



# Multifamily Grant Rehabilitation Program

## Frequently Asked Questions

### **1. Where can I find the grant application materials?**

You can download a copy of the application at the Community Development Website [here](#). Alternatively, you can stop by the Community Development Office at Town Hall to pick up a printed copy.

### **2. How can I submit my application?**

The town will accept either paper or online applications. If you chose to submit a paper application, please note that all supporting documents will need to be submitted on paper as well. For online applications, you will be required to fill out the online application form, which is located in the [Community Development Website](#). Once you submit this form, town staff will email you an application ID, which you will use to upload supporting documents on an Application Status Portal. **The town will NOT accept any email applications.**

### **3. How is the grant amount determined?**

The grant award is dependent on the number of units and size of the project. Given the 75% matching requirement, grant funds will cover approximately 57% of the project (up to \$10,000 per unit). Please refer to question 6 for examples of amounts of project size, grant funds and required matching funds.

### **4. What is the total amount of grant funding available for the program? How much funding can I apply for?**

Town Council approved \$300,000 for this program. The maximum grant amount is \$10,000 per unit. Town staff will use the quotes you submit to determine your grant amount. You will also be required to prove your ability to provide matching funds. Please see the program *Guidelines* for details.

### **5. What are the eligible sources of matching funds?**

- Your own funds. *Proof of funds will be required as part of the application.*
- Windsor Federal Savings (WF) - The Windsor Federal Home Improvement Loan Program for Investment Properties (HILP). *A letter demonstrating a matching fund commitment will be required before the formal grant agreement is signed.*



**6. What are the program matching requirements?**

This program has a 75% matching requirement. So, for every \$10,000 in grant funds, the property owner is required to provide \$7,500. Please see some sample matching scenarios below.

Program Matching Requirement Examples		
Project Size 100%	Grant Amount (max \$10,000/unit) 57.2%	Required Matching Funds (max \$7,500/unit) 42.8%
\$8,750	\$5,000	\$3,750 (not eligible thru WF matching funds)
\$17,500	\$10,000	\$7,500
\$26,250	\$15,000	\$11,250
\$35,000	\$20,000	\$15,000
\$43,750	\$25,000	\$18,750
\$52,500	\$30,000	\$22,500
\$61,250	\$35,000	\$26,250
\$70,000	\$40,000	\$30,000

Note: the grant amount given depends on the total project cost. The amounts listed on the table above are simply to explain the program matching requirements.

**7. If I have the ability to provide more matching funds than those required by the program, can I use grant funds for more expensive improvements?**

No. Work that will put a project beyond the allowable project budget (grant + required matching funds) will need to be part of a separate contract.

**8. If I get approved by the town for grant funds but get rejected by Windsor Federal Savings, and do not have the means to provide my own matching funds, can I still have access to the grant funds?**

It is unlikely that the town will commit to disburse grant funds without proof of matching fund availability. However, the town will make exceptions on a case-by-case basis, if in the opinion of the Town Inspector, the need for repairs is urgent and poses an imminent threat to the occupants of the building or would make the building uninhabitable, and if the proposed repairs are within the maximum allowable budget.

**9. Can an application include more than one multifamily property?**

No. However, if you have more than one eligible property, you can submit more than one application.

**10. How do I check tenant income levels and what are the income limits for eligibility?**

The town is relying on the Department of Housing and Urban Development (HUD) income



limits to determine eligibility. These are created based on Median Family Income estimates. The program’s eligibility is 80% of Area Median Income (AMI) and the 2022/2033 limits are as follows:

Household Size								
	1	2	3	4	5	6	7	8
80% AMI	\$63,120	\$72,160	\$81,200	\$90,160	\$97,440	\$104,640	\$111,840	\$119,040

Source: <https://portal.ct.gov/DOH/DOH/Additional-program-pages/Rent-and-Income-Limits>

You will be required to submit a “Tenant Information Form”, in which your tenant(s) will state their household income range. This will be used to determine eligibility.

**11. What are the eligibility requirements for rents?**

The town is requiring that at least 50% of the units are rented at, or below, Fair Market Rent (FMR). The Department of Housing and Urban Development (HUD) uses FMR to determine rent ceilings in various housing programs. Please refer to Exhibit A of the [Guidelines](#) for the program’s maximum eligible rent.

**12. What information is being reviewed or is required to be on the lease?**

Only current lease(s) should be submitted with your application. Lease(s) should include the following information to be valid: name of occupants in the unit, property address, start and expiration dates, rent amount, list of utilities included in rent, and signatures of both landlord and tenant.

**13. Are properties eligible if there are a mix of tenants who are above and below the income limits set by the program?**

Yes. At least fifty percent (50%) of the units in the property must be occupied by households at, or below, 80% of the AMI (see chart in question 16). This is determined by the annual household income.

