The mission of the Connecticut Fair Housing Center is to ensure that all people, particularly those with scarce financial resources, have equal access to housing opportunities in Connecticut. To accomplish our mission, the Center provides legal services to the victims of housing discrimination and those at risk of home foreclosure; conducts education, training, and outreach on fair housing laws; works with state and local governments to ensure compliance with the fair housing laws; and advocates for policies that will improve access to housing.
MESSAGE FROM OUR LEADERSHIP TEAM

As you will read in these pages, the reach and impact of the Connecticut Fair Housing Center’s work continued to expand in 2016. The number of calls the Center received and responded to rose by 115% as compared with 2015, due in large part to the staff’s coordinated efforts to increase the Center’s visibility and make its services available to all who need its help. The fair housing staff worked closely with the foreclosure prevention staff to address fair housing issues that arose while fighting foreclosures. The foreclosure prevention staff launched new efforts to address lending discrimination, and all staff stepped up efforts to provide information on the fair housing, fair lending and foreclosure prevention laws to individuals seeking housing, housing providers, and our State and local government partners. The successes described in the following pages were truly a group effort.

The Center’s work in the past year built on the work that was begun in 2015. Distribution of the Center’s Moving Forward Renters’ Guide which helps people understand and utilize their fair housing rights, was expanded from an effort focusing on Greater Hartford to one that now reaches every municipality in Connecticut. In 2017, the Center will publish a Moving Forward Guide for Homebuyers and translate its existing rental guide into two additional languages.

In the Center’s enforcement work, the staff built on the results of its three-year investigation into Connecticut’s rental and sales markets to expand investigation and enforcement efforts into new communities. Unfortunately, the results of the Center’s 2016 systemic investigations show there is much work that needs to be done. The Center receives very few complaints alleging race or national origin discrimination — just 7% of all complaints received. Yet 70% of the systemic investigations completed in 2016 revealed some evidence of race or national origin discrimination. The Center’s work in 2017 will further investigate the extent to which race and national origin discrimination continues in Connecticut even though the victims fail to report it.

The Center’s foreclosure prevention team continued to file complaints against lenders and servicers who have improperly foreclosed on individuals. New reports of foreclosure activity in early 2017 show that Connecticut’s foreclosure rates continue to climb. The high demand for individual client service in foreclosure actions has not stopped the foreclosure prevention unit from investigating systemic mortgage lending discrimination. As the lending market continues to rebound, the Center is dedicated to ensuring that the discrimination and redlining practices which have prevented many people of color in Connecticut from obtaining loans do not rebound as well.

The Center’s staff, Board of Directors, and supporters are concerned about the future. The newly elected administration is dedicated to reducing the size of government. This may mean that our clients will lose housing vouchers, access to public housing, or other public benefits which allow them to remain in their homes. It may also mean that some of the Center’s funding sources will be reduced or eliminated at a time when our work is more important than ever. The Center stands ready to meet these challenges, but will need the help of you, our supporters.

As you read about our accomplishments from 2016, it is our hope that you will be inspired to join us in the fight for fair housing in 2017.

Jon Bauer  
President, Board of Directors

Erin Kemple  
Executive Director
PROTECTING FAIR HOUSING, FAIR LENDING, AND HOMEOWNERSHIP RIGHTS

Since 1994, the Connecticut Fair Housing Center has worked tirelessly to protect and advocate for fair housing and fair lending rights, raise awareness of those rights, and to empower people across Connecticut to stand up for those rights. When everyone has access to safe, affordable housing in the neighborhood of their choice, our mission will be complete.

2016 Highlights

FAIR HOUSING ENFORCEMENT

During 2016, the Center’s staff worked diligently to defend the fair housing rights of our clients, who included individuals treated differently because of their race, families facing discrimination because of the presence of children, prospective tenants illegally denied housing because of their use of housing vouchers, and people with disabilities who were refused reasonable accommodations needed to make their housing safe and accessible.

