



# BRIDGEPORT NEIGHBORHOOD TRUST

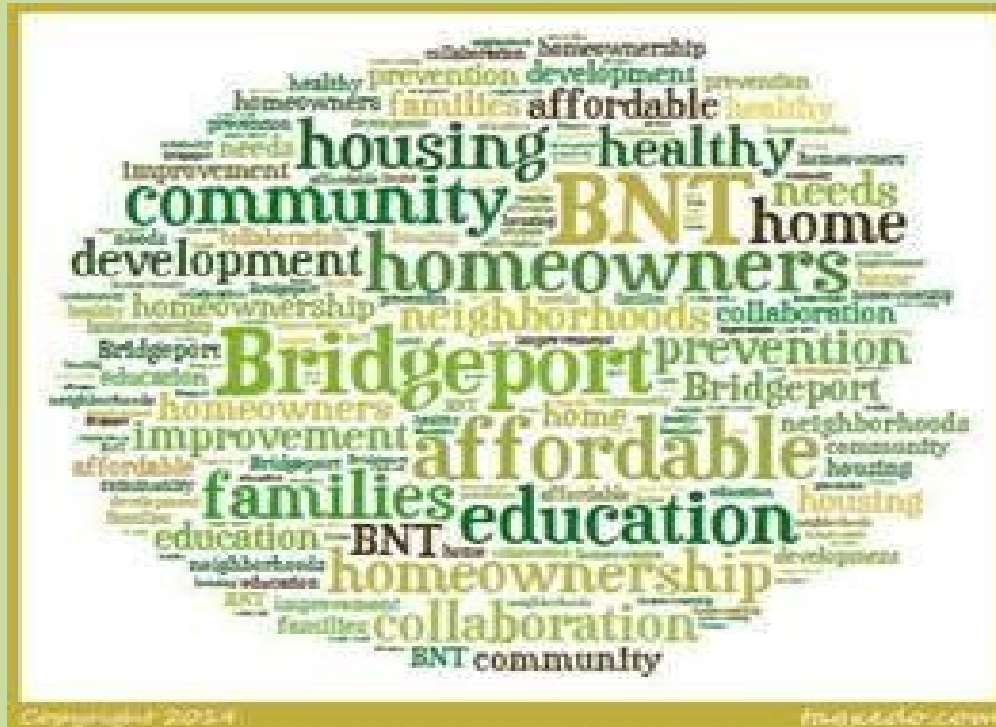
*Building Neighborhoods Together*

**HOUSING EDUCATIONAL RESOURCES  
OVERVIEW**

**Presenter: Beverly Hoppie, BNT/ ERA Education  
Director 203-290-4255**

**2019**

# BRIDGEPORT NEIGHBORHOOD TRUST



Major Funders include: HUD, CHFA, NCRC, Fairfield County Community Foundation, People's United Bank, Webster Bank, M&T Bank, United Bank, Liberty Bank, Fairfield County Bank, First County Bank, Near and Far Aid, Wells Fargo Foundation and Bank of America Charitable Foundation, Inc.

# OUR MISSION IS ...

**To LEAD, EMPOWER, and CHANGE Bridgeport neighborhoods by improving quality of life through affordable housing opportunities.**

**To meet this challenge BNT develops affordable housing, creates healthy homes and provides housing and financial empowerment counseling and education.**

**We'll help you come up with a realistic action plan to meet those goal and then assist you through each step of the way.**

# OUR CORE PROGRAMS

Social Enterprise  
Initiatives

Asset Management



BRIDGEPORT  
NEIGHBORHOOD  
TRUST

Empowerment  
Resource  
Academy

Affordable Housing  
Development

# BRIDGEPORT NEIGHBORHOOD TRUST AFFORDABLE HOUSING DEVELOPMENTS



Milestone



Gateway at 570



515 West Ave



# Down Town – 570 State Street



# BNT'S EMPOWERMENT RESOURCE CENTER



- BUDGET COACHING
- CREDIT REPAIR & REBUILDING COUNSELING
- RENTAL COUNSELING
- TENANT SERVICES
- EBO SCREENING (NEW)
- REVERSE MORTGAGE COUNSELING (NEW)
- PRE PURCHASE HOMEOWNERSHIP EDUCATION
- FORECLOSURE PREVENTION SERVICES
- LANDLORD TENANT EDUCATION
- POST PURCHASE COUNSELING
- ONLINE CLASSES

