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

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It is our honor to present the Connecticut Fair Housing Center’s 2014 Annual Report, which highlights our many accomplishments over the past year. We are extraordinarily proud of the victories we have achieved on behalf of our clients, who have themselves bravely stepped forward to fight for their fair housing, fair lending, and homeownership rights. It is no small responsibility to be asked to play a role in that fight, and we celebrate each step forward with our clients in our collective battle against housing discrimination and lending abuses.

Last year, our fair lending and foreclosure prevention staff represented dozens of clients facing foreclosure in court and reached thousands more through our clinics, intakes, and participation in outreach events. These staff members have continued to play an important role in policy development and education on issues related to foreclosure on both the state and national levels, including by advocating for homeowners with limited English proficiency with the Department of Housing and Urban Development and the Consumer Financial Protection Bureau; training more than 50 Connecticut attorneys and law students on how to help homeowners in foreclosure; and, working with Connecticut legislative leaders to extend the state’s highly successful foreclosure mediation program.

Our fair housing staff took on and overcame many challenges in 2014. We won a large settlement for an African-American working single mother illegally denied the opportunity to rent the apartment she had hoped for. We successfully took on a large insurance company that was denying coverage to landlords who rented to tenants with housing vouchers. We continued to join fair housing groups across the country in holding large banks accountable for failing to properly maintain foreclosed properties in neighborhoods of color. And, in keeping with our ongoing efforts to ensure that we are serving the most vulnerable of our fellow residents, we filed a housing discrimination case concerning gender identity and expression, which appears to be the first to be filed in Connecticut.

The Center’s renewed commitment to increasing our advocacy and taking on projects that will contribute to systemic change led us to begin designing a new website that will empower people with disabilities, and the service providers that work with them, to generate letters requesting reasonable accommodations and modifications, helping them to secure the changes they need to live safely and independently in their homes. We also completed the planning phases for two new projects that will launch in 2015: a fair housing tour of Greater Hartford that explores the social, economic, and political factors that have led to the region’s high level of segregation; and, in an effort to promote mobility, a comprehensive guide aimed at providing information and resources to help individuals and families overcome the obstacles they face in finding and moving to new housing.

We also co-authored two reports related to fair housing: the Fair Housing Equity Assessment, which was published in late 2014 and helps link fair housing to transportation, employment, education, and other issues in regional development plans, and the State of Connecticut’s Analysis of Impediments, which analyzes barriers to fair housing in the state and will be published in early 2015. Finally, we hired a Community Outreach Coordinator to increase awareness of the Center and our work and to enhance our collaboration with and outreach to organizations, individuals, and policy makers who play an important role in helping us advance fair housing in Connecticut.

We thank our Board of Directors, partner organizations, pro-bono advocates, and the many others who have stood with us as we pursue our mission to ensure that all people have equal access to housing opportunities in Connecticut. I hope you enjoy this summary of our efforts in 2014 and continue to support the Center in 2015 and beyond.

Erin Kemple, Executive Director
David Salazar-Austin, Board President
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 impediments to fair housing in Connecticut, the Center’s staff works to protect the rights of all individuals to be free from housing discrimination and able to live in the housing of their choice.

2014 Highlights

FAIR HOUSING:
During 2014, the staff worked diligently to defend the fair housing rights of our clients, who included families facing mistreatment because of the presence of children, prospective tenants illegally denied housing because of their use of housing vouchers, and individuals with disabilities who were refused the reasonable accommodations necessary for them to have safe, accessible housing. Throughout the year, the staff:

- Provided fair housing intake and investigative services to more than 700 Connecticut residents.
- Performed more than 230 fair housing tests to investigate claims of discrimination and to determine the role housing discrimination plays in Connecticut’s housing market.
- Obtained relief for more than 85 households.
- Opened up more than 600 units of housing to people protected from discrimination by the fair housing laws.
- Recovered $433,000 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.

FAIR LENDING AND HOMEOWNERSHIP RIGHTS:
In 2014, Connecticut saw a decline in the number of new foreclosure cases, providing hope that the State’s foreclosure crisis is easing at last. Despite that positive news, the overall number of foreclosure cases continues to be significantly higher than those seen

“The Connecticut Fair Housing Center helped me for over 9 months where I would have otherwise lost my home. Without their help I would not have been able to get the cooperation from the bank or obtain the best modification available to me.”
Heather Kenniston, homeownership rights client
prior to the recession, an indication that many homeowners are still struggling to keep their homes. Center staff remain an invaluable resource to these homeowners. Over the course of last year staff members:

• Provided in-person or individualized assistance to approximately 1,800 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, revised versions of which were published as 9th and 4th editions respectively.

