



CT FAIR HOUSING CENTER

**Special points of interest:**

- **Foreclosure Prevention Class Schedule**
- **The truth about foreclosure moratoriums**
- **SAVE THE DATE: 2011 Loving Civil Rights Dinner May 19, 2011**

**Inside this issue:**

Foreclosure Prevention Clinics	<b>2</b>
Foreclosure Moratoriums in the News	<b>2</b>
Do Banks Make Good Neighbors?	<b>2</b>
The Second Annual Tester Appreciation Dinner	<b>3</b>
New Testing Coordinator	<b>3</b>
The 2011 Loving Civil Rights Award Dinner	<b>4</b>

## Connecticut Choices

### Testing Makes a Difference in Race Discrimination Case

The Center recently obtained a settlement of more than \$13,000 dollars for a mother and daughter who were the victims of racial discrimination. Cora is a white woman and mother of a college aged biracial daughter, Nicole. In the Spring of 2009, Cora lived in an apartment building in Bristol, Connecticut while her daughter attended college. Nicole came home from college with three friends one weekend in April of 2009. Some of her friends were African-American.

When the landlord saw Nicole and her friends, he stormed into the apartment and repeatedly told Nicole that ‘she did not belong here’ and that they would be evicted. Despite Cora’s attempt to explain who her daughter was and that she

was on the lease, the landlord insisted it was inappropriate for Nicole to be there and that they would be evicted. In hopes of avoiding further harassment, Cora and her daughter gave notice and moved out. The landlord continued the harassment, suing Cora in small claims court for more than \$3,000 dollars.

After receiving notice of the small claims lawsuit, Cora came to the Center for help. The Center immediately performed several tests on the property owned by the landlord in which the African-American testers were not given appointments while the white testers were shown units.

Within weeks of providing opposing counsel a summary of the testing data, the case set-

led. The landlord agreed to a settlement worth more than \$13,000. Cora used the money to pay for her daughter’s final year of college and move on with her life.

**Do banks make good neighbors?** See page 2 to learn more about the Center’s investigation of the fate of homes repossessed by banks in foreclosure.



### CFHC to Participate in Sustainable Communities Initiative

The Connecticut Fair Housing Center is excited to be a partner in one of the new Sustainable Communities Initiative (SCI) grants awarded in Connecticut. Born out of a collaborative effort between the U.S. Department of Housing and Urban Development, the Department of Transportation and the Department of Environmental Protection, SCI is an effort to spur planning that embraces both racial and economic equity and Smart Growth principles.

Spearheaded by the Capitol Region Council of Govern-

ments, the “Knowledge Corridor” SCI grant, totaling \$4.2 million, will focus on linking jobs, housing and transportation along the I-91 corridor. The Center will be responsible for ensuring that the grant is used to promote racial integration.

The Center’s work on this project will be guided by the principles outlined in “People, Place and Opportunity: Mapping Communities of Opportunity in Connecticut,” a report which the Center commissioned from the

Kirwan Institute for the Study of Race and Ethnicity, available at [www.ctfairhousing.org](http://www.ctfairhousing.org). This report concluded that racial segregation blocks access to opportunities in Connecticut, such as the chance to attend high performing schools and live in neighborhoods with low exposure to crime. Such segregation must be addressed by bringing targeted resources to lower opportunity areas and connecting people to opportunity-rich communities.

## Foreclosure Clinic Class Schedule

### Hartford

Classes are held every 3rd Tuesday at the University of Hartford Handel Performing Arts Center Community Room, 35 Westbourne Parkway in Hartford, beginning at 5:30 p.m.

The Center's Foreclosure Prevention Staff Attorney, one of the court's foreclosure mediators, and a representative from the State Department of Banking present information and answer questions you may have about the foreclosure process.

Those interested may then meet with a volunteer attorney, paralegal, law student, or paralegal student to discuss their situation and obtain general advice about the foreclosure process.

*We are working on expanding this clinic to Fairfield County.*

The Center also participates in monthly orientations done by housing counselors in New Haven, Waterbury, Norwich, and New London. Call the Center at (860) 247-4400 or go to [www.ctfairhousing.org](http://www.ctfairhousing.org) to find a housing counselor near you.

## Foreclosure Moratoriums: Understanding the Hype

### Will a foreclosure moratorium save my house?

The Connecticut Fair Housing Center provides legal assistance and resources across the state to homeowners facing foreclosure. Recently, homeowners throughout Connecticut - from places like Darien, Voluntown, and North Haven - and their housing counselors and legislators have asked us how the recent "**foreclosure moratoriums**" have affected them. The short answer is usually "not at all."

