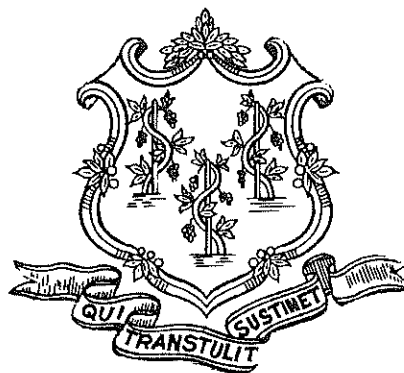


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# THE STATUS OF EQUAL HOUSING OPPORTUNITY

A REPORT OF THE CONNECTICUT COMMISSION  
ON HUMAN RIGHTS AND OPPORTUNITIES

MAY, 1978



STATE OF CONNECTICUT  
COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES  
HARTFORD, CONNECTICUT



THE STATUS OF EQUAL HOUSING OPPORTUNITY

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On Human Rights and Opportunities

May 1978

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State of Connecticut

Commission on Human Rights and Opportunities

Hartford, Connecticut



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## THE COMMISSION

The Connecticut Commission on Human Rights and Opportunities is a bipartisan agency of the State of Connecticut, established by the General Assembly in 1943. The Commission is charged with the primary responsibility of administering the state's anti-discrimination statutes.

The Commission on Human Rights and Opportunities is comprised of twelve Commissioners appointed by the Governor, a Director, appointed by the Commissioners, and a staff selected by the Director under the merit system. The Commissioners set the policy of the agency and make a final determination on each complaint, except those complaints certified to public hearing. They elect their own officers and serve five-year terms without pay.

The Commission is charged with:

- Receiving, initiating, and investigating complaints alleging an unfair employment practice because of the race, color, religious creed, age, sex, marital status, national origin, ancestry, or physical disability, including but not limited to, blindness of any individual;
- Reviewing, approving, and monitoring the affirmative action plans of state agencies, departments, boards and commissions as developed and filed twice annually with the Commission; and issuing a complaint when a plan or agency is deemed to be in violation of applicable statutory provisions;
- Receiving, initiating and investigating complaints filed against state agencies alleging practices inconsistent with the Code of Fair Practices;
- Reviewing and monitoring every contract to which the state is a party with respect to nondiscrimination against any person or group of persons on the grounds of race, color, religious creed, age, marital status, national origin, sex or physical disability, including, but not limited to, blindness;
- Receiving, initiating, and investigating complaints alleging discrimination against criminal offenders in state employment and licensing;

- Receiving, initiating, and investigating complaints alleging a deprivation of legal or constitutional rights on account of alienage, color, race, sex or physical disability, including, but not limited to, blindness;
- Receiving, initiating and investigating complaints alleging a denial of full and equal accommodations in a place of public accommodation (defined in section 53-35) by reason of race, creed, color, national origin, ancestry, sex, marital status, age or physical disability, including, but not limited to, blindness or deafness;
- Receiving, initiating, and investigating complaints alleging discrimination in any credit transaction on the basis of sex, age, race, color, religious creed, national origin, ancestry, marital status, blindness or physical disability.

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## F O R E W O R D

There has been a housing crisis in Connecticut for decades. It is characterized in at least six (6) major ways:

- 1) Lack of aggressive leadership by the three branches of our government -- legislative, executive and the judiciary;
- 2) Private housing market failure that has not produced an adequate supply of housing;
- 3) Racial, color and national origin discrimination by persons engaged in the selling, rental and lending institutions;
- 4) Inefficient and ineffective resource allocations by the public policy makers;
- 5) Certain land and transportation policies and practices whose net effect is to deny access; and finally,
- 6) Pervasive economic discrimination against racial and ethnic minorities.

Victims of discrimination have attacked these problems by seeking remedial legislation, executive orders and judicial decisions. They have struggled with the federal government when it built low-income housing and mandated that it be occupied on a segregated basis. They have complained when redevelopment agencies contributed to their misery in housing problems by giving empty lots and high-rise shopping centers and office buildings greater priority. They confronted blockbusting and steering practices that deprived us all of the opportunity to know each other on a day-to-day basis.

Their governments have been slow to respond to their petition for redress, and insensitive to the consequences and by-products of housing discrimination such as racially segregated schools, recreational and health facilities and segregated employment patterns. Their plight has been made all the more tragic by the knowledge that their governments are funding such practices.

Equal opportunity in housing may no longer mean integration for many minority Americans. For some, it simply means unrestricted choice in the pursuit of living accommodations or arrangements according to one's taste and income. The elimination of overt and covert discrimination in the housing market by private persons and public entities, requires specific public policies that will alter budgetary and fiscal priorities and allocate resources so as to maximize housing opportunities for Hispanics and Blacks.

The Connecticut General Statutes provide that:

"The Commission shall compile facts concerning discrimination in employment, violations of civil liberties and other related matters."

The Connecticut General Statutes give the Commission the power and duty to recommend policies and make recommendations to agencies and officers of the State and local subdivisions of government and to study the problems of discrimination in all or specific fields of human relationships.

The staff report that follows contains the first effort by the Commission to survey and document the factors, conditions and restraints that contributed to the abridgement of constitutionally protected rights to be free from discrimination in housing since the Agency's publication of:

- 1) Racial Integration in Public Housing Projects in Connecticut, 1955;
- 2) Racial Integration in Private Residential Neighborhoods in Connecticut, 1957; and
- 3) Attitudes Toward Racial Integration in Connecticut, 1961.

The Commission gratefully acknowledges the valuable financial assistance provided by the U.S. Department of Housing and Urban Development through a contract with A.L. Nellum and Associates, Washington, D.C., without whose support this report would not have been possible at this time.

The design, research and development of this report was directed by Jurate L. Vaitkus, Supervisor of the Commission's Special Projects Division. Project Director, William S. Spencer; Bernard Purvis, Deputy Project Director; and Alvin Robinson, Supervisor of the Data Analysis Division, contributed generously to this work.

Arthur L. Green, Director  
Connecticut Commission on Human  
Rights and Opportunities

May 11, 1978  
Hartford, Connecticut

## EXECUTIVE SUMMARY

The Status of Equal Housing Opportunity, a Report of the Connecticut Commission on Human Rights and Opportunities is principally concerned with the status of equal housing opportunities for Minorities, in 1978, in the State of Connecticut. The report presents a comprehensive statement on the prevailing issues and factors that affect the housing choices and opportunities of Minorities in particular, and those of low and moderate income persons in general. The general discussion treats housing discrimination and inadequate housing production in the public and private sectors as intimately intertwined factors that systematically limit the housing options of Minority individuals.

### The Scope And Objectives

The research effort entailed in the preparation of the report consisted of eight specific objectives which when accomplished facilitated a comprehensive statement about the status of equal housing opportunity.

The Commission's research effort sought to:

1. determine the existence of racially/ethnically identifiable residence and workforce patterns among the population of the state;
2. identify trends in public opinion towards equal housing opportunities for Minorities;
3. identify a relationship between race and income, and implications for housing choice;
4. report on the implications of national trends in population shifts for the state;
5. determine the implications of residential growth patterns for Minority housing opportunities;

6. identify the roles of housing developers, housing managers, and the real estate industry in limiting or enhancing Minority housing options;
7. report on pattern and practice discrimination in the housing market; and
8. identify the roles of the public and private sectors in expanding Minority housing opportunities.

Together, these eight objectives define the scope of the research effort and the parameters of the report.

#### The Methodology

The report is drawn from the collection and analysis of data and information falling within three categories.

The first category included certain base data (primarily census data) about the housing conditions, household income, and housing needs of Minority households. Reports were obtained from the Tri-State Regional Planning Commission, the State Department of Community Affairs, and regional planning agencies. Information relative to membership and licensed agents was obtained from the Connecticut Home Builders Association, the Connecticut Association of Realtors, and the State Real Estate Commission. Raw housing cost data was extracted from the tax assessment files of the State Tax Department.

The second category of data and information consisted of records produced as a result of Federal, state and local government activities and procedures pursuant to statutory authority, regulations and directives. Lists of endorsed housing units and occupant characteristics were obtained from the Hartford Area Office of the Department of Housing and Urban Development, and the District Office of the Farmers Home Administration. The housing assistance plans of Community Development Block Grant recipients were utilized.



From its own functions and divisions, the Commission assembled records of housing discrimination complaints and logs of applications for Federal housing subsidies and loans, subject to A-95 review. A review of Federal and State fair housing laws, regulations and guidelines was conducted.

The third category of data and information upon which the report is based was obtained through a survey of the housing industry's impact on equal housing opportunities. Five principle areas of impact were determined, i.e., marketing and advertising, affirmative fair housing marketing requirements, recordkeeping of occupant characteristics, housing site locations, and future development plans. The sample population was comprised of ninety-nine representatives of the housing industry. The respondents provided a mixture of complete or partial responses, or no useful information specific to the inquiry. The rate of return was small - 37.3 percent, or thirty-seven members of the sample population. The Commission judged the respondents to be a representative cross section of the housing industry.

#### A Summary Of Contents

The subject of equal housing opportunity is examined in a legal context, first, providing a summary of related laws, regulations and executive orders at the Federal and State levels. Various forms of housing discrimination are explored for the extent of harm that is inflicted upon individuals and classes of individuals. In a policy framework, the effectiveness of past and present enforcement efforts of federal, state and local governments in eradicating housing discrimination and obtaining relief for the victims is examined, raising questions of adequacy, resources and commitment. The discussion makes explicit the failures of the Federal and State government in enforcement of fair housing laws. The magnitude and continuing presence of housing discrimination against Minorities are identified as major reasons for the breakdown in civil rights enforcement efforts.

A general assessment is made of the current housing market in terms of housing costs, housing needs, available household income, locational issues and responsiveness to Minority demands. Comparative and statistical analysis is employed to depict the economic, social and housing conditions of Minority households. The growth of the Minority population in the state is followed over a twenty-five year period. In that period, the growth is characterized by concentration in twenty cities and towns of the state. Throughout the report the population and housing characteristics of the twenty cities and towns provide an analytical focus and a standard of comparison. The twenty communities, identified as: Ansonia, Bloomfield, Bridgeport, Bristol, Danbury, Hamden, Hartford, Middletown, Meriden, Milford, New Britain, New Haven, New London, Norwalk, Norwich, Stratford, Torrington, Waterbury, Windham, and Stamford, are shown to have 85 percent of the State's Minority population and Minority workforce. Minority household income in these communities is, for the most part, lower than the median income of the total population. Minorities reside in proportionately more older units (built prior to 1940) than the population as a whole. Overcrowding is far more prevalent among Minority occupied housing units. Minority homeownership rates are low (less than half) in comparison to ownership rates among the total population in the twenty communities. Thirty-four percent of lower income households in need of some form of housing assistance are Minority households. The largest need is among renter households and small families.

The record of providing housing assistance to lower income households is poor throughout the twenty communities. Contributing to the poor record is the inadequate and slow-moving level of funding which is obtained from Federal and State sources for public housing production.

Attitudes towards the provision of low income housing and equal housing opportunities for Minorities in non-traditional areas are examined for their implications. The protectionist attitudes of small communities are studied in the face of Federally-sponsored moves to allocate low income and elderly housing units on a regional fair share basis.

An early conclusion is reached that Minorities are faced with unequal housing opportunities and unequal housing choices despite a plethora of Federal and State civil rights laws, regulations and procedures. The Federal civil rights enforcement effort is characterized as lackluster. Federal irresponsibility is implicated in the examination of the behavior of the housing industry which shows certain Federally-sponsored members of the industry to be systematically ignoring fair housing requirements. Various discriminatory patterns and practices are shown to be prevalent among the housing industry. The State civil rights enforcement effort of the Commission on Human Rights and Opportunities in enforcing the State's Public Accommodations statute is analyzed in the context of housing discrimination complaints, and the trends that can be gleaned from complaints filed over a six year period. The case by case approach to housing discrimination is shown to be ineffective in eradicating the problem and obtaining comprehensive remedies to prevent future housing discrimination. The need for various administrative techniques is explored.

The report presents several new concepts to familiarize the public with the state of the art of enforcing civil and human rights and opportunities. Systemic housing discrimination is identified as the focus of current enforcement efforts underway at the Commission. Systemic housing discrimination is defined as a subtle and complex form of discrimination which is manifest in the policies, patterns or practices of systems or institutions. Such policies,

patterns or practices often have the effect of excluding whole segments of society from availing themselves of equal opportunities. Systemic housing discrimination operates to exclude groups of persons by virtue of a characteristic common to the group as a whole, e.g., physical disability, age, race, income, etc. In the case of race, national origin, age, or sex, the characteristic is immutable. The policies, patterns or practices which operate in a discriminatory manner are termed as artificial barriers to equal opportunities; some having been deliberately established to exclude classes of individuals not consistent with an established objective or goal of the system, and some having been designed with a particular objective in mind that when implemented results in unforeseen and undesirable effects. Artificial barriers result in injury in the form of a denied or unequal opportunity to a group of individuals.

The concept of pattern and practice discrimination is introduced in the examination of the housing industry for its complicity in systemic housing discrimination. Linked to the enforcement efforts of the Attorney General of the United States, the concept of pattern and practice discrimination is defined as any policy, procedure or custom which affects or has the potential to affect more than a single individual in more than a single isolated instance or peculiar departure from the norm of nondiscrimination. Pattern and practice discrimination exhibits a systemic effect, i.e., the systemic denial of rights to a group of persons.

Given these concepts which essentially redefine the nature of the problem of discrimination as commonly identified by the general public, the report examines various comprehensive strategies and approaches for enforcement that are being implemented by the Commission on Human Rights, and by various other public bodies and agencies of government, to combat systemic housing discrimination.

The core of the report is found in an analysis of the housing industry, in a pattern and practice framework. The constituent members of the housing industry are identified as builders/developers, real estate brokers, investors/sponsors and property managers. A detailed assessment is presented of the housing industry's patterns and practices and the consequential effects on Minority housing options and opportunities. Five principle areas of impact have been delineated and used to gauge adverse impact and implications for Minority households.

The five principle areas of impact are identified as:

1. marketing and advertising practices,
2. the existence of Federally required affirmative fair housing marketing plans,
3. records of occupant characteristics,
4. housing site locations, and
5. future development plans.

Findings are made with respect to these principle areas. The findings point to general and specific patterns and practices of housing discrimination exhibited among the housing industry, and highlight the complicit relationship of Federal agencies which subsidize and in various ways oversee the housing industry.

The report concludes with the view that equal housing opportunity is eluding the majority of Minority and lower-income persons in the State, and that systemic housing discrimination as exhibited in the patterns and practices of the housing industry, is a decisive factor in creating unequal housing opportunities and restricting housing choices of Minorities. Twenty-two findings with respect to the general and specific factors contributing to the unequal housing opportunities of Minorities are made, and thirty-six recommendations for remedying the unequal status are presented with lead responsibility for implementation identified following each recommendation.

## The Findings Of The Report

The principle findings contained in the report are summarized as follows:

1. Despite legislation guaranteeing equality of opportunity in nearly all fields of human relationships, equal housing opportunity is eluding the majority of Minority and lower income residents in the State of Connecticut.
2. Blacks, Puerto Ricans, and other Minorities continue to experience discriminatory treatment in their efforts to secure housing of their choice.
3. In the twenty-five year period between 1950 and 1975, the Black population in the State doubled and tripled in its growth, but throughout the period its growth was confined to certain central cities and towns. The Puerto Rican population's growth was more rapid and occurred in the fifteen year period between 1960 and 1975, yet the same confined growth pattern is evident.
4. Racially/ethnically identifiable residence and workforce patterns are manifest. Twenty central cities and towns in the state contain 85.3 percent of the state's Minority population, and 85.5 percent of the Minority workforce. These same communities contain 42.8 percent of the state's total population and 43 percent of the state's total workforce.
5. The median income of Minority households is, on the whole, considerably lower than the median income of White households, and that of the total household population. A constant ratio of Black and Spanish family income relative to the income of White families indicates that no real gains occurred in the wellbeing of Minority families in the state during the early seventies, despite overall growth in median family income.

The median household income of Blacks trails behind the median income of Spanish households, and White households.

6. Escalating housing costs have limited the options of low and moderate income families, seeking housing priced under \$20,000, to approximately 5 percent of all house sales. Housing priced between \$20,000 and \$30,000 comprised only 9 percent of house sales in the period between July and September of 1977.
7. Minority housing conditions in the state are characteristically poorer than the range of housing conditions found among the total population. The Minority population exhibits lower rates of homeownership. Minority occupancy of housing units built prior to 1940 exceeds the general rate of occupancy of older units among the total population. As the age of a housing unit declines, so does the proportion of Minority occupants. Black and Spanish-Americans live in more crowded conditions than the population as a whole. As the number of persons per room increases from .76 all the way to 2.01 persons, the proportion of Black and Spanish occupied units is markedly higher.
8. Minority households comprise 34 percent of the estimated total of lower income households that require some form of housing assistance, based on the housing assistance plans of nineteen major communities in the state. Minority housing assistance needs exist principally among renter households and families of four, or fewer persons.

9. Public attitudes toward equal housing opportunity for Minorities and low income families reflect fears of uncontrollable influxes of such groups into the domain of suburbanites. Efforts to spatially deconcentrate lower-income housing are met with resentment and threats. Debates over local autonomy are thrown up as smokescreens, masking the continuing discrimination against racial Minorities, no matter what their income levels may be.
10. The majority of housing complaints filed with the Commission on Human Rights allege a denial of opportunity to rent an available housing unit. Charges are most frequently lodged against owners of housing units, followed by managers.
11. Housing complaint dispositions show frequent dismissal for lack of sufficient evidence. Satisfactory resolutions are obtained more frequently where the allegation is of a denied rental opportunity. Dispositions that are unfavorable to the respondent are rendered more frequently against owners of housing accommodations, followed by managers.
12. Complaints of housing discrimination filed against firms included in the Commission's analysis of pattern and practices discrimination comprise twelve percent of the total number of housing complaints filed. Again, allegations of denied rental opportunities constitute the most frequent type of complaint. Management firms are most frequent recipients of complaints.
13. Dispositions of housing complaints against firms in the study sample population show high rates of dismissal for lack of sufficient evidence. Satisfactory resolutions occur more frequently where the allegation is of a denied rental opportunity. Resolutions favorable to the



complaints are achieved most frequently in cases against management firms. Cases against realty firms are most difficult to prove as evidenced by the high rate of dismissals.

Findings of pattern and practice discrimination among the housing industry are summarized as follows:

14. Federally subsidized (HUD) housing is concentrated within areas of Minority concentration - areas containing 85.3% of the state's Minority population - offering little opportunity for housing choice and spatial deconcentration.
15. A majority of new subsidized housing endorsed by HUD since 1976 is earmarked for the elderly.
16. The prevailing occupancy pattern in HUD endorsed housing, operated by sample firms, is fifty percent or more non-Minority (i.e., Caucasians, not Hispanic background).
17. Thirty-two HUD endorsed housing projects operated by sample firms, have a racially segregated occupancy pattern, i.e., ninety-five to one hundred percent of all occupants are Minorities (Black, Hispanic, American Indian, Oriental, Other) or all are non-Minority.
18. The marketing and advertising practices of respondent housing firms:
  - a. may result in primary and/or exclusive solicitation of purchasers and prospective tenants that are non-Minority,
  - b. are not directed at Minority and other protected group purchasers and prospective tenants, and
  - c. do not further fair housing opportunities for Minorities and other legally protected groups.

19. The affirmative fair housing marketing obligations of respondent housing firms:
  - a. are not seriously and consistently being carried out by those participating in FHA programs,
  - b. are not being passed on to parties which are contractually engaged for marketing purposes, and
  - c. these noted failures effectively deter fair housing opportunities for Minorities and other legally protected groups.
20. Records of occupant characteristics:
  - a. are not uniformly maintained by sponsors of Federally assisted housing,
  - b. are not maintained at all by certain sponsors although required, and
  - c. indicate that sixteen HUD endorsed projects, operated by six respondent firms, are racially segregated.
21. Respondent housing firms:
  - a. are developing/operating new housing (since 1974) in predominantly suburban and rural locations,
  - b. are developing/operating privately funded new housing (since 1974) in predominantly suburban and rural locations,
  - c. are developing/operating new (since 1974) publicly assisted housing in predominantly urban locations, and thus
  - d. are not promoting fair housing opportunities for Minority persons.
22. The future development plans of respondent housing firms:
  - a. will not significantly increase the number of housing units in the market,

- b. will not significantly expand housing choices for Minority and low income housing seekers, and
- c. will not serve to spatially deconcentrate fair housing opportunities for Minorities, low income households, and other legally protected groups.



## CHAPTER I. INTRODUCTION

This report was made possible through a contract with the United States Department of Housing and Urban Development. The observations, findings and conclusions represented herein are those of the Connecticut Commission on Human Rights and Opportunities, and do not necessarily reflect the views of the Department of Housing and Urban Development.

The Commission on Human Rights and Opportunities, since its creation in 1943, has from time to time reported on its ongoing efforts to study the problems of discrimination in all fields of human relationships, and to investigate the possibilities of affording equal opportunity to all persons. The present study is principally concerned with the status of equal housing opportunities in 1978 for Minority residents of the State of Connecticut. The report contains a compilation of certain facts and data, observations about pronounced patterns, as well as recommendations for action.

The heart of the report can be found in a summary of the Commission's recent inquiry into the marketing practices of housing developers, property managers, and real estate firms. The summary's purpose is not to single out for criticism any particular individual or firm, but to highlight certain patterns and practices which may contribute to unequal opportunities for Minority individuals who seek to enter the Connecticut housing market. The Commission has held, for a long time, that housing marketing practices have systematically limited the housing options of Minority individuals.

### The Research Problem

It is with the major problem of housing opportunities for Minorities in the face of systemic housing discrimination that the Commission's report is principally concerned.

Our research effort has sought to:

- determine the existence of racially/ethnically identifiable residence and work force patterns among the population of the state;
- identify trends in public opinion towards equal housing opportunities for Minority residents;
- identify a relationship between race and income and implications for housing choice;
- report on the implications of national trends in population shifts for the state;
- determine the implications of residential growth patterns for Minority housing opportunities;
- identify the roles of housing developers, managers, and real estate firms in limiting or enhancing Minority housing options;
- report on pattern and practice discrimination in the housing market;
- identify the roles of the public and private sectors in expanding Minority housing opportunities.

Finally, the Commission's study assembles various pieces of existing information and data in a manner such that the report serves as a resource guide to equal housing opportunity.

#### The Research Procedure

Our initial research effort entailed an analysis of housing discrimination complaints filed with the Commission over a period of six years. The record of housing complaints against major housing providers proved to be substantial, so that a more thorough and comprehensive treatment of the area seemed to be necessary.

Through a survey technique, which will be described in more detail in the body of this report, the Commission made inquiries into the marketing and

development behavior of the housing industry. At the same time, information was gathered on the extent of Federal assistance and sponsorship of housing development. A finer analysis was made of affirmative fair housing marketing plan requirements and their broad, as well as specific, applications in accordance with Federal fair housing legislation and regulations.

Our data collection efforts then turned to available statistical and demographic information sources, primarily the 1970 census of population and housing characteristics, but also including reports and data from regional planning agencies, state agencies and departments, local governments and national studies by organizations such as the United States Commission on Civil Rights and the Potomac Institute.

And finally, the Commission's research analysts looked to the views and comments of private civil rights organizations, community groups, and Minority community leaders.

#### A Time Capsule

The year of 1978 represents a crest in the development of the state of the art of enforcing civil and human rights, and opportunities. It is a time in which civil rights law enforcement agencies at the Federal, State and local levels are adopting new techniques and approaches for ferreting out the causative and contributing factors to the racial and economic ills of our society. A whole new terminology and set of techniques has developed among civil rights law enforcement agencies - some having been termed as pattern and practice approaches, others as administrative strategies for combating systemic discrimination, and yet others as a reallocation of resources for maximum effectiveness and efficiency.

The renewed and sustained civil rights enforcement attack on systemic discrimination comes at a time when our agencies and the courts are collapsing under the sheer weight of individual complaints of discrimination and legal

challenges; a time when the courts and the American public have deemed civil rights progress as too threatening and moving too rapidly, and have countered with protests of "reverse discrimination".

The year of 1978 represents a milepost for those who labor for human rights and opportunities to gauge our efforts and accomplishments. Undeniable progress has been made by the Blacks, the Puerto Rican people, the elderly, women and physically disabled persons. Yet, we can not naively expect the progress to continue of its own momentum. The backlash against affirmative action for Minorities and the equal rights amendment (for women) is a good indicator that a certain pragmatism coupled with vigorous enforcement of the civil rights laws, will be required to prevent a backslide.



## CHAPTER II. EQUAL HOUSING OPPORTUNITY AND THE LAW - A BRIEF SUMMARY

In 1962, with the issuance of Executive Order 11063 on Equal Opportunity in Housing, the executive branch was directed to take action to prevent discrimination because of race, color, creed, or national origin in all Federal programs involving the provision, rehabilitation, and operation of housing.<sup>1</sup> Several years later, Title VI of the Civil Rights Act of 1964 was enacted to prohibit discrimination on account of race, color, or national origin in any Federally assisted program or activity.<sup>2</sup> Thus, all Federally assisted housing programs were brought within the purview of civil rights legislation within the brief period of two years.

The enactment of Title VIII of the Civil Rights Act of 1968 (Fair Housing Law) signaled the development of the concept of affirmative action in housing.<sup>3</sup> Title VIII directed the executive branch and in particular the Secretary of Housing and Urban Development to affirmatively further fair housing in all Federally administered programs and activities relating to housing and urban development. It was not until January of 1972 that the affirmative requirement was passed on to private developers of subsidized housing in the form of Affirmative Fair Housing Marketing Regulations.<sup>4</sup> The regulations required private developers of Federal Housing Administration subsidized housing to prepare affirmative fair housing marketing plans. Such plans are written programs for attracting Minority buyers or tenants for the initial sale or rental of housing units. Additionally, the programs require non-discriminatory hiring of sales staff, training of the sales staff in Federal and State fair housing laws, and use of fair housing logo and posters.

1. 27 Fed. Reg. 11527 (November 20, 1962).

2. P. L. 88-352 (July 2, 1964), 42 U.S.C. Sec. 2000d-2000d-4.

3. P. L. 90-284 (April 11, 1968), 42 U.S.C. Sec. 3601-3619.

4. 24 C.F.R. Sec. 200.600-200.640, 37 Fed. Reg. 75 (January 5, 1972).

In August of 1977, the Farmers Home Administration of the U.S. Department of Agriculture issued regulations requiring rural housing developers to prepare affirmative fair housing marketing plans.<sup>5</sup>

Notwithstanding the affirmative obligation imparted to Federal administrative agencies and subsidized housing developers, Title VIII's focus is largely on the private housing market. Title VIII affords protection from housing discrimination on the basis of race, color, and national origin. In 1974, the Housing and Community Development Act amended Title VIII to provide protection from housing discrimination on the basis of sex.<sup>6</sup>

In the State of Connecticut, a Public Accommodations Statute was enacted in 1905. However, it was not until 1949 that the General Assembly gave the administration of the statute to the Connecticut Inter-Racial Commission, now known as the Connecticut Commission on Human Rights and Opportunities. The development of the Public Accommodations Law was slow in coming, spanning several decades and requiring numerous legislative amendments.

In its present day application, the Public Accommodations Law affords protection on the basis of race, creed, color, national origin, ancestry, sex, marital status, age or physical disability, including, but not limited to blindness or deafness.<sup>7</sup> A place of public accommodation has been defined to include any establishment which caters or offers its services or facilities or goods to the general public, and including public housing projects, publicly assisted housing, any housing accommodation for sale or rent, commercial property or building lot, and mobile home parks. Thus, both the private and public components of the Connecticut housing market come within the purview of State and Federal civil rights legislation.

5 7 C.F.R. Sec. 1901.203(c), 42 Fed. Reg. 45893 (September 13, 1977).

6 Housing and Community Development Act Of 1974, Sec. 808(b), amending Title VIII, 42 U.S.C. Sec. 3604-3606.

7 Public Accommodations Law, Sec. 53-34 - 53-36d., Connecticut General Statutes as amended.

### CHAPTER III. MINORITIES AND EQUAL HOUSING OPPORTUNITY IN CONNECTICUT

In a recent study of equal housing opportunity, the Potomac Institute reported on the rapidly emerging national pattern of central cities whose population is increasingly segregated by race, national origin, and income.<sup>1</sup> The Institute reported the national median family income in central cities (of large metropolitan areas) was \$12,025 in 1974.<sup>2</sup> Over a twenty year period (1950-1970), the Black population in central cities grew from 6.6 million to 13.1 million.<sup>3</sup> And in a related pattern, eighty percent of 11 million Spanish-Americans now reside in metropolitan areas, nearly fifty percent in central cities.<sup>4</sup>

As if mirroring the national trends, the Minority population (Black and Spanish) of the State of Connecticut has significantly concentrated in central cities. In 1950, the Black population of the state was estimated by the Connecticut Commission on Civil Rights to number approximately 53,472.<sup>5</sup> Only 7,000 Blacks were estimated to be living in towns with total Black population under five hundred.<sup>6</sup> Even in 1950, the Black population was concentrated in the central cities of: Ansonia (1,368), Bridgeport (6,748), Danbury (665), Greenwich (825), Hartford (12,654), Middletown (544), New Britain (1,028), New Haven (9,605), New London (1,254), Norwalk (2,326), Norwich (544), Stamford (3,875), Stratford (719), and Waterbury (3,620).<sup>7</sup> The emerging central cities of 1950 bear a striking resemblance to the central cities of Connecticut in 1978.

The Connecticut Civil Rights Commission's annual report of 1953-54 reportedly estimated the Puerto Rican population of the state at five to seven thousand. By 1959, the Puerto Rican population had doubled and approximated twenty thousand,

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1 The Potomac Institute, Inc., Equal Housing Opportunity: The Unfinished Federal Agenda, (Washington, D.C.; December 1976), p. 3.

2 Ibid., p. 3.

3 Id.

4 Id. p. 4.

5 State Of Connecticut Commission On Civil Rights, Racial Integration In Public Housing Projects In Connecticut, (1955), p. 11.

6 Ibid., p. 11.

7 Id., p. 11, note 17.

while the Black population had increased to nearly one hundred thousand.<sup>8</sup> The difficulty then as is now was in obtaining accurate estimates of the Puerto Rican population of the state. The 1960 census placed the total Puerto Rican population at 15,247, with significant concentrations (over 500) appearing in Bridgeport (5,840), Meriden (951), New Haven (1,169), Hartford (2,307), New Britain (605), and Waterbury (1,027). By 1970, any measure of percentage change in the Puerto Rican population was obscured by Census Bureau redefinition of the Spanish-American ethnic grouping. Puerto Ricans and other Spanish-Americans residing in Connecticut appear in the 1970 census category of Spanish Language, i.e., "Persons who report Spanish as their mother tongue, as well as persons in families in which the head or wife reports Spanish as his or her mother tongue".<sup>9</sup>

In the twenty-five year period between 1950 and 1975, the Black population doubled and tripled in its growth, but throughout the period its growth was confined largely to selected cities and towns of the state (See Table III-1, p. 9 ). The Puerto Rican population's growth was still more rapid, with enormous (500%) leaps in a shorter time frame (1960-1975). Yet, the same confined growth in selected cities and towns is apparent. Moreover, these cities and towns experienced an overall decline in total population as the Minority population became more concentrated (See Table III-2, p.10 ). No doubt the prevailing factor contributing to concentrated patterns of growth was and still is housing discrimination.

On the problem of housing discrimination, the Commission on Civil Rights reported in 1955, with respect to a survey of racial integration in public housing, that "Negroes in all income brackets are limited in their choice of renting or purchasing adequate private housing because of residential segregation".<sup>10</sup>

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8 History Of The Connecticut Commission On Human Rights And Opportunities (1943-1968) prepared for Twenty Fifth-Anniversary (June 29, 1968), Part 3.

9 U.S. Department of Commerce, Bureau Of The Census, 1970 Census Users Guide.

10 State Of Connecticut Commission On Civil Rights, Racial Integration In Public Housing Projects In Connecticut, (1955), p. 8.

Table III-1 Minority Concentration In Central Cities: 1950 To 1975  
(Connecticut)

<u>Central Cities</u>	1950*	1960**		1970 +		1975 †	
	<u>Black</u>	<u>Black</u>	<u>Puerto Rican</u>	<u>Black</u>	<u>Spanish Language</u>	<u>Black</u>	<u>Spanish Language</u>
Bridgeport	6,748	15,332	5,840	25,546	14,103	26,328	15,735
Hartford	12,654	24,855	2,307	44,091	11,942	45,939	14,311
New Britain	1,028	2,389	605	3,561	3,864	3,720	4,282
New Haven	9,605	22,113	1,169	36,158	4,916	37,463	5,567
New London	1,254	2,288	-----	3,542	881	3,801	1,109

Source: \* Connecticut Commission On Civil Rights Estimates, 1950  
 \*\* 1960 Census Of Population  
 + 1970 Census Of Population  
 † 1975 Connecticut Health Department Estimates

Table III-2 Central City Population Loss: 1960 To 1975  
(Connecticut)

<u>Central Cities</u>	<u>Population</u>			<u>1960-1975 Change</u>	
	<u>1960*</u>	<u>1970**</u>	<u>1975 +</u>	<u>Number</u>	<u>Percent</u>
Bridgeport	156,748	156,542	152,000	4,748	3.0
Hartford	162,178	158,017	154,500	7,678	4.7
New Britain	82,201	83,441	80,500	1,691	2.0
New Haven	152,048	137,707	132,300	19,748	12.9
New London	34,182	31,630	30,200	3,982	11.6

Source: \* 1960 Census Of Population  
 \*\* 1970 Census Of Population  
 + 1975 Connecticut Health Department Estimates

In the following year, a survey of racial integration in private neighborhoods led to the finding that Blacks experienced more difficulty in establishing residence in all-white neighborhoods from virtually all channels - real estate agents, white home owners, builders, and lending institutions.<sup>11</sup> Housing choice of Blacks in 1956-57 revolved around segregated neighborhoods, or older homes built prior to 1930 in non-segregated neighborhoods.<sup>12</sup>

Twelve years later (1968), on the occasion of its twenty-fifth anniversary, the Commission on Human Rights and Opportunities reflected on the work ahead of it - "Prejudice and discrimination still distort the fabric of this state and the nation; riot and backlash still feed fears. The slums still stand, employment patterns are still restrictive, and the landlord's door still slams in the face of the young black couple".<sup>13</sup>

In 1978, the "door" still "slams", but in the cowardly fashion of the seemingly neutral devices of zoning, inflated housing costs, urban revitalization for the suburban "prodigal son", and through the less discreet techniques of block-busting, steering, mortgage redlining and insurance redlining. In a report on The State Of Civil Rights: 1977, the U.S. Commission on Civil Rights finds that "the rising cost of housing and various subtle patterns of discrimination continued to limit fair housing opportunities in 1977".<sup>14</sup> "Discrimination", affirms the Commission, "remains the prime factor in containing minorities in neighborhoods with decaying housing, minimal public services, and serious social problems."<sup>15</sup> The American Bar Association's Advisory Commission on Housing and Urban Growth, in a 1977 study, rendered the grim prediction that "greater numbers of Americans

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11 State of Connecticut Commission On Civil Rights, Private Interracial Neighborhoods In Connecticut, (1957), pp. 16-17.

12 Ibid., pp. 14-15.

13 History Of The Connecticut Commission On Human Rights And Opportunities (1943 To 1968), prepared for Twenty-Fifth Anniversary (June 29, 1968), Introduction.

14 U.S. Commission On Civil Rights, The State Of Civil Rights: 1977, (February 1978), (Letter of Transmittal), p. iii.

15 Ibid., p. 16.

will be denied housing choice, our cities will continue to decline, and racial and economic segregation will be perpetuated".<sup>16</sup>

### Housing Costs

Connecticut offers nothing more optimistic. Escalating housing costs are reinforcing the disparities between wealthy and poor communities in the state. Dramatically rising housing costs in wealthy communities are causing the income distribution for those communities to shift upwards. While poorer communities who are not experiencing marked housing cost growth, find their income distribution shifting downward.<sup>17</sup> In 1977, house sales under \$20,000 comprised only 5.3 percent of total house sales in the period between July and September. House sales between \$20,000 and \$30,000 comprised only 9.0 percent for the same period. Thus, low and moderate income family options for purchasing affordable housing were limited to 14.3 percent of all houses sold.<sup>18</sup>

### Minority Concentrations

Close analysis of demographic data for 1975 reveals racially/ethnically identifiable residence and workforce patterns emerging in twenty Connecticut central cities and towns.<sup>19</sup> Table III-3, p. 13 depicts the total population and total persons in the workforce age population, with Minority representation, for each of the twenty central cities and towns. The twenty communities combined contain approximately 42.8 percent of the state's total population and 43 percent of the state's total workforce. The Minority population in these communities comprises approximately 85.3 percent of the state's Minority population and 85.5 percent of the state's Minority workforce.

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16 American Bar Association Advisory Commission On Housing And Urban Growth, Housing For All Under Law: New Directions In Housing, Land Use, And Planning Law, Executive Summary (Cambridge: Ballinger, 1978), p. 7.

17 Suburban Action Institute, A Study Of Zoning In Connecticut, (May 1978), Prepared Under Contract With The Connecticut Commission On Human Rights and Opportunities, pp. 47-51.

18 Ibid., p. 48.

19 Connecticut Commission On Human Rights And Opportunities, Data Analysis And Records Unit, Demographic Estimates In Twenty Selected Connecticut Towns, (November 1977).



Table III-3. Population And Workforce Estimates For Twenty Connecticut Towns (1975)

Towns	Total		Percent of Population	Minority		Percent of Workforce
	Population +	Workforce †		Workforce	Workforce	
Ansonia	20,200	11,500	56.9	1,110	9.7	
Bloomfield	20,200	9,910	49.1	1,373	13.9	
*Bridgeport	152,000	68,930	45.3	19,850	28.8	
Bristol	54,800	26,970	49.2	610	2.3	
Danbury	56,900	26,370	46.3	1,930	7.3	
Hamden	50,000	24,570	49.1	1,260	5.1	
*Hartford	154,500	75,100	48.6	30,261	40.3	
Middletown	35,900	16,810	46.8	1,630	9.7	
Meriden	56,300	27,450	48.8	2,760	10.1	
Millford	51,200	23,160	45.2	520	2.2	
New Britain	80,500	40,180	49.9	4,240	10.6	
New Haven	132,300	65,030	49.2	21,920	33.7	
*New London	30,200	13,420	44.4	2,460	18.3	
Norwalk	79,100	35,580	44.5	6,310	17.7	
Norwich	44,500	20,030	45.0	920	4.6	
Stratford	50,200	22,800	45.4	1,490	6.5	
Torrington	31,700	15,540	49.0	390	2.5	
*Waterbury	113,100	52,110	45.8	7,840	15.0	
Windham	20,400	9,570	46.9	690	7.2	
Stamford	108,300	51,880	47.9	9,240	17.8	
Total (Towns)	1,343,900	636,910	47.4	116,800	18.3	
Percent (State)	42.8%	43.0%		85.5%		

Source: \* Commission On Human Rights And Opportunities Regional Office Locations  
 † State Health Department Estimates, July 1975  
 ‡ Commission On Human Rights And Opportunities Estimates, September 1975

With the twenty communities grouped into five metropolitan areas, as in Table III-4, p. 15, the Bridgeport metropolitan area which contains the largest cities and towns in Fairfield County emerges as the leading area with Minority workforce representation at 33.2 percent. The Hartford metropolitan area follows closely behind with 30.7 percent.

Locational variations between Black and Spanish workforce concentrations slightly distinguish the experiences of these Minorities in the twenty communities. As depicted in Table III-5, p.17 , Black workforce concentration is largest in Hartford, followed by New Haven, and then a sharp drop to Bridgeport, and another sharp drop to Stamford, followed closely by Waterbury and Norwalk. The Spanish workforce concentration is largest in Bridgeport, followed by Hartford, and then a sharp drop to New Haven, New Britain, Stamford and Waterbury which are all about even.

