

Housing

Section 8 Housing Choice Voucher Program – CT Dept of Social Services

25 Sigourney Street

Hartford, CT 06106-5033

1-800-842-1508

HUD (Housing Urban Development), 860-240-4800)

<http://www.ct.gov/dss/site/default.asp>

<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305208>

<http://www.cthcvp.org/>

<http://www.hud.gov/local/index.cfm?state=ct&topic=renting> (HUD Rental help)

<http://www.hud.gov/apps/section8/step2.cfm?state=CT%2Cconnecticut> (Search for subsidized housing)

What are housing choice vouchers?

The housing choice voucher program is the government's major program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Participants are able to find their own housing, including apartments, townhouses, and single-family homes. The participant is free to choose any private rental housing that meets the requirements of the program. Section 8 housing choice vouchers are federally funded through the Department of Housing and Urban Development (HUD) and are administered locally by over 40 public housing agencies (PHAs) across the state and statewide by the Connecticut Department of Social Services (DSS) and its agent, J. D'Amelia & Associates (JDA). JDA subcontracts operation of the DSS housing choice voucher program to seven local PHAs and one community action agency throughout Connecticut.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of quality and safety as determined by HUD. A housing subsidy is paid by the PHA to the landlord directly on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Who is eligible?

Eligibility for a housing voucher is determined based on the household's annual gross income and the PHA's definition of a family. Participation is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. [By law, a PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income.] Median income levels are published annually by HUD and vary by location within the state.

During the application process, information on family composition, income, and assets will be collected by the PHA. The PHA will verify this information and use it to determine the family's eligibility and the amount of their housing assistance payment. If the PHA determines that a family is eligible, the PHA will place the family on a waiting list. Once a family is chosen from the waiting list, the PHA will contact them and issue them a housing voucher.

Connecticut Housing Investment Fund, Inc.

121 Tremont Street Hartford, CT 06105

Phone: (860) 233-5165, In CT: (800) 992-3665

Fax: (860) 233-3920

<http://www.chif.org/>

Homeowners who want to repair and/or renovate their homes can obtain financing through the People's Bank CHIF Home Improvement Loan Program. This program features a streamlined application process, a nominal application fee, and does not require an appraisal. (CHIF) is a private, nonprofit organization established to finance affordable housing and neighborhood revitalization projects throughout Connecticut. Since its incorporation in 1968, CHIF has provided more than \$128.5 million in financing to assist individuals and organizations purchase, rehabilitate, or construct homes for low and moderate income families.

Services: Residential Loan Programs, Loan Servicing, Residential Energy Efficiency Financing.

Eligible Improvements

Following are some of the improvements eligible under the People's CHIF Home Improvement Loan Program:

- Additions to the structure, finished attics, repair of termite damage
- Remodeled kitchens and bathrooms
- Elimination of health and safety hazards
- New exterior siding and exterior painting
- Roofing, gutters and downspouts
- Reconditioning or replacement of plumbing, air conditioning, and electrical systems
- Flooring, tiling and carpeting
- Energy conservation improvements
- Improvements for accessibility to the handicapped

Neighborhood Housing Services of Waterbury

139 Prospect St.

Waterbury, CT 06710

(203) 753-1896

<http://www.nhswaterbury.org/>

Welcome to the NHSW website. We are a HUD approved not for profit housing agency located in Waterbury CT. Our programs serve Waterbury and 21 other communities in Western Connecticut, including Danbury, Naugatuck and Torrington. We offer classes and counseling for homebuyers, financial fitness classes, foreclosure prevention classes and counseling, and reverse mortgage counseling.

Whether you are looking to purchase your first home, working to keep the home that you have, or looking for some help with your finances, we are here to help. Our experienced staff can guide you through the process. We have bi-lingual staff that can assist with Spanish language speakers.

We are proud to announce that we are breaking ground on our first affordable rental housing development for families in late 2012. We will begin accepting applications for the apartments in 2013.

Services:

- Foreclosure Assistance
- Homebuyer Education and Counseling
- Financial Education and Counseling
- Reverse Mortgage Counseling

Waterbury Housing Fund

One Exchange Place
Waterbury, CT 06702
(203) 753-3017 Voice

Description: Refinancing or major rehabilitation provided; no cosmetic repairs. All code violation must be brought into compliance as part of the rehabilitation plan. Repairs may include siding, furnace replacement and lead abatement. Eligible properties are 2+ multi-family units. 80% financing available. Eligibility: Owner or investor of 2+ multi-family properties in Waterbury; Rented at FMR established by HUD

Fee: Sliding fee

Documents: Application package and assistance in completion available upon request.

Services: Energy/Water Conservation Improvements, Environmental Hazards Cleanup, Environmental Hazards Cleanup for Lead Poisoning, Furnace Repair/Replacement, Home Rehabilitation Loans

Site hours:M-F: 8:30am-5pm

Salvation Army Shelter

74 Central Ave
Waterbury, CT 06702
(203) 756-1718

http://www.use.salvationarmy.org/use/www_use.nsf

St. Vincent DePaul Shelter of Waterbury

114 Benedict Street
P. O. Box 1612
Waterbury, CT 06721
Phone: (203) 573-9018
Fax: (203) 756-0865

The Homeless Shelter provides men, women and families with a secure sleeping environment seven nights a week. The facility is open to families on a 24 hour basis. Guests staying at the Shelter receive a shower, breakfast and supper, clothing vouchers to the Saint Vincent DePaul Thrift Store and lunch at the Saint Vincent DePaul Soup Kitchen. Four full time case managers assist the guests with employment and apartment searches. Guests are also referred to addiction or health clinics at the Homeless Shelter guest's request. The facility is also available to the greater Waterbury area in case of a local disaster.