

**Fair Housing Publications
available in the
Human Services Office:**

- **Housing Discrimination
Complaint Form**
- **Rights and Responsibilities
of Landlords and Tenants in
Connecticut**
- **Protect Your Family From
Lead In Your Home**
- **Are You a Victim of Housing
Discrimination**
- **Reasonable Accommodation
& Reasonable Modification
Under the Fair Housing Act**
- **What Fair Housing Means
For People With Disabilities**
- **Reverse Mortgage Fast Facts**
- **Fair Lending Practices**
- **Help For Homeowners**
- **Tolland Fair Housing Action
Plan 2006-2009**

**TOWN OF TOLLAND
FAIR HOUSING OFFICER**

**Beverly Bellody, Director of
Human Services, serves as
the Fair Housing Officer.
860-871-3611
bbellody@tolland.org**

**Under the Fair Housing Act, it
is unlawful to discriminate in
housing on race, color, gen-
der identity or expression,
national origin, religion, sex,
familial status, or handicap. If
you feel your rights have
been denied in equal access
to rental, sale or financing of
residential property, please
contact Beverly Bellody.**

**Helpful Housing Information
Websites**

**www.ctfairhousing.org
www.chfa.org
www.creditcounseling.org
www.CTHousingSearch.org
www.hud.gov**

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**TOWN OF TOLLAND
HUMAN SERVICES
DEPARTMENT**



www.tolland.org

**Housing Rehabilitation
Loan Program**

Funded by
U.S. Dept. of Housing
and
Urban Development
through the
Department of Housing

Beverly Bellody, Director of
Human Services

Peter Huckins, Housing
Rehabilitation
Specialist

*The Town of Tolland is An Affirmative Action/
Equal Opportunity Employer.*

A. OWNER-OCCUPIED

Objective: To eliminate or address substandard living conditions in owner-occupied units and to promote lead safe housing.

Eligible Applicants: Households meeting low and moderate-income guidelines who are up to date on town taxes and mortgage payments. Residents must provide a copy of their current Homeowner's Insurance Policy, and maintain a post-rehab 90% loan to value ratio.

Eligible Activities: Safety and public health code violations must be addressed first, but funds may also be used for common home repair including: septic system repairs, well repairs, roofing & siding, structural deficiencies, ADA improvements, replacement windows, plumbing, electrical and heating systems.

Lead Paint Inspections: As part of this program, all properties built prior to 1978 will be inspected for lead paint and will be required to comply with Federal and State lead paint regulations.

Amount of Loan: Zero percent interest housing rehabilitation loan to homeowners with a spending cap of \$25,000 for the total project costs.

Payments and Deferred Loans: Residents whose gross incomes are below 50% of the State Median Income will receive a 100% deferred loan. For residents whose gross income is over 50% of the State Median Income and does not exceed 80%, one half of the loan will be a deferred loan and the second half will be required to be paid back in monthly installments over a period of ten years. Payments are made to the Tax Department, who sends out a monthly bill.

All loans are required to be paid back in full at the time of transfer of ownership or when any of the following conditions occur: failure to keep property adequately insured, assignment to others any additional interest in the property and/or failure to maintain the property to HUD Section 8 Housing Standards.

2015 HUD INCOME GUIDELINES (30%-80% of the State Median Income as defined by HUD)	
Number in Family	
1	18,400
2	21,000
3	23,650
4	26,250
5	28,410
6	32,570
7	36,730
8	40,890
30% of State Median Income	30,650
50% of State Median Income	46,100
80% of State Median Income	76,350

Waiting List: Eligible applicants are listed in the order of which they are received. In case of an immediate Life Safety Hazard, first priority may be given to that applicant to resolve the Life Safety Hazard.

Program is subject to availability of funds.

Free Services Include:

1. Home Inspection to determine scope of work in conformance with guidelines and the wishes of owner
2. Preparation of Technical Specifications
3. Solicitation of Bids from Qualified Contractors
4. Preparation of Contractor Agreement
5. Construction Supervision
6. Preparation and Filing of Lien Documents

To receive an application or more information, please call, fax, e-mail or stop by the office:

Beverly Bellody
 Phone: 860-871-3611
 Fax: 860-871-3639
 E-Mail: bbellody@tolland.org

The Human Services Department is located on Level 4 of the Hicks Memorial Municipal Center (Town Hall), 21 Tolland Green, Tolland, CT.

B. RENTAL REHABILITATION PROGRAM

Objective: To eliminate substandard living conditions and to promote lead safe housing in rental units occupied by low-moderate income tenants.

Eligible Applicants: Owners of rental properties with tenants who meet the low and moderate-income guidelines and the rent must not exceed HUD fair market rents and agree to the Small Cities Housing Rehabilitation Program long-term affordability standards. Current affordability periods for housing rehabilitation is twenty-one years. Lease agreements must be provided to the Program. Landlords must also be current on town taxes and mortgage payments, provide a copy of their current Homeowner's Insurance Policy, and maintain a post-rehab 90% loan to value ratio.

Eligible Activities: Any work that will eliminate or address substandard living conditions, incipient violations, ADA modifications and energy conservation measures in units occupied by low-moderate income tenants. In the case of common area such as a roof, funding will only be provided if all households qualify. A proportional share will be provided based on the number of units in the structure occupied by low-moderate income households if the owner provided the remaining funds for the item.

Lead Paint Inspections: Same as Owner-Occupied.

Amount of Loan: Same as Owner-Occupied.

Payments and Deferred Loans: Landlords whose tenant's gross incomes are below 50% of the State Median Income will receive a 100% deferred loan. Landlords whose tenant's gross income is over 50% of the State Median Income and does not exceed 80%, one half of the loan will be a deferred loan and the second half will be required to be paid back in monthly installments over a period of ten years. Payments are made to the Tax Department, who sends out a monthly bill. All loans are required to be paid back in full at the time of transfer of ownership or when any of the following conditions occur: failure to keep property adequately insured, assignment to others any additional interest in the property and/or failure to maintain the property to HUD Section 8 Housing Standards.