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The mission of the Connecticut Fair Housing Center is to ensure that all people, particularly those with scarce financial resources, have equal access to housing opportunities in Connecticut. To accomplish our mission, the Center provides legal services to the victims of housing discrimination and those at risk of home foreclosure; conducts education, training, and outreach on fair housing laws; works with state and local governments to ensure compliance with the fair housing laws; and advocates for policies that will improve access to housing.

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2017 VOLUNTEERS AND INTERNS

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MESSAGE FROM OUR LEADERSHIP TEAM

In 2017, the Connecticut Fair Housing Center faced many of the same issues confronting the rest of the country. Efforts to ban new refugees from entering the country led many who were already here to believe that they were not welcome in our communities. As a result, the Center began the year creating fact sheets and sharing information online about the fair housing rights of immigrants, refugees and people of all religions; our fact sheets were published in 11 different languages. Fair housing groups from around the country asked for copies of our materials so that they could use them with their clients, and the Center began receiving complaints from immigrants and refugees who believed they were the victims of housing discrimination.

The Center's work continued to include fair housing, fair lending and homeownership rights. Despite the improving economy nationwide, Connecticut was one of 12 states in the country that saw residential foreclosure filings rise in 2017. Many of the families in foreclosure had modified their mortgages when the foreclosure crisis first hit, but did not have access to legal advice or attorneys to advise them. In addition, many people who are elderly continue to face foreclosure because they did not understand the terms of their reverse mortgages, while others had mortgages come due because their partner or spouse died. Advising homeowners who received notices of eviction, teaching foreclosure prevention classes, and representing homeowners in foreclosure continues to be a major focus of the homeownership rights team.

This year also saw a return to the intersection of home mortgage lending and fair housing. To ensure that lenders were not offering predatory loans or discriminating against people of color, the Center concluded an 18-month investigation of lending practices in Connecticut. In July, we published our findings in a report, which revealed that people of color are still treated differently from Whites when trying to obtain a mortgage. A review of Home Mortgage Disclosure Act (HMDA) data shows large disparities in lending based on race and national origin, even when controlling for income. The Center also uncovered differences in how banks are lending in communities of color. While mortgage lending is robust in areas that are majority White, there is little lending in communities of color. More than 80 years after the Home Owners Loan Corporation began redlining that prevented generations of African-American families from building wealth through homeownership, the Center's research shows that we still have a long way to go.

The Center's fair housing team also undertook several systemic investigations, concluding an 18-month review of zoning laws, affordable housing marketing plans, and tenant selection policies in the Hartford Metropolitan Statistical Area (MSA). The examination of the zoning practices in the Hartford MSA revealed that zoning practices discourage the creation of affordable



housing for low-income families. The Center also found that most subsidized housing units in the region did not have affirmative fair housing marketing plans to ensure that people in need of these units were notified of waiting list openings. Read on to learn more about what we uncovered.

In addition to the systemic work outlined above, these pages tell the story of the many individuals assisted by the Center and its staff during 2017. We won significant victories for the victims of housing discrimination and prevented foreclosure for many homeowners.

Finally, the Center is excited to move forward in 2018. In 2017, the organization began the process of buying a building at 60 Popieluszko Court, Hartford, to serve as its headquarters. We're proud to make this investment in the vibrant Hartford community. Buying this building represents an important step in ensuring the long-term existence of the Center. The work of the Board and staff in 2017 to continue to grow our reserve fund and secure funding for the future is another step that ensures the Center will be here to protect the fair housing rights of Connecticut residents for as long as our work is needed.

We recognize that we live in challenging times when fair housing rights are under siege. However, these pages are a testament not just to the work of the Center but to all of the people who work with us to ensure that all neighborhoods welcome all people.

Erin Kemple
Executive Director

Christian Sager
President, Board of Directors

PROTECTING FAIR HOUSING, FAIR LENDING, AND HOMEOWNERSHIP RIGHTS

Since 1994, the Connecticut Fair Housing Center has worked tirelessly to protect and advocate for fair housing and fair lending rights, raise awareness of those rights, and to empower people across Connecticut to stand up for those rights. When everyone has access to safe, affordable housing in the neighborhood of their choice, free from discrimination, our mission will be complete.

