Flood Prone Retrofitting

Handicapped Home Adaptation

Home Rehabilitation and Improvement

City of Quincy, Massachusetts
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Office of Housing Rehabilitation Programs

As of October 2014

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Community Development Block Grant (CDBG)

HOME Program

FEMA's Hazard Mitigation Grant Program

City of Quincy, Massachusetts
Department of Planning and Community Development
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Housing Rehabilitation Programs

The City of Quincy, through its Office of Housing Rehabilitation, administers several housing rehabilitation programs; each with a different goal, eligibility requirements, and nature of assistance.

A. HOME REHABILITATION AND IMPROVEMENT PROGRAM

Objective: To eliminate or address substandard living conditions in owner-occupied units.

Eligible Applicants: Households meeting low-and moderate-income guidelines.

Eligible Activities: Any work that will eliminate or address substandard living conditions, incipient violations and energy conservation measures.

Assistance: Rehabilitation grant up to $3,000 or 50% of the total project cost, whichever is less, with a 5-year security instrument. The remaining cost may be funded as follows: *For low-income households:* 0% loans payable for up to 15 years**.** *For moderate-income households:* 2% loans payable for up to 15 years. (Planning Director retains authority to approve loan conditions on a case to case basis.) Maximum total rehab grants and loans = $30,000.00.

B. HANDICAPPED HOME ADAPTATION

Objective: To adapt a home to the particular needs of the handicapped residents.

Eligible Applicants: Households meeting low-and moderate-income guidelines. Tenants may apply to this program provided the property owner agrees to the proposed adaptation. Applicant must be able to submit a doctor's letter verifying physical condition.

Eligible Activities: Any work that will adapt the home for the handicapped needs.

Assistance: *For low-income households:* 0% deferred loans payable upon sale or transfer of the property**.** *For moderate-income households: 3%* deferred loans payable upon sale or transfer of the property.

C. RENTAL REHABILITATION PROGRAM

Objective: To eliminate substandard living conditions in rental units occupied by low and moderate income tenants.

Eligible Applicants: Owners of rental properties with tenants who meet the low and moderate income guidelines.

Eligible Activities: Any work that will eliminate or address substandard living conditions, incipient violations and energy conservation measures in units occupied by low and moderate income tenants and common areas.

Assistance: Rehabilitation grant up to $2,000 or 50% of the total project cost per unit occupied by low and moderate income tenants, whichever is less. The remaining cost may be funded through a 2% loan payable for up to 15 years. Maximum total rehab grants and loans = $20,000 per unit occupied by low or moderate income tenants. If four or more units, the total rehab grants and loans = $10,000 per unit occupied by low or moderate income tenants.

D. FLOOD PRONE RETROFITTING

Objective: To retrofit, flood proof, or elevate residential properties that are prone to flooding.

Eligible Applicants: Residential properties within flood zones, which experience repetitive flood damage.

Eligible Activities: Any work that will eliminate repetitive flood damage, such as elevating utilities or whole houses, or construction of a new utility room.

Assistance: *CDBG/HOME loans for low and moderate income and owner-occupied units, based on regular rehabilitation policies.*

E. INCOME LIMITS AS OF 07/01/2014

1 person	*$47,450*
2 persons	$54,200
3 persons	*$61,000*
4 persons	$67,750
5 persons	$73,200
6 persons	$78,600
7 persons	$84,050
8 persons	$89,450

For more information or to apply:

Call: 617-376-1055

Visit our Website:
http://www.quincyma.gov/Government/PLANNING/OfficeofHousingRehabilitation.cfm