



**Town of Hamden**  
**Small Home Repair**  
**PROGRAM GUIDELINES**

*This program is contingent upon continued funding from the U.S. Department of Housing and Urban Development.*

**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. The CDBG program will pay for mitigation (if applicable) for eligible applicants.

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. This award is contingent upon the availability of funding through the town's Community Development Block Grant (CDBG). 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](mailto:cdbg@hamden.com)**

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