



Community Development Block Grant – Disaster Relief
APPLICATION INSTRUCTIONS
Owner Occupied Rehabilitation and Reconstruction

The State's housing recovery programs are designed to meet the unmet housing needs of communities most impacted by Hurricane Sandy including the costs of repairs, reconstruction and new construction that insurance, FEMA and any other sources of funding does not cover. The general objectives of the State's housing programs include assisting people directly affected by Hurricane Sandy through replacing and rehabilitating homes, including identifying opportunities for mitigation enhancement measures and improving the resilience of their homes while restoring their buildings/residences.

The State has allocated \$30,000,000 toward the Owner-Occupied Rehabilitation program. The grant award for each eligible property ranges from \$10, 000.00 - \$150,000.00. The assistance provided will be in the form of a grant with a five-year Deferred Forgivable Promissory Note that bears no interest. If the homeowner sells, transfers, or vacates the property for any period of time during the term of the five year Note, the repayment terms will be enforced.

Who may be Eligible:

- Owners of 1-4 family owner occupied residential structures. (*Second homes are ineligible*).
- Home must have been damaged by Hurricane Sandy on October 29, 2012 and be located in one of the four counties eligible for funding: Fairfield, New Haven, Middlesex, and New London Counties.
- Homeowners who have unmet rehabilitation or repair needs **after** accounting for **all** federal, state, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners, and/or flood insurance proceeds.
- Property owners who are current with mortgage payments, special assessments, and property taxes.
- Property must be determined eligible under the Housing and Community Development Act

Funding Priorities:

- Assist homeowners whose income is less than 80% of the area medium income (AMI).
- Assist homeowners whose income is 80% to 120% of the AMI.
- Assist homeowners whose income is above 120% of AMI depending on funding availability.
- Reimbursement for completed activity for households with income is less than 80% of the AMI.
- Reimbursement for completed activity for households with income is 80% to 120% of the AMI.
- Reimbursement for completed activity for households with income is above 120% of AMI depending on funding availability.

Eligible Activities:

- Structural repair of damaged property
- Cost effective Energy Measures and improvements needed to meet HUD Section 8 Existing Housing Quality Standards; improvements must be physically attached to the house and be of permanent in nature.
- Lead-based paint abatement, asbestos abatement, handicapped accessibility for special needs.
- Mitigation measures that mitigate and/or reduce the risk for future disasters
- Appliances: stoves and refrigerators are eligible items but will be considered on a case-by-case basis if they are not present at the time of rehabilitation.

Ineligible Rehabilitation items may include but are not limited to: Luxury items; Garage door openers; Swimming pools; Fences; Satellite dishes; and Security systems



General Instructions:

This form must be correctly completed for this application to be considered for funding. The completed application form must be printed, signed, scanned and emailed with all supporting documentation as pdf attachment in one message to sandy.rehab@ct.gov. Please note that the application form must be printed and cannot be saved.

Homeowner Information

Information requested must be completed for homeowner of affected property damaged as a result of Hurricane Sandy. Property must be located in Fairfield, New Haven, New London, Middlesex Counties or the Mashantucket Pequot Indian Reservation in the State of Connecticut. Indicate all persons listed on the deed/mortgage as all owners will be required to sign all agreements if approved for assistance.

DEMOGRAPHICS

Determining Household Size: Some households may include persons, who are not considered as family members for the purposes of determining household size include: Foster children; Foster adults; Live-in aides; and Children of live-in aides. A child who is subject to a shared-custody agreement in which the child resides with the household at least 50 percent of the time can be counted in the household.

A disabled person is one who has a physical, emotional or mental impairment that:

- (a) Is expected to be of long-continued or indefinite duration;
- (b) Substantially impedes the person's ability to live independently; or
- (c) Is such that the person's ability to live independently could be improved by more suitable housing conditions.

Please identify if any household member is Hispanic. Hispanic is not considered a race, it is an ethnicity.

