

Applications available



Clinton Housing Improvement Program

The Massachusetts Department of Housing and Community Development (DHCD) has awarded funds to the Town of Clinton for the implementation of its housing improvement program. These funds are available to qualified single- and multi-family property owners for the rehabilitation of dwelling units occupied by low- and moderate income households

HELPING HOMES IN CLINTON

The **income limits** for qualifying households are as follows:

1 person	low income	\$30,800.
	moderate income	\$45,500.
2 person	low income	\$35,200.
	moderate income	\$52,000.
3 person	low income	\$39,600.
	moderate income	\$58,500.
4 person	low income	\$43,950.
	moderate income	\$65,000.
5 person	low income	\$47,500.
	moderate income	\$70,200.
6 person	low income	\$51,000.
	moderate income	\$75,400.
7 person	low income	\$54,500.
	moderate income	\$80,600.
8 person	low income	\$58,050.
	moderate income	\$85,800

These figures are updated once per year through the U.S. Department of Housing & Urban Development (HUD).

Household income is verified for all members of the household and includes wages, pension, social security, etc.

All financial information is kept in strict confidence, and is utilized solely for the purposes of this program. Your information is not shared with any other office or agency.

Town of Clinton
Community and Economic Development Office
242 Church Street Clinton, MA 01510
phone: 978-3654113 email: pduffy@clintonma.gov

Moderate income households may qualify for a loan/DPL combination (DPL is a deferred payment loan). Deferred payment loans are forgiven after 15 years. If property is sold or transferred within 15 years, pay back is according to the following timeline:

Year 0-2	100% re-payment
Year 2-4	75% re-payment
Year 4-6	50% re-payment
Year 6-8	25% re-payment

After eight years re-payment drops to 10% of the original DPL and stays the same until the end of the fifteen year recapture period. The loan portion of the rehabilitation project is repayable over (up to) a fifteen year period at 3% interest.

Projects may not exceed \$30,000. per unit (\$35,000. if lead is involved)
All code violations must be addressed first. Lead paint and asbestos testing must be done for any project that will disturb these substances.



If you need a translator to help you with the process, contact MRPC at 978-345-7376.

Si usted necesita ayuda con el proceso, favor de obtener su propio interprete y llame a la oficina de MRPC al telefono 978-345-7376.

Once your application is received and your financial review is completed, the following will happen:



- ◆ Your Application will be approved or denied, and you will be notified
- ◆ If your Application is approved, an appointment with our Rehab Specialist will be arranged.
- ◆ The Rehab Specialist will inspect your home for code violations and proceed to do work write-up. The Write-up is prioritized by the Community and Economic Development Office and its consultant, the Montachusett Regional Planning Commission (MRPC).
- ◆ Registered, licensed, and insured contractors will be solicited to bid on project.
- ◆ A contractor will be selected
- ◆ You will come to C&ED Office to sign paperwork (mortgages, contracts, loan documents, etc.)
- ◆ Your Project will proceed.
- ◆ **Please Note: All contracts and warranties are between the homeowner and the contractor.**

For more information or for application packet, contact the MRPC.

Montachusett Regional Planning Commission
1427R Water Street
Fitchburg, MA 01420
Phone: 978-345-7376 ext. 306
Fax: 978-348-2490
email: acarabba@mrpc.org

Program Guidelines

We provide low and moderate income (LMI) homeowners with financial assistance to rehabilitate their homes

Low-income homeowners may qualify for a 0% deferred payment loan (DPL), which may be entirely forgiven without re-payment after 15 years. Moderate-income homeowners may qualify for a 3% loan and 0% DPL combined loan.

Up to \$30,000 per unit (\$35,000. if lead is involved) is available to address code violations such as furnace, electrical and plumbing systems, roof, windows, and other items. Units occupied by children age 6 and under must be tested for lead paint and asbestos

All construction is done by licensed and insured contractors



Clinton Housing Improvement Program
In partnership with DHCD
Helping Homes in Clinton