

The programs and resources listed below support homeowners with repairs and improvements and may assist in removing the health and safety barriers that have been identified in your home. It is your responsibility to explore and pursue the opportunities that best suit your needs, and to remove the barriers before weatherization services can be provided. Please note that these resources are shared for your convenience, and additional resources may be available beyond those listed below.

Organization	Offers	Contact Information	Address	Website
2-1-1 of Connecticut	Information regarding home improvement programs and loan referrals	Phone: 2-1-1		<a href="https://www.211ct.org/">https://www.211ct.org/</a>
Capital for Change, Inc.	Loans for home improvement and energy conservation	Phone: (860) 233-5165  Email: <a href="mailto:info@capitalforchange.org">info@capitalforchange.org</a>	10 Alexander Dr, Wallingford, CT 06492	<a href="https://www.capitalforchange.org">https://www.capitalforchange.org</a>
Connecticut Housing Finance Authority (CHFA)	Assistance financing repairs or refinancing a home in need of repairs	Phone: (860) 721-9501  Email: <a href="mailto:customer.service@chfa.org">customer.service@chfa.org</a>	999 West St, Rocky Hill, CT 06067	<a href="https://www.chfa.org/homebuyers/all-homebuyer-mortgage-programs/">https://www.chfa.org/homebuyers/all-homebuyer-mortgage-programs/</a>
Habitat for Humanity Home Preservation	Offers repairs to families in need through volunteer labor and donated materials			<a href="https://www.habitat.org/volunteer/near-you/home-preservation">https://www.habitat.org/volunteer/near-you/home-preservation</a>
Habitat for Humanity ReStores	Discounted donated and surplus building supplies			<a href="https://www.habitat.org/restores">https://www.habitat.org/restores</a>
Hartford Community Loan Fund	Home improvement loans and accessibility grants	Phone: (860) 296-7005	215 Garden St, Hartford, CT 06105	<a href="https://www.hartfordloans.org/">https://www.hartfordloans.org/</a>
Neighborhood Housing Services	Local resource to	Phone: (203) 777-6925	333 Sherman Avenue, New	<a href="https://nhs of newhaven.org/homeownership/i-heart-my-home-ct/">https://nhs of newhaven.org/homeownership/i-heart-my-home-ct/</a>

of New Haven: I Heart My Home CT	enroll for home improvements related to health, comfort, and energy savings		Haven, CT 06511	
Rebuilding Together, Inc.	Assists low-income, elderly, and disabled homeowners with home repairs	Phone: (860) 757-9428  Email: <a href="mailto:info@RTHartford.org">info@RTHartford.org</a>		<a href="https://rebuildingtogether.org/">https://rebuildingtogether.org/</a>
USDA Rural Development Office	Home improvement loans and grants to low-income homeowners in rural areas	Phone: (413) 253-4300  Address: 451 West Street, Amherst, MA 01002		<a href="https://www.rd.usda.gov/ct-ma-ri">https://www.rd.usda.gov/ct-ma-ri</a>

Programs by municipality:

Municipality	Program	Contact Information	Address	Website
Beacon Falls	Housing Rehab Program	Phone: (203) 954-5121		<a href="https://www.beaconfalls-ct.org/community/pages/beacon-falls-housing-rehab-program">https://www.beaconfalls-ct.org/community/pages/beacon-falls-housing-rehab-program</a>
Bridgeport	Department of Health & Social Services	Phone: (203) 576-7680  Email: <a href="mailto:healthdept@bridgeportct.gov">healthdept@bridgeportct.gov</a>	999 Broad Street, Bridgeport, CT 06604	<a href="https://www.bridgeportct.gov/government/departments/health-social-services">https://www.bridgeportct.gov/government/departments/health-social-services</a>
Bristol	CDBG Housing Rehabilitation Program	Phone: (860) 584-6189		<a href="https://www.bristolct.gov/163/CDBG-Housing-Rehabilitation-Program">https://www.bristolct.gov/163/CDBG-Housing-Rehabilitation-Program</a>
Brookfield	Department of Social Services	Phone: (203) 775-7312	100 Pocono Road, P.O. Box	<a href="https://www.brookfieldct.gov/social-services">https://www.brookfieldct.gov/social-services</a>

