

Building Assets & Financial Security: Mapping Opportunities in Hartford



Connecticut Association for Human Services

Connecticut Association for Human Services

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The Connecticut Association for Human Services (CAHS) is a statewide organization that works to reduce poverty, strengthen families, and reconnect communities through advocacy supported by outreach, research, and education.

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Bank of America



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CAHS
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Introduction

The Connecticut Association for Human Services created this guide in an effort to increase access 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 Promote Family Economic Success*. It is our vision that individuals will use these community programs to build assets for their families' futures. We wish to thank the organizations included in this book for their cooperation and collaboration in providing information on the following asset-building programs.

Additional copies of this Hartford guide and editions for Bridgeport and Waterbury are available by contacting CAHS at (860) 951-2212 ext. 222, email info@cahs.org, or check on-line at www.cahs.org.

Mapping Opportunities in Hartford

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BANKING

The following information outlines how to manage and save money, the advantages of using checking and savings accounts, and where to find banks and credit unions in the greater Hartford area. Classes on using banks or credit unions can be found under the Financial Education section of this guide.

Banking 101: Using Checking & 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, 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 Advantages to Checking & Savings Accounts:

When an individual files a federal income tax return at a Volunteer Income Tax Assistance (VITA) site or online and chooses to directly deposit the federal or state return, the Internal Revenue Service (IRS) can deposit the tax refund directly into an 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 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.

Local Banks & Credit Unions

Greater Hartford Banks

Bank of America	1-800-841-4000
Connecticut Bank & Trust Company	(860) 246-5200
New Alliance Bank	1-800-892-2096
People's Bank	1-800-772-1090
Sovereign Bank	1-877-768-2265
TD Banknorth	1-800-428-7000
Wachovia	1-800-922-4684
Webster Bank	1-800-325-2424

Greater Hartford Credit Unions

American Eagle Federal Credit Union	(860) 568-2020
Capitol Region Federal Credit Union	(860) 513-4024
C.N.G Employees Credit Union	(860) 528-1188
Connecticut Labor Department Federal Credit Union	(860) 566-5505
Connecticut State Employees Credit Union	(860) 249-4839
Connecticut Transit Federal Credit Union	(860) 522-8101
East Hartford Federal Credit Union	(860) 291-0345
First New England Federal Credit Union	(860) 282-0001
Franklin Trust Federal Credit Union	(860) 296-4379
Hartford Courant Employees Credit Union	(860) 241-6473
Hartford Federal Credit Union	(860) 527-6663
Hartford Firefighters Federal Credit Union	(860) 246-5236
Hartford Healthcare Credit Union	(860) 547-0027
Hartford Municipal Employees Federal Credit Union	(860) 722-8110
Hartford Police Federal Credit Union	(860) 522-0899
Hartford Postal Employees Federal Credit Union	(860) 571-7453
Metropolitan District Employees Credit Union	(860) 278-7850
Nutmeg State Federal Credit Union	(860) 513-5000
Phoenix Federal Credit Union	(860) 403-5800
South End Mutual Benefit Association	(860) 242-0217

**Call for more information on branch locations, membership restrictions,
or fees associated with checking and savings accounts.**

CREDIT COUNSELING

There are many Connecticut agencies that 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, and how 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 and a list of questions to ask when dealing with a debt management agency, go to the Federal Trade Commission's website found at www.ftc.gov/bcp/online/pubs/credit/fiscal.htm or call 1-877-FTC-HELP.

COMMUNITY RENEWAL TEAM (CRT)

Location: 8 Stonington Street, Hartford, CT 06106
Contact: Andrea Hardy
Hours of Operation: M-F; 8 am - 4 pm
Telephone: (860) 560-4210
E-mail: hardya@crtct.org
Website: www.crtct.org

Eligibility Requirements: No income restrictions

Languages: English

Program Description: CRT offers one-on-one and group money management counseling as well as many financial education workshops. These include the following: *Your Credit Report; Generation Plastic; Invest in Your Debt; Your Financial Future and You; and Money Matters.*

Workshops are ongoing and registration is by phone. Also call to inquire about debt counseling opportunities.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 5)
- Financial Literacy/Education (p. 11)
- Homeownership (p. 24)
- Individual Development Accounts (IDAs) (p. 35)
- 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: Meals on Wheels, Criminal Justice, and Community Arts Programs

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

Location: 111 Founders Plaza, Suite 1400, East Hartford, CT 06108-3212
Contact: Call to speak with a representative
Hours of Operation: Operators available 24 hours a day, 7 days a week
Telephone: 1-866-889-9347 (toll free)
Website: www.moneymanagement.org *and* www.creditcounseling.org

Eligibility Requirements: No income restrictions

Languages: English, Spanish, ASL, Arabic, Cantonese, Chinese, Czech, French, German, Greek, Malaysian, Laotian, Pilipino, Polish, Samoan, Serbo-Croatian, Albanian, Yugoslavian, Syrian, Chealdian, Vietnamese, Dioula, Ibo

Program Description: The Consumer Credit Counseling Services of Southern New England offers over-the-phone and one-on-one credit counseling, as well as debt management and consolidation plans. An individual can make an appointment with a counselor at the East Hartford office to learn how to manage personal debt. Over-the-phone and one-on-one counseling are free.

