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.
This report highlights the extraordinary work done by the Connecticut Fair Housing Center in 2015 to combat discrimination in housing and lending, promote opportunity and mobility for all Connecticut residents, and fight unfair foreclosure practices.

The Center’s work over the past year unfolded against the backdrop of important national events. The Supreme Court, in its *Inclusive Communities* decision, reaffirmed the Fair Housing Act’s vital importance as a tool to break down entrenched patterns of housing segregation. It held that the Act can be used to challenge practices that may seem fair and neutral in form but are discriminatory in operation. And the U.S. Department of Housing and Urban Development issued new regulations that enhance the duty of state and local governments to affirmatively further fair housing.

The Connecticut Fair Housing Center’s staff has tirelessly worked to realize the rights guaranteed by federal and state law. Through litigation, and through education and outreach, the Center’s efforts have improved the lives of individuals and communities throughout our state. In June, the Center’s attorneys won an important ruling in federal court establishing that insurance companies that deny coverage or charge higher premiums to landlords who rent to tenants receiving housing assistance can be sued under the Fair Housing Act, because such policies have a discriminatory impact on racial minorities and other protected groups. The Center’s testing programs exposed discrimination against people based on their race, ethnicity, or gender identity, and enabled victims of housing discrimination to seek a remedy.

This year, the Center also launched three major initiatives to empower communities and enhance public awareness. The Center’s widely-distributed *Moving Forward* guide helps people understand and utilize their fair housing rights and take concrete steps to find optimal rental housing in the community of their choice. Persons with disabilities who need an accommodation or modification of rules or policies to make housing accessible to them can now use an interactive online tool designed by the Center’s staff to generate an appropriate request letter to present to the landlord. The Center developed and now regularly runs a fair housing bus tour that demonstrates to policymakers and members of the public how the Hartford area has been shaped by past discriminatory policies and the kinds of initiative that are needed to bring about lasting change.

We urge you to read this report to learn more about Connecticut Fair Housing Center’s work, and to join in supporting its vital mission.

Jon Bauer
*President, Board of Directors*

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

Every day, the Connecticut Fair Housing Center receives calls from people across the state who have been the victims of housing discrimination. Whether it is hindering the ability of someone to rent, buy, sell, insure, access or enjoy a home, discrimination prevents the social and economic mobility that is the central promise of the American dream. And the clients we see each year represent just a fraction of all housing discrimination victims in Connecticut: the U.S. Department of Housing and Urban Development estimates that nationwide, 4 out of 5 people who experience housing discrimination do not report it.

That’s why we work hard every day to raise awareness of fair housing and fair lending rights, to protect those rights, and to empower people across Connecticut to stand up for those rights. When everyone in Connecticut can access safe, affordable housing in the neighborhood of their choice, our mission will be complete.

2015 Highlights

FAIR HOUSING ENFORCEMENT

During 2015, the Center’s 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, our staff:

- Provided fair housing intake & investigative services to over 750 Connecticut residents
- Offered 4,000+ hours of legal advice to the victims of housing discrimination
- Opened up 500+ units of housing to people protected from discrimination by the fair housing laws
- Recovered over $730,000 in damages and legal fees for victims of housing discrimination
- Obtained relief for more than 50 households, including changes to rules, policies or practices; agreements that landlords would not discriminate and would receive fair housing training; and modifications for people with mobility impairments
- Completed 308 tests around the state to investigate housing discrimination complaints and determine whether housing discrimination was a factor in preventing people in obtaining the housing of their choice.

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.
FAIR LENDING, FORECLOSURE PREVENTION, AND HOMEOWNERSHIP RIGHTS

Advocacy for fair lending and homeownership rights has been a critical part of the Center’s mission since the housing crisis of 2008 revealed that minority homeowners were disproportionately impacted by predatory lending, foreclosure, and related issues. During the height of the foreclosure crisis, more than 26% of past due loans were located in neighborhoods home to more than 50% people of color; only 5% of past due loans were located in predominately white neighborhoods.

