CT FAIR HOUSING CENTER

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CT FAIR HOUSING CENTER

TESTIMONY IN SUPPORT OF
THE CONNECTICUT FAIR HOUSING CENTER'S
REQUEST FOR RESTORATION OF $350,000 IN FUNDING
FOR EACH YEAR OF THE BIENNIUM

Thank you for this opportunity to address the Committee. My name is Erin Kemple. I am the Executive Director of the Connecticut Fair Housing Center. We are a private non-profit organization serving the entire state of Connecticut. We are here today to request that this Committee restore funding of $350,000 for the Center for each year of the biennium to support our foreclosure prevention work and our efforts to eradicate housing discrimination in Connecticut.

Currently, the Connecticut Fair Housing Center is the only organization in Connecticut offering free legal resources to the hundreds of homeowners losing their homes to foreclosure. Without $350,000 each year for the next two years, the Center's foreclosure efforts will end while the need for the Center's services continue to increase. I have listed some of the statistics about foreclosure on the sheets we provided in your packets. To assist the homeowners who are currently facing foreclosure, the Center undertakes the following activities:

- Teaching classes every week for homeowners in foreclosure so they have the basic information they need to participate in their foreclosure cases.
- Reaching out to homeowners in foreclosure to inform them of the advantages of requesting mediation.
- Finding free attorneys to represent homeowners facing foreclosure.

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- Creating step-by-step written instructions for homeowners in foreclosure who cannot find affordable legal representation.
- Training and coordinating paralegals and attorneys who are volunteering their time to assist homeowners in foreclosure.
- Providing legal support for the work of the HUD-approved counseling agencies.

These efforts will end if the Center's funding is not restored leading to a dramatic drop in the scope of services available to help Connecticut families save their homes. The number of families losing their homes will continue to grow; homeowners will not know that they stand a real chance of saving their home through the state's mediation program; homeowners who do not understand the foreclosure process will continue to flood the judicial system; there will be no legal experts to organize, train and advise lawyers and paralegals who want to be part of the solution.

In addition to its foreclosure prevention services, the Center also works closely with the state of Connecticut to ensure that the funding it receives from the Department of Housing and Urban Development (HUD) continues. In order to receive Community Development Block Grant (CDBG) money and HOME money, the state of Connecticut must "affirmatively further fair housing." With the Center's assistance, this requirement has been met for the last two years. The Center has trained town officials receiving CDBG money on how to comply with the fair housing laws, monitor their CDBG programs to ensure that there have been no violations of the fair housing laws, and undertake programs which remove any barriers to fair housing in their towns. When the State received $25 million in Neighborhood Stabilization Plan money through the CDBG program over the summer, the Center reviewed the state's proposed application process and provided comments which ensured that the State's obligation to affirmatively further fair housing was met. According to the latest information available, Connecticut should receive

$28.7 million for its public housing capital fund, $20.3 million in HOME dollars, and $17 million for homelessness assistance. Each one of these programs carries with it the obligation to affirmatively further fair housing. If the State does not comply with this obligation it could lose this money.

On Friday, February 13, 2009, HUD Secretary Sean Donovan announced that under his leadership, "Fair housing will be a large part of HUD's mission" ranking in the top five strategic goals which HUD intends to use not only to solve the current financial crisis but to deal with future housing needs. Without the efforts of the Center, the State's fair housing efforts will be severely curtailed. Due to the current economic crisis, fair housing officers and many cities and towns have been laid off and other local efforts to ensure that the victims of housing discrimination receive assistance have ended.

At this critical juncture it is all the more important that the work of the Center continue to improve housing opportunities for Connecticut residents, educate housing providers and attract resources to our state. Over the last two years, the Center has:

- Made more than 750 units of affordable housing available to people who receive rental housing assistance, such as RAP or Section 8.
- Enabled nearly 100 people with disabilities to keep their homes.
- Obtained more than $1.5 million in free legal services from some of the country's best law firms for Connecticut residents in danger of foreclosure or experiencing housing discrimination.
- Assisted more than 700 housing providers, management companies, landlords, developers, and housing authorities in understanding and complying with the fair housing laws.
- Worked with the State to ensure that it complied with all federal fair housing requirements, thus ensuring that Connecticut's $51 million in federal support for housing continued.

- Accepted 425 new calls for assistance and investigating 242 complaints to determine if there was evidence of housing discrimination.

- Presented more than 80 fair housing classes to over 1,000 Connecticut residents at homeless shelters, agencies assisting people with disabilities, and agencies assisting families with children.

In the testimony and fact sheets included in your packets, our clients tell their stories much more eloquently than I can. James Bombanti explains how the Center fought for him to get the parking place he needed so that his heart condition was not aggravated. Marco Francia relates how as a landlord he sought the Center's help when an insurance company charged him a surcharge simply for renting to tenants receiving state or federal rental assistance. Jackie Grant also had difficulty with her rental assistance voucher when her current landlord told her they did "want that kind of people living here" adding that the complex had never taken vouchers and never would. The Center was able to help all of these people and many more during the last two years.

To ensure that the critical work of the Center continues in the future, we ask that this Committee restore $350,000 in funding for each year of the biennium for the Connecticut Fair Housing Center.

Thank you for your time and attention. I would be happy to answer any questions you may have.

CT FAIR HOUSING CENTER

TESTIMONY OF ANN PARRENT IN SUPPORT OF RESTORING $350,000 IN FUNDING FOR THE CONNECTICUT FAIR HOUSING CENTER

My name is Ann Parrent. I am a Senior Staff Attorney for Foreclosure Prevention at the Connecticut Fair Housing Center. The focus of our program is identifying foreclosures that are preventable and giving homeowners the legal tools they need to prevent them. Until now, the Fair Housing Center has been able to do this because it has been receiving funding from the State through DECD. The Governor eliminated that funding from the State budget in the mistaken belief that it was duplicative of other work already being done. In fact, we are the only legal organization in the State that has a foreclosure prevention program.

Given our already limited resources – my colleague Andrew Pizor and I are the only nonprofit lawyers in the State dedicated to foreclosure prevention – we work to maximize our impact by partnering with other organizations and leveraging volunteer resources. For homeowners in the lowest income bracket, we work with the Connecticut Bar Association and Statewide Legal Services to recruit, train and provide expert assistance to pro bono lawyers who volunteer to take foreclosure cases. For middle income homeowners who do not qualify for that program but cannot afford to hire a lawyer, we run weekly legal clinics to teach homeowners how to represent themselves. A small army of dedicated paralegal and law student volunteers have come forward to help us run this clinic program. We are also building a corps of attorney volunteers from some of the large law firms and corporate legal departments around the state to attend the clinic and meet one-on-one with homeowners to provide brief individualized advice.

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Finally, we work hand-in-hand with the HUD-approved counseling agencies around the state who are working furiously every day to save homeowners from foreclosure. Although the housing counselors are constantly racing against the foreclosure process in court, they do not have lawyers on staff or any regular source of legal help. We make it a priority to provide whatever guidance we can to the housing counselors to ensure that their clients are equipped to go to court when necessary to prevent judgment from being entered while the housing counselor is still working on an alternative to foreclosure.

I spent this past Saturday at the Hartford Convention Center, where hundreds and hundreds of homeowners flooded in to try to find ways to save their homes at a program organized by the Federal Reserve Bank. My paralegal and law student volunteers gave out hundreds of flyers about our legal clinic program and we signed up an overflow crowd for our next several sessions. Hundreds of homeowners met with housing counselors and now have advocates who will help them negotiate loan modifications or other alternatives to foreclosure. Unfortunately, we also met with many homeowners who already had judgments of foreclosure entered against them and were on the brink of receiving eviction notices because they did not know until Saturday what kind of help was available and had tried but failed to navigate the court process on their own. These homeowners had experienced some financial setbacks that caused them to fall behind on their mortgages but what was so notable to me was that they had income, could make reasonable monthly payments, and all they really needed was a guiding hand to steer them through the court process while they worked out a solution with their lender.