Not all services are free. It is important to ask questions before agreeing to consolidate or choose a debt management plan. CCCS charges fees for debt management services, so using a consolidation or debt management plan may not be the best way to reduce debt.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 6)
- Financial Literacy/Education (p. 13)
- Homeownership (p. 22)
- 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: _____

UNIVERSITY OF CONNECTICUT (UConn) COOPERATIVE EXTENSION SYSTEM

Location: Statewide, focusing on eastern and western Connecticut
Contacts: Lynne Grant; Faye Griffiths-Smith
Hours of Operation: M-F; 9 am-5 pm
Telephone: (203) 207-3263 - Lynne Grant ; (203) 407-3160 - Faye Griffiths-Smith
E-mail: Extension@uconn.edu
Website: www.canr.uconn.edu/ces

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

Languages: English, Spanish

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

Call to schedule a workshop providing the skills needed to teach money and debt management or to find out more information about other available programs.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 7)
- Financial Literacy/Education (p. 15)
- 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

FINANCIAL EDUCATION

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

AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)

Location: 21 Oak Street, Suite 104, Hartford, CT 06106-8002
Contact: Call to speak with a Representative
Hours of Operation: M-F; 7 am- Midnight
Telephone: 1-866-295-7279 (toll free); 1-800-994-9422 (CT Benefit Outreach Program)
E-mail: ctaarp@aarp.org
Website: www.aarp.org

Eligibility Requirements: No income restrictions

Languages: English, Spanish

Program Description: AARP offers a money management program for seniors, which includes budget counseling, bill-paying volunteer services, and appointed “representative” payee services when a client is no longer capable of managing his/her income.

In collaboration with local agencies, AARP also offers the Connecticut Benefit Outreach Program, which assists low-income seniors in finding resources to help pay for housing, food, utilities, and prescription drugs.

Contact the local AARP office for more information on services.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 9)
- 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: 111 Founders Plaza, Suite 1400, East Hartford, CT 06108-3212
Contacts: Susan Kelly
Hours of Operation: M-F; 9 am - 5 pm
Telephone: (860) 282-3131 or 1-800-208-2227, ext. 3131 (toll free) - Susan Kelly
Website: www.crediteducation.org

Eligibility Requirements: No income restrictions

Languages: English, Spanish, ASL, Arabic, Cantonese, Chinese, Czech, French, German, Greek, Malaysian, Laotian, Pilipino, Polish, Samoan, Serbo-Croatian, Albanian, Yugoslavian, Syrian, Chealdian, Vietnamese, Dioula, Ibo

Program Description: The Center for Financial Education offers free financial and homebuyer education classes to the public. Class topics have included homebuyer education, budget basics, Credit Smart, credit scoring, identity theft, and personal financial management.

The Center also offers money management training to nonprofit providers who want to become certified financial education teachers.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 10)
- 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: _____

COMMUNITY RENEWAL TEAM (CRT)

Location: 8 Stonington Street, Hartford, CT 06106
Contacts: Andrea Hardy
Hours of Operation: M-F; 8 am - 4 pm
Telephone: (860) 560-4210
E-mail: hardya@crtct.org
Website: www.crtct.org

Eligibility Requirements: No income restrictions

Languages: English

Program Description: CRT offers one-on-one and group money management counseling as well as many financial education workshops. These include the following: *Goal Setting and Budgeting; Individual Development Account Information; Banking; Your Credit and You; Charge It Right; Loan to Own; Investing 101; and Your Financial Future and You.*

Workshops are ongoing, specific program dates and times available by phone. Registration is also by phone and must be completed one week before classes begin.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 5)
- Financial Literacy/Education (p.11)
- Homeownership (p. 24)
- Individual Development Accounts (IDAs) (p. 35)
- 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: Meals on Wheels, Criminal Justice, and Community Arts Programs

CONNECTICUT LIGHT AND POWER COMPANY (CL&P)

Location: 107 Selden Street, Berlin, CT 06037 (or mail to P.O. Box 270, Hartford, CT 06141-0270)
Contact: Community Relations Department
Hours of Operation: M-F; 8:30 am - 4:30 pm
Telephone: (860) 721-4007
Website: www.cl-p.com

Eligibility Requirements: No income restrictions, although programs target low-income residents

Languages: English, Spanish

Program Description: The *Money Matters Program* 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.

An organization can set up a workshop or make a reservation by calling CL&P's Community Relations Department. Additional information is available by calling 2-1-1 INFOLINE.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 12)
- 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, Matching Payment Plan, NUSTART, Weatherization, Winter Protection Program, WRAP)
- Other: _____

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

Location: 111 Founders Plaza, Suite 1400, East Hartford, CT 06108-3212

Contacts: Call to speak with a representative

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

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

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

Eligibility Requirements: No income restrictions

Languages: English, Spanish, ASL, Arabic, Cantonese, Chinese, Czech, French, German, Greek, Malaysian, Laotian, Pilipino, Polish, Samoan, Serbo-Croatian, Albanian, Yugoslavian, Syrian, Chealdian, Vietnamese, Dioula, Ibo

Program Description: The Consumer Credit Counseling Services of Southern New England offers over-the-phone and one-on-one credit counseling, as well as debt management and consolidation plans. An individual can set up an appointment with a counselor at the East Hartford office to learn how to manage personal debt. Over-the-phone and one-on-one counseling are free.

