

## **Housing Subcommittee Human Services Coordinating Council**

Tuesday, October 18th, 2016 at 1:00pm  
125 Putnam Pike, Dayville, CT 06241

**Members Present:** Tomest Maskell (Department of Corrections), Jodi Anderson (NDDH)

**Others Present:** Sam Alexander, Eric Sanderson, Hoween Flexer, John Filchak (NECCOG)

**Called to Order:** 1:10pm

Introduction of Members Present

Introduction of Guest Speaker: Peter Huckins

- ❖ There should always a lead agency with this program
- ❖ Most towns have an open scattered sight applications- so all areas of town are eligible for the application
  
- Small Cities Grants fund most municipal housing rehabilitation programs
- Most towns in CT are eligible
  - Populations under 50,00 residents
- Monies are allocated through DOH
- Mandatory workshops in January – receive the latest rules and regulation
- Applications for funding is due in April
- Public hearings held to discuss the project
  - Designed to benefit at least 51% of low to moderate income households
  - You receive more points if you meet the need above the 51% of eligible households
  - Small interest loans for repairs, emergency projects take precedence
  - Loan interested rate are significantly reduced
  - Coventry cap is \$25,000
- Most town are eligible for small cities money
- 25-35 grants are awarded each year
- All previous grant funding must be spent prior to receiving additional grant funding
- Public hearing minutes are included the application
- All applicants must include their income reporting to the municipality to ensure they meet the DOH eligibility requirements: 4 pay stubs and bank statements
- Self-employed individuals must submit 3 years of tax returns to determine income
- Funding is to keep affordable housing affordable – Apartments can also be eligible, if the tenants are income eligible the residence would also be eligible.
- Application notices are mailed to all residents of the town and open to all income eligible residents – not a targeted process but a scattered process, offers more assistance to more people

- Loans cannot be awarded to those individuals whose home value is less than 90% of its assessed value. Individual can petition to DOH have that regulation waved, but usually only for extreme circumstances
- Home insurance is required to receive funding
- Once someone is declared income eligible and receives funding an assistance agreement must be signed, grants will be awarded with the rules and regulations for loan repayment

Once the agreement is signed:

- If house was built before 1978 a lead test must be completed
- If there is lead paint chipping – the program must address that
- The lead inspector must clear all lead levels using dust wipes
- If there is a child under 6 years old – a lead abatement plan must be administered for lead based paint
- Smoke Detectors must be installed on every floor and in every bedroom – all detectors must be connected so all go off in case of a fire
- Ground Fault Circuit – near all water pipes

Town usually have a list of eligible and reliable contractors

- Contractors submit estimates applications, certifications
- Housing rehab specialist is provided and oversees the project
- A building official could do this or someone could be contracted
- Septic, roofs, and windows are all eligible projects
- There are deferment plans for qualified households – less than 50% of median income
- Contractors conduct a walk through, contract is usually awarded to the lowest bidder, home owner can choose another bidder, but they are responsible to pay the difference
- Housing Rehab Specialist performs random construction reviews throughout the process

In Coventry, the housing rehab specialist is provided by the consultant

- A building official could be use in the region or through NECCOG
- Or someone could be contracted

Some obstacles to this program:

- The paperwork is cumbersome
- Individuals who might need the help do not apply
- Individuals may be reluctant to give out personal information, i.e. income, SSN, etc
- People are worried about being able to pay the loan back
- Individuals in need may not income qualify