The mission of the Connecticut Fair Housing Center is to ensure that all people have equal access to housing opportunities in Connecticut.
The Connecticut Fair Housing Center achieved many important victories in 2013: a Hartford landlord who owns a large number of rental units in greater Hartford agreed to stop discriminating based on source of income and disability; we successfully fought to help a man who is elderly and blind keep his home; and, our staff collaborated closely with the U.S. Treasury, Fannie Mae, and Freddie Mac on increasing access to critical housing services for non-English speakers. As a result of the Center's efforts, more units of housing were opened up to people regardless of race, color, national origin, sex, religion, marital status, age, sexual orientation, lawful source of income, and gender identity or expression. The Center's goal is to make every victory a win, not only for our individual clients but for all of us who live in Connecticut and are affected, directly or indirectly, by violations of fair housing and fair lending rights.

While we made considerable progress over the past year, calls to the Center have continued to pour in, a reflection of the high demand for our services. Over the course of 2013, we received calls from more than 1,000 people seeking our help. In response to this growing need, we increased our staff size to 17. In addition, the Center's Board and staff undertook an internal strategic planning process to help us ensure that we are maximizing our impact and leveraging limited resource to best achieve our mission. In an effort to broaden our reach, we will work to increase the profile and awareness of the Center so that more Connecticut residents, organizations, communities, media, and policy makers know the organization and its work. The staff also committed to being more proactive in exploring and pursuing opportunities to generate systemic change, whether through impact litigation, strategic partnering, investigation, or other advocacy efforts.

It is my honor to share with you this annual report, which highlights the Connecticut Fair Housing Center's activities, challenges and achievements for 2013.

Over the past year, the Center won significant victories on behalf of its clients, improving their lives while also expanding and extending the reach of fair housing protections. Our fair lending and foreclosure prevention staff continued to grow. We represented dozens of clients facing foreclosure in court and reached thousands more through our clinics, intakes, and participation in outreach events.

When we determined that limited English proficiency (LEP) was an enormous barrier faced by homeowners in danger of foreclosure, we investigated more than thirty mortgage servicers and carefully documented their degree of LEP accessibility. We then used our results to lobby for—and win—significantly improved language access for LEP homeowners nationwide.

We know that there is much work to be done. The Center's investigations reveal that the rate of housing discrimination based on race, national origin, family status, and disability is still climbing. Connecticut continues to have one of the highest rates of foreclosure in the nation.

We remain committed to meeting these challenges.

Please take the time to read this annual report to learn more about the full range of the Center's efforts. Fighting discrimination in general, and housing discrimination in particular, is a full-time endeavor. We are grateful that it is not a battle we fight alone.

David Salazar-Austin
FAIR HOUSING, FAIR LENDING, AND HOMEOWNERSHIP RIGHTS

The Connecticut Fair Housing Center is a statewide nonprofit organization dedicated to ensuring that individual choice, and not discrimination, determines where people in Connecticut live. To accomplish this goal, the Center assists clients by addressing fair housing, fair lending, and homeowner rights through the investigation of claims of discrimination and the provision of legal representation; working with state and local governments to ensure that they fulfill their obligations under the fair housing laws; and, promoting integration and stabilizing neighborhoods. Whether we are fighting a legal battle on behalf of a woman denied housing because of her disability, advocating for increased homeowner protections in the judicial foreclosure process, or bringing attention to systemic discrimination in the marketing of foreclosed bank-owned properties in communities of color, the Center’s staff works to protect the rights of all individuals to be free from housing discrimination and free to live in the housing of their choice.

2013 Highlights

FAIR HOUSING:

During 2013, the staff working with clients on fair housing issues continued to be overwhelmed with calls from people with disabilities being denied even basic accommodations, tenants trying to use housing subsidies to rent apartments, and other victims of housing discrimination. Despite this high volume of clients, the staff was also able to work on a number of systemic issues that not only vindicated the rights of individuals, but also changed housing practices for other members of protected classes. As part of these collective efforts, the staff:

- Provided fair housing intake and investigative services to more than 700 Connecticut residents.
- Performed more than 200 fair housing tests to investigate claims of discrimination and to determine the role housing discrimination plays in Connecticut’s housing market.
- Participated in a nationwide investigation into the treatment of people who are deaf and hard of hearing by housing professionals.
- Obtained relief for more than 70 households.
- Opened up more than 600 units of housing to people protected from discrimination by the fair housing laws.
- Recovered $517,000 in damages and attorneys’ fees for the victims of housing discrimination.
- Provided more than 4,000 hours of legal advice to the victims of housing discrimination.
- Trained and distributed fair housing literature to more than 2,500 Connecticut residents, landlords, and housing providers on the fair housing laws.
- Published 10 new brochures explaining the fair housing laws in English and Spanish.