Not all services are free. It is important to ask questions before agreeing to consolidate or choose a debt management plan. CCCS charges fees for debt management services, so using a consolidation or debt management plan may not be the best way to reduce debt.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 6)
- Financial Literacy/Education (p. 13)
- Homeownership (p. 22)
- 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: _____

MONEY CONFERENCE FOR WOMEN

Location: Hartford

Contacts: Carol Heller, Connecticut State Treasurer's Office

Conference

Date 2006: **Saturday, October 28, 2006**; see State Treasurer's website below for 2007 conference dates.

Telephone: (860) 702-3146 or 1-800-618-3404 (toll free) - Carol Heller

E-mail: moneyconference@ywcahartford.org

Websites: www.state.ct.us/ott/financialeducationconf.htm **and** www.ctmoneyconferenceforwomen.com

Eligibility Requirements: Open to women of all economic backgrounds

Languages: English, Spanish

Program Description: The Money Conference for Women, sponsored by the Office of the State Treasurer in collaboration with various Connecticut nonprofits, offers a variety of workshops for working women in the community. Held annually in Hartford, past conferences focused on *Youth and Financial Education*, *Family Economic Success*, *Latino Personal Finance and Wealth-Building*, and the *Connecticut Sullivan Financial Education Program*.

Workshop topics have included retirement planning, getting out of debt, money management, home buying, basics of investing, borrowing, and planning for college.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 14)
- 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: _____

UNIVERSITY OF CONNECTICUT (UCONN) COOPERATIVE EXTENSION SYSTEM

Location: Statewide, focusing on eastern and western Connecticut
Contacts: Lynne Grant; Faye Griffiths-Smith
Hours of Operation: M-F: 9 am-5 pm
Telephone: (203) 207-3263 - Lynne Grant ; (203) 407-3160 - Faye Griffiths-Smith
E-mail: Extension@uconn.edu
Website: www.canr.uconn.edu/ces

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

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*.

Call to schedule a workshop providing the skills needed to teach money and debt management or to find out more information about other available programs.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 7)
- Financial Literacy/Education (p. 15)
- 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 GREATER HARTFORD (ULGH)

Location: 140 Woodland Street, Hartford, CT 06105
Contact: Lois Stevenson
Hours of Operation: M-F; 9 am - 5 pm; evening classes also offered
Telephone: (860) 527-0147
Website: www.ulgh.org

Eligibility Requirements: Low to moderate-income; Hartford-area resident

Languages: English

Program Description: The Urban League of Greater Hartford offers financial literacy classes and one-on-one counseling. Financial literacy classes are 16 hours and are held every other week. The course covers topics such as: basic budgeting, using a checking or savings account, homeownership, investing, taxes, and insurance.

Before signing up for a class or other services, an individual must attend an orientation session and schedule an intake appointment with a ULGH counselor. During the intake, counselors access the client's credit report, which costs a small fee. *All other services are free.*

Call for more information on the financial literacy program, evening classes, or to set up an appointment.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 16)
- Homeownership (p. 32)
- Individual Development Accounts (IDAs) (p. 40)
- 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: AIDs prevention, substance abuse services

THE VILLAGE SOUTH (a division of The Village for Families and Children)

Location: 331 Wethersfield Avenue, Hartford, CT 06114
Contact: David McGhee, Family Financial Literacy Coordinator
Hours of Operation: M-F; 8 am - 5 pm
Telephone: (860) 297-0598, ext. 795 - David McGhee
E-mail: dmcghee@villageforchildren.org
Website: www.villageforchildren.org

Eligibility Requirements: Participants must have an annual income of less than \$61,000

Languages: English, Spanish

Program Description: The *Credit When Credit Is Due* program is offered in conjunction with the American Center for Credit Education (ACCE) and the Connecticut State Treasurer's Office. This free money management class is administered in four sessions and covers basic money and credit management topics. Upon conclusion of the course, participants receive a certificate of completion and a positive statement is added to their credit report.

Call for program dates and times or to register for an upcoming session.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 17)
- Homeownership
- Individual Development Accounts (IDAs) (p. 41)
- Job Training
- VITA/AARP Tax Sites
- Other: _____

Additional Services Provided:

- Child Care, After-school Program
- Community Employment Services (Life skills/Literacy)
- GED/ESL Classes
- Housing Support, Shelter, Mediation
- Rental/Mortgage Assistance (Eviction Prevention)
- Utility Assistance (CEAP, Weatherization)
- Other: Child Advocacy, Juvenile Support, Adoption Services, Mental Health and Trauma Support

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 down payments, closing costs, and foreclosure prevention.

