

CONNECTICUT FAIR HOUSING CENTER
 FAIR HOUSING ORGANIZATION INITIATIVE:
 FAIR LENDING COMPONENT
 GRANT No.: FH800G15-015
 FINAL REPORT
 JANUARY 1, 2016 – JUNE 30, 2017

GRANT SUMMARY

- Exceeded all benchmarks by an average of 164%;
- Received 439 inquiries regarding foreclosure prevention and lending discrimination;
- Investigated all 439 inquiries received;
- Filed 22 cases in court, with HUD and the CFPB for investigation;
- Investigated and provided advice to 330 households to prevent mortgage default, assist with mortgage modifications and mortgage refinance;
- Provided legal assistance to 50 households to prevent foreclosure;
- Obtained relief for 6 complainants;
- Reviewed and analyzed four years of data from the Center’s foreclosure prevention cases to determine if people of color and women have been denied mortgage modifications at a higher rate than Whites;
- Hired an expert to analyze HMDA data to determine if lending patterns in Connecticut indicated lending discrimination against people of color;
- Distributed 252 copies of the Center’s new Moving Forward Guide for Homeowners to seven agencies providing counseling for first time homebuyers and individuals interested in buying a home;
- Conducted 31 mortgage lending test parts;
- Investigated 33 lenders to determine if their services were available to people LEP;
- Assisted 22 people who are LEP;
- Participated in 30 meetings providing input to the CFPB, US Treasury Department, and HUD on LEP issues.

ADMINISTRATIVE TASKS

1. **Hire or assign staff to project**

Report: Documentation assigning staff by name and number of hours

Key staff assigned January 1, 2016:

Staff Member	Title	HUD-FHOI Lending Hours/Year	% of Time Spent on Grant Total
Erin Kemple	Executive Director	146	8%
Greg Kirschner	Legal Director	182	10%
Jeff Gentes	Managing Attorney	1,019	56%

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Shannon Houston	Communications Coordinator	182	10%
Maria Cuerda	Fair Housing Specialist	637	35%
Pam Heller	Staff Attorney	601	33%
Sarah White	Staff Attorney	127	7%
Loraine Martinez	Staff Attorney	309	17%
Loretta Martina	Foreclosure Paralegal	910	50%
Letty Ortiz	Administrative Assistant	197	12%

Shortly after submitting the Center’s 30 day report, Melvin Kelley notified the Center he would be leaving to take a position at Northeastern University School of Law. In response to this and to a decrease in funding from other grants, the Center has chosen not to replace Mr. Kelley but instead to cover all of the work required under this grant with current staff. The new staffing configuration for each HUD grant is listed below.

Staff Member	Title	HUD-FHOI Lending Hours/Year	Total
Erin Kemple	Executive Director	146	8%
Greg Kirschner	Legal Director	364	20%
Jeff Gentes	Managing Attorney	1019	56%
Shannon Houston	Communications Coordinator	182	10%
Maria Cuerda	Fair Housing Specialist	637	35%
Sarah White	Staff Attorney	382	21%
Loraine Martinez	Staff Attorney	419	23%
Loretta Martina	Foreclosure Paralegal	910	50%
Letty Ortiz	Administrative Assistant	213	13%

During the second quarter of the grant, the Center hired David Lavery to replace Pam Heller who changed her work assignment to work exclusively on fair housing issues. Mr. Lavery spent approximately 35% of his time on this grant.

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2. **Execute subcontract/consultant agreement, if any**

Report: Submit copy of subcontract agreement including a description of the work to be completed and the deadlines for completion.

Administrative Task Deliverable 2 is a final copy of the executed subcontract.

3. **Provide 50 hours of staff training**

Report: Submit list of trainings, names of staff attending, and number of hours of training

Staff Training	Total Staff Training Hours	% over (under)
	237.4	+374%

Date of Training	Staff Member	Training Title	Hours
1/5/2016	Jeff Gentes, Shannon Houston, Maria Cuerda, Loraine Martinez, Sarah White, Loretta Martina	Equality v. Equity— understanding access to opportunity	9
3/31/2016	Loraine Martinez	Housing Choice and Affordability	3
6/9/2016	Shannon Houston	Opportunity Everywhere— AFFH training	7
6/27 – 6/28/2016	Jeff Gentes, Loraine Martinez, Sarah White, David Lavery	NCLC Annual Consumer Law Conference, Boston	14 hours, each staff member (56 total hours)
9/21/2016	David Lavery	Title Insurance training by Connecticut Bar Association	3.5
9/22/2016	Shannon Houston	Housing Coalition Annual Conference	6.5
10/19 – 10/22/2016	Jeff Gentes, Loraine Martinez, Sarah White, David Lavery	NCLC Annual Conference on Consumer Rights and Foreclosure Prevention	17 hours each (68 total hours)
12/9/2016	David Lavery	Data Usage and Where to Find it	3

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1/12/2017	Sarah White, Jeff Gentes, Dave Lavery	Mortgage Servicers Systems of Record	1 hour each person (3 total hours)
1/26/2017	Jeff Gentes	Meeting of Connecticut Bar Association Real Property Committee	3
2/7/2017	Jeff Gentes	Connecticut Appellate Practice	2
3/17/2017	Sarah White	Electronic evidence; ethical issues in practice	7.5
4/6/2017	David Lavery	Connecticut Evidence	2.8
4/26 - 27/2017	Jeff Gentes	Opening Statements At Trial	11
5/25/2017	Jeff Gentes	Connecticut Real Property Law	3.6
6/1 – 6/2/2017	Jeff Gentes, Sarah White, Loraine Martinez, David Lavery	NCLC Annual Conference	11 each (44 total hours)
6/21/2017	Loraine Martinez	Advanced Negotiation Techniques	4.5

4. **Submit evidence of compliance with 24 CFR 125.107**

Report: Submit copies of tester agreement that complies with 24 CFR 125.107

Copies of the Center’s tester application and tester agreement are attached as Administrative Task 4 Deliverable.

5. **Complete HUD -27601**

Report: Submit report form

Attached as Administrative Task 5 Deliverable.

6. **Complete HUD-2880 Disclosure statements**

Report: Submit form

Attached as Administrative Task 6 Deliverable.

7. **Complete SF-LLL**

Report: Submit form

The Center did not engage in any lobbying during this grant.

