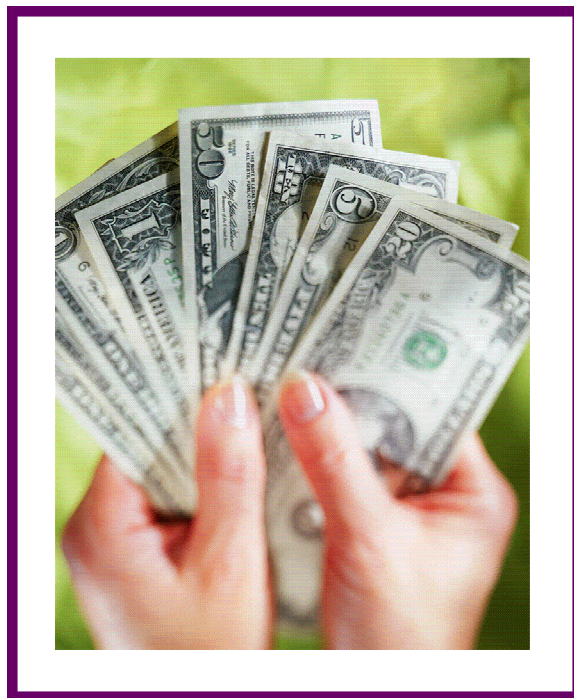


BUILDING ASSETS & FINANCIAL SECURITY

Mapping Opportunities in Connecticut



Connecticut Association for Human Services

Connecticut Association for Human Services, Inc.

The Connecticut Association for Human Services (CAHS) is a statewide organization that works to end poverty and to engage, equip and empower all families in Connecticut to build a secure future.



Bank of America



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BUILDING ASSETS & FINANCIAL SECURITY
Mapping Opportunities in Connecticut



**Connecticut Association for Human Services,
Inc.**

CAHS Acknowledges the Following Individuals Who Worked on This Project

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INTRODUCTION

The Connecticut Association for Human Services (CAHS) created this guide in an effort to increase access to, and awareness of, existing community programs that help families save and invest money. We hope case managers and service providers will use this resource in conjunction with our publications —*YOUR FAMILY'S MONEY: Simple Ways to Build a Better Future*; *YOUR FAMILY'S MONEY II: Managing Debt and Credit*; and, *YOUR CLIENT'S MONEY: Practical Tools to Promote Family Economic Success*. It is our vision that individuals will use the highlighted community programs to help build assets for their families' futures.

The Connecticut State guide provides information about asset-building programs in parts of Fairfield, Hartford, Litchfield, Middlesex, New London, Tolland, and Windham counties. Additional copies of this guide, as well as separate editions for the cities of Bridgeport, Hartford, New Haven and Waterbury, are available by contacting CAHS at (860) 951-2212, ext. 226, via E-Mail at info@cahs.org, or by going to our website, www.cahs.org.

We wish to thank the organizations included in this guide for their cooperation and collaboration in providing information on the asset-building programs which follow.

TABLE OF CONTENTS

BANKING	1
Banking 101: Using Checking & Savings Accounts	2
CREDIT COUNSELING	3
Access Community Action Agency	4
Bristol Community Organization	5
Community Renewal Team (CRT)	6
Consumer Credit Counseling Services (CCCS/MMI)	7
FINANCIAL EDUCATION	9
Access Community Action Agency	10
Bristol Community Organization	11
Community Action Committee of Danbury (CACD)	12
Community Renewal Team (CRT)	13
Connecticut Light and Power (CL&P)	14
Consumer Credit Counseling Services (CCCS/MMI)	15
CTE, Inc.	16
Neighborhood Housing Services of New Britain	17
Norwalk Economic Opportunity Now, Inc. (NEON)	18
TBICO: The Bridge to Independence and Career Opportunities	19
University of Connecticut (UConn) Cooperative Extension System	20
Urban League of Southwestern Connecticut	21
HOMEOWNERSHIP	23
Access Community Action Agency	24
Catholic Charities and Family Services – Diocese of Norwich	25
Cheshire Interfaith Housing	26
Christian Activiites Council	27
City of Milford Community Development Department	28
City of New Britain Department of Municipal Development	29
City of Norwalk Redevelopment Agency	30
City of West Haven Community Development Administration	31
Connecticut Housing Finance Authority (CHFA)	32
Connecticut Housing Investment Fund, Inc (CHIF)	33
Consumer Credit Counseling Services (CCCS/MMI)	34
CTE, Inc.	35
Eastern Connecticut Housing Opportunities (ECHO)	36
Habitat for Humanity	37

H.O.P.E.	38
Housing Development Fund (HDF)	39
Housing Education Resource Center (HERC)	40
Liberty Bank of Middletown	41
Liberty Bank of Norwich	42
Mutual Housing Association of Southwestern Connecticut	43
Neighborhood Housing Services of New Britain	44
Opportunity Industrialization Center of New London County (OIC)	45
People's United Bank	46
Shiloh Development Corporation	47
Town of Enfield Office of Community Development	48
Town of Fairfield Office of Community and Economic Development	49
Town of Farmington Housing Authority	50
Town of Hamden Office of Housing and Neighborhood Development	51
Town of Windsor: Subsidized Home Purchase	52
Urban League of Southwestern Connecticut	53
U.S. Department of Agriculture — Rural Development, Norwich Service Center	54
INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs)	55
Access Community Action Agency	56
Bristol Community Organization	57
Community Action Committee of Danbury (CACD)	58
Community Renewal Team (CRT)	59
CTE, Inc.	60
New Opportunity, Inc.	61
Norwalk Economic Opportunity Now, Inc. (NEON)	62
TEAM, Inc.	63
Thames Valley Council for Community Action (TVCCA)	64
GLOSSARY	65

BANKING

The following information outlines how to manage and save money as well as the advantages of using checking and savings accounts. Classes on using banks or credit unions can be found under the *Financial Education* section of this guide.

BANKING 101: USING CHECKING AND SAVINGS ACCOUNTS

WHAT IS A CHECKING ACCOUNT

Most banks and credit unions offer free or low-cost checking accounts. These accounts allow people to keep their money in a safe, insured location and offer different ways to manage money. With a checking or savings account, banks will cash checks and automatically deposit a check into an account for free.

Also many banks provide “starter” checks allowing access to a checking account until printed checks arrive (generally, printed checks are free unless the account holder orders a special color or design). After opening a checking account, banks will also issue a debit card, which makes it possible to have money readily accessible without carrying large amounts of cash.

Lastly, banks send monthly statements of all transactions, such as deposits, cashed checks, ATM withdrawals, account fees, and even interest accrued (if appropriate), so it is easy to keep track of what has been spent and saved.

WHAT IS A SAVINGS ACCOUNT

Like checking accounts, many savings accounts offered by banks and credit unions are free with no minimum balance. Unlike most checking accounts, savings accounts will earn small amount of interest. **This means that even a small amount saved regularly will build up!**

***Note:** If an individual is on a ChexSystems List, some banks will allow these individuals to open a starter savings account.*

OTHER AVANTAGES OF CHECKING AND SAVINGS ACCOUNTS

When an individual files a federal income tax return online or at a Volunteer Income Tax Assistance (VITA) site and chooses to directly deposit the federal or state return, the Internal Revenue Service (IRS) can deposit the tax refund directly into that individual’s checking or savings account. A direct deposit refund takes *half the time* of a refund by mail.

Banks and credit unions offer other services such as homeownership programs and low-interest loans and can be very helpful in suggesting additional investment options. Individuals should always ask about any fees or minimum balances that might apply.

WHAT TO LOOK FOR IN A BANK OR CREDIT UNION

- Talk to different banks and credit unions to see what services are offered in addition to savings and checking accounts.
- Compare services offered by different banks and credit unions.
- Remember that credit unions often restrict membership to individuals who work for a specific company, live or work in a particular region, or worship at a local church.

CREDIT COUNSELING

Many Connecticut agencies provide credit counseling and debt management services. Several programs listed in the *Financial Education* section of this booklet also teach money management skills needed to avoid debt as well as to build good credit.

