

Southborough Housing Opportunity Partnership Committee (SHOPC)
Town of Southborough
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2015 Housing Repair Resources Guide

This guide is intended to be a resource for Southborough residents with information on home improvements, septic system repairs, de leading, etc... for veterans, seniors and low income households.

Please note this is information that we have found along the way and is in no way a complete guide. If you are aware of other resources that we could add to this guide please do not hesitate to contact us.

TRUST OF SOUTHBOROUGH

Southborough has an assistance program that provides residents in need with assistance in paying utilities, installation of handicap ramps etc... An application can be found on the SHOPC website or for more information contact Brian Ballantine, Southborough Treasurer/Collector at 508-485-0710 ext 3009 or bballantine@townofsouthboroughma.com for more information. The application requires information on assets, liabilities and income in order to qualify for assistance.

SOUTHBOROUGH SENIOR CENTER

The Southborough Senior Center has a "Handyman Program" that has a few wonderful volunteers that will assist with a project that you need done at home (with some limitations). Please call the Senior Center at 508-229-4453

SOUTHBOROUGH FIRE DEPARTMENT

The Southborough Fire Department is now conducting free home safety visits. They will go to your house to locate any home hazards such as slippery area rugs, railings that may be in disrepair and will also assist you in organizing medications and cooking safety. They will also make sure your detectors are working. Call Lt. Chris Dano at 508-485-3235 to set up an appointment.

SOUTHBOROUGH POLICE DEPARTMENT

Scam Alert

The Police Department would like to make home owners aware of scams such as leaf removal, chimney sweepers, gutter clean-up and roof work. Call the Police Department if you have any questions regarding a possible scam. 508-485-2147.



MASS HOUSING

Mass Housing has low cost loans for home improvements, septic system repairs and lead paint removal.

Home Improvement Loan Program

Use an affordable Home Improvement Loan Program (HILP) loan to make general, non-luxury improvements to your property.

Program Details

- The Interest Rate on all HILP loans is 5%
- Loan amounts range from \$7,500 to \$50,000
- Loan terms range from 5 to 15 years

Income Limits

Borrowers must meet [income eligibility limits](#) to qualify for a HILP loan. [Income limits](#) vary by city or town.

Other Restrictions

- The home must have been your principal residence for at least one year
- You must have good credit and stable income.
- Loans may be used for 1- to 4-family properties and condominiums only
- You will not be reimbursed for work started before the loan closing



MASS HOUSING

Septic System Repair Loans

Is your septic system failing or in non-compliant with the Commonwealth's [Title V](#) requirements? Mass Housing's low- and no-interest Septic System Repair Loans can help.

How to Apply

Septic System Repair Loans are originated by participating lenders. [Contact a participating lender.](#)

Loan Terms

- Owners of 1- to 4-family homes and condominiums are eligible
- The minimum loan amount is \$1,000; the maximum loan amount is \$25,000
- Loan terms vary from 3 to 20 years
- Interest rates range between 0% and 5%, depending on household income

Income Limits

Borrowers must meet [income eligibility requirements](#) to qualify for a Septic Repair loan. [View Income Limits.](#)

For more information on any of these programs visit:

https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans or call TEL: 617.854.1000 | TOLL-FREE: 800.882.1154



HABITAT FOR HUMANITY

[Critical Home Repair Program](#) for veterans and military families as well as program called "[Brush with Kindness](#)" a program that offers painting, landscaping, and minor repair services for qualified individuals. Homeowners are selected based on income, need, and ability to repay the cost of materials used and helps low-income homeowners impacted by age, disability and family circumstances, who struggle to maintain the exterior of their homes, reclaim their homes with pride and dignity.

Critical Home Repair Program

Habitat for Humanity Metrowest/Greater Worcester Critical Home Repair program is an outreach initiative that seeks to provide a wide range of opportunities for veterans and

military families, including support for interior and exterior home repairs to address health, life and safety/code issues.

