

 *Housing Education Resource Center*

*2014 – 2015
Annual Report*



35 years of housing services.....

*901 Wethersfield Avenue, Hartford, CT 06114 (860) 296-4242
www.herc-inc.org*



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DESCRIPTION OF SERVICES

What we accomplished this year.....

2014-2015 marked the Housing Education Resource Center's **35th** year of providing individual and group counseling, technical assistance, referral services and resource materials that help households address tenant/landlord matters, fair housing, home buying, home ownership, housing search, housing accessibility and many other issues. HERC's focus is to provide the counseling and assistance services that clients need to resolve their housing problems and answer their housing questions so that they may improve and stabilize their housing situations and living environments. Clients are educated about their rights and responsibilities and counseled on the best course of action to take to assert and protect their rights and meet their responsibilities. Education services provided to landlords and prospective landlords and first time homebuyers help consumers understand processes and responsibilities and increase their chances of success in maintaining their home and, for landlords, having stable relationships with their tenants.

HERC is proud to be a HUD-approved housing counseling agency, a Connecticut Housing Finance Authority (CHFA) partner counseling agency, an Adopter of the National Industry Standards for Homeownership Education and Counseling and an Adopter of the National Industry Code of Ethics and Conduct. These entities have established service-delivery, reporting, confidentiality, ethics and conduct standards that must be met for continued certification/participation. HERC continually meets and exceeds these standards and requirements.

During the 2014-2015 Program Year, HERC counselors responded to **669** requests for assistance from **530** individuals seeking counseling, education, information and resources to help resolve their housing problems, to answer to their housing questions and to learn about their housing issue of interest. Services provided to these clients benefited **1,197** household members. 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. Clients were residents of **73** different communities including **25** within the Capitol Region and **48** in other areas of the state. Residents of the City of Hartford accounted for 34% of the total caseload.

Our Services Address.....

** Tenant/Landlord Issues

Counselors respond to those seeking help with problems and concerns regarding their rental housing situation. The primary focus of this service is to educate clients about their rights and responsibilities and to provide counseling on the steps the client must take to assert and protect his/her rights and meet his/her obligations in order to resolve the matter of concern. Services are provided to both tenants and landlords, and address a variety of topics including: fair housing and discrimination, evictions, security deposits, repairs and maintenance, housing code enforcement, housing search, heat and utilities, leases and rental agreements, rent increases, housing subsidy programs, foreclosure, tenant selection and many others. Services are provided through group educational workshops as well as individually over the telephone or in-person.



DESCRIPTION OF SERVICES

**** Homeownership**

Those interested in purchasing their first home receive education and counseling to prepare them for the undertaking. Services are provided through group seminars as well as individual sessions that address credit, budget and other financial issues; the home buying process; special purchase and down payment assistance programs; predatory lending and sub-prime mortgage financing.

Pre-Closing Classes are conducted monthly for those purchasing homes using CHFA financing. These classes focus on educating imminent homeowners about the final stages of the home buying process.

Post-Occupancy Counseling help homeowners address issues such as refinancing, energy conservation, home maintenance and repairs, budgeting and avoiding mortgage delinquency.

**** Landlord Education and Training**

Those who have purchased or are considering purchasing multi-family homes receive specialized education and training that helps them in their endeavor. Clients are educated about how to effectively manage and operate their property both financially and practically. Topics addressed including tenant selection, fair housing, repairs and maintenance, leases, security deposits, eviction and many more. Helping landlords become more proficient in operating their properties benefits them as well as their tenants and contributes to the stability of neighborhoods.

Group Classes are conducted monthly and individual counseling is available at any time.

**** Housing Mobility and Housing Search Assistance— North Central Mobility Program (NCMP)**

Through this program, HERC provides comprehensive counseling, assistance and support services to those with Section 8 and Rental Assistance Program (RAP) vouchers administered by the State of Connecticut. These services enable participants to explore their housing options throughout the state's North Central 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 low to higher opportunity neighborhoods.

Mandatory Tenant Education is a key component of the program. It includes education and training on such topics as Fair Housing and Discrimination, Tenant/Landlord Rights and Responsibilities, Conducting a Housing Search, Leases, Bed Bugs, Budget and Credit, Community Resources, Communications Skills, Housekeeping and others.



