

Community Development Block Grant – Disaster Recovery Owner-Occupied Rehabilitation and Rebuilding Program

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 - \$150,000. The state will contract with the homeowner, and general contractor for the approved scope of work. The assistance provided will be secured 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.

You may be eligible if...

- Your home was damaged by Hurricane Sandy.
- Your home is located in one of the designated disaster areas (i.e. Fairfield, New Haven, Middlesex, New London counties or Mashantucket Pequot Indian Reservation).
- Your home must have been your primary residence at the time of Hurricane Sandy.
- You are the owner of record of the damaged property.
- Your home must have an unmet need for rehabilitation or repair needs **after** accounting for **all** federal, state, local and/or private sources of disaster-related assistance.
- Priority will be given to homeowners who are Low to Moderate Income as defined by HUD guidelines.

Required documents

- Proof of ownership (*deed or fee simple title*).
- Proof of residency of the disaster damaged property (*i.e. 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*)
- 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.*).

What may be covered

- Structural repair or replacement of damaged property
- Cost effective Energy Measures and improvements needed to meet HUD Section 8 Existing Housing Quality Standards.
- Lead-based paint abatement, asbestos abatement, handicapped accessibility for special needs.
- Mitigation assistance to elevate homes 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.

What will NOT be covered

- Second Homes.
- Non residential buildings that are not attached to primary residence (i.e. Pools, sheds, detached garages, fences) .
- Personal property (i.e. vehicles, furniture, goods, clothing)
- Satellite dishes and Security systems.
- Swing sets and playground equipment.

To apply

Start the application process TODAY by calling the program's toll free hotline at 1-866-272-1976 Monday through Saturday 8a.m. to 10p.m. to schedule an appointment at an intake center. Intake Centers are located in Groton, East Haven, Milford, Fairfield & Norwalk. For more information visit www.ct.gov/doh or www.ct.gov/ctrecovers . After submitting an application you will be contacted by a housing recovery Specialist who will work closely with you throughout the rest of the reconstruction process .