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8. **Quarterly Report of Performance**

Report: Submit 2 copies of quarter report of performance. Include outcomes and progress towards achieving outcomes

All quarterly reports were submitted.

9. **Complete SF-425 and written quarterly status report on all activities**

Report: Submit 2 copies of SF-425 and copy of written report.

Attached as Administrative Task 9 Deliverable.

10. **Voucher for payment**

Report: Submit payment request to LOCCS

The Center will submit a voucher for payment when instructed to do so by its GTM.

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11. **Complete listing of current or pending grants/contracts/ other financial agreements**

Report: Submit listing for recipient and any contractors

Name of Entity or Organization Providing Funding	Dollar Amount of Grant or Contract	Grant Status/Time period
State of Connecticut, Department of Housing	\$670,000	Pending: 7/1/2017 – 6/30/2019
Department of Housing and Urban Development—Special Emphasis Grant	\$350,000	Awarded: 1/1/2016 – 6/30/2017
Department of Housing and Urban Development—Private Enforcement Grant	\$870,000	Awarded: 1/1/2016 – 12/31/2018
Department of Housing and Urban Development—Fair Lending Grant	\$500,000	Awarded: 1/1/2016 – 6/30/2017
Department of Housing and Urban Development—Education and Outreach Grant	\$125,000	Awarded: 1/1/2017 – 12/31/2017
Department of Housing and Urban Development—Education and Outreach Grant	\$125,000	Pending: 1/30/2018 – 1/29/2019
Hartford Foundation for Public Giving	\$250,000	Pending: 1/1/2018 – 12/31/2021
Conn. Bar Foundation—IICJ grant	\$112,280	Awarded: 1/1/2017 – 12/31/2017
Conn. Bar Foundation—IICJ grant	\$150,000	Pending: 1/1/2018 – 12/31/2018
Bank of America Settlement Funds	\$500,000	Pending: 1/1/2018 – 12/31/2021
City of Hartford	\$30,000	Awarded 10/1/2016 – 9/30/2017
Interest on Real Estate Brokers' Trust Accounts	\$20,000	Awarded: 11/1/2016 – 10/31/2017
Interest on Real Estate Brokers' Trust Accounts	\$40,000	Pending: 11/1/2017 – 12/31/2017
Community Foundation for Greater New Haven	\$300,000	Pending: 1/1/2018 – 12/31/2020
Fairfield County Community Foundation	\$30,000	Pending: 1/1/2018 – 12/31/2018

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Connecticut Community Foundation	\$3,500	Awarded: 10/1/2016 – 9/30/2017
Connecticut Community Foundation	\$5,000	Pending: 10/1/2017 – 9/30/2018

12. **Draft final report**

Report: Explanation of information to be included in final report

The final draft report was submitted on July 24, 2017.

13. **Final report including list of accomplishments**

Report: Submit 2 copies of the Final Report and all final products not previously submitted to GTR and GTM.

This is the final report.

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Program Tasks

	Total for the Grant
Inquiries received	439
Fair Housing Complaints received	439
Fair housing Complaints Investigated	439
Fair housing Complaints tested	0
Referred to HUD (<i>list below</i>)	2
Referred to FHAP (<i>list below</i>)	1
Filed in court/CFPB (<i>list below</i>)	19
No basis for filing a complaint	98
Relief obtained for complainant (FH Act cases) <i>Provide details of relief for this quarter, below</i>	7

Cases filed:

Case Name	Case Number	Date of Referral	Place of Referral
<i>Blanco v. Bank of America</i>	AC 393302	6/13/2016	Connecticut Appeals Court
<i>Booze v. Ocwen Financial</i>	Case number: 151217-000573	4/12/2016	CFPB
<i>Jarvis v. Paymap and Ocwen</i>	Case number: 160512-001422	5/12/2016	CFPB
<i>Fernando Roldan v. Well Fargo Bank</i>		8/22/2016	CFPB
<i>Ellen Mallozzi v. Caliber Home Loans</i>	160907-000530	9/7/2016	CFPB
<i>Verab v. CIT Bank, et al. (disability)</i>	01-17-5072-8	10/24/2016	HUD
<i>Nieves v. Caliber Home Loans</i>		11/8/2016	CFPB
<i>Mercey v. Specialized Loan Servicing</i>		12/15/2016	CFPB
<i>CIT Bank v. Messier</i>	HHD-CV-16-6066129-S	1/10/2017	Connecticut Superior Court
<i>Rivera v. Nationstar Mortgage, LLC</i>	3:17-cv-00049	1/11/2017	Federal District Court
<i>Bridgeport Wilmot Apartments v. Martinez</i>	FBT-cv-13-6039444	3/10/2017	Connecticut Superior Court

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<i>CFHC v. CIT Bank, N.A. et al.</i>	CHRO No.: 1750152	3/8/2017	HUD CHRO
<i>Smith v. Seterus, et al.</i>		3/10/2017	CFPB
<i>Orellana v. Wells Fargo</i>		1/13/2017	CFPB
<i>Williams v. Specialized Loan Servicing</i>		2/14/2017	CFPB
<i>Steele v. Webster Bank</i>		1/27/2017	CFPB
<i>Williams v. Specialized Loan Servicing</i>		2/14/2017	CFPB
<i>Whyte v. Suntrust Mortgage</i>	17-cv-215-JBA	2/14/2017	Federal District Court
<i>Aziz, et al. v. Chase Bank</i>	17-cv-214	2/14/2017	Federal District Court
<i>Smallidge v. Ocwen Loan Servicing LLC</i>	3:17-cv-00661	4/20/2017	Connecticut Federal District Court
<i>McCarthy v. Midland Mortgage</i>			CFPB

Relief Obtained

Case Name	Relief Obtained
<i>Booze v. Ocwen Financial</i>	After the CFPB complaint was filed, Ocwen reversed its decision to deny her a mortgage modification. The client has a mortgage modification and the foreclosure action against her has been withdrawn.
<i>Chacon v. Ocwen Loan Servicing et al.</i>	Claim against servicer was that servicer failed to accurately record payments made by the borrower and charged the borrower late fees. During this quarter of the grant, the Center settled the case for \$34,500 in damages and attorneys' fees to settle the case and to adjust the amount owed by the borrower.
<i>Zemba v. Equifax, et al.</i>	Client's credit report showed that he was in default on his second mortgage when in fact he had paid it off. This prevented him from getting a mortgage modification on his first mortgage. The Center brought suit against Equifax. During this quarter of the grant, the case settled for a payment of \$10,000 in damages and attorneys' fees as well