In 2016, our staff:

- Received over 1,600 calls from Connecticut residents reporting housing discrimination, facing home foreclosure, or dealing with other housing issues—a 115% increase in calls over 2015
- Investigated 684 housing discrimination complaints from Connecticut residents
- Provided over 4,000 hours of legal advice to the victims of housing discrimination
- Recovered over $900,000 in reduced rent, damages, and attorneys’ fees for the victims of housing discrimination
- Opened up more than 5,000 units of housing previously denied to people in the protected classes
- Assisted over 145 people with disabilities in requesting reasonable accommodations and modifications using the Center’s online Disability Letter Generator
- Obtained relief for 57 households which allowed families to obtain appropriate housing or stay in the housing of their choice
- Recruited and trained over 20 new fair housing testers and completed more than 50 fair housing tests to determine whether discrimination was occurring
- Launched new systemic investigations of housing discrimination based on gender identity, race, and ethnicity
- Began a project to learn more about how people find out about affordable and subsidized housing options in Connecticut.

In Connecticut, it is illegal to deny anyone housing because of their race, color, national origin, sex, ancestry, religion, familial status, disability, marital status, age, sexual orientation, gender identity or expression, or lawful source of income (i.e., housing choice vouchers). Discrimination is illegal in the rental, sale, insuring, or financing of a home.
“I’m working towards making my life better for me and my son.”

In 2014, Equalla Jenkins and her young son were living in transitional housing in Middletown and searching for a safe, stable home to call their own. For several years, they had been moving from place to place, and the upheaval was beginning to affect her son’s behavior and performance in school. She applied to the Mansfield Housing Authority (MHA) for a place on their Section 8 Housing Choice Voucher waiting list. When her name got to the top of the list, the MHA denied her a voucher because she did not meet certain requirements—requirements that Ms. Jenkins’ caseworker suspected may be illegal. The caseworker referred her to the Center for help.

During its investigation, the Center found that the MHA had several policies that violated federal rules and had a discriminatory effect on voucher applicants from urban areas, who are disproportionately people of color. These policies included a residency preference for current residents of the MHA’s predominately white five-town service area, a minimum income requirement, and, in Ms. Jenkins’ case specifically, an unwritten requirement that she prove she had a registered car.

In its advertising, the MHA also routinely highlighted the region’s “rural” character and supposed lack of public transit, and admitted that this was meant to discourage applications from, in the words of the MHA Director, “urbanites” who “have not ventured far from their urban surroundings.” (In fact, the same year Ms. Jenkins’ application was denied, the town of Mansfield completed a new regional transportation center.)

In a federal complaint filed in February, the Center alleged that these policies and practices discriminated against Ms. Jenkins and other people of color seeking housing vouchers in the MHA service area. In August, the Housing Authority settled the case for $180,000. As part of the consent decree, the MHA agreed to eliminate discriminatory policies, develop an affirmative fair housing marketing plan, and undergo fair housing training.

In addition to the monetary damages, Ms. Jenkins received a housing voucher to use in the town of her choice. After what happened, she decided to stay in her hometown of Middletown, where the voucher helped her to secure a two-bedroom apartment. Ms. Jenkins says, “My son is doing excellent in school ever since I’ve been able to be stable and happier.” She adds, “Now I have a lovely apartment, and I’m working towards making my life better for me and my son.”
FAIR LENDING, FORECLOSURE PREVENTION, AND HOMEOWNERSHIP RIGHTS

Advocacy for fair lending and homeownership rights has been part of our mission since the housing crisis of 2008 revealed that minority homeowners and communities were disproportionately impacted by predatory lending, foreclosure, and related issues.

While the nationwide foreclosure crisis has continued to ease across much of the country, in 2016 Connecticut was one of 12 states that saw residential foreclosure filings rise compared with the previous year. The number of Connecticut foreclosure filings in 2016 was up 21 percent over 2015, compared with a 14 percent drop nationwide. The Center sees these developments first-hand from its work on the ground, and continues to serve as an invaluable resource to homeowners facing foreclosure and other mortgage issues.

