

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 50,000 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 used 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