

DOES YOUR HOME NEED REPAIR?

If you own a single or multi-family residential building in Rockland Center* that is occupied by low- or moderate-income households, you may be eligible for financial assistance up to \$30,000/unit to make repairs to your property.

Typical repairs made involve electrical and plumbing upgrades, heating repairs, roofing, window replacement, accessibility modifications and lead-paint abatement.

*Rockland Center is comprised of the following streets: Plain Street, Arlington Street, Payson Avenue, Vernon Street, Crescent Street, Charles Street, James Street, George Street, Howard Street, Collins Court, Custer Street, Grove Street, Monroe Street, Maple Street, Linden Street, Linden Park, Evans Road, Carey Street, Sunset Street, Reed Street, Division Street, Belmont Street, Pacific Street, Taunton Street, Park Street, Church Street, School Street, Blanchard Street, Franklin Street, Everett Street, Stanton Street, Blossom Street, **Norman Street, Garden Terrace, Albion Street, Albion Court, Martha Drive, Hannah Way, John A. Dunn Memorial**; and portions of the following streets: Market Street, North Ave, Union Street,

Webster Street, Liberty Street, West Water Street, East Water Street, **Concord Street**.

The **Rockland Center Housing Rehabilitation Program** provides deferred payment loans to owners of 1 to 7 unit residential properties located in Rockland Center with the goal of correcting building code deficiencies. In order to qualify for assistance, owners must demonstrate that at least 51% of the units are occupied by low- or moderate-income households. (See **Income Limits** chart) Properties within Rockland but located outside of Rockland Center may also be considered for emergency assistance.

Owners of multi-family properties are welcome to participate, even if they do not occupy the property. After completion of the work, rental units must be rented to lower-income households for a period of 15 years.

Financial assistance is capped at \$30,000 per unit, except in cases where lead-paint or asbestos removal is required. In these cases, up to

\$35,000 in assistance may be provided per unit.

Funds are provided in the form of a zero-interest deferred payment loan (DPL). **The DPL does not need to be repaid** unless the property is transferred to a new owner within 15 years of project completion, in which case total or partial repayment of the DPL will be required.

FY 2016 Income Limits

Household Size	Low-Income	Moderate-Income
1 person	\$34,350	\$51,150
2 person	\$39,250	\$58,450
3 person	\$44,150	\$65,750
4 person	\$49,050	\$73,050
5 person	\$53,000	\$78,900
6 person	\$56,900	\$84,750
7 person	\$60,850	\$90,600
8 person	\$64,750	\$96,450

Through the Program, assistance is provided at the following levels:

- ▶ 100% DPLs are available to eligible low-income owner occupants of single or multi-family properties.
- ▶ 75% DPLs are available to moderate-income owner occupants of single or multi-family properties.
- ▶ 50% DPLs are available to investor-owners of 1 to 7 unit properties and over-income owner-occupants of 2 to 7 unit properties.

In addition, 100% of all costs associated with lead-based paint removal are covered by the Program.



Applications are currently available at the Community Development Office, at the Rockland Town Offices. Applications will be processed in accordance with the results of the lottery. Applications received after the lottery is held will be to the waiting list on a first-come first-serve basis.

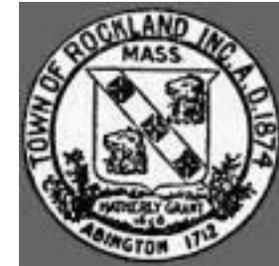
Interested property owners may submit applications by mail or in person at:

**Rockland Office of Community Development
Rockland Town Offices
242 Union Street
Rockland, MA 02370**

Phone: (781)871-1874 ext. 135

If you have any questions about the Program, please drop by the Community Development Office or call.

TOWN OF ROCKLAND



ROCKLAND CENTER HOUSING REHABILITATION PROGRAM

This program is funded through a grant from the Massachusetts Department of Housing and Community Development.

