

A large, light gray silhouette of a house with a gabled roof and several windows, serving as a background for the text.

Housing Education

Resource Center

2007 - 2008

Annual Report

July 1, 2007 – June 30, 2008



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DIRECT SERVICES PROGRAM

During the 2007-2008 Program Year, Direct Services Program counselors responded to **1,223** requests for assistance from **928** individuals seeking counseling, education and information to help resolve their housing problems and to provide answers to their housing questions. These clients represented **2,347** household members who benefited from the services received from HERC. Clients received direct one-on-one counseling through HERC's Housing Counseling Phoneline as well as 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 2007-2008 were:

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

HERC responded to **536** requests—**498** from tenants and **38** from landlords—for counseling on a variety of issues that required educating the client about tenant/landlord statutes.

**** Rental Assistance program information/resources**

HERC responded to **227** requests for assistance related to rental assistance—how and where to apply, how to use subsidies and questions related to the administration of programs.

**** Foreclosure**

HERC responded to **175** requests for information and guidance regarding foreclosure including the process, procedures, time frame and loss mitigation strategies. Most of these clients were referred to HERC's Foreclosure Prevention Program.

Although the Direct Services Program has no income eligibility criteria, most of the clients (**90%**) who received services reported incomes below the area median. The majority (**79%**) of the Direct Services clients were women and nearly **50%** of the female clients reported being the head their household.

As in past years, a high percentage (**83%**) of those who received direct counseling services were referred to HERC from other agencies, municipal departments, hospitals, shelters, private businesses, state departments and others. As in 2006-2007 there again was a marked increase in the number of those who contacted HERC after learning about its services on the Internet.

HERC's primary service area is the Capitol Region and during 2007-2008, **696** of the 928 clients served (75%) 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 2007-2008, counselors assisted clients from **85** different communities.

The **85** communities included:

- ** **23** within the Capitol Region
- ** **58** outside of the Capitol Region within Connecticut
- ** **4** outside of Connecticut

A total of **232** clients, with **623** household members resided in the **62** cities and towns outside of the Capitol Region including:

- ** New Britain
 - **65** clients with **174** household members
- ** Middletown
 - **11** clients with **28** household members
- ** Waterbury
 - **10** clients with **31** household members

And.... Ansonia, Ashford, Berlin, Branford, Bridgeport, Bristol, Burlington, Colchester, Columbia, Coventry, Cromwell, Danbury, East Hampton, East Haven, East Lyme, Fairfield, Griswold, Groton, Guilford, Hamden, Holyoke, MA., Killingly, Litchfield, Madison, Mansfield, Meriden, Monroe, Montville, New Canaan, New Haven, New London, North Branford, North Canaan, North Stonington, Norwalk, Norwich, Old Saybrook, Plainfield, Plainville, Putnam, Salem, Shelton, Springfield, MA., Stafford, Stamford, Stonington, Stratford, Thomaston, Thompson, Torrington, Trumbull, Wallingford, Waltham, MA., Watertown, West Haven, Willington, Winchester, Windham and Yonkers, NY.

Out of state callers were from Holyoke, Springfield and Waltham, Massachusetts and Yonkers, New York.



HERC DIRECT COUNSELING SERVICES

July 1, 2007—June 30, 2008

ISSUES OF CONCERN

**# OF REQUESTS
FOR ASSISTANCE**

1) Discrimination Complaint	1
2) Elderly Housing Information/Services	0
3) T. - Eviction Counseling for Tenants	55
L. - Eviction Counseling For Landlords	13
4) Emergency Shelter Information/Listings	3
5) Request for Market Rental Unit Information/Listings	8
6) Rental Assistance program information/resources	227
7) Request for Listing for Public/Subsidized Housing	7
8) Lease Contract/Rental Agreement Questions	6
9) Landlord Requesting Rights & Responsibilities Counseling	38
10) Tenant Requesting Rights & Responsibilities Counseling	498
11) Rent Increase Questions/Problems	3
12) Security Deposit Questions/Problems	21
13) Heat/Utilities/Repairs Problems; Housing Code Violations	16
14) Request for Landlord/Tenant Mediation	0
15) Fair Housing Laws Information	138
16) Homeownership Counseling/Resources	13
17) Foreclosure Counseling	175
18) Energy/Rehab Assistance Program Information	0
19) Request for Publications	1
20) Multiple Issues Counseling/Referrals	0
21) Other/Miscellaneous	0