			5106, Brookfield, CT 06804	
Coventry	Services	Phone: (860) 742-6324	1712 Main St, Coventry, CT 06238	<a href="https://www.coventry-ct.gov/8/Services">https://www.coventry-ct.gov/8/Services</a>
East Hartford	Housing Rehabilitation Program	Phone: (860) 291-7364	740 Main Street, East Hartford, CT 06108	<a href="https://www.easthartfordct.gov/grants-administration/pages/housing-rehabilitation-program">https://www.easthartfordct.gov/grants-administration/pages/housing-rehabilitation-program</a>
Fairfield	Department of Community and Economic Development	Phone: (203) 256-3120	611 Old Post Rd, Fairfield, CT 06824	<a href="https://www.fairfieldct.org/service/community-economic-development/index.php">https://www.fairfieldct.org/service/community-economic-development/index.php</a>
Granby	Housing Rehabilitation Program	Phone: (860) 844-5318	15 N Granby Rd, Granby, CT 06045	<a href="https://www.granby-ct.gov/178/Housing-Rehabilitation-Program">https://www.granby-ct.gov/178/Housing-Rehabilitation-Program</a>
Groton	Community Development	Phone: (860) 446-5976  Email: <a href="mailto:MMagxaka@groton-ct.gov">MMagxaka@groton-ct.gov</a>	134 Groton Long Point Rd, Groton, CT 06340	<a href="https://www.groton-ct.gov/departments/plandev/cdev.php">https://www.groton-ct.gov/departments/plandev/cdev.php</a>
Manchester	Housing Resources	Phone: (860) 647-5235	41 Center St, Manchester, CT 06045	<a href="https://www.manchesterct.gov/Government/Departments/Planning-and-Economic-Development/Housing-Resources">https://www.manchesterct.gov/Government/Departments/Planning-and-Economic-Development/Housing-Resources</a>
Meriden	Neighborhood Preservation	Phone: (203) 630-4151  Email: <a href="mailto:jallam@meridenct.gov">jallam@meridenct.gov</a>	142 East Main St, Meriden, CT 06450	<a href="https://www.meridenct.gov/government/departments/development-and-enforcement/neighborhood-preservation/">https://www.meridenct.gov/government/departments/development-and-enforcement/neighborhood-preservation/</a>
Milford	Community Outreach Services	Phone: (203) 783-3253	150 Gulf St, Milford, CT 06460	<a href="https://www.ci.milford.ct.us/455/Community-Outreach-Services">https://www.ci.milford.ct.us/455/Community-Outreach-Services</a>
New Haven	Housing Administration and Development - Emergency	Phone: (203) 946-6437	Address: 165 Church St, 3 <sup>rd</sup> Floor, New Haven, CT	<a href="https://www.newhavenct.gov/home/showpublisheddocument/23270/63864601154880000">https://www.newhavenct.gov/home/showpublisheddocument/23270/63864601154880000</a>