PROPERTY INFORMATION

Provide the damaged property information affected by Hurricane Sandy. Provide a detailed description of all structural damage incurred and repairs made since Hurricane Sandy.

Lead based paint is the most significant source of lead exposure in the US. If your home was built before 1978, old lead based paint on walls, doors, windows and sills may be dangerous. Asbestos is a mineral fiber that was commonly used in a variety of building construction materials for insulation and as a fire retardant before the 1970's.

LIEN AND MORTGAGE INFORMATION

Complete all information that attains to the affected property mortgage/equity lines of credit/lien(s), foreclosure proceedings that has been or is currently pending. Estimated Pay-off balances should be as of the month of application submission.

REPAIR REIMBURSEMENT

A homeowner may be eligible for reimbursement for rehabilitation and reconstruction expenses for costs incurred from the date of Hurricane Sandy (October 29, 2012) to the date of submission of this application pending the availability of funds. Expenses incurred after the date of application submission are not eligible under this program.

Reimbursements will be subject to the program's eligibility requirements and restrictions on assistance according to federal regulations. For example, repairs must have been code-compliant. Please note that the Program is prioritizing rehabilitating and reconstructing buildings to safe and sanitary conditions, and reimbursement may not be available at least until as all such needs are met.



INCOME ELIGIBILITY

For purposes of determining income eligibility, indicate annual income of all household members as shown on the most recent IRS Forms. A 2012 IRS tax return **MUST** be submitted for all members of your household that filed a return in 2012 (for example if your son lives in the house with you and he files a separate tax return, that tax return must also be submitted). An *Affidavit of Income* must be submitted for all members of your household who do not file taxes (See attached Affidavit of Income form). Data for income will correspond to household member name. Income can include: Income from wages, salaries, tips, etc., Business Income/Rental Income, Interest & Dividend Income, Retirement/Pension & Insurance Income, Unemployment & Disability Income, Welfare Assistance, Alimony/Child Support & Gift Income, Armed Forces Income, Public Assistance, and Self-employment Income.

Determining whose Income to Count (For more information please click on the links below)

<http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/index.c>.

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/income/2013/ct.pdf>

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/income/2012/ct.pdf>

BENEFIT INFORMATION AT THE TIME OF HURRICANE SANDY

The Stafford Act directs administrators of federal assistance to ensure that no person, business concern or other entity will receive duplicative assistance. As such, all applicants are required to accurately report all prior financial assistance received for this project.

APPLICATION STATEMENT

By signature, the homeowner and co-applicant certifies and assures compliance with all listed requirements. Application form must be signed by the Head of household and Co-Applicant if applicable and scanned and emailed with all supporting documentation.

SUPPORTING DOCUMENTATION TO BE SUBMITTED WITH APPLICATION

For property owners seeking assistance, the following documents may be required. The property owner's ability to prepare any of the following documentation will assist in expediting processing.

- **Proof of ownership** of the disaster-damaged property (i.e. deed or fee simple title).
- **Proof of residency** of the disaster damaged property (i.e. State issued driver's license; federal tax returns; receipts of government benefits such as Social Security; vehicle registration forms)
- **Proof of household income** for every income eligible resident of the disaster-damaged property (i.e. 2012 IRS Tax returns)
- **Proof that property taxes are current and paid to date** (i.e. paid receipt, evidence of payment from escrow).
- **Proof of Insurance** of the disaster-damaged property at the time of Hurricane Sandy and now (i.e. homeowners, flood and/or property insurance policies)
- **Proof that mortgage payments are current and up-to-date.** (i.e. current mortgage statements from your lender)
- **Affidavit of Income** for all members of household who do not file taxes.
- Documentation of any payments received or denial of claim from flood insurance or other insurance policies, if applicable.
- **Documentation of disaster recovery compensation** for the disaster damaged property (i.e. FEMA award letter(s), Insurance Claim/Payout Documentation, National Flood Insurance Program (NFIP) Claim/Payout Documentation, etc.).
- Receipts for any/all repair and/or rehabilitation work already completed at property where damage occurred.