Homeowners who are facing a foreclosure judgment or against whom judgment has been entered already - but remain in their homes - might be affected. Even then, homeowners might only be able to use the recent "robo-signer" scandals to stay in their homes a month or two longer than they otherwise would. For a lucky few homeowners, that month or

two might be the time they need to get back on their feet, and get the modification they need from their mortgage servicer. Otherwise, it's business as usual for mortgage servicers despite efforts by Attorney General Blumenthal and the courts.

### If the foreclosure moratorium doesn't help, what should homeowners in foreclosure do now?

Any homeowner who is facing foreclosure must continue to work with their housing counselor, participate in the state's Foreclosure Mediation Program, and do whatever they can to resolve their situation.

The "robo-signer" news shone a light on the illicit behavior of many large mortgage servicers, and the lack of regard many of those servicers have for the law and for homeowners. But the much-hyped moratoriums did not provide real relief. Home-

owners facing foreclosure should attend our monthly legal clinics in Hartford for up-to-date information on how the scandal may affect them. They should also review our manual *Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners* to learn what to do if they are affected by the recent news. The sidebar contains more information on our clinics.



*Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners, 3rd edition* - now available by calling Letty at (860)247-4400 or by going to [www.ctfairhousing.org](http://www.ctfairhousing.org).

## Are Banks Good Neighbors?

After a bank has taken ownership of a property by foreclosure, that property is known as "Real Estate Owned" (or REO). While some properties are cared for, others fall into disrepair or even dilapidation, damaging the vitality of communities and the property values of neighbors.

In cooperation with three other Fair Housing organizations around the country, the Center has been investigating whether REO properties are being properly maintained, with a particular focus on whether the racial composition of a neighborhood influences the maintenance of bank-owned properties. While the investigation is ongoing, the pictures at right provide an initial sense of what we have seen in Connecticut's neighborhoods.



Initial results of the Center's investigation:

REO properties in West Hartford . . .



and Hartford.



## The Center's Second Annual Tester Appreciation Dinner

Every year our testers provide us with valuable information about housing practices in Connecticut's neighborhoods. Without the work of our testers, we would not be able to investigate and resolve many of the housing discrimination complaints our clients bring to us.

Testing is especially valuable in identifying ongoing and systemic violators. Testers can provide the evidential foundation for many of our housing discrimination cases, and without their careful and thoughtful work we would not be able to provide fair and just resolu-

tions.

In November we will host the Second Annual Tester Appreciation Dinner. We will be acknowledging the work of all of our testers, but honoring five of them with special awards for exceptional service.

We will also be recognizing our collaboration with CAIR (Council on American-Islamic Relations) who assisted us in investigating discrimination against Muslims.

The Executive Director of the CT Chapter of CAIR, Mongi Dhaouadi, will be one of our speakers at this year's event.



The mother of the 2010 Rising Star winner, Maurice Fitchett, accepts his award from Monique Muller (right). Maurice passed away just prior to the 2010 Tester Appreciation Dinner. (Picture by Roger Castonguay)

## Meet New Testing Coordinator Maria Cuerda

The CT Fair Housing Center is pleased to announce that María Cristina Cuerda (pictured right) joined the Center in October as a Fair Housing Specialist. Ms. Cuerda will be coordinating fair housing testing, doing outreach and providing litigation support for the Center's attorneys.

Ms. Cuerda has 20 years experience as a legal services paralegal. She has worked in

the areas of immigration, farm-worker law, and public benefits. For the last five years she ran a project to provide legal assistance to residents of the North End neighborhood of Springfield, MA at Western Massachusetts Legal Services focusing on issues facing undocumented immigrants.

Ms. Cuerda is a graduate of Smith College, a native of San

Francisco, California and bilingual in Spanish and English.



## Make a Difference, Fight Housing Discrimination

### What is fair housing testing?

Testing is designed to determine whether people looking for housing are treated differently.

### Can anyone apply?

Yes, so long as you have voice-mail or an answering machine, and are thorough and objective.

### Do I need training?

The Connecticut Fair Housing Center will provide training in advance of any testing.

### What is the time commitment?

The time commitment can vary depending on your schedule and interest, and the Center's testing needs.

### Will I be paid for my testing work?

Yes. The Center provides its testers with a small stipend and provides reimbursement for mileage.

