

NEEDHAM AFFORDABLE HOUSING TRUST SMALL REPAIR GRANT PROGRAM

PROGRAM SUMMARY

Needham Town Meeting approved a third allocation of \$50,000 to continue funding for the Small Repair Grant Program. The Needham Affordable Housing Trust oversees this program which provide limited financial assistance to income-eligible senior and disabled households to help repair and rehabilitate existing owner-occupied housing units in Needham.

The confidential application and grant process is designed to be simple. The process requires an application, estimate(s) for the proposed work, and copies of required documents including recent Federal tax returns or other verifiable documentation of income.

Grants are reviewed and awarded twice per year. Completed applications for this first funding round of 2022 must be received by **Friday, July 8, 2022** and will be reviewed by **July 31, 2022**. The next funding round is likely to be held in the fall.

These grants are provided on an unsecured basis; there is no repayment required of the funds unless the grant recipient does not comply with the Grant Agreement or sells or transfers the home within one year.

The grant limit for this program is \$5,000. Applications will be evaluated and prioritized based on program funding, health and safety considerations, and financial need of the applicant, including income and asset information.

Applicants must meet the following requirements to be eligible:

1. The property is in Needham, is owned by the applicant, is the primary residence of the applicant, and the applicant intends to remain a resident of Needham for the next 12 months.
2. At least one household member is age 60 or older or disabled.
3. Household income is not higher than 80% of the Area Median Income.
4. The property assessment is below the Town of Needham average assessed valued for a single-family home.
5. The applicant agrees to sign the Grant Agreement and to notify the Needham Affordable Housing Trust prior to selling or listing the home for sale within the 12 months following payment under this program.

For a confidential assessment or assistance in filling out the application, please contact the Trust using the contact information below. Applicants are encouraged to contact program staff prior to submitting a full application if there are any questions.

Submit application and attachments to:

Needham Affordable Housing Trust
Small Repair Grant Program
Needham Department of Planning and Community Development
500 Dedham Avenue
Needham, MA 02492
781-455-7550 extension 220
www.needhamma.gov

NEEDHAM AFFORDABLE HOUSING TRUST (NAHT) SMALL REPAIR GRANT PROGRAM INFORMATION

Eligible Projects

The Small Repair Grant Program provides financial assistance to correct conditions dangerous to health and safety; to correct substandard conditions; and to improve weatherization and energy efficiency. Examples of eligible projects include:

Small Jobs and/or Contractor Work: Plumbing, carpentry, window repairs, gutters or downspouts, door repair or replacement, step or porch repair, lock repair or replacement, cement work or masonry repair, tiling, plaster patching, sheet-rock repair, smoke/CO2 detectors, weather stripping, electrical, heating, interior painting, floors, installation, masonry, siding, roofing, and the like.

Adaptations: Bathroom grab bars, raised toilets or toilet seats, hand-held shower heads, tub transfer bench, tub seats/rails, bed transfer bars, railings throughout the house, change door knobs to levers, hook-up bells to light switches, hook-up flashing light to phone, install various phone volume control devices, intercom entryway buzzer system, light switch height.

Financial Assistance

Small repair grants are offered as unsecured and unconditional funds, with no repayment required, unless the homeowner fails to comply with the Grant Agreement or sells or transfers the property within one year. The maximum grant available is \$5,000 per grant period and there is a cap of no more than \$7,000 from the Small Repair Grant Program over the lifetime of the program for a household at a given property address. A one year waiting period is required from the date the last payment was issued before an applicant may re-apply to the Small Repair Grant Program. This waiting period can be waived in an emergency upon approval by the NAHT in a situation that poses a danger to the health/safety of the occupant. If the Project cost exceeds the grant amount, the applicant is obligated to pay all project costs in excess of the grant amount.

Applicant Qualifications

1. **Income** –The combined income of all parties living in the home must be at or below 80% of the Boston Area Median Income. Income includes all sources of regular income such as: earnings, Social Security, Pension, and Interest Income. Income is calculated from the most recent IRS 1040 form, adding all non-taxable amounts to the Adjusted Gross Income. The 80% of Boston Area Median Income (AMI) figures for 2022 are: Household of 1: \$78,300, Household of 2: \$89,500, Household of 3: \$100,700, Household of 4: \$111,850.
2. **Property Value** – Two percent (2%) of the equity in the home (computed as the current tax assessment less the outstanding amounts of any liens on the property, including mortgages and home equity line of credit) is counted and added as income.
3. **Home Value** – The current assessment of the home may not be greater than the average assessed value for a single-family home assessment in Needham, which for FY2022 is \$1,016,185.
4. **Senior or Disabled** – At least one member of the household must be age 60 or older or have a State-recognized disability.
5. **Homeowner – Needham resident** – The Applicant must be the owner of the property, use the property as his or her primary residence at the time of application and for the entire year following payment for the repair work, and the property must be in Needham. The Applicant must agree to notify the Needham Affordable Housing Trust prior to listing the home for sale or selling the home within the 12-month period following the grant payment.