Care should be taken when choosing a debt management or consolidation plan. These plans may look like the best options for overcoming debt, but they often cost money and may lead to *increased* debt. For more information, as well as a list of questions you should ask when dealing with a debt management agency, call the Federal Trade Commission at 1-877-FTC-HELP (toll free) or visit their website at www.ftc.gov/bcp/online/pubs/credit/fiscal.htm.

ACCESS COMMUNITY ACTION AGENCY

Locations: 1315 Main Street, Suite 2, Willimantic, CT 06226
231 Broad Street , Danielson, CT 06239

Contact: Denise Campagnano, Asset Development Supervisor

Hours of Operation: M: 8 am - 6 pm; T - F: 8 am - 4 pm

Telephone: (860) 450-7478 (Willimantic)
(860) 774-0418 (Danielson)

E-Mail: denise.campagnano@accessagency.org

Website: www.accessagency.org

Eligibility Requirements: Low- and moderate-income individuals

Fees: None

Languages: English, Spanish

Program Description: Access offers ten, one-hour classes that cover credit repair, savings, banking, money management, and creating a spending plan. One-on-one credit repair counseling is available.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Emergency Food Bank, WIC

BRISTOL COMMUNITY ORGANIZATION, INC. (BCO)

Location: 55 South Street, Bristol, CT 06010
Contacts: Mae Palmisano - (860) 584-2725, ext. 34; Nancy Micloskey - (860) 589-8623
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (860) 584-2725
E-Mail: mpalmisano@bcoinc.org; nmicloskey@bcoinc.org
Website: www.bcoinc.org

Eligibility Requirements: Call for eligibility

Fees: None

Languages: English, German, Russian, Spanish

Program Description: The Social Services Department of the Bristol Community Organization, a community action agency, offers a money management program to counsel low-income families as well as credit counseling and financial education programs for individuals of all incomes.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Dial-a-Ride elderly services; Head Start pre-school program; Retired and Senior Volunteer Program (RSVP); Healthy Start; Grandparents Raising Grandchildren

COMMUNITY RENEWAL TEAM (CRT)

Location: 44 Hamlin Street, Middletown, CT 06457
Contact: Jennifer Squier, HSI (Human Services Infrastructure) Case Manager
Hours of Operation: M - F: 8 am - 4 pm
Telephone: (860) 347-4465, ext. 227
E-Mail:
Website: www.crt-ct.org

Eligibility Requirements: None

Fees: None

Languages: English

Program Description: CRT offers group sessions and workshops. The workshops are for 6-10 weeks, offered 2-3 times a year, and are tailored to the needs of the participants. Information provided encompasses credit reports, balancing check books, and credit repair.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Homemaker meal service program to elderly

CONSUMER CREDIT COUNSELING SERVICES, a division of Money Management International (CCCS/MMI)

Locations: 4 Oxford Road, Milford, CT 06460
627 Route 32, North Franklin, CT 06254
290 Salem Turnpike, Norwich, CT 06360

Contact: Call to speak with a representative

Hours of Operation: Operators are available 24 hours a day, 7 days a week

Telephone: 1-800-208-2227 (toll free) or 1-866-889-9347 (toll free)

E-Mail:

Website: www.moneymanagement.org and www.creditcounseling.org

Eligibility Requirements: No income restrictions

Fees: Cost for debt management and consolidation plans only

Languages: ASL, Albanian, Arabic, Bosnian/Croatian/Serbian, Cantonese, Czech, English, Filipino, French, German, Greek, Laotian, Malaysian, Mandarin, Polish, Samoan, Spanish, Syrian, Vietnamese

Program Description: Over-the-phone and in-person credit counseling, as well as debt management and consolidation plans are offered. An individual can make an appointment with a counselor at any of the offices to learn how to manage personal debt.

There are nominal fees for debt management plans, which are offered, when appropriate, for a person who has already received credit counseling. Over-the-phone and one-on-one credit counseling are free.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: _____

FINANCIAL EDUCATION

Financial counseling and educational programs are offered by many nonprofits in Connecticut. These programs range from workshops geared toward a specific person's or group's financial needs to individual budget counseling provided over the phone.

ACCESS COMMUNITY ACTION AGENCY

Locations: 1315 Main Street, Suite 2, Willimantic, CT 06226
231 Broad Street , Danielson, CT 06239

Contact: Denise Campagnano, Asset Development Supervisor

Hours of Operation: M: 8 am - 6 pm; T - F: 8 am - 4 pm

Telephone: (860) 450-7478 (Willimantic)
(860) 774-0418 (Danielson)

E-Mail: denise.campagnano@accessagency.org

Website: www.accessagency.org

Eligibility Requirements: Low- and moderate-income individuals

Fees: None

Languages: English, Spanish

Program Description: Access offers ten, one-hour classes that cover money management, savings, credit repair, banking, and creating a spending plan. One-on-one credit repair counseling is available.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Emergency Food Bank, WIC

BRISTOL COMMUNITY ORGANIZATION, INC. (BCO)

Location: 55 South Street, Bristol, CT 06010
Contacts: Mae Palmisano - (860) 584-2725, ext. 34; Nancy Micloskey - (860) 589-8623
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (860) 584-2725
E-Mail: mpalmisano@bcoinc.org; nmicloskey@bcoinc.org
Website: www.bcoinc.org

Eligibility Requirements: Call for eligibility

Fees: None

Languages: English, German, Russian, Spanish

Program Description: The Social Services Department of the Bristol Community Organization, a community action agency, offers a money management program to counsel low-income families as well as credit counseling and financial education programs for individuals of all incomes.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Dial-a-Ride elderly services; Head Start pre-school program; Retired and Senior Volunteer Program (RSVP); Healthy Start; Grandparents Raising Grandchildren

COMMUNITY ACTION COMMITTEE OF DANBURY (CACD)

Location: 66 North Street, Danbury, CT 06810
Contact: Gloria Sanchez
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (203) 748-4941, ext. 116
E-Mail: sanchez@cacd-cao.org
Website: www.volunteersolutions.org/veswc/org/223692.html

Eligibility Requirements: Connecticut Light and Power (CL&P) customer

Fees: None

Languages: English, Spanish

Program Description: CACD, whose catchment area covers 19 cities and towns in Northern Fairfield and Northwestern Litchfield Counties, offers financial literacy classes every third Wednesday evening of the month to anyone who is a CL&P customer. The class explains the requirements for the CL&P NUSTART Program, as well as how to manage money and cut expenses.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Emergency food assistance; after-school activities for low-income neighborhoods

COMMUNITY RENEWAL TEAM (CRT)

Location: 44 Hamlin Street, Middletown, CT 06457
Contact: Jennifer Squier, HSI (Human Services Infrastructure) Case Manager
Hours of Operation: M - F: 8 am - 4 pm
Telephone: (860) 347-4465, ext. 227
E-Mail:
Website: www.crt-ct.org

Eligibility Requirements: None

Fees: None

Languages: English

Program Description: CRT offers group sessions and workshops. The workshops are for 6-10 weeks, offered 2-3 times a year, and are tailored to the needs of the participants. Information provided encompasses credit reports, balancing check books, and credit repair.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Homemaker meal service program for the elderly

CONNECTICUT LIGHT AND POWER (CL&P)

Location: 107 Sheldon Street, Berlin, CT 06037 / P.O. Box 270, Hartford, CT 06141
Contact: Community Relations Department
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (860) 721-4007
E-Mail:
Website: www.cl-p.com

Eligibility Requirements: Connecticut Light and Power (CL&P) customer

Fees: None

Languages: English, Spanish

Program Description: CL&P offers the Money Matter\$ program, which teaches participants how to manage household income and reduce their overall energy burden. These workshops are free and are held at nonprofit agencies across the state on a monthly basis.

