



CITY OF NEW HAVEN

LIVABLE CITY INITIATIVE
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ENERGY EFFICIENCY REHABILITATION ASSISTANCE PROGRAM (EERAP)

What is it?

Financial assistance for costs related to housing energy efficiency and rehabilitation for the purpose of providing safe, decent and energy efficient living conditions.

What property qualifies?

The 1-4 four-unit property solely for residential use and is in the City of New Haven.

Who can qualify and apply for a loan?

- Owner of property located in the City of New Haven
- **Owner must have homeowners' insurance**
- Household income* must not exceed 120% of median family income for the New Haven/Meriden MSA, as adjusted for family size.
- **Owner has equity to secure the Assistance Loan.**
- All Applications will be considered; however, funding priority will be provided to those properties located in a geographically leveraged area (i.e. private and public investment and/or multiple applications from same street to provide impact)
- Homeowner must occupy the premises.

What restrictions come with loan allocation?

Depending on the funding source it could be Home regulations as stated in 24 CFR 92 and/or CDBG as stated in 24 CFR 570.202. With Home funding affordability period shall apply depending on the amount of the loan. LEAD funding maybe leveraged with the HOME eerap funds depending on the needs of the property. Funding is limited; however, the City of New Haven is seeking additional funding. City of New Haven staff will determine applicable funding source.

What are Eligible Activities?

- Existing Housing Code Violations
- Roof
- Sealing cracks with weather-strip and caulk.
- Insulating attics and walls.
- Repairing windows and doors.
- Replacing windows (if deemed nonfunctioning or broken).
- Repair furnace, Retrofit furnace and In some cases, replacement of the furnace.
- Façade (vinyl siding, porch repair, stoop repair, stoop/porch stair repair, wrought iron/wood railings, front door or storm door, shutters, awnings over front steps (closely related façade improvements as decide by LCI program staff).
- Preventive maintenance
- Other improvements deemed to enhance the health and safety of the structure (as determined by LCI program staff).

What are Ineligible Activities?

- Luxury Items (pools, skylights, sheds, carports, gazebos, barns, fencing, landscaping and etc.)
- Cosmetic Improvements (cabinets, counter tops, paint as it relates to change in color, wallpaper and ceramic tile or other ineligible uses determined by LCI program staff.)
- Any other improvements that the City of New Haven deems ineligible.

What are the terms of the loan?

Up to Maximum Allowance of \$40,000.00 deferred loan with a term of 10 years if in the first 5 years the property is sold, transferred, or refinanced 100% of the allowance is due and payable. On the 6th anniversary date of the loan and each anniversary thereafter 20% of the allowance will be forgiven until the term expiration, however, if the Owner sells, transfers title or refinances the balance at that time of the allowance is due and payable.

Where can I get more information about the Energy Efficiency and Rehabilitation Assistance Program?

For program information please email dgolia@newhavenct.gov or call (203) 946-7090.

General Information

A. Requirements of the property:

1. Size: Property may have one, two, three, or four units.
2. Property must comply with Federal, State and Local laws, including, but not limited to, building, housing and health codes and, in particular, laws regarding the abatement of lead-based paint, and asbestos, and other hazardous materials.
3. Lead Abatement Standards
4. Housing Quality Standards
5. Property must be in the City of New Haven.
6. Property must be in compliance with the Residential License Program, if applicable.
- 7.

B. Requirements of the Owner of the property:

1. Taxes: Buyer must be current on real and personal property taxes. A delinquent tax payment plan is not acceptable, full payment of taxes owed is required.
2. Owner must be income eligible depending on available funding sources per HUD adjusted income limits for that year.
3. Current on Mortgage, RWA and WPCA
4. Homeowners Insurance

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