



DIRECT SERVICES PROGRAM

During the 2005-2006 Program Year, Direct Services Program counselors responded to **997** requests for assistance from **888** individuals seeking counseling, education and information to help resolve their housing problems and to provide answers to their housing questions. These clients represented **2,128** household members who benefited from the services received from HERC. The majority of these clients received direct one-on-one counseling through HERC's Housing Counseling Phonenumber. Others were served through in-office counseling where additional assistance, including a review of leases, correspondence and other written materials was provided. Each question, problem, or concern addressed by HERC resulted in help for a household with a housing dilemma and/or a need for information and education related to their specific needs.

The "top three" topics of concern to clients during 2005-2006 were:

**** Tenant/Landlord Rights and Responsibilities**

HERC responded to **301** requests—**242** from tenants and **59** from landlords—for counseling on a variety of issues that required educating the client about tenant/landlord statutes.

**** Evictions**

HERC responded to **196** requests—**154** from tenants and **42** from landlords— for information and guidance regarding evictions including legal grounds, the process, procedures and time frame.

**** Security Deposit Questions/Problems**

HERC responded to **73** requests related to this issue including limits on amounts, interest charges and payments, procedures regarding the return of deposits and obtaining assistance for paying deposits.

Although the Direct Services Program has no income eligibility criteria, most of the clients (**82%**) who received services reported incomes below the area median. The majority (**76%**) of the Direct Services clients were women and **34%** of the female clients reported being the head their household.

As in past years, a high percentage (**79%**) of those who received direct counseling services were referred to HERC from other agencies, municipal departments, hospitals, shelters, private businesses, state departments and others. The **700** clients who provided information on the source of referral named **99** different entities.

HERC's primary service area is the Capitol Region and during 2005-2006, **606** of the 888 clients served lived within the region. Because its services are not available elsewhere, residents from many other areas also seek assistance from the organization.



DIRECT SERVICES PROGRAM

During 2005-2006, counselors assisted clients from **110** different communities.

The 110 communities included:

- ** 26 within the Capitol Region
- ** 74 outside of the Capitol Region within Connecticut
- ** 10 outside of Connecticut

A total of **282** clients, with **683** household members resided in the **84** cities and towns outside of the Capitol Region including:

- ** New Britain
 - 33 clients with 86 household members
- ** Bristol
 - 26 clients with 69 household members
- ** New Haven
 - 15 clients with 35 household members
- ** Waterbury
 - 14 clients with 48 household members
- ** Bridgeport
 - 11 clients with 34 household members

And.... Ansonia, Ashford, Barkhamsted, Berlin, Brooklyn, Canaan, Chester, Colchester, Columbia, Coventry, Cromwell, Danbury, Deep River, Derby, East Haddam, East Hampton, East Haven, Essex, Fairfield, Greenwich, Griswold, Groton, Hamden, Kensington, Lebanon, Ledyard, Lisbon, Litchfield, Madison, Mansfield, Meriden, Middlebury, Middletown, Milford, North Grosvenordale, Naugatuck, New Canaan, New London, New Milford, Newtown, North Stonington, Norwalk, Norwich, Oakdale, Oakville, Oxford, Plainville, Plymouth, Preston, Putnam, Ridgefield, Salisbury, Shelton, Southbury, Southington, Stafford, Stamford, Stonington, Thomaston, Torrington, Trumbull, Wallingford, Waterford, West Haven, Westport, Willington, Winchester, Windham and Woodbridge.

Out of state callers were from Massachusetts, New York, New Jersey, Florida and Texas.



HERC DIRECT SERVICES PROGRAM

July 1, 2005—June 30, 2006

ISSUES OF CONCERN

**# OF REQUESTS
FOR ASSISTANCE**

1) Discrimination Complaint	4
2) Elderly Housing Information/Services	5
3) T. - Eviction Counseling for Tenants	154
L. - Eviction Counseling For Landlords	42
4) Emergency Shelter Information/Listings	7
5) Request for Market Rental Unit Information/Listings	33
6) Rental Assistance program information/resources	56
7) Request for Listing for Public/Subsidized Housing	30
8) Lease Contract/Rental Agreement Questions	50
9) Landlord Requesting Rights & Responsibilities Counseling	59
10) Tenant Requesting Rights & Responsibilities Counseling	242
11) Rent Increase Questions/Problems	45
12) Security Deposit Questions/Problems	73
13) Heat/Utilities/Repairs Problems; Hsg. Code Violations	70
14) Request for Landlord/Tenant Mediation	2
15) Fair Housing Laws Information	31
16) Homeownership Counseling/Resources	24
17) Foreclosure Counseling	36
18) Energy/Rehab Assistance Program Information	2
19) Multiple Issues	15
20) Other/Miscellaneous	17