An organization can set up a workshop or make a reservation by calling CL&P's Community Relations Department. Additional information is also available by calling 211.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

Locations: 4 Oxford Road, Milford, CT 06460
627 Route 32, North Franklin, CT 06254
290 Salem Turnpike, Norwich, CT 06360

Contact: Call to speak with a representative

Hours of Operation: Operators are available 24 hours a day, 7 days a week

Telephone: 1-800-208-2227 (toll free) or 1-866-889-9347 (toll free)

E-Mail:

Website: www.moneymanagement.org and www.creditcounseling.org

Eligibility Requirements: No income restrictions

Fees: Cost for debt management and consolidation plans only

Languages: ASL, Albanian, Arabic, Bosnian/Croatian/Serbian, Cantonese, Czech, English, Filipino, French, German, Greek, Laotian, Malaysian, Mandarin, Polish, Samoan, Spanish, Syrian, Vietnamese

Program Description: Over-the-phone and in-person credit counseling, as well as debt management and consolidation plans are offered. An individual can make an appointment with a counselor at any of the offices to learn how to manage personal debt.

There are nominal fees for debt management and consolidation plans, which are offered, when appropriate, for a person who has already received credit counseling. Over-the-phone and one-on-one credit counseling are free.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

Location: 34 Woodland Avenue, Stamford, CT 06902
Contact: Betty Ann McCree, IDA Program Manager - (203) 352-4858
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (203) 327-3260
E-Mail: cteida@ctecap.org
Website: www.ctecap.org

Eligibility Requirements: None

Fees: None

Languages: Creole, English, Spanish

Program Description: CTE is a community action agency providing counseling on budgeting and savings to increase the self-sufficiency of families. Call for more information on specific program descriptions.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

NEIGHBORHOOD HOUSING SERVICES OF NEW BRITAIN

Location: 223 Broad Street, New Britain, CT 06053
Contact: Alan Watson, Executive Director
Hours of Operation: M-W: 8:15 am - 4:45 pm; Th: 8:15 am - 6 pm; F: 8:15 am - 1 pm
Telephone: (860) 224-2433, ext 103
E-Mail: awatson@nhsnb.org ; info@nhsnb.org
Website: www.nhsnb.org

Eligibility Requirements: None for the homeownership classes; guidelines to qualify for a loan

Fees: Landlord 101 classes only

Languages: English, Spanish

Program Description: Neighborhood Housing Services of New Britain offers Financial Fitness Education classes to help individuals with money management skills and banking. The classes are offered every month and held on three weekdays and two Saturdays. These are sponsored by the Connecticut Housing Finance Authority (CHFA). One-on-one credit and budgeting counseling is available upon request. Call for more information.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: Landlord Education, Foreclosure Prevention Assistance, Post-purchase Workshops, Low-interest Rehab & Renovation Loans

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

NORWALK ECONOMIC OPPORTUNITY NOW, INC. (NEON)

Location: 98 South Main Street, Norwalk, CT 06854
Contact: Janet Williams
Hours of Operation: M - F: 9 am - 5 pm (Call for an appointment)
Telephone: (203) 899-2442
E-Mail: jwilliams@neon-norwalk.org
Website: www.newopportunityinc.org

Eligibility Requirements: Call for eligibility requirements

Fees: None

Languages: English

Program Description: NEON, a community action agency, provides asset-building training, a Monthly Savings Club, and a program on economic literacy.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

TBICO: THE BRIDGE TO INDEPENDENCE AND CAREER OPPORTUNITIES

Location: 39 Rose Street, Danbury, CT 06810
Contacts: LouAnn Bloomer, President & CEO; Gladys Cooper (Key Rings)
Hours of Operation: M - F: 9 am - 3 pm
Telephone: (203) 743-6816
E-Mail: tbico1@aol.com
Website:

Eligibility Requirements: Low-income individuals

Fees: None

Languages: English

Program Description: TBICO provides an 8-week program that offers skills for employment, life, and financial education. *Financial Independence, Now and Later (FINAL)*, includes one-on-one budget counseling. TBICO is part of the *Key Rings Security Deposit* program which provides grants and loans for security deposits.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: CDs available to help individuals with English pronunciation

UNIVERSITY OF CONNECTICUT (UCONN) COOPERATIVE EXTENSION SYSTEM

Locations: Statewide, focusing on eastern and western Connecticut
Contacts: Faye Griffiths-Smith (New Haven County); Lynn Grant (Fairfield County)
Hours of Operation: M - F: 9 am - 5 pm
Telephone: Faye Griffiths-Smith (203) 407-3160; Lynn Grant (203) 207-3263
E-Mail: extension@uconn.edu
Website: www.canr.uconn.edu/ccs

Eligibility Requirements: No income restrictions; workshops designed to **train service providers, not individuals.**

Fees: None
Languages: English, Spanish

Program Description: UCONN Cooperative Extension Centers offer financial education training in collaboration with Connecticut businesses and community organizations. Past programs have included *Financial Fitness Checkup*, *Take the Road to Financial Security in Later Life*, *Parents, Kids and Money*, and *Financial Facts of Life*.

Also offered are 1) a class that teaches basic money management and budgeting, financial management strategies, and credit use; 2) a six-week program called *Women's Financial Education Program*; 3) information on estate planning.

Call to schedule a workshop on skills to teach money and debt management.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Family and Child Nutrition Education Programs

URBAN LEAGUE OF SOUTHWESTERN CONNECTICUT

Location: 46 Atlantic Street, Stamford, CT 06901
Contact: Virginia Lee Spell, Vice President of Housing and Economic Development
Hours of Operation M - F: 9 am - 5 pm
Telephone: (203) 327-5810, ext. 105
E-Mail: virginial@ulswc.org
Website: www.ulswc.org

Eligibility Requirements: Individuals of all incomes are eligible for the financial literacy classes

Fees: None

Languages: English

Program Description: The Urban League of Southwestern Connecticut helps low- to moderate-income families secure and sustain economic self-reliance through a financial education program based on five standards for financial literacy: money management, credit, debt management, investor's education, and insurance. The financial education classes are held monthly.

The Urban League also offers rental resources, entrepreneurial training, youth services, employment programs, and information about predatory lending practices.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: *Workforce Options Program*, internet job bank, technology training, career development services

HOMEOWNERSHIP

One of the first steps to homeownership or responsible renting is becoming aware of local education and financial assistance programs. In Connecticut, many nonprofit and state agencies offer homeownership and financial education classes, which may lead to low-interest mortgages, or financial assistance with downpayments, closing costs, and foreclosure prevention.

ACCESS COMMUNITY ACTION AGENCY

Locations: 1315 Main Street, Suite 2, Willimantic, CT 06226
231 Broad Street , Danielson, CT 06239

Contact: Denise Campagnano, Asset Development Supervisor

Hours of Operation: M: 8 am - 6 pm; T - F: 8 am - 4 pm

Telephone: (860) 450-7478 (Willimantic)
(860) 774-0418 (Danielson)

E-Mail: denise.campagnano@accessagency.org

Website: www.accessagency.org

Eligibility Requirements: Low- and moderate-income individuals

Fees: None

Languages: English, Spanish

Program Description: Access offers ten, one-hour classes that cover credit repair, savings, banking, money management, and creating a spending plan. One-on-one credit repair counseling is available.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Emergency Food Bank, WIC

CATHOLIC CHARITIES AND FAMILY SERVICES – DIOCESE OF NORWICH

Location: 331 Main Street, Norwich, CT 06360

Contact: Esmerelda Thornton

Hours of

Operation: M - F: 8:30 am - 4:30 pm

Telephone: (860) 889-8346

E-Mail: ethornton@ccfsn.org

Website: www.ccfsn.org

Eligibility Requirements: None for the homebuyer classes

Fees: None

Languages: English, Spanish

Program Description: Catholic Charities offers two homebuyer education classes. An eight-hour class, held once a month on Saturdays, offers information about credit, money management, loans, home purchase, selecting a realtor, etc. This class is open to anyone. After completing the class, individuals are given a certificate that is good for one year and helps them obtain downpayment assistance. After completing the class, individuals can meet one-on-one to discuss finances and credit. A three-hour class is sponsored by the Connecticut Housing Finance Authority (CHFA) and is open only to those who have applied for down-payment assistance with CHFA.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

CHESHIRE INTERFAITH HOUSING

Location: P.O. Box 3, Cheshire, CT 06410

Contact: John Bate

**Hours of
Operation:** N/A

Telephone: (203) 386-6595

E-Mail:

