

**Table 13
ACCOMPLISHMENTS RELATED TO SPECIFIC OBJECTIVES FOR
PEOPLE WITH DISABILITIES**

PRIORITY NEED CATEGORY: PEOPLE WITH DISABILITIES		
SPECIFIC OBJECTIVE	PROPOSED ACCOMPLISHMENTS YEAR ONE	ACTUAL ACCOMPLISHMENTS YEAR ONE
PWD-1	Ensure that 2% of new and rehabilitated affordable housing units, including those in public housing developments are barrier-free.	At the Dutch Point HOPE VI Project, Hartford Housing Authority acquired and remediated six off-site buildings for Rental Phase I and three off-site buildings for Rental Phase II; as a result, 73 units were underway to becoming barrier free in Year One. Rebuilding Together Inc. rehabilitated/completed 45 individual homeowners' (elderly and disabled) owner-occupied single unit dwellings to make them barrier free in Year One.
PWD-2	Provide supportive services, including vocational services that help 20 disabled maintain or regain their independence.	CDBG funds allocated to 4 projects valued at \$72,000. <ul style="list-style-type: none"> • Center City Churches- MANNA Senior Community Cafe; a program that service meals for the elderly and disabled, 7 days a week; \$25,000. • Connecticut Institute for the Blind-The Hartford Artisan's Center; which trains the blind to produce commercial art such as scarves and woven blankets; \$10,000. • Hartford Interval House-The Shelter Program, which is a shelter for abused women and their families; \$12,000. • Greater Hartford Association for Retarded Citizens-Capable Kids-Building Community Bridges Youth Program, which is a program for disabled youth; \$25,000.

**TABLE 14
ACCOMPLISHMENTS RELATED TO
PEOPLE WITH ALCOHOL AND OTHER DRUG ADDICTIONS**

PRIORITY NEED CATEGORY: PEOPLE WITH ALCOHOL AND OTHER DRUG ADDICTIONS		
SPECIFIC OBJECTIVE	PROPOSED ACCOMPLISHMENTS YEAR ONE	ACTUAL ACCOMPLISHMENTS YEAR ONE
ADA-1	Support four programs aimed at preventing and reducing drug use, coordinating with the City's new Community Policing Program.	Open Hearth-HOP Program graduates their first homeless persons, which was provided with their own home.

2. Describe the manner in which the recipient would change its program as a result of its experiences.

The experiences of the City of Hartford and Grants Management Division in working with the community, and all partnering agencies, have been both rewarding and positive. Through the HUD approved Citizen Participation Plan, as well as the continued collaboration with local, state, and regional agencies, Hartford's residents have gained profusely and had improved quality of life. The City would not change its program as a result of its experience but only wish more funds were available to support the low- and moderate-income Hartford residents who are most in need.

3. Affirmatively Furthering Fair Housing:

- a. Provide a summary of impediments to fair housing choice.
- b. Identify actions taken to overcome effects of impediments identified.

The City of Hartford is committed to affirmatively furthering fair housing choice for all of its residents. The Five-Year (July 1, 2005 – June 30, 2010) Analysis of Impediments to Fair Housing Choice Report provided a comprehensive review of the efforts made by City, State and Federal departments and agencies as well as by private non-profit agencies to address policies and practices affecting the location, availability and accessibility of housing. The Report also included an assessment of conditions, both public and private, affecting fair housing choice and made recommendations to address identified impediments.

The purpose of this report is to provide an update of the actions that have been taken by both the City and agencies serving Hartford residents to address and/or correct impediments to fair housing choice. It should be noted that many of the recommendations made in the Five-Year Plan called for action by the City's Office of Human Relations (OHR), specifically the Fair Housing Officer. It was recommended in the Five-Year Plan that the Fair Housing Officer become a full-time position and assumes the responsibility for implementing many of the initiatives described in the Five-Year Plan. However, because of a lack of funding, the Fair Housing Officer position remained part-time and was eventually eliminated due to a further reduction in funding. The OHR has identified additional funds and will hire a full-time Fair Housing Officer (FHO) during the first quarter of Year Two. The FHO will be involved in the implementation of several fair housing initiatives.

Despite the lack of funding and staffing, the OHR did address several of the recommendations included in the Five-Year Plan. They are described later in this report.