TOTAL: 1,223

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>
URBAN					
EAST HARTFORD	96	73	23	40	261
HARTFORD	351	288	63	165	870
MANCHESTER	72	49	23	25	187
SUBTOTAL	519	410	109	230	1318
SUBURBAN					
AVON	7	6	1	1	14
BLOOMFIELD	25	21	4	8	51
EAST WINDSOR	4	1	3	0	11
ENFIELD	14	10	4	4	32
FARMINGTON	5	5	0	0	11
GLASTONBURY	5	3	2	0	16
NEWINGTON	15	11	4	4	38
ROCKY HILL	4	4	0	1	8
SOUTH WINDSOR	4	4	0	1	9
VERNON	14	11	3	5	35
WEST HARTFORD	29	20	9	6	74
WETHERSFIELD	16	10	6	1	30
WINDSOR	17	12	5	3	34
WINDSOR LOCKS	7	6	1	2	13
SUBTOTAL	166	124	42	36	376
RURAL					
ANDOVER	0	0	0	0	0
BOLTON	0	0	0	0	0
CANTON	1	1	0	0	1
EAST GRANBY	3	3	0	1	9
ELLINGTON	0	0	0	0	0
GRANBY	0	0	0	0	0
HEBRON	0	0	0	0	0
MARLBOROUGH	0	0	0	0	0
SIMSBURY	4	4	0	3	12
SOMERS	1	1	0	0	3
SUFFIELD	1	1	0	1	4
TOLLAND	1	1	0	1	1
SUBTOTAL	11	11	0	6	30
CAPITOL REGION	696	545	151	272	1724
OUT OF REGION	232	189	43	91	623
TOTAL	928	734	194	363	2347
PERCENT OF TOTAL		79%	21%	39%	

DIRECT SERVICES PROGRAM

CITY	# OF PEOPLE REQUESTING ASSISTANCE	# OF CALLS	Extremely Low, Very Low or Low Income		Race			
			YES	NO	BLACK	WHITE	OTHER	HISPANIC
URBAN								
EAST HARTFORD	96	126	85	11	50	44	2	27
HARTFORD	351	495	341	10	192	149	10	152
MANCHESTER	72	84	66	6	27	41	4	15
SUBTOTAL	519	705	492	27	269	234	16	194
SUBURBAN								
AVON	7	9	5	2	2	5	0	0
BLOOMFIELD	25	36	19	6	18	6	1	3
EAST WINDSOR	4	4	3	1	1	3	0	0
ENFIELD	14	18	12	2	5	9	0	1
FARMINGTON	5	7	3	2	0	5	0	0
GLASTONBURY	5	7	4	1	1	4	0	1
NEWINGTON	15	18	13	2	3	11	1	1
ROCKY HILL	4	4	4	0	0	4	0	1
SOUTH WINDSOR	4	4	4	0	1	3	0	1
VERNON	14	18	14	0	5	9	0	2
WEST HARTFORD	29	32	14	15	6	22	1	2
WETHERSFIELD	16	22	12	4	4	12	0	2
WINDSOR	17	28	13	4	12	5	0	1
WINDSOR LOCKS	7	8	7	0	1	6	0	0
SUBTOTAL	166	215	127	39	59	104	3	15
RURAL								
ANDOVER	0	0	0	0	0	0	0	0
BOLTON	0	0	0	0	0	0	0	0
CANTON	1	1	1	0	0	1	0	0
EAST GRANBY	3	3	1	2	0	3	0	0
ELLINGTON	0	0	0	0	0	0	0	0
GRANBY	0	0	0	0	0	0	0	0
HEBRON	0	0	0	0	0	0	0	0
MARLBOROUGH	0	0	0	0	0	0	0	0
SIMSBURY	4	5	4	0	0	4	0	0
SOMERS	1	1	1	0	0	1	0	0
SUFFIELD	1	1	1	0	1	0	0	0
TOLLAND	1	1	1	0	0	1	0	0
SUBTOTAL	11	12	9	2	1	10	0	0
CAPITOL REGION	696	932	628	68	329	348	19	209
OUT OF REGION	232	291	207	25	65	156	11	76
TOTAL	928	1223	835	93	394	504	30	285
PERCENT OF TOTAL			90%	10%	43%	54%	3%	31%