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	as an agreement that Equifax would correct its reporting of the client's second mortgage.
<i>CIT Bank v. Messier</i>	Client has a reverse mortgage. He fell behind on his taxes and the mortgage company began foreclosure proceedings. Worked with client to get an at-risk extension which was granted during this quarter of the grant.
<i>Cheswold LLC, et al. v. Quicquar</i> (HHB-cv-15-6030421-S)	Client is severely disabled and living in a home in which he is fiduciary for his parent's estate. He is in foreclosure because he has not been able to pay the mortgage but needs more time to find housing that he can afford. The Center was able to get him an extension on the date when he would lose possession of the home. As a result, the client found a buyer for his house, moved into subsidized housing, the house was paid off, and the foreclosure was withdrawn.
<i>Aziz v. J P Morgan Chase et al.</i> (3:17-cv-00214-SRU)	Client is Pakistani and speaks Urdu. He fell behind on his mortgage when he and his wife both lost their jobs. His adult daughter has significant mental health issues and needs a secure and familiar place to live. The family has lived in their home for 26 years. The court mediators reported that he submitted all of the documents requested for a trial payment plan and Chase denied receiving the package. During this quarter of the grant, the Center was able to get the client a mortgage modification and damages of \$17,500 to compensate them for the difficulties they had as the result of their LEP status.
<i>US Bank, LLC et al., v. Amusu</i> (HHD-CV16-6071287-S)	Client has been living in his home but did not receive foreclosure papers. By the time he learned of foreclosure judgment had entered for servicer. Assisted the client in getting the judgment vacated and the sale canceled.

1. Contact HUD and/or other information sources to obtain any appropriate materials prior to development of new materials.

Task: Submit list of materials requested and copies of any materials developed.

The Center did not receive information from other organizations for use during the course of the this grant.

2. Review/refine referral process to refer potential victims to HUD, DOH, the CHRO, or a private attorney.

Task: Submit copy of referral process.

There were no changes to the Center's referral process during the course of the grant.

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- 3. Intake and process complaints, including testing and referral. Complete Enforcement Log which details complaints received; dates; the protected basis of these complaints; the issue; test type, and number of tests utilized in the investigation of each allegation; the respondent type and testing results; the time for case processing, including administrative or judicial proceeding; the cost of testing activities and case processing; to whom the case was referred; and resolution/type of relief sought and received.**

Task: Submit copy of mortgage enforcement log

A final enforcement log is attached as Program Task Deliverable 3.

- 4. Perform intakes for 100 Connecticut residents who believe they have been the victim of lending discrimination.**

Task: Submit mortgage enforcement log

Lending Intakes	Total for the Grant	% over/(under)
	439	+339%

The final report will include information on the number of intakes completed during the term of the grant.

- 5. Identify output goals and output results methodology**

Task: Submit draft output goals and output results to HUD for review and approval

Benchmark	Progress	Comments
Perform intakes for 100 Connecticut residents who believe they have been the victim of lending discrimination	439 intakes were completed during this quarter.	The number of intakes completed exceeds the number promised by 339%.
Investigate 100 allegations of violations of the fair lending laws	439 allegations were investigated.	The number of intakes investigated exceeds the number promised by 339%.

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Investigate and provide other complaint support to 100 households with administrative and judicial enforcement of the fair lending laws related to the prevention of mortgage default, mortgage modifications, and mortgage refinance.	439 callers received investigative and other complaint support.	Other complaint support includes an evaluation of any legal claims, advice about how to navigate Connecticut’s mediation system, and advice about mortgage practices.
Provide legal assistance to 50 households who need assistance with administrative and judicial enforcement relating to prevention of mortgage default in foreclosure, mortgage modifications, and mortgage refinance	50 callers received legal assistance from the Center	The number of callers receiving legal assistance is the same as the number promised.
Review and analyze 4 years of data from the Center’s foreclosure prevention cases to determine if African-Americans and Latinos have been denied mortgage modifications on account of an “investor restriction” at higher rates than non-Hispanic Whites	A copy of the Center’s analysis is attached as Program Task 10 Deliverable	
Based on analysis performed on “investor restriction” denials of mortgage modifications, make a list of servicers and lenders who have denied people of color mortgage modifications at higher rates than non-Hispanic Whites and women	This information is included in Program Task 10 Deliverable.	

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<p>If people of color are denied mortgage modifications at higher rates than non-Hispanic Whites, research causes of action under fair lending laws, and bring meritorious complaints.</p>	<p>This information is included in the Program Task 10 Deliverable.</p>	
<p>Hire an expert in HMDA data analysis to determine lending patterns to African-Americans, Latinos, and women in Connecticut, the banks doing the lending, and the types of loans being offered</p>	<p>This task was completed in the first quarter of the grant. The expert's report is included as Program Task 13 Deliverable.</p>	
<p>Use report issued by expert to design an outreach program to African-Americans and Latinos to address systemic fair lending violations</p>	<p>The Center reached 252 people with its new Moving Forward Guide for Homebuyers.</p>	<p>The Center exceeded the number promised by 26%</p>
<p>Present information on fair lending and the HMDA report to first time homebuyers and others working with homebuyers of color</p>	<p>The Center's <i>Moving Forward Guide for Homebuyers</i> includes this information.</p>	
<p>Recruit 10 testers</p>	<p>51 testers were recruited during the course of the grant</p>	<p>The number of testers recruited exceeds the amount promised by 410%</p>
<p>Train 5 testers who successfully complete practice tests</p>	<p>10 testers were trained during the course of the grant</p>	<p>The number of testers trained exceeds the amount promised by 100%</p>
<p>Conduct 30 test parts on lenders who are shown to target African Americans for high cost loans</p>	<p>The Center completed 31 test parts during the course of the grant.</p>	<p>The number of test parts completed exceeds the amount promised by 3%.</p>