ACORN HOUSING

Location: 2310 Main Street, 3rd Floor, Bridgeport, CT 06606
1655 Main Street, #402, Springfield, MA 01103

Contact: Call to speak with a representative

Hours of Operation: M-F; 9 am - 5 pm; group information sessions: Tu & Th @ 6:00 pm

Telephone: (203) 366-4180– Bridgeport Office

E-mail: calgarin@acornhousing.org

Website: www.acornhousing.org

Eligibility Requirements: Low to moderate- income residents statewide

Languages: English, Spanish

Program Description: ACORN holds group information sessions on Tuesdays and Thursdays at 6:00 pm. After this initial intake, clients meet one-on-one with a counselor to go over credit, income, and savings. After a credit check, ACORN counselors create a housing counseling plan to prepare clients for homeownership.

Case managers offer credit counseling, budgeting, and then refer clients to a collaborating bank with the lowest interest rates possible. In addition to these services, ACORN offers pre- and post-purchase counseling, as well as home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling and loss mitigation.

Call to sign up for an information session and to learn about any specific eligibility requirements for Connecticut. ACORN's services are free.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 19)
- 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: Call to speak with a representative
Hours of Operation: M-F; 9 am– 4:30 pm
Telephone: (860) 527-9860
Website: www.christianactivities.org

Eligibility Requirements: Must be at or below 80% of Median Area Income Guidelines for the Hartford region.

Languages: English, Spanish

Program Description: The Christian Activities Council offers the American Dream Downpayment Initiative with the support from the Department of Housing and Urban Development. Low-to moderate-income families who are purchasing 1-4 family homes or condominiums in the greater Hartford region (from Andover– Windsor) are eligible to apply.

Participants undergo financial literacy education, pre-purchase, and post-purchase counseling. Upon completion of the program homebuyers receive downpayment or closing cost assistance in the amount of \$10,000, or 6% of the sale price of the purchased home.

For more information and to receive an orientation packet please call the number above. Evening and Saturday classes are available.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 20)
- 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
Contact: Call to speak with a representative
Hours of Operation: M-F; 8:30 am- 5 pm
Telephone: (860) 571-3502
E-mail: info@chfa.org
Website: www.chfa.org

Eligibility Requirements: No income restrictions. However, CHFA places restrictions on cost of the home based on its location within the state.

Languages: English, Spanish

Program Description: CHFA offers a variety of homeownership programs that help Connecticut residents finance home purchases. These programs include: *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; and Section 8 Housing Choice Homeownership Programs.*

CHFA also offers free counseling sessions to Connecticut residents who are CHFA borrowers or who are looking for more information on home buying. 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 (p. 21)
- 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)

Location: 111 Founders Plaza, Suite 1400, East Hartford, CT 06108-3212

Contact: Call to speak with a representative

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

Telephone: 1-866-889-9347 (toll free)

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

Eligibility Requirements: No income restrictions

Languages: English, Spanish, ASL, Arabic, Cantonese, Chinese, Czech, French, German, Greek, Malaysian, Laotian, Pilipino, Polish, Samoan, Serbo-Croatian, Albanian, Yugoslavian, Syrian, Chealdian, Vietnamese, Dioula, Ibo

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

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. **Debt management and some housing services have fees.**

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 6)
- Financial Literacy/Education (p. 13)
- Homeownership (p. 22)
- 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: _____

CO-OPPORTUNITY, INC.

Location: 20-28 Sargeant Street, Hartford, CT
Contact: Terence Floyd, Director of Housing and Community Development
Hours of Operation: M-F; 9 am- 5 pm; evening classes & appointments available
Telephone: (860) 236-3617, ext. 101– Terence Floyd
E-mail: terencef@co-opportunity.org
Website: www.co-opportunity.org

Eligibility Requirements: Must be a resident of Greater Hartford

Languages: English, Spanish

Program Description: Co-opportunity assists homeowners in overcoming poor credit scores, debt, and other barriers that may prevent homeownership. The program includes: pre-purchase, post-purchase and delinquency intervention counseling, budgeting, credit repair, home maintenance education, financial assistance, and renter's assistance.

Also offered are three homebuyer education programs including first-time homebuyer, CHFA Homebuyer, and Money Smart Financial Education. *People do not need to participate in Co-opportunity's Homeownership program to sign up for CHFA classes.*

Call for class schedule.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 23)
- Individual Development Accounts (IDAs) (p. 36)
- 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 Program (construction training and educational development)

COMMUNITY RENEWAL TEAM (CRT)

Location: 8 Stonington Street, Hartford, CT 06106
Contact: Steven Gosselin, Program Manager
Hours of Operation: M-F; 8 am-4 pm
Telephone: (860) 560-HOME (4663)
E-mail: gosselins@crtct.org
Website: www.crtct.org

Eligibility Requirements: Varies based on program, call for requirements.

Languages: English, Spanish

Program Description: The CRT Home Ownership Made Easy (HOME) Center offers assistance to Hartford's low-income homeowners or homebuyers. The HOME Center's services include Home Renovation Assistance, Financial Literacy Counseling, and Individual Development Accounts (IDAs).

