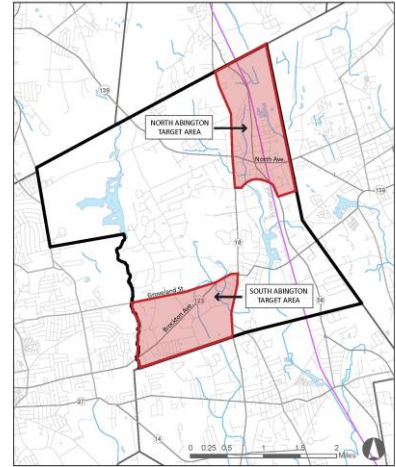


ABINGTON-WHITMAN HOUSING REHABILITATION PROGRAM SUMMARY

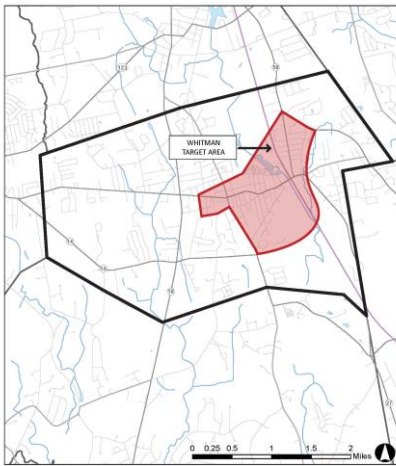
The Towns of Abington and Whitman have received a Grant from the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). The grant will provide financial and technical assistance to eligible residential property owners in the Abington and Whitman Community Development Target Areas (See Maps) to make needed repairs and accessibility improvements.

The Abington Community Development Department is responsible for administering the Abington-Whitman Housing Rehabilitation Program (AWHRP). The AWHRP will provide financial and technical assistance for improvements to approximately 20 housing units (10 in each town), primarily within the target areas. The purpose of the program is to correct code violations and substandard living conditions, including the abatement of the health hazards of lead paint and asbestos. The program will address both existing and incipient code violations.

Abington Target Areas Map



Whitman Target Area Map



Who is Eligible?

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

How to Apply:

1. Property owners submit a Housing Rehabilitation Program Application to the Abington-Whitman Housing Rehabilitation Program (AWHRP) at 441 Summer Street, Abington, MA 02351. Applications will be placed at the bottom of the waiting list in the order in which they are received.
2. The property owner must inform AWHRP staff 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) AWHRP 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*) of qualified properties are eligible to receive a deferred payment loan (DPL) to cover 100% of rehabilitation costs.
 - Moderate-income (with incomes between 51%-80% of the area median*) 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.

*See Income Eligibility Table below.

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 AWHRP.
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 a local and a state (Department of Housing and Community Development) waiver is 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 sign project contract documents, including an Assistance Agreement between the owner and the Town, Lien document (to be recorded at the Registry of Deeds), and 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 Housing 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.

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