DIRECT SERVICES PROGRAM

DEMOGRAPHIC INFORMATION

	All	Low	Very Low	Extremely Low	Above Median
American Indian/Alaskan Native	0	0	0	0	0
Asian	4	2	0	1	1
Black or African American	394	30	35	307	22
White	504	88	49	301	66
Black/African American & White	4	0	0	3	1
Other /Multiple Race	22	2	2	15	3
TOTAL:	928	122	86	627	93

	All	Male	Female	Female Head of Household	Hispanic
American Indian/Alaskan Native	0	0	0	0	0
Asian	4	2	2	0	0
Black or African American	394	77	317	178	76
White	504	111	393	171	206
Black/African American & White	4	0	4	1	0
Other Multiple Race	22	4	18	13	3
TOTAL:	928	194	734	363	285



DIRECT SERVICES PROGRAM

NUMBER OF CASES REFERRED: 767

THE FOLLOWING REFERRED CLIENTS TO HERC DURING 2007 — 2008:

STATE AND FEDERAL GOVERNMENT AGENCIES/DEPARTMENTS:

- Commission on Human Rights and Opportunities
- Department of Banking
- Department of Children and Families
- Department of Consumer Protection
- Department of Economic and Community Development
- Department of Social Services (Hartford, Manchester, Windsor Locks)
- Governor’s Mortgage Assistance Hotline
- Judicial Department
 - ◆ Superior Court Housing Session (Hartford, New Britain)
- Office of Protection and Advocacy for People with Disabilities
- U.S. Department of Housing and Urban Development

DEPARTMENTS/AGENCIES FROM THE FOLLOWING MUNICIPALITIES:

- | | |
|------------------|------------------|
| Avon | ** New Britain |
| Bloomfield | ** Newington |
| Bristol | Plainfield |
| Canton | Rocky Hill |
| Colchester | Simsbury |
| ** East Hartford | South Windsor |
| ** East Windsor | Tolland |
| ** Enfield | ** Vernon |
| Farmington | ** West Hartford |
| ** Glastonbury | ** Wethersfield |
| ** Hartford | Windsor |
| **Manchester | |

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

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



DIRECT SERVICES PROGRAM

2007—2008 SOURCES OF REFERRAL

ORGANIZATIONS/AGENCIES/BUSINESSES, OTHERS:

Better Business Bureau	Fresh-Start Program
Buckingham Community Center	Greater Hartford Legal Aid
Catholic Charities	HOPE Alliance
Century 21 / LIL-1 Assoc.	Independence Unlimited
Citi Financial Co.	Info Line—211
Community Renewal Team	John D'Amelia & Associates
H.O.M.E. Program	MARC
Housing Department	New Alliance Bank
Connecticut Fair Housing Center	Real Estate Commission
Connecticut Housing Finance Authority	South Park Inn Shelter
Connecticut Housing Investment Fund	Statewide Legal Services
CT Transit	U.S. Department of HUD
Financial Freedom	Urban League of Greater Hartford

Additionally, many clients are referred to HERC by friends, family members and former clients. A growing number of clients learn about the organization through its website (www.herc-inc.org) and/or links from other sites.



FORECLOSURE PREVENTION

Since 1983, HERC has provided counseling and assistance to homeowners behind in their mortgage payments and in danger of defaulting on their mortgage loans. In 2002, these services became more structured when the organization entered into a contract for services with the Connecticut Housing Finance Authority (CHFA) to provide loss mitigation counseling to CHFA mortgage holders in danger of losing their homes to foreclosure. In 2007, HERC developed, and received funding for, the Foreclosure Prevention Counseling Program which greatly expanded the services offered through the CHFA Loss Mitigation Program and made them available to those with mortgages from any lender.

The Foreclosure Prevention Counseling Program (FPCP) is funded through grants from the Hartford Foundation for Public Giving, the Connecticut Housing Finance Authority, the U.S. Department of Housing and Urban Development (through the Citizens' Housing and Planning Association) and NeighborWorks National Foreclosure Mitigation Counseling Program.

FPCP services are provided through both group educational sessions and individual assistance tailored to address each client household's particular situation.