2017 Highlights: FAIR HOUSING ENFORCEMENT

During 2017, the Center's staff worked diligently to defend the fair housing rights of our clients, who included individuals treated differently because of their race, families facing discrimination because of the presence of children, prospective tenants illegally denied housing because of their use of housing vouchers, and people with disabilities who were refused reasonable accommodations needed to make their housing safe and accessible.

In 2017, the Center:

- Received over 1,176 calls from Connecticut residents reporting housing discrimination, facing home foreclosure, or dealing with related housing issues
- Filed 12 new complaints in state and federal court alleging violations of the fair housing laws
- Resolved more than 60 cases in our clients' favor
- Collected more than \$600,000 in damages for the victims of housing discrimination
- Completed an 18-month research project examining barriers to access to public and subsidized housing in the Greater Hartford region
- Performed nearly **200** fair housing test parts to investigate:
 - Individual fair housing complaints reported to the Center
 - Discrimination against African-Americans in municipalities with high rates of police stops
 - Treatment of people who are transgender in homeless shelters
 - Discrimination against Latinos
 - Home sales testing for discrimination against African-Americans
 - Treatment of African-Americans and Latinos who have criminal records
 - Lending discrimination against African-Americans

In September, the Center published a report detailing its 18-month analysis of how zoning policies combined with the marketing and tenant selection policies of housing providers contribute to segregation in the Hartford region. Our research revealed that many local zoning ordinances discourage the creation of affordable housing for low-income families, effectively keeping out people of color (who make up a disproportionate number of households in need of affordable housing), but not for low-income elders (who are mostly White). In addition, the Center found that of 4,000 subsidized housing units examined in the region, 70% had no affirmative fair housing marketing plan designed to ensure that people of color were notified of waiting list openings. We also conducted a survey of low-income people living in the region. Only a third of respondents had heard about waiting list openings from a housing provider, just 4% heard about openings from newspapers or radio, and more than 50% heard about the openings from friends or family. This research shows that there are still many barriers at the local level to affordable housing access for all people who need it.

Read the full report at www.ctfairhousing.org



Real Stories. Real Impact.

Sheila M., Enfield

“Now I feel safer and I don’t worry.”

Retiree Sheila M. lives in a senior housing complex in Enfield, where she’s active in her church and spends plenty of time with her 3 children and 6 grandchildren. In November 2016, she had eye transplant surgery that left her with impaired vision in low light and at night. As the shorter winter days were approaching, her doctor recommended that Sheila move to a different unit with more natural light, in a well-lit area of the complex close to the parking lot. Twice, Sheila submitted notes from her doctor requesting the move, but received no response from the property manager. That’s when she contacted the Center.

The Center’s staff helped Sheila to submit a **reasonable accommodation** request to her housing provider, asking that she be moved to a unit with better lighting and easier access to the parking lot, as recommended by her doctor. (Reasonable accommodations are changes that enable people with disabilities to fully use, access, or enjoy their housing, and refusing to make such accommodations is considered disability discrimination under federal and state law.) After the Center intervened, the housing provider finally granted Sheila’s request, and soon after she was able to move to a new unit.

“If the Center had not intervened, I’d still be stuck,” Sheila says. To find a unit that met her needs, she says, “I might have had to move out of Enfield and be further from my family. Now I feel safer and I don’t worry.”

2017 Highlights: FAIR LENDING, FORECLOSURE PREVENTION, AND HOMEOWNERSHIP RIGHTS

Advocacy for fair lending and homeownership rights has been part of our mission since the housing crisis of 2008 revealed that minority homeowners and communities were disproportionately impacted by predatory and unfair lending practices, foreclosure, and related issues.

While the nationwide foreclosure crisis has continued to ease across much of the country, Connecticut was one of twelve states in 2017 that saw residential foreclosure filings rise compared with the previous year. The number of Connecticut foreclosure filings in 2017 was up 21% over 2016, compared with a 14% drop nationwide. The Center sees these developments first-hand from its work on the ground, and continues to serve as an invaluable resource to homeowners facing foreclosure and other mortgage issues.