Fair Housing Information and Education

During 2005-2006, the agencies and organizations cited in the Five-Year Plan as addressing fair housing education and the enforcement of fair housing laws continued to do so. These include:

- The Hartford Office of Human Relations (OHR)
- The U.S. Department of Housing and Urban Development
- The Connecticut Commission on Human Rights and Opportunities
- The Housing Education Resource Center
- The Connecticut Fair Housing Center
- Legal Assistance Resource Center of CT
- Statewide Legal Services
- Greater Hartford Legal Aid
- Hartford Areas Rally Together
- Urban League of Greater Hartford
- Co-Opportunity, Inc.

These groups address fair housing in a variety of ways. Several conduct workshops, provide individual counseling and produce and distribute educational materials. Others also investigate complaints and provide legal assistance. Through CDBG and UDAG funding, the City supported fair housing related activities undertaken by several of these groups:

1. **Housing Education Resource Center** – provided housing counseling to 154 households on numerous housing topics including fair housing and housing discrimination. Services were provided to tenants, landlords and prospective homeowners. Fair housing education and predatory lending were key topics addressed in Tenant Education workshops provided to those entering rental subsidy programs. A major topic in landlord education and counseling was discrimination based on source of income.
2. **Co-Opportunity** – provided homeownership counseling to 22 clients interested in purchasing homes as part of the Mayor's Homeownership Initiative. In addition to financial and credit counseling, clients received information about fair housing and predatory lending.

3. **Hartford Areas Rally Together** – provided homeownership education classes to 143 individuals, also as part of the Mayor's Homeownership Initiative. Fair housing laws and predatory lending practices were part of the class curriculum.
4. **Urban League of Greater Hartford** – provided homeownership education classes to 142 people as part of the Mayor's Homeownership Initiative.

Housing Opportunities

The City continued to operate programs that increased housing opportunities through the development and preservation of affordable housing. Minority participation is a focus of all of these programs and those receiving funds for multi-family properties must, as a condition of their loan agreement, adhere to the City's Affirmative Marketing Policies and Procedures. During 2005-2006, 157 housing units were provided or preserved for lower-income households through the following programs:

1. **HouseHartford** – offers low-income homebuyers down payment and closing cost assistance as well as mortgages for the purchase of one to four family homes. Forty-six properties, containing 64 units, were purchased during 2005-2006.
2. **Homeownership Appraisal Gap Financing Program** – provides financial assistance for the new construction, or rehabilitation of vacant, deteriorated homes that must then be affordable to low income households. During 2005-2006, 21 properties, with 29 units, were created through this program.
3. **Housing Preservation Loan Fund (HPLF) Program**– provides low interest loans to encourage property owners to fix their properties. The program targets lower-income homeowners and during 2005-2006, 52 units in 31 properties were improved.
4. **HOME Investment Partnership Program** – provides funding for the creation of affordable housing for low-income households. During 2005-2006, 12 units were produced and construction/rehabilitation begun on an additional 123. This program limits the amount of rent that can be charged for units in multi-family buildings purchased through the program thereby ensuring they are affordable to lower income households.

Fair Housing Complaints

While several agencies serving Hartford provide information and education about Fair Housing and discriminatory practices, the enforcement of fair housing laws is the responsibility of the U.S. Department of Housing and Urban Development (HUD) and the Connecticut Commission on Human Rights and Opportunities (CHRO). The Connecticut Fair Housing Center (CFHC) investigates claims of housing discrimination and provides free legal assistance and representation to the victims of housing discrimination.

The Connecticut Fair Housing Center provided the following information about fair housing cases for the 2005-2006 year:

Total Cases Opened During Period: 226

Total Cases Opened for Hartford: 30

% of total: 13%

Breakdown of total:

ALLEGATION	TOTAL NUMBER FROM HARTFORD	% OF TOTAL	TOTAL COMPLAINTS RECEIVED FROM CT	% OF TOTAL CT COMPLAINTS RECEIVED FROM HARTFORD
Age	0	0	3	0%
Disability	7	23%	69	10%
Familial Status	2	7%	31	6%
Gender	2	7%	4	50%
Marital Status	0	0	1	0%
National Origin	1	3%	8	12%
Race	3	10%	28	11%
Religion	0	0	2	0%
Sexual Orientation	0	0	2	0%
Source of Income	11	37%	69	16%
Predatory Lending	4	13%	9	44%
TOTALS	30	100%	226	13%

TRENDS:

Fair Housing Trends: More than 13% of all of the calls received by the Center in FY2005-06 were from residents living in Hartford or were about housing providers whose principal place of business was Hartford. Yet the population of the city of Hartford represents only 3% of the total population served by the Center.

