Section XII
Housing
Description:

Assisted living is designed for people who want to live in a community setting and who need help with activities of daily living (ADLs), but who do not need nursing home care. It combines housing, supportive services, personalized assistance and health care to help individuals with daily activities. The Assisted Living Demonstration Project provides subsidized assisted living to persons who reside in specific affordable housing complexes. These complexes include many state funded congregate housing communities, some HUD facilities that are funded by the Department of Economic and Community Development (DECD) and four affordable assisted living demonstration sites.

The Demonstration Project is a collaborative effort with the Department of Social Services (DSS), Department of Public Health, DECD, Connecticut Housing Finance Authority and Office of Policy and Management. Applicants for subsidized assisted living are subject to the same eligibility that is required for the Connecticut Home Care Program for Elders. Demonstration participants receive assisted living services through an assisted living services agency, which is licensed by the Department of Public Health and is under contract with the housing community.

A portion of participants’ costs for assisted living services may be subsidized by the DECD or by DSS through the Connecticut Home Care Program for Elders. Depending upon their income, participants may be required to contribute to the cost of their care. This contribution is in addition to rent, core services paid to the housing community and payments for non-covered services.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must meet eligibility requirements for residency stipulated by the housing community in which subsidized assisted living is offered.
- Must be age 65 years or older.
- Must be a Connecticut resident.
- Must be at risk of nursing home placement
- Individuals must have assets less than or equal to $32,868, couples must have assets less than or equal to $43,824.

Service Areas:

- Bethel
- Bristol
- Glastonbury
- Hamden
- Hartford
- Middletown
- New Haven
- Noank
- Norwalk
- Norwich
- Orange
- Pomfret
Program Year:
July 1 – June 30

Contact Information:
Connecticut Home Care Program
Department of Social Services
25 Sigourney Street
Hartford, CT 06106
Telephone: (800) 445-5394

Related Information:

Connecticut Home Care Program for Elders, refer to page X – 9.
CHERISH Elder Shelter Program

Description:

The CHERISH Elder Shelter Program is an emergency shelter program that provides short-term, safe housing for victims of domestic abuse who are age 60 or older. The domestic abuse can be physical, emotional, verbal or financial; it occurs in the victim’s home and is perpetrated by a person known to the victim. The CHERISH program also provides counseling, advocacy with court procedures in cases of arrest and emotional support. In addition, it offers educational programs about elder abuse to the community including police departments, hospitals, senior centers, church groups and civic groups. It offers a support group for women age 60 and older who are victims of abuse, home visits, assistance with finding appropriate permanent housing and with obtaining restraining orders and referrals to other agencies, including those that provide legal assistance and to the Department of Social Services’ Protective Services for the Elderly Program.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
- Any person age 60 or older who resides in Connecticut and is in need of shelter services.
- Families and concerned individuals are encouraged to call for information and referrals.

Service Areas:
Statewide

Program Year:
N/A

Contact Information:

For information on services:
CHERISH Program
Telephone: 203-736-2601 Ext. 354

For brochures or additional information. Write or email:
Related Information:

*Homeless Shelters, Transitional Housing/Shelters and Emergency Shelters, refer to page XII – 21.*
*Protective Services for the Elderly Program, refer to page XIV – 20.*
*Security Deposit Guarantee Program, refer to page XII – 46.*
Congregate Housing for the Elderly Program

Description:

The Connecticut Housing Finance Authority (CHFA) and the Department of Economic and Community Development (DECD) jointly administer the Congregate Housing for the Elderly program. Congregate Housing offers frail elders housing and supportive services to frail elders, age 62 or older. Residents have apartments that include a private kitchen and private bath. All units are equipped with emergency call systems, and all communities have a resident services coordinator to help residents arrange for community-based services, as they are needed. Rents are based on income and subsidized by the Rental Assistance Program administered by DECD.

Residents must have temporary or periodic difficulties with one or more activities of daily living and must meet the established criteria of a local selection committee, which is approved by the Department of Economic and Community Development. At a minimum these communities provide one main meal in a communal setting, light housekeeping and 24-hour security. Transportation and socio-recreational services may also be provided. Some congregate communities also offer assisted living services provided by a licensed Assisted Living Services Agency. These communities offer additional services that may include personal care, additional meals, nursing services and medication management.

Congregate housing is not licensed; therefore, staff may not dispense medication or provide nursing services, unless the congregate site also provides assisted living services.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must have an annual income that is no more than 80 percent of the area's median income, refer to Appendix I for the HUD income guidelines.
- Must be at least 62 years of age.
- Must meet criteria established by a local selection committee, which includes but is not limited to:
  - a physical and functional assessment of frailty;
  - an evaluation of housing conditions and living arrangements; and
  - an assessment of daily living needs.

Service Areas:

Bethel  Danielson/Killingly  Glastonbury
Bristol  Enfield  Groton

XII - 5  Revised 2/2009
Program Year:
July 1 – June 30 for Rental Assistance

Contact Information:

For a list of Congregate Housing for the Elderly communities call:

Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106
Telephone: 860-270-8171

Connecticut Housing Finance Authority
999 West Street
Rocky Hill, CT 06067
Telephone: 860-571-4376

For general questions and information on unit availability for a particular community, contact the housing community directly.

For questions on funding opportunities associated with the construction of new communities call the Department of Economic and Community Development.

Related Information:

Assisted Living Demonstration Project, refer to page XII – 1.
Congregate Housing Services Program, refer to page XII – 7.
Supportive Housing for the Elderly Program (Section 202), refer to page XII – 48.
Congregate Housing Services Program

Description:

The Congregate Housing Services Program (CHSP) is designed to provide meals and services to frail elderly individuals and to persons with disabilities. The purpose of the program is to prevent unnecessary institutionalization; improve management’s capacity to assess service needs of its residents; coordinate the provision of supportive services to meet the needs of eligible residents and to ensure long-term provision of such services. The CHSP operates in certain housing communities, usually located in rural areas and part of the U.S. Rural Housing Services' housing portfolio. The Aging Services Division of the Department of Social Services receives funds from the U.S. Department of Housing and Urban Development (HUD) to provide CHSP services. CHSP services are available in selected housing communities in Eastern and Western Connecticut. Senior Resources and the Western Connecticut Area Agency on Aging operate the CHSP in their respective regions. There is also a CHSP grantee in Mansfield, Connecticut.

A Resident Services Coordinator (RSC) provides site-to-site monitoring of the CHSP program and ensures that appropriate service plans are developed and implemented for eligible residents.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

Individuals
- Must be 62 years of age or older.
- Must meet the established criteria of the local selection committee, including but not limited to:
  - physical and functional assessment of frailty, which is difficulty with at least three activities of daily living;
  - housing conditions and living arrangements
  - daily living needs.
- Participants must pay 10 percent of the cost of support services.

Service Areas:

<table>
<thead>
<tr>
<th>Danielson</th>
<th>Newtown</th>
<th>Southbury</th>
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<tr>
<td>Mansfield</td>
<td>Plainfield</td>
<td>Willimantic</td>
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<td>Moosup</td>
<td>Putnam</td>
<td>Woodbury</td>
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<td>Naugatuck</td>
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</table>
Program Year:
Varies by region.

Contact Information:

Cheryl Jackson
Department of Social Services
Aging Services Division
25 Sigourney Street
Hartford, CT 06106
Telephone: 860-424-5640

Related Information:

Assisted Living Demonstration Project, refer to page XII – 1.
Congregate Housing for the Elderly Program, refer to page XII – 5.
Continuing Care Facilities (CCFs)

Description:

Continuing Care Facilities (CCFs), formerly known as Continuing Care Retirement Communities, provide residents, through contractual agreements, lifetime shelter and access to a wide variety of services, including long-term health services. Each resident pays a substantial entrance fee and monthly fees in exchange for a living unit and access to services. Entrance fees and monthly service fees vary significantly by community and may be considered costly. The amount of long-term care included in the contract, the type of living unit chosen and whether one person or a couple occupies the unit can influence costs. Communities have different policies regarding the availability and terms of entrance-fee refunds. Various levels of care such as independent living, assistance with daily activities and nursing home care are typically provided on CCF campuses. As their needs change, residents are usually able to move from one level of care to another without leaving the community. If a CCF does not have a health center on campus, it often has an arrangement with a nearby healthcare facility to admit its residents on a priority basis.

