



## Connecticut Fair Housing Center

### Testimony of Erin Kemple of the Connecticut Fair Housing Center Regarding the Interagency Council on Affordable Housing Report

Chairs and Members of the Appropriations, Housing and Human Services Committees, thank you for allowing me to speak with regard to the Report of the Interagency Council on Affordable Housing (hereinafter "Report"). I also want to thank the Interagency Council on Affordable Housing (hereinafter "Council") for giving me the chance to give testimony on December 11, 2012 and for incorporating several of my comments into the final report. My testimony here today will give some background on the housing segregation and discrimination issues facing many of Connecticut's residents and will make recommendations for fair housing duties and responsibilities to be included in the enabling legislation that will be proposed for the creation of the Department of Housing (hereinafter "Department").

I am the Executive Director of the Connecticut Fair Housing Center. The Connecticut Fair Housing Center, Inc. is a statewide non-profit organization, working to ensure that all Connecticut residents have access to housing of their choice free from discrimination. The Center investigates claims of housing discrimination in violation of federal and state fair housing statutes; assists claimants in litigation and/or administrative enforcement actions and conducts testing to determine compliance with federal and state laws. The Center also provides fair housing education to organizations or professionals with a role in the housing market as well as to home-seekers. Because of the devastating impact foreclosures have had on communities of color, the Center works with homeowners in danger of losing their homes to foreclosure by

holding classes on self-representation, assisting with mortgage modifications, and providing free legal representation.

The Connecticut General Assembly charged the Council with assessing the housing needs of low income individuals and families, reviewing and analyzing the effectiveness of existing state housing programs in meeting those needs, and identifying the barriers to effective housing delivery systems. While the Council did an excellent job of identifying the need for affordable housing, it did not address racial and ethnic differences in the need for affordable housing. Connecticut's population of color resides overwhelmingly in its urban areas and is more likely to be low-income or live in a low-income area compared to the state's White/Non-Hispanic population. As a result, Connecticut's population of color has a higher need for affordable housing than its white population. Moreover, Connecticut's populations of color are largely segregated. Forty-eight percent of people of color in Connecticut live in just 8 cities<sup>1</sup> while only 11% of the state's non-Hispanic White population lives in these same cities.<sup>2</sup> Across the state, Hispanics and non-Hispanic Blacks/African-Americans are, at a minimum, 7 times more likely to live in a high poverty area than a White/Non-Hispanic person.<sup>3</sup> The hyper-segregation evident in these statistics make it clear that housing discrimination and historic segregation patterns need to be addressed by the Department.

State and federal statutes make it clear that the State must address this hyper-segregation.

Every housing program in the State is under a federal<sup>4</sup> or state<sup>5</sup> obligation to affirmatively further

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<sup>1</sup> American Community Survey, 2008, see footnote 15. Calculated based on information available from American Community Survey for Connecticut and selected towns. These cities are also overwhelmingly "opportunity isolated" with little access to high performing schools, low-crime open space, or areas of low poverty concentration. See footnote 23 infra.

<sup>2</sup> Id.

<sup>3</sup> Source: Diversity Data, available at <http://diversitydata.sph.harvard.edu/>. In the Bridgeport/Stamford/Norwalk area, a Hispanic/Non-White person is 18 times more likely and a non-Hispanic Black/African-American person 17 time more likely to reside in a high poverty area than a White/Non-Hispanic individual. Id.

<sup>4</sup> 42 USC §3608(e).

<sup>5</sup> Con.Gen.Stat. §8-37ee.

fair housing meaning that housing programs must be operated in a manner that intentionally counters the historic and contemporary forces that created or currently perpetuate housing segregation and otherwise marginalize historically disenfranchised groups. In light of these obligations and the burdens some of Connecticut's most vulnerable citizens have faced because of long-existing housing practices, we ask that fair housing issues and the obligation to affirmatively further fair housing be included in every aspect of the Department of Housing's mission.

To address the State's fair housing obligations and to ensure that it continues to promote integration, the following should be included in the enabling legislation:

- As recommended in the Council's report,<sup>6</sup> create a state-funded, high level Fair Housing Director position entirely focused on eliminating discrimination in housing and promoting integration.
- Require the Department's research and planning department<sup>7</sup> to review every application for housing funding to determine whether the application, if funded, will promote integration.
- In developing statewide housing priorities, policies, and programs,<sup>8</sup> the Department should make fair housing the highest priority. This means that if an application for funding does not promote integration, it will not be funded.
- Monitor and ensure compliance with state and federal requirements.<sup>9</sup> This would require Department staff to assess fair housing compliance during the course of any grant and at least once per year to determine if fair housing goals are met.
- When coordinating existing housing resources and programs with internal and external partners,<sup>10</sup> the Fair Housing Officer should be empowered to review whether the work of the partners affirmatively furthers fair housing and promotes integration.

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<sup>6</sup>Report at 33.

<sup>7</sup>Report at 19.

<sup>8</sup>Report at 19.

<sup>9</sup>Report at 19.

<sup>10</sup>Report at 20.

As stated, it is imperative to address the historic segregation patterns and housing discrimination which current exists in Connecticut. Failure to do so condemns Connecticut's citizens of color to neighborhoods where schools are struggling, streets are unsafe, and jobs are hard to find.

Connecticut receives more than \$13 million each year from the Small Cities' CDBG program and has distributed more than \$325,700,000 to Connecticut communities in the past thirty years since 1982. This amount does not include funding received from other federal or state sources.<sup>11</sup>

If the recipients of state and federal housing funding took seriously their obligations to affirmatively further fair housing over the next thirty years, Connecticut's neighborhoods would look far different. Without any increase in funding, residents would have access to affordable housing in every community and the problems caused by segregation and discrimination would be eliminated.

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<sup>11</sup> Department of Economic and Community Development, The Key to Connecticut's Community Development Future, last visited Dec. 7, 2012, <http://www.ct.gov/ecd/cwp/view.asp?a=3414&Q=249736>.