

ELLINGTON REGIONAL HOUSING REHABILITATION PROGRAM SUMMARY

The Towns of Ellington has received a grant from the State of Connecticut Department of (DOH). Grant funds will provide financial and technical assistance to eligible residential property owners in Ellington, Somers, Suffield and Windsor Locks to make needed repairs and accessibility improvements.

The Ellington Community Development Office is responsible for administering the Ellington Regional Housing Rehabilitation Program (ERHRP). The ERHRP will provide financial and technical assistance for improvements to eligible housing units. The purpose of the program is to correct code violations and substandard living conditions, including abatement of the health hazards of lead paint and asbestos. The program will address both existing and incipient code violations.

Who is Eligible?

One to four unit owner-occupied properties located within the target areas are eligible for the program. A majority of residential units in a property must be occupied by income-eligible households. The property must be owned by a person or person in their own names (e.g., properties owned by Trusts or companies are not eligible).

How to Apply:

1. Property owners complete and submit Ellington Regional Housing Rehabilitation Program (ERHRP) Application to the Ellington Community Development Office, P.O. Box 187, Ellington CT 06029. Applications may be dropped off at the Community Development Office at the Ellington Senior Center, 40 Maple Street in Ellington on Tuesdays from 9:00 a.m. to 4:00 p.m. Applications will be added to the existing waiting list in the order in which they are received. The property owner must identify any issues they believe to be emergency repair needs.
2. Once an application reaches the top of the waiting list, or an inspection reveals emergency conditions, the applicant will be asked to submit income and ownership documentation for verification.

Upon Verification of Eligibility:

1. Upon qualification (income and ownership documentation determine applicant qualification status) ERHRP staff will determine the type of assistance for which the applicant is qualified. Types of assistance offered to applicants are as follows:
 - Low-income owner-occupants (incomes at or below 50% of area median*) of qualified properties are eligible to receive a deferred payment loan (DPL) to cover 100% of rehabilitation costs.
 - Moderate-income (incomes between 51%-80% of the area median*) owner-occupants of qualified properties are eligible to receive a DPL to cover 75% of rehabilitation costs. Moderate income owners are required to contribute 25% of the project costs. If a moderate income owner-occupant does not have funds and cannot obtain a bank loan to cover the 25% owner contribution required, he/she may apply for a waiver. A bank denial letter will be required.
 - *See Income Eligibility Tables

Note that a lien is filed for the amount of assistance provided but no interest is charged and no payments are required until the beneficial interest in the property transfers to another owner or the property is refinanced in a manner inconsistent with the program guidelines.

Procedure for Completing Project Rehabilitation:

1. Letter is sent to homeowner informing them of their eligibility for participation in the program.
2. Once the homeowner countersigns the eligibility letter, the Housing Rehabilitation Specialist will inspect the property with the property owner in order to determine the necessary repairs. For properties built before 1979, a lead paint inspection may also be completed.
 - Code violations, emergency situations, and structural issues must be dealt with first.
 - Due to federal and state regulations, certain lead paint hazard reduction work may be required.
3. Work Specifications prepared by the Housing Rehab Specialist are reviewed with and approved by the property owner. The project is then put out to bid by the ERHRP to pre-qualified contractors.
4. Registered contractors tour the property, review work specifications and submit bids. The lowest responsible bidder is awarded the contract (an owner may select an alternate bidder by paying the difference in cost between the lowest bid and that of the chosen contractor).
5. There is a \$30,000 cap to project costs for single family properties, and \$50,000 for multi-family properties. There must be sufficient equity available in the home to secure the amount of program assistance provided.
6. Upon acceptance of the bid, the owner, contractor, and the Town sign project contract documents, including an Assistance Agreement between the owner and the Town, Lien document (to be recorded in the Land Records in the Town in which the property is located), and Construction Contract between the Owner and Contractor. Owners of rental units will also sign a 15-year rental agreement.
7. Some residents may be temporarily relocated while contractors conduct hazardous work (lead paint or asbestos abatement).
8. The Housing Rehabilitation Specialist will regularly inspect progress of the project throughout construction.
9. Both the Rehabilitation Specialist and the property owner will sign off on the completed project confirming satisfaction with work done by the contractors on the project.
10. Property owners of multi-family homes are subject to periodic rent monitoring.

Income Eligibility Limits 2018

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Low	\$33,900	\$38,750	\$43,600	\$48,400	\$52,300	\$56,150	\$60,050	\$63,900
Moderate	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

(Income limits effective as of April, 2018 – modified periodically)