



Multifamily Rehabilitation Grant Program

Program Workshop
April 4, 2023



Welcome and Introductions

By Community and Economic Development Director – Patrick McMahon

- Community Development Specialist - Flavia Rey De Castro
- Program Assistant – Donna Trowers
- David and Jennifer – Windsor Federal
- Tom – Town Inspector



Housekeeping

- Please remain muted to minimize background noise.
- Please hold your questions until the end of the presentation or include them in the chat box so that they can be answered at the end of the presentation.
- During the Q&A Section, please raise your hand if you have a question
- Later....the Presentation, recording and any unanswered questions will be posted on a Q&A document on the program's website.
- We will post contact info for Windsor Federal and Town of Windsor at the end of the presentation
Specific Questions:
 - **Program Procedures:** Call Flavia Rey de Castro at 860-285-1985 or email multifamily-grant@townofwindsorct.com .
 - **Windsor Federal Financing:** Call Jennifer Carreto at 860-298-1433 or email jcarreto@windsorfederal.com



Agenda

- Program Overview
- Eligibility
- Program Process
- Matching Funds with Windsor Federal - *Home Improvement Loan Program*
- Q&A



Program Overview

- Funded by the American Rescue Plan Act
- Grants of up to \$10,000 per unit with a 75% matching requirement.
- Goals
 - Maintain quality and availability of affordable rental housing.
 - Life and safety, code correction repairs



Eligibility

1. Property

- 2 – 4 unit property
- Applicant to have ownership
- Located in Windsor

2. Applicants

- 50% of units - Low to moderate Income (LMI) Household
- 50% of units – Rents at or below “Fair Market Rent” (FMR)
- Current on property taxes
- Property Insurance
- Commit to 75% Match
- Capacity to pay in full up front



Eligibility (contd.)

3. Repairs

- Windows
- Doors
- Siding
- Roof
- HVAC
- Plumbing
- Electrical, etc.
- MANDATORY: CO2, Smoke Detectors, life and safety electrical upgrades, dryer vent replacements.



Low to Moderate Income (LMI)

Low income is considered to be 50% or less of area median income.
Moderate income is 80% of area median income.

To qualify for this program a household must be LMI and its income at or below 80% AMI. Please see local AMI values below.

Household Size						
	1	2	3	4	5	5
80% of AMI	\$63,112	\$72,128	\$81,144	\$90,160	\$97,373	\$104,586

Source: [2022 Greater Hartford Combined Income Limits](#)



What is Fair Market Rent (FMR)?

The values below indicate the maximum rent to be eligible for the program under different utility payment scenarios and energy sources

Rent Limits					
Energy Source	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
All utilities paid by landlord					
Full Electric					
Oil*	\$1,130	\$1,360	\$1,690	\$2,060	\$2,510
Gas					
No utilities paid by landlord					
Full Electric	\$943	\$1,228	\$1,393	\$1,717	\$2,103
Oil*	\$959	\$1,130	\$1,392	\$1,687	\$2,059
Gas	\$1,031	\$1,217	\$1,504	\$1,827	\$2,227

*Oil heating for heat and hot water assumes electric cooking.

Note: Utilities included in the calculation above, as per the Department of Housing and Urban Development (HUD) methodology, include heating, water heating, cooking and electricity.

Source: [2022/2023 CT DOH Utility Allowance Schedule](#);
[FY 2023 Hartford-West Hartford-East Hartford, CT HUD Metro FMR](#)



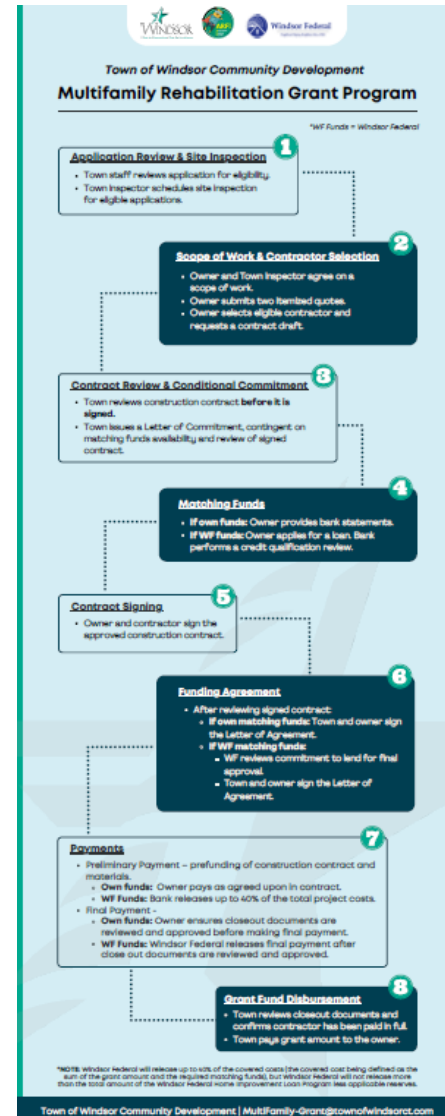
Matching Requirement

- Using Own Existing Funds
- Windsor Federal Home Improvement Loan

Program Matching Requirement Examples		
Project Size 100%	Grant Amount <i>(max \$10,000/unit)</i> 57.2%	Required Matching Funds <i>(max \$7,500/unit)</i> 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