Repairs may include:

- Changing or repairing materials or components (i.e., siding or roofs)
- Modifications for accessibility (i.e., adding ramps)
- Installation or extension of plumbing, mechanical or electrical systems on an existing structure

In order to be eligible you must be:

- A homeowner living within our service area.
- The home requiring modification must be your primary, principal residence
- The repairs must be necessary to your ability to function in the home
- Current on your mortgage, property taxes and insurance
- Be willing to partner with Habitat for Humanity
- Gross family income is 30-60% of your area's median income. Families fitting this description have incomes between the ranges listed in the table below:

	Worcester County	Middlesex County
Family Size	Income Range FY2014	Income Range FY2014
1	\$15,350-\$36,870	\$16,475-\$39,540
2	\$19,512-\$46,829	\$18,825-\$45,180
3	\$19,750-\$47,400	\$21,175-\$50,820
4	\$21,925-\$52,620	\$23,525-\$56,460
5	\$23,700-\$56,880	\$25,425-\$61,020
6	\$25,450-\$61,080	\$27,300-\$65,520
7	\$27,200-\$65,280	\$29,175-\$70,020
8	\$28,950-\$69,480	\$31,075-\$74,580

Repayment may be required in the form of sweat equity and a 0% interest loan.



HABITAT FOR HUMANITY

A Brush with Kindness

Habitat for Humanity's A Brush with Kindness (ABWK) is an exterior home preservation service that offers painting, landscaping, and minor repair services for qualified individuals. Homeowners are selected based on income, need, and ability to repay the cost of materials used.

ABWK helps low-income homeowners impacted by age, disability and family circumstances, who struggle to maintain the exterior of their homes, reclaim their homes with pride and dignity.

A Brush with Kindness uses volunteer labor, donated materials whenever possible, and no interest, short-term loans. Labor is donated by a team of skilled volunteers while the final cost of materials is paid back in order to fund a project for another homeowner.

For more information visit: <http://www.habitatmwgw.org/>

If you have questions about this program, please contact Seth Jajliardo at: seth.jajliardo@habitatmwgw.org or via phone at 508-799-9259 ext. 119



UNITED STATES DEPARTMENT AGRICULTURE (USDA)

The U.S. Department of Agriculture (USDA) Rural Development offices administer the Very Low-Income Housing Repair Program (Section 504). Senior citizens and others that qualify living in eligible areas (Southborough is one) and meeting low-income requirements can receive federal loans and grants for needed home repairs. Federal home repair loans up to \$20,000 and home repair grants up to \$7,500.

What does this program do?

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

Who may apply for this program?

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a **family income** below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

How may funds be used?

- Loans may be used to repair, improve or modernize homes or remove health and safety hazards
- Grants must be used to remove health and safety hazards

How much money can I get?

- Maximum loan is \$20,000
- Maximum grant is \$7,500
- Loans and grants can be combined for up to \$27,500 in assistance

What are the terms of the loan or grant?

- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%
- Full title service is required for loans of \$7,500 or more
- Grants have a lifetime limit of \$7,500
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

For more information contact:

Michael J. Rendulic
413-253-4300 ext. 1
451 West Street, Suite 2
Amherst, MA 01002



REBUILDING TOGETHER, INC.

Assists low-income, elderly and disabled homeowners with home repairs with a network of affiliates brings together nearly 100,000 volunteers and completes about 10,000 projects each year with the help of everyday citizen volunteers, skilled tradespeople and the support of local business and major corporate partners.

Contact Information:

Rebuilding Together National Headquarters
1899 L Street NW, Suite 1000
Washington, DC 20036
1-800-473-4229
<http://rebuildingtogether.org>



MASSACHUSETTS REHABILITATION COMMISSION

The Massachusetts Rehabilitation Commission (MRC) and disability offers a home modification loan program for persons with disabilities. In addition to serving those with physical limitations the program now serves individuals with cognitive, developmental, and neurological disabilities, as well as those with chemical sensitivities including children and seniors across the state will be able to access funds that will enable them to live more independently in their own homes. Many people can avoid moving to institutional settings or move safely in their homes with the simple addition of a ramp or bathroom grab bars or widened doorways."

How does it work?

The state-funded Home Modification Loan Program provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities.

There are six agencies throughout the state that administer the program for MRC. The program lends money to homeowners who wish to start new modification projects.

