Does Your Home Need Repairs?

Funding Assistance May Be Available

Who is Eligible?

Homeowners in the Towns of Hampton, Brooklyn, Chaplin, Eastford, Pomfret and Scotland with incomes that do not exceed the maximum incomes listed below for their household size, or owners of rental properties (up to 7 units) when a majority of the households meet these income guidelines. Certain other requirements also apply.

Current Income Limits by Household Size (effective December 2012 - updated annually)

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
$45,100	$51,550	$58,000	$64,400	$69,600	$74,750	$79,900	$85,050

Financial Assistance

0% interest loans that are repaid to the Town only when a property is sold. Direct grants are provided for work to reduce lead paint hazards and do not need to be repaid. This Program is funded from a Small Cities Program grant from the CT Department of Economic and Community Development.

Technical Assistance

Technical assistance is provided by a Rehabilitation Specialist who will inspect the home with the owner and help determine what work will be done. The Rehab Specialist also assists the homeowner with hiring the contractor and monitors the work.

Types of Eligible Repairs

First priority is to address building code and serious maintenance problems. Typical items include upgrading of electrical, heating and plumbing systems, re-roofing, siding, window replacement, insulation/energy conservation, septic system and well repairs. Most properties will be inspected for lead paint. Handicapped accessibility modifications are also eligible.

How to Apply or Obtain Additional Information

For an application, call The Hampton Small Cities Program Office at 860-455-9132 ext. 8 or download an application and brochure from the Town of Hampton's website at http://hamptonct.org. Office hours are Tuesdays 10:00AM-1:30PM and Thursday 10:00AM-4:00PM. A voice message may be left at other times and will be promptly returned.

Office Use: Date Received_____ Application #_____

Hampton Regional Housing Rehabilitation Program

Post Office Box 143
Hampton, CT 06247
(860) 455-9132 ext 8

Homeowner Application

Name of Owner(s): _____

_____

Telephone Numbers: Home: _____ Work: _____ Cell: _____

Email address: _____

Street Address: _____

Mailing Address: _____

Is the property owner-occupied? ____ Yes ____ No Number of residential units: _____
Year the property was constructed: _____ Do you have flood insurance? ____Yes ____No
Is there an emergency or urgent health or safety situation at the property? ____Yes _____No
If yes, please explain: _____
Has the home been tested for lead-based paint? ___ Yes ___ No (If yes, when?) _____
Has anyone in the household had a lead blood level test?_____
(If yes, were blood levels elevated?) _____
Are mortgage default or foreclosure actions underway? ___Yes ___No
Are you currently in the process of, or anticipating, filing for bankruptcy? ___Yes __ No

Include information requested below for all permanent household residents:

Name	*Age*	*Disabled? (Optional)*	*Race (Optional)*	*Social Security Number*

Please list below all sources of income for each household member. Include wages, social security benefits, pensions, unemployment, worker's compensation, interest and dividends, child support, alimony, etc. received during the past 12 months.

Name	Source of Income	Yearly Total this Source

If the above-listed sources or amounts of your household's income are different now than they were in the past year, please describe why: _____

_____

Please check the items for which you are interested in receiving housing rehabilitation assistance. This list is only preliminary and is for informational purposes:

_____Electrical
_____Heating/Hot Water
_____Foundation
_____Insulation
_____Septic System
_____Porch/Steps
_____Windows
_____Roof
_____Repair of Walls/Ceilings/Floors
_____Other, please specify: _____
_____Painting
_____Siding
_____Plumbing

***Please Note** Federal regulations require that any chipping/peeling lead-based paint on the interior or exterior of the property must be addressed.*

I hereby certify that all information provided is accurate to the best of my knowledge. Falsification of any information may result in termination of the application.

Signed: _____ Date: _____

_____ _____

(All owners of the property must sign the application)

A large print copy of this application is available on request by calling the Hampton Regional Housing Rehabilitation Program at 860.455.9132 ext. 8.

The Town of Hampton complies with all civil rights and fair housing laws.

Hampton Regional Housing Rehabilitation Program

Serving Hampton, Brooklyn, Chaplin, Eastford, Pomfret & Scotland
Post Office Box 143
Hampton, CT 06247

Telephone: (860) 455-9132 ext 8
Fax: (860) 455-0517

INFORMATION FOR PROPERTY OWNERS

The Hampton Regional Housing Rehabilitation Program provides financial and technical assistance for residential properties where households who are low- or moderate-incomes live. The income limits are those established by HUD and implemented through the Connecticut Department of Economic and Community Development *(see last page for current income limits)*. To be eligible for participation, the property must be located in Hampton, Brooklyn, Chaplin, Eastford, Pomfret or Scotland and be in need of rehabilitation. Both single- and multi-family homes may qualify for assistance. Eligibility of multi-family properties is based on the tenants' income.

