

**Housing Resources - Instability and Quality (Blight, Housing Code Violations, Tax Liens)**

Resource	Address	Phone	Contact	Website	Information & Eligibility Requirements
<b>Utility Assistance Programs</b>					
<b>*Community Renewal Team - Weatherization</b>	395 Wethersfield Ave. Hartford, CT	860-560-5800		<a href="http://www.crtct.org/en/need-help/energy-a-weatherization/home-weatherization">http://www.crtct.org/en/need-help/energy-a-weatherization/home-weatherization</a>	Helps low income customers with conservation services that safely lower electrical use, reduces home heat loss in winter and heat gain in the summer, conserve hot water, and provide for energy efficient lighting. Energy Assistance Program helps people pay for heat and may help make home more energy-efficient. Eligibility is based on household size, income, and assets. Must call and make appointment for more information: <a href="http://www.crtct.org/en/need-help/basic-needs/energy-assistance">http://www.crtct.org/en/need-help/basic-needs/energy-assistance</a> . CRT Weatherization Program is offered to all residents of CT, application: <a href="http://www.crtct.org/en/need-help/energy-a-weatherization/home-weatherization">http://www.crtct.org/en/need-help/energy-a-weatherization/home-weatherization</a>
<b>*Energize CT</b> - If income-eligible, no-cost energy saving services. A technician will come to home and make energy-saving improvements to reduce drafts and lower lighting/hot water bills. If home qualifies for additional services (ie. insulation), will arrange for contractor to come back to home and do work.		(877-947-3873)		<a href="http://www.energizect.org/">http://www.energizect.org/</a>	Eligibility based on income/household size. If your family's combined gross annual income is above the state's 60 percent income median, you may qualify to participate for just \$149. Can apply online, over the phone, or by mail. <b>*SAME APPLICATION AS CRT APPLICATION.</b>
<b>Catholic Charities - Family Resources Center</b>	Parker Memorial Family Center 2621 Main Street	860-944-4880	Ronald Martin	<a href="https://ccaoh.org/services-and-programs/">https://ccaoh.org/services-and-programs/</a>	Provides basic needs assistance, parenting classes, financial coaching, childcare opportunities. To apply for basic needs, call Alwyn Foster (860) 757-0827, schedule an appointment for an assessment and apply right in office. Must be a Hartford resident that is working and able to show a budget structure or some other arrangement to help next month. Must agree to participate in financial coaching, parenting class, or another service.
<b>Housing Preservation Loan Fund - Department of Development Services:</b> Providing funds to city homeowners for complete roof replacements or new furnace or boiler installations. New 30 year architectural shingles, plywood, flashing, ice and water, drip edge. All new boilers/furnaces Energy-star rated and installed by licensed heating contractors. Can convert oil heating system to gas.	DDS Division of Housing, 250 Constitution Plaza - 4th Floor, Hartford		Celina Caez and Nicole D. Hawley		Offering 0% deferred for 2-4% loans amortized over 10 years depending on income
<b>The City of Hartford Health and Human Services Department - Lead Hazard Remediation Program:</b> Provides grant funds to homeowners interested in managing lead paint hazards to make homes lead-safe		(860) 757-4768/(860) 757-4721	Arlene Robertson		Allowable improvements: Windows, front/rear porches, interior/exterior painting, doors, trim, siding (any painted and leaded surfaces).
<b>The Hartford Area Habitat for Humanity - A Brush with Kindness:</b> A program that assists low-income families in repairing and renovating their homes so they can continue to live in safe, decent homes.		860-541-2208	Tracy Thomas		Focus on assisting elderly, veteran families, and those with limited mobility.
<b>Connecticut Efficient Healthy Homes Initiative - Connecticut Energy Efficiency Fund:</b> Provides energy, health and safety upgrades for homeowners and renters.		1-877-947-3873			Application <b>over phone</b> , online, or mail.