Program Process





Program Process

1

Application Review & Site Inspection

- Town staff reviews application for eligibility.
- Town Inspector schedules site inspection for eligible applications.



Application Review and Site Inspection

How to Apply?

1. Online

Program Information
STEP 1 - Familiarize yourself with the program

- Program Guidelines
- Application Status Portal
- Frequently Asked Questions
- Program Process Info Graphic
- Contractor Handout

Application Work
An application work PM. Community Dev overview of the program process with workshop and press website for reference.

Questions
Please contact Flavi grant@townofwinds 1985.

Application Forms
STEP 2 - Begin your application

Start your application below

- Online Program Application [Print](#)
- Online Tenant / Owner Occupant Form [Print](#)

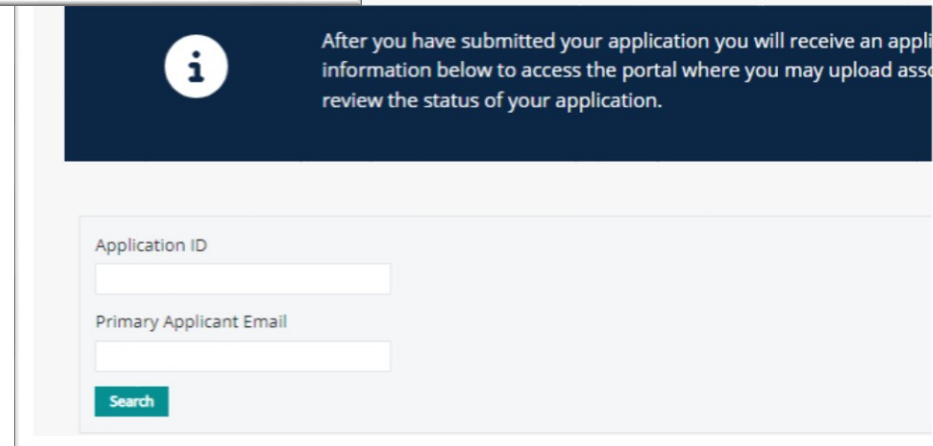
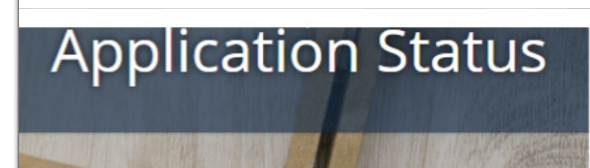
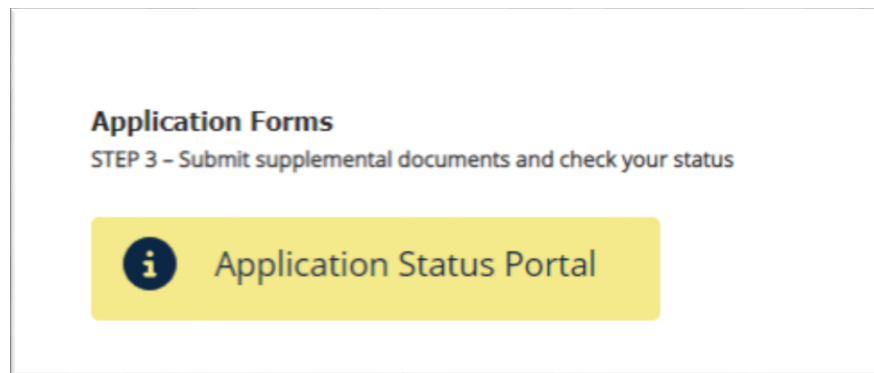


Application Review and Site Inspection

How to Apply?

1. Online

Town staff will email you an Application ID to upload required attachments.





Application Review and Site Inspection

How to Apply?

