



Moving Forward

Connecticut Renters' Guide

About Us

Our Mission: The Connecticut Fair Housing Center is a statewide nonprofit fair housing organization dedicated to ensuring that all people have equal access to housing opportunities in Connecticut.

What We Do: To accomplish its mission, the Center provides legal assistance and investigative services to Connecticut residents who believe they may have been the victim of housing discrimination; education and outreach on the fair housing laws; strategic planning and advice for cities and towns on fair housing compliance; advocacy for legislative changes that will make substantive improvements to laws that affect access to housing; and foreclosure prevention legal assistance.

Learn more about us and our work:

www.ctfairhousing.org

(860) 247-4400 or TTY (888) 247-4401

**Request a copy of our Moving Forward Guide
or learn more:**

(860) 856-5496

Moving@ctfairhousing.org

www.ctfairhousing.org/movingforward

You can find an electronic copy of this guide with clickable links by visiting our website.



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Executive Director's Introduction

This guide is designed to help you make a choice about where to live that makes sense for you and your family, guiding you through a process that asks you to think about what is important to you in your next home. For some people, leaving their current neighborhood is not an option because of the family and social support located there. For others, moving to a new city, town, or neighborhood represents an opportunity to gain better access to employment, schools, or a bigger apartment. Whatever you choose, the important thing is that your move gets you what you want in a new home.

Keep this guide with you throughout your housing search and after you move in to your new place. From moving in to moving out, the guide will answer a lot of the questions you may have.

Good luck finding the home you want in the location you choose. And do not hesitate to call us if you experience housing discrimination along the way.

Erin Kemple

Erin Kemple



Using This Guide

This guide is designed to help you go through the moving process, plan ahead, learn about resources, and stay organized as you look for housing. Most importantly, this guide will help you learn your **fair housing rights** and give you tools to help you if you are a victim of discrimination.

Throughout the guide, you will find information about different topics, and within each section there will be red boxes labeled Fair Housing Tips. These tips will highlight important information that can help you if you are a victim of discrimination and need legal assistance.



You will also find **General Tips** that may help you during the search and application process, or while you are renting. These tips will help you if you need assistance with other housing issues, like reporting housing repairs to the health department or getting your full security deposit back. This information will be highlighted in green boxes.



Ideally, these tips, and this guide as a whole, will help you protect your rights from the very beginning of your housing search to the very end of your move out process.

We have also included **Forms** to help you stay organized during your move. *You can find more of these forms in the back of the guide.* If you need more in the future, you can download them from our website: **www.ctfairhousing.org/movingresources**

Good luck on your search!

Disclaimer: We have tried to include links to resources that might help you in your move. The Connecticut Fair Housing Center DOES NOT OWN OR MANAGE all of the resources available in this guide. If any links are outdated or no longer working, you can find an original source in the section "Resources" and can contact them directly with your requests. The Connecticut Fair Housing Center does not endorse these sites.



Learning Your Fair Housing Rights

Where You Live Matters.

Fair housing means that every person has the right to choose for themselves where to live. Why is fair housing important? Where you live can affect every part of your life. It will help to determine which community you belong to, where you work, and where your children go to school. All of these things can have long-lasting effects on you and your family. If you are prevented from living in the neighborhood you choose because of discrimination, **this is a violation of your rights!**

Before we can help you protect your rights, let's explain what they are. Remember that you can always refer back to this section if you have any questions.

What is the Fair Housing Act?

In order to make sure that everyone has equal access to housing, the United States passed the Fair Housing Act of 1968. It is a federal law that prohibits discrimination concerning the rental, sale, or financing of housing because you are a member of a **protected class**. The Federal law prohibits discrimination because of a person's:

- **Race**
- **Color**
- **National Origin:** whether or not you were born in the United States
- **Sex (Gender):** whether you are male, female, or gender non-conforming
- **Disability:** mental or physical
- **Religion**
- **Children or Familial Status:** whether or not you have children in your household



FAIR HOUSING TIP:

A “protected class” is a group of people who share a characteristic that makes it more likely that they may be the victim of discrimination.

In addition, the state of Connecticut also recognizes the following as protected classes:

- **Ancestry:** wherever your parents or ancestors are from
- **Marital Status:** whether or not you are married
- **Age**
- **Sexual Orientation:** having a preference for heterosexuality, homosexuality, bisexuality or being asexual
- **Lawful Source of Income:** whether you have financial assistance in the form of Section 8, Rental Assistance Program, Security Deposit Guarantee, etc.
- **Gender Identity and Gender Expression:** whether your gender expression/identity matches your assigned gender at birth

A potential landlord cannot deny you housing because you are a member of one or more of the protected classes. Additionally, fair housing laws protect you from being treated differently from other tenants. If you already have housing, these laws can help you keep your housing if you are being evicted for being a member of any of these protected classes.



FAIR HOUSING TIP:

These laws do not cover all property; some properties are exempt. Under Connecticut statutes, the exemption applies to two-unit owner-occupied buildings or owner-occupied rooming houses. The exemptions are complicated and it is always best to call the Connecticut Fair Housing Center if you are uncertain whether a property is covered. Call us at (888) 247-4401.

What Does Discrimination Look Like?

Sometimes discrimination can be easy to recognize, but other times it can be more difficult to know if you are the victim of discrimination or simply not qualified. Here are some examples of what discrimination can look like:

Misrepresenting the availability of housing: A landlord, owner, or real estate agent tells you, because he knows or believes that you are a member of a protected class, that the apartment, house, or condominium is not available, when in fact it is available.



FAIR HOUSING TIP:
If you feel this has happened to you, you can have a friend call from a different number to ask if the rental home is available and see if they are given a different response. If you find out that you were lied to, you can file a complaint. Call us at (888) 247-4401!

Refusals to rent or sell: A landlord or real estate professional refuses to rent or sell to you because you are a member of one of the protected classes listed in the section “*What is the Fair Housing Act?*”

This can sometimes be a blunt statement, such as “We do not rent to families with children” or “We do not rent to Asians.”

Discrimination in terms and conditions: You are given different terms or rules than others because you are a member of one of the protected classes.

For example, a landlord requires higher security deposits from black people than white people.

Discriminatory advertising: Any written statement in a newspaper or oral statement that indicates preferences or limitations for certain people. This includes any ad or brochure that is created by the owner of the property.

Some of the examples you might see include ads that say “No Section 8” or “No families with children.”



FAIR HOUSING TIP:
When you see discriminatory advertisements in newspapers, keep them or make copies. If the ad is online, you should take a screen shot or photo on your phone or computer. Craigslist ads and other on-line ads are often taken down quickly, so it would be best to have a copy you can access at any time. Please report these advertisements to the Connecticut Fair Housing Center at moving@ctfairhousing.org.

Use of threats, intimidation, or coercion: Someone attempts to prevent you from renting or buying a home in a neighborhood by suggesting that you will not be safe, that neighbors may not want you to move in, or that you may feel “more comfortable” in another neighborhood.

Discrimination with a smile: Sometimes a statement is made that sounds like the landlord, owner or real estate agent is trying to help or protect you. Perhaps you are told that families with children are only allowed to live on the first floor to avoid accidents on the stairs or to be closer to the playground in the courtyard.

It might sound like they are doing you a favor, but the moment they restrict your choices due to your membership in a protected class they are *violating your rights*.

If you feel that any of these things has happened to you, you can report it:

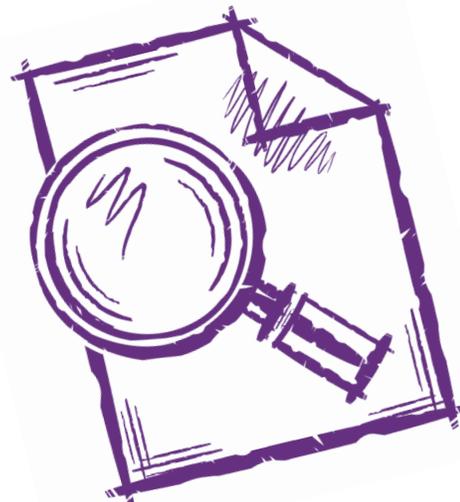
**www.ctfairhousing.org/report-housing-discrimination
(860) 247-4400, (888) 247-4401**

We may be able to investigate and offer free legal advice.

The information above is an overview of your fair housing rights and will help you recognize some of the most common forms of housing discrimination. There will be more information on these topics in the section “**More Fair Housing Rights**” as well as throughout this guide in the form of **Fair Housing Tips**.

If you have additional questions, please check the “**Frequently Asked Questions**” section of this guide or our website. If you still cannot find the answer to your questions about housing rights and discrimination, please contact us.

**If you would like to learn more about the Fair Housing Act, think about scheduling a fair housing training:
www.ctfairhousing.org/trainings/**





Prioritizing Your Needs

Getting Started

Now that you have the basics on your fair housing rights, it's time to focus on your move. Moving into a new place often signals the beginning of a new phase in life. Whether you are starting a new job, losing a job or source of income, moving to be closer to family, going through an eviction, looking for a good school for your kids, or trying to get back on your feet after a tough time, moving can be an overwhelming process.

This guide will give you information and tools to help you figure out where you want to live and help you understand the options you have.

Before you start looking for housing, it will be helpful to ask yourself some questions:

What type of housing do I want?
Where is my support system? Where do I want to live?
Do I want a house or an apartment? How many bedrooms do I want?
Do I want to stay in my current town?
How much can I pay? Do I want to move to a different city?
Do any of my relatives live nearby? Do I want to live closer to work?

All of these questions are important. Some will be easy to answer; some might not be as easy to figure out.

We have designed the **“Self-Assessment: What am I looking for?”** tool to help you figure out what your priorities are. Moving is about more than just finding the right building with the right amenities; it is about making sure that you feel comfortable and ready to succeed in your new home, wherever it may be. **Take a few moments to fill out the self-assessment in the back of this guide.**

Identifying and Organizing Your Priorities

The answers to your **self-assessment** should give you a better idea of the things that are most important to you and help you decide whether to explore moving to new locations. Now that you have those results, organize them using this checklist.

Sample Organizing Checklist:

Location, Basics, and Amenities (Organizing Checklist)		
Location	Basics	Expenses/Others
<input type="checkbox"/> Near work	<input type="checkbox"/> 2 bedrooms	<input type="checkbox"/> \$1,100 per month
<input type="checkbox"/> Next to bus stop	<input type="checkbox"/> Washer/dryer included	<input type="checkbox"/> \$500 security deposit
<input type="checkbox"/> In Glastonbury	<input type="checkbox"/> Wheelchair-accessible	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
Additional Notes		

<i>Close to grandma's house</i>		

<i>Short distance to the park</i>		

Copies of this **Organizing Checklist** can be found in the back of this guide in the **Forms** section.

