Connecticut Fair Housing Center, Inc.

General Information

Contact Information

Nonprofit
Connecticut Fair Housing Center, Inc.

Address
60 Popieluszko Court
Hartford, CT 06106

Phone
(860) 247-4400

Web Site
Web Site

Facebook
Facebook

Twitter
Twitter

Email
info@ctfairhousing.org

At A Glance

Year of Incorporation
1996

Organization's type of tax exempt status
Public Supported Charity
Mission & Areas Served

Statements

Mission
The mission of the Connecticut Fair Housing Center is to ensure that all people have equal access to housing opportunities in Connecticut, free from discrimination.

Background
Since 1994, the Connecticut Fair Housing Center has provided free legal and investigative services to the victims of housing discrimination; conducted 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 policy and administrative changes that will improve access to housing for all people. During 2018, the Center's executive director served on the New Haven Affordable Housing Task Force at the request of Mayor Harp. The Task Force has made recommendations to the Board of Alders which are designed to ensure that New Haven residents have access to affordable housing and that the greater New Haven region has provides access to housing to all of the region's residents. In 2008, in response to complaints from minority homeowners in what would eventually become a nationwide housing crisis, the Center expanded its work to include foreclosure prevention, anti-predatory lending, and fair lending efforts, including legal services, education, and advocacy. The Center also conducts research in collaboration with partners across the state and nation to analyze levels of housing segregation, access to opportunity, how local and state policies affect access to housing for people in the protected classes, systemic housing discrimination, and related issues. In the state of Connecticut, it is illegal to discriminate in the rental, sale, financing, or insuring of housing on the basis of race, color, national origin, sex, ancestry, religion, family status or presence of children, mental or physical disability, marital status, age, sexual orientation, legal source of income (i.e., refusal to accept Section 8 vouchers), gender identity or expression, and veteran status. For more about fair housing, visit www.ctfairhousing.org.

Impact
The reach and impact of the Connecticut Fair Housing Center's work continued to expand in 2018. We opened over 1,000 new cases for victims of housing discrimination and homeowners facing foreclosure. In our fair housing enforcement work, the staff continued to expand investigation and enforcement efforts into new communities. We performed nearly 200 fair housing tests to investigate fair housing complaints; treatment of people with disabilities when attempting to access homeless shelters; mortgage lending and home sales testing for discrimination against African-Americans; and other issues. In 2018, our foreclosure prevention team continued to file complaints against lenders and servicers who improperly foreclosed on individuals. New reports of foreclosure activity in early 2018 show that CT is still in the top five states in the nation when it comes to foreclosure rates. The foreclosure prevention team also continues to investigate systemic mortgage lending discrimination. As a result of their investigations, in the fall of 2018 the Center filed a lawsuit against Liberty Bank alleging that the bank practiced "redlining" or systematic discrimination in the way it offered (or declined to offer) mortgage and other financial services to communities and people of color. In 2018, the Center also continued its statewide education and outreach work to ensure that residents and service providers understand fair housing rights and obligations. We distributed thousands of our educational materials and provided trainings and presentations on the fair housing laws statewide, reaching over 5,000 people in 2018. In the greater New Haven region, with support from the Community Foundation for Greater New Haven, the Center began an investigation into whether discriminatory policies and practices are keeping families with children and people of color from accessing affordable and subsidized housing in areas of higher opportunity (outside of racially segregated areas). The Center is continuing this project into 2019.
Needs
At this time, the Center’s most pressing issue is that demand for our services continues to grow each year but our staff has not grown in the last several years. While the Center’s staff and Board of Directors have built a solid foundation for the sustainability of our organization in recent years, including establishing a substantial reserve fund to ensure we can remain open during any unanticipated funding gaps or cuts, we continue to seek new funding sources to diversify our revenue stream and are working to engage our Board in increased individual fundraising efforts. With the future of federal fair housing funding uncertain, funding from individuals and private foundations is becoming more critical than ever to ensuring that Connecticut will continue to have an independent nonprofit organization working to protect the fair housing rights of all residents. In 2019, we are feeling this need more than ever because HUD delayed releasing its funding announcement several months later than usual, meaning that funding the Center would usually expect in January or February of each year will not be received until at least June.