Table III-4. Population And Workforce In Five Metropolitan Areas

	Total Population*	Total Workforce**	Minority Workforce	Minority Percent Of Total Workforce
<u>Hartford</u>				
Bloomfield	20,200	9,910	1,373	13.9
Hartford	154,500	75,100	30,261	40.3
New Britain	<u>80,500</u>	<u>40,180</u>	<u>4,240</u>	<u>10.6</u>
Total	255,200	125,190	35,874	28.7
Percent	19.0%	19.7%	30.7%	
<u>Bridgeport</u>				
Bridgeport	152,000	68,930	19,850	28.8
Stamford	108,300	51,880	9,240	17.8
Danbury	56,900	26,370	1,930	7.3
Norwalk	79,900	35,580	6,310	17.7
Stratford	<u>50,200</u>	<u>22,800</u>	<u>1,490</u>	<u>6.5</u>
Total	447,300	205,560	38,820	18.9
Percent	33.3%	32.3%	33.2%	
<u>New Haven</u>				
Ansonia	20,200	11,500	1,110	9.7
Milford	51,200	23,160	520	2.2
Hamden	50,000	24,570	1,260	5.1
Middletown	35,900	16,810	1,630	9.7
New Haven	<u>132,300</u>	<u>65,030</u>	<u>21,920</u>	<u>33.7</u>
Total	289,600	141,070	26,440	18.7
Percent	21.5%	22.1%	22.7%	
<u>New London</u>				
New London	30,200	13,420	2,460	18.3
Norwich	44,500	20,030	920	4.6
Windham	<u>20,400</u>	<u>9,570</u>	<u>690</u>	<u>7.2</u>
Total	95,100	43,020	4,070	9.5
Percent	7.1%	6.7%	3.5%	

Table III-4. Population And Workforce In Five Metropolitan Areas (cont.)

	<u>Total Population*</u>	<u>Total Workforce**</u>	<u>Minority Workforce</u>	<u>Minority Percent Of Total Workforce</u>
<u>Waterbury</u>				
Bristol	54,800	26,970	610	2.3
Meriden	56,300	27,450	2,760	10.1
Torrington	31,700	15,540	390	2.5
Waterbury	<u>113,900</u>	<u>52,110</u>	<u>7,840</u>	<u>15.0</u>
Total	256,700	122,070	11,600	9.5
Percent	19.1%	19.2%	9.9%	
Total Towns	1,343,900	636,910	116,800	
Percent (Of State)	42.8%	43.0%	85.5%	18.3

Source: \* State Health Department Estimates, July 1975

\*\* Commission on Human Rights and Opportunities Estimates, September 1975

Table III-5. Workforce Distribution By Ethnic Designation For Twenty Connecticut Towns

Towns	Total					Combined Minority Workforce	Percent
	Workforce	Black	Spanish	Other Minorities	Workforce		
Ansonia	11,500	930	90	90	1,110	9.7	
Bloomfield	9,910	1,275	66	32	1,373	13.9	
Bridgeport	68,930	11,950	7,140	760	19,850	28.8	
Bristol	26,970	290	240	80	610	2.3	
Danbury	26,370	1,360	460	110	1,930	7.3	
Hamden	24,570	910	240	110	1,260	5.1	
Hartford	75,100	22,225	6,956	1,080	30,261	40.3	
Middletown	16,810	1,270	250	110	1,630	9.7	
Meriden	27,450	750	1,930	80	2,760	10.1	
Milford	23,160	220	250	50	520	2.2	
New Britain	40,180	1,860	2,140	240	4,240	10.6	
New Haven	65,030	18,410	2,730	780	21,920	33.7	
New London	13,420	1,700	500	260	2,460	18.3	
Norwalk	35,580	4,430	1,700	180	6,310	17.7	
Norwich	20,030	620	170	130	920	4.6	
Stratford	22,800	1,060	380	50	1,490	6.5	
Torrington	15,540	180	160	50	390	2.5	
Waterbury	52,110	5,480	2,100	260	7,840	15.0	
Windham	9,570	160	470	60	690	7.2	
Stamford	51,880	6,740	2,140	360	9,240	17.8	
Total (Towns)	636,910	81,820	30,112	4,872	116,800	18.3	
Percent (State)	43.0%				85.5%		

Source: Commission On Human Rights And Opportunities Estimates, September 1975

## Minority Household Income

Income is a critical determinant of housing choice and housing opportunities. Minority families experienced a relatively slower gain in incomes relative to White families in the 1970's. Any insolated comparison of Black-White median income gains in the early seventies serves to distort the Black experience. As shown in Table III-6, below, Black family income rose steadily during the latter years of the 1960's, but took a backslide relative to White family income in the early seventies.

In January of 1978, a leading economist with the Federal Reserve Bank of Boston offered an explanation for the apparent erosion of Black family income in the 1970's, as tied to: (1) the overall decline in Black employment relative to White employment, and (2) the change in family composition and number of earners per Black family.<sup>20</sup> "The dramatic decline in black employment" states Alicia H. Munnell, "was exacerbated by adverse shifts in the composition of the family during the 1970's. The relative increase in the proportion of black female-headed families has contributed to the erosion of much of the gain in the black-white ratio of median family income. The combined effect of these social and economic changes was a deterioration of the relative wellbeing of blacks to a position only moderately better than in 1964".<sup>21</sup>

Table III-6 National Trends In Median Income Of Families: 1964 To 1974  
(In Current Dollars)

<u>Year</u>	<u>Race Of Household Head</u>		<u>Ratio: Black to White</u>
	<u>Black</u>	<u>White</u>	
1964	\$ 3,724	\$ 6,858	0.54
1965	3,886	7,251	0.54
1966	4,507	7,792	0.58
1967	4,875	8,234	0.59
1968	5,360	8,937	0.60
1969	5,999	9,794	0.61
1970	6,279	10,236	0.61
1971	6,440	10,672	0.60

20 Alicia H. Munnell, Assistant Vice President and Economist, Federal Reserve Bank of Boston, "The Economic Experience Of Blacks: 1964-1974," New England Economic Review, (January-February 1978), pp. 5-18.

21 Ibid., p. 18.

Table III-6 (cont.)

<u>Year</u>	<u>Race of Household Head</u>		<u>Ratio: Black To White</u>
	<u>Black</u>	<u>White</u>	
1972	\$ 6,864	\$11,549	0.59
1973	7,269	12,595	0.58
1974	7,808	13,356	0.58

Source: "The Economic Experience Of Blacks: 1964 - 1974," New England Economic Review, (January - February 1978), pp. 5-18; and U.S. Bureau of The Census, Current Population Reports, Special Studies, Series P-23, No. 54, Table 9, p. 25.

The median income of families in Connecticut somewhat reflected the national trends in income for the early seventies, as shown in Table III-7, below.

Table III-7 Median Income Of Families In Connecticut: 1970 And 1974

<u>Year</u>	<u>Race/Ethnicity Of Household Head</u>			<u>Ratio:</u>	
	<u>Black</u>	<u>Spanish</u>	<u>White</u>	<u>Black To White</u>	<u>Spanish To White</u>
1970	\$ 7,792	\$ 8,591	\$12,015	0.64	0.71
1974	10,730	11,830	16,545	0.64	0.71

Source: U.S. Department of Commerce, Bureau Of The Census, State of Connecticut, Series P-25, No. 655, May 1977.

The constant ratio for both Black and Spanish family income relative to White income indicates that no real gains occurred in Minority family income between 1970 and 1974 in Connecticut.

Given the lower income of Minority families in the early seventies, and adding the effects of the severe recession in 1975 and 1976, Minority families would have found it exceedingly difficult in 1977 to purchase affordable housing such as was available, e.g., housing priced between \$20,000 and \$30,000 constituted 9.0 percent of all housing sales between July and September of 1977.<sup>22</sup>

22 Suburban Action Institute, A Study Of Zoning In Connecticut, (May 1978), Prepared Under Contract With The Connecticut Commission On Human Rights And Opportunities, p. 48.

In 1970, twelve central cities in Connecticut contained eighty percent of the state's Minority population (Black and Spanish combined). Median incomes (1969) of Black and Spanish households (families and unrelated individuals) in these central cities were for the most part lower than the median incomes of the total population in each community (See Table III-8, p. 21 ). The median income for all households ranged from a minimum of \$5,138 in New London to a maximum of \$11,512 in Stamford. By comparison, Black median incomes ranged from a low of \$5,584 in New Haven to a high of \$9,682 in Bristol. Spanish median incomes ranged from a minimum of \$4,837 in Hartford to a maximum of \$11,095 in Bristol. Black median incomes displayed the smallest range. A significant disparity between Black income and that of the total population appears in Stamford where the Black median is at 53 percent of the community's household median income. Based on 1969 median income levels in the 12 central cities, Black households were able to afford housing priced in a range from \$11,000 to \$19,000, and Spanish households in a range from \$9,000 to \$22,000 (using the Federal Housing Administration's measure of affordability - twice the household income amount).

#### Minority Housing Conditions

A 1973 study of low- and moderate-income family housing needs in the state, based on 1970 census data, estimated that 4.6 percent of Black households were living in structurally substandard housing conditions, as compared to 2.6 percent of all households in Connecticut. Black households (18.1 percent) lived in proportionately more overcrowded units as compared to 3.8 percent of all households. These figures were based on estimates of 953,141 total households and 50,050 Black households. The study did not report on Spanish households.<sup>23</sup>

A partial analysis and breakdown of Minority housing conditions in Connecticut was performed by Tri-State Regional Planning Commission in its 1977 report entitled:

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23 State of Connecticut Department of Community Affairs, Estimates Of Housing Need, (April 1973), p. 2.



Table III-8. Median Income Of Black And Spanish-American Households In Twelve Connecticut Central Cities (1969)

<u>Central Cities</u>	<u>Median Household* Income</u>			<u>Ratio:</u>	
	<u>Total Household</u>	<u>Black</u>	<u>Span-Am.</u>	<u>Black To Total</u>	<u>Span.-Am. To Total</u>
Bridgeport	\$ 7,779	\$6,539	\$ 7,211	0.84	0.92
Bristol	\$10,772	\$9,682	\$11,095	0.89	1.02
Danbury	\$ 9,541	\$6,117	\$ 8,265	0.64	0.86
Hartford	\$ 6,475	\$5,614	\$ 4,837	0.86	0.75
Meriden	\$ 9,711	\$6,536	\$ 8,111	0.67	0.83
New Britain	\$ 8,633	\$7,344	\$ 7,472	0.85	0.86
New Haven	\$ 5,943	\$5,584	\$ 5,520	0.93	0.92
New London	\$ 5,138	\$5,637	\$ 5,190	1.09	1.01
Norwalk	\$10,752	\$6,247	\$ 7,149	0.58	0.66
Norwich**	\$ 8,238	\$5,900	-	0.71	-
Stamford	\$11,512	\$6,201	\$ 8,738	0.53	0.75
Waterbury	\$ 8,761	\$5,900	\$ 6,880	0.67	0.78

\* Household: Includes Families and Unrelated Individuals

\*\* Data Suppressed

Source: 1970 U.S. Census of Population, Fourth Count, Population - Employment by Town, Table 89, 94, 100, New England Office of Statistical Analysis

People, Dwellings and Neighborhoods.<sup>24</sup> Tri-State's jurisdiction in Connecticut does not extend throughout the state. Rather, the "Connecticut portion" is comprised of six Connecticut Planning Regions: Central Naugatuck Valley, Greater Bridgeport, Housatonic Valley, South Central Connecticut, South Western, and Valley Planning Region, as shown in Map III-1, p. 23.<sup>25</sup> The "Connecticut portion" is made up of fifty-six (56) cities and towns, including such central cities as Stamford, Norwalk, Bridgeport, Danbury, Ansonia, New Haven, Meriden and Waterbury, with Black and Spanish population concentrations.

In 1970, nearly half of the "Connecticut portion's" housing units and more than half of the housing units occupied by Black and Spanish households were built prior to 1940 (See Table III-9, below).

Table III-9 Housing Units Built Before 1940

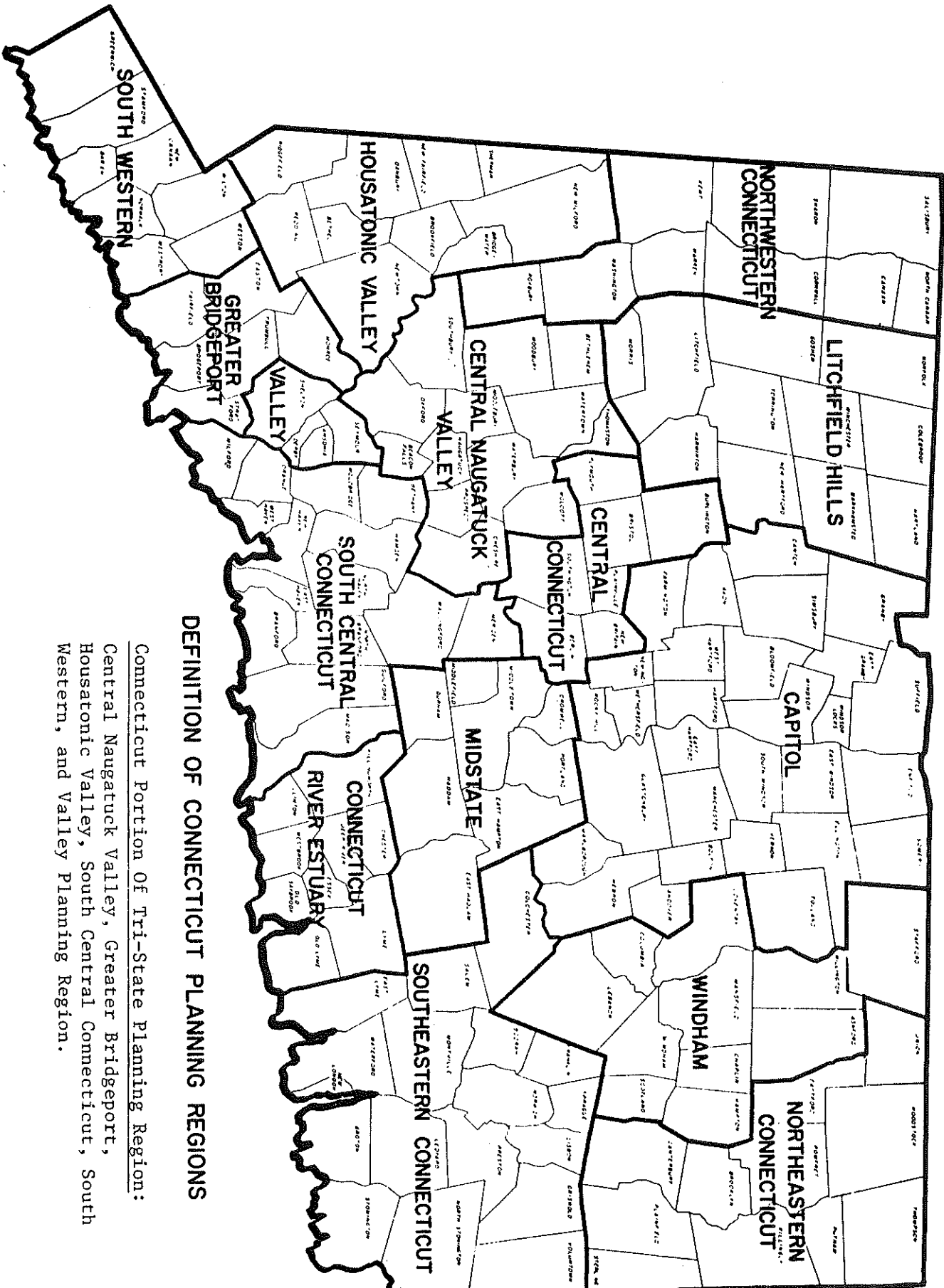
	<u>Total Housing Units</u>			<u>Black &amp; Spanish Housing Units</u>		
	<u>Occupied &amp; Vacant</u>	<u>Built Before 1940</u>	<u>%</u>	<u>Occupied</u>	<u>Built Before 1940</u>	<u>%</u>
Tri-State Region	6,279,458	3,239,050	51.6	1,042,934	666,398	63.9
Connecticut Portion	508,734	227,037	44.6	42,253	24,371	57.7
Central Naugatuck	71,368	35,164	49.3	4,169	2,817	67.6
Greater Bridgeport	100,763	45,955	45.6	11,707	6,262	53.5
Housatonic Valley	43,113	15,157	35.2	1,077	588	54.6
South Central	164,261	76,320	46.5	14,995	8,876	59.2
South Western	106,174	43,427	40.9	9,668	5,451	56.4
Valley	23,055	11,014	47.8	637	377	59.2

Source: Tri-State Regional Planning Commission, People, Dwellings And Neighborhoods, November 1977, Statistical Appendices, Appendix E, Table 3, p. 13.

For all regions, Minority occupancy of housing units built prior to 1940 exceeds the percent of such units, whether occupied or vacant, in any given region. Central Naugatuck Valley appears to have the greatest proportion of older housing

24 Tri-State Regional Planning Commission, People, Dwellings And Neighborhoods, (New York, N.Y., November 1977).

25 Connecticut Planning Regions, as defined by the Office of State Planning, Department of Finance And Control, State of Connecticut (1971).



**DEFINITION OF CONNECTICUT PLANNING REGIONS**

Connecticut Portion Of Tri-State Planning Region:  
 Central Naugatuck Valley, Greater Bridgeport,  
 Housatonic Valley, South Central Connecticut, South  
 Western, and Valley Planning Region.

units built before 1940, and the greatest proportion of Minority households occupying such units. In sheer numbers, South Central has the largest number of housing units, the largest number of older units, and the largest number of such units occupied by Minorities.

In 1970, Black and Spanish households lived in three times as many overcrowded units as the total population in overcrowded units in the "Connecticut portion" (See Table III-10, below). Overcrowded is defined as 1.01+ persons per room.<sup>26</sup>

Table III-10 Overcrowded Housing

	<u>Total Housing Units</u>			<u>Black &amp; Spanish Housing Units</u>		
	<u>Occupied</u>	<u>Overcrowded</u>	<u>%</u>	<u>Occupied</u>	<u>Overcrowded</u>	<u>%</u>
Tri-State Region	6,089,477	481,836	7.9	1,042,934	199,635	19.1
Connecticut Portion	490,235	30,109	6.1	42,253	8,275	19.6
Central Naugatuck	68,357	5,165	7.6	4,169	889	21.3
Greater Bridgeport	97,989	6,518	6.7	11,707	2,418	20.7
Housatonic Valley	39,723	2,186	5.5	1,077	225	20.9
South Central	158,583	9,472	6.0	14,995	2,479	16.5
South Western	103,298	5,290	5.1	9,668	2,194	22.7
Valley	22,285	1,478	6.6	637	70	11.0

Source: Tri-State Regional Planning Commission, People, Dwellings And Neighborhoods, November 1977, Statistical Appendices, Appendix E, Table 7, p. 35.

As before, Minority occupancy of overcrowded units in all regions exceeds the percentage of all occupied and overcrowded housing units in each region. The highest proportion of Minorities in overcrowded housing units appears in the South Western region. In sheer numbers of overcrowded units, South Central region dominates as having the largest number of such units, and the largest number occupied by Minorities.

The Human Rights Commission's analysis of Minority housing conditions in twenty central cities and towns with Minority population concentrations revealed

26 For the sake of consistency, the U.S. Bureau of The Census definition of overcrowding is used throughout the Report.

similar housing characteristics.<sup>27</sup> For identification of the twenty Connecticut central cities and towns with Minority population concentrations, please refer to Table III-3, p. 13. In 1970, Black and Spanish-American homeownership rates were less than half of the ownership rate for the total population in twenty communities, as reflected in Table III-11, below.

Table III-11 Owner Occupied Units In Twenty Connecticut Communities

	<u>Total</u>	<u>Black</u>	<u>Spanish-American</u>
<u>Total Occupied Units</u>	436,505	46,150	13,735
<u>Owner Occupied</u>	211,641	9,335	2,183
<u>Percent</u>	48.5	20.2	15.9

Source : 1970 Census Of Housing Characteristics, Fourth Count, Table 8, New England Office Of Statistical Analysis.

In 1970, over half of the occupied housing units in twenty central cities and towns in Connecticut were built before 1940. Minority occupancy of such housing exceeded the general rate for the total population of the twenty communities (See Table III-12, p. 26 ). Two thirds of the housing units occupied by Spanish-Americans were built prior to 1940. In sheer numbers, Hartford had the largest number of older occupied units, and the largest number of Black occupied older units. Bridgeport had the largest number of housing units built before 1940 that were Spanish-American occupied.

Figure III-1, p. 28 illustrates the distribution of occupied units, by year built. In addition to occupying a greater proportion of housing units built prior to 1940, both Blacks and Spanish-Americans occupied a higher proportion of housing units built between 1940 and 1949 than the general population. As the age of a housing unit declines, so does the proportion of Minority occupants in newer housing units.

<sup>27</sup> Connecticut Commission On Human Rights And Opportunities, Data Analysis And Records Unit, Demographic Estimates In Twenty Selected Connecticut Towns, (November 1977); and analysis of 1970 Census of Housing Characteristics, Fourth Count, State of Connecticut, New England Office of Statistical Analysis.

Table III-12. Housing Units Built Before 1940 In Twenty Connecticut Communities

<u>Communities</u>	<u>Total Housing Units</u>			<u>Black</u>			<u>Spanish-American</u>		
	<u>Occupied Units</u>	<u>Built Before 1940</u>	<u>%</u>	<u>Occupied Units</u>	<u>Built Before 1940</u>	<u>%</u>	<u>Occupied Units</u>	<u>Built Before 1940</u>	<u>%</u>
Ansonia	6,774	3,948	58.3	438	263	60.0	-	-	-
Bloomfield	5,325	928	17.4	628	108	17.2	-	-	-
Bridgeport	52,923	31,747	60.0	7,028	3,574	50.9	3,433	2,434	70.9
Bristol	16,972	6,896	40.6	131	62	47.3	111	38	34.2
Danbury	15,536	7,171	46.2	612	393	64.2	240	124	51.7
Hamden	15,580	5,623	36.1	459	216	47.1	88	31	35.2
Hartford	55,805	37,548	67.3	12,940	8,231	63.6	2,965	2,030	68.5
Meriden	17,832	9,350	52.4	379	201	53.0	809	459	56.7
Middletown	10,905	5,375	49.3	652	371	56.9	96	26	27.1
Milford	14,581	4,985	34.2	153	56	36.6	157	80	51.0
New Britain	27,561	15,074	54.7	944	344	36.4	936	637	68.1
New Haven	46,741	32,226	68.9	10,131	6,521	64.4	1,222	862	70.5
New London	9,763	6,102	62.5	987	705	71.4	216	113	52.3
Norwalk	24,962	10,470	41.9	2,742	1,421	51.8	893	604	67.6
Norwich	13,136	8,441	64.2	290	231	79.7	72	59	81.9
Stamford	34,461	13,930	40.4	3,942	2,398	60.8	1,002	491	49.0
Stratford	15,481	5,487	35.4	624	88	14.1	192	74	38.5
Torrington	10,699	6,353	59.4	53	39	73.6	93	65	69.9

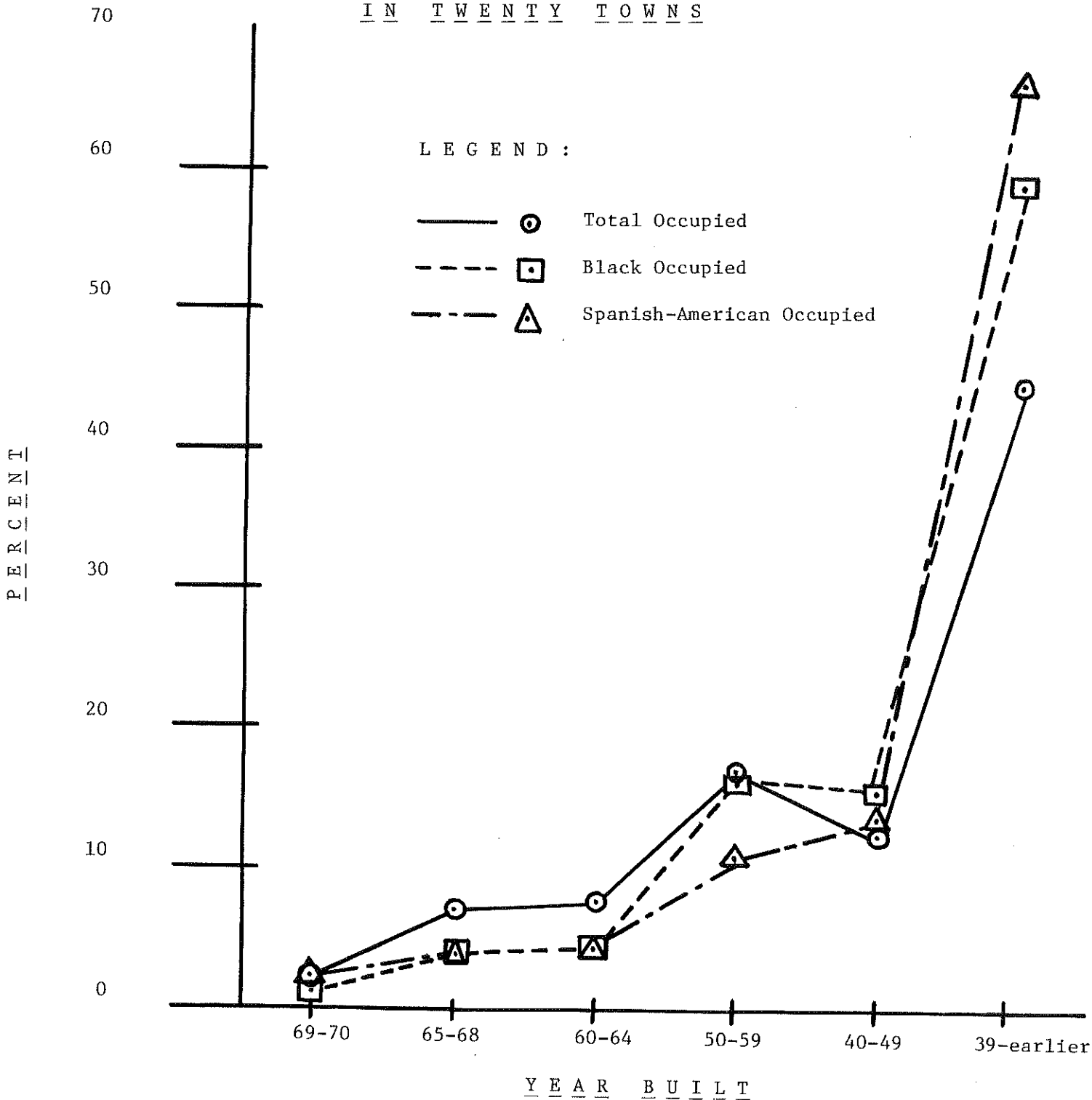
Table III-12. Housing Units Built Before 1940 In Twenty Communities (cont.)

<u>Communities</u>	<u>Total Housing Units</u>			<u>Black</u>			<u>Spanish-American</u>		
	<u>Occupied Units</u>	<u>Built Before 1940</u>	<u>%</u>	<u>Occupied Units</u>	<u>Built Before 1940</u>	<u>%</u>	<u>Occupied Units</u>	<u>Built Before 1940</u>	<u>%</u>
Waterbury	34,921	21,673	62.1	2,960	1,917	64.8	990	810	81.8
Windham	6,547	3,721	56.8	57	5	8.8	220	128	58.2
Total	436,505	237,048	54.3	46,150	27,144	58.8	13,735	9,065	66.0

Source: 1970 Census of Housing Characteristics, Connecticut, Fourth Count, Table 8, New England Office of Statistical Analysis

Figure III-1

P E R C E N T A G E   D I S T R I B U T I O N   O F   O C C U P I E D   U N I T S  
B Y   Y E A R   B U I L T   A N D   E T H N I C I T Y  
I N   T W E N T Y   T O W N S



Source: 1970 Census of Housing Characteristics, Connecticut, Fourth Count, Table 8, New England Office of Statistical Analysis.



As a general rule, older rental housing units exhibited similar characteristics (See Table III-13, below).

Table III-13 Renter Occupied Units Built Before 1950 In Twenty Connecticut Communities

<u>Total Units</u>			<u>Black</u>			<u>Spanish-American</u>		
<u>Renter Occupied</u>	<u>Built Before 1950</u>	<u>%</u>	<u>Renter Occupied</u>	<u>Built Before 1950</u>	<u>%</u>	<u>Renter Occupied</u>	<u>Built Before 1950</u>	<u>%</u>
224,864	167,104	74.3	36,705	27,621	75.3	11,076	9,232	83.4

Source: 1970 Census Of Housing Characteristics, Fourth Count, Table 8, New England Office Of Statistical Analysis.

In 1970, nearly eighty-five percent of rental units occupied by Spanish persons were twenty years old and older.

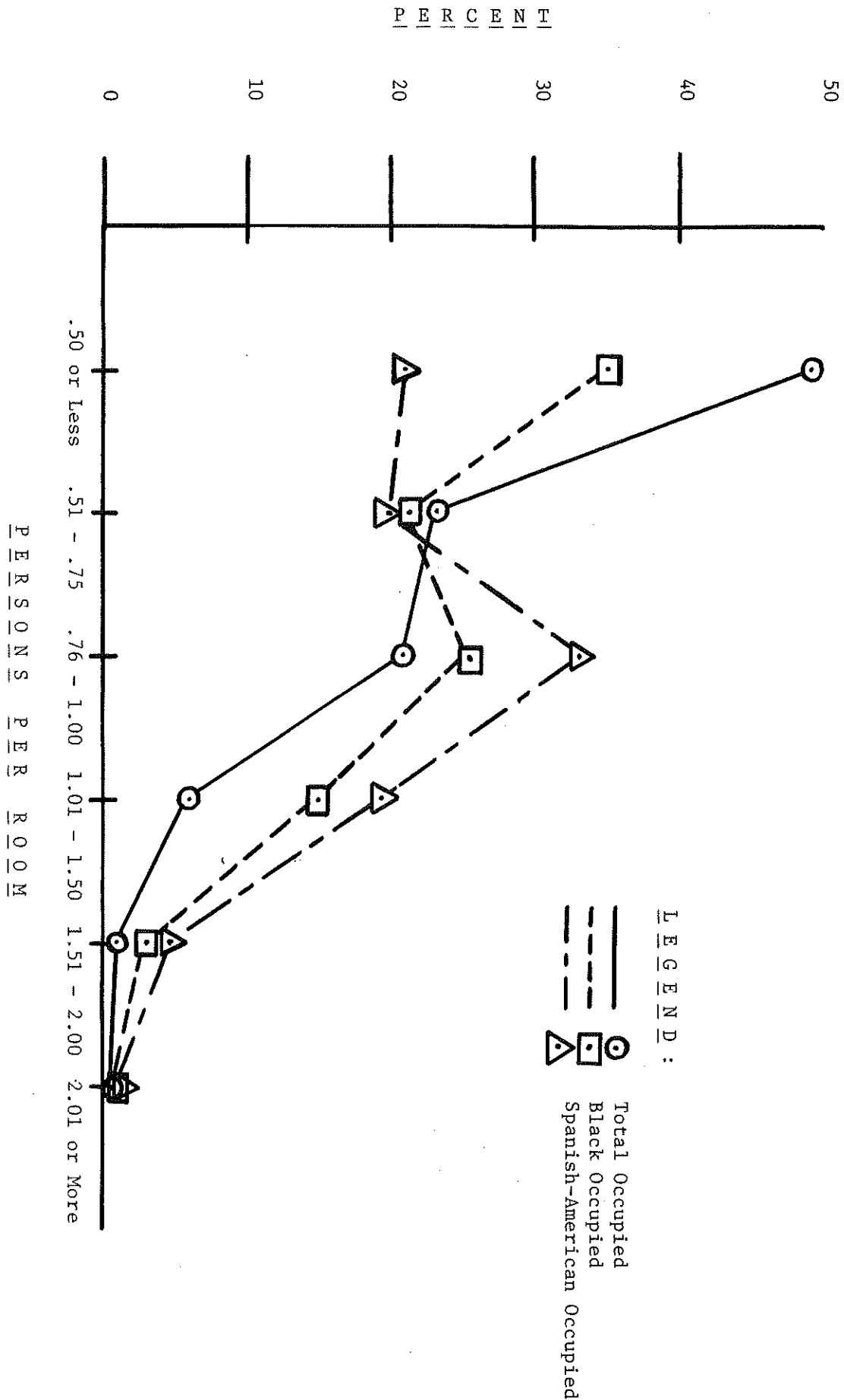
For the same twenty central cities and towns with Minority population concentrations, Blacks and Spanish-Americans lived in more crowded conditions in 1970 than the population as a whole. Figure III-2, p. 30 illustrates the distribution of occupied housing units by the number of persons per room. As the number of persons per room increases from .51 to .75, the proportion of Black occupied and Spanish occupied units is slightly less than the total occupied units in this category. As the number increases from .76 to 1.00 persons per room, a significant jump occurs in the total Black and Spanish occupied units in this category. From .76 persons per room all the way to 2.01 persons, there are higher percentages of units occupied by Blacks and Spanish-Americans than occupied by the total population in twenty central cities and towns.

#### Housing Needs Of Lower-Income Minority Households

Comprehensive measurement of housing need is a complex undertaking which requires consideration of often elusive characteristics, such as: migration of households in and out of a study area, the effects of excessive inflation on housing costs, including rent, rates of household formation, and investment/disinvestment cycles. More tangible measurements of stable characteristics are popularly employed to measure housing need. For example, the United States De-

Figure III-2

PERCENTAGE DISTRIBUTION OF OCCUPIED UNITS  
BY PERSONS PER ROOM AND ETHNICITY  
IN TWENTY TOWNS



Source: 1970 CENSUS, FOURTH COUNT, TABLE 42,  
NEW ENGLAND OFFICE OF STATISTICAL ANALYSIS

partment of Housing and Urban Development (HUD) has promoted use of the following characteristics among communities which must routinely measure housing need as a condition of Community Development assistance:

- physical need arising from structurally substandard dwellings as reflected by plumbing deficiencies and dilapidation;
- substandard unit loss to fire, abandonment and demolition;
- physical or financial need reflected in overcrowded housing units;
- financial need arising from housing cost-income imbalance resulting in payment of twenty five percent or more of income for rent;
- physical and financial need arising from a job-housing imbalance resulting in a mismatch of lower-income jobs and the availability of lower-income housing units in an area.<sup>28</sup>

An additional characteristic which is not traditionally made a part of housing need measurement is housing discrimination in its individual forms, and its institutional forms, as exemplified by mortgage and insurance redlining.

Communities in the state which receive Community Development assistance from HUD in the form of an entitlement grant or discretionary grant have been required to prepare Housing Assistance Plans.<sup>29</sup> Housing Assistance Plans, or HAP's as they are commonly known, contain four principle components: a survey of the quality of the housing stock, estimates of lower-income household housing assistance needs, goals for providing housing assistance on a one year and three year basis, and the housing site locations of all units that are to be rehabilitated or newly constructed in a one year period. Of particular interest is the component on estimates of housing assistance needs of lower-income households which includes estimates of Minority housing needs.

Calculation of eighty percent of the median income of a given Standard Metropolitan Statistical Area (SMSA) delineates the lower-income population of a

<sup>28</sup> Community Development assistance refers to the Community Development Block Grant Program, as administered by the U.S. Department of Housing and Urban Development, pursuant to the Housing and Community Development Acts of 1974 and 1977.

<sup>29</sup> Listing of Connecticut Community Development Block Grant Entitlement Communities appears in Appendix A.

community within the SMSA. This standard is uniformly employed by all Community Development Block Grant recipients.

In 1977, there were an estimated 85,649 lower-income households requiring housing assistance in nineteen (of twenty) central cities and towns of the State (See Table III-14, p.33 ).<sup>30</sup> With an estimated eighty-five percent of the State's Minority population living in these twenty communities, a composite picture of Minority (lower-income) households and their housing assistance needs yields a representative sampling of Minority housing needs statewide.

Thirty-four percent of the lower-income households are Minority households - twenty-three percent Black and eleven percent Spanish. In sheer numbers, the City of Bridgeport contains the largest number of Black households in need of housing assistance, with the cities of New Haven and Hartford following close behind. Spanish housing assistance needs, in terms of numbers, is greatest in Hartford, followed by the City of Bridgeport.

In 1977, Minority households comprised seventy percent of the total lower-income households in need of housing assistance in the City of Hartford. In New Haven, Minority households comprised sixty-six percent. Stamford and Norwalk followed with 41 percent and 35 percent respectively.

The most significant housing assistance need, among lower-income Minority households is in the Renter Households category which comprises eighty-eight percent of the total housing assistance need (See Table III-15, p.34 ). And, over fifty percent of the housing assistance need in the Renter category is that of small families (four or less person). Combined, large and small families represent eighty-seven percent of the total housing assistance need of Minority renter households.

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30 Connecticut Commission On Human Rights And Opportunities Data Analysis And Records Unit, Demographic Estimates In Twenty Selected Connecticut Towns, (November 1977).

Table III-14. Housing Assistance Needs Of Lower-Income Households  
In Twenty Connecticut Communities (1977)

Community	Households Requiring Assistance			
	Total L-I Households*	Black	Spanish American	Minority Per- cent of Total
Ansonia	1,247	148	17	13.0
Bloomfield	774	101.4	.761	13.0
Bridgeport	23,447	4,945	2,205	30.0
Bristol	1,941	53	22	3.0
Danbury	1,158	173	58	19.0
Hamden	886	54	9	7.0
Hartford	12,445	4,308	4,481	70.0
Meriden	2,815	106	246	12.0
Middletown	3,288	272	32	9.0
Milford	645	13	9	3.0
New Britain	4,774	267	239	10.0
New Haven	8,799	4,821	1,022	66.0
New London	1,991	160	21	9.0
Norwalk	4,465	1,240	365	35.0
Norwich	1,767	92	29	6.0
Stamford	5,528	1,902	380	41.0
Stratford	1,865	139	46	9.0
Torrington**	-	-	-	-
Waterbury	6,559	1,159	409	23.0
Windham	1,255	41	84	9.0
Totals	85,649	19,994	9,675	34.0

\* Excludes Expected To Reside

\*\* No Housing Assistance Plan in 1977

Source: Community Development Applications (1977),  
Housing Assistance Plans, Table II.

Table III-15. Minority Housing Assistance Needs (1977) Disaggregated By Household Type In Nineteen Communities\*

	Black		Spanish-American		Total					
	Total	Elderly/ or less Hand. Fam. (4 or less Persons)	Total	Elderly/ Family Hand. Family	Total	No. %				
A. Owner Households	1,832	319	730	1,028	158	514	356	2,860	10.0	
B. Renter Households	17,837	2,185	9,864	5,788	8,383	985	4,280	3,118	26,220	88.0
C. Households Expected to be Displaced	325	33	207	85	264	18	144	102	589	2.0
Owners	8	1	4	3	0	0	0	0	8	-
Renters	317	32	203	82	264	18	144	102	581	-
D. Total (Sum of Lines A,B, and C)	19,994	2,537	10,854	6,603	9,675	1,161	4,938	3,576	26,669	100.0

\* Includes: Ansonia, Bloomfield, Bridgeport, Bristol, Danbury, Hamden, Hartford, Meriden, Middletown, Milford, New Britain, New Haven, New London, Norwalk, Norwich, Stamford, Stratford, Waterbury, Windham

Excludes: City of Torrington for which most recent Housing Assistance Plan reflects 1975 housing needs.

Source : Community Development Applications (1977), Housing Assistance Plans, Table II.