CCFs are not licensed by the state. Specific components of each CCF’s health care package such as skilled nursing and assisted living services are licensed as health services. A CCF is not allowed to offer or enter into a continuing care contract unless it is registered with the Department of Social Services and meets certain disclosure requirements. The continuing care contract is a legal agreement between the resident and CCF that specifies the rights and obligations of both parties. Potential residents should consult with legal and financial advisors before signing this agreement.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Eligibility requirements vary by community. Individuals should contact the community for which they have an interest to inquire about eligibility requirements.

Service Areas:

<table>
<thead>
<tr>
<th>Bloomfield</th>
<th>Essex</th>
<th>Redding</th>
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<tr>
<td>Bridgeport</td>
<td>Hamden</td>
<td>Southbury</td>
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<tr>
<td>Brooklyn</td>
<td>Manchester</td>
<td>Stamford</td>
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<tr>
<td>Cheshire</td>
<td>Mystic</td>
<td>Wallingford</td>
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<tr>
<td>Chester</td>
<td>North Branford</td>
<td>West Hartford</td>
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</tbody>
</table>
Program Year:
Communities are required to update information filed with the Department of Social Services annually, 150 days after the end of the CCF’s financial year.

Contact Information:
Contact individual providers for details about a specific community.

For general information contact:

Department of Social Services
Aging Services Division
25 Sigourney Street
Hartford, CT 06106
Telephone: 860-424-5284 or 800-443-9946

For information regarding Disclosure Statements call the Department of Social Services’ Audit Unit at:

Telephone: 860-424-5103

Related Information:

N/A
Elderly Rental Assistance Program

Description:

The Department of Economic and Community Development (DECD) administers the Elderly Rental Assistance Program, a non-entitlement program that provides rental assistance to low-income elderly persons who reside in state-assisted rental housing for the elderly. Communities operating under the Housing for Elderly Persons and Congregate Housing for the Elderly programs may offer rental assistance to residents. Residents who pay more than 30 percent of their adjusted gross income less a utility allowance towards rent may receive rental assistance to help reduce their housing costs to 30 percent of their adjusted gross income. The Elderly Rental Assistance Program is dependent upon the availability of funds and may not be available to all in need.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must currently pay more than 30 percent of adjusted gross income, for a one-bedroom dwelling, less a utility allowance, towards rent.
- Must reside in state-financed elderly housing.

Service Areas:

Housing for Elderly Persons and Congregate Housing for the Elderly are available in:

- Ashford
- Ansonia
- Baltic
- Bethel
- Branford
- Bridgeport
- Bristol
- Brookfield
- Canaan
- Canton
- Centerbrook
- Cheshire
- Clinton
- Colchester
- Coventry
- Danielson
- Danbury
- Darien
- Deep River
- Derby
- East Hampton
- East Hartford
- East Haven
- East Lyme
- Ellington
- Enfield
- Fairfield
- Farmington
- Gales Ferry
- Glastonbury
- Greenwich
- Groton
- Guilford
- Hamden
- Hartford
- Jewett City
- Kensington
- Litchfield
- Manchester
- Marlborough
- Meriden
- Middletown
- Milford
- Monroe
- Moosup
- Morris
- Naugatuck
- New Britain
- New Haven
- New London
- Noank
- North Grosvenordale
- North Haven
- Norwalk
- Norwich
- Orange
- Oxford
- Pawcatuck
- Plainville

XII - 11 Revised 2/2009

Program Year:
July 1 – June 30

Contact Information:
Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106
Telephone: 860-270-8000
Email: DECD@po.state.ct.us
Website: www.ct.gov/ecd

Related Information:
Congregate Housing for the Elderly Program, refer to page XII – 5.
Rental Housing for Elderly Persons Program, refer to page XII – 33.
Eviction and Foreclosure Prevention Program

Description:

The Eviction and Foreclosure Prevention Program is a statewide program designed to prevent evictions and foreclosures through mediation and a Rent Bank. The program is administered through the Department of Social Services, which contracts with community-based agencies to operate the program.

The program has two key components, mediation and a rent bank. A trained mediator acts as a third party facilitator to help a tenant and landlord (or a homeowner and mortgage holder) develop mutually agreed upon solutions to identified problems. Such problems may include back rent or mortgage payments, repairs, housing code violations and communication problems.

The Rent Bank provides funds to eligible families to help pay rent or mortgage arrears. Up to $1,200 is available per family within an 18-month period, but only the minimum amount necessary to stop the eviction or foreclosure is granted. Tenants and homeowners are expected to contribute as much as they can to reduce the arrearage. Funds that are committed to the family on the Rent Bank Agreement are paid directly to the family’s landlord or mortgage holder.

Potential participants may be self-referred to the program or referred through an agency. Potential participants must complete an application process, which includes income verification. Families must demonstrate a non-recurring hardship, which may include; loss of income or an increase in expenses, loss of employment, medical disability or emergency; loss of delay in receipt of benefits, natural or man-made disaster or substantial and permanent change in household composition. A family may consist of a single individual, roommates, an extended family, or a one-or-two parent family.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must reside in Connecticut.
- Must be in imminent danger of foreclosure or eviction.
- Must be able to document a non-recurring hardship that led to falling behind on rent or mortgage payments.
- Must live in affordable housing, which typically means that individuals pay less than 60 percent of their income towards rent.
- Must have a gross family income at or below 60 percent of the state median income, refer to Appendix E.
Service Areas:
Statewide

Program Year:
July 1 – June 30

Contact Information:

Jerome Stalling
Department of Social Services
Social Work Services Division
25 Sigourney Street
Hartford, CT 06106
Telephone: 860-424-5427

Access Agency
1315 Main Street
Willimantic, CT 06226
Telephone: 860-450-7400

Towns Served:
Tolland Willimantic Windham

136 Main Street, Suite 202
Danielson, CT 06239
Telephone: 860-774-0418

Towns Served:
Andover Ellington Somers
Ashford Hampton South Killingly
Ballouville Hebron Stafford
Bolton Killingly Stafford Springs
Brooklyn Mansfield Sterling
Canterbury Moosup Thompson
Chaplin North Grosvenordale Union
Columbia Plainfield Vernon
Coventry Pomfret Wauregan
Danielson Putnam Willington
Dayville Rockville Woodstock
East Killingly Rogers
Eastford Scotland
New Opportunities, Inc.  
232 North Elm Street  
Waterbury, CT 06704  
Telephone: 203-575-4248

<table>
<thead>
<tr>
<th>Towns Served:</th>
<th>Middlebury</th>
<th>Torrington</th>
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<tbody>
<tr>
<td>Bantam</td>
<td>Morris</td>
<td>Warren</td>
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<tr>
<td>Barkhamsted</td>
<td>Naugatuck</td>
<td>Waterbury</td>
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<td>Bethlehem</td>
<td>New Hartford</td>
<td>Watertown</td>
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<td>Cheshire</td>
<td>Norfolk</td>
<td>Winchester</td>
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<td>Colebrook</td>
<td>North Field</td>
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<td>Goshen</td>
<td>Oakville</td>
<td>Wolcott</td>
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<td>Hartland</td>
<td>Prospect</td>
<td>Woodbury</td>
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<tr>
<td>Harwinton</td>
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<td>Kent</td>
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<td>Litchfield</td>
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NEON  
98 South Main Street  
165 Flax Hill Road, 3rd Floor  
Norwalk, CT 06854  
Telephone: 203-899-1064