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<p>Partner with 15 immigrant communities and people who are working with immigrants to determine how immigrants are treated by lenders when obtaining a mortgage, servicing a loan or trying to get a mortgage modification</p>	<p>The Center contacted 25 people from immigrant communities and people working with immigrants to discuss partnering on lending discrimination issues.</p>	<p>The number of people the Center partnered with exceeds the amount promised by 66%.</p>
<p>In response to the issues faced by immigrants in obtaining a mortgage, servicing a loan, or getting a mortgage modification, design an education program to inform people in the immigrant community of their fair lending rights.</p>	<p>The Center’s foreclosure prevention staff and education and outreach staff designed an outreach plan that would not only increase the attendance at the Center’s self-help clinics but would also ensure that immigrants facing foreclosure would get the assistance they needed.</p>	
<p>Present the fair lending education information developed to 200 people in the immigrant community and their advocates.</p>	<p>The Center was not able to present fair lending education information to any new immigrants or their advocates during the course of this grant. Many immigrant advocates stated that their clients did not have enough money or sufficient credit history to qualify for a mortgage. In addition, many new immigrants were afraid to identify themselves for fear of attracting the attention of immigration authorities.</p>	<p>In an effort to reach new immigrants and let them know about their fair housing rights, the Center added new information to its website advising immigrants and refugees and people of all religions on their fair housing rights in January 2017. The information is available in English, Spanish, three Arabic languages, Kurdish, German, Creole, Mandarin, Polish, Vietnamese, and French. In addition, the Center has shared this information and the translations with fair housing groups across the country. It can be found at http://www.ctfairhousing.org/know-your-rights/.</p>

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<p>Investigate 25 lenders, servicers, and mortgage brokers to determine how they serve new immigrants and people with LEP</p>	<p>The Center’s report on this investigation is included as Program Task 23 Deliverable.</p>	<p>The investigation showed that while many servicers had gotten better at serving people with LEP, most did not have any materials in languages other than English and few had automated phone systems that answered initial calls in languages other than English.</p>
<p>Provide LEP homeowners with legal assistance in the administrative and judicial enforcement of the fair lending laws related to prevention of mortgage default in foreclosure, mortgage modifications, and mortgage refinance.</p>	<p>The Center assisted 22 homeowners with Limited English Proficiency.</p>	<p>The number of people assisted who are LEP exceeds the amount promised by 12%.</p>
<p>Provide input in 10 meetings to the U.S. Treasury Department, HUD, the CFPB, and fair lending advocates around the country regarding the experience of LEP borrowers.</p>	<p>The Center participated in 30 meetings regarding issues confronting LEP borrowers.</p>	<p>The number of meetings attended exceeds the amount promised by 200%.</p>
<p>Make recommendations to the U.S. Treasury, HUD, the CFPB, and fair lending advocates around the country about changes lenders and servicers could make to serve LEP individuals more effectively</p>	<p>A summary of the recommendations made during the course of this grant is included with Task 26.</p>	

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Issue a report describing the results of the systemic investigation projects undertaken on race, national origin, and gender that includes recommendations for next steps	The report is included as Program Task 19 Deliverable.	
File meritorious fair lending complaints based on race, national origin, and gender analysis with an administrative agency, in court or with DOH, as needed	The cases filed under this grant are described above. In addition, the Center is in the process of investigating two additional lending discrimination cases to file within the next six months.	

6. Inquiries should be submitted to FHEO/Intake within 30 days of the FHIP receiving the complaint or 30 days prior to expiration of the Fair Housing Act’s one-year complaint filing deadline

Task: List of inquiries submitted to FHEO/Intake

Case Name	Case Number	Date of Referral	Place of Referral
<i>Verab v. CIT Bank, et al.</i> (disability)	01-17-5072-8	10/24/2016	HUD
<i>CFHC v. CIT Bank, N.A. et al.</i>	CHRO No.: 1750152	3/8/2017	HUD CHRO

7. Investigate 100 allegations of violations of the fair lending laws.

Task: Submit mortgage enforcement log

Allegations of violations	Total for the Grant	% over/(under)
	439	+339%

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- 8. Investigate and provide other complaint support to 100 households with administrative and judicial enforcement of the fair lending laws related to the prevention of mortgage default, mortgage modifications, and mortgage refinance.**
Task: Submit mortgage enforcement log.

Investigation and complaint support	Total for the Grant	% over/(under)
	330	+230%

- 9. Provide legal assistance to 50 households who need assistance with administrative and judicial enforcement relating to prevention of mortgage default in foreclosure, mortgage modifications, and mortgage refinance.**
Task: Submit mortgage enforcement log.

Legal assistance to households in foreclosure	Grant to Date	% over/(under)
	50	0

Case No.	Date of Intake	Summary of Case
2286	1/6/2016	Referred by a housing counselor. Client has had no utilities in his home for five years but claims he is not behind on his mortgage. Reviewed the client's paperwork and see that he does not have enough income for a loan modification. Even though he is not yet in foreclosure, have agreed to keep his file open to assist if legal issues arise.
2291	1/7/2016	Client suffers from memory problems and dementia. Spoke with his wife who explained they would like to get a reverse mortgage to assist them in staying in home and paying bills. Reviewed case to determine if there were any fair housing issues. Also explored eligibility for reverse mortgage. They are not eligible but the bank agreed to allow them to make interest-only payments for approximately six months while they determine where to go next. Will continue to offer legal advice.
2293	1/8/2016	Mortgage servicer has been sending back the mortgage payments submitted by client claiming that client is in foreclosure. Reviewed case. Did not find any fair housing issues. There appear to be RESPA issues with initial mortgage. Assisted client in finding a private attorney.

