

Applicants will be expected to provide income tax returns and other financial records in order to substantiate income eligibility. Additionally, applicants should note that all reported income is subject to independent verification through credit checks and other means.

WHAT OTHER RESTRICTIONS APPLY?

The house must be located in the Town of Fairfield and serve as the primary place of residence for the applicant. The applicant must possess a valid homeowner's insurance policy (and flood insurance if applicable), be current on all tax obligations and have operational smoke detectors installed in the dwelling in accordance with the requirements of the local Fire Marshal.



For further information or to obtain an application, contact the Town of Fairfield Office of Community & Economic Development, located in the Old Town Hall, 611 Old Post Road, Fairfield, CT 06824, or call (203) 256-3120.

**Town of Fairfield
Office of Community & Economic Development**

611 Old Post Road
Fairfield, CT 06824
Phone: 203-256-3120
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Town of Fairfield

SINGLE FAMILY REHABILITATION PROGRAM



To assist in preserving and upgrading Fairfield's housing stock, the Office of Community and Economic Development has developed a Single Family Rehabilitation Program, with funding provided by the Community Development Block Grant (CDBG). This program is intended to provide income-eligible Fairfield homeowners with financial assistance, in the form of special, no-interest loans to perform needed improvements and repairs to their place of residence.

WHAT KIND OF ASSISTANCE IS AVAILABLE?

The Town will provide up to sixty percent (60%) of the total project cost based on the lowest of three valid quotes, up to a maximum of \$15,000 per qualified applicant, per year. Financial assistance is provided in the form of a special, no-interest loan that is repaid when the owner sells and/or transfers the property, refinances, or passes away. The loan amount will be recorded as a lien on the property.

WHO IS ELIGIBLE TO APPLY?

Fairfield homeowners must meet income guidelines established by the U.S. Department of Housing and Urban Development (HUD) in order to participate in this federally funded program. The current income guidelines are listed below.

HUD INCOME GUIDELINES AS OF 5/1/19

<i>Number in Household</i>	<i>Annual Household Income Not to Exceed</i>
1	\$ 52,850
2	\$ 60,400
3	\$ 67,950
4	\$ 75,500
5	\$ 81,550
6	\$ 87,600
7	\$ 93,650

WHAT TYPES OF PROJECTS ARE ELIGIBLE?

Generally, the Town is seeking to fund projects that improve home conditions, prevent or correct physical deterioration, conserve energy or correct building code deficiencies, if present. Examples of projects that have been previously funded include:



- ◆ Exterior painting, siding or roofing projects;
- ◆ Installation of new or replacement energy efficient windows and doors;
- ◆ Handicapped accessibility improvements;
- ◆ Lead-based paint or asbestos abatement;
- ◆ Replacement boilers, furnaces and/or hot water heaters;
- ◆ Heating, plumbing or electrical improvements to address code deficiencies.

Work may **not** commence until the Program Administrator has reviewed and approved the application and verified income eligibility. The homeowner is responsible for securing all necessary permits prior to commencement of work.

WHAT TYPES OF PROJECTS ARE NOT ELIGIBLE?

The Town will **not** finance the cost of new additions or improvements to non-habitable space such as garages, sheds or outbuildings. The Town also **can-**

not assist with landscaping, interior painting, decorating, cosmetic improvements or the purchase and/or installation of equipment or furnishings not considered an integral fixture of the



property. Applicants are advised to contact the Program Administrator to determine whether a proposed project is eligible for funding assistance under this program.