“The last two years have been a very difficult time for me and my children, and with the help of the Connecticut Fair Housing Center, and my own persistence, I have overcome. I am no longer homeless. I am working, and I am living a productive life. I want to let anyone who has been homeless know that there is light at the end of the tunnel – never give up, push forward and anything can happen.”

Crystal Carter, housing discrimination client
FAIR LENDING AND HOMEOWNERSHIP RIGHTS:

Staff working on fair lending and homeownership rights issues saw no let up in the number of new foreclosure cases, a reflection of the increasing number of people facing foreclosure in Connecticut, even as the rest of the country saw a slow decrease in the number of new foreclosure filings. In 2014, the Center will continue its work with community partners, elected officials, and the judicial system to ensure that homeowners who can afford to keep their homes are able to do so. During 2013, the fair lending and homeownership rights staff:

• Provided in-person or individualized assistance to approximately 2,000 Connecticut residents facing foreclosure through intakes, clinics, ongoing casework, and staffing advice tables at courthouses and mortgage assistance events.

• Distributed more than 8,000 copies of our self-representation foreclosure prevention manual in English and Spanish.

• Represented homeowners facing foreclosure in 12 different state judicial districts, worked on 3 state appellate cases, brought 3 new lawsuits against mortgage servicers and their agents, represented homeowners in two different federal cases, and continued to lead the foreclosure defense bar in creating “mediation-related” motion practice and favorable decisions to support this new field.

• Obtained significant changes and improved access to federal loan modification and other foreclosure prevention programs for homeowners with limited English proficiency from the federal Department of Treasury.

• Worked with the governor’s office and legislative leaders to help draft successful legislation to improve the state’s Foreclosure Mediation Program to reduce the delay and harm caused by obstinate mortgage servicers, marking the fifth time in six years the Center had helped implement significant foreclosure prevention legislation at the state level.

Since launching in July 2008, the Foreclosure Mediation Program has handled nearly 18,000 cases. Of participating homeowners, 84% were able to reach a settlement and 69% were able to keep their homes.
**2013 Highlights (continued)**

- Trained more than 180 attorneys, 24 housing counselors, and the staff of the Department of Banking's Mortgage Foreclosure Assistance Hotline on the changes to the state's foreclosure mediation program.
- Conducted in-person meetings with both Director Richard Cordray and Deputy Director Steven Antonakes of the federal Consumer Financial Protection Bureau, and began or expanded partnerships with several DC-based consumer advocacy groups to advocate for homeowners with officials and staff of the CFPB, OCC, GAO, SIGTARP, HUD, Treasury, and the Federal Reserve.
- Trained hundreds of consumer attorneys at the National Consumer Rights Conference of the National Consumer Law Center.
- Provided training to foreclosure mediators in Vermont, the fourth state in which Center attorneys have trained foreclosure mediators.

**OPPORTUNITY PROJECT:**

During the last several years, the Opportunity Project has helped to identify and define neighborhoods of opportunity in Connecticut in order to draw attention to the vast differences in the quality of neighborhoods across the state, promote integration, and ensure that Connecticut residents are not prevented from achieving success because of where they live. Neighborhoods of opportunity are places where residents are given the chance to thrive because of increased access to jobs, public transportation, high performing schools, and open space, as well as decreased crime. In 2013, the staff of the Center worked to promote integration and stabilize neighborhoods by:

- Meeting with Bridgeport community members to determine if the redevelopment of Marina Village would allow current tenants to move to the neighborhoods of their choice.
- Publishing and distributing “A Guide to Zoning for Fair and Open Communities” in an effort to open up more neighborhoods to affordable housing.
- Training more than 100 municipal officials on how to affirmatively further fair housing to ensure that all Connecticut residents have access to neighborhoods of opportunity.
- Working with Connecticut legislators, housing developers, and other community members on the “Overcoming Impediments to Fair Housing Task Force” to address obstacles that prevent all neighborhoods from becoming neighborhoods of opportunity.
- Investigating several national banks to determine if the way they were maintaining foreclosed properties in neighborhoods of color were contributing to the deterioration of those neighborhoods.

