

#### **Town of Hamden**

## **Small Home Repair**

## **PROGRAM GUIDELINES**

#### Introduction/Overview

This program is designed to improve and conserve housing in the Town of Hamden. Assistance is granted to low and moderate-income homeowners town wide. Qualified applicants may receive up to \$15,000 to repair/replace a roof or furnace.

#### **Community Development Block Grant**

The Community Development Block Grant (CDBG) program is a federal program that began its operation in 1974 to consolidate several smaller categorical programs. It is one of the longest running programs by the U.S. Department of Housing and Urban Development (HUD). This federal program provides state and local governments with grants to develop and implement innovative and constructive strategies that improve the physical, economic, and social conditions within communities. Funds must meet one of three National Objectives. Most funds, a minimum of 70%, must provide benefit to low- and moderate-income persons. The other two objectives, removal of slum and blight and Urgent Need, may not exceed 30% of the funds (total funding less administration) in any given year.

The Town of Hamden ("Town") is an entitlement community in the CDBG Program and, as a result, receives formula funding on an annual basis. Through this program, activities are funded to improve public facilities, provide public services, and expand affordable housing opportunities.

## **Eligibility and Requirements**

- 1. Applicant(s) cannot exceed income limits as established by HUD.
- 2. No corporate or commercial entity is eligible.
- 3. The residence must be a single family (detached) or two to four family dwelling.
- 4. Investment properties are eligible under specific circumstances. If a homeowner, who is income qualified, owns a property in the target area and his/her tenants meet the income guidelines, the homeowner may apply.
- 5. Radon testing is required. Radon is a radioactive gas that cannot be seen, smelled or tasted. Radon gas is a natural substance that can be found in the dirt and rocks beneath houses, in well water and in some building materials. It can enter homes through soil, crawlspaces, foundation cracks, floors and walls. Once inside, it can become trapped in your home. HUD requires the results of a radon test prior to any repair of the home. The applicant is required to conduct a radon test and submit the test results with application.

- 6. All taxes owed by the applicant (including motor vehicle registered in Hamden) must be current at the time of the application.
- 7. The Town of Hamden does not discriminate on the basis of age, veteran status, race, color, creed, national origin, gender, gender identity or expression, or disability.
- 8. The property must be covered by homeowner's insurance (e.g., hazard, property, fire and liability) and flood if applicable.
- 9. Title to the property must be in the name of the applicant.
- 10. Applications must be accompanied by the required documentation at the time of submission. The Town will not consider applications without the required documentation.
- 11. Grants are awarded once and only after two (2) years will an applicant be considered for additional funding.

#### **Income Requirements**

- 1. The income of all persons related or otherwise living in the applicant's household will be included in determining income eligibility. Total income must not exceed 80% of the median family adjusted gross income (AGI) for the New Haven/Meriden MSA as adjusted for family size and illustrated below.
- 2. Proof of Residency (Drivers License or Utility Bill)

#### **Selection Process**

- 1. Availability of funding is limited and subject to budgetary restrictions.
- 2. All applicants will be notified in writing regarding the status of their application.

#### **Fair Housing Act**

Prohibits discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).

For more information please contact: cdbg@hamden.com

Town of Hamden, Government Center, 2750 Dixwell Ave Hamden CT, 06518



# **Town of Hamden**

# **Community Development Block Grant Small Home Repair Grant Application**

Qualified applicants may receive up to a \$15,000 grant to repair/replace a roof or furnace.

				Application No <u>.                                    </u>
HOMEOWNER II	NFORMATION	:		
Applicant's Name:				
	Last	First		M.I.
Present Address:				
	Number	Street		
City	State			Zip Code
Email				
Home Phone #		Work #		
Email Address				
Is this a single fami	ly home	□YES	□NO	
is and a single failing	,			
If not, do you occup		□YES	$\square$ NO	

#### **II. HOUSEHOLD COMPOSTION:**

Please provide the following information for ALL other persons residing with you (i	(includina v	ourself)
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Name	Date of Birth	Relationship	Annual Adjusted Gross Income

For all individuals living in the house that are 18 years of age and are not a full-time student must provide the most recent tax return filed with the Internal Revenue Service (IRS). However, if taxes have not been filed, documentation must be provided such as a social security annual benefit statement. Full-time student(s) must provide documentation of status.