DESCRIPTION OF SERVICES

**** Relocation Advisory Services**

HERC provides technical assistance and other services to developers, owners, Housing Authorities and residents of properties slated for rehabilitation, revitalization, renovation or re-development. Developers and owners are advised of their obligations to tenants under the Uniform Relocation Act and tenants are advised of the assistance to which they are entitled, whether they are being temporarily relocated or permanently displaced. A key component of these services are the individual meetings HERC counselors conduct with each tenant household to identify their individual needs, to address their concerns regarding the project and to determine the best solution for both temporary and permanent relocation.

**** Training and Technical Assistance to Housing Authorities**

HERC continued working in partnership with CONN-NAHRO, the Connecticut Chapter of the National Association of Housing and Redevelopment Officials to provide education and training to Housing Authorities regarding their responsibility under C.G.S. 8-64c to involve residents in redevelopment, major physical transformation and disposition activities undertaken on their properties. In addition to co-conducting the group training for 162 representatives of 60 Housing Authorities, HERC provided technical assistance to the personnel of 15 individual Housing Authorities to help them develop Resident Participation Plans and address their unique situations.

HERC Yearly Summary

Program: All Programs
7/1/2014-6/30/2015

CITY NAME	# OF PEOPLE REQUESTING ASSISTANCE	# OF PEOPLE ASSISTED	# OF CALLS	Extremely Low, Very Low, or Low Income		Race			HISPANIC	Sex		FHH
				YES	NO	BLACK	WHITE	OTHER		FEMALE	MALE	
Urban												
EAST HARTFORD	47	101	63	36	11	19	24	4	11	31	16	9
HARTFORD	177	419	247	169	8	93	78	6	63	135	42	53
MANCHESTER	44	96	61	33	11	6	36	2	7	28	16	4
SUBTOTAL	268	616	371	238	30	118	138	12	81	194	74	66
Suburban												
AVON	3	6	3	3	0	0	1	2	0	2	1	0
BLOOMFIELD	12	33	18	11	1	10	2	0	0	12	0	4
EAST WINDSOR	4	10	4	4	0	0	4	0	0	3	1	1
ENFIELD	18	40	21	14	4	1	17	0	2	9	9	1
FARMINGTON	1	1	1	1	0	1	0	0	0	1	0	0
GLASTONBURY	4	5	6	4	0	0	4	0	0	2	2	0
NEWINGTON	12	25	12	4	8	0	8	4	1	5	7	0
ROCKY HILL	6	13	6	4	2	0	6	0	0	3	3	1
SOUTH WINDSOR	2	4	3	1	1	0	2	0	0	2	0	1
VERNON	10	18	11	6	4	0	10	0	1	2	8	1
WEST HARTFORD	18	38	24	11	7	2	13	3	4	12	6	0
WETHERSFIELD	6	10	7	4	2	0	5	1	1	3	3	1
WINDSOR	6	12	6	3	3	4	2	0	0	2	4	0
WINDSOR LOCKS	2	4	2	2	0	0	2	0	1	0	2	0
SUBTOTAL	104	219	124	72	32	18	76	10	10	58	46	10
Rural												
ANDOVER	0	0	0	0	0	0	0	0	0	0	0	0
BOLTON	1	3	1	0	1	0	1	0	0	0	1	0
CANTON	1	1	1	0	1	0	1	0	0	1	0	0
EAST GRANBY	1	3	1	0	1	0	1	0	0	1	0	0
ELLINGTON	4	8	4	1	3	0	4	0	0	2	2	0
GRANBY	0	0	0	0	0	0	0	0	0	0	0	0
HEBRON	2	2	2	1	1	0	2	0	0	1	1	0
MARLBOROUGH	0	0	0	0	0	0	0	0	0	0	0	0
SIMSBURY	5	18	8	3	2	2	3	0	0	3	2	2
SOMERS	3	5	7	2	1	0	3	0	0	1	2	0
SUFFIELD	1	2	1	1	0	0	1	0	0	0	1	0
TOLLAND	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL	18	42	25	8	10	2	16	0	0	9	9	2
Capitol Region	390	877	520	318	72	138	230	22	91	261	129	78
Out of Region	140	320	149	85	55	20	111	9	25	71	69	18
TOTAL	530	1197	669	403	127	158	341	31	116	332	198	96