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2314	1/20/2016	Client has requested permission to get back into mediation. Offering legal assistance to ensure that this happens.
2316	1/20/2016	Client received a trial payment plan but missed \$3.50 on her second payment. The servicer cancelled the trial payment plan and then refused to give her another plan because her paystubs were in email form. Assisted client in working out the issues with the second trial payment plan.
2319	1/22/2016	Reviewed client's case and decided to offer representation. Referred to pro bono attorney
2331	2/3/2016	Assisted client in getting in contact with the servicer to work on a loan modification. Monitored and offered legal advice until we lost contact with the client.
2337	2/19/2016	Client is disabled and has applied for Social Security Disability. Client has already had a judgment issued against him. Analyzed for fair housing issues. Advised him to call back if mortgage company refuses modification because of disability payments. Will continue to offer legal advice and/or representation.
2352	3/8/2016	Mortgage is in deceased daughter's name. Lender is refusing to take payments from mother-survivor. Advised mother on how to get into mediation. Continuing to evaluate case to determine if additional legal support is needed.
2356	3/1/2016	Client is Spanish speaking. See summary below.
2366	3/18/2016	Advice to client on foreclosure process. Represented client in getting additional time to move out. Client eventually agreed to a deed in lieu of foreclosure.
2368	3/21/2017	Client is disabled and uses a wheelchair for mobility. As a result, he has difficulty getting to the court to participate in mediation. Assisted client in filing an ADA accommodation request which will allow him to participate in mediation. Will provide legal representation regarding foreclosure and any fair housing issues. Assisted client in filing a CFPB complaint.
4792	1/28/2016	Client is developmentally disabled. He has refinanced home several times. Is currently in

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		foreclosure. Evaluated to see if there were fair housing issues in getting the loans. Referred to pro bono attorney for representation.
2378	4/6/2016	Client has three children, one of whom is special needs. She applied for an FHA mortgage modification but was told that she did not qualify because she had filed bankruptcy. Referred her to pro bono attorney to assist her in keeping her home. Attorney is considering filing a call action lawsuit on this issue.
2384	4/13/2016	Client called because he received notice his house would be sold at a foreclosure auction in September 2016. Representing client to get him the modification he needs.
2385	4/13/2016	Client was denied a mortgage modification because of the lender claimed he did not have enough income. Providing representation to ensure he gets modification. Has enough money to pay off arrears and continue paying on mortgage.
2389	4/19/2016	Client is elderly and disabled. He was given a reverse mortgage. Agreed to represent to get him a hardship exemption. Case resolved and client was able to stay in his home.
2396	5/2/2016	Client had a trial payment plan which she fulfilled but has been told by her mortgage company they are going ahead with the foreclosure. Agreed to represent to determine why the trial payment plan was not changed to a permanent modification.
2435	6/24/2016	Client denied a mortgage modification because the lender claims that Fannie requires subordination of junior liens. Agreed to represent to investigate this claim.
2445	7/20/2016	Client is elderly and disabled. Providing representation in an effort to get her an hardship extension and to get caught up on her mortgage.
2458	8/4/2016	Investigating whether client is the victim of a mortgage rescue scam.
2466	8/15/2016	Mortgage servicer has dual-tracked this case meaning it is moving forward on the foreclosure at the same time they have told the client they

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		will give him a mortgage modification. Assisting client with dual tracking issues.
2468	8/16/2016	Client giving a modification in 2015 but Ocwen is claiming duplicative costs and arrearages in current foreclosure. Considering filing an affirmative lawsuit because of duplicative foreclosure filing.
2480	9/9/2016	See description below at Task 24.
2485	9/15/2016	Client has an arrearage that could be taken care of by Emergency Mortgage Assistance Program. Advised client on how to apply to program. Are monitoring to determine if additional legal representation is needed.
2492	9/21/2016	Client is disabled due to a stroke. Assisted client in requesting a reasonable accommodation so that his mortgage company communicate with his wife. Will decide on additional legal assistance in the future.
2497	9/22/2016	Client in foreclosure because servicer states her escrow account was underfunded. She received a permanent modification but the servicer says they miscalculated her payments. Are assisting client in getting accurate information on amount of permanent modification payment.
2511	10/12/2016	Client is a veteran with several disabilities. Agreed to represent to determine if he could stay in his home.
2539	11/9/2016	Client's husband died while client was on a trial payment plan. Agreed to represent to determine if modification should still go through.
2544	11/15/2016	Client thought he was negotiating a mortgage modification. However, just received foreclosure complaint. Servicer is dual tracking the case which is illegal in Connecticut. Agreed to represent.
2556	12/06/2016	Client has completed mediation but has still not come to an agreement on trial payment plan. Assisting to get trial payment plan in place.
2558	12/6/2016	Client has completed mediation but has still not come to an agreement on trial payment plan. Assisting to get trial payment plan in place.

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2560	12/7/2016	Agreed to represent and to determine if a CFPB complaint is appropriate.
2562	12/7/2016	Client thought he was working with loan servicer to get current on mortgage. During mediation was told servicer had gone out of business. Agreed to represent to see if he could refinance loan to get current.
2604	2/15/2017	Agreed to represent client because of errors Nationstar made in foreclosure process.
2578	1/5/2017	Unit belongs to a co-op. Unit will revert back to the co-op upon foreclosure. Client unable to pay coop because she is out of work due to an illness. Client reports that the attorney is not supposed to take action (file for strict foreclosure) unless the co-op tells him to. Co-op has never asked for a strict foreclosure against anyone. Agreed to represent.
2633	3/7/2017	Assisting client in negotiating a modification with servicer.
2660	4/3/2017	Client's mortgage was unaffordable from the beginning and she applied for a mortgage modification under HAMP. She was denied for HAMP several times and is still in arrears. She was finally offered a DOJ modification but then servicing was transferred to Nationstar. Assisting client in foreclosure action.
2679	4/21/2017	Client has a reverse mortgage but did not pay taxes or flood insurance. Client is not yet in foreclosure but has been told he is not eligible for an at-risk extension. Monitoring the case to determine if he is denied an at-risk extension.
2670	4/13/2017	Client is elderly. After she took out a reverse mortgage, she fell behind on her taxes. She worked out a payment plan with the mortgage company. Although she paid the amount requested by the mortgage company, the mortgage company gave her the wrong payment amount and now has started a foreclosure action.
2669	4/13/2017	Client lives in a condominium and is in foreclosure for taxes. Client is most comfortable speaking Spanish. Agreed to represent.