	Elderly/Disabled Repair Program		06510	
New Haven	Energy Efficiency Rehabilitation Assistance Program	Phone: (203) 946-6437	Address: 165 Church St, 3 <sup>rd</sup> Floor, New Haven, CT 06510	<a href="https://www.newhavenct.gov/home/showpublisheddocument/23268/63864601173463000">https://www.newhavenct.gov/home/showpublisheddocument/23268/63864601173463000</a>
Norwalk	Residential Improvement Fund	Phone: (203) 854-7810  Email: <a href="mailto:Redevelopment@norwalkct.gov">Redevelopment@norwalkct.gov</a>	3 Belden Avenue, Norwalk, CT 06850	<a href="https://www.norwalkct.gov/1523/Residential-Improvement-Program">https://www.norwalkct.gov/1523/Residential-Improvement-Program</a>
Norwich	Neighborhood Preservation Programs	Phone: (860) 885-2911	100 Broadway, Norwich, CT 06360	<a href="https://www.norwichct.org/220/Neighborhood-Preservation-Programs">https://www.norwichct.org/220/Neighborhood-Preservation-Programs</a>
Shelton	Community Development	Phone: (203) 924-1555	54 Hill Street – Third Floor, Shelton, CT 06484	<a href="https://cityofshelton.org/p/community-development">https://cityofshelton.org/p/community-development</a>
Southbury	Housing Rehabilitation Grant	Phone: (203) 262-0653	561 Main St, Southbury, CT 06488	<a href="https://www.southbury-ct.org/housingrehab">https://www.southbury-ct.org/housingrehab</a>
Stamford	Community Development	Phone: (203) 977-5253  Email: <a href="mailto:communitydevelopment@stamfordct.gov">communitydevelopment@stamfordct.gov</a>	888 Washington Boulevard, 9 <sup>th</sup> Floor, Stamford, CT 06901	<a href="https://www.stamfordct.gov/government/administration/grants-office/community-development">https://www.stamfordct.gov/government/administration/grants-office/community-development</a>
West Hartford	Housing Rehabilitation	Phone: (860) 561-7562  Email: <a href="mailto:Luan.Ceka@WestHartfordCT.gov">Luan.Ceka@WestHartfordCT.gov</a>	50 South Main Street, West Hartford, CT 06107	<a href="https://www.westhartfordct.gov/town-departments/housing-rehabilitation">https://www.westhartfordct.gov/town-departments/housing-rehabilitation</a>
West Haven	Community Development	Phone: (203) 937-3550	355 Main St, 2 <sup>nd</sup> Floor, West	<a href="https://www.cityofwesthaven.com/159/Community-Development-Administration">https://www.cityofwesthaven.com/159/Community-Development-Administration</a>

	Administration	Email: <a href="mailto:richardson@westhaven-ct.gov">richardson@westhaven-ct.gov</a>	Haven, CT 06516	
Windsor	Community Development	Phone: (860) 285-1985  Email: <a href="mailto:communitydevelopment@townofwindsorct.com">communitydevelopment@townofwindsorct.com</a>	275 Broad St, Windsor, CT 06095	<a href="https://townofwindsorct.com/community-development/">https://townofwindsorct.com/community-development/</a>

Other local resources:

Resource	Offers	Contact Information	Website
Attorney General's Office of Consumer Issues	File a complaint against a licensed contractor		<a href="https://portal.ct.gov/ag">https://portal.ct.gov/ag</a>
Connecticut Children's Medical Center Healthy Homes Program	Addresses housing-related health hazards such as lead-based paint, mold, asbestos, and injury risks		<p>General information:  <a href="https://www.connecticutchildrens.org/healthy-child-development/community-child-health/occh-programs-services/healthy-homes-program">https://www.connecticutchildrens.org/healthy-child-development/community-child-health/occh-programs-services/healthy-homes-program</a></p> <p>Application:  <a href="https://app.smartsheet.com/b/form/099ddc74bc9c4048b260355b61ec6c82">https://app.smartsheet.com/b/form/099ddc74bc9c4048b260355b61ec6c82</a></p>
CT Green Bank – Low-Income Multifamily Efficiency (LIME)	Provides financing for multifamily building owners seeking to improve the energy performance, economics, and health and safety of their properties	Phone: (860) 563-0015	<a href="https://www.ctgreenbank.com/building-solutions/multifamily-financing/lime/">https://www.ctgreenbank.com/building-solutions/multifamily-financing/lime/</a>

	Any market-rate or affordable multifamily property with eligible properties must have 5 or more units with at least 60% of units affordable to households at no higher than 80% of Area Median Income (AMI)		
CT Green Bank – Smart-E Loans	<p>Offers long-term, low-interest financing (6.99% - 7.99% depending on the length of the loan)</p> <p>1–4 unit owner-occupied residential properties located in Connecticut are eligible</p> <p>Can help with asbestos removal and mold remediation</p>	Phone: (860) 563-0015	<a href="https://www.ctgreenbank.com/home-solutions/smart-e-loans/">https://www.ctgreenbank.com/home-solutions/smart-e-loans/</a>
Find a Better Business	Research Connecticut contractors via the Better Business Bureau before starting home repairs		<a href="https://www.bbb.org/">https://www.bbb.org/</a>
Healthy Homes Waterbury	<p>Properties located in Waterbury that were built before 1978, pay property tax, have a mortgage, and have insurance are eligible.</p> <p>Offers financial assistance of up to \$15,300 per housing unit.</p> <p>Offers a comprehensive risk assessment.</p> <p>May offer relocation assistance if necessary.</p>		<a href="https://www.waterburyct.org/services/health/environmental-health/healthy-homes">https://www.waterburyct.org/services/health/environmental-health/healthy-homes</a>
Home Energy Solutions Micro Loan Financing Program	<p>Offers loans from \$500 - \$3000 at 0% interest</p> <p>This loan can support certain energy-saving home improvements</p>		