CEO Statement
Decades of research have proven that place matters. Where we live determines our access to quality schools, good jobs, healthcare, healthy food and outdoor space, and other opportunities. Unfortunately, discrimination - both at the individual and systemic levels - continues to prevent too many Connecticut residents from living where they choose. For twenty-five years, the Connecticut Fair Housing Center has worked to fight housing discrimination in all its forms and promote more integrated, inclusive communities of opportunity across the state. The Center is the only full-service nonprofit fair housing organization serving the entire state of Connecticut. We are also the only nonprofit in Connecticut providing no-cost legal services and representation to homeowners facing foreclosure. Through our twenty-five years of experience in this field, we have become the foremost experts on fair housing and fair lending issues in the state, and often lend this expertise to local officials (i.e., zoning & town development officials, local fair housing officers), State officials, housing providers, social service providers, real estate professionals, and others to help improve understanding of and compliance with the fair housing laws. We also educate thousands of Connecticut residents each year about their fair housing rights through trainings and workshops, participation in community events, and our unique, award-winning guides and publications. In recent years, the Center has successfully worked to diversify its funding stream so that the future of our work is not dependent on any single type of funding. We have also built up a healthy reserve fund to sustain us through difficult times. However, the Center’s staff, Board of Directors, and supporters are concerned about the future. The newly elected administration is dedicated to reducing the size of government. This may mean that our clients will lose housing vouchers, access to public housing, or other public benefits which allow them to remain in their homes. It may also mean that some of the Center’s funding sources will be reduced or eliminated at a time when our work is more important than ever. The Center stands ready to meet these challenges, but will need the help of you, our supporters. As you read about our work and accomplishments, it is our hope that you will be inspired to join us in the fight for fair housing in Connecticut this year and beyond. Erin Kemple, Executive Director

Service Categories

Primary Organization Category
Civil Rights, Social Action, Advocacy / Civil Liberties

Secondary Organization Category
Housing, Shelter / Housing Support

Areas Served

State wide

While the Center serves the entire state of Connecticut, more than 25% of its work is concentrated in the communities in greater New Haven. Staff attorneys appear at the “Attorney for a Day” program for homeowners in foreclosure in New Haven Superior Court every week. In addition, the Center’s Executive Director served on the New Haven Affordable Housing Task Force in 2018. The Task Force met monthly and heard testimony from the public regarding the affordable housing needs of New Haven residents and others in the region. Finally, the Center recently settled a fair lending case filed against the Liberty Bank. As part of that settlement, Liberty Bank agreed to increase its lending in low and moderate income neighborhoods of color. The Center’s staff will be working with New Haven leaders and residents to ensure that people buying homes in New Haven and the surrounding communities have access to the capital they need.
Programs

Fair Housing Enforcement

Description
Free investigative and legal services (including representation if needed) to Connecticut residents who believe they have experienced housing discrimination. We investigate housing discrimination claims and, if meritorious, intervene through both legal and non-legal means with the ultimate goal of opening up access to housing for members of the protected classes. (The "protected classes" under federal and State fair housing laws are race, color, national origin, sex, ancestry, religion, family status or presence of children, mental or physical disability, marital status, age, sexual orientation, legal source of income (i.e. section 8), gender identity or expression). In addition to assisting individuals in enforcing their fair housing rights, the Center also conducts systemic investigations and research to assess levels of housing discrimination in Connecticut's rental, lending, real estate, and insurance markets. These investigations enable us to uncover and challenge systemic policies and practices that have a discriminatory impact on Connecticut's protected classes as a whole.

