



TESTIMONY IN SUPPORT OF FUNDING FOR THE CONNECTICUT FAIR HOUSING CENTER

Senator Osten, Representative Walker, Senator Formica, and members of the Committee, thank you for the opportunity to address you regarding funding for the Connecticut Fair Housing Center. My name is Erin Kemple. I am the Executive Director of the Connecticut Fair Housing Center (hereinafter “the Center”). The Connecticut Fair Housing Center is a private non-profit dedicated to ensuring that all Connecticut residents have access to the housing of their choice. To accomplish this mission, the Center assists clients by addressing fair housing, fair lending, and homeowner rights through investigating claims of discrimination and the provision of legal representation, working with state and local governments to ensure that they fulfill their obligations under the fair housing laws, promoting integration, and stabilizing neighborhoods through foreclosure prevention.

I would like to begin by thanking the Governor for recommending that the State continue its support of the Center in the 2021 biennium budget. The Connecticut Legislature approved funding for the Center in the FY2020 budget and Governor Lamont’s FY2021 budget continues that funding. Thank you.

When introducing his FY2021 budget, Governor Lamont announced that his administration will seek \$300 million in bonding for affordable housing construction, something that is sorely needed by low-income Connecticut residents. By also proposing to continue funding for the Connecticut Fair Housing Center, Governor Lamont is showing that he is invested in providing equitable access to housing for all.

As a result of funding from the State of Connecticut, the Center was able to accomplish the following in 2019:

- Answered 978 calls from households seeking assistance with a foreclosure or housing discrimination case;
- Opened 677 new fair housing intakes;
- Completed 677 investigations to determine if there was evidence of fair housing violations;
- Conducted 65 test parts to investigate complaints of housing discrimination;
- Completed 97 tests parts to survey the real estate market;
- Assisted 69 households in obtaining relief in the form of a reasonable accommodation, obtaining a unit that had been denied, or monetary damages;
- Filed 8 new cases in court or with an administrative forum
- Reached 1,883 people through fair housing education classes;
- Distributed 3,913 Moving Forward Guides for Renters and Homebuyers in English and Spanish;
- Spoke with 12,806 people about fair housing fairs, conferences and festivals;
- Handed out 1,591 pieces of fair housing literature.

During the nearly 12 months of 2019, the foreclosure prevention unit accomplished the following:

- Opened intakes for 301 households in foreclosure;
- 301 households had their foreclosure cases reviewed by an attorney;
- 31 households received legal representation in their foreclosure cases;
- Provided 343 hours of short advice to homeowners in foreclosure at Volunteer Attorney Panel tables in 7 courthouses;
- Spent 284 hours providing legal representation to homeowners in foreclosure at the Judicial Department's Attorney for Short Calendar program in Hartford and New Haven
- Distributed 1,302 copies of the Center's Representing Yourself in Foreclosure Guide.

In the testimony and fact sheets which we submitted, our clients tell their stories much more eloquently than I. We have submitted testimony from several people with disabilities who have been assisted by the Center, but none are more poignant than that of Laurie Baker St. Laurent. Ms. Baker St. Laurent's mother, Sharon Baker, was dying of brain cancer when Laurie contacted the Center for assistance. Prior to becoming ill, Ms. Baker lived in a senior community in Hartford living among neighbors and friends that she loved. When she tried to

come home to spend her remaining days among friends and family, her landlord said no. The Center intervened on Ms. Baker's behalf and she was able to move back into her home until she passed a short time later. In addition, the owner of the property agreed to stop discriminating against people with disabilities.

Jazmin Lugo Ruiz faced difficulties when trying to buy a home, that unfortunately are not unusual. Last year, after many years of saving and careful financial management, she and her husband were approved for a mortgage and began searching for a home. Given their budget, they were looking for manufactured and mobile homes, which provide a lot of space and amenities for a lower price. They fell in love with a manufactured home at Eastwood Park in Groton, CT. With three bedrooms and 1,500 square feet, it was far larger than their apartment with plenty of space for them and their eight-year-old child. The seller accepted their offer, but the owner of the park told them the park would not allow households with more than two people. The Center intervened and was able to get the park owner to change his policy, but by then it was too late. They lost the opportunity to purchase that home, forcing them to lease an apartment that was inferior in several ways to the home they hoped to buy.