Website: www.cih-ct.org

Eligibility Requirements: Low- to moderate-income families; application by mail only

Fees: None

Languages: English

Program Description: Cheshire Interfaith Housing helps low- and moderate-income families build single family homes in Cheshire. Sweat equity is required. The program is modeled after Habitat for Humanity.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

CHRISTIAN ACTIVITIES COUNCIL

Location: 47 Vine Street, Hartford, CT 06112
Contact: Yvonne Chandler
Hours of Operation: M - F: 9 am - 4:30 pm
Telephone: (860) 527-9860
E-Mail: ychandler@christianactivities.org
Website: www.christianactivities.org

Eligibility Requirements: HUD income guidelines

Fees: None

Languages: English, Spanish

Program Description: The Christian Activities Council offers assistance to low- and moderate-income families to buy their first home. Financial literacy and credit counseling classes are offered to those buying a home, as well as rental/mortgage assistance for eviction prevention.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: _____

CITY OF MILFORD COMMUNITY DEVELOPMENT DEPARTMENT

Location: 70 West River Street, Milford, CT 06460
Contact: Tom Ivers
Hours of Operation: M - F: 8:30 am - 5 pm
Telephone: (203) 783-3230
E-Mail: tivers@ci.milford.ct.us
Website: ci.milford.ct.us

Eligibility Requirements: Milford current or future residents meeting HUD approved income guidelines (80% of the Area Median Income)

Fees: None

Languages: English

Program Description: First Time Homebuyer Program (FTHP) provides zero-interest, deferred payment second mortgage loans to first time home buyers in Milford. The maximum loan amount is \$15,000, which can be used for the downpayment and/or anticipated closing costs. The loan is to be paid back at time of transfer of title.

The Housing Rehabilitation Program provides financial and technical assistance with planning and implementing home repairs and improvements. Technical assistance includes lead paint testing, project bidding, and construction management. Funding is in the form of an interest-free, deferred payment mortgage. Environmental remediation activities (asbestos removal, underground oil tank removal, lead paint abatement, etc.) are grant-funded.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: Housing Rehabilitation Assistance

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Fair Housing Enforcement

CITY OF NEW BRITAIN DEPARTMENT OF MUNICIPAL DEVELOPMENT

Location: 27 West Main Street, Room 311, New Britain, CT 06051
Contact: Margaret Malinowski
Hours of Operation: M - F: 8:15 am - 4:15 pm
Telephone: (860) 820-3330
E-Mail:
Website: www.new-britain.net

Eligibility Requirements: Incomes of less than 80% of the Median Income for the New Britain for single-family, first time purchasers; incomes above 80% allowed for multiple-family purchasers

Fees: No origination fees, but the purchaser is responsible for other loan fees

Languages: English, Spanish.

Program Description: Low-interest loans are offered through the Home Owners Program to first time home buyers purchasing a one-to-six-family property in the city. The term of the loan is 15 years, but loan amounts vary depending on the price of the property.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

CITY OF NORWALK REDEVELOPMENT AGENCY

Location: 125 East Avenue, City Hall, Norwalk, CT 06851

Contact: Tim Carney

Hours of

Operation: M - F: 8:30 am - 5 pm

Telephone: (203) 854-7810

E-Mail:

Website: www.norwalkct.org

Eligibility Requirements: Must be a resident of Norwalk, head of household who has not owned a home in three years, and some income restrictions

Fees: None for orientation, but there is a fee for the first time home buyer program

Languages: English

Program Description: The Housing Development Fund offers a 30- to 60-minute orientation that covers a brief description of homeownership and other financial topics. A first time home-buyer seminar is offered. Downpayment assistance loans are available for up to \$50,000 with a 0% interest rate that is forgiven over a period of time.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Residential Rehab Program

CITY OF WEST HAVEN COMMUNITY DEVELOPMENT ADMINISTRATION (CDA)

Location: 335 Main Street, West Haven, CT 06516
Contact: Speak with a community development officer
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (203) 937-3550
E-Mail: cda@cityofwesthaven.com
Website: www.cityofwesthaven.com

Eligibility Requirements: (subject to change)

Family Size:	1	2	3	4	5	6	7	8
Maximum Adjusted Gross Income:	\$41,700	\$47,700	\$53,650	\$59,600	\$64,350	\$69,100	\$73,900	\$78,650

Fees: None

Languages: English

Program Description: The program offers downpayment assistance in the form of a matching “forgivable” loan of up to \$7,500 for a single-family house or condo for first time buyers. It is a five-year “declining lien” loan: 20% of the loan is forgiven for each year the applicant lives in the house. Applicants must complete a CDA-approved First Time Homebuyers Workshop before closing on a house. The applicant’s share must be at least 3% of the sales price of the house. All applicants must meet HUD income guidelines.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

CONNECTICUT HOUSING FINANCE AUTHORITY (CHFA)

Location: 999 West Street, Rocky Hill, CT 0606

Contact: Call to speak with a representative

Hours of

Operation: M - F: 8:30 am - 5 pm

Telephone: (860) 571-3502

E-Mail:

Website: www.chfa.org

Eligibility Requirements: Income guidelines vary by town. Must purchase home with a sales price that is within CHFA guidelines. Call for more information.

Fees: None

Languages: English, Spanish

Program Description: CHFA offers a variety of homeownership programs that help Connecticut residents finance purchases: Homebuyer Mortgages; Downpayment Assistance Loans; Rehabilitation Mortgage Loans; Home of Your Own (HOYO); Military Homeownership; Teachers Mortgage Assistance; Police Homeownership; Apartment Conversion for the Elderly; Pilot Homeownership and Downpayment Assistance Program for Manchester; Housing Development Fund's Smart-Move Second Mortgage Program; and Section 8 Housing Choice Homeownership Programs.

There are free counseling classes to Connecticut residents who are CHFA borrowers or who are looking for more information on homebuying. These classes include financial education and credit counseling. Call for more detailed information on the requirements of each CHFA program or to register for a counseling class.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

CONNECTICUT HOUSING INVESTMENT FUND, INC. (CHIF)

Location: 121 Tremont Street, Hartford, CT 06105
Contact: Call to speak with a representative
Hours of Operation: M - F: 8:30 am - 5 pm
Telephone: (860) 233-5165, ext. 2019 or 1-800-992-3665 (toll free)
E-Mail: loans@chif.org
Website: www.chif.org

Eligibility Requirements: Call for eligibility guidelines

Fees: None

Languages: English, Spanish

Program Description: The Connecticut Housing Investment Fund (CHIF) offers the Energy Conservation Loan Program for Connecticut low-income single and multi-family homeowners. This program provides the opportunity for homeowners to borrow from \$2,000 to \$60,000 for the purchase and installation of cost-saving energy improvements.

Eligible home improvements include automatic set-back thermostats, siding, caulking and weather-stripping, insulation, heat pumps, replacement roofs, and heating systems.

In collaboration with People's United Bank, CHIF also offers a Home Improvement Loan Program for homeowners who want to repair or renovate their homes. To download an application for a program, go to the CHIF website.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

CONSUMER CREDIT COUNSELING SERVICES, a division of Money Management International (CCCS/MMI)

Locations: 4 Oxford Road, Milford, CT 06460
627 Route 32, North Franklin, CT 06254
290 Salem Turnpike, Norwich, CT 06360

Contact: Call to speak with a representative

Hours of Operation: Operators are available 24 hours a day, 7 days a week

Telephone: 1-800-208-2227 (toll free) or 1-866-889-9347 (toll free)

E-Mail:

Website: www.moneymanagement.org and www.creditcounseling.org

Eligibility Requirements: No income restrictions

Fees: Cost for debt management and consolidation plans only

Languages: ASL, Albanian, Arabic, Bosnian/Croatian/Serbian, Cantonese, Czech, English, Filipino, French, German, Greek, Laotian, Malaysian, Mandarin, Polish, Samoan, Spanish, Syrian, Vietnamese

Program Description: Consumer Credit Counseling Services offers pre-purchase, post-purchase, reverse mortgage, and foreclosure prevention counseling. Home financing in collaboration with the Department of Housing and Urban Development (HUD), Fannie Mae, and Freddy Mac is also offered.