Grant Applications

Grants will be reviewed and awarded twice per year. For 2022, the funding rounds are scheduled as follows:

Application Due Date	Grants Awarded by
July 8, 2022	July 29, 2022
November 1, 2022	November 30, 2022

The applicant completes the application with appropriate income information, a contractor's written estimate of the project costs, and photographs of the proposed work area. Town employees, including special municipal employees, are not eligible contractors for projects in accordance with MGL Chapter 268A, section 20. If awarded, the repair work must be completed within 12 months from the award date. The NAHT will pay the amount approved to the repair provider upon receipt of the original invoice with a completed W-9 form, photographs of the finished repairs, and approval of the applicant. Grant funds may be combined with other non-grant funds to complete a project.

**NEEDHAM AFFORDABLE HOUSING TRUST
SMALL REPAIR GRANT PROGRAM APPLICATION AND AFFIDAVIT**

1. Household Information

Applicant Name _____ Phone Number _____ E-mail _____

Address _____ City/State/Zip _____

Co-Applicant Name _____ Phone Number _____ E-mail _____

Address _____ City/State/Zip _____

Number of people currently living in household, and their ages: _____

If application eligibility is based on a state recognized disability of a household member:

Name of Disabled Household Member _____ SSDI Number _____

Any person in the household* (optional):

Veteran: No Yes Disabled: No Yes Minority: No Yes

Minority categories include Native American or Alaskan Native, Black, Cape Verdean, Asian, Hispanic

Have you received for Small Repair Grant Program Funds for a past project? No Yes, Date: _____

2. Property Information (optional)

Is there a mortgage on the property? No Yes, Balance: _____

Is the property your primary residence? No Yes

Do you own additional real estate? No Yes, If Yes, address and assessed Value:

Do you pay or defer property taxes? Pay Defer Partially Defer

3. House Repair Needed

Please describe the work needed below and note amount requested: \$ _____

Explain how the completion of this work will preserve the structural integrity of the dwelling or health/safety/welfare of its occupants? _____

**NEEDHAM AFFORDABLE HOUSING TRUST (NAHT)
SMALL REPAIR GRANT PROGRAM APPLICATION AND AFFIDAVIT**

AFFIDAVIT

1. I (we), the undersigned, have made application to the Needham Small Repair Grant Program for monies from the Needham Affordable Housing Trust (NAHT) to cover the cost of repairs or adaptations to my (our) home.
2. I (we) authorize the NAHT or its designated representatives to verify the information in this application by personal inspection of appropriate documents, by hearing corroborating testimony or by other available means.
3. I (we) certify that all the information in this application and any additional information provided in support of this application is, and will be, entirely accurate to the best of my knowledge; and that no information relevant to that application has been, or will be, deliberately withheld.
4. I (we) agree to sign a Grant Agreement if the project is approved and funds are awarded.
5. I (we) understand that any Needham Small Repair Grant Program monies committed or used to pay for requested home repairs or adaptations will be subject to recapture at any time during the contracted work or during the first year following the contracted work or at any time after the first year should any information supplied by me (us) prove to be false or deliberately misleading, including all application materials, or if I (we) transfer or sell the home in the first year after the Needham Small Repair Grant Program work is completed.
6. If the project cost is higher than the grant amount, I (we) will pay the amount over the grant award. I (we) understand that I (we) may be required to fund that portion of the project in advance of receipt of the grant funds.
7. By signing below, Applicant(s) requests the NAHT or its designees to review this application for the purpose of receiving funding assistance through the Needham Affordable Housing Trust. Applicant(s) declares that the information and statements provided herein are true and correct to the best of their knowledge.

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- _____ Completed application with signed and notarized affidavit
- _____ Copy of most recent Federal tax return, and supporting schedules
- _____ Copy of the estimate for work by professional contractor
- _____ Photograph or work area
- _____ If applicable, copies of most recent non-Needham property tax bill showing assessment
- _____ Most recent statements showing balances of outstanding mortgages (Needham and non-Needham).

