



CT FAIR HOUSING CENTER

Special points of interest:

- **Loving Award Dinner**
- **Foreclosure Prevention Class Schedule**
- **How testers help prove housing discrimination**

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Connecticut Choices

2010 Loving Dinner Honors Advocates for Housing Choice

On May 20, 2010, the Center will host the second annual Mildred and Richard Loving Civil Rights Award Dinner. This year's recipient of the Loving Award will be presented to Professor John A. Powell, Executive Director of the Kirwan Institute for the Study of Race and Ethnicity at the Ohio State University. For more on Professor Powell's groundbreaking work on issues of race, regionalism and opportunity-based housing, see page 4.

In addition we will be honoring Betty Gallo with our first Edward M. Kennedy Legislative Advocacy Award. Betty has been a vigorous advocate at the State Capitol for over 30 years, working tirelessly on behalf of progressive social issues and organizations.

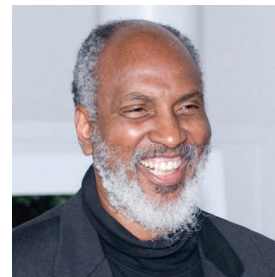
Several individuals who have

demonstrated extraordinary dedication and commitment to the ideal of fair and equitable housing will also be honored; Beverly Bellody, the Director of Social Services in the town of Tolland and Attorney Keith Fuller, who took over our foreclosure prevention project on an interim basis last year and whose presence was crucial to its growth. Our final honoree, the University of Hartford Paralegal Program, has been a critical partner in our foreclosure prevention clinics; providing paralegal students to assist our foreclosure attorneys as well as organizing and providing the space for the clinics, which have directly assisted hundreds of Connecticut homeowners in their efforts to retain their homes.

It won't be all work and no play,

however - Co-Pastors Jacquelyn and Hubert Powell of the Latter Rain Christian Fellowship will be bringing their Heavenly Choir to sing, we are fortunate to have a week in a fabulous house in Jamaica as our star auction item, plus several other one-of-a-kind items and you'll be able to take your chance at winning the amazing House of Wine again this year!!

Please call 860.247.4400 or click [here](#) to register today!



John Powell
Executive Director
Kirwan Institute

Testers Make A Difference

A recent decision at the CHRO illustrates how important testing is in proving housing discrimination. In 2008, the Center received an anonymous newspaper clipping showing many illegal advertisements. Some stated "No Section 8" while others specified "Mature adults only."

To determine if the landlords would actually discriminate, the Center sent out several pairs of testers including one person

with a Section 8 voucher and one who paid the rent without a voucher. Other pairs included a family with children matched with someone without children. The tests showed that landlords who placed illegal advertisements, discriminate.

After reviewing both the advertisements and information from the tests, the Center gave each landlord who had placed an illegal advertisement the option of coming to a training on the fair housing laws. If the land-

lord refused to come to the training, the Center filed a complaint with the CHRO.

In addition, the Center filed a complaint against the publisher of the newspaper asking that it be ordered to stop allowing landlords to place illegal advertisements. The publisher did not respond.

CHRO has ordered the publisher to stop allowing illegal ads while the landlords have agreed to stop discriminating.

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, along with a representative from the State Department of Banking, or CHFA as well as one of the court mediators are there to 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.

**New Haven
Waterbury
Norwich
Coming soon to
Fairfield County**

The Center also participates in the orientations done by housing counselors in New Haven, New Britain, Waterbury, and Norwich. Call the Center at (860)247-4400 to find a housing counselor near you.

Foreclosure Mediation Makes a Difference

More than 14,000 Connecticut homeowners have participated in the country's first statewide foreclosure mediation program since the program began on July 1, 2008. Sixty percent of those who have completed the process have been able to stay in their homes.

To be successful in mediation, a homeowner must be prepared. If you take the following steps, you increase the possibility you will be able to stay in your home.

1. **Contact a HUD-certified housing counselor.** You can get a list of HUD-certified housing counselors by calling 211Infoline
2. **Gather all of the documents that relate to any loans on your house.** These should include the mortgage note, records of any payments, notes of any conversations with any loan servicing company, paystubs, bank statements, any documents faxed or sent to a loan servicer, and any records you have that show what you have done to pay what you owe.
3. **Call the Center for a copy of the 2nd edition of "Representing Yourself in Foreclosure: A Guide for Connecticut Homeown-**

ers." Follow the instructions contained in the guide about answering a foreclosure complaint.

4. **Attend every mediation session unless a judge or a Court mediator tells you the session has been postponed.** We have heard reports that homeowners do not show up for mediation because the loan servicer tells them the loan has been modified. Unfortunately, loan services do not always tell their attorneys this and the attorney asks the Court for a judgment of foreclosure.
5. **Stay positive.** 60% of people who participate in mediation keep their homes.

New Project Focuses on Foreclosure Rescue Scams

On April 12, in partnership with the U.S. Department of Housing and Urban Development and three other organizations around the country, the CT Fair Housing Center began a program to identify and stop foreclosure rescue scams. By using the fair housing laws in conjunction with consumer protection laws, the Center's work will ensure that Connecticut's most

vulnerable homeowners will not be victimized again.