If you have this list made and ready for each of your appointments, it will help you stay focused on getting the things that are really important to you. You can compare all of the places you see before you make a decision.





FAIR HOUSING TIP:

Your landlord cannot make you get a bigger apartment by requiring your children to have separate bedrooms or stating that your family needs more space. Decisions about how much space you need and can afford should be left to you. Most state and local rules about how many people can sleep in a bedroom or live in an apartment are fairly generous. If you've been denied an apartment because "your son and daughter can't share a bedroom" or "it's too small for your family," please call us at (888) 247-4401!

Do you have a disability?

Do you need to ask your landlord for a change in a rule or a change to your apartment?

Not All Disabilities Look Like This

Some examples: blindness, wheelchair, amputee



Some Disabilities Look Like This

Some examples: PTSD, diabetes, Alzheimers, asthma



Visit our website and make it happen! www.ctfairhousing.org/raletters



Exploring Your Options and Making a Choice

Exploring Locations: How to Learn About New Neighborhoods and New Towns

How do you decide WHERE to move? There are many reasons you might be considering switching neighborhoods, cities, or even states. The **self-assessment** you took earlier helped you identify and organize your priorities. It is important that you keep your priorities in mind to help ensure you live in a place that meets your needs.

First, decide if your current neighborhood/city meets all of the needs you checked on your list. Does it?

If the answer is yes, you may want to concentrate your efforts in finding an apartment in the area where you currently live. If the answer is no, you can begin to explore new areas.

You might already have a few places in mind that you wrote down on the self-assessment. If you don't, where do you start? What are the most important factors on your list?



FAIR HOUSING TIP:

Do you want to live on a second floor, but the landlord or leasing agent told you that families with children can only live on the first floor? This is illegal! You can choose to live in any apartment that is available in the complex. File a complaint with us by calling us at (888) 247-4401.

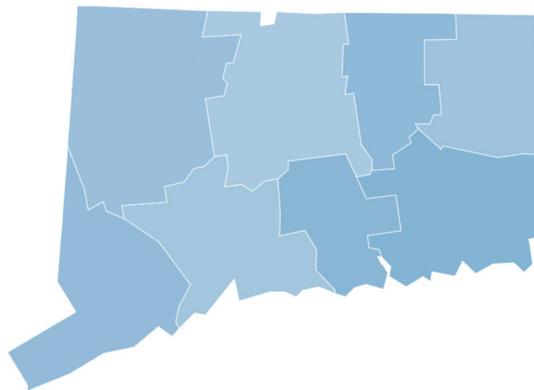
Use your **“Self-Assessment: What am I looking for?”** to help you analyze your priorities. Once you determine what is most important to you, you can start to look for communities that match your needs. Here are additional questions you may have about the areas you choose to explore.

What is the city like? *Is the housing affordable for me?*
Does it have good public transportation?
Does it have good schools? *Do I feel safe in the area?*
Are there places where I could find work?
Is it walkable? *Are there restaurants/entertainment?*
Is there a church I can go to? *Do I know anyone in the area?*
Are there parks or playgrounds to use?

There are many ways to find answers to these questions. You can research the areas you like and speak with friends and relatives who live in the area. Once you have narrowed down your choices, you can visit the neighborhood.

Each city in the state of Connecticut has a website with basic information. Below is a list of the counties in Connecticut. You can find lists of cities and towns in each county with links to local websites at these sites: www.ctfairhousing.org/cities and http://portal.ct.gov/cities_and_towns/

- Litchfield
- Windham
- Middlesex
- Hartford
- Fairfield
- New London
- Tolland
- New Haven



You can also access **town profiles** put together by the Connecticut Economic Resource Center (CERC). Each profile contains demographics, economics, education, government, housing/ real estate, labor force, and crime rate along with other information. To find out more, visit this website: www.cerc.com/TownProfiles

There is other information you will want to find out before you make a decision.

You can learn even more about the city and neighborhood you are considering by using free sites, including: www.city-data.com and www.bestplaces.net.

Compare multiple sites, talk to neighbors, and make time to visit the area in person. If possible visit during different times of the day to get a sense of the foot traffic and car traffic and see how comfortable and safe *you* feel in the area.

A very important part of this search is to think about what **support system** you will have in each neighborhood or area to help you get adjusted to your new home. Support systems can include friends, family, churches, other religious groups, neighborhood associations, or community centers where you might be able to find help when and if you need it.

There is a lot of information available and it can be easy to become overwhelmed. Stay focused by comparing the results from your *Self-Assessment* with the *Organizing Checklist* of the housing options you have seen. This will help ensure the rental home you choose meets your needs.

Types of Housing and Eligibility Requirements

Let's talk about types of housing and housing assistance programs. We will describe each in the chart on the next page. These are the broad categories of housing available. You can learn more about the types of housing that fall under each category by visiting:

www.socialserve.com/Types.html?ch=CT

General Housing Tips



FAIR HOUSING TIP:

In CT, a landlord cannot refuse to rent to you because you will pay a portion of the rent with a Section 8 or RAP voucher. If you have been turned away call us at (888) 247-4401!



FAIR HOUSING TIP:

In general, a landlord cannot tell you what size apartment you must have based on the size of your family. For example, if you have 4 kids, your landlord CANNOT tell you that you need to have a 4 bedroom apartment.

	What is it?	Where can I find it?	
<h2>Private Housing</h2>	<p>Private housing is property owned by an individual or a corporation. There is no government involvement.</p>	<p>You can find private housing ads in the newspapers, or searching sites like www.padmapper.com or www.craigslist.org.</p>	
<h2>Subsidized Housing</h2>	<h3>Public Housing</h3>	<p>Public Housing is rental housing for eligible low-income, moderate income, elderly and disabled people.</p>	<p>You can find a list of local Public Housing Authorities (PHAs) by clicking on the link.</p>
	<h3>Housing Vouchers</h3>	<p>Housing Vouchers pay part of the rent. There are different kinds of programs like Section 8 and the Rental Assistance Payment</p>	<p>You can find a list of agencies that have housing vouchers here: http://www.cthcvp.org/</p>
	<h3>Subsidized Apartments</h3>	<p>Housing that is owned by a private company or an individual but that has apartments that are rented to people who are low-income at rents below the market rate.</p>	<p>HUD releases a Blue Book that contains a list of Subsidized Housing. Check the Resource section to request it. You can also visit: www.lowincomehousing.us/CT.html</p>

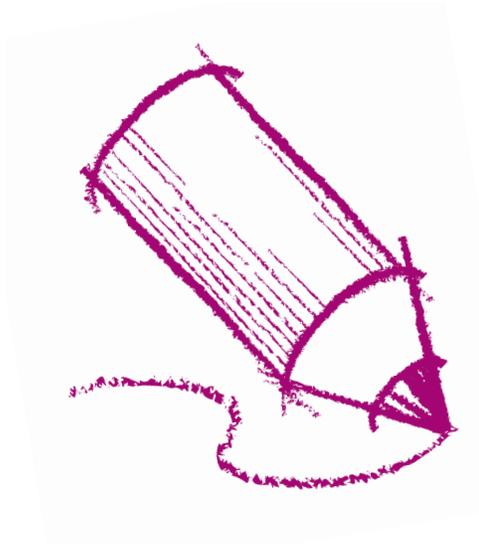
How much rent will I pay?	Do I qualify?	How do I apply?	How can I tell the difference?
<p>The landlord can set the rent to any level.</p>	<p>The application process for each private landlord can vary, but generally you should expect to receive an application and a list of requirements: Credit Check, Criminal Background Check, Income Verification, References from Former Landlord (if available)</p>	<p>To apply you must fill out the application and provide the information the landlord requests. Click here for basic landlord/tenant information.</p>	<p>If you pay the full amount of the rent asked by the landlord, this is private housing.</p>
<p>The amount of rent you pay will depend on the type of public housing you are in.</p> <ul style="list-style-type: none"> • Moderate income housing—your rent will be lower than the market rate • Low income housing—your rent will be about 30% of your monthly income • Elderly housing—your rent will be about 30% of your monthly income • Disabled housing—your rent will be about 30% of your monthly income 	<p>Eligibility requirements are determined by each Public Housing Authority based on:</p> <ul style="list-style-type: none"> • Your income • If you are low-income to moderate income, have a disability, or are a family • Citizenship status or eligible legal status. • Criminal background check. 	<p>You must submit a public housing application separately to each public housing authority where you wish to live. Public housing is in great demand, and has long waiting lists.</p>	<p>If you pay your rent to a public housing authority, like the Hartford Housing Authority, it is public housing.</p>
<p>The amount of rent the housing authority will pay the landlord is set by the housing authority. This amount is called the fair market rent or FMR. You will pay between 30–40% of your monthly income in rent.</p>			<p>If you are given a “voucher” by a PHA or a non-profit group and told to find your own apartment, you have a housing voucher.</p>
<p>The amount of rent you pay will depend on the type of subsidized housing:</p> <ul style="list-style-type: none"> • A place with a deep subsidy will require you to pay 30% of your monthly income for rent • A place with a shallow subsidy will require you to pay rent that is below the market rate. 			<p>If you pay your rent to a private landlord but the rent is less than the market rent, you are in subsidized housing.</p>

Subsidized Housing Tips

→ GENERAL TIP:
In CT, a landlord cannot ask you for more than 2 months' rent as a security deposit or, last month's rent and one month security deposit.

→ FAIR HOUSING TIP:
If you need help applying for housing because you do not speak English or because you have a disability, the Housing Authority should help you. If you ask and they don't help, call us at (888) 247-4401!

→ GENERAL TIP:
Ask if there are any preferences or priorities. Some Public Housing Authorities give priorities to people who are homeless or households paying more than 50% of their income for housing. A preference or priority puts your name closer to the top of the waiting list so make sure you ask about them to find out if you qualify for a preference or priority.



Housing Authority Tracking Chart

Don't forget to stay organized and inform each Public Housing Authority or low income housing provider when you move. It is important to keep your information current with each place that you applied.

→ GENERAL TIP:
 If you are applying to receive RAP or Section 8, you will likely have a long wait period and may be applying in several different places. If you move, you must notify all of the places where you applied of your move or you can be taken off the waiting list. In order to stay organized you can use the Tracking Chart below.