These are preventable foreclosures. These are the homeowners our program focuses on. If we reach them in time with the legal information they need, they can save their homes. Our classes give homeowners the most basic tools they need to file documents and go to court to be

sure the judge knows what their circumstances are and what they are doing to avoid foreclosure. Thankfully, our judges are increasingly aware of the obstacles faced by even the most diligent homeowner as they try to navigate the byzantine procedures of their servicers to arrive at a loan modification or some other alternative to foreclosure. But without at least a basic understanding of the court procedures, a homeowner doesn't know how and when to communicate that information to the judge. If they are forced to fight in the court system on their own, they will lose their homes, even as they try desperately to work with their lenders.

I am haunted by an incident I observed in court when I first began this work last May. A homeowner's case was on the calendar for the court to decide whether to enter final judgment of foreclosure. The homeowner came rushing in with a loan modification package he had received from his lender and all he needed to do was have his signature notarized and mail back the paperwork. The judge turned to the lender's attorney, saying she assumed the foreclosure could be postponed or even dismissed altogether. To everyone's shock, the lender's attorney said, "Your Honor, my instructions are to proceed with foreclosure." Fortunately, in that case, the judge refused and instead congratulated the homeowner on succeeding in obtaining a loan modification that would save his home. But every day I wonder how many homeowners are out there working on alternatives to foreclosure only to have the rug pulled out from under them because they don't understand what they need to do to be sure the foreclosure case doesn't go ahead in court without them.

I am also haunted by something else I saw at the Hartford Convention Center on Saturday, which I will call "preventable foreclosures in the making." My volunteers and I watched homeowners patiently wait for most of the day for a chance to meet with their servicers. At some point in the afternoon, the Countrywide representative came out to announce that the

Countrywide customers who had been waiting all day would be turned away because Countrywide had not brought enough staff to handle the number of their customers who wanted to meet with them. She offered to lend people cell phones so they could call the servicing center in California. I am sure that all of you on this Committee regularly hear complaints from your constituents about the difficulties in getting through to the mortgage servicers' customer call centers. I know from my experience that the folks who came to the Convention Center on Saturday looking for help only to be turned away are more than likely to end up in foreclosure simply because they won't be able to get through to Countrywide on the phone. I hope they took one of our flyers and will come to our legal clinics.

Due to lack of funding, our program was scheduled to end in April. To avoid that, I have reduced my time to a part time schedule so that the program can last until June. But without renewal of our DECD funding, any homeowners who come looking for help after June will find that the program no longer exists and there is simply no legal help available.

Please support the Connecticut Fair Housing Center's request for continued DECD funding so that we can continue to help homeowners save their homes.

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Testimony of Jonathan Weiner
Member, Pro Bono Committee of the Connecticut Bar Association
House Bill 6365 An Act Concerning the State Budget for the Biennium Ending June 30, 2011, and Making Appropriations Therefor
Appropriations Committee
February 17, 2009

Senator Harp, Representative Geragosian, members of the Appropriations Committee and chairs, ranking members and members of the Appropriations Committee subcommittee on conservation and development, thank you for the opportunity to submit comments on House Bill 6365, An Act Concerning the State Budget for the Biennium Ending June 30, 2011, and Making Appropriations Therefor.

The Pro Bono Committee of the Connecticut Bar Association ("CBA") respectfully submits this written testimony in support of the CT Fair Housing Center's ("CT Fair Housing") request to restore funding previously received through the Department of Economic and Community Development. The resources of the CT Fair Housing Center have been integral to the CBA's efforts to respond to the foreclosure epidemic that has ravaged the state's economy by providing pro bono representation, through the Foreclosure Prevention Pro Bono Panel ("Panel") to needy persons who face the loss of their homes in foreclosure proceedings. Because CT Fair Housing is responsible for assigning cases and providing expert guidance to the volunteer attorneys who are members of the Panel, any loss of funding by CT Fair Housing is likely to require the CBA to end its organized pro bono efforts on behalf of homeowners in need.

In the Fall of 2007, the leadership of the CBA was alerted to the rapid increase in the number of foreclosure cases filed in Connecticut's Superior Courts,[1] with a correspondingly large

[1]According to Judicial Branch statistics, foreclosure filings have increased 102 percent since the 2004-2005 court year, with the largest proportion of that increase occurring between 2006-2007

number of homeowners forced to proceed pro se because they could not afford to hire counsel. Recognizing that the provision of attorneys to these defendants could help many save their homes either through loan workouts or legal defenses, the CBA's Pro Bono Committee acted to recruit and train the Panel. We worked with CT Fair Housing to offer a day-long free continuing legal education training at Quinnipiac University School of Law in February, 2008, which was funded in significant part by a grant from Attorney General Richard Blumenthal. CT Fair Housing also assisted us with a subsequent training held in October, 2008, and has continued to recruit volunteers at CBA and paralegal meetings across the state. CT Fair Housing's efforts have led to 151 attorneys trained in foreclosure law and procedure, 81 of whom are able actively to take cases across the state.

CT Fair Housing's important work with the CBA's Panel has not stopped with the trainings. When the Panel receives, through Statewide Legal Services, a request for assistance from an eligible homeowner,[2] CT Fair Housing Center attorneys Ann Parrent and Andrew Pizor refer the case to an attorney on the Panel who is available to take the case, and then continue to provide advice and guidance to the volunteer attorney during the course of the representation. Moreover, because the need for assistance exceeds the Panel's resources, Attorneys Parrent and Pizor have made efforts to reach out to and assist homeowners who are forced to proceed without representation, through in-person clinics, information made available on CT Fair Housing's website, and ongoing advice to HUD-approved housing counseling agencies.

In conclusion, the CBA's response to the foreclosure crisis would not be possible without the expert assistance provided by the attorneys and staff at CT Fair Housing. We respectfully urge you to help CT Fair Housing help Connecticut's most vulnerable homeowners by restoring their state funding for the ensuing year.

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and 2007-2008 court years.

[2]Because of the Panel's limited resources, including the need for intake assistance from Statewide Legal Services, pro bono legal services are available only to homeowners with incomes less than 200 percent of the federal poverty level, which is $44,100 for a family of four in 2009.

February 13, 2009

Re: Connecticut Fair Housing Center

My name is Moy Ogilvie and I am an attorney at McCarter & English. I submit this testimony in support of renewed funding for the Connecticut Fair Housing Center.

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I had been familiar with the mission of the Connecticut Fair Housing Center, but it wasn't until my firm co-counseled a case with the Center that I fully appreciated the importance of the Center's work. The case we co-counseled with the Center's attorney involved a woman with a physical disability who requested an assigned parking space from the public housing authority that managed her apartment. She needed a parking space near to the entrance to her apartment because she has severe pulmonary disease which makes it difficult for her to walk distances. Without the assigned parking space, she never knew how far she would have to walk when she returned home.

As the case developed, we discovered that the housing authority had denied our client's request based on an explicit discriminatory policy that did not recognize any tenants' rights to reasonable accommodations to the housing authority's policies. In the end, our joint representation not only resulted in our client receiving the accommodation she needed, but also changed a discriminatory policy that affected more than 500 housing units. The settlement required the defendant to review all prior requests denied under its old policy and contact those tenants.

McCarter provided substantial pro bono hours in representation in this case. The Connecticut Fair Housing Center leveraged its resources by partnering with our firm. Moreover, they leveraged this case about one tenant to change a policy that impacted hundreds of families, making more than 500 apartments more accessible to persons with disabilities.

