

I WOULD LIKE TO PARTICIPATE!

You have reviewed this brochure and your total household income appears to meet the income limit requirements of this program (see reverse side). If you are interested in participating, please contact the Royalston Selectmen's office or the Athol Planning Office at the address listed in this brochure, or call the numbers listed. You will be sent an application and a program inspector will then contact you to arrange a property inspection.



Housing Rehab loans for the

Towns of Athol, Petersham,
Phillipston & Royalston

Administered by the

Athol Office of Planning and
Development

584 Main Street
Athol, MA 01331

FUNDED BY US HOUSING AND URBAN
DEVELOPMENT (HUD)

Athol Office of Planning and Development
584 Main Street
Athol, MA 01331 Telephone 978 575 0301
Royalston Selectmen
Contact Helen Divoll
978 249 9641

ROYALSTON RESIDENT

BULK MAIL PERMIT
ATHOL # 5
ATHOL, MA 01330

**ROYALSTON
RESIDENTS**

INFORMATION AVAILABLE

HEALTH AND SAFETY CODE HOUSING REPAIRS



Athol, Petersham,
Phillipston & Royalston
JOINT HOUSING
GRANT

in cooperation with MA-DHCD,
and the
Athol Office of Planning &
Development

ROYALSTON RESIDENTS
CALL FOR INFORMATION
and/or
APPLICATIONS

**LOANS UP TO \$35,000 ARE NOT REQUIRED TO BE RE-PAID UNLESS THE PROPERTY IS SOLD WITHIN FIFTEEN YEARS.
100% of BALANCES FOR ROYALSTON LOANS ARE FORGIVEN AT 5% PER YEAR OVER THE 15 YEARS OF THE LOAN.**

PROGRAM DESCRIPTION

Residents who qualify are eligible for funding assistance with health and building code repairs to their homes. Program recipients may receive a no interest deferred loan that is 100% forgiven over a 15 year schedule. Eligible repairs include septic & heating systems, lead paint & asbestos removal, door and window replacements and other repairs as allowed in the CDBG program guidelines. For larger projects, additional 0% interest, deferred loans may be incorporated to supplement the available CDBG funds, however some programs include non-forgiveness of their funds.

**PROFESSIONAL
CONTRACTORS
& INSPECTION
SERVICES
PROVIDED**

The U.S. Community Development Block Grant (CDBG) Funds are administered by the Massachusetts Department of Housing and Community Development (DHCD) for the benefit of Massachusetts residents who meet the income guidelines. Project funds will be administered locally by the Athol Office of Planning and Development and their consultants.

HOW TO APPLY

Persons interested in applying for the Housing Rehabilitation Loans may request an application from the Athol Office of Planning & Development, by calling or

coming to the addresses listed in this brochure. Applications include income eligibility requirements, with qualified applicants being placed on a waiting list for available funds. All information is confidential and will only be viewed by grant administration staff.



PROGRAM PROCEDURES

When eligible, homeowners will be visited by a professional home inspector for the purpose of developing a preliminary work list. All repairs will be performed by licensed and insured contractors. Contracts, inspections and payments are supervised by the grant administrator.



HOMEOWNERS ARE NOT EXPECTED TO REPAY THE CDBG LOAN UNLESS THEY SELL THEIR HOME WITHIN 15 YEARS, although loans in excess of \$35,000 may result in 0% deferred liens on the property (such as Get The Lead Out) that must be repaid whenever the house is resold.

ELIGIBILITY GUIDELINES

Household size includes everyone living in the home or dwelling unit. Income limits include ALL income earned by ALL household members.

2007 INCOME LIMITS

| NUMBER IN HOUSE | MAXIMUM INCOME TO BE ELIGIBLE |
|-----------------|-------------------------------|
| ε 1 PERSON | \$40,150 |
| ε 2 PERSONS | \$45,900 |
| ε 3 PERSONS | \$51,600 |
| ε 4 PERSONS | \$57,350 |
| ε 5 PERSONS | \$61,950 |
| ε 6 PERSONS | \$66,550 |
| ε 7 PERSONS | \$71,100 |
| ε 8 PERSONS | \$75,700 |

**ENDORSED
BY THE
ROYALSTON SELECTBOARD**

Royalston residents who are interested in the program may call for an application at
The Royalston Selectmen's Office
At 978 249 9641 or

The Athol Planner's Office
At 978 575 0301