Housing Authority	Program	Phone Number	Waitlisted	Date Applied	Notified of Move	Date
Hartford Housing Authority	Section 8/RAP	(860) 723-8410	Yes	1/18/15	Yes/ Letter Sent	1/5/15
Berlin Housing Authority	Section 8	(860) 828-4500	Yes	1/21/15	Yes/ Called	1/25/15
Imagineers Inc.	Section 8	(860) 247-2318	Yes	1/20/16	NO	
Darien Housing Authority	Section 8/RAP	(860) 655-0866	Yes	1/21/15	Yes/ Letter Sent	1/25/15

Deciding How Much to Spend on Rent

Finding an apartment where you can afford the rent and utilities is one of the most important parts of securing a stable home. Take a look at your past rental history to get an idea of what you can afford and consider whether there have been any changes in your income (maybe you got a raise? lost a job? These things can impact what you can afford).

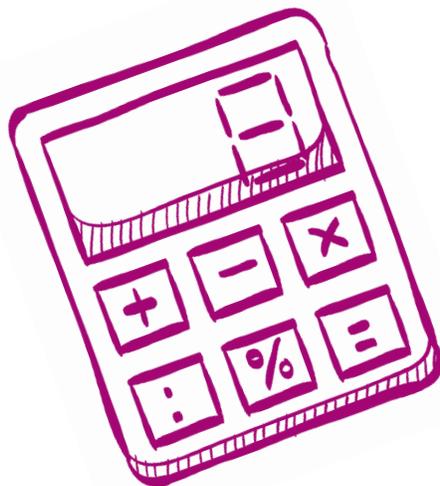
The general rule is that renters should pay *no more than 30%* of their monthly gross income (the amount you make before taxes are taken out) on rent. Depending on how much you earn and where you live, it can be hard to stay within that limit, but it is important to be realistic about how much you can afford to spend.

My Apartment Map has a tool you can use to determine how much you should be paying in rent: www.myapartmentmap.com/affordable_housing/calculator

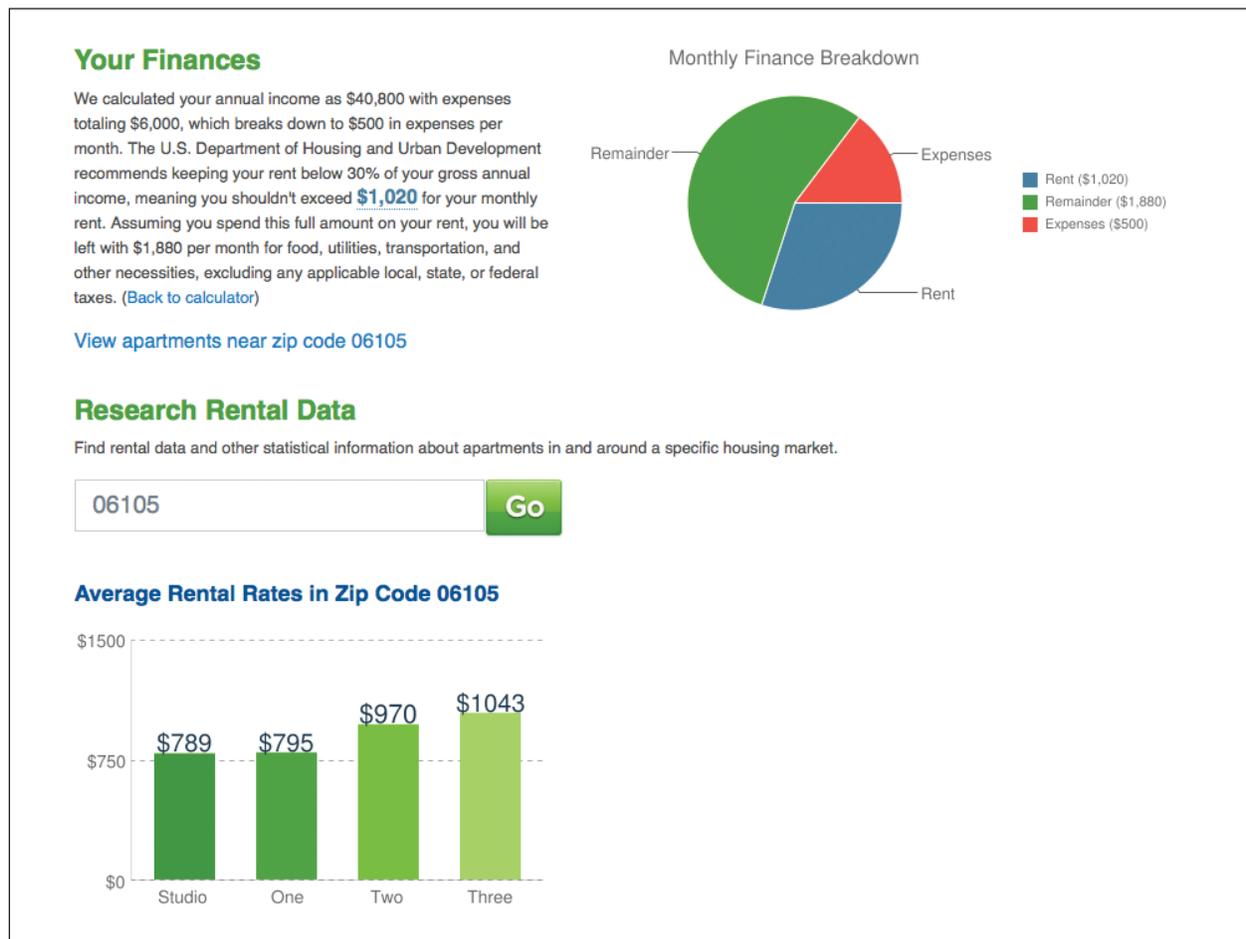
The affordability calculator that gives you guidelines on your spending. It will ask you for:

- **Income**
- **Expenses**
- **Desired Neighborhood** (Zip Code)

Once you have entered all of that information, it will calculate your maximum rent based on your neighborhood. Of course, these are just guidelines. You don't have to follow them, but they are worth considering. You can find other tools like this on various internet sites.



The Affordability Calculator will give you a graphic look at your finances:



Source: www.myapartment.com

You can use this information to help you make decisions about your budget. If the average rents in the area you want to live are too high, you will be given nearby zip codes with average rents so you can compare and explore them if you like.

→ FAIR HOUSING TIP:

If you are receiving a rent subsidy, voucher, disability check, or security deposit guarantee, you have rights and can't be denied housing because you "don't have a job." Lawful source of income is a protected class in CT. Call us if you have experienced discrimination because of your source of income! (888) 247-4401.

Keep in mind while you are making these decisions that you will likely have to pay for a security deposit that can be as high as two months' rent.

 **GENERAL TIP:**
In CT, a landlord cannot ask you for more than 2 months' rent as a security deposit or last month's rent and one month's security deposit.

Start saving money or thinking about the ways in which you can cover those costs. For eligible households, CT's **Security Deposit Guarantee Program** provides a guarantee to landlords of up to two month's rent instead of an actual payment. If you want to apply for a Security Deposit Guarantee, you can find out how on our website:

www.ctfairhousing.org/movingresources

 **FAIR HOUSING TIP:**
If you have been sexually harassed by a staff member of a housing provider when you have looked for housing you have protections under the Fair Housing Act. Call us! (888) 247-4401

Finding Housing in the Location You Want

Now you have an idea of what you can afford. If you have decided that you want to apply for Public Housing, a Housing Voucher, or other subsidized housing, you should submit an application at every Public Housing Authority and subsidized landlord that covers the area(s) where you want to live.

You can find contact information for many of Connecticut's Public Housing Authorities here:
www.hud.gov/offices/pih/pha/contacts/states/ct.cfm

Not all Public Housing Authorities are listed, but you can contact HUD directly for a complete list:

U.S. Department of Housing and Urban Development (HUD)
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455

If you have decided to look for private housing, whether you have a housing voucher or not, there are many places to look for apartments. Here are some websites where you can look for housing:

- CThousingsearch.org
- PadMapper.com
- Craigslist.com
- Apartmentguide.com
- ForRent.com
- www.lowincomehousing.us/CT.html

You can also find listings in the classified section of local newspapers and in other local weekly or monthly publications. HUD releases a “Blue Book” with affordable housing options. You can request it in writing at the address on the previous page, by phone, or by visiting this website: www.ctfairhousing.org/movingresources

Another option is to drive or walk through the neighborhood where you want to move. Local landlords often post “For Rent” signs on their buildings, but don’t post listings online or in the paper. Local businesses with community bulletin boards (town office buildings, libraries, grocery stores, cafes, laundromats, etc.) may also have information about available apartments.

 **FAIR HOUSING TIP:**
If you come across any discriminatory advertisement while you are looking for housing—for example, “We don’t rent to people with children.” or “We can’t accept Section 8.”—you can contact us. Please save the ad by printing it, copying it, or taking a photo! Discrimination is against the law! Call us at (888) 247-4401.

Comparing Apartments

Once you settle on a location, it is important that you compare apartments to make sure you find what is right for you. There are many ways to do this. You should be keeping track of the places you visit and take notes when you visit. This is a great time to use the **Organizing Checklist** to make sure that whatever places you are considering meet the needs you have outlined.

You can download other Apartment Checklists from various sites. Visit our website for a sample: www.ctfairhousing.org/movingresources

You can also use websites like **PadMapper.com** to help you find and store information. Pad Mapper is a free rental database you can use to look for housing.