In 1977, proposals to displace households due to Community Development activities were to affect five hundred and eighty-nine Minority households. Ninety-eight percent of these households are renters. The most significant of the relocation proposals is that of the City of Hartford where three hundred and eighty-nine Minority households in the renter category were to be displaced. Given the sizeable demand for lower-income housing and housing assistance in Hartford, relocation of these Minority households into better quality housing units, that are not in racially/ethnically segregated areas, would be considerably difficult.

An aspect of Housing Assistance Plans that requires estimation of the number of lower-income households that could be expected to reside in the community in a given year has implications for Minority housing choice. The "Expected To Reside" (ETR) component is based on the view that lower-income jobholders often do not reside in the community of their employment because of the unavailability of lower-income housing in that community. In areas of rapid suburban job growth, the jobs-housing imbalance is probably more marked.

In 1977, the nineteen communities which have been the subject of the Commission's analysis reported a total of 11,220 lower-income households as "Expected To Reside" (See Table III-16, below). Central city estimates of the ETR factor comprise a sizeable portion of the total.

Table III-16 Lower-Income Households Expected To Reside

		<u>ETR</u>
Total Communities	19	11,220
Suburban	4	2,726
Central Cities	15	8,494

Source: Community Development Applications (1977),  
Housing Assistance Plans, Table II,

As a distributive methodology, the ETR component appears to fail to promote spatial deconcentration of lower-income housing opportunities among suburban com-

munities in any significant way. Given the poor record of Community Development recipients overall in implementing their housing assistance plans, the value of the ETR methodology in closing up the jobs-housing gap is diminished.<sup>31</sup> For Minority lower-income households, the ETR offers no great promise in the face of limited housing assistance plan implementation. The ETR methodology could be expected to work in distributing housing opportunities if housing assistance plans were one hundred percent implemented, if housing assistance dollars from the Federal and State levels matched the housing need, if systems giving preference to housing residents were eliminated, and if discrimination on the basis of race, national origin, and income were eliminated.

The data and information that has been presented on Minority housing assistance needs in nineteen communities, while it is a representative sampling of Minority housing needs statewide because of the Minority population concentration in those communities, is not a representative picture of the total housing need in the state. The State's "Housing Element", using more refined measurements of housing need, estimated the 1974 existing housing need at 163,073 units, or 15.8% of 1,029,263 households.<sup>32</sup> Minority households were estimated as comprising 26.9% of the total households, in 1974. This estimate did not include Elderly Minority households which were calculated as a part of Elderly households, or 31.9% of total households. Minority housing needs are not treated as an independent or discrete unit in the state's analysis of housing needs by planning region. Thus, the severity of Minority housing needs is lost in the analysis. No comprehensive and current housing needs assessment exists at the state level which addresses Minority housing needs as a discrete component. Therefore, the impact of state housing allocation strategies and policies on Minority housing needs can not be measured.

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31 This observation is based on the experience of the Connecticut Commission On Human Rights And Opportunities in monitoring Community Development Programs and Performance Records, since 1974.

32 State of Connecticut, Department of Community Affairs, Housing Element, (January 1978), pp. 14-18.



Ever increasing commitments from the Federal and State levels to provide housing funds are necessary. Connecticut is said to have ranked thirty-third in 1977 in the receipt of Federal dollars per capita.<sup>33</sup> Federal aid in the amount of \$895 million in fiscal 1977 included \$51 million for community development block grants and \$34 million for low-rent housing. It is reported that the State has assisted a total of 10,110 housing units since 1974, and an additional 9,860 units with Federal assistance.<sup>34</sup> In the face of State estimates of 163,073 units of existing housing need in 1974, which no doubt grows each year, the record of assistance is bleak. It would not be fair to suggest that the State has been remiss in its housing responsibility, for the cumulative record of assistance provided by the State Department of Community Affairs is sizeable.<sup>35</sup> What is fair to suggest is that public resource allocation has neither been efficient nor effective in meeting the demand.

#### Equal Housing Opportunity And The Public View

In 1957, the Connecticut Commission on Civil Rights reported, in a study of racial integration in private neighborhoods, that Black families moving into non-segregated neighborhoods met with a series of formidable obstacles, including uncooperative real estate agents, reluctant White homeowners, evasive builders, lending institutions unwilling to take mortgages in certain neighborhoods, and neighborhood opposition in the form of protests, petitions, threats, broken windows and fires.<sup>36</sup> In 1977, the formidable obstacles were much the same. Incidents of vandalism and harassment of Black and Spanish families in nearly "all-white" residential neighborhoods were reported in two communities - East Hartford and Morris Cove (New Haven) - last year.

33 Reported in "Census Finds Blacks Leaving State" by Edward C. Burks, The New York Times, Sunday, April 16, 1978, Connecticut Section, Letter From Washington.

34 State of Connecticut, Department of Community Affairs, Housing Element, (January 1978), p. 26.

35 For Cummulative Record Of State Housing And Community Development Activities, refer to Appendix B.

36 State of Connecticut, Commission On Civil Rights, Private Interracial Neighborhoods In Connecticut, (1957), pp. 19-21.

In West Hartford, opposition to a proposed elderly housing project surfaced in the form of petitions and coalitions when it became obvious that State support for the project in the amount of a \$712,000 grant would require acceptance of elderly applicants from outside of the community. In an effort to allay fears, the local housing authority attempted to change its residency requirements - a change that would have systematically operated to exclude out-of-town residents. The residency requirement had to be realigned with the State recommended 75-25 point system (25 points for residency, 75 for need) before State involvement could be assured. The State-recommended 25 point residence preference system is an area that requires in-depth examination for its use and impact on Minority housing opportunities in suburban and rural communities. Indeed, the system appears to be an impediment to free and equal housing choice.

In November of 1977, the issuance of proposed Community Development regulations, which clarified a provision that seemingly permits cities to buy housing for low-income persons in neighboring suburban towns, provoked an immediate outburst of protest. The opposition claimed the rule was an attempt to foist inner-city problems on communities with no regard for local self-determination. The response statewide (as reported in local newspapers) ranged from letters of protest sent to DHUD by East Hartford, Farmington, Manchester, Wethersfield and West Hartford, to a letter of inquiry on the procedure involved in the rule sent by Waterbury officials, to a letter from Windsor questioning the zoning impact, tax status of such property, and the likelihood of fund cutoff to towns which did not comply. The proposed regulation was deemed of little value to lower-income persons who have a multitude of problems that could not be solved through making a housing unit in the suburbs available. Others questioned if the proposal would not result in racially and economically segregated areas. Glastonbury officials offered a positive reaction saying the proposal would be consistent with the town's village center concept, but suggested that the availability of jobs for lower-income persons was a more pressing issue.

In 1978, the controversy over who should live in Redding, Connecticut continued into its fourth year. Back in 1974, the Commission on Human Rights had brought to the attention of the Bureau of Outdoor Recreation (U.S. Department of the Interior) the exclusionary implications of local land use policies and practices for the housing choices of lower-income and Minority persons. The Bureau reacted with a freeze on Redding's applications for nearly \$450,000 in open space acquisition funds. Ongoing Federal investigation of Redding for possible violations of Title VI of the 1964 Civil Rights Act and Title VIII of the 1968 Civil Rights Act is establishing the groundwork for a national standard of conditions for receipt of Federal funds in the future.

Throughout the controversy, the Commission has often received correspondence and other communication pointing out the exclusionary character and behavior of communities surrounding Redding. Pointed pleas for guidance and assistance in forcing negligent communities to face the housing needs of elderly and low- and moderate-income residents come from areas as diverse as Monroe, Wilton and Coventry. Yet, beyond the restrictions placed on Minority and low-income housing opportunities, Redding's dilemma has served to highlight that economic discrimination is rapidly destroying middle class dreams and expectations of a house on a two acre lot, in the green and safe sanctuary of the suburbs. With the average selling price of a house in Fairfield County at \$100,000 and median family income in southwestern Connecticut approximately at \$16,500 (\$7,000 for elderly households), middle income families are caught in the clutches of economic discrimination.

Pressures from within to provide for low- and moderate-income housing, and Federal and State scrutiny of land use practices are compounded by regional oversight agencies such as Tri-State Regional Planning Commission which is perceived by some as wielding its influence over Federal funding applications to impose a regional growth philosophy. With the appearance of Tri-State's report entitled: People, Dwellings and Neighborhoods (November 1977), which established regional allocations for low- and moderate-income housing provision, the threat to local

autonomy suddenly became intolerable. Measures were introduced before the state legislature to curtail Tri-State's review powers over zoning and local grant applications, and to expand Connecticut representation on the regional commission. Where in the past Tri-State's regional land use and growth policies had been used by no-growth advocates as a basis for support, suddenly the tide turned and the seemingly harmless advisory body became a "monster".

Blatant racial discrimination in housing has not disappeared. Recent UPI reports, of preliminary findings in a national survey being conducted by the National Committee Against Discrimination In Housing, indicate that Blacks are likely to experience racial discrimination on the average of 75 percent of the time in a search for an apartment, and 60 percent of the time in seeking to purchase a home. The survey is reported to focus on real estate and rental firms, and is broken down by regions and large urban areas, including Hartford.<sup>37</sup>

A conclusion can be drawn that equal housing opportunity and freedom of housing choice are eluding Minorities ten years after the passage of the landmark legislation - the Fair Housing Act of 1968 (Title VIII) - which offered the promise of fair housing throughout the United States.

<sup>37</sup> During 1977, the Department of Housing and Urban Development contracted with the National Committee Against Discrimination In Housing to conduct a national survey of racial discrimination in the housing market, for research purposes.

## CHAPTER IV. TRENDS IN HOUSING DISCRIMINATION

Complaints of housing discrimination that are brought before the Commission on Human Rights and Opportunities for investigation and administrative enforcement are a measure of equal housing opportunity denied and equal housing opportunity secured by way of an exercise of legal and constitutional rights. An analysis of housing complaints filed with the Commission over a period of time can provide valuable insights into the status of equal housing opportunity, and the behavior of housing providers.

What follows is a summary analysis of all housing discrimination complaints filed with the Commission over a six and one half year period, and the dispositions rendered during the same time frame. Also presented in the same fashion is an analysis of housing complaints filed against selected respondents who are members of a study sample population, to be described in greater detail in a subsequent chapter of the report.

### Summary Of All Housing Complaints Filed

Between July 1, 1971 and December 31, 1977, a total of nine hundred and sixty-four (964) housing complaints were filed with the Commission on Human Rights and Opportunities. Of this number, seven hundred and thirty-three (733) or 76% alleged that acts of discrimination against them by respondents had deprived them of their opportunities to rent available housing units. Those complainants alleging denial of opportunity to purchase housing numbered eighty (80) or 8%, while various other allegations totalled one hundred and fifty-one (151) and made up 16% of the total number of complaints filed.

In summarizing all complaints filed as to the types of respondents against whom charges were lodged, four hundred and seventy-three (473) or 49% were against Owners, Managers were cited for three hundred and sixteen (316) or 33%, Realtors had one hundred and forty-eight (148) or 15%, and various other type of respondents had twenty-seven (27) or 3% of the allegations made against

them.<sup>1</sup> The distribution of allegations for all complaints filed by types of respondents is represented in Table IV-1, p.42.

Table IV-1. Distribution Of All Housing Complaints Filed By Allegation And By Respondent Type

<u>Allegation</u>	<u>Respondent Type</u>				<u>Total</u>
	<u>Realtor</u>	<u>Manager</u>	<u>Owner</u>	<u>Other/ Builder</u>	
Denied Purchase	31	6	38	5	80
Denied Rentals	94	254	363	22	733
Other	23	56	72	-	151
<u>Total</u>	148	316	473	27	964

(Period: July, 1971 - December, 1977)

As to the geographic distribution of housing complaints by the Commission's Administrative Region's, the Capitol Region recorded four hundred and two (402) or 42% of all complaints filed, West Central with two hundred and twenty-three (223) or 23%, followed by Southwest with two hundred and eighteen (218) or 23%, and Eastern Region with one hundred and twenty-one (121) or 12%. The distribution of allegations for all complaints filed by respondent type and by region is represented in Table IV-2, p.43.

For the most part, the cities in which the Commission's regional offices are located showed the most complaints filed for that particular region. In the Capitol Region, Hartford had one hundred and forty-four (144) or 36% of its respective complaint total, Waterbury with sixty-four (64) or 28% of West Central Region complaints, Bridgeport with ninety-five (95) or 44% of Southwest Region complaints, and Norwich in the Eastern Region had thirty-three (33) or 27% of its housing complaint load, while Eastern's central city of New London showed only twenty (20) or 17% of the complaints and ranked second.

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1 The term Realtor, as used exclusively in Chapter IV., refers to a category of respondents comprised of real estate firms, brokers, and salespersons.

Table IV-2. Distribution Of All Housing Complaints Filed By Allegation,  
By Respondent Type And By Administrative Regions

<u>Allegation</u>	<u>Realtor</u>	<u>Manager</u>	<u>Respondent Type</u>			<u>Total</u>
			<u>Capitol Region</u>	<u>Owner</u>	<u>Other/ Builder</u>	
Denied Purchase	8	1	5	4	18	
Denied Rentals	35	120	143	21	319	
Other	12	27	26	-	65	
<u>Total</u>	55	148	174	25	402	
<u>Southwest Region</u>						
Denied Purchase	11	2	21	1	35	
Denied Rentals	26	48	75	-	149	
Other	5	5	24	-	34	
<u>Total</u>	42	55	120	1	218	
<u>West Central Region</u>						
Denied Purchase	11	2	10	-	23	
Denied Rentals	20	46	103	1	170	
Other	6	12	12	-	30	
<u>Total</u>	37	60	125	1	223	
<u>Eastern Region</u>						
Denied Purchase	1	1	2	-	4	
Denied Rentals	13	40	42	-	95	
Other	-	12	10	-	22	
<u>Total</u>	14	53	54	-	121	

(Period: July, 1971 - December, 1977)

The geographical distribution of all housing complaints by municipality and region is represented in Table IV-3, P. 45.

Summary Of All Housing Complaint Dispositions

During the six and one half year period, the Commission rendered a total of eight hundred and eighty-nine (889) dispositions on housing complaints. The overall results of the dispositions showed four hundred and forty-three (443) or 49.8% dismissed for lack of sufficient evidence, three hundred and sixteen (316) or 35.5% satisfactorily adjusted in favor of complainants, ninety-three (93) or 10.5% administratively dismissed by the Agency, and thirty-four (34) or 3.8% were withdrawn at the request of the complainant.

A further analysis of the disposition as to specific allegations showed that satisfactory resolutions were obtained in two hundred and sixty-six (266) or 39% of the allegations of Denied Rental, while three hundred and fifteen (315) or 46% lacked sufficient evidence to determine probable cause, seventy-eight (78) or 11% were administratively dismissed, and twenty-seven (27) or 4% were withdrawn by complainants.

The dispositions of allegations of Denied Purchase showed that eighteen (18) or 24% were satisfactorily adjusted, forty-seven (47) or 63% lacked sufficient evidence, seven (7) or 9% were administratively dismissed, and three (3) or 4% were withdrawn upon requests from the complainants.

Complaints closed out under the unspecified group of Other showed thirty-two (32) or 24% of these complaints resulting in satisfactory adjustments for complainants, eighty-two (82) or 62% with lack of sufficient evidence, fifteen (15) or 11% administratively dismissed, and fifteen (15) or 11% withdrawn by complainants.

With respect to types of respondents, there were one hundred and seventy-eight (178) or 56% of all dispositions rendered against Owners of housing accommodations, eighty-nine (89) or 28% of all dispositions rendered against Managers of housing accommodations, and forty-nine (49) or 36% of all dispositions rendered against Realtors.



Table IV-3. Towns Where Housing Discrimination Alleged,  
By Administrative Regions

Capitol Region

Hartford	144	West Hartford	29	Windsor Locks	4	Ellington	2
New Britain	48	Vernon	13	Plainville	4	Glastonbury	2
Manchester	42	Wethersfield	8	Avon	3	Farmington	1
East Hartford	40	Newington	7	Enfield	3	Marlborough	1
Bloomfield	33	Windsor	7	South Windsor	3	Rocky Hill	1

Southwest Region

Bridgeport	95	Greenwich	17	Bethel	3	Fairfield	1
Norwalk	33	Stratford	10	New Canaan	2	Ridgefield	1
Danbury	30	Westport	3	Trumbull	2	Wilton	1
Stamford	20						

West Central Region

Waterbury	64	Ansonia	7	New Hartford	4	Guilford	2
West Haven	24	Milford	7	Naugatuck	4	Shelton	1
New Haven	21	Southington	7	Torrington	3	Woodbridge	1
Meriden	16	North Haven	6	Wolcott	2	Sharon	1
Middletown	16	Wallingford	6	Madison	2	Berlin	1
Hamden	12	East Haven	5	Salisbury	2	Winchester	1
Bristol	11						

Eastern Region

Norwich	33	Montville	4	Killingly	2	Putnam	1
New London	20	Ledyard	4	Old Lyme	2	Plainfield	1
Windham	16	Columbia	3	Waterford	2	Colchester	1
Groton	15	East Lyme	3	Chester	1	Essex	1
Stonington	8	Old Saybrook	3	Deep River	1		

(Period: July, 1971 - December, 1977)

A distribution of all housing cases by allegation, disposition and respondent type is represented in Table IV-4, p. 47.

During the same period, a total of twenty-three (23) complaints required legal resolution through a public hearing and/or an injunction. Of this number, twenty (20) were public hearings of which sixteen (16) resulted in decisions favorable to complainants, and injunctive relief was sought on three (3) occasions of which two (2) decisions were favorable to complainants.

Additionally, fifty-seven (57) complainants were awarded monetary amounts totalling approximately \$13,650.00. Among this number of complainants, fifty-five (55) alleged denial of rentals against forty-three (43) Owners, seven (7) Managers, and five (5) Realtors.

A distribution of public hearings and injunctions by disposition and allegation is represented in Table IV-5, p. 48. And, an overview of all dispositions for the six and one half year period is presented Table IV-6, p. 49. with distribution by the Commission's Administrative Regions, by allegation, by respondent types, and by public hearings, injunctions, and monetary awards.

#### Summary Of Selected Housing Complaints (Study Sample Population)

There were a total of one hundred and six (106) complaints of housing discrimination filed against respondents who are members of the Commission's Study Sample Population, during the same period between July 1, 1971 and December 31, 1977. Of the complaints, seventy-three (73) or 69% alleged that rental housing was denied due to discriminatory acts by the respondent. Regarding the purchase of housing, eleven (11) or 10% of all the housing complaints alleged that discrimination on the part of the respondent prevented the complainants from purchasing housing. Also, twenty-two (22) or 21% of the selected housing complaints fell under the "Other" category of allegation.

Table IV-4. Disposition Of All Housing Cases By Allegation, Disposition And Respondent Type

<u>Allegation</u>	<u>Satisfactorily Adjusted</u>			<u>Lack of Sufficient Evidence</u>			<u>Administrative Dismissal</u>			<u>Withdrawn</u>			<u>Total</u>		
	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Other</u>	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Other</u>	<u>Real.</u>		<u>Mgr.</u>	<u>Own.</u>
Denied Purchase	8	1	9	15	11	20	1	2	1	4	-	1	-	2	75
Denied Rental	38	74	154	46	120	149	-	7	22	42	2	2	9	16	681
Other	3	14	15	9	27	46	-	5	7	3	-	-	-	4	133
<u>Total</u>	49	89	178	70	158	215	1	14	30	49	2	3	9	22	889

(Period: July, 1971, - December, 1977)

Table IV-5. Distribution Of Public Hearings And Injunctions  
By Disposition And Allegation

	<u>Satisfactorily</u>			<u>Lack of Sufficient</u>			<u>Pending</u>			<u>Total</u>
	<u>Adjusted</u>	<u>Real. Mgr.</u>	<u>Own.</u>	<u>Evidence</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	
<u>Allegation</u>										
Denied Purchase	-	-	-	-	-	2*	-	-	-	2
Denied Rental	1	3	13*	1	-	2	-	-	-	20
Other	-	-	1	-	-	-	-	-	-	1
<u>Totals</u>	1	3	14	1	-	4	-	-	-	23

\* Injunctions (3): 2 Satis. Adj., 1 - \$500.00, 1 Lack Of Suf. Ev.  
 Public Hearings: \$6,783.50 Total Awards

(Period: July, 1971 - December, 1977)

Table IV-6. Regional Distribution of All Housing Cases By Allegation, Disposition and Respondent Type

Allegation	Satis. Adj.			L. of Suf. Ev.			Admin. Dis.			With.			
	Real.	Mgr.	Own.	Real.	Mgr.	Own.	Real.	Mgr.	Own.	Other	Real.	Mgr.	Own.
Denied Purchase	3	-	-	5	-	6	-	-	-	-	-	-	-
Denied Rental	12	47	68	21	55	62	1	13	15	1	1	4	6
Other	2	8	5	4	14	19	3	5	-	-	-	-	2
Total (382)	17	55	73	30	69	87	4	18	15	1	1	4	8
PUBLIC HEARINGS: (11) - 10 S.A. TOTAL AWARDS \$4,418.50, 1 L.S.E.													
MONETARY AWARDS: (19) - TOTAL \$8,536.25													
INJUNCTIONS : (1) S.A.													
<u>Southwest Region</u>													
Denied Purchase	3	-	5	2	10	7	1	-	-	3	-	1	-
Denied Rental	9	15	28	13	12	28	-	4	7	16	1	-	4
Other	1	-	5	3	5	15	-	-	-	-	-	-	1
Total (206)	13	15	38	19	27	50	1	4	7	19	1	1	4
PUBLIC HEARINGS: (3) - 1 S.A. TOTAL AWARD \$150.00, 2 L.S.E.													
MONETARY AWARDS: (9) - TOTAL \$1,725.00													
INJUNCTIONS : (2) - 1 S.A. \$500.00 DAMAGES, 1 L.S.E.													
<u>West Central Region</u>													
Denied Purchase	2	1	4	6	1	5	2	-	-	1	-	-	-
Denied Rental	5	6	36	9	28	44	2	1	8	-	-	1	1
Other	-	3	1	2	3	9	2	1	2	-	-	-	-
Total (188)	7	10	41	17	32	58	6	2	11	-	1	1	2
PUBLIC HEARINGS: (4) - 3 S.A. \$615.00, 1 L.S.E.													
MONETARY AWARDS: (11) - TOTAL \$1,440.00													

Table IV-6. Regional Distribution Of All Housing Cases By Allegation, Disposition and Respondent Type (cont.)

<u>Allegation</u>	<u>Satis. Adj.</u>			<u>L. of Suf. Ev.</u>			<u>Admin. Dis.</u>			<u>With.</u>		
	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>	<u>Real.</u>	<u>Mgr.</u>	<u>Own.</u>
Denied Purchase	-	-	-	1	-	2	-	1	-	-	-	-
Denied Rental	12	6	22	3	25	15	-	1	3	-	-	4
Other	-	3	4	-	5	3	-	1	1	-	-	1
Total (113)	12	9	26	4	30	20	-	3	4	-	-	5
PUBLIC HEARINGS:	(3)	-	3 S.A. \$1,600.00									
MONETARY AWARDS:	(9)	-	TOTAL \$2,147.25									

(Period: July, 1971 - December, 1977)

Regarding the types of respondents against whom housing complaints were filed, it was found that fifty-six (56) complaints or 53% were filed against Management Firms. Complaints against Realtors numbered thirty-one (31) or 29%. Builders and Developers had seventeen (17) complaints or 16% of the complaints filed against them. Owners of housing accommodations had two (2) complaints or 2% of all housing complaints, filed against them.

A distribution of the complaints by the Commission's Administrative Regions revealed that forty-nine (49) complaints or 46%, of all the selected housing complaints were filed in the Capitol Region. The Eastern Region with twenty-four (24) complaints, or 23% of all complaints filed, ranked second. The West Central Region ranked next with nineteen (19) complaints or 17% of all complaints filed. The Southwest Region ranked lowest with fifteen (15) complaints or 14% of all the selected housing complaints. The distribution of all selected housing complaints by allegation, respondent type and region is presented in Table IV-7, p. 52.

A distribution by town in each region revealed that Manchester had the most frequent allegations of housing discrimination, represented by twenty-one (21) or 43% of all the selected housing complaints filed in the Capitol Region. Manchester was followed by Bloomfield which had nine (9) or 18% of all the selected housing complaints filed in the region, and Vernon which had seven (7) complaints, or 14%. In the Southwest Region, Bridgeport was the location with the highest number of complaints - seven (7) or 47% of all the selected housing complaints filed in this region. Bridgeport was followed by Greenwich with six (6) complaints or 40% of all selected housing complaints in the region. In the West Central Region, Waterbury and Meriden each had four (4) complaints or 22% of all complaints filed in this region. Bristol and New Hartford

Table IV-7. Distribution Of All Selected Housing Complaints By Allegation, Respondent Type and Administrative Regions

<u>ALLEGATION</u>	<u>RESPONDENT</u>				<u>TOTAL</u>
	<u>REALTOR</u>	<u>MANAGER</u>	<u>OWNER</u>	<u>BUILDER/ DEVELOPER</u>	
<u>CAPITOL REGION</u>					
Denied Purchase	-	-	-	2	2
Denied Rental	17	16	1	1	35
Other	8	4	-	-	12
<u>TOTAL</u>	25	20	1	3	49
<u>SOUTHWEST REGION</u>					
Denied Purchase	-	2	-	7	9
Denied Rental	2	1	-	2	5
Other	-	1	-	-	1
<u>TOTAL</u>	2	4	-	9	15
<u>WEST CENTRAL REGION</u>					
Denied Purchase	-	-	-	-	-
Denied Rental	1	8	1	2	12
Other	-	3	-	3	6
<u>TOTAL</u>	1	11	1	5	18
<u>EASTERN REGION</u>					
Denied Purchase	-	-	-	-	-
Denied Rental	3	18	-	-	21
Other	-	3	-	-	3
<u>TOTAL</u>	3	21	-	-	24
Commission TOTAL	31	56	2	17	106

(Period: July 1971 - December 1977)



followed with three (3) complaints each or 17%. In the Eastern Region, Norwich had the most frequent allegations of housing discrimination, represented by eleven (11) complaints or 46% of all complaints filed in this region. Stonington and Windham followed with six (6) complaints and five (5) complaints respectively.

A distribution of alleged housing discrimination, by respondents in the Commission's Study Sample Population, is presented in Table IV-8, p.53 (C) by Town and by region.

Table IV-8. Towns Where Housing Discrimination Alleged, By Administrative Regions (Study Sample Population)

<u>Capitol Region</u>		<u>Southwest Region</u>		<u>West Central Region</u>		<u>Eastern Region</u>	
Manchester	21	Bridgeport	7	Waterbury	4	Norwich	11
Bloomfield	9	Greenwich	6	Meriden	4	Stonington	6
Vernon	7	Norwalk	2	Bristol	3	Windham	5
Hartford	4			New Hartford	3	New London	2
East Hartford	4			Milford	2		
New Britain	2			West Haven	1		
Windsor	1			Torrington	1		
South Windsor	1						
TOTAL	49		15		18		24

(Period: July 1971 - December 1977)

Summary of Selected Housing Complaint Dispositions (Study Sample Population)

The six and one half year total of dismissed cases numbered eighty-nine (89). Allegations of Denied Rental comprised fifty-nine (59) cases or 66% of all dismissed selected housing cases. The "Other" category of allegations was comprised of twenty (20) cases, or 22% of all dismissed cases. The Denied Purchase allegation accounted for ten (10) cases or 11% of all dismissed selected cases.

Regarding the Denied Rental allegation, twelve (12) cases or 20% of all dismissals with this allegation were closed with a favorable disposition to the complainant. Lack of Sufficient Evidence dispositions comprised forty-

four (44) cases or 75% of all dismissals having the Denied Rental allegation. Also, three (3) cases or 5% were administratively dismissed.

Regarding the "Other" allegation, eight (8) cases or 40% of all cases dismissed having this allegation were disposed of with favorable resolution for the complainant. The "Other" allegation involved evictions, rent gouging, and discriminatory treatment in housing. Lack of Sufficient Evidence dismissals with this allegation numbered eleven (11) or 55% of all dismissals with this allegation. One case or 5% of all dismissals within the "Other" category was administratively dismissed.

Regarding the Denied Purchase allegation, there were two (2) cases dismissed as Satisfactorily Adjusted or 20% of all dispositions under this allegation. Lack of Sufficient Evidence dismissals numbered eight (8) or 80% of all dismissals under the Denied Purchase allegation.

A closer look at the Satisfactorily Adjusted dispositions revealed thirteen (13) cases or 59% of all twenty-two (22) favorable resolutions were cases against Management Firms. Realtors were involved in six (6) satisfactory dismissals or 27% of all Satisfactorily Adjusted dismissals of selected complaints. Builders or developers in the Satisfactorily Adjusted category were responsible for three (3) cases or 14% of all such dismissals of selected complaints.

The total number of cases that were dismissed due to Lack of Sufficient Evidence was sixty-three (63) or 71% of all selected case dispositions. Of these unfavorable resolutions of the complaint for the complainant, twenty-six (26) cases, or 41% of the cases dismissed due to lack of sufficient evidence, were filed against Realtors. Also for this type of disposition, there were twenty-five (25) cases, or 40% of all unfavorable dismissals of

selected complaints, filed against Management Firms. Additionally, there were eleven (11) complaints, or 17% of all unfavorable dismissals, filed against Builders/Developers, and one complaint filed against an owner of a housing accommodation dismissed due to the Lack of Sufficient Evidence.

The total number of complaints that were Administratively Dismissed was four (4). Of these, two were filed against Management Firms. One complaint each was filed against a Realtor, and a Builder/Developer.

A distribution of dispositions of housing cases filed against selected respondents by allegation and respondent type, appears in Table IV-9, p. 56.

Of the Satisfactorily Adjusted cases, there were five (5) in which the complainants received damages. The total amount of these monetary awards was \$1,625.00.

There were no Injunctions or Public Hearings convened against any of the selected respondents during the six and one half year period.

The proportionately high number of dispositions due to a Lack of Sufficient Evidence implies that the available investigatory technology failed to expose the evidence of discrimination necessary to support the allegation made. Failure to make a finding favorable to a complainant does not indicate that the complaint lacks merit. Frequently, such a disposition may mean that the elusiveness of the discrimination did not lend itself to the isolation and discovery of supportive evidence, with the available investigatory techniques.

Often, patterns and practices of discrimination are discovered through investigation of an individual complaint that have no bearing on the allegation that was made by the complainant. And, even in those complaints where the disposition is favorable to a complainant, the remedy for the individual does not adequately address the rights of all individuals who have or will seek

Table IV-9. Dispositions Of Housing Complaints Against Selected Respondents  
By Allegation, Administrative Regions And Respondent Type

Allegation	Satisfactorily Adjusted				Lack of Sufficient Evidence				Other				Total	
	Real.	Mgr.	Own.	Dev.	Real.	Mgr.	Own.	Dev.	Real.	Mgr.	Own.	Dev.		
<u>Capitol Region</u>														
Denied Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Denied Rental	3	7	-	-	13	3	1	1	-	-	1	-	-	28
Other	2	4	-	-	4	-	-	-	1	1	-	-	-	11
Total	5	11	-	-	17	3	1	1	1	1	-	-	-	40
<u>Southwest Region</u>														
Denied Purchase	-	1	-	1	-	1	-	-	-	-	-	-	-	9
Denied Rental	-	-	-	2	2	1	-	-	-	-	-	-	-	5
Other	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Total	-	1	-	3	2	3	-	-	6	-	-	-	-	15
<u>West Central Region</u>														
Denied Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Denied Rental	-	-	-	-	3	4	-	-	1	-	-	-	1	9
Other	1	1	-	-	1	-	-	-	3	-	-	-	-	6
Total	1	1	-	-	4	4	-	-	4	-	-	-	1	15
<u>Eastern Region</u>														
Denied Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Denied Rental	-	-	-	-	3	13	-	-	-	-	1	-	-	17
Other	-	-	-	-	-	2	-	-	-	-	-	-	-	2
Total	-	-	-	-	3	15	-	-	-	-	1	-	-	19
Commission Total	6	13	-	3	26	25	1	11	1	2	-	1	-	89

(Period: July 1971 - December 1977)

housing accommodation with the same respondent. The need for broad and sweeping remedies is obvious, just as is, the need for more comprehensive approaches to housing discrimination. The next Chapter presents a different perspective and a different approach to the problem of housing discrimination, and its elimination.

CHAPTER V. GENERAL FINDINGS OF PATTERN AND PRACTICE  
DISCRIMINATION IN THE CONNECTICUT HOUSING MARKET

Approximately three hundred and seven (307) home builders and developers and twenty-eight thousand (28,000) licensed real estate brokers and sales persons have a decided impact on the housing opportunities and choices of approximately one million households in the state.<sup>1</sup> Additionally, a number of out-of-state home builders and developers influence the shape of the Connecticut housing market. And operating in conjunction with the builders, or as purchasers of the finished product, are the investor sponsors and property managers who frequently are private non-profit corporations. Together - the builders, brokers, investors, managers - they constitute what is known as the housing industry, systematically shaping and influencing the family size, age, income, marital status, and race of any household residing in, or seeking residence in any given unit subject to their jurisdiction.

The existence of control or the potential for impacting individual housing choice is a troublesome aspect of the housing industry in view of the potential for conflict with constitutional or legal protections afforded to each seeker of housing. Indeed, the Connecticut history is familiar with denials, as noted in the preceding chapter, of the civil rights of individuals seeking to purchase or rent a housing unit. And only in the recent past has the government acted in a concerted fashion to combat housing discrimination through the enactment of legislation.

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1 A total of three hundred and seven builders were reported as members of six home builders associations in Connecticut, as of August 31, 1977, in a National Association of Home Builders Membership Summary (Computer Printout, p. 7). The Connecticut Real Estate Commission reported twenty-eight thousand licensed real estate brokers and sales persons, in March 1978. The Connecticut Department of Community Affairs reported an estimated total of 1,029,263 households in Connecticut in 1974, in its Housing Element, (January 1978), p. 16.

For the most part, administrative approaches to housing discrimination have been on a case by case basis, requiring an individual who believing to be aggrieved makes a complaint about an allegedly discriminatory and illegal act, or series of acts. However, the comprehensive civil rights legislation of the sixties has equipped administrative enforcement agencies with the necessary authority to fashion tools and comprehensive remedies directed at the subtle and more complex system-wide policies, patterns and practices that are known to exist which have the effect of excluding whole segments of society from availing themselves of equal opportunities. Systemic discrimination operates to exclude whole groups of persons by virtue of a characteristic common to the group as a whole, e.g., physical disability, age, race, income, etc. The system-wide policies, patterns and practices serve either deliberately or arbitrarily as artificial barriers to equal opportunities. And the so-called artificial barriers receive little or no examination of their injurious effect by their perpetrators.

#### The Research Objective

In order to obtain insight into the systemic behavior of the housing industry and its effects on Minority households, the Commission has conducted a study which focused on the housing industry's patterns and practices in the following five principle areas of impact:

1. marketing and advertising practices,
2. the existence of federally required (HUD, FMHA) affirmative fair housing marketing plans,
3. records of household characteristics,
4. housing site locations, and
5. future development plans.

Materials and information were obtained from the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Justice, the U.S. Department of Agriculture, Farmers Home Administration (FMHA), the Connecticut Housing Finance Authority (CHFA), the Connecticut Department of Community Affairs (DCA), the Connecticut Real Estate Commission, and the Connecticut Home Builders Association. Additionally, demographic data and resource materials compiled in the Commission's Data Analysis Unit were utilized. And, an opportunity for the housing industry itself to participate in the study came about as a result of direct inquiries made.

#### The Method of Inquiry

In November of 1977, the Commission forwarded a series of fourteen (14) questions, concerning the five principle areas of impact, to representatives of the housing industry. The letter of transmittal and fourteen questions can be found in Appendix C. of this report. Also enclosed for the record is a follow-up letter which was used as a reminder. The Commission's inquiry was made pursuant to the authority expressly provided in section 31-123 of the Connecticut General Statutes.

Ninety-nine (99) individual inquiries were made, that is, ninety-nine separate firms or individuals were selected for receipt of the Commission's inquiry. (See Appendix D., Table D.-1.).

The sample population was drawn from three basic sources:

1. HUD Inventory of Finally Endorsed Projects in Connecticut (1976),
2. CHRO Respondent Records,
3. CHRO Log of Federal Grant Applicants Subject to A-95 Review (November 1973 - November 1977).

These sources are not mutually exclusive, therefore, any member of the sample may appear in more than one source, and on more than one occasion.



Additionally, a statewide sampling was attempted.

#### Statement of Limitations

The findings of patterns and practices that are made herein with respect to the respondents to the Commission's inquiry are based on thirty-seven (37) responses out of a total sample of ninety-nine (99). Twenty-seven (27) responses are considered to be partial or complete responses to the fourteen (14) points of inquiry. Ten (10) respondents indicated a lack of applicability of the inquiry to their area of operation.

A Commission representative was available for all individuals who called and requested guidance or assistance.

The Commission believes ample opportunity existed for responses to be made, given that the first request was made on November 21, 1977 and a follow-up request was made on December 19, 1977. A reasonable inference can be made from the number of "no responses" that a decision was made not to respond, allowing for a small percentage which may not have had timely, or accurate mail delivery. The Commission concludes that it has no choice but to tabulate and analyze the available data, and make its findings and report them.

#### Characteristics Of The Sample Population

With the exception of ten (10) out-of-state firms, the bulk of the sample firms operate offices (or have mailing addresses) in a total of fifty-four (54) Connecticut municipalities (See Appendix D., Table D.-2.). The out-of-state firms are identified by virtue of an office location and/or project location within the state.

Using the HUD Inventory of Finally Endorsed Projects in Connecticut (1976), forty-three (43) of the sample firms (or 43.4% of the sample) were identified as operating HUD endorsed projects, as of May 11, 1976 (See Appendix D., Table D.-3.). The HUD endorsement identification signifies that at the initial sale or rental of endorsed project units, an affirmative fair housing marketing plan was required, and that Federal dollars had been (or continue to be) engaged in support of the projects. Hence, a clear legal obligation exists to insure that Minority households are being marketed to, and are represented in the resident population.

An updated HUD Inventory was made available to the Commission in March 1978. Several firms of the sample population appear on the updated HUD Inventory (See Appendix D., Table D.-4.). Two trends can be gleaned from the 1978 inventory, i.e., the sponsors of HUD endorsed projects are largely the same firms which were engaged in subsidized housing construction or management prior to 1976, and the majority of new subsidized housing endorsed after 1976 is directed at the elderly population. The former can be attributed to the firms' familiarity with the mass of Federal regulations, procedures, and personnel over a long period of time, and thus, an advantageous momentum exists. One may also conclude that the investments have been sufficiently profitable. The latter trend towards more construction of subsidized elderly housing can be attributed to the relative availability of Section 202 funds in recent years, the relative acceptability of elderly housing as opposed to other forms of subsidized housing, and the added incentive of permanent financing from one source.<sup>2</sup>

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2 Housing Act of 1959, Section 202, P.L. 86-372,  
12 U.S.C. Sec. 1701q.

The observable trends may have a systemic impact on Minority housing opportunities, and therefore, may lend themselves to systemic analysis. For example, the affirmative marketing practices of one firm over a period of time, and for all project locations, can be examined for the degree of effort that went into marketing suburban locations to Minority households, as well as urban locations to non-minority households. And the occupancy patterns of each location can be compared to Minority population percentages for the project town and labor market area. All, or nearly all White occupants in suburban locations, and all or nearly all Minority occupants in urban locations may indicate the maintenance of racially segregated housing patterns.

The trend towards subsidized elderly housing has the systemic effect of limiting the production of new family subsidized housing, thereby, impacting the choices of lower-income Minority families. Further examination is necessary of subsidized elderly housing in suburban locations, and the occupant characteristics. Also, examination of the occupant characteristics of urban located elderly housing is necessary to reveal the contributing factors to racially-mixed, or segregated patterns.

