

Does your home need repair?

Come to a Housing Rehabilitation Program information session at the COA on Monday, December 9th or 16th at 10 a.m. to receive an application or call (508) 588-0414 to have your questions answered

The Towns of Avon and West Bridgewater have been awarded a grant from the Massachusetts Department of Housing and Community Development for residential property owners to correct code violations, substandard conditions, and make accessibility modifications.

See Target Area map on Town website or visit the COA for eligibility. Housing Rehabilitation Program **applications are due** to the West Bridgewater Selectmen's Office at 65 North Main Street by **December 17, 2013 at 2 p.m.** and will be entered into a lottery to be held at the COA on December 18 at 2 p.m.

Go to www.town.west-bridgewater.ma.us for an application or you may pick one up at the Selectmen's Office or the COA. Applications received after the lottery deadline will be placed at the bottom of the waiting list in the order in which they are received. If you have an emergency condition at your property (failed heating system, badly leaking roof, etc.), you may be eligible for priority processing. If you live outside of the Target Area and have an emergency condition you may also be eligible.

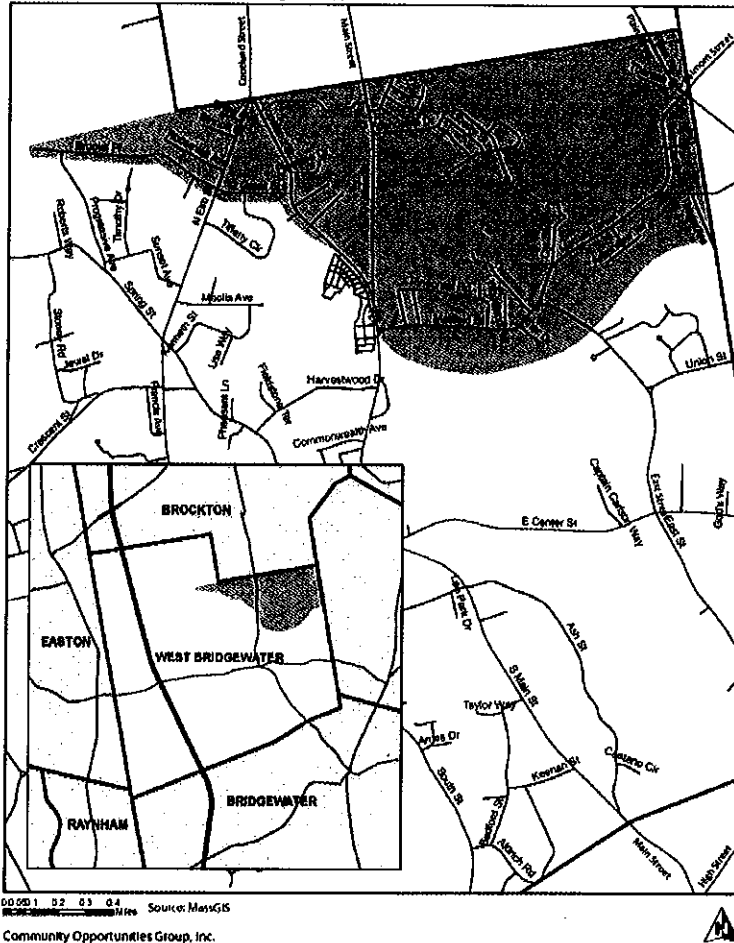
**The Avon Office of Community Development
is administering the Avon-West Bridgewater Housing Rehabilitation Program.
For more information call (508) 588- 0414**

AVON-WEST BRIDGEWATER HOUSING REHABILITATION PROGRAM SUMMARY

The Towns of Avon and West Bridgewater have been awarded a grant from the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). The grant will provide financial and technical assistance to eligible residential property owners in Avon and in West Bridgewater's Community Development Target Area to make repairs and accessibility improvements.

The Avon Office of Community Development will administer the Avon-West Bridgewater Housing Rehabilitation Program (AWBHRP); *please call 508.588.0414 with questions on Mondays and Wednesdays*. The AWBHRP will provide assistance for improvements to approximately 26 housing units (13 in each town). The purpose of the program is to correct code violations and substandard housing conditions, including the abatement of health hazards such as lead paint and asbestos. The program will address both existing and incipient code violations.