BOSTON
HARTFORD
NEW YORK
NEWARK
PHILADELPHIA
STAMFORD
WILMINGTON

The Center's work undisputedly provides great benefits to its clients. Its efforts to secure, train and work with pro bono counsel also bring tremendous resources to bear on behalf of citizens of Connecticut who have faced discrimination. As a result of the Center's efforts, volunteer lawyers contributed over $1.5 million of legal services to the Center last year. Without continued State funding, the Center's ability to leverage these types of resources will be severely limited.

I strongly encourage the Appropriations Committee to renew funding of $350,000 for each year of the biennium for the Connecticut Fair Housing Center. It is a crucial and worthwhile investment which will help to discourage housing discrimination at a

time when economic circumstances will compel unprecedented numbers of people to seek alternative housing.

Sincerely

Moy N. Ogilvie

Testimony of Joseph Chambers of Pepe and Hazard Submitted to the Appropriations Committee of the Connecticut State Legislature in Support of the Connecticut Fair Housing Center

My name is Joseph Chambers. I am a litigation associate at Pepe & Hazard in Hartford. I wish to testify in support of renewed funding for the Connecticut Fair Housing Center.

During my first years in practice, I represented several indigent clients in routine matters in order to fulfill my obligation to provide pro bono representation under our rules of professional conduct. As my experience as a litigator grew, I sought out opportunities to become involved with more complex and professionally rewarding pro bono matters.

After attending a seminar on the state and federal fair housing laws hosted by the Connecticut Fair Housing Center, I was asked, along with a partner at my firm, Dave Rosengren, to team with Greg Kirschner, an attorney with the Center. Specifically, we were asked to assist Attorney Kirschner in commencing a federal action brought under the fair housing laws after the Center's efforts to settle the case were unsuccessful.

Our client, a single mother of a disabled daughter, brought a fair housing act claim against her former landlord for his failure to grant the family a reasonable accommodation and for the retaliatory eviction that occurred after our client sought the Center's assistance. The reasonable accommodation that the landlord denied was allowing the family's service dog, which wore a harness similar to that worn by a seeing-eye dog, to continue to live with the family. The dog was trained to assist our client's disabled daughter to negotiate stairs and prevent injuries due to frequent falls.

Due to the expertise of the Center and the work Attorney Kirschner had done screening and preparing the case, my firm was willing to devote its resources, including significant attorney and staff time, to the pro bono effort.

After extensive discovery, interviews of treating physicians and expert witnesses, and two settlement conferences before a federal magistrate judge, we were able to reach a settlement whereby the defendant landlord paid a significant amount to our client and agreed to take measures that will ensure that he will comply with the fair housing laws in the future with respect to his many other residential rental properties.

That favorable outcome was achieved because the Connecticut Fair Housing Center was able to leverage its own resources by partnering with my firm, which provided approximately $60,000 in pro bono services. In turn, my firm was able to be involved with a professionally rewarding pro bono matter, one that we likely would not have undertaken if we were not able to partner with the Center's attorneys as co-counsel.

In summary, the Center's work not only provides great benefits to its clients, but its efforts to obtain pro bono counsel also bring tremendous resources to bear on behalf of citizens of Connecticut who have faced discrimination. In 2008, volunteer lawyers over $1.5 million of legal time to the Center last year. Without continued State funding, the Center's ability to leverage these types of resources will be severely hampered.

I strongly encourage the Appropriations Committee to renew funding for the Connecticut Fair Housing Center. The $350,000 for each year of the biennium easily pays for itself. An investment to discourage housing discrimination at a time when economic circumstances will compel unprecedented numbers of people to seek alternative housing is crucial.

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February 16, 2009
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To the Members of the Appropriations Committee:

As a law professor at the University of Connecticut, I am writing to urge you to renew the $350,000 annual appropriation for the Connecticut Fair Housing Center. My research and writing for the past ten years has focused on abusive mortgage lending. In the course of my research, the Center came to my attention early on for its path-breaking work in helping Connecticut consumers make wise and informed choices when shopping for credit. As early as 2004, the Center led efforts to organize a volunteer task force of local community organizations, state and local officials, and lenders to combat abusive mortgage lending. Under the Center's leadership, the task force conducted an ambitious "Don't Borrow Trouble" campaign across the state to educate homeowners about comparison-shopping for credit. More recently, the Center has spearheaded foreclosure prevention counseling in this state. I have first-hand knowledge of the Center's superb work in this regard, having coached volunteer lawyers and law students who work with the Center on the applicable law.

Currently, the need for foreclosure prevention counseling in Connecticut outstrips the supply. According to RealtyTrac, in January 2009, one out of every 871 Connecticut households was currently in the process of foreclosure, for a total of 1651 households. These numbers do not count families who have already lost their homes to foreclosure or who face it in the future. In the meantime, the Connecticut Bar Foundation recently had to slash its grants to the Center and to legal services organizations around the state due to declining revenues, putting foreclosure prevention programs at additional risk.

We can anticipate more loan defaults in Connecticut this year as people lose their jobs. In addition, further defaults are expected because the reset dates on one particular type of risky mortgage – the option payment adjustable-rate mortgage – are due to spike this year. The crying need for foreclosure prevention counseling of the type offered by the Center was underscored by an experience I had in December, when I participated in a call-in talk radio show in Bloomfield with Banking Commissioner Pitkin. On the show, one of the callers said he was in danger of losing his home and pleaded for help, saying that he could not afford to pay a lawyer and there were not enough volunteer lawyers to take his case. He is not the only one facing that plight.

Providing state support for foreclosure prevention support is crucial not only to save families during this time of extreme financial strain, but to also help stop the fall in housing prices. Too

University of Connecticut

many Connecticut homes have needlessly gone to foreclosure when those loans could have been restructured, to the mutual benefit of investors and borrowers. Moreover, in my own research into individual cases in the foreclosure division of the Hartford County Superior Court, I saw too many cases in recent years where homeowners who had a defense to foreclosure lost their home because they did not have a lawyer. In the most egregious cases, servicers won foreclosure without producing proof that they even owned the loan note.

Not every foreclosure can be or should be avoided. But for those that can, a constructive program of loan modifications and foreclosure prevention counseling is a win-win for families, lenders, and communities as a whole. The foreclosure prevention counseling provided by the Connecticut Fair Housing Center can keep families in their homes and help stabilize housing prices at the same time. $350,000 a year is a small price for the state to pay to stop home prices in this state from plummeting any further.

Thank you for your consideration.

Patricia A. McCoy
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Daniel S. Blinn
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My name is Daniel Blinn and I submit this testimony in support of renewing funding of $350,000 for each year of the biennium for the Connecticut Fair Housing. As one of a handful of lawyers in the state handling cases on behalf of consumers, I understand first-hand the importance the Center's work with people in danger of losing their homes to foreclosure. The services the Connecticut Fair Housing Center provides are critical and cutting funding for them in the midst of the foreclosure crisis would be shortsighted.

Even before the foreclosure and subprime lending crises made headlines, the Center was on the frontlines educating consumers about the dangers of predatory lending, representing borrowers in court, and organizing state agencies, responsible lenders, and other non-profits to address the issue of unfair lending. Once the foreclosure crisis hit Connecticut, the Center could build on this network of agencies and organizations to work on forward-thinking public policies to protect borrowers, deliver legal services to people facing foreclosure through a network of pro bono attorneys, and teach classes on the foreclosure process to homeowners.