DEMOGRAPHIC INFORMATION

2014-2015 CLIENTS

	All	Extremely Low <30% AMI	Very Low 30% - 49% AMI	Low 50% - 79% AMI	Other
American Indian/Alaskan Native	0	0	0	0	0
Asian	13	1	1	4	7
Black or African American	158	77	34	36	11
White	341	73	55	110	103
Other /Multiple Race	18	5	2	5	6
TOTAL:	530	156	92	155	127
AMI—Area Median Income		30%	17%	29%	24%

	All	Male	Female	Female Head of Household	Hispanic
American Indian/Alaskan Native	0	0	0	0	0
Asian	13	7	6	0	0
Black or African American	158	37	121	49	0
White	341	147	194	42	104
Other Multiple Race	18	7	11	5	12
TOTAL:	530	198	332	96	116
		37%	63%	29% of all females	22%



HERC COUNSELING SERVICES

July 1, 2014—June 30, 2015

ISSUES OF CONCERN

OF REQUESTS FOR ASSISTANCE

1) Discrimination Complaint	0
2) Elderly Housing Information/Services	0
3) T. - Eviction Counseling for Tenants	50
L. - Eviction Counseling For Landlords	0
4) Emergency Shelter Information/Listings	1
5) Request for Market Rental Unit Information/Listings	4
6) Rental Assistance program information/resources	151
7) Request for Listing for Public/Subsidized Housing	5
8) Lease Contract/Rental Agreement Questions	0
9) Landlord Requesting Rights & Responsibilities Counseling	64
10) Tenant Requesting Rights & Responsibilities Counseling	149
11) Rent Increase Questions/Problems	3
12) Security Deposit Questions/Problems	5
13) Heat/Utilities/Repairs Problems; Housing Code Violations	2
14) Request for Landlord/Tenant Mediation	0
15) Fair Housing Laws Information	42
16) Homeownership Counseling/Resources	177
17) Foreclosure Counseling	13
18) Energy/Rehab Assistance Program Information	1
19) Other/Miscellaneous	2

TOTAL:

669



2014-2015 BOARD OF DIRECTORS & STAFF

OFFICERS

President

Terence Floyd

People's United Bank

Treasurer

Kyle Anderson

The Real Estate Exchange

DIRECTORS

Pamela Hall

Human Resources Consultant

Ben Shaiken

*Energy and Technology Committee
CT General Assembly*

STAFF

Susan Harkett-Turley

Executive Director

Karin Nigol

Assistant Director

Nancy Vivar-Ramos

Program Assistant/NCMP Housing Counselor

Kiara Blassingame

NCMP Housing Counselor

2014-2015 SOURCES OF SUPPORT

MUNICIPAL CONTRIBUTIONS/GRANTS

<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>West Hartford</i>
<i>Hartford</i>	<i>Windsor</i>

GRANTS

Bank of America Foundation
Charles Nelson Robinson Fund, Bank of America, N.A., Trustee
Hartford Foundation for Public Giving (Strategic Technology Program)
Interest on Real Estate Brokers Trust Accounts (IOREBTA)
People's United Community Foundation
Rockville Bank Foundation
Travelers Foundation—Match Program
Wells Fargo Housing Foundation
United States Department of Housing and Urban Development, through
The Citizens' Housing and Planning Association (CHAPA)

CONTRACTS FOR SERVICES

Connecticut Department of Housing
North Central Mobility Program—Mobility Counseling and Housing Search Assistance Program
Connecticut Housing Finance Authority (CHFA)
Pre-Closing Homeownership Education and Counseling Program
Landlord Education and Counseling Program
CONN-NAHRO
Resident Participation in Housing Authority Redevelopment
Training & Technical Assistance to Housing Authorities

INDIVIDUALS AND OTHERS

<i>Kathy and Lori Burroughs</i>	<i>Marilyn Dore</i>
<i>Paul Guggina</i>	<i>Susan Harkett-Turley</i>
<i>Mary Ellen Kowalewski</i>	<i>John McClutchy</i>
<i>Marty Semeraro</i>	<i>Jack Turley</i>