Town of West Bridgewater Target Area
FY13 Community Development Fund | Regional Application



Who is Eligible?

One to seven-unit owner-occupied *and* investor-owned residential properties located in the target area are eligible for the program. A majority of residential units in a property must be occupied by income-eligible households. **Residential properties outside of the RED target area may be eligible for emergency assistance only.** (See adjacent map)

How to Apply:

1. West Bridgewater property owners may submit a Housing Rehabilitation Program application to the West Bridgewater Selectmen's Office at 65 North Main Street, West Bridgewater, MA 02379. Applications received by **December 17, 2013 at 2 p.m.** will be entered into a lottery to be held at the West Bridgewater Council on Aging (COA) on December 18, 2013 at 2 p.m. The lottery will determine the order in which applications will be activated from the West Bridgewater side of the waiting list (Avon has an existing waiting list from 2011). Please go to www.town.west-bridgewater.ma.us,

News and Announcements for an application or you may pick one up at the Selectmen's Office or the COA. Applications received after the lottery deadline will be placed at the bottom of the waiting list in the order in which they are received. Anyone is welcome to attend an information session at the COA on Monday, December 9 at 10 a.m.

2. The property owner must inform AWBHRP staff on the application of any issues they may feel are emergencies and in need of immediate repair.
3. Once the applicant reaches the top of the waiting list, or an inspection reveals emergency conditions, the applicant will be contacted to submit income and ownership documentation for verification.

Upon Verification of Qualifications for Program Participation:

1. Upon qualification (income and ownership documentation determine applicant qualification status) AWBHRP staff will determine the type of assistance for which the applicant is qualified. Types of assistance offered to applicants are as follows:
 - Low-income owner-occupants (with incomes at or below 50% of the area median income*) of qualified properties are eligible to receive a deferred payment loan (DPL) to cover 100% of rehabilitation costs. **See Income Eligibility Table below.*
 - Moderate-income (with incomes between 51%-80% of the area median income*) owner-occupants of qualified properties are eligible to receive a DPL to cover 75% of rehabilitation costs.
 - Investor-owners and over-income owner-occupants of qualified properties (with at least 51% of units occupied by low- or moderate-income households*) are eligible to receive a DPL to cover 50% of rehabilitation costs.

FY 2013 Avon-West Bridgewater HUD Income Eligibility Limits

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Low	\$29,250	\$33,400	\$37,600	\$41,750	\$45,100	\$48,450	\$51,800	\$55,150
Moderate	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050

Procedure for Completing Project Rehabilitation:

1. Letter is sent to homeowner informing them of their eligibility for participation in the program.
2. Once the homeowner countersigns the eligibility letter, the Housing Rehabilitation Specialist will inspect the property with the property owner in order to determine the necessary repairs.
 - Code violations, emergency situations, and structural issues must be dealt with first.
 - Due to federal and state regulations, certain lead paint hazard reduction work may be required.
3. Work Specifications are reviewed and approved by the property owner. Work specifications are then put out to bid by the AWBHRP.
4. Registered contractors tour the property, review work specifications, and submit bids. The lowest responsible bidder is awarded the contract (unless owner selects an alternate bidder and pays the difference).
5. If the project cost is greater than \$35,000 per unit both local and a state (Department of Housing and Community Development) waivers are required. In addition, if the property is older than 50 years, historic approval of the proposed work is required.
6. Upon acceptance of the bid, the owner, contractor, and the Town of Avon sign project contract documents, including an Assistance Agreement between the owner and the Town of Avon, a lien document (to be recorded at the Registry of Deeds), and a Construction Contract. Owners of rental units will also sign a 15-year rental agreement. Investor owners must also sign a 15-year Affordable Housing Restriction, which will also be recorded at the Registry of Deeds.
7. Some residents may be temporarily relocated while contractors conduct hazardous work (lead paint or asbestos abatement).
8. The Rehabilitation Specialist will regularly inspect progress of the project throughout construction.
9. Both the Rehabilitation Specialist and the property owner will sign off on the completed project confirming satisfaction with work done by the contractors on the project.
10. Property owners of multi-family homes are subject to periodic rent monitoring.

