

# Memorandum

**To:** Interested Parties for Shelton Housing Rehabilitation Program  
**From:** Charlene DeFilippo, Community Development Director  
**Re:** Application Forms for SHRP

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Dear Property Owner,

Thank you for expressing interest in the City of Shelton Housing Rehabilitation Program. Enclosed, please find an application form, HUD Income Limits Chart, and cover letter explaining the program. Under the guidelines of the City of Shelton Housing Rehabilitation Program, eligible applicants must have the following basic qualifications: 1. Must be low-to-moderate income property owner/renter (see HUD income limits, attached); 2. Property owner must have at least 15% equity in home; and 3. Property owner must be current on all City taxes.

If you believe you may be eligible, please complete the enclosed application form and submit with all required documents (see application form attached) directly to: Charlene DeFilippo, Director, Community Development Office, City of Shelton, 54 Hill Street, Shelton, CT 06484. Completed applications will be date and time stamped, and will be considered on a first come/first served basis. Only completed applications will be considered.

Please do not hesitate to contact me with any questions at 203-924-1555, Ext. 1374.



**City of Shelton**  
**Community Development Office**  
**Charlene R. DeFilippo, Director**  
54 Hill Street, Shelton, CT 06484  
203-924-1555, Ext. 1374 Fax: 203-924-1721  
E-mail: C.DeFilippo@cityofshelton.org



**City of Shelton**

**Housing Rehabilitation Program**

**Brochure & Application**

The City of Shelton offers a Housing Rehabilitation Program to qualified low- and moderate-income residents. The funds for this program come from the Department of Housing and Urban Development (HUD) and are administered through the State of Connecticut's Department of Community and Economic Development (DECD). Homeowners qualify if they are within HUD income limits (see attachment), have sufficient equity in the property and City taxes are current. The focus of the rehabilitation is primarily on code compliance and safety concerns. Applications to this program are available in the Community Development Office, City of Shelton, 54 Hill Street, Shelton, CT 06484.

Homeowners who believe they may qualify for rehabilitation assistance are encouraged to apply to the program by filling out the attached application form and submitting the required documents. Required documents include the most recent, signed tax return of the tenants/homeowners and three recent pay stubs of all working household members aged 18 or over.

If the homeowner is deemed eligible after income, equity, and City tax review, the City's housing rehabilitation consultant, Lisa Low & Associates (LLA), will arrange a site visit. The site visit will include an initial inspection of the property and will be followed by submission of a scope of work and cost estimate to the homeowner for review and approval. Once a scope of work has been determined, LLA will put the project out to bid to all pre-approved housing rehabilitation contractors.

Responsive contractors will be required to attend a mandatory site walk where questions can be posed and a better idea of the project's requirements can be gained. Bids will be publicly opened at an appointed date and time and the lowest responsive bidder will be selected. Responsive contractors must have a valid license appropriate to the work to be done, appropriate lead remediation certification, valid insurance, including workmen's compensation, and current references. All work must be guaranteed for a minimum of one year. LLA will prepare a contract, mortgage documents including a promissory note, memorandum of agreement, and mortgage deed. A meeting will be organized for the homeowner, contractor and LLA to review and sign these documents. LLA will then arrange for the loan to be recorded on the land records with the City.

All subsequent scheduling, selections, and arrangements will be made between the homeowner and the contractor. An agent from LLA will periodically visit the site to ensure compliance with the City's requirements; the City may also perform additional inspections. The City of Shelton may release payments to the contractor prior to completion of work, but only after inspection. Payments will be in the form of a two-party check made payable to the owner and the contractor. The check is sent to the owner for endorsement and forwarded to the contractor by the owner.

The owner will select colors, models, and materials. The contractor will not be fully paid until a full inspection of the work has been conducted by the City's building official and an agent of LLA. The building official, LLA inspector, and homeowner will then sign off and declare they are fully satisfied with the work. The owner cannot withhold payment from the contractor for items not related to the contract or if the work has been done per industry standards and/or has been approved by the City.

Please Note: The loaned funds are "deferred" or "0"% interest loans. Income qualified homeowners are not required to pay back the loan until the following conditions occur: the homeowner no longer lives in the house, the house is sold, the title to the home is transferred, or the owner dies. All loans are secured with a mortgage deed, promissory note, and memorandum of agreement. All homes built prior to 1978, will be tested for lead-based paint. If lead based paint is found, mitigation will be performed.

Applications to this program are available in the Community Development Office, Shelton City Hall, 54 Hill Street, Shelton, CT 06484.

For more information, Lisa Low & Associates, 293 Riggs Street, Oxford, CT 06478 or at (203) 888-5624



List **all** individuals living at this address (include applicant, spouse, children, non-family members, etc..) (for multi-family homes, please copy this page and complete a separate sheet per apt./unit)

**\*\*Note:** Annual Income declared below must include gross income, in addition to any benefits and/or compensation (ie: social security, disability, unemployment, pension, child support, alimony, etc.)

Address \_\_\_\_\_ Apartment / Unit # \_\_\_\_\_

Name	Age	Race/Ethnicity	Handicapped?	**Annual Income

Financial documentation is required of all household members. Please attach copies of the following for each member of the household:

1. The most recent tax return (Form 1040) (for ALL household members who file)
2. Three most recent pay stubs (for ALL household members who are employed)
3. Social security benefit statement (for ALL recipient household member)
4. Pension, unemployment compensation, child support, alimony or any other benefit statement (for ALL recipient household members, if applicable)

Please estimate total of all mortgage debt still owed on this property: \_\_\_\_\_ \$

1. Please attach copy of field card/assessment (from assessor's office)

Are you up to date on all your municipal taxes (including sewers)? YES \_\_\_\_\_ NO \_\_\_\_\_

1. Please attach copy of tax currency printout (from tax collector's office)

Is anyone in the household an employee of the municipality? YES \_\_\_\_\_ NO \_\_\_\_\_

I authorize the program to obtain required information regarding statements made in this application and certify that all statements and documents submitted are true and complete to the best of my knowledge:

Print Name: \_\_\_\_\_

Sign Name: \_\_\_\_\_

Date: \_\_\_\_\_

*The Program is administered by Lisa Low & Associates*

**Please return the completed form with the required documentation to:**  
**Community Development Office**  
**Charlene DeFilippo, Director**  
**54 Hill Street, Shelton, CT 06484**

**KEEP FOR YOUR RECORDS**

**Checklist**

Please verify before returning that you have completed/included all required documents. Only completed applications will be dated and time stamped.

- Completed Application Form
- Last year's tax returns for all members of household 18 or over
- Last three check stubs for all household residents 18 or over
- Documentation of all other income (pensions, social security, disability, child support, etc)



## FY 2015 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

### FY 2015 Income Limits Summary

#### Statewide Income Limits For Connecticut

FY 2015 Very Low-Income (50%) Limit (VLIL)								
Median Family Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
89,700	31,400	35,900	40,350	44,850	48,450	52,050	55,600	59,200

FY 2015 Extremely Low-Income Limit (ELIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
18,850	21,550	24,200	26,900	29,050	31,200	33,350	35,500

FY 2015 Low-Income (80%) Limit (LIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
46,050	52,650	59,200	65,800	71,050	76,350	81,600	86,850