In early 2015, Connecticut saw a decline in the number of home foreclosure cases, providing hope that the crisis was continuing to ease. Despite that positive news, the overall number of foreclosure cases continues to be significantly higher than those seen prior to the recession— an indication that many homeowners are still struggling to keep their homes. During the last six months of 2015, the number of new foreclosure cases actually increased for the first time in several years. In addition, the Center continued to receive complaints about unfair lending and mortgage servicing practices.

The Center remains an invaluable resource to these homeowners. In 2015, our staff:

• Assisted 1,600 Connecticut homeowners facing foreclosure through intakes, clinics, ongoing casework, and staffing advice tables at courthouses and mortgage assistance events.
• 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 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 and other industry players on behalf of 7 households, and obtaining favorable decisions to support this field.
• 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.

WHO ARE WE HELPING?

Each year, the Center reaches thousands of Connecticut residents through legal services, education and outreach activities, and publications. Last year we received calls from every county in the state:
“Now, it’s safe for us.”

**Towanna R.** lives in a West Haven apartment with her nine-year-old daughter, who has a physical disability and uses a wheelchair. For over a year, Towanna repeatedly requested a reserved parking spot outside her apartment door to make it easier to move her daughter in and out of the car. And over and over again, her landlords refused. Towanna often had to park across the lot from her apartment, which was especially difficult in the winter, and because her daughter’s wheelchair was too large to fit in the car, she was often forced to leave her daughter unattended to run the chair back into the apartment.

Exacerbating the parking problems, the sidewalk outside of the family’s apartment was in a state of disrepair—another issue Towanna reported to her landlords, which they also ignored. One day, a year after she’d first reported these issues, as Towanna wheeled her daughter out to the car, the wheelchair became stuck in the broken cement. Her daughter began to fall out of the chair. “Thank goodness I caught her,” Towanna says, “but it was a major safety issue.”

After the close call, Towanna says she realized she needed professional assistance. “I had nowhere to turn,” Towanna says. “I didn’t know who to call.” Finally, she visited our partners at New Haven Legal Assistance, who referred her to the Connecticut Fair Housing Center.

“The Center was helpful from day one,” Towanna says. “Everything changed. They were so persistent in communicating with my landlords and explaining the laws… they were just amazing.” After investigating the situation, the Center drafted a letter to the building management requesting the reasonable accommodation of an assigned parking spot close to the entrance, and also asking them to repair the sidewalk to improve wheelchair accessibility. A few weeks later, the landlord granted Towanna’s request for the parking spot, and even repaired the sidewalk.

“Without the Center, we would not have gotten this,” Towanna says. “It’s so much easier—we don’t have to walk across the entire parking lot. Now, I have no problems—it’s safe for us.”

*Turn to the Education & Outreach section of this report to learn about another way the Center is helping make home more accessible for people with disabilities: our new online, self-service Disability Letter Generator.*
ADVOCACY FOR SYSTEMIC CHANGE

The Center has become a respected voice in state and federal advocacy efforts to make systems-level 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. In sharing the lessons we’ve learned over more than two decades of on-the-ground experience fighting for Connecticut residents, we are in a unique position to help decision makers understand the real-world impact of public policies on families and communities.

2015 Federal Advocacy

- Continued and increased our advocacy on behalf of consumers with limited English proficiency (LEP) by:
  - Meeting regularly with Consumer Financial Protection Bureau (CFPB) staff, as part of the Americans for Financial Reform (AFR) coalition, and providing it with examples of the lack of access and information LEP consumers face, specific ways to increase language access, and feedback on its language access plan.
  - Helping draft an issue brief detailing how the CFPB can enhance language access for LEP consumers in mortgage servicing, and in the overall financial services market.