Henry Gu—IT Support



FINANCIAL REPORT – July 1, 2014-June 30, 2015

SUPPORT AND REVENUE

Connecticut Department of Housing	\$ 126,009.00
Municipalities	\$ 45,172.00
U.S. HUD through Citizens' Housing and Planning Association (CHAPA)	\$ 28,000.00
Corporations/Foundations	\$ 29,000.00
Connecticut Housing Finance Authority (CHFA)	\$ 15,721.00
Interest on Real Estate Brokers Trust Account	\$ 20,000.00
Other Income/Projects (CONN-NAHRO)	\$ 26,753.00
Fees/Individuals/Other	\$ <u>5,666.00</u>

TOTAL SUPPORT AND REVENUE: **\$ 296,321.00**

EXPENSES

Personnel	\$ 192,525.00
Occupancy	\$ 30,054.00
Technology	\$ 697.00
Professional Services	\$ 10,750.00
Equipment	\$ 2,080.00
Office Expense	\$ 5,301.00
Insurance	\$ 2,783.00
Conferences and Workshops	\$ 65.00
Dues, Fees, Publications	\$ 376.00
Travel and Expense	\$ 623.00
Client Assistance	\$ 40.00
Administrative Overhead	\$ <u>45,976.00</u>

TOTAL EXPENSES: **\$ 291,270.00**

END OF YEAR BALANCE: **\$ 5,051.00**

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 500 – 800 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 35 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.

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**.

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

From 2002 through 2008, HERC provided counseling services to Connecticut Housing Finance Authority mortgage holders who were in danger of losing their homes due to foreclosure. These services involved intensive and extensive financial and budget analysis to determine the best loss mitigation strategy that could 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 partnered with numerous lenders including NewAlliance Bank (now First Niagara), 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**.

North Central Mobility Program

In operation from 2002 through the present, 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.

Operated in partnership with the State Department of Housing 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 Manchester, Vernon and West Hartford, this program, through June, 2009, assisted **540 households**. Of those participating in the program, **349 leased units** in 118 census tracts within 28 communities.

From July 2009 through December, 2009 the program did not operate. In January, 2010 it was re-instated. From January, 2010 through June, 2015, **315 households** participated in the program. Of those who completed the program, **233** leased units in 147 census tracts within 28 communities.

Foreclosure Prevention Counseling Services

From late 2007, through May, 2014 HERC offered default and delinquency services that expanded those it had been providing since 1983. Foreclosure Prevention services were provided through both group “Foreclosure Prevention Clinics” and individual assistance tailored to meet the specific needs of each client. Counselors worked with clients to develop an Action Plan that included a timeline and deadlines for each step of the process. Extensive household financial, budget and credit analyses were integral components of the program as was negotiation with lenders. In the spring of 2014, as the demand for these comprehensive services lessened, HERC shifted back to providing the services that, while helping households retain their homes, do not require the extensive time and staff resources needed by families during the height of the foreclosure crisis.

Money Follows the Person (MFP) Program

HERC participated in this program from the fall of 2008 through June, 2014. The program is a federal demonstration project intended to rebalance the long-term Medicaid care system so that individuals have choices about where they live and receive services. HERC provided Housing Coordinator (HC) services. Working with a team of support service providers, identified and coordinated by the State Department of Social Services, HERC counselors conducted housing needs assessments with clients to determine their best housing option. HERC was responsible for locating housing; arranging client transportation to view potential units; assisting with rental subsidy and security deposit guarantee applications if needed; ensuring modifications, if needed, were completed, and provided additional services to facilitate transitions.

Relocation Advisory Services

A variety of services are offered to developers, owners, Housing Authorities and residents of occupied housing projects slated for rehabilitation, revitalization, renovation or redevelopment.

HERC advises developers of their responsibilities under the Federal Uniform Relocation Assistance Act (URA). Responsibilities and requirements in most projects include the timely distribution of various notices to residents, the provision of Relocation Advisory Services, the provision or relocation payments, the identification of replacement units and ensuring replacement units are decent, safe and sanitary. Other requirements are dependent on the project specifics and HERC provides advice and recommendations to developers throughout the project planning and implementation.

