

Type of Improvements

Grants are available for exterior repairs and improvements for upgrades and safety, such as:

- Handicap accessible ramp
- Siding
- Security systems
- Walkway
- Roofs
- Gutters
- Chimney repairs
- Hand railing
- Stairs
- Porches and decks
- Driveway
- Windows

****PLEASE NOTE****

There are no application fees or up-front costs when submitting an application for this program

FOR MORE INFORMATION

Please contact:

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We are located:

Division of Housing
260 Constitution Plaza, Plaza Level
Hartford, Connecticut 06103

Assistance is dependent on funds availability



SENIOR HOMEOWNER REHABILITATION PROGRAM



**CITY OF HARTFORD
DEPARTMENT OF DEVELOPMENT SERVICES
DIVISION OF HOUSING**

Program Highlights

- The *Senior Homeowner Rehabilitation Program* provides senior homeowners in Hartford a forgivable loan to cover the cost of exterior home repairs and improvements to make homes safe and beautify neighborhoods.
- The program is designed to maintain the condition of existing housing stock, preserve home values, protect the generational wealth of our seniors and their families and allow our seniors to age in the place with dignity safely and securely.
- The loan converts into a grant after a three-year forgiveness period, as long as property is the primary residence of the applicant, and is then fully forgiven.
- Properties built before 1978 may contain lead-based paint (LBP) hazards. When rehabilitation work will disturb painted surfaces the lead-based paint hazards will be corrected using lead-safe work practices.

Please note:

- Applications for this program are accepted on a first come first serve basis as long as funds are available
- Approval times will vary depending on the completeness and timeliness of applicant submissions.

Property Owner Eligibility

- Basic eligibility for a forgivable loan from the *Senior Homeowner Rehabilitation Program* is determined by the income of the owner.
- Must be at least 65 years of age.
- Must be owner-occupied.
- Generally, improvements to rental units are not allowed
- Property must be located in the City of Hartford.
- Owner's income must be within program defined limits of under or at a AMI of 80%.

80% AMI Income Limits

1 Person	—	\$62,600
2 Person	—	\$71,550
3 Person	—	\$80,500
4 Person	—	\$89,400
5 Person	—	\$96,600



Grant Terms	<ul style="list-style-type: none"> • Forgiven and becomes a grant after 3 years • The forgivable loan must be repaid if the owner fails to owner-occupy the property for 3 years • No interest rate
AMI	80%
Maximum Grant Amount	\$10,000
Basic Eligibility Requirements	<ul style="list-style-type: none"> • Be the homeowner and occupy the house as a primary residence • Be age 65 or older • Have a household income that does not exceed the 80% Area Median Income • Be current on all City of Hartford obligations, including taxes • Have property insurance coverage
Owner Category	<ul style="list-style-type: none"> • Owner-occupied at the primary residence
Building Size	Single Family Home or 1-4 units