- Engaged in national efforts to prepare for the end of the federal Home Affordable Modification Program (HAMP), which was created in the wake of the 2008 subprime mortgage crisis and is set to expire at the end of 2016. Participated in the “Life After HAMP” Roundtable hosted by the U.S. Department of Treasury in Washington, D.C. Invited stakeholders from across the nation (including government agencies, banks, servicers, legal services attorneys, and housing advocates) met to discuss how foreclosure prevention programs will look after HAMP ends.

2015 State Advocacy

- During the 2015 legislative session, the Center spoke out about a variety of issues related to fair housing and fair lending in the state, including:
  - Expanded access to the foreclosure mediation program by ensuring that newly single homeowners could participate in an effort to prevent foreclosure of their homes. This work primarily benefited women trying to keep their homes after divorce or the death of their spouses, or after an abusive spouse has left the home.
  - Successfully lobbied against creation of a “first offender” status in the state’s fair housing law, which would have limited the rights of discrimination victims to seek damages in cases where landlords had not been previously accused of discrimination, and would have put Connecticut out of compliance with federal law, risking the state’s federal funding;
  - Advocated for the need 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;

“I found what I believed to be the perfect [home]… But we were turned away, not because of bad credit or lack of references, but only for the simple fact that a child was part of our household. The real estate agent told me that the owner did not want to rent to us because of my daughter, and then she changed the advertisement to indicate that only singles or couples should apply.

When I turned to the Connecticut Fair Housing Center for assistance, they were able to help me reach a settlement with the real estate company to compensate me for the distress [and economic loss] that my family experienced as a result of the discrimination.”

Christina Zielenski, CFHC Client, Montville
2015 Analysis of Impediments to Fair Housing

In collaboration with the State of Connecticut Department of Housing, the Center completed a comprehensive report to identify the barriers to fair housing choice in Connecticut and identify ways to address them in order to ensure equal access to safe, quality, affordable housing in communities statewide.

Key findings:

- Connecticut still ranks among the most racially and economically segregated states in the U.S.
- Disability and lawful source of income discrimination constituted the highest number of complaints to fair housing organizations in Connecticut from 2008–2012.
- In 75% of rental tests and 67% of sales tests based on race, Black testers experienced at least one more barrier to renting an apartment or buying a home compared with White testers.

- Emerging fair housing issues include lending discrimination against pregnant women and people with disabilities; landlords requiring tenants with disabilities to prove they can live independently before agreeing to rent; subjecting immigrants to differential treatment in proving immigration status when renting; and barriers impacting families with children.

The full report can be accessed on the Resources section of the Center’s website.

Advocacy for Systemic Change (continued)

- Supported a bill that would have allowed courts to sanction lenders who fail to comply with the state’s foreclosure mediation program;
- Supported Reverse Mortgage Task Force recommendations that would increase understanding of reverse mortgage terms among seniors considering these loans;
- Opposed a bill that would have allowed mortgage servicers in certain situations to be exempt from licensure, placing borrowers at risk.

- As a result of our advocacy with the Connecticut Real Estate Commission, a new requirement was enacted to mandate more fair housing training for all Connecticut real estate agents and brokers as part of their biennial real estate licensure renewal. This change will ensure that all real estate agents fully understand the fair housing laws. The work of agents Leslie Hammond and Cheryl Hilton—both of whom will be honored for their efforts at our 2016 Loving Award Dinner—was critical to this success.

Real Stories. Real Impact.

Aviva Luria, Matt Enjalran, and their then-seven-year-old son, Noah, were living in a large apartment complex in New Haven when they received a surprising email. The message was from the complex’s property manager, who announced that children would no longer be allowed to play in the community’s inner courtyard, and that any families who allowed their children to play would be fined $100 per violation.

Believing the new rule to be illegal, the couple contacted the Center for assistance. Our staff investigated their case and confirmed that the complex’s new rule was discriminatory towards family with children. A few months later, the Center was able to negotiate a settlement on the family’s behalf, including monetary damages and an agreement that the complex would rescind the no-playing policy, participate in fair housing training, and make family-friendly improvements to the property that will benefit the entire community.
EDUCATION AND OUTREACH

In 2015, the Center greatly expanded 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.