TOTAL: 997

DIRECT SERVICES PROGRAM

<u>CITY</u>	<u># OF PEOPLE REQUESTING ASSISTANCE</u>	<u>FEMALE</u>	<u>MALE</u>	<u>FEMALE HEAD OF HOUSEHOLD</u>	<u># OF PEOPLE IN HOUSEHOLD</u>
<u>URBAN</u>					
EAST HARTFORD	74	62	12	30	198
HARTFORD	220	165	55	77	565
MANCHESTER	100	76	24	21	212
SUBTOTAL	394	303	91	128	975
<u>SUBURBAN</u>					
AVON	3	2	1	0	4
BLOOMFIELD	10	6	4	2	20
EAST WINDSOR	4	4	0	1	8
ENFIELD	41	22	19	4	104
FARMINGTON	4	3	1	0	8
GLASTONBURY	9	6	3	3	17
NEWINGTON	13	11	2	5	38
ROCKY HILL	17	10	7	1	24
SOUTH WINDSOR	4	4	0	1	9
VERNON	25	18	7	6	53
WEST HARTFORD	33	24	9	8	76
WETHERSFIELD	14	12	2	3	30
WINDSOR	13	13	0	5	30
WINDSOR LOCKS	1	1	0	0	3
SUBTOTAL	191	136	55	39	424
<u>RURAL</u>					
ANDOVER	0	0	0	0	0
BOLTON	1	0	1	0	4
CANTON	4	3	1	1	7
EAST GRANBY	0	0	0	0	0
ELLINGTON	2	1	1	0	5
GRANBY	5	4	1	0	12
HEBRON	1	1	0	1	2
MARLBOROUGH	1	1	0	0	2
SIMSBURY	1	1	0	0	2
SOMERS	0	0	0	0	0
SUFFIELD	2	2	0	0	3
TOLLAND	4	3	1	0	9
SUBTOTAL	21	16	5	2	46
CAPITOL REGION	606	455	151	169	1445
OUT OF REGION	282	222	60	58	683
TOTAL	888	677	211	227	2128
PERCENT OF TOTAL		76%	24%	26%	

DIRECT SERVICES PROGRAM

CITY	# OF PEOPLE REQUESTING ASSISTANCE	# OF CALLS	Below Median Income		Race			
			YES	NO	BLACK	WHITE	OTHER	HISPANIC
URBAN								
EAST HARTFORD	74	87	68	6	39	35	0	11
HARTFORD	220	247	207	13	122	93	5	72
MANCHESTER	100	108	82	18	16	81	3	12
SUBTOTAL	394	442	357	37	177	209	8	95
SUBURBAN								
AVON	3	8	1	2	0	3	0	0
BLOOMFIELD	10	13	8	2	3	6	1	0
EAST WINDSOR	4	6	3	1	0	4	0	0
ENFIELD	41	49	32	9	3	38	0	1
FARMINGTON	4	4	2	2	0	4	0	0
GLASTONBURY	9	10	7	2	1	8	0	1
NEWINGTON	13	14	11	2	2	11	0	1
ROCKY HILL	17	18	10	7	2	15	0	1
SOUTH WINDSOR	4	4	4	0	0	4	0	0
VERNON	25	29	22	3	5	20	0	2
WEST HARTFORD	33	41	24	9	6	26	1	4
WETHERSFIELD	14	16	11	3	1	13	0	2
WINDSOR	13	13	7	6	6	7	0	0
WINDSOR LOCKS	1	2	0	1	0	1	0	0
SUBTOTAL	191	227	142	49	29	160	2	12
RURAL								
ANDOVER	0	0	0	0	0	0	0	0
BOLTON	1	1	0	1	0	1	0	0
CANTON	4	4	3	1	0	4	0	0
EAST GRANBY	0	0	0	0	0	0	0	0
ELLINGTON	2	2	1	1	0	2	0	0
GRANBY	5	6	1	4	0	5	0	0
HEBRON	1	7	1	0	0	1	0	0
MARLBOROUGH	1	1	0	1	0	1	0	0
SIMSBURY	1	1	0	1	0	1	0	0
SOMERS	0	0	0	0	0	0	0	0
SUFFIELD	2	4	1	1	0	2	0	0
TOLLAND	4	4	1	3	0	3	1	0
SUBTOTAL	21	30	8	13	0	20	1	0
CAPITOL REGION	606	699	507	99	206	389	11	107
OUT OF REGION	282	298	218	64	49	228	5	27
TOTAL	888	997	725	163	255	617	16	134
PERCENT OF TOTAL			82%	18%	29%	69%	2%	15%



DIRECT SERVICES PROGRAM

DEMOGRAPHIC INFORMATION

	All	Low	Very Low	Extremely Low	Above Median
American Indian/Alaskan Native	1		1		
Asian	4				4
Black or African American	255	42	59	138	16
White	617	126	119	232	140
Black/African American & White	4	1	2	1	
Other Multiple Race	7	2		2	3
TOTAL:	888	171	181	373	163

	All	Male	Female	Female Head of Household	Hispanic
American Indian/Alaskan Native	1	1	0	0	0
Asian	4	1	3	0	0
Black or African American	255	36	219	112	17
White	617	170	447	113	116
Black/African American & White	4	1	3	1	1
Other Multiple Race	7	2	5	1	0
TOTAL:	888	211	677	227	134



DIRECT SERVICES PROGRAM

NUMBER OF CASES REFERRED: 700

THE FOLLOWING REFERRED CLIENTS TO HERC DURING 2005 — 2006:

STATE AND FEDERAL GOVERNMENT AGENCIES/DEPARTMENTS:

- Attorney General's Office
- Commission on Human Rights and Opportunities
- Connecticut Works/Bridgeport
- Department of Children and Families
- Department of Consumer Protection
- Department of Economic and Community Development
- Department of Public Utility Control
- **Department of Social Services (Hartford, Manchester, New Britain)
- Judicial Department
 - ◆ Probate Court
 - ◆ Superior Court Housing Session (Hartford, New Britain, Norwalk)
- State Representative Evelyn Mantilla
- U.S. Department of Housing and Urban Development

DEPARTMENTS/AGENCIES FROM THE FOLLOWING MUNICIPALITIES:

- | | |
|------------------|------------------|
| Avon | ** Manchester |
| Branford | New Britain |
| Bristol | Newington |
| Colchester | Rocky Hill |
| Derby | Simsbury |
| ** East Hartford | South Windsor |
| ** East Windsor | Stafford |
| ** Enfield | ** Vernon |
| Farmington | ** West Hartford |
| ** Glastonbury | ** Wethersfield |
| Hamden | Windsor |
| ** Hartford | |

** Denotes referrals received from 3 or more departments/programs.

Town agencies/departments/offices referring clients to HERC include Human/Social Services Departments, Housing Authorities, Housing Code Enforcement, Police Departments, Planning Departments, Senior Centers, Town Managers and elected officials.