Other homeowner services include: home equity conversion; mortgage delinquency, and default resolution counseling; homebuyer education; loss mitigation; and renter's assistance. CCCS offers free financial education and over-the-phone or one-on-one credit counseling.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

Location: 34 Woodland Avenue, Stamford, CT 06902
Contact: Betty Ann McCree, IDA Program Manager - (203) 352-4858
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (203) 327-3260
E-Mail: cteida@ctecap.org
Website: www.ctecap.org

Eligibility Requirements: None

Fees: None

Languages: Creole, English, Spanish

Program Description: CTE is a community action agency providing counseling on budgeting and savings to increase the self-sufficiency of families. Call for more information on specific program descriptions.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

EASTERN CONNECTICUT HOUSING OPPORTUNITIES (ECHO)

Location: 228 State Street / 88 Howard Street / 105 Huntington Street, New London, CT 06320

Contact: Sally Williams

Hours of

Operation: M - F: 9 am - 4 pm

Telephone: (860) 447-8055

E-Mail: echopb@sbcglobal.net

Website:

Eligibility Requirements: Varies among the programs

Fees: None

Languages: English, Spanish

Program Description: ECHO offers funding assistance to low- and moderate-income households for purchase of single family homes. The American Dream Downpayment Initiative is offered to: Connecticut residents who are first time homebuyers, purchasing homes in New London County, and who meet the income guidelines. Qualified buyers receive \$10,000 or 6% (whichever is greater) of the purchase price of the home to help pay the cost. The loan is interest free and is forgiven over a five- or ten-year period.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Rental property

HABITAT FOR HUMANITY

Locations: Danbury: 90 Shelter Rock Road, Danbury, CT 06810
Middlesex County: South Church, 9 Pleasant Street, Middletown, CT 06457
Northeast Connecticut: P.O. Box 58, Danielson, CT 06239
Northwest Connecticut: P.O. Box 1, Salisbury, CT 06068
Southeast Connecticut: 377 Broad Street, New London 06320
Windham Area: P.O. Box 214, Willimantic, CT 06226

Contact: Call to speak with a representative

Hours of Operation: Varies by location

Telephone

and E-Mail:	Danbury	(203) 744-1392	ed@danburyhabitat.org
	Danielson	(860) 928-6501	lbroudeur@putnamsavings.com
	Middletown	(860) 343-9179	jhyarrow@habitatmiddlesex.org
	New London	(860) 442-7890	torourke@habitatsect.org
	Salisbury	(860) 435-4747	jpogue@snet.net
	Willimantic	(860) 423-7142	cthabitatguy@aol.com

Website:

Eligibility Requirements: Call for income guidelines

Fees: None

Languages: English, Spanish (varies by location)

Program Description: Habitat for Humanity offers interest free loans to qualifying families to purchase a home. A one percent downpayment and 100-400 hours of sweat equity (labor related to Habitat projects) are required to obtain the loan. Prior to homeownership, participants are required to attend workshops on budgeting, homeownership, and conflict resolution.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Youth Build

H.O.P.E.

Location: 187 Williams Street, New London, CT 06320

Contact: Marilyn Graham

Hours of Operation: M - F: 10 am - 6 pm

Telephone: (860) 447-0812

E-Mail: marilyn.graham108@comcast.net

Website:

Eligibility Requirements: Participants must be under 80% of the Area Median Income

Fees: None

Languages: English; Spanish translators, if needed

Program Description: H.O.P.E. renovates homes and then sells them to low-income families. H.O.P.E. partners with House New London for a homebuyer program. A rent-to-own program helps families save money to purchase a home by saving some of the rent they pay to put toward the purchase of the home. Home repair workshops help residents learn about electricity, carpentry, and plumbing. Classes are free.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDA)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: _____

HOUSING DEVELOPMENT FUND (HDF)

Locations: 100 Prospect Street, #304S, Stamford Plaza Level
8 West Street, Suite 202-204, Danbury, CT 06810

Contact: Tammy Strauss

Hours of Operation: M - F: 9 am - 5 pm

Telephone: (203) 969-1830, ext. 19 (Stamford); (203) 798-6527 (Danbury)

E-Mail: tstrauss@hdf-ct.org

Website: www.hdf-ct.org

Eligibility Requirements: SmartMove and Homebuyer Assistance basic requirements: first time homebuyer; income within HUD limits for HDF town service area; participant in an HDF orientation session; participant in a one-on-one session with an HDF counselor. Call for more specific requirements for each program.

Fees: Fees vary by program

Program Description: The Housing Development Fund offers a First Time Homebuyer Program (FTHP) with education and counseling on homeownership and downpayment assistance. The half-hour orientation classes are offered four times a week, year round. Participants can meet with counselors for help with loans and action plans for obtaining mortgages. Group and one-to-one credit counseling is offered. Post-purchase counseling is also available.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

HOUSING EDUCATION RESOURCE CENTER (HERC)

Location: 901 Wethersfield Avenue, Hartford, CT 06114
Contact: Karin Nigol, Assistant Director – (860) 296-4242, ext. 101
Hours of Operation: M-F: 9 am- 5 pm; Housing Counseling Hotline: Tue & Fri: 9 am- 5 pm
Telephone: Housing Counseling Hotline (860) 296-4372
E-Mail: KarinN@herc-inc.org
Website: www/herc-inc.org

Eligibility Requirements: Low or moderate income

Fees: None

Languages: English, Spanish

Program Description: HERC offers housing counseling (including pre-purchase, post-purchase, and mortgage delinquency counseling) daily on an informational landlord tenant hotline, as well in an individual or group seminar setting.

HERC hosts classes on homeowner education and predatory lending awareness for CHFA homeowners. HERC also operates the North Central Mobility Program for Northern and Central Connecticut residents who participate in the State Department of Social Services (DSS) rental subsidy voucher program.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

LIBERTY BANK, MIDDLETOWN

Location: 315 Main Street, Middletown, CT 06457
Contact: Rosa Carrero, Community Outreach Officer
Hours of Operation: M - Th: 9 am - 4 pm; F: 9 am - 5 pm
Telephone: (860) 344-7328
E-Mail: rcarrero@liberty-bank.com
Website: www.liberty-bank.com

Eligibility Requirements: For the downpayment assistance program, income must be at or below 80% of the Area Median Income

Fees: None

Languages: English; Spanish is available for mortgage lending.

Program Description: The homebuyer seminar is an eight-hour program that is broken into four two-hour classes. The first class focuses on budget and credit. A realtor explains real estate terms during the second class. For the third class there is a presentation by a mortgage loan originator, and in the final class an attorney goes over the closing process and the legal transitions from an apartment to a home.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

LIBERTY BANK, NORWICH

Location: 77 Salem Turnpike, Norwich, CT 06360
Contact: Antonio Gooding
Hours of Operation: M - Th: 9 am - 4 pm; F: 9 am - 6 pm
Telephone: (860) 892-2507
E-Mail: agooding@liberty-bank.com
Website: www.liberty-bank.com

Eligibility Requirements: For the downpayment assistance program, income must be at or below 80% of the Area Median Income

Fees: None

Languages: English, Spanish

Program Description: The homebuyer seminar is an eight-hour program that is broken into four two-hour classes. The first class focuses on budget and credit. A realtor explains real estate terms during the second class. For the third class there is a presentation by a mortgage loan originator, and in the final class an attorney goes over the closing process and the legal transitions from an apartment to a home..