Moving Forward Campaign & Renters’ Guide

In the spring, we launched the Moving Forward campaign to provide information to greater Hartford renters on the fair housing laws, landlord/tenant laws, and how to find a new place to live.

- Nearly 3,000 copies of the Moving Forward Greater Hartford Renters’ Guide were distributed across the region (in English and Spanish)
- Moving Forward PSAs, billboards, and newspaper ads were seen or heard by 500,000+ residents in the region (thanks to the CauseWay Agency for their assistance on this campaign).
- In a survey about the effectiveness of the Moving Forward Guide, more than 1 in 4 respondents reported moving to a new home as a result of using the Guide.
- More than a quarter of survey respondents called the Center for help with a fair housing issue as a result of using the Guide.
- Over 100 Greater Hartford residents attended workshops on how to use the Guide.

The Center plans to create a statewide edition of the Moving Forward Guide in 2016.

Fair Housing Tour of Hartford

Center staff designed this narrated bus tour through the city’s neighborhoods to help decision-makers and community residents understand how a complex range of federal, state, and local decisions over time created the segregated greater Hartford region we see today. The tour provides a real-life, in-depth illustration of the many factors that have affected the development of the city and its suburbs over the last century, including:

- Mortgage redlining and other unfair lending practices
- Restrictive covenants on deeds
- Zoning restrictions
- The changing role and perception of public housing
- Highway construction and other development projects
- Recruitment of workers from the southern U.S., Puerto Rico, and abroad to work on area tobacco farms
- Changes in local industry
- Housing discrimination
- Lack of enforcement of fair housing and civil rights laws
- Current efforts to build a future where everyone in greater Hartford can thrive

On our first 3 tours, we hosted 140 legislators, municipal leaders, state agency officials and personnel, housing advocates, students, and other community members interested in learning more about the history of fair housing.

We have four Fair Housing Tours of Hartford planned for 2016. Interested in joining us? Contact Cesar Aleman at (860) 263-0728 or caleman@ctfairhousing.org for more information.

The tour was developed with generous support from the Hartford Foundation for Public Giving, HUD, and the City of Hartford, and in collaboration with the Hartford History Center at the Hartford Public Library and students from Professor Stefanie Chambers’
Education and Outreach (continued)

class at Trinity College. It was inspired by a tour created by Diane Hess of the Fair Housing Council of Oregon. We hope to expand the tour to other regions of Connecticut in future years.

Disability Letter Generator

In the fall, we launched a new online tool to empower tenants with disabilities to better enforce their fair housing rights. This free, step-by-step interactive website enables tenants to automatically create requests to landlords/housing providers regarding changes that will allow them to better access and enjoy their housing unit. In the four months since its launch, the Disability Letter Generator has been used by 68 people to create request letters, and the page was visited by over 750 unique users.

Learn more or create your letter at www.ctfairhousing.org/raletters.

More 2015 Education & Outreach Highlights:

• Reached more than 2,500 Connecticut residents at fairs, festivals, and events around the state;
• Trained 200 municipal employees, fair housing officers, and elected officials on their obligation to affirmatively further fair housing;
• Created online training videos on affirmatively furthering fair housing to make training available to more stakeholders across the country, which were viewed more than 250 times;
• Led trainings on the fair housing laws with more than 1,000 tenants, homeseekers, landlords, and housing providers at more than 40 organizations throughout the State;
• Held our first annual FAIR HOUSING POSTER CONTEST to engage youth across Connecticut in learning more about fair housing. We received 65 submissions, and the winners had their work displayed at the Legislative Office Building in Hartford and at our annual Loving Award 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; and
• Hosted several community discussion dinners to learn more about residents’ experiences with accessing housing and identify obstacles they face.

“One was discriminated against and denied the opportunity to rent a property solely because I am someone who uses a Section 8 voucher to pay part of my rent. In strictly monetary terms, the discrimination I experienced cost me a few thousand dollars in gas money, real estate agent fees, and difference in rent, but the emotional cost was much more.