What Assistance is Available?

Financial Assistance is provided to eligible households for up to 100% of the cost of rehabilitation. The actual percentage of assistance varies based on an owner's income level and/or the presence of rental units. When the Program contributes less than 100% of the cost of rehabilitation, it can assist homeowners to locate bank financing or, under certain conditions, consider waiving the homeowner's contribution if the household cannot obtain a loan. Financial assistance is in the form of a zero interest, Deferred Payment Loan (DPL). The loan is secured by a lien placed on the property and filed with the Town Clerk. The loan functions as a grant to the current property owner as long as the current owner resides in the property or transfers the property within the family. The amount of assistance provided must be repaid at sale of the property.

The total amount of assistance available for a rehabilitation project can be up to $35,000 per unit. In addition, project caps will be increased for additional costs relating to lead paint hazard reduction ($10,000), asbestos abatement ($3,000), septic system replacement ($10,000), accessibility modifications ($10,000), or historic preservation ($10,000). Cases requiring in excess of $50,000 for LMI owner-occupants and $45,000 for over-income owner-occupants and investor owners whose eligibility is based on tenant eligibility will require a waiver.

All homes constructed prior to 1978 either will be assumed to contain lead paint or be tested for the presence of lead paint. The extent and level of lead paint hazard reduction will vary depending on the type and amount of rehabilitation to be undertaken.

The combined total maximum assistance per unit, where more than one of the conditions listed above exist, will be $50,000 for LMI owner-occupants and $45,000 per unit for over-income owner-occupants (in multi-family properties) and investor owners. The eligibility for over-income owner-occupants and investor owners to receive financial assistance is based on the household income of a tenant. Cases requiring amounts in excess of those shown immediately above will require a waiver from the Citizens Advisory Committee (CAC) in the applicant's community. Within these maximum limits, the financial assistance provided will be based on the condition of the property; properties requiring funding levels below these caps will receive the actual amount of funding needed.

Technical Assistance is provided to homeowners by the Town's Housing Rehabilitation Specialist. The Rehabilitation Specialist assists homeowners in determining the repairs needed and performs periodic inspections during construction to insure the work is done properly.

What Work can be Done?

Building code and serious maintenance problems are the first priority of the program. The scope of work allowed includes the correction of existing code violations, preventative maintenance, and other reasonable items requested by the owner and approved by program staff. Correction of code violations is a non-negotiable item in the scope of work to be undertaken through the program.

Ineligible items include obvious luxury construction (i.e., whirlpools, swimming pools) and, usually, additions or work to non-residential structures such as garages and sheds.

Properties that have potential historic significance must be rehabilitated in accordance with the requirements of the State Historic Preservation Office.

What is the Process?

Step 1: The property owner submits an application.

Applications are available in Selectmen's offices in each participating community and through the Program Office in the Hampton Town Hall, Rte 97. The phone number is 860-455-9132 ext 8 (please leave a message on the

answering machine). Office hours are Tuesdays 10:00 A.M. – 1:30 P.M. and Thursdays 10:00 a.m. to 4:00 p.m.

The property owner is asked to submit an application, income documentation and a copy of the deed to the property. If there are rental units in the property, additional information will be requested.

The application and documentation are reviewed to determine if the owner (and/or tenants) and property are eligible to participate.

Step 2: The scope of work is determined with the Rehabilitation Specialist.

Once the property and residents are determined to meet eligibility requirements, the Housing Rehabilitation Specialist schedules an appointment to visit the property and conduct a preliminary inspection. The Specialist works with the homeowner to ensure that all items of concern are considered.

Following the visit, the Housing Rehabilitation Specialist prepares work specifications for eligible rehabilitation items for review by the homeowner. Changes to the specifications may be requested by the owner at this time. Agreed-upon changes are made part of the specifications. The property owner signs off on the specifications, indicating approval of them.

