

## City of Everett Housing and Emergency Rehabilitation Program General Program Guidelines

The Housing and Emergency Rehabilitation Program provides deferred payment loans for qualifying, necessary and emergency improvements to property owners within the City of Everett. Preference is provided to those property owners located within the fiscal year target area (Please see attached target area map and description). Income eligible homeowners, and/or those who rent to income eligible tenants, may receive financial and technical assistance to make physical improvements to said property.

Limits on annual gross income per household are as follows:

Household size	1 person	2 person	3 person	4 person	5 person	6 person	7 person
<b>Extremely Low</b>	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150
<b>30%</b>							
<b>Very Low</b>	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750	\$81,350	\$86,950
<b>50%</b>							
<b>Low Income</b>	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700
<b>80%</b>							

Source: HUD FY2022 Income Limits Documentation

The Everett Housing and Emergency Rehabilitation Program is administered by the City’s Department of Planning and Development with funds from the Massachusetts Department of Housing and Community Development through the Mini-Entitlement Community Development Block Grant Program as defined by Title I of the Housing and Community Act of 1974.

The Everett Housing and Emergency Rehabilitation Program have the following objectives:

- To improve housing conditions of low to moderate income individuals;
- To provide for health and safety of individuals in residential properties.

Priority will be given to projects that are in violation of the State Building and Sanitary Code need to be in compliance with Americans with Disability Act or are in need of abatement of lead paint and removal of asbestos. All requests for emergency assistance will be inspected within 24 hours of receipt by the Housing Specialist with consultation from the Building and Inspectional Services staff. Final approval for emergency rehabilitation will be granted by the Executive Director for the Department of Planning and Development.

Eligible repair activities include, but are not limited to, electrical, heating, plumbing, structural repairs, roof repairs, weatherization, lead paint and asbestos removal, and other related building improvements such as handicap accessibility needs and other improvements that eliminate hazards to occupants of subject property.

### Who is Eligible?

Homeowners or landlords with tenants that have total gross household incomes within the amounts listed above. Priority is provided to those properties located with the designated target area for the given fiscal year.

Landlords: Please note that all rental units assisted with funds from this program will be required to enter into a rental agreement with the City of Everett for a period of not less than 15 years from final completion of the project. Maximum Rental Rates for rental units will be established by the Section 8 Program Fair Market Rents inclusive of any annual adjustment factors. The actual rate will be set by Department of Planning and Development and agreed to by the owner prior to contract signing. All rental agreements will be incorporated in the program agreement.

To provide for the fair distribution of program funds, any owner or property that has been assisted under Everett's Housing Rehabilitation Program, funded through the HOME or CDBG Programs, during the previous fifteen (15) years from the time of application, will not be eligible to participate.

**Other requirements:**

All participants must be current in the payment of property taxes, water and sewer fees, assessment and other government charges, fines and liens before work on a rehabilitation project may begin and must keep current with such charges for the full term of the loan.

The City of Everett shall adhere to the provisions of Massachusetts General Laws, Chapter 268A and standards set forth in 24 CFR 92.356 regarding conflict of interest. No persons who exercise or have exercised any functions or responsibilities with respect to activities assisted with CDBG funds or who are in a position to participate in a decision making process or gain inside information with regard to these activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

It is the policy of the Department of Planning and Development to administer this program as effectively as possible without regard for race, color, creed, religion, national origin, ancestry, sex, age, children, marital status, sexual orientation, disability, public assistance or rent-subsidy status.

**The following types of assistance are offered:**

*No Interest Deferred Payment Loans*

Qualifying home owners may apply for assistance in no-interest deferred payment loan funding for the rehabilitation of 1-4 unit structures.

The loan is a zero percent loan, with no required payments or penalties to be made during the life of the loan. The term of the loan is 15 years, at which point the loan is forgiven and no repayment is due. If the home is sold or transferred during the life of the loan, the repayment is based on 1/15 of the total being forgiven each year. After year 15, the loan is forgiven. Loans are secured through a standard mortgage contract.

The application process typically takes from three to five weeks to complete, depending on competition of the program funds. Award and program acceptance is contingent on grant funding.

*Emergency Housing Rehabilitation*

At the discretion of the Department of Planning and Development, funds through the Housing Rehabilitation Program are also available for Emergency Housing Rehabilitation on an as needed basis, and pending the availability of funding. In determining what constitutes an emergency, the Department of Planning and Development, and in particular the Housing Specialist, will conduct an in the field survey of the property to determine the immediacy of the needed home rehabilitation work. Each home may have a unique circumstance; therefore, some emergencies may not be on the above list.

The following are examples of what may be considered an emergency through this program:

- Significant roof leakage with imminent risks to the health and safety of occupant(s)
- Mold or insect/rodent infestation
- Loss of heat due to system failure
- Loss of electricity due to system failure
- Plumbing deficiencies causing risk to the health and safety of occupant(s)
- Structural deficiencies rendering the home unsafe and/or uninhabitable
- Exposure to lead and/or risk of lead poisoning

### **How Do I Get Assistance?**

Applications are available at the Department of Planning and Development, located at 484 Broadway, Everett City Hall, Room 25 during regularly scheduled City Hall business hours. Participation and acceptance into the program is contingent on grant funding and will be awarded to eligible property owners on a rolling basis, with preference provided to those located within the designated target area.

### **Requirements**

To qualify for this program the applicant must be the owner of record and the total "household" income cannot exceed the qualifying income limits as set by the State for the region (noted above). Household income refers to the gross annual income of ALL persons living in the housing unit at the time of application, excluding students.

### **Application Process**

All applicants are required to complete an application and provide documentation of household income. In the case of a multi-family, the tenants must provide household income documentation of all tenant(s) residing in their unit. All applicants are encouraged to contact the Department of Planning and Development prior to submission of an application to discuss program requirements, determine eligibility, and outline the required process.

Once eligibility for program participation is determined, inspection of the property will be conducted by a certified Lead Inspector and then by the Housing Rehabilitation Specialist. All code violations on the property will be noted and must be corrected, including compliance with laws dealing with exposure to lead. Program staff will work with the property owner to develop a scope of work to address State Building and Sanitary Code and ensure for health and safety of all occupants.

Following home inspection, the Housing Rehabilitation Specialist will create a bid document outlining all work approved for funding under the program with estimated costs. Written copies of the bid with estimates will be provided to property owners upon request.

Upon approval of the project by the applicant, the Housing Rehabilitation Specialist will complete the project bid process, in compliance with MGL Chapter 149 as it pertains to residential housing rehabilitation.

Contracts will be awarded to the lowest qualified bidder as determined by the bidding process for the subject property, if approved by the property owner.

Contractors will be responsible to comply with all local and state permitting, and will commence work only upon the receipt of a written notice to proceed from the Department of Planning and Development. To ensure compliance with the contract and scope of work, program staff will provide regular inspections of the property.

Upon completion of the project, the Lead Paint Inspector followed by the Housing Rehabilitation Specialist will perform the final inspection of the property. Final payments to the contractor will be made after final inspections and with written acceptance from the owner of the property.