**ALL CLASSES AND INDIVIDUALIZED COUNSELING SESSIONS ARE  
FREE OF CHARGE**

# BNT'S PARTNERSHIPS



- CHFA
- HUD
- NCRC
- Local Foundations
- Public Housing Authorities
- Banks, Mortgage Lenders, Realtors, Attorneys, Insurance Professionals & others
- Non Profits; Other Housing Counseling Agencies
- Social Service Agencies, Universities, LOCAL BOE'S
- Municipalities



# BNT'S EMPOWERMENT RESOURCE CENTER

## CLASS DESCRIPTIONS

### **FORECLOSURE PREVENTION COUNSELING:**

Focus is on government programs, loan workout solutions to prevent the loss of your home including modifications, forbearance, refinancing, EMAP and other programs designed to help distressed homeowners.

### **8 - HOUR PRE-PURCHASE CLASS:**

Information on the home buying process including budgeting and credit, shopping for a home, purchase contracts, first time homebuyer mortgage products including CHFA , FHA, down payment assistance programs, property inspections, appraisal and insurance, the mortgage closing process and post-closing strategies.

### **LANDLORD / TENANT CLASS:**

Topics include landlord and tenant responsibilities, finding and keeping good tenants, oral and written leases, eviction protocols, housing discrimination & Fair Housing Laws, fair market rents, security deposits and much more.

### **FINANCIAL FITNESS/ BUDGETING:**

Setting financial goals, establishing savings, tools and strategies for budgeting, understanding credit and debt management, understanding credit and credit scoring, dispute process, rebuilding credit, etc.

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# **BNT'S EMPOWERMENT RESOURCE ACADEMY CLASS DESCRIPTIONS**

## **CREDIT WORKSHOP:**

All you should know about credit: credit reports and scores, building and maintaining a strong credit score, credit repair and disputing errors, consumer credit regulations, protecting Yourself from credit scams, identity theft, data breaches and more.

## **TENANT WORKSHOP:**

Responsibilities of the tenant and landlord, the application process, setting up a household budget, leases, rental assistance, security deposits, utilities, apt inspections, rent increases, FAIR HOUSING REGS, legal aid / housing court, evictions, section 8, mobility counseling....and much more.

## **EBO SCREENING:**

Learn how EBO (Earned Benefits Online) can help you and your family get benefits assistance. BNT's EarnBenefits screeners can help you learn about benefits such as food stamps, cash assistance and medical insurance, benefits eligibility and additional information on community resources.

## **EXTREME COUPONING WORKSHOP:**

**WHO DOESN'T WANT TO SAVE SAVE SAVE!!** "This is "COUPONING TO THE MAX" !! Learn about paper and on-line coupons, store royalty cards, on-line savings websites and applications, couponing websites and much more.

**ALL CLASSES AND INDIVIDUALIZED COUNSELING SESSIONS ARE  
FREE OF CHARGE**

# BENEFITS FOR FIRST TIME HOME BUYERS

- We assist families overcome a variety of barriers to homeownership such as fear of the purchase process, credit history problems and predatory lending.**
- We assist potential homebuyers to understand the home purchase process, how to get budgeting and credit problems fixed and to avoid predatory lending practices.**
- We work with clients to access community products such as down payment assistance loans and grants.**
- We work with local lenders to facilitate mortgage loans to new FTHB who have lower down payment and need more flexible underwriting guidelines.**
- We provide information to buyers to help them avoid foreclosures and rescue scams and deceitful lending practices.**