Race/National Origin Segregation: The number of calls received by the Center alleging race and national origin discrimination was very low. The Center is currently investigating to determine if the low number of calls is a function of the fact that there is no discrimination or a result of people not perceiving race and national origin discrimination.

Disability Discrimination: For the first time in its history, HUD received more complaints alleging discrimination based on disability than based upon race in 2005-06. Indeed, the Center received an increased number of calls from Hartford residents who are disabled.

Source of Income Discrimination: Source of income discrimination complaints accounted for 30% of the total complaints received during FY2005-06. Sixteen percent of those complaints came from the city of Hartford. Most affected by source of Income discrimination are those attempting to use Section 8, State Rental Assistance Program (RAP) vouchers and/or the state’s Security Deposit Guarantee Program.

Familial Status Discrimination: The city of Hartford continues to have problems with familial status discrimination. Many housing units are older and contain lead paint. While many landlords understand that they cannot rent housing to families with children if there is lead paint in the unit, most do not understand the requirements of the fair housing laws. As a result, the Center receives many calls from families alleging that they have been turned down for housing because there is lead paint in a unit.

Lending/Sales: People of color are being denied home purchase loans at a far higher rate than whites.

The **Connecticut Commission on Human Rights and Opportunities** also furnished information about complaints they received during 2005-2006 against respondents located in the city of Hartford and/or involving properties located in Hartford. They were as follows:

ALLEGATION	COMPLAINTS WITH RESPONDENTS LOCATED IN HARTFORD	COMPLAINTS INVOLVING HARTFORD PROPERTIES	TOTALS
Age			0
Ancestry		4	4
Disability	6	1	7
Familial Status	3	4	7
Gender			0
Marital Status	2		2
National Origin		6	6
Race	2	2	4
Religion	1	2	3
Sexual Orientation			0
Source of Income	3	2	5
TOTALS	17	21	38

It should be noted that some complainants alleged more than one type of discrimination in the complaint.

By the end of the FY2005-06, 16 cases were pending. Ten of these were continuing because CHRO had determined there was cause for the complaints. Investigations had not been completed for 6. Of the 22 cases that were closed; 8 had been dismissed or no cause had been found; 7 had been resolved due to pre-determination conciliation; 2 had been withdrawn due to a settlement between the parties; 4 had been withdrawn with no reason given and 1 was being heard in Superior Court.

Initiatives to Combat Discrimination/Promote Fair Housing

The City of Hartford and agencies and organizations serving Hartford residents have undertaken efforts to address fair housing and housing discrimination.

Housing Mobility

The **Housing Education Resource Center** continued to operate its North Central Mobility Program. Housing search assistance, with a strong emphasis on mobility, and other support services are provided to State Section 8, RAP and T-RAP voucher holders. The program stresses equal housing opportunity and choice through specialized services and training. Services prepare clients in all aspects of obtaining and retaining housing in lower-poverty areas within Hartford and the communities of North Central Connecticut. Services include:

- Required Tenant Education Classes on such topics as Fair Housing, Money Management & Budgeting, Landlord/Tenant Relations, Communication Skills, Maintenance Skills, etc.
- Resource and information materials on area communities and housing opportunities
- Housing search assistance and apartment viewing
- Landlord outreach, education and recruitment
- Lease and security deposit negotiation assistance
- Literature and referrals addressing family needs and interests
- Follow-up services

During the Tenant Education Classes and individual counseling sessions, particular attention is given to ensuring clients understand source of income discrimination. Clients are cautioned against beginning a conversation with a prospective landlord with the question "Do you take Section

8/RAP/T-RAP?" Counselors also inform landlords that they cannot refuse to rent to program participants solely because they are receiving a rent subsidy, nor can they refuse to accept the State Security Deposit Guarantee. In many instances landlords who are unfamiliar with the subsidy programs are not aware that source of income includes rental subsidies and/or the guarantee.

The NCMP is funded through the State Department of Social Services and targeted clients are those who receive their subsidies through State programs. Although both the Hartford Housing Authority and Imagineers, the City's Section 8 administrator, do inform participants of City-based Section 8 programs of their mobility options, neither has a formalized mobility program nor those receiving subsidies through the City are not eligible for the NCMP.

Hartford residents account for 52% of those served through the NCMP. The program has helped 62% of its clients relocate from high- to low-poverty neighborhoods and an additional 5% relocate to neighborhoods with poverty rates 10 points or more lower than where they were previously living.