The Center has also been assisting people who are in foreclosure. Kimberly Mailhot submitted testimony about her foreclosure experience. Despite an agreement to repay the mortgage payments she missed, her loan servicer started foreclosure proceedings leaving her and her two children in danger of losing their home in Somers. After she contacted us, the Center's attorney filed a motion to enforce her agreement with the bank. The bank did not even respond – as soon as they got the motion, they agreed to give her the agreed upon modification and they withdrew the foreclosure case. Ms. Mailhot and her two daughters are still living in their home.

These clients are just a few of the many people the organization helps each year with funding from the State. To ensure that the critical work of the Center continues in the future, we ask that this Committee approve funding of \$670,000 in funding as recommended in the Governor's FY2021 budget.

Thank you for your time and attention.

TESTIMONY OF CARMEN ARROYO

My name is Carmen Arroyo. I currently live with my son, Mikhail Arroyo in an apartment in Willimantic. I appreciate the opportunity to provide written testimony in support of the Connecticut Fair Housing Center's work in representing the victims of housing discrimination.

I contacted the Connecticut Fair Housing Center in 2016 because I was trying to bring my son, Mikhail, home to live with me. Mikhail suffered an accident in 2015 that left him essentially unable to walk, speak, and care for himself. After more than six months in the hospital, he was transferred to a nursing home. When he was ready to be discharged, I asked my landlord to transfer me to a two-bedroom apartment so that he could be added to my lease. My landlord performed a background check on Mikhail using a third-party screening company called CoreLogic. When the results came back, the landlord told me that Mikhail was not eligible to move in with me because of unspecified issues that surfaced during the background check.

I sought the Center's help in determining why my son was not eligible to move in with me. The Center's staff spent many hours and wrote several letters and emails trying to figure out why my landlord would not allow Mikhail to live with me. We found out that he was denied because CoreLogic screening report said he had a "disqualifying criminal record" without any information about what was in his record. It turned out Mikhail had been charged with minor shoplifting in 2014. He was never convicted, and the charge was ultimately withdrawn. My son was not a threat to anyone before or after his accident, but the landlord refused to let him move in with me because of the screening report. He was in the nursing home for an extra year, depressed and ready to come home. The Center helped me file a

complaint against the landlord, and we have since filed a lawsuit against CoreLogic. Because of the Center's involvement, the landlord agreed to overlook Mikhail's criminal record and he was finally able to come and live with me. Since coming home, his physical condition has gotten a little better and he is no longer depressed. We love watching television together and sharing a meal. None of this would have happened if the Connecticut Fair Housing Center had not helped me with my case. I am grateful for the Center's assistance and ask the legislature to continue to support their work in the future.

**TESTIMONY OF LAURIE BAKER ST. LAURENT
IN SUPPORT OF CONTINUED FUNDING FOR
THE CONNECTICUT FAIR HOUSING CENTER**

Senator Osten, Representative Walker, and Distinguished Member of the Appropriations Committee, thank you for the opportunity to testify in support of continued funding for the Connecticut Fair Housing Center (“the Center”). My name is Laurie Baker St. Laurent, and I am a resident of South Windsor, CT.

I am asking you to support the Governor’s request for funding for the Center. The Center assisted my family at a very difficult time in our lives. Last year, my mother, Sharen S. Baker, was diagnosed with a rapidly spreading brain cancer that resulted in significant impairments in her ability to care for herself. Prior to becoming sick, my mother was a vibrant, active community member at a senior community in Hartford. She built fellowship with neighbors and was a bright presence in her building, a place that she loved. Following time in the hospital and a rehabilitation facility, my mother wished to return to her apartment to spend the remaining time she had left in the comfort and security of her own home.

When our family attempted to arrange for her to return home, where she would now need ongoing in-home assistance, her landlord informed us that its policy was to require all residents to be able to live “independently.” The requirement was even written into the standard lease signed by all residents. “Independent living” requirements discriminate against people with disabilities, and courts have routinely held that such requirements violate the Fair Housing Act.

We connected with the Connecticut Fair Housing Center whose staff was able to immediately step in to assist us by filing for an injunction in federal court. Following the Center’s swift legal action, the landlord, who denied any wrong-doing, relented and allowed my mom to return home, where she was able to stay until her passing too short a time later.

The Center provided my family with support and encouragement concerning our rights under the law at an already incredibly stressful and difficult time. Their representation helped not only our family but ensured that future residents would not face the same discriminatory conduct

at a difficult time in their lives. Thank you for supporting the Center's work in the past and going forward.

**TESTIMONY OF KIRSTEN COSTA
IN SUPPORT OF CONTINUED FUNDING FOR
THE CONNECTICUT FAIR HOUSING CENTER**

Senator Osten, Representative Walker, Senator Formica, and Distinguished Members of the Appropriations Committee, thank you for the opportunity to testify in support of continued funding for the Connecticut Fair Housing Center (“the Center”). My name is Kirsten Costa, and I am a resident of Stamford, CT.

