

HOUSING REHABILITATION PROGRAM

The City of Everett provides the following services to help low-to-moderate income Everett homeowners to rehabilitate their homes:¹

- **Financial assistance** towards the cost of work, and
- **Technical assistance** to assist you in developing a scope of work, obtaining bids from contractors, and monitoring the work in progress.

Homeowners will be required to meet the following lead paint and rental agreement rules:

Lead Paint Requirements: Properties built **prior to 1978** with children under the age of six must have a full XRF lead inspection by a licensed inspector. All other properties are required to have a Federal Risk Assessment by a licensed inspector to determine lead hazards.

Rental Agreement Requirement: Owners and/or Investors of rental properties, maximum of four units, are required to rent to low to moderate income families and execute a rental agreement limiting rent increases over a fifteen-year period.

¹ *The program is designed to bring deteriorated housing up to Federal Housing Quality Standards, which includes meeting both building and health codes.*

TYPES OF FINANCIAL ASSISTANCE

The maximum assistance per unit is **\$25,000**. Upon inspection, this amount may increase on a case by case basis to address and meet Federal Housing Quality Standards.

Finance Terms for Rehabilitation Work

- **Low-income:** Homeowners may receive no-interest (0%) DUST* loans for 15 years.
- **Over-income:** Homeowners with rental units of 2 to 4 units can qualify for a no-interest (0%) DUST Loan* provided 51% of units shall be occupied by low- to moderate-income households.
- **Investors:** with low to moderate income tenants may qualify for a no-interest (0%) DUST loan.

****DUST Loan: Principal payment is Due Upon Sale, Transfer of Title, Refinance or Owner(s) ceases to live in and maintain the property as their primary residence.***

TARGET AREA

Priority will be given to properties located in the CDBG Target Area. Please call the Housing Rehab Program to find out if your property is within the target area.

ELIGIBILITY GUIDELINES

To be considered “**eligible**,” ALL household gross annual income cannot exceed the level listed in the table below:

Household Size	Moderate Income Limit FY2015 Income Limits
1	\$48,800
2	\$55,800
3	\$62,750
4	\$69,700
5	\$75,300
6	\$80,900
7	\$86,450

THE APPROVAL PROCESS

- Submit a completed Request for Assistance form to determine initial eligibility of applicant(s) and project.
- Upon successful review of Request for Assistance, additional application packet and site visit will be required.
- When a final determination of eligibility is made, applicant will receive a written approval or denial letter.
- Upon written approval, applicant will be contacted to initiate the housing rehabilitation project
- Due to the high demand for services, city reserves the right to create a wait list for projects. Applications will be reviewed on a rolling basis.

For additional information please contact:
Al Borgonzi, Housing Specialist
617-394-2313

**CITY OF EVERETT
DEPARTMENT OF PLANNING
AND DEVELOPMENT**

**HOUSING REHABILITATION
PROGRAM**

**484 Broadway, Room 25
Everett, MA 02149
617-394-2313**

**Everett Housing Rehabilitation
Program is Funded by:**

**The Massachusetts Department of
Housing & Community Development
&
North Suburban HOME Consortium**

**The City of Everett is an Equal
Opportunity/Affirmative Action
Employment in its Programs & Activities**

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Department of Planning and
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Carlo DeMaria, Mayor