In 2016, our staff:

• Provided legal advice and information about the foreclosure and mediation process to over 1,500 households across Connecticut
• Distributed 7,000 copies of our self-representation foreclosure prevention manual in English and Spanish
• Directly represented more than 50 homeowners facing foreclosure with fair lending violations and mortgage modifications
• Continued to lead the foreclosure defense and homeowners rights bar in creating "mediation-related" motion practice, commencing new affirmative lawsuits against negligent mortgage servicers and other industry players on behalf of several new households, and obtaining favorable decisions to support this field.
• Partnered with the state Department of Banking and Judicial Branch, municipal officials and social service departments, housing counselors, and faith-based groups to reach thousands of homeowners facing foreclosure through homeowner classes, outreach events, and trainings and support for professionals in the field
• Worked with foreclosure mediators and advocates around the state and nation to ensure that lenders are not victimizing elderly citizens by wrongfully foreclosing on reverse mortgages
• Reviewed extensive mortgage data and began an investigation to determine if there is lending discrimination in Connecticut.
• Participated in nationwide investigation of discriminatory foreclosure maintenance practices by Fannie Mae in communities of color.

“I had visited tons of places and had finally found what could have been the perfect home. But we were robbed of the opportunity—the landlord wouldn’t even show me the place because we had a voucher. I didn’t deserve to be treated like that—like I wasn’t even worthy to step foot in this woman’s house. It was incredibly shocking that someone would deny my family without knowing anything else about us. I knew what she was doing was wrong, but I was nervous [about reporting the discrimination]. The Center assured me that the landlord would have to take classes about fair housing if we won—that was one of the biggest reasons for me pursuing the case. I didn’t want it to keep happening.”

Adelaida L., CFHC Client, Meriden
91-year-old Charles McBroom has lived in his Stratford home for 37 years. A veteran of World War II, Mr. McBroom enjoyed a long career working for GE before he retired. Several years ago, his wife saw a TV advertisement about reverse mortgages, a type of home equity loan for seniors. Rather than making monthly payments, a reverse mortgage borrower does not make payments as long as they live in the home; the loan is repaid after the borrower moves out or passes away. Mr. McBroom and his wife, who were living on a fixed income with increasing medical bills, decided to apply in order to pay off their first mortgage and make much-needed repairs to the house.

However, the couple did not fully understand that they would still be responsible for paying property taxes on the home—a common misunderstanding among reverse mortgage borrowers. Reverse mortgages often contain complex and confusing loan terms that trip many borrowers. After Mrs. McBroom passed away a few years later, Mr. McBroom—who’d always left the finances to his wife—didn’t even realize he’d fallen behind on his property taxes until he began receiving foreclosure notices in the mail. He turned to his VA caseworker for help, and she referred him to the Center.

Fortunately, the U.S. Department of Housing and Urban Development (HUD) has an At-Risk Extension program to help borrowers who are over age 80 and have serious health issues avoid foreclosure. An attorney from the Center helped Mr. McBroom apply for the program through his lender, Financial Freedom. However, Financial Freedom denied Mr. McBroom’s application, claiming that he was not eligible for the program, and refused to work with him to find a solution. Unfortunately, the Center’s experience has found that Mr. McBroom’s case is not unique. Nationally, a recent report shows, Financial Freedom is responsible for 39% of the reverse mortgage foreclosures that have happened since April 2009, despite only servicing about 17% of the market.

The Center contacted HUD, which verified that Financial Freedom had wrongly denied Mr. McBroom’s application and that he was, in fact, eligible for the At-Risk Extension program. After HUD intervened, Financial Freedom approved Mr. McBroom for the extension, and he can now stay in his home for as long as he needs to.

“I feel much better now knowing I can stay at home,” Mr. McBroom says.