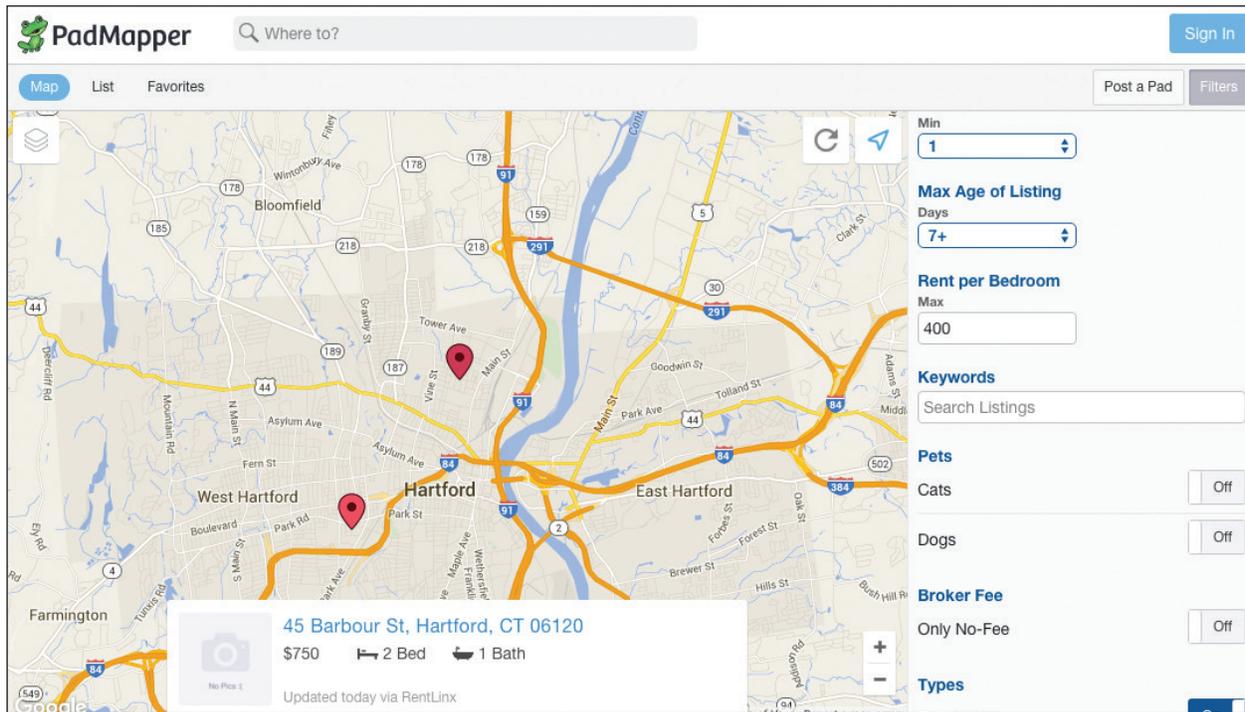


Figure 1: Pad Mapper Homepage
Source: www.padmapper.com

If you use Pad Mapper, the homepage (Figure 1) will prompt you to enter:

- **Location:** City, Address, OR Zip
- **Price range**
- **Number of bedrooms/bathrooms** (range)
- **Type of lease:** Full, Sublet, Rooms, or Vacation
- **Several other options:** Max age of listing, rent per bedroom, keywords, etc. (these are optional)

You should be as specific as possible with your needs and priorities to find the apartments that work for you and your family. You can add as many details as you like. Once you have filled out the options you want, all of the current listings that match your preferences will appear as little red balloons on a map.

If you would like to be notified anytime a new apartment is available that meets your guidelines, you can sign up for **email alerts**.

You can click on the each balloon to see basic details of that listing (Figure 2), including the size of the apartment, the price, pictures (if any), and phone number to contact agent. You can also check if it is still available by clicking “Check availability.” By clicking on “More Info”, you can see additional details like a Street View (Figure 4) or a Walk Score (this tells you how easily you can get to things like schools and grocery stores on foot).

➔

GENERAL TIP:

The section “You might also like...” at the bottom of the listing can help you find more listings that are similar to what you are looking for.

Under the tab labeled “Map”, you can get directions and it will direct you to Google Maps to get an estimated travel time by car, bus, bike, and on foot to each. This will show you how long it will take you to travel from the apartment to your workplace, child’s daycare or school, or any other place that you visit often.

You can also look at the “Walk Score” (Figure 3) to find out how easy (or difficult) it would be to walk to grocery stores, parks, schools, shopping, and other places.

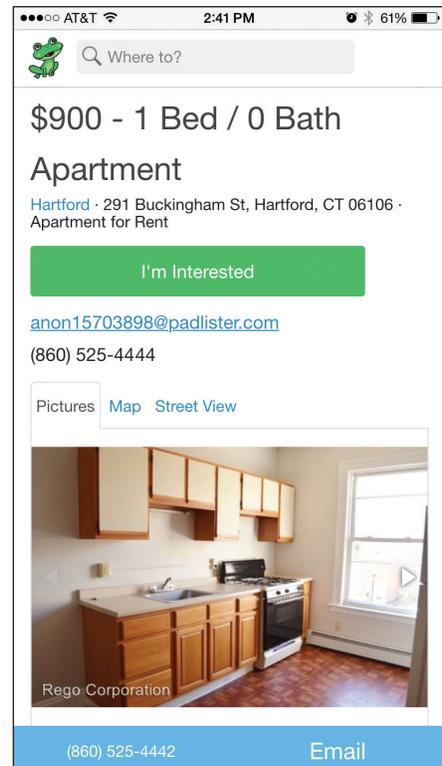


Figure 2: Details
Source: www.padmapper.com

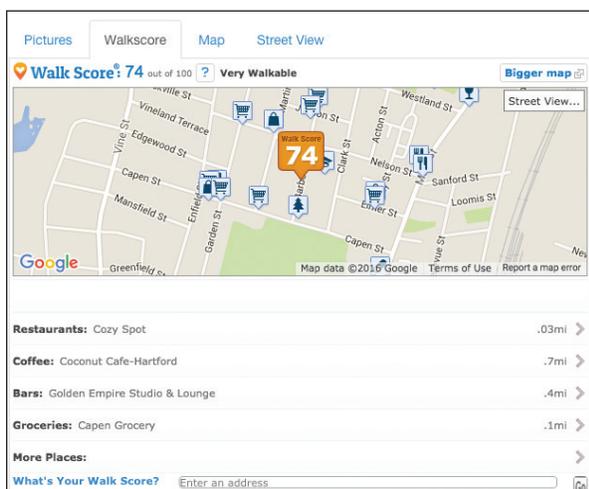


Figure 3: Walkscore
Source: www.padmapper.com



Figure 4: Street View
Source: www.padmapper.com

You don't have to use Pad Mapper to compare apartments. You can visit each place you are contemplating and write down the information on your **Organizing Checklist**.

 **FAIR HOUSING TIP:**
If you see any advertisements with phrases like “Looking for responsible adults to enjoy home,” “Prefer quiet, respectful professional,” “Looking for 1–2 quiet adults,” “Prefer clean Christian,” “English speaking only please,” or “PERFECT FOR 2 ADULTS... seeking a maximum of 2 tenants” please save the ad and contact us at (888) 247-4401.

Making Appointments and Visiting Apartments

Now that you have done research on various neighborhoods and looked at rentals that might work for you, the next step is making appointments to visit in person and apply. There are two important things to remember when setting up appointments.

First, even if you are sure of where you want to be, it is a good idea to look at several places before making a decision. This will help you better understand your options and help you find a backup if your first choice doesn't work out.

Second, it is very important to keep track of all the calls you make and emails you send as you try to set up appointments. You might call as many as 10 or 20 places before you decide where to visit. Keep all of this information organized by using the forms provided in this guide. By keeping yourself organized, you can be sure to keep track of all important information, including when the appointments are scheduled, how soon the apartments will be available, the rent, the amounts of security deposit required, and any other important details.

Keeping track of this information will also help protect your fair housing rights if you experience discrimination. You can find more **Contact Sheets** at the back of this guide.

 **GENERAL TIP:**
Try to call at least three places in the same area to check and compare prices in the neighborhood.

 **FAIR HOUSING TIP:**
You should write down all of the information you can about each call you make to set up an appointment. Look at the “Sample Contact Form” for an example of how to stay organized.

Sample Contact Sheet:

Community Name/Address:	
<i>The Meadows Apartments: 1115 Ideal Lane Dreamy, CT 06105</i>	
Contact: <i>Josh Mason</i>	Phone Number: <i>(860) 555-5555</i>
Title: <i>Leasing Agent</i>	Price Quoted: <i>\$1,000 per month</i>
Time Called: <i>Tuesday at 11 am</i>	Appointment: <i>May 5 at 1 pm</i>
Date Available: <i>June 20</i>	Security Deposit: <i>2 months' rent</i>
Denial Date: <i>June 10</i>	Reason Given: <i>Bad Credit</i>
Name of person who denied you: <i>James Claude</i>	
Additional Notes: <i>Josh asked me if I was employed or received Section 8.</i>	



FAIR HOUSING TIP:

When you visit a rental, bring a friend. They can help give you a second set of eyes and ears in case there is something you missed.

When we created this Guide, we made sure to provide you with tools that would help you if you were ever to be a victim of housing discrimination. We understand that it is difficult to keep track of all of this information, but *we strongly encourage you to use these tools*. Having all of this information available could help you win a fair housing case.



FAIR HOUSING TIP:

When you look at apartments, make sure you write down the name of the person you talked to on the phone and the name of the person who actually showed you the apartment. Sometimes they are not the same.



FAIR HOUSING TIP:

Don't provide your source of income (i.e., job or Section 8) over the phone unless you are asked. CT protects lawful sources of income against housing discrimination. If you are asked your source of income, you should answer truthfully, but make a note of it on the caller form. If you do tell a landlord that you receive housing assistance in the form of a voucher or security deposit guarantee and are told that they won't accept it, call us at (888) 247-4401!

Make sure you schedule appointments when you know you will have plenty of time. Being late to or missing an appointment gives the landlord a bad first impression.

Don't forget to write down questions you have for the landlord before you go to your appointment. Are the application requirements clearly stated on their website or were they explained on the phone? If not, you will want to ask before you leave your appointment.

 **GENERAL TIP:**
Even if the application requirements were explained on the phone, when you visit you should ask the landlord about them again and write them down if they are not provided to you in writing.

Find additional questions to consider and a quick-guide on “How to Be a Smart Renter” by visiting our website at: www.ctfairhousing.org/movingresources

Important Documents and Other Information You Will Need

You want to be prepared to begin an application when you find an apartment that you like. Whether you are planning a move that is a few months away or you are in a time crunch, it is good idea to gather all of the paperwork you will need to submit an application.

What will you need? There will be different requirements for different landlords and types of housing. However, the following documents will come in handy when you are preparing to apply for any type of housing.

 **GENERAL TIP:**
If you have any issues that could be barriers to finding housing (bad credit, no rental history) you should talk to the landlord about it when you visit the apartment.

 **GENERAL TIP:**
Pay your application fees and any additional charges with a check or money order and keep the receipt. If you must pay with cash, get a signed receipt and keep it. We recommend getting a folder and keeping all important materials and receipts together in a safe place.

