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*Executive Director*

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*Above: Natalie Coard is Property Manager at Glenbrook Manor & Rip-powam Manor. See story on page 2.*

## Safety Reminder

Grease fires happen when collections of oil or grease on a stove or oven get hot enough to ignite. They are extremely dangerous because the fuel source (the grease) is a liquid and easily splashed. The most important thing you can do to prevent a fire is to never leave a pot on the stove unattended. In addition, keep your cooking surfaces as clean as possible. Thank you for your cooperation.



## Family Centers & COC Continue to Bring Support Success Story

Charter Oak Communities (COC) has been partnering with Family Centers in recent years to provide community and supportive services to COC residents. Family Centers has long partnered even more with COC to provide full-time Resident Service Coordinators at Post House, Taylor Street and Fairgate. Family Centers has engaged a full-time Resident Service Coordinator (RSC) to provide supportive services to residents on Stamford's eastside properties, including Oak Park and Lawnhill Terrace and has placed a full-time RSC at Stamford Manor. Another RSC has been placed at Clinton Manor and Quintard Manor.

The Resident Services Coordinators at each property are there to assist residents with any concerns they might have. They are available to assist with job searches, changes in employment and providing information about educational opportunities. The Resident Service Coordinators are there to strengthen the community. They are interested in getting to know the residents and holding workshops to address resident needs (health screenings, job fairs, computer classes, social events, etc.). The RSC provides a connection between the residents and the community by providing information and referral services to address resident needs.

Following is a success story of a COC resident.

Jim Smith has never been a big fan of change. While some people embrace opportunities to start fresh or gain a new perspective on life, Jim's world tends to crumble when the routine he's accustomed to is disrupted. As a longtime sufferer of severe panic attacks, Jim is often overcome by stress to the point that everyday activities become arduous tasks.

Jim always felt that he never had a place to call home. His childhood years were spent shuffling between his parents,

grandmother and other relatives. As an adult, Jim bounced from apartment to apartment and barely managed to make ends meet. This ongoing instability was taking a major toll on Jim, as his stress level rose to an all-time high. But his life finally began to look up when he was offered a unit at a Stamford public housing complex.

Nervous about yet another move, Jim began working with Resident Service Coordinators from Family Centers to ensure this latest transition went smoothly. The RSC team provided Jim with the emotional counseling he needed, and reassured him the move would be a productive step forward. They also helped him pack and secured furniture for his new home.

It took awhile, but Jim finally grew comfortable in his new neighborhood. But when he learned the city was demolishing his housing complex and relocating residents to a brand new building across town, the anxious feelings returned. Jim feared he wouldn't have a place in the new building, but the RSC worked with the city's housing authority to guarantee that an apartment was waiting for him. They also expedited the process so that Jim could be one of the first residents to move in.

"Without the support of the RSC, stress and panic might have taken over my life," he said. "It's such a comfort to know they are always available when I'm overwhelmed or just need to talk. It's been a very long road, but thanks to COC and Family Centers, I feel as if I've finally arrived."

*The name of this resident was changed to protect his privacy.*



## Property Manager Profile

Natalie Coard joined COC in 1994 and began working in the Section 8 Department. During that time, she prepared Housing Assistance Payment contracts and leases in addition to coordinating the third-party income verification process. Natalie earned a Bachelor of Science in Criminal Justice - Juvenile and Family Justice - from the University of New Haven, West Haven, CT.

In 2000, she became Housing Assistance Leasing Officer. She conducted applicant briefings to explain HUD (Housing and Urban Development) regulations and the Housing Choice Voucher (HCV) program. She was the primary point of contact for new landlords and new participants through the leasing process and increased the HCV program by almost two times. Natalie became Occupancy Coordinator in 2003. While managing a staff of three, she led and managed leasing activity for the Public Housing and Tax-Credit portfolio of over 1,200 residential units, conducting all background, income verification and credit checks. Natalie interviewed applicants and processed all relevant background data to establish and support their need for housing assistance.

In 2010, Natalie became Property Manager at Glenbrook Manor and Rippowam Manor. She manages 125 elderly units and enjoys the many tasks associated with her position. In 2007, Natalie became the proud mother of triplets (Olivia, Cameron and Tyler) which explains why she is so adept at multi-tasking. She has boundless energy and is always quick to resolve any problems that come her way.

Natalie currently holds a Connecticut real estate license and has worked as a realtor at Buyer's Capital in Stratford since 2006. Natalie is a Certified Occupancy Specialist as well as a certified Credit Compliance Professional. In addition, she is certified in Low-Income Housing Tax Credit, Section 8 Eligibility, Section 8 Housing Quality Standards, Section 8 Occupancy, Section 8 Rent Calculations and Public Housing Management.

Natalie is currently attending the University of New Haven, where she is pursuing her M.B.A. The residents at Glenbrook Manor and Rippowam Manor are lucky to have a manager with such a well-rounded background.