If you or someone you know is facing foreclosure on a reverse mortgage, contact the Center for help. To hear more of Mr. McBroom’s story, watch the video on our website at www.ctfairhousing.org.
EDUCATION AND OUTREACH

In 2016, the Center continued to expand our education and outreach efforts to learn from those who experience housing discrimination, better engage the communities we serve, and empower residents, municipal leaders, and policymakers across Connecticut with a deeper understanding of fair housing rights. Last year, the Center:

• Reached more than 4,000 Connecticut residents at fairs, festivals, and events around the state
• Trained over 1,400 residents, housing providers, real estate professionals, and others on the fair housing laws at 45 organizations statewide
• Held the Center’s second annual Fair Housing Poster Contest to engage youth across Connecticut in learning more about fair housing. We received over 100 submissions from 20 towns; the winners had their work displayed at the state Legislative Office Building and at our annual Loving Dinner
• Partnered with the CT Coalition to End Homelessness, AIDS CT, HUD, and the CT TransAdvocacy Coalition to understand and address housing discrimination experienced by the transgender community at homeless shelters

Moving Forward Renters’ Guide

In 2016, we created an updated, statewide edition of our Moving Forward Renters’ Guide to help Connecticut renters explore and secure new places to live and educate them on their fair housing rights. Over 7,000 copies of the Guide were distributed statewide in English and Spanish. Download or order a free copy at www.ctfairhousing.org/movingforward.

In 2017, the Center will release its new Moving Forward Homebuyers’ Guide to help Connecticut homebuyers navigate the process of purchasing a home while protecting their fair housing and lending rights.

Fair Housing Tour of Hartford

In collaboration with community partners, the Center designed this narrated bus tour through the city’s neighborhoods to help community stakeholders understand how a range of federal, state, and local decisions over time created the segregated greater Hartford region we see today, and consider how future decisions could continue or reverse this trend. In 2016, we hosted nearly 100 municipal leaders, state officials, housing advocates, students, and other community members on 5 tours.

Several Fair Housing Tours of Hartford are planned for 2017. Interested in learning more? Contact Cesar Aleman at (860) 263-0728 or caleman@ctfairhousing.org for more information.

CFHC Publications

In 2016, we distributed over 9,500 copies of the Center’s guides, brochures, reports, and flyers, most of which are available in both English and Spanish, including:

• Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners
• Moving Forward Renters’ Guide
• Housing Discrimination is Illegal—Know Your Rights (brochure)
• 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?
• Do You Know What Housing Discrimination Looks Like? (poster)
• A variety of flyers, brochures, and online videos on specific fair housing topics

All publications are available online at www.ctfairhousing.org; free printed copies are available upon request by contacting our office.
ADVOCACY FOR SYSTEMIC CHANGE

The Center has become a respected voice in state and federal advocacy efforts to make systemic changes to protect or expand fair housing, fair lending, and homeownership rights. We advocate for legislative and administrative policy reforms that will improve access to housing and homeownership rights, and fight to prevent changes that would weaken existing fair housing laws or homeowner protections.

2016 Federal Advocacy Efforts:
• Held 15 meetings with Congressional staff to discuss the impact of federal housing policy in Connecticut, including fair housing implications;
• Participated in multiple conference calls with stakeholders including the Consumer Financial Protection Bureau (CFPB), Mortgage Bankers Association, and others to discuss possible replacements for the Home Affordable Modification Program (HAMP);
• Ensured that state and local organizations and housing providers received training and information on changes to federal rules and policies impacting fair housing, such as the new HUD guidance on housing for people with criminal backgrounds;
• Continued advocacy on behalf of consumers with limited English proficiency (LEP) by helping to draft a survey for mortgage servicers on current language access practices, presenting on language barriers in mortgage markets at the National Consumer Law Center’s Consumer Rights Litigation Conference, and advocating for new language access rules and practices with the CFPB and the Federal Housing Finance Agency;
• Shared on-the-ground experience of mortgage servicing issues consumers are facing with the CFPB’s Supervision team to help them tailor their servicer examinations to test for these issues.
• Provided documentation to CFPB’s Enforcement team of Nationstar Mortgage’s non-compliance with federal rules;
• Urged the CFPB to maintain its public complaint database and provide a mechanism through which homeowners at risk of foreclosure can receive faster resolution of mortgage servicer complaints.