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2668	4/13/2017	A private attorney has been representing this client in a foreclosure by Chase Bank. Attorney has asked the Center to take the case because is too complicated and may go to trial. Agreed to represent the client going forward.
2717	6/12/2017	Client has a reverse mortgage. Did not pay real estate taxes and went on a payment plan. However, she did not realize she also had to pay current real estate taxes. Advising client on at-risk extension program and foreclosure process. Will assist client in applying for an at-risk extension.
2697	5/16/2017	Client has a learning disability and has difficulty reading and writing. Client was offered a trial payment plan which included a requirement that the client pay the taxes owed to the town. Client paid the taxes to the bank that holds his mortgage and the bank has not turned the taxes over to the town. Agreed to represent client to determine why bank will not pay real estate taxes.
2701	5/19/2017	Client lost title to her home through foreclosure. However, she says she was not served with the complaint and did not know about the action. In addition, the court docket shows she never received notice of the judgment. Client has the money to afford a modification. Agreed to represent to reopen judgment and assist the client in getting a mortgage modification.
2633	3/7/2017	Client in foreclosure. Found a buyer for her home but servicer refused to approve a short sale. Assisted client with opening judgment and efforts to get short sale approved.
6917	5/12/2017	Client got home when divorce was finalized. Because client was improperly denied a HAMP modification, agreed to represent to get client modification to stay in home
5259	4/7/2017	See summary above under report on relief obtained.
2637	3/13/2017	Client is in foreclosure but has charges on her account that the lender did not put there. Researched charges in an attempt to get them

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		removed. Did not find out where the charges were from. Agreed to represent to determine what the charges are and if the client is able to save her home.
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- 10. Review and analyze 4 years of data from the Center’s foreclosure prevention cases to determine if African-Americans and Latinos have been denied mortgage modifications on account of an “investor restriction” at higher rates than non-Hispanic Whites.**

Task: Submit summary of data analyzed and results of analysis.

Attached as Program Task Deliverable 10 is the analysis of the Center’s foreclosure intake data.

- 11. Based on analysis performed on “investor restriction” denials of mortgage modifications, make a list of servicers and lenders who have denied people of color mortgage modifications at higher rates than non-Hispanic Whites and women.**

Task: Submit summary of data analyzed and results of analysis.

Program Task Deliverable 10 includes this information.

- 12. If people of color are denied mortgage modifications at higher rates than non-Hispanic Whites, research causes of action under fair lending laws, and bring meritorious complaints.**

Task: Submit list of cases filed.

Program Task Deliverable 10 includes this information.

- 13. Hire an expert in HMDA data analysis to determine lending patterns to African-Americans, Latinos, and women in Connecticut, the banks doing the lending, and the types of loans being offered.**

Task: Submit copy of report

A copy of the report from the expert hired by the Center is attached as Program Task Deliverable 13.

- 14. Use report issued by expert to design an outreach program to African-Americans and Latinos to address systemic fair lending violations.**

Task: Submit narrative describing outreach program and copies of materials created.

Date of Distribution	Place of Distribution	Number Distributed
3/31/2017	Mutual Housing of Greater Hartford	35
3/31/2017	Center for Latino Progress	35

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3/31/2017	Hartford Community Loan Fund	35
3/2/2017	Partnership for Strong Communities	35
2/21/2017	House of Bread	35
2/9/2017	Community Health Workers CT	36
2/2/2017	Norwalk Public Library	35
2/1/2017 – 3/31/2017	Individuals who called the Center	6

15. Present information on fair lending and the HMDA report to 200 first time homebuyers and others working with homebuyers of color.

Task: Submit list of places where outreach took place, number of people attending and copies of materials distributed.

During the first quarter of the grant, the Center’s staff contacted local housing counseling agencies about first time homebuyer classes but could not find any. However, as a result of the Center’s collaboration on a project with two Connecticut real estate agents and the Center’s discussions with housing counseling agencies, the Center learned that while there are few first time homebuyer classes being given, there is still a need for education on the fair housing and fair lending laws. The real estate agents and the housing counseling agencies suggested that written materials on the fair housing and fair lending laws would be more valuable because they could distributed to individuals buying their first home at any time, not just in a classroom setting.

As a result, the Center requested and received a change to its workplan. During the grant, the organization created a guide, called the *Moving Forward Guide for Homebuyers*, that explains the fair housing and fair lending laws to first time homebuyers. Once the Guide was complete, the Center distributed it to the Connecticut Housing Finance Authority (“CHFA”), the agency charged with overseeing first time homebuyer programs in Connecticut. CHFA has asked the Center for more than 1,000 Guides to give to its housing counselors and any first time homebuyers. By creating a *Moving Forward Guide for Homebuyers*, the Center reached more people than it would have with individual classes and has a resource it can distribute even after the grant has ended.

Number of Manuals Distributed	Number Distributed to Date	% over/(under)
	252	+26%

See the information at Program Task 15 for a list of the places where the Guide was distributed.

16. Submit copies of tester training and other forms for review/approval if not already approved by HUD.

Task: Submit copies of all testing materials not already approved by HUD.

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The Center’s mortgage tester training and all forms used in mortgage lending testing were approved by HUD during PEI-MYF Grant No.: FH700G12-057.

17. Recruit 10 testers.

Task: Submit list of places where testers were recruited and number of testers recruited.

Testers Recruited	Total Testers Recruited	% over/(under)
	51	+410%

Date	Place of Recruiting	Number recruited
7/1/2016 – 8/31/2016	Emails to existing testers	3
8/1/2016 – 9/15/2016	Placing signs in coffee houses, local delis, etc.	17
11/4/2016	Referrals from current testers	2
11/8/2016	Referrals from current clients	1
1/31/2017	Respond to calls from people who saw posting on social media	3
2/14/2017	Recruiting past tester to come back	1
3/2/2017	Giving fliers to Americorps volunteers	22
2/14/2017	Recruiting Middle Eastern testers from staff family and friends	2

18. Train 5 testers who successfully complete practice tests.

Task: Submit list of race, national, origin, and sex of testers trained along with the date of the tester training and the date the practice test was completed.

Testers Trained	Total Testers Trained	% over/(under)
	10	100%

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Date	Race		National Origin		Gender		Total testers trained
	Caucasian	African-American	Hispanic/Latino	Other	Male	Female	
10/20/2016	1	0	0	0	0	1	1
8/30/2016	1	1	0	0	1	1	2
9/8/2016	0	0	1	0	0	1	1
9/15/2016	1	0	0	0	0	1	1
9/20/2016	0	1	0	0	1	0	1
2/2/2017	1	0	0	0	0	1	1
2/21/2017	1	0	0	0	0	1	1
3/1/2017	1	0	1	0	2	0	2
Total for Grant	6	2	2	0	4	6	10

19. Conduct 30 test parts on lenders who are shown to target African Americans for high cost loans.

Task: List of tests conducted along with outcomes

Test Parts	Total Test Parts Completed	% over/(under)
	31	+3%

A report on the testing done under this grant is attached as Program Task 19 Deliverable.