• Represented more than 50 homeowners facing foreclosure with fair lending violations and mortgage modifications while continuing to lead the foreclosure defense and homeowner rights bar in creating “mediation-related” motion practice, commencing new affirmative lawsuits against negligent mortgage servicers on behalf of eight households, and obtaining favorable decisions to support this field.

• Continued advocating for homebuyers and homeowners with limited English proficiency (LEP) by assisting more than 20 homeowners with LEP in foreclosure to determine if they were victims of lending discrimination and in obtaining mortgage modifications.

• Worked with legislative leaders and a variety of industry stakeholders to extend the state’s overwhelmingly successful foreclosure mediation program by two years and to shape a law designed to facilitate short sales in situations when homeowners would otherwise face foreclosure, marking the seventh consecutive year the Center has helped design successful foreclosure prevention legislation at the state level.

• Provided ongoing support to foreclosure mediators, the Department of Banking’s Mortgage Foreclosure Assistance Hotline, housing counselors, and attorneys across the state; trained more than 50 attorneys and law students in Connecticut on how to help homeowners in foreclosure cases; conducted five attorney breakfasts around the state to discuss best practices when representing homeowners; and, trained more than 25 state legislative aides on resources to assist constituents facing foreclosure.

• Expanded advocacy on behalf of homeowners at the federal level, especially those with LEP, through in-person meetings with officials like HUD Secretary Julian Castro and a nationwide mortgage-related working group organized by the Federal Reserve Bank of New York, and through numerous calls with staff and officials at the Consumer Financial Protection Bureau, the federal agency with primary responsibility for regulating mortgage lenders and servicers.
In conjunction with the Consumer Financial Protection Bureau, trained more than 120 attorneys on the CFPB’s new mortgage servicing regulations, and for the fourth time, trained hundreds of consumer attorneys at the National Consumer Law Center’s National Consumer Rights Conference held in Tampa, Florida.

OTHER PROJECTS:
In addition to helping individual clients, the Center undertakes projects designed to have a more systemic impact on the fight for fair housing, fair lending, and homeownership rights. In the past, the Center undertook the Opportunity Project, which 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. In 2014, the staff of the Center worked to advance the broader aims of promoting integration and stabilizing neighborhoods by:

• In partnership with the Capitol Region Council of Governments and the Pioneer Valley Planning Commission, authoring the Fair Housing and Equity Assessment (FHEA). The FHEA is aimed at ensuring that the regional plans link fair housing considerations with issues of transportation, employment, education, land use planning, and environmental justice and to ensure that affordable housing is located in areas that offer access to opportunity regardless of race, family status, disability, source of income or other personal characteristics protected under federal and state civil rights statutes.

• In collaboration with the State of Connecticut, completing the Analysis of Impediments, a comprehensive report designed to identify the impediments to fair housing choice in Connecticut and enable the State to overcome the barriers to full and equal access to safe, decent, and affordable housing in communities through the State.

• With the help of students from Trinity College and Yale University, conducting planning and research for a Fair Housing Tour of Hartford, which will examine the social, economic, and political factors that have shaped housing patterns and contributed to segregation in Hartford.

• Initiating the development of a web application designed to empower people with disabilities, and individuals or groups assisting people with disabilities, to create reasonable accommodation and reasonable modification requests.

• Working with Bridgeport community members to continue to monitor the redevelopment of Marina Village, to ensure both that individual tenants are being treated appropriately and that the overall project enables current tenants to move to the neighborhoods of their choosing.

• Continuing our investigation, in tandem with National Fair Housing Alliance and fair housing groups around the country, of several national banks to determine if the way they are maintaining foreclosed properties in neighborhoods of color is contributing to the deterioration of those neighborhoods.

• Meeting with residents of the Greater Hartford area to understand what barriers are preventing them from moving to the neighborhoods of their choice in preparation for the development of the forthcoming moving guide which will promote mobility in the Greater Hartford region.

• Meeting with members of the transgender community in Connecticut and nationally to learn about the challenges faced when looking for new housing and to design a testing protocol that will allow the Center to gather information about the extent of housing discrimination against the transgender community.

The Center worked with Independence Unlimited Housing Coordinator, Jaclyn Pinney (left), to help client Johny Newsome (right) to find housing.
Nicholas Ardito is a 25-year old man who has cerebral palsy, serious speech impairments, and intellectual disabilities. He lives at home with his mother, Kimberly Ardito, and his mother’s longtime partner, Alfred Cauvoti, who has helped care for Nicholas since he was a child. The couple and their son (pictured above) faced eviction and homelessness when their landlord sought to evict them because their son was disabled, telling a prospective tenant that she refused to renew the family’s lease because she believed the son was too disabled to live in a second floor apartment. The family contacted the Center, and we were able to secure an injunction to stop the landlord from evicting them from their home and, ultimately, a settlement to compensate the family for the violation of their civil rights.