Turning back to the sample population, an analysis of the occupancy patterns of HUD endorsed projects, operated by several sample firms was made possible through data made available to the Commission by the Hartford Area Office of HUD in the form of a 9801 Analysis (2/28/78), prepared for the Equal Opportunity Division. The Commission extracted data relevant to sample firms (See Appendix D., Table D.-5.). Additionally, for a more comprehensive picture, data on Minority population characteristics for project towns and relevant labor market areas was used as part of the analysis (See Appendix D., Table D.-6.).

The majority of HUD endorsed housing in Connecticut is located within the twenty (20) Central Cities/Towns identified by the Commission as containing approximately 85.3% of the State's Minority population, and 85.5% of the State's Minority workforce. Thus, housing opportunities for Minorities in HUD endorsed housing are constrained to within areas of existing Minority concentrations. Housing opportunities in HUD endorsed housing, outside of Minority concentrated areas, are scattered in twenty-six (26) other Cities/Towns. HUD endorsed housing, with attendant affirmative marketing obligations, is concentrated in forty-six (46) cities and towns of the State (which is comprised of one hundred and sixty-nine (169) cities and towns).

The majority of HUD endorsed housing that is operated by sample firms is located within eighteen (18) of the twenty (20) Central Cities/Towns identified by the Commission as containing approximately 85.3% of the State's Minority population, and 85.5% of the State's Minority workforce. The remainder are scattered throughout fourteen (14) other Cities/Towns.

Of the HUD endorsed housing operated by sample firms for all locations, the prevailing occupancy pattern is non-Minority, i.e., fifty percent or more of occupants at each project location are non-Minority (See Appendix D., Table D.-7.). In Central Cities/Towns, the prevailing occupancy pattern is Minority in seventeen (17) housing locations, i.e., fifty percent or more of the occupants at each location are Minorities. And, in other Cities/Towns, no housing location has a prevailing Minority occupancy pattern.

Further, thirty-two (32) individual housing locations can be identified as segregated. A segregated occupancy pattern is defined as ninety-five to one hundred percent occupancy, at an individual location, that is all Minority or all non-Minority. In the Central Cities/Towns, almost as many all non-Minority housing projects (11) exist as all Minority housing projects (13).

Perhaps predictably, other City/Town locations reveal no all Minority housing, and eight (8) all non-Minority housing projects, of a total of fourteen (14) projects for which data is reported.

As a more refined measure of occupancy patterns, Minority occupancy percentages for HUD endorsed housing operated by sample firms were compared to Minority population percentages of towns and relevant labor market areas. For Central City/Town locations, the Minority occupancy percentages should reflect, as a minimum goal, the Minority composition of the relevant labor market area, and as a maximum goal, the Minority composition of the City/Town population. These goals are based on the view that Central Cities/Towns should reasonably be expected to house as many Minority individuals as are represented in the local population. However, given the existing concentrations of Minorities in Central Cities/Towns, and the Federally mandated objectives of fair housing and spatial deconcentration of housing opportunities, the housing burden needs to be deconcentrated, or dispersed through other Cities/Towns.<sup>3</sup> As a fair share, Central Cities/Towns could be expected to provide housing in direct proportion to the Minority composition of the labor market area, as a minimum. The minimum would seek to insure that Minority individuals who desired to reside in a Central City/Town, given free housing choice, would find housing opportunities. Minority occupancy percentages, then, should reflect the range between the minimum and maximum goals, but this is contingent on increased housing opportunities in other Cities/Towns.

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3 Fair Housing Act of 1968, P.L. 90-284, 42 U.S.C. Sec. 3601 (1970), and the Housing and Community Development Act of 1974, P.L. 93-383, 42 U.S.C. Sec. 5301 et. seq.

For other City/Town locations, the Minority occupancy percentages should reflect, as a minimum goal, the Minority composition of the City/Town population, and as a maximum goal, the Minority composition of the relevant labor market area. The reversed goals are based on the view that the other Cities/Towns should reasonably be expected to house as many Minority individuals as are represented in the local population, as well as facilitate fair housing and spatial deconcentration of housing opportunities.

The labor market area has been used as a standard of comparison in this analysis. Labor market area designations are fundamentally based on established journey-to-work patterns and identifiable employment centers. Thus, a relationship exists among and between all constituents of a labor market area. Economic viability of each constituent is inescapably tied to the viability of the central city which is identified as the center of employment.

In a comparison of Minority occupancy figures among HUD endorsed housing operated by sample firms and of Minority population data, (See Appendix D., Table D.-8.), the majority of housing projects in Central City/Town locations are found to exceed both the minimum and maximum percentage goals for such locations. Approximately twenty-eight percent of housing located in Central Cities/Towns is found to be below the minimum goal. While slightly more than half of housing locations in other Cities/Towns exceed the minimum goal for such location.

The remainder of the sample firms which are not identified as operating HUD endorsed projects consists of fifty-six (56) firms and individuals. They represent a mixture of Farmers Home Administration (FMHA) assisted firms, applicants for FMHA and/or HUD assistance, and private operations with no identifiable public funding source.

Comprehensive data on Farmers Home Administration endorsed housing, including occupant characteristics, was not available. Perhaps the lack of data is an indication of the FMHA's only recent efforts in administration of Title VIII requirements for rural housing, beginning with the issuance of regulations (November 1977) with respect to affirmative fair housing marketing plans. One indication of FMHA endorsed activity in Connecticut that is available to the Commission is reflected in a record of applications for Federal housing assistance. Another, is a listing of FMHA closed and approved projects in Connecticut which appears in Appendix E. of this document.

Approximately one-third of the sample firms are known to have applied for Federal housing assistance during the period of November 1973 through November 1977 (See Appendix D., Table D.-9.). The Federal funding applications were subject to review in their early stages by State and regional agencies, under a process entitled: the A-95 Project Notification and Review System. The Commission has participated in the A-95 process since 1972. A complete record of all applications for Federal housing assistance reviewed by the Commission in the period of November, 1973 through November, 1977 appears in Appendix D., Table D.-10. of this document.

Given the shortcomings of the A-95 review process, in particular the lack of feedback from Federal agencies, the verification of which housing proposals were realized is nearly impossible. Nonetheless, the Commission views the housing proposals as indicators of "housing growth potential" inasmuch as the proposals entail identifiable sites with a few of the necessary prerequisites, e.g., appropriate zoning, water, utilities, suitability of terrain, etc.

The "housing growth potential" as created by the housing proposals of sample firms spans thirty-four (34) communities (See Map V-1, p. 69 ). The "housing growth potential" that is created by all applications for Federal housing assistance during the same four year period spans a total of seventy (70) communities. (See Map V-2, p. 70 ). The housing proposals can be identified by various characteristics, e.g., type of housing, location of housing. The characteristics of all applicant proposals, and sample firm proposals for Federally assisted housing are broken down in Table V.-1.

Table V.-1. Applicant Proposals For Federally Assisted Housing By Housing Type And Location (Sample Firm)

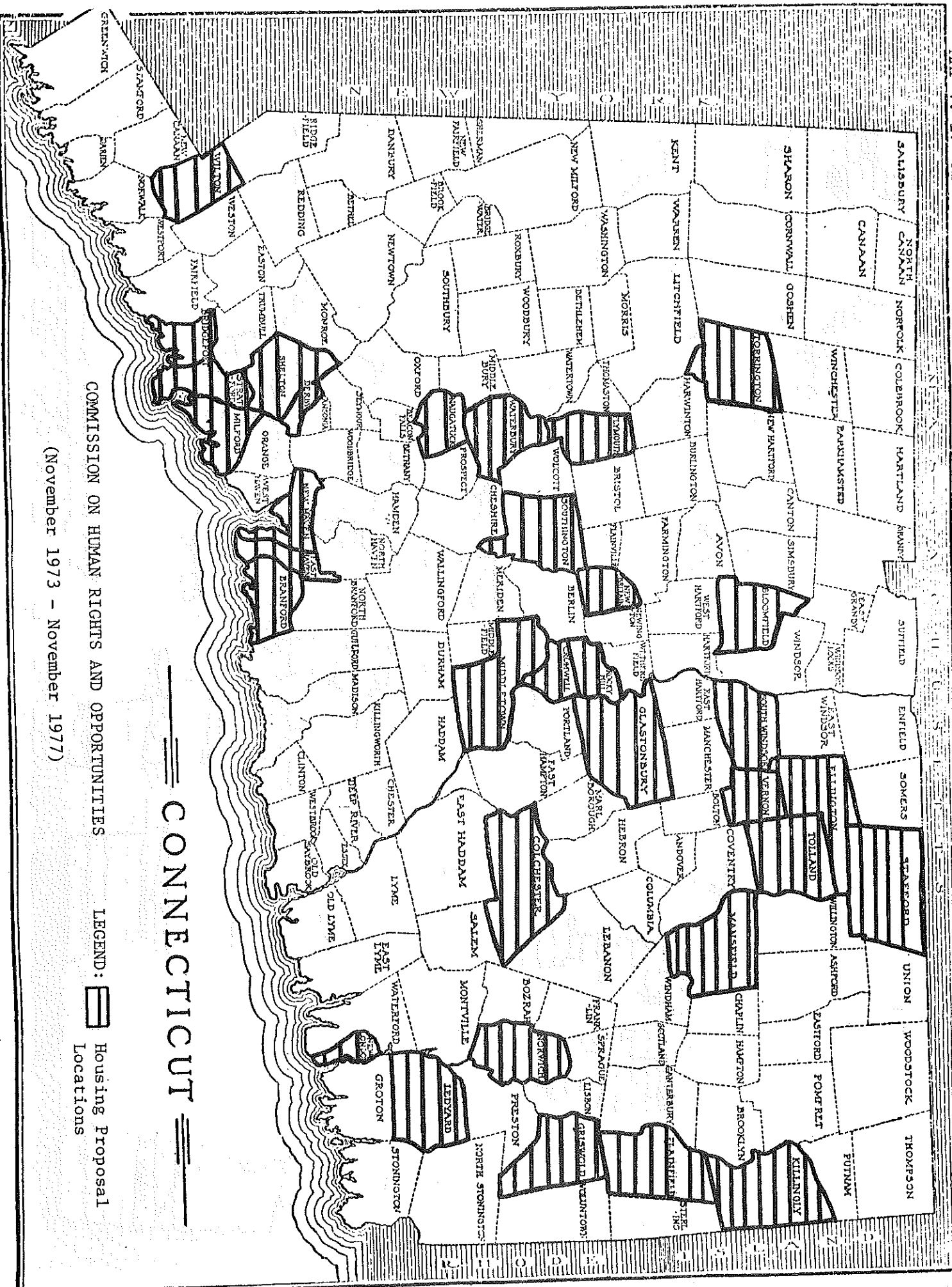
	<u>CENTRAL CITIES</u>	<u>OTHER CITIES/TOWNS</u>
<u>Total Housing Proposed</u>		
All Proposals (173)	81	92
Sample Proposals (52)	22	30
<u>Elderly</u>		
All Proposals (76)	43	33
Sample Proposals (19)	12	7
<u>Non-Elderly</u>		
All Proposals (97)	38	59
Sample Proposals (33)	10	23

(Period: November 1973 - November 1977)

Using the Commission's analysis of Minority population concentrations in twenty (20) Connecticut cities and towns (i.e., central cities), several observations of significant factors in the above breakdown are made possible. It is perhaps significant that more than half of the total housing proposed is to be located in cities and towns which do not contain Minority population concentrations. It is also significant that more than half of the elderly housing proposals are to be located in central cities with Minority population concentrations.





MAP V.-1. RESIDENTIAL GROWTH POTENTIAL INDICATED BY SAMPLE FIRM APPLICATIONS FOR FEDERAL HOUSING ASSISTANCE



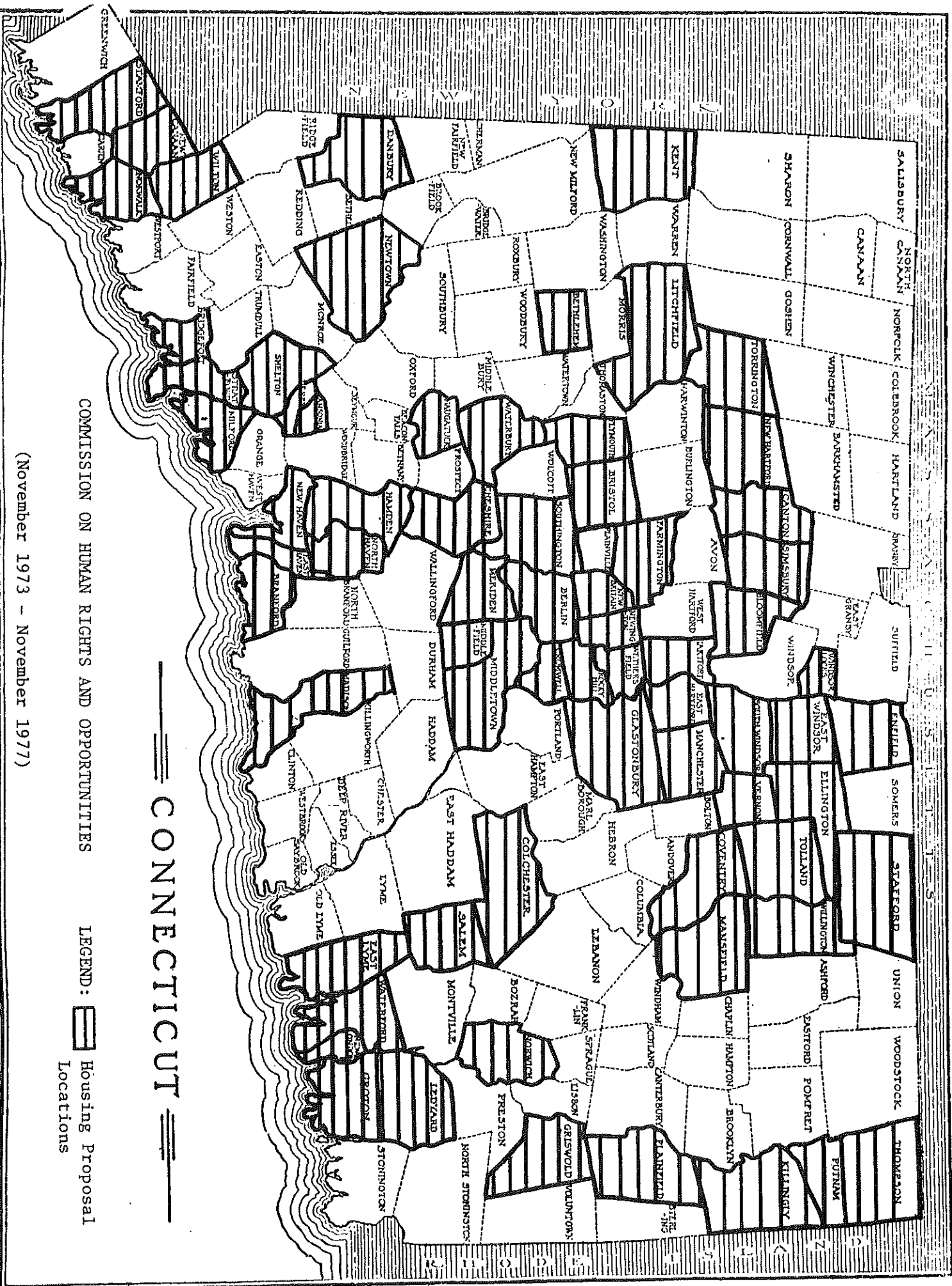
COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES

(November 1973 - November 1977)

CONNECTICUT


LEGEND:  Housing Proposal  
 Locations


MAP V.-2. RESIDENTIAL GROWTH POTENTIAL INDICATED BY ALL APPLICATIONS FOR FEDERAL HOUSING ASSISTANCE



CONNECTICUT

COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES

LEGEND:  Housing Proposal

 Locations

(November 1973 - November 1977)

### Characteristics Of The Respondents

A very small percentage (37.3%) of the entire sample population of ninety-nine (99) firms and individuals responded to the Commission's inquiry. Twenty-seven (27) respondents provided a mixture of partial or complete responses to the series of fourteen questions. Ten (10) respondents felt the inquiry was not applicable to them, or interpreted the series of questions to be an interrogatory related to a complaint under investigation. While efforts were made to clarify the intent and scope of the inquiry, follow-up contacts produced no new responses to the fourteen points of inquiry. A list of all thirty-seven respondents and their office locations (out of state firms identified by virtue of state project location) is presented in Appendix D., Table D.-11.

The Commission appreciates the cooperation it has received from those firms and individuals who responded to our efforts to study systemic housing discrimination and its impact on fair housing opportunities. Perhaps there is benefit to be derived for housing developers from the Commission's current comprehensive attack on artificial barriers to housing opportunities, in that, challenges to discriminatory zoning barriers may remove some present restrictions on housing development. And, challenges of the policies and practices of the housing industry at large may have wide repercussions including spreading out the "burden" of housing the poor, and large families. Also, monitoring and enforcement of Federal fund obligations of cities and towns may stimulate increased housing construction and rehabilitation activity.

The Commission suspects the slight rate of return (37.3%) is indicative of several factors. There may exist fears that the information contained in a response may potentially lead to the initiation of administrative charges.

Other real factor may be a straightforward disregard for the status of equal housing opportunities, and hostility to what the Commission represents. And, inquiries through the mail are often subject to loss, untimely delivery, and inappropriate or incomplete addresses.

The Commission has opted to report its findings on the small respondent sample because, nonetheless, it is a small cross-section of the housing industry with a very real obligation to not discriminate against Minorities and other legally protected groups. And, in several cases, the respondent firms are subject to Federally imposed affirmative marketing and record-keeping requirements.

The Commission's findings with respect to the five principle areas of impact are stated as follows (See Appendix D., Table D.-12. through D.-16.).

1. Marketing and Advertising Practices.

The majority of the respondent firms are engaged in renting housing units. Several develop and/or sell single family homes and condominiums. Several manage cooperative housing.

Rentals and sales are handled primarily by the owners and managers and their employees. Several real estate brokers are used. The latter method is used mostly by developers whose financing is entirely from private sources. In such instances, there is no evidence that nondiscriminatory policies are passed on from the private owners to realty firms. Instruction of sales/rental agents by owners or managers in non-discriminatory laws and policies appears to be infrequent, if not altogether absent.

The major form of advertisement is through newspapers - some with broad circulation including areas of Minority concentration, and some with circulation in suburban and rural locations with readers expected to be predominantly white. Only one firm advertises in Black-owned and Black circulation newspapers.

Radio advertisements appear to be an unpopular method of advertising. Two firms have identified use of radio ads. One station can be identified as having an FM easy-listening format, the other has an AM soul music format.

Affirmative efforts to direct advertisements and marketing through newspapers and radio at the Black and Hispanic population are non-existent, with the exception of one firm.

Other marketing and advertising techniques include: direct community outreach (to elderly, Black, and Hispanic community organization) in one case, use of waiting lists, tenant and HUD referral, telephone calls, walk-ins, notices on university bulletin boards, advertising in a trade magazine, direct mailings, and use of the yellow pages of the telephone book.

In the case of waiting lists, one firm reported not having any Black or Hispanic applicants on the list until HUD referred several persons. Tenant referrals in all-white or all-black areas are likely to result in applicants of the same color. The use of waiting lists, telephone calls, walk-ins, tenant referrals, notices on university bulletin boards, trade magazines, and the yellow pages as the only form of marketing is restrictive, particularly if used in primarily White areas, as appears to be the case with the respondents.

Several firms reported using no form of advertisements.

Of those firms which submitted copies of newspaper ads, as requested, none were found to be using the Equal Housing Opportunity logo, or slogans,

including several firms which are required by HUD to do so.<sup>4</sup>

The Commission finds that the marketing and advertising practices of the respondent housing firms: may result in primary and/or exclusive solicitation of purchasers and prospective tenants that are non-minority; are not directed at Minority and other protected group purchasers and prospective tenants; and do not further fair housing opportunities for Minorities and other legally protected groups.

2. Affirmative Fair Housing Marketing Plans.

Since the issuance of regulations by HUD in 1972, and regulation by FMHA in 1977, all assisted housing programs are subject to an affirmative marketing requirement for initial sale and rental.<sup>5</sup>

Only five firms reported being required to have such plans, and only three submitted copies for inspection. Eighteen firms were known to be HUD endorsed sponsors. Several of these firms reported not being aware of any requirement to prepare and implement affirmative fair housing marketing plans. Of particular concern are those firms which have contracted with other parties or are the contractors for marketing purposes. The fair housing marketing requirement is lost in the transition.

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4 Equal Housing Opportunity logo and slogans are HUD approved statements and insignia required in all advertising done by HUD endorsed housing sponsors. (24 CFR Sec. 200.620(a), 37 F.R. 75, January 5, 1972)

5 24 CFR Sec. 200.600 - 200.640, 37 F.R. 75, January 5, 1972 and 7 CFR Sec. 1901.203(c), 42 F.R. 45893, September 13, 1977.

Since the Commission's inquiry was purposely limited to housing developed/operated since 1974, most firms operating HUD endorsed housing which was built prior to 1974 did not report affirmative fair housing marketing plans. In some instances, HUD endorsed housing may ante-date Title VIII of the 1968 Civil Rights Act (The Fair Housing Act).

For those firms with plans and "anticipated occupancy results", the goals compare in various ways to local and labor market population data on Minorities. For Bella Vista Phase II, the anticipated percentage of Black and Spanish-American residents is 10.0%. The New Haven Minority population estimate, including Minorities other than Black and Spanish, is 33.7%. The comparable labor market figure is 13.2%. Overall, the anticipated goal of 10.0% is low. Specifically, the individual goal for Black residents is 6.6%, falling well below the estimated Black population in New Haven of 28.1%. The individual goal for Spanish-Americans is set at 3.4% which is just below the estimated Spanish-American population in New Haven of 4.2%. The Commission recommends the anticipated marketing and goals be revised to more closely reflect the existing Minority population, recognizing at the same time that Minority elderly traditionally are not easily attracted to subsidized elderly housing.

For the Taft Apartments, the anticipated percentage of Black and Spanish-American residents is 17.9%. Overall, the anticipated goal exceeds the labor market Minority population estimate of 13.2%, and is about half of the New Haven Minority population estimate of 33.7%. However, these percentages include other Minorities (e.g., American Indians, Orientals, Other). Specifically, the individual goal for Black residents is 11.5%, falling well below the estimated Black population of New Haven of 28.1%. The individual goal for Spanish-

American residents is 6.3% which is just above the estimated Spanish population percentage of 4.2%. The Commission recommends the goals for Minorities be revised to more closely reflect the Minority population of New Haven.

For Welles Country Limited the anticipated percentage of Black and Spanish-American residents is 8.4%. Overall, the goal approximates the labor market Minority population estimate of 10.5%, and exceeds the estimated Minority population of Vernon of 2.0%. The individual goal for Black residents is 6.1% which exceeds the estimated Black population of Vernon of 0.8%. The individual goal for Spanish-American residents is 2.3% which also exceeds the estimated Spanish population of Vernon of 0.9%. Black and Spanish individuals appear to be about equally represented in the Vernon population. Therefore, the Commission recommends the goal for Spanish-American residents be revised to more proportionately reflect the Spanish population of Vernon.

The Commission finds: that the affirmative fair housing marketing obligations of respondent housing firms are not seriously and consistently being carried out by those participating in FHA housing programs; that the obligation is not being passed on to parties which are contractually engaged for marketing purposes; and that these noted failures effectively deter fair housing opportunities for Minority and other legally protected groups.

### 3. Record-Keeping and Occupant Characteristics.

Record-keeping of occupant characteristics is an essential component for measurement of equal housing opportunity. It is required by regulation in any Federally assisted program within the purview of Title VI of the 1964 Civil Rights Act. Statistical evidence such as records of occupant characteristics may be used as a proof of discrimination or the maintenance of a discriminatory pattern or practice. It may also be used as a defense.



Of nineteen respondent housing firms known to have participated in Federal housing assistance programs, nine acknowledged record-keeping. Five housing firms known to be currently operating HUD endorsed and subsidized housing indicated that no records are kept of occupant characteristics, despite an annual requirement to submit Occupancy Reports to the HUD Area Office by July 10th of each year.<sup>6</sup>

Few of the respondents reported discrete data on occupant characteristics that could be used to gauge housing opportunities for Minorities, women, physically disabled persons, and the elderly.

Six respondent firms reported not operating any housing that is earmarked for low-income families and elderly individuals. Two of these firms are known to be operating housing for moderate income and displaced families, and housing for veterans, with Minority occupancy ranging from fourteen percent to sixteen percent to one hundred percent.

For the occupancy characteristics of respondent housing which is HUD endorsed, see Appendix D., Table D.-14. Six HUD endorsed firms are operating racially segregated housing, that is, 95 to 100% of the occupants are all Minority persons (all Black), or 95% to 100% of the occupants are mostly non-Minority persons (mostly White). The breakdown is reported in Table V.-2.

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6 HUD-9801 Form, Occupancy Report - Multi-Family HUD/Insured and Section 202 Housing.

Table V.-2. Racially Segregated Housing Operated  
By Six HUD Endorsed Sponsors (Respondent Firms)

<u>Firm</u>	<u>Project Town</u>	<u>Project Name</u>	<u>Percent Minority</u>	<u>Total Units</u>
Alco	Norwalk	Leonard Street	100.0	10
Carabetta	Meriden	Victoria Towers	1.0	98
	New Haven	Bella Vista II	3.7	292
Ripps Realty		Sherman & Scranton	95.0	22
	Wallingford	Silver Pond	1.8	160
	Waterbury	Sarsfield Terrace	100.0	11
	Danbury	Beaver Street	(89.7)	70
	Hamden	Meadowbrook III	0.8	112
	New Haven	Davenport Residence	2.3	217
		Florence Virtue Homes	96.8	128
Robtham Co.		University Row	100.0	18
	Stamford	Pilgrim Towers	4.0	75
	Farmington	Tunxis Apartments	0.0	32
Veggo Larsen Co.	Hamden	Meadowbrook II	1.0	91
	Southington	Wheeler Village	(5.0)	100
Melvin C. Smith	Hartford	Clearview Apartments	100.0	37

Source: HUD 9801 Analysis (February 28, 1978) Hartford Area Office

None of the project locations reported in Table V.-2. can be considered to be rural. The data is current, reflecting occupancy as of June 30, 1977 for all, with the exception of Leonard Street, Meadowbrook III, and University Row for which the data is as of June 30, 1976.

The Commission finds: that records of occupant characteristics are not uniformly maintained by sponsors of Federally assisted housing; that certain sponsors do not maintain required records; and that sixteen subsidized housing projects operated by six HUD endorsed respondent firms are racially segregated.

#### 4. Housing Site Locations.

Respondent firms reported a total of forty-eight (48) housing projects owned or operated throughout twenty-five communities. Twenty-two (22) projects were reported as developed prior to 1974, the cut-off year for the Commission's inquiry. Twenty-six (26) projects were developed since 1974.

Prior to 1974, the housing locations were spread throughout twelve (12) communities whose Minority population is broken down in Table V.-3.

Table V.-3. Minority Population of Housing Site Locations (Prior to 1974)

	<u>1970</u>	<u>1975</u>		<u>1970</u>	<u>1975</u>
Manchester	1.2	1.3	* Willimantic	6.5	7.0
Southington	1.4	1.4	* Bloomfield	14.3	13.9
Vernon	2.0	2.0	* Waterbury	14.2	15.0
Bristol	2.2	2.3	* Bridgeport	26.4	28.8
Tariffville			* New Haven	30.9	33.7
(East Granby)	4.0	3.6	* Hartford	36.8	40.4
Greenwich	4.7	4.6			

Source: 1970 Census, And 1975 Connecticut Health Department Estimates

Seven (7)\* of these communities have concentrations of a Minority population, according to the Commission's demographic analysis in Chapter III.

Since 1974, the new housing locations are spread throughout nineteen (19) communities whose Minority population is broken down in Table V.-4.

Table V.-4. Minority Population Of New Housing Site Locations (Since 1974)

	<u>1970</u>	<u>1975</u>		<u>1970</u>	<u>1975</u>
Unionville			Wallingford	4.0	4.2
(Farmington)	0.9	0.9	Greenwich	4.7	4.6
Manchester	1.2	1.3	*Hamden	4.4	5.1
Southington	1.4	1.4	*Middletown	8.3	9.5
Litchfield	1.5	1.5	*Bloomfield	14.3	13.9
Vernon	2.0	2.0	*Waterbury	14.2	15.0
Stafford Springs			*Norwalk	16.3	17.7
(Stafford)	2.2	2.1	*Stamford	16.7	17.8
Southbury	2.7	2.2	*New Haven	30.9	33.7
*Milford	2.2	2.3			
Enfield	2.6	2.7			
Gales Ferry					
(Ledyard)	3.5	3.4			

Source: 1970 Census, And 1975 Connecticut Health Department Estimates

Eight (8)\* of these communities are known to have concentrations of a Minority population. The spread of new housing development (since 1974) is primarily in non-Minority areas. It is evident that larger housing growth has occurred in suburban and rural locations. However, five communities with concentrations of a Minority population experienced new housing growth, as well.

Since 1974, respondent housing development that is privately funded numbers sixteen (16), three of the projects having central city locations (i.e., Norwalk, Hamden). Publicly-assisted new housing developments number ten (10), six of the projects having central city locations (i.e., New Haven, Middletown, Stamford, Waterbury, Bloomfield) with Minority population concentrations ranging from 9.5 percent to 33.7 percent.

Prior to 1974, respondent housing development that is privately funded numbers nine (9), six of the projects having central city locations (i.e., Bridgeport, Willimantic). Publicly-assisted housing developments number thirteen (13), nine of the projects having central city locations (i.e., Bloomfield, Bristol, Hartford, New Haven, Willimantic, Waterbury).

The Commission finds that respondent housing firms: are developing/operating new housing (since 1974) in predominantly suburban and rural locations with Minority population ranging from 0.9 percent to 4.6 percent; are developing/operating privately funded new housing in predominantly suburban and rural locations with Minority population ranging from 1.3 percent to 4.6 percent; are developing/operating new publicly-assisted housing in predominantly urban locations with Minority population ranging from 9.5 percent to 33.7 percent; and thus are not promoting fair housing opportunities for Minority persons.

## 5. Future Development Plans.

Few of the respondent housing firms indicated future development plans.

Of the total of eight (8) firms that indicated future housing plans, six firms plan to rely on some form of public housing assistance either from HUD or FMHA, or from the Connecticut Housing Finance Authority. Several of the proposals have received HUD project endorsements, e.g., Bella Vista Phase II (New Haven), Josephine Towers (Waterbury), Welles County Village (Vernon), and Taft Apartments (New Haven). All four of these proposals are known to be subject to an affirmative marketing requirement. Three of the affirmative marketing plans were reviewed under subsection 2. on Affirmative Fair Housing Marketing Plans. Also, proposals for an extension to Tower One (New Haven) and eighteen multi-family units in Stafford Springs would be subject to affirmative marketing, if developed.

Seven (7) housing proposals have central city locations - Bridgeport, Hamden, Meriden, New Haven, Waterbury - with Minority population concentrations ranging from 5.1 percent to 33.7 percent. Five (5) housing proposals have suburban and rural locations - Southington, Stafford Springs, Vernon - with Minority population concentrations ranging from 1.4 percent to 2.0 percent. The bulk of proposed housing will be located in Minority concentrated areas. And, most of the new housing will be publicly assisted.

Four (4) housing proposals will be developed for the elderly - all four to be HUD assisted, and three to be located in central cities.

Eight (8) of the respondent housing firms, including six (6) with reported future development plans, are known to have applied for Federal housing assistance funds since 1974 (See Appendix D., Table D.-17.). Given the firms' own identification of funding sources and project locations, about half of the applications for Federal assistance are known to have been approved.

The Commission can only speculate as to the reasons for the low number of future housing proposals that were reported. It would appear that a poor economic climate, including high financing and equipment costs, is a factor. Sewer and utility availability, as well as the regulatory impact of zoning ordinances, wetland regulations and flood plain regulations, seem to be constraining growth to urbanized areas. And certainly, some firms may be reluctant to disclose development plans to the Commission. Finally, several firms are not engaged in the development aspect of housing.

Overall, the respondent data indicates that less than a third of the respondent housing firms report future housing development plans, that two-thirds of future housing proposals are tied to an anticipated public funding source, that half of the assisted housing is earmarked for the elderly, and that three quarters of the assisted housing will be located in central cities with Minority population concentrations ranging from 10.0 percent to 33.7 percent.

The Commission finds that proposed housing development as reported by respondent firms: will not significantly increase the number of housing units in the market; will not significantly expand housing choices for Minority and low-income housing seekers; and will not serve to spatially deconcentrate fair housing opportunities for Minorities, low-income households, and other legally protected groups.

#### Summary of Findings

This concludes the Commission's analysis of the systemic behavior of the housing industry (as represented by the sample and respondent populations) and its impact on the housing choices and opportunities of Minority households.

The Commission's general findings are summarized as follows:

- Minority housing opportunities are constrained within areas of existing Minority concentrations - areas containing 85.3% of the State's Minority population.
- Federally subsidized (HUD) housing is similarly concentrated within Minority areas, offering little opportunity for housing choice and spatial deconcentration.
- A majority of new subsidized housing endorsed by HUD since 1976 is earmarked for the elderly.

The Commission's specific findings of patterns and practices of housing discrimination are summarized as follows:

- The prevailing occupancy pattern in HUD endorsed housing, operated by sample firms is fifty percent or more non-Minority (Caucasians, not of Hispanic background).
- Thirty-two HUD endorsed housing projects, operated by sample firms, have a racially segregated occupancy pattern - ninety-five to one hundred percent of all occupants are Minority (Black, Hispanic, American Indian, Oriental, Other), or all are non-Minority.
- The marketing and advertising practices of respondent housing firms: may result in primary and/or exclusive solicitation of purchasers and prospective tenants that are non-Minority; are not directed at Minority and other protected group purchasers and prospective tenants; and do not further fair housing opportunities for Minorities and other legally protected groups.
- The affirmative fair housing marketing obligations of respondent housing firms: are not seriously and consistently being carried out by those participating in FHA programs; are not being passed on to parties which are contractually engaged for marketing purposes; and these noted

failures effectively deter fair housing opportunities for Minorities and other legally protected groups.

- Records of occupant characteristics: are not uniformly maintained by sponsors of Federally assisted housing; are not maintained at all by certain sponsors although required; and indicate that sixteen HUD endorsed projects, operated by six respondent firms, are racially segregated.
- Respondent housing firms: are developing/operating new housing (since 1974) in predominantly suburban and rural locations; are developing/operating privately funded new housing (since 1974) in predominantly suburban and rural locations; are developing/operating new (since 1974) publicly assisted housing in predominantly urban locations; and thus, are not promoting fair housing opportunities for Minority persons.
- The future development plans of respondent housing firms: will not significantly increase the number of housing units in the market; will not significantly expand housing choices for Minority and low-income housing seekers; and will not serve to spatially deconcentrate fair housing opportunities for Minorities, low-income households, and other legally protected groups.



## CHAPTER VI. A SYSTEMIC APPROACH

Having examined the realm of unequal housing opportunities and choices of Minorities in Connecticut, our focus must turn to the strategies and approaches that are necessary to eliminate the problem of housing discrimination, and the remedies that ease the intergenerational effects of past practices.

With the development of a special project for combating systemic housing discrimination, the Commission on Human Rights <sup>Through</sup> (continues towards a maximum agency program capability for) <sup>Seeks to (or) will</sup> providing a comprehensive and systemic approach to eliminate and prevent housing discrimination. Recognizing that civil rights law enforcement is neither efficient nor effective in challenging systems of discrimination, if limited to individual complaint processing, the Commission has subscribed to systemic approaches through creative use of the anti-discrimination laws which it administers.

In particular, the Commission's authority to initiate complaints, as well as to receive them, lends itself to application to systemic forms of discrimination. The broad impact of institutional barriers to equal housing opportunity can be counteracted with simply-fashioned tools that offer system-wide impact and remedies. Among the systems and institutions which the Commission has targeted for enforcement are State agency employment, contracting and housing policies, the land use and zoning practices of local subdivisions of government, the marketing practices of the housing industry, and the Federal aid uses of local governments, and other recipients. It must be noted that the targets are not new to the Commission - only the approaches are different. Over the years, legislative mandates have given the Commission the chief responsibility for eliminating and preventing discrimination. It is the Commission's intention to continue to live up to the responsibility.

Certainly, the Commission does not stand alone in its defense of civil and human rights. The persistent efforts of a few legislators and governors over the years have added to and strengthened the protections afforded to citizens of our state. Various organizations representing Hispanic persons, Blacks, women, the blind and the disabled have worked endlessly to bring awareness of problems of inequity and discrimination to the public consciousness. Local human relations commissions, councils, and committees exist in over twenty cities and towns in this state.

The mechanisms for systemic impact on housing discrimination through local and regional subdivisions of government are already in place in Connecticut. In 1976, the Hartford Area Office of the U.S. Department of Housing and Urban Development advised thirty local governments that in order to continue to receive entitlement Community Development Block Grant funds, each one must prepare, adopt and implement a Fair Housing Plan which applies to the entire local housing market. The Area Office stood ready to recommend disapproval or reduction of third year grants should no fair housing actions be undertaken, and no programs <sup>be</sup> developed. In fact, the Area Office was forced to do so with respect to the communities of Stratford and Fairfield. By November of 1977, all thirty applications for third year funding had been approved, eight with conditions that fair housing actions be stepped up or funds would be held up or reduced. Area Office status reports on each community appear in Appendix F.

By way of summary, the fair housing actions taken among the various communities include: the establishment of complaint procedures in thirteen communities, contacts with real estate firms and lenders in fifteen communities, the development of public information programs in twelve, the establishment of fair housing commissions in eleven communities, and housing counseling services in eight communities.

The potential of each fair housing program is considerable, and the implications ominous for public and private market perpetrators of discriminatory housing practices. Many voluntary affirmative marketing agreements are being negotiated with local real estate boards. Likewise, banks and financial institutions are being approached for participation in voluntary lenders agreements. Some communities have chosen to study zoning practices and policies. Others have passed anti-redlining ordinances or developed programs for testing. However, it must be the responsibility of every elected official to insure that the fair housing programs can operate effectively by providing needed staff and financial resources, and protection from political and hostile influences. It will be the duty of responsible citizens to demand accountability to the principles of the Fair Housing Act of 1968 under which the fair housing programs are established. Each recipient of community development funds has certified that it will administer all programs and activities relating to housing and community development in a manner to affirmatively further fair housing; and that it will take action to affirmatively further fair housing in the sale or rental of housing, the financing of housing, and the provision of brokerage services within its jurisdiction.

The impetus for addressing systemic housing discrimination on a broader geographic basis lies with fifteen regional planning agencies. Some fundamental changes in the scope and direction of land use and housing planning have been made as a result of some HUD-directed changes in 701 planning grant requirements.<sup>1</sup> Regional planning agencies have been directed to prepare two plans - one a Land Use Element, the other a Housing Element - which must comprehensively address existing conditions and resources, future demands,

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1 Housing Act of 1954, Sec. 701, as amended by Title IV of the Housing and Community Development Act of 1974, 42 U.S.C. 5301 et. seq.

regional objectives, policies and programs, and mechanisms for translating proposals into specific activity. The Housing Element is of special interest because it offers comprehensive impact analysis including: an environmental assessment, a historical assessment, analysis of effective resource allocation, analysis of consistency with existing Federally-mandated programs, assessment of opportunities for housing stock conservation, and assessment of policy and program implications for the elimination of housing discrimination.

The latter component, termed as a Non-Discrimination Requirement, is in fact a measure that requires a systemic approach to housing discrimination. Regional planning agencies must provide for the elimination of the present effects of past housing discrimination. In essence, this is affirmative action. Corrective measures call for a review of existing regional policies and programs for their impact on equal housing opportunities. Newly formulated housing policies and housing allocation strategies must not only address the vestiges of past practices but also safeguard future housing choices.