<b>Housing Safety Hazards</b>					
<b>CCMC Healthy Homes Program</b> - Provides and installs smoke detectors and carbon monoxide detectors, child safety kit, inspection for lead, mold and moisture, pests, trip and fall hazards and more. Financial assistance to address and remediate findings of inspection. Will provide education for families and property owners and provide funding to make homes lead-safe.	283 Washington St. Hartford, CT 06106	860-837-6241 / 860-610-4242 / 860-837-6234	Luis Alvarado / Chris Corcoran / Olga Fruster	<a href="https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/eligibility-requirements/">https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/eligibility-requirements/</a> ). Lead Hazard Reduction Demonstration Grant if your property is privately-owned housing build prior to 1978 and if you own the property, you must have a child younger than age 6 that lives in the residence or spends a significant amount of time there. Income & fair market value requirements on link above as well. Allowable improvements: windows, exterior/interior painting, front/rear porches, door, trim, siding (any painted and leaded surfaces).	Healthy Homes Grant if your property is privately-owned housing and you income is less than a certain \$, depending on # of occupants (Select Hartford: <a href="https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/eligibility-requirements/">https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/eligibility-requirements/</a> ). Lead Hazard Reduction Demonstration Grant if your property is privately-owned housing build prior to 1978 and if you own the property, you must have a child younger than age 6 that lives in the residence or spends a significant amount of time there. Income & fair market value requirements on link above as well. Allowable improvements: windows, exterior/interior painting, front/rear porches, door, trim, siding (any painted and leaded surfaces).
<b>Rebuilding Together Hartford - Emergency Repair Fund:</b> Providing grants to elderly and disabled residents for various home repairs. Leaky pipes, smoke detectors, boilers, hot water heaters, railings, wheelchair ramps, gutters, doors, lighting, bathroom fixtures, handyman repairs	P.O. Box 230295, Hartford, CT	860-757-9246	Cynthia Fowler	<a href="http://www.rthartford.org">www.rthartford.org</a>	For elderly and/or disabled.
<b>Mercy Housing and Shelter Corporation - The Friendship Center at St. Elizabeth House:</b> "The Friendship Center is a day shelter that provides critical community resources to thousands of men, women and families each year who are homeless, or at risk of being homeless. In addition to serving breakfast and lunch, individuals have access to showers, laundry facilities, health care, emergency food pantry, personal care items, case management support services, and homeless prevention services."	118 Main Street, Hartford	860-808-2120		<a href="http://www.mercyhousingct.org/The-Friendship-Center-St-Elizabeth-House.htm">http://www.mercyhousingct.org/The-Friendship-Center-St-Elizabeth-House.htm</a>	Hours of Operation: Tuesday through Saturday 8:00am – 4:00pm. Breakfast served 8:00am-9:30am / Lunch served 12:00pm-1:00pm
<b>Financial Assistance</b>					

<p><b>Hartford Community Loan Fund - Home Improvement Loan Program:</b> Provides loans from \$5,000-\$50,000 for owner-occupied and investor-owned residential properties with 1-4 units. Mixed use properties are also eligible. Moderate to extensive rehabilitation, roof, siding, windows, doors, gutters, sidewalks, driveways, exterior painting, front stairs, chimneys, plumbing, furnaces and boilers, kitchens and bathrooms, front and rear porches, interior and exterior doors.</p>	215 Garden St. Hartford	(860) 757-9028 / (860) 757-9035 / (860) 296-7005 Ext 3003	Celina Caez and Nicole Hawley / Richard Staples	<a href="https://www.hartfordloans.org/what_we_do/construction-rehab-loan-program/">https://www.hartfordloans.org/what_we_do/construction-rehab-loan-program/</a>	***NOT ELIGIBLE. Property must include at least one residential unit and at least 25% of loan proceeds must be used towards rehabilitation of the property being financed. Application fee of \$250
<p><b>Hartford Community Loan Foan - Consumer Microloans</b></p>	215 Garden St. Hartford	(860) 296-7005		<a href="https://www.hartfordloans.org/what_we_do/consumer-microloans/">https://www.hartfordloans.org/what_we_do/consumer-microloans/</a>	HCLF Staff work one-on-one to help individuals either establish or build credit. Staff continue to monitor credit score and provide support throughout the term of the loan.