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

MUTUAL HOUSING ASSOCIATION OF SOUTHWESTERN CONNECTICUT

Location: 63 Stillwater Avenue, Stamford, CT 06902

Contact: Carol Syndor, Director of Homeownership

Hours of Operation: M - F: 9 am - 5 pm

Telephone: (203) 359-6940, ext. 14

E-Mail: infor@mhaswct.org

Website: <http://www.mhaswct.org/>

Eligibility Requirements: For downpayment assistance, must be a first time homebuyer with a family income under 80% of Area Median Income; no restrictions for homebuyer education course

Fees: None

Languages: English

Program Description: Mutual Housing Association offers programs and aid for low-income families. The downpayment assistance program offers low-interest loans to first time homebuyers. The homebuyer education course is offered year-round four consecutive weeks for two hours. This course is required to be taken before taking the first time homebuyer mortgage course.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

NEIGHBORHOOD HOUSING SERVICES OF NEW BRITAIN

Location: 223 Broad Street, New Britain, CT 06053
Contact: Alan Watson, Executive Director - (860) 224-2433, ext.103
Hours of Operation: M-W: 8:15 am - 4:45 pm; Th: 8:15 am - 6 pm; F: 8:15 am - 1 pm
Telephone: (860) 224-2433
E-Mail: awatson@nhsnb.org ; info@nhsnb.org
Website: www.nhsnb.org

Eligibility Requirements: None for the homeownership classes; guidelines to qualify for a loan

Fees: Landlord 101 classes only

Languages: English, Spanish

Program Description: Neighborhood Housing Services of New Britain offers Financial Fitness Education classes to help individuals with money management skills and banking. The classes are offered every month and held on three weekdays and two Saturdays. These are sponsored by the Connecticut Housing Finance Authority (CHFA). One-on-one credit and budgeting counseling is available upon request. Call for more information.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: Landlord Education, Foreclosure Prevention Assistance, Post-purchase Workshops, Low-interest Rehab & Renovation Loans

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

OIC (OPPORTUNITY INDUSTRIALIZATION CENTER) OF NEW LONDON COUNTY

Location: 106 Truman Street, New London, CT 06320
Contact: Zenobia Penn
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (860) 447-1731, ext. 307
E-Mail: z.penn@oicnlc.org
Website: www.nldc.org

Eligibility Requirements: None

Fees: \$25 application fee; no fees for counseling and training

Languages: Bilingual counseling is provided on a one-on-one basis. Participants in group classes requiring the assistance of a translator will be responsible for providing their own

Program Description: OIC of New London County partners with the Connecticut Housing Finance Authority (CHFA) in offering an eight-hour training in first time homeownership. The eight-hour CHFA classes are offered on Saturday, once per quarter year. A ten-week training program and a landlord training are also available. Participants completing the requirements for each of the above training classes will receive a Certificate of Completion.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

Locations: Statewide
Contact: Dan Resto
Hours of Operation: Hours vary by branch
Telephone: (203) 338-2895
E-Mail:
Website: www.peoples.com

Eligibility Requirements: None

Fees: Call for more information

Languages: English

Program Description: People's United Bank provides a free four-part homebuyer education program called *Unlocking the Possibilities of Homeownership*. The program covers topics such as qualifying for a mortgage, credit and financial profiles, affordable mortgage programs, applying for a mortgage, and developing a realistic and affordable work plan for homeownership.

Sessions are three hours long with four sessions per program. Upon completion, participants receive a Homebuyer Education Completion Certificate, which may help them qualify for low-cost mortgage programs. Call for class locations and times.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

SHILOH DEVELOPMENT CORPORATION

Location: 3 Garvin Street, New London, CT 06320

Contact: Call to speak with a representative

Hours of Operation: M - F: 9 am - 3 pm

Telephone: (860) 445-4462, ext. 22

E-Mail: shilohdevcorp@aol.com

Website:

Eligibility Requirements: For the loan assistance program, all individuals must be applying for, or have already applied for, a CHFA loan. No requirements for the first time homebuyer program.

Fees: None

Languages: English

Program Description: Shiloh Development Corporation offers a three-hour loan assistance workshop on the third Saturday of each month to help with the pre-purchase and post-purchase of a home. An eight-hour first time homebuyer workshop is also offered quarterly.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

TOWN OF ENFIELD OFFICE OF COMMUNITY DEVELOPMENT

Location: 786 F Enfield Street, Enfield, CT 06082
Contact: Community Development Officer
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (860) 253-6390
E-Mail: ODC@Enfield.org
Website: www.enfield-ct.gov

Eligibility Requirements: Depends on income and number of family members. Requires eight hours of a homebuyer course and a letter of qualification from a bank.

Fees: None

Languages: English

Program Description: The First Time Homebuyer loan program (FTHP) is designed for income eligible families who want to purchase their first home in Enfield. Up to \$20,000 in loans can be provided. The loan will be forgiven if the buyer remains in the home for the full term of the loan, usually five to ten years. Applicants must have a pre-approval letter from an approved bank or lending institution, attend a homeowners class and obtain a certification of attendance. Fifty percent of the loan must be used to write-down the primary mortgage with the remaining fifty percent used for downpayments, inspection services, or closing costs. Applicants are referred to Co-opportunity, Housing Education Resource Center (HERC) or the Urban League for homebuyer classes.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

TOWN OF FAIRFIELD OFFICE OF COMMUNITY AND ECONOMIC DEVELOPMENT

Location: 611 Old Post Road, Fairfield, CT 06824
Contact: Mark Barnhart, Director of Community and Economic Development
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (203) 256-3120
E-Mail: MBarnhart@Town.Fairfield.CT.US
Website: www.fairfieldct.org

Eligibility Requirements: Applicants must be first time home buyers, income eligible under HUD income guidelines, mortgage ready, and have completed a Housing Development Fund (HDF) homebuyers education program.

Fees: None

Languages: English

Program Description: Provides First Time Homebuyer (FTHP) loans for low- and moderate-income residents to help buy their first home in Fairfield. Loans cover closing costs, mortgage insurance, and downpayments. Interest-free loans, up to \$25,000, are paid back at time of refinance, transfer of the home, or sale. Preferences are given to town employees, current residents and military personnel.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

TOWN OF FARMINGTON HOUSING AUTHORITY

Location: 1 Monteith Drive, Town Hall, Farmington, CT 06032
Contact: Elizabeth Conner, Housing Specialist
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (860) 675-2390
E-Mail: ConnerE@farmington-ct.org
Website: www.farmington-ct.org/TownServices/Housing

Eligibility Requirements: Annual gross income must be at or below the median family income level for the Hartford area as set by HUD.

Fees: \$25 application fee

Languages: English

Program Description: The Housing Authority, which is part of the Community and Recreational Services Department, offers opportunities for affordable housing to first time homebuyers. Homes are constructed on town-owned lots: participants pay for the house while the town continues to own the lot. Buyers must be able to qualify for a mortgage on their own.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

TOWN OF HAMDEN OFFICE OF HOUSING AND NEIGHBORHOOD DEVELOPMENT

Location: Keefe Community Center, 11 Pine Street, Hamden, CT 06514

Contact: Lorie Martindale

Hours of Operation: M - F: 8:30 am - 4:30 pm

Telephone: (203) 776-5978

Email: LMartindale@Hamden.com

Website: www.hamden.com

Eligibility Requirements: HUD income guidelines; applicants must not have owned property within last three years, owe no taxes (including those for motor vehicles), and have received a Certificate of Completion from an approved, pre-purchase housing and credit counseling course

Fees: None

Languages: English

Program Description: The Town of Hamden provides loans in the form of five-year declining liens/second mortgages for downpayments or closing costs to first time homebuyers. Home purchases must be detached single- to four-family, owner-occupied dwellings in the Lower State, Highwood, or Hamden Plains neighborhoods. The buyer is required to occupy the property for a minimum of five years.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDA)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Fuel Assistance

TOWN OF WINDSOR OFFICE OF COMMUNITY DEVELOPMENT

Locations: 275 Broad Street, Windsor, CT 06095
Contact: Diane McDougald
Hours of Operation: M - F: 8 am - 5 pm
Telephone: (860) 285-1984
E-Mail: McDougald@townofwindsorct.com
Website: www.townofwindsorct.com/communitydevelopment

Eligibility Requirements: Income at or below 80% Area Median Income; legal and financial capacity to undertake a loan; commitment of all available assets above \$4,000 to purchase; pre-purchase counseling Certificate of Completion; first time homebuyer or not owned home within last 3 years

Fees: None

Languages: English

Program Description: The Windsor Downpayment Assistance Program provides low-interest loans for qualified families planning to buy as a principal residence, an existing, one-to two-family home or condominium in Windsor. There are maximums and minimums for the loans and for the percentages of the loans that can be spent for downpayments and closing costs.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

URBAN LEAGUE OF SOUTHWESTERN CONNECTICUT

Location: 46 Atlantic Street, Stamford, CT 06901
Contact: Virginia Lee Spell, Vice President of Housing and Economic Development
Hours of Operation M - F: 9 am - 5 pm
Telephone: (203) 327-5810, ext. 105
E-Mail: virginial@ulswc.org
Website: www.ulswc.org

Eligibility Requirements: Individuals of all incomes are eligible for the financial literacy classes

Fees: None

Languages: English

Program Description: The Urban League of Southwestern Connecticut helps low- to moderate-income families secure and sustain economic self-reliance through a financial education program based on five standards for financial literacy: money management, credit, debt management, investor's education, and insurance. The financial education classes are held monthly.