DIRECT SERVICES PROGRAM

2005—2006 SOURCES OF REFERRAL

ORGANIZATIONS/AGENCIES/BUSINESSES, OTHERS:

Advocacy Unlimited	Greater Hartford Legal Aid
Antares Investment Partners	Hartford Areas Rally Together (HART)
Birthright	Hartford Hospital
Catholic Charities	Hispanic Health Council
Catholic Family Services	Housing Opportunities Unlimited
Center City Churches	Imagineers
Community Renewal Team	InfoLine—211
- Eviction Prevention Program	John D'Amelia & Associates
- H.O.M.E. Program	La Casa de Puerto Rico
- Housing Department	Lawyer Referral Service
Connecticut Association of Human Services	McCue Mortgage Company
Connecticut Fair Housing Center	My Sister's Place
Connecticut Housing Coalition	New Alliance Bank
Connecticut Housing Finance Authority	North Central Area Agency on Aging
Connecticut Housing Investment Fund	Riverside Health & Rehabilitation Center
Connecticut Legal Rights Project	Salvation Army
Connecticut Legal Services—Bridgeport	Salvation Army Marshall House
Connecticut Legal Services—New London	Statewide Legal Services
Connecticut Women's Education and Legal Fund	United Cerebral Palsy
Fair Housing Association of Connecticut	Urban League of Greater Hartford
Fannie Mae	Village for Families and Children

Additionally, many clients are referred to HERC by friends and family members. Others learn about the services through Public Service Announcements and other outreach activities of the organization.

In some cases, clients receive services from more than one program within HERC. For example, a North Central Mobility Program client may need assistance from the Direct Services Program to obtain the return of a security deposit. Some households who were clients of previous mobility programs have returned to HERC for Home Buying counseling. HERC can provide the help people need for a wide range of housing issues.



DIRECT SERVICES PROGRAM

CHFA Loss Mitigation (Default and Delinquency) Counseling

HERC has been designated by the Connecticut Housing Finance Authority (CHFA) as a statewide counseling center for homeowners with CHFA mortgages who are at imminent risk of foreclosure. HERC serves as an intermediary between homeowners and their lender by providing mortgage default/delinquency counseling and loss mitigation services. The goals of home ownership retention and financial education, while mitigating economic loss to the lender, are attained through the implementation of specific loss mitigation tools and methods.

HERC receives referrals from partner CHFA lenders. A counseling session is then scheduled with the homeowner where the HERC counselor evaluates the homeowner's loan status and financial situation. Mortgage delinquency/loss mitigation counseling entails extensive financial analysis to determine the feasibility of avoiding foreclosure. Financial education and budget counseling are integral components of these services. Following a thorough examination of the homeowner's financial situation, the HERC counselor and homeowner develop a budget that is to be implemented by the household.

The counselor discusses with the homeowner the various options that may be available to bring the mortgage account current. A Plan of Action is then developed and submitted to the lender as a resolution to the default/delinquency. Follow-up services are conducted by HERC to ensure that the homeowner is in compliance with the agreed upon Plan of Action and that the homeowner is meeting financial obligations.

During 2005-2006, HERC worked in conjunction with NewAlliance Bank and McCue Mortgage Company to provide loss mitigation services and mortgage delinquency counseling to targeted CHFA mortgagors of these lenders. There were **12** households who utilized HERC's counseling services. Of these 12 households facing imminent foreclosure, HERC was able to directly assist 60% (7) of the households in resolving their delinquency and retaining their homes. Of the remaining cases: one (1) household brought the mortgage current with financial resources from relatives prior to executing a Plan of Action; two (2) households chose to resolve their delinquency independently through pre-foreclosure sales; and, two (2) withdrew from counseling prior to reaching a resolution.

In 2005, HERC executed its second three-year contract with CHFA for the provision on these services which are available only to those referred to HERC by designated lender partners. HERC staff has received extensive training in loss mitigation strategies and counseling techniques.



NORTH CENTRAL MOBILITY PROGRAM

The North Central Mobility Program is the fourth mobility program HERC has operated since 1992. It is operated in partnership with the State of Connecticut Department of Social Services and its rent subsidy administrator, John D'Amelia and Associates. Through this program, HERC provides comprehensive counseling, assistance and support services to those with Section 8 and Rental Assistance Program (RAP) vouchers that enable participants to explore their housing options throughout the North Central Capitol Region. Clients receive tenant education, budget and credit education and advice, search assistance, referrals to other service providers and a variety of other services aimed at facilitating relocation from high to low-poverty neighborhoods.

