housing counseling agencies. Homeowners will have the opportunity to meet one-on-one with volunteer attorneys and paralegals to discuss their situations.

### When and Where

In **Fairfield County**, usually (but not always) on the third Wednesday of the month, from 6:00-8:30 pm, at a city government building. The clinics rotate between Norwalk, Bridgeport and Stamford.

In **Hartford**, usually (but not always) on the third Tuesday of the month, from 5:30-8:00 pm, at the University of Hartford.

Please call the Center at (860) 247-4400 or (888) 247-4401 for more information, or go to [www.ctfairhousing.org](http://www.ctfairhousing.org) for a complete list of clinics, locations and directions.

## Who's New at the Center

The Center welcomes the newest additions to our team:



**Salmun Kazerounian** works with the Center's fair housing enforcement team as a Staff Attorney. He received his law degree from the University of Washington School of Law. Prior to joining the Center's staff in 2012, Mr. Kazerounian was a staff attorney at the Legal Aid Society of Middle Tennessee and the Cumberlands.



Staff Attorney **Melvin Kelley IV** works on coalition-building and outreach. He also is actively involved in the Center's enforcement work. Prior to

joining the Center, Mr. Kelley worked at the American Civil Liberties Union of Connecticut. He received his J.D. with Harlan Fiske Stone Scholar honors from Columbia Law School.



**Deepika Bains Shukla** joined the Center as a Fair Housing Enforcement Staff Attorney. Prior to that, she was Senior Litigation Counsel at New York City-based Sanford Heisler, LLP. Ms. Shukla received a J.D. from the University of California Berkeley School of Law.



Outreach Coordinator **Bob Slate** provides information and outreach to communities throughout the state regarding issues of fair housing. In

addition, Mr. Slate manages the Center's website. He received his B.A. from Harvard University and his Masters of Urban Planning and Policy Studies from the University of Illinois-Chicago.



Foreclosure Prevention Staff Attorney **Sarah White** joined the Center's fair lending and foreclosure prevention program. Previously, she was a staff attorney at the Legal Aid Society of Middle Tennessee and the Cumberlands. Ms. White received her J.D. from the University of Washington.

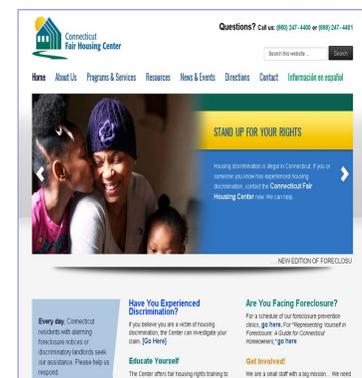
"The diverse experience and perspectives of our new team members boosts the Center's ability to fight housing discrimination," said Executive Director **Erin Kemple**. "Having a broad range of talent allows us to deliver innovative and effective service to all of Connecticut."

## Visit Our Newly Redesigned Website!

We are proud to announce the unveiling of our redesigned Connecticut Fair Housing Center website ([www.ctfairhousing.org](http://www.ctfairhousing.org)). We hope you find it easier to browse the content, stay up to date with the latest fair housing and foreclosure news and information, and be inspired by the work being done by the Center. When you visit the new website, you will see that:

- ✓ We've redesigned our **home page** so it is easier to navigate. The top menu features simple labels that will take you anywhere you need to go on the site. The main body of the home page highlights and links to signature Center programs and makes it especially easy for site visitors to file housing discrimination claims, find a foreclosure prevention clinic, or schedule a fair housing training.
- ✓ We've added **new elements** that will inform and educate site visitors, including an "In the News" page with links to print and audio media reports of Center victories and archival video of interviews with Mildred and Richard Loving, for whom our annual Civil Rights Award Dinner is named.

We will be expanding our online content regularly to bring you updated and relevant information, so we encourage you to **bookmark the site and check back!**



# 2013 Mildred and Richard Loving Civil Rights Award Dinner

Each year, the Center recognizes heroes in the fight for fair housing rights at its annual awards dinner. **Sara K. Pratt** (pictured right), a Deputy Assistant Secretary at HUD and an outspoken advocate for fair housing and fair lending, shared the 2013 Mildred and Richard Loving Civil Rights Award with **Bernard Kleina**, a stalwart civil rights advocate, photographer and documentarian.

Bernie and Sarah's talks at the award dinner were engaging, humorous and informative. As one guest said afterwards, "I never actually understood how HUD fit into the civil rights movement, or how you move a progressive agenda forward today... Now I do."

**Raphael Podolsky**, an ever-present and hard-working advocate for fair housing rights, tenant rights, historic preservation and social justice, was the Center's Edward M. Kennedy Legislative Advocacy Award winner.

Three law firms were honored with the George J. and Patricia K. Ritter Pro Bono Awards: **Day Pitney LLP, McCarter & English, LLP, and Bracewell & Giuliani LLP**. Through their generous donations of time and talent, these firms significantly enhanced the work of the Center's legal staff. As a result, more Center clients were able to seek housing without fear that their source of income would limit their housing options, live near their families, move out of sub-standard housing, and stay out of institutional settings.

