

Improving your home
improves your street,
your neighborhood,
and your city



LIVABLE & SUSTAINABLE NEIGHBORHOOD INITIATIVE
HARTFORD RESTORATION PROJECT



You may be able to get the **money you need to improve your home** without having to pay it back.

If you are a low-to-moderate income property owner in Hartford, you may be eligible to receive a forgivable loan from the City to improve your property. This loan must be used to improve the specific exterior blight conditions identified to you by the City's Anti-Blight Ordinance Inspector.



[Find out more](#)

It's easy to apply for a forgivable loan



To apply, all you need to do is bring a copy of your Anti-Blight Ordinance Letter to the City of Hartford's Housing Information Session. These sessions are held every Wednesday between 5:30-7:00 p.m. and every Thursday between 12 noon and 1:30 p.m. at Department of Development Services, 250 Constitution Plaza, 4th Floor, Hartford, CT. You need to apply within 45 days from the date of the Anti-Blight Ordinance Letter.

The City's LSNI Staff and Housing Division will review your application and decide if you are eligible. If you are eligible, the amount of your loan will be determined by the scope of construction work required.

Why the City of Hartford offers such a great program

The City's Anti-Blight Ordinance is part of the Mayor's goal to beautify the City and to increase the number of owner-occupied houses. The program makes it possible for property owners of single, two or three family units who on their own may find it financially difficult to improve the appearance of their property.*

Straightforward requirements

Your property must be located in Hartford and owner-occupied for at least within 30 days after the completion of the work. You must not owe the City of Hartford any taxes and your household income must be within the median income of all City residents. Also, you need to provide the following documentation:

- ▶ Complete HRP Application Form
- ▶ Copy of Anti-Blight Ordinance Letter
- ▶ Proof of Household Income for all members of the household
- ▶ Rental Income for all properties owned
- ▶ Checking Account Statements (3 months)
- ▶ Savings Account Statements (3 months)
- ▶ Most Recent Federal Income Tax Return
- ▶ Monthly Mortgage Statement or Mortgage Modification Agreement
- ▶ Homeowner's Insurance Declaration Page

**All loans are subject to available funding and must be paid back in full by property owners who do not meet all conditions of the loan agreement.*



The types of repairs that **can be covered** by your loan

The City does not cover rehabilitation work that it judges to be cosmetic, non-essential or luxury improvements. But it does cover all the following repairs under its Anti-Blight Ordinance:

- ▶ Broken or missing windows and doors
- ▶ Unpainted and unsecured entry ways
- ▶ Damaged, collapsing or deteriorating exterior walls, roofs, stairs, porches, floors or chimneys
- ▶ Damaged, collapsing, crumbling foundation walls (with open cracks or breaks)
- ▶ Damaged, collapsing or deteriorating exterior additions, including, but not limited to, canopies, marquees, signs, awnings, fire escapes, standpipes, and exhaust ducts
- ▶ Broken fences which are deteriorating to the point of decay or are in otherwise dilapidated condition, or are damaged to the extent that they allow access to the property
- ▶ Graffiti removal
- ▶ Peeling paint on exterior walls and additions



Department of Development Services

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