A variety of activities are being undertaken by regional planning agencies to provide for the elimination of housing discrimination. The activities are as diverse as the planning regions themselves. The metropolitan planning regions offer sophisticated and complex programs which reflect the complexities of the setting. Among the proposals being implemented are areawide marketing agreements with regional boards of realtors. Similarly, cooperative agreements are being executed with insurance and lending institutions. Public information campaigns have included the distribution of brochures on fair housing, seminars and workshops on Title VIII and its responsibilities, surveys to capture public opinion on housing discrimination, and media exploration of the issues of income and race discrimination in housing.

Without question, it will be the burden of every planning official to elicit ongoing support for regional fair housing activities. Interested citizens, including Minority community organizations, must plan an active role in the design and implementation of regional fair housing programs if the fair housing objectives of Title VIII are to be secured.

The fifteen Regional Housing Councils and Central Housing Committee, as established by Governor Ella T. Grasso in May of 1976 to promote the provision of safe, decent and affordable housing throughout the state, offers excellent potential for the advocacy of equal housing opportunity and systemic impact on artificial barriers to housing choice. The councils are chaired by persons with a diversity of talents and professional expertise, yet a community of interest prevails. As extensions of the executive office of the state, the Housing Councils are bound to work within the constitutional, legislative and policy framework of the state which guarantees equal opportunity.

An undefined but obvious role for the Commission on Human Rights and Opportunities will be to insure the sustenance of fair housing activities at the regional and local levels, for their promise is great in effectuating the anti-discrimination policies of the state. The Commission has inherent statutory authority to call upon the resources of state and local subdivisions of government and the voluntary and uncompensated services of private individuals, agencies and organizations, from time to time as may be needed to address the problems of discrimination in all or specific fields of human relationships.

During 1978, the Commission anticipates stepping up the role of government, organizations and individuals in the eradication of institutional barriers to opportunity. The roles and responsibilities are to be varied and tailored to the current enforcement strategies of the Commission.

The agency is engaged in the systemic monitoring of all community development entitlement communities for compliance with the civil rights assurances that are annually given. Further, the Commission is examining pattern and practice discrimination in the housing market, and initiating enforcement actions to provide affirmative remedies. And, an area that carries much controversy with it - zoning policies and practices - is being examined for illegal discriminatory practices/effects that warrant enforcement action.

#### The Enforcement Strategies

A simple statement of purpose of any enforcement strategy to be undertaken is to provide Minorities with real housing choice. The task of improving the housing opportunities of Minorities first requires the identification of artificial and systemic barriers to equal housing opportunity. In the enforcement context, identification of an artificial barrier entails measurement of a barrier against legal principles and standards.

The Commission's strategy for monitoring compliance of community development entitlement fund recipients focuses on two areas - the application for funds, and recipient performance. These two areas lend themselves to simple measurement against the legal assurances that each applicant/recipient gives and is required to live up to.

Monitoring at the application stage is accomplished through a process called the A-95 Project Notification and Review System. Through the A-95 review process, the Commission has measured the extent to which the spirit and principles of the civil rights requirements, that an applicant has certified to, have been reflected in the programs and activities contained in an application. Based on the analysis which is made with the assistance of a standard review methodology, the Commission has then been able to make A-95 review comments on the applications, and the extent of compliance with the assurances.

Problem areas are systematically addressed in the A-95 review process, and recommendations for remedying weak compliance, or non-compliance, are made for the applicant's and Federal agency's consideration.

Monitoring of performance by community development recipients is a logical extension of the A-95 review process. Having made recommendations relative to non-compliance with civil rights assurances in the A-95 stage, the Commission must then systematically monitor the implementation of those recommendations by applicants. The Commission's approach to monitor recipient performance entails: a review of Grantee Performance Reports, follow-up reviews of applicant action on the A-95 review recommendations, contact with community organizations, and the preparation of status reports on compliance.

Additionally, the Commission proposes to secure agreements with a variety of Federal funding agencies so that performance monitoring is enhanced by Federal support, and substantial weight is given to the findings made in the course of monitoring. In this manner, the enforcement of civil rights laws through Federally funded programs can be used to press for proper land use policies that promote a variety of housing opportunities, as well as for stepped up production of moderately priced housing for low-and moderate-income persons. And, most important, the isolation, separation, and segregation of persons by race, ethnic origin or income can be addressed and remedied.

The Commission's strategy for monitoring the housing industry involves an analysis of patterns and practices. As described in Chapter V., the Commission has been engaged in the systematic collection and analysis of data on the marketing practices and occupancy patterns of major housing providers.

The concept of pattern and practice discrimination has received definition principally through the actions of the Office of the Attorney General.

The Attorney General of the United States is authorized to sue wherever he has reasonable cause to believe that discrimination has occurred pursuant to a pattern or practice, or that defendants have denied rights to a group of persons, which has raised issues of general public importance. Further, he is empowered to sue several defendants where the impact of their activities has created substantial noncompliance in a given area.

An individual pattern and/or practice of discrimination must be more than an isolated, accidental, or peculiar departure from the norm of nondiscrimination. It need not be uniformly practiced. In United States v. Hughes Memorial Home, 396 F. Supp. 544 (W.D. Va. 1975), the court held that a discriminatory policy is a discriminatory pattern or practice. On the issue of denial of rights to a group of persons, the court further held that persons to whom rights have been denied include those who have been deprived of an opportunity for interracial association (396 F. Supp. 544, 552, note 9 (W.D. Va. 1975)).

Within the pattern and practice framework, the Commission's analysis has centered on enumerating policies, practices and incidents of a discriminatory and illegal nature. Statistical evidence and testing evidence may be used to prove a prima facie case of unlawful discrimination. The problem of massive data collection and analysis is simplified through the utilization of surveys, evaluation criteria, and interrogatories. Most important, the Commission's authority to initiate enforcement action against probable violators provides the critical tool for the pursuit of discriminatory patterns and practices among constituents of the housing industry.

A third enforcement strategy developed by the Commission involves a legal determination of which zoning policies and practices constitute discriminatory and unlawful barriers to equal housing opportunity. A pattern and practice



analysis is also being employed. The analytical tools include a survey and evaluation criteria. Where there exists reasonable cause to believe that discrimination has occurred pursuant to a pattern or practice, and where a group of persons have had their rights denied, the Commission may seek to initiate enforcement action against the administrators of zoning regulations. In this manner, an artificial and systemic barrier to equal housing opportunity is challenged and measured against legal principles and standards.

### The Remedies

A simple statement of purpose of any proposed remedy is the elimination of the unlawful activity, compensation for the harm it has inflicted, and the prevention of its reoccurrence. In an enforcement context, remedies are legally binding and enforceable.

In the strategy calling for monitoring of community development entitlement grant recipients, remedies would be proposed after monitoring has occurred pursuant to an agreement, and findings with respect to compliance are made. Typical remedies in a funding situation involve sanctions against a recipient in the form of withheld or reduced funds. Affirmative remedies in a community development context could include the development and administration of programs which promote fair housing opportunities. For example, large scale housing rehabilitation in lower income and Minority neighborhoods, housing site preparation for sewer and water development, planning for measures to reduce excessive and arbitrary requirements which inflate housing costs, fair share housing allocation programs for cities and contiguous suburbs, programs for accelerating private market housing investment, and goals which guarantee opportunities for Minority employment and entrepreneurship. The scope and direction of affirmative remedies must be tailored to the individual setting. Of principle importance is the question of resources for implementing affirmative remedies.

A larger penalty is imposed if the recipient is compelled to initiate corrective actions of its own resources. The more reasonable proposition is for a recipient to use a specified share of its grant within one program year, or over a period of program years, to implement remedial programs, with a proviso to cease and desist from making expenditures of discriminatory programs with the remainder of the grant funds.

The requirement of broad affirmative fair housing marketing is the obvious remedy for pattern and practice discrimination in housing. Appropriate affirmative steps may include: fair housing statements in advertising, advertising in Minority media, and notifications of anticipated sales or vacancies to fair housing organizations. For victims of discrimination, relief may be in the form of rental or sales preference, moving expenses, waiving of real estate fees, and the awarding of monetary damages. Remedies may also focus on the employment profile of rental and sales staff, including the selection of realty and management firms and their employment practices. Where future housing development is anticipated, the earmarking of units for low- and moderate-income individuals could be required as remedy. Prescribing housing site locations that are accessible to more Minority individuals, or are outside of concentrated areas, is a likely, but more complex alternative.

For exclusionary and discriminatory zoning policies and practices, the remedy is affirmative zoning. A variety of affirmative zoning ordinances can be developed and appropriately prescribed to an individual setting. Affirmative zoning ordinances could promote a variety of housing types within a community, or reduce excessive requirements, i.e., road specifications, and frontage requirements, number of rooms per dwelling unit that exceed health and safety requirements, or remove prohibitions on apartments with more than one bedroom.

Other remedies with respect to discriminatory zoning policies and practices may require thorough review of all zoning ordinances and testing for discriminatory impact. Where prohibitions on multi-family housing have existed, the consideration of alternatives such as apartments, duplexes and condominiums on clustered or scattered sites, planned unit developments, mobile homes, and conversions could be required.

Whatever enforcement strategy is utilized, and whichever target is selected, the prescribed remedies must have consistent and fundamental objectives. A remedy for housing discrimination should: (1) provide relief to victims of discrimination, (2) require affirmative action to correct the effects of past discrimination, (3) eliminate discriminatory images, and (4) prohibit further discrimination, whether overt or covert. Moreover, a remedy must be fair to the victim, and not unreasonably burdensome in its penalty to the violator.

Finally, remedies for systemic housing discrimination require relief and impact on a broad system-wide scale. Remedies to ease the intergenerational effects of past practices must be rapidly and vigorously implemented. A remedy may call for increased housing production, but successful implementation must be measured in terms of the number of housing opportunities that are realized by victims - Minorities and low-and moderate-income families. Federal and State involvement may be necessary to provide incentives for fair share planning, private market investments, areawide or statewide housing desegregation programs, and balanced housing growth policies. And lastly, systemic housing discrimination must be remedied in the context of other systems with inherent problems such as public and private employment, transportation networks, and state and local public and fiscal policies.

## CHAPTER VII. CONCLUSION

The status of equal housing opportunity is a difficult topic to entertain in a comprehensive manner in a single document. The Commission's approach has been to examine various segments of the topic, particularly the underlying issues that point to the existence of inequities in the housing market. Yet to be examined are the experiences of the handicapped, female-headed households, the elderly, Native Americans, Asians, and migrant farm workers in obtaining housing of their choice. And, a plentitude of issues exists that requires careful investigation of systemic impact on the housing opportunities of individuals. For example, the issue of zoning is barely touched upon in this analysis, although it is examined in a separate Commission report. Other issues such as redlining and cyclical investment behavior require thorough analysis. The investment decisions of financial institutions that touch on locational issues, housing allocation among income groups, and ultimately, the occupancy patterns, are an area of concern. The agenda must include: housing authorities, housing project occupancy patterns, the implications of the point system and its preferred treatment of residents, the experience of Minorities under the Section 8 program, Urban Renewal programs and relocation programs. And, the housing industry must be examined in greater detail, treating home builders and developers, management firms, investors-sponsors, real estate firms, and owners as discrete components. The list, perhaps, is endless, and the resources limited.

The systematic exclusion of Minorities and low-income families from the opportunities and choices available to others continues today across the state. The central cities are seriously overwhelmed by the rapid and continuing concentration of poor and Minority residents. Persons of moderate income are being systematically expelled from the over-priced suburban housing market. Circumvention of equal housing legislation and requirements, popularized in the early seventies, has been

replaced with blatant disregard and a backlash. Even lip-service and tokenism are fast fading away.

The Federal enforcement effort is lackluster and inadequate at best. For the Farmers Home Administration to have promulgated affirmative fair housing marketing regulations nearly a decade after the passage of the Fair Housing Act (Title VIII), shows callous disregard for its civil rights responsibility. The FMHA has contributed to the perpetuation of a dual housing market in Connecticut by subsidizing rural housing development for a mostly White population. FMHA has provided rural housing developers with an easy loan market that is only loosely bound by a thread of required nondiscrimination statements pursuant to Title VI. The affirmative marketing rules are perhaps the greatest hoax of all, for no monitoring of developers beyond the initial submission of an affirmative marketing plan is intended. Such an administrative exercise is purposeless, and a waste of resources.

Enforcement of Title VIII by the Department of Housing and Urban Development is in a deplorable state. Among other problems, the Commission's analysis of HUD endorsed housing sponsors pointed to the maintenance of racially segregated housing, the failure of sponsors to develop and implement affirmative fair housing marketing plans, failure to maintain records and report occupancy patterns as required, and the failure of sponsors to use the equal housing opportunity slogan/logo in advertising. The unlawful and irresponsible behavior of sponsors will continue unabated in Connecticut. HUD's equal housing opportunity enforcement effort in this state is the monumental responsibility of a staff of two specialists whose effectiveness is diluted by other responsibilities - contract compliance monitoring, community development and urban development action grant monitoring, Section 8 program monitoring, etc.

The problem of adequate resources for the Commission on Human Rights and Opportunities to carry out its responsibilities efficiently and effectively is

ever-present. The Commission's annual plea for additional resources has grown to be tedious and meaningless to the legislature. And the individual whose complaint is not approaching resolution after five or six years sees no justification for the Commission's slowness. Nor is justice served by our inability to find sufficient evidence to support an allegation of discrimination in a large number of complaints.

The grim outlook can only be counterbalanced with the hope and promise of new and creative techniques, and a sustained and vigorous use of the tools presently at hand. Expectations of significant additional resources would be unrealistic. The fight for equal housing opportunity can be sustained with appropriate pressures directed at Federal and State government enforcement efforts. And the political visibility of Blacks, Puerto Ricans, and other Minorities is an essential ingredient.

A true measure of the viability of the renewed and sustained civil rights enforcement attack on systemic discrimination in 1978 will be a strengthened support base and survival in the face of adversity.

### Findings

The principal findings contained in this report, are summarized as follows:

1. Despite legislation guaranteeing equality of opportunity in nearly all fields of human relationships, equal housing opportunity is eluding the majority of Minority and lower-income residents in the State of Connecticut.
2. Blacks, Puerto Ricans, and other Minorities continue to experience discriminatory treatment in their efforts to secure housing of their choice.
3. In the twenty-five year period between 1950 and 1975, the Black population in the state doubled and tripled in its growth, but throughout the period its growth was confined to certain central cities and towns. The Puerto Rican population's growth was more rapid and occurred in the fifteen year period between 1960 and 1975, yet the same confined growth pattern is evident.

4. Racially/ethnically identifiable residence and workforce patterns are manifest. Twenty central cities and towns in the state contain 85.3 percent of the state's Minority population, and 85.5 percent of the Minority workforce. These same communities contain 42.8 percent of the state's total population and 43 percent of the state's total workforce.
5. The median income of Minority households is, on the whole, considerably lower than the median income of White households, and that of the total household population. A constant ratio of Black and Spanish family income relative to the income of White families indicates that no real gains occurred in the well-being of Minority families in the state during the early seventies, despite overall gains in median family income. The median household income of Blacks trails behind the median income of Spanish households, and White households.
6. Escalating housing costs have limited the options of low-and moderate-income families, seeking housing priced under \$20,000, to approximately 5 percent of all house sales. Housing priced between \$20,000 and \$30,000 comprised only 9 percent of house sales in the period between July and September of 1977.
7. Minority housing conditions in the state are characteristically poorer than the range of housing conditions found among the total population. The Minority population exhibits lower rates of homeownership. Minority occupancy of housing units built prior to 1940 exceeds the general rate of occupancy of older units among the total population. As the age of a housing unit declines, so does the proportion of Minority occupants. Blacks and Spanish-Americans live in more crowded conditions than the population as a whole. As the number of persons per room increases from .76 all the way to 2.01 persons, the proportion of Black and Spanish

occupied units is markedly higher.

8. Minority households comprise 34 percent of the estimated total of lower-income households that require some form of housing assistance, based on the housing assistance plans of nineteen major communities in the state. Minority housing assistance needs exist principally among renter households and families of four, or fewer, persons.
9. Public attitudes toward equal housing opportunity for Minorities and low-income families reflect fears of uncontrollable influxes of such groups into the domain of suburbanites. Efforts to spatially deconcentrate lower-income housing are met with resentment and threats. Debates over local autonomy are thrown up as smokescreens, masking the continuing discrimination against racial Minorities, no matter what their income levels may be.
10. The majority of housing complaints filed with the Commission on Human Rights and Opportunities allege a denial of opportunity to rent an available housing unit. Charges are most frequently lodged against Owners of housing units, followed by Managers.
11. Housing complaint dispositions show frequent dismissal for lack of sufficient evidence. Satisfactory resolutions are obtained more frequently where the allegation is of a denied rental opportunity. Dispositions that are unfavorable to the respondent are rendered more frequently against Owners of housing units, followed by Managers.
12. Complaints of housing discrimination filed against firms included in the Commission's analysis of pattern and practice discrimination comprise twelve percent of the total number of housing complaints filed. Again, allegations of denied rental opportunities constitute the most frequent type of complaint. Management firms are the most frequent recipients of complaints.



13. Dispositions of housing complaints against firms in the study sample population show high rates of dismissal for lack of sufficient evidence. Satisfactory resolutions occur more frequently where the allegation is of a denied rental opportunity. Resolutions favorable to the complainant are achieved most frequently in cases against management firms. Cases against realty firms are most difficult to prove as evidenced by the high rate of dismissals.

Findings of pattern and practice housing discrimination, presented in Chapter V., are summarized anew as follows:

14. Federally subsidized (HUD) housing is concentrated within areas of Minority concentration - areas containing 85.3% of the state's Minority population - offering little opportunity for housing choice and spatial deconcentration.
15. A majority of new subsidized housing endorsed by HUD since 1976 is earmarked for the elderly.
16. The prevailing occupancy pattern in HUD endorsed housing, operated by sample firms, is fifty percent or more non-minority (i.e., Caucasians, not of Hispanic background).
17. Thirty-two HUD endorsed housing projects operated by sample firms, have a racially segregated occupancy pattern, i.e., ninety-five to one hundred percent of all occupants are Minorities (Black, Hispanic, American Indian, Oriental, Other), or all are non-minority.
18. The marketing and advertising practices of respondent housing firms:
  - a. may result in primary and/or exclusive solicitation of purchasers and prospective tenants that are non-minority;
  - b. are not directed at Minority and other protected group purchasers and prospective tenants; and
  - c. do not further fair housing opportunities for Minorities and other legally protected groups.

19. The affirmative fair housing marketing obligations of respondent housing firms:

- a. are not seriously and consistently being carried out by those participating in Federal Housing Administration Programs;
- b. are not being passed on to parties which are contractually engaged for marketing or brokerage purpose; and
- c. these noted failures effectively deter fair housing opportunities for Minorities and other legally protected groups.

20. Records of occupancy characteristics:

- a. are not uniformly maintained by sponsors of Federally assisted housing;
- b. are not maintained at all by certain sponsors although required; and
- c. indicate that sixteen HUD endorsed projects, operated by six respondent firms, are racially segregated.

21. Respondent housing firms:

- a. are developing/operating new housing (since 1974) in predominantly suburban and rural locations;
- b. are developing/operating privately funded new housing (since 1974) in predominantly suburban and rural locations;
- c. are developing/operating new (since 1974) publicly assisted housing in predominantly urban locations; and thus
- d. are not promoting fair housing opportunities for Minority persons.

22. The future development plans of respondent housing firms:

- a. will not significantly increase the number of housing units in the market;
- b. will not significantly expand housing choices for Minority and low-income housing seekers; and
- c. will not serve to spatially deconcentrate fair housing opportunities

for Minorities, low-income households, and other legally protected groups.

### Recommendations

A series of recommendations are offered below which have been designed to flow from the principle findings. The recommendations are aimed at various levels of Federal and State government, as well as private individuals and organizations, for appropriate action.

1. Provide adequate funding and staff to enhance the Commission's compliance enforcement activities.

*budget*

Lead Responsibility: 1979 General Assembly, Commission on Human Rights and Opportunities

Findings: 1, 10, 11, 12, 13

2. Expand the Commission's in-house capability to develop and implement comprehensive administrative strategies for combating systemic housing discrimination.

Lead Responsibility: 1979 General Assembly, Commission on Human Rights and Opportunities

Findings: 1, 2, 4, 10, 11, 12, 13

3. Initiate more Commission complaints aimed at systemic housing discrimination.

Lead Responsibility: Commission on Human Rights and Opportunities

Findings: 1, 2, 4

4. Draft and propose legislation which would require multiple dwelling reporting of occupant characteristics on an annual basis.

Lead Responsibility: 1979 General Assembly, Commission on Human Rights and Opportunities

Findings: 2, 16, 17, 20

- ✓ 5. Draft regulations to implement the State Code of Fair Practices which would include monitoring of State Agency program impact on equal housing opportunities.

Lead Responsibility: 1979 General Assembly, Commission on Human Rights and Opportunities

Findings: 1, 2, 4

- ✓ 6. Establish a cabinet level agency with a strong housing advocacy role to represent all housing interests.

Lead Responsibility: The Governor of the State of Connecticut + G.A.

Findings: 1, 2, 7, 8

7. Develop a priority system for state program applications which seek to improve Minority neighborhoods, or otherwise increase Minority housing opportunities in urban areas of the state.

Lead Responsibility: The Governor's Urban Action Task Force

Findings: 1, 2, 4, 7, 8

8. Develop a bonus funding program for municipalities with proposals for improving Minority neighborhoods, or increasing Minority housing choices.

Lead Responsibility: The Governor's Urban Action Task Force

Findings: 1, 2, 4, 7, 8

9. Develop Minority housing needs assessments and resource allocation strategies, that are specifically geared to the housing needs of the state's Minority population, as discrete and measureable components of the State's Housing Element.

Lead Responsibility: Department of Community Affairs P E D

Findings: 1, 2, 4, 7, 8

10. Develop a program for the promotion of home ownership among Minorities, including housing counselling services, down payment assistance, and low interest financing.

Lead Responsibility: Department of Community Affairs, <sup>DED</sup> Connecticut  
Housing Finance Authority

Findings: 1, 2, 4, 7, 8

11. Develop a stepping-stone program to promote home ownership, e.g., single family home rentals with options to buy, percentage of rent payment goes towards down payment.

Lead Responsibility: Department of Community Affairs <sup>DED</sup>

Findings: 1, 2, 4, 7, 8

12. Develop an incentive payments program to homeowners to promote single family home conversions to apartments, or duplexes.

Lead Responsibility: Department of Community Affairs <sup>DED</sup>

Findings: 1, 2, 4, 7, 8

13. Reactivate moderate cost housing programs to provide for low interest financing of single family and multi-family housing.

*Done*

Lead Responsibility: 1979 General Assembly

Findings: 1, 2, 4, 6, 7, 8

14. Draft and propose legislation to provide a lead role for the State in monitoring local use of zoning power.

Lead Responsibility: 1979 General Assembly, Office of Policy and Management

Findings: 1, 2, 6

15. Draft and propose legislation for the adoption of uniform minimum - maximum standards for residential zoning classifications, subdivisions,

lot and floor sizes, road and utility specifications, to reduce excessive housing costs.

Lead Responsibility: 1979 General Assembly, Office of Policy and Management

Findings: 1, 2, 6

16. Develop and implement a fair housing performance evaluation system for all licensed real estate brokers and salesmen.

Lead Responsibility: Real Estate Commission <sup>G.A.?</sup>

Findings: 1, 2, 13, 18, 19, 20

17. Seek areawide and statewide fair housing agreements among all boards of realtors.

Lead Responsibility: Real Estate Commission

Findings: 1, 2, 18, 19, 20

18. Prepare economic impact analyses of all State housing programs, and propose economic solutions for meeting the critical housing needs of Minority and low-income households.

Lead Responsibility: Office of Policy and Management, Department of Commerce.

Findings: 1, 2, 4, 5, 6, 7, 8

19. Give priority to housing programs which principally aim to expand the housing opportunities of Minorities and low-income families in housing of their choice.

Lead Responsibility: Bonding Commission

Findings: 1, 2, 4, 6, 7, 8

20. Develop a program for monitoring the impact of transportation planning

and projects on the housing opportunities and choices of Minority and low-income households.

Lead Responsibility: Department of Transportation

Findings: 1, 2, 4, 7, 8, 21, 22

21. Monitor private lending practices in financing new housing construction, rehabilitation and home improvements for impact on Minority housing opportunities and choices.

Lead Responsibility: Banking Commission

Findings: 1, 2, 4, 6, 7, 8, 21, 22

22. Draft and propose legislation and implementing regulations banning insurance redlining in all areas, including home and business protection.

Lead Responsibility: Insurance Commission

Findings: 1, 2, 4, 7, 8

23. Monitor the development and implementation of affirmative fair housing marketing plans of rural housing developers.

Lead Responsibility: Farmers Home Administration

Findings: 1, 2, 4, 18, 19, 21, 22

24. Require annual reporting of occupancy patterns among FMHA closed and approved housing in the State of Connecticut.

Leading Responsibility: Farmers Home Administration

Findings: 20

25. Expand the fair housing staff of the Hartford Area Office to assume the ever-increasing responsibilities of the Equal Opportunity Division.

Lead Responsibility: Department of Housing and Urban Development

Findings: 14, 15, 16, 17, 18, 19, 20, 21, 22

26. Monitor the development and implementation of affirmative fair housing marketing plans of HUD endorsed housing sponsors.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 16, 17, 18, 19, 20
  
27. Monitor the implementation of affirmative fair housing marketing plans of management and realty firms engaged under contract to sponsors of HUD endorsed housing.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 16, 17, 18, 19, 20
  
28. Require HUD endorsed housing sponsors to strictly adhere to occupancy reporting and record maintenance rules.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 20
  
29. Require sponsors of HUD endorsed housing which is racially segregated (95-100% occupancy by tenants of a single race) to cease and desist from unlawfully contributing to and maintaining segregated housing, and to develop desegregation programs.  
Lead Responsibility: Department of Housing and Urban Development, Justice Department  
Findings: 16, 17, 18, 19, 20, 21
  
30. Take action against sponsors of HUD endorsed housing who falsely reported and/or failed to report a funding relationship with HUD, affirmative marketing obligations, and record-keeping obligations.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 18, 19, 20



31. Review site locations of applicants for HUD subsidized housing to insure that the statutory objective of spatial deconcentration of lower-income housing opportunities is being met.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 4, 14, 21, 22
32. Monitor and provide technical assistance to the fair housing programs of thirty community development entitlement communities.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 1, 2, 8
33. Require community development grantees to provide housing assistance to Minority households in a fixed proportion to the annual estimates of Minority housing assistance needs, as reported in Housing Assistance Plans.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 1, 2, 8
34. Require community development grantees to provide employment opportunities in CD supported activities to Minority individuals and Minority entrepreneurs in a fixed proportion to their presence in the relevant labor market area.  
Lead Responsibility: Department of Housing and Urban Development  
Findings: 4, 5
35. Develop a public campaign to heighten public awareness of the laws, concepts, and philosophies behind fair share housing allocation strategies, fair housing programs, and affirmative fair housing marketing programs so as to dispel fears, distortions, and backlash, and to promote better inter-group relations.  
Lead Responsibility: Regional Housing Councils, Regional Planning Agencies, State and Local Human Rights Commissions.  
Findings: 9

36. Establish a State level Fair Housing Coordinating Council to develop fair housing strategies, to coordinate existing efforts in the public and private sectors, and to give public visibility to fair housing issues. It is suggested that membership be drawn from among the public sector (e.g. Office of Policy and Management, Commission on Human Rights and Opportunities, Department of Community Affairs, Connecticut Housing Finance Authority, Connecticut Real Estate Commission, Chairpersons of the Legislature's Human Rights and Opportunities Committee, and State and Urban Development Committee, Hartford Area Office of the U.S. Department of Housing and Urban Development, Connecticut District Office of the Farmers Home Administration, the Regional Housing Councils, Municipal Fair Housing Commissions, and Regional Planning Agencies) and from the private sector (e.g., League of Women Voters, Black organizations, Hispanic organizations, American Indian organizations, inter-faith and non-profit housing sponsors, the Connecticut Home Builders Association, Connecticut Association of Housing and Redevelopment Officials, Connecticut Conference of Municipalities, Community Action Agencies, Connecticut Housing Investment Fund, and private civil rights and housing advocacy organizations).

Lead Responsibility: The Governor of the State of Connecticut

Findings: 1, 2, 9

APPENDICES



A P P E N D I X A

COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT COMMUNITIES



COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT COMMUNITIES 1

12/22/1977

* UNIT OF GOVERNMENT	GRANT NUMBER	GRANT APPROVED
***		
* CITY OF ANSONIA	B-75-HN-09-0001	\$953000.
* CITY OF ANSONIA	B-76-HN-09-0001	\$953000.
* CITY OF ANSONIA	B-77-HN-09-0001	\$953000.
* CITY OF BLOOMFIELD	B-75-HS-09-0003	\$673000.
* CITY OF BLOOMFIELD	B-76-HS-09-0003	\$673000.
* CITY OF BLOOMFIELD	B-77-HS-09-0003	\$673000.
* CITY OF BRIDGEPORT	B-75-MC-09-0001	\$4113000.
* CITY OF BRIDGEPORT	B-76-MC-09-0001	\$3846000.
* CITY OF BRIDGEPORT	B-77-MC-09-0001	\$3579000.
* CITY OF BRISTOL	B-75-MC-09-0004	\$1533000.
* CITY OF BRISTOL	B-76-MC-09-0004	\$1533000.
* CITY OF BRISTOL	B-77-MC-09-0004	\$1533000.
* CITY OF DANBURY	B-75-MC-09-0005	\$1198000.
* CITY OF DANBURY	B-76-MC-09-0005	\$1198000.
* CITY OF DANBURY	B-77-MC-09-0005	\$1198000.
* CITY OF DERBY	B-75-HS-09-0001	\$506000.
* CITY OF DERBY	B-76-HS-09-0001	\$506000.
* CITY OF DERBY	B-77-HS-09-0001	\$506000.
* CITY OF EAST HAVEN	B-75-HS-09-0014	\$124000.

COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT COMMUNITIES 2

12/22/1977

* UNIT OF GOVERNMENT	GRANT NUMBER	GRANT APPROVED
***		
* CITY OF EAST HAVEN	B-77-HS-09-0014	\$124000.
* CITY OF HARTFORD	B-75-MC-09-0006	\$10025000.
* CITY OF HARTFORD	B-76-MC-09-0006	\$10363067.
* CITY OF HARTFORD	B-77-MC-09-0006	\$9680000.
* CITY OF MERIDEN	B-75-MC-09-0007	\$408000.
* CITY OF MERIDEN	B-76-MC-09-0007	\$408000.
* CITY OF MERIDEN	B-77-MC-09-0007	\$670000.
* CITY OF MIDDLETOWN	B-75-HN-09-0003	\$267000.
* CITY OF MIDDLETOWN	B-76-HN-09-0003	\$263000.
* CITY OF MIDDLETOWN	B-75-HN-09-0003	\$267000.
* CITY OF MILFORD	B-75-MC-09-0003	\$515000.
* CITY OF MILFORD	B-76-MC-09-0003	\$515000.
* CITY OF MILFORD	B-77-MC-09-0003	\$529000.
* CITY OF NEW BRITAIN	B-75-MC-09-0008	\$4182000.
* CITY OF NEW BRITAIN	B-76-MC-09-0008	\$4182000.
* CITY OF NEW BRITAIN	B-77-MC-09-0008	\$4182000.
* CITY OF NEW HAVEN	B-75-MC-09-0009	\$18262392.
* CITY OF NEW HAVEN	B-76-MC-09-0009	\$18162000.
* CITY OF NEW HAVEN	B-77-MC-09-0009	\$17886000.



COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT COMMUNITIES 3

12/22/1977

* UNIT OF GOVERNMENT	GRANT NUMBER	GRANT APPROVED
***		
* CITY OF NEW LONDON	B-75-MC-09-0011	\$6108000.
* CITY OF NEW LONDON	B-76-MC-09-0011	\$6465883.
* CITY OF NEW LONDON	B-77-MC-09-0011	\$6210000.
* CITY OF NORWALK	B-75-MC-09-0013	\$833649.
* CITY OF NORWALK	B-76-MC-09-0013	\$883649.
* CITY OF NORWALK	B-77-MC-09-0013	\$940000.
* CITY OF NORWICH	B-75-MC-09-0012	\$1478000.
* CITY OF NORWICH	B-76-MC-09-0012	\$1478000.
* CITY OF NORWICH	B-77-MC-09-0012	\$1478000.
* CITY OF STAMFORD	B-75-MC-09-0014	\$2034000.
* CITY OF STAMFORD	B-76-MC-09-0014	\$2034000.
* CITY OF STAMFORD	B-77-MC-09-0014	\$1627000.
* CITY OF WATERBURY	B-75-MC-09-0016	\$5326000.
* CITY OF WATERBURY	B-76-MC-09-0016	\$5688000.
* CITY OF WATERBURY	B-77-MC-09-0016	\$5688000.
* CITY OF WEST HAVEN	B-75-MC-09-0010	\$758000.
* CITY OF WEST HAVEN	B-76-MC-09-0010	\$758000.
* CITY OF WEST HAVEN	B-77-MC-09-0010	\$758000.
* CITY OF WILLIMANTIC	B-75-HN-09-0004	\$1510000.

COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT COMMUNITIES 4

12/22/1978

* UNIT OF GOVERNMENT	GRANT NUMBER	GRANT APPROVED
***		
* CITY OF WILLIMANTIC	B-76-HN-09-0004	\$1510000.
* CITY OF WILLIMANTIC	B-77-HN-09-0004	\$1510000.
* TOWN OF EAST HADDAM	B-75-HN-09-0002	\$115000.
* TOWN OF EAST HADDAM	B-76-HN-09-0002	\$115000.
* TOWN OF EAST HADDAM	B-77-HN-09-0002	\$115000.
* TOWN OF ENFIELD	B-75-HS-09-0005	\$1223000.
* TOWN OF ENFIELD	B-76-HS-09-0005	\$1223000.
* TOWN OF ENFIELD	B-77-HS-09-0005	\$1223000.
* TOWN OF FAIRFIELD	B-75-MC-09-0002	\$162000.
* TOWN OF FAIRFIELD	B-77-MC-09-0002	\$481000.
* TOWN OF FARMINGTON	B-75-HS-09-0006	\$154000.
* TOWN OF FARMINGTON	B-76-HS-09-0006	\$154000.
* TOWN OF FARMINGTON	B-77-HS-09-0006	\$154000.
* TOWN OF GLASTONBURY	B-75-HS-09-0007	\$910000.
* TOWN OF GLASTONBURY	B-76-HS-09-0007	\$910000.
* TOWN OF GLASTONBURY	B-77-HS-09-0007	\$910000.
* TOWN OF GREENWICH	B-75-MC-09-0015	\$135000.

COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT COMMUNITIES 5

12/22/1977

* UNIT OF GOVERNMENT	GRANT NUMBER	GRANT APPROVED
***		
* TOWN OF MANCHESTER	B-75-HS-09-0008	\$301000.
* TOWN OF MANCHESTER	B-76-HS-09-0008	\$301000.
* TOWN OF MANCHESTER	B-77-HS-09-0008	\$301000.
* TOWN OF PORTLAND	B-75-HS-09-0009	\$393000.
* TOWN OF PORTLAND	B-76-HS-09-0009	\$393000.
* TOWN OF PORTLAND	B-77-HS-09-0009	\$393000.
* TOWN OF STRATFORD	B-75-HS-09-0002	\$431000.
* TOWN OF STRATFORD	B-76-HS-09-0002	\$431000.
* TOWN OF STRATFORD	B-77-HS-09-0002	\$431000.
* TOWN OF VERNON	B-75-HS-09-0011	\$25000.
* TOWN OF VERNON	B-76-HS-09-0011	\$25000.
* TOWN OF VERNON	B-77-HS-09-0011	\$25000.
* TOWN OF WEST HARTFORD	B-75-MC-09-0018	\$999000.
* TOWN OF WEST HARTFORD	B-76-MC-09-0018	\$999000.
* TOWN OF WEST HARTFORD	B-77-MC-09-0018	\$999000.



A P P E N D I X B

CUMMULATIVE RECORD OF STATE HOUSING AND COMMUNITY DEVELOPMENT ACTIVITIES



HOUSING BUREAU PROGRAMS  
STATE DEPARTMENT OF COMMUNITY AFFAIRS  
CUMULATIVE RECORD OF STATE HOUSING AND COMMUNITY DEVELOPMENT ACTIVITIES

1. FEDERAL SECTION 8 HOUSING ASSISTANCE FOR LOW INCOME FAMILIES AND ELDERLY

DCA, acting as the State Housing Authority, administers the federal Section 8 housing assistance program for 55 municipalities that requested the services of the department.

Existing Housing

Number of municipalities	55
Number of dwelling units	887
Number of persons served	2,740
Federal funds per yr (5 yr contracts)	\$2,072,844

New Construction

Number of municipalities	12
Number of dwelling units	394
Number of persons served	600
Federal funds per yr (20/40yr contrs)	\$1,601,628

Substantial Rehabilitation

Number of municipalities	5
Number of dwelling units	522
Number of persons served	1,830
Federal funds per yr (20/40yr contrs)	\$1,991,340

2. STATE FUNDED HOUSING ASSISTANCE AND COMMUNITY DEVELOPMENT PROGRAMS

GENERAL FUND PROGRAMS

Tax Abatement

Number of municipalities	13
Number of projects	82
Number of dwelling units	7,557
Number of persons served	28,200
Appropriation fiscal 77-78	\$ 2,660,000
Grants, cumulative since 1967	11,456,893
Total commitment (40 yrs)	106,043,920

Payment In Lieu of Taxes (PILOT)

Number of municipalities	26
Number of projects	61
Number of dwelling units	8,367
Number of persons served	33,470
Appropriation fiscal 77-78	\$ 3,465,000
Grants, cumulative since 1967	33,760,274

## 2. State Funded Housing Assistance and Community Development Programs, continued

### CAPITAL FUNDED PROGRAMS

#### Urban Renewal - Community Development

Subsequent to the federal CDA Act of 1975, State Community Development enabling legislation was enacted in 1975. No appropriation was made.

Number of redevelopment agencies	38
Number of projects	96
Number of completed projects	68
Number of acres	6,504
Total bond authorization	\$114,880,109
State grants, cumulative	104,001,770
Federal grants, est.	600,000,000

#### Elderly Housing

Number of local housing authorities	79
Number of projects	135
Number of completed projects	103
Number of dwelling units	5,253
Number of persons served	7,880
Total bond authorization	\$89,600,000
Allocations, to date	79,941,400

#### Moderate Rental Housing

Number of local housing authorities	33
Number of projects	65
Number of dwelling units	9,650
Number of persons served	33,620
Loans provided (enacted 1949)	\$115,490,226
Current principal	76,327,262

#### Moderate Rental Sales Program

Number of municipalities	11
Number of projects	17
Number of dwelling units sold	718
Number of persons served	2,872
Loans provided	444
Loans paid in full	34
Total mortgage issue	\$9,169,575
Total payments received	1,421,490
Active mortgage balance	7,748,085

#### Moderate Cost Housing (Mortgage loans to individuals)

Number of persons served	21,161
Loans provided (enacted 1949)	6,046
Loans paid in full	3,858
Total mortgage issue	\$59,512,565
Total payments received	56,436,107
Active mortgage balance	3,086,458



## 2. State Funded Housing Assistance and Community Development Programs, continued

In addition to the above grant programs, there are several inactive previously funded housing assistance programs which may be reactivated if the need arises and if financial resources are made available.

