# TOWN OF HAMDEN





# OFFICE OF HOUSING & NEIGHBORHOOD DEVELOPMENT







Office of Housing & Neighborhood Development 11 Pine Street Hamden, CT 06514

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www.hamdencommunitydevelopment.com

OHND provides critical financial, informational, and support resources to low and moderate income Hamden residents seeking to improve their access to homeownership opportunities, the quality of their housing, the viability of their businesses, the usability and effectiveness of their shared community facilities, and the cleanliness of their neighborhoods.

### Community Development Block Grant Program

The Community Development Block Grant is a federal grant funded by the U.S. Department of Housing and Urban Development (HUD –www.hud.gov) that is designed to undertake activities to promote a viable community in HUD-designated target neighborhoods throughout Hamden and to assist people of low and moderate income through a variety of town-wide activities.

As a Community Development Block Grant Entitlement Community, Hamden has the opportunity to develop its own programs and funding priorities as long as those programs give "maximum feasible priority" to activities benefiting low and moderate-income people. Hamden also has the flexibility to carry out activities designed to aid in the prevention or elimination of slums or blight as well as address conditions that pose a serious and immediate threat to the health or welfare of the community when other financial resources are not available to meet such needs. CDBG funds may not be used for activities that do not meet the broad national objectives established by HUD.

CDBG funds may be used for activities that include, but are not limited to:

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes
- Public services (within certain limits)
- Energy conservation activities and those related to renewable energy resources
- Assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Generally, the following types of activities are not eligible:

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- Political activities
- Certain income payments
- Construction of new housing units by the Town of Hamden.

The Community Development Block Grant Program offers the Town of Hamden, with community involvement, the opportunity to establish programs that meet specific community needs.

# Town of Hamden Community Development Block Grant Objectives

The primary objective of Hamden's Community Development Block Grant (CDBG) Program is to provide decent housing, a suitable living environment, and to expand economic opportunities for low and moderate income people in the designated target areas of Hamden.

Through its Community Development Block Grant, and with community input during the planning process, the Town supports programs and activities that address the following goals:

- To eliminate blighted and deteriorated property
- To promote fair housing opportunities, conserve housing stock, and to provide a suitable living environment for all people, particularly those of low and moderate income.
- To expand and improve the quality of the community services that affect the quality of life, including the elimination of physical barriers
- To address economic decline in the community
- To encourage comprehensive planning in order to achieve a viable plan for community development

### Office of Housing & Neighborhood Development Loan Programs

Through the Community Development Block Grant program, the Office of Housing and Neighborhood Development offers the following loan programs to eligible residents:

Residential Rehabilitation: This program offers housing rehabilitation assistance to private owners of residential property in the target areas. Qualified applicants may receive up to \$15,000 per housing unit in loan assistance. Rehabilitation may include, but is not limited to, roof repair, furnace repair, window replacement, fire safety, and code violations.

<u>Down Payment Assistance</u>: This program is designed to assist low and moderate income first-time homebuyers with the purchase of a home in one of Hamden's target areas. Qualified applicants are eligible for a matching loan of up to \$5,000. Additionally, the Town can pay for the cost of a visual paint assessment and clearance test for the home, as required by the U.S. Department of Housing and Urban Development. The program will also, under certain circumstances, pay legal costs associated with the closing.

<u>Commercial Rehabilitation</u>: This program assists business owners with the rehabilitation of commercial or industrial buildings. Qualified applicants may receive up to \$10,000 in assistance. Commercial rehabilitation activities must be limited to improvements to the exterior of the building and correction of code violations. Businesses are also eligible for up to \$2,000 in grant assistance for the purchase or repair of signs.

## Program Eligibility

The Office of Housing and Neighborhood Development provides program assistance to low and moderate income people for the purchase or rehabilitation of a home.

Total household income for applicants may not exceed 80% of the median family adjusted gross income (AGI) for the New Haven-Meriden MSA as adjusted for family size and illustrated below:

### Family AGI Size

- 1. \$46.600
- 2. \$52,600
- 3. \$59,150
- 4. \$65,700
- 5. \$71,000
- 6. \$76,250
- 7. \$81,500
- 8. \$86,750

Funds are distributed to homeowners in the target area. Please contact the Office of Housing and Neighborhood Development for a detailed listing of streets in the area. Landlords in the target area may also be eligible for assistance; please contact OHND for details.

