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Senior Citizen Emergency Home Repair and Rehabilitation Program

Sec. 8-219c-1. Definitions

- (a) “Commissioner” means the Commissioner of Housing.
 - (b) “Department” means the Department of Housing.
 - (c) “Eligible Senior Citizen” means a resident of the State of Connecticut who is 62 years of age or older, whose income does not exceed the maximum qualifying income for tax relief under the provisions of Section 12-170aa of the Connecticut General Statutes, and who owns and occupies an eligible residential property.
 - (d) “Eligible Residential Property” or “Subject Property” means a residential structure consisting of up to two dwelling units in which at least one of the dwelling units is in need of emergency repairs and rehabilitation and where the owner of such shall reside in at least one of the dwelling units.
 - (e) “Emergency Repair and Rehabilitation” means any repair and rehabilitation activities which are necessary to permit continued use of the property for residential purposes.
 - (f) “Financial Assistance” means a grant-in-aid or loan provided to an eligible senior citizen for expenses incurred for emergency repairs to or rehabilitation of a residential property.
 - (g) “Senior Citizen Emergency Home Repair and Rehabilitation Fund” means the fund established by Public Act 87-494, administered by the Commissioner, from which loans are made to eligible senior citizens for emergency repairs and rehabilitation to eligible residential properties and for expenses incurred by the Commissioner in the implementation of the program.
- (Effective May 23, 1988)

Sec. 8-219c-2. Program description

- (a) The Commissioner may enter into a contract with any person who is sixty-two (62) years of age or older and whose income does not exceed the maximum qualifying income for eligibility for benefits under the program of tax relief for certain elderly homeowners under Section 12-170aa of the Connecticut General Statutes. Financial aid shall be in the form of a grant or loan, based on the financial needs of such person, and shall finance emergency repairs to or rehabilitation of a dwelling containing up to two residential units, provided such person shall be the owner of such dwelling and shall reside in at least one of such units.
 - (b) Eligible senior citizens may receive financial assistance for emergency repairs and rehabilitation necessary, in the opinion of the Commissioner, to permit the continued use of the property for residential purposes. Costs eligible under this program include, but are not limited to, labor and materials, initial service charges, appraisals, inspection fees and closing costs.
 - (c) Eligible senior citizens shall be required to comply with all rules and orders promulgated from time to time by the Commissioner and consistent with the Connecticut General Statutes for this program.
 - (d) The Commissioner may use the Senior Citizen Emergency Home Repair and Rehabilitation Fund for expenses incurred by the Department in the implementation of the Senior Citizen Emergency Home Repair and Rehabilitation Program.
- (Effective May 23, 1988)

Sec. 8-219c-3. Eligibility

- To be eligible to participate in this program, an applicant shall;
- (a) Be a resident of the State of Connecticut;

- (b) Be sixty-two (62) years of age or older;
 - (c) Have an income which does not exceed the maximum qualifying income for tax relief under the provisions of Section 12-170aa of the Connecticut General Statutes; and
 - (d) Own the subject property and occupy at least one dwelling unit within the subject property.
- (Effective May 23, 1988)

Sec. 8-219c-4. Application

- (a) The Commissioner may solicit and/or accept applications for financial assistance from eligible senior citizens.
 - (b) As part of the application and loan/grant approval process, the applicant shall be required to furnish the following:
 - (1) Evidence that the applicant is an eligible senior citizen as described in Section 1 (c) and Section 3 above;
 - (2) Evidence that the subject property is an eligible residential property as described in Section 1 (d) above; and
 - (3) Evidence that the emergency repairs and rehabilitation to be undertaken are necessary to permit the continued use of the subject property for residential purposes.
 - (c) The Commissioner may, from time to time, request additional information from the applicant.
 - (d) Applications shall be approved or disapproved by the Commissioner based on the factors listed in Section 4 (b) above, the availability of financial assistance, and the following:
 - (1) Any needs outlined in the Five Year Housing Advisory Plan;
 - (2) Savings versus payment ratio;
 - (3) Countable obligations of the applicant
 - (4) Credit history of the applicant.
 - (e) If an application is disapproved or rejected, the applicant shall be notified in writing of the reasons for the disapproval or rejection.
 - (f) If an application is approved, the Commissioner shall notify the applicant, in writing, that the repairs and rehabilitation may proceed and inform the applicant of the terms of the contract for state financial assistance.
- (Effective May 23, 1988)

Sec. 8-219c-5. Funding priority

- Funding priority will be based on the following:
- (a) Availability of funds to perform the necessary repairs; and
 - (b) Emergency nature of repairs; and
 - (c) Date of receipt of applications.
- (Effective May 23, 1988)

Sec. 8-219c-6. Loan/grant qualifications

All financial assistance shall be in the form of a loan, unless the applicant can supply evidence, to the satisfaction of the Commissioner, of the applicant's inability to repay the loan, in which case, a grant may be provided to the applicant.

(Effective May 23, 1988)

Sec. 8-219c-7. Contract for financial assistance

- (a) Following approval of the State Bond Commission pursuant to the provisions of Section 3-21 of the Connecticut General Statutes, the state, acting by and through

the Commissioner, may enter into a contract(s) with an eligible senior citizen for financial assistance for emergency repairs and rehabilitation in the form of a grant or loan in a principal amount not less than \$1,000 and not greater than \$10,000.

(b) Loans made under this program shall be secured by a mortgage deed and note, signed when the loan note is executed and recorded in the land records of the municipality in which the subject property is located.

(c) Unpaid principal, together with any interest, shall be due and payable, at the discretion of the Commissioner, when the subject property ceases to be used as a dwelling for the person to whom such loan was made, if such person assigns, transfers or otherwise conveys his/her interest in the subject property, or if all or part of the loan is used for purposes other than eligible emergency repairs and rehabilitation costs as described in Section 2 (b) above.

(d) If a recipient is unable to repay a loan, the Commissioner may, at his discretion, adjust the interest rate, terms and conditions of the loan to facilitate repayment, but in no case shall the term of the loan exceed 30 years.

(e) The interest rate for loans shall be established by the State Bond Commission, based upon the recommendation of the Commissioner.

(f) The contract for a grant-in-aid shall provide that if the subject property, within ten years of the date of such grant, ceases to be used as a dwelling for the person to whom such grant was made, if such person assigns, transfers or otherwise conveys the interest in such dwelling, or if all or part of the grant is used for purposes other than eligible emergency repairs and rehabilitation costs as described in Section 2 (b) above, then an amount equal to the amount of such grant, minus ten percent (10%) for each full year which has elapsed since the date of such grant, shall be repaid to the state.

(g) The contract shall also provide that a lien in favor of the State shall be placed upon each subject property for which a grant has been provided to ensure that the amount owing will be repaid in the event of a change in occupancy.

(Effective May 23, 1988)

Sec. 8-219c-8. Income eligibility

For the purpose of determining eligibility for this program, the applicant shall submit an approved "Application for Tax Credits for Elderly Homeowners and Totally Disabled Persons" for the most recent Grand List in the applicant's municipality.

(Effective May 23, 1988)

Sec. 8-219c-9. Compliance

(a) The subject property may be inspected by the Commissioner or his representative before, during and after the emergency repairs and rehabilitation work is performed to ensure that the work undertaken with the grant or loan is necessary to permit continued use of the subject property for residential purposes.

(b) In the event of any non-compliance with any portion of these regulations, the applicant will be subject to repayment of grant or loan as described in Section 7 above.

(Effective May 23, 1988)