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 5)
- Financial Literacy/Education (p. 11)
- Homeownership (p. 24)
- Individual Development Accounts (IDAs) (p. 35)
- 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: Meals on Wheels, Criminal Justice, and Community Arts Programs

HABITAT FOR HUMANITY

Location: 780 Windsor Street, Hartford, CT 06120 (mail to P.O. Box 1933, Hartford CT 06144)
Contact: Christy Handwerk, Operations Supervisor
Hours of Operation: M-F; 8:30 am– 4:30 pm
Telephone: (860) 541-2208, ext. 108
E-mail: christy@hartfordhabitat.org
Website: www.habitat.org *and* www.hartfordhabitat.org

Eligibility Requirements: Less than 50% of Hartford County Median Family Income

Languages: English, Spanish

Program Description: Habitat for Humanity offers assistance in funding and building homes for families. Program participants are required to put in 150-200 hours of sweat equity or time spent assisting in the construction of their homes or another Habitat house.

Those interested in learning about Habitat programs or applying for homeownership assistance must attend an applicant meeting for detailed information and application materials.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 25)
- 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: _____

HARTFORD AREAS RALLY TOGETHER (HART)

Location: 423 Washington Street, Hartford, CT 06106
Contact: Rica Chaparro
Hours of Operation: M-F; 8:30 am- 5 pm
Telephone: (860) 525-3449
E-mail: rica.chaparro@hartfordareasrallytogether.org
Website: www.hartfordareasrallytogether.org

Eligibility Requirements: No income restrictions

Languages: English, Spanish

Program Description: HART offers homeownership classes which cover topics such as the role of the Realtor, banks, mortgage brokers, and lawyers, rights and responsibilities of being a landlord, and protecting your investment. In addition, HART offers pre- and post-purchase counseling for homeowners who have completed their educational program.

Classes are held twice a week for two weeks in the evening. **All services are free.**

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p.26)
- 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: Community Organizing, Immigrant Rights, School Readiness Program

HARTFORD HOUSING AUTHORITY

Location: 180 Overlook Terrace, Hartford, CT 06106

Contact: Call to speak with a representative

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

Telephone: (860) 723-8463

Website: www.hartfordhousing.org

Eligibility Requirements: Must be a current resident of property managed by the Hartford Housing Authority or meet the eligibility requirements for public housing in Hartford.

Languages: English, Spanish

Program Description: The Hartford Housing Authority offers the Charter Oak Terrace Homeownership Program, which provides the opportunity for eligible Hartford residents to purchase a home in Hartford or participate in a “Rent to Own Program.” Applicants undergo an intensive orientation, interview, and background review process. Anyone interested in applying should go to the Housing Authority office to fill out an application.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p.27)
- 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: _____

HOUSEHARTFORD

Location: Dept. of Developmental Services, Housing & Property Management Division,
250 Constitution Plaza, 4th Floor, Hartford, 06103

Contact: Call to speak with a representative

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

Telephone: (860) 757-9032

Website: www.hartford.gov

Eligibility Requirements: Varies based on program, generally low or moderate income.

Languages: English, Spanish

Program Description: In collaboration with the City of Hartford, Fannie Mae, HUD, and local mortgage providers, HouseHartford offers downpayment and closing cost assistance, and new mortgages for individuals buying 1-4 family homes or condominiums within the city of Hartford.

Participants must complete an 8-hour homebuyer education class, which is offered in English and Spanish at a variety of nonprofits in the area. HouseHartford can refer individuals to partnering agencies that offer this class.

Call for a brochure and a list of participating lenders.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p.28)
- 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
Hours of Operation: M-F; 9 am- 5 pm; Housing Counseling Hotline: T-F; 9 am- 5 pm
Telephone: (860) 296-4242, ext. 101- Karin Nigol
E-mail: KarinN@HERC-inc.org
Website: <http://ursamajor.hartnet.org/herc/home.asp>

Eligibility Requirements: Low or moderate income

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. Also, HERC operates the North Central Mobility Program for Northern and Central Connecticut residents who participate in the State Department of Social Services rental subsidy voucher program.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p.29)
- 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 GREATER HARTFORD, INC.

Location: 95 Niles Street, Hartford, CT 06105
Contact: Patricia Bell
Hours of Operation: M-F; 9 am - 5 pm
Telephone: 860-296-1797, ext. 15
E-mail: pbell@mutualhousing.org
Website: www.mutualhousing.org

Eligibility Requirements: No income restrictions

Languages: English, Spanish

Program Description: The Mutual Housing Association (MHA) offers Ready to Rent and Housing Education Services for MHA residents and for the community at large.

