

**Sec. 8-84-1. Definitions.**

As used in these regulations:

- (1) "Act" means part 3 of chapter 128 of the general statutes.
- (2) "Commissioner" means the public works commissioner.
- (3) "Correspondent" means any accredited loan agent appointed by the state to originate and service loans on its behalf.
- (4) "Family" refers to a cohesive social Unit consisting of two or more persons, usually related by blood or marriage, who have lived together in the past or who may customarily be expected to live together for a sustained future period, and whose incomes may be expected to be shared for purposes of meeting the expenses of maintaining the household.
- (5) "Family of moderate income" means any family which lacks the amount of income which is necessary, as determined by the commissioner, to enable it, without financial assistance, to acquire, by purchase, a decent, safe and sanitary dwelling suitable for long-term occupation by the family.
- (6) "Head of a family of moderate income" means any individual who is the acknowledged responsible person to whom members of a family of moderate income principally look for economic support or for guidance in matters affecting the entire family
- (7) "Veteran of World War II" means any person who served in the armed forces of the United States in active duty and any officer of the United States Public Health Service detailed by proper authority to duty with any of the foregoing at any time between the dates of December 7, 1941, and December 3, 1948, for a period of ninety days or more and who has been honorably discharged or separated from such service in a manner other than dishonorable, through no fault or misconduct of such person, or who is still in active service, or who has been retired or released to inactive duty as a reserve, and who shall have resided at any time in this state continuously for two years, and shall include the spouse or widow or widower of any such veteran. As used herein, the term "armed forces" includes the army, navy, marine corps or coast guard of the United States or any woman's auxiliary branch thereof, organized pursuant to an act of Congress.
- (8) "Operative builder" means any person, firm or corporation engaged in the building business as a general contractor.
- (9) "Eligible buyer" means the head of any family of moderate income holding a certificate of eligibility issued by the commissioner.
- (10) "Certificate of eligibility" means a certificate issued by the commissioner to the head of a family of moderate income evidencing that he is eligible for the benefits of the act.
- (11) "Eligible borrower" means an operative builder approved by the commissioner or an eligible buyer.
- (12) "Loans" means loans made by the state under the act.
- (13) "Construction loans" means (a) temporary construction loans, and (b) permanent loans, the proceeds of which are to be disbursed during construction of a dwelling on the mortgaged premises, until such time as the loan has been fully disbursed, and, if the borrower is not an eligible buyer, until such time as the property has been acquired by an eligible buyer who has assumed payment of the loan.
- (14) "Housing mortgage fund" means the housing mortgage fund authorized under

section 8-87 of the general statutes.

(15) "Moderate cost housing" means a dwelling or group of dwellings, constituting a natural real estate entity, offered at a price which bears a reasonable relationship to the fair cost of replacement of the property under prevailing conditions in the community and which is of good quality, adequate with respect to over-all and room sizes, well but not over-equipped, and so constructed that it affords low costs for maintenance and operation.

(16) "New housing construction" means moderate cost housing on which no physical work has been performed prior to October 20, 1949, except that related to land improvement or foundation construction.