

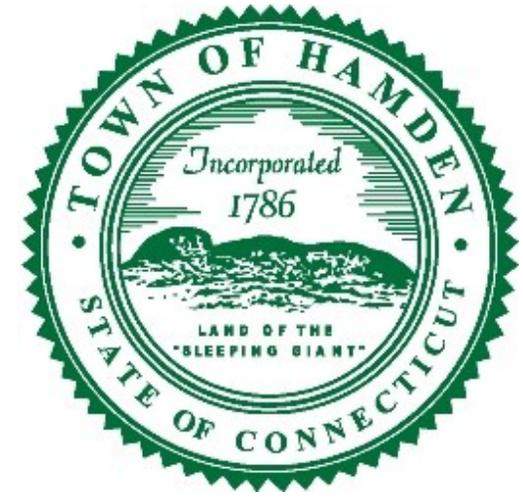
Programs and Services

- *Emergency Residential Rehabilitation Loan Program*
- *Traditional Residential Rehabilitation Loan Program*
- *First-Time Homebuyer's Down Payment Assistance Loan Program*
- *Small Business Sign Grant*
- *Commercial Corridor Rehabilitation Loan Program*
- *Public Service Agency Grants*
- *Public Facilities and Infrastructure Improvements*
- *Liaison to the Fair Rent Commission*



Mission Statement:

The Office of Housing and Neighborhood Development provides critical financial, informational, and support resources to low and moderate-income Hamden residents seeking to improve their access to homeownership opportunities, the quality of their housing, the viability of their businesses, the usability and effectiveness of their shared community facilities, and the cleanliness of their neighborhoods.



Community Development

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The Community Development Block Grant

Hamden's Community Development Block Grant (CDBG) is a federal grant funded by the U.S. Department of Housing and Urban Development (HUD –www.hud.gov) that is designed to undertake activities to promote a viable community in HUD-designated target neighborhoods throughout Hamden and to assist people of low and moderate-income through a variety of town-wide activities.

As a CDBG Entitlement Community, Hamden has the opportunity to develop its own programs and funding priorities as long as those programs give “maximum feasible priority” to activities benefiting low and moderate-income people. The CDBG program offers the Town of Hamden, with community involvement, the opportunity to establish programs that meet specific community needs.

Through its Community Development Block Grant, and with community input during the planning process, the Town provides the following programs and activities.

Loan Programs

Through the CDBG program, we offer the following interest-free loan programs to eligible residents:

- **Emergency Residential Rehabilitation**

This program is designed to improve and conserve housing in Hamden. Assistance is granted to low and moderate-income homeowners. Qualified applicants may receive loan assistance to use for emergency rehabilitation repairs. Loans are repaid upon sale or refinance of the home. Emergency repairs are limited to actively leaking roofs, furnaces no longer working, drainage issues, and ADA accessibility ramps.

(Loan Programs Continued)

- **Traditional Residential Rehabilitation**

This program offers housing rehabilitation assistance to owners of residential property in the target areas. Qualified applicants may receive up to \$20,000 in loans for renovation and building code violation repairs. Loans are repaid upon sale or refinance of the home.

- **First-Time Homebuyer Down Payment Assistance**

This program is designed to assist low and moderate-income first-time homebuyers with the purchase of a home in one of Hamden's target areas. Qualified applicants are eligible for a matching loan of up to \$5,000. Loans are repaid upon sale or refinance of the home.

- **Business Assistance**

This program assists business owners with the rehabilitation of commercial or industrial buildings. Qualified applicants may receive up to \$10,000 in loan assistance. Commercial rehabilitation activities must be limited to improvements to the exterior of the building and correction of code violations. Businesses are also eligible for up to \$2,000 in grant assistance for the purchase or repair of signs.



Other Programs and Services

- **Public Service Agency Grants**

Public Service activities are funded through grants that are given to other agencies or Town departments to carry out eligible community development activities. Funding is open to any nonprofit agency that provides a public service directed toward improving the community.

- **Public Facilities & Infrastructure Improvements**

CDBG funds may be used for the acquisition, construction, reconstruction, rehabilitation, or installation of public improvements or facilities (except for buildings used for the general conduct of government).

- **Fair Rent**

The Town has a Fair Rent Commission whose activities are set forth in the Town Charter. The Fair Rent Commission receives complaints, inquiries, and other communication regarding charges of excessive rent or dangerous conditions in housing accommodations.

For more information please contact Adam Sendroff, Community Development Manager, at (203)562-5129 ext. 1123 or asendroff@hamden.com.