It is mandatory that all of those who wish to receive services through the NCMP participate in Tenant Education. This program includes education and training on the following topics:

- ** Credit/Budgeting/Financial Management
- ** Local Communities & their Resources
- ** Communication & Negotiation Skills
- ** Tenant/Landlord Rights & Responsibilities
- ** Maintaining the Unit
- ** Fair Housing Laws & Discrimination
- ** Understanding Leases
- ** How to Conduct a Housing Search
- ** Housekeeping Skills
- ** Community Standards & Expectations

A strong emphasis is placed on providing clients with "credit awareness" counseling. All of the clients served through this program are of extremely low, very low or low income. Most have poor credit histories and do not understand how this impedes their ability to relocate to their housing or community of choice. Counselors work with clients to help them develop financial management skills and to document favorable bill-paying practices.

The NCMP operates on a May 1 through April 30 Program Year. During the Program Year from May, 2005 through April, 2006, **103** households received services through the program. At the end of the program year, April 30, 2006, **39** of these households had completed the program, **16** had dropped out and **48** were continuing to receive services. The 39 households who completed the program leased units in **31** different census tracts within **10** communities.

The majority of those who leased units (**61%**) either rented in low-poverty census tracts (those with poverty rates below 25%), or relocated to census tracts with poverty rates 10 points or more less than those where they had been living.

The remaining moves were to tracts with poverty rates above 25%. In most instances, these rates were less than the tract of origin, but not more than 10 points less. A number of these moves were within the City of Hartford which was the preference of many clients. However, an additional component of the NCMP is to ensure all clients reside in units that meet health and safety standards, regardless of the census tract in which they are located.



NORTH CENTRAL MOBILITY PROGRAM

Client/Lease-Up Information – 39 Households Completed the Program May 1, 2005—April 30, 2006
 164 Households Completed the Program May 1, 2002—April 30, 2006

TOWN	2005—2006		2002—2006	
	# of Lease-Ups	# of Census Tracts	# of Lease-Ups	# of Census Tracts
Bloomfield			2	2
Bristol	1	1	4	3
East Hartford	4	4	19	9
East Windsor			2	1
Enfield			2	2
Farmington			1	1
Hartford	21	13	68	30
Manchester	3	3	18	7
Meriden	1	1	1	1
New Britain	5	5	25	12
New London			1	1
Newington			1	1
Plainville	1	1	1	1
Springfield, MA	1	1	1	1
Vernon	1	1	4	2
West Hartford	1	1	7	5
Wethersfield			5	3
Willimantic			1	1
Out of Area			1	1
TOTALS:	39	31	164	84

	2005-2006	2002-2006		2005-2006	2002-2006
<u>Ethnic/Racial Background</u>			<u>Source of Income</u>		
African American/Black	13 (33%)	71 (43%)	Employment	26 (67%)	89 (54%)
Hispanic/Latino	20 (51%)	70 (43%)	Assistance	12 (31%)	54 (33%)
Caucasian/White	4 (10%)	21 (13%)	Combination	0	10 (6%)
Other	2 (5%)	2 (1%)	Other/Unknown	1 (2%)	11 (7%)
<u>Family Size</u>			<u>Unit Size</u>		
One	5 (13%)	30 (18%)	One Bedroom	5 (13%)	31 (19%)
Two	12 (31%)	40 (24%)	Two Bedrooms	15 (39%)	61 (37%)
Three	9 (23%)	44 (27%)	Three Bedrooms	13 (33%)	49 (30%)
Four	7 (18%)	24 (15%)	Four Bedrooms	6 (15%)	20 (12%)
Five	4 (10%)	11 (7%)	Five Bedrooms	0 (0%)	3 (2%)
Six	1 (3%)	6 (4%)	<u>Sex</u>		
Seven	0	3 (2%)	Female	32 (82%)	140 (85%)
Eight	1 (3%)	4 (2%)	Male	7 (18%)	24 (15%)
Nine	0	1 (1%)			
Ten	0	1 (1%)			



HOME OWNERSHIP COUNSELING

HERC has been a comprehensive homeownership counseling center since 1983 and works with a variety of special mortgage programs such as those available through CHFA, FHA/VA, Fannie Mae and the Rural Housing Development. These programs expand homeownership opportunities for low- and moderate-income households, particularly for those seeking to purchase homes for the first time.

The basic curriculum HERC uses in group and individual homeownership counseling discusses all aspects of the home buying process:

- ◆ “Pros” & “Cons” of Home Ownership
- ◆ Financial Evaluation & Affordability
- ◆ Resources to Assist the Home Buyer
- ◆ Selecting a Home and Location
- ◆ Negotiating the Purchase Price
- ◆ Types of Lenders
- ◆ Available Financing Resources
- ◆ Mortgage Terms
- ◆ Preparing for the Application Process
- ◆ Loan Processing
- ◆ Required Forms & Disclosures
- ◆ Fair Housing Laws & Practices
- ◆ Costs & Fees of Home Buying
- ◆ Responsibilities of Ownership
- ◆ The Closing
- ◆ Post-Purchase Considerations

Individual counseling is provided in two phases. The first focuses on the financial aspects of purchase and includes an in-depth examination of the household's income, debts, savings, credit history and eligibility for specific mortgage programs. The second phase covers the topics listed above that are not related to financial readiness.

HERC staff conducts outreach to area residents and organizations regarding its home ownership services primarily through participation in various housing fairs.

During 2005-2006, HERC developed a homeownership counseling program for prospective participants in the Enfield First-Time Homebuyer Program. The Town collaborated with the Enfield Federal Savings and Loan Association on this project, which is expected to be implemented during 2006-2007. Classes and individual counseling will be provided by HERC to those households the Town deems to be ready to purchase within 6 months.