2016 State Advocacy Efforts:
• Worked with legislators to amend proposed legislation which would have created a “first offender” status in the state’s fair housing law, limited the rights of discrimination victims to seek damages in cases where landlords had not been previously accused of discrimination, and put Connecticut out of compliance with federal law, risking the state’s federal funding;
• Successfully advocated for legislation that provided first-in-the-nation relief for homeowners who need loan workouts but face complicated title and lien issues;
• Worked with state officials to develop a notice to be provided at the closings of all multi-family home sales in CT to ensure new landlords understand their responsibilities under the fair housing laws;
• Advocated for more affordable housing in a variety of locations to promote fair housing choice rather than perpetuate segregation patterns;
• Publicly opposed bills that would have reduced the number of housing units available to people with disabilities and limited their ability to access housing waiting lists;
• After several subsidized housing providers opened their waiting lists using practices that violated the fair housing laws, met with state and local agencies to train them on proper waiting list practices that comply with the laws;
• Successfully advocated for improvements to the state’s foreclosure procedures;
• Advocated for legislation that would protect homeowners facing foreclosure from tax lien buyers and reduce the exorbitant interest rates they currently face;
• Advocated for expansion of the state’s successful Emergency Mortgage Assistance Program to cover seniors and others unfairly excluded under current rules.
We are grateful to the following Pro Bono law firms and attorneys for their assistance in helping the Center serve our clients in 2016:

Bracewell & Giuliani LLP
Day Pitney LLP
Dorian R. Famiglietti, Kahan, Kerensky & Capossela, LLP
Gordon & Rees
Patricia Horgan
J.L. Pottenger, Jr.
Motley Rice
José Pol
Sarah Poriss
Relman, Dane & Colfax PLLC

The Connecticut Fair Housing Center is a small organization that is able to make a substantial impact, thanks in large part to the dedication of the many attorneys and law firms that donate their time and talent to assisting the Center in protecting fair housing and fair lending rights.

Real Stories. Real Impact.

In 2015, Dawn’s doctor recommended an emotional support animal to help her cope with PTSD and anxiety. However, the property manager at her Middletown apartment complex demanded a large pet deposit that she couldn’t afford—even after she submitted her request with doctor’s notes.

Under the fair housing laws, people with physical or mental disabilities have the right to reasonable accommodations, or changes in rules or practices to enable them to fully enjoy or access their homes. In Dawn’s case, a waiver of the pet deposit would have been a reasonable accommodation, and denying it was against the law.

In 2016, the Center negotiated a settlement with Dawn’s landlord that included a waiver of the deposit fee and monetary damages. Since having her new emotional support dog at home, Dawn says her symptoms have improved.

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

Professor J.L. Pottenger, Jr.
Jesse Agastain
Wesleigh Anderson
Allan Bradley
Rebecca Cao
Aurelia Chaudhury
Solange Hilfinger-Pardo
Lina Khan
Beetzly Kiernan
Noah Kolbi-Molinas
Scott Levy
Jimi Mandilk
Marian Messing
Alexa Milton
Christine Monahan
Nathan Nash
Elizabeth Pierson
Conor Reynolds
Seguin Strohmeier
Anderson Tuggle
Megan Wachspress
Emily Wanger
Henry Weaver
Andrew Whinery
Ben Woodring

“When my house went into foreclosure, I had so much fear and embarrassment. My lender was giving me the runaround and I didn’t know what to do. The attorney from the Center—her knowledge and guidance got this resolved. The Center negotiated with my lender to cut my payments in half so I can stay at home. Now my health is more stable, and I have peace of mind and hope. If it wasn’t for [the Center], I don’t know where I would be; we could have been homeless.”