The Urban League also offers rental resources, entrepreneurial training, youth services, employment programs, and information about predatory lending practices.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: *Workforce Options Program*, internet job bank, technology training, career development services

U.S. DEPARTMENT OF AGRICULTURE - RURAL DEVELOPMENT, NORWICH SERVICE CENTER

Locations: 238 West Town Street, Norwich, CT 06360
100 Northfield Drive, Windsor, CT 06095

Contact: June Pendleton, Area Specialist (Norwich: Fairfield, Hartford, Litchfield, Middlesex, New Haven & Tolland Counties)
Benedict Gonzalez, Area Specialist (Windsor: New London & Windham Counties)

Hours of Operation: M - F: 8 am - 4:30 pm

Telephone: June Pendleton - (860) 859-5218, ext. 200
Benedict Gonzalez - (860) 688-7725, ext. 130

E-Mail: june.pendleton@ct.usda.gov; benedict.gonzalez@ct.usda.gov

Website: www.rurdev.usda.gov/ma

Eligibility Requirements: Households with moderate-, low-, or very low-incomes meeting household size guidelines

Fees: None

Languages: English

Program Description: USDA offers a Self-Help Housing program to low-income families to enable them to become homeowners. Participants in the program help build their own homes, using their sweat equity as the downpayment. USDA also offers Direct Rural Housing Loans to very-low and low-income families to help them purchase a home; eligibility depends on income and household size. If the income is too high to qualify for the Direct Rural Housing Loan, participants can apply for a Guaranteed Loan.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs)

The goal of the Connecticut Individual Development Account (IDA) Initiative is to strengthen Connecticut families and communities by offering a unique and effective way to save money. IDAs are matched savings accounts that allow participants' savings to grow quickly and encourage asset building such as through the creation of a small business, pursuit of a post-secondary education, or as a deposit on a house, an apartment, or car.

For information, contact IDA Director Lisa Arends at the Connecticut Department of Labor, Welfare-to-Work Unit, 200 Folly Brook Boulevard, Wethersfield, Connecticut 06109-1114, by phone at (860) 263-6794, or via e-mail at lisa.arends@ct.gov. You can also visit the Connecticut Department of Labor website - www.ct.gov/dol - for more details.

ACCESS COMMUNITY ACTION AGENCY

Locations: 1315 Main Street, Suite 2, Willimantic, CT 06226
231 Broad Street , Danielson, CT 06239

Contact: Denise Campagnano, Asset Development Supervisor

Hours of Operation: M: 8 am - 6 pm; T - F: 8 am - 4 pm

Telephone: (860) 450-7478 (Willimantic)
(860) 774-0418 (Danielson)

E-Mail: denise.campagnano@accessagency.org

Website: www.accessagency.org

Eligibility Requirements: Low- and moderate-income individuals

Fees: None

Languages: English, Spanish

Program Description: Access offers ten, one-hour classes that cover credit repair, savings, banking, money management, and creating a spending plan. One-on-one credit repair counseling is available.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Emergency Food Bank, WIC

BRISTOL COMMUNITY ORGANIZATION, INC. (BCO)

Location: 55 South Street, Bristol, CT 06010
Contacts: Mae Palmisano - (860) 584-2725, ext. 34; Nancy Micloskey - (860) 589-8623
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (860) 584-2725
E-Mail: mpalmisano@bcoinc.org; nmicloskey@bcoinc.org
Website: www.bcoinc.org

Eligibility Requirements: Call for eligibility

Fees: None

Languages: English, German, Russian, Spanish

Program Description: The Social Services Department of the Bristol Community Organization, a community action agency, offers a money management program to counsel low-income families as well as credit counseling and financial education programs for individuals of all incomes.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Dial-a-Ride elderly services; Head Start pre-school program; Retired and Senior Volunteer Program (RSVP); Healthy Start; Grandparents Raising Grandchildren

COMMUNITY ACTION COMMITTEE OF DANBURY (CACD)

Location: 66 North Street, Danbury, CT 06810
Contact: Gloria Sanchez
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (203) 748-4941, ext. 116
E-Mail: sanchez@cacd-caa.org
Website: www.volunteersolutions.org/veswc/org/223692.html

Eligibility Requirements: Connecticut Light and Power (CL&P) customer

Fees: None

Languages: English, Spanish

Program Description: CACD, whose catchment area covers 19 cities and towns in Northern Fairfield and Northwestern Litchfield Counties, offers financial literacy classes every third Wednesday evening of the month to anyone who is a CL&P customer. The class explains the requirements for the CL&P NUSTART Program, as well as how to manage money and cut expenses.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Emergency food assistance; after-school activities for low-income neighborhoods

COMMUNITY RENEWAL TEAM (CRT)

Location: 44 Hamlin Street, Middletown, CT 06457
Contact: Jennifer Squier, HSI (Human Services Infrastructure) Case Manager
Hours of Operation: M - F: 8 am - 4 pm
Telephone: (860) 347-4465, ext. 227
E-Mail:
Website: www.crt-ct.org

Eligibility Requirements: None

Fees: None

Languages: English

Program Description: CRT offers group sessions and workshops. The workshops are for 6-10 weeks, offered 2-3 times a year, and are tailored to the needs of the participants. Information provided encompasses credit reports, balancing check books, and credit repair.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Homemaker elderly meal service program

Location: 34 Woodland Avenue, Stamford, CT 06902
Contact: Betty Ann McCree, IDA Program Manager - (203) 352-4858
Hours of Operation: M - F: 9 am - 5 pm
Telephone: (203) 327-3260
E-Mail: cteida@ctecap.org
Website: www.ctecap.org

Eligibility Requirements: None

Fees: None

Languages: Creole, English, Spanish

Program Description: CTE is a community action agency provide counseling on budgeting and savings to increase the self-sufficiency of families. Call for more information on specific program descriptions.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

NEW OPPORTUNITY, INC.

Location: 232 North Elm Street, Waterbury, CT 06702

Contact: Bill Rybczyk

Hours of Operation: M - F: 8 am - 5 pm

Telephone: (203) 575-4238

E-Mail:

Website: www.newopportunityinc.org

Eligibility Requirements: Three different types of IDAs are offered; eligibility depends on program

Fees: None

Languages: English

Program Description: The IDA program encourages individuals to save up to \$1,500 to be matched 2:1; a maximum of \$500 can be saved in one year. As part of the program individuals take part in a six-week financial education class that is followed up with monthly training sessions. The program spans five years and helps participants save money to put toward a home, vehicle, post-secondary education, or business development.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

NORWALK ECONOMIC OPPORTUNITY NOW, INC. (NEON)

Location: 98 South Main Street, Norwalk, CT 06854
Contact: Janet Williams
Hours of Operation: M - F: 9 am - 5 pm (Call for an appointment)
Telephone: (203) 899-2442
E-Mail: jwilliams@neon-norwalk.org
Website: www.newopportunityinc.org

Eligibility Requirements: Call for eligibility requirements

Fees: None

Languages: English

Program Description: NEON, a community action agency, provides asset-building training, a Monthly Savings Club, and a program on economic literacy.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