I called the Connecticut Fair Housing Center for help. Although nothing will take away the pain that I felt as a result of the discrimination, with the Center’s help I was able to reach a satisfactory settlement.”

Johnnie Dailey, CFHC Client, Vernon
In late 2014, Natalie Moore, a single mother of two who had wanted to move for many months due to the poor conditions in her apartment, began searching for a well-maintained and affordable place to live for her family. She responded to an advertisement for a single-family, three bedroom home in Hamden. The home, located in a quiet residential neighborhood close to shopping and other conveniences, appeared to offer many of the amenities Ms. Moore was hoping to find. Unfortunately, Ms. Moore, who planned to pay for part of the rent with a housing choice voucher, was told that the property was not up to Section 8 standards, and that therefore the landlord could not accept her voucher.

It wasn’t the first time Natalie had experienced discrimination because of her voucher, but it was the last straw. “I knew that it was illegal,” she says. “My kids were worried about where we were going to sleep. I had to take a stand.” Frustrated and unsure of how to move forward, she contacted the Center for guidance.

After investigating Natalie’s case, the Center brought complaints against the landlord, real estate sales associate, and brokerage firm, alleging discrimination on the basis of lawful source of income, which is illegal in Connecticut. In the fall of 2015, the Center was able to negotiate a $40,000 settlement for Natalie. [The real estate firm and landlord settled without admitting liability]. The agreement also included a commitment by the respondents to undergo fair housing training, hopefully helping to prevent future cases like Natalie’s.

Natalie was able to secure a new rental home in nearby Branford, and says, “The Center was a godsend. They worked tirelessly to help us. Without their help, I don’t know where we would be.”

She adds, “Now, we have a lovely, safe, home. Things are one hundred percent better.”
Publications
The Center publishes a range of guides, brochures, flyers, and reports to help Connecticut residents and housing stakeholders understand fair housing rights and related issues, navigate the foreclosure process, comply with the fair housing laws, and much more.

In 2015, we distributed more than 8,500 copies of the Center’s guides, brochures and flyers, most of which are available in both English and Spanish, including:

• Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners
• Moving Forward Greater Hartford Renters’ Guide
• 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
• Poster: Do You Know What Housing Discrimination Looks Like?
• A wide variety of flyers and brochures 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.

Training & Educational Videos
In 2015, the Center created free online training videos to help recipients of federal funds comply with the Fair Housing Act’s requirements to AFFIRMATIVELY FURTHER FAIR HOUSING (AFFH). Sharing these videos online enables us to reach a much larger audience than those we are able to directly teach in training workshops. The AFFH training video topics include:

• Overview of Federal and State Fair Housing Laws
• Overview of AFFH Rules and Obligations
• Training for Community Planners and Developers
• Training for Municipal Leaders
• Training for Fair Housing Officers

In addition to the training videos, this year we also began creating more general video content for use on our website and social media pages, in order to educate a wider audience about the fair housing laws and the Center’s programs and services.

To see all of our videos, visit www.ctfairhousing.org – and be sure to follow us on YouTube, Facebook and Twitter!
Retirees George and Rhonda Kevalas have lived in their North Haven home for over ten years. In 2010, like many CT residents, they fell on hard times, but negotiated a mortgage modification. Unfortunately, their bank failed to properly process the first payment made under the modification, putting the Kevalases behind again—a common problem. Then, the couple received a letter claiming they owed thousands in missed payments and late fees, putting them at risk of foreclosure again. Worried and confused, Rhonda contacted the Center. Our staff attorney negotiated with their loan servicer and confirmed that the couple were in compliance with their agreement. Now, the Kevalases are back on track with their mortgage payments at a rate they can afford.

