

**HILLTOWN COMMUNITY DEVELOPMENT CORPORATION
HOUSING REHABILITATION PROGRAM FACT SHEET**

PROGRAM: Hilltown Community Development Corporation’s (HCDC) Housing Rehabilitation Program offers homeowners of low to moderate income affordable means to make needed repairs to their homes by obtaining deferred payment loans. The Housing Rehabilitation Program also offers assistance to eligible landlords for repairs to rental properties. Funding is provided through various State and Federal Grant Programs, and therefore, the availability of funds in a given town may change from year to year.

ELIGIBLE TOWNS: Chesterfield, Cummington, Goshen, Plainfield, Westhampton, Williamsburg and Worthington.

ELIGIBLE WORK: Some examples of eligible repairs are as follows, but are not limited to:

electrical	foundation repair	painting/sheetrock
sillwork	doors/windows	handicap accessibility
septic systems	chimneys/roofs	asbestos removal
floors/joists	wells/pumps	burners/furnaces
insulation	plumbing	bathrooms
hot water systems	ceilings/walls	lead paint removal

HOUSEHOLD INCOME GUIDELINES/LIMITS: Owner-occupant homeowners and tenants of owner-occupied properties or non-resident landlords must have incomes equal to or less than the following amounts for their respective household size:

<u>Household Size</u>	<u>Gross Annual Income</u>
1	\$41,450
2	\$47,350
3	\$53,300
4	\$59,200
5	\$63,950
6	\$68,650
7	\$73,400
8	\$78,150

LOAN OVERVIEW:

Landlords/Tenants: If you are an income eligible tenant, your landlord may be eligible to receive a deferred payment loan to rehabilitate your rental unit. One of the goals of the Housing Rehabilitation Program is to help preserve safe and decent housing for people who are unable to purchase their own homes.

Homeowners: Eligible Homeowners receive deferred payment loans (no interest, no payments) with a recorded mortgage for recapture of a percentage of the amount loaned, if and when the property is sold or changes ownership within a given period of years, depending on the funding source. Loan amounts also vary by funding source.

FOR MORE INFORMATION and/or an APPLICATION: Call 413-296-4536 for more information and/or to request an application, or consider visiting the HCDC office located at 387 Main Road in Chesterfield between 9:00am and 4:30pm Monday through Friday.