“"The attorney went to court with me and explained to the judge how badly the bank had mishandled my case. The judge told the bank it had to give me the loan modification we had agreed to and he gave them a timeline of just one month to get it to me. When the bank still wouldn't do it, my attorney went back to court to advocate for me, and the judge decided to fine the bank each day until it gave me the agreement. Finally, in June 2013, I got the papers finalizing my loan modification, and my nightmare was over. I got to keep my house, and I now have a monthly payment that I can afford.""

Bonni Piccione, homeownership rights client
FIGHTING FOR FAIR HOUSING:
Spotlight on Carter et al. v. Winchester Housing Authority

Crystal Carter was a single mother of six children searching for a better option for her family of seven than living out of a single bedroom in her father’s dilapidated home.

When she learned that the Winchester Housing Authority’s waiting list was open, she immediately contacted the Housing Authority to request an application for the Section 8 Housing Choice Voucher program. In response to her request, Crystal was told that the Housing Authority would not send applications to people who did not reside in one of 17 overwhelmingly white communities in northwest Connecticut. She was also told that Winchester was not on a bus line, that there were no jobs in Winchester, and that Winchester was “in the woods.” Instead of Winchester, Crystal was advised to apply to Section 8 programs in cities such as Bridgeport, New Haven, or Torrington.

After attempting to remedy the situation with the US Department of Housing and Urban Development and trying unsuccessfully to work with the Winchester Housing Authority, Crystal contacted the Connecticut Fair Housing Center. The Center began investigating and soon confirmed the existence of an unlawful residency requirement. Because the populations of the 17 specified towns are more than 90% White, the illegal residency requirement favored White applicants and excluded most African-American and Hispanic families from any chance of participating in Winchester’s Section 8 program. The resulting lawsuit alleged that the residency requirement was used by the Winchester Housing Authority to intentionally discriminate not only against Ms. Carter, who is African-American, but also against African-American and Hispanic people in general who were attempting to apply for admission to the Winchester Section 8 program.

Late last year, the case settled for $350,000. As part of the negotiated settlement, the Winchester Housing Authority agreed to treat all Section 8 applicants, regardless of town of residency, on equal footing in its administration of public housing; to undergo fair housing training; to notify all future applicants of their fair housing rights; and, to generally abide by the Fair Housing Act. While the lawsuit was ongoing, Crystal obtained a Housing Choice Voucher from another Housing Authority and used the voucher to obtain safe, suitable housing for her family.
• US, BILBO, ET AL V. HYLTON, ET AL.
  Taika and Jermaine Bilbo attempted to sublet their rented home to an African-American woman and her children. When their landlord objected to the race of the new tenant, Mr. and Mrs. Bilbo contacted the Center. After receiving a cause finding from HUD, the plaintiffs removed the case to Federal Court. After trial, held in Connecticut Federal District Court on March 26 and 27, 2013, the Court held that the defendants had discriminated against both the Bilbos and the prospective sub-tenant on the basis of race. The Court awarded more than $110,000 in damages to the plaintiffs, including $20,000 to compensate the prospective tenant for loss of housing opportunity because the denial deprived her of access to better performing schools and a lower crime neighborhood compared to where she instead found housing.

• CHADSEY V. PHOENIX MANAGEMENT, ET AL. In 2012, Ms. Chadsey purchased a condominium unit. Before moving in, she informed both the condominium Board and management company that she had a companion animal to assist with her disability. Nevertheless, after moving in her request for a reasonable accommodation—to allow the companion animal to live with her in her unit—was denied. A successful settlement agreement called for the condominium association to allow Ms. Chadsey to have a companion animal, pay $16,500 in damages, agree to establish a reasonable accommodation policy for all units of the complex, and undergo fair housing training.

