

Town of Brookfield: Community Development Program Housing Rehabilitation Program Information



Background

8/2021

- Part of a **competitive** Community Development Block Grant (CDBG); funding depends on continued grant availability
- Housing program is implemented on Town's behalf by **the Pioneer Valley Planning Commission (PVPC)** in partnership with the Central Mass. Regional Planning Commission (CMRPC)

Program Design

- 15 year deferred payment **loan program** up to **\$35,000** per housing unit; \$40,000 if project includes lead paint abatement, historic preservation, septic system work, or handicapped access
- Loans never require repayment** if the home is not sold within loan period; **inheritance alone does NOT trigger repayment**
- If home is sold during loan period, **repayment is pro-rated** based on the client's age and the remaining time on the loan
- Each loan is secured by a **lien** filed with the Registry of Deeds
- Work is completed by **licensed private contractors**

Who is Eligible? How Do I Apply?

- Low- to moderate-income homeowners** anywhere in town
 - 1 person household: \$55,350 or less yearly income
 - 2 person household: \$63,250 or less yearly income
 - 4 person household: \$79,050 or less yearly income
- Projects will be selected in batches by **lottery** as funds become available; verified emergencies may be addressed first
- Submit the **pre-application form** that's available online at www.brookfieldma.us and at Town Hall
- Contact Shirley Stephens at PVPC at (413) 781-6045 or sstephens@pvpc.org or Ian McElwee at CMRPC at (508) 459-3331 or imcelwee@cmrpc.org for more information



Eligible Rehabilitation Activities

- Code-related repairs** (building code or sanitary code) are addressed first, but many activities are eligible:
 - Roof** repair or replacement
 - Septic** system replacement or **sewer** connection
 - Window** and **door** replacement
 - Painting** and **siding**
 - Plumbing** and **electrical** upgrades
 - New hot **water heater** or **furnace**
 - Abatement** of lead and asbestos
 - Structural** repairs
 - Handicapped access** work
 - Weatherization**/energy efficiency
 - Other work...
- Emergency repairs** are possible pending confirmation of need by Town inspectors; emergencies may jump to front of wait list
- Assistance is provided** to develop the **scope** of work & to **bid** work to qualified contractors