



CONNECTICUT
LEGAL
RIGHTS
PROJECT, INC.

WRITTEN STATEMENT OF KATHLEEN FLAHERTY, ESQ.
EXECUTIVE DIRECTOR, CT LEGAL RIGHTS PROJECT, INC.
INSURANCE AND REAL ESTATE COMMITTEE, MARCH 3, 2016

RE: HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN
UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE
POLICIES

Senator Crisco, Representative Megna, Senator Kelly, Representative Sampson, and members of
the Insurance and Real Estate Committee:

Good afternoon. My name is Kathy Flaherty and I am the Executive Director of Connecticut
Legal Rights Project (CLRP). CLRP was established in 1990, pursuant to a consent decree, to
represent low income adults in Connecticut with mental health conditions, who reside in
hospitals or the community, on matters related to their treatment, recovery, and civil rights. We
protect the rights of our clients to live in decent, safe, affordable housing in the community of
their choice.

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Some of our clients have an emotional support animal to help them deal with the symptoms of
their mental health condition. People have the right to request a reasonable accommodation of a
landlord's pet policies (which might include size or breed limitations, or forbid pets entirely)
under the Fair Housing Act if the building that they live in is covered by the provisions of that
law. We have worked with a client whose landlord refuses to allow the client's emotional
support animal (a pit bull) because the landlord says the insurance company will either cancel the
insurance or raise the rates. This bill seems to address the situation of a tenant obtaining her own
renter's insurance policy, or a landlord/homeowner who owns a particular breed of dog who is
applying for homeowner's insurance. What the bill fails to address is what happens to a landlord
of a tenant who owns the dog when he tries to apply for or renew an insurance policy. Under the
language of this bill, it would appear that an insurance company would still be able to refuse to
insure or raise the rates.

We also note that the bill applies to a "guide dog trained or being trained to assist blind, deaf or
mobility impaired persons" but fails to include emotional support animals. We would ask you to
consider including such animals in this bill.