• WENTWORTH V. HAMILTON POINT PROPERTY MANAGEMENT CO. Mr. and Ms. Wentworth recovered $15,000 in damages and attorneys’ fees after a landlord refused to renew a lease for the 2-bedroom apartment where the pair and their three children lived, on the basis that the apartment was overcrowded. The settlement also specified that the respondent would no longer enforce its rule of two people per bedroom, which has a discriminatory impact on people with children, and would undergo fair housing training.

Taika and Jermaine Bilbo with their three children.
OUR PRO BONO PARTNERS AND COOPERATING ATTORNEYS

The Connecticut Fair Housing Center is a small organization that is able to make a large impact, thanks in large part to the dedication of the many law firms and attorneys that donate both time and talent to assisting the Center in protecting the fair housing rights of people in Connecticut. Although we have the opportunity to honor a few of these firms each year at our Mildred and Richard Loving Civil Rights Dinner, we thank all of the firms and attorneys that have advanced the Center’s work.

We are grateful to the following Pro Bono law firms and attorneys—with their assistance, the Center was able to serve more than 1,000 clients in 2013:

Axinn, Veltrop & Harkrider LLP
Susann Beckett
Bingham McCutchen LLP
Daniel Blinn, Consumer Law Group, LLC
Daniel Burns, Beckman, Burns and Nguyen, LLC
Bracewell & Giuliani LLP

Covington & Burling LLP
Bridget Cusack
Day Pitney LLP
Dorian R. Famiglietti, Kahan, Kerensky & Capossela, LLP
Keith Fuller
Casey Healey
Pat Horgan

John McCann
McCarter & English, LLP
Motley Rice
José Pol
Sarah Poriss
Relman, Dane & Colfax PLLC
Robinson & Cole LLP
Paulann Sheets, Action Advocacy, PC

With special appreciation to the Yale Law School and its Mortgage Foreclosure Litigation Clinic:

Daniel Abraham
Robert Borek
Alidad Daomei
Allison Drutchas
Jonathan Greenstein

Lev Menand
Christian Mott
Professor J.L. Pottenger, Jr.
Robert Quigley
Nathan Robinson

Caleb Soto
Andrew Sternlight
Renata Strause

Greg Kirschner, Legal Director of the Connecticut Fair Housing Center, presents the George J. and Patricia K. Ritter Pro Bono Award to attorneys from Day Pitney LLP and McCarter & English, LLP at the Center’s annual Loving Dinner.

“Within days [of contacting the Connecticut Fair Housing Center], my bank was communicating with me. Before I knew it, the bank had approved me for a loan modification with a monthly payment I could afford. I finally knew I was going to keep my house and that my children would get to grow up in the only home they’d ever known, and my parents who are in their mid 80’s, had a place to live out their lives.”

Heidi Meyer, homeownership rights client
Sara K. Pratt, 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 organizer, photographer and civil rights documentarian. Bernie and Sarah’s talks were engaging, funny, and informative. As one guest commented, “I never actually understood how HUD fit into the civil rights movement, or how they move a progressive agenda forward today…now I do.”

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

As David Salazar-Austin, the President of the Center’s Board of Directors noted in our program book, “The Center has won significant victories on behalf of its clients, improving not only their lives, but also expanding and extending the reach of fair housing protections….and through the pro bono assistance of the law firms that will be honored tonight, the dedicated legal staff are able to make an even broader impact than would otherwise have been possible.”

The Loving Dinner honored three law firms with the George J. and Patricia K. Ritter Pro Bono Awards – Day Pitney LLP, McCarter & English LLP, and Bracewell Giuliani LLP. Through the generous donation of time and talent, these firms assisted our legal staff in helping clients overcome obstacles that limited their choice of safe, accessible and affordable housing. In addition, Robinson & Cole LLP received a special mention for their work on a case involving discrimination based on a lawful source of income.

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

The Karen Tribe Youth Done Dancers performed a traditional celebratory dance, accompanied by indigenous instruments. Over 500 members of the Karen Tribe live in Hartford, and nearly 200 children attend schools in the Capitol City.

