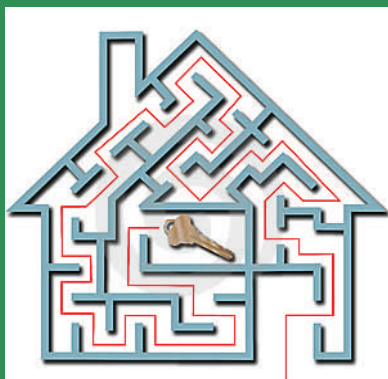


**SUPPORT CONTINUED
FUNDING FOR THE
CONNECTICUT FAIR
HOUSING CENTER!**



**Representing Yourself in
Foreclosure: A Guide for
Connecticut Homeowners**



Denise



**People, Place and Opportunity:
Mapping Communities of Oppor-
tunity in Connecticut**

CT Fair Housing Center
221 Main Street
Hartford, CT 06106
(860)247-4400
(888)247-4401 (toll free)
(860)247-4236 (fax)
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Photos by Amanda Boggs



THE CONNECTICUT FAIR HOUSING CENTER HELPS CONNECTICUT'S MOST VULNERABLE CITIZENS

Stopping Housing Discrimination. The Connecticut Fair Housing Center has helped Connecticut residents and the State by:

- Ensuring that 200 people with disabilities (like Denise, left) are able to stay in their communities. Many of these clients might otherwise have moved to a State-funded nursing home. **Potential cost savings to the State of Connecticut: \$15.6 million each year.**
- Obtaining **\$1.9 million dollars** in settlements on behalf of our clients who have experienced discrimination.

Preventing Foreclosures. The Center has prevented thousands of foreclosures statewide through:

- Reaching more than 1,500 homeowners in 149 different towns through foreclosure prevention classes across the state and individualized representation.
- Distributing more than 6,000 copies of our manual (above, left) for self-represented homeowners in foreclosure.
- Providing training to the Judicial Branch's Foreclosure Mediation Program, and training and support to HUD/CHFA-approved housing counselors, mortgage assistance counselors at the CT Department of Banking, and attorneys on the CT Bar Association's Pro Bono Panel.

Tackling Housing Segregation. The Center has worked with an array of partners to find solutions to the problems of racial segregation and opportunity isolation by:

- Advising DECD on cutting-edge strategies to promote desegregation.
- Advocating with CHFA to stop placing housing for families in need in "opportunity isolated" areas with failing schools.
- Partnering with the broad array of partners in the new Sustainable Communities Initiative "Knowledge Corridor" federal grant to ensure that the grant helps to reverse the current pattern of segregation.

*To read some of the stories of the people assisted by the Center,
see the back of this sheet. . . .*

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Pedro needed a new apartment because the old carpeting in his current apartment severely aggravated his asthma leading to numerous doctor visits.



Estella and her son believe they were denied an apartment in Newington because they are Latino.



Missy and her five children believe they were turned down for a house because of her government housing subsidy.



**Connecticut
Fair Housing Center**

Keeping people with disabilities in their own homes, not nursing homes. In September 2010, a 76-year old veteran who is blind and living in Wethersfield called the Center because his landlord sent him an eviction notice for non-payment of rent. The client was confused because he had paid all the rent owed. The Center investigated and discovered that the man's landlord, which receives federal funding to provide supportive housing, had terminated his rental subsidy because he hadn't responded to letters asking him to recertify, despite knowing that the man was blind and unable to read. The Center has kept the man in his home but he is worried he will be forced into a nursing home, or onto the streets, if he has to leave his current apartment.

Fighting racial discrimination in housing. Cora is the mother of a bi-racial daughter, Nicole. Cora lived in an apartment in Bristol while her daughter attended college. One weekend in April of 2009, Nicole came home from college with three friends, some of whom are 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.' Despite Cora's attempt to explain who her daughter was and that she was on the lease, the landlord insisted he would evict the family. To avoid becoming homeless, Cora and her daughter gave notice and moved out. The landlord continued his harassment, suing Cora in small claims court for more than \$3,000 dollars in lost rent. After the Center intervened, 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.

Ensuring that Connecticut's neediest residents have access to affordable housing. On numerous occasions over the years, the Commission on Human Rights and Opportunities ordered a landlord in greater Hartford to stop discriminating against Connecticut residents with disabilities as well as residents with rental subsidies. After the Center conducted a year-long investigation, the organization found that the landlord's illegal practices continued thus denying some of Connecticut's neediest citizens access to dozens of affordable units. The Center and a private law firm have now brought suit in Federal Court to enforce the anti-discrimination laws and obtain an order that will require the landlord to rent to Connecticut residents without discriminating.

Representing homeowners in foreclosure. In the spring of 2010, a family with a 14-year-old daughter and an adult daughter with special needs were forced out of their home and began living in a campground because their loan servicer refused to modify their mortgage on the basis of a non-existent "investor restriction." Nonetheless, the family continued to mow the lawn and check on their home in hopes they could move back in. With the help of the Center's foreclosure attorney, the loan servicer modified the mortgage, withdrew the foreclosure case, and allowed the family to move back home after spending 11 weeks in the campground.

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