<table>
<thead>
<tr>
<th>Towns Served:</th>
<th>Norwalk</th>
<th>Westport</th>
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<tbody>
<tr>
<td>Darien</td>
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<td>Greenwich</td>
<td>Stamford</td>
<td>Wilton</td>
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<td>New Canaan</td>
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Community Mediation  
32 Elm Street  
New Haven, CT 06510  
Telephone: 203-782-3500

<table>
<thead>
<tr>
<th>Towns Served:</th>
<th>Hamden</th>
<th>North Haven</th>
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<tbody>
<tr>
<td>Branford</td>
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<tr>
<td>East Haven</td>
<td>New Haven</td>
<td>West Haven</td>
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Dispute Settlement Center  
134 Old Ridgefield Road  
Wilton, CT 06897  
Telephone: 203-834-2880
Dispute Settlement Center continued

Towns Served:
Bridgeport           Fairfield          Stratford
Easton               Monroe            Trumbull

HRA-NB
336 Arch Street
New Britain, CT 06051
Telephone: 860-225-1084 Ext. 321

Town Served:
New Britain

TVCCA
83 Huntington Street
New London, CT 06320
Telephone: 860-444-0006 Ext. 113

Towns Served:
Baltic              Ledyard            Preston
Bozrah              Lisbon             Salem
Colchester          Lyme              Sprague
East Lyme           Montville         Stonington
Franklin            Mystic             Voluntown
Griswold            New London        Waterford
Groton              North Stonington  
Jewett City          Norwich          
Lebanon              Old Lyme         

New Opportunities of Greater Meriden
191 Pratt Street
Meriden, CT 06451
Telephone: 203-237-6957 Ext. 11

Towns Served:
Berlin              Meriden           Southington
Kensington          Plantsville      Wallingford

BCO
55 South Street
Bristol, CT 06010
Telephone: 860-589-8623
BCO continued

Towns Served:
Bristol                  Farmington                  Plymouth
Burlington              Plainville                  Terryville

Housing Mediation Danbury (CACD)
66 North Street
Danbury, CT 06810
Telephone: 203-748-4941 Ext. 107

Towns Served:
Bethel                  Danbury                  Ridgefield
Bridgewater             New Fairfield            Roxbury
Brookfield              New Milford              Salisbury
Canaan                  Newtown                 Sharon
Canton                  North Canaan             Sherman
Cornwall                Redding                 Washington

CRT
395 Wethersfield Avenue
Hartford, CT  06114
Telephone: 860 560-5881 or 860-560-4011

Towns Served:
Amston                  Glastonbury             South Windsor
Avon                    Granby                  Suffield
Bloomfield              Hartford                West Hartford
Collinsville            Manchester             Wethersfield
East Granby             Marlborough            Windsor
East Hartford           Newington              Windsor Locks
East Windsor            Rocky Hill
Enfield                 Simsbury
### CRT (Middletown) continued

**Towns Served:**
- Chester
- Clinton
- Cromwell
- Deep River
- Durham
- East Haddam
- East Hampton
- Essex
- Guilford
- Haddam
- Madison
- Middlefield
- Middletown
- Moodus
- North Branford
- Northford
- Old Saybrook
- Portland
- Westbrook

**TEAM**
30 Elizabeth Street
Derby, CT 06418
Telephone: 203-736-5420 Ext. 1236

**Towns Served:**
- Ansonia
- Beacon Falls
- Bethany
- Derby
- Milford
- Orange
- Oxford
- Seymour
- Shelton
- Woodbridge

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**Related Information:**

*Housing Counseling Agencies, refer to page XII – 25.*
Home Share Program

Description:

The Department of Social Services funds three programs that provide interested individuals with an opportunity to “home share”. Home sharing is an arrangement between two parties in which one shares his or her home with another in exchange for a financial contribution to household expenses, services, companionship or some combination. Home share programs match single adults who are having difficulty maintaining their homes because of financial, social or physical needs with other adults who need decent, affordable housing and/or do not want to live alone. Program staff interview potential home sharers and home seekers to identify those with complimentary needs. Program participants must provide references and background information, which are screened and checked by program staff. Staff introduce individuals found to be compatible, help them to develop a home-sharing agreement, offer follow-up counseling when a match is made and/or refer persons to other appropriate services when necessary.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- One person in each home share match must be at least 55 years of age.

Service Areas:

For towns serviced by the Agency on Aging of South Central Connecticut refer to Appendix A.

For towns serviced by the North Central Area Agency on Aging refer to Appendix A.

For towns serviced by Senior Resources Eastern Area Agency on Aging refer to Appendix A.

Program Year:

July 1 – June 30

Contact Information:
Princess Pharham  
North Central Area Agency on Aging  
New Park Office and Conference Center  
151 New Park Avenue, Suite 15  
Hartford, CT 06106  
Telephone: 860-724-6443  
Fax: 860 251-6107  
Website: www.ncaaact.org

Joyce Gootkin  
Senior Resources, Eastern Area Agency on Aging  
4 Broadway, 3rd Floor  
Norwich, CT 06360  
Telephone: 860-887-3561  
Fax: 860-886-4736  
Website: www.seniorresourcesec.org

Beverly Kidder/Jessica Sirella  
Agency on Aging of South Central Connecticut  
One Long Wharf Drive  
New Haven, CT 06511  
Telephone: 203-785-8533  
Fax: 203-785-8873  
Website: www.aoapartnerships.org

Related Information:  

N/A
Homeless Shelters, Transitional Housing/Shelters and Emergency Shelters

Description:

*Homeless Shelters:* Homeless shelters provide individuals with a temporary place to stay. Stays usually last three days to one week in a dormitory-style setting. Some shelter programs provide motel vouchers for people who are homeless. Homeless shelters may be open to anyone or they can restrict stays to specific individuals based upon their age, gender or situation.

*Transitional Housing:* Transitional housing programs provide extended shelter and supportive services to individuals who are homeless. The goal is to help such persons and/or families live independently and transition into permanent housing. Some of these programs may require that individuals or families be transitioning from a short-term emergency shelter. The length of time one is allowed to stay in this setting varies from a few months to a couple of years. Transitional housing is generally provided in apartment-style facilities, which may provide services directly or may coordinate with public or private agencies to provide services. Certain programs may be limited to specialized groups within the homeless population, such as, victims of domestic violence or those with mental illness, AIDS/HIV or substance abuse problems.

*Emergency Shelters:* Emergency shelters provide decent, safe and sanitary temporary emergency shelter and case management services to homeless individuals, at least 18 years of age or emancipated minors and families. The length of stay in these shelters is not usually longer than 90 days.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
- Eligibility varies by program.
- Some programs may require that persons be referred.
- Some programs work with particular groups of people within the homeless population.

Service Areas:
Statewide

Program Year:
July 1 – June 30
Contact Information:

For more information or for a list of homeless, transitional and emergency shelters call 2-1-1 (formerly known as Infoline).

A list of shelters can also be obtained from:

Connecticut Coalition to End Homelessness
77 Buckingham Street
Hartford, CT 06106
Telephone: 721-7876
Fax: 860-257-1148
Website: www.cceh.org

Related Information:

*CHERISH Elder Shelter Program, refer to page XII – 3.*
*Security Deposit Guarantee Program, refer to page XII – 46.*
Housing Choice Voucher Program (Section 8)

Description:

The Housing Choice Voucher Program (Section 8), which is funded through the Department of Housing and Urban Development (HUD) is administered through local Public Housing Authorities and the Department of Social Services and its agent, J. D’Amelia and Associates. It is a rental housing subsidy program that helps very-low-income individuals and families afford decent, safe, sanitary housing in the private market or in housing communities that agree to offer a certain number of units under the Section 8 program. Participants can choose to live in any private rental housing that meets the requirements of the program, which may include apartments, townhouses and single-family homes. Funds for this program are limited and demand often exceeds available resources. Consequently, waiting lists are established on which eligible participants are placed to wait for an available unit or additional funds. Long waits are common. Persons are notified by Public Housing Authorities when units or funds become available.