HERC's history and the evolution of its homeownership services were highlighted in a feature article in the June, 2006 edition of **Greater Hartford First-Time Homebuyer** magazine. The article noted that HERC was the first organization in the Hartford area to develop and conduct large-scale, comprehensive home buying seminars specifically directed to minorities and women, and that HERC was a pioneer in developing a homeownership counseling program that included individual educational sessions for homebuyers. The publishers of the magazine intend to feature HERC in future articles to highlight specific home buying topics and “tips”.



OTHER PROGRAMS/ACTIVITIES

Don't Borrow Trouble

In the fall of 2005, the Connecticut Fair Housing Center launched a new statewide education and outreach campaign to combat predatory lending—a discriminatory practice that affects fair housing choice and that can result in families losing their homes through foreclosure. Through the “Don't Borrow Trouble” program, HERC and other community groups offer consumers education, information and advice regarding lending policies and practices. Those who suspect they may be targets of predatory lending schemes, or are not certain that loan terms being offered are fair or legal, can contact HERC for help with understanding their payment obligations. The Connecticut Fair Housing Center provides legal support and representation to those who have been victimized by predatory lenders.

HERC staff attended the kick-off event for the program which is supported by Freddie Mac, the State Treasurer's Office, the State Banking Department, the State Attorney General and numerous lending and real estate professionals. HERC has actively conducted program outreach by distributing program brochures and posters to numerous municipal agencies throughout the region. HERC staff also participated in program planning and advisory meetings held throughout the year.

While the major concerns of HERC are housing-related financing, “Don't Borrow Trouble” also addresses other types of loans such as those for debt consolidation, the purchase of cars and other “big ticket” items and home improvements.

Technology Plan

In the early fall of 2003, HERC applied, and was accepted, for participation in the Hartford Foundation for Public Giving's Agency Automation Second Opportunity Program. Through this program, participants were provided with specialized training and guidance needed to examine their technological needs. Central to the program was the development of a five-year Technology Plan for the organization. Developed with the assistance of a consultant, HERC staff all participated in identifying the technology needs of the organization and creating a technology vision.

During the 2004-2005 Program Year, as a second phase of the Program, HERC received a grant from the Hartford Foundation for Public Giving that allowed the organization to obtain the hardware, software and technical assistance that were identified in the Technology Plan as critical needs.

2005-2006 was the third year of the Program. During this year additional technology related needs were identified. While not all were addressed, HERC has achieved a program goal of recognizing the importance of technology to the successful operation of the organization and the delivery of services to clients.



OTHER PROGRAMS/ACTIVITIES

Throughout each year, HERC staff are involved in many activities that help keep them knowledgeable of housing trends, laws and issues. Staff members represent HERC and actively participate in various organizations, associations, boards, committees and commissions that address housing. HERC is also a widely-known and well respected resource on housing issues and provides information and training to various groups.

During 2005-2006, staff participated in numerous training sessions:

“Loss Mitigation Training for Practitioners”—sponsored by the Connecticut Housing Finance Authority (CHFA) and the CT Mortgage Bankers Association, Hartford.

“Don’t Borrow Trouble” - introduction and orientation to national anti-predatory lending campaign, sponsored by Freddie Mac, the Connecticut Fair Housing Center (CFHC) and CHFA, Rocky Hill.

“Hartford CDBG Technical Assistance” - training for those submitting CDBG funding proposals to the City of Hartford, sponsored by the City’s Division of Grants Management, Department of Development Services, Hartford.

“Combating Predatory Lending” - 2-day intensive training conducted by NeighborWorks America, sponsored by Freddie Mac, CFHC and the Connecticut Anti-Predatory Lending Task Force, Hartford.

“MoneyWise Regional Financial Literacy Training” - 2-day training on using “MoneyWise” curricula, educational materials and teaching aids, sponsored and conducted by Consumer Action and Capital One, Norwood, MA.

“Technical Assistance Training” - sponsored and conducted by the Citizens’ Housing and Planning Association (CHAPA) for grantees on reporting and program administration changes, Boston, MA.

“Combating Predatory Lending” - 2-day advanced training conducted by NeighborWorks America, Bridgeport.

“Credit Counseling and Loss Mitigation” - 3-day training on counseling techniques and loss mitigation strategies, sponsored by CHAPA, conducted by Neighborworks America, Boston, MA.

Staff regularly receive and share housing information through participation in:

- ** Fair Housing Association of Connecticut
- ** Office of the Chief State’s Attorney’s Statewide Hate Crimes Advisory Committee
- ** Hartford Community Outreach Network
- ** Connecticut Loss Mitigation Task Force
- ** Connecticut Housing Coalition



OTHER PROGRAMS/ACTIVITIES

During 2005-2006, HERC staff made the following presentations:

“Housing Mobility Support Services—Past Present and Future” (with representatives of HOME, Inc., New Haven and FSW, Bridgeport) - CONN-NAHRO Annual Conference, Mohegan Sun.

“Connecticut Landlord/Tenant Laws, State and Federal Fair Housing Laws” - Windsor Housing Authority management and staff, Windsor Housing Authority.

“Ending the Referral Cycle—Who to Call for Help: Where to Turn for Accurate, Current Housing Information, Resources and Referrals” - Connecticut Housing Coalition Annual Conference, Connecticut Convention Center, Hartford. A HERC staff member planned, organized and moderated the workshop and another served as a panelist.

“Tenant/Landlord and Fair Housing Laws; Housing Expenses and Budgeting” - Salvation Army Marshall House residents and social service program participants, Hartford.