Date Received: _____	Lottery # Assigned: _____	Application # _____ - _____
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**AVON-WEST BRIDGEWATER HOUSING REHABILITATION PROGRAM
APPLICATION FOR
OWNER-OCCUPIED PROPERTIES**

Check here to report an emergency repair need (Leaking roof, failing heating system, etc.) requiring immediate assistance.

Name of Owner(s): _____

Property Address: _____

Total Number of Residential Units in Property: (Enter the number of units – from 1 to 7) _____

Owner Contact Information: Home Phone: _____ Work/Cell /Other Phone: _____

Owner Email Address: _____

Is the property owned by a female headed household? Yes No

OWNER HOUSEHOLD INFORMATION

Complete the following chart including all permanent residents of the owner's household, including children.

Name	Age	Disabled (Y or N)	Race	Social Security # (Last 4 digits)	Source of Income	Estimated Total Gross Income Last 12 Months*
						\$
						\$
						\$
						\$
						\$
						\$

*(Include wages, pensions, social security, unemployment, veterans benefits, child support, workers compensation, alimony, rental income, interest income, etc. for all household members 18 years of age or older). Estimate total income, verification will be required at a later date.

If the sources or amounts of your household's income have changed over the last year, please explain how:

Does any member of the owner(s)' household or immediate family member (spouse, parent, children or siblings) work (whether full or part time) as an employee of or serve as an elected or appointed official (whether paid or unpaid) of either the Towns of Avon or West Bridgewater? (Check one): Yes No

If yes, please indicate the household or family member name and position held:

Name: _____ Position: _____ Town: _____

Please turn the page and complete information regarding the property and the repairs needed.

PROPERTY INFORMATION

Year this property was built: _____

Do you have flood Insurance? Yes No

Complete the following chart for each unit in the property – one line for each unit. The total number of units listed below should match the number of units reported at the top of page 1 of this application.

Unit Description (Unit # or Floor such as 1A or 3 rd Floor)	Occupied by Owner or Tenant? (enter O or T)	# Bed-rooms in Unit	Occupant Name(s)	Total # of Occupants in Unit (including children)	# of Elderly (60+) Occupants in Unit	# of Children under 6 years of age in Unit	# of Children 6-18 years of age in Unit

REPAIRS REQUIRED

Please check on the chart below all repairs for which you are seeking assistance from the Avon-West Bridgewater Regional Housing Rehabilitation Program.

✓	Needed Repair	✓	Needed Repair	✓	Needed Repair
	Septic System/Sewer Hookup		Siding Repairs		Accessibility (HC Ramps, etc)
	Plumbing Repairs		Windows		Painting
	Electrical Repairs		Roof Repairs		Porch/Steps
	Heat/Hot Water		Insulation/Energy Efficiency		Foundation/Structural
	Interior Walls, Ceilings, Floors		Other (Describe):		
	Emergency Repairs Needed (Describe):				

I/We hereby certify that all information provided is accurate to the best of my/our knowledge. I/We authorize the towns of Avon and West Bridgewater and the Avon-West Bridgewater Housing Rehabilitation Program (AWBHRP) to verify any information relating to this application. I/We certify that I/we are in good standing with the Town Tax Collector, and that this property has no outstanding water or sewer liens, nor any state, federal or local tax liens. I/We certify that any mortgages on this property are in good standing and are not in foreclosure, nor is the property affected by bankruptcy proceedings of any kind. No mortgage or promissory note secured by this property is in default. I/We understand that falsification of any information provided to the Program may result in termination of this application.