There are two kinds of vouchers, project-based vouchers and tenant-based vouchers. Project-based vouchers are issued when Public Housing Authorities contract with owners of housing communities to offer Section 8 rental assistance in a specified number of units within their communities. Project-based housing vouchers are associated with housing units, persons who hold these vouchers and who wish to move are not allowed to take their housing vouchers with them. To continue to receive Section 8 assistance, these individuals either have to obtain a tenant-based voucher when one becomes available, or wait for another unit designated for Section 8 to become vacant and available.

Unlike persons with project-based vouchers, persons who are issued tenant-based housing vouchers are required to find housing with landlords that agree to rent under the Section 8 program. This housing may include a family’s current residence. Public Housing Authorities pay housing vouchers directly to landlords on behalf of participating individuals; individuals pay the difference between the actual rent charged and the amount of the housing voucher. When individuals move, they can take the housing vouchers with them and continue to receive Section 8 assistance as long as the new landlord agrees to rent under the program.

Individuals typically pay between 30 and 40 percent of their monthly income on rent and utilities. The amount of each persons voucher depends upon information gathered at the time of application, which includes the family’s composition, income and assets.
Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
- Must be a U.S. citizen or have eligible immigration status.
- Annual gross income cannot exceed 50 percent of the area’s median income in which the family chooses to live. Refer to Appendix I for the HUD income guidelines.
- Must meet asset requirements.
- Housing must meet HUD standards.

Service Areas:
Statewide

Program Year:
January 1 – December 31

Contact Information:
For more information regarding the Housing Choice Voucher Program (Section 8):

Department of Housing and Urban Development (HUD)
One Corporate Center
20 Church Street, 19th Floor
Hartford, CT 06103
Telephone: 860-240-4800
Website: www.hud.gov

To apply for a Housing Choice Voucher (Section 8) program contact the local DSS regional office listed in Appendix H or the local Housing Authority in Appendix L.

The Department of Administrative Services (DAS) maintains a website where housing authorities advertise when they are accepting applications for their Section 8 program. Individuals can register to receive email notification when there is a new posting.

Website: www.das.state.ct.us/Business_Svs/HCVP/HCVP_Home.asp

Related Information:

Rental Housing for Elderly Persons Program, refer to page XII – 33.
Rural Rental Housing (Section 515), refer to page XII – 44.
Housing Counseling Agencies

Description:

Housing counseling agencies typically offer housing information and resources to individuals and agencies. They offer guidance on buying homes, renting units, preventing default and foreclosure and on reverse mortgages.

Housing counseling agencies that apply and meet specific criteria are approved by the Department of Housing and Urban Development (HUD). HUD reviews approved housing counseling agencies to determine that they continually meet standards. Among other criteria, these agencies must function as a private or public non-profit organization, they must have successfully administered a housing counseling program for at least one year and functioned in the geographical area that they propose to serve and they must have sufficient resources to implement counseling services. Different housing counseling agencies offer different counseling services. These services may include:

- Counseling and help with Home Equity Conversion Mortgages (HECM), which are federally insured reverse mortgages.
- Home Improvement and Rehabilitation Counseling, which involves accessing an individual's home for needed repairs and providing options to help finance the work needed.
- Loss Mitigation, which involves helping individuals who fall behind on mortgage payments, budget and work with lenders to create forbearance agreements or otherwise become current on loan payments.
- Mortgage Delinquency and Default Resolution Counseling, which is for persons who are behind on mortgage payments and at risk of foreclosure.
- Information and assistance with predatory lending.
- Renters Assistance, which helps individuals learn how to budget expenses to afford rental costs and reviews individual's credit to help resolve issues that may prevent them from attaining rental property in the future.
- Services for persons who are homeless.
- Fair Housing Assistance
- Mobility and Relocation Counseling
- Money and Debt Management
- Pre/Post Purchase Counseling

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- There are no income requirements for counseling services.
- Counseling is generally free, although some counseling agencies charge a nominal fee for materials such as credit reports and homebuyer education materials.

Service Areas:
Statewide

Program Year:
October 1 September 30

Contact Information:

To find the nearest housing counseling agency:

Department of Housing and Urban Development
Housing Counseling Clearinghouse
Telephone: 800-569-4287

To determine specific services offered by each agency access: www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

To receive counseling services:

Acorn Housing
2310 Main Street, 3rd Floor
Bridgeport, CT 06606
Telephone: 203-366-4180
Fax: 203-366-0020
Email: dlatorre@acornhousing.org
Website: www.acornhousing.org

Bridgeport Neighborhood Trust
177 State Street, 5th Floor
Bridgeport, CT 06604
Telephone: 203-332-7977
Fax: 203-579-2338
Email: emilia@bntweb.org
Website: www.bntweb.org

CCCS of Southern New England, A Division of MMI
39 Rose Street
Danbury, CT 06810
Telephone: 800-208-2227
Toll-free: 800-308-2227

CCCS of Southern New England, A Division of MMI
225 Pitkin Street, Suite 300
East Hartford, CT 06108
Telephone: 888-845-5669
Fax: 860-291-8483
Email: george.hill@moneymanagement.org
Christian Activities Council  
47 Vine Street  
Hartford, CT 06112  
Telephone: 860-527-9860  
Fax: 860-727-9558  
Email: dsteinle@christianactivities.org

Community Renewal Team, Inc.  
395 Wethersfield Avenue  
Hartford, CT 06114  
Telephone: 860-560-4663  
Fax: 860-251-7160  
Email: gosselins@crtct.org  
Website: www.crtct.org

Co-Opportunity  
20-28 Sergeant Street  
Hartford, CT 06105  
Telephone: 860-236-3617  
Fax: 860-808-1757  
Email: donnate@co-opportunity.org  
Website: www.co-opportunity.org

Hartford Areas Rally Together  
423 Washington Street  
Hartford, CT 06106  
Telephone: 860-525-3449 Ext.102  
Fax: 860-525-7759  
Email: marilyn.rossetti@hartofhartford.org  
Website: www.hartfordarearsrallytogether.org

Housing Education Resource Center  
901 Wethersfield Avenue  
Hartford, CT 06114  
Telephone: 860-296-4242  
Fax: 860-269-1317  
Website: www.herc-inc.org

Mutual Housing Association of Greater Hartford, Inc.  
95 Niles Street  
Hartford, CT 06105  
Telephone: 860-296-1797  
Fax: 860-524-8963  
Email: cmackinnon@mutualhousing.org  
Website: www.mutualhousing.org

Urban League of Greater Hartford, Inc.  
140 Woodland Street  
Hartford, CT 06105  
Telephone: 860-527-0147 Ext.120  
Fax: 860-249-1563  
Email: lstevenson@ulgh.org  
Website: www.ulgh.org

CCCS of Southern New England, A Division of MMI  
61 Cherry Street  
Milford, CT 06460  
Telephone: 800-845-5669  
Toll-free: 800-308-2227  
Email: george.hill@moneymanagement.org

Mutual Housing of South Central CT/Neighborworks New Horizons  
235 Grand Avenue  
New Haven, CT 06513  
Telephone: 203-562-4514  
Fax: 203-752-3210  
Website: www.nwnh.net

Neighborhood Assistance Corporation of America NACA  
144 Orange Street  
New Haven, CT 06510  
Telephone: 203-562-6220  
Toll-free: 888-297-5568  
Email: gturner@naca.com  
Website: www.naca.com
Related Information:

*Eviction and Foreclosure Prevention Program, refer to page XII – 13.*
*Reverse Mortgages, refer to page XII – 36.*
Managed Residential Communities and Assisted Living Services Agencies

Description:

Assisted living communities in Connecticut are referred to as managed residential communities. These communities provide residents with supportive services through an Assisted Living Services Agency (ALSA), which is licensed by the Connecticut Department of Public Health. The managed residential community may be the licensee of this agency or it may provide assisted living services through a contract with a licensed assisted living provider.