Location: 30 Elizabeth Street, Derby, CT 06418
Contacts: Bob Bohannon - (203) 736-5420, ext. 1226; Ed Sutherland - (203) 736-5420, ext. 1236
Hours of Operation: M - F: 8:30 am - 4:30 pm
Telephone: (203) 736-5420
E-Mail: rbohannon@teaminc.org;
Website: www.teamcaa.org

Eligibility Requirements: Participants must be at or below 60% of the Federal Poverty Level

Fees: None

Languages: English, Spanish

Program Description: The IDA program encourages individuals to save up to \$1,500 to be matched 2:1; a maximum of \$500 can be saved in one year. A 12-hour training course at the beginning of the program is followed by monthly meetings held to discuss financial management. Asset building workshops are also offered. Case management is provided.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Holiday Toys for Tots Program, Meals on Wheels, Summer Youth, Employment Program, Transportation

THAMES VALLEY COUNCIL FOR COMMUNITY ACTION (TVCCA)

Location: 80 Huntington Street, New London, CT 06320

Contact: Tom Bliven

Hours of

Operation: M - F: 8 am - 4 pm

Telephone: (860) 444-0006

E-Mail:

Website: www.tvcca.org

Eligibility Requirements: Eligible if on TANF, receiving EITC, or household income is not more than 200% of the Federal Poverty Level

Fees: None

Languages: English, Spanish

Program Description: This Individual Development Account program matches savings over three years. Before participants can open an IDA plan, they must take part in a 12-hour financial literacy class and attend monthly training meetings on asset building.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Account (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other _____

Additional Services Provided:

- Child Care
- Community Employment Services (Life Skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other _____

GLOSSARY

AREA MEDIAN INCOME (AMI)

Similar to Federal Poverty Guidelines, Area Median Income guidelines can be used to determine eligibility for programs that serve clients with low-to-moderate incomes. but for a particular geographic area. AMIs are adjusted annually; therefore, if a program calls for AMI guidelines for areas in Connecticut to determine eligibility, go to: http://www.huduser.org/Datasets/IL/IL08/ct_fy2008.pdf for current information.

ASL (American Sign Language)

Sign language for the deaf and hearing impaired.

CHEXSYSTEMS LIST

“ChexSystems” is a consumer credit reporting agency used by banks to help determine whether or not an individual has a history of mishandling checking or savings accounts. If someone is on a ChexSystems’ list, then he or she may not be able to open a checking account. There are steps that can be taken to improve credit status with Chex-Systems. For a free credit report or to dispute information on a ChexSystems report, write to: ChexSystems, Attn: Customer Relations. 7805 Hudson Road - Suite 100, Woodbury, MN 55125

DEBT CONSOLIDATION

Debt Consolidation is the combination of separate debts, which may have different interest rates, into a single loan with a fixed rate. Instead of paying multiple creditors who charge different interest rates at different times of the month, one larger loan is taken out, which pays off all accounts with a single monthly payment. It is important to make sure that the costs of the new loan will be less than the total interest costs already being paid to different creditors.

DEBT MANAGEMENT PLAN (DMP)

Under this plan, a credit counseling agency manages an individual’s (client’s) debt payments by collecting an agreed-upon, monthly payment from the client and disbursing it to the client’s creditors. This may or may not be the best way to handle debt. A good credit counselor will help determine whether or not to establish a debt management plan.

DEBT NEGOTIATION

Individuals can negotiate with creditors to set up an affordable payment plan, “re-age” the debt (or turn back the clock to help repair negative credit history), or ask for a lower interest rate on money owed. There are nonprofit credit counseling agencies that can help with this negotiation process. For-profit debt negotiators may claim to reduce debt by 50% or erase negative credit history after the debt is paid off, **BUT** these services have high fees, may fail to reduce total debt owed, or may be illegal.

DIRECT DEPOSIT

Direct Deposit is a free service which allows employers to electronically transfer the net pay from each payroll check directly into either the employee’s personal savings or checking account on each payday. All banks that are a participating member of the National Automated Clearing House Association offer this service. To find out if this feature applies to you, contact your bank or talk to your payroll department or employer for more information.

ESL (English as a Second Language)

These are tutoring programs sponsored by nonprofit agencies to teach English to speakers of a foreign language.

FEDERAL POVERTY GUIDELINES

The Federal Poverty Threshold is updated yearly by the Census Bureau and used to statistically represent how many Americans are living in poverty. The Department of Health and Human Services (HHS) releases Federal Poverty Guidelines as another measure of poverty in America. Federal Poverty Guidelines (or the Federal Poverty Level) is often used to determine financial eligibility for certain federal programs. HHS releases new Federal Poverty Guidelines (FPG) in February for that year (for example Federal Poverty Guidelines for 2008 were released in February 2008).

2008 Federal Poverty Guidelines (FPG)										
Family Size	FPG (100%)		FPG (125%)		FPG (135%)		FPG (150%)		FPG (175%)	
	Per Year *	Per Month	Per Year *	Per Month	Per Year *	Per Month	Per Year *	Per Month	Per Year *	Per Month
1	\$10,400	\$ 867	\$13,000	\$1,083	\$14,040	\$1,170	\$15,600	\$1,300	\$18,200	\$1,517
2	\$14,000	\$1,167	\$17,500	\$1,458	\$18,900	\$1,575	\$21,000	\$1,750	\$24,500	\$2,042
3	\$17,600	\$1,467	\$22,000	\$1,833	\$23,760	\$1,980	\$26,400	\$2,200	\$30,800	\$2,567
4	\$21,200	\$1,767	\$26,500	\$2,065	\$28,620	\$2,385	\$31,800	\$2,650	\$37,100	\$3,092
5	\$24,800	\$2,067	\$31,000	\$2,208	\$33,480	\$2,790	\$37,200	\$3,100	\$43,400	\$3,617
6	\$28,400	\$2,367	\$35,500	\$2,958	\$38,340	\$3,195	\$42,600	\$3,550	\$49,700	\$4,142
7	\$32,000	\$2,667	\$40,000	\$3,333	\$43,200	\$3,600	\$48,000	\$4,000	\$56,000	\$4,667
8	\$35,600	\$2,967	\$44,500	\$3,708	\$48,060	\$4,005	\$53,400	\$4,450	\$62,300	\$5,192

* Source: Federal Register, Vol. 73, No.15, pp. 3971-3972

GED (General Educational Development)

The high school equivalency test/GED can help increase the wages of workers who did not graduate from high school. It consists of a series of 5 tests that when passed certify that the test-taker has high school level skills. The test is made up of multiple choice and written responses and is available in English, French, Spanish, large print, audio-cassette, and Braille.

HUD-1 SETTLEMENT STATEMENT

The U.S. Department of Housing and Urban Development (HUD) settlement statement is an overview of all costs associated with the closing of the sale and purchase of property. It shows the breakdown of funds — which costs are attributed to the borrower and seller, respectively.

SPLIT REFUND

A split refund lets you divide your income tax refund and direct deposit your funds among two or three different bank or credit union accounts. Instead of depositing your refund into a checking or savings account and later moving part of your refund to another account, you can immediately send your refund where you want up to a maximum of three different accounts. By splitting your refund, you get the convenience, for example, of directing some of your tax refund to your checking account for immediate needs and sending some to savings for future use. Plus, you get the safety and speed of direct deposit, meaning you will have access to your refund faster than if you decide to receive a paper check.

VITA (VOLUNTEER INCOME TAX ASSISTANCE)

The VITA program offers free tax help to low-to-moderate income individuals and households. VITA sites use certified community volunteers to help residents file income tax returns including special tax credits, such as Earned Income Tax Credit (EITC), Child and Dependent Care Credit, and Child Tax Credit. Sites offer electronic filing (e-filing), which shortens the amount of time it takes to receive a tax refund. Individuals who e-file and have their refunds deposited directly into their bank accounts will receive their refunds in 8 to 10 days. VITA sites are located at community and neighborhood centers, libraries, schools, and other convenient locations. To locate the nearest VITA site, dial 2-1-1, or (1-800) 829-1040 (toll free).



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