### Housing Code Enforcement

Number of municipalities	16
Number of contracts	72
State grants, cumulative	\$2,804,017

### Relocation Assistance

Number of municipalities	8
Number of contracts	13
State grants, cumulative	\$1,227,404

### Demolition of Unsafe Structures

Number of municipalities	7
Number of contracts	10
State grants, cumulative	\$103,952

### Housing Surveys and Research

Number of municipalities	6
Number of programs	6
State grants, cumulative	\$194,097

### Research and Demonstration

Number of programs	14
State grants, cumulative	\$536,333

### Urban Beautification

Number of municipalities	1
State grant	\$16,295

## 3. OTHER BUREAU ACTIVITIES

### Administration of the Uniform Relocation Assistance Act

Advisory service to State agencies, municipalities and individuals, coordinating the interpretation and application of the relocation regulations and making referrals to proper departments and personnel. Conducts administrative hearings on appeals by individuals on relocation decisions of a municipality and or its agent.

Member of the Federal New England Regional Council's Task Force on the Uniform Relocation Act, attending quarterly meetings at the HUD Regional offices, Boston, Mass.

Number of cases appealed for adjudication	31
Number of cases settled or disposed of	19
Number of cases pending	12

2. State Funded Housing Assistance and Community Development Programs, continued

Flood Mortgage Program

Number of persons served	1,333
Loans provided (enacted 1955)	381
Loans paid in full	135
Total mortgage issue	\$4,456,615
Total payments received	3,187,965
Active mortgage balance	1,269,649

Rehabilitation of State Assisted Public Housing Projects

Number of local housing authorities	31
Number of contracts	53
Number of dwelling units	9,292
Number of persons served	32,530
State grants, cumulative	\$4,650,719

Neighborhood Facilities (Construction)

Number of municipalities	14
Number of persons served (low/moderate income family neighborhoods and the elderly)	
Number of projects completed	11
Number of current projects	3
State grants, cumulative	\$2,666,558
Federal grants	1,797,697

Child Day Care Facilities (Construction)

Number of municipalities	3
Number of projects completed	2
Number of current projects	1
Number of persons served (enrollees)	204
State grants, cumulative	\$545,266

Housing Site Development

Number of housing site developm't agencies	16
Number of projects completed	13
Number of current projects	7
Total bond authorization	\$9,387,852
State grants, cumulative	5,313,968

Housing Development Corporations

Number of non-profit sponsors	
Number of municipalities	17
Number of programs	50
Number of dwelling units	2,089
Total bond authorization	\$3,707,420
State grants, cumulative	4,176,857
Amounts recovered for reapplication	687,932

### 3. Other Bureau Activities, continued

#### Regional Housing Councils and Central Housing Committee

Created by Governor Grasso in 1976 to encourage local, regional and state level action for the provision of better housing. There are 15 Regional Councils with 300 members. The chairpersons make up a Central Housing Committee for the coordination of activities which focus on housing-related regulations and legislation, housing programs for the low and moderate income persons and factors affecting the cost of housing construction.

#### Housing Research Activities

##### Construction Activity Statistics

Compilation of monthly and annual reports of housing construction starts throughout the State for reference material to banks, utility companies and others for marketability analysis, projections of service extensions and evaluation of economic trends.

##### Solar Energy, Energy Conservation Research/Demonstration Program

State and federal funded construction of 40 units of housing for the elderly in the Town of Hamden. All units designed for energy conservation, 20 of which will be equipped for solar space heating and domestic hot water.

State grant	\$ 700,000
Federal grant	389,200
	<u>\$1,089,200</u>

##### Information Service

An advisory and referral service for the Governor's Information Bureau for citizen's inquiries pertinent to federal, state and local housing regulations, legislation, housing programs and numerous other categories.

Calls per month are in excess of 1,000

##### Technical Advice and Assistance

Rendered to municipal officials, redevelopment and community development agencies, local housing authorities, Farmer's Home Administration, non-profit sponsors and professional organizations such as Conn. NAHRO and CCDA.

Matters pertaining to regulations, legislation, programs, preparation of applications, insurances, mortgages, financing, and management.

##### Weatherization Service Program

A needs analysis is being conducted by the Housing Bureau of State assisted elderly housing for weatherization services. This program, funded by the Federal Community Service Administration, is being supervised by the Human Resource Development Bureau of DCA.

3. Other Bureau Activities, continued

Representation/Participation in State, Regional and Inter-State Agencies

Persons of the Bureau of Housing participate in the following organizations as appointive representatives or in an advisory capacity.

Federal Regional Council of New England  
(Uniform Relocation Act Task Force)  
New England Regional Council  
New England Non-Profit Housing Development Corporation  
Tri-State Regional Planning Agency  
Connecticut Chapter of NAHRO  
Connecticut Community Development Association CCDA  
Central Housing Committee of the State Regional Housing Councils

4. NEW PROGRAMS AUTHORIZED BY THE 1977 LEGISLATURE

\$ 4 Million - Second mortgage loans to home owners  
\$ 1 Million - Congregate housing for the elderly - Demonstration program  
\$10 Million - Rehabilitation of moderate rental housing

A P P E N D I X C

COMMISSION'S HOUSING INQUIRY





**STATE OF CONNECTICUT**  
*COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES*  
90 WASHINGTON STREET HARTFORD, CONNECTICUT 06115

TELEPHONE:  
AREA CODE 203

IN REPLY ADDRESS TO:

Dear

The Connecticut State Commission on Human Rights and Opportunities has the primary responsibility for the administration and enforcement of the State's anti-discrimination laws. The Commission interprets its legislative mandate not only to prevent and eliminate discrimination, but to assist in the development of expanded opportunities for the protected classes.

The Commission is convinced that its responsibilities as the State's civil and human rights agency must be supported by all individuals, organizations, and state and local governmental bodies. To that end we have stepped up our efforts to communicate and relate to all segments of the State.

The most pressing issue of our times is our ability as a people and a government to guarantee opportunities of housing choice for all the people of this State, free of discrimination, segregation, or separation, on account of race, creed, color, national origin, ancestry, sex, marital status, or physical disability, including blindness and deafness.

The Commission is beginning a major effort to study the problems of systemic housing discrimination and the impact on fair housing opportunities. The Commission's special project, funded by the U.S. Department of Housing and Urban Development, will endeavor to address zoning practices, land use patterns, housing availability, marketing practices and Federal aid impact on fair housing opportunities.

We call upon you to assist us in this major undertaking. In accordance with Section 31-123 of the Connecticut General Statutes, as amended, the Commission respectfully requests you provide our

office with the following information, in its most current form (If any question(s) is not applicable to your operation please explain why).

- 1) A list of housing sites and their location that you have developed, and/or any joint ventures from 1974 to the present.
- 2) Advertisements\*:
  - (a) list of advertising media resources used and each and every means of advertising; and
  - (b) dates of such advertisements
- 3) List all individual(s) under your control or authority who are responsible for the rental/sale of the apartments/homes at all of the above locations (as mentioned in question 1). (From 1974 to the present)
- 4) List any other individual(s) not under your control or authority such as an independent contractor or third party who are responsible for the rental/sale of these apartments/homes. List their names, address, telephone number, etc. (location as mentioned in question 1).
- 5) Please attach a copy of the application form for rental/sale utilized for prospective lessee/purchasers at the above location(s) from 1974 to the present.
- 6) What are your primary funding sources? Private, public or both.
- 7) If public, do you receive any funds from the Department of Housing and Urban Development, FMHA, VA, CHFA, FHA, and others.
- 8) Do you have or are you required to maintain an affirmative fair housing marketing plan? If so, please attach a copy.
- 9) Do you have an income requirement standard? If yes, please explain.
- 10) Housing Types:
  - (a) % and number of single-family units
  - (b) % and number of multi-family units and mobile homes.



11) How many of the above mentioned apartments/homes are earmarked for the following: (See units referred to in question 10)

- a. Low income housing
- b. Elderly housing
- c. Low income - elderly housing

12) Residential growth potential:

(a) Number of residential building permits (single family units)\*\*

- 1) applied for
- 2) number rejected
- 3) the number you appealed
- 4) were appeals allowed
- 5) number you started and completed

(b) Number of residential building permits (multi-family units)\*\*

- 1) applied for
- 2) number rejected
- 3) number appealed by you
- 4) were appeals allowed
- 5) number appeals sub-sequence started and completed by you

13) What are the population characteristics of the apartments/homes that are under your control or authority?

- |                        |   |
|------------------------|---|
| (a) Family Composition | (e) Marital Status                                      |
| (b) Race               | (f) Age   |
| (c) Color              | (g) Physical Disability                                 |
| (d) Sex                | (h) National Origin/Ancestry<br>(Spanish surnames only) |

14) What are your future housing development plans? (Please indicate site locations by community)

Page 4

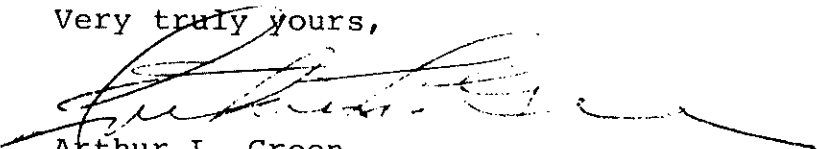
\*Please provide only those advertising sources utilized from 1974 to the present.

\*\*Please indicate only those permits applied for between 1974 to the present.

A timely response, no later than December 16, 1977, would be appreciated. You are requested to submit the above information to the attention of the Special Projects Division, Commission on Human Rights and Opportunities, 90 Washington Street, Hartford, Connecticut 06115.

The Commission appreciates your cooperation, and welcomes your assistance in the eradication of systemic housing discrimination.

Very truly yours,



Arthur L. Green  
Director



**STATE OF CONNECTICUT**  
**COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES**  
90 WASHINGTON STREET HARTFORD, CONNECTICUT 06115

IN REPLY:

December 19, 1977

Dear Sir or Madam,

This will serve to remind you that a reply to the Commission's request for data and information relative to your impact on the Connecticut housing market has not yet been received. A copy of the Commission's earlier request is enclosed herewith.

Your prompt attention to this matter, no later than December 28, 1977, is appreciated.

Should you have any questions, please direct them to the Special Projects Division at 566-3350 or 566-5447.

Sincerely yours,



Arthur L. Green

Enclosures (1)

-130-

REGIONAL OFFICES

SOUTHWEST REGIONAL  
1842 EAST MAIN STREET  
BRIDGEPORT, CONN. 06610  
TEL. 864-0228

WEST CENTRAL  
79 LINDEN STREET  
WATERBURY, CONN. 06702  
TEL. 734-2108

CAPITOL REGION  
1229 ALBANY AVENUE  
HARTFORD, CONN. 06112  
TEL. 566-7710

EASTERN REGIONAL  
302 STATE STREET  
NEW LONDON, CONN. 06320  
TEL. 447-1485



A P P E N D I X D

STATISTICAL APPENDIX TO CHAPTER V



TABLE D.-1. HOUSING INDUSTRY SAMPLE POPULATION

<u>CODE</u>	<u>FIRM</u>
101 - MERIDEN - - - - -	-ALCO DEVELOPMENT
102 - MERIDEN - - - - -	-CARABETTA ENTERPRISES
103 - SOUTHWINGTON - - - - -	-CIANCI CONSTRUCTION COMPANY
104 - MANCHESTER - - - - -	-FIRST HARTFORD REALTY CORP
105 - WINDHAM - - - - -	-FOSTER DEVELOPERS
106 - STAMFORD- - - - -	-GLENBROOK ROAD REALTY, INC.
107 - SOUTHURRY - - - - -	-HERITAGE DEVELOPMENT GROUP, INC.
108 - HARTFORD - - - - -	-HOUSING SERVICES CORP.
109 - NORTH HAVEN - - - - -	-MANAGEMENT MINISTRY ASSOCIATES, INC./NEW SAMARITAN CORP/ ELDERLY HOUSING MANAGEMENT
110 - VERNON - - - - -	-WELLES COUNTRY VILLAGE LTD./NEW ENGLAND NON-PROFIT HOUSING DEVELOPMENT CORP.
111 - NEW HAVEN - - - - -	-NEW HAVEN JEWISH COMMUNITY COUNCIL HOUSING CORP.
112 - LEDYARD - - - - -	-CHRISTY HILL BUILDERS
113 - NEW HAVEN - - - - -	-RIPPS REALTY
114 - NORWALK - - - - -	-RIVERVIEW APARTMENTS
115 - FARMINGTON - - - - -	-ROBOTHAM COMPANY
116 - WEST HAVEN - - - - -	-L.E. SMITH MANAGEMENT ASSOCIATES
117 - NEW HAVEN - - - - -	-STARRETT HOUSING CORP.
118 - HAMDEN - - - - -	-VEGGO LARSEN COMPANY
119 - STAFFORD - - - - -	-WILLIAM T. DONLON
120 - GREENWICH - - - - -	-ALBERT B. ASHFORTH, INC.

<u>CODE</u>	<u>FIRM</u>
121 - BRIDGEPORT	BRIDGEPORT MUTUAL MANAGEMENT CORP
122 - WATERBURY	JOHN A. ERICHELTI/CREATIVE MANAGEMENT AND REALTY COMPANY
123 - GROTON	DAVID H. NICHOLS/LOUIS NICHOLS AND SON
124 - EAST HAVEN	DEPOT MANAGEMENT CORP.
125 - BETHEL	DOLAN CONSTRUCTION COMPANY
126 - BRISTOL	EDEN PARK MANAGEMENT
127 - CHESHIRE	FOUNTAIN TERRACE APARTMENTS
128 - WINDSOR	FUSCO BROTHERS
129 - MILFORD	GEORGE J. LEPOVSKY
130 - BRIDGEPORT	JET REAL ESTATE
131 - WEST HARTFORD	JULIAN G. SHOOR
132 - ROCKY HILL	MELVIN C. SMITH
133 - NORWALK	NOR-WEST BUILDERS
134 - GREENWICH	PUTNAM HILL APARTMENTS, INC.
135 - WATERBURY	IRWIN GLANTZ
136 - WATERBURY	P.R. SCOTT COMPANY
137 - BRISTOL	ROLAND DUMONT AGENCY, INC.
138 - ANDOVER	ANDOVER ASSOCIATES
139 - WEST HARTFORD	ANTHONY ASSOCIATES MGT.
140 - SOUTH WINDSOR	CHAPEL HILL DEVELOPMENT, INC.
141 - NORWALK	DEVITO & TEGANO BUILDERS, INC.



<u>CODE</u>	<u>FIRM</u>
142 - EAST HARTFORD	-EASTERN REAL ESTATE COMPANY
143 - MANCHESTER	-EVERGREEN ENTERPRISES
144 - BRIDGEPORT	-FIRST STONERIDGE CO-OP
145 - TORRINGTON	-HARVEY COLEMAN
146 - EAST HARTFORD	-GREATER HARTFORD REALTY
147 - MANCHESTER	-J.D. REAL ESTATE COMPANY
148 - GREENWICH	-LEO LAPHINE
149 - STONINGTON	-PEQUOT PROPERTIES
150 - VERNON	-RISLEY REALTY
151 - NEW HARTFORD	-RIVER RUN ASSOCIATES
152 - BLOOMFIELD	-SUTTON PARK APARTMENTS
153 - WATERBURY	-TEL MAT REALTY
154 - EAST HARTFORD	-TUDOR VILLAGE APARTMENTS
155 - VERNON	-VERNON VILLAGE, INC.
156 - WESTPORT	-THE VERTEX CORP.
157 - STAMFORD	-BROADVIEW APARTMENTS, INC.
158 - WEST HAVEN	-ANTHONY CUCINELLI
159 - WEST HAVEN	-THE DAKIS COMPANY
160 - DANBURY	-LOUIS BORNE & MEYER SACKOFF
161 - NEW HAVEN	-PRESIDENTIAL REALTY CORP.
162 - STRATFORD	-STONYBROOK GARDENS CO-OP, INC.

<u>CODE</u>	<u>FIRM</u>
163 -	BETHANY - - - - - URBAN DYNAMICS CONSULTANTS
164 -	NEW BRITAIN - - - - - COLONIAL REALTY
165 -	WEST HAVEN - - - - - SAVIN PARK CONDOMINIUM ASSOC.
166 -	NAUGATUCK - - - - - LANTERN PARK CONDOMINIUM ASSOC.
167 -	NEW BRITAIN - - - - - JAMES O'BRIEN AGENCY
168 -	GROTON - - - - - BAY MANAGEMENT CORP.
169 -	WEST HARTFORD - - - - - EQUITY MANAGEMENT
170 -	NEW HAVEN - - - - - DIXWELL HOUSING DEVELOPMENT CORP.
171 -	GLASTONBURY - - - - - LEE GREENOUGH
172 -	HARTFORD - - - - - WINTER ASSOCIATES
173 -	FARMINGTON - - - - - I.R. STICH ASSOCIATES, INC.
174 -	FARMINGTON - - - - - METROPOLITAN MANAGEMENT
175 -	FARMINGTON - - - - - WILLIAM CURRY
176 -	ROCKY HILL - - - - - HERBERT WANZA
177 -	MIDDLETOWN - - - - - PONDVIEW APARTMENT ASSOCIATES
178 -	GLASTONBURY - - - - - ANTHONY T. BIANCA
179 -	BRANFORD - - - - - ERNEST N. DEPOTO
180 -	BRANFORD - - - - - H.C. ANDERSON & J.B. WILCOX
181 -	NAUGATUCK - - - - - THE RIDGE CORP.
182 -	PLYMOUTH - - - - - FIRST GENERAL RESOURCES CORP.
183 -	COLCHESTER - - - - - JULIUS & IRENE BALABAN

<u>CODE</u>	<u>FIRM</u>
184 - COLCHESTER	FOREST KNOLL BUILDERS
185 - ELLINGTON	DAVID J. WEBSTER
186 - CROMWELL	HARRY A. GAMPEL
187 - MANSFIELD	SCHNEIDER & WELSH
188 - SHELTON	B. I. D., INC.
189 - GRISWOLD	BAY MOUNTAIN ASSOCIATES
190 - PLYMOUTH	AMERICAN HOMES
191 - DERBY	ROLAND BEAUSOLEIL
192 - PLAINFIELD	J. E. M. DEVELOPERS
193 - BRIDGEPORT	MILTON SCHWARZ CO., INC.
194 - FAIRFIELD	PARKLANE ENTERPRISES, INC.
195 - DANBURY	SIEBURG REALTY
196 - DANBURY	SINOME CORP.
197 - DANBURY	COMPRAT CONSTRUCTION COMPANY
198 - DANBURY	LUKE SWEENEY, INC.
199 - DANBURY	DALESSIL & SON CONSTRUCTION COMPANY

SOURCE: CHRO HOUSING INDUSTRY INQUIRY, NOVEMBER 1977

TABLE D.-2. Office Location By Municipality Of,  
Housing Industry Sample Population

<u>Municipality</u>	<u>No. of Firms</u>	<u>Code</u>
1. Andover	1	138
2. Bethany	1	163
3. Bethel	1	125
4. Bloomfield	1	152
5. Branford	2	179, 180
6. Bridgeport	4	121, 130, 144, 193
7. Bristol	2	126, 137
8. Cheshire	1	127
9. Colchester	2	183, 184
10. Cromwell	1	186
11. Danbury	6	160, 195, 196, 197, 198, 199
12. Derby	1	191
13. East Hartford	3	142, 146, 154
14. East Haven	1	124
15. Ellington	1	185
16. Fairfield	1	194

TABLE D.-2. Office Location By Municipality,  
Housing Industry Sample Population (cont.)

<u>Municipality</u>	<u>No. of Firms</u>	<u>Code</u>
17. Farmington	4	115, 173, 174, 175
18. Glastonbury	2	171, 178
19. Greenwich	3	129, 134, 148
20. Griswold	1	189
21. Groton	2	123, 168
22. Hamden	1	118
23. Hartford	2	108, 172
24. Ledyard	1	112
25. Manchester	3	104, 143, 147
26. Mansfield	1	187
27. Meriden	2	101, 102
28. Middletown	1	177
29. Milford	1	129
30. Naugatuck	2	166, 181
31. New Britain	2	164, 167
32. New Hartford	1	151

Table D.-2. Office Location By Municipality Of,  
Housing Industry Sample Population

<u>Municipality</u>	<u>No. of Firms</u>	<u>Code</u>
33. New Haven	5	111, 113, 117, 161, 170
34. North Haven	1	109
35. Norwalk	3	114, 133, 141
36. Plainfield	1	192
37. Plymouth	2	182, 190
38. Rocky Hill	2	132, 176
39. Shelton	1	188
40. Southbury	1	107
41. Southington	1	103
42. South Windsor	1	140
43. Stafford	1	119
44. Stamford	2	106, 157
45. Stonington	1	149
46. Stratford	1	162
47. Torrington	1	145
48. Vernon	3	110, 150, 155
49. Waterbury	4	122, 135, 136, 153
50. West Hartford	3	131, 139, 169
51. West Haven	4	116, 158, 159, 165

Table D.-2. Office Location By Municipality Of,  
Housing Industry Sample Population

<u>Municipality</u>	<u>No. of Firms</u>	<u>Code</u>
52. Westport	1	156
53. Windham	1	105
54. Windsor	1	128

Source: CHRO Housing Industry Inquiry, November 1977

Table D.-3. Firms Operating HUD Endorsed Projects, Housing Industry  
Sample Population

<u>Firm Code</u>	<u>Project Name</u>	<u>Units</u>	<u>Project Location</u>
101	Leonard Street	10	Norwalk
102	Redstone Gardens	132	Bristol
	St. Christopher Apts.	99	Hartford
102	Parkside	163	Meriden
	Brookside Gardens	32	
	Kennedy Building	114	
	Hillside Gardens	99	
	Crestwood Park II	149	
	Oakland Gardens	79	
	Victoria Towers	98	
	Crestwood Park	99	
102	Meadoway Gardens	99	Middletown
	Rose Gardens	119	
	Willowcrest Apts.	150	
	Stonycrest Towers	99	
	Newfield Towers	99	
	Bayberry Crest	152	
	New Meadows	190	
	Summer Hill Apts.	104	
	Stonycrest Apts.	49	
	Summer Hill II	29	
	Stonegate Apts.	215	New Britain
102	Bella Vista I	327	New Haven
	Bella Vista II	296	
	Sherman & Scranton Housing	22	
	Norwich Apts	99	Norwich
	Hedgewood Apts.	-	
	Terrace Gardens	90	Wallingford
	Silver Pond	159	
102	Sarsfield Terrace	11	Waterbury
	Southford Park	212	
	Sunset Gardens	230	
	Deerfield Gardens	265	
	Sleeping Giants Apts.	105	Vernon
104	Townhouse Apts.	32	Hartford
	Graham Village Apts.	91	Torrington



<u>Firm Code</u>	<u>Project Name</u>	<u>Units</u>	<u>Project Location</u>
106	Laurelton House 700 Summer Street, Apts.	119 115	Stamford
108	East Wintonbury Hills Bristol Court Squire Village Tariffville Apts.	110 105 371 80	Bloomfield Bristol Manchester Tariffville
109	Frost Homes	-	Waterbury
111	Tower One	217	New Haven
113	Beaver Street Meadowbrook III Columbus Mall Liberty Square II Florence Virtue Homes Trade Union Plaza University Row Davenport Residence Canterbury Apts. Fairbank Liberty Square First Stoneridge Apts.	69 112 - 215 128 76 18 217 34 120 36 -	Danbury Hamden New Haven
115	Tunxis Apts.	32	Farmington
116	Meadowbrook Apts. I Meadowbrook II Meadowbrook III  Ivy Gardens	123 135 136  100	West Haven   Willimantic
118	Franklin Apts. Meadowbrook II Wheeler Village	18 91 99	Hamden  Southington
122	Southwood Apts. Flanders East Highwood Apts. Prospect Towers East Gate Apts. Northwood Apts. Villagewood Apts. Village Green	167 180 175 170 189 180 164 100	Naugatuck Southington Torrington Waterbury
123	Groton Gardens	140	Groton
124	Hemingway Apts. Hall Manor Gardens	118 76	East Haven West Haven
127	Fountain Terrace Apts.	68	New Haven

<u>Firm Code</u>	<u>Project Name</u>	<u>Units</u>	<u>Project Location</u>
130	Col. Charles Young	43	Bridgeport
131	Glastonbury House	104	Glastonbury
132	Clearview Apts.	34	Hartford
133	Nor-West	132	New Haven
135, 136	Scott Gardens I & II	100 & 176	Waterbury
137	Jerome Estates	176	Bristol
	Marwood Coop	104	
139	Jefferson Gardens	204	New London
	Mohegan Park	96	Norwich
	Jane Arms	184	
	Windham Heights II	200	
	Mohegan Village	-	
	Moosup Gardens	88	Plainfield
	Corbin West	-	Stamford
	Trinity Apts.	61	New Britain
	Windham Heights I	150	Windham
145	Georgetown Gardens	183	Torrington
146	Garden St. Apts.	98	Hartford
	Lower Garden St.	51	
	Main & Nelson	51	
	Main & Pavillion Sts.	71	
	Barbour-Kensington	36	
157	Broadview Apts.	76	Stamford
158	Madison Manor Apts.	40	Hamden
159	Blackstone, Inc.	58	Norwich
160	Linron Gardens	84	Danbury
161	Madison Towers	284	New Haven
162	Stonybrook Gardens	400	Stratford
163	Quaker Apts.	-	Hamden
	200 York Street	22	New Haven
	CHI	6	
	Seabury Housing	87	
	Congress Apts.	33	
	Oriental Masonic Gardens	148	
	Dwight Co-Op Homes	79	

<u>Firm Code</u>	<u>Project Name</u>	<u>Units</u>	<u>Project Location</u>
164	Newbrite Plaza Britanny Farms	15 483	New Britain
165	Savin Avenue Park	90	West Haven
166	Lantern Park I, II, III V, VI, VII, VIII	51, 53, 53 41, 39, 53, 29	Naugatuck
167	Park Gardens North St. Townhouses	100 40	New Britain
168	Branford Manor	440	Groton
169	Litchfield Gardens Litchfield Heights	119 82	Winsted
170	Chapel - Kensington Dixwell	49 6	New Haven
171	Beechwood Apts. Southfield Apts.	190 113	Manchester Newington
172	Winter Green Green Elmer	53 106	Hartford
173	Barbour Garden Apts.	84	Hartford
174	Plaza Terrace Dart Gardens	18 54	Hartford
175	Farmington Heights	44	Farmington

SOURCE: HUD Inventory of Finally Endorsed Projects  
In Connecticut (1976)

TABLE D.-4. 1978 Update - Firms Operating  
HUD Endorsed Projects,  
Housing Industry Sample Population

<u>Firm Code</u>	<u>Project Name</u>	<u>Project Location</u>
102	Bella Vista II Bella Vista III Josephine Towers	New Haven New Haven Waterbury
108	Village Court Village Green	Norwich Norwich
109, 110	Welles Country Village	Vernon
117	Taft Apartments	New Haven
122	East Park Apartments Eastgate II Tudor Ridge Fairlawn II Southgreen	Waterbury  Southington Waterbury Middletown
178	Danbury Towers Lindley Park Square	Danbury Bridgeport
182	Pilgrims Landing	Plymouth

Source: HUD Inventory of Projects  
and Sponsors, 1978

Table D.-5. Occupant Characteristics for HUD Endorsed Housing  
Operated by Sample Firms

Firm Code	Project Town	Project Name	Rent Supp. Units	Total Units	Total Occ.	White	Black	Ind.	Span. Am.	Ori-nfl.	Other	Percent Minority Occ
101	Norwalk	Leonard Street		10	10							100.0
	Bristol	Redstone Gardens	*	132	132	8	14		2			
102	Hartford	St. Christopher Apts.	*	100	100	98	2		1			1.0
	Meriden	Victoria Towers		98	98	97	1					7.0
		Crestwood Park		160	100	93	6		1			
		Parkside Apts.	*	163	164	111	41		12			12.5
		Brookside Gardens		32	32	28	3		1			
		Kennedy Building	*	115	115	106	6		3			19.0
		Hillside Gardens		100	100	81	14		4			22.0
		Crestwood Park II		150	150	117	26		7			32.7
		Oakland Gardens		80	79	53	15		11			32.7
		Stoneycrest Towers		100	100	89	10		1			11.0
		Newfield Towers		100	100	87	9		4			13.0
		Bayberry Crest		152	142	102	24		12			27.9
		New Meadows		191	179	142	27		9			20.6
		Meadoway Gardens		100	98	78	16		3			20.4
		Rose Gardens		120	120	83	28		7			30.8
		Willowcrest Apts.		151	147	94	40		13			36.0
		Summer Hill Apts.		104	85	66	22		4			34.1
		Stoneycrest Apts.		49	46	29	12		3			36.9
		Summer Hill II	*	10	9	20	9		1			
		Stonegate Apts.		216	216	120	83		12			44.4
		Bella Vista I	*	328	328	13	13		2			
		Bella Vista II		292	292	281	6		5			3.7
		Bella Vista Phase II		468								
		Sherman and Scranton		22	20	1	18					
		Norwich Apts.		100	88	71	10		4			95.0
		Hedgewood Apts.		100	100	80	17		1			19.3
		Sleeping Giant Apts.	*	105	106	98	7		1			20.0
		Terrace Gardens		80	80	69	8		2			13.7
		Silver Pond		160	160	157	2		1			1.8
		Sunset Gardens		262	253	189	45		17			25.2
		Deerfield Gardens		266	266	234	22		4			12.0
		Sarsfield Terrace		11	11	11	11		4			100.0
		Southford Park		212	202	158	34		4			21.7
		Townhouse Apts.	*	35		35			2			
104	Hartford	Graham Village Apts.	*	91	76	10			2			
	Torrington			88					3			

NOT REPORTED

Project Town	Project Name	Rent Supp. Units	Total Units	Total Occ.	White	Black	Ind.	Span. Am.	Orl- ntl.	Other	Percent Minority Occ.
106	Stamford Laurelton House		120	117	NOT REPORTED	NOT REPORTED					
108	Bloomfield 700 Summer Street Apts.	22	115	104	NOT REPORTED	NOT REPORTED		2	1		
	Bristol East Wintonbury Hills		111	111	70	39		14	1		
	Manchester Bristol Court	37	105	102	74	14	4	12	13		33.3
	Norwich Squire Village		15	15	277	72					
	East Granby Village Green	16	81	81	10	5					
109	Waterbury Tariffville Apts.	12	62	60	74	4		5			28.2
111	New Haven Frost Homes	43	82	216	37	18		2			89.7
113	Danbury Beaver Street	14	70	68	214	2		2		2	0.8
	Hamden Meadowbrook III		112	112	7	57	1				2.3
	New Haven Davenport Residence		217	217	111	1					
	Palmbank Canterbury Apts.	34	34	217	212	5		1		5	
	Liberty Square Palmbank		121	121	118	9					
	Columbus Mall Liberty Square		36	36	10	18		6			30.5
	Liberty Square II Florence Virtue Homes		72	72	50	18		4			33.3
	Trade Union Plaza University Row		12	12	8	4		1			96.8
	Town House Gardens Pilgrim Towers		77	75	19	49	17	1			
115	Norwalk Town House Gardens		18	17	47	17		7			100.0
116	Farmington Meadowbrook Apts. I	5	90	90	71	35		1			47.7
	West Haven Tunxis Apts.		75	74	71	3					4.0
	Meadowbrook II Meadowbrook III		32	32	32	3					0.0
	Ivy Gardens Franklin Apts.		123	124	112	11	1	2	1		9.5
118	Willimantic Hamden		135	136	116	16		3			5.5
	Meadowbrook II Wheeler Village		136	136	116	16		1			1.0
122	Southington Naugatuck	20	91	91	90	1		1			5.0
	Southington Flanders East	34	100	100	95	3		2			2.3
	Torrington Highwood Apts.	36	168	172	168	3		1			9.5
	Waterbury Prospect Towers	70	176	168	152	12		4			1.7
	East Gate Apts. Northwood Apts.	34	170	167	164	3		1			8.2
124	East Haven Villagewood Apts.	76	190	188	187	1	1	5	2		6.1
	West Haven Hemingway Apts.		180	170	156	6		3			
	West Haven Hall Manor Gardens		164	147	138	5					0.0
	West Haven Hall Manor Gardens		118	119	118	1					
	West Haven Hall Manor Gardens		76	75	75	1					

Firm Code	Project Town	Project Name	Rent Supp. Units	Total Units	Total Occ.	White	Black	Ind.	Span. Am.	Orl-ncl.	Other	Percent Minority Occ.
126	Bristol	Eden Park Conv. Home		120	116	115					1	0.8
127	New Haven	Fountain Terrace Apts.		68	68	58	5		3	2		14.7
130	Bridgeport	Col. Charles Young	8	44	43	1	42					97.9
131	Glastonbury	Glastonbury House		104	103	100			1	2		2.9
132	Hartford	Clearview Apts.		37	35		35					100.0
	Rocky Hill	Elm Hill Conv. Home		30	NOT REPORTED							
133	New Haven	Elm Hill Nursing Home		120	NOT REPORTED							
135,		NOR-WEST		132	132	132						0.0
136	Waterbury	Scott Gardens I		100	100	82	10		2	6		18.0
		Scott Gardens II		176	176	127	39		8	2		27.2
137	Bristol	Marwood Co-Op		105	105	92	4	1	3	3	2	12.3
		Jerome Estates	35	176	176	157	11		7	1		10.7
		Gorbin West	12	61	58	44	12		2	5		24.1
139	New Britain	Jefferson Gardens	41	204	188	104	64	1	15	5		44.6
	New London	Mohegan Park	19	96	81	75	5		1	1		
	Norwich	Jane Arms	74	185	179	162	16		1	1		
		Mohegan Village	8	87	77	67	7		3	1		1.2
		Moosup Gardens	17	89	82	80			2	2		2.4
	Plainfield	Trinity Apts.	19	48	48		48		1	1		
	Stamford	Windham-Heights I	30	150	107	92	7		7	1		14.0
	Windham	Windham Heights II	80	200	158	120	14		24	3		24.0
145	Torrington	Georgetown Gardens	36	184	172	156	10		1	1		9.3
	Hartford	Lower Garden Street	20	51	51	37	32		14	2		100.0
		Main & Nelson Streets	22	55	55		50		23	21		100.0
		Main & Pavillion Streets	28	72	71		29		6	6		
		Barbour-Kensington	14	36	35	37	3		1	1		
158	Hamden	Madison Manor Apts.		40	40							
159	Norwich	Blackstone Inc.		58	NOT REPORTED	78	2		6	3	1	7.1
160	Danbury	Lanron Gardens		84	85	246	12		3	3		
161	New Haven	Madison Towers		284	265							
162	Stratford	Stonybrook Gardens		400	NOT REPORTED							
	Hamden	Quaker Apts.		38	NOT REPORTED							
163	New Haven	200 York Street	8	22	22	12	8		1	2		45.4
		CHI		6	6	42	6			1		100.0
		Seabury Housing	18	88	88		44			1		52.2
		Congress Apts.	7	37	33		33					100.0
		Oriental Masonic Gardens	29	148	NOT REPORTED							
		Dwight Co-Op Homes		80	NOT REPORTED							

Firm Code	Project Town	Project Name	Rent Supp. Units	Total Units	Total Occ.	White	Black	Ind.	Span. Am.	Orl- ntl.	Other	Percent Minority Occ.
164	New Britain	Newbride Plaza		150	149	123	20		3	3		10.7
		Brittany Farms		483	NOT REPORTED							
		Savin Avenue Park		96	NOT REPORTED							
165	West Haven	Lantern Park I		51	NOT REPORTED							
166	Naugatuck	Lantern Park II		53	NOT REPORTED							
		Lantern Park III		53	NOT REPORTED							
		Lantern Park V		41	NOT REPORTED							
		Lantern Park VI		39	NOT REPORTED							
		Lantern Park VII		53	NOT REPORTED							
		Lantern Park VIII		29	NOT REPORTED							
167	New Britain	North Street Town Houses	8	40	38	20	20		5			
		Park Gardens		100	NOT REPORTED							
168	Groton	Branford Manor	88	442	430	349	59		17	5		18.8
169	Winchester	Litchfield Gardens	24	120	117	113	1	2		2		
		Litchfield Heights	48	82	76	74	1					
170	New Haven	Chapel-Kensington		49	NOT REPORTED							
		Dixwell		6	NOT REPORTED							
171	Manchester	Beechwood Apts.		191	191	165	18		5	3		13.6
		Southfield Apts.	23	114	114	97	15		1	1		14.9
172	Newington	Green Elmer	42	107	NOT REPORTED							
		Hartford	21	53	NOT REPORTED							
173	Hartford	Winter Green		85	73	1	73					100.0
		Barbour Garden Apts.		14	14	10	14					81.4
174	Hartford	Plaza Terrace		54	54	10	22					0.0
		Dart Gardens		44	44	44						
175	Farmington	Farmington Heights		44	44	44						

\* ERROR IN REPORTING/INCOMPLETE REPORTING

SOURCE: 9801 Analysis (2/28/78) Prepared For Equal Opportunity, HUD, Hartford Area Office



Table D-6. Minority Population Characteristics  
For Project Towns By Labor Market Area

Project Towns	Minority Pop. *	Percent	Minority Labor Force **	Percent	LMA Minority Pop. *	Percent	LMA Minority Labor Force	Percent
Bloomfield	43,714	28.8	19,850	28.8	51,309	12.6	23,330	12.6
Stratford	3,279	6.5	1,490	6.5				
			BRISTOL LMA					
Bristol	1,242	2.3	610	2.3	1,442	2.1	700	2.0
			DANBURY LMA					
Danbury	4,191	7.4	1,930	7.3	6,261	3.9	2,900	3.9
			DANIELSON LMA					
Plainfield	65	0.5	30	0.6	615	1.0	250	1.0
			HARTFORD LMA					
Bloomfield	2,815	13.9	1,373	13.9	75,340	10.5	36,510	10.5
East Granby	145	3.6	61	3.1				
Farmington	141	0.9	60	0.8				
Glastonbury	194	0.8	87	0.8				
Hartford	62,377	40.4	30,261	40.3				
Manchester	629	1.3	307	1.3				
Newington	328	1.2	139	1.1				
Rocky Hill	204	1.8	89	1.7				
Vernon	585	2.0	289	2.1				
			MERIDEN LMA					
Meriden	5,631	10.0	2,760	10.0	5,631	10.0	2,760	10.1
			MIDDLETOWN LMA					
Middletown	3,405	9.5	1,630	9.7	2,440	4.2	2,270	4.4
			NEW BRITAIN LMA					
New Britain	8,447	10.5	4,240	10.6	9,948	6.8	4,950	6.8
Southington	469	1.4	220	1.3				

Project Towns	Minority Pop. *	Percent	Minority Labor Force **	Percent LMA	Minority Pop. *	Percent	LMA Labor Force	** Percent	
East Haven	176	0.7	90	0.7	54,919	13.2	26,970	13.1	
Hamden	2,569	5.1	1,260	5.1					
New Haven	44,639	33.7	21,920	33.7					
West Haven	3,624	6.7	1,780	6.7					
Wallingford	1,478	4.2	720	4.2					
<u>NEW LONDON LMA</u>									
Groton	2,670	7.2	1,180	7.2	10,481	6.6	4,670	6.6	
New London	5,484	18.2	2,460	18.3					
<u>NORWALK LMA</u>									
Norwalk	14,158	17.7	6,310	17.7	15,718	11.7	7,000	11.7	
<u>NORWICH LMA</u>									
Norwich	2,009	4.5	920	4.6	2,344	3.1	1,060	3.4	
<u>STAMFORD LMA</u>									
Stamford	19,279	17.8	9,240	17.8	23,403	11.0	11,210	11.0	
<u>TORRINGTON LMA</u>									
Torrington	756	2.4	390	2.5	1,722	2.1	850	2.1	
Winchester	166	1.5	80	1.4					
<u>WATERBURY LMA</u>									
Naugatuck	581	2.3	280	2.4	19,343	8.3	8,850	8.3	
Waterbury	17,070	15.0	7,840	15.0					
<u>WILLIMANTIC LMA</u>									
Windham	1,431	7.0	690	7.2	2,459	5.0	1,160	5.0	

SOURCE: \* CHRO ESTIMATES, STATE POPULATION BY LABOR MARKET AREAS, JULY 1975  
 \*\* CHRO ESTIMATES, DISTRIBUTION LABOR FORCE BY ETHNIC DESIGNATION, SEPTEMBER 1975

Table D.-7.