The Foreclosure Prevention Pro Bono Panel is worth particular mention. In partnership with the Connecticut Bar Association the Center recruited and trained a network of attorneys to represent people facing foreclosure. The Center matches homeowners with volunteer lawyers and provides on-going expert legal advice throughout the duration of the case. Without the Pro Bono Panel many more homeowners would be forced to navigate the legal system without a lawyer and, in my estimation, increase the likelihood of losing their home.
As a lawyer who has taken on pro bono matters with the Center, I feel it is important to address the Center's ability to leverage resources to assist with their mission of fighting discrimination and foreclosures. Last year alone volunteer attorneys donated over $1.5 million of legal time to the Center by providing free legal representation to the Center's clients. This means that for $350,000, the State is essentially getting a fabulous return on its investment.
I urge the Appropriations Committee to restore the Center's funding. Now is not the time to cut funding to one of the only legal non-profits providing services to homeowners facing foreclosure.

Daniel S. Blinn

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TESTIMONY OF REGINA G. DOWLING
IN SUPPORT OF RESTORING $350,000 IN FUNDING
FOR THE CONNECTICUT FAIR HOUSING CENTER

My name is Regina Dowling. I am the Program Director of and an Instructor in the Paralegal Studies Program at the University of Hartford. I am submitting this testimony in support of the Connecticut Fair Housing's request that its funding be renewed. Funding for the Connecticut Fair Housing Center ("the Center") is crucial.

I first became familiar with the Connecticut Fair Housing Center's foreclosure prevention work in December 2008 at an event sponsored by the Central Connecticut Paralegal Association at which a representative of the Center spoke. At that time, the Center was seeking volunteers to assist at clinics being held for homeowners who were in foreclosure. The Center was also seeking a location at which to hold clinics. We offered to provide space to train clinic volunteers, and space at which to hold future clinics on our campus. The University of Hartford has a public purpose, is centrally located, is on a bus route, and our paralegal students are always anxious to assist. The Paralegal Program has a deep connection with the Hartford legal community. Within a few weeks from that event, we trained over 20 volunteers and assisted 8 homeowners at the first clinic. Since that time, we have continued to train volunteers and to hold regular clinics. The University of Hartford has offered permanent space in its new Handel Performing Arts Center located on Albany Avenue for the weekly clinic. The University of Hartford and the Paralegal Studies Program see the value of assisting homeowners in the community and supporting the efforts of a Center that has the same mission.

The clinics are effective. Homeowners have assistance and have found help when they did not think there was any. The community is being positively impacted by the work of the Center. It is imperative to the economic recovery of this community, and the State, that funding

continue to the Center. The Center has done a tremendous job of reaching into the legal community for assistance and that assistance is taking root. Volunteers from the legal community (attorneys and paralegals) and the academic community (paralegal students and law school students) have stepped forward to assist in the clinics on a volunteer basis. The more homeowners in foreclosure who can be assisted by the Center will ensure that more stability will be brought to the community. This stability is greatly needed.

Until now, the Center has been able to assist homeowners in foreclosure because it has received funding from the State through DECD. The Governor eliminated that funding from the State budget in the mistaken belief that it is duplicative of other work already being done. It is not. In fact, the Center is the only organization in the State, aside from Statewide Legal Services, that is addressing the legal needs of homeowners in foreclosure.

Without continued funding from the State, the Center will not be able to continue its important and effective work on behalf of homeowners in foreclosure. The failure to fund the Center will mean that more homes will be lost to foreclosure because families will not have the benefit of legal assistance. Homeowners who represent themselves *pro se* (without counsel) often do not understand the foreclosure process and do not have accurate information and as a result, are unable to represent their interests fully. The clinics provide homeowners with an understanding of the process and provide homeowners with accurate information free of charge. With so many unscrupulous agents attempting to benefit from the foreclosure crisis, the clinics provide homeowners with free assistance from an entity that they can trust. Homeowners understand that the Center is there to assist them during this difficult period.

With every home that is lost to foreclosure, lost is the opportunity to restructure a mortgage, rectify an error in computation, or keep a family out of a shelter. There is continued discussion by this legislature and Congress about the foreclosure crisis. We in the private

sector have stepped up to provide our assistance - to show that we see the value in helping those in our community who need it and to make the statement that we believe in our community - it is the obligation of this legislature to do its part in helping to solve the problem. The private sector cannot provide the funding, but we can provide, and we are providing, all that we are able.

In conclusion, it is my hope you favorably supporting the Connecticut Fair Housing Center's request for continued DECD funding to enable the Center to continue its important work assisting homeowners facing foreclosure. Thank you for your time and consideration.

TESTIMONY OF DEBORAH BOYLE IN SUPPORT OF RESTORING $350,000 IN FUNDING

FOR THE CONNECTICUT FAIR HOUSING CENTER

My name is Deborah Boyle. I am the Program Manager and an Instructor in the Paralegal Studies Department at the University of Hartford. I am submitting this testimony in support of the Connecticut Fair Housing's request that its funding be renewed. I first became aware of the Connecticut Fair Housing Center's foreclosure prevention work through a paralegal seminar in December. At that time they were looking for volunteers to help with the clinics and a location to hold them. I offered to arrange a training and clinic at the University of Hartford's campus in December and had over 20 volunteers trained and assisted 8 homeowners at that first clinic. Since then, the clinics and number of volunteers have increased dramatically. Another clinic was held in January, another is planned for February 25th and a third on March 19th. The University of Hartford has offered a permanent space to hold the clinics on Wednesday evenings at their new Hartt School location on Albany Avenue. This project is just starting to take hold and homeowners are starting to get assistance from this project. It would be undermining this project to remove funding at this time. The University of Hartford is dedicated to this project, there are over 20 volunteers trained and several other volunteers have taken on major roles to locate homeowners and arrange on-going clinics.

Until now, the Center has been able to assist homeowners in foreclosure because it has been receiving funding from the State through DECD. The Governor eliminated that funding from the State budget in the mistaken belief that it was duplicative of other work already being done. In fact, the Center is the only organization in the State aside from Statewide Legal Services that is addressing the legal needs of homeowners in foreclosure.

Without continued funding from the State, the Center will not be able to continue its important work on behalf of homeowners in foreclosure. Removing this funding would leave a large population without legal assistance during this foreclosure crisis in Connecticut. When homeowners are representing themselves pro se, it is crucial that they understand the process and have the information to properly represent their interests. This is what the clinics provide on an on-going basis.

In conclusion, I hope you will consider supporting the Connecticut Fair Housing Center's request for continued DECD funding to support its important work assisting homeowners facing foreclosure.

TESTIMONY IN SUPPORT OF RESTORING $350,000 IN FUNDING FOR THE CONNECTICUT FAIR HOUSING CENTER

My name is Eva Heintzelman. I am the Program Manager of the ROOF (Real Options Overcoming Foreclosure) Project, a collaborative initiative of the City of New Haven and community organizations to address rising foreclosures in the City of New Haven. I am based at the Greater New Haven Community Loan Fund. I am submitting this testimony in support of the Connecticut Fair Housing's request that its funding be renewed. I am familiar with the Connecticut Fair Housing Center's foreclosure prevention work through Ann Parrent who has played a critical role in incorporating legal assistance in the ROOF Project's efforts to provide a comprehensive set of resources to homeowners at risk of losing their homes. The ROOF Project aims to provide a comprehensive approach to foreclosure prevention and strong partnerships are essential to our success. The partnership with the Connecticut Fair Housing Center is one such partnership, and our strongest partner in bringing in legal services. In particular, our partner foreclosure intervention counseling agency, Neighborhood Housing Services of New Haven, has benefited from the collaboration, thereby improving their success at helping homeowners.

Until now, the Center has been able to assist homeowners in foreclosure because it has been receiving funding from the State through DECD. The Governor eliminated that funding from the State budget in the mistaken belief that it was duplicative of other work already being done. In fact, the Center is the only organization in the State aside from Statewide Legal Services that is addressing the legal needs of homeowners in foreclosure.