### Loan Repayment Terms

Financial assistance for all programs is an interest-free loan. There are no monthly payments. The loan is only required to be paid upon sale or transfer of property. In some instances, when approved by OHND, the loan may be transferred to a family member who is also low to moderate income.

Contact the Office of Housing and Neighborhood Development at (203) 287-7030 or by email at dkroop@hamden.com for additional information

Additional Funding Categories

Public Services: Public Service activities are funded through grants that are given to other agencies or Town departments to carry out eligible community development activities. Funding is open to any nonprofit agency that provides a public service directed toward improving the community. Eligible public service activities include, but are not limited to the following:

Employment

Child Abuse

Drug Abuse

• Energy Conservation • Recreational Needs

Crime Prevention

Health

Education

Welfare

Notices are published in local newspapers at the beginning of the calendar year and applications are accepted for funding on an annual basis. The Community Development Block Grant Program Year conforms to the Town's Fiscal Year (July 1 to June 30). The Community Development Advisory Commission reviews applications and recommends agency funding to the Mayor and Legislative Council.

Public Facilities: Community Development Block Grant funds may be used for the acquisition, construction, reconstruction, rehabilitation, or installation of pubic improvements or facilities (except for buildings used for the general conduct of government).

Public facilities and improvements include, but are not limited to:

- Shelters for the homeless
- Water and sewer facilities
- Flood and drainage improvements
- Fire protection facilities and equipment
- Community, senior, and health centers
- Parking, streets, curbs, gutters, and sidewalks
- Parks and playgrounds

Special Economic Development: Community Development Block Grant funds may be used for the following special economic development activities:

- Commercial or industrial improvements
- Assistance to private, for-profit entities for the planning of economic development projects
- Job training

Examples of Special Economic Development activities include:

- Construction of a business incubator designed to provide inexpensive space and assistance to new firms
- Loans to pay for the expansion of a commercial enterprise
- Technical assistance to a business facing bankruptcy

### Office of Housing & Neighborhood Development Services

Fair Rent: The Town of Hamden has a Fair Rent Commission whose activities are set forth in the Town Charter. The Fair Rent Commission receives complaints, inquiries, and other communication regarding charges of excessive rent or dangerous conditions in housing accommodations within the Town.

The Fair Rent Commission can conduct hearings on complaints or requests for investigations submitted to it by aggrieved persons. If, after a hearing, the Fair Rent Commission determines rent for a housing accommodation is excessive or "unconscionable", it can order a reduction of excessive rent to an amount that is "fair and equitable", or make other such orders as authorized.

If a person has a complaint about their housing accommodations, they may contact the Fair Rent Officer in the Office of Housing and Neighborhood Development. The Fair Rent Officer will work with the complainant to determine their needs and make appropriate referrals. This may include, but is not limited to, mediating conflicts between landlords and tenants or sending the Housing Code Enforcement Officer to inspect a unit if there is a charge of unsafe living conditions.

In the event that a Fair Rent Hearing is required, the Fair Rent Commission Clerk will set a date for an informal conference and a formal hearing. All parties will be notified by certified mail of the hearing date.

Housing Code Enforcement: OHND accepts complaints from tenants who may have issues that can not be resolved with their landlord. If warranted, OHND refers tenants to the Quinnipiac Valley Health District. The Quinnipiac Valley Health District, as the Town's official Housing Code enforcement agency, forwards Orders to the property owner and reports to other Town departments for possible violations subject to their authority.

For information regarding other Town Code inspections, or complaints, the following Town departments should be contacted:

Building Department (203) 287-7160 (Building, Electrical, and Plumbing Codes; Construction performed without required permits)

Fire Marshal (203) 407-3182 (Smoke detectors in one- and two-family dwellings; Fire safety in three-family or larger dwellings including smoke detectors, fire doors, and obstructed hallways/stairways)

Planning/Zoning Department (203) 287-7070 (Zoning issues of property and non-conforming usage including property maintenance, student housing, etc.)

Quinnipiac Valley Health District (203) 248-4528 (Health Code issues; stagnant water in yards and abandoned swimming pools, sewage, mold, rodents and insect infestation, lead-based paint, junk vehicles on property)

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