

## HOUSING REHABILITATION PROGRAM

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

- **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.

---

<sup>1</sup> *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 **\$35,000**. **\$40,000** if de-leading is involved.

### Finance Terms for Rehabilitation Work

- **Low-income:** Homeowners may receive no-interest (0%) Loan for 15 years. If the homeowner continues to remain residing in the property, the loan is forgiven after the 15-year term is up.
- **Over-income:** Homeowners with rental units of 2 to 4 units can qualify for a no-interest (0%) 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%) deferred payment loan.

## TARGET AREA

*Priority will be given to properties located in the CDBG Target Area. Please call the Housing Rehabilitation 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 FY2022 Income Limits
1	\$78,300
2	\$89,500
3	\$100,700
4	\$111,850
5	\$120,800
6	\$129,750
7	\$138,700
8	\$147,650

## THE APPROVAL PROCESS

- Submit a completed Pre-Application form to determine initial eligibility of applicant(s) and project.
- Upon successful review of Pre-Application for Assistance, formal application packet and income verification will be required.
- When there is a final determination of eligibility, the 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, the City reserves the right to create a wait list for projects. Applications will be reviewed on a rolling basis.

For additional information please contact: the Planning Office at 617-394-2334.

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

**HOUSING REHABILITATION  
PROGRAM**

**484 Broadway, Room 25  
Everett, MA 02149  
617-394-2246**

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

**The Massachusetts Department of  
Housing & Community Development**

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

**City of Everett  
Department of Planning and  
Development  
484 Broadway, Room 25  
Everett, MA 02149**



**Carlo DeMaria, Mayor**