Sample Important Documents and Information:

Important Documents	Yes	No	Notes	Important Phone Numbers
Photo I.D. or Driver's License	X		Update your driver's license address	
Proof of Income		X	Keep next two paychecks	
Checkbook or Money Order		X	Call bank to get my checks	(860) 555-5555
Credit Report (dated within 90 days)	X		Print three copies	
Social Security Number or ITIN Number				
Names of All Occupants				
Personal References				
Current Landlord Contact Information				
Past Landlord Contact Information				
Past Landlord Contact Information				



GENERAL TIP:

If you have bad credit, deal with it now! Make arrangements with any debt collectors to set up a payment plan. After you have made a few payments, write a letter explaining that you made a plan and are sticking with it, and share the letter with your landlord. It will show that you pay your debts. When you are viewing the apartment, you should talk to the landlord or agent about this before they check your credit.

Take the time to gather all of the documents and information you have available, replace any missing documents, and track down any missing information. This will help your prospective landlord make a decision on your application sooner, which can help if you are on a tight deadline.



GENERAL TIP:

A Social Security Number is not always needed to run a background check. Many places accept an Individual Taxpayer Identification Number (ITIN) from the IRS and anyone, regardless of immigration status, can obtain one. For more information, visit: www.irs.gov/pub/irs-pdf/fw7.pdf

If you are a first-time renter or haven't rented in a long time, it is possible that you won't have past landlord contact information or a long credit history. In these cases, more importance will be placed on your current income and your personal references. Make sure that you have these references lined up and ask if they can provide a letter to have ready to submit with your application. Examples of personal references might include a neighbor, co-worker, supervisor, or friend to whom you are not related.

Remember that you still need to check with your prospective landlord to make sure you have a list of all of the requirements you need to apply. It is best to get these requirements sent to you in an email so you can refer back to them in the future.



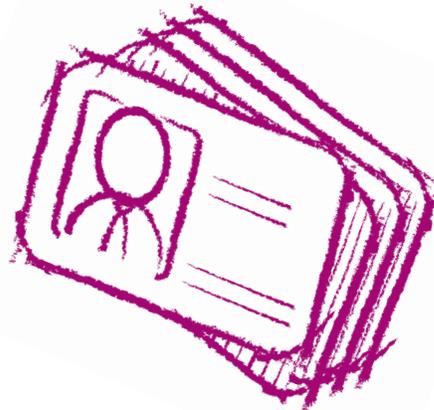
FAIR HOUSING TIP:

If you are denied an apartment, be sure to write down the date you were denied, the reason for the denial and the name of the person who denied you. You can use the Contact Sheets to document that information. This information can help you if decide to file a discrimination case.



FAIR HOUSING TIP:

Most rentals do not inquire about citizenship status. If you were asked to provide a green card or birth certificate, you might be a victim of discrimination. If this happened to you, call us at (888) 247-4401.





Getting Ready to Move In

Moving In

You have applied for an apartment and have been accepted. Congratulations! *You can enter for a chance to win a gift card to help with the moving expenses, simply fill out and return the Feedback Survey on the back of this guide.* Let's review some of the basic things you should know and answer a few questions along the way.

Let's Learn About Your Lease: What is a Lease?

Before you move, you must talk about the terms with your landlord. The lease is the contract between the landlord (property owner or manager) and the tenant (person renting). There are different types of leases and rental agreements:

- **Written leases often contain:**

- Property description (address, size, any damages, restrictions to certain parts of the property, etc.)
- Names of the landlord and the tenant, the amount of rent, the date rent is due and any charges for late rent
- Landlord's rules and regulations and Tenant's rights and responsibilities
- Who pays for which utilities (electric, fuel, cable, and others) or if any are included in the rent
- The amount of the security deposit

- **Oral leases and rental agreements** (month-to-month agreements) have the same information as a written lease but nothing is given in writing.

If you will have a written lease, it is VERY important to read whatever you are asked to sign. Ask the landlord to answer any questions about the lease. If you are unsure if the terms of your lease are legal, it is important to check your rights with legal organizations in the area.

The state of Connecticut puts out a manual titled “Rights and Responsibilities of Landlords and Tenants in Connecticut” and you can access it here:

<http://www.jud.ct.gov/publications/hm031.pdf>

The “Rights and Responsibilities...” booklet will give you a better understanding of what you need to know and provides you with contact information for Legal Aid Offices if you have any questions about your lease. The manual includes a list of *responsibilities the landlord has under Connecticut Law*.



GENERAL TIP:

Leases contain a lot of important information that is easy to forget or misunderstand. When you have a written lease you can always refer back to it if you have questions. You can't do that with an oral lease. We recommend that you always sign a written lease.

Once you have signed the lease it is important that you follow all of the rules in it, including paying your rent on time. If you pay your rent late you will be responsible for whatever late fees are outlined in your lease. If you become unable to meet any of your responsibilities as a tenant, including paying your rent, it is a good idea to speak to your landlord about the situation and make arrangements ahead of time if that is possible. Failure to follow the lease terms can result in eviction. There are additional resources regarding eviction in the back of this guide. If you have a month-to-month lease and are unsure of the terms, contact your landlord.



FAIR HOUSING TIP:

If you are having a problem with your landlord, you should communicate with him or her by email or by letter. Be sure to date any communication and *save a copy*. If you have something in writing, it will be easier for you in the future to prove there is a problem and how long it has been happening in case you ever go to court.



→ FAIR HOUSING TIP:
Keep records and rent receipts! The best receipt is something signed by your landlord saying they received the rent from you. If you pay using a money order, be sure to keep your receipts.

Who is Responsible for Utilities (hot water, gas, water, electricity)?

The lease should specify who is responsible for each utility. Before you move, contact your current utility provider and tell them when you will be stopping or ending service in your current home. If you are moving within their service area, you can ask them to transfer your service. If you would like to shop around, you can compare service providers in your area.

→ GENERAL TIP:
If you know that you are going to be late with your rent, you should contact your landlord and tell them when you will be turning it in. You should explain what happened and make sure to include your late fee in the payment. This will help you maintain a positive relationship with your landlord.

Who are my Utility Providers?

If you would like to find out who your provider is, how to start new service, or transfer/switch providers you can use the governmental site: www.usa.gov/topics/family-homes/utilities.shtml



→ GENERAL TIP:
If the utility company plans to turn off, or terminate, your service, it must give you at least thirteen (13) days' notice. The termination notice has to be mailed to you. It probably *will not be a separate letter* but will be put in the bill itself, so make sure you read every bill carefully.

Transferring utilities is an important part of the move-in process. Your landlord must provide working equipment. Landlords must also provide running water, working plumbing and proper wiring for electric service. If any of the equipment is broken or isn't working well you should write them a letter to ask them to fix it. Here is a booklet on how to do that:

ctlawhelp.org/energy-utility-problems-landlords

If you need assistance paying for utilities or are having other utility problems with your landlord there are some protections from shut-offs. If you have a child who is ill or if someone in the household has a life-threatening illness, there are special protections from shut-offs outlined by Connecticut Law. You can view them by visiting the resources outlined in our website: **www.ctfairhousing.org/movingresources**



GENERAL TIP:

If your landlord is not fixing your heat and you haven't gotten results with written complaints, you can call the Health Department and eventually the Police Department. The state of Connecticut requires temperatures be able to reach 65 degrees year round.



FAIR HOUSING TIP:

Your landlord cannot decide that he is going to change the terms of the lease half-way through because you have too many children or are using too much heat/electricity. If he wants to raise your rent he can only do it when your lease is renewed and he must raise the rent for all the tenants.



What are the Housing Conditions?

Before you move in and start to unpack, you should inspect the unit to make sure that it was left in good condition (clean, safe, working lights and water, etc.) **Take photos** and **make a list** of anything that needs to be repaired. There are many free forms on the internet that you can use to keep track of any problems your apartment might have or any repairs that need to be done right away. You can find one of those sample check-in sheets on our website: **www.ctfairhousing.org/movingresources**



GENERAL TIP:
If you took the photos on your phone, save them. They can help ensure your deposit is returned.

Your landlord must follow health and safety laws so that the building and your apartment are safe. Landlords should make repairs so that your apartment is livable. You can refer to the state’s “Rights and Responsibilities...” booklet to learn about which repairs your landlord is responsible for. Find a link to download the booklet in the **Resources** section on the back of the guide.

If you find something that needs to be fixed in your new apartment, ask your landlord *in writing* to fix the problems and attach a copy of the check-in sheet. The letter you send your landlord should ask him to respond to your request in writing within 10 days from the day you mail it. Include a date on the letter and keep a copy for your records. If your landlord does not fix the problems, you can complain to the health department of the town or city where you live. They can do an inspection and instruct the landlord to make the repairs.

Contact the Department of Public Health by visiting: **<http://www.ct.gov/dph>** or calling **(860) 509-8000**.

Be sure to get a copy of the inspection report. If your landlord still does not make the repairs, visit **www.ctlawhelp.org** for specific information about how the court can help.



FAIR HOUSING TIP:
If you have a disability and the conditions of your apartment are making your health problems worse, there are additional rights that might apply to you. Call us at (888) 247-4401 to find out more!

Settling In

You have addressed any housing conditions that needed attention, asked for the necessary repairs, and set up your utilities. You are finally unpacking boxes (or at least putting them in the rooms where they belong). Now you can settle into your new home and, if necessary, follow up on any issues that came up during the moving in process.



FAIR HOUSING TIP:
It always helps to keep a notebook to write down all of your interactions with your landlord if you can't do them over email or if they happen to be in person. Get in the habit of writing down what you are promised, who promised it and when it should be done.

Make sure that all of the things that were wrong when you moved in are fixed or at least on track to be done by the time you pay your second month's rent. Don't forget to turn in your Apartment Checklist in to your landlord—download a copy by visiting our website: www.ctfairhousing.org/movingresources

Following the Rules and Regulations

Part of settling in has to do with understanding all of your responsibilities. They are laid out in the “Rules and Regulations” portion of your lease. Larger apartment communities can have up to 20 pages of “Rules and Regulations.” If you sign a lease with a smaller company or a private landlord, it is likely to be much shorter. Make sure you read them carefully and follow them during your stay.

Some of the most important rules include parking information or restrictions, penalties for late rent or damages, rules about pets, and procedures for reporting problems, etc. If you are having problems figuring out the “Rules and Regulations” section in your lease, or if you are unsure if something you are being asked to do is legal, please contact one of the following agencies.

Housing Education Resource Center (HERC)

901 Wethersfield Avenue, Hartford, CT 06114

(860) 296-4242

<http://www.herc-inc.org/>

Statewide Legal Services, Inc.

(860) 344-0380

OR Hartford, Central Connecticut, Middletown Areas

1-800-453-3320

www.slsct.org/



GENERAL TIP:

Your landlord might have included rules and regulations in your lease that are illegal and unenforceable. Just because you signed a lease doesn't mean you have to uphold them. Contact Legal Services with these questions by calling them or visiting their website.