Without continued funding from the State, the Center will not be able to continue its important work on behalf of homeowners in foreclosure. At-risk homeowners, the majority of

whom do not qualify for Statewide Legal Services, will be without legal assistance in navigating and emerging from the complex foreclosure process. Fewer homeowners will be successful in preventing foreclosure, and the State will be saddled with the higher costs of addressing the needs of communities with a high rate of foreclosures.

In conclusion, I hope you will consider supporting the Connecticut Fair Housing Center's request for continued DECD funding to support its important work assisting homeowners facing foreclosure.

Testimony of Ann Mitchell

In Support of the Connecticut Fair Housing Center's Funding Request

Thank you for giving me the opportunity to speak with you today about the Connecticut Fair Housing Center. In 2006, I approached the Connecticut Fair Housing Center about my landlord's refusal to allow my daughter to get the therapeutic dog recommended by daughter's doctor. As a result of the work of the Connecticut Fair Housing Center on my behalf, my daughter has her therapy dog she needs. I ask that you approve $350,000 each year for the next two years so that the Center can continue its important work.

My name is Ann Mitchell. I live with my two daughters, one of whom has a severe seizure disorder. To control the number and severity of her seizures, my daughter's doctors recommended she get a service dog. I approached my landlord about getting a dog and he said no. I explained that this animal would not be a pet but was an important component of the medical treatment my daughter was receiving for her seizure disorder. I supplied my landlord with a note from my doctor but he still said no. I was very worried because my daughter's seizure disorder seemed to be getting worse. It was interfering with her ability to go to school and to learn.

I felt I had nowhere to turn until I found the Connecticut Fair Housing Center. They agreed to represent me and my daughter. We filed a complaint with the Commission on Human Rights and Opportunities but my landlord refused to allow my daughter to get the dog she needed. With the help of an attorney from the law firm of Pepe and Hazard the Connecticut Fair Housing Center agreed to file a case in federal court in an effort to change my landlord's illegal habits. We finally moved from our apartment in desperation into a unit where my daughter was able to get a therapeutic dog. On the back of the fact sheet in front of you, there is a picture of

me, Laser and my daughter Cora. You can see from Cora's smile and the happiness in her face the difference the dog has made in her life. She went from 8 - 10 seizures a month to being seizure free. Before Laser came to live with us, Cora fell down the steps because lost her balance. She now is able to go everywhere with Laser to give her stability. Prior to Laser, Cora was taking more than $1,400 each month in anti-seizure medication paid for by the HUSKY insurance plan. She has now reduced her dosage for a cost savings to HUSKY of $7,200 a year. In addition, she no longer needs mental health services, physical and occupational therapy. In short, Laser has made a dramatic difference in Cora's life. I feel like I have my daughter back.

Without the Connecticut Fair Housing Center, none of this would have happened. I had no one who understood the importance of having a therapy animal - no one who was willing to fight for me and my daughter. Please fund the Connecticut Fair Housing Center so that they can continue to assist people like me. Thank you for listening and I would be happy to answer any questions.

Testimony of Denise Laflamme

In Support of the Connecticut Fair Housing Center's Funding Request

Thank you for giving me the opportunity to tell you about the Connecticut Fair Housing Center. Since 2005, the Connecticut Fair Housing Center has been representing me in a discrimination case against a so-called independent living apartment that forced me to move out because, in their words, I was "too disabled." I know that the Center has helped other people like me and I ask that you approve $350,000 so that the Center can continue its important work.

My name is Denise Laflamme. I have cerebral palsy and I use a wheelchair or walker for mobility. For many years, I lived in a private, non-accessible apartment with little or no assistance. In 2004, I was accepted to live in an independent living apartment complex for people with severe physical disabilities. The apartment and the grounds were handicap accessible. There was also a wheel chair accessible van service for transportation. I really liked the availability of the van because it allowed me to be more independent, run errands, and go out and have fun. Also, as part of my rent, I received financial assistance to hire Personal Care Attendants. PCAs are a great help to me, because there are some daily tasks that are challenging for me to complete. After a few months of living there, I was admitted to the hospital. When my doctor told me I could return home, my landlord would not let me come back. They told me I had to leave because they thought I was "too disabled." I tried for months to get back into my apartment, but the landlord would not let me.

I contacted the Connecticut Fair Housing Center. The Center helped me file a fair housing complaint. They tried to resolve the matter with my former landlord so that I could return to my home. The landlord would not negotiate. The landlord's response to my complaint revealed that its process for accepting tenants is illegal and discriminatory yet no one else had

ever challenged these illegal practices. It illegally requires applicants to provide access to their private medical records and then discriminates by rejecting people based on the type or severity of their disabilities.

The Center sued the landlord in federal court. This case has turned up evidence that this landlord has discriminated for years against dozens of people. This landlord controls accessible apartments for more than 100 people with disabilities and access to funding for PCAs, both of which are desperately needed in the community. The case is still pending, but the Court issued a preliminary injunction finding that the landlord's policies were discriminatory and ordering it to stop requiring applicants to provide private medical records. Without the Center, this landlord would still be asking applicants to hand over their medical records. I hope that when my case is finally resolved, it will improve not only my life, but the lives of other people with disabilities by permanently changing this landlord's policies and practices and making these homes available to all people with disabilities regardless of one landlord's stereotypes and bias.

Please fund the Connecticut Fair Housing Center so that they can protect people like me from discrimination. Thank you for your attention.

Testimony of Ellison Findly

In Support of the Connecticut Fair Housing Center's Funding Request

Thank you for giving me the opportunity to speak with you today about the Connecticut Fair Housing Center. My name is Ellison Findly. I requested help from the Connecticut Fair Housing Center in 2008. I had co-signed a lease for my daughter who is a person with a disability. Unfortunately, after almost three years of living on her own, my daughter's condition worsened and her doctor determined, it was too dangerous for her to live by herself. So he prescribed that she return home to live with me. We asked the landlord to let us out of the lease two months early as a reasonable accommodation of my daughter's disability. He told us it was ok.

My daughter moved out, but to my surprise and dismay, two months later the landlord demanded the balance of the rent due on the lease, advertising fees and cleaning costs. He claimed that he had not agreed to let us out of the lease early. He demanded payment for cleaning the apartment even though we had left it in excellent condition, which he acknowledged during the exit inspection, as well as the cost of painting it. He also kept the security deposit. When we asked for receipts for these costs he refused to provide them. The landlord was very abusive to me over the phone. After that, I was terrified of him.

I am a well-educate professional. I thought I could handle this on my own. I contacted the Commission on Human Rights and Opportunities and filed a pro se complaint. The process was very difficult. I had no one to advocate for me. The landlord and his attorney tried to bully me. I became very intimidated and frustrated. When the Commission tried to conciliate the complaint, the only offer on the table from the landlord involved me paying thousands of dollars

to him! In desperation, I agreed to pay him for some of his unsubstantiated charges; but he turned it down, demanding more.

I contacted the Connecticut Fair Housing Center. The Center immediately began advocating for me. The landlord and his lawyer could not bully me any longer. The Center attempted to fairly resolve the matter with the defendant, who refused to negotiate in good faith. The Center made it very clear that I would not be paying him anything and that they would advocate for me in Court.

It has been such a relief to have someone taking my side. The Connecticut Fair Housing Center plays an important and unique role in protecting individuals from housing discrimination. It is not enough for people in Connecticut to have access to courts or commissions. They need dedicated advocates to represent them in the process. Please fund the Connecticut Fair Housing Center so that they can continue to assist people like me.

TESTIMONY OF JACKIE GRANT
IN SUPPORT OF RAISED BILL NO. 7126
AN ACT PROVIDING FUNDING FOR THE
CONNECTICUT FAIR HOUSING CENTER

Thank you for giving me the opportunity to tell you about the Connecticut Fair Housing Center. In 2005 and 2006, the Connecticut Fair Housing Center helped me with discrimination cases against two landlords in New Haven and West Haven who refused to rent to me. I know that the Center has helped other people like me and I ask that that this Committee vote favorably on Raised Bill No. 7126 which requires funding of $350,000 for the Center.