Clients enter the FPCP by attending a group Foreclosure Prevention Clinic. At the clinic, counselors provide information, education and written material about several aspects of foreclosure including the process, terminology, timeline, loss mitigation options, judicial deadlines, steps necessary to begin communication with the lender and special financing programs for distressed borrowers. Counselors also explain the process and procedures of HERC's FPCP.

Each household that attends a clinic is expected to furnish detailed information and documentation about their mortgage, financial and credit situations. Following the group presentation, counselors meet individually with each attendee to conduct a delinquency assessment, develop an Action Plan and to obtain documents necessary to proceed with their case. Services, based on the Action Plan, are then provided on an individual basis.

During 2007-2008, HERC provided these counseling services to **94** households facing imminent foreclosure. HERC was able to assist 24% (23) of the households in resolving their delinquency and retaining their homes. Of the remaining cases: two (2) households chose to resolve their delinquency through pre-foreclosure sales; nine (9) were referred for legal, or other assistance; four (4) withdrew from the program and counseling was continuing for 56 households at the end of the year. In addition, **81** clients received foreclosure counseling and information regarding their rights as tenants living in properties being foreclosed.



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 2007-2008, HERC provided individual homeownership counseling or homebuying information to 9 clients. The majority of these clients decided to delay purchase until they could increase their savings for downpayments and clear up outstanding debts.



NORTH CENTRAL MOBILITY PROGRAM

The North Central Mobility Program (NCMP) 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 1, 2007 through April 30, 2008, **109** households received services through the program. At the end of the program year, April 30, 2008, **36** of these households had completed the program, **16** had dropped out and **57** were continuing to receive services. The **36** households who completed the program leased units in **28** different census tracts within **8** communities.

Nearly half of those who leased units (**47%**) 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 – 36 Households Completed the Program May 1, 2007—April 30, 2008
 243 Households Completed the Program May 1, 2002—April 30, 2008

TOWN	2007—2008		2002—2008	
	# of Lease-Ups	# of Census Tracts	# of Lease-Ups	# of Census Tracts
Bloomfield			3	3
Bristol			4	3
East Hartford	5	3	29	10
East Windsor	1	1	4	1
Enfield			3	2
Farmington			1	1
Hartford	19	13	106	36
Manchester	3	3	26	8
Meriden			1	1
New Britain	5	5	35	15
New London			1	1
Newington			2	1
Plainville	1	1	2	1
Springfield, MA			1	1
Stafford Springs	1	1	2	2
Vernon			5	2
West Hartford	1	1	10	5
Wethersfield			6	3
Willimantic			1	1
Out of Area			1	1
TOTALS:	36	28	243	98

	2007-2008	2002-2008		2007-2008	2002-2008
Ethnic/Racial Background			Source of Income		
African American/Black	20 (55%)	113 (46%)	Employment	20 (55%)	132 (54%)
Hispanic/Latino	15 (42%)	99 (41%)	Assistance	14 (39%)	82 (34%)
Caucasian/White	1 (3%)	27 (11%)	Combination	0	10 (4%)
Other	0 (0%)	4 (2%)	Other/Unknown	2 (6%)	19 (8%)
Family Size			Unit Size		
One	9 (25%)	46 (19%)	One Bedroom	10 (28%)	48 (20%)
Two	10 (28%)	60 (25%)	Two Bedrooms	13 (36%)	89 (37%)
Three	6 (17%)	59 (24%)	Three Bedrooms	11 (30%)	76 (31%)
Four	7 (19%)	40 (16%)	Four Bedrooms	2 (6%)	26 (10%)
Five	3 (8%)	20 (8%)	Five Bedrooms	0 (0%)	4 (2%)
Six	1 (3%)	8 (3%)	Sex		
Seven	0 (0%)	4 (2%)	Female	31 (86%)	212 (87%)
Eight	0	4 (2%)	Male	5 (14%)	31 (13%)
Nine	0	1 (<1%)			
Ten	0	1 (<1%)			



OTHER ACTIVITIES

Each year, certain projects or activities are undertaken that serve to enhance HERC's effectiveness. During 2007-2008, two major projects were completed:

With the assistance of a volunteer, HERC's **website** was completely revamped. Working closely with the Executive Director, who developed the content, volunteer Dritan Curri redesigned the site and added many features that make it more user-friendly.