Ready to Rent assists individuals who are renting for the first time or have difficulty finding safe and affordable housing due to poor credit or rental history. The six-week program helps participants understand the application and rental process, teaches tenant responsibilities and Fair Housing laws, and creates a plan for repairing credit and identifying other barriers to housing. **There is a \$15.00 fee for the program.**

Housing Education Services offer financial fitness and homeownership education. This includes a one-on-one assessment and development of personal goals, individual or group classes, and follow-up with participants to make sure goals are met. In four, two-hour classes, participants look at housing needs, financial situations, and learn strategies to improve money management. **These classes are free.**

For more information, please call or visit the MHA website.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 30)
- Individual Development Accounts (IDAs) (p.39)
- Job Training
- VITA/AARP Tax Sites
- Other: Ready to Rent– Rental Education (p. 30)

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: Offer rental apartments

PEOPLE'S BANK

Locations: One Financial Plaza, Hartford, CT 06103
290 Franklin Avenue, Hartford, CT 06114
940 Silver Lane, East Hartford, CT 06118

Contact: Ask to speak with a representative

Hours of Operation: M-F; 8 am -8 pm ; S; 8 am-12 pm (Branch hours may vary)

Telephone: 1-800-772-1090

Website: www.peoples.com

Eligibility Requirements: No income restrictions

Languages: English

Program Description: People's 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 Certificate, which may help individuals qualify for low-cost mortgage programs.

Call for class locations and times.

Asset Building Services Offered:

- Banking (p. 3)
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 31)
- 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 GREATER HARTFORD (ULGH)

Location: 140 Woodland Street, Hartford, CT 06105
Contact: Evelyn Branch
Hours of Operation: M-F; 9 am - 5 pm
Telephone: (860) 527-0147, ext. 214– Evelyn Branch
Website: www.ulgh.org

Eligibility Requirements: Low to moderate-income

Languages: English

Program Description: The Urban League of Greater Hartford offers homeownership programs for individuals who are not approved by normal mortgage lenders. First-time homebuyers may choose from one of two education classes; one for individuals who will be buying a home in 3-6 months, and another which focuses on financial education and budgeting skills.

After completing a course, ULGH counselors work one-on-one with interested homeowners to obtain low-interest loans with participating lenders.

Call for more information and an orientation schedule.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p.16)
- Homeownership (p. 32)
- Individual Development Accounts (IDAs) (p. 40)
- 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: Health Programs; AIDS Prevention; Substance Abuse Services

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Location: Statewide
Contact: Call to speak with CT HUD Representative
Hours of Operation: M-F; 9 am - 5 pm
Telephone: (860) 240-4800
E-mail: CT_Webmanager@hud.gov
Website: www.hud.gov

Eligibility Requirements: Varies based on HUD program and partnering agency

Languages: English, Spanish

Program Description: The Department of Housing and Urban Development (HUD) insures high-risk loans for low to moderate-income homebuyers. HUD partners with many local and national agencies to provide housing subsidies for individuals who meet income guidelines.

For rental assistance: www.hud.gov/local/index.cfm?state=ct&topic=renting

For homeownership: www.hud.gov/local/index.cfm?state=ct&topic=homeownership

For fair housing: www.hud.gov/offices/ftheo/promotingfh/atyourservice.cfm

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 33)
- Individual Development Accounts (IDAs)
- Job Training
- VITA/AARP Tax Sites
- Other: Provides loans to approved CT lenders

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 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 more information, contact the Connecticut Department of Labor, 200 Folly Brook Boulevard, Wethersfield, Connecticut 06109-1114. Telephone (860) 263-6794.

COMMUNITY RENEWAL TEAM (CRT)

Location: 8 Stonington Street, Hartford, CT 06106

Contacts: Steven Gosselin, Program Manager

Hours of

Operation: M-F; 8 am - 4 pm

Telephone: (860) 560-4663

E-mail: gosselins@crtct.org

Website: www.crtct.org

Eligibility Requirements: Three types of IDAs offered. Income eligibility depends on program.

Languages: English, Spanish

Program Description: Applicants must fill out an IDA Pre-Application Form. CRT IDA case managers then schedule an interview with applicant to help the complete the IDA application and review financial eligibility.

CRT's IDA workshops are offered 2-4 times per year; call for dates. CRT services are free.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling (p. 5)
- Financial Literacy/Education (p. 11)
- Homeownership (p. 24)
- Individual Development Accounts (IDAs) (p. 35)
- 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: Meals on Wheels; Criminal Justice, and Community Arts programs

CO-OPPORTUNITY, INC.

Location: Veeder Place, 20-28 Sargeant Street, Hartford, CT 06105
Contact: Maria Rivera
Hours of Operation: M-F; 9 am - 5 pm
Telephone: (860) 236-3617, ext. 105
E-mail: mariar@co-opportunity.org
Website: www.co-opportunity.org

Eligibility Requirements: Participants must have income levels less than 200% of Federal Poverty Guidelines.

Languages: English, Spanish

Program Description: The Co-opportunity, in conjunction with the Hartford Asset Building Collaborative, offers federally sponsored IDA accounts that may be used to fund education, first-time home buying, or to start a business in the Hartford area. IDAs have a 2-1 match in a custodial savings account, meaning money saved in the account can only be used for one of the purposes listed above.