We are grateful to the following Pro Bono law firms and attorneys for their assistance in helping the Center serve our clients in 2015:

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

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

Professor J.L. Pottenger, Jr.
Jesse Agatstein
Allan Bradley
Aurelia Chaudhury
Helen Diagama
Allison Drutchas
Nic Gerschman
S溶ane Hilfinger-Pardo
Lina Khan
Beezly Kiernan
Alex Langlinais
Joshua Macey
Jimi Mandilk
Marian Messing
Alexa Milton
Christine Monahan

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

Christian Mott
Nathan Nash
Conor Reynolds
Seguin Strohmeier
Cobus van der Van
Megan Wachspress
Ben Woodring

“The when we purchased our home in 2012, we used our life’s savings to invest in a property that we believed we'd live in forever. But after Felitia was injured at work, we started to struggle with our mortgage payment and property taxes. By early 2015, we faced imminent foreclosure.

We reached out to the Connecticut Fair Housing Center for assistance, and they immediately began to try and help us find a solution. Thanks to the advocacy of the Center, we are now able to afford our mortgage payment and will be able to keep our home. As both of us have significant health challenges, being able to rely on the assistance of the Center meant a great deal to us, and took away a huge burden that could have otherwise overwhelmed us.”

Chris and Felitia MacAlpine, CFHC Clients, Middletown
MILDRED & RICHARD LOVING CIVIL RIGHTS AWARD DINNER

The 2015 Loving Civil Rights Award was presented to New Haven Mayor Toni Harp at our annual award dinner on May 7, 2015 in Hartford. The Center was proud to honor Mayor Harp for her tireless commitment to social justice and civil rights, including fair housing rights, for the people of Connecticut.

Our all-star Master of Ceremonies, John Motley, our now-infamous House of Wine, and our fantastic auction items also helped to make the dinner a huge success, raising over $20,000 to support the Center's mission.

The Loving Award Dinner is the Center’s only fundraising event, and we continue to be successful in growing attendance and raising awareness of our work while generating funds to support the Center’s mission.

Other 2015 Honorees included:

**EMPOWERING COMMUNITIES AWARD:**
Independence Unlimited, for their work to empower people with disabilities in the greater Hartford region, especially their efforts to support people with disabilities to live in the community as an alternative to institutionalization.

**GEORGE J. AND PATRICIA K. RITTER PRO BONO AWARDS:**
Paulann Sheets, Action Advocacy PC
William Goddard, Day Pitney LLP
Eric Wiechmann & James Reagan, McCarter & English LLP

*For their extraordinary pro bono service to the Center and our clients.*

This year’s event also included a heartfelt tribute to the late David Stowe, former CFHC Board President and lifelong advocate for the fair housing rights of all people.

We owe our deepest gratitude to our 2015 Loving Award Dinner Sponsors and Supporters:

**FAIR HOUSING DEFENDERS**
McCarter & English LLP
Turning Point

**FAIR HOUSING SUPPORTERS**
Bracewell & Giuliani
The Causeway Agency
CT Realtors
Day Pitney LLP
People’s United Bank
Shipman & Goodwin LLP

**FAIR HOUSING FRIEND**
Independence Unlimited

**AUCTION DONORS**
Catherine Blinder
Richard Sugerman and The Connecticut Forum
Maria Cristina Cuerda
The Kazerounian family
Office of the Provost, University of Connecticut
The White Solis family

*Special Thanks:*
AM Lithography
Catherine Blinder
Roger Castonguay, The Defining Photo
Joe Howard & the staff of the Bond Ballroom
Andrew Kaplan, Walden Pond Design
KNOX, Inc.
Jessica Meyer & her fellow musicians
John Motley
Westside Wines

Save the Date!
8th Annual Loving Award Events • Thursday, April 21, 2016 – Hartford, CT • ctfairhousing.org/lovingaward
PARTNERS AND SUPPORTERS

We are grateful to the following organizations, which have referred clients to us, collaborated with us on various projects and events, attended our training workshops, and supported or partnered with us in a range of other ways over the past year.