## **SCOPE OF WORK** Please indicate below the service you are applying for. Furnace Repair/Replacement ☐ YES $\square$ NO □YES Gas Furnace $\square$ NO Oil Furnace **□YES** $\square$ NO Disclaimer Appropriate and safe heating to protect the structure is the sole responsibility of the homeowner. The Town of Hamden, Office of Economic and Community Development will not be responsible for any freeze damage resulting from owner's lack of providing appropriate heating protection. Roof Repair/Replacement $\square$ YES $\square$ NO Is your roof currently leaking? ☐ YES $\square$ NO

## HUD requires that we collect the following information. Please complete.

Race	Total Persons in Household	Hispanic
White		
Black/Afr. American		
Asian		
American/Indian/Alaskan Native		
Native Hawaiian/Other Pacific Islander		
American Indian/Alaska Native & White		
Asian & White		
Black/African American & White		
American Indian/Alaskan Native & Black/Afr. American		
Other/multi-racial		

		/								
FY 2024 Income Limits Summary										
FY2024 Income	Median Family	Income limit Category	Persons in Family							
Limit Area	Income Click for More Detail		1	2	3	4	5	6	7	8
New Haven- Meriden,		Very Low (50% Income Limits (\$) Click for More Detail	40,650	46,450	52,250	58,050	62,700	67,350	72,000	76,650
CT HUD Metro FMR Area	\$116,100	Extremely Low Income Limits (s) * Click for More Detail	24,400	27,900	31,400	34,850	37,650	41,960	47,340	52,720
		Low (80%) Income Limits (\$) Click for More Detail	65,050	74,350	83,650	92,900	100,350	107,800	115,200	122,650

Refer to the income chart above. Please check the income level that pertains to your household.

Household Size:	Total persons in household:
Extremely Low	
Very Low Income	
Low	

## **TENANT INFORMATION SHEET (If Applicable)**

Number of People Residing in Household	Income Schedule
11000011010	Check one
1	□ < \$24,100 □ \$24,101-\$40,150 □ \$40,150-64,250
2	□ < \$27,550 □ \$27,551-45,900 □ 45,901-73,400
3	□ < \$31,000 □ \$31,000-\$51,650 □ \$51,651-\$82,600
4	□ <\$34,400 □ \$34,401-\$57,350 □ \$57,350-\$91,750
5	□ < \$37,200 □ \$37,201-61,950 □ \$61,951-\$99,100
6	□ <39,950 □ \$39,951-\$66,550 □ \$66,550-\$106,450

### The following documents are required to be submitted with the Small Home Repair Application

- Copy of Homeowner's Insurance Declaration Page (Must be current on payments)
- Proof and results of a recent radon test of the property
- Copy of most recent federal income tax return for all household members **or** a signed statement that applicant(s) are exempt from filing federal income tax return.
- If taxes not filed then Social Security Annual Benefit Statement, etc.
- Tenant Information Sheet (if applicable)
- All Pages that require a signature must be signed.
- Proof of Residency (Drivers License or Utility Bill)

The Town will not consider applications without the required documentation.

- All taxes to the Town of Hamden must be current.
- Title to the property must be in the name of the applicant.
- If home is a multi-unit home, it must be owner-occupied.
- Applicants must meet income eligibility requirements. (Total income must not exceed 80% of the median family income.)

#### PLEASE READ IN ENTIRETY BEFORE SIGNING

I certify that I have received and read the Program Guidelines for the Town of Hamden's Small Home Repair Grant Program. I understand that this authorization does not constitute an approval for homeowner's assistance or a first mortgage loan.

I understand that the information collected above will be used to determine whether I am eligible for the Town of Hamden Office of Economic and Community Development, Hamden Small Home Repair Grant Program. I certify that the information provided above is true and complete to the best of my knowledge and belief. I understand that any willful misstatement of material fact will be grounds for disqualification. I understand that it may be a federal crime, punishable by fine or imprisonment or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code. I further understand that false or fraudulent statements are subject to prosecution.

I consent to the disclosure of such information for the purpose of verifying income related to this application for financial assistance. I authorize the Town of Hamden and its Office of Economic and Community Development to obtain such information as they may require the statements made in this application.

# I CERTIFY THAT I HAVE READ THE ABOVE AND AGREE WITH THE STATEMENTS CONTAINED HEREIN:

APPLICANT SIGNATURE	DATE
CO-APPLICANT SIGNATURE	DATE

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## Community Development Block Grant Keefe Community Center, 11 Pine Street, Hamden, CT 06514 Telephone (203) 562-5129 x 1121 cdbg@hamden.com

#### **CERTIFICATION OF OPERATING SMOKE DETECTORS**

The Fire Administration Authorization Act of 1992 ("the Act") prohibits the use of housing assistance, including Community Development Block Grant Program funding, in connection with all types of dwelling units unless various fire protection and safety standards are met.

The Act mandates that housing assistance cannot be "used in connection with" any dwelling unit (including all single and multifamily properties) unless the unit is protected by a hard wired or battery-operated smoke detector installed in accordance with NFPAS 74.

As part of the application process, you are required to certify the presence of operating smoke detectors.

I, the undersigned, certify as the homed smoke detector(s) are present in the decodes.	, ,	
Owner	Date	
Owner	Date	



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## LEAD ACKNOWLEDGEMENT

entitled "Renovate Right".	i, and understand the brochure
Primary Signature	Date
Secondary Signature	Date