Participants attend financial education classes once a week for seven weeks, followed by one-on-one counseling. Call for availability and to apply.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p.23)
- Individual Development Accounts (IDAs) (p. 36)
- 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 Program (construction training and educational development)

HARTFORD ASSET BUILDING COLLABORATIVE (HABC)

Location: Co-opportunity, Inc., Veeder Place, 20-28 Sargeant Street, Hartford, CT 06105
Contact: Laura O'Keefe
Hours of Operation: M-F; 9 am - 5 pm
Telephone: (860) 236-3617, ext. 113
E-mail: laurao@co-opportunity.org
Website: www.co-opportunity.org

Eligibility Requirements: Participants must have income levels less than 200% of Federal Poverty Guidelines.

Languages: English, Spanish

Program Description: The Hartford Asset Building Collaborative offers federally sponsored IDA accounts that may be used to fund education, first-time home buying, or to start a business in the Hartford area. IDAs have a 2-1 match in a custodial savings account, meaning money saved in the account can only be used for one of the purposes listed above.

Participants attend financial education classes once a week for seven weeks, followed by one-on-one counseling. Call for availability and to apply.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs) (p. 37)
- 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: _____

HUMAN RESOURCES AGENCY (HRA) OF NEW BRITAIN, INC.

Location: 180 Clinton Street, New Britain, CT, 06053
Contact: Beth Kintner
Hours of Operation: M-F; 8:30 am– 4:30 pm; Evening hours available by appointment
Telephone: (860) 225-8601, ext
E-mail: bkintner@hranbct.org
Website: www.hranbct.org

Eligibility Requirements: Must be a resident of New Britain and have an income level less than 200% of Federal Poverty Guidelines.

Languages: English, Spanish

Program Description: In conjunction with the Hartford Asset Building Collaborative, HRA of New Britain offers federally sponsored IDA accounts that may be used to fund education, first-time home buying, or to start a business in the New Britain area for those who qualify. IDAs have a 2-1 match in a custodial savings account, meaning money saved in the account can only be used for one of the purposes listed above.

HRA partners with the Neighborhood Housing Services of New Britain to provide financial education classes for participants in the IDA program. Call for availability and to apply.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership
- Individual Development Accounts (IDAs) (p. 38)
- 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: Drug treatment and advocacy programs

MUTUAL HOUSING ASSOCIATION OF GREATER HARTFORD, INC.

Location: 95 Niles Street, Hartford, CT 06105
Contact: Marilyn Miranda, Director of Housing Education Services
Hours of Operation: M-F; 9 am - 5 pm
Telephone: (860) 296-1797
E-mail: mmiranda@mutualhousing.org
Website: www.mutualhousing.org

Eligibility Requirements: Participants must have income levels less than 200% of Federal Poverty Guidelines.

Languages: English, Spanish

Program Description: In conjunction with the Hartford Asset Building Collaborative, Mutual Housing offers federally sponsored IDA accounts for first-time homebuyers in the Hartford area.

Participants attend financial education classes once a week for seven weeks, followed by one-on-one counseling. IDAs have a 2-1 match in a savings account. There are a limited number of IDAs available. Call for information and to apply.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education
- Homeownership (p. 30)
- Individual Development Accounts (IDAs) (p. 39)
- Job Training
- VITA/AARP Tax Sites
- Other: Ready to Rent Program

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 units available

URBAN LEAGUE OF GREATER HARTFORD (ULGH)

Location: 140 Woodland Street, Hartford, CT 06105
Contact: Lois Stevenson
Hours of Operation: M-F; 9 am - 5 pm; evening classes also offered
Telephone: (860) 527-0147
Website: www.ulgh.org

Eligibility Requirements: Participants must have income levels less than 200% of Federal Poverty Guidelines.

Languages: English, Spanish

Program Description: In conjunction with the Hartford Asset Building Collaborative, the Urban League of Greater Hartford (UGLH) offers IDAs for Hartford area residents. IDA accounts that may be used to fund post-secondary education, first-time home buying, or to start a business in the Hartford area.

Before signing up for a class or other services, an individual must attend an orientation session and schedule an intake appointment with a ULGH counselor. During the intake, counselors access the client's credit report, which costs a small fee. *All other services are free.*

Call for more information or to set up an appointment.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p. 16)
- Homeownership (p. 32)
- Individual Development Accounts (IDAs) (p. 40)
- 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: AIDs prevention, substance abuse services

THE VILLAGE SOUTH (a division of The Village for Families and Children)

Location: 331 Wethersfield Avenue, Hartford, CT 06114
Contact: David McGhee, Family Financial Literacy Coordinator
Hours of Operation: M-F; 8 am– 5pm
Telephone: (860) 296-5741, ext. 795 - David McGhee
E-mail: dmcghee@villageforchildren.org
Website: www.villageforchildren.org

Eligibility Requirements: Participants must have income levels less than 200% of Federal Poverty Guidelines.

Languages: English, Spanish

Program Description: The Village for Families and Children offers federally sponsored IDA accounts that may be used to fund post-secondary education, first-time home buying, or to start a business in the Hartford area.

Participants attend financial education classes once a week for seven weeks, followed by one-on-one counseling. IDAs have a 2-1 match in a savings account. Call for information and eligibility.