I am asking you to support the Governor’s request for funding for the Center. In late 2018, my spouse and I were in search of a new home in Stamford that would provide a convenient location for my commute and offer us the convenience and amenities we valued, including parking. We also wanted to find a building that was dog-friendly because I have a service/emotional support animal. We found the ideal location, and our application and our dog were approved. We paid the required deposits and prepared to move in, but before we could do so, we were informed that my dog could not move in because the building management decided unilaterally that he violated the breed restrictions.

Although I had provided documentation that my dog was necessary due to my disability, management still refused to allow us to move in and suggested that I “get rid” of my dog. In addition, I provided evidence that my dog was not on the restricted breed list. Management even met my dog and observed that he was well-behaved. I then turned to the Center for assistance in protecting my rights.

Because we had given notice at our prior apartment, we had to accept a more expensive and less convenient unit elsewhere or risk having no home at all. The Center filed a complaint on our behalf with the Commission on Human Rights and Opportunities, seeking to protect our rights and help ensure that other tenants would not be discriminated against based on their disability. The Center stepped in to assist us at a very stressful time. Their professionalism and dedication to ending discrimination provided us with much needed support and encouragement to stand up for our rights. Thank you for your support for the Center, and please continue to support their good work.

TESTIMONY OF AMBER OWENS AND RANDOLPH FLYTHE
IN SUPPORT OF CONTINUED FUNDING FOR THE
CONNECTICUT FAIR HOUSING CENTER

Senator Osten, Representative Walker, and Distinguished Members of the Appropriations Committee, thank you for the opportunity to testify in support of continued funding for the Connecticut Fair Housing Center (“the Center”). Our names are Amber Owens and Randolph Flythe, and we are residents of West Hartford, CT.

We are asking you to support the Governor’s request for funding for the Center. The Center helped us at time when we were facing losing our home after having a new baby due to the policies then in place in the apartment complex where we lived. Our landlord restricted the number of tenants that could live in one unit. While our landlord denied any wrongdoing, the Center helped us get that policy changed so that people with new babies would not risk losing their housing at one of their most vulnerable times.

When we needed help, when we didn’t know our rights or how to enforce them, the Center was there for us. Because of the Connecticut Fair Housing Center, our rights, and the rights of other tenants, were protected. We ask that you continue to fund the Center so that families like ours can get help when we need it.

**TESTIMONY OF LATISHA JOHNSON
IN SUPPORT OF CONTINUED FUNDING FOR
THE CONNECTICUT FAIR HOUSING CENTER**

Senator Osten, Representative Walker, Senator Formica, and Distinguished Members of the Appropriations Committee, thank you for the opportunity to testify in support of continued funding for the Connecticut Fair Housing Center (“the Center”). My name is Latisha Johnson, and I am a resident of Stamford, CT.

I am asking you to support the Governor’s request for funding for the Center. Last year, I was living in an apartment with on-going maintenance issues, with horrific conditions that included severe mold. My son, who has multiple disabilities including a seizure disorder, was experiencing a worsening of his conditions due to the mold. I advocated for us on my own for a long time, but eventually needed the assistance of an attorney.

When I contacted the Center, I was at the end of a long battle to improve our living conditions. I had finally found a new place to live, but because we use housing assistance, I needed to get the approval of the new housing authority. The Center was able to help advocate for me with the new housing authority to ensure that I could move in a timely manner. Instead of facing potentially many weeks or even months of waiting, my transfer was processed quickly and I was able to take possession of a clean and safe unit for myself and my child.

Because of the Center, my son’s conditions began to improve as soon as we were in a safe clean place. Because of the Center, I was able to begin a new life where I don’t have to spend every day trying to survive horrific conditions. I ask that you continue to fund the Connecticut Fair Housing Center so that people like my son and I receive help when we need it.

TESTIMONY OF WATTS AND DOT LAWRENCE
IN SUPPORT OF FUNDING FOR THE
CONNECTICUT FAIR HOUSING CENTER

Senator Osten, Representative Walker, Senator Formica, and members of the Committee, thank you for the opportunity to address you regarding funding for the Connecticut Fair Housing Center. Our names are Watts and Dot Lawrence. We lived on our own together without any assistance well into our 90s. But finally, in 2019, the time came that we need more help with daily living because of our health conditions and our doctors recommended we move to an assisted living community. We were able to find a new home that would meet our needs, but we still had several months left on our existing lease. When we asked our landlord to let us terminate our lease early it asked us to pay almost \$8,000 in an early termination fee, even though our request was based on our medical needs. This was a tremendous source of stress and concern for us.

