

Welcome to BNT's

DINER

We are here
to serve you!

For 32 years BNT's
Diner has served the
Bridgeport community.



BRIDGEPORT
NEIGHBORHOOD
TRUST

2018 Annual Report

At BNT's Diner, we have an array of specials that'll fulfill your needs!

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 moderate-income 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.

Entrees



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.



Don't forget to save some room...

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.....	\$742,050
Total Revenues & Support	\$4,332,848
Total Programs.....	\$3,577,104
Total Operating Expenses	\$3,814,711
Net Operating Income.....	\$518,137



We Cater!



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

Served **3,003** 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

Managed a portfolio of **\$42,913,000** including **208** housing units & **21,000** sq. ft. of commercial space

Beverages



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
 Connecticutare
 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
 TD North
 U.S. Department of Housing and Urban Development
 Webster Bank
 Wells Fargo

— 2018 FINANCIERS —

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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