The Center was fortunate to hire John McGrath, a recent graduate of the University of Connecticut School of Law to work on this important project. Mr. McGrath joined the Center after serving as a legal intern for nearly three years. His work concentrates on assisting the victims of foreclosure rescue

scams and investigating claims of discrimination in the lending industry. He received his BA from Johns Hopkins University and his law degree from the University of Connecticut School of Law.

If you think you have been the victim of a foreclosure rescue scam, call John at (860)247-4400.

Foreclosure Manual 2nd edition

In January of this year, the Center printed over 2000 copies of our pro se foreclosure guide, *Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners*. This comprehensive guide is not only a detailed, step-by-step guide to the complex foreclosure process (with actual court forms included), but contains dozens of resources for a

homeowner facing foreclosure. Along with our state-wide foreclosure prevention clinics, this guide has helped thousands of Connecticut homeowners.

As a testament to the unfortunate increase in foreclosure filings, we depleted our supply of guides and now have gone into a second printing of the manual. If you would like a copy, please call our office at

(860)247-4400 and we will send you a free copy.

To download a copy of the 2nd edition of "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners" go to www.ctfairhousing.org.

Tim Bennett Smyth Joins the Center as a Staff Attorney

The Center is pleased to announce that Timothy Bennett-Smyth (pictured at the end of this article) joined the Center in March 2010 as a staff attorney. Mr. Smyth works with the other members of the Center's fair housing enforcement team to represent the victims of housing discrimination in administrative actions as well as in state and federal court.

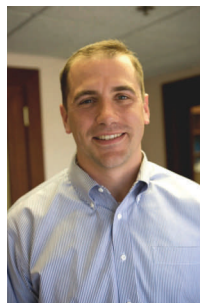
Since joining the Center, Tim has been representing the victims of housing discrimination at the Commission on Human Rights and Opportunities. In addition, he has been work-

ing with the Center's Legal Director, Greg Kirschner on several ongoing cases.

Prior to joining the Center, Mr. Smyth was a litigation associate at Bingham McCutchen, LLP. He holds a Bachelor's Degree with Honors from the University of Connecticut, a Master's Degree in History with honors from the University of Connecticut, and a law degree with honors from the University of Connecticut School of Law.

For more information about the Center's fair housing enforcement program or if you think

you have been the victim of housing discrimination, please contact us at (866)247-4401 or send an email to info@ctfairhousing.org. All of our services are free of charge.



Meet New Testing Coordinator Mikell Brown

The Center is pleased that Mikell Brown (pictured right) agreed to join the staff in March 2010 as a fair housing specialist and testing coordinator. Ms. Brown's role at the center is to assist the legal staff with investigating housing discrimination complaints as well as organizing and coordinating systemic and complaint based testing for the Center.

Ms. Brown, an active member of Delta Sigma Theta Inc., graduated from Central Connecticut State University with a Bachelor of Arts in Psychology and a minor in Communications.

Prior to working at the Center, Ms. Brown spent several years case managing low income youths and juveniles involved with the CT State Justice Sys-

tem. In addition Ms. Brown has had the opportunity to manage cases of young adults and children in the custody of CT State Department of Children and Families.



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 mmuller@ctfairhousing.org or mbrown@ctfairhousing.org.

Recent Fair Housing Victories

Ladue v. Stafford Housing Authority—Jacob Ladue was living in a homeless shelter when he applied to the Stafford Housing Authority for an apartment. The SHA asked for a copy of his medical records because Jacob has a disability. The SHA turned Jacob down. After assistance from former staff attorney, Marcia Escobedo, Jacob was given the apartment.

Garcia v. Longo et al.—After Estella Garcia sold her home she contacted Century 21 about an apartment listed for rent. The Century 21 agent told her the apartment had been rented. Then Ms. Garcia had her friend, who is not Latina, call. Sure enough, the apartment was available. With help from the Center's Legal Director Greg Kirschner, a settlement was reached with the landlord and the real estate agent which resulted in Ms. Garcia receiving \$7,500 in damages.

Lobb v. Wallingford Housing Authority—Robert Lobb, a US war veteran who uses a wheelchair for mobility, asked the Wallingford Housing Authority to put a ramp to his front door. The housing authority turned him down. Mr. Lobb later requested that the VFW be permitted to build the ramp and the housing authority denied his request again. Legal Director Greg Kirschner convinced the WHA they had to allow the ramp to be installed.

Connecticut Fair Housing Center

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Text by the Staff of the Connecticut Fair Housing Center

Photos by Amanda Boggs and Roger Castonguay

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.

Visit us on-line at
www.ctfairhousing.org

Race, Regionalism and Opportunity

Professor John A. Powell is an internationally recognized authority in the areas of civil rights, civil liberties, and issues relating to race, ethnicity, poverty and the law. He is the Executive Director of the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University.

Professor Powell has written and worked extensively on opportunity mapping, a methodology that explores which communities have the structures and pathways to opportunity needed to excel and thrive in our society. Professor Powell and his staff at the Kirwan Institute recently completed "People, Place and Opportunity: Mapping Communities of Opportunity in Connecticut," for the Connecticut Fair Housing Center. The research and maps produced in that report clearly demonstrate that opportunity is not equally distributed throughout the state. Professor Powell's address will review successful strategies to create opportunity used by other communities.

Dinner Sponsors

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