In addition, our all-star Master of Ceremony, John Motley, the now infamous House of Wine, and our fantastic auction items continue to make the dinner a must-attend event. Don’t miss next year’s Loving Dinner on Thursday, May 29, 2014.

We owe deep gratitude to our 2013 Sponsors and Supporters

FAIR HOUSING PROTECTORS
Bingham McCutchen LLP
Bracewell & Giuliani LLP

FAIR HOUSING DEFENDERS
Day Pitney LLP
McCarter & English, LLP
Metro Realty Group, Ltd
People’s United Bank
Robinson & Cole LLP
Sanford Heisler, LLP

FAIR HOUSING SUPPORTERS
Pullman & Comley LLC
Shipman & Goodwin LLP
Turning Point

AUCTION DONORS
Connecticut Fair Housing Center
Board of Directors

Catherine Blinder
Cato Corner Farm
Maria Cuerda
Bill Curry
John Dankosky
Jila and Kazem Kazerounian
Senator Joseph Lieberman and the United States Senate Commission on Art
Colin McEnroe
George and Pauline Scott
University of Connecticut

We also want to acknowledge and thank the following people and organizations who gave freely of their time, energy and resources to help make the Fifth Annual Mildred and Richard Loving Civil Rights Dinner a success:
Erin Boggs & Mark Gilman
Roger Castonguay, The Defining Photo

Connecticut Science Center
Nathan Fox & Claudine Constant
Geeks For Good
The Hartford Karen Tribe members
The Hartt School’s GigLine
Joe Howard and the staff of the Bond Ballroom
Whitey Jenkins
KNOX, Inc.
Mark Kurtz
Janice LaMotta
Lowe’s in Manchester
Loretta Martina
John Motley
Dennis Peabody
The Royal Saudi Family
West Side Wines and Spirits
Michael Wilson & Jeff Cowie
The Center could not succeed without the generous support of private individuals and foundations; city, state and federal grants; and, the public and private organizations and agencies that collaborate with us. We wish to thank everyone who contributed to and worked with the Center in 2013:

**FUNDERS**
- City of Hartford Community Development Block Grant Program
- Connecticut Bar Foundation
- HUD Sustainable Communities Initiative
- Interest on Real Estate Brokers Trust Accounts Grant Program
- National Fair Housing Alliance
- Norflet Progress Fund
- State of Connecticut Department of Banking
- State of Connecticut Department of Economic and Community Development
- State of Connecticut Department of Housing
- U.S. Department of Housing and Urban Development (HUD)

**PARTNERS AND SUPPORTERS**
- Advocacy Unlimited, Inc.
- AM Lithography Corporation
- Americans for Financial Reform
- Asylum Hill Neighborhood Association
- Betty Gallo and Associates
- Bridgeport Education Association
- Bridgeport for Community Development, Inc.
- Bridgeport Public Library
- CareWays Shelter, New Haven
- Catholic Charities of Norwich
- CARE, Stratford
- Center for Disability Rights
- Charter Oak Communities (Stamford Housing Authority)
- Connecticut Housing Finance Authority
- Citadel of Love, Hartford
- City of Bridgeport
- City of Bristol
- City of Hartford
- City of Meriden
- City of New Haven
- City of Norwalk
- City of Stamford
- City of Stratford
- City of West Haven
- Community Action Agency of New Haven
- Community Mediation, Hamden
- CONN-NAHRO
- Connecticut African-American Affairs Commission
- Connecticut Association of Homebuilders
- Connecticut Children’s Special Kids Support Center
- Connecticut Commission on Health Equity
- Connecticut Housing Coalition
- Connecticut Housing Court
- Citizens’ Advisory Council
- Connecticut Housing Finance Authority
- Connecticut Immigrant Rights Alliance
- Connecticut Latino and Puerto Rican Affairs Commission
- Connecticut Legal Rights Project
- Connecticut Legal Services
- Connecticut Local Administrators of Social Services
- Connecticut Public Interest Research Group (ConnPIRG)
- Connecticut Voices for Children
- CT TransAdvocacy Coalition
- Danbury Vet Center
- Stefanie Deluca, Associate Professor of Sociology, Johns Hopkins University
- Disability Resource Center, Stratford
- DSS–Danbury Sub-Office
- DSS–New Haven Regional Office
- Jack Dougherty, Associate Professor of Educational Studies, Trinity College
- Ebenezer Gospel Assembly
- Eastern Connecticut State University
- Elm City Communities (Housing Authority of New Haven)
- Fair Housing Fair, Hartford
- Fairfield County Bar Association
- Family & Children’s Aid, Inc., Danbury
- FSW Inc.
- David Fink, Partnership for Strong Communities