In 2017, our staff:

- Provided in-person or by-phone legal advice and information about the foreclosure and mediation process to over 1,500 households across Connecticut
- Distributed 6,000 copies of our self-representation foreclosure prevention manual in English and Spanish
- Directly represented more than 100 homeowners facing foreclosure with fair lending violations and mortgage modifications
- Filed 13 new complaints in state and federal court and with the CFPB
- Collected \$470,000 in damages for people who were victimized by wrongful foreclosures
- Continued to lead the foreclosure defense and homeowners rights bar in creating “mediation-related” motion practice, commencing new affirmative lawsuits against negligent mortgage servicers and other industry players on behalf of several new households, and obtaining favorable decisions to support this field
- Partnered with the state Department of Banking and Judicial Branch, municipal officials and social service departments, housing counselors, and faith-based groups to reach thousands of homeowners facing foreclosure through homeowner classes, outreach events, and trainings and support for professionals in the field
- Worked with foreclosure mediators and advocates around the state and nation to ensure that lenders are not victimizing elderly citizens by wrongfully foreclosing on reverse mortgages
- Published a report on lending discrimination in the State of Connecticut and a summary of work done on more than 2,500 foreclosure prevention intakes completed between 2010 and 2016.

*“I was the victim of housing discrimination when I was nine months pregnant. I was eager to find a safe and affordable home for myself and my family before my baby was born. When I told the property manager that I intended to use a Security Deposit Guarantee, however... [he] told me that the owner wouldn't accept [it]. Because of this, I lost the apartment. My baby was born shortly thereafter. Desperate to find housing, I was forced to accept an inferior apartment crowded and dirty and on a very busy street. **The Center assisted me with filing a complaint against the owner...** the settlement will help me continue to build a better life for my family and will ensure that the property owner learns how to treat applicants with housing vouchers in the future.”*

Rosa Mass, Hartford



Real Stories. Real Impact.

Carolyn and Timothy S., East Lyme

“Without her support and help, we would not be in our home today.”

Needing to make their payments more affordable, Carolyn and Timothy S. of East Lyme worked with their mortgage company to come up with a loan modification plan. After making trial payments and completing all the required paperwork, they thought everything was on track. But months later, their lender called and told them that their loan was in default, that they would no longer accept the couple's payments, and that their home was going into foreclosure. The reason? According to the lender, one of the loan modification forms had not been signed—something that was not brought to the couple's attention at the time.

The couple spent weeks attempting to work out a deal with the company, complying with all requests and offering to resubmit paperwork. Despite their best efforts, the company refused to work with the couple to find a solution. That's when they reached out to the Center.

One of the Center's foreclosure prevention staff attorneys, Loraine Martinez, took on the couple's case. “We found [her] to be reassuring, competent, and engaged in our cause,” says Carolyn. Martinez worked diligently on the couple's behalf for over a year to help sort out the confusion with the mortgage company. Finally, in 2017, the lender granted the couple a new loan modification plan so that they could stay in their home. “I am so grateful for the Center's assistance,” says Carolyn. “Without Loraine's support and help, we would not be in our home today.”

EDUCATION AND OUTREACH

In 2017, the Center continued to expand our education and outreach efforts to learn from those who experience housing discrimination, better engage the communities we serve, and empower residents, municipal leaders, and policymakers across Connecticut with a deeper understanding of fair housing rights.

2017 Highlights:

- Released our new Moving Forward Homebuyers' Guide to help Connecticut homebuyers navigate the process of purchasing a home while protecting their fair housing and lending rights
- Reached more than 4,000 people through our education and outreach programs including training nearly 1,000 residents, housing providers and others on the fair housing laws
- Distributed nearly 5,000 Moving Forward Guides and more than 2,500 fair housing brochures and Foreclosure Prevention Guides;
- Published fact sheets on the fair housing rights of immigrants, refugees and people of all religions in English, Farsi, Arabic, Cambodian, Kurdish, Kreyol, Chinese, Vietnamese, Polish, French, German, and Spanish
- Translated the Moving Forward Guides into Spanish, Arabic, and Vietnamese
- Hosted our 3rd Annual Fair Housing Poster Contest, receiving over 100 entries from students across Connecticut
- Created a fair housing display at the Legislative Office Building in April to educate legislators, staff, advocates and other Capitol visitors about fair housing issues
- Demonstrated the effectiveness of the Center's fair housing training, when after we trained nearly 300 homeless shelter workers across the state on treatment of transgender people seeking shelter, testing revealed a 49% drop in discrimination against transgender people in shelters (compared to pre-training testing done in 2016).