Zsa Zsa Booze, CFHC Client, New Britain
The 2016 Loving Civil Rights Award was presented to author and journalist Lisa Belkin at our annual award dinner on April 21, 2016 in Hartford. The Center was proud to honor Ms. Belkin for the role of her writing, particularly her book *Show Me a Hero*, in raising national awareness of systemic housing discrimination and segregation.

Our peerless Master of Ceremonies, John Motley, our now-infamous House of Wine, and our unique live auction items also helped to make the dinner a huge success, raising nearly $20,000 to support the Center’s mission. Our sincerest thanks to all who attended or supported this year’s dinner!

On the afternoon of the dinner, Ms. Belkin participated in our first-ever Loving Community Conversation on housing discrimination, joining a panel discussion with Trinity College Professor Jack Dougherty and Hartford City Councilwoman Wildaliz Bermudez. Robert Cotto, Jr., Director of Urban Educational Initiatives at Trinity, moderated the discussion, which, thanks to our sponsors, was free and open to the public. 50 people attended the afternoon event.
2016 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 2016:

FUNDERS
City of Hartford
Comcast
Connecticut Bar Foundation
Hartford Foundation for Public Giving
Interest on Real Estate Brokers Trust Accounts Grant Program
State of Connecticut
Department of Banking
State of Connecticut
Department of Housing
U.S. Department of Housing and Urban Development (HUD)

PARTNERS & SUPPORTERS
ABCD, Bridgeport
AIDS Connecticut
Advocacy Unlimited, Hartford
Advocacy Unlimited, Wethersfield
Alpha Community Services ER Shelter, Bridgeport
Asian Pacific American Affairs Commission
Breakthrough II Magnet School
Bridgeport Neighborhood Trust
Bridgeport Public Library
Capitol Region Council of Governments
Capitol Region Mental Health Center
Catholic Charities of Norwich
Central Connecticut State University
Centro for Latino Progress (CPRF)
Charter Oak Health Fair, Hartford
City of Hartford
Columbus House
Community Alliance on Racial Equity, Stratford
Community Partners in Action, Hartford
Community Soup Kitchen, Torrington
Connecticut Coalition to End Homelessness
Connecticut Community Care, Inc.
Connecticut Housing Coalition
Connecticut Housing Finance Agency
Connecticut Legal Services
Connecticut River Academy
Connecticut TransAdvocacy Coalition
Connecticut Voices for Children
Creative Living Connecticut
Davita Dialysis
Department of Banking, State of Connecticut
Department of Consumer Protection, State of Connecticut
Fair Housing Association of Connecticut
Friends in Service to Humanity, Torrington
Freeman Center, Bridgeport
Gallo & Robinson
Garden Homes Management Corporation
Greater Hartford Legal Aid
Hanover Tenants’ Association
Hartford 2000
Hartford Fair Housing Office
Hartford Foundation for Public Giving
Hartford Gay and Lesbian Health Collective
Hartford History Center
Hartford Public Library
HartBeat Youth Ensemble
Hispanic Advisory Council of Greater Stamford
Homes for the Brave, Bridgeport
Housing Development Fund, Fairfield County
Housing Education Resource Council, Hartford
Independence Northwest
Independence Unlimited, Hartford
Jerome N. Frank Legal Services Organization at Yale Law School
Jubilee House, Hartford
Latino Community Services
Legal Assistance Resource Center of Connecticut
Marina Village Tenants’ Association

“When a landlord refused to rent to me because I had kids, I knew it was wrong, but I don’t think I would have known what to do without the Center. The staff was wonderful and kept me informed every step of the way. Even though we were not able to get the apartment we wanted, the settlement means that we can save for a home of our own… And I know the landlord won’t be doing this to anyone else.”