## Free Tax Preparation

Trained volunteers at Volunteer Income Tax Assistance (VITA) sites offer free tax filing assistance for low-to-moderate income people who cannot prepare their own tax returns. VITA volunteers help taxpayers prepare a basic tax return form. The general guideline is a limit of \$49,000 a year for household income. VITA sites in Stamford include: Chester Addison Community Center, 245 Selleck

Street, phone #203/348-6491 (Tuesday and Wednesday mornings by appointment), CTE, 34 Woodland Avenue, phone #203/352-4846 (Mondays and Thursdays from 6:00 PM to 9:00 PM) and Yerwood Center, 90 Fairfield Avenue, phone #203/327-2790 (Wednesdays from 5:00 PM to 7:00 PM and Saturdays from 10:00 AM to 3:00 PM). Appointments are suggested at all locations.

## Stillwater Corridor—Village Commercial District

In order to infuse the Stillwater Corridor with a vibrancy it possessed more than 60 years ago, the members of the West Side Neighborhood Revitalization Zone, with the support of Charter Oak Communities (COC) and Stamford Hospital, are requesting that a portion of Stillwater Avenue between the Mill River and West Avenue be designated as a "village commercial district." The proposed change would increase the maximum height currently zoned for four stories to five stories for specific lots that are at least one acre in size. This zoning change would spur retail development on Stillwater Avenue, which along with West Main Street, serves as the main commercial corridors for the West Side. It is expected that a redevelopment corridor would provide a variety of "main street" retailers with additional parking for customers.

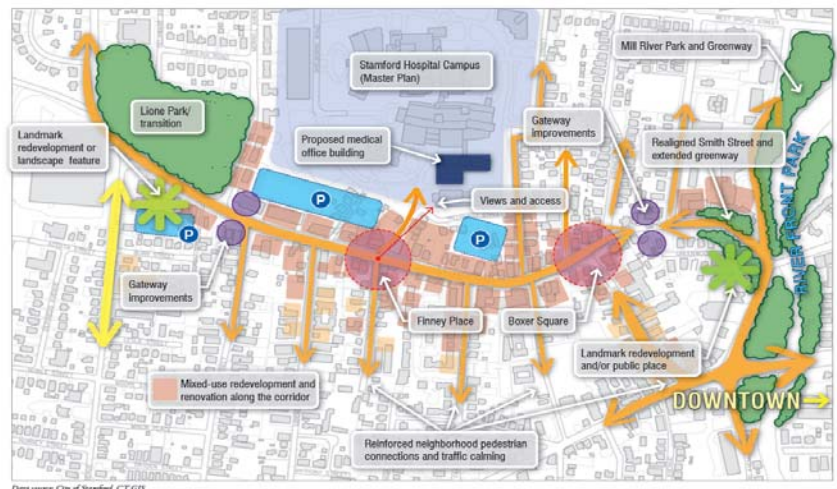
The rezoning proposal has resulted in much debate among the members of the City of Stamford Zoning Board. Proponents stress that building height is at the heart of successful revitalization as rents from housing enable mixed-use build-

ings to support less lucrative retail space along with creating the income needed to finance redevelopment, site acquisition and parking.

A comprehensive planning study was undertaken by The Cecil Group along with Newman Architects last year. Input from residents was received at numerous workshops open to the public. The Zoning Board is scheduled to discuss this issue on February 28th.

The community is supportive of the positive effects Fairgate has had on the surrounding area and everyone is looking forward to Stamford Hospital's expansion later this year. COC has committed the three ground-floor retail spaces at Fairgate along Stillwater Avenue for medical/health-related uses. Optimus Health Care is scheduled to arrive in March.

The rezoning effort will result in the transformation of the neighborhood. With determined support of the community, COC and Stamford Hospital will be able to affect a positive and beneficial change in this important community (see map below).



Data source: City of Stamford, CT GIS



### Advisory Board Member Profile



Owen W. Bregman has served as an Advisory Board Member to COC since January 2009. He shares his vast financial experience and knowledge with the Board in an advisory capacity.

Owen is a Certified Public Accountant and a Registered Investment Advisor with over 25 years of public accounting experience. He is a managing partner of Bregman and Company, CPA's, P.C., a full-service accounting firm, servicing closely held businesses,

high income and high net worth individuals as well as estates and trusts. In addition, he manages clients' marketable securities through LPL Financial, a broker dealer as part of his accounting practice.

Prior to that, Owen worked at a variety of CPA firms, most recently at Friedman, Alpren and Green in New York City.

Owen received a Bachelor of Business Administration in Accounting from George Washington University. He is accredited in Business Valuation and holds a NASD Series 7 License and Life and Health Insurance License. Owen is a member of the American Institute of Certified Public Accountants (AICPA) and the Connecticut Society of Certified Public Accountants (CSCPA).

