

# Needham Affordable Housing Trust

<b>Policy Number:</b>	2023-1
<b>Policy:</b>	Small Repair Grant Program Protocol

## *Policy and Procedure:*

The Town of Needham, through its Affordable Housing Trust, oversees the Small Repair Grant Program (SRGP), which provides limited financial assistance to income-eligible senior and disabled households to help repair and rehabilitate existing owner-occupied housing units in Needham. 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.

The Needham Affordable Housing Trust establishes SRGP parameters and reviews progress, recommending changes and additional funding as warranted. The Department of Planning and Community Development coordinates SRFP operations, principally through the Community Housing Specialist. Community outreach is conducted as part of each funding round with support from the Town's Public Information Officer.

## *Financial Assistance*

1. 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.
2. The maximum grant available is \$5,000 per grant period and there is a lifetime cap of \$7,000 SRGP funding for a household at a given property address.
3. 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 by the Town Manager in an emergency 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*

Applicants must meet all of the following requirements to be eligible for participation:

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 using the most recent IRS 1040 form, adding all non-taxable amounts to the Adjusted Gross Income. The 80% of Boston Area Median Income (AMI) amounts are contained on Attachment A.

2. **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. Average Single Family Home values are contained on Attachment B.
3. **Senior or Disabled** – At least one member of the household must be age 60 or older or have a State-recognized disability.
4. **Homeowner Needham Resident** – The Applicant must be the owner of the property, use the property as their primary residence at the time of application and for the entire year following payment for the repair work. The property must be in Needham. The Applicant must agree to notify the Town prior to listing the home for sale or selling the home within the 12-month period following the grant payment.

#### *Eligible Home Improvements*

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:

1. **Small Jobs and/or Contractor Work** – Eligible projects include 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, etc.
2. **Adaptations** –Eligible work includes 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, etc.

#### *Grant Applications*

1. Applications are submitted directly to the Department of Planning and Community Development for a determination of eligibility.
2. Grants will be reviewed and awarded twice per year. If funds remain uncommitted after the second funding round, applications may then be accepted on a rolling basis until all funding is encumbered.
3. The applicant must complete the application with appropriate income information, a contractor's written estimate of the project costs, and photographs of the proposed work area.
4. Town employees, including special municipal employees, are not eligible contractors for projects in accordance with MGL Chapter 268A, section 20.

5. 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.
6. Grant funds may be combined with other non-grant funds to complete a project.

*Effective Date: March 6, 2023*

**Attachment A**  
**2022 80% of Boston Area Median Income (AMI) Thresholds**

Household of one: \$78,300

Household of two: \$89,500

Household of three: \$100,700

Household of four: \$111,850

**Attachment B**  
**Average Single Family Home Value**

FY2023: \$1,114,084

FY2022: \$1,016,184

FY2021: \$996,844

FY2020: \$982,564

FY2019: \$920,256