

Step by step to owning a home

Oma-Devi Permaul and her husband, Beshen Permaul, moved to Waterbury from New Jersey a few years ago, seeking a better life for their children.

The family quickly out grew their two-room apartment on Bishop Street. They were ready to buy their first home.

They just didn't know how to go about it.

Last month, they moved into a restored 19th-century house on Summer Street they purchased after attending a home-buying class at **Neighborhood Housing Services** of Waterbury.

“We did the program and they encouraged us; they showed us step by step,” Oma-Devi Permaul, 42, said.

“When we went to the eight-hour class, we got a lot of information there. They had a lot of people came from the bank, insurance and stuff. They gave us their business card.”

The couple, originally from Guyana, said they noticed the house at 54 Summer St. for sale, and arranged to see the property.

“From the time they entered, my kids fell in love with the place,” Oma-Devi Permaul said.

The children love having their own rooms - a big improvement over their previous two-room apartment, said Oma-Devi Permaul.

Their son, Prem, 17, is a junior at Wilby High School. Their daughter, Morissa, 11, attends F.J. Kingsbury Elementary School.

Maria Rivera, NHSW's supervisor of **housing** counseling, said the couple was better prepared for first-time homeownership than some of the agency's other clients.

“They had already sort of started; they were thinking about it,” she said.

“Some people come in not sure. They were sure they wanted to purchase.”

The couple, she said, needed to make some changes to fit the program, including expanding working hours.

Both work at the Stop & Shop on Chase Avenue, he in the deli and she in produce.

“They're trying to build the community,” Oma-Devi Permaul said.

Taylor said the agency spent close to \$200,000 refurbishing the property, including new bathrooms, a new kitchen, a rebuilt porch, new windows and roofing, and more.

It then sold the house to the Permauls for \$115,000, he said. Built in 1890, the 1,790-square-foot colonial-style home previously sold for \$32,000 in 1995, according to city records.

It was foreclosed upon in February 2015 and transferred via quit claim to **Neighborhood Housing Services** of Waterbury eight months later, records indicate.

But Taylor said the effort goes beyond bricks and mortar.

The agency's work throughout the North End is focused on restoring neighborhoods.

of life in the **neighborhood** is at a good level.”

The next Eight-Hour Homebuyer Education class will take place Feb. 8 at **Neighborhood Housing Services** of Waterbury, 161 N. Main St. It is free.

For information, call 203-7531896 or visit nhswaterbury.org.

Contact Mike Patrick at mpatrick@rep-am.com, on Twitter [[@RA_MikePatrick](https://twitter.com/RA_MikePatrick) or on Facebook at [RA.Mike.Patrick](https://www.facebook.com/RA.Mike.Patrick).



Oma Devi-Permaul and Beshen Permaul stand outside their new home on Summer Street in Waterbury. Neighborhood Housing Services of Waterbury's home-buying classes helped the Permauls purchase their first home.

STEVEN VALENTI
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MIKE PATRICK
CITY BEAT

It turned out the house the family was interested in was owned by NHSW.

Wells Fargo, which held the mortgage had donated the house to the agency, NHSW Executive Director Kevin Taylor said.

“In this particular case, when this house was up for foreclosure, it would have been the only vacant house on the street,” Taylor said. “We wanted to, in a way, be able to stabilize the street. We're not going to allow this to become vacant.”

You can't do that, he said, without invested neighbors.

To that end, he said, the family has been asked to help NHSW with community building and engagement in the **neighborhood**, Taylor said.

“The whole thing about increasing homeownership in the **neighborhood** is to have people involved in the **neighborhood**,” he said. “Then, they're more active and proactive to make sure the quality

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