HERC's Executive Director and the Board of Directors participated in the Hartford Foundation for Public Giving Nonprofit Support Program's Board Leadership Program: **Improving Nonprofit Governance**. This program, which included workshops and the assistance of a consultant, helped the organization's leadership address certain issues pertaining to improving the Board's effectiveness.

Other HFPG NSP events that HERC participated in during 2007-2008 were: "What You Don't Know Can Hurt You: Employment Law for Nonprofits in 2008" and "Generations: The Challenge of a Lifetime for Your Nonprofit". The HERC Executive Director also participated in a round-table discussion sponsored by the Hartford Foundation for Public Giving to obtain community feedback on the Foundation's programs and services.

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 2007-2008, staff participated in the following training sessions:

Connecticut Predatory Lending Task Force—legislative efforts to combat predatory lending

Connecticut Mortgage Bankers Association— "The Judicial Foreclosure Process" through strict foreclosure, foreclosure by sale and ejectment; "Predatory Lending and Loss Mitigation"

U.S. Department of HUD and NeighborWorks Center for Homeownership Education and Counseling Training Institute— "Beginning, Intermediate and Advanced Foreclosure Prevention", "Developing and Implementing an Effective Foreclosure Program"

Connecticut Housing Finance Authority—CT FAMILIES Program, Emergency Mortgage Assistance Program, Homeowner's Equity Recovery Opportunity Loan Program



OTHER ACTIVITIES

State Department of Banking, CHFA and the CT Fair Housing Center—
“Assisting Connecticut Homeowners Facing Foreclosure”

People’s United Bank and the Homeownership Resource Center of South Carolina— “Loss Mitigation Techniques and Methods to Improve the Efficiency of Program Operations”

Citizens’ Housing and Planning Association— “HUD Counseling and Reporting Requirements”

National HOPE Alliance— “Program, Database and Reporting Requirements”

During 2007-2008, HERC staff made the following **presentations:**

Salvation Army Marshall House Transitional Shelter— housing issues and resources—tenant/landlord, fair housing, housing search, predatory lending, credit education and budgeting for housing expenses

U.S. Department of Housing and Urban Development— “Homeownership Protection” (foreclosure prevention)

Hartford Office of Human Relations and HERC—“Everything You Need to Know About Landlord/Tenant Rights”

Hartford Office of Human Relations—HERC services/fair housing activities

Manchester Association for Retarded Citizens— affordable housing, tenant/landlord rights and responsibilities, fair housing, budgeting for housing and related expenses and available housing programs and resources

Manchester Town-Wide Foreclosure Forum— Foreclosure Prevention and HERC Services

Town of West Hartford—Connecticut Tenant/Landlord and Fair Housing Laws

Town of West Hartford— Foreclosure Prevention and HERC’s services

Community Renewal Team H.O.M.E. Program— landlord/tenant issues, fair housing, predatory lending and community resources



OTHER ACTIVITIES

HERC Staff participated in the following events:

New England Housing Network Annual Conference—“Developing a New England Regional Agenda: Surging Ahead on Affordable Housing and Community Development”

Connecticut Housing Coalition— Annual Conference

HOME, Inc.—Opening Ceremonies for Whalley Terrace (supportive housing project), New Haven

Fair Housing Association of Connecticut—Annual Conference

Hispanic Health Council—Annual Hispanic Health Fair

CT Transit—Annual Health Fair

Connecticut Light and Power— Annual Social Agency Forum on Energy

City of Hartford— Housing Fair on Foreclosure Prevention

Connecticut Housing Finance Authority— Foreclosure Prevention Housing Fairs held in Hartford and New Haven

HERC in the News.....

In 2007-2008 HERC staff were interviewed for articles appearing in the Hartford Courant , appeared in segments broadcast on WFSB-TV and CNN and were highlighted on the U.S. Department of Housing and Urban Development’s website.

Also.....