What Else Should You Keep in Mind?

Many things can slip through the cracks when you are new to an apartment or community. Here are some things to keep in mind.

Renters' Insurance

Many people do not get Renters' Insurance because they think it is too expensive and they can't afford it. However, the average cost of Renters' Insurance is usually between \$15 and \$30 dollars a month, and can sometimes be even less when combined with a car insurance policy. If there is damage to your apartment that is not your fault, Renters' insurance can replace clothes, appliances, furniture and other items that can easily add up to thousands of dollars. You can find out more about Renters' Insurance by reading the **Consumer Alert** from the State of Connecticut Insurance Department under the "Consumer FAQ's" tab:

www.ct.gov/cid



Parking Restrictions

If you live in a residential area and you have a parking space in your driveway or garage, you may not have to worry about parking restrictions. But make sure to read about them in your lease or ask your landlord. There may be rules provisions for guest parking. If you live in an apartment building and parking is provided, find out if the spaces are assigned or on a first come, first served basis.



FAIR HOUSING TIP:
If you need a parking space that is closer to your apartment because of a disability, you can request a reasonable accommodation. The section “What is a reasonable accommodation?” details how to do this. You can use our new Disability Letter Generator for these type of requests: www.ctfairhousing.org/raletters.

Public Transportation

If you rely on public transportation to get around, you can find information about routes and schedules at: www.cttransit.com

School Enrollment

Good schools are often a reason families move or change neighborhoods. It can be overwhelming to navigate the school system, especially if you have never done it before. Different cities and counties offer many choices for school enrollment for kids from Pre K through grade 12.

For example, the Hartford Public Schools have a helpful website and puts out an annual publication entitled “Future Guide: How to choose the BEST school for your child and their future school year.” You can find the latest publication at www.hpschoice.com under the “Learn More” tab.

The state website can help you learn more about local schools: www.ct.gov/education/

The state of Connecticut has tools available to help you navigate the school system. On their website, you can type in your city to find schools near you. You will see all of the schools available including contact information and websites. It also provides you with other tools to help you understand Regional School Choice, School Profiles, Public School Choice, and much more.

K-12 Schools
Search for Connecticut elementary, middle school, high school, regional vocational tech schools and charter schools.

Regional School Choice
Big Dreams Start Here at the Greater Hartford Regional School Choice Office (RSCO). Created by the Connecticut Department of Education, RSCO assists families interested in learning about, and applying to via the lottery, public school choice options in the Greater Hartford region. RSCO helps families make informed choices on public school programming that will best prepare students to compete in today's world.

School and District Report Cards
The performance reports provide perspective on how well Connecticut schools and districts are doing in supporting students in key areas. When combined, these indicators make up Connecticut's district and school accountability system, which informs the state's decisions on where to direct interventions and supports.

Strategic School Profiles
Search for any school profile in Connecticut to learn more about the unique characteristics of the school like its student and teacher demographics, staffing levels, resources, and parental engagement efforts.

Connecticut Technical High School Program
Students who want to complete an academic program and learn a trade can apply to one of the state's 20 technical high schools. Areas of study include carpentry, masonry, plumbing, heating and cooling, digital media, baking, hairdressing, manufacturing, pre-engineering and auto repair.

Public School Choice
Connecticut celebrates a long tradition of excellence and innovation in education. Its public schools offer a range of educational programs to meet the diverse needs and career aspirations of its students in a variety of settings including comprehensive local schools, regional vocational-technical schools, vocational agriculture centers, charter schools, and magnet schools.

Source: www.ct.gov/education/elementary-and-education

Do you live in Greater Hartford and are still confused? Don't worry! There is a lot of information on the Greater Hartford Regional School Choice Office website and you can contact them to ask questions or get help: www.choiceeducation.org

You can go to the Choice Office located at:

Regional School Choice Office

165 Capitol Avenue, #360
Hartford, CT 06106
Phone Number: (860) 713-6990

If you are in greater Hartford find District Choice Staff at the Regional School Choice Office, Welcome Center, and Parent Information Center. Find the nearest center by visiting this link: www.hartfordschools.org/family-resources/welcome-center

GENERAL TIP:
Your child has educational rights. Find out what they are and get help if needed by visiting ctlawhelp.org/self-help-guides/kids-and-teens



Getting Ready to Move On

Moving Out

You might be moving out because your lease is up or perhaps you had something unexpected happen and you need to terminate your lease early. Even if you find yourself in the difficult situation of being evicted from your current home, there are things you should know. Let's take a look at the move-out process.

Moving Out Early (Terminating Your Lease)

Perhaps you lost your job, there is a family illness that requires your attention, or something else has happened that requires you to end your lease early. The first thing you should know is that **you are responsible for the rent and utilities for the duration of your lease**. If you are elderly or disabled and live in federally subsidized housing, you can move out early without paying a penalty fee.

It is important to know what type of lease you have and to be aware of the subletting rules and regulations your landlord has in place. If you find out that you have to move before the end of your lease, **call your landlord right away** and discuss your options. In some cases, you may be able to find someone to sublet your apartment. Sometimes landlords will re-rent your unit, but how soon this will happen depends on where you live and the housing market. If the apartment is re-rented by your landlord, you may be released from your lease. It is important you give your landlord notice and leave the apartment in good condition to make it easier for the apartment to be re-rented. You will still want to give your landlord a written notice about your move out date. Remember, this will become part of your rental history.

Moving Out Because Your Lease is Ending

If you are moving out because your lease is ending, it is a good idea to give your landlord a written notice with your move-out date (don't forget to keep a copy). Before you leave, **take out the Inspection Checklist you filled out when you moved in** and fix any damages that you or your guests caused in order to avoid fees being taken out of your security deposit.

Your landlord has to return your **security deposit** to you *within 30 days of your lease ending*. The returned deposit should include any accrued interest unless you have violated the terms of the lease, incurred any damages, or have unpaid fees or rent.

Make sure that you provide your landlord with a **new address** to send your security deposit. Do this at the time you notify them you are leaving, if you can. If your landlord fails to return your deposit to you within 30 days, you may be entitled to up to two times the amount of your original security deposit. If you have questions about your security deposit you can contact:

**Security Deposit Investigator
at the State Banking Department**

260 Constitution Plaza in Hartford, CT 06103
(860) 240-8299

You can get additional assistance from Statewide Legal Services by attending one of the Security Deposit Clinics. You can view a calendar to see when the next clinic is scheduled here: **ctlawhelp.org/calendar**

Moving Out Due to an Eviction

Things have not gone as you planned and you find yourself in danger of being evicted. Before you panic, you should know that the only way a landlord can remove you from the premises is through a court action called a “Summary Process.” There are several reasons that a landlord can start the eviction process, but the most common ones are:

- **Non-payment of rent**
- **Lapse of time** (lease ended but you, the tenant, never moved out and landlord did not agree to renew or extend the lease on a month-to-month basis. This usually requires the landlord giving you a written notice of non-renewal.)
- **Violation of terms of lease** (for example, having a pet when the lease states you can't)



GENERAL TIP:

The court has housing specialists available to help you arrive at a resolution with your landlord to avoid eviction.

You can find more detailed information regarding **Evictions** here:
www.ctlawhelp.org/evictions



GENERAL TIP:

It is in your best interest to avoid an eviction at all costs. Your ability to get an apartment in the future is going to be at risk if you have an eviction on your record. Additionally, many Public Housing Authorities and Housing Programs will not consider you. If you are on a waitlist for Public Housing or Section 8, you could be dropped due to your eviction.

Moving Out Because Your Landlord is in Foreclosure?

If your landlord is in foreclosure, you have rights. You can find out more about them by following this link: ctlawhelp.org/self-help-guides/what-is-foreclosure-rights-options

There is a booklet available on that page that outlines your rights and options and gives you contact information for CT Legal Services in your area.



Landlord/Tenant Disputes

Some of the problems you might experience fall under **Landlord/Tenant Disputes**, which are issues that happen as a result of the landlord or tenant (renter) failing to follow the rules outlined in the lease.

These are problems that you should definitely try to find a solution to and that may even be violations of your rights, but **these are issues the Connecticut Fair Housing Center does not handle**. For these types of problems, you can contact:

Statewide Legal Services

(800) 453-3320

www.ctlawhelp.org

Here are some examples of things that the Center does not handle:

- **Your landlord did not properly prepare the apartment for move-in**
- **Your landlord will not return your security deposit**
- **Your landlord will not allow you to have guests for longer than a period specified on your lease**

However, if you feel that your landlord is doing any of those things to you specifically because you are a member of a protected class, that is discrimination, and **you should call us: (888) 247-4401**



More About Your Rights

More Fair Housing Rights

In the introduction of this guide, we went over the basics of your Fair Housing Rights and you have gotten tips all along to help you recognize when your rights are being violated. Let's take a look at other ways in which the Fair Housing Act can protect you. In this section, we will discuss *Reasonable Accommodations* and *Reasonable Modifications* along with some *Frequently Asked Questions*.

What is a Reasonable Accommodation?

A **reasonable accommodation** is a change in a rule or policy to help a person with a disability to be able to live in an apartment or house.

When you think of a disability, you might be thinking of a physical limitation such as being in a wheelchair or blindness. However, there are many different types of disabilities such as physical, emotional, and mental. All of them are protected under the Fair Housing Act. Just because your disability is not visible or easily noticed by other people does not mean that your rights should be denied.



FAIR HOUSING TIP:

When you are requesting a reasonable accommodation, you do not have to specify your medical history or disclose your disability in detail. You can simply describe your limitations, what your disability prevents you from doing, and what rule change you need the landlord to accommodate. You can learn more and use our free Disability Letter Generator by visiting: www.ctfairhousing.org/raletters

Examples of this are:

- **Asking the landlord to allow you to have your service animal even though he says he doesn't accept pets.**
- **Asking Section 8 to give you a two bedroom apartment even though you live alone because you need extra space for your medical equipment.**
- **Asking a landlord to let you out of your lease because you now need a wheelchair accessible apartment.**

What is a Reasonable Modification?

A **reasonable modification** is a change in a structure that helps a person with a disability.

Most reasonable accommodations are to ensure that you have equal access to all of the features of your apartment. Reasonable modifications ensure you can perform activities that are necessary for everyday living. Modifications are different from accommodations because they require a physical change in the apartment or community where you live. Also, modifications are not always financially covered by the landlord and can be quite expensive depending on what needs to be done.