Based on the income guidelines, from \$1,000 up to \$30,000 (inclusive of all costs) may be borrowed in either a deferred payment loan (DPL) or an amortized loan, which is secured by a promissory note and a mortgage lien, except in cases of loans that are under \$2,500 which are only secured by the promissory note. An HMLP loan may be obtained only one time per property. Borrowers may not come back for more funding for the same property once their project is complete.

Homeowners eligible for a 0% DPL will not have to repay the loan until the property is sold or has its title transferred. 0% DPL and 3% amortizing loans must be repaid in 5 to 15 years, depending on the amount of the loan, and require monthly payment schedules.

Contact information:

1-617-204-3603 or

<http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/hmlp-program.html>



VETERANS AFFAIRS

Veterans Affairs may have loans and grants available.

Commonwealth of Massachusetts
Department of Veterans' Services
600 Washington Street, 7th Floor
Boston, MA 02111
617-210-5480
fax: 617-210-5755
www.mass.gov/veterans



DEPARTMENT OF PUBLIC HEALTH

Lead poisoning prevention program:

- State tax credits for getting lead out.
- Programs providing low cost financing to owners of 1-4 family properties to remove lead paint and reduce the possibilities of lead poisoning among children.

Contact:

Massachusetts Housing Finance Agency at 617-854-1000 or www.masshousing.com (click on Home Ownership) to locate a housing rehabilitation agency in your area who can assist you in applying for financing and in locating authorized personnel to handle the inspection and abatement process.



WEATHERIZATION ASSISTANCE PROGRAM (WAP)

The Low Income Weatherization Assistance Program (WAP) provides eligible households with full-scale home energy efficiency services. The program is funded by an annual grant from the U.S. Department of Energy, and administered by a network of local agencies, in many areas the same agency that administers the Low Income Home Energy Assistance Program (LIHEAP or Fuel Assistance) program.

Eligible Applicants

Households that are eligible for the Low Income Home Energy Assistance Program (LIHEAP or Fuel Assistance) are eligible for weatherization services. In addition, households with a member receiving TAFDC or SSI are categorically eligible. Eligibility is based on a maximum gross annual income not to exceed 60% of the Estimated State Median Income. Priority of service is given to those households with elderly, disabled, children (6 and under), LIHEAP high-energy costs, and Native Americans. Homeowners and tenants with their landlord's permission are eligible.

Typical weatherization activities include:

- Air sealing to reduce infiltration
- Attic Insulation
- Sidewall Insulation
- Floor Insulation
- Pipe and/or Duct insulation
- Limited Energy Related Repairs.

Homes also receive a thorough evaluation of the heating system as well as health and safety testing of all combustion appliances. Local licensed and insured private-sector weatherization contractors complete the work at no cost to the residents. The local agency inspects all completed work to be certain that the authorized work was completed in a satisfactory manner.

Funding Limits

An average of \$4,500 in allowable energy efficiency measures is available for eligible households. Households may also be eligible for a variety of utility funded energy efficiency programs that vary by utility service area.

Selection Criteria

Households must be eligible for the LIHEAP (Fuel Assistance) program or have a member receiving TAFDC or SSI. Priority of service is given to those households with elderly, disabled, children (6 and under), LIHEAP high-energy costs, and Native Americans. Applicants may contact their local weatherization agency to express interest in the program.

How to Apply

An application for the Fuel Assistance Program (LIHEAP) also serves as the application for the Weatherization Assistance Program. To find out where to apply, click here: [Fuel Assistance Agency Resource Locator](#). You may also contact the HEATLINE at 1-800-632-8175 to learn where to apply. Please call ahead for an appointment to fill out the application with an intake worker. Households will be required to verify their income, household characteristics, and address.

Applications Guidelines

Households with a gross annual income that does not exceed 60% of the Estimated State Median Income may be eligible for weatherization services. Additionally households in which a member receives Supplemental Social Security (SSI) or TAFDC benefits are also eligible.

<http://www.mass.gov/hed/community/energy/weatherization-assistance-program-wap.html>

OTHER RESOURCES

Check with your local Electric and Gas Company to see if there are any energy programs available.