# DOWN PAYMENT ASSISTANCE PROGRAMS

- ❑ CHFA DPA Program
- ❑ MUNICIPAL e.g. City of Bridgeport, Fairfield, Stamford, Milford, New Haven, West Haven, Hartford, etc.
- ❑ HOUSING DEVELOPMENT FUND (HDF) Programs e.g. Smartmove, Live Where You Work
- ❑ BANK OF America- Closing costs, down payment assistance and interest rate buydown programs up to a combined limit of \$17,500
- ❑ M & T Bank Loan Subsidy Program ( up to \$5,000) in down payment, closing costs and interest rate buy-down)
- ❑ HSBC Bank – up to \$7,000 in down payment and closing cost assistance
- ❑ CITIBANK – closing costs assistance grant up to \$5000
- ❑ CHASE BANK – closing costs assistance up to \$3000

Contact BNT or the lender for details

# OTHER BENEFITS

- FINANCIALLY COACHING AND BUDGET COUNSELING
- FINANCIALLY STABLE HOUSEHOLDS
- CREDIT REPAIR SERVICES
- KNOWLEABLE ABOUT CREDIT AND IMPORTANCE OF MAINTAINING GOOD CREDIT
- SEEMLESS ACCESS TO BENEFITS – **Earned Benefits Online ( EBO)**
- ONE STOP HOUSING RESOURCE CENTER
- ACCESS TO AFFORDABLE HOUSING
- FORECLOSURE PREVENTION ASSISTANCE

**~~ ALL SERVICES ARE FREE OF CHARGE~~**



# HOUSING RESOURCES



- 2-1-1
- [www.cthousingsearch.org/index.html](http://www.cthousingsearch.org/index.html)
- Craig's list
- Zillow
- CT DOH Rent Bank Program ( toll-free 2-1-1) ???
- Reverse Mortgage – Bridgeport Neighborhood Trust  
203-290-4255
- Foreclosure Prevention BNT 203-290-4255
- CHFA Foreclosure Prevention Program( EMAP)  
1-877-571-2432 [www.chfa.org](http://www.chfa.org)



# HOUSING RESOURCES

- ❑ Foreclosure Prevention – **Bridgeport Neighborhood Trust 203-290-4255**
- ❑ Public Housing Authorities – RAP, HCP, Security Deposit Guarantee Program
- ❑ Local Municipalities – Grants for Senior and/or Low Income families to do home repairs
- ❑ Energy Assistance Programs- local Community Action Agencies e.g. ABCD( Bridgeport)
- ❑ Energize CT – Home Energy **Solutions-1-877-947-3873 [www.energizeCT.com](http://www.energizeCT.com)**
- ❑ Operation Fuel – Local Community Action Agencies and Community Councils

# HOUSING RESOURCES



- ❑ HUD; Dept of Social Services
- ❑ FEDERAL, STATE and LOCAL SUBSIDIES
- ❑ Local Non Profits, Faith Based Organizations ( rental or mortgage payment assistance)
- ❑ Agencies which provide Shelters, Transition or permanent Supportive housing, counseling and case management e.g. **Recovery Network of Programs ( alcohol and drug abuse counseling); Homes For the Brave ( Veterans); Apha Community Services/ YMCA, Operation Hope; The Connection ( homeless) ; Columbus House ( Hartford) ; Center for Family Justice ( domestic and sexual violence survivors); Homes for Hope ( Westport)**

# RENT INCREASES

- Landlord has the right to raise the rent but can't do during the period of a WRITTEN LEASE unless both parties agree .
- Landlord not required to give 30 day notice of increase unless agreed upon when lease was signed.

## FAIR RENT COMMISSIONS

Investigate complaints from tenants such as:

- Rents are too high
- Being charged for utilities that were included in the original rent
- Tenant believes that the rent is unfair because of unsafe or unhealthy conditions which are illegal
- Only a tenant who lives in a town with a Fair Rent Commission may file a complaint in that town/city.

