

DOES YOUR HOME NEED REPAIR?

If you own and live in a single or multi-family residential property in Ellington, Somers, Suffield, or Windsor Locks that is occupied by low- or moderate-income households, you may be eligible for financial assistance up to \$30,000/unit to make repairs to your property.

The **ELLINGTON REGIONAL HOUSING REHABILITATION PROGRAM** offers funding and technical assistance to owner-occupants of 1- to 4-unit residential properties in Ellington, Somers, Suffield, or Windsor Locks. The Program's purposes are to correct building code deficiencies, improve energy efficiency, and improve housing conditions.

The types of work that the Program assists with include electrical and plumbing upgrades, heating systems, insulation and energy conservation improvements, roofing, window replacement, septic system repair,

asbestos and lead-paint abatement, and accessibility modifications.

To qualify, owner-occupants must meet the income limits shown below. Owners of multi-family buildings must demonstrate that at least 51% of the units are occupied by low- or moderate-income households.

Income Limits*

Household Size	Low-Income	Moderate-Income
1 person	\$33,900	\$50,350
2 persons	\$38,750	\$57,550
3 persons	\$43,600	\$64,750
4 persons	\$48,400	\$71,900
5 persons	\$52,300	\$77,700
6 persons	\$56,150	\$83,450
7 persons	\$60,050	\$89,200
8 persons	\$63,900	\$94,950

* Effective as of April 2018. These income limits change periodically.

Owners of multi-family properties (2-4 units) can participate as long as they live in the building. After the work is completed, rental units must be rented to lower-income households for a period of at least 15 years.



Funding is capped at \$30,000 per unit. When certain conditions exist (e.g., lead paint removal, septic system repair, etc.), the cap may be higher.

Funds are provided in the form of a 0% interest deferred payment loan (DPL). **The DPL is only repaid when the property is sold.** If the property is transferred to an heir, the loan does not need to be repaid but it remains in effect until a sale at a future date.

Program assistance is provided at the following levels:

▶ 100% DPLs are available to eligible low-income* owner occupants of single or multi-family properties.

▶ 75% DPLs are available to moderate-income* owner occupants of single or multi-family properties.

* See "Income Limits" table on inside of brochure.

In addition, up to \$5,000 of the costs associated with reducing lead-based paint hazards will not need to be repaid when the property is sold.



Applications are available at the Ellington Community Development Office and the Ellington, Somers, Suffield, and Windsor Locks Town Offices. Applications are processed on a first-come, first-served basis. Funds are limited, so it is important to

submit an application as soon as possible.

Applications may be submitted in person to:

Ellington Community Development Office

Senior Center, 40 Maple Street
Ellington, CT 06029

Telephone: (860) 870-3132
Facsimile: (860) 870-3158
TTY/TDD: (860) 870-3196

or by mail to:

Post Office Box 187
Ellington, CT 06029

If you have any questions or want more information about the Program, please call or drop by the Community Development Office. Office hours are Tuesdays and Thursdays, 9:00 AM - 4:00 PM.

The **Town of Ellington** is committed to promoting open access to its programs to all persons.

This program is funded through a grant from the **Connecticut Department of Housing.**

**ELLINGTON
REGIONAL
HOUSING
REHABILITATION
PROGRAM**

SERVING RESIDENTS OF
**ELLINGTON,
SOMERS,
SUFFIELD,
AND
WINDSOR LOCKS**