**14. Can I submit one application for multiple improvements? Or should I submit multiple applications for multiple improvements?**

Each application is for one property address and that address and application can include multiple upgrades but they would have to be handled by one contractor that might need to subcontract some of the work.

**15. Do all units need to be occupied in the property for me to be eligible?**

No. While not all units need to be occupied, you are required to commit at the agreement stage, that for three years after project completion, at least 50% of the units will be occupied by a tenant whose household income is at, or below, 80% AMI and that the rent charged at 50% of the units will be at, or below, FMR (refer to table on question 16).



**16. If I live in the property, how is my eligibility evaluated?**

<b>Units</b>	<b>Owner Occupied</b>	<b>Empty Unit</b>	<b>Eligibility Requirement</b>	<b>Commitment on Affidavit</b>
2	Yes	Yes	<ul style="list-style-type: none"> <li>• Owner is LMI</li> <li>• Second unit is affordable rental unit rented to LMI household within a year.</li> </ul>	<ul style="list-style-type: none"> <li>• Empty unit to be affordable rental unit rented to LMI household within a year.</li> <li>• Empty unit to be affordable and occupied by LMI household for at least three years.</li> </ul>
		No	<ul style="list-style-type: none"> <li>• Rental unit is affordable and occupied by LMI household.</li> </ul>	<ul style="list-style-type: none"> <li>• Rental unit to remain affordable and occupied by LMI household for at least three years.</li> </ul>
	No	Yes/No	<ul style="list-style-type: none"> <li>• One affordable rental unit occupied by LMI household.</li> </ul>	<ul style="list-style-type: none"> <li>• One unit to remain affordable and occupied by LMI household for at least three years.</li> </ul>
3	Yes	Yes	<ul style="list-style-type: none"> <li>• Owner is LMI.</li> <li>• Second unit is affordable rental unit occupied by LMI household.</li> <li>• Third unit to be affordable rental unit within a year.</li> </ul>	<ul style="list-style-type: none"> <li>• Empty unit to be affordable rental unit occupied by LMI household within a year.</li> <li>• Second rental unit to remain affordable and occupied by LMI household for at least three years.</li> </ul>
		No	<ul style="list-style-type: none"> <li>• Two rental units are affordable and occupied by LMI households.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Owner is LMI</li> <li>• Second unit is affordable rental unit occupied by LMI household.</li> <li>• Third unit is affordable rental unit.</li> </ul>	<ul style="list-style-type: none"> <li>• Two rental units to remain affordable and occupied by LMI households for at least three years.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Second unit to remain as an affordable rental unit occupied by LMI household for at least three years.</li> <li>• Third unit to remain as an affordable rental unit for at least three years.</li> </ul>
	No	Yes/No	<ul style="list-style-type: none"> <li>• Two affordable rental units occupied by LMI households.</li> </ul>	<ul style="list-style-type: none"> <li>• Two rental units to remain affordable and occupied by LMI households.</li> </ul>
4	Yes	Yes	<ul style="list-style-type: none"> <li>• At least two rental units are affordable and occupied by LMI households.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Owner is LMI</li> <li>• Second unit is affordable rental unit occupied by LMI household.</li> <li>• Third unit is (or to become, if empty) affordable rental unit.</li> </ul>	<ul style="list-style-type: none"> <li>• Two rental units to remain affordable and occupied by LMI households for at least three years.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Second unit to remain as an affordable rental unit occupied by LMI household for at least three years.</li> <li>• Third unit to remain as an affordable rental unit for at least three years.</li> </ul>



<b>Units</b>	<b>Owner Occupied</b>	<b>Empty Unit</b>	<b>Eligibility Requirement</b>	<b>Commitment on Affidavit</b>
4	Yes	No	<ul style="list-style-type: none"> <li>At least two rental units are affordable and occupied by LMI households.</li> </ul> OR <ul style="list-style-type: none"> <li>Owner is LMI</li> <li>Second unit is affordable rental unit occupied by LMI household.</li> <li>Third unit is affordable rental unit.</li> </ul>	<ul style="list-style-type: none"> <li>Two rental units to remain affordable and occupied by LMI households for at least three years.</li> </ul> OR <ul style="list-style-type: none"> <li>Second unit to remain as an affordable rental unit occupied by LMI household for at least three years.</li> <li>Third unit to remain as an affordable rental unit for at least three years.</li> </ul>
	No	Yes/ No	<ul style="list-style-type: none"> <li>Two affordable rental units occupied by LMI households.</li> </ul>	<ul style="list-style-type: none"> <li>Two rental units to remain affordable and occupied by LMI households for at least three years</li> </ul>

**17. What is the role of the inspector and purpose of the inspection?**

Given that there are limited funds allocated for repairs in each property, the Town Inspector’s role is to ensure that the repairs you propose are within the maximum allowable budget. He will also identify urgent repairs and suggest how to prioritize them. Please be mindful that, safety concerns (such as missing smoke and CO2 detectors, unsafe electrical installations, etc.) will take priority, and become mandatory repairs.