20. Partner with 15 people from immigrant communities and people who are working with immigrants to determine how immigrants are treated by lenders when obtaining a mortgage, servicing a loan or trying to get a mortgage modification.

Task: Submit list of agencies, dates of meetings, summary of information gathered

Meetings with immigrant advocates	Total Meetings During Grant	% over/(under)
	25	+66%

On January 28, 2016, Shannon Houston and Maria Cuerda, attended a conference sponsored by the Connecticut Department of Consumer Protection on working with people from new immigrant and LEP communities. They discussed the issues faced by people who are new to the country in obtaining a mortgage with people who attended the conference. However, none of the social service agencies attending were interested in working with the Center on homebuying issues. Most of their constituents are looking for rental housing and not homeownership. The Center will continue to work on this issue during the remaining quarters of the grant.

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- 21. In response to the issues faced by immigrants in obtaining a mortgage, servicing a loan, or getting a mortgage modification, design an education program to inform people in the immigrant community of their fair lending rights.**

Task: Submit narrative describing education program along with materials developed.

During the third quarter of the grant, the Center’s foreclosure prevention staff and education and outreach staff designed an outreach plan that would not only increase the attendance at the Center’s self-help clinics but would also ensure that immigrants facing foreclosure would get the assistance they needed. A copy of the educational program is attached as Program Task Deliverable 21.

- 22. Present the fair lending education information developed to 200 people in the immigrant community and their advocates.**

Task: Submit list of places where classes took place, number of people who attended and copies of materials used.

Trainings for new immigrants and their advocates	Total Trainings During Grant	% over/(under)
	0	-100%

The Center was not able to present fair lending education information to any new immigrants or their advocates during the course of this grant. Many immigrant advocates stated that their clients did not have enough money or sufficient credit history to qualify for a mortgage. In addition, many new immigrants were afraid to identify themselves for fear of attracting the attention of immigration authorities. In an effort to reach new immigrants and let them know about their fair housing rights, the Center added new information to its website advising immigrants and refugees and people of all religions on their fair housing rights in January 2017. The information is available in English, Spanish, three Arabic languages, Kurdish, German, Creole, Mandarin, Polish, Vietnamese, and French. In addition, the Center has shared this information and the translations with fair housing groups across the country. It can be found at <http://www.ctfairhousing.org/know-your-rights/>.

- 23. Investigate 25 lenders, servicers, and mortgage brokers to determine how they serve new immigrants and people with LEP.**

Task: Submit results of investigations

Servicers Investigated	Total Investigations	% over/(under)
	33	+32%

The Center’s report on this investigation is included as Program Task 23 Deliverable.

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24. Provide 25 LEP homeowners with legal assistance in the administrative and judicial enforcement of the fair lending laws related to prevention of mortgage default in foreclosure, mortgage modifications, and mortgage refinance.

Task: Submit list of homeowners provided with legal assistance and description of assistance.

LEP Homeowners	Total for Grant	% over/(under)
	22	(12%)

Case No.	Date of Intake	Summary of Case
2356	03/10/2016	Client is Latino and does not speak English. Client is in foreclosure because he lost his job and is currently receiving disability income. Currently analyzing case for fair housing issues.
2391	4/26/2016	See attached mortgage log.
2406	5/24/2016	See attached mortgage log.
2356	3/10/2016	See attached mortgage log.
2384	4/12/2016	See attached mortgage log.
2427	6/22/2016	See attached mortgage log.
2367	3/18/2016	See attached mortgage log.
2399	5/13/2016	See attached mortgage log.
2476	9/7/2016	Caller's father owns the house along with client's ex-husband. Father does not speak English and husband is out of the picture. Advising client and father on how to get into mediation and get a loan modification.
2480	9/9/2016	Clients are Somali. Owner of house does not speak English. Agreed to represent clients in an attempt to determine if there is any way to save home.
2502	9/30/2016	Client's first language is Spanish. Investigating claim.
2480	9/13/2016	Client speaks Arabic. Needs a mortgage modification although it is not clear if foreclosure has been filed. Will continue to gather information and documents to determine eligibility for a modification.
6149	11/2/2016	Saw client in court on a motion to get into mediation. Assisted client and will continue to monitor while determining if representation is necessary. Client only speaks Spanish
2384	4/12/2016	Evaluating case to determine if we should represent. Client only speaks Spanish.
	10/27/2016	Client who only speaks Spanish to ask for assistance with a foreclosure case. Could not assist because client refused to

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		give name or other identifying information. Gave generalized advice.
2606	2/26/2017	Client is Romanian. She took out an FHA reverse mortgage three years ago. She thought the mortgage company was paying the taxes but they are not. She is now in tax foreclosure. The sale of her home is scheduled for 4/29/2017. Her attorney is trying to determine if she can afford to pay the back taxes. Also assisting with reopening foreclosure judgment.
2622	2/28/2017	Client speaks Spanish. Met with client in court. She has no income at the moment but is trying to get on Social Security Disability. Will continue to monitor foreclosure and see if client is able to afford the mortgage.
2654	3/24/2017	Client's first language is Polish. She is seeking assistance with getting a mortgage modification.
2658	3/29/2017	Client only speaks Spanish. She needs to go to Columbia to assist her mother. Advised client on how to get an extension if mediation scheduled while she is away.
6945	5/23/2017	Client's husband had a reverse mortgage with RMS/Bank of America. She was not a borrower and never on the deed. Foreclosure was started in the fall, due to taxes and insurance. Her husband passed away in Jan. 2017. The court recently entered a sale date of 7/28/17. Explained foreclosure procedure and that 7/28 was not eviction date. Also advised her regarding ejection/eviction and possible time frames.
2733	5/25/2017	Daughter called on behalf of father who does not speak English. Father's request for a mortgage modification was denied although it is not clear why. Will investigate modification denial.
2669	4/13/2017	Client lives in a condominium and is in foreclosure for taxes. Client is most comfortable speaking Spanish. Agreed to represent.

25. Provide input in 10 meetings to the U.S. Treasury Department, HUD, the CFPB, and fair lending advocates around the country regarding the experience of LEP borrowers.