### How do I apply?

Contact:  
Mikell Brown at [mbrown@ctfairhousing.org](mailto:mbrown@ctfairhousing.org) or  
Maria Cuerda at [mcuerda@ctfairhousing.org](mailto:mcuerda@ctfairhousing.org)

## Recent Fair Housing Victories

**Schiavone v. Goldfine**—Two veterans with mental disabilities were threatened with eviction by their landlord because of the veterans' disability status. The Center went into Court and got a preliminary injunction preventing the eviction from occurring until the veterans had a chance to locate alternative suitable housing.

**CFHC v. Prime Publishers Newspapers**—In 2008 the Center received a list of illegal advertisements in the Town Times, a newspaper published by Prime Publishers, which describes itself as the largest weekly newspaper in Connecticut. Several ads specified "No Section 8" while others made it clear children were not welcome by stating "single professional" or "couples only." The case settled for \$8,000, an agreement not to publish discriminatory ads and training on the fair housing advertising laws.

**Olayos v. Woodward Hill, et al**—Ms. Olayos suffers from a mobility impairment that makes it difficult for her to walk up and down stairs. She asked her condominium association for permission to park in a space right outside her front door which would eliminate the need for her to climb the stairs from her garage. After the association refused her request, the Center represented Ms. Olayos in federal court and obtained an injunction ordering the association to grant Ms. Olayos a parking spot. The case is continuing.

## Connecticut Fair Housing Center

221 Main Street  
Hartford, CT 06106  
888-247-4401 (Toll Free)  
860-247-4400  
[www.ctfairhousing.org](http://www.ctfairhousing.org)

If you receive more than one copy of our newsletter, please let us know and we will correct our mailing list. Email [info@ctfairhousing.org](mailto:info@ctfairhousing.org) or call (860)247-4400, ext. 0722.

Text by the Staff of the Connecticut Fair Housing Center

The Connecticut Fair Housing Center is a statewide non-profit fair housing organization dedicated to ensuring that all people, and principally those with scarce financial resources, have equal access to housing opportunities in Connecticut.

To accomplish its mission, the Center provides legal assistance and investigative services to the Connecticut residents who believe they may have been the victim of housing discrimination, education and outreach on the fair housing laws, strategic planning and advice on how to comply with the fair housing laws to cities and town, and foreclosure prevention legal assistance. To learn more about our organization, go to [www.ctfairhousing.org](http://www.ctfairhousing.org).

Visit us on-line at  
[www.ctfairhousing.org](http://www.ctfairhousing.org)

## Mark Your Calendars Now!

How often do you get the chance to listen to brilliant, thought-provoking speakers, honor people you know and respect, and listen to great live music – all at the same event?

The CT Fair Housing Center's Mildred and Richard Loving Civil Rights Award Dinner has already become a much anticipated Spring fundraising event. On Thursday, May 19<sup>th</sup> 2011, we will present the Loving Award for Civil Rights to Theodore M. Shaw (pictured right) at the third annual Loving Dinner at the Bond Hotel in Hartford.

Shaw, who currently is on the faculty at Columbia University Law School, was the Director of

the NAACP Legal Defense and Education Fund, where he made important contributions in the fields of school desegregation, capital punishment, and other civil and human rights cases.

Shaw argued *Gratz v. Bollinger*, the 2003 affirmative action case before the Supreme Court.

Shaw has Connecticut roots, as well, as a graduate of Wesleyan University in Middletown.

In addition, the Center will be honoring Jeffrey Freiser, who, as Executive Director of the CT Housing Coalition, has worked tirelessly with advocates, fellow housing organizations, state agencies and the state legislature to improve the quality and

accessibility of housing in Connecticut. Freiser will be retiring at the end of 2010, and we are proud to have the opportunity to recognize his many contributions.

If you would like to support the Center's work by becoming a sponsor of the Loving Dinner, please contact Catherine Blinder at [cblinder@ctfairhousing.org](mailto:cblinder@ctfairhousing.org).



### Board of Directors

Nancy Hronek, **President**  
Jon Orleans, **Vice President**  
David Salazar Austin,  
**Treasurer**  
Myklyn Mahoney, **Secretary**

Tanisha Thomas Asbery  
Jon Bauer  
Anna Dumais  
Nicholas Lundgren  
Kim McLaughlin  
Phil Tegeler  
Shelly White

### Staff

Erin Kemple  
**Executive Director**

Tim Bennett-Smyth  
Catherine Blinder  
Erin Boggs  
Mikell Brown  
Maria Cuerda  
Jeff Gentes  
Greg Kirschner  
John McGrath  
Letty Ortiz