“Tenant/Landlord Issues/Fair Housing Laws” - HERC conducted this meeting with tenants and management of a large apartment building in Hartford at the request of State Representative Evelyn Mantilla in response to concerns expressed by tenants regarding building conditions. Individual counseling was then provided to building occupants regarding their particular situations.

“Tenant/Landlord Rights and Responsibilities” - Salvation Army Marshall House staff, Hartford

Other events HERC staff attended, or participated in, included:

- ** Connecticut Housing Coalition (CHC) Annual Conference
- ** Connecticut Housing Coalition Rental Assistance Program round-table discussion
- ** Connecticut Housing Coalition Spring Meeting and Legislative Briefing
- ** Connecticut Light and Power Annual Social Agency Forum on Energy
- ** Connecticut Transit Annual Health Fair
- ** “Don’t Borrow Trouble” Public Announcement Reception and Press Conference
- ** Dutch Point Groundbreaking Ceremony
- ** Fair Housing Association of Connecticut Annual Fair Housing Conference
- ** Hartford Foundation for Public Giving welcoming reception for its new President
- ** Hispanic Health Council Annual Fair
- ** Leadership Greater Hartford Polaris Awards
- ** Leadership Greater Hartford Leadership Circle Event
- ** National CDBG Week reception and awards ceremony, Hartford



PUBLICATIONS

The development and distribution of educational material on various housing topics has always been a key component of HERC's services. Over the past few years, the organization has curtailed its production of new publications in part because of the wealth of information available through the Internet. Many clients prefer to instantly access laws, regulations and policies via the Internet rather than wait for written material to arrive through the mail. In acknowledgement of this preference, HERC has compiled a list of web resources that clients may use to obtain information about such issues as state tenant/landlord laws, credit reporting agencies, home maintenance, landlord networks, contractor selection and energy efficiency.

One publication that HERC had stopped producing due to the lack of demand for it was "resurrected" this year. **"Condominium Conversion: Tenants Rights and Protections"** was revised and updated following an increase in requests for information and guidance on the topic from numerous tenants as well as a condominium developer. The "new" brochure explains several aspects of the Common Interest Ownership Act which addresses certain legal rights and protections of tenants living in rental units that are converting into condominiums. It explains the Notice of Conversion, the Tenants' Right to Purchase, Rent Increases, Terminating a Tenancy, Relocation Benefits and Tenant's Cause of Action.

In addition to this brochure, following publications are still used and provided to clients as needed:

"Fair Housing and Equal Opportunity in Housing" - Describes Federal and State fair housing laws and lists organizations to contact for assistance and to file a complaint.

"Security Deposit Fact Sheet" - Explains State laws regarding rental security deposits including the amount that can be collected, interest payments, the purpose of the deposit, the return of the deposit and tenant and landlord responsibilities. Interest rates from 1973 through the present are included as is an explanation on how to calculate the amount owed.

"How to Make Rent Payments To Court" - Describes the procedure of housing code enforcement by an individual tenant who chooses to pay rent into court until repairs are made.

"What You Should Know About Evictions" - Provides tenants and landlords with technical assistance, procedural references and sample legal forms relative to the eviction process.

"What Every Landlord Should Know" - Is a management manual for landlords providing information on rental housing legislation and specific practical guidance for those owning or purchasing rental housing.

"The Business of Being a Tenant" - Addresses issues and concerns facing Connecticut tenants regarding a range of topics from lease negotiation to termination of a tenancy.



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2005-2006 SOURCES OF REVENUE

MUNICIPAL CONTRIBUTIONS

<i>Avon</i>	<i>Manchester</i>
<i>East Hartford</i>	<i>Newington</i>
<i>East Windsor</i>	<i>Rocky Hill</i>
<i>Enfield</i>	<i>Simsbury</i>
<i>Glastonbury</i>	<i>South Windsor</i>
<i>Granby</i>	<i>Vernon</i>
<i>Hartford</i>	<i>West Hartford</i>
	<i>Windsor</i>

GRANTS

Hartford Foundation for Public Giving
Agency Automation Second Opportunity Grant

The Ensworth Charitable Foundation
Direct Services Program

Citizens' Housing and Planning Association (CHAPA)
Landlord/Tenant, Home Ownership Counseling