Owen is an avid cyclist and a member of the Sound Cyclists Bicycle Club and a former Assistant Scoutmaster for Boy Scouts.



Above: Gloria Blick, President of the Rippowam Manor Resident Association

### Resident Corner

Gloria Blick has served as the President of the Rippowam Manor Resident Association for the past six years. Gloria sits on the Advisory Board of the Southwestern Connecticut Agency on Aging (SWCAA), is actively involved with Smith House Health Care Center and is Chairwoman of the Board of the Stamford Senior Center. In spite of all these activities she manages to work in a doctor's office.

A native of Wantagh, Long Island, Gloria lived there with her husband and three sons. In 1968, after her husband suffered a heart attack, Gloria decided to head South to Miami, Florida. From 1970 to 1985, Gloria served as the Administrator to the Department of Dermatology at the University of Miami School of Medicine.

In 1985, she returned to her summer home in Middle Island, NY to care for her aging mother and father. One of her sons was in medical school and served his residency at Greenwich Hospital and Yale New Haven Hospital. When her son opened an office in Greenwich, Gloria came out of retirement to assist him with starting his practice. From 1999 to the present Gloria has been working as an Administrator at her son's medical office where she performs tasks such as data entry and coding/processing of insurance claims.

Gloria observed that, while approximately 80% of the residents in her building are Russian, only 12% are fluent in English. Therefore, Natalie Coard (Property Manager at Rippowam Manor) recently arranged for a translator to attend the Resident Council meetings which has made things run smoothly. With the assistance of the translator, Gloria was able to notify the residents of a scam that is targeting the Russian population. The perpetrator claims to be selling items for an excellent price and takes your money but never delivers the goods. She also was able to alert residents of another scam targeted at grandparents. The caller tells seniors that their grandchild is in Spain and needs money to get home. Unfortunately, Gloria advises, seniors sometimes fall for this scam as a child comes on the line and in the excitement of the moment, they think it is their grandchild.

Gloria gets great satisfaction from helping residents to access services they need. She often collaborates with Marie Johnson, Executive Director of Senior Services, to refer residents to the help they require.

Gloria reported that Ms. Coard was able to arrange for Rippowam Manor residents to participate in the Dove Program sponsored by Person-to-Person in Darien. Doves hang from Christmas trees in area churches beginning the Sunday after Thanksgiving to support this effort. On December 19, 2010, the residents were thrilled to receive a "Dove Box" of food along with a grocery store gift card delivered by Gloria and a COC employee.

A resident of Rippowam Manor for 11 years, Gloria has her ear to the ground and is always willing to contact COC staff on behalf of other residents with any heating or hot water issues, etc. She was able to assist residents with tips on the new washers and dryers. Rippowam Manor is lucky to have a tenacious president that is always ready and willing to help.



## Safety Precautions for Walking on Ice or Snow



Since winter weather has arrived, there is a potential for freezing temperatures, snowstorms, icy roads and slippery sidewalks – all of which present a variety of health and safety hazards. Here are some helpful hints:

1. Be alert for ice-covered areas; especially outside steps leading to the building.
2. Wear boots or shoes with grip soles. Slick leather or plastic soles on shoes will definitely increase the risk of slipping.
3. Take short shuffling steps in very icy areas.
4. Don't carry or swing heavy loads, such as large boxes, cases or purses that may cause you to become off balance when you are walking.
5. Don't step on uneven surfaces. Avoid steps or curbs with ice on them.
6. Place your full attention on walking. Digging in your pocketbook or backpack while walking on ice is dangerous.



### WESTWOOD PHOTO UPDATE

*Even with the harsh winter, things are progressing at Westwood. See these recent photos courtesy of Azad Kareem.*



## Update on COC Projects

The difficult weather this winter has taken a toll on the construction progress of Charter Oak Communities' capital projects, however, the contractors are to be commended for their efforts to "get the work done"! The contractor working on the Stamford Manor Exterior Brick and Masonry Repairs, the G.L. Capasso Co., have worked through sub-freezing temperatures and repeated snow storms and have completed the installation of the new railing system on the east side of the building. They will now be focusing their attention to the center of the building and the wings, with a late spring completion of the railing system. The contractor installing the elevator at Rippowam Manor, the Hartford Elevator Co., continues to make progress with the delivery of the controllers and the new motors this week, which then have to be lifted to the roof with a ten storey crane. The other projects that are now under contract and will be starting soon include the new Fire Alarm Panel and System at Glenbrook Manor, the new Roof at Quintard Manor and the New Doors and Access System at Czescik Homes. Further down the line are the Exterior Façade Repairs at Rippowam Manor and Glenbrook Manor and also a new elevator at Stamford Manor. So, "Hats Off" to the contractors working for Charter Oak Communities for helping to improve the lives of our residents.