I am currently disabled and retired from the State Judicial Marshall's office. Until recently, I had a Section 8 rental assistance voucher which assisted me in paying the rent. In March 2005, I was trying to find a new apartment. I saw an advertisement in the New Haven Register for a one-bedroom apartment in New Haven. I called the number listed in the advertisement and asked about the apartment. During the telephone conversation I was informed that there were two apartments vacant and that I would be shown both at my scheduled visit. During my tour, the man who was showing me around asked me if I worked. I told him that I did not work. I then explained that my rent was taken care of by a Section 8 voucher. The man told me that he does not accept Section 8 vouchers. He explained that approximately six or seven years ago he had a tenant with Section 8 and that it was too much paper work. He told me that he didn't want to deal with the hassle of participating in the Section 8 program.

I was very upset by his statements. During my housing search, many landlords had told me they did not accept Section 8 and I was getting worried I would never find a new apartment. In May 2006, I was still looking for an apartment. I saw an advertisement in the paper for a one-bedroom apartment in West Haven. When I explained to the man who answered the phone that I would pay the rent with my Section 8 voucher, he told me the owner did not accept Section 8.

He went on to explain that if they accepted my voucher, they would have to accept others with Section 8. Accepting Section 8 would make the complex go downhill.

I called the Connecticut Fair Housing Center each time I experienced discrimination. Each time they investigated my complaints using fair housing testing. They asked trained testers to contact each landlord to ask if he would rent to them. When asked how they would pay the rent, some testers said they had Section 8 vouchers while others said they would pay rent from their wages. The testers who offered to pay rent with a Section 8 voucher were told the owner did not take Section 8 while the testers without Section 8 were offered the opportunity to look at the apartments. With this proof, the Center filed complaints against both owners at the Commission on Human Rights and Opportunities. There, it didn't matter that the owners said I was lying. I had other people who had been told the owners would not take Section 8 who were willing to testify on my behalf. In addition, the Connecticut Fair Housing Center's lawyer was able to explain my rights to me and represented me at the CHRO.

As a result of the Center's help, these landlords will never tell another person that he doesn't take Section 8. In my first case, the Center was able to get the owner to agree to accept Section 8 in all of his apartments. As a result, 18 apartments that had previously been unavailable to Section 8 and RAP voucher holders are open to them now. My second case has not yet been resolved. There, the management company has an attorney who is refusing to comply with the CHRO's requests for information. Without the Center's attorney to help me, I would not be able to respond to their objections. I hope that in the end, this landlord will also understand he cannot refuse to accept Section 8 or RAP vouchers. All of the housing managed by this company will be open to Section and RAP recipients.

I urge you to provide funding for the Connecticut Fair Housing Center so that they can continue to help people like me who cannot find decent, affordable housing because of discrimination. Thank you for your attenton.

Testimony of James Bombanti

In Support of the Connecticut Fair Housing Center's Request Funding

Thank you for giving me the opportunity to tell you about the Connecticut Fair Housing Center. In 2005, the Connecticut Fair Housing Center helped me with a discrimination case against my condominium association in Newington. I know that the Center has helped other people like me and I ask that you approve $350,000 so that the Center can continue its important work.

My name is Jim Bombanti. I am 83 years old and a Navy veteran. I came to the Connecticut Fair Housing Center for help with getting a parking space closer to my home at my condominium complex. I have a serious heart condition that required surgery and as a result had difficulty walking for any distance. I still undergo physical therapy and take daily medication. My assigned parking space was too far from my home making it difficult for me use it. I approached the manager of my complex asking if I could park closer to my home, but the condominium association would not grant me a parking space that would shorten my walk. They would promise to look into it and even promise to make changes that would give me a closer parking space. Unfortunately, they always backed out at the last minute. I felt I had no choice but to get help. I called the Connecticut Office of Protection and Advocacy who referred me to the Connecticut Fair Housing Center.

The Fair Housing Center took my case. They negotiated with the condo board trying to get me the parking place I needed, but it didn't work. Finally, we felt we had no choice but to file a complaint at the Commission on Human Rights and Opportunities. When the condo association still refused to give me the parking space, the Fair Housing Center prepared to take the case to federal court to get an injunction so I could park in a closer spot. This finally

convinced the condo association to do the right thing. Even though we did not go to court, the condo association agreed to give me my parking spot and pay me damages for all the trouble they had caused.

Having the parking space makes a real difference in my life. It makes going out to the doctor or the grocery store much easier. I don't have to worry about getting short of breath or chest pains when I park my car. My health has continued to deteriorate since the end of my dispute with the condo association. However, the Center's help has made my home accessible by ensuring that I can get where I need to go.

I urge you to provide funding for the Connecticut Fair Housing Center so that they can continue to help people like me who are threatened with losing their homes because of discrimination. Thank you for your attention.

DRAFT TESTIMONY FOR JANICE FLEMMING

My name is Janice Flemming, and I live at 60 Gillet Street, Hartford, CT, 06105. I have been a community organizer in Hartford for the last ten years. I am also student at Trinity College. I am here today to urge the committee to reinstate funding of $350,000 for each year of the biennium for the Connecticut Fair Housing Center.

I am the victim of a devious predatory lending scam perpetrated by a church deacon in whom I had absolute trust. He had, after all presided over the funeral of my grandmother. After learning that I had good credit, he and his cronies conned me into purchasing several properties I could not afford by promising they would help make needed repairs and manage the properties. They repeatedly told me that the purchases were sound financial endeavors. My hope was to have houses for myself and other members of my family to live in and rent out as responsible landlords. We had great hopes of strengthening our community by becoming involved in efforts like community block watches. As a family that started out in public housing, our wish for homeownership was more than just the average American dream.

Immediately after the closings, things started going wrong. Even though I had been promised copies of all the papers that I had signed, I never received any. I also found that my sisters and I could not move into these houses since they were still filled with tenants, something the deacon failed to tell me. And even though some the tenants were still paying rent, it did not even cover the utilities. I tried with no success to talk to the deacon and the others involved with selling the properties to me.

I was left with 4 properties I could not afford, a half dozen tenants who needed a place to live, ruined credit, and my dream of homeownership in tatters.

I went back to see the attorney who conducted the closing, but he told me that legally there was nothing wrong and that I should just wait for the properties to enter foreclosure.

My case was an obvious case of predatory lending. As it turned out, I paid more for the houses than the seller was asking and the deacon and his friends pocketed the difference. Despite my faith in the deacon, I learned that the loan applications werefull of fraudulent information: my income was exaggerated and all four of the loan applications said that I intended to use that particular home as my primary residence, despite the obvious fact that I only could live in one.

Despite the patently illegal actions by the deacon and lenders, I searched for months before I found a lawyer to help me. First, I went to three different private attorneys to seek legal help for my situation. None of them could or would help me.

Finally, I learned of the Connecticut Fair Housing Center. They tried to find me an attorney. They contacted at least six different law firms, none of which could take my case for one reason or another. Since they couldn't find another firm to take my case, they took the case themselves, and with the help of another private attorney, brought my lawsuit in federal court.

I urge you to reinstate the Connecticut Fair Housing Center's funding. Their work is critical. Not only do they assist homeowners in danger of foreclosure by providing them with legal assistance, but they provide a range of crucial services that fight housing discrimination and segregation in Connecticut.

My case is still pending, so we do not have a final result, but I never would have gotten to this point without the help of the Connecticut Fair Housing Center.

