



CT FAIR HOUSING CENTER

TESTIMONY OF ERIN BOGGS, ESQ. OF THE CONNECTICUT FAIR HOUSING CENTER BEFORE THE INSURANCE COMMITTEE OF THE CONNECTICUT STATE LEGISLATURE

January 25, 2011

Good afternoon, my name is Erin Boggs. I am an attorney and the Deputy Director of the Connecticut Fair Housing Center. The Center is a statewide non-profit organization dedicated to ensuring that everyone in the state has access to housing of their choice free from discrimination. We carry out our work through civil rights litigation and advocacy on behalf of victims of housing discrimination and research and policy development in the areas of segregation and access to opportunity. We also provide a range of foreclosure prevention services.

House Bill 5031, which proposes to increase from two to three months the maximum permissible security deposit, intersects with the Center's work in two ways. First, an unintended consequence of this bill is that it will create a greater chance for the use of an ostensibly legitimate justification for illegal housing discrimination. Landlords recognize that they cannot discriminate against applicants for housing if applicants fall into a number of protected classes, for example race and ethnic origin, but our experience is that some landlords will impose permissible requirements on people they do not wish to have as tenants while waiving the requirements for others. When this occurs for discriminatory reasons, it is a violation of the State and Federal Fair Housing Act. The higher the security deposit requirement, the more likely it is that landlords will have a seemingly legitimate excuse for illegal discrimination. The burden of the higher security deposit will also fall more heavily on people of color who comprise a

disproportionate percentage of the population for which a higher security deposit maximum would prove financially difficult.

The second way in which this bill intersects with our work is it makes it more difficult for low-income families, and particularly families of color, to move to areas of higher opportunity, that is, areas with thriving schools, low crime, access to open space, and connections to the social networks that lead to jobs. Based on our experience with our own clients and that of mobility counseling agencies dedicated to assisting people interested in moving to opportunity, often the biggest barrier to making such moves is the ability to save enough to pay the security deposit. This will have a significant negative impact on people using Section 8 (the Housing Choice Voucher Program) and the Rental Assistance Program who are already hard pressed to save enough for a security deposit. This proposal will also require increasing the amount of security guaranteed by the State under the Security Deposit Guarantee program or else allowing landlords to reject tenants who have such a guarantee because it will not cover a three month deposit. The SDG program combined with the protections of Connecticut's fair housing law is an integral tool for moving families from homelessness to stable, adequate housing.

According to a recent report the Center commissioned, 81% of African-Americans and 79% of Latinos live in lower opportunity areas, as opposed to only 25% of Whites. Given that the current law is already quite burdensome for low income renters and adequately covers the needs of landlords, the discrimination and segregation ramifications of this proposal make clear that this bill should not pass.