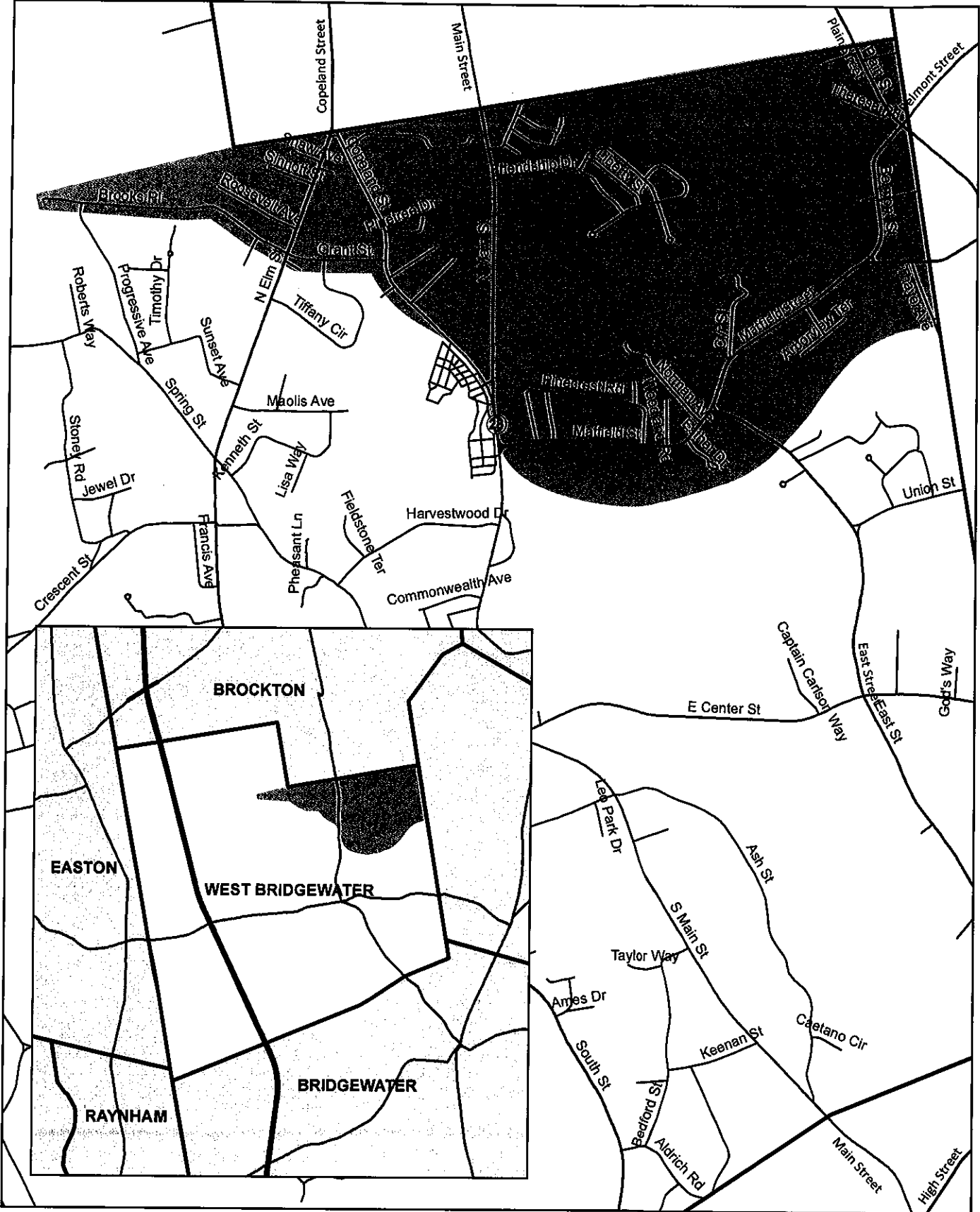
All owners on the property deed must sign and date this application below:

Owner: _____ Date: _____

Owner: _____ Date: _____

Please return this application to the West Bridgewater Selectmen’s Office by Tuesday, December 17, 2013 at 2 p.m. to be entered into a lottery to be held at the West Bridgewater Council on Aging on Wednesday, December 18 at 2 p.m. The lottery will determine the order in which applications will be activated from the West Bridgewater waiting list.

Town of West Bridgewater Target Area
 FY13 Community Development Fund I Regional Application



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