Testimony by Janice Milton
Before the Appropriations Committee of the Connecticut Legislature
Tuesday, February 17, 2009

Good evening. My name is Janice Milton. I am a resident of Corbin Heights Pinnacle Heights Extension, a state public housing community in New Britain. I am a leader of the Public Housing Resident Network – PHRN for short – Resident Council at Corbin Pinnacle.

I am a single Mom with 2 kids. My oldest son is a student at the University of Connecticut. I have worked at UPS for 22 years. The last 11 years has been part-time because my position was outsourced. Due to the state of the economy, I am worried that I could be laid off at any moment.

I am here tonight for 2 reasons.

First, as you know, Governor Rell removed housing PILOT's from her 2010 and 2011 proposed state budgets. We need you to put those housing PILOT's back. My community is one that will be greatly affected if housing PILOT's are not restored. Our rents will increase on average about $40 per month – $480 per year – if PILOT is not put back in the budget.

Second, I am here to urge you to restore funding for the Connecticut Fair Housing Center to the state budget.

About a year ago, our resident group pushed for CHFA to open up some of the boarded up units at Corbin Pinnacle because so many families in New Britain were in need of affordable housing. Approximately 25 units were rehabbed and management began accepting applications. I encouraged family members to apply for the units. My family is very diverse; we are from many different ethnic backgrounds. Some members of my family were given applications when they applied for vacant units, others were denied applications. The difference in treatment seemed to be related to the difference in ethnic background of each.

We knew this was wrong. We met with management to discuss the situation. We were not taken seriously. We met with Erin Kemple, Executive Director of the Connecticut Fair Housing Center. She took us seriously. She met with our leadership group and educated us about fair housing law. She encouraged us to document the discrimination. She joined us for another meeting with the management company.

This time our concerns were taken seriously. Meaningful dialogue began. A new application process is being written for Corbin Heights Pinnacle Heights that will be in accordance with fair housing laws.

Without the Connecticut Fair Housing Center, we would not have been able to get decisive & immediate help in understanding fair housing law and demanding that the law be observed.

You would think that housing discrimination is a thing of the past. It is not. It is alive and well in Connecticut in 2009.

Please do your part to help protect my right and the rights of my neighbors to live free from housing discrimination by restoring funding for the Connecticut Fair Housing Center to the 2010 and 2011 state budgets.

Thank you.

Testimony of Marco Francia

In Support of the Connecticut Fair Housing Center's Funding Request

Thank you for giving me the opportunity to speak with you today about the Connecticut Fair Housing Center. In 2007, not knowing who else could help me, I approached the Connecticut Fair Housing Center about discrimination in insurance policies based on lawful source of income. I suspected something was wrong, but needed some expert advice about my rights and responsibilities under the fair housing laws. The Center investigated the matter and agreed to represent me to put an end to this practice. I ask that you approve $350,000 so that the Center can continue its important work.

My name is Marco Francia. I am landlord. I have purchased and rehabilitated run-down properties in Hartford and New Haven. Many of my tenants use housing vouchers to pay the rent. These are also known as Section 8 or RAP vouchers. In the Fall of 2007, I needed a new liability insurance policy for an six unit apartment building in New Haven. I contacted my insurance broker. During the application process, she asked me whether I had any subsidized tenants and I informed her that I did. She later told me that because I had tenants using vouchers, my application for an insurance policy had been denied. She requested that the company reconsider the rejection and in response it stated that it could offer a policy with a 15% surcharge if I had any my units rented to individuals with vouchers. I cannot run my business without insurance, so even though I knew this wasn't right, I purchased the policy with the surcharge. The insurance company even wanted me to sign a statement saying that I would not rent more than 20% of the units to tenants with vouchers. They wanted me to promise to break the law which I would not do.

A policy like this is unfair to landlords and tenants. It creates a perception among uninformed landlords that it is legal to discriminate against people based on their lawful source of income. It may force landlords to choose between breaking the law and either not having or paying more for insurance. And, higher insurance costs mean higher rent. A policy like this raises rents on people who can least afford it and increases the cost of the voucher programs to the State and Federal governments.

One of the reasons the insurance company claims it charged this surcharge is because it believed properties with voucher holders were more likely to have crime problems. This is nonsense. In my day job, I'm a police officer. You can't judge people based on one small part of their circumstances. It is ridiculous for anyone to contend that an apartment complex suddenly goes from low risk to high risk because a person with a voucher moves in. This kind of stereotyping is exactly why the State outlawed discrimination based on lawful source of income.

The Connecticut Fair Housing Center is pursuing this case to root out these discriminatory practices. This is incredibly important to small landlords and vulnerable renters. To my knowledge no one else in Connecticut knows and understands the problems caused by these illegal insurance practices like the Connecticut Fair Housing Center. Please fund the Connecticut Fair Housing Center so that they can end policies such as these. Thank you for listening and I would be happy to answer any questions.

Testimony of Maria Falcon

In Support of the Connecticut Fair Housing Center's Funding Request

Thank you for giving me the opportunity to speak with you today about the Connecticut Fair Housing Center. In 2007, the Connecticut Fair Housing Center agreed to represent me in a discrimination case against a landlord who refused to rent to me because I was pregnant and because I wanted to use a Security Deposit Guarantee. When this happened, I did not know who could help me. Fortunately, the Center agreed to take my case. I know that the Center has helped other people like me and I ask that you approve $350,000 so that the Center can continue its important work.

My name is Maria Falcon. I contacted the Connecticut Fair Housing Center for help after a landlord in Hartford discriminated against me when I tried to rent an apartment for my family. When I initially contacted the apartment complex, everything seemed to be going ok. I was very interested in the apartment because it was convenient to my job and close to family. I submitted an application and the landlord indicated everything was on track for me to move in. Then, two things happened. First, I met with the property manager to view the apartment. I was pregnant. He asked me how I was going to pay the rent after the baby was born. I was shocked and very offended, but I told him that I had a job and it would not be a problem. Then I told him that I wished to pay the security deposit with a Security Deposit Guarantee from the state. The landlord refused to accept it and rejected my application.

The Fair Housing Center took my case. They filed a complaint with the Commission on Human Rights and Opportunities. The Commission's job was to act like a judge and determine if I was telling the truth. Thanks to the Center who advocated on my behalf, CHRO issued a finding of reasonable cause and my case is now in Superior Court. During the Commission's

investigation, it became clear that this landlord has policies against renting to people with Security Deposit Guarantees from the State. The property manager also stated that they are less likely to rent to pregnant woman and women with children because if they have children to take care of, then they aren't going to be able to pay the rent. This landlord has dozens of apartments. I hope that my lawsuit will keep other women from going through what I experienced in the future and make more apartments available for families who need them.

Please fund the Connecticut Fair Housing Center so that they can protect people like me from discrimination. Thank you for listening and I would be happy to answer any questions.

Testimony of Rebecca Hoyt

In Support of the Connecticut Fair Housing Center's Funding Request

Thank you for giving me the opportunity to speak with you today about the Connecticut Fair Housing Center. In 2008, the Connecticut Fair Housing Center helped me with a discrimination case against my condominium association in North Branford. I know that the Center has helped other people like me and I ask that you approve $350,000 so that the Center can continue its important work.

My name is Rebecca Hoyt. I contacted the Connecticut Fair Housing Center for help with getting an assigned parking space closer to my home at my condominium complex. I have severe mobility limitations and use a walker. I have great difficulty walking distances; walking in the snow and ice is a particularly difficult thing for me. The parking for my condominium is on a first come first served basis. Because of this, I never knew how far I would have to walk when I returned from an appointment outside of my home. I requested that the condominium association assign to me the parking space right in front of my unit. They refused. Even though I have a lifetime handicap parking permit, they told me that I had not established that I was disabled and that there was sufficient parking near my home. I submitted my request again, and still got no answer. I contacted the Connecticut Fair Housing Center who immediately returned my call.