- ◆ The U.S. Department of Housing and Urban Development (HUD) conducted its semi-annual Performance Review of HERC and found the organization to be in compliance with all HUD rules and regulations
- ◆ HERC participated in a research study conducted by HUD regarding “The State of the Housing Counseling Industry”
- ◆ HERC participated in a research study on the “Possibilities for Health-Conscious Assisted Mobility Housing”



2007-2008 BOARD OF DIRECTORS & STAFF

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Capitol Region Council of Governments

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Z-Medica Corporation

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Executive Director

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Assistant Director

Suhail Rosa

NCMP Counselor

Penny Trick

Foreclosure Prevention Specialist

Kryzia Quinones

Office Assistant

Jennifer Rodriguez

Program Assistance Volunteer

Henry Gu

Technology Volunteer

Dritan Curri

Website Volunteer



2007-2008 SOURCES OF SUPPORT

MUNICIPAL CONTRIBUTIONS

Avon

East Hartford

East Windsor

Enfield

Glastonbury

Granby

Hartford

Manchester

Newington

Rocky Hill

Simsbury

South Windsor

Vernon

West Hartford

Windsor

GRANTS

Hartford Foundation for Public Giving

Foreclosure Prevention Counseling Program

The Ensworth Charitable Foundation; Bank of America, Trustee

Direct Services Program

Citizens' Housing and Planning Association (CHAPA)

Landlord/Tenant, Home Ownership, Foreclosure Prevention Counseling

NeighborWorks National Foreclosure Mitigation Counseling

Connecticut Housing Finance Authority (CHFA)

Foreclosure Prevention Counseling

CONTRACTS FOR SERVICES

Connecticut Department of Social Services

North Central Mobility Program

Connecticut Housing Finance Authority (CHFA)

Loss Mitigation Counseling Program

INDIVIDUALS AND OTHERS

Dechert, LLP

(pro bono legal services)

Kathy and Lori Burroughs

Melinda Polson (accounting services)

Mary Ellen Kowalewski

Susan Harkett-Turley



FINANCIAL REPORT – July 1, 2007-June 30, 2008

SUPPORT AND REVENUE

Connecticut Department of Social Services
North Central Mobility Program: **\$ 100,862.50**

Municipalities \$ 44,295.36
Citizens' Housing and Planning Association (CHAPA) \$ 24,252.00
Corporations/Foundations \$ 1,000.00
Fees/Individuals/Other \$ 1,786.28
TOTAL Direct Services Program: **\$ 71,333.64**

Hartford Foundation for Public Giving \$ 67,500.00
Citizens' Housing and Planning Association (CHAPA) \$ 11,174.00
Connecticut Housing Finance Authority (CHFA) \$ 38,598.00
TOTAL Foreclosure Prevention Counseling Program: **\$ 117,272.00**

TOTAL SUPPORT AND REVENUE: **\$ 289,468.14**

EXPENSES

Personnel \$ 200,796.63
Occupancy \$ 23,140.43
Technology \$ 2,135.00
Professional Services \$ 4,872.87
Program Expense \$ 36.77
Equipment Rental \$ 3,000.00
Office Expense \$ 1,702.21
Insurance \$ 3,527.00
Printing \$ 162.00
Postage \$ 540.00
Conferences and Workshops \$ 530.00
Dues, Fees, Publications \$ 459.00
Travel and Expense \$ 570.74
Administrative Overhead \$ 49,230.00

TOTAL EXPENSES: **\$ 290,702.65**

Cash Balance, Beginning of Year \$ 21,635.65

END OF YEAR BALANCE: **\$ 20,401.14**



PROGRAMS AND SERVICES –1980—2008

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 foreclosure prevention counseling. HERC is a HUD-approved counseling agency and endorses the National Industry Standards for Homeownership Education and Counseling including the Foreclosure Intervention Specialty.

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, numerous 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 28 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 mobil-

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, 2008, assisted over **444 households**. Of those participating in the program, **243 have leased units** in 98 census tracts within 20 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.

CHFA 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. During the 6 years of program operations, HERC has partnered with numerous lenders including NewAlliance Bank, Webster Bank, McCue Mortgage Company, US Bank Home Mortgage, Bank of America and the Connecticut Housing Investment Fund.

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**.

Foreclosure Prevention Counseling Program

Established in late 2007, this program expands the default and delinquency services HERC had been providing through its Direct Services Program since 1983. FPCP services are provided through both group “Foreclosure Prevention Clinics” and individual assistance tailored to meet the specific needs of each client. Counselors work with clients to develop an Action Plan that includes a timeline and deadlines for each step of the process. Extensive household financial, budget and credit analyses are integral components of the program and are necessary to develop a solution proposal for presentation to the lender. Clients participating in the program are expected to actively follow through on all recommendations made by the counselor. During May and June, 2008, HERC conducted 3 Foreclosure Prevention Clinics, attended by 24 people.