The managed residential community is responsible for providing core services that include: meals, laundry, transportation, housekeeping, 24-hour security, maintenance and recreational activities. It must also employ a resident services coordinator and supply emergency call systems and on site washers and dryers.

The ALSA is responsible for providing assisted living services and ensuring that the managed residential community provides the required core services. The ALSA provides assistance with daily activities, including nursing services and medication supervision. Staff members are available 24 hours per day to meet resident’s needs. Service plans are developed and tailored to the needs of each resident. It is important to note that the ALSA license pertains to the provision of services in a managed residential community; it does not pertain to the community itself.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Eligibility requirements may vary by community. Contact specific communities for information regarding their eligibility.

Service Areas:

<table>
<thead>
<tr>
<th>Avon</th>
<th>Danbury</th>
<th>Litchfield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bethel</td>
<td>Darien</td>
<td>Madison</td>
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<td>Bloomfield</td>
<td>East Haven</td>
<td>Manchester</td>
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<td>Branford</td>
<td>East Norwalk</td>
<td>Meriden</td>
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<td>Bristol</td>
<td>Essex</td>
<td>Middletown</td>
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<td>Brookfield</td>
<td>Farmington</td>
<td>Milford</td>
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<td>Canaan</td>
<td>Glastonbury</td>
<td>Mystic</td>
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<tr>
<td>Chester</td>
<td>Greenwich</td>
<td>New Britain</td>
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<tr>
<td>Cheshire</td>
<td>Groton</td>
<td>New Canaan</td>
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<td>Clinton</td>
<td>Hamden</td>
<td>New Haven</td>
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<tr>
<td>Cromwell</td>
<td>Hartford</td>
<td>Newington</td>
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<td>Town</td>
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</tr>
<tr>
<td>Newtown</td>
<td>Rocky Hill</td>
<td>Suffield</td>
</tr>
<tr>
<td>Niantic</td>
<td>Seymour</td>
<td>Talcottville</td>
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<td>North Branford</td>
<td>Shelton</td>
<td>Torrington</td>
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<td>Norwalk</td>
<td>Simsbury</td>
<td>Trumbull</td>
</tr>
<tr>
<td>Norwich</td>
<td>Southbury</td>
<td>Waterford</td>
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<tr>
<td>Orange</td>
<td>Southington</td>
<td>West Hartford</td>
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<tr>
<td>Plantsville</td>
<td>South Windsor</td>
<td>Wilton</td>
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<tr>
<td>Redding</td>
<td>Stamford</td>
<td>Wallingford</td>
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<tr>
<td>Ridgefield</td>
<td>Stratford</td>
<td>Woodbridge</td>
</tr>
<tr>
<td>Rockville-Vernon</td>
<td>Storrs</td>
<td></td>
</tr>
</tbody>
</table>

Program Year:
July 1 – June 30

**Contact Information:**

To obtain a list of licensed Assisted Living Services Agencies, information about a particular Assisted Living Services Agency or to file a complaint call:

The Department of Public Health  
Victoria Carlson  
410 Capitol Avenue, MS #13HSR  
Telephone: 860-509-7400  
Fax: 860-590-7538  
Email: victoria.carlson@po.state.ct.us  
Website: www.ct.gov/dph

To obtain a list of managed residential communities call:

The Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5284

**Related Information:**

N/A
Rental Assistance Program for Families

Description:

The Rental Assistance Program (RAP) for families is a state-funded program that helps very low-income families afford decent, safe and sanitary housing in the private market. Families can be of any size, including a single individual. Because the demand for housing assistance often exceeds the available resources, long wait periods for this program are common; waiting lists may even be closed if it is determined families on the list cannot receive assistance in the near future. The Department of Social Services works with its agent J. D'Amelia and Associates, certain public housing authorities and one community action agency to administer the program.

Selected Housing Authorities administer the RAP locally. They collect information from applicants on family composition, income and assets and verify the information to determine eligibility and the amount of housing assistance that is granted. Most families who are determined eligible are put on a wait list. When a family is chosen from the waiting list and deemed eligible, a RAP certificate is issued. The certificate holder is told the unit size for which his/her family is eligible certified.

Program participants are responsible for finding their own housing and are free to choose any private rental housing, including apartments, townhouses and single-family homes that meet the requirements of the program. Rental units must meet minimum standards of quality and safety defined by the State of Connecticut and unit owners must agree to rent as contracted under the program. Units may include families’ current residences. J. D'Amelia and Associates pays the family’s housing subsidy directly to the landlord. The family pays 40 percent (30 percent for older adults and persons with disabilities) of the actual rent charged by the landlord; the subsidy pays the remaining amount.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Family’s income may not exceed 50 percent of the median income for the county or metropolitan area in which they choose to live. Refer to Appendix I for the HUD income guidelines.
- Must be a U.S. citizen or a non-citizen who has eligible immigration status.
- Family and landlord must enter into a lease agreement.
- Rental unit must meet minimum standards as determined by the State of Connecticut.

Service Areas:

Statewide
Program Year:
July 1 – June 30

Contact Information:

Department of Social Services
Housing Unit
25 Sigourney Street
Hartford, CT 06106
Telephone: 860-424-5878

Related Information:

N/A
Rental Housing for Elderly Persons Program

Description:

The Housing for Elderly Persons program provides assistance to non-profit housing developers and public housing authorities to develop housing for elderly persons. The Department of Economic and Community Development (DECD) issues grants and loans to develop such housing. The Connecticut Housing Finance Authority (CHFA) provides administrative oversight of the established programs. Rental Housing for the Elderly Programs provides eligible older adults and persons with disabilities with affordable housing. Residents pay the greater of the following two amounts for rent:

- A base rent, which is the minimum rent each community can charge residents and still meet its operating expenses, or
- A percentage of their adjusted gross income, minus a utility allowance.

The utility allowance is each housing community’s estimate of residents’ average monthly utility costs. These estimates only include those utilities that are paid directly by residents; consequently, if all utilities are included in the rent, no utility allowance is offered. Although the communities are age restricted, younger persons with disabilities may also reside in them. Ten percent of the units in these communities must be designed to be accessible to persons with physical disabilities, regardless of age.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must be at least 62 years of age or be certified as totally disabled by a federal board or agency. The Social Security Board can issue this certification under the federal Social Security Act; any other federal board or agency can also make the certification.
- Must have incomes no greater than 80 percent of their area’s median income, which is adjusted for household size. Refer to the HUD income guidelines in Appendix I.
- Applicants can be denied admission if they currently use illegal drugs, or currently abuse alcohol and have a recent history of disruptive or dangerous behavior and whose tenancy constitutes a direct threat to the health or safety of another individual or results in substantial damage to the property of others, or have been convicted of illegally selling or possessing a controlled substance as defined in Section 21a-240 of the general statues within a prior 24-month period.
- There are no asset limitations for this program.
- Some communities participate in DECD’s Rental Assistance program, which provides a rental subsidy to eligible residents.
Service Areas:

Ansonia          Hebron          Ridgefield
Ashford          Killingly       Rocky Hill
Berlin           Ledyard         Rockville
Bethel           Litchfield      Seymour
Branford          Manchester      Shelton
Bridgeport       Mansfield       Simsbury
Bristol          Marlborough     Somers
Brookfield       Meriden         Southington
Canton           Middlefield     South Windsor
Cheshire         Middletown      Sprague
Clinton          Milford         Stafford
Colchester       Monroe          Stamford
Coventry          Montville      Stonington
Danbury          Morris          Stratford
Darien           Naugatuck      Suffield
Deep River       New Britain     Thomaston
Derby            Newington      Thompson
East Hampton     New London      Torrington
East Hartford    North Branford Trumbull
East Haven       North Canaan    Voluntown
Ellington        North Haven    Wallingford
Enfield          Norwalk         Waterbury
Fairfield        Norwich         Watertown
Farmington       Old Lyme       Westbrook
Glastonbury      Oxford          West Hartford
Greenwich        Plainfield     Westport
Griswold         Plainville     Wethersfield
Groton           Plymouth       Willimantic
Guilford          Portland      Winchester
Hamden           Preston        Windsor
Hartford            Putnam      Windsor Locks
                     Woodstock