Occupancy Patterns And Distribution Of HUD  
Endorsed Housing, Operated By Sample Firms

	<u>Central Cities/Towns*</u>	<u>Other Cities/Towns</u>	<u>All</u>
Total HUD Endorsed Housing in Connecticut	201	81	282
Total HUD Endorsed Housing Operated by Sample Firms	106	33	139
Prevailing Occupancy Pattern (50 + percent)	Min. 17 Non-Min. <u>51</u> 68	Min. 0 Non-Min. <u>12</u> 12	Min. 17 Non-Min. <u>63</u> 80
Segregated Occupancy Pattern (95 - 100 percent)	Min. 13 Non-Min. <u>11</u> 24	Min. 0 Non-Min. <u>8</u> 8	Min. 13 Non-Min. <u>19</u> 32
Occupancy Pattern Unknown (Not Reported/ Error in Reporting)	38	19	57

\*CHRO ESTIMATES OF 20 SELECTED CITIES/TOWNS WITH  
85 PERCENT OF STATE'S MINORITY POPULATION

Table D.-8

Minority Occupancy (HUD Endorsed Housing-Operated  
By Sample Firms) Comparison to Minority Population  
of Project Town and Labor Market Area

	<u>Central Cities/Towns*</u>	<u>Other Cities/Town</u>
I.		
Exceeds Minority Population of City/Town	50	8
II.		
Exceeds Minority Population of LMA	53	5
Both I., II.	49	2
III.		
Below Minority Population of City/Town	19	2
IV.		
Below Minority Population of LMA	17	5
Both III., IV.	16	2

\*CHRO ESTIMATES OF 20 SELECTED CITIES/TOWNS WITH  
85 PERCENT OF STATE'S MINORITY POPULATION

TABLE D.-9 Applications for Federal Housing Assistance: Sample Population

<u>Firm Code</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Federal Sponsor</u>
102	Eastern Towers I (Elderly)	East Haven	HUD
	Bella Vista III(Elderly)	New Haven	HUD
	Bella Vista V (Elderly)	New Haven	HUD
	Josephine Towers (Elderly)	Waterbury	HUD
103	Candlewood Subdivision	Southington	HUD
108	Village Court (Elderly)	Norwich	HUD
109	Danielson Senior Housing	Killingly	FMHA
	Winthrop Housing (Elderly)	New London	HUD
	Ogden Senior Housing	Wilton	HUD
110	Welles Country Village (Elderly)	Vernon	HUD
112	Pheasant Run Homes	Ledyard	HUD
	Pheasant Run Apartments	Ledyard	FMHA
117	Taft Apartments	New Haven	HUD
118	Wintonbury Park (Elderly)	Bloomfield	HUD
119	Stafford Rural Rental Housing	Stafford	FMHA
	Shamrock Arms IV	Stafford	FMHA
122	Southgreen (Elderly)	Middletown	HUD
	Halcyon Mews (Elderly)	Naugatuck	HUD
	Flanders West II	Southington	HUD
	Flanders West III	Southington	HUD
	High Meadow Apartments	Torrington	HUD
	Halcyon Mews (Elderly)	Torrington	HUD
	Plaza South	Waterbury	HUD
	Parkland Acres (Elderly)	Waterbury	HUD
	Fairlawn II	Waterbury	HUD
	East Gate II	Waterbury	HUD
	East Park Apartments	Waterbury	HUD
139	Mohegan Village	Norwich	HUD
164	Karlee Towers (Elderly)	New Britain	HUD
176	Church St. Apartments	Rocky Hill	HUD
	Eagle Lantern Park SubDivision	South Windsor	HUD
177	Pond View Apts. (Elderly)	Middletown	HUD
178	Lindley St. Apartments	Bridgeport	HUD
	Prospect Manor	Glastonbury	HUD
179	Shoreham Apartments	Branford	HUD

<u>Firm Code</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Federal Sponsor</u>
180	Edgewater Apartments	Branford	HUD
181	The Ridge SubDivision	Naugatuck	HUD
182	Pilgrim's Landing Apts.	Plymouth	HUD
183	Top Hill Apartments	Colchester	FMHA
184	Forest Knoll Apts. (Elderly)	Colchester	FMHA
185	Town House Apartments	Ellington	FMHA
185	Town House Apartments	Tolland	FMHA
186	Cromwell Gardens	Cromwell	HUD
187	MillBrook Park	Mansfield	FMHA
188	Oak Crest Estates	Shelton	HUD
189	Bay Mountain SubDivision	Griswold	HUD/FMHA
190	Plymouth Farms	Terryville	HUD
191	Beau Vue Apartments	Derby	HUD
192	Plainfield Housing (Elderly)	Plainfield	FMHA
193, 129	Harbourview Lights (Elderly)	Milford	HUD
194	Woodend Estates	Stratford	HUD
195	The Heights Subdivision	Torrington	VA

Source: CHRO Log of Federal Grant  
Applications Subject to A-95  
Review (Nov. 1973 - Nov. 1977)

Table D-10 Applications For Federal  
Housing Assistance  
November 1973 - November 1977

<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1973-1974	#7406A011	Christy Hill Builders	Pheasant Run Homes	Ledyard, CT	Single Family Housing	HUD
1973-1974	#7406A013	East Hartford Housing Authority	Elderly Housing Main & Sisson Streets	East Hartford, CT	Elderly Apts.	HUD
1973-1974	#7406H017	Park Lane Enterprises, Inc.	Woodend Estates	Stratford, CT	Subdivision	HUD
1973-1974	#7406H018	John A. Errichetti	Plaza South Union & Main Streets	Waterbury, CT		HUD
1973-1974	#7311H006	HUD Single Family Operations Branch	Longview Farms	Bloomfield, CT	Single Family	HUD
1973-1974	#7312H002	Meriden Housing Authority	Harbor Brook Apartments	Meriden, CT	Elderly Apts.	HUD
1973-1974	#7312H005	American Homes	Plymouth Farms	Terryville, CT	Single Family	HUD
1973-1974	#7312H006	HUD Single Family Operations	Single Family Housing Development Hilltop Estates	Torrington, CT	Single Family	HUD
1973-1974	#7401H013	Norwich Housing for Senior Citizens Associates	Norwich Housing	Norwich, CT	Elderly Apts.	HUD
1973-1974	#7401H014	Colonial Realty/Dwight Construction Co.	Karlee Towers	New Britain, CT	Elderly Apts.	HUD
1973-1974	#7401H015	Department of Housing & Urban Development	Woods Edge Apartments	Newington, CT	Multi-Family	HUD
1973-1974	#7402H005	Mohegan Village Associates	Mohegan Village	Norwich, CT	Multi-Family	HUD

Table D-10, Applications For Federal  
Housing Assistance  
November 1973 - November 1977

<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1974-1975	#7407A005	Newtown Housing for the Elderly, Inc.	Newtown Housing for the Elderly	Newtown, CT	Elderly	FHMA
1974-1975	#7407H013	Carabetta Enterprises	Bella Vista III Elderly Apartments	New Haven, CT	Elderly	HUD
1974-1975	#7407H014	Carabetta Enterprises	Bella Vista V Elderly Apartments	New Haven, CT	Elderly	HUD
1974-1975	#7408H008	Hill Ministerial Alliance	Hill Central Homes	New Haven, CT	Single Family	HUD
1974-1975	#7408H007	Fair Haven Project Area Committee	PAC Development	New Haven, CT	Family Duplexes	HUD
1974-1975	#7409A003	S. Leger Starr	Weymouth Rd. West, Single Family Subdivision-	Enfield, CT	Single Family Subdivision	HUD, FHA, CHFA
1974-1975	#7411H007	John A. Errichetti	Flanders West II	Southington, CT	Multi-Family	HUD, CHFA
1974-1975	#7411H014	Bay Mountain Associates	Bay Mountain Subdivision	Grissold, CT	Single Family	FHMA, HUD, FHA
1974-1975	#7501A006	Christy Hill Builders	Pheasant Run Apartments	Gales Ferry, Ledyard	Multi-Family	FHMA
1974-1975	#7501A007	Kent Village Housing for the Elderly, Inc.	Kent Village Elderly Housing	Kent, CT	Elderly	FHMA
1974-1975	#7501H009	Housing Authority of the City of Danbury	Elderly Apartments	Danbury, CT	Elderly	HUD
1974-1975	#7501A021	B.I.D., Inc.	Oak Crest Estates	Shelton, CT	Single Family Subdivision	HUD
1974-1975	#7501A022	Cienci Construction Co.	Candlewood Subdivision	Southington	Single Family	HUD



Table D-10. Applications For Federal  
Housing Assistance  
November 1973 - November 1977

<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1974-1975	#7503H001	Harry A. Gampel	Cromwell Gardens Apartments	Cromwell	Multi-Family	HUD
1974-1975	#7503A059	Schneider & Welsh	Millbrook Park Apartments	Mansfield	Multi-Family	FMHA
1974-1975	#7504A010	Northeastern Connecticut Community Development Corp.	Alix Property	Thompson, CT	18 Lot Subdivision	FMHA
1974-1975	#7504A017	Mystic River Homes, Inc.	Mystic River Homes for the Elderly	Groton, CT	Elderly	FMHA
1974-1975	#7504A021	Putnam Baptist Homes, Inc.	Little River Acre	Putnam, CT	Elderly	FMHA
1974-1975	#7504A027	William & Phyllis Donlon	Stafford Rural Rental Housing	Stafford, CT	Multi-Family	FMHA
1974-1975	#7504A030	Greater Middletown Community Corp.	St. John's Elderly Rental Housing Project	Cromwell, CT	Elderly Rental Housing	FMHA
1974-1975	#7504A031	Greater Middletown Community Corp.	Self-Help Housing	Salem	17lot Subdivision	FMHA
1974-1975	#7505A008	Stoddard Realty	The Meadows Apartments	Simsbury, CT	Elderly Apts.	FMHA
1974-1975	#7505H018	Alman Company	Squire Hill Apartments	Branford, CT	Multi-Family	HUD
1974-1975	#7505A037	Wedgewood Associates, Inc.	Highland Arms Rental Units for the Elderly	Bantam, CT	Rental for Elderly	FMHA
1974-1975	#7505A042	David J. Webster	Town House Apartments	Ellington, CT	Multi-Family	FMHA
1974-1975	#7506H028	Housing Authority of the City of Danbury	50 Elderly Units	Danbury, CT	Elderly	HUD
1974-1975	#7506A043	Werner O. Kunzli	Jobs Hill Apartments	Ellington, CT	Elderly	FMHA

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<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1975-1976	WC 7507H039	John A. Errichetti	Flanders West II	Southington	Multi-Family	HUD
1975-1976	WC 7507H040	John A. Errichetti	Flanders West II	Southington	Multi-Family	HUD
1975-1976	WC 7507H041	John A. Errichetti	Fairlawn II	Waterbury	Multi-Family	HUD
1975-1976	WC 7507H042	John A. Errichetti	Eastgate II	Waterbury	Multi-Family	HUD
1975-1976	E 7508A018	Twin Haven, Inc.	Elderly Housing	East Lyme	Elderly	FMHA
1975-1976	E 7509A011	Farmers Home Administration	Brimwood East Apts.	Willington	Multi-Family	FMHA
1975-1976	E 7509A014	S. W. Enterprises	Edmund Road Subdivision	Grisswold	Sub-Division	FMHA
1976-1976	WC 7509H033	Martorelli Bros	Alexandria Gardens	Meriden	Multi-Family	HUD
1975-1976	C 7510A009	Farmers Home Administration	Riverview Acres	Stafford Springs	Multi-Family	FMHA
1975-1976	C 7510A014	Stratford Associates	Centennial Village	South Windsor	Elderly Apts.	FMHA
1975-1976	C 7510A020	Stephen Neborsky	Duff Cap Hill Apts.	Tolland	Multi-Family	FMHA
1975-1976	WC 7510H026	William Francis Griffin & Assoc.	Elderly Housing	Milford	Elderly	HUD
1975-1976	WC7510H027	Gamble & Gamble	Seaside Manor	Milford	Elderly	HUD
1975-1976	WC7510H028	Milton Schwarz Co., Inc.	Harbourview Lights Apts.	Milford	Elderly Apts.	HUD
1975-1976	C 7510H040	Paul Douglas Co., Inc.	Slater Road	Farmington	Multi-Family	HUD
1975-1976	SW 7510H041	Bridge, Inc. & Zane Yost Assoc.	Sylvan Hill	Bridgeport	Multi-Family	HUD
1975-1976	SW 7510H042	Anthony T. Blanca, Sr.	Lindley Street Apts.	Bridgeport	Multi-Family	HUD

Table D-10 Applications For Federal  
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1975-1976	C 7510H043	Utility Development Corp.	Vine Street	Hartford	Elderly Apts.	HUD
1975-1976	C 7510H044	Utility Development Corp.	Action Street	Hartford	Multi-Family	HUD
1975-1976	C 7511H014	Paul Douglas Co., Inc.	Prospect Manor Housing	Glastonbury	Multi-Family	HUD
1975-1976	C 7511H020	Fairway Associates	Fairway Villa Housing	Colchester	Multi-Family	HUD
1975-1976	E 7511H028	Chase Manor Associates	Chase Manor Elderly Housing	Norwich	Elderly Apts.	HUD
1975-1976	E 7511H031	David T. Chase	Elderly Housing	Waterford	Elderly Hsg.	HUD
1975-1976	E 7511H037	Morningside Associates	Morningside Elderly Apts.	Waterford	Elderly Apts.	HUD
1975-1976	E 7512H006	Rose Tower Associates	Rose Tower Elderly Housing	Norwich	Elderly	HUD
1975-1976	E 7512A042	Forest Knoll Builders	Forest Knoll Apts.	Colchester	Elderly Apts.	FMHA
1975-1976	E 7601A002	Julius & Irene Balaban	Top Hill Apts.	Colchester	Multi-Family	FMHA
1975-1976	E 7601A009	Madison Interfaich	Elderly Housing	Madison	Elderly Apts.	FMHA
1975-1976	WC 7602H015	HUD Single Family Oper. Branch	East Woods Subdivision	Torrington	Sub-Division	HUD
1975-1976	WC 7602H021	HUD Single Family Oper. Branch	Oronoque Heights Subdivision	Waterbury	Sub-Division	HUD
1975-1976	WC 7602H022	HUD Single Family Oper. Branch	Forest Ridge Subdivision	Waterbury	Sub-Division	HUD
1975-1976	E 7603H010	William Maltz	Meridian Gardens Rental Housing	Groton	Multi-Family	HUD
1975-1976	SW 7603H027	New Samaritan Corp.	Ogden Senior Citizens Housing	Wilton	Elderly Apts.	HUD
1975-1976	WC 7603H028	Carabetta Enterprises	Josephine Towers	Waterbury	Elderly Housing	HUD
1975-1976	C 7603H039	First Church Housing, Inc.	First Church Housing	Wethersfield	Elderly Housing	HUD

Table D-10. Applications for Federal Housing Assistance  
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<u>Fiscal Year</u>	<u>Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1975-1976	WC 7603H044	The Banking Center	Center Village Elderly Housing	Waterbury	Elderly Housing	HUD
1975-1976	C 7603A045	Allen Bacchiochi	Riverside Apts.	Stafford Springs	Multi-Family	FHMA
1975-1976	WC 7603H046	John Capone	Cheshire Elderly Village	Cheshire	Elderly Apts.	HUD
1975-1976	WC 7604H002	First General Resources Corp.	Pilgrim's Landing Apts.	Plymouth	Multi-Family	HUD
1975-1976	WC 7604A030	Steburg Condominium Home Corp.	The Heights Subdivision	Torrington	Sub-Division	VA
1975-1976	WC 7604H038	Howard Gianotti & Anthony Como	Woodview Elderly Housing	New Haven	Elderly Housing	HUD
1975-1976	C 7604A040	J.A. McCarthy	Colonial Woods Subdivision	East Hartford	Veteran Homes	VA
1975-1976	SW 7604H050	New Canaan Neighborhoods, Inc.	Canaan Parish Housing	New Canaan	Multi-Family	HUD
1975-1976	WC 7604H051	Giordano Construction Co.	West Rock Elderly Housing	New Haven	Elderly Housing	HUD
1975-1976	SW 7604A059	Ray Adler, Inc.	Schuyler Senior Citizen Housing	Stamford	Elderly Housing	HUD
1975-1976	SW 7604H060	F.D. Rich Housing Corp.	Forest Street Elderly Housing	Stamford	Elderly	HUD
1975-1976	WC 7604H061	Joseph E. Carabetta	Eastern Towers I, Elderly Housing	East Haven	Elderly Housing	HUD
1975-1976	SW 7604H062	Seaman & O'Connell Constr. Co.	Elderly Apts.	Stamford	Elderly Apts.	HUD
1975-1976	C 7604H063	Manfold Development Corp.	Freshwater Urban Renewal Housing	Enfield	Multi-Family	HUD
1975-1976	WC 7604A071	Alan Temkin Associates	Heritage Acres Subdivision	Torrington	Sub-Division	HUD
1975-1976	SW 7604H072	Kapetan Associates	Congress Plaza Elderly Housing	Bridgeport	Elderly	HUD
1975-1976	WC 7604H079	Almar Construction Co.	Boulevard-Whalley Elderly Housing	New Haven	Elderly	HUD

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1975-1976	WC 7604H080	North Haven Interfaith	Elderly Housing	North Haven	Elderly	HUD
1975-1976	WC 7604H084	Adelco Associates	Pine Crest Gardens Elderly Hsg.	Branford	Elderly	HUD
1975-1976	WC 7604H087	John Errichetti Co.	Southgreen Elderly Housing	Middletown	Elderly	HUD
1975-1976	C 7604H089	Manza Development Co.	Eagle Lantern Parks Subdivision	South Windsor	Sub-Division	HUD
1975-1976	WC 7605H001	The Ridge Corp.	The Ridge Subdivision	Naugatuck	Sub-Division	HUD
1975-1976	WC 7605H002	Angelo Delfino	Georgian Manor	Bristol	Elderly Hsg.	HUD
1975-1976	C 7605H003	Newington Associates	Market Square Elderly Housing	Newington	Elderly Hsg.	HUD
1975-1976	WC7605H012	Max Borghesi	Blue Ridge Elderly Housing	Bristol	Elderly Hsg.	HUD
1975-1976	WC7605H013	Andrew Ceccherini	Lydia Apts.	Waterbury	Multi-Family	HUD
1975-1976	WC7605H025	Hill-Dwight Ministerial Alliance	Hill Central Homes	New Haven	Single Family	HUD
1975-1976	E 7605A027	New Samaritan Housing Corp.	Danielson, Senior Citizen Hsg.	Killingly	Elderly	FHA
1975-1976	SW7605A059	Seaman & O'Connell Constr. Co.	Elderly Apts.	Norwalk	Elderly	HUD
1975-1976	C 7606H012	Norman Baldassari & Aldo Carlotto	Wellington Apts.	Farmington	Multi-Family	HUD
1975-1976	C 7606H017	Fairway Estates, Inc.	Fairway Estates Subdivision	East Hartford	Sub-Division	HUD
1975-1976	C7606A033	William T. Donlon	Shamrock Arms IV Housing	Stafford Springs	Multi-Family	FHA

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<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1976-1977	C 7607H014	Wesley Retirement Center	Methodist Health & Welfare Services	Manchester	Elderly Apts.	HUD
1976-1977	C 7607H016	Sidney Horowitz P & F	Nutmeg Village II Rental Housing	Vernon	Multi-Family	HUD
1976-1977	C 7607H017	Arlan Realty, Inc.	Hartford Square Apts.	Hartford	Multi-Family	HUD
1976-1977	C7608A014	Wellies Country Village Ltd.	Wellies Country Village	Vernon	Elderly Hsg.	HUD
1976-1977	WC 7609H039	Joseph Carabetta	Bella Vista III	New Haven	Elderly Hsg.	HUD
1976-1977	WC 7609H040	The Small Development Co.	Pinecrest Subdivision	Waterbury	Sub-Division	HUD
1976-1977	WC 7610H020	H.C. Anderson/J.B. Wilcox	Edgewater Apts.	Branford	Multi-Family	HUD
1976-1977	E 7610H021	Housing Services Corp.	Village Court	Norwich	Elderly Hsg.	HUD
1976-1977	WC 7610H024	Adelco Associates	Pine View Apts.	Branford	Multi-Family	HUD
1976-1977	C 7610A026	Charles Schneir	Bloomfield Housing for Elderly	Bloomfield	Elderly Apts.	HUD/CHFA
1976-1977	WC 7610H035	John A. Errichetti	High Meadow Apts.	Torrington	Multi-Family	HUD
1976-1977	WC 7611H006	John A. Errichetti	East Park Apts.	Waterbury	Multi-Family	HUD
1976-1977	WC 7611H007	Ernest N. Depoto	Shoreham Apts.	Branford	Multi-Family	HUD
1976-1977	WC 7612A024	BBC Company	Dawn Ridge Rental Project	Bristol	Multi-Family	HUD
1976-1977	C 7701A024	J.A. McCarthy, Inc.	Colonial Woods Subdivision	East Hartford	Sub-Division	HUD
1976-1977	C 7703A006	Werner O. Kunzli	High Meadow Apts. II	Ellington	Multi-Family	FMHA
1976-1977	E 7703A038	Coventry Housing Authority	Coventry Elderly Housing	Coventry	Elderly	HUD

Table D-10. Applications for Federal  
Housing Assistance  
November 1973 - November 1977

Fiscal Year	CHRO Project I.D. No.	Applicant/Sponsor	Project Name	Project Location	Project Type	Federal Sponsor
1976-1977	WC 7703H047	Davenport Residence, Inc.	Dunbar Residence	Hamden	Elderly Hsg.	HUD
1976-1977	WC 7703H053	Middlefield Housing Authority	Sugar Loaf Terrace	Middlefield	Elderly Hsg.	HUD
1976-1977	WC 7703A055	Bethlehem Homes, Inc.	Bethlehem Homes Senior Housing	Bethlehem	Elderly Hsg.	FMHA
1976-1977	WC 7704A013	Berlin Housing Authority	Mar-Moore Village	Berlin	Elderly Hsg.	HUD
1976-1977	C 7704A044	David J. Webster	Townhouse Apts.	Tolland	Multi-Family	FMHA
1976-1977	E 7704A060	JEM Developers, Inc.	Plainfield Hsg. for Elderly	Plainfield	Elderly	FMHA
1976-1977	C 7705H010	Anthony T. Bianca, Sr.	Prospect Manor Apts. (Housing)	Glastonbury	Multi-Family	HUD
1976-1977	C 7705H045	DEVCON Enterprises	Franklin Square Towers	New Britain	Elderly Hsg.	HUD
1976-1977	WC 7705H046	Roland Beausoleil	Beau Vue Apts.	Derby	Multi-Family	HUD
1976-1977	E 7705H052	DEVCON Enterprises	Avery Heights	Groton	Elderly Hsg.	HUD
1976-1977	WC 7706A005	T & M Building Co.	Willow Hill Subdivision	Middletown	Single family	HUD
1976-1977	WC 7706A007	Caldarrelli & Interbarolo	Old Middletown High School	Middletown	Elderly Hsg.	HUD
1976-1977	SW 7706H011	Oxford Development Corp.	Jefferson Tower	Bridgeport	Elderly Hsg.	HUD
1976-1977	WC 7706A014	Southington Elderly Housing Partnership	Southington Elderly Apts.	Southington	Elderly Hsg.	HUD
1976-1977	SW 7706A016	Bushnell Plaza Development Corp.	Pequonock Square	Bridgeport	Elderly Hsg.	HUD
1976-1977	SW 7706H019	DEVCON Enterprises	The Stratfield	Bridgeport	Elderly Hsg.	HUD
1976-1977	C 7706H023	Public Housing Corp.	Broad & Lawrence Street Hsg. Rehab.	Hartford	Multi-Family	HUD

Table D-10. Applications For Federal  
Housing Assistance  
November 1973 - November 1977

<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1976-1977	C 7706H032	Herbert Manza, Jr.	Church Street Apts.	Rocky Hill	Multi-Family	HUD
1976-1977	WC 7706H033	John A. Errichetti	Halcyon Mews	Torrington	Elderly housing	HUD
1976-1977	WC 7706H041	Pond View Apts, Associates	Pond View Elderly Apts.	Middletown	Elderly housing	HUD
1976-1977	WC 7705H028	Cuomo Associates	Millswood	East Haven	Condominium	HUD
1976-1977	WC 7705A043	VA Frank & Anthony Esposito	Island View Condominium	Branford		HUD



Table D-10. Applications For Federal  
Housing Assistance  
November 1973 - November 1977

<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1977	#7707A013	Hartford Housing Authority	Rice Heights Rehabilitation	Hartford, CT	Elderly	HUD
1977	#7707A017	Partridge Realty, Inc.	New Hartford Elderly Apts.	New Hartford, CT	Elderly	HUD, FMHA
1977	#7707H025	Farmington Housing Authority	Judson Lane	Farmington, CT	Multi-Family	HUD
1977	#7707A036	William E. Chipman	Bantam Elderly Housing Apts.	Bantam, CT	Elderly	FMHA
1977	#7707H037	Riverview Associates	River Meadow Apartments	Glastonbury, CT	Multi-Family	HUD
1977	#7708A001	Richard Casagrade/W. Pisciotte	Stafford Manor Apts.	Stafford, CT	Multi-Family	FMHA
1977	#7708H009	The Westfield-Bordman Co	Cinnamon Springs II Family Housing	South Windsor, CT	Multi-Family	HUD
1977	#7708H032	Related Housing, Inc.	Middlefield Apts.	Enfield, CT	Multi-Family	HUD
1977	#7708H033	Boston Investment & Development Co.	Townhouse Courts	Hartford, CT	Multi-Family	HUD
1977	#7709H002	Elms Common Associates	Elms Common Family Rental	Rocky Hill, CT	Multi-Family	HUD
1977	#7709H025	Forrest City Dillon, Inc.	Shippan Avenue Rental Apts.	Stamford, CT	Multi-Family	HUD, CHFA
1977	#7709H013	Housing Authority of the Town of Stratford	Rehabilitation of Family Units	Stratford, CT	Multi-Family	HUD
1977	#7709A016	Bridgeport Rotary Club Housing Corp.	Sycamore Place II	Bridgeport, CT	Elderly Housing	HUD
1977	#7709H034	Starrett Housing Corp	Taft Apartments	New Haven, CT	Multi-Family	HUD

Table D-10, Applications For Federal  
Housing Assistance  
November 1973 - November 1977

<u>Fiscal Year</u>	<u>CHRO Project I.D. No.</u>	<u>Applicant/Sponsor</u>	<u>Project Name</u>	<u>Project Location</u>	<u>Project Type</u>	<u>Federal Sponsor</u>
1977	#7709A037	Warehouse Point Housing for the Elderly, Inc.	Warehouse Point Housing for the Elderly.	East Windsor, CT	Elderly	FHMA
1977	#7710A001	Allen Bacchiochi Owner/Builder Farmers Home Administration	Riverside Village Apts	Stafford Springs, CT	Multi-Family	FHMA
1977	#7710H021	Housing Authority of the City of New Haven	Eastview Apartments	New Haven, CT	Multi-Family	HUD
1977	#7711A003	Clark S. Rainey	The Meadows	Canton, CT	Elderly Apts	FHMA

Table D.-11. Respondents To Housing Inquiry

<u>CODE*</u>	<u>FIRM*</u>
101 - MERIDEN	ALCO DEVELOPMENT CORP.
102 - MERIDEN	CARABETTA ENTERPRISES
103 - SOUTHINGTON	CIANCI CONSTRUCTION CORP.
104 - HARTFORD	FIRST HARTFORD REALTY CORP.
105 - WILLIMANTIC/ WINDHAM	FOSTER DEVELOPMENT CO.
106 - STAMFORD	GLENBROOK ROAD REALTY, INC.
107 - SOUTHURY	HERITAGE DEVELOPMENT GROUP, INC.
108 - HARTFORD	HOUSING SERVICES CORP.
109 - NORTH HAVEN	MANAGEMENT MINISTRY ASSOCIATES, INC.
110 - VERNON	WELLES COUNTRY VILLAGE, LTD./NEW ENGLAND NON-PROFIT HOUSING DEVELOPMENT CORP.
111 - NEW HAVEN	THE NEW HAVEN JEWISH COMMUNITY COUNCIL HOUSING CORP.
112 - GALES FERRY/ LEDYARD	CHRISTY HILL BUILDERS
113 - NEW HAVEN	RIPPS REALTY, INC.
114 - NORWALK	RIVERVIEW APARTMENTS
115 - UNIONVILLE/ FARMINGTON	ROBOTHAM COMPANY
116 - WEST HAVEN	L.E. SMITH MANAGEMENT ASSOCIATES, INC.
117 - NEW HAVEN	STARRETT HOUSING CORP.
118 - HAMDEN	THE VEGGO LARSEN COMPANY
119 - STAFFORD SPRINGS	WILLIAM T. DONLON
121 - BRIDGEPORT	THE BRIDGEPORT MUTUAL MANAGEMENT CORP.
123 - GROTON	LOUIS NICHOLS & SON
127 - CHESHIRE	FOUNTAIN TERRACE APARTMENTS

<u>CODE*</u>	<u>FIRMS*</u>
132 - ROCKY HILL	MELVIN C. SMITH
134 - GREENWICH	PUTNAM HILL APARTMENTS, INC.
135 - WATERBURY	P.R. SCOTT COMPANY
136 - WATERBURY	IRWIN L. GLANTZ
137 - BRISTOL	ROLAND DUMONT AGENCY, INC.

<u>CODE**</u>	<u>FIRMS**</u>
120 - GREENWICH	ALBERT B. ASHFORTH, INC.
122 - WATERBURY	CREATIVE MANAGEMENT & REALTY COMPANY/ JOHN A. ERRICHETTI CO.
124 - EAST HAVEN	DEPOT MANAGEMENT CORP.
128 - WINDSOR	FUSCO BROTHERS
129 - MILFORD	GEORGE J. LEPOVSKY/HARBORVIEW LIGHTS APTS.
130 - BRIDGEPORT	JET REAL ESTATE
131 - WEST HARTFORD	JULIAN G. SHOOR
133 - NORWALK	NOR-WEST BUILDERS, INC.
147 - MANCHESTER	J.D. REAL ESTATE ASSOCIATES, INC.
153 - WATERBURY	TEL MAT REALTY

\* 27 RESPONDENTS PROVIDED PARTIAL OR COMPLETE RESPONSES TO THE INQUIRY (SERIES OF 14 QUESTIONS)

\*\* 10 RESPONDENTS INDICATED A LACK OF APPLICABILITY OF THE INQUIRY TO THEIR AREA OF OPERATION/QUESTIONED CHRO AUTHORITY FOR INQUIRY

TABLE D.-12 RESPONDENT IMPACT ON FIVE PRINCIPLE AREAS:

AREA I. MARKETING AND ADVERTISING

Firm Code	Rentals	Sales	Agents	Advertisements	EO LOGO
101	X		Superintendent, Manager	Newspapers: Hartford Courant Manchester Evening Herald	No Ads Submitted For Inspection
102	X		Rental Office Personnel	Newspapers - Local Community Outreach, Large Mfg. & Insurance Cos., American Air- lines, Senior Citizen Centers	No Ads Submitted For Inspection
103	X	X	6 Rental Agents, 4-5 Real Estate Brokers	Newspapers: Hartford Courant, New Britain Herald, Waterbury Republican American, New Haven Register	None Used
104	X	X	2 Rental/Sales Agents Real Estate Brokers	Newspapers: Hartford Courant, Manchester Herald, Journal Inquirer	No Ads Submitted For Inspection
105	X		Owners	None	-
106	X		Superintendent	None	-
107	X	X	16 Rental/Sales Agents Real Estate Brokers	Newspapers & Radio: New York Times, None Used Wall Street Journal, Stamford Advocate, Greenwich Times, Norwalk Home, Fairfield Citizen, Waterbury Republican American, Danbury News- Times, Newtown Bee, Shopping News, Voices, WEZN, On The Sound, Green- wich Review, The Nutmegger, Bridgeport Post, New Haven Journal Courier, New Haven Advocate	

AREA I. MARKETING AND ADVERTISING

Firm Code	Rentals	Sales	Agents	Advertisements	EO LOGO
108	X		2 Rental Agents	Newspapers & Radio: Hartford Courant, Northend Agents, WKND, Manchester Herald, Thrifty Shopper, The Silkton Flyer, The Step Saver, The Hartford Inquirer, Hill Ink, Yankee Flyer, Rare Reminder, Hartford Advocate	No Ads Submitted For Inspection
109	X		Manager	Newspaper: Waterbury-Republican American, Tenant Referrals, Walk-Ins	No Ads Submitted For Inspection
110	X		Elderly Housing Management, Inc.	None-Project In Formative Stage	-
111	X		Sponsor	Waiting List	-
112	X		Owner	Newspapers: New London Day, Norwich Bulletin	No Ads Submitted For Inspection
113	X		Management Firm	No answer	-
114	X		Owner	Newspapers: The Stamford Advocate, The Norwalk Hour	No Ads Submitted For Inspection
115	X		Manager	Waiting List, Calls, HUD Referrals, Walk Ins	-
116	X		2 Rental Agents	UConn Bulletin Boards, Newspapers: Willimantic Chronicle & Broadcaster, New Haven Journal-Courier, New Haven Register	No Ads Submitted For Inspection
117	X		Realty Corp. (Subsidiary)	Project In Formative Stage	-
118	X	X	4 Rental/Sales Agents, 1 Real Estate Broker	Newspapers: New Haven Register, New Haven Journal-Courier	No Ads Submitted For Inspection

AREA I MARKETING AND ADVERTISING

Firm Code      Rentals      Sales      Agents      Advertisements      EO LOGO

119	X		2 Rental Agents	Newspapers: Stafford Reminder Journal Inquirer, East Of The River, Builders Magazine, Mail	No Ads Submitted For Inspection
121	X	X	Cooperative Housing Members	Members Sell/Rent	-
123	X		1 Rental Agent	Yellow Pages	-
127	X		2 Agents	Information Not Made Available To CHRO	-
132	NO ANSWERS -----				
134	X		Cooperative Apts. Residents	Residents	-
135	X		No Answer	Newspapers - Local	None Used
136	X		No Answer	Newspapers - Local	None Used
137	No Answer		None	None	-

TABLE D.-13 RESPONDENT IMPACT ON FIVE PRINCIPLE AREAS:

Area II, Affirmative Fair Housing Marketing

Firm Code	Yes	No	Project Name	Plan Date	Anticipated Occupants	Funding Sources
101 *		No	-	-	-	HUD Sections 8 & 236
102 *	X		Bella Vista Phase II, New Haven	7-31-77	468 Units, 421 White, 31 Black, 16 Spanish Am.	HUD, FHA, CHFA
103		X	-	-	-	Private, Rent Subsidized Elderly Units?
104 *		X	-	-	-	Private
105		X	-	-	-	Private
106 *	X	X	-	-	-	Private
107		X	-	-	-	Private
108 *	X		East Wintonbury Hills, Bloomfield	-	-	HUD, Private
	X		Willow Arms Apts., Tariffville	-	-	HUD, Private
	X		Squire Village, Manchester	-	-	HUD, Private
	X		Stonemill Apts. Bristol	-	-	HUD, Private
109 *		X	-	-	-	HUD Section 236, CHFA & Private
110 *	X		Welles Country Village Vernon	2-5-77 5-16-77 (Rev.)	130 Units, 89 White, 8 Black, 3 Spanish Am.	HUD Sections 8 & 202
111 *	X	X	Tower One (Extension) New Haven	To Be Submitted To HUD	150 Units	HUD Sections 8 & 202
112		X	-	-	-	Private
113 *	No Answer		-	-	-	No Answer



Area II, Affirmative Fair Housing Marketing

Firm Code	Yes	No	Project Name	Plan Date	Anticipated Occupants	Funding Sources
114		X				Private
115 *		X(1969)				GNMA Section 221(d)(3)
116 *		X	Ivy Gardens, Williamantic		100 Units	HUD Sections 221(d)(3) 8, 23
(Supplementary Data Indicates Availability)						
117 *	X		Meadowbrook Apts. West Haven		396 Units	
118 *		X	Taft Apts., New Haven	11-28-77	190 Units, 152 White 22 Black, 12 Span. Am.	HUD Section 221 (d)(4)
119		X				Private
121		X				FPHA, Private
123		No answer				Private, Lease Holders
127		X				Private
132		No answer				HUD, FHA, Private
134		No answer				No answer
135 *		No answer				Private, stock
136 *		No answer				No answer
137 *		No answer				No answer

\* APPEAR ON HUD ENDORSED PROJECTS LISTING AND/OR 9801 ANALYSIS. (ALL HUD ENDORSED PROJECTS SINCE 1972 AND FPHA ENDORSED PROJECTS SINCE 1977 SUBJECT TO AFHMP REQUIREMENT).