CONTRACTS FOR SERVICES

City of Hartford
Five-Year Analysis of Impediments to Fair Housing Choice Report

Connecticut Department of Social Services
North Central Mobility Program

Connecticut Fair Housing Center
"Don't Borrow Trouble" Program

Connecticut Housing Finance Authority (CHFA)
Loss Mitigation Counseling Program

The Community Builders
2004-2005 Dutch Point Program

FINANCIAL REPORT – July 1, 2005-June 30, 2006

<u>SUPPORT AND REVENUE</u>	\$ 33,031.25
2004-05 Carry-Over	
GHBDC Cash Flow Loan	\$ 40,000.00
Connecticut Department of Social Services	
North Central Mobility Program:	\$ 67,500.00
Municipalities	\$ 49,530.00
Fees	\$ 565.00
CHAPA	\$ 26,115.84
CHFA	\$ 1,340.00
Corporations/Foundations	\$ 10,000.00
Individuals/Other	\$ 734.00
TOTAL Direct Services Program:	\$ 88,284.84
Hartford Foundation for Public Giving	
Agency Automation Second Opportunity Grant:	\$ 1,742.35
City of Hartford	\$ 9,262.50
Connecticut Fair Housing Center	\$ 2,550.00
The Community Builders	\$ 14,372.93
TOTAL Other Program/Activities:	\$ 26,185.43
 <u>TOTAL SUPPORT AND REVENUE:</u>	 <u>\$256,743.87</u>
 <u>EXPENSES</u>	
Personnel	\$ 197,877.70
Occupancy	\$ 24,315.45
Technology	\$ 1,337.15
Professional Services	\$ 6,661.17
Program Expense	\$ 179.34
Equipment Rental	\$ 4,336.76
Repairs and Maintenance	\$ 560.00
Office Expense	\$ 1,031.36
Insurance	\$ 3,623.00
Printing	\$ 150.00
Postage	\$ 603.95
Conferences and Workshops	\$ 883.39
Dues, Fees, Publications	\$ 999.00
Travel and Expense	\$ 682.14
 <u>TOTAL EXPENSES:</u>	 <u>\$243,240.41</u>
 <u>END OF YEAR BALANCE:</u>	 <u>\$ 13,503.46</u>

The Housing Education Resource Center has provided a variety of housing services to residents of the Capitol Region, and other communities in the state, since 1980. The organization's mission is to promote and provide equal, affordable and expanded housing opportunities through the provision of direct counseling, information, education and assistance services. Services include tenant and landlord education and counseling, housing mobility support services, relocation assistance, home ownership counseling, and default and delinquency counseling.

Since 1983, HERC has provided extensive and comprehensive housing counseling and assistance services through its **Direct Services Program**. Used by 750 – 1,000 clients each year seeking help with their housing problems and answers to their housing questions, the main focus of this program is to educate clients of their housing rights and responsibilities and to provide guidance on how to protect these rights and meet responsibilities. While services are primarily provided on an individual basis, HERC also offers educational workshops, technical assistance, and consulting services to groups including service providers, professional associations, housing advocates, tenant/landlord associations and others.

In addition to providing direct counseling, HERC provides mediation and referral services and develops and distributes educational material on a variety of housing topics.

HERC is well-known and well-respected for the services it provides and the quality of these services. During each program year, anywhere from 175 to 275 different entities refer clients to the organization for assistance. These include other non-profit organizations, municipal departments, state agencies, legal service organizations, hospitals, shelters, elected officials, housing authorities, banks, real estate companies, schools and many others.

In addition to providing services to many thousands of households through its Direct Services Program and general counseling activities, HERC has, over the past 26 years, operated a wide range of programs in partnership/collaboration with numerous entities including state departments, private non-profits, municipal agencies, housing developers and housing authorities. These programs have included:

Hartford Section 8 Mobility Support Services Program

The Housing Education Resource Center worked with Imagineers, the City of Hartford's Section 8 administrator to establish the first Section 8 Mobility Program in the State of Connecticut and the first such voluntary program in the country. In operation from 1992 until 1997, this program became the prototype for HERC's three subsequent mobility programs and those later established in New Haven and Bridgeport. The goals of

this program were to help families explore a range of housing opportunities, to increase their self-sufficiency and to decrease concentrations of poverty within the city. In addition to housing search assistance, HERC provided numerous education and support services to help facilitate relocation and acclimate families to their new environments.

Initiated by the Hartford Foundation for Public Giving, and funded through a grant provided by the Foundation, this program served **557 households** who made **237 moves** from high to low-poverty impacted neighborhoods.

Regional Opportunity Counseling Program (ROC)

HERC worked with the Hartford Housing Authority to design and implement this five-year (1996 – 2001) housing mobility program. Funded by the U.S. Department of Housing and Urban Development, ROC was one of 14 such programs nationwide. Through ROC, the Housing Education Resource Center provided tenant education, support services and housing search assistance to households participating in the Housing Authority's Section 8 program who were interested in relocating from high to low-poverty neighborhoods. The goals of this program were the same as those of the Hartford Section 8 Mobility Support Services Program - to provide Section 8 participants with expanded housing opportunities, to increase participants' self-sufficiency and to decrease concentrations of poverty within the inner city. In 1999 the HERC received a "**Best Practices Award**" from the U.S. Department of Housing and Urban Development for the design and operation of the ROC Program.

During the time this program was in operation, **312 client households** received services and **130** of these households made **135 moves**. Households moved to 62 census tracts within 13 area communities.

In conjunction with the ROC Program, HERC operated a **Security Deposit Loan Fund** that provided no interest loans to program participants needing assistance with security deposits. Funded through a grant from the Hartford Foundation for Public Giving, this program provided **89 households** with money for security deposits which enabled them to make moves that would not have been possible without this financial help.

Charter Oak Terrace Mobility Program (COTMP)

Through this program, which operated from 1999 to 2002, HERC provided services to households who had been relocated from Charter Oak Terrace using Section 8 and who were living in Hartford. With the assistance of the Hartford Housing Authority, HERC contacted each of these households to determine if they were satisfied with their

accommodations or were interested in relocating. If households wished to remain in their units, HERC worked with the families and their landlords to ensure the units met Section 8 Housing Quality Standards. If families wanted to relocate, HERC provided housing mobility support services and housing search assistance.

During the operation of this program, HERC conducted outreach to **621** households. Of these families, **277** requested and received services and **69** relocated.

North Central Mobility Program

In operation since 2002, this program provides tenant education, financial education and guidance and housing search assistance to households participating in the State Section 8 Program, Rental Assistance Program or Temporary Rental Assistance Program. Those interested in relocation are encouraged to consider units in low-poverty communities and neighborhoods. HERC also provides intervention/mediation services for tenants who are facing displacement due to substandard unit conditions.