Program Year:
July 1 – June 30

Contact Information:

For general questions and information on unit availability call:

The Housing Authority (refer to Appendix K) in the town in which the housing community is located or the housing community directly.
For information about the administration of the program, to file a complaint about a housing community or to obtain a list of Rental Housing for the Elderly communities call:

Connecticut Housing Finance Authority
999 West Street
Rocky Hill, CT 06067
Telephone: 860-571-4376

For information on funds available for the construction of new communities contact:

Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106
Telephone: 860-270-8171

Related Information:

*Rural Rental Housing (Section 515), refer to page XII – 44.*  
*Supportive Housing for the Elderly Program (Section 202), refer to page XII -48.*
Reverse Mortgages

Description:

Reverse Mortgages are a type of home loan, which allow older homeowners who are in need of extra income to convert some of the equity in their homes to cash. Homeowners retain the titles to their homes. The amount homeowners can borrow is based upon their age, the value of their homes and the interest rate on the loan. Interest rates may be fixed or adjustable depending upon the mortgage. Lenders may offer borrowers monthly loan payments, lump-sum payments, lines of credit or a combination of available payment options. Funds received from reverse mortgages are not taxable and are generally not considered a source of income for many benefit programs. Some lenders may limit how borrowers can use these funds while others may not impose such restrictions. Homeowners are responsible for paying property taxes on their homes, retaining homeowner’s insurance and financing necessary repairs and maintenance while residing in their homes. In general, repayment of the loan is due when the homeowner permanently moves out of the home, sells the home or dies.

Borrowers incur origination fees and closing costs associated with the mortgage. Depending upon the plan, there may also be additional charges such as appraisal fees, insurance premiums and servicing charges.

There are different types of reverse mortgages offered from different sources. In Connecticut, these types may include: the Reverse Annuity Mortgage (RAM) program offered by the Connecticut Housing Finance Authority; the Home Equity Conversion Mortgage (HECM) offered by the federal government through Federal Housing Administration (FHA) approved lenders, and Proprietary Reverse Mortgages offered by banks, mortgage companies and other private lenders. Eligibility, costs, loan terms and conditions associated with each type may be different. It is important for homeowners to consider all the options carefully and to obtain advice from an attorney, financial advisor, housing counselor or other reliable professional before deciding whether a reverse mortgage is appropriate and which reverse mortgage is right for them.

Home Equity Conversion Mortgage (HECM):

Home Equity Conversion Mortgages (HECM) are the only federally-insured reverse mortgages. The FHA, which is part of the Department of Housing and Urban Development (HUD), determines the amount HECM lenders can loan to individuals. This amount is based upon the age of the individuals, the value of their homes, and the current expected rate. Fees associated with these loans are limited by the FHA, which also insures these loans against late payments or loss to the borrower or their estate. These loans generally provide the largest loan advances for borrowers whose properties are under $600,000 and offer a variety of ways on how the money can be paid to recipients. Monies can be taken in a lump sum, line of credit or received in monthly payments. There are generally no restrictions on how money from these loans can be used; however, a reverse mortgage cannot be used to purchase an annuity.
Unlike other reverse mortgages, HECMs do allow lifetime payments or higher payments for a selected period of time. HECM loans are paid upon sale of the property. The origination fees and closing costs associated with the mortgage are paid when the loan is paid off. Applicants are required to discuss the loan with a HUD-approved HECM counselor.

Reverse Annuity Mortgage Program:
The Connecticut Housing Finance Authority (CHFA), in cooperation with the Connecticut Department of Social Services, offers reverse mortgages to Connecticut homeowners age 70 or older. At least one borrower must have expenses associated with long-term care and need funds from a reverse mortgage to pay the costs. “Long Term Care” describes a wide range of supportive services provided to individuals who have lost some or all capacity to function on their own and are expected to require such services for an extended period of time. Homes must be free of mortgages or other types of liens at the time of the loan closing. The CHFA loan can provide up to $5,000 to clear any such liens. Borrowers can receive monthly payments for five or 10 years. Borrowers may receive lump-sum payments at the outset of the loan for $5,000, which can be used for any purpose; or for up to 25,000 if medical or supportive services are needed. CHFA lends up to 70 percent of the home’s value; however, there is a maximum loan amount that can be granted by CHFA.

Proprietary Reverse Mortgages
Proprietary Reverse Mortgages are offered by various lenders, which set the interest rates and terms of their loans. These loans typically require counseling prior to closing and may have closing costs that are paid when the loan is satisfied. Currently these loans are all adjustable, but in the future this may change. Proprietary Reverse Mortgages are typically best suited for persons who have homes with a higher value; consumers should compare all the available options to decide on the loan that is the most appropriate for their situation. There are currently no proprietary reverse mortgages available.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
- Usually must be at least 62 years of age.
- Property must be the applicants primary address.
- Any liens, other than government or not-for-profit grants, must be satisfied at the time of closing.

CHFA Reverse Annuity Mortgage Program:
- Must be at least 70 years of age.
- Must have long-term care expenses and need the income from the Reverse Mortgage to pay the costs.
- Must be a homeowner and the home must be located in Connecticut.
- Annual household income must be no more than $81,000.
HECM:
- Homeowner(s) must be at least 62 years of age.
- Homeowner must live in the home and it must be their principal residence.
- Homes must be either single-family residences or two to four unit dwellings, condominiums or part of planned unit developments. Some manufactured housing are eligible, but cooperatives and most mobile homes are not.
- Homes that are less than one year old must have a certificate of occupancy prior to closing and meet HUD’s minimum property standards, but HECM can be used to pay for repairs in order to meet these standards.
- Must receive counseling from a HUD-approved counseling agency that offers counseling services specifically for HECMs.

Service Areas:  
Statewide

Program Year:  
Varies depending upon the lender

**Contact Information:**

For the CHFA Reverse Annuity Mortgage:

Connecticut Housing Finance Authority  
RAM Program  
999 West Street  
Rocky Hill, CT 06067  
Telephone: 860-571-3502

To obtain an application:

Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5284  
Toll-free: 800-443-9946

For a listing of HUD-approved counseling agencies that offer counseling for HECM, see [Housing Counseling Agencies](#) on page XII – 26 in this manual.