If lead paint is determined to be present, the Rehabilitation Specialist may require additional lead testing. In any event, the condition of the lead paint and the extent/cost of needed rehabilitation will determine the scope of lead paint remediation required. For health and safety reasons, homeowners may be required to relocate temporarily during lead paint remediation. Homeowners may be eligible for assistance if temporary relocation is necessary. Tenants will be assisted with the cost of temporary relocation.

Step 3: The Project is put out to bid.

Program staff sends Invitations to Bid to local contractors who have registered with the program and meet program requirements. Other contractors may be invited to bid at the request of the homeowner with the understanding that these contractors must also meet program requirements.

Generally, those contractors who wish to bid on the project meet at the home with the Rehabilitation Specialist at a pre-bid showing to review the specifications and ask questions prior to preparing their bids. All bids are due at the Program office by a set date and time.

Step 4: The Contractor is selected.

All bids received are reviewed for accuracy and completeness. Financial assistance to the homeowner is based on the lowest responsible bid from a qualified contractor. The owner may select another bidder but will be required to pay the difference between the low bid and the chosen bid.

Contracts are prepared by Program staff. They include:

- An agreement between the Town and the owner for financial assistance.
- A construction agreement between the contractor and owner for work to be performed.
- A notarized lien to ensure that the grant funds are repaid to the Program when the property is sold.
- A rental agreement for those properties containing rental units that limits the rent that can be charged and ensures the units will remain accessible to low- and moderate-income households for a minimum of fifteen years following completion of the work.

When the documents are ready, an appointment is made with the contractor and homeowner to sign the documents and to discuss the scope and schedule of construction. All documents must be signed before construction starts.

Step 5: Construction begins.

A "Notice to Proceed" with the work is issued to the contractor, usually at the time the contract is signed. The local building official is also notified of the pending work. The Housing Rehab Specialist makes periodic inspections during construction. Concerns and changes to the project scope and schedule must be directed to the Rehabilitation Specialist to ensure that the work proceeds according to program parameters and owner expectations. If change orders are required, the Rehabilitation Specialist will evaluate the request based on the severity of the condition and the amount of funding available. All parties must sign change orders prior to the work being done.

Unlike the arrangement that is commonplace with many contractors, no advance payment is made before the contractor starts the job. Contractor payments are based on the amount of work actually completed. Invoices for completed work are received in the Program Office. On approval of the Rehab Specialist, payments are issued in the form of two-party checks which require the signature of the property owner and the contractor. The property owner's signature signifies satisfaction with work completed to date.

Program policies prohibit the owner from making side agreements with the contractor for extra work while the work assisted by the Program is ongoing.

Step 6: When construction is complete.

The Rehabilitation Specialist makes a final inspection and creates a punch list of incomplete work, if applicable. Once all work is complete and satisfactory, a final inspection form is signed by the homeowner and Rehabilitation Specialist. Contractors must submit warranty forms and any manufacturer's warranties prior to payment of their final invoice. All work is guaranteed by the contractor for one year following project completion.

Program staff will be available to assist property owners throughout the process. Please contact the Program Office at 860-455-9132 ext 8 on Tuesdays from 10:00 A.M. to 1:30 P.M. or Thursdays 10 a.m. to 4 p.m.

A copy of the Hampton Regional Housing Rehabilitation Program Guidelines is available upon request.

HAMPTON REGIONAL HOUSING REHABILITATION PROGRAM
INCOME LIMITS
(as of December 2012)

Household Size:	Brooklyn, Chaplin, Eastford, Hampton, Pomfret & Scotland Income Limits (Windham County)	
	50% of median:	80% of median:
1 person:	$28,950	$45,100
2 persons:	$33,050	$51,550
3 persons:	$37,200	$58,000
4 persons:	$41,300	$64,400
5 persons:	$44,650	$69,600
6 persons:	$47,950	$74,750
7 persons:	$51,250	$79,900
8 persons:	$54,550	$85,050

For income limits for households larger than 8 persons, contact our office. These income limits change periodically. The program uses the most current income limits in effect at the time that an application is processed for an eligibility determination.

The Hampton Regional Housing Rehabilitation Program is funded through a grant from the Connecticut Department of Economic and Community Development (DECD) Small Cities Program and is governed by the regulations set forth by DECD. The Program is administered through the Hampton Board of Selectmen's Office by Community Opportunities Group, Inc., a firm under contract to the Town of Hampton. The Program is an Equal Housing Opportunity provider.

A large print copy of this document or other formats of this information are available on request by calling the Hampton Regional Housing Rehabilitation Program at 860-455-9132 ext 8.