Staff at outreach event.



One of the winning submissions to our 2017 Fair Housing Poster Contest.

CFHC Publications

In 2017, we distributed over **12,000** copies of the Center's guides, brochures, reports, and flyers, most of which are available in both English and Spanish, including:

- Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners
- Moving Forward Renters' Guide
- Moving Forward Homebuyers' Guide
- Housing Discrimination is Illegal – Know Your Rights (brochure)
- Affirmatively Furthering Fair Housing: A Guide for Housing Providers

- Affirmatively Furthering Fair Housing: A Guide for State and Federal Housing Grantees
- A Guide to Zoning for Fair and Open Communities
- A variety of flyers, brochures, and online videos on specific fair housing topics
- New Report: Are Local Land Use Policies and Practices Contributing to Housing Segregation in the Hartford MSA? (2017)
- New Report: Mortgage Lending Testing (2017)

All publications are available online at www.ctfairhousing.org; free printed copies are available upon request by contacting our office.

ADVOCACY FOR SYSTEMIC CHANGE

The Center has become a respected voice in state and federal advocacy efforts to make systems-level changes to protect or expand fair housing, fair lending, and homeownership rights. We advocate for legislative and administrative policy reforms that will improve access to housing and homeownership rights, and fight to prevent changes that would weaken existing fair housing laws or homeowner protections.

2017 Federal Advocacy Efforts:

- Held 10 meetings with Congressional staff in D.C. to discuss the impact of federal housing policy in Connecticut, including the impact of the end of the Home Affordable Modification Program (HAMP) and cuts to the Consumer Financial Protection Bureau (CFPB).
- Participated in a series of national conference calls with stakeholders including the CFPB, Mortgage Bankers Association, and Federal Housing Finance Authority (FHFA) to discuss topics of concern including mortgage servicing issues following the end of HAMP and disaster relief after Hurricanes Maria and Harvey. In particular, urged mortgage servicers to do everything they could to communicate with borrowers in hurricane-impacted areas and institute moratoriums on foreclosures for disaster victims.
- Participated in a coalition that successfully advocated for FHFA to add a “preferred language” field in the redesigned Uniform Residential Loan Application, enabling borrowers with Limited English Proficiency (LEP) to select a language preference for communications with their loan servicer to help ensure that LEP borrowers would not miss important information due to a language barrier.
- Communicated information about changes to federal rules and policies impacting fair housing to local and state organizations and housing providers.
- Provided documentation to CFPB’s Enforcement team of mortgage servicers’ non-compliance with federal rules;
- Participated in coalition efforts advocating for the Consumer Financial Protection Bureau (CFPB).

Staff met with Senator Blumenthal to discuss the importance of consumer protections in the lending market and the Consumer Financial Protection Bureau (CFPB).

2017 State Advocacy Efforts:

- Advocated for more affordable housing in a variety of locations to promote fair housing choice rather than perpetuate segregation patterns;
- Publicly opposed bills that would have reduced the number of housing units available to people with disabilities and limited their ability to access housing waiting lists;
- Opposed legislation that would have made it harder for people in recovery to live and work together to maintain their sobriety;
- Advocated for legislation that would protect homeowners facing foreclosure from tax lien buyers and reduce the exorbitant interest rates they currently face;
- Successfully opposed legislation that would expose elderly homeowners to scams under the guise of “green” home improvements.



Real Stories. Real Impact.

Sheri G., Branford

"I go to bed feeling much safer."

Sheri G. of Branford is hard of hearing, and as a result, she cannot hear a typical doorbell or smoke alarm. To ensure that she would know when there was a fire or someone at her door, she requested that her housing provider install a smoke detector and doorbell with flashing lights. "I was concerned for my safety," she says. "I don't wear my hearing aid to bed, and I can't hear when it's out."