We contacted the Connecticut Fair Housing Center and its staff listened to our concerns and promptly intervened with our landlord. They explained to the landlord that the fair housing laws require housing providers to make exceptions to their policies to accommodate people's disability related needs. Although it took a few letters and phone calls, the Center was able to educate the property owner and negotiate a fair resolution that allowed us to terminate our lease without an oversized bill or the threat of a lawsuit hanging over our heads. This is a great relief to us and has allowed us to more easily settle into our new home.

We are grateful that there are resources like the Connecticut Fair Housing Center to help people who find themselves in situations like ours and urge the State of Connecticut to continue to support its work.

**Testimony of Kimberly Mailhot
Before the Appropriations Committee of the Connecticut Legislature
On Behalf of the Connecticut Fair Housing Center**

Senator Osten, Representative Walker, Senator Formica, and members of the Committee, thank you for the opportunity to express my support for continued funding for the Connecticut Fair Housing Center. My name is Kimberly Mailhot. I live with my two children in a home I own in Somers. I had an interruption in my income that caused me to fall behind on my mortgage. I did everything I was supposed to do, and I was able to get a mortgage modification, but my bank sent me the incorrect instructions on completing my paperwork. When I failed to follow their incorrect instructions, they rejected my modification and tried to take my home away from me.

The lender refused to honor the permanent loan modification they had offered, and that I had accepted. Fortunately, my mediator suggested I contact the Connecticut Fair Housing Center. Their staff listened to my entire case. A staff attorney from the Connecticut Fair Housing Center filed a motion to enforce my agreement with the bank. As soon as the bank got the motion, they agreed to give me my modification and they withdrew the foreclosure case against me.

Without the assistance provided by the Connecticut Fair Housing Center I would have lost my home. I would have been forced to move myself and two young children from our community. I am so grateful for the Connecticut Fair Housing Center's assistance and I ask that the State of Connecticut continue to support their work.

TESTIMONY OF SONYA MALCOLM IN SUPPORT OF CONTINUED FUNDING FOR THE CONNECTICUT FAIR HOUSING CENTER

Senator Osten, Representative Walker, and Distinguished Member of the Appropriations Committee, thank you for the opportunity to testify in support of continued funding for the Connecticut Fair Housing Center (“the Center”). My name is Sonya Malcolm, and I am a resident of Hartford, CT.

I am asking you to support the Governor’s request for funding for the Center. Until her recent passing, I lived with my mother, who relied on a wheelchair, was blind, and had on-going serious medical needs that required health aides to bring her to important appointments multiple times each week. In 2017, my landlord denied our request to give a new aide access to the parking lot serving our building, a parking lot that has many open spaces. As a result, my mom had extreme difficulty in accessing her transportation including having to wait by herself on the street while her aide brought the car around.

I wasn’t sure how to help my mom, but the Center stepped in to advocate for us with our landlord. When that failed, they represented me in filing a complaint with the Connecticut Commission on Human Rights and Opportunities. The Center helped negotiate a settlement for us, ensuring that my mom’s aides could access the parking lot and my mom would no longer be left alone while her aide searches for parking.

Because of the Center, a blind woman relying on a wheelchair no longer was left alone on the street waiting for her aide to find a parking space and walk back to her. Because of the Center, my mom had access to the transportation that she needed due to her disabilities and medical needs. I ask that you continue to fund the Connecticut Fair Housing Center so that people like my mom and I receive help when we need it.

Testimony of Daniel Oquendo
To the Appropriations Committee of the Connecticut Legislature
In Support of Continued Funding for the Connecticut Fair Housing Center

My name is Daniel Oquendo, and I'm asking you to support the Governor's funding request for the Connecticut Fair Housing Center.

I own a home in Windham, which I've worked hard to buy. I had two kids when I was young, but I worked my way through college with some assistance from the state. I became a parole officer, and I've built a good life for my two older kids as well as my two young ones. A few years ago, I ran into tough times. I was temporarily out of work, and I missed a few mortgage payments. I ended up in foreclosure. Because I was back at work, my bank told me it could modify my loan. But that's when I really ran into trouble.