	Up to 20% of the home energy loan can be used to remediate health and safety barriers such as mold and asbestos		
Home Guarantee Payment Assistance Program	Designed to provide financial assistance for mold remediation services	Phone: (860) 789-6653  Address: 30 Mill St, Unionville, CT 06085	<a href="https://www.homeqnt.com/">https://www.homeqnt.com/</a>
Housing and Urban Development (HUD) Home Improvement Loans and Programs	HUD's landing page for federal loan programs, community-based programs, and consumer information regarding home rehabilitation and repair.		<a href="https://www.hud.gov/helping-americans/home-improvements">https://www.hud.gov/helping-americans/home-improvements</a>
Housing and Urban Development (HUD) Home Improvement Loans and Programs – HOME Program	Can be used to assist owners in the rehabilitation of owner-occupied housing		<a href="https://www.hud.gov/sites/documents/20653_ch04.pdf">https://www.hud.gov/sites/documents/20653_ch04.pdf</a>
Housing and Urban Development (HUD) Home Improvement Loans and Programs - Property Improvement Loan Program	Offers loans of up to \$25,000 that can be used for improving a single-family home. For multifamily structures, loans are capped at \$12,000 per dwelling unit.		<a href="https://www.hud.gov/hud-partners/single-family-title">https://www.hud.gov/hud-partners/single-family-title</a>

Office of Consumer Protection	Home Improvement Guaranty Fund		<a href="https://portal.ct.gov/dcp/common-elements/consumer-facts-and-contacts/home-improvement-guaranty-fund?language=en_US">https://portal.ct.gov/dcp/common-elements/consumer-facts-and-contacts/home-improvement-guaranty-fund?language=en_US</a>
One Touch Referral Program		Phone: (508) 358-7770	<a href="https://onetouchhousing.com/locations/connecitcut/">https://onetouchhousing.com/locations/connecitcut/</a>
Operation Fuel	Emergency grants to help households pay for utility bills including electricity, natural gas, deliverable fuel oil, and water	Phone: (860) 243-2345  Email: <a href="mailto:info@operationfuel.org">info@operationfuel.org</a>	<a href="https://operationfuel.org/">https://operationfuel.org/</a>
US Department of Agriculture (USDA) Rural Development - Single Family Housing Repair Loans and Grants in Connecticut, Massachusetts, and Rhode Island	Can assist very low-income homeowners in repairing, improving, or modernizing their homes in rural areas  Loans of up to \$40,000 are available  Grants up to \$10,000 are available for homeowners aged 62 or older to address health and safety hazards such as asbestos and mold		<a href="https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-0#overview">https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-0#overview</a>
Zonolite Attic Insulation Trust	This trust fund can be used to reimburse homeowners a portion of the cost to remove or contain Zonolite attic insulation that may contain vermiculite  To be eligible for reimbursement, a claimant	Phone: (843) 388-4321	<a href="https://www.zonoliteatticinsulation.com/Hm1.aspx">https://www.zonoliteatticinsulation.com/Hm1.aspx</a>

	<p>must be able to show that:</p> <ul style="list-style-type: none"><li>• The vermiculite is the Zonolite brand. This is called the Product Identification (PID) and;</li><li>• How much was paid to have the vermiculite removed or contained. This is called the Expense Requirement.</li></ul> <p>If the claimant meets the PID and proof of expense requirement, he/she may be able to receive a reimbursement contribution of up to 55% of eligible abatement costs with a maximum reimbursement amount of up to \$5,250.47 depending on the year in which the removal or containment occurred.</p>		
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