Reverse Mortgage Lenders in Connecticut:  
*(Note: This list may not be all-inclusive)*
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address 1</th>
<th>Address 2</th>
<th>City, State Zip</th>
<th>Phone</th>
<th>Toll-Free</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Mariner Mortgage</td>
<td>3301 Boston Street</td>
<td></td>
<td>Baltimore, MD 21224</td>
<td>410-342-2600</td>
<td>888-561-2265</td>
</tr>
<tr>
<td>1st Metropolitan Mortgage Corporation</td>
<td>48 Meriden Road</td>
<td></td>
<td>Waterbury, CT 06705</td>
<td>203-591-9236</td>
<td>877-656-3624</td>
</tr>
<tr>
<td>Agency for Consumer Equity Mortgages, Inc.</td>
<td>101 Executive Boulevard, Floor 1</td>
<td></td>
<td>Elmsford, NY 10523</td>
<td>800-881-2954</td>
<td></td>
</tr>
<tr>
<td>Amity Reverse Mortgage</td>
<td>774 New Haven Road, Suite 2</td>
<td></td>
<td>Naugatuck, CT 06770</td>
<td>203-729-6681</td>
<td>888-942-6489</td>
</tr>
<tr>
<td>Amston/Generation Mortgage Co.</td>
<td>5 Gristmill Road</td>
<td></td>
<td>Moodus, CT 06469</td>
<td>800-625-8633</td>
<td></td>
</tr>
<tr>
<td>BCI Financial Mortgage Corp.</td>
<td>219 South Main Street</td>
<td></td>
<td>Cheshire, CT 06410</td>
<td>203-439-9400 Ext. 427</td>
<td>866-224-2677</td>
</tr>
<tr>
<td>Buckingham Financial, LLC</td>
<td>39 Mill Plain Road</td>
<td></td>
<td>Danbury, CT 06810</td>
<td>302-744-5350</td>
<td>800-745-5351</td>
</tr>
<tr>
<td>Cambridge Senior Capital</td>
<td>Main Office: 80 Cuttermill Road, Suite 408</td>
<td>Great Neck, NY 11021</td>
<td></td>
<td>516-829-5700</td>
<td></td>
</tr>
<tr>
<td>CT Office: 350 Fairfield Avenue</td>
<td>Bridgeport, CT 06604</td>
<td></td>
<td></td>
<td>203-336-4200</td>
<td>888-656-6784</td>
</tr>
<tr>
<td>Campbell Mortgage</td>
<td>535 Campbell Avenue</td>
<td></td>
<td>West Haven, CT 06516</td>
<td>860-827-1297</td>
<td>800-290-3521 Ext. 501</td>
</tr>
<tr>
<td>Continental Funding Corp.</td>
<td>7 Cabot Place</td>
<td></td>
<td>Stoughton, MA 02072</td>
<td>800-974-4846 Ext. 229 or 781-344-4846 Ext. 229/Ext. 223</td>
<td></td>
</tr>
<tr>
<td>East Shore Mortgage</td>
<td>85 Wall Street</td>
<td></td>
<td>Madison, CT 06443</td>
<td>203-318-8600</td>
<td>866-374-6738</td>
</tr>
<tr>
<td>Freedom Choice Mortgage</td>
<td>30 East Main Street</td>
<td></td>
<td>Avon, CT 06001</td>
<td>860-677-0127</td>
<td></td>
</tr>
<tr>
<td>Financial Freedom</td>
<td>Subsidiary of IndyMac/</td>
<td></td>
<td>Irvine, CA 92618</td>
<td>800-860-6983</td>
<td></td>
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</table>
Financial Heritage The Reverse Mortgage Company
9275 Sky Park Court, Suite 125
San Diego, CA 92123
Telephone: 800-409-1216

Gateway Home Loans
730 Hebron Avenue
Glastonbury, CT 06033
Telephone: 860-633-4688
Toll-free: 800-743-9233

Great Harbor Financial Services
25 Water Street
P.O. Box 466
Guilford, CT 06437
Telephone: 203-453-0500
Toll-free: 800-444-1212
Fax: 203-458-6781

Homestar Mortgage
220 Smith Street
Providence, RI 02908
Telephone: 401-454-3300
Toll-free: 888-744-3300

Ladd Financial
5 Sylvan Road South
Westport, CT 06880
Telephone: 203-454-5233
Toll-free: 800-899-5233

MetLife Home Loan
1455 Broad Street, 2nd Fl
Bloomfield, NJ 07003
Telephone: 800-269-6797

Mortgage Advocates
314 East Main Street
Norton, MA 02766
Telephone: 888-543-5400

Mortgage Financial, Inc.
152 Conin Street
Beverly MA, CT 06905
Telephone: 203-316-8500
Toll-free: 866-739-9599

Norcom Mortgage
139 Simsbury Road
Avon, CT 06001
Telephone: 860-676-8003
Toll-free: 800-932-4120

Putnam Savings Bank
50 Canel Street
Putnam, CT 06260
Telephone: 860-963-4953
Toll-free: 800-377-4424

Ridgefield Bank
150 Danbury Road
P.O. Box 2050
Ridgefield, CT 06877
Telephone: 203-431-7540
Toll-free: 800-776-6518 or 877-431-7431

Senior Lending Network
3 Huntington Quadrangle
Suite 201
North Melville, NY 11747
Telephone: 800-724-1208

The Guilford Savings Bank
1 Park Street
P.O. Box 369
Guilford, CT 06437
Telephone: 203-453-2721
Toll-free: 800-730-6603

Travis Mortgage
628 Hebron Avenue
Glastonbury, CT 06033
Telephone: 860-659-5200
Toll-free: 866-879-8728
Savings Institute Bank and Trust
803 Main Street
Willimantic, CT 06226
Telephone: 860-208-7416

Wells Fargo Home Mortgage
80 Town Line Road
Rocky Hill, CT 06067
Telephone: 860-258-1500
Toll-free: 866-234-6298

Webster Bank
609 West Johnson Avenue
Cheshire, CT 06410
Telephone: 203-271-7263
Toll-free: 800-543-3375 Ext. 37263 or
Ext. 37261

Related Information:

*Housing Counseling Agencies, refer to page XII – 25.*
Rural Rental Assistance Program (Section 521)

Description:

The United States Department of Agriculture (USDA) Rural Development administers the Rural Rental Assistance Program. It provides an additional source of support for residents whose incomes are too low to pay the base rent charged in Rural Development's housing communities. Rental assistance may be used in housing communities that are financed by USDA Rural Development’s, Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514). Residents, including elderly persons and persons with disabilities are eligible for rental assistance if they meet certain financial criteria and pay more than 30 percent of their adjusted monthly income towards the basic monthly rent. Each housing community determines whether it will provide rental assistance and the number of units that can receive it. Funds for this program may be limited and may not be available to all residents in need. Priority for rental assistance is given to very low-income households.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must be a resident of rental housing that is financed by USDA Rural Development.
- Individuals’ incomes must be no greater than 80 percent of their area’s median income as defined by Rural Development (refer to Appendix J).

Service Areas:
The following towns have USDA Rural Rental Housing available for elderly persons and offer Rental Assistance (Section 521):

- Andover
- Avon
- Bantam
- Brooklyn
- Canterbury
- Canton
- Chester
- Clinton
- Colchester
- Columbia
- Cromwell
- Dayville
- Durham
- East Granby
- East Lyme
- Granby
- Griswold
- Harwinton
- Kent
- Madison
- Moodus
- Moosup
- Newtown
- Noank
- North Grosvenordale
- Plainfield
- Putnam
- South Woodbury
- Southbury
- Suffield
- Terryville
- Thomaston
- Waterford
- Warehouse Point
- Westbrook
- Willimantic
Program Year:
March 1 – April 30

Contact Information:

For a list of towns in each Connecticut county that are eligible for USDA Rural Development programs refer to Appendix L.

For answers to questions and to obtain a listing of Rural Development rental housing communities:

Norwich Field Office
238 West Town Street
Norwich, CT 06360
Johan M. Strandson, Area Director
Telephone: 860-859-5218 Ext. 206
Fax: 860-859-5223
Email: johan.strandson@ct.usda.gov
Website: www.rurdev.usda.gov
Office Hours:
Monday – Friday
8:00 a.m. – 4:30 p.m.
Counties Served:
(Only eligible towns within each county)
New London County
Windham County
Windsor Field Office
100 Northfield Drive 4th floor
Windsor, CT 06095
Mary E. Grasso, Area Director
Telephone: 860-688-7725 Ext. 4
Fax: 860-688-7979
Email: mary.grasso@ct.usda.gov
Website: www.rurdev.usda.gov
Office Hours:
Monday – Friday
8:00 a.m. – 4:30 p.m.
Counties Served:
(Only eligible towns within each county)
Fairfield County
Hartford County
Litchfield County
Middlesex County
New Haven County
Tolland County

Related Information:

Rural Rental Housing Program (Section 515), refer to page XII – 44.
Rural Rental Housing (Section 515)

Description:

The United States Department of Agriculture (USDA) Rural Development provides assistance to non-profit housing developers and public housing authorities to develop housing in rural areas for individuals with very-low, low and moderate incomes, which includes persons with disabilities and persons age 62 and older. Loans are provided to these developers to assist in building, purchasing (in designated areas), rehabilitating or improving apartment-style housing for health, safety or accessibility purposes for rural residents.

