



Flood-Prone Retrofitting



Handicapped Adaptation



Home Rehab and Improvement

City of Quincy, Office of Housing Rehabilitation
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City of Quincy Massachusetts



Housing Rehabilitation Programs

As of 9/05 and funded by:

U.S. Dept. of Housing & Urban Development
COMMUNITY DEVELOPMENT BLOCK GRANT
HOME PROGRAM
LEAD PAINT HAZARD GRANT PROGRAM
FEMA'S HAZARD MITIGATION GRANT
PROGRAM

CITY OF QUINCY

Thomas P. Koch, Mayor
Dennis E. Harrington, Planning Director

HOUSING REHABILITATION PROGRAMS

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

A. HOME REHABILITATION 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.

Nature of Assistance - Rehabilitation grant up to \$3,000 or 50% of the total project cost, whichever is less, with a 5-year security instrument and **Lead paint hazard control grant** up to \$3,000.

The remaining costs may be funded as follows:
For low-income households- 0% loans payable for up to 15 years . *For moderate-income households* 3% 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 = \$20,000.
Additional lead hazard control assistance=\$3,000.

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.

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-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-moderate income tenants and common areas.

Assistance: Grants amounting to \$2,000 or 50% of the total rehabilitation cost per unit occupied by low and moderate-income tenants, whichever is less and additional grants of up to \$2,000 per unit for Lead paint hazard control cost (with a 5-year security instrument..

The remaining cost may be funded through a 2% loan payable for up to 15 years. .
Maximum total rehab grants and loans for 3 units or less = \$20,000 per unit occupied by low or moderate-income tenants. Maximum additional lead hazard control assistance = \$2,000 per low-mod unit or maximum of \$10,000 whichever is less. Four units or more total rehab grants and loans = \$10,000 per unit occupied by low-mod income tenants.

D. FLOOD PRONE RETROFITTING

Objective: Retrofit, flood proof, or elevate residential properties that are prone to flooding

Eligible Properties: 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 house, 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. LEAD PAINT HAZARD CONTROL

Objective: To promote lead safe housing.

Eligible Properties: Low- and moderate-income owner occupied or rental units with children under the age of six.

Assistance: CDBG/HOME assistance based on regular housing rehabilitation program policies.

For rental properties - CDBG/HOME assistance based on rental rehabilitation program policies.

OTHER BENEFIT: UP TO \$1,500 STATE INCOME TAX CREDITS FOR DELEADING WORK.

To receive an application or for more information about these programs, Please call, fax or e-mail:

617-376-1050

617-376-1055

FAX 617-376-1057

rcard@ci.quincy.ma.us

❖ Other FREE Services Include:

- Work write-ups
- Bidding/selection of contractor (to protect you from unscrupulous contractors)
- Preparation of contractor agreement
- Construction supervision, and more!

***Programs available as of September 1, 2005
Programs subject to change without notice
Programs subject to availability of funds
Some restrictions may apply***