



Flood Prone Retrofitting



Handicapped Home Adaptation



Home Rehabilitation and Improvement

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



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U.S. Dept of Housing and  
Urban Development (HUD)  
Community Development Block Grant  
(CDBG)  
HOME Program

**City of Quincy, Massachusetts**  
Department of Planning and Community  
Development  
Office of Housing Rehabilitation  
1305 Hancock Street  
Quincy, Massachusetts 02169  
617-376-1050

Thomas P. Koch, Mayor

## 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*

### 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:* 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. (\$30,000 if significant hardship is determined and funds are available).

### 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. LEAD PAINT HAZARD CONTROL

**Objective:** To promote lead safe housing.

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

**Eligible Activities:** Lead paint abatement.

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

**Other Benefit:** Up to \$1,500 state income tax credits for deleading work.

For more information or to apply:

Call: 617-376-1050

Visit our Website:

<http://www.quincyma.gov/Government/PLANNING/OfficeofHousingRehabilitation.cfm>