1. Online

The screenshot shows the 'Application Status' page for the Multifamily Rehabilitation Grant Program. At the top, there are logos for ARF!, TOWN OF WINDSOR, and Windsor Federal. The main heading is 'Application Status'. Below this, a dark blue banner contains an information icon and text: 'After you have submitted your application you will receive an application id. Enter your information below to access the portal where you may upload associated documents and review the status of your application.' The address '111-1112, 275 Broad street' is listed. The 'Initial Document Submission' section includes several items:

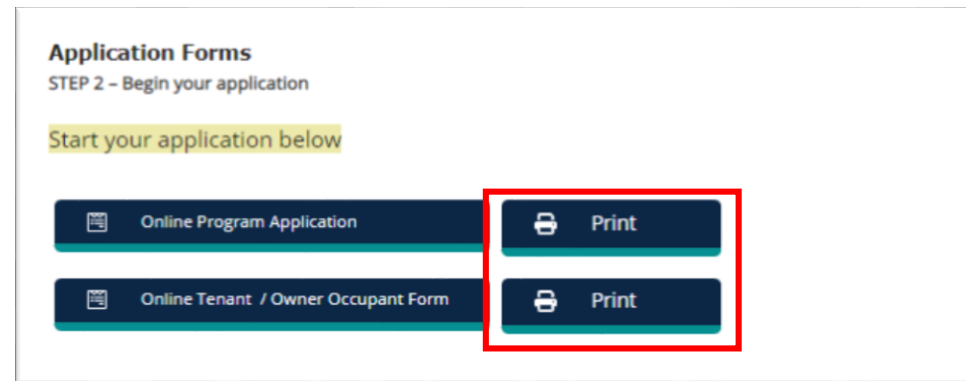
- Photo ID:** Status: *Approved*. Description: Copy of photo ID of applicant(s). Buttons: Upload File(s), Ask A Question.
- Tenant Information Forms:** Status: *Review*. Description: Tenant Information Form filled out and signed by tenant(s) for at least 50% of rental units. Buttons: Upload File(s), Ask A Question.
- Lease Documents:** Status: *Action Needed*. Description: Current (signed) lease for at least 50% of unit(s). Please remove sensitive information, i.e. SSN. Buttons: Upload File(s), Ask A Question. Includes a 'Comments' section with a date and time (03/30/2023 3:52 pm) and a text input field containing 'An example comment'.
- Improvements:** Status: *Pending*. Description: Before pictures of proposed improvements (from all sides/angles)*. Buttons: Upload File(s), Ask A Question.
- Property Insurance:** Status: *Pending*. Description: Current Property Insurance Declaration Page. Buttons: Upload File(s), Ask A Question.



Application Review and Site Inspection

How to Apply?

2. Paper Application (prior appointment needed)
 - Submit Paper Application and other required documents





Application Review and Site Inspection

Site Inspection (eligible applicants)

- Code Correction
- Mandatory Life and Safety upgrades
- Budget

NOTE: The town reserves the right to deny applications where (1) the Town Inspector's cost estimate of repairs substantially exceeds the maximum per project allowable cost; (2) hazardous conditions such as mold and mildew, standing water, and structural damage are present; and (3) multiple contracts are required to address the repairs needed.



Program Process

2

Scope of Work & Contractor Selection

- Owner and Town Inspector agree on a scope of work.
- Owner submits two itemized quotes.
- Owner selects eligible contractor and requests a contract draft.



Scope of Work and Contractor Selection

Contractor Quotes and Selection

- Two quotes (itemized, to match town inspector scope, include 10% contingency costs)
- Contractor will be the applicant's choice
- Applicant will provide town with signed Contractor Handout
- Requirement: Contracting License, insurance
- Town will determine grant amount based on low bid



Program Process (contd.)

Contract Review & Conditional Commitment

3

- Town reviews construction contract **before it is signed.**
- Town issues a Letter of Commitment, contingent on matching funds availability and review of signed contract.



Contract Review and Conditional Commitment

Contract Draft

- Town to review contract draft for:
 - Scope of Work
 - Contract Amount
 - Contingency Language (Contractor Handout)
 - Final Payment Language (Contractor Handout)