ABCD, Bridgeport
AFCAMP, Hartford
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
The CauseWay Agency
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
Harford 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
Mercy Housing
Mercy Learning Center
Metro Hartford Progress Points
Milford Fair Housing Office
Mutual Housing of Greater Hartford
NeighborWorks America
Neighborhood Housing Services of New Britain
Neighborhood Housing Services of New Haven
Neighborhood Housing Services of Waterbury
New Haven Legal Assistance
Norwalk Community Center
Norwalk Fair Housing Office
Office of U.S. Representative Elizabeth Esty
Open Hearth
Partnership for Strong Communities
Pets on Wheels
Public and Subsidized Housing Residents’ Network
Publicly Assisted Housing Resident Network of CT (PHRN)
Rescue Mission, Hartford

“I own a home in Hartford, and am a single mother of 3 children. My difficulties began when my ex-husband and I divorced and I kept the home and custody of our children, but with much less income. I fell behind on my mortgage payments, even though I was working multiple jobs to try to stay afloat.

[The Center helped me negotiate] a loan modification that provided me with an affordable payment, which would allow me to keep my home, and a roof over my kids’ head. Without the Center’s help I would have had a hard time navigating the foreclosure process because of my limited knowledge and English-proficiency… I would have otherwise lost my home.”

Maria Reyes, CFHC Client, Hartford
Partners and Supporters (continued)

Rose Commons
Salvation Army—Marshall House
Shiloh Baptist Church, Bridgeport
Southeast Healthy Living Expo
Southside Family Center
Statewide Legal Services
Supportive Housing Works
The Connection
True Colors
Triangle Community Center, Norwalk
United for Homes Campaign
University of Bridgeport
University of Connecticut School of Law
University of Hartford, Paralegal Studies Program
Urban League of Greater Hartford
Urban League of Southern Connecticut
U.S. Department of Housing and Urban Development
The Village for Children and Families
Wheeler Clinic
Youth Challenge at Advocacy Unlimited, Hartford
YMCA

INTERNS AND VOLUNTEERS

Esther Darko
Patricia Horgan
Patricia Marealle
Derek Namerow
Laura Richardson
Patrick Warren

Fair Housing Specialist James Dresser and Staff Attorney Jessica Labrecis at our 2015 Tester Appreciation Dinner.
FINANCIAL INFORMATION

2014 FINANCIAL SUMMARY

REVENUE AND SUPPORT

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<td>Training Fees</td>
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</tr>
<tr>
<td>Individual Contributions</td>
<td>$6,075</td>
</tr>
<tr>
<td>Interest Income and Miscellaneous</td>
<td>$5,934</td>
</tr>
<tr>
<td>Loss on Disposal of Fixed Assets</td>
<td>($6,109)</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE AND SUPPORT</strong></td>
<td><strong>$1,923,454</strong></td>
</tr>
</tbody>
</table>

EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Expenditures</td>
<td>$1,699,967</td>
</tr>
<tr>
<td>Management and General</td>
<td>$81,569</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$26,294</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$1,807,830</strong></td>
</tr>
</tbody>
</table>

CHANGE IN NET ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$1,807,830</strong></td>
</tr>
<tr>
<td><strong>CHANGE IN NET ASSETS</strong></td>
<td><strong>$115,624</strong></td>
</tr>
</tbody>
</table>

NET ASSETS, BEGINNING OF YEAR

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET ASSETS, BEGINNING OF YEAR</strong></td>
<td><strong>$620,633</strong></td>
</tr>
<tr>
<td><strong>NET ASSETS, END OF YEAR</strong></td>
<td><strong>$736,257</strong></td>
</tr>
</tbody>
</table>

This information is taken from the Center’s 2014 audit performed by the certified public accounting firm of Carney, Roy, and Gerrol, P.C. Audited financial information for the 2015 fiscal year will be available in August 2016.
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 2015 Annual Report was written by the staff of the Connecticut Fair Housing Center. Photographs 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.karinkrochmal.com). Printing is by AM Lithography Corporation (www.amlitho.com).