She first used the Center's Disability Letter Generator online tool, which helped her to create a **reasonable accommodation** request letter to submit to the property management company. Unfortunately, she says, the company gave her "the runaround" and after nearly nine months of follow-up, she still didn't have flashing alarms in her unit. That's when she reached out to the Center for help. Shortly after we intervened, the housing provider agreed to install the flashing alarm and doorbell.

"I couldn't be happier," Sheri says.
"I go to bed feeling much safer."



COOPERATING ATTORNEYS

The Connecticut Fair Housing Center is a small organization that is able to make a substantial impact thanks in large part to the dedication of the many attorneys and law firms that contribute their time and talent to assisting the Center in protecting fair housing and fair lending rights.

We are grateful to the following law firms and attorneys for their assistance in helping the Center serve our clients in 2017:

Day Pitney LLP
Gordon & Rees

Patricia Horgan
Relman, Dane, & Colfax



Gordon & Rees was honored with a Pro Bono award from the Center in 2017.

With special appreciation to the Yale Law School and its Mortgage Foreclosure Litigation Clinic:

Professor J.L. Pottenger, Jr.
Wesleigh Anderson
Molly Anderson
Amy Hausmann
Adrian Gonzalez
Daniel Hemel
Solange Hilfinger-Pardo
Eli Jacobs

Noah Kolbi-Molinas
Scott Levy
Michael Linden
James Mandilk
Joe Muller
Nathan Nash
Elizabeth Pierson
Stuart Shirrell

Victoria Stilwell
Lina Khan
Anderson Tuggle
Emily Wanger
Andrew Whinery
Jacob Zionce

MILDRED & RICHARD LOVING CIVIL RIGHTS AWARD DINNER

The 2017 Loving Civil Rights Award was presented to journalist Nikole Hannah-Jones at our annual award dinner on May 4, 2017 in Hartford. The Center was proud to honor Ms. Hannah-Jones, an investigative reporter for The New York Times Magazine, for her extensive reporting on the way racial segregation in housing and schools is maintained through official action and policy. She gave a searing, sobering, yet inspiring speech about racism in America that brought the audience to its feet.

Master of Ceremonies Jacques Lamarre kept the nearly 200 attendees entertained, and our unique Live Auction, text-to-give campaign, and now-infamous House of Wine—along with support from our generous sponsors—helped push this year's net proceeds past the \$20,000 mark, all to benefit the Center's mission.



2017 Honorees

LOVING CIVIL RIGHTS AWARD:
Nikole Hannah-Jones

EMPOWERING COMMUNITIES AWARD:
Connecticut Students for a Dream
The Open Hearth

**GEORGE J. AND PATRICIA K. RITTER
PRO BONO AWARDS:**
David Elliott, Day Pitney (in memoriam)
Gordon & Rees

2017 Loving Award Dinner Sponsors

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Special Thanks to 2017 Auction Donors, Advertisers, Supporters, and Friends:

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TheaterWorks
The Wadsworth Atheneum Museum of Art
Walt Disney World
Westside Wines

2017 CONNECTICUT FAIR HOUSING CENTER SUPPORTERS AND PARTNERS

The Center could not succeed without the generous support of private individuals and foundations; city, state and federal grants; and, the public and private organizations and agencies that collaborate with us. We wish to thank everyone who contributed to and worked with the Center in 2017:

INSTITUTIONAL DONORS*

City of Hartford	Interest on Real Estate Brokers Trust	Travelers
Connecticut Bar Foundation	Accounts Grant Program	Trustees of Westminster School, Inc.
Connecticut Community Foundation	State of Connecticut	U.S. Department of Housing
Google (<i>in-kind</i>)	Department of Banking	and Urban Development (HUD)
Hartford Foundation for Public Giving	State of Connecticut	
	Department of Housing	

INDIVIDUAL DONORS*

Daniel Blinn	Ellen Leys <i>in honor of Nathan Leys</i>	Linda Soucy
Amy and Steve Eppler-Epstein	Nicholas Lundgren	Robert Wechsler and Emily Aber
Sean Ghio	Christopher McKenna	Albert Zakarian
Hilfinger/Trabb Pardo Family Fund	Jeffrey Mirman	Kurt Zemba
Cynthia Jacobs	Raphael Podolsky	
Donald Kemple	Alana Rosenberg	

PARTNERS & SUPPORTERS

We are grateful to the following organizations, which have referred clients to us, collaborated with us on various projects and events, attended our training workshops, and supported or partnered with us in a range of other ways over the past year.