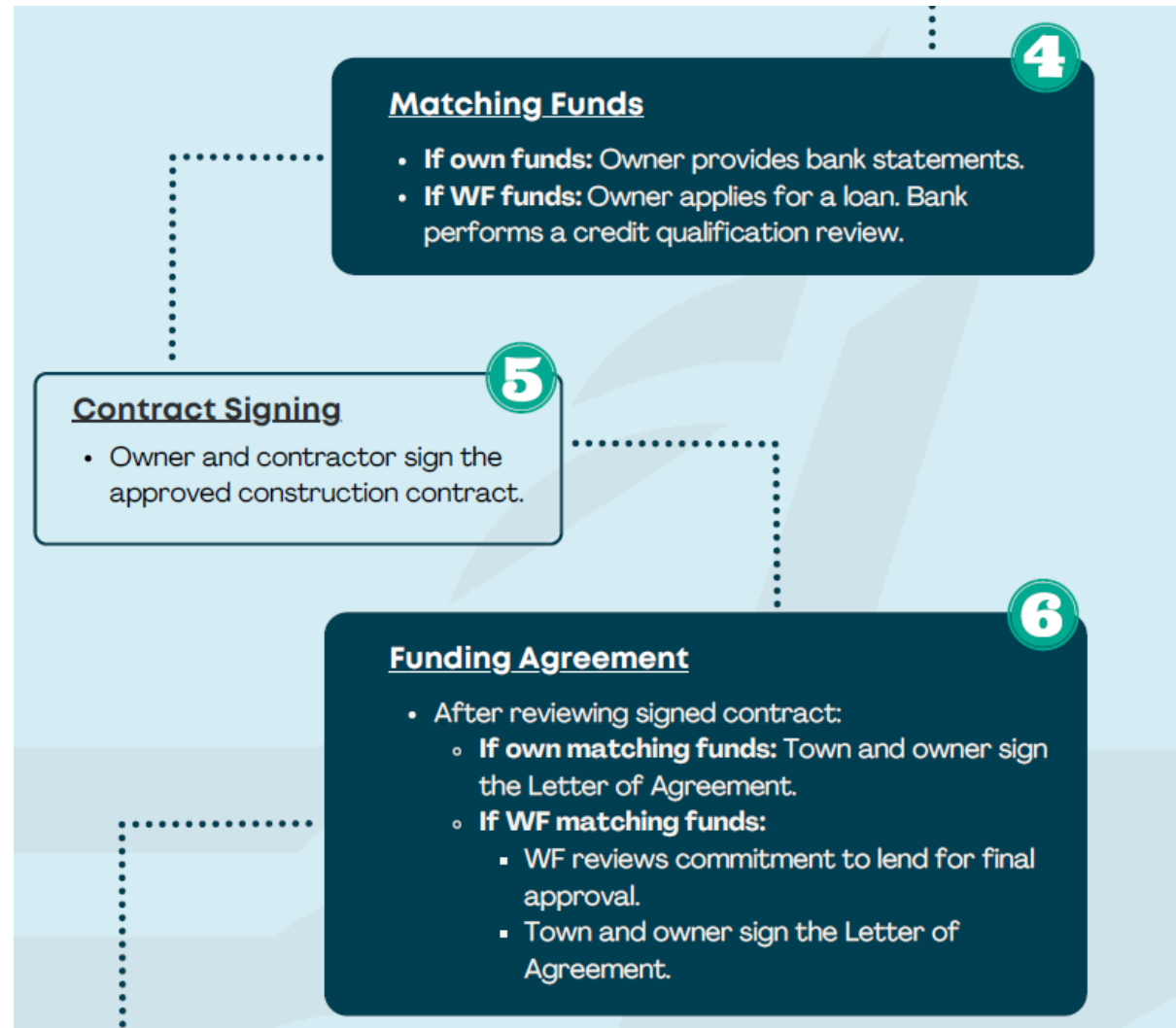
Contract Review and Conditional Commitment

Conditional Commitment

- Town to Issue Letter of Commitment Conditional on:
 - Availability of Matching Funds
 - Signed Contract Review (same as approved draft)
 - 3 weeks to show proof of funds and signed contract



Program Process (contd.)





Funding Agreement

Town and Property Owner to Sign Agreement

- Affordability
- Scope of Work
- Construction Contract
- Construction Timeline
- Building Permit, etc.



Program Process (contd.)

7

Payments

- Preliminary Payment – prefunding of construction contract and materials.
 - **Own funds:** Owner pays as agreed upon in contract.
 - **WF Funds:** Bank releases up to 40% of the total project costs.
- Final Payment - after closeout documents are reviewed and approved.
 - **Own funds:**
 - Owner pays the remaining matching amount to the contractor
 - Town pays grant amount to the contractor.
 - **WF Funds:**
 - The bank pays the remaining matching amount to the contractor
 - Town pays grant amount to the contractor.



Final Payment

Prior to making payment to Contractor:

1. Photos of Completed work (*owner*)
2. Contractor detailed invoice reflecting all work performed (*owner/contractor*)
3. Building Inspection was passed (*staff*)
4. Town Inspector payment recommendation
5. Certificate of Completion (*Town Inspector*)
6. Updated Agreement signed (if applicable).



Change Orders

- Limited to unexpected work that arises during construction
- Must be approved by Town Inspector prior to construction
- Town will increase grant amount to \$10,000/unit if max amount not already awarded – *updated Grant Agreement*
- Owner responsible for additional costs



Questions? Comments?