Budget
$0.00

Category
Crime & Legal, General/Other / Housing Discrimination

Population Served
General/Unspecified / Poor, Economically Disadvantaged, Indigent

Program is linked to organization’s mission and strategy
Yes

Foreclosure Prevention

Description
Since the housing crisis of 2008 revealed that people and communities of color were disproportionately impacted by the foreclosure crisis and unfair lending and mortgage servicing practices, the Center made foreclosure prevention a part of its mission. We provide no-cost legal assistance and representation to homeowners facing foreclosure across Connecticut. We also host foreclosure prevention clinics across the state, staff "attorney for a day" tables at courthouses to provide brief advice and counseling to homeowners, and publish a self-representation guide for people facing foreclosure in order to empower homeowners with a better understanding of their rights during the foreclosure process so that they can successfully represent themselves when possible.

Budget
$0.00

Category
Crime & Legal, General/Other / Legal Services

Population Served
Adults / /

Program is linked to organization’s mission and strategy
Yes
**Education & Outreach**

**Description**
The Center provides statewide education and outreach on the fair housing laws to educate residents, municipal leaders, housing providers, and policymakers about fair housing rights and responsibilities. Research shows that the vast majority of people who experience housing discrimination do not report it, often because of a lack of understanding of either fair housing rights or where to turn for help. In addition, our own experience has shown that there remains a great deal of misunderstanding among housing providers, landlords, zoning and development officials, and other key stakeholders about the fair housing laws, the history of housing discrimination, and related issues. By educating residents as well as housing stakeholders, we are working to increase understanding of fair housing rights and compliance with the fair housing laws.

**Budget**
$0.00

**Category**
Civil Rights, Social Action & Advocacy, General/Other / Civil Rights

**Population Served**
General/Unspecified / /

**Program is linked to organization’s mission and strategy**
Yes

**Short Term Success**
In 2016, we trained over 1,400 people on the fair housing laws, reached more than 4,000 Connecticut residents at fairs, festivals, conferences, and other events throughout the state, and distributed nearly 10,000 of our educational guides, brochures and other publications.
Leadership & Staff

CEO/Executive Director

Erin Kemple

Term Start
Feb 2003

Email
erin@ctfairhousing.org

Experience
Erin Kemple has worked to protect the rights of people of color and low-income communities for nearly three decades. In 1985, she was admitted to legal practice in Massachusetts, where she specialized in representing low income individuals and families with housing and benefits complaints. She spent 14 years as founder, legal director and executive director of the Housing Discrimination Project, a private fair housing organization serving all of central and western Massachusetts. Since 2003, Ms. Kemple has served as Executive Director of the Connecticut Fair Housing Center. While at the Center, she has advised state and local officials regarding the implementation of fair housing plans to overcome those impediments. Ms. Kemple is a graduate of Suffolk University Law School and the College of the Holy Cross.

Staff

Number of Full Time Staff 14
Number of Part Time Staff 1
Number of Volunteers 15
Staff Retention Rate 93%

Staff Demographics - Ethnicity

African American/Black 0
Asian American/Pacific Islander 0
Caucasian 11
Hispanic/Latino 3
Native American/American Indian 0
Other 1 Middle Eastern

Staff Demographics - Gender

Male 5
Female 10
Unspecified 0

Plans & Policies

Organization has a Fundraising Plan? Under Development
Organization has a Strategic Plan? Yes
Date Strategic Plan Adopted Jan 2014
<table>
<thead>
<tr>
<th>Policy</th>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td>Management Succession Plan?</td>
<td>Under Development</td>
</tr>
<tr>
<td>Organization Policy and Procedures</td>
<td>Yes</td>
</tr>
<tr>
<td>Nondiscrimination Policy</td>
<td>Yes</td>
</tr>
<tr>
<td>Whistleblower Policy</td>
<td>Yes</td>
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<tr>
<td>Document Destruction Policy</td>
<td>Yes</td>
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**Formal Evaluations**