FAIR HOUSING TIP:

**You can learn more and use our free Disability Letter Generator to create a RM Letter:
www.ctfairhousing.org/raletters**

Some examples of reasonable modifications are:

- **Putting in a ramp to the front door.**
- **Lowering the cabinets in your kitchen so you can get to them in your wheelchair.**

What you need to know about a reasonable modification is that unless the property receives federal funding, you will be responsible for paying for the modification. We can help you get the landlord to agree to allow the change, but the cost of the change will be up to you.

To learn about financial resources available to help you make modifications in your home, visit the end of this section.

How Can I Get a Reasonable Accommodation or Modification?

Getting a reasonable accommodation requires a few specific things. We have a new tool to help you through the process of writing a request to your landlord. Learn more about this easy to use tool by visiting our website: www.ctfairhousing.org/raletters

If you can't access the internet, you can write a letter yourself. Make sure to follow these steps for making a request:

1. You will need to show that you are a person with a **disability** or an **impairment** that has a significant limitation on a major life activity.
 - An **impairment** is an illness or a physical or mental condition like a back problem, depression, learning problems, cancer, alcoholism, deafness, etc.
 - A **major life activity** can be any activity that most people perform with little or no difficulty, like walking, talking, hearing, picking up garbage, etc.



FAIR HOUSING TIP:
If your landlord has asked you to sign a medical waiver to access your medical records, don't sign. Call us at (888) 247-4401!

2. You will need to make sure that the accommodation or modification you are asking for is reasonable. Determining what is reasonable isn't always easy, but often has to do with whether the change you are asking for will cost your landlord money. Changes in rules often don't require any real expenses for the landlord.

3. You should get a letter from your doctor or therapist that explains why you need the change and how the change will help you. The doctor does not need to reveal what your medical condition is, but should say how the change will help you with your disability.



FAIR HOUSING TIP:
If your disability is apparent to anyone (i.e. you are in a wheelchair) you do not need a doctor's letter. You can ask for an accommodation (such as a parking space wide enough for your accessible van). If you do get a doctor's letter, your medical professional does not need to disclose your exact condition or full medical history to make this request.

4. It is always best to make a request in writing to your landlord for a “**reasonable accommodation**” or “**reasonable modification.**” It’s important to use these exact words. Ask for the change you want and include the letter from your doctor or therapist. Make sure to date the letter and keep a copy. Ask your housing provider to respond in writing. If you don’t hear back or if they turn you down, **call us: (888) 247-4401.**

Help for People Who Need a Reasonable Modification or a Change in a Structure

If you are granted a reasonable modification, you still will need to pay for the modification unless the property receives federal funding. Below are some places that may be able to help you pay for the modification.

- **Centers for Independent Living:** These organizations help their clients receive funds to make their homes accessible. They also sometimes help their clients with security deposits. Here is a link to a list of all the Independent Living Centers in CT: <http://cacil.net/>
- **Larrabee Funds:** This organization gives grants to female Hartford residents who need help with certain medical expenses. They can also help with security deposits. Applicants cannot receive SSI or TAFDC. Visit www.shallbellc.com/larrabee/11-13requestform.pdf for their application and www.shallbellc.com/larrabee/forms.html for their website.
- **The Assistive Technology Loan Program (ATPL):** This program provides low-interest loans of \$500–\$30,000 to help people with disabilities become independent or improve their functioning. Loans can be used for home modifications, wheelchairs, stair lifts, ramps, etc. Visit <http://cttechact.com/loan/#sthash.McBTITgg.dpbs> for more information.
- **Rebuilding Together:** This organization helps people who own their own homes make modifications through their Home Modification Program. There are several “Rebuilding Together” Teams, including in New Britain and Hartford. Visit <http://togetherwetransform.org/> for details.
- **CIL – Corporation for Independent Living:** This organization provides modular ramps to income eligible tenants in Hartford as well as grants to homeowners for accessibility. They have more resources for home owners but they also help tenants. For more info, call the Housing Developer at **860-509-6742** or email fmazzarella@cil.org. You can visit their website <http://www.cil.org>

Frequently Asked Questions

What are your rights once you have moved into your new apartment?

While the Fair Housing Act protects people from being discriminated against while they are looking for housing, there are other ways the law can protect you once you have found housing.

Reasonable accommodations and modifications are ways in which the Fair Housing Act can help you **keep your home** and are explained in the sections above titled “*What is a reasonable accommodation?*” and “*What is a reasonable modification?*”

If you are treated differently from your neighbors for being a member of a protected class, the Fair Housing Act can protect you. Let’s look at that in greater detail.

What does it mean for my landlord’s behavior to be motivated by discrimination?

Sometimes you can be unlucky and get stuck with a bad landlord—someone who will not repair problems in a reasonable amount of time or who refuses to take care of issues in the building at all. In other cases, a landlord might be specifically treating you worse because of who you are. Though both types of behavior can make your living situation bad, only the second is discrimination. Sometimes it can be difficult to tell difference.

Here are some things to keep in mind to help you figure out if the problems you are having are motivated by discrimination:

Example 1: You are African-American and noticed that you and other African-American neighbors in your building all received dirty apartments when you moved in. You notice that your White neighbors all received very clean units when they moved in. *The reason for this may be discriminatory.*

Example 2: You have children and have been told by your Property Manager that the Pool hours in your community are restricted from 10 am to 5 pm. However, you notice that the pool is open until 10 pm for people who do not have children. *The reason for this might be discriminatory.*



FAIR HOUSING TIP:

If you are in a protected class and you have a Section 8 voucher, don't reveal over the phone that you have Section 8 voucher, unless you are asked. Wait to view the unit and see if you like it. If you do, then have a conversation with the owner or landlord about the place and tell them about your subsidy.

Here are other examples of discrimination:

- When a landlord or housing provider decides that you are not capable of living by yourself because of your disability. This normally results in denial of the apartment or being told you must get a letter saying you can live independently. However, it can also happen after you move in, as you get older.
- When a landlord or housing provider tells you that you need a bigger apartment because of your children.
- When a landlord or housing provider refuses to grant your request for a reasonable accommodation or modification.
- When a landlord or housing provider threatens to evict you because of your sexual orientation or gender expression.
- When a landlord or housing provider refuses to accept your Section 8, RAP, or Security Deposit Guaranty or tells you that you must have income from a job to qualify.

If you suspect that you are being discriminated against, call us and let us investigate:
(888) 247-4401



FAIR HOUSING TIP:

If you fear that your landlord is retaliating against you because you denied their sexual advances, you have rights and protections. Call us at (888) 247-4401!

What if I have a criminal record?

Before we can answer that question, there are a few things to know. First, in Connecticut, a landlord cannot ask you about arrests. An arrest does not mean you did anything wrong because you are innocent until a judge or a jury find you guilty or you plead guilty to a crime. If a landlord asks about arrests or the application form asks if you have been arrested, **do not answer**. It is illegal for a landlord to ask about arrests.

Second, even if you have been convicted of a crime, it is possible the landlord still cannot use that as a reason to refuse you an apartment. Recently, HUD issued guidance to landlords that said refusing to rent to everyone who has a criminal conviction could be discrimination. Instead, HUD says that landlords should consider:

1. The type of criminal conduct. For example, if you were convicted of loitering (hanging around outside) or carrying an open container of beer, you may still be a good tenant and your criminal record should not be held against you.
2. The length of time since you were convicted. If you were in your late teens when you were convicted and you are now in your mid-40s, a conviction may not mean you are likely to do anything illegal now. Most of us learn from our mistakes and do not repeat the things we did wrong in the past.
3. Your behavior since your conviction. If you were convicted of a crime but since then have not had any other convictions, this should tell the landlord that you have changed and are likely to be a good tenant in the future.

If you are denied an apartment because of a criminal conviction and you think the landlord has not considered the three factors above, call us!

What if my criminal record is related to the illegal manufacture or distribution of a controlled drug?

If your criminal conviction is related to the illegal manufacture or distribution of a controlled drug like heroin or cocaine, then HUD's new guidance cannot help you. It is legal for a landlord to refuse to rent to you because of your criminal conviction.

However, if you were convicted of possession of an illegal drug, then the landlord should do the analysis listed in the previous section.

What if my criminal record is related to a disability?

If you have a criminal record that is related to a disability, you can ask a landlord to ignore your criminal history.

For example, if your criminal record is related to a drug addiction you suffered and you have gone through a rehabilitation program and no longer use illegal drugs, you can request a reasonable accommodation and ask that your criminal record be ignored.

What will I need to show?

- You will need to prove that you are not using illegal drugs now.

How can I show this?

- You will need a letter from a doctor, therapist, or a professional who can attest that you are no longer using drugs or alcohol

The section of this guide called “How Can I Get a Reasonable Accommodation or Modification?” explains how to request a reasonable accommodation. The Center’s website will help you create a letter for your landlord and a letter for your doctor, therapist or other professional that explains what you need from them.

Go to: www.ctfairhousing.org/RAletters to get help with this process.



FAIR HOUSING TIP:
If your request is denied or the landlord does not respond, please call us. Make sure you have a copy of the letter you sent.

What if I am discriminated against because of my Gender Identity or Expression?

The state of Connecticut is one of a few states that protects Gender Identity and Expression under the Fair Housing Act.

What does the term Gender Identity mean?

Gender Identity refers to **how you experience gender** and how you see yourself—not what was assigned to you at birth. How you identify is important and you can make that decision, regardless of what your birth certificate says.

How is Gender Identity different from Gender Expression?

Gender Expression is the way in which you choose to express your gender. It is the way you express masculinity, femininity, or being gender non-conforming; this can be through clothes, make-up, haircuts, jewelry, or behavior. You can express your gender however you want. Gender Identity is what you identify as, you can identify as male, female, queer, or other.

Here are a couple of examples of Gender Identity discrimination:

- You are a transgender female who gets turned away from a shelter for women and instead placed in a men's shelter, based on your assigned gender
- You are denied use of common facilities at your housing complex like locker rooms or pools/spas because you are transgender or gender non-conforming

If you are denied housing because of your Gender Identity or Gender Expression, we can help!

Call us at (888) 247-4401!

Do I have to have legal proof of my gender identity?

No. If you were assigned a gender at birth that is other than your gender identity, you do NOT have to change your birth gender legally in order to have your current gender identity recognized.

If my apartment community has a gym or locker room, can my landlord make me use the locker room of my assigned gender?

No. If you identify as female, you should be able to use a female gym/locker. If you identify as male, you should be able to use a male gym/locker room.

If you have experience discrimination based on your Gender Expression or Gender Identity you can call us!