ADA New England	Connecticut Commission	Greater Hartford Legal Aid
Advocacy Unlimited	on Human Rights & Opportunities	Hartford Foundation for Public Giving
AIDS Connecticut	Connecticut Community Care, Inc.	Harriet Beecher Stowe Center
Alpha Communities YMCA	Connecticut Food Bank	Hartford Community Loan Fund
Blue Hills Civic Association	Connecticut Housing Coalition	Hartford Fair Housing Office
Bridgeport Neighborhood Trust	Connecticut Housing Finance Authority	Hartford History Center
Bridgeport Public Library	Connecticut Legal Rights Project	Hartford Promise Zone
Bridgeport YMCA	Connecticut Legal Services	Hartford Public Library
Capital for Change, Inc.	Connecticut River Academy	Homes for the Brave
Capitol Region Council of Governments	CT TransAdvocacy Coalition	Homes Saved by Faith
Center for Latino Progress	Creative Living Community CT	House of Bread
Central Connecticut State University	Davita Dialysis	Housing Development Fund
Christian Activities Council	Department of Banking,	Housing Education Resource Center
Chrysalis Center	State of Connecticut	HRA New Britain
City of Bridgeport	Department of Consumer Protection,	Independence Northwest
City of Hartford	State of Connecticut	Independence Unlimited
City of Norwalk	Department of Housing,	Jerome N. Frank Legal Services
Community Partners in Action	State of Connecticut	Organization at Yale Law School
Connecticut Coalition	Dress for Success	Marrakech, Inc.
to End Homelessness	Fair Housing Association of Connecticut	Mercy Housing
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National Fair Housing Alliance
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of New Haven
Neighborhood Housing Services
of Waterbury
NeighborWorks America
New Haven Legal Assistance
New Horizons Village
Norwalk Fair Housing Office
Partnership for Strong Communities
Pets on Wheels
Project Connect Bridgeport
Public and Subsidized Housing
Residents' Network
Publicly Assisted Housing Resident
Network of CT (PHRN)
Salvation Army
Save Our Sons, Inc.
Statewide Legal Services
Thames Valley Council
for Community Action
The Connection
The Open Hearth
The Village for Children and Families
True Colors
U.S. Department of Housing
and Urban Development
United for Homes Campaign
University of Connecticut
University of Hartford
Urban League of Greater Hartford
US Navy Housing Unit
West Hartford Rotary Club
Wheeler Clinic
Wilson Branch Library Windsor



Real Stories. Real Impact.

Donald H., Wolcott

“It didn’t seem right.”

In the summer of 2017, Donald H. and his family found a beautiful rental house in Wolcott in their children’s school district. Don, an Army veteran who served in Afghanistan and has a service-related disability, had an emotional support dog, Angel, as recommended by his doctor. When they went to look at the rental home, the owner told Don that he would only rent to the family if he gave up his dog. Don explained that he needed the emotional support animal due to his disability, and offered to provide a letter from his doctor and even pay additional rent and insurance, but the owner still refused.

“My family and I left the property shocked and upset,” says Don. “I couldn’t believe the owner would tell me that I had to get rid of my emotional support dog, knowing full well that I am a veteran with a disability. It didn’t seem right.”

That’s when Don contacted the Center for help. We helped him to file a complaint against the owner for disability discrimination, and reached a settlement that compensated Don for the emotional distress he experienced and requires the owner to complete fair housing training. Don and his girlfriend were able to find another rental home in the same neighborhood, and recently welcomed a newborn daughter into their family. “Although nothing will take away the anger, anxiety, embarrassment, and confusion I felt after being discriminated against, the Center helped me assert my fair housing rights,” says Don.

