

BELLINGHAM HOUSING REHABILITATION PROGRAM SUMMARY

The Town of Bellingham has received a grant from the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). Grant funds will provide financial and technical assistance to eligible residential property owners in Bellingham to make needed repairs and accessibility improvements.

The Bellingham Community Development Office is responsible for administering the Bellingham Housing Rehabilitation Program (BHRP). The purpose of the program is to correct code violations and substandard living conditions, including abatement of the health hazards of lead paint and asbestos. The program will address both existing and incipient code violations.

Who is Eligible?

One to four-unit owner-occupied and investor-owned residential properties located in Bellingham. A majority of residential units in a property must be occupied by income-eligible households. ***Emergency Repair Needs (failing heating or septic system, badly leaking roof, need for accessibility modifications etc.) will be given priority for assistance.***

How to Apply:

1. Property owners submit a Bellingham Housing Rehabilitation Program (BHRP) Application to the Bellingham Community Development Office, Old Town Hall, 2 Mechanic Street, Bellingham, MA 02019. Applications will be added to the existing waiting list in the order in which they are received. The property owner must identify any issues they believe to be emergency repair needs.
2. Once an application reaches the top of the waiting list, or an inspection reveals emergency conditions, the applicant will be asked to submit income and ownership documentation for verification.

Upon Verification of Eligibility:

1. Upon qualification (income and ownership documentation determine applicant qualification status) BHRP staff will determine the type of assistance for which the applicant is qualified. Types of assistance offered to applicants are as follows:
 - Low-and moderate-income owner-occupants (incomes at or below 80% of area median*) of qualified properties are eligible to receive a deferred payment loan (DPL) to cover 100% of rehabilitation costs.
 - Investor-owners and over-income owner-occupants of qualified properties (with at least 51% of units occupied by low- or moderate-income households*) are eligible to receive a DPL to cover 50% of rehabilitation costs. Note that properties owned in a Trust are treated as investor-owned properties.
 - *See Income Eligibility Table

Please note, assistance is provided in the form of a Deferred Payment Loan (DPL) that is forgivable over a 15-year term. There is never any interest, and no payments are required unless the property is sold, refinanced or beneficial interest in the property transferred in a manner that is not approved by the Town. Beginning on the one-year anniversary of project completion, 1/15th of the loan will be forgiven each year until the entire lien is forgiven at the end of 15 years. The DPL will be secured by a lien filed at the Registry of Deeds.

Equity and Tax Compliance Requirements:

Note that there must be sufficient equity in the property to cover the amount of the assistance provided for the term of the 15 year lien. Property owners must be current on municipal taxes and fees (real estate

taxes, water and trash fees, etc.) or must have or enter into an acceptable agreement with the Town Treasurer to pay any arrears.

Procedure for Completing Project Rehabilitation:

1. Letter is sent to homeowner informing them of their eligibility for participation in the program.
2. Once the homeowner countersigns the eligibility letter, the Housing Rehabilitation Specialist will inspect the property with the property owner in order to determine the necessary repairs.
 - Code violations, emergency situations, and structural issues must be dealt with first.
 - Due to federal and state regulations, certain lead paint hazard reduction work may be required.
3. Work Specifications prepared by the Housing Rehab Specialist are reviewed and approved by the property owner. The project is then put out to bid by the BHRP to pre-qualified contractors.
4. Registered contractors tour the property, review work specifications and submit bids. The lowest responsible bidder is awarded the contract (an owner may select an alternate bidder by paying the difference in cost between the lowest bid and that of the chosen contractor).
5. If the project cost is greater than \$40,000 per unit, a waiver may be required. If the property more than 50 years old, approval of the proposed work may be required from the State Historic Preservation Office (SHPO).
6. Upon acceptance of the bid, the owner, contractor, and the Town sign project contract documents, including an Assistance Agreement between the owner and the Town, Lien document (to be recorded at the Registry of Deeds), and Construction Contract between the Owner and Contractor. Owners of rental units will also sign a 15-year rental agreement. Investor owners must also sign a 15-year Affordable Housing Restriction, which will also be recorded at the Registry of Deeds.
7. Some residents may need to be temporarily relocated while contractors conduct hazardous work (lead paint or asbestos abatement).
8. The Housing Rehabilitation Specialist will regularly inspect progress of the project throughout construction.
9. Both the Rehabilitation Specialist and the property owner will sign off on the completed project confirming satisfaction with work done by the contractors on the project.
10. Property owners of multi-family homes are subject to periodic rent monitoring.

Income Eligibility Limits – Bellingham (Norfolk County)

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Moderate	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650

(Income limits effective as of June 15, 2022 – modified periodically)