I found out the state had put a lien on my house. The lien was from DSS for the Medicaid and cash assistance my family had received more than twenty years ago, back when I was just a college student. The bank couldn't modify my loan unless the state agreed to subordinate or release its lien. But the state told me it couldn't do this unless I paid it back for all the benefits I'd received--\$45,000 worth. This was much more than my missed mortgage payments, and something I just could not afford.

I tried negotiating on my own with the state, but I got nowhere. I kept making trial payments to the bank, showing I could afford my mortgage again, but they couldn't modify my loan or stop the foreclosure until I dealt with the DSS lien. A year went by with no real progress, and the bank was getting impatient. I couldn't believe that the state assistance I'd received years ago, which had helped me become financially independent, was now threatening my family's stability and security. I truly thought I was going to lose my house because of it.

Fortunately, I found out about the Connecticut Fair Housing Center. An attorney from the Center represented me in my foreclosure case and negotiated with the state on my behalf. Eventually, the state agreed to subordinate the DSS lien in exchange for a \$2,500 payment. After two years in foreclosure, I finally got a loan modification, and my life I've worked so hard for is back on track.

The Connecticut Fair Housing Center was my last resort. Without them, I would have lost my house. I urge you to continue funding the Connecticut Fair Housing Center so they can be there for homeowners in foreclosure who have nowhere else to turn.



Neighborhood Housing Services of New Haven

**Written Testimony of Bridgette Russell
To the Appropriations Committee
Concerning Funding for the Connecticut Fair Housing Center**

I am Bridgette Russell, the managing director of the New Haven Home Ownership Center at Neighborhood Housing Services of New Haven (NHS). At NHS of New Haven we provide free HUD and CHFA-approved counseling to homeowners facing foreclosure, and we are the largest such housing counseling agency in Connecticut. I submit this testimony in support of one of our most valued partners, the Connecticut Fair Housing Center, and its request for level funding.

We have hundreds of clients in all stages of mortgage distress who rely on the free, specialized assistance that we provide, and Connecticut continues to have one of the highest foreclosure rates in the country. We work with the community to provide a wide range of services to meet the needs of our clients. Because many of our clients are facing foreclosure, we connect our homeowners to an attorney who can guide them as they navigate the court system. We do this by utilizing the attorneys at the Connecticut Fair Housing Center. Center attorneys can quickly analyze and assess a client's situation, thereby providing them with necessary, sound legal advice. In addition, our clients often need an attorney who can handle such a matter *pro bono*, or find another attorney who will. For years the Connecticut Fair Housing Center has been an invaluable resource providing necessary attorneys to assist our clients.

The Center's foreclosure prevention attorneys have been critical in educating our clients at our orientations. We also rely on the Center's foreclosure manual as a reference for clients going through the stressful process of defending themselves in court. A Center attorney is at our disposal to meet with our clients and counseling staff and we communicate with them frequently through phone calls and email. As a result, we are better able to deliver our clients the services and assistance our clients need.

No other organization in the state provides the legal assistance and resources for homeowners and counselors on which we and our clients rely. Please know that your past support for the Connecticut Fair Housing Center and its foreclosure prevention efforts has been a tremendous investment in the stability and health of our community and our state, and please support continued funding for the Center. Thank you for considering this request.

Sincerely,

Bridgette P. Russell

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TESTIMONY OF MONICA MAWHINNEY
IN SUPPORT OF FUNDING FOR THE
CONNECTICUT FAIR HOUSING CENTER

Senator Osten, Representative Walker, Senator Formica, and members of the Committee, thank you for the opportunity to address you regarding funding for the Connecticut Fair Housing Center. My name is Monica Mawhinney, and I am writing on behalf of my brother, Robert Muello, who was a client of the Connecticut Fair Housing Center. My brother Robert is an individual with disabilities and uses a housing choice voucher (section 8) to pay his rent. He has lived in his apartment in Rocky Hill, Connecticut for 17 years. In 2018, upon renewal of my brother's lease his landlord stated in the renewal that this would be the last time they would renew the lease for Robert. Naturally, I was extremely concerned about where my brother would live.

I contacted the Connecticut Fair Housing Center and their staff quickly addressed my concerns. They intervened with the landlord and explained in a letter to the landlord that it is against the law to evict a tenant with disabilities because the lease needs renewed or is expiring. Additionally, the Center helped us sign a new lease agreement for my brother that would allow him to stay in his apartment for more than one year.

Without the Connecticut Fair Housing Center, my brother would have been evicted from his apartment. I am so grateful that there are resources like the Connecticut Fair Housing Center to help people with disabilities and their families keep their homes, and I urge the State of Connecticut to continue to support their work.