



Office of the Selectmen

Town of Whitman

54 South Avenue

Whitman, Massachusetts 02382-0426

Housing Rehabilitation Funding Available

The Town of Whitman is seeking applicants for a housing rehabilitation assistance program funded by a grant provided by The Massachusetts Department of Housing and Community Development. The Towns of Abington and Whitman was awarded a total of \$780,216 to provide housing rehabilitation assistance to 18 housing units (nine units in each town) and to support the Saint Vincent DePaul food pantry in each community.

Under the previous grant award, the Abington-Whitman program completed 22 projects (11 in each town) at an average cost of \$23,000. The projects ranged from a small emergency hot water heater replacement to full handicapped accessibility retrofits. The assistance is provided in the form of a deferred payment loan that expires after 15 years if there is no change in ownership with a per unit cap on assistance of \$35,000.

The Abington-Whitman Housing Rehabilitation Program (AWHRP) assists low and moderate income homeowners in the Towns of Abington and Whitman to make repairs to their homes they could not otherwise afford.

Currently, Whitman does not have any cases on the waiting list so applications received will be processed immediately.

ELIGIBLE PROPERTIES:

1-7 Unit residential properties owned and/or occupied by low and moderate income households.

- Owner-occupied single family properties - Owner must be income qualified
- Investor-owned single family properties - The property must be occupied by an income-eligible tenant
- Owner-occupied and Investor-owned multi-family properties - A majority of units (1 of 2 in a two-family, 2 of 3 in a three family etc.) must be occupied by income eligible households.

Target Area: Properties to be assisted must generally fall within the target area selected by the town (see map attached). However up to 20% of grant funding may be used to complete emergency repairs (failed septic or heating system, badly leaking roof, accessibility modifications, etc.) anywhere within the two participating towns.

AMOUNT AND TYPE OF ASSISTANCE:

Financial Assistance:

Up to \$35,000 per unit can be provided in the form of a deferred-payment loan (DPL) on which no interest is ever charged and no payments are required until and unless the property is sold, transferred or re-financed in a manner that conflicts with the program guidelines (generally meaning that the re-finance pulls out equity or brings the total debt on the property above either the ratio that existed at the time the DPL was provided or 80% of the value of the property at the time of the re-finance). At the end of 15 years the loan is forgiven and essentially becomes a grant. Amount of assistance provided will be based on work needed to the property. Applicants are not entitled to the maximum amount per unit unless the cost of needed repairs requires it.

Percentage of Project Costs Paid by the Program:

The program will pay the following percentage of the total project costs:

100% of lead abatement costs will be provided as a grant to owner-occupied properties (this amount is not included in the lien placed on the property).

100% of project costs will be provided as a DPL to low-income owner-occupants (50% of area median income (AMI) – see income chart below) up to the project cap of \$35,000 per unit.

75% of project costs will be provided as a DPL to moderate-income owner- occupants (80% of AMI – see income chart attached) up to the project cap.

50% of project costs will be provided as a DPL to over-income owner-occupants and to investor-owners.

Where the program does not pay the full cost of repairs the owner must pay the difference from personal funds or through a bank loan. *Moderate income owner- occupants unable to pay or obtain financing for their share of project costs may apply for a waiver of the owner’s share of project costs.*

Income Eligibility Limits

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Low	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750
Moderate	\$46,100	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,600	\$86,900

Technical Assistance: Technical assistance provided by the program is as important as the financial assistance.

The program’s rehabilitation specialist will do an inspection of the property, and prepare work specifications for approval by the homeowner. The rehab specialist ensures that all code required work is included in the work specs and specs identify the quality of materials to be provided ensuring that the work to be performed will meet all required codes and regulations and will be durable and of good quality .

Once the work specs are approved, all contractors registered with the program are invited to a bid showing at the property at which the rehabilitation specialist will walk through the property showing the work to be completed, distribute the work specs to contractors and provide them with an opportunity to ask questions. Contractors interested in bidding on the project then submit



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written bids. While this is not a public bidding process, the sealed bids ensure that the program gets the best possible price for work to be completed. On the bid opening date the bids are opened and the project awarded to the low bidder. (Property owners can select a bidder other than the low bidder provided they pay from their own funds the difference between the low bid and the selected bid). The program ensures that all contractors are licensed and insured and in good standing.

Contracts are then signed (an owner-contractor agreement, an owner-town agreement which is essentially a loan note, and a lien that is filed at the Registry of Deeds).

Once the contracts are signed, the program notifies the Building Inspector of the project, the work to be done, and the contractor's information. Contractors obtain necessary permits and have 60 days to complete the project.

The Housing Rehabilitation Specialist performs inspections of work in progress and must authorize payment for any invoices submitted by the contractor as work progresses. Ten percent of each invoice is withheld until the end of the project when the program receives signed off building permits, warranties, and release of lien forms. Property owners receive a one-year warranty on labor from the contractor as well as any manufacturer warranties covering the materials installed.

The technical assistance provided by the Housing Rehabilitation Specialist provides additional assurance to the homeowners that work is being done properly. The program also coordinates with local code inspectors to ensure that proper permits are pulled and local inspectors have signed off on the completed work.

Waiting List and Emergency Cases

As applications are received they are placed at the bottom of the waiting list for each town. Applications are opened and processed in the order they appear on the waiting list, alternating between the two towns. An applicant with emergency repair needs can notify the program of the emergency need at the time of application or at any time after they have been placed on the waiting list when the emergency condition occurs (e.g., a heating system fails). Once a property owner has requested assistance for emergency repairs, an inspection is scheduled to determine if there is a qualified emergency repair need. If the Housing Rehabilitation Specialist determines that an emergency condition exists, the case will be processed immediately only to address the emergency repair need. Once the emergency repairs have been completed, the application will be returned to the waiting list and any other requested repairs will be completed when the application comes up in turn.

CONTACT INFORMATION

The program is operated for both towns from the Abington Community Development Office at the Abington Senior Center, 441 Summer Street, Abington, MA 02351. Office Hours are Tuesdays and Thursdays from 9:00 a.m. to 4:30 p.m. Telephone messages left at other times will be promptly returned during office hours. Telephone: 781-982-2145 and press "6" when the voice mail message comes on.