

City of Hartford Blight Remediation Team Blight Lien Forbearance Program

The number-one goal of Hartford's Blight Remediation Team (BRT) is compliance—we are looking for opportunities and owners to fully rehabilitate every vacant, blighted property throughout the city. The City's Anti-Blight and Property-Maintenance Program (Chapter 9, Article V, of the Hartford Municipal Code) allows us to use fines and liens as a way to spur owners into action. But we do not want our fines or liens to stand in the way of an owner—or prospective owner—wanting to fix up the property.

If an owner is interested in fixing up a property and a substantial blight lien exists on the property, the BRT has a program using forbearance agreements, which allow for a period of forbearance while the owner carries out specific repairs and maintenance of the blighted conditions. The lien is forgiven if the required repairs and corrective measures are made within the time period specified in the agreement.

The City generally requires a 10% payment on the outstanding amount of the fine prior to entering into the agreement. In situations involving the purchase and sale of a blighted property, this payment usually comes from the seller's proceeds at the closing.

The City enters into forbearance agreements for blighted properties with owners—or prospective owners—who have demonstrated a desire and capability to restore these properties to full productive use:

- An owner first contacts the Blight Remediation Team (BRT) through the Blight Remediation Enforcement Official, who will confirm the date and total amount of any existing blight lien.
- The owner meets with a BRT inspector at the property to:
 - Review the specific issues that need to be corrected,
 - Gather information about the owner's capabilities and plans for remediating the property, and
 - Determine a reasonable timeframe for completion.
- BRT collects information about the owner's history of owning or managing other properties in Hartford. Possible red flags:
 - Failure to pay real estate taxes or other obligations owed to the City in a timely manner
 - Carrying out subpar work or work without appropriate permits on other remediation projects

Based on BRT's inspection and research, the Director of Blight Remediation makes a formal recommendation to the Blight Review Action Committee (BRAC). The Blight Review Action Committee has seven members: (1) Corporation Counsel, (2) Tax Assessor, (3) Director of Blight Remediation, (4) Director of Licenses and Inspections, (5) Director of Public Works, (6) Director of Health and Human Services, and (7) Tax Collector.

BRAC has the authority to determine whether the owner qualifies for a forbearance agreement, based on the recommendation from the Director of Blight Remediation, and BRAC has the authority to set the terms of the forbearance agreement, including the amount of consideration (e.g., 10% of the total blight lien amount) and the length of time during which repairs must be completed. Once BRAC approves an owner and the terms of a forbearance agreement, the City and the owner enter into the agreement.

BRT continues to work with the owner during the term of the forbearance agreement. If the owner encounters an unforeseen issue and needs more time, he or she, working with BRT, is able to go back to BRAC and request a time extension. Once the work is complete, a BRT inspector meets with the owner to confirm the property has been fully rehabilitated and no blight violation remains. BRT then releases the blight lien from the property.