



Where Visions are Built

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GRANTS FOR ACCESSIBILITY

PROGRAM PURPOSE:

The purpose of the Grants for Accessibility Program is to provide grants (self-amortizing loans) to eligible homeowners for permanent modifications to single-family residential property. The modification(s) must be required because of a homeowner's or resident family member's physical disability and must increase the accessibility/usability of the living unit. Building rehabilitation to bring the unit up to code or to meet contemporary housing standards may be accomplished in addition to accessibility modifications. Any items purchased or work started prior to grant commitment are INELIGIBLE for financing.

ELIGIBLE ITEMS:

Any modification required to increase accessibility/usability of a living unit is eligible. Modifications to the kitchen, bathroom, laundry, including purchase and permanent installation of adaptive equipment and construction of ramps are examples of eligible items. All work must be completed in compliance with the Connecticut State Building Code and the Connecticut Fire Safety Code. An architect may be required. A licensed Connecticut contractor is required. All Fees (closing costs, recording fee, grant processing, appraisals, termite inspection costs, and architect's fees) may become part of the grant.

GRANT TERMS:

Grants may be in amounts up to \$70,000 unless otherwise approved by the Connecticut Department of Economic and Community Development. Grants will be made in the form of interest-free self-amortizing loans of five, ten or fifteen years, dependent upon the amount of the grant. No cash contribution or fee is required from applicants or program participants. This grant requires a security agreement and may require payment upon refinancing with cash-out or upon transfer of title within the affordability period.

UNDERWRITING STANDARDS:

The dwelling must be the homeowner/applicant's primary residence.

An applicant's annual, gross household income must be at or below 100% of area median income. Income shall be determined by information reported by applicant, which shall be verified as practicable. Countable income for rental property is 100% of rental income, with no subtraction for expenses. Significant deviations from Adjusted Gross Income as reported on household members' previous year federal tax return must be explained by applicant.

In order to establish the likelihood of homeowner's ability to retain ownership, PITI (mortgage principal and interest, property tax and homeowner's insurance) shall not exceed 30% of the gross household income. Deviations from this ratio may be authorized by DECD.

The grant shall not increase the outstanding indebtedness secured by the property above 90% of its fair market value after rehabilitation, unless approved by the Commissioner of the Department of Economic and Community Development.

APPLICATION

If you wish to apply for a loan and believe you meet the eligibility requirements, please contact CIL at (860) 563-6011 to begin the application process. The detailed application and required supporting documentation will be used to determine eligibility. Once a sufficient number of applications has been received, subsequent inquirers will be kept on a list and will be contacted on a first-come-first-served basis as funding becomes available.

LOANS AND GRANTS FOR ACCESSIBILITY II IS ADMINISTERED BY THE CORPORATION FOR
INDEPENDENT LIVING ON BEHALF OF THE STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

October 12, 2012