Ashleigh J., CFHC Client, New Britain
Eight years ago, Maria E. was laid off from her job. Unable to afford rent on her own, she applied to the housing choice voucher (section 8) waiting list in Fairfield and spent the next eight years staying with her daughter and other friends and family members—effectively homeless—while trying to get back on her feet. Eventually, Maria was able to find two part-time jobs, but the pay was still not enough to afford the high market rents in Fairfield County. At last, in 2016, she received some good news: her name had finally risen to the top of the waiting list for a voucher in Fairfield. For the first time in nearly a decade, she’d be able to find a place of her own. She began eagerly scanning the local ads, hoping to find her new home.

Unfortunately, Maria found that using her voucher was more difficult than she’d expected. In Connecticut, it is illegal for housing providers to deny an applicant because of the source of income they will use to pay the rent, such as a voucher. However, some landlords continue to discriminate against potential tenants with vouchers, either blatantly refusing to accept “section 8,” lying about availability, or finding other reasons to deny their applications.

Maria found a posting online for a 1-bedroom apartment on a safe, quiet street that seemed perfect. When she contacted the landlord and told him she would be paying part of her rent with a housing voucher, he told her the place had already been rented. But a week later, she saw an ad for the very same apartment—the one she’d been told was no longer available—posted online again. She decided to contact the Center for help.

After investigating, the Center confronted the landlord, who admitted misrepresenting the apartment’s availability. We were able to negotiate with him, and he agreed to accept Maria’s voucher. Just before Christmas 2016, she moved into her new apartment.

Confronting the landlord wasn’t easy, says Maria. “I was scared to challenge him…I used to cry at night worrying.” But, she says, “I trusted the Center, and it all worked out. Because of them I have a home.” She adds, “I’m happy and safe where I am now. I wouldn’t be here without them.”
## Interest Income and Miscellaneous

Audited financial information for the 2016 fiscal year will be available in August 2017. This information is taken from the Center’s 2015 audit performed by the certified public accounting firm of Carney, Roy, and Gerrol, P.C. Audited financial information for the 2016 fiscal year will be available in August 2017.

### 2015 Financial Summary

#### Revenue and Support

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<tr>
<td>Settlement income</td>
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<td>Fundraising Events (net)</td>
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<td>In-kind Legal Services</td>
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<td>Training Fees</td>
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<td>Individual Contributions</td>
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<td>Interest Income and Miscellaneous</td>
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<tr>
<td>Investment Income</td>
<td>($6,321)</td>
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<td><strong>Total Revenue and Support</strong></td>
<td><strong>$2,101,666</strong></td>
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#### Expenses

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<td>Management and General</td>
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<td><strong>Total Expenses</strong></td>
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#### Change in Net Assets

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<td><strong>Change in Net Assets</strong></td>
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<tr>
<td><strong>Net Assets, Beginning of Year</strong></td>
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<tr>
<td><strong>Net Assets, End of Year</strong></td>
<td><strong>$890,755</strong></td>
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This information is taken from the Center’s 2015 audit performed by the certified public accounting firm of Carney, Roy, and Gerrol, P.C. Audited financial information for the 2016 fiscal year will be available in August 2017.
Join in Our Mission to Ensure That All People Have Equal Access to Housing Opportunities in Connecticut

When you donate to the Connecticut Fair Housing Center, you are helping to expand access to housing—access to opportunity—for thousands of families across our state. You are standing up for the rights of your neighbors to live where they choose. With your partnership, we will be able to continue our work until everyone has equal access to housing opportunities in Connecticut.

To make your tax-deductible contribution, please visit www.ctfairhousing.org and click “Donate.”
You may also mail a check to CT Fair Housing Center, 221 Main Street, Hartford, CT 06106.

ACKNOWLEDGEMENTS

The text of the 2016 Annual Report was written by the staff of the Connecticut Fair Housing Center. Photographs by Roger Castonguay of Defining Studios (www.definingphotovideo.com) and Connecticut Fair Housing Center staff except for the image on page 8, which is © 2017 twinsterphoto @ 123RF.com. Graphic design is by Karin Krochmal of Karin Krochmal Graphic Design (www.karinkrochmal.com). Printing is by AM Lithography Corporation (www.amlitho.com).