Operated in partnership with the State Department of Social Services and in collaboration with J. D'Amelia & Associates, the State's Section 8, RAP and T-RAP contractor, as well as the Housing Authorities of East Hartford, Manchester, Vernon and West Hartford, this program has, through May, 2006, assisted over **306 households**. Of those participating in the program, **164 have leased units** in 84 census tracts within 10 communities.

Dutch Point HOPE VI Revitalization Project

In 2004, HERC conducted Tenant Education and Training to families as they were being relocated from the Dutch Point housing project in Hartford to either private housing using Section 8 or to other subsidized units. These services prepared households for their new living situations by educating them of their housing rights and responsibilities and by providing them with life skills training on such topics as budgeting and credit, house-keeping, communication and neighborhood expectations. After relocation was complete (2005), HERC provided home buying workshops and individual counseling for those interested in purchasing a home, or in preparing for future purchase.

These services, operated in conjunction with the Hartford Housing Authority and The Community Builders were provided to **142 households** – 112 received Tenant Education and an additional 30 received both Tenant Education and Home Buying Assessments.

Rippowam Park Pre-Occupancy Tenant Education

As tenants prepared to re-occupy this development, located in Stamford, following extensive rehabilitation, HERC conducted workshops to educate them of their rights and responsibilities and those of the property owner. HERC worked closely with John McClutchy (JHM Group of Companies) the project owner, and the project manager to ensure the curriculum was specific to Rippowam including its rules and regulations. Households were required to attend an education session prior to their move. Representatives of the fire department (health and safety) and police department (crime prevention) also participated in the workshops.

These workshops were conducted monthly from the spring of 1998 through the end of 1999 and were attended by **430 households**.

HERC also provided fair housing education and training for the project management staff.

Deer Meadow Apartments (Bloomfield), Country Place I & II Apartments (Colchester), Griswold Hills Apartments (Newington) and ArtSpace (Hartford)

HERC provided tenant selection and fair housing consultation services in conjunction with the initial occupancy phases of these housing complexes which were developed by Marc S. Levine Real Estate Interests using the Federal Low Income Tax Credit Program. Between 1992 and 1997, when these services were provided, tenant screening and selection resulted in the occupancy of **over 300 units** by qualified low-income households.

Connecticut Housing Affordable Mortgage Program (CHAMP)

In 1993, HERC organized, co-coordinated and conducted workshops throughout the state for those interested in purchasing their first home through this mortgage assistance program sponsored by the State of Connecticut Department of Economic and Community Development and the State Department of Banking. Each 7-hour session addressed all aspects of the home buying process including financial issues, underwriting, the mortgage application process, the role of the real estate professional and home inspections.

HERC conducted **24 workshops in 16 locations** state wide that were attended by **1,263 people**. Additional sessions were held for lenders and real estate professionals to familiarize them with the program and obtain their co-operation, support and participation.

Tri-Town (Wethersfield, Newington, Rocky Hill) Home Ownership Program

In collaboration with the Capitol Region Council of Governments and the towns of Wethersfield, Newington and Rocky Hill, the Housing Education Resource Center designed this program aimed at helping low and moderate income households purchase their first home. In addition to financial assistance for downpayment and closing costs, participants received pre-purchase and post-occupancy counseling. HERC provided this counseling and arranged and conducted informational workshops to explain the program and basic home buying criteria to interested parties.

Between 1995 and 2000, HERC conducted **40 informational workshops** and provided pre-purchase counseling to **80 households**. Of those who purchased through the program, **17 households** also received post-occupancy counseling.

First Time Home Ownership Programs

HERC helped the communities of Vernon and Windsor design home buying assistance programs based on the Tri-Town model. HERC provided the same services as those provided through the Tri-Town Program. Additionally, landlord training was provided to those who purchased multi-family homes.

From 1997 through 1999, HERC counseled **21 households** purchasing through the Vernon Home Ownership Program and between 1998 and 2001, **15 households** purchasing through the Windsor Home Ownership Program.

Delinquency Counseling and Intervention Services

Since 2002, HERC has been providing counseling services to Connecticut Housing Finance Authority mortgage holders who are in danger of losing their homes due to foreclosure. These services involve intensive and extensive financial and budget analysis to determine the loss mitigation strategy that can be used to prevent foreclosure and enable households to meet their financial obligations and achieve financial stability.

Hartford Landlord Education and Training Program

From October, 2001 through March, 2003, HERC conducted a series of classes for owners of Hartford properties that had been identified as problem properties by the Hartford Police Department. Property owners were “invited” to attend these classes by the Chief State’s Attorney’s Office so that they could learn about their responsibilities as landlords, particularly relative to health and safety and maintenance issues. Hartford Police Department and Chief State’s Attorney’s Office representatives also participated in the sessions which were conducted as part of the Hartford Nuisance Abatement Program.

HERC conducted **12 landlord education sessions** that were attended by **161 property owners**.

Home Ownership Made Easy (HOME) Program

Between August, 2003 and May, 2005 HERC conducted group workshops and provided individual counseling to future and current Hartford homeowners to educate them about special mortgage programs as well as rehabilitation and conservation loans available through the Community Renewal Team (CRT). This program integrated home ownership, home improvement and energy efficiency opportunities with related social service programs in an effort to increase and strengthen home ownership within the City of Hartford.

HERC conducted **17 pre-purchase educational workshops** and **1 landlord training** for those interested in purchasing multi-family homes. Individual pre-purchase counseling was provided to **31 prospective home buyers**.