<table>
<thead>
<tr>
<th>Evaluation</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEO Formal Evaluation</td>
<td>Yes</td>
</tr>
<tr>
<td>CEO/Executive Formal Evaluation Frequency</td>
<td>Annually</td>
</tr>
<tr>
<td>Senior Management Formal Evaluation</td>
<td>Yes</td>
</tr>
<tr>
<td>Senior Management Formal Evaluation Frequency</td>
<td>Annually</td>
</tr>
<tr>
<td>Non Management Formal Evaluation</td>
<td>Yes</td>
</tr>
<tr>
<td>Non Management Formal Evaluation Frequency</td>
<td>Annually</td>
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Board & Governance

Board Chair
Christian  Sager

Company Affiliation
Travelers
Term
June 2017 to June 2019

Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jasmine Alcantara</td>
<td>JLA Group</td>
</tr>
<tr>
<td>Jon Bauer</td>
<td>University of Connecticut School of Law</td>
</tr>
<tr>
<td>Dr. William Clark</td>
<td>Strive</td>
</tr>
<tr>
<td>Anna Dumais</td>
<td>The Hartford</td>
</tr>
<tr>
<td>Nilda Havrilla</td>
<td>Connecticut Legal Services</td>
</tr>
<tr>
<td>Nancy Hronek</td>
<td>Greater Hartford Legal Aid</td>
</tr>
<tr>
<td>Ali Muhammad Husnain</td>
<td>Aetna</td>
</tr>
<tr>
<td>Barris Malcolm</td>
<td>University of Connecticut School of Social Work</td>
</tr>
<tr>
<td>Andraya Pulaski</td>
<td>Day Pitney, LLP</td>
</tr>
<tr>
<td>Abena Sarpong</td>
<td>Aetna</td>
</tr>
<tr>
<td>Earl Stallings</td>
<td>Merrill Lynch, Pierce, Fenner, &amp; Smith, Inc.</td>
</tr>
<tr>
<td>Shelley White</td>
<td>New Haven Legal Assistance</td>
</tr>
</tbody>
</table>

Board Demographics - Ethnicity

- **African American/Black**: 4
- **Asian American/Pacific Islander**: 2
- **Caucasian**: 6
- **Hispanic/Latino**: 1
- **Native American/American Indian**: 0
- **Other**: 0 0

Board Demographics - Gender

- **Male**: 6
- **Female**: 7
- **Unspecified**: 0

Governance

- **Board Term Lengths**: 2
- **Board Term Limits**: 3
Number of Full Board Meetings Annually 6
Written Board Selection Criteria Yes
Written Conflict of Interest Policy Yes
Percentage Making Monetary Contributions 100%
Percentage Making In-Kind Contributions 100%
Constituency Includes Client Representation No

Standing Committees

Development / Fund Development / Fund Raising / Grant Writing / Major Gifts
Executive
Finance
Board Development / Board Orientation

CEO Comments

Many people are surprised to hear that housing discrimination continues to affect where people live. While it is true that few people looking for housing are told they cannot have an apartment because of their race or national origin, more subtle forms of housing discrimination continue to affect many Connecticut residents. Whether it’s a landlord who wants a picture of the tenant before she will consider them or a bank that does not lend in neighborhoods of color, housing discrimination exists in Connecticut. As the result of housing discrimination, many families cannot access neighborhoods where their families live or where the schools are high performing. Urban neighborhoods are starved of capital resulting in blight and displacement. The reason many people believe that housing discrimination no longer exists is because they do not experience it themselves or they do not know what housing discrimination looks like. And while some people will never experience race or national origin discrimination, nearly everyone could be affected by disability discrimination. People without disabilities may experience discrimination as they grow older and frailer. Families may need housing that accommodates a child with a disability. More than 50% of people who call the Center every year have experienced discrimination based on disability. The result is that adults are confined to nursing homes with care they do not want or need at great expense to the State or children are unable to become independent because they are confined to a home they cannot navigate on their own. In 2019, the Center will be celebrating its 25th anniversary. Our work is no less urgent or important today than when we were founded 25 years ago. Thank you for taking the time to read our profile and learn about the work of the Center. Without educated donors and funders, our work cannot continue.
Financials