Task: Submit list of meetings where input is provided along with a list of those participating.

Meetings	Grant to Date	% over/(under)
	30	+200%

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Date of meeting	Meeting Convener	Subject of Meeting
1/5/2016	National Consumer Law Center (NCLC) working group	Discussion of LEP issues in lending and servicing
1/6/2016	Americans for Financial Reform	Discussion of a survey of lenders and servicers regarding their ability to serve people with LEP
2/10/2016	Americans for Financial Reform	Discussion of FHFA's plans to release a site with translated mortgage foreclosure and lending documents
3/9/2016	Meeting of CFHC foreclosure advocates	Discussion of CFPB's proposal to expand LEP information on website and protections
3/30/2016	Meeting with LEP subgroup of AFR	Discussion of ongoing issues and survey of servicers and lenders; plan for meeting with CFPB on LEP issues
3/2/2016	Americans for Financial Reform	Ongoing discussion of LEP issues in mortgage servicing industry
3/22/2016	Americans for Financial Reform	Meeting with fair housing advocates and Quicken Loan to discuss new One Modification model Quicken is creating
3/29/2016	Americans for Financial Reform	Telephonic meeting with CFPB to discuss what would happen after HAMP program was discontinued
3/30/2016	Americans for Financial Reform	Discussion of LEP issues in mortgage modifications
4/5/2016	Americans for Financial Reform	Discussion with CFPB re: complaint system and LEP issues
4/14/2016	Americans for Financial Reform	Call with Treasury Department to discuss what would happen after HAMP was discontinued

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4/27/2016	Americans for Financial Reform	Call re: LEP issues in mortgage servicing after HAMP
5/2/2016	Americans for Financial Reform	Discussion of how to approach Fannie, Freddie, etc. on foreclosure issues that will arise after HAMP is discontinued
6/2/2016	Americans for Financial Reform	Meeting with CFPB about LEP issues in mortgage modifications and servicing
7/6/2016	Americans for Financial Reform	Conference call with CFPB re: changes to CFPB regulations and complaint escalation
7/7/2016	Americans for Financial Reform	Discussion of Mortgage Bankers' Association One Mod proposal to replace HAMP when it ends
7/13/2016	Americans for Financial Reform	Preparation call for conference call with Mortgage Bankers' Association regarding language preference in uniform residential loan application
7/26/2016	Mortgage Bankers' Association	Conference call regarding language access information being added to the uniform residential loan application
10/5/2016	Americans for Financial Reform	Changes to HAMP and other mortgage modification programs
10/16/2016	Americans for Financial Reform	Subgroup on LEP issues. Discussion of issues facing new immigrants who do not speak English
11/2/2016	Americans for Financial Reform	1. Life after HAMP/recommendations to FHFA re: post-HAMP loss mitigation a. Last meeting on 10/11

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		<p>i. Working on doc entitled "recommendations to FHFA on future of loss mit." 1) Part gratitude for their work. 2) Encouraging them to provide loss mit after hamp. b. Treasury meeting on life after hamp on 11/10 i. There might be an FHFA meeting on 11/9. 2. FHFA's efforts around underserved communities/GSE pilots? 3. LEP Working Group survey 4. Contracts for deed a. Oklahoma automatically treats these contracts like a mortgage. OCC Fintech charter</p>
2/1/2017	Americans for Financial Reform	Subgroup working on LEP issues conferred on new issues coming up
2/21/2017	Americans for Financial Reform	Reviewed preliminary findings of the LEP survey of 264 housing counseling agencies
3/1/2017	Americans for Financial Reform	Continued evaluation of LEP issues in survey
4/5/2017	Americans for Financial Reform	Discussion with CFPB advocates regarding language access issues
4/12/2017	Americans for Financial Reform	Report on issues people are seeing with language access.
4/19/2017	Americans for Financial Reform	Report on issues people are seeing with language access.
4/26/2017	Americans for Financial Reform	Report on issues people are seeing with language access.
5/16/2017	Americans for Financial Reform	Discussion of HUD request for comment on FHA regulations

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6/30/2017	Americans for Financial Reform	Discussion with LEP group on comments to FHFA’s LEP RFI
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26. Make recommendations to the U.S. Treasury, HUD, the CFPB, and fair lending advocates around the country about changes lenders and servicers could make to serve LEP individuals more effectively.

Task: Submit list of recommendations and list of agencies to which recommendations were submitted.

The recommendations submitted include:

- The Americans for Financial Reform’s Language Access Task Force is currently drafting a response to a Request for Information put out by the Federal Housing Finance Authority on Improving Language Access in Mortgage Lending and Servicing. It will be submitted on July 31, 2017. A final copy of the response will be submitted with the final report.
- April 11, 2017—Call with FHFA regarding proposed comments from the AFR LEP subgroup on the Request for Information on Improving Language Access in Mortgage Lending and Servicing.
- Meeting with Mortgage Bankers Association in November 2016 and March 2017 to develop common ground on language access in origination and servicing.
- Conference calls the CFPB in June and July 2016 regarding their willingness and ability to regulate language access.
- A copy of the Americans For Financial Reform LEP subgroup’s policy statement and recommendations can be found at <http://ourfinancialsecurity.org/2016/05/language-access-press-release/>.
- A copy of the Americans for Financial Reform LEP subgroup’s collections of borrowers narratives can be found at LEP borrower Narratives: http://ourfinancialsecurity.org/wp-content/uploads/2016/05/AFR_LEP_Issue_Brief_05.26.2016.pdf.

27. Issue a report describing the results of the systemic investigation projects undertaken on race, national origin, and gender that includes recommendations for next steps and distribute to 20 housing counselors, State banking officials, and legislators.

Task: Submit copy of report.

The report is included as Program Task Deliverable 19. The report is being sent to 12 HUD approved housing counselors, 4 officials at the Connecticut Department of Banking and the 5 co-chairs of the Connecticut Legislature’s Banking Committee.

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- 28. File meritorious fair lending complaints based on race, national origin, and gender analysis with an administrative agency, in court or with DOH, as needed.**
Task: Submit list of cases and referrals.

The cases filed under this grant are described above. In addition, the Center is in the process of investigating two additional lending discrimination cases to file within the next six months.