**Does not include Loving Award Dinner donors (listed separately)*

FINANCIAL INFORMATION

2016 FINANCIAL SUMMARY

REVENUE AND SUPPORT

Grants	\$ 1,702,392
Settlement Income	285,297
Fundraising Events (net)	16,748
In-kind Legal Services	105,839
Fees for Services	22,815
Training Fees	5,200
Individual Contributions	4,992
Interest Income and Miscellaneous	3,934
Investment Income	29,802
TOTAL REVENUE AND SUPPORT	\$ 2,177,019

EXPENSES

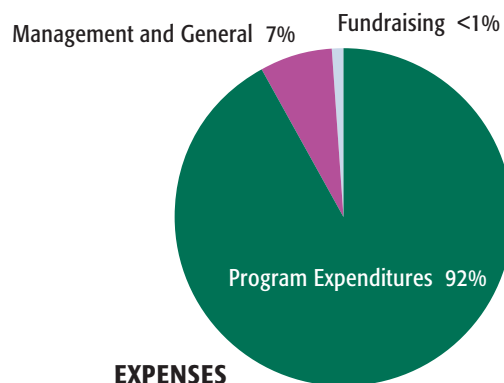
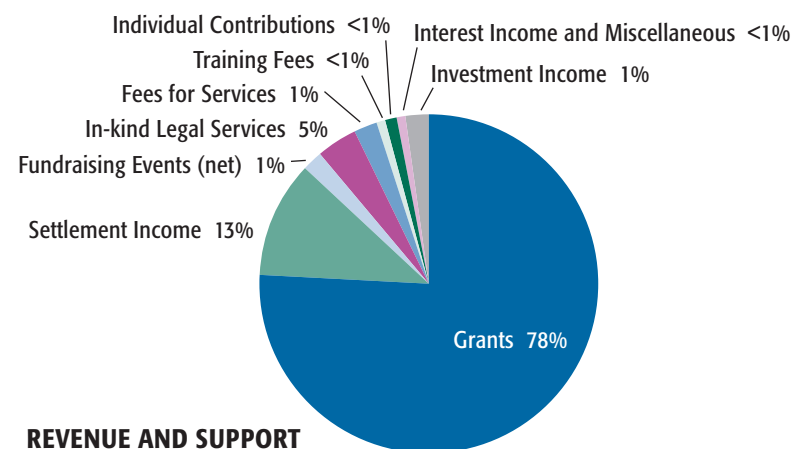
Program Expenditures	\$ 1,754,633
Management and General	139,598
Fundraising	6,431
TOTAL EXPENSES	\$ 1,900,662

CHANGE IN NET ASSETS **\$ 276,357**

NET ASSETS, BEGINNING OF YEAR **\$ 890,755**

NET ASSETS, END OF YEAR **\$ 1,167,112**

This information is taken from the Center's 2016 audit performed by the certified public accounting firm of Carney, Roy, and Gerrol, P.C. Audited financial information for the 2017 fiscal year will be available in August 2018.



Join in Our Mission to Ensure That All People Have Equal Access to Housing Opportunities in Connecticut

When you donate to the Connecticut Fair Housing Center, you are helping to expand access to housing access to opportunity for thousands of families across our state. You are standing up for the rights of your neighbors to live where they choose. With your partnership, we will be able to continue our work until everyone has equal access to housing opportunities in Connecticut.

To make your tax-deductible contribution, please visit www.ctfairhousing.org and click "Donate."

You may also mail a check to CT Fair Housing Center, 60 Popieluszko Court, Hartford, CT 06106.

ACKNOWLEDGEMENTS

The text of the 2017 Annual Report was written by the staff of the Connecticut Fair Housing Center Photographs by Roger Castonguay of The Defining Photo (www.thedefiningphoto.com) and Connecticut Fair Housing Center staff except for the image on page 5, which is by Julian Gentilezza on Unsplash Graphic design is by Karin Krochmal of Karin Krochmal Graphic Design (www.karinkrochmal.com) Printing is by AM Lithography Corporation (www.amlitho.com) We apologize for any inadvertent errors or omissions



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