You can find additional resources for LGBT community members in our *Resources* section or in our website: **www.ctfairhousing.org/movingresources**.

**If you need additional services and support,
you can also contact CT TransAdvocacy Coalition:**

<http://www.transadvocacy.org/contact-us>

What if I am a Victim of Domestic Violence?

If you live in public housing or have Section 8, there are special protections for victims of domestic violence. The Violence against Women Act of 2005 *prohibits public housing authorities from denying admission to or evicting certain victims of domestic violence.*

For additional information, you can follow this link:

**[www.jud.ct.gov/lawlib/notebooks/pathfinders/domesticviolence/
domesticviolence.pdf](http://www.jud.ct.gov/lawlib/notebooks/pathfinders/domesticviolence/domesticviolence.pdf)**

For more information about housing discrimination against victims of domestic violence, contact us!

What if I have bad credit?

You are not alone; many people struggle with bad credit. It takes time, but there are steps you can take to improve your credit. Better credit could make a **huge difference** when you are looking for a new home.

The first thing you should do is get a copy of your **credit report**. It's hard to fix your credit if you don't know what you owe or why you have a bad credit history.

You can request a FREE copy of your credit report every 12 months through this service:

(877) 322-8228

www.annualcreditreport.com

AnnualCreditReport.com is the only service authorized by federal law to provide you with a free credit report. **Please note: this site will not give you a credit score (the number that represents your credit status),** but you can request it directly from one of the main credit reporting companies (Experian, TransUnion, or Equifax) for a small fee. *Be wary of any websites that require you to sign up for a monthly subscription or other services in exchange for your credit score.*

It can be difficult to read and understand a credit report and to start repairing your credit. For more information about understanding and repairing your credit, check out these resources:

Consumer Financial Protection Bureau: www.consumerfinance.gov/askcfpb

Annual Credit Report website FAQs:

www.annualcreditreport.com/generalQuestions.action

There may also be organizations close to home that can assist you in understanding and repairing your credit:

In Hartford, contact Mutual Housing of Greater Hartford to find out about their Ready to Rent Program:

(860) 296-1797 ext 10

www.mutualhousing.org/ready-to-rent

What if I am looking to rent an apartment because I am in foreclosure?

You might be able to save your home! If you are in danger of losing your home to foreclosure, the first thing we would recommend is that you attend one of our *Foreclosure Prevention Clinics*. You can find an updated schedule by visiting our website:

www.ctfairhousing.org/foreclosure-prevention-clinics/

You can also download or request a hard copy of our Foreclosure Guide for Homeowners “*Represent Yourself in Foreclosure: A Guide for Connecticut Homeowners*” by going to:

www.ctfairhousing.org/foreclosure-guide-for-homeowners/

Request a copy of the Foreclosure Prevention Guide

(860) 247-4400

Find additional help by visiting our main website: **www.ctfairhousing.org**





Contact Us: We Are Here to Help

We hope that the information we have included in this guide has been useful to you as you think about, plan for, and make a move. One important goal of this guide is to make sure that you have **learned about your fair housing rights** and that you **will recognize discrimination** and **know how to report it**.

If you are a service provider and need additional copies of this guide, please contact us: **(860) 856-5496** or **moving@ctfairhousing.org**

Download a digital copy at: **www.ctfairhousing.org/movingforward**

If you are a service provider and you would like to schedule a Moving Forward Training for your staff or if you would like to be included in the Resources section of future guides, please contact us: **moving@ctfairhousing.org**

Please know that we are here to help you fight housing discrimination and that you can call us if you have specific questions that are not answered in this guide.

Connecticut Fair Housing Center

221 Main Street, Hartford, CT 06106

(860) 247-4400

Statewide Resources

If you are an agency that would like to be included in future editions of this guide, please contact us via email at moving@ctfairhousing.org. For a full list of resources please visit us at www.ctfairhousing.org/movingresources.

Community Organizations in Connecticut

A comprehensive list of social service agencies in the state of Connecticut, organized by town, including a list of Faith-Based organizations. A description of the agency and its contact information are included.

Office of Contract Compliance

Website: www.ct.gov

Directory: www.ctfairhousing.org/movingresources

Connecticut Association for Human Services

Programs That Help People: A comprehensive list of programs in the state of Connecticut that are organized by category, provide a description of services, and contact information.

Connecticut Association for Human Services

Website: <http://cahs.org/>

Directory: www.ctfairhousing.org/movingresources

Directory of Women's Organizations in Connecticut

The Permanent Commission on the Status of Women publishes this directory every two years. It has information on statewide organizations dedicated to helping women.

Permanent Commission on the Status of Women (PCSW)

Website: www.ctpcsw.com/

Phone: (860) 240-8300

Directory: www.ctfairhousing.org/movingresources

Looking for HUD-assisted Rental Housing in Connecticut (The Blue Book)

This book makes it easier for you to apply to HUD-assisted housing, be it subsidized or market rent. There is also a list of homeless shelters, transitional housing, and agencies that may be able to help you find housing.

Department of Housing and Urban Development

Request Copy: <http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/rental-housing>

View it online: www.ctfairhousing.org/movingresources

True Colors: Resource Guide

This comprehensive resource guide is for LGBT community members and includes information on health and wellness resources, support groups, hotlines, substance abuse, job resources and others. It is updated annually.

True Colors Inc.

Website: www.ourtruecolors.org

Directory: www.ctfairhousing.org/movingresources

United Way 2-1-1 Center

United Way has a long list of community resources that cover just about every possible need you might have. You can find information on employment, housing, health care, education, volunteering, reentry services, and much more.

United Way of Central and Northeastern Connecticut

Website: <http://www.211ct.org/>

Phone: **211** or **1-800-203-1234**

Directory: www.ctfairhousing.org/movingresources

Rights and Responsibilities of Landlords and Tenants in Connecticut

The Connecticut Department of Justice has put together this booklet outlining the rights and responsibilities of Landlords and Tenants in the state. You can find important contact information for Fair Rent Commissions, Superior Court Housing Sessions, Legal Aid Offices, and Lawyer Referral Service Offices, among many others.

Connecticut Department of Justice

Download Booklet: www.jud.ct.gov/publications/hm031.pdf

Directory: www.ctfairhousing.org/movingresources

Connecticut Network for Legal Aid: Legal Services

CTLawHelp.org is a website created by several non-profit organizations whose shared mission is to improve the lives of Connecticut's poorest citizens by providing free legal services to people with very low income. You can find and print self-help booklets on various topics.

Website: <http://ctlawhelp.org>

Toll-free: **1-800-453-3320**

Middletown and Hartford: **860-344-0380**

Find full list of brochures here: <http://ctlawhelp.org/legal-aid-booklets-for-printing>

Tired of renting and ready to buy a place of your own?

The Connecticut Fair Housing Center is working on a new guide to help first-time homebuyers understand their rights and get the house of their dreams! Be on the lookout for our new ***Moving Forward: Homebuyers' Guide***.

Coming Soon!
Moving Forward: Homebuyers' Guide



Forms

Tired of renting and ready to buy a place of your own?

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Coming Soon!
Moving Forward: Homebuyers' Guide



Self-Assessment: What am I looking for?

Below are some questions that can help you prioritize what you need and want in a new home. These answers will help shape your housing search, but you may change your mind and your answers as the moving process continues.

This form is for you. Do not give it to a landlord.

1. Why are you moving? _____

2. List reasons you want to stay in your current town?

- _____
- _____
- _____
- _____

3. List reasons you want to leave your current town?

- _____
- _____
- _____
- _____

4. If you want to move to another town, list three towns you want to move to.

5. Do you have a housing subsidy you can take with you when you move? Yes No

If yes, do you have a Section 8 voucher or a RAP subsidy? Yes No

What is the name of the person who administers your housing subsidy? _____

Where does that person work? _____

6. How much is your total monthly income before taxes or other money is withheld?

(continued on next page)

7. Check the things you want in your new place:

Rent no more than _____
(Find out more about fair market rent in the “Deciding How Much to Spend on Rent” Section)

Single family house

Rural

Apartment

Close to work, no more than _____ miles

Number of bedrooms _____

High performing schools

Near park or other open space

Safe, very little crime

Suburban

Near Church

Urban

Affordable childcare

Contact Sheet

Community Name/Address:

Contact:

Phone Number:

Title:

Price Quoted:

Time Called:

Appointment:

Date Available:

Security Deposit:

Date of Denial:

Reason for Denial:

Name of person who denied your application:

Additional Notes:

Community Name/Address:

Contact:

Phone Number:

Title:

Price Quoted:

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Price Quoted:

Time Called:

Appointment:

Date Available:

Security Deposit:

Date of Denial:

Reason for Denial:

Name of person who denied your application:

Additional Notes:

Important Documents

Important Documents	Yes	No	Notes	Important Phone Numbers
Photo I.D. or Driver's License				
Proof of Income				
Checkbook or Money Order				
Credit Report (dated within 90 days)				
Social Security Number or ITIN Number				
Names of All Occupants				
Personal References				
Current Landlord Contact Information				
Past Landlord Contact Information				
Past Landlord Contact Information				

Important Documents

Important Documents	Yes	No	Notes	Important Phone Numbers
Photo I.D. or Driver's License				
Proof of Income				
Checkbook or Money Order				
Credit Report (dated within 90 days)				
Social Security Number or ITIN Number				
Names of All Occupants				
Personal References				
Current Landlord Contact Information				
Past Landlord Contact Information				
Past Landlord Contact Information				

Acknowledgements

This document was written and edited by staff of the Connecticut Fair Housing Center. The Center would like to thank residents of the Greater Hartford area who provided feedback in our focus groups and individually, Kerri Provost of Real Hartford, Rev. Aaron L. Miller of Metropolitan Community Church of Hartford, Richard Frieder and Greg Lanza of Hartford Public Library, Ebony Glover, Saige Dupont, the Asylum Hill Neighborhood Association and everyone who contributed to our efforts. The Center would also like to acknowledge and thank The CauseWay Agency for their tireless work in the Moving Forward Public Service Announcement Campaign. We would also like to acknowledge the incredible graphic design and layout of Karin Krochmal Graphic Design.

The work on this project was supported by a grant from the Hartford Foundation for Public Giving with additional support from the City of Hartford. Support for expanding the Guide to include State-wide resources made possible by grants from the Department of Housing and Urban Development and the State of Connecticut.

Graphic design is by Karin Krochmal of Karin Krochmal Graphic Design (www.karinkrochmal.com).

Printing is by AM Lithography Corporation (www.amlitho.com)



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