

# Breakfast Special

#### Real Estate Development Pancake Tower

Home is much more than a physical structure but it begins there. By building and renovating quality affordable homes we are providing new housing opportunities for low and moderateincome families.

# Lunch Special

#### **Property Management Meatball Sub**

BNT's Property Management and Resident Engagement Initiative help us ensure successful housing for all residents. This division complements BNT's Real Estate Development activities by serving neighborhood residents, maintaining properties and supporting the community. BNT currently serves 407 residents in 20 locations.

#### - SIDES INCLUDE

#### Resident Engagement & Empowerment Services Cheese Fries

BNT believes the first step to self-sufficiency is living in a home that is affordable. The second step is developing a network of support to address and enhance everyday basic needs.

Participants are offered individual counseling and tenant education in a classroom setting as well as one-on-one. The team provides support services to its residents to increase individual stability and financial self-sufficiency.

# Dinner Special

#### **Empowerment Resource Academy Prime Rib**

ERA's main focus is to educate families to achieve self-sufficiency, build wealth and maintain financial stability. ERA accomplishes this through providing: pre-purchase counseling, education, and foreclosure prevention services, rental counseling and eviction prevention, reverse mortgage counseling, mobility counseling, and resident engagement and empowerment services.

### Futrees



## Homeownership Counseling and Education Ravioli

At BNT, we cover all aspects of the home buying process. Clients receive individualized counseling tailored to their needs. We facilitate Pre-Purchase Homeownership Classes, provide one-on-one counseling and deliver a series of post-closing workshops.

### Foreclosure Prevention Services Mac & Cheese

BNT educates low and moderate-income families about foreclosures, provides comprehensive housing counseling services and advocates for public policy changes to better protect at-risk communities from the dangers of foreclosure.

#### HECM / Reverse Mortgage Counseling Meatloaf

To meet the increasing demand for reverse mortgage counseling, ERA provides one-on-one counseling for individuals 62 years of age or older seeking to use their home equity to stay in their home using the Home Equity Conversion Mortgages (HECM).

### Rental Counseling / Eviction Prevention Pot Pie

These services help individuals and families overcome the challenges that prevent them from finding stable and affordable housing. The program provides a variety of services to tenants and landlords to help them understand their rights and responsibilities.

#### **Mobility Counseling Burger**

Mobility Counseling serves individuals and families that have tenant-based housing vouchers and are looking to move to high opportunity areas.

# Dessert Specials

#### Social Enterprise Initiative Sundae

Our Social Enterprise Initiative empowers communities by providing employment opportunities and needed resources to local residents.

#### EXTRA TOPPINGS

#### **BuildBNT Brownie**

A general construction company under the BNT umbrella that supports our community building strategy to revitalize neighborhoods in Bridgeport.

#### Thrifty@505 Peanut Butter Cups

A shabby-chic upscale resale store in the Downtown West area that provides top quality new and lightly used merchandise.

#### **Operation Suds Hot Fudge**

A new laundromat in the Downtown West area that allows BNT and area residents to wash their everyday clothing right in their neighborhood.

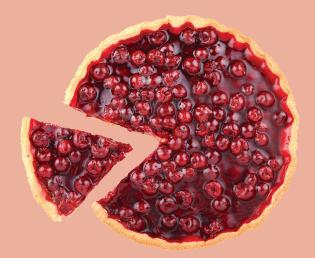




## Check Out Our Famous Pies!

#### - STATEMENT OF FINANCIAL POSITION -

Current Assets	\$2,344,131
Developmental Properties	\$4,835,332
Rental Properties	\$35,605,373
Agency Assets	\$92,924
Total Assets	\$42,913,005
Total Current Liabilities	\$1,283,342
Noncurrent Mortgages Payable	\$7,446,192
Total Noncurrent Liabilities	\$8,249,416
Agency Liabilities	\$158,265
Total Liabilities	\$9,916,023
Unrestricted Net Assets	\$2,139,061
Total Net Assets	\$32,996,982



#### - STATEMENT OF REVENUE & EXPENSES -

Fee Revenues	\$428,782
Rental Income & Property Management Fees	\$2,430,011
Contributions and Grants	\$ <i>7</i> 42,050
Total Revenues & Support	.\$4,332,848
Total Programs	\$3,577,104
Total Operating Expenses	\$3,814,711
Net Operating Income	



# We Cater!





Here at BNT, we cater to the needs of all Bridgeport residents. Our numbers speak for themselves, in 2018 BNT...

Served  $3_{11}003$  clients

Helped **841** achieve homeownership

Paid \$358,000 in local real estate taxes

Provided housing to over 400 individuals and families

Worked with **180** families to avoid foreclosure

Developed a real estate pipeline of almost **99** housing units





#### **Administration and Finance**

Elizabeth Torres, CEO
John Heyder, CFO
Leticia Sepulveda, Operations Director
Viviana Kirby, Receptionist
Matthew Miller, Staff Accountant
Yahaira Garcia, Administrative Assistant
Andrew Ancel, Development Associate

#### **Empowerment Resource Academy**

Doris Latorre, Empowerment Resource Academy Director Beverly Hoppie, Director of Education & Community Engagement Lizbeth DiFabbio, Senior Housing Counselor Christina Algarin, Housing Counselor Heidie Colon-Rosa, Housing Counselor

#### **Real Estate Development**

Sherylyn Garner, Project Manager

#### **Social Enterprise Initiative**

Albert Justice Dickerson, Construction Manager, BuildBNT Gregory Oppel, Carpenter, BuildBNT William Sze, Business Manager, Thrifty@505 & Operation Suds

#### **Property Management**

Romulo Samaniego, Director of Property & Asset Management
Veronica Boiesan, Property Manager
Vincent Colon, Maintenance Technician
James Hunter, Maintenance Technician
James Slaughter, Resident Steward
Charles Hunt, Resident Steward

### Thank you for the generous support!

#### - 2018 FUNDERS -

Avangrid Bank of America **Bridgeport Landing Development** Connecticut Housing & Finance Authority Connecticare Fairfield County's Community Foundation Fairfield Rotary Club Farmington Bank Graustein Memorial Fund **HSBC** Inner City Foundation Key Bank Liberty Bank LISC M&T Bank Melville Charitable Foundation MGM Grand Casino & Resort National Community Reinvestment Coalition Near and Far Aide People's United Bank Foundation

#### - 2018 FINANCIERS

TD North

U.S. Department of Housing and Urban Development

Webster Bank

Wells Fargo

Bridgeport Landing Development
Capital for Change
Citi
Citizen's Bank
City of Bridgeport
Connecticut Housing & Finance Authority
CT Green Bank
Eversource
JPMorgan Chase
LISC
Melville Charitable Foundation

People's United Bank
U.S. Department of Housing and Urban Development
Webster Bank
Wells Fargo



## Beer & Wine

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