Fiscal Year Start
Jan 01 2019

Fiscal Year End
Dec 31 2019

Projected Revenue
$1,637,840.00

Projected Expenses
$1,975,816.00

Detailed Financials

Prior Three Years Total Revenue and Expense Totals Chart

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Revenue</td>
<td>$2,140,556</td>
<td>$2,044,582</td>
<td>$1,950,363</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$1,865,441</td>
<td>$1,794,823</td>
<td>$1,787,368</td>
</tr>
</tbody>
</table>

Prior Three Years Assets and Liabilities Chart

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$1,758,603</td>
<td>$1,440,566</td>
<td>$1,167,285</td>
</tr>
<tr>
<td>Current Assets</td>
<td>$1,040,809</td>
<td>$1,012,770</td>
<td>$753,933</td>
</tr>
<tr>
<td>Long-Term Liabilities</td>
<td>$9,950</td>
<td>$106,234</td>
<td>--</td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>$259,452</td>
<td>$167,220</td>
<td>$276,530</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>$1,489,201</td>
<td>$1,167,112</td>
<td>$890,755</td>
</tr>
</tbody>
</table>

Prior Three Years Top Three Funding Sources

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Funding Source &amp; Dollar Amount</td>
<td>US Department of Housing and Urban Development $778,379</td>
<td>US Dept. of Housing and Urban Development $846,666</td>
<td>US Dept. of Housing and Urban Development $450,000</td>
</tr>
<tr>
<td>Second Highest Funding Source &amp; Dollar Amount</td>
<td>Department of Housing $684,856</td>
<td>Connecticut Dept. of Housing $670,000</td>
<td>Connecticut Dept. of Housing $670,000</td>
</tr>
</tbody>
</table>

Solvency

Short Term Solvency

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Ratio: Current Assets/Current Liabilities</td>
<td>4.01</td>
<td>6.06</td>
<td>2.73</td>
</tr>
</tbody>
</table>

Long Term Solvency

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Liabilities/Total Assets</td>
<td>1%</td>
<td>7%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Capital Campaign

Currently in a Capital Campaign?
No
Comments

CEO Comments
For fiscal year 2019, the Connecticut Fair Housing Center’s Board of Directors passed a budget with a $338,000 deficit. More than 80% of this budget shortfall resulted when the U.S. Department of Housing and Urban Development delayed its Notice of Funding Availability until November 2018 (the application is typically available in the summer of each year). At the time of our application for funding in December 2018, the Center faced the loss of approximately 5 months of funding. Since the government shutdown which lasted 35 days, HUD as indicated that funding announcements will be delayed past June 2019. Fortunately, the Board of Directors planned for such a shortfall beginning in 2015 when it created an operating reserve from unrestricted funds. Today, that reserve totals $1.4 million. As a result, the Board agreed that any budget shortfall for 2019 could be taken from the reserve. Even if the organization were unable to earn any unrestricted funds during this fiscal year - which it does not anticipate to be the case - the Center would still have more than 8 months of operating funds in its reserve account. In addition to using funds from its reserve, the Center is actively seeking new sources of funding. The Center has applied for funding from numerous local, state, and national foundations as well as from the cities and towns we serve. Our goal is to ensure that a deficit like the one we are facing this year never occurs again.

Foundation Staff Comments
Financial information is input by Foundation staff directly from the organization’s IRS Form 990, audited financial statements or other financial documents approved by the nonprofit’s board. The Foundation has not audited the organization’s financial statements or tax filings, and makes no representations or warranties thereon. This profile has been read by Foundation staff and the organization has completed the fields required by The Community Foundation and updated their profile in the last year. To see if the organization has received a competitive grant from The Foundation then please go to Statement & Search Criteria Section of the profile.