Table D.-14. Respondent Impact On Five Principle Areas:  
 Area III. Record-Keeping And Occupant Characteristics  
 (HUD Endorsed Housing)

Firm Code	Project Town	Project Name	Rent Supp.	Total Units	Total Occ.	White	Black	Indian	Span. Am.	Oriental	Other	Percent Minority Occ.
101	Norwalk Bristol Hartford Meriden	Leonard Street		10	10							
		Redstone Gardens *		132	132	8	10		2			100.0
		St. Christopher Apts. *	20	100	100	98	14		1			
		Victoria Towers		98	98	97	1		1			1.0
		Crestwood Park		100	100	93	6		1			7.0
		Parkside Apts. *		163	164	111	41		12			
		Brookside Gardens		32	32	28	3		3			12.5
		Kennedy Building *		115	115	106	6		1			1
		Hillside Gardens		100	100	81	14		4			19.0
		Crestwood Park II		150	150	117	26		7			22.0
Middletown	*	Oakland Gardens		80	79	53	15		11			13.0
		Stoneycrest Towers		100	100	89	10		1			11.0
		Newfield Towers		40	100	87	9		4			32.7
		Bayberry Crest		30	152	142	24		12			27.9
		New Meadows		191	179	142	27		9			20.6
		Meadow Gardens		120	98	78	16		3			20.4
		Rose Gardens		120	120	98	28		7			30.8
		Willowcrest Apts.		151	147	94	40		13			36.0
		Summer Hill Apts		104	85	66	22		4			34.1
		Summer Hill II *		30	46	29	9		1			
New Britain New Haven		Stoneycrest Apts.		49	216	29	12		3			36.9
		Stonegate Apts.		216	328	120	83		12			44.4
		Bella Vista I *		328	328	13	13		2			
		Bella Vista II		292	292	281	6		5			3.7
		Bella Vista Phase II		468	NOT REPORTED							
		Sherman & Scranton		22	20	1	18		4			95.0
		Norwich Apts.		100	88	71	10		4			19.3
		Hedgewood Apts.		100	100	80	17		1			20.0
		Sleeping Giant Apts. *		105	106	98	7		2			
		Terrace Gardens		80	80	69	8		2			13.7
Vernon Wallingford		Silver Pond		160	160	157	2		1			1.8
		Sunset Gardens		46	262	253	45		17			25.2
		Deerfield Gardens		266	266	234	22		4			12.0
		Sarsfield Terrace		11	11	11	11		4			100.0
		Southford Park		212	202	158	34		6			21.7
104	Hartford Torrington	Townhouse Apts. *		32	35	35	3		4			
		Graham Village Apts. *		91	88	76	10		2			3

Firm Code	Project Town	Project Name	Rent Supp.	Total Units	Total Occ.	White	Black	Indian	Span. Am.	Oriental	Other	Percent Minority Occ
106	Stamford	Laurelton House		120	117	NOT REPORTED	NOT REPORTED					
		700 Summer St., Apts.		115	104	NOT REPORTED	NOT REPORTED					
108	Bloomfield	East Wintonbury Hills *	22	111	111	70	39		2	1		
	Bristol	Bristol Court *		105	102	74	14		14	1		
	Manchester	Squire Village *	37	374	374	277	72	4	12	13		
	Norwich	Village Green		15	15	10	5					33.3
	Tariffville	Tariffville Apts. *	16	81	81	74	4		5	1		
109	Waterbury	Frost Homes	12	62	60	37	18					28.2
111	New Haven	Tower One *	43	82	216	214	2		2			
113	Danbury	Beaver Street	14	70	68	7	57					89.7
	Hamden	Meadowbrook III		112	112	111	1					0.8
	New Haven	Davenport Residence		217	217	212	5		1			2.3
	Hamden	Canterbury Apts. *		34	34	34	33					
	New Haven	Fairbank *	24	121	121	118	9		1			5
		Liberty Square *		36	36	36	18		6			30.5
		Columbus Mall		72	72	72	50		4			33.3
		Liberty Square II		12	12	8	4					96.8
		Florence Virtue Homes		128	123	123	4	119	1			
		Trade Union Plaza *		77	75	19	49					100.0
		University Row		18	17	17	17					47.7
	Norwalk	Town House Gardens		90	90	74	35		7			4.0
	Stamford	Pilgrim Towers		75	74	71	3					0.0
115	Farmington	Tunxis Apts.	5	32	32	32	3					
116	West Haven	Meadowbrook Apts. *		123	124	112	11	1	2	1		
		Meadowbrook II *		135	136	116	16	1	3			
		Meadowbrook III		136	136	123	13					9.5
118	Willimantic	Ivy Gardens		100	NOT REPORTED	NOT REPORTED	17		1			
	Hamden	Franklin Apts.		18	18	17	1					5.5
		Meadowbrook II		91	91	90	3		1			1.0
	Southington	Wheeler Village	20	100	100	95	5		3	2		
127	New Haven	Fountain Terrace Apts.		68	68	58	5		3	1		14.7
132	Hartford	Clearview Apts.		37	35	35	35		2	6		100.0
135	Waterbury	Scott Gardens I		100	100	82	10		2	2		18.0
136	Waterbury	Scott Gardens II		176	176	127	39		8	2		27.2
137	Bristol	Marwood Coop		105	105	92	4	1	3	3		12.3
		Jerome Estates	35	176	176	157	11		7	1	2	10.7

\* Error In Reporting/Incomplete Reporting  
 Source: 9801 Analysis (2-28-78) Prepared For Equal  
 Opportunity, HUD, Hartford Area Office

TABLE D.-15, RESPONDENT IMPACT ON  
FIVE PRINCIPLE AREAS:

AREA IV. HOUSING SITE LOCATIONS (AS REPORTED)

<u>FIRM CODE</u>	<u>PROJECT NAME</u>	<u>PROJECT TOWN</u>	<u>HOUSING TYPE</u>	<u>MINORITY POP. (TOWN)</u>
101	Ledgecrest Apartments	Vernon	54 Multi-fam.	2.0
102	*Bella Vista Community	New Haven	1,088 Elderly	33.7
	*Silver Pond Apartments	Wallingford	160 Elderly	4.2
	*Bayberry Crest Apartments	Middletown	152 Multi-fam.	9.5
103	*Candlewood	Southington	51 Single-fam. Subdivision	1.4
	*Litchfield Housing for Elderly	Litchfield	32 Elderly	1.5
	*Maple Hill	Southington	49 Single-fam. Subdivision	1.4
	*Fox Run	Southington	26 Single-fam. Subdivision	1.4
	Dartmoor West	Southington	Multi-fam.	1.4
	Wellington Court	Southington	Multi-fam.	1.4
104	*Woodlands	Enfield	Single-fam.	2.7
	*Forest Hill	Manchester	Condominiums	1.3
	*Forest Ridge	Manchester	Condominiums	1.3
105	Colonial Town House Apts.	(Windham) Willimantic	408 Multi-fam.	7.0
106	*700 Summer St. Apartments	Stamford	120 Multi-fam.	17.8
107	*Heritage Village	Southbury	191 Condominiums	2.2
	*Heritage Cir.	Southbury	89 Condominiums	2.2
	*Heritage Sound	Milford	175 Condominiums	2.3

AREA IV. HOUSING SITE LOCATIONS (AS REPORTED)

<u>FIRM CODE</u>	<u>PROJECT NAME</u>	<u>PROJECT TOWN</u>	<u>HOUSING TYPE</u>	<u>MINORITY POP. (TOWN)</u>
108	East Winton-bury Hills	Bloomfield	111 Multi-fam.	13.9
	Stonehill Apts.	Bristol	106 Multi-fam.	2.3
	Asylum Hill (Area)	Hartford	302 Multi-fam	40.4
	South End (Area)	Hartford	228 Multi-fam.	40.4
	Squire Village	Manchester	374 Multi-fam.	1.3
	Willow Arms Apartments	(East Granby) Tariffville	81 Multi-fam.	3.6
109	*Frost Homestead	Waterbury	63 Multi-fam.	15.0
110	*Welles Country Village	Vernon	100 Elderly	2.0
111	Tower One	New Haven	217 Elderly	33.7
112	*Pheasant Run Apartments	(Ledyard) Gales Ferry	48 Multi-fam.	3.4
113	NO ANSWER	NO ANSWER	NO ANSWER	NO ANSWER
114	*River View Apartments	Norwalk	26 Multi-fam	17.7
115	*Tunxis Apts.	(Farmington) Unionville	32 Multi-fam.	0.9
116	Ivy Gardens	(Windham) Willimantic	100 Multi-fam.	7.0
	Meadowbrook Apartments	West Haven	396 Multi-fam.	6.7
117	*Taft Apartments	New Haven	190 Multi-fam.	33.7
118	*Hallmark Hill	Wallingford	Condominiums	4.2
	*Lyon Farms	Greenwich	Condominiums	4.6
	*Evergreen	Hamden	Single Fam.	5.1
	*Millpond	Hamden	Single Fam.	5.1
	*Wintonbury Park II	Bloomfield	84 Elderly	13.9
119	*Shamrock Arms IV Housing	(Stafford) Stafford Springs	3 Duplexes	2.1

AREA IV. HOUSING SITE LOCATIONS (AS REPORTED)

<u>FIRM CODE</u>	<u>PROJECT NAME</u>	<u>PROJECT TOWN</u>	<u>HOUSING TYPE</u>	<u>MINORITY POP. (TOWN)</u>
121	Seaside Village Homes	Bridgeport	257 Multi-fam.	28.8
	Bridgeport Park Apts.	Bridgeport	39 Multi-fam.	28.8
	Bridgeport Garden Apts.	Bridgeport	216 Multi-fam.	28.8
	Bridgeport Wilmot Apts.	Bridgeport	108 Multi-fam.	28.8
	Bridgeport Gateway Apts.	Bridgeport	144 Multi-fam.	28.8
123	NO ANSWER	NO ANSWER	NO ANSWER	NO ANSWER
127	Fountain Terrace Apts.	New Haven	68 Multi-fam.	33.7
132	NO ANSWER	NO ANSWER	NO ANSWER	NO ANSWER
134	Putnam Hill Apartments	Greenwich	195 Multi-fam.	4.6
135	Scott Gardens I	Waterbury	100 Multi-fam.	15.0
136	Scott Gardens II	Waterbury	176 Multi-Fam.	15.0
137	NO ANSWER	NO ANSWER	NO ANSWER	NO ANSWER

\* Since 1974

Table D.-16. Respondent Impact On Five Principle Areas:

Area V. Future Development Plans

<u>FIRM CODE</u>	<u>PROPOSAL</u>
101	*CENTRAL AVENUE, BRIDGEPORT
102	*BELLA VISTA PHASE II, NEW HAVEN *JOSEPHINE TOWERS, WATERBURY *SUMMITWOOD, MERIDEN
103	CANDLEWOOD, SOUTHLINGTON (CONTINUED) MAPLE HILL, SOUTHLINGTON (CONTINUED) FOX RUN, SOUTHLINGTON
110	*WELLES COUNTRY VILLAGE, VERNON (ADDITIONAL UNITS)
111	*TOWER ONE, NEW HAVEN (ADDITIONAL UNITS)
117	*TAFT APARTMENTS, NEW HAVEN
118	HAMDEN (108 LUXURY APARTMENTS)
119	*STAFFORD SPRINGS (18 MULTI-FAMILY UNITS)
	*PUBLIC FUNDING SOURCE (HUD, FMHA, CHFA)

TABLE D.-17. RESPONDENT HOUSING FIRM

APPLICATIONS FOR FEDERAL ASSISTANCE

<u>Firm Code</u>	<u>A-95 Proposal</u>	<u>Date</u>	<u>Federal Agency</u>
102	Bella Vista III, New Haven	7/1974	HUD
	Bella Vista V, New Haven	7/1974	HUD
	Josephine Towers, Waterbury	3/1974	HUD
	Eastern Towers, East Haven	4/1974	HUD
	Bella Vista III, New Haven	9/1974	HUD
103	Candlewood, Southington	9/1975	HUD
108	Village Court, Norwich	1/1976	HUD
110	Welles Country Village, Vernon	8/1976	HUD
111	Tower One, New Haven	12/1977	HUD
112	Pheasant Run Homes, Ledyard	6/1974	HUD
	Pheasant Run Apts., Ledyard	1/1975	FMHA
118	Wintonbury Park, Bloomfield	5/1974	HUD
119	Stafford Rural Rental Housing, Stafford	4/1975	FMHA
	Shamrock Arms IV Housing, Stafford	6/1976	FMHA

SOURCE: CHRO Log of Federal Grant Applications  
Subject to A-95 Review (November 1973-November 1977)



A P P E N D I X E

FARMERS HOME ADMINISTRATION  
LISTING OF PROJECTS IN CONNECTICUT



<u>COUNTY</u>	<u>BORROWER</u>	<u>AMOUNT</u>	<u>UNITS</u>
HARTFORD	Berman, Leveston, Stamm and Stamm	\$ 1,000,000.00	90
	Granby Homes for Senior Citizens	544,000.00	30
	Metacomet Homes, Inc.	70,000.00	-
		250,000.00	12
		<u>320,000.00</u>	<u>16</u>
		640,000.00	28
	Warehouse Point Housing for the Elderly, Inc.	750,000.00	40
Hartford County Total	<u>\$ 2,934,000.00</u>	<u>188</u>	
-----			
LITCHFIELD	Kent Village Housing for the Elderly, Inc.	\$ 535,200.00	24
	Newtown Housing for the Elderly, Inc.	<u>860,000.00</u>	<u>40</u>
	Litchfield County Total	1,395,200.00	64
-----			
MIDDLESEX COUNTY	St. John's Housing	\$ 1,875,000.00	108
-----			
NEW HAVEN	Madison Interfaith Residential Community	\$ 1,500,000.00	72
-----			
NEW LONDON	Julius Balaban	\$ 115,000.00	10
	Alfred Goldstein	132,000.00	12
		168,000.00	14
		96,000.00	6
		272,000.00	16
		<u>544,000.00</u>	<u>32</u>
	1,212,000.00	80	
	Jed Homes, Inc.	95,000.00	8
	Hervey LaLiberte	40,000.00	4
		<u>42,000.00</u>	<u>4</u>
82,000.00		8	

NEW LONDON (cont'd)	<u>BORROWER</u>	<u>AMOUNT</u>	<u>UNITS</u>
	Royce LaLiberty	\$ 67,000.00	6
		70,000.00	6
		<u>137,000.00</u>	<u>12</u>
	William Machnicki	67,000.00	6
	Mystic River Homes, Inc.	947,000.00	48
	Anthony Ozga	100,000.00	10
		60,000.00	6
		<u>160,000.00</u>	<u>16</u>
	Charles Palmer	66,000.00	6
		60,000.00	6
		<u>126,000.00</u>	<u>12</u>
	Robert Stack	19,200.00	2
	Twin Haven, Inc.	900,000.00	40
	Wanagel & Manning	60,000.00	4
	John Wood	44,000.00	4
		<u>                    </u>	<u>                    </u>
New London County Total		\$ 3,964,200.00	250

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TOLLAND COUNTY	Allen Bacchiochi	\$ 74,200.00	6
		180,450.00	12
		<u>254,650.00</u>	<u>18</u>
	William Donlon	366,000.00	24
		78,000.00	8
		16,000.00	2
		258,500.00	12
		<u>718,500.00</u>	<u>46</u>
	Joseph Foucher	4,000.00	1
	Harold Hatch	16,500.00	2
	Werner O. Kunzli	928,100.00	50
		974,170.00	50
		<u>1,902,270.00</u>	<u>100</u>
	Schneider & Welsh	180,000.00	12
	David J. Webster	420,000.00	28
		864,000.00	48
		1,482,000.00	76
		<u>2,766,000.00</u>	<u>152</u>
Tolland County Total		\$ 5,841,920.00	331

	<u>BORROWER</u>	<u>AMOUNT</u>	<u>UNITS</u>
WINDSOR COUNTY	John Bennett	\$ 22,000.00	2
	Dwight Campbell	232,000.00	16
		60,000.00	6
		72,000.00	6
		156,000.00	12
		<u>150,000.00</u>	<u>12</u>
		670,000.00	52
	Nicholas Carchidi	67,000.00	6
	Connecticut Real Estate Investors	42,000.00	4
	Balanced Fund, Inc.	44,000.00	4
		46,000.00	4
		<u>142,000.00</u>	<u>12</u>
		274,000.00	24
	Lorraine Gendreau	48,000.00	4
	Ernest Joly	67,000.00	6
	Robert Joly	67,000.00	6
	Hervey LaLiberte	69,000.00	6
	Roger Pelkey	84,000.00	8
	Putnam Baptist Homes	675,000.00	34
	Riverview Park	750,000.00	50
	John Sasser	14,400.00	2
	Welsh & Schneider	745,000.00	56
	Wen-Mark Realty	145,000.00	12
	Raymond Zimmerman	55,000.00	10
		<u>5,500.00</u>	-
		60,500.00	10
Windsor County Total		\$3,757,900.00	278
-----			
CONNECTICUT TOTAL		\$21,268,220.00	1291



A P P E N D I X F

HARTFORD AREA OFFICE REPORT ON  
FAIR HOUSING IN CONNECTICUT





NOV 22 1977

Edward T. Martin  
Regional Administrator 1S

Lawrence L. Thompson  
Area Director 1.2S

Report on Fair Housing in Connecticut -  
Processing of Third Year CDBG Applications

Attached hereto is a summary report of the Fair Housing actions taken by the Hartford Area Office in processing entitlement (and hold-harmless) CDBG applications for third program year funding which I hope may be of interest and value to you.

Because most local governments did not show any actions taken to affirmatively further fair housing in conjunction with our performance reviews of first year programs, the Area Office in 1976 required in second year approval letters that each one should prepare, adopt, and implement a Fair Housing Plan, with technical assistance provided by the FH&EO and CPD staff.

The assurances regarding Title VIII which each applicant unit of local government signs as part of the CDBG application, is as follows:

"The applicant hereby assures and certifies with respect to the grant that:

(1) It will comply with:

(i) Title VIII of the Civil Rights Act of 1968 (P.L. 90-284) as amended, administering all programs and activities relating to housing and community development in a manner to affirmatively further fair housing; and will take action to affirmatively further fair housing in the sale or rental of housing, the financing of housing, and the provision of brokerage services within the applicant's jurisdiction."  
(underlining added)

We interpret this section of the assurances to mean that Title VIII applies to the entire local housing market.

11/21/77

CORRESPONDENCE CODE	ORIGINATOR	CONCURRENCE	CONCURRENCE	CONCURRENCE	CONCURRENCE	CONCURRENCE
	1.2C					
Name	Kolesar					
Date	<i>[Signature]</i>					

Use previous edition

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OFFICIAL RECORD COPY

HUD-713 (7-75)

☆ U. S. GOVERNMENT PRINTING OFFICE: 1977-235-940

Having placed communities on notice in the approval letters, for the second program year, we decided that we would review performance under the assurance carefully in each applicant's jurisdiction in conjunction with our monitoring during the early part of 1977. There were two key factors used to judge whether the applicant had performed in accordance with the assurance:

1. Were actions undertaken?
2. Was there a Fair Housing Plan or strategy and a commitment to implement the Plan?

If no fair housing actions were undertaken and there was no evidence of any commitment to a plan or strategy we were prepared to recommend disapproval or reduction of the third year grant. (We did do so via memorandum to the Regional Administrator dated June 7 and 10, 1977 for Stratford and August 8, 1977 for Fairfield, Conn.).

In the final analysis, 30 applications for third year funding were approved in HAO in FY 77; 8 were approved conditionally\*/ based on fair housing considerations; in 19 localities fair housing plans or strategies were promulgated (or will be) by the Chief Executive Officer and/or the local governing body. Three localities were not required to adopt a Plan since they previously had taken adequate actions.

Attached are three exhibits. The first shows typical actions which have been accomplished in each locality. The accomplishments headings shown are not common nor applicable to each applicant local government. However, it is possible to summarize these accomplishments in the 30 localities as follows:

Complaint or Grievance Procedure	-	13
Contacts with Realtors, Lenders, etc.	-	15
Public Information Programs, etc.	-	12
Fair Housing Commission (or equivalent)	-	11
Housing Counselling	-	8

Exhibits two and three combined account for the status of each locality as of the date of approval and currently.

In our review of applications for fourth year, we intend to review fair housing efforts based on those plans and strategies and actual accomplishments consistent with the plans and strategies. In brief, we expect that we will measure performance by examining the degree of institutionalization of the fair housing activities, the qualitative or quantitative nature of the activities, and the amount of resources committed by the localities to such activities.

\*/ i.e., grant funds were withheld until actions were taken and/or a recommendation for grant reduction would be made if actions were not taken by a date certain.

Our commitment in this regard has been consistent and realistic; one which we believe is consistent with HUD's mission, to promote fair housing and to use our program activities, in this case the CDBG program, affirmatively to further this objective. I would appreciate your comments.

*Lorraine R. Thompson*

Area Director

Attachment

cc: L. Thompson  
D. Kolesar  
PF  
RF

1.2C:KOLESAR:jcw:11-21-77 Ext. 3421

Conditional Approval

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan at Approval Date</u>	<u>Current Status</u>	<u>Other Comments</u>
Bridgeport	<p>Within 60 days of approval:</p> <ol style="list-style-type: none"> <li>Local governing body adopt in final form its Draft Plan, dated April 1977.</li> <li>The City create a "Permanent Fair Housing Commission" in accordance with provisions of the plan.</li> <li>HUD approve City's formal commitment, containing time tables for the accomplishment of goals, to find an appropriate level of staff support for the administrator of the Fair Housing Commission. During 60-day period CDBG funds may only be used for NDP closeout, program administration and planning and management for 60 days.</li> </ol> <p>Failure to submit within 60 days will result in recommendation for grant reduction.</p>	In draft, not adopted.	<p>City has satisfied condition; Fair Hsg Plan approved by Common Council, Fair Hsg Commsion has been established, \$100,000 budgeted for staff.</p>	<p>Fair Hsg Plan preparation financed with 701 funds. If Fair Hsg Plan is implemented as approved, it will be a model for others to follow.</p>

Conditional Approvals (Cont.)

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan at Approval Date</u>	<u>Current Status</u>	<u>Other Comments</u>
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Bristol

Within 90 days from start of 3d Program Year submit a Fair Housing Plan containing:

1. The City's policy regarding Fair Hsg under Title VIII.
2. A mechanism and schedule of activities to be undertaken by the City to implement the policy.

Failure to submit a Plan shall be cause for HUD to exercise remedies under 570.913 with respect to 3d year funds or to make reduction in 4th yr under 570.911.

None in place

Draft Plan reviewed by HAO is generally acceptable to HUD.

Adopted Plan must be submitted by November 16.

Conditional Approvals (Cont.)

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan as of date of Approval</u>	<u>Current Status</u>	<u>Other Comments</u>
Fairfield	<p>Within 60 days, submit evidence that an acceptable Fair Hsg Plan has been adopted by the Town and promulgated for implementation. Evidence that it has commenced efforts to achieve each of the goals set forth in Fair Hsg Plan.</p> <p>Failure to comply within 60 days, will result in recommendation for total grant reduction. No funds free from condition.</p>	<p>Fair Hsg Plan was acceptable but not adopted locally.</p>	<p>Condition has been fully satisfied; Fair Hsg Planning and Policy Commission created and members appointed; Fairfield Board of Realtors has adopted National Realtors' Equal Opportunity guidelines; housing complaint mechanism in place to screen and refer to State Commission on Human Rights &amp; Opportunities.</p>	None

Conditional Approvals (Cont)

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan at Approval Date</u>	<u>Current Status</u>	<u>Other Comments</u>
Meriden	<p>Within 45 days:</p> <p>A. City submit a revised and concise Fair Hsg Plan which specifies:</p> <ol style="list-style-type: none"> <li>1. the affirmative actions to be taken by City.</li> <li>2. a timetable for accomplishment of actions.</li> <li>3. the role of Fair Hsg Committee in implementing Fair Hsg Plan.</li> <li>4. which local body or person responsible for carrying out each action in Fair Hsg Plan.</li> </ol> <p>B. The City submit evidence which indicates:</p> <ol style="list-style-type: none"> <li>1. That it has established and publicized a Fair Hsg Grievance Procedure.</li> <li>2. That it has publicized a Fair Hsg Informational Statement.</li> </ol> <p>Failure to submit within 45 days will result in recommendation of full reduction of 3d year grant. Funds released only for General Program Administration.</p>	Plan not adopted locally nor acceptable to HUD.	City has complied fully with condition.	Planning & Zoning Dept. reviewing zoning ordinances for discriminatory efforts. Corporation Counsel preparing Fair Hsg Plan.

Conditional Approval (Cont.)

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan at Approval Date</u>	<u>Current Status</u>	<u>Other Comments</u>
Middletown	Within 30 days, submit a revised 1st of Fair Hsg actions specifying manner in which Town expects to implement following objectives: 1. Contract with Fair Hsg groups which are to assist minorities. 2. development of local actions to assist minorities in search of housing 3. commencement of survey of housing conditions 4. commencement of Fair Hsg advertising campaign. Must include timetables for each of above; indicate that implementation of each will commence within 60 days. Failure to comply within 60 days will result in recommendation for virtually all 3d year funds.	None prepared as required by 2d year approval letter.	Condition fully satisfied; Mayor has promulgated Fair Housing actions plan.	Future actions scheduled: 1. Signing of Voluntary Lenders Agreement by local banks. 2. Signing of Affirmative Marketing Agreement by local Board of Realtors.



Conditional Approval (Cont.)

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan at Approval Date</u>	<u>Current Status</u>	<u>Other Comments</u>
New Britain	Within 90 days, submit a locally adopted Fair Hsg Plan containing the following: 1. Statement of City's goals and objectives 2. Time schedule for undertaking and completing specific actions to accomplish goals and objectives 3. Description of administrative organization responsible for carrying out specific activities. Failure to comply within 90 days will result in recommendation for grant reduction.	None in place; no plans for future action.	Mayor promulgated "Affirmative Fair Hsg Plan" by Executive Order. Plan submitted to HUD. HUD review not complete. Condition not cleared.	90 day period for clearance expires Nov. 26th.
Stratford	Within 45 days: A. submit a locally adopted addendum to the Fair Hsg Plan submitted to HUD by the Town on May 19, 1977, which: 1. Specifies objectives of Fair Housing Plan 2. Sets out timetables for accomplishment of each objective 3. Specifies the responsibility of Liaison officer, as well as those of Committee for Affirmative Action and Fair Hsg.	Plan not acceptable to HUD.	Condition has been satisfied.	Town is developing a comprehensive complaint and assistance procedure and voluntary affirmative marketing agreements with realtors and lending institutions.
	B. Submit evidence that the following actions have been accomplished: 1. Distribution of Fair Hsg Complaint procedure. 2. Failure to comply will result in recommendation for grant reduction.			

Conditional Approval (Cont.)

<u>Locality</u>	<u>HUD Condition</u>	<u>Status of Fair Hsg Plan at Approval Date</u>	<u>Current Status</u>	<u>Other Comments</u>
West Haven	Within 60 days: A. Submit a locally adopted revised Fair Hsg Plan which: 1. Specifies timetables for accomplishment of each goal therein. 2. Identifies the person(s) who will assist the Fair Hsg Committee in maintenance of records. B. Submit evidence that the following have been accomplished: 1. Preparation and dissemination of a Fair Hsg Grievance Procedure 2. Dissemination to the public of the Fair Hsg Plan.  Failure to comply will result in recommendation of 3d yr grant reduction.	Not accepted by HUD and not adopted locally.	City has responded to condition; review not completed by HUD.	Apparently we will clear the condition.

Applications Approved Without Condition

<u>Locality</u>	<u>Significant Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
<u>Ansonia</u>	<ol style="list-style-type: none"> <li>1. Distribution of FHP and posters to Realtors, bankers, etc.</li> <li>2. Publication of Fair Hsg Notice in local newspaper</li> <li>3. Established Fair Hsg Complaint Procedure.</li> </ol>	FHP signed and promulgated by Mayor	<ol style="list-style-type: none"> <li>1. Work to have Affirmative Marketing Plan adopted by Board of Realtors.</li> <li>2. Work to have Voluntary Lenders Agreement adopted by local banks.</li> </ol>	Ansonia submitted Fair Hsg Plan at time of 2d year application although not required by HUD. Fair Hsg Plan composed of 3 components: <ol style="list-style-type: none"> <li>1. Fair Hsg Policy</li> <li>2. Fair Hsg Program</li> <li>3. Annual Schedule of Activities</li> </ol>
<u>Bloomfield</u>	Fair Hsg Plan not required in 2d yr approval; however monitoring revealed no actions; consequently in March 1977 the Town submitted and HUD approved a plan to implement Title VIII assurances	Chief Executive signed and promulgated Fair Hsg Plan	<ol style="list-style-type: none"> <li>1. Test and monitor real estate industry to insure compliance with Title VIII.</li> <li>2. Develop Fair Hsg ordinance.</li> <li>3. Develop affirmative marketing plan with Realtors.</li> <li>4. Public information program to explain Title VIII.</li> </ol>	

Applications Approved Without Condition

<u>Locality</u>	<u>Significant Fair Hsg Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
<u>Danbury</u>	<ol style="list-style-type: none"> <li>1. Commission on Equal Rights and Opportunities reviewed fair housing efforts of Realtors.</li> <li>2. Board of Realtors has established an Equal Opportunity Committee to deal with members not in compliance.</li> <li>3. CDBG funds budgeted for full-time Compliance Officer for EO&amp;FH.</li> </ol>	see Remarks	Fair Hsg Plan required as part of 3d-yr approval by Nov. 4, 1977.	Actions taken in 1st year were adequate; Fair Hsg Plan not required until Nov. 4, 1977.
<u>Derby</u>	<ol style="list-style-type: none"> <li>1. Distributed and posted City's Fair Hsg Policy.</li> <li>2. Complaint Procedure established.</li> <li>3. Publication of Fair Hsg notice in local news-paper.</li> </ol>	<p>Promulgated by Mayor; to be adopted by Board of Alderman.</p> <ol style="list-style-type: none"> <li>1. Affirmative Marketing Plan to be adopted by Board of Realtors.</li> <li>2. Voluntary Lenders Agreement to be adopted by lending institution.</li> </ol>		

Applications Approved Without Condition

<u>Locality</u>	<u>Significant Fair Hsg Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
<u>East Haddam</u>	<ol style="list-style-type: none"> <li>1. Housing Conditions Survey adopted - Statement posted; distributed to builders, developers, realtors and financial institutions; furnished to Hartford and local newspapers.</li> </ol>	Board of Selectmen to officially adopt Fair Hsg Plan.	Draft FHP shows: <ol style="list-style-type: none"> <li>1. Fair Hsg Conference with the public.</li> <li>2. Publish Complaint Procedure.</li> <li>3. Continued contact with banks and Realtors.</li> <li>4. Monitor local housing practices and activities.</li> </ol>	3d yr approved based on draft Fair Hsg Plan acceptable to HUD.
<u>East Haven</u>	Town failed to submit 2d-yr application and was not funded. 3d-year application was approved based on draft Fair Hsg Plan. Town has failed to submit satisfactory Fair Hsg Plan; a discretionary grant is being submitted with <u>condition</u> that Fair Hsg Plan be approved within	Approved by Town Manager and Town Council	<ol style="list-style-type: none"> <li>1. Create a Human Relations Commission to monitor Fair Hsg compliance.</li> <li>2. Develop public information program to promote fair housing.</li> </ol>	
<u>Enfield</u>	<ol style="list-style-type: none"> <li>1. Meetings have been held with lenders and Realtors to insure compliance with Title VIII.</li> <li>2. Fair Hsg Plan disseminated to all Town agencies, Realtors, lending institutions, developers, apartment owners and operators.</li> <li>3. Enfield zoning ordinance under review for discriminatory effects.</li> </ol>			

Applications Approved Without Condition

<u>Locality</u>	<u>Significant Fair Hsg Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
Farmington	<ol style="list-style-type: none"> <li>1. Town initiated and continued series of meetings with local banks, Realtors, insurance industry and others.</li> <li>2. Meetings with financial institutions to explore procedures to affirmatively finance housing and ways for Town to participate in financing.</li> <li>3. Town assists minority group organizations by providing housing information to make referrals to Town's Section 8 program.</li> <li>4. Town's Fair Hsg Actions through Conn. Hsg. Investment Fund and Savings Bank Corporation of America led to successful Section 8 new construction approval.</li> </ol>	No Fair Hsg Plan required since adequate affirmative fair hsg actions were demonstrated.	No Fair Hsg Plan required since adequate affirmative fair housing actions were demonstrated.	Many Town agencies and departments, including Town Manager are active in Title VIII effort.

Applications Approved Without Condition

<u>Locality</u>	<u>Significant Fair Hsg Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
Glastonbury	<ol style="list-style-type: none"> <li>1. Fair Hsg Plan in place.</li> <li>2. Fair Hsg workshop with realtors, bankers and developers.</li> <li>3. Hsg discrimination assistance mechanism in place.</li> </ol>	Promulgated by Town Manager and approved by Town Council.	<ol style="list-style-type: none"> <li>1. Fair Hsg Workshops to be continued.</li> <li>2. Review of local lending practices for discriminatory patterns.</li> <li>3. Technical assistance to housing owners and managers to further fair housing.</li> </ol>	
Hartford	<ol style="list-style-type: none"> <li>1. City Council adopted an Anti-Redlining Statute.</li> <li>2. City developing a housing testing and monitoring program.</li> <li>3. City Manager has indicated actions City will take to further fair housing.</li> </ol>	Promulgated by City Manager.	<p>Work with Greater Htfd Board of Realtors to schedule training seminars for Realtors.</p> <ol style="list-style-type: none"> <li>1. Greater Htfd Board of Realtors signed Affirmative Marketing Agreement in Aug. 1977.</li> <li>2. As a result of recent monitoring, we have found that the City has not undertaken all the Title VIII actions which this office had approved in March 1977. Due to changes in key staff at a critical time in CDBG prgm, local efforts have been focused on progress of funded activities and management, not on Title VIII follow-up required by HAO.</li> </ol>	

Applications Approved Without Condition

<u>Locality</u>	<u>Significant Fair Hsg Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
Manchester	<ol style="list-style-type: none"> <li>1. Meetings with Board of Realtors to discuss fair housing actions.</li> <li>2. Board of Realtors met with Area Office FH&amp;EO office re: fair housing.</li> <li>3. Meetings with lending institutions to determine evidence of red-lining.</li> <li>4. Human Relations Commission monitors housing complaints.</li> </ol>	No plan required because adequate actions taken.	Overall housing strategy to be developed by Community Development Action Committee by request of Town's Board of Directors.	Imagineers, Inc. is consultant to Community Development Action Committee.
New Haven	<ol style="list-style-type: none"> <li>1. Established Commission on Equal Opportunity.</li> <li>2. Established Fair Rent Commission.</li> <li>3. CDBG funds provided to non-profit agency to assist minorities in purchases of housing.</li> <li>4. Developed Fair Housing Plan.</li> </ol>	Fair Hsg Plan promulgated by Mayor.	<ol style="list-style-type: none"> <li>1. Hiring Fair Housing Officer.</li> <li>2. Develop Voluntary Lenders Agreement with banks.</li> <li>3. Develop Affirmative Marketing Agreement with Realtors.</li> <li>4. Develop fair housing educational program for the public.</li> <li>5. Undertake special studies of housing practices.</li> </ol>	



Applications Approved Without Condition

<u>Locality</u>	<u>Significant Fair Hsg Accomplishments</u>	<u>Type of Local Commitment</u>	<u>Other Major Actions to be taken under FHP</u>	<u>Remarks</u>
Milford	<ol style="list-style-type: none"> <li>1. Established Fair Hsg Board</li> <li>2. Met with local Realtors to inform them of fair housing requirements.</li> <li>3. Established housing counseling program which included fair housing.</li> <li>4. Town disseminates fair housing information through Regional Rehab Institute magazine.</li> </ol>	<p>Fair Housing Plan required in 3d year CDBG approval letter.</p>	<ol style="list-style-type: none"> <li>1. Under proposed Fair Hsg Plan: Develop public information program for fair housing.</li> <li>2. Work with banks and Realtors to develop Affirmative Marketing agreements.</li> <li>3. Identify impediments to fair housing and mitigate impediments.</li> </ol>	<p>Town is working with Regional Planning Agency to develop a Regional HOP and Fair Hsg Plan.</p>
New London	<ol style="list-style-type: none"> <li>1. Appointed Fair Hsg Officer to work with real estate brokers and lending institutions.</li> <li>2. Housing discrimination complaint procedures in place.</li> <li>3. City has solicited and received certification from brokers and agents of compliance with Federal and State fair housing laws.</li> <li>4. Fair Hsg Plan approved.</li> </ol>	<p>Fair Hsg Plan adopted by local governing body.</p>	<ol style="list-style-type: none"> <li>1. Develop a public information program for fair housing.</li> <li>2. Develop Voluntary agreements with Realtors and lenders.</li> </ol>	

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<u>Norwalk</u>	<ol style="list-style-type: none"> <li>1. Developed Fair Hsg Plan.</li> <li>2. Established Human Relations Commission.</li> <li>3. Conducted Fair Hsg Conferences with minority-oriented housing groups.</li> <li>4. Advertised Fair Hsg information in media.</li> <li>5. Conducted meetings with Realtors to inform them of fair housing requirements.</li> </ol>	<p>Fair Hsg Plan adopted by local governing body.</p>	<ol style="list-style-type: none"> <li>1. Continue previous activities.</li> <li>2. Continue development of Fair Hsg Ordinance.</li> </ol>	
<u>Norwich</u>	<ol style="list-style-type: none"> <li>1. Fair Hsg Plan adopted.</li> <li>2. Fair Housing Officer appointed.</li> <li>3. Door-to-door survey and interview in lower-income areas to:             <ol style="list-style-type: none"> <li>a. Obtain housing condition</li> <li>b. Inform tenant or owner of Fair Hsg Plan and complaint procedure</li> <li>c. Seek information on acts of discrimination.</li> </ol> </li> <li>4. Contact with brokers, Realtors and lenders concerning compliance with fair housing laws.</li> </ol>	<p>Fair Hsg Plan adopted by local governing body.</p>	<ol style="list-style-type: none"> <li>1. Continue housing survey and fair housing information effort.</li> <li>2. Maintain contacts with brokers, Realtors, and lenders.</li> <li>3. Develop fair housing outreach program.</li> </ol>	

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<u>Portland</u>	<ol style="list-style-type: none"> <li>1. Approved Fair Hsg Plan</li> <li>2. Passed Fair Hsg resolution.</li> <li>3. Appointed Fair Hsg Officer</li> <li>4. Create Human Affairs Commission to monitor and handle complaints.</li> </ol>	Fair Hsg Plan adopted by local governing body.	<ol style="list-style-type: none"> <li>1. Meet with broker, Realtors, and lenders to inform of fair housing policy.</li> <li>2. Develop Fair Hsg educational program for community groups and the public.</li> </ol>	
<u>Vernon</u>	<ol style="list-style-type: none"> <li>1. Fair Hsg Plan approved.</li> <li>2. Meeting with Urban League, Conn. Hsg. Finance Agency, Conn. Hsg. Investment Fund to inform of Fair Hsg Plan and develop housing opportunities.</li> <li>3. Contacts with brokers and Realtors to inform of Fair Hsg Plan.</li> <li>4. Develop Fair Housing brochure.</li> </ol>	Fair Hsg Plan adopted by local governing body.	<ol style="list-style-type: none"> <li>1. Examine local Zoning ordinance and study land use alternatives to increase opportunity to develop low cost housing.</li> <li>2. Complete thorough housing study of condition, costs, income levels and needs.</li> </ol>	
<u>Stamford</u>	<ol style="list-style-type: none"> <li>1. Approved Fair Hsg Plan.</li> <li>2. Completed housing study to determine possible patterns of discrimination.</li> <li>3. Undertaken housing counseling program.</li> <li>4. Responsible for instituting pool of local banks to make loans for rehab in declining areas.</li> <li>5. Fair housing information program through the media.</li> </ol>	Fair Hsg Plan adopted by local governing body.	<ol style="list-style-type: none"> <li>1. Disseminate posters and related Fair Hsg information throughout the City.</li> <li>2. Work with community groups, lenders, Realtors and landlords to inform of Fair Hsg policy and compliance with Title VIII.</li> <li>3. Discrimination survey.</li> <li>4. Develop and distribute English and Spanish brochures on Fair Housing.</li> <li>5. Develop Fair Hsg advisory committee.</li> </ol>	

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Waterbury	<ol style="list-style-type: none"> <li>1. Fair Hsg Plan approved.</li> <li>2. Completed review of Zoning Regulations.</li> <li>3. Completed Fair Housing Ordinance.</li> </ol>		<ol style="list-style-type: none"> <li>1. Require use of HUD affirmative marketing and advertising procedures by private developers and real estate agents as condition for obtaining local licenses, building permits, or related approvals.</li> <li>2. Housing counselling, referrals and escort service for minorities.</li> <li>3. Local loan and financial counselling for minorities.</li> <li>4. Monitoring of local lending institutions for discriminatory practices.</li> <li>5. Develop official fair housing map for housing development.</li> <li>6. Six-week fair housing advertising campaign.</li> </ol>	
West Hartford	<ol style="list-style-type: none"> <li>1. Review of Zoning and building codes to determine discriminatory or exclusionary effects.</li> <li>2. Established discrimination Complaint procedure.</li> <li>3. Developed plan for Hsg Services Dept. and an Advocacy office.</li> <li>4. Contact developers to evaluate interest in providing lower-income housing to encourage and expand developer interest.</li> <li>5. Fair Hsg Strategy developed.</li> </ol>	Fair Hsg Strategy promulgated by Town Manager.	<ol style="list-style-type: none"> <li>1. Continue accomplishments.</li> <li>2. Develop Hsg Policy Coordination Committee.</li> <li>3. Implement Hsg Service Dept and Advocacy office.</li> </ol>	

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Willimantic	<ol style="list-style-type: none"> <li>1. Fair Hsg Plan adopted.</li> <li>2. Hsg Strategy adopted.</li> <li>3. Fair Hsg officer responds to all housing complaints.</li> <li>4. Training program for housing clinic volunteers: lectures on landlord tenant law, discrimination in housing, locating housing, home ownership programs.</li> </ol>	Fair Hsg Plan adopted by local governing body.	<ol style="list-style-type: none"> <li>1. Continue previous accomplishments.</li> <li>2. Undertake land use study.</li> </ol>	