# Fair Rent Commissions

- **Hartford:**

Housing and Property Managements Division

250 Constitution Plaza

Hartford, CT 06103

(860) 757-9277

**New Haven:**

Town Hall

165 Church St.

New Haven, CT 06510

(203) 946-8156

**Stamford:**

Stamford Government Center

Social Services Commission

888 Washington Blvd.

Stamford, CT 06904

(203) 977-4029



# SECURITY DEPOSITS

- May not be more than 2 months rent
- Must be held in interest bearing account
- If senior older than 62- not more than 1 month rent
- Moving Out
- Damages
- Illegal withholding of security deposits
- Going to Small Claims Court

# SECURITY DEPOSIT COMPLAINTS

- SECURITY DEPOSIT INVESTIGATOR
  - STATE BANKING DEPARTMENT
    - 260 CONSTITUTION PLAZA
      - HARTFORD, CT 06103
        - (860) 240-8299

# ADVOCACY AND ENFORCEMENT



- ❑ CT FAIR HOUSING CENTER 1-888-247-4401  
[info@ctfairhousing.org](mailto:info@ctfairhousing.org)
- ❑ Commission on Human Rights and Opportunities 1-800-541-3403
- ❑ LEGAL AID ( free legal advice on civil law issues such as housing, landlord-tenant and foreclosure matters 1-800-453-3320
- ❑ OTHERS

## EDUCATION AND OUTREACH ON HOUSING RIGHTS

Bridgeport Neighborhood Trust 203-290-4255

# Connecticut Fair Housing Center

**The Connecticut Fair Housing Center is a nonprofit organization working to ensure that all people have equal access to housing opportunities, free from discrimination.**

Have you experienced housing discrimination?  
Contact the Ct Fair Housing Center; 860-247-4400 /  
888-247-4401

[info@ctfairhousing.org](mailto:info@ctfairhousing.org)

[www.ctfairhousing.org](http://www.ctfairhousing.org)

# CHRO

1. Anyone who feels he has been discriminated against may file a complaint with CHRO
2. **NOTE – landlord are allowed to discriminate against families with children when renting the following:**
  - A. 4 unit building if he lives in one of the units
  - B. Some federal and state housing projects

**COMMISSION ON HUMAN RIGHTS & OPPORTUNITIES**

**SW REGION OFFICE**

**1057 BROAD ST**

**BRIDGEPORT, CT 06604**

**203-579-6246**



# LEGAL AID OFFICES

For all initial screening of requests for legal assistance from legal aid programs  
in Connecticut:

**Statewide Legal Services, Inc.**

**(860) 344-0380**

(Hartford, Central CT, Middletown Areas)

**1-800-453-3320**

(All Other Regions)

# LEGAL AID OFFICES CONT'D

## **Connecticut Legal Services, Inc.**

### *Regional Offices:*

Bridgeport	(203) 336-3851
New Britain	(860) 225-8678
New London	(860) 447-0323
Stamford	(203) 348-9216



**HOW CAN WE HELP YOU?**

# STAY CONNECTED



- Sign up for one of our credit, budget or homebuyer workshops [www.bntweb.org/calendar](http://www.bntweb.org/calendar)
- Like us on Facebook [www.facebook.com/bridgeportneighborhoodtrust](http://www.facebook.com/bridgeportneighborhoodtrust)
- Check us out on the net at [www.bntweb.org](http://www.bntweb.org)
- Sign up for our e-newsletter on our website
- Attend our Quarterly “Coffee & Convo” for network partners

# HOW TO FIND US

**Bridgeport Neighborhood Trust Inc.**

**570 State St**

**~Corner of State St & West Ave~**

**Bridgeport, CT 06604**

**203-290-4255**

**[www.bntweb.org](http://www.bntweb.org)**

**[beverly@bntweb.org](mailto:beverly@bntweb.org)**