<p><b>Department of Development Services - Tax Abatement Program</b></p>	460 Capitol Ave, Hartford, CT 06106	860-757-9032	Tonja Nelson	<a href="http://www.hartford.gov/dds-housing/232-development-services/2285-ho-taxabatement">http://www.hartford.gov/dds-housing/232-development-services/2285-ho-taxabatement</a>	"Abatements shall be used for one or more of the following purposes: To reduce rents below the levels that would otherwise have been in place in the absence of such tax abatement. To improve the quality and design of the housing. To affect occupancy of such housing by persons/families of varying low/moderate income levels. To provide necessary related facilities/services in such housing. Such abatement shall terminate at any time when such housing is not solely for low- or moderate-income persons or families or when such housing ceases to fulfill the purposes as stated in paragraph one (1)."
<p><b>HouseHartford Homebuyer Assistance Program - Department of Development Services:</b> HUD funded program that offers downpayment assistance for low/moderate income families purchasing 1-4 family homes and condos in Hartford</p>	DDS Division of Housing, 250 Constitution Plaza 4th Floor Hartford	860.757.9028		<a href="http://www.hartford.gov/housing">www.hartford.gov/housing</a>	80% AMI Income Limits depending on # of occupants (see sheet or website). <b>Funds are loaned to buyers with a 2nd mortgage lien on the property. Investor landlords cannot apply.</b> Application fee \$250, requires completion of 8-hour homebuyer class, meeting with city staff and participating lender
<p><b>Statewide Downpayment Assistance Program - CT Department of Housing</b></p>		203.969.1830		<a href="http://hdfconnects.org/borrow/dap">hdfconnects.org/borrow/dap</a>	Allows first time homebuyers to qualify for up to \$25,000 of down payment and/or closing cost assistance in select areas. Must be at or below 100% AMI and who are purchasing their primary residence. Must be located in high and very high opportunity census tracts statewide (check <a href="http://1.usa.gov/1sxYInL">http://1.usa.gov/1sxYInL</a> ) for eligibility.
<p><b>Capital for Change (C4C) - Connecticut Housing Investment Fund, Inc:</b> Financing to assist individuals, organizations, and developers purchase, rehabilitate, or construct homes for low and moderate income families.</p>		1-800-992-3665 / 860-233-5165			Allowable Improvements: Home improvements and repairs, energy efficiency upgrades, moderate to extensive rehabilitation, and new construction activities are permitted.
<p><b>Department of Social Services Energy Assistance - Winter Heating -</b> To help offset the winter heating costs of CT's lower income households, specifically households whose incomes fall at or below 60% of the state median income. Pays for household's primary heating source such as oil, natural gas, electricity, propane, kerosene, coal, wood, and wood pellets. Amount of heat assistance may not be sufficient to cover entire winter heating cost.</p>	395 Wethersfield Ave. Hartford, CT			<a href="http://portal.ct.gov/DSS/Economic-Security/Winter-Heating-Assistance/Energy-Assistance---Winter-Heating/Eligibility">http://portal.ct.gov/DSS/Economic-Security/Winter-Heating-Assistance/Energy-Assistance---Winter-Heating/Eligibility</a>	Eligibility dependent on household size (see word document). Up to \$660 in winter heating assistance for "vulnerable" households (households with at least one elderly member (60+), one member with a disability, or one member under the age of 6. Up to \$605 for non-vulnerable households. If heat is included in rent, \$125-\$165 in winter heating assistance. Application available for download online in English or Spanish. Drop off at Community Renewal Team, Inc.