

First-Time Homebuying

**Contact Karin Nigoli:
(860) 296-4242 ext. 101**

For households interested in purchasing their first home, generally through special assistance programs.

Group education sessions conducted on behalf of sponsors of mortgage programs.

Counseling/education address the financial aspects of home purchase, steps in homebuying process, pros and cons of homeownership, buyer resources and more.

Post-occupancy counseling is also available.



Housing Education Resource Center

901 Wethersfield Ave.

Hartford, CT 06114

Phone: (860) 296-4242

Fax: (860) 296-1317

Web: www.herc-inc.org

HERC's Mission is to promote equal and expanded housing opportunities through the provision of direct counseling, information, education and assistance services.

Established in 1980, HERC provides a wide range of housing counseling and assistance services.

HERC is a HUD approved counseling agency and has adopted the National Industry Standards for Homeownership Education and the National Industry Code of Ethics and Conduct.

Programs & Services



**Housing
Education
Resource
Center**

***"If your question is
housing, the answer is
HERC"***

www.herc-inc.org

Tenant/Landlord & Housing Counseling

**Counseling line 9 A.M. to 5 P.M.
Tuesdays and Fridays:
(860) 296-4372**

Available to tenants and landlords and others with housing questions or problems.

Counselors can be contacted by phone and by email via HERC's website. In-person counseling is available by appointment only.

Topics addressed include:

- Housing Discrimination and Fair Housing
- Landlord and Tenant Rights and Responsibilities
- Eviction
- Rental Assistance Programs – information and resources
- Leases and Rental Agreements
- Rent Increases
- Security Deposits
- Heat/Utilities/Repairs Problems
- Housing Code Compliance
- Energy/Rehab Assistance Program Information
- Home Buying (general information)
- Foreclosure (general information)

Counseling is available in Spanish.

Group workshops for clients and/or staff can be arranged.



Foreclosure Prevention

* Conducted in conjunction with the Connecticut Housing Finance Authority, the U.S. Department of HUD and the National Foreclosure Mitigation Counseling Program.

* First step is to call HERC at (860) 296-4242, ext. 107

* HERC will explain the counseling process and obtain basic client/family information.

* A packet of materials will be sent that includes instructions on completing certain forms and provides a list of additional information needed.

* When the completed package is returned to HERC the client will be scheduled for a Foreclosure Prevention Clinic. Clinics are usually held once each month at the HERC office.

* A delinquency assessment and budget review will be conducted at the clinic and an individual counseling appointment scheduled.



* Counseling will continue until a resolution is obtained.

Money Follows the Person

HERC serves as the Housing Coordinator for this program which provides a broad range of services to help Medicaid-eligible nursing home residents transition back to community based housing.

North Central Mobility Program

Contact Suhail Rosa:

(860) 296-4242 ext. 102

Available only to those with Section 8, RAP and T-RAP rent subsidies through the State DSS Administrator – John D'Amelia & Associates and who are interested in relocating from high- to low-poverty areas.

Provides counseling, assistance & support services to enable subsidy participants to explore their housing options.

Clients must participate in Tenant Education to obtain full range of services available.



Services include budget and credit education, housing search assistance, resource referrals and others aimed at facilitating relocation.