In addition, HERC counselors meet with each household in the development to:

- * Determine their exact needs for temporary or permanent housing
- * Determine the household's preferences for replacement housing – unit size, location, special features or amenities, etc.
- * Explain the relocation assistance and services that will be available
- * Conduct a family Needs Assessment to identify additional services that may be needed so that appropriate referrals can be made to community resources
- * Identify issues that will impact relocation, such as transportation needs, proximity to schools, jobs, medical facilities, etc.
- * Explain the housing search process (where applicable) and the services that will be provided to assist with the housing search (i.e. transportation to locate and view replacement housing, referrals to comparable units and inspection to insure replacement housing meets housing code standards)

Relocation Advisory Services (continued)

- * Explain the person's right to appeal if they are not satisfied with agency decisions
- * Provide information on federal and state programs that offer assistance needed by the household
- * Explain the project development plans, the general relocation plan and the project timetable
- * Explain the specific relocation plan and timetable for the household as well as the payments that will be provided related to the move and relocation
- * Explain those out-of-pocket expenses related to the relocation for which they will be reimbursed, documentation necessary for reimbursement and process for requesting payment
- * Offer other counseling and assistance services to help facilitate the relocation process and to minimize both the hardship in adjusting to relocation and disruption within the household

For these services, HERC counselors meet with each family either in their unit, or at another location on-site. Services can be provided in English and Spanish.

Following these individual meetings, HERC reports to the developers on the issues, concerns and suggestions expressed by tenants and on any questions counselors were asked about the project but were unable to answer. Counselors continue to communicate with both tenants and developers throughout the relocation/development process to ensure that residents are kept informed of the progress of the project and that they get answers to their questions and that developers are aware of the problems faced by residents.

HERC can, if requested, provide additional tenant services including budget and credit education, home buying assessments, pre-purchase counseling and exit interviews.

HERC provided these services to the developers and tenants of **Allen O'Neill Homes in Darien (now The Heights at Darien)** in late 2011 and early 2012. HERC participated in group meetings with the developers and tenants of this Darien Housing Authority project that was being demolished and reconstructed. Counseling was then provided on an individual basis to each of the **39** households being temporarily relocated.

Similar services were provided to the developer and tenants of **River Commons Apartments** in Norwalk in late 2012 and early 2013. For this project, HERC counseled **26** households who were being temporarily relocated while the building underwent extensive renovation.

The 2013-2014, HERC worked with **Saint Francis Hospital and Medical Center** in Hartford to assist tenants of two properties the Hospital purchased were removing from the market. HERC helped 20 households identify their relocation needs, locate replacement housing and obtain relocation assistance.

Resident Participation in Housing Authority Redevelopment Training and Technical Assistance

In partnership with CONN-NAHRO, the Connecticut Chapter of the National Association of Housing and Redevelopment Officials, HERC started this project in 2014. The purpose of the program is to educate Housing Authorities about Connecticut General Statute 8-64c which requires them to involve residents when they are undertaking major physical transformation and disposition activities and, with residents, to develop and implement a Resident Participation Plan. In addition to conducting group trainings with CONN-NAHRO, HERC is providing individual technical assistance to Housing Authorities with the development of their plans.

Over the course of the program, from June, 2014 through March, 2015 HERC and CONN-NAHRO conducted 10 training sessions that were attended 162 representatives of 60 organizations and property managers. In addition, HERC conducted outreach to 30 Housing Authorities, provided technical assistance to 15 and developed Resident Participation Plans for 9.

CHFA Pre-Closing Education

In the fall of 2014, HERC began providing monthly training classes for those purchasing homes using CHFA financing. Classes focus on topics relating to the latter stages of home buying including home inspections, title insurance, truth-in-lending statements, closing documents, energy conservation, mortgage payments and others. From October, 2014 through June, 2014 **173** purchasers attended HERC classes.

Landlord Training and Education

HERC has always provided comprehensive counseling and education services to landlords. During 2014-2015 HERC began conducting monthly classes for those who own, or are interested in purchasing, multi-family properties. The purpose of the classes is to ensure owners and purchasers are aware of their legal responsibilities as well as processes and procedures they must follow to successfully operate a small rental housing business. Topics addressed include fair housing, tenant selection, leases, security deposits, establishing the rent, budgeting, maintaining the tenancy, repairs and maintenance, eviction and others. From October, 2014 through June, 2015 **31** landlords and prospective landlords attended these classes.