Asset Building Services Offered:

- Banking
- Basic Benefit Outreach
- Credit Counseling
- Financial Literacy/Education (p.17)
- Homeownership
- Individual Development Accounts (IDAs) (p. 41)
- Job Training (Limited)
- 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: Child advocacy; juvenile support; adoption services; mental health & trauma support

Appendix

COMMUNITY LITERACY PROGRAMS

ESL (English as a Second Language)

Tutoring programs sponsored by nonprofit agencies to teach English to foreign language speakers.

GED (General Educational Development)

High school equivalency test, which helps increase the wages of workers who did not graduate from high school.

UTILITY ASSISTANCE PROGRAMS

CEAP (Connecticut Energy Assistance Program)

Connecticut Light & Power (CL&P) provides energy assistance for low-income families and individuals. Individuals are eligible if they are already participating in Temporary Family Assistance (TFA), State Supplement to the Aged, Blind and Disabled (SSI), Refugee Cash Assistance Program, or Food Stamps, or if their gross income is at or below 150% of the federal poverty level.

Matching Payment

This CL&P program provides year-round electric service and possible forgiveness of past-due balances for low-income customers who heat their homes with electricity. The company matches every dollar paid on past due bills up to a zero balance. During last year's heating season, approximately 2,000 customers enrolled in the program and more than \$330,000 in debt was forgiven.

NUSTART

CL&P helps low-income customers maintain year-round electric service. Customers can reduce and eliminate past-due balances while earning monthly credit on overdue bills. To qualify, customers must have income levels at or below 200% of the federal poverty level, have a past-due balance of \$100 or more on a CL&P bill that is 60 or more days overdue, and agree to pay a monthly budget amount.

WRAP (Weatherization Residential Assistance Program)

Connecticut Light & Power provides ways to save energy and reduce utility bills during winter months. CL&P will test homes for heating and electrical efficiency, and provide energy-efficient showerheads and fluorescent light bulbs to help save water and electricity. To sign up for WRAP call 1-800-388-9727.

OTHER

ChexSystems List

Banks use "ChexSystems" to help determine whether or not a person has a history of mishandling financial accounts. If an individual 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 ChexSystems. For a credit report or dispute information on a ChexSystems report, write to:

ChexSystems
Attn: Customer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Debt Consolidation

Debt is combined into a single loan with a fixed rate. Instead of paying multiple creditors who charge different rates at different times of the month, one larger loan is taken out, which pays off all accounts with a single monthly payment. Be sure the costs of the new loan will be less than what is already being paid to different creditors.

Debt Management Plan (DMP)

The credit counseling agency collects a monthly payment and uses this money to pay their creditors. A debt management plan 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 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, and may be illegal.

Federal Poverty Level/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 in the month of February for that year (for example Federal Poverty Guidelines for 2006 were released in February 2006).

See chart for 2006 Federal Poverty Guidelines:

FAMILY SIZE	FPG (100%)		125% of FPG		150% of FPG		175% of FPG		185% of FPG		200% of FPG	
	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH
1	\$9,800	\$817	\$12,250	\$1,021	\$14,700	\$1,225	\$17,150	\$1,429	\$18,130	\$1,511	\$19,600	\$1,633
2	\$13,200	\$1,100	\$16,500	\$1,375	\$19,800	\$1,650	\$23,100	\$1,925	\$24,420	\$2,035	\$26,400	\$2,200
3	\$16,600	\$1,383	\$20,750	\$1,729	\$24,900	\$2,075	\$29,050	\$2,421	\$30,710	\$2,559	\$33,200	\$2,767
4	\$20,000	\$1,667	\$25,000	\$2,083	\$30,000	\$2,500	\$35,000	\$2,917	\$37,000	\$3,083	\$40,000	\$3,333
5	\$23,400	\$1,950	\$29,250	\$2,438	\$35,100	\$2,925	\$40,950	\$3,413	\$43,290	\$3,608	\$46,800	\$3,900
6	\$26,800	\$2,233	\$33,500	\$2,792	\$40,200	\$3,350	\$46,900	\$3,908	\$49,580	\$4,132	\$53,600	\$4,467
7	\$30,200	\$2,517	\$37,750	\$3,146	\$45,300	\$3,775	\$52,850	\$4,404	\$55,870	\$4,656	\$60,400	\$5,033
8	\$33,600	\$2,800	\$42,000	\$3,500	\$50,400	\$4,200	\$58,800	\$4,900	\$62,160	\$5,180	\$67,200	\$5,600
*	\$3,400	\$283	\$4,250	\$354	\$5,100	\$425	\$5,950	\$496	\$6,290	\$524	\$6,800	\$567

*For family units over 8, add the amount shown for each additional member.

Source: Federal Register: January 24, 2006 Volume 71, Number 15, Pages 3848-3849.

Median Area Income

Median Area Income is another way to determine poverty levels in a given area. Similar to Federal Poverty Guidelines, Median Area Income guidelines can be used to determine eligibility for programs who serve clients with low- to moderate-incomes. If a program uses median area income guidelines to determine eligibility, call for information on specific income levels.

Volunteer Income Tax Assistance (VITA)

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 return. Individuals who e-file and have their refund deposited directly into their bank account will receive it 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 INFOLINE, or 1-800-829-1040.

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