The Fair Housing Center took my case, which immediately removed a huge weight from my shoulders that someone could help me. With their assistance, I now have a parking space in front of my unit. Having the parking space makes a real difference in my life. It makes going out to the doctor or the grocery store much easier. I don't have to worry that if I leave home for an appointment that I will have to park far from my home and face a difficult and dangerous

walk to my unit. The Center's help has made my home more accessible and enabled me to continue living my life with less anxiety and difficulty.

Please fund the Connecticut Fair Housing Center so that they can continue to help people like me. Thank you for listening and I would be happy to answer any questions.

CT FAIR HOUSING CENTER

RESTORE FUNDING OF $350,000 FOR EACH YEAR OF THE BIENNIUM TO THE CONNECTICUT FAIR HOUSING CENTER

Since receiving funding from the State in July 2007, the Connecticut Fair Housing Center:

- Made more than 750 units of affordable housing available to people who receive rental housing assistance, such as RAP or Section 8.

  The Center's work ensures that existing affordable housing is available to all of Connecticut's residents who need it.

- Enabled nearly 100 people with disabilities to keep their homes.

  The Center advocates for Connecticut residents with disabilities to ensure that they can continue to live in the community of their choice.

- Obtained more than $1.5 million in free legal services from some of the country's best law firms for Connecticut residents in danger of foreclosure or experiencing housing discrimination.

  The Center is working to find free representation for more homeowners who are in danger of losing their homes to foreclosure.

- Assisted more than 700 housing providers, management companies, landlords, developers, and housing authorities in understanding and complying with the fair housing laws;

  To prevent discrimination before it occurs, the Center teaches housing providers how to understand and comply with the fair housing laws.

- Worked with the State to ensure that it complied with all federal fair housing requirements, thus ensuring that Connecticut's $51 million in federal support for housing continued.

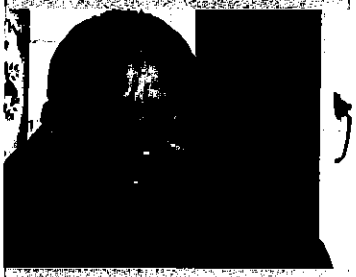
  The Center worked with the State to ensure that its fair housing obligations were met leading to a continuation of funding for key federal housing programs.

To learn more about the real impact of the Connecticut Fair Housing Center's work, see the client stories on the reverse side of this sheet...

221 Main Street
Hartford, CT 06106
860-247-4400 / 1-888-247-4401
www.ctfairhousing.org

Yolanda

Yolanda sought the Center's help when she realized she was the victim of predatory lending. The Center connected her to a free lawyer through the Foreclosure Prevention Pro Bono Panel and is working with her to help her keep her home in East Windsor.



David

David believed he had finally found a safe place to live in New Haven that would allow him to continue his recovery from drug and alcohol abuse. Unfortunately, the city threatened to shut down the house where he was living. With the help of the Center, David and those living with him have continued their road to recovery in a safe and secure home without further threat of removal.

Laser, Cora and Ann

Cora, who lives in Windsor Locks, is just eleven and has a severe seizure disorder. When her doctor recommended a service dog to help prevent seizures, her landlord said no. With the help of the Center, Cora now has Laser. Since Laser came to live with her, Cora has been able to reduce her emergency hospital visits from three or four a year to zero, no longer needs mental health counseling, and has reduced her dependence on anti-seizure medication for a HUSKY cost savings of $600/month.

Denise

Denise, who uses a wheelchair, was desperate to move from her second floor walk-up. She found an accessible apartment that met her needs perfectly in Unionville. Unfortunately, her landlord refused to let her come back after she was medically cleared to return from a brief hospitalization. The Center is representing her in an attempt to change this landlord's illegal practices so that other disabled residents will not be forced into nursing homes.

James

James and his wife live in a condominium which they own in Newington. He is unable to walk far distances without experiencing chest pain and shortness of breath. When he asked for permission to park next to his condo unit, the condominium association said no. With the help of the Center, James has his parking place and remains living in his own home.

Jackie

Jackie was thrilled to receive a state Rental Assistance Program voucher to help pay her rent at her New Haven apartment. Unfortunately, when she asked if could use her voucher, she was told the owner did not "want that kind of people living here" adding that the complex had never taken vouchers and never would. The Center helped Jackie keep her apartment and the 300 affordable units in her building are now available to rental voucher holders.

CT FAIR HOUSING CENTER

STOP THE DEVASTATING EFFECTS OF FORECLOSURE.

RESTORE $350,000 IN FUNDING TO THE CONNECTICUT FAIR HOUSING CENTER

FORECLOSURE FACTS

FORECLOSURES ARE ON THE RISE AND MAKING CONNECTICUT'S ECONOMIC CRISIS WORSE

- 1,700 new foreclosure actions are filed in Connecticut each month – an increase of more than 102% in just three years.
- There are currently nearly 5,000 houses in the hands of banks and mortgage companies.
- Each foreclosed property costs a town nearly $20,000 in lost property taxes, unpaid utility bills, property upkeep and maintenance.
- Foreclosures will cause Connecticut home values to fall by $43.8 billion by the end of 2009.
- Foreclosures will cost Connecticut towns $17.4 million in lost property taxes in 2008 and 2009.

MANY FORECLOSURES ARE PREVENTABLE

- More than 54% of families who go through court-supervised foreclosure mediation obtain a loan modification that makes it possible for them to KEEP their homes.
- Yet only 30% of families facing foreclosure appear in court and request mediation.
- More than 60% of families in foreclosure have no attorney and are forced to navigate the complex court system on their own.
- Homeowners who don't understand the court process risk losing their homes while they work to find alternatives to foreclosure, through CHFA programs, loan modifications, home sales and other solutions.
- With legal representation or basic legal information, homeowners know how and when to appear in court and explain their efforts so foreclosure doesn't happen while there is still hope of saving the home.

"The spillover effects of foreclosures harm the entire community, leading to a decrease in property values near the foreclosed home as well as abandoned homes; increased risks of fire, crime, and drugs; increases in homelessness and job loss; deterioration of schools; and a crippling shortage of city funds for existing social programs."

- Report of the National Commission on Fair Housing and Equal Opportunity, Dec. 2008, Co-Chairs Jack Kemp and Henry Cisneros

221 Main Street, Hartford, CT 06106
860-247-4400 / 1-888-247-4401
www.ctfairhousing.org

WHAT IS THE CONNECTICUT FAIR HOUSING CENTER DOING TO TURN BACK THIS FRIGHTENING TIDE?

- Teaching classes every week for homeowners in foreclosure so they have the basic information they need to participate in their foreclosure cases.

- Reaching out to homeowners in foreclosure to inform them of the advantages of requesting mediation.

- Finding free attorneys to represent homeowners facing foreclosure.

- Creating step-by-step written instructions for homeowners in foreclosure who cannot find affordable legal representation.

- Training and coordinating paralegals and attorneys who are volunteering their time to assist homeowners in foreclosure – currently the only organization in Connecticut providing this service.

- Providing legal support for the work of the HUD-approved counseling agencies.

WHAT WILL HAPPEN IF FUNDING IS NOT RESTORED TO THE CONNECTICUT FAIR HOUSING CENTER?

- The number of families losing their homes will continue to grow.

- Homeowners will not know that they stand a real chance of saving their home through the state's mediation program.

- Homeowners who do not understand the foreclosure process will continue to flood the judicial system.

- There will be no legal experts to organize, train and advise lawyers and paralegals who want to be part of the solution.

The Connecticut Fair Housing Center is a statewide non-profit organization dedicated to preventing unfair housing and lending practices. In addition to assisting homeowners facing foreclosure, the Center provides an array of advocacy and education services to the State of Connecticut, municipalities, housing providers and victims of housing discrimination and predatory lending.