Moore v. Coldwell Banker Residential Brokerage et al.
In early 2014, Sheena Moore, an African-American working single-mother, was excited to find a promising new apartment for herself and her son. The apartment was close to her job and offered many of the amenities—an in-unit washer and dryer, central air, great views, two stories—that she was hoping to find. Unfortunately, Ms. Moore was never considered for the apartment, rejected instead because of she planned to utilize a
Housing Choice Voucher to cover a small portion of her monthly rent expense. She was instead forced to rent a much less desirable unit for herself and her son. The Center brought complaints against the landlord, real estate broker, and real estate brokerage firm alleging discrimination on the basis of lawful source of income and, while they admitted no liability, we successfully fought for a $42,500 settlement for Ms. Moore.

**Mavis Silvera**
Mavis Silvera (pictured above) owns a two-family home in Hartford, where she has lived for the past sixteen years with her husband and two sons. She fell behind on her mortgage after she lost her job and had a tenant cause extensive, unrecoverable damage. As she was trying to get back on her feet, Hurricane Irene badly damaged her roof, causing her more expense and eventually pushing her into foreclosure. After 18 sessions in foreclosure mediation, in which her loan servicer continuously failed to respond to her application for a loan modification, Ms. Silvera approached the Center. We were able to negotiate a substantial loan modification with a large principal reduction for Ms. Silvera and, as a result, she was able to get funding from the City of Hartford to fix up her home, including installation of a new furnace and the repair of her roof. When the work is complete, she will be able to rent out one side of her home for additional income, ensuring that she and her family will be able to remain in their home for many years to come.

“The assistance of the Center helped me, helped my family, and even has helped the economy as I can now invest in my property.”

Mavis Silvera, homeownership rights client
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 for their assistance in helping the Center serve our clients in 2014:

Axinn, Veltrop & Harkrider LLP
Susann Beckett
Bingham McCutchen LLP
Daniel Blinn, Consumer Law Group, LLC
Daniel C Burns, Burns and Nguyen, LLC
Bracewell & Giuliani 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
Paulann Sheets, Action Advocacy, PC

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

J.L. Pottenger, Jr. (professor) James Mandilk
Jessica Agatstein Marian Messing
Aurelia Chaudhury Alexa Milton
David Christie Christine Monahan
Allison Drutchas Christian Mott
Nicholas Gerschman Seguin Strohmeier
Solange Hilfinger-Pardo Megan Wachspress
Bezly Kiernan Benjamin Woodring
Alex Langlinais

Jeff Gentes, Managing Attorney of Fair Lending and Foreclosure Prevention at the Center with Yale Law School Mortgage Foreclosure Litigation Clinic Supervisor, J.L. Pottenger, Jr.

“I now have a full time job I love, and I’m able to support my family. Now that we’ve got stable housing, my kids are thriving in school. Meanwhile, the Connecticut Fair Housing Center worked for more than two years on challenging the discriminatory policies of the housing authority that turned me away and finally resolved that case. I went to the Connecticut Fair Housing Center for help for my family, but I soon understood that my case could help others. I never want this kind of discrimination to happen to anyone else.”

Crystal Carter, housing discrimination client
The 2014 Mildred and Richard Loving Civil Rights Award was presented to Susie Ruth Powell, a civil rights and fair housing advocate who wrote Mildred and Richard Loving’s story for what would become HBO’s powerful documentary, “The Loving Story.” The film, which went on to win both Peabody and Emmy awards, tells the story of the interracial couple and their landmark case, *Loving v. Virginia*, that changed history by ending anti-miscegenation laws.

The Connecticut TransAdvocacy Coalition, represented by Executive Director Diana Lombardi, received our inaugural Empowering Communities Award for its extraordinary work to advance the rights of the transgender community in Connecticut. The award recognizes Connecticut organizations that have worked to secure the rights of Connecticut residents isolated from our society by discrimination and prevented from achieving success because of who they are and where they live.

The dinner also served as an opportunity for the Center to acknowledge the invaluable pro bono contributions of the many individuals and organizations whose work demonstrates a commitment to social justice and fair housing in Connecticut. The George J. and Patricia K. Ritter Pro Bono Award was presented to two law firms—Axinn, Veltrop & Harkrider LLP and Covington & Burling LLP—whose donation of time and talent have assisted our legal staff in fighting housing discrimination. In addition, Dan Burns of Burns & Nguyen LLC and Yale Law School Professor J.L. Pottenger, Jr., who leads Yale Law School’s Mortgage Foreclosure Prevention Clinic, were recognized for efforts to support the Center’s fair lending and foreclosure prevention work.