**Robinson & Cole LLP** received a special mention for their pro bono assistance.

Among other honorees were two attorneys, **José Pol** and **Bridget Cusack**, who volunteered their time and expertise for our foreclosure prevention efforts.

As entertainment for the



Award winner Sara K. Pratt addresses guests at the 2013 Mildred and Richard Loving Civil Rights Award Dinner.

dinner, the **Karen Tribe Youth Done Dancers** performed a traditional celebratory form of dance while accompanied by indigenous instruments. More than 500 members of the Karen Tribe live in Hartford, and nearly 200 tribe children attend schools in the Capitol City.

Star Master of Ceremony **John Motley**, the now infamous "House of Wine" drawing, and fantastic auction items have made the Mildred and Richard Loving Civil Rights Award Dinner an annual "must-attend" event. Don't miss next year's dinner -- **Thursday, May 29, 2014!**

## Save a Home? ¡Si Se Puede!

In November of 2012, the Center received a call from **Carmen Soler**, a New Britain homeowner with mental disabilities and limited English skills. After years of failed attempts to obtain a mortgage loan modification, Carmen and her husband, **José**, had been served with a foreclosure complaint. *The loss of their home, which is fitted with a wheelchair ramp and a special bed for their quadriplegic daughter, would be devastating.*

Seven years earlier the Solers, like many African-American and Hispanic borrowers, had been steered into an adjustable rate subprime mortgage. Their mortgage payment became less affordable each year. In 2008, medical costs related to her daughter's condition increased significantly. The subsequent family financial crisis caused Maria and José to fall behind on their mortgage payments.



The Center's attorneys immediately were concerned about Carmen and José's ability to navigate the complex foreclosure process, given the couple's limited English and their family's multiple disabilities. **Loraine Martinez**, one of the Center's four foreclosure prevention attorneys and a native Spanish-speaker, took on the Solers' case and represented Carmen and José in foreclosure mediation.

In May of this year Loraine helped the couple obtain an "affordable trial modification" through the federal **Home Affordable Modification Program (HAMP)**. Carmen and José successfully completed the trial plan and entered into a permanent HAMP modification in September. Under HAMP, *their mortgage was successfully modified to a lower fixed rate and a 40-year term.*

## Easy Reading

The Center's new general and issue-specific **brochures** are now available at our website and by mail.

First-time brochures include "**A Housing Authority Cannot Stop You from Applying for a Housing Choice (Section 8) Voucher Because You Do Not Live or Work in the Town**" and "**It is Illegal to Discriminate Based on a Person's Gender Identity or Expression.**"

All of our brochures are now available in English and in Spanish and with a larger, more readable text size.

To download copies of the new brochures, visit our website at [www.ctfairhousing.org](http://www.ctfairhousing.org). To receive them by mail, call Letty at (860) 247-4400.

## Connecticut Fair Housing Center

221 Main Street  
Hartford, CT 06106  
888-247-4401 (Toll Free)  
860-247-4400  
[www.ctfairhousing.org](http://www.ctfairhousing.org)

*Connecticut Choices* newsletter is written by the staff of the Connecticut Fair Housing Center.

*If you receive more than one copy of our newsletter, please let us know and we will correct our mailing list. Email [info@ctfairhousing.org](mailto:info@ctfairhousing.org) or call (860) 247-4400, ext. 0722.*

*The Connecticut Fair Housing Center is a statewide non-profit civil rights organization dedicated to ensuring that all people, and principally those with scarce financial resources, have equal access to housing opportunities in Connecticut.*

Visit us online at  
[www.ctfairhousing.org](http://www.ctfairhousing.org)

### When Your House Is On the Line

*(continued from p. 1)*

themselves denied that assistance at foreclosure time.

The Center is working with other nonprofit organization around the country to identify and develop workable strategies for helping homeowners get the assistance they need – in any language.

### “Thank you!” to our 2013 Loving Dinner Sponsors

AM Lithography Corporation  
Bingham McCutchen LLP  
Bracewell & Giuliani LLP  
Day Pitney LLP  
McCarter English, LLP  
Metro Realty Group, Ltd  
People’s United Bank  
Pullman & Comley LLC  
Robinson & Cole LLP  
Sanford Heisler, LLP  
Shipman & Goodwin LLP  
Turning Point

*... and to all of our volunteers  
and advertisers!*

### Board of Directors

David Salazar-Austin  
**President**  
Jonathan Orleans  
**Vice President**  
Jon Bauer  
**Treasurer**  
Myklyn Mahoney  
**Secretary**  
Tokunbo Akinbajo  
Anna Dumais  
Kim McLaughlin  
Christian Sager  
Shelley White  
Denise Zamore

### Staff

Erin Kemple  
**Executive Director**  
Catherine Blinder  
Maria Cristina Cuerda  
Claudia Dresser  
Jeff Gentes  
Pamela Heller  
Salmun Kazerounian  
Melvin Kelley IV  
Greg Kirschner  
Loretta Martina  
Loraine Martinez  
Letty Ortiz  
Deepika Bains Shukla  
Robert Slate  
Sarah White