After conducting the inspection and coming to an agreement with you, the Inspector will draft a scope of work, which you will use to seek contractor quotes. The town will make sure that the scope included in the quotes and contract is the one approved by the inspector.

**18. How do I choose a contractor?**

The town is requiring that you present two quotes, but would recommend that you get at least three quotes to make sure that you pay a fair price. You should also beware of quotes that are too low since this could mean that the work and/or materials might not be of the desired quality. To protect yourself as a consumer, the town recommends that (1) you ensure that the contractor has an active Home Improvement Contractor license (you can review here: <https://www.elicense.ct.gov/Lookup/LicenseLookup.aspx>), (2) you ensure the contractor has insurance coverage for the work to be done, and (3) you request references. The town will only fund work by a contractor who does have an active license and adequate insurance.

**19. What should I request and expect to receive from a contractor before signing a contract?**

You should request to see the construction contract and take the time to review it before



signing it and before any construction work begins. The town is requesting that you share a contract draft, before signing it, for their approval. The town will review the contract to ensure that the town-approved scope of work and contract amount are included in the contract. If any modifications to the contract are needed, you will be required to send the final draft of the contract to the town. Be mindful that if the signed contract does not match the final draft/approved contract, the town will likely rescind its commitment and the property owner will no longer receive any grant funds.

Additionally, the town has included an excerpt of The Department of Consumer Protection's (DCP) "Home Improvement & New Home Construction in Connecticut", document (please refer to Exhibit B of the program guidelines). In it, you will see a checklist with required components of a construction contract. For questions please contact DCP by emailing [dcp.tradepractices@ct.gov](mailto:dcp.tradepractices@ct.gov) or by calling at (860) 713-6100 or Toll-Free at (800) 842-2649.

Also, please note that final selection of a contractor(s) will be your responsibility. The town will offer no warranty on work performed. You should obtain any desired warranty information from the contractor(s) in writing.

**20. What if the contractor I want to work with is not the low bid contractor?**

The town will approve grant funds according to the lowest quote presented, provided that the contractor has an active license and insurance coverage. The amount approved will be approximately 57% of the total quote (see question 6). If you would like to work with someone other than the low bid, you will be responsible to cover the difference either through WF funds or your own funds. You will need to prove fund availability before a formal agreement is signed with the town.

**21. What if I have a tenant that will likely not cooperate during the inspection or during construction?**

As part of the application, all tenants are required to fill out the *Tenant Information Sheet* (one per household). In this form, they will commit to cooperate with the project and with inspection(s). While repairs might not take place in all units, the inspection needs to see the whole property. The town wants to make sure that there are no urgent health and safety items to be addressed anywhere in the property. The Inspection will need to take place in all units.

**22. What should I do if an unforeseen need for repair emerges during construction?**

These will be addressed via change orders. All change orders should be approved by the Town Inspector.

If you have not been awarded the maximum amount allowed in grant funds yet, the town would increase the grant amount awarded to you. Other scenarios will be evaluated on a



case by case basis.

The Town of Windsor and Windsor Federal reserve the right to refuse payment for any change orders not authorized prior to construction commencement.

**23. What happens if I want to amend the contract and add more work after having signed it?**

The town and WF will not fund any work other than what was approved by the Town Inspector. No additional work should be done unless it's an approved change order (see question 22).

**24. Will there be any retroactive reimbursement for work started before an agreement is signed?**

No. Funds can only be used for work approved and started after an agreement is signed.

**25. What is the time period to complete the upgrades?**

Proposed projects are to be completed within 6 months post-award unless unique circumstances make that timeline unrealistic. Extensions may be considered on a case-by-case basis.

**26. How and when should I expect to receive the grant funds after the agreement is signed?**

The town will pay the contractor directly for the work performed. This payment will not be approved until the work is complete and inspections are passed. For more on payments please refer to the *Guidelines*.

Payments are expected to be disbursed within approximately two weeks after receiving all required documents.

**27. What happens if I have a disagreement with the contractor?**

The Town Inspector will attempt to mediate between the parties for a mutually-acceptable resolution. However, if an acceptable resolution is not achieved with the assistance of the Town Inspector, the construction contract is solely between the Property Owner and the Contractor and any relief would need to follow the provisions of the contract. For more information on contract disputes contact the Department of Consumer Protection.