Our all-star Master of Ceremony, John Motley, the now infamous House of Wine, and our fantastic auction items also helped to make the dinner a huge success. Don’t miss next year’s Loving Dinner on Thursday, May 7, 2015.
2014 CONNECTICUT FAIR HOUSING CENTER SUPPORTERS AND PARTNERS

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 2014:

FUNDERS
Capitol Region Council of Governments
City of Hartford
Connecticut Bar Foundation
Hartford Foundation for Public Giving
Interest on Real Estate Brokers Trust Accounts Grant Program
National Fair Housing Alliance
Norfield Progress Fund
State of Connecticut Department of Banking
State of Connecticut Department of Housing
U.S. Department of Housing and Urban Development (HUD)

PARTNERS AND SUPPORTERS
ABCD, Bridgeport
Advocacy Unlimited (Hartford)
Advocacy Unlimited (Wethersfield)
Alpha Community Services ER Shelter (Bridgeport)
Asian Pacific American Commission
Bridgeport Neighborhood Trust (Bridgeport)
Bridgeport Public Library
Bridgeport YMCA
Capitol Region Council of Governments
Catholic Charities of Norwich
Charter Oak Health Fair, Hartford
Community Alliance on Racial Equity (Stratford)
Community Partners in Action (Hartford)
Community Soup Kitchen (Torrington)
Connecticut Housing Coalition
Connecticut Housing Finance Agency
Connecticut Transadvocacy Coalition
Connecticut Voices for Children
Department of Banking
Ebenezer Gospel Assembly (Bridgeport)
Fair Housing Association of Connecticut
Friends in Service to Humanity (Torrington)
Freeman Center (Bridgeport)
Gay and Lesbian Health Collective
Hartford Fair Housing Office
Hartford Historical Center
Hartford Historical Society
Hartford Public Library
Heartbeat Youth Ensemble (Hartford)
Hispanic Health Council
Homes for the Brave (Bridgeport)
Housing Development Fund (Fairfield County)
Housing Education Resource Council (Hartford)
Independence Unlimited (Hartford)
Jubilee House (Hartford)
Latino Community Services
Marina Village Tenants’ Association
Mercy Learning Center
Metro Hartford Progress Points
Milford Fair Housing Office
Neighborhoods Housing Services
Waterbury
Neighborworks Housing Services
New Haven
Norwalk Community Center (Norwalk)
Norwalk Fair Housing Office
Opening Doors Community Meeting of the Greater Bridgeport Area (Bridgeport)
Partnership for Strong Communities
Project Homeless Connecticut
Public and Subsidized Housing Residents’ Network
Real Hartford
Rescue Mission (Hartford)
Salvation Army (Bridgeport)
Salvation Army Shelter (Hartford)
Shiloh Baptist Church (Bridgeport)
Southeast Healthy Living Expo

“I recently purchased a home but without the assistance of the Center, I might not be there today. When I first contacted the Center, I was working on becoming a homeowner. Despite my hard work, I ran into some barriers. That’s when I turned to the Center. The Center and its attorneys worked with me over the course of several months, using their unique expertise in foreclosure and lending law to help me. They advocated for me with the mortgage company and with state and federal agencies. They offered me on-going advice and support through what turned out to be a nearly six-month process. Even though I was a homeowner before, this house is different, more special. It’s mine, and it’s great to be able to provide a home for my family. The assistance of the Center was invaluable.”

Takima Saunders, homeownership rights client
United for Homes Campaign
University of Bridgeport
University of Hartford
Paralegal Studies Program
Urban League of Greater Hartford (Hartford)
Urban League of Southern Connecticut (Stamford)
Youth Challenge at Advocacy Unlimited (Hartford)

INTERNS AND VOLUNTEERS
Pat Horgan
Laura Richardson
Emma Rotondo
Michael White

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 helps 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

## 2013 FINANCIAL SUMMARY\(^1\)

### REVENUE AND SUPPORT

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<td>Other</td>
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### EXPENSES

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### CHANGE IN NET ASSETS

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\(^1\)This information is taken from the Center’s 2013 audit performed by the certified public accounting firm of Carney, Roy and Gerrol, P.C. Audited financial information for the 2014 fiscal year will be available in August 2015.
PUBLICATIONS

In 2014, we significantly revised our Foreclosure Self-Representation Guide—now in its 9th edition in English and 4th edition in Spanish—to better serve homeowners facing the foreclosure process. We also maintain publications on a variety of fair housing topics:

- Affirmatively Furthering Fair Housing: A Guide for Housing Providers
- Affirmatively Furthering Fair Housing: A Guide for State and Federal Housing Grantees
- A Guide to Zoning for Fair and Open Communities
- Housing Mobility: What Do Housing Voucher Recipients Want?
- People, Place and Opportunity: Mapping Communities of Opportunity in Connecticut

BROCHURES

The Center has 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 available in English and Spanish.

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

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