

HOUSING REHABILITATION PROGRAM



 <https://www.hilltowncdc.org/rehab>

Funding:

- Community Development Block Grant through the Town of Chesterfield
- Deferred Payment Loans
- No Interest & No Payments

Eligible Work:

- Electrical/plumbing
- Sheetrock
- Doors/windows
- Kitchens/baths
- Handicap accessibility
- Septic systems
- Roofs/chimneys
- Floors/joists
- Wells/pumps
- Boilers/furnaces
- Insulation
- Hot water tanks
- Lead paint remediation

Eligible Towns:

- Chesterfield
- Lead Town
- Cummington
- Goshen
- Plainfield
- Savoy
- Westhampton
- Williamsburg
- Worthington

Consultation:



(413)296-4536 Ext.112



387 Main Rd, Chesterfield, MA 01012



Before



After

HILLTOWN COMMUNITY DEVELOPMENT CORPORATION

HOUSING REHABILITATION PROGRAM FACT SHEET

PROGRAM: Hilltown Community Development Corporation's (HCDC) Housing Rehabilitation Program offers low to moderate income homeowners an affordable means to make needed repairs to their homes. Funding is provided through various State and Federal Grant Programs and availability of funds in a given town may change from year to year.

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

ELIGIBLE WORK: Examples of eligible repairs are as follows:

Roofs/chimneys	Doors/windows	Heating systems
Septic systems	Electrical repairs	Porches/decks
Floors/joists	Plumbing repairs	Flooring
Insulation	Sheetrock/ceilings/walls	Kitchen counters/cabinets
Hot water systems	Handicap ramps	Lead paint removal
Wells/pumps	Handicap showers/tubs	Asbestos removal

HOUSEHOLD INCOME GUIDELINES/LIMITS: Owner-occupant homeowners 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	\$73,650
2	\$84,200
3	\$94,700
4	\$105,200
5	\$113,650
6	\$122,050
7	\$130,450
8	\$138,900

LOAN OVERVIEW:

Eligible homeowners will receive a deferred payment loan which has *no interest* and *no payments*. Loans will be forgiven over 15 years, and at the end of 15 years the lien will be released. If the ownership of the property changes within the 15 years, the unforgiven balance must be repaid at the time of transfer.

FOR MORE INFORMATION or an APPLICATION: Please call (413) 296-4536, ext. 112 for more information or to request an application. You may also visit the HCDC office located at 387 Main Road, Chesterfield, MA between 9:00am and 4:30pm Monday through Thursday.

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