The NCMP also addresses racial, ethnic and economic segregation by helping clients explore, and relocate to, neighboring communities that, in many instances, are lacking diversity in those areas. Since the program began operating in 2002, clients have leased units in 84 census tracts within 19 area towns.

"Don't Borrow Trouble"

In the fall of 2005, the **Connecticut Fair Housing Center** launched a new program addressing predatory lending; a discriminatory practice that affects fair housing choice and that can result in families losing their homes through foreclosure. "Don't Borrow Trouble" is a statewide outreach and education campaign to combat predatory lending and is operated in partnership with several agencies serving Hartford residents. The Housing Education Resource Center, Co-Opportunity and the Urban League of Greater Hartford are all participating in this program.

Those who suspect they may be targets of predatory lending schemes, or are not certain that loan terms being offered are fair or legal, can contact one of the participating agencies and receive counseling, education and advice about lending policies and practices. The Connecticut Fair Housing Center provides legal support and representation to those who have been victimized by such practices.

While FY2005-06 was devoted to preparatory and outreach activities, the program will be in full operation by the summer of 2006. In addition to ensuring that the public is aware of the program, the Connecticut Fair Housing Center will be working to increase municipal participation. "Don't Borrow Trouble" is supported by Freddie Mac, the State Treasurer's Office, the State Banking Department, the State Attorney General and numerous lending and real estate professionals.

Fair Housing Activities – Connecticut Fair Housing Center

The following fair housing activities occurred in FY 2005-06:

- The Connecticut Fair Housing Center undertook systemic testing of real estate agents in part to determine possible reasons complaints of racial and national origin discrimination are low. While the results are still being analyzed, it is clear that people of color are being steered to areas that are majority minority, even when they ask to see houses in majority white areas and are qualified to buy such houses. This systemic testing project is ongoing and more conclusive results should be available in the next 12 months.
- The CFHC is also investigating issues relative to disability discrimination. Through trainings provided by the CFHC to various groups of housing professionals, the Center has learned that there is wide misunderstanding of the legal requirements regarding discrimination against people who are disabled and massive non-compliance with the law. In addition, in meetings the Center has had with supportive housing providers for the disabled, these groups reported that they have

had difficulty providing supportive housing in Hartford due to zoning restrictions. Although the affected groups have indicated they will try to work with the City to address the relevant zoning restrictions, the Center provided assistance and support if asked.

- The CFHC has a complaint pending against the Hartford Housing Authority, which they contend has restricted access by families with children to a large housing complex because of lead paint in the units.

City of Hartford Actions/Activities

Barrier-Free Housing

In addition to promoting barrier-free privately owned housing through its housing rehabilitation and construction-financing programs, the City has also addressed accessible public housing. During 2005-2006, work began to create 73 barrier-free units as part of the Dutch Point HOPE VI Project. The City is committed to ensure that a percentage of all rehabilitated affordable housing units, including those in public housing developments, are barrier free.

The City also provided funding support to Rebuilding Together Hartford, which is a nonprofit volunteer organization dedicated to helping low-income homeowners through home renovation and repair. In 2005-2006, this group rehabilitated 45 units to make them barrier free.

Accomplishments of the **Office of Human Relations (OHR)** include the following:

- Redesigned and expanded its website to include a wealth of information about fair housing. Links were added to numerous agencies and organizations that provide education and counseling about fair housing issues; investigate fair housing complaints; provide legal assistance to those who believe they are victims of discrimination, and enforcement agencies. The website also includes links to city commissions, which the OHR staffs, that address non-housing forms of discrimination including employment, gender-based, disabilities and sexual orientation.
- As recommended in the Five-Year Plan, the website now also includes descriptions of Fair Housing cases, which provide examples of discriminatory actions and/or policies, and settlement awards. The cited complaints are based on a variety of issues including discrimination based on religion, national origin, race, sex and disability.
- Also added to the website, as recommended, were examples of accommodations needed to accommodate physically disabled individuals.
- Produced and distributed a booklet entitled "A Guide to Fair Housing". This publication is available in both English and Spanish and it is accessible through the OHR website.
- Completed the development of a publication on Affirmative Marketing Plans. This will also be made available through the website.
- Began researching best practices for incorporation in a city Fair Housing Ordinance, which is currently being developed.
- Continued working to develop a uniform system to collect information regarding inquiries and complaints regarding fair housing. This information is recorded and it is expected the uniform system will be in place during the 2006-2007 year.

The OHR also continued addressing several matters related to loan data and the reporting of information by city lenders.