Residents of these housing communities must meet income requirements, which vary depending upon family size and the applicant’s place of residence. Persons who live in substandard housing are given priority to reside in Section 515 rental housing. Residents pay a basic rent, which is determined for each community and is set so that charges are affordable for persons with low-incomes. Eligible residents who pay more than 30 percent of their income towards rent may reduce their rental costs through the Rural Rental Assistance Program, which is also administered by Rural Development. Residents must apply for this assistance through their community’s housing manager.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
- Must have incomes that are below 50 percent of the area median income (very-low income), between 50 and 80 percent of the area median income (low-income), or no more than $5,500 more than the low-income limit (moderate income). Certain communities may be specifically for persons with very-low, low or moderate incomes. Refer to Appendix J for income guidelines.

Service Areas:
The following towns have Rural Rental Housing (Section 515) for elderly persons:

<table>
<thead>
<tr>
<th>Andover</th>
<th>Columbia</th>
<th>Madison</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avon</td>
<td>Cromwell</td>
<td>Moodus</td>
</tr>
<tr>
<td>Bantam</td>
<td>Durham</td>
<td>Moosup</td>
</tr>
<tr>
<td>Bethlehem</td>
<td>East Granby</td>
<td>Newtown</td>
</tr>
<tr>
<td>Brooklyn</td>
<td>Granby</td>
<td>Noank</td>
</tr>
<tr>
<td>Canterbury</td>
<td>Griswold</td>
<td>Old Lyme</td>
</tr>
<tr>
<td>Canton</td>
<td>Harwinton</td>
<td>Plainfield</td>
</tr>
<tr>
<td>Chester</td>
<td>Kent</td>
<td>Putnam</td>
</tr>
<tr>
<td>Clinton</td>
<td>Killingly</td>
<td>Rogers</td>
</tr>
<tr>
<td>Colchester</td>
<td>Lebanon</td>
<td>Salisbury</td>
</tr>
</tbody>
</table>
Southbury  Thompson  Willimantic
Suffield  Waterford  Woodbury
Terryville  Warehouse Point
Thomaston  Westbrook

Program Year:
March 1 – April 30

**Contact Information:**

For a list of towns in each Connecticut county that are eligible for USDA Rural Development programs refer to [Appendix L](#).

For answers to questions and to obtain a listing of Rural Development rental housing communities:

**Norwich Field Office**
238 West Town Street
Norwich, CT 06360
Johan M. Strandson, Area Director
Telephone: 860-859-5218 Ext. 206
Fax: 860-859-5223
Email: johan.strandson@ct.usda.gov
Website: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)
Office Hours:
Monday – Friday
8:00 a.m. – 4:30 p.m.

**Windsor Field Office**
100 Northfield Drive 4th floor
Windsor, CT 06095
Mary E. Grasso, Area Director
Telephone: 860-688-7725 Ext. 4
Fax: 860-688-7979
Email: mary.grasso@ct.usda.gov
Website: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)
Office Hours:
Monday – Friday
8:00 a.m. – 4:30 p.m.

**Counties Served:**
(Only eligible towns within each county)
New London County
Windham County
Fairfield County
Hartford County
Litchfield County
Middlesex County
New Haven County
Tolland County

**Related Information:**

*Rental Housing for Elderly Persons Program, refer to page XII – 33.*
Security Deposit Guarantee Program

Description:

The Security Deposit Guarantee Program will be closed for intake effective April 23, 2010. Due to the uncertainty of the state budget situation, the Department of Social Services is unsure as to when the program will re-open. The Security Deposit Guarantee Program helps eligible households who reside in emergency housing or shelters transition to permanent housing by guaranteeing landlords payment of up to two months rent instead of a direct security deposit payment. An agreement is established between the Department of Social Services and the applicant’s landlord that guarantees that the Department will pay an agreed-upon security deposit, either in part or in full, if the tenant moves out of the apartment and there is damage caused by the tenant which requires repair, or if the tenant owes back rent. Persons who cannot remain in permanent housing because of any of the following situations may also apply for assistance:

- have received a notice to quit or a judgment has been entered in a summary process action against them, which is not based on criminal activity;
- left housing to escape domestic violence;
- have been displaced by a catastrophic event or other circumstance, which has rendered their previous housing uninhabitable and has submitted an application for the program within 60 days of that event;
- share an apartment with a leaseholder who is being evicted or who is engaged in criminal activity;
- have been illegally locked out and filed a complaint with the police;
- live with a tenant who received a notice to quit due to termination of a rental agreement for lapse of time or have been served a notice to quit in a summary process action; or
- have relocated because a child in the family has been found to have an abnormally high level of lead in his/her blood.

Emergency housing refers to any temporary residential facility, including a hotel, motel, hospital, residential treatment facility, prison, alternative incarceration center, convalescent care center, state institution or shelter for victims of domestic violence. Emergency housing may also include a private residence of a friend or relative that temporarily shelters households displaced within the past 60 days due to an eviction, catastrophic event or domestic violence.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
Applicants must meet one of the following criteria to be eligible:
Must be a current recipient of some form of welfare including, Temporary Family Assistance (TFA), Aid to Families with Dependent Children (AFDC), State Administered General Assistance (SAGA), General Assistance (GA), Refugee Assistance, Aid to the Aged, Blind and Disabled (AABD), Food Stamps, Safety Net or Medicaid, or

Household annual adjusted gross income cannot exceed 150 percent of the Federal Poverty Guidelines (refer to Appendix F).

Service Areas:
Statewide

Program Year:
July 1 – June 30

Contact Information:

To obtain and submit applications contact:

Local DSS Regional Offices, refer to Appendix H of this manual.

For more information:

Department of Social Services
25 Sigourney Street
Hartford, CT 06106
Telephone: 860-424-5894

Related Information:

N/A
Supportive Housing for the Elderly Program (Section 202)

Description:

The Section 202 Supportive Housing for the Elderly Program is administered by the U.S. Department of Housing and Urban Development (HUD). The program provides capital advances to private, non-profit organizations to finance the construction, rehabilitation or acquisition, with or without rehabilitation, of structures that can serve as supportive housing for very low-income elderly individuals. It also offers rental assistance to subsidize the operating expenses of developments.

The Section 202 Supportive Housing for the Elderly Program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. Housing is available to very low-income households that are comprised of at least one person who is at least 62 years of age at the time of occupancy. Elderly residents pay 30 percent of their adjusted incomes toward rent.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- At least one member in the household must be at least 62 years of age.
- Persons under 62 with disabilities may be eligible in Section 202 property built before 1991.
- Must have income below 50 percent of the area’s median income, refer to Appendix J for HUD's income guidelines.

Service Areas:

Bloomfield  Groton  North Haven
Branford    Haddam    Norwalk
Bridgeport  Hamden    Norwich
Bristol     Hartford  Old Saybrook
Burlington  Manchester Pawcatuck
Canaan      Middlebury Plainfield
Coventry    Middletown Roxbury
Danbury     Milford    Shelton
Derby       New Britain Southbury
East Hartford New Canaan Southington
Fairfield   New Haven  Stamford
Granby      New Milford Tolland
Greenwich   Niantic    Unionville
Program Year:
October 1 – September 30

Contact Information:

Suzanne Piacentini, Multifamily Program Center Director
U.S. Department of Housing and Urban Development
Hartford Field Office
One Corporate Center
20 Church Street, 19th Floor
Hartford, CT 06103
Telephone: 860-240-4800 Ext. 3002
TTY: 860-240-4665
Fax: 860-240-4850

Related Information:

Congregate Housing for the Elderly Program, refer to page XII – 5.
Congregate Housing Services Program, refer to page XII – 7.