“Independence Unlimited has worked in successful collaboration with the Center to advocate for fair housing practices on behalf of several of our consumers. The Center has conducted a number of invaluable trainings on fair housing rights at our agency and assisted us in identifying discrimination against our consumers. When we encounter discriminatory practices from landlords regarding the Rental Assistance Program, the Security Deposit guarantee, or against people with a disability we contact the Center to assist in working with the landlord to resolve the issue.”

Julie Hartage, Supervisor, Independence Unlimited
How to Support the Center’s Work

Every day someone finds their way to our office to ask for help with an unresponsive 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 the generosity of individuals who are committed to fair housing. To make a tax-deductible donation, please visit us at www.ctfairhousing.org and click on “Donate.” Or, send a check made out to Connecticut Fair Housing Center to 221 Main Street, 4th Floor, Hartford, CT 06106.
# FINANCIAL INFORMATION

## 2012 FINANCIAL SUMMARY

### REVENUE AND SUPPORT

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>$1,248,453</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$ 30,702</td>
</tr>
<tr>
<td>Settlement income</td>
<td>$ 2,350</td>
</tr>
<tr>
<td>Training</td>
<td>$ 11,790</td>
</tr>
<tr>
<td>In-kind legal services</td>
<td>$ 5,100</td>
</tr>
<tr>
<td>Other</td>
<td>$  286</td>
</tr>
</tbody>
</table>

**TOTAL REVENUE AND SUPPORT**:  
$1,298,681

### EXPENSES

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Expenditures</td>
<td>$1,292,080</td>
</tr>
<tr>
<td>Management and General</td>
<td>$ 49,243</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$  5,908</td>
</tr>
</tbody>
</table>

**TOTAL EXPENSES**:  
$1,347,231

### CHANGE IN NET ASSETS

**$ (48,550)**

### NET ASSETS—BEGINNING OF YEAR

$374,880

### NET ASSETS—END OF YEAR

$326,330

---

1This information is taken from the Center’s 2012 audit performed by the certified public accounting firm of Carney, Roy and Gerrol, P.C. Audited financial information for the 2013 fiscal year will be available in August 2014.
PUBLICATIONS

In 2013, we issued two new publications and significantly revised our Foreclosure Self-Representation Guide—now in its 8th edition—to better serve homeowners facing the foreclosure process.

• **NEW**—Housing Mobility: What Do Housing Voucher Recipients Want?

• **NEW**—A Guide to Zoning for Fair and Open Communities

• Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners (8th Edition) (Spanish and English)

• People, Place and Opportunity: Mapping Communities of Opportunity in Connecticut

• Affirmatively Furthering Fair Housing: A Guide for State and Federal Housing Grantees

• Affirmatively Furthering Fair Housing: A Guide for Housing Providers

BROCHURES

We are pleased to announce that our new, refreshed general and issue-specific brochures are now available at our website and by mail. Our new 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”

• “It is Illegal to Discriminate Based on a Person's Gender Identity or Expression”

In addition, we have a large array of brochures designed for those seeking homes, including people with physical or mental disabilities; people in recovery from alcohol or drug addiction; families with children; individuals with lawful sources of income; people facing discrimination in mortgage lending; and, victims of domestic violence. All of our brochures are now available in English and Spanish with larger, more readable text.

Publications and brochures are available on our website at www.ctfairhousing.org. Or call our office to request any of these materials.
ACKNOWLEDGEMENTS

The text of the 2013 Annual Report was written by the staff of the Connecticut Fair Housing Center. Photographs are courtesy of Roger Castonguay of The Defining Photo (www.thedefiningphoto.com) and Connecticut Fair Housing Center staff. Graphic design is by Karin Krochmal of Karin Krochmal Graphic Design (www.karkinrochmal.com). Printing is by AM Lithography Corporation (www.amlitho.com).