



## NEEDHAM AFFORDABLE HOUSING TRUST SMALL REPAIR GRANT PROGRAM

### PROGRAM SUMMARY AND PROCEDURES

The Needham Affordable Housing Trust Small Repair Grant Program provides limited financial assistance to income-eligible senior and disabled households to help repair and rehabilitate existing owner-occupied housing units in Needham in order to address health and safety issues.

#### **Basic Requirements**

- The property must be in Needham, owned by the applicant and serve as the applicant's primary residence.
- At least one household member must be at least 60 years old or disabled, as defined by the Americans with Disabilities Act.
- The combined income of ALL household members may not exceed 80% of the applicable Area Median Income, which, as of July 1, 2025, is: \$92,650 for a one-person household, \$105,850 for a two-person household, \$119,100 for a three-person household and \$132,300 for a four-person household. Income includes all sources of regular income such as earnings, Social Security, Pension, and Interest Income as well as 2% of the equity in real estate (current tax assessment less outstanding liens on the property, including mortgages and home equity lines of credit).
- The current assessed value of the property may not exceed the average assessed value for a single-family home in Needham (\$1,464,398).
- The applicant must sign the Grant Agreement within thirty days of the date of the award.
- Work must be completed within twelve months of the date of the award letter.

#### **Grant**

- The maximum award per household is \$7,000 per location. However, grantees may apply for a second grant if there is a balance on the \$7,000, but not until the first grant is closed by the Town.
- No repayment of the grant is required unless the grant recipient does not comply with the Grant Agreement or falsifies submitted documentation.
- If the Project cost is greater than the grant amount, the applicant is obligated to pay all project costs that exceed the grant amount prior to submitting the invoice to the Town.
- The Town pays the contractor directly upon satisfactory completion of the work and submission of all required documents. The Town will not pay more than one invoice, will not do so until work is completed and will not pay more than one contractor per grant.

#### **Eligible Projects**

The Small Repair Grant Program provides financial assistance to help correct housing conditions dangerous to health and safety, correct substandard conditions, and improve weatherization and energy efficiency. Examples of eligible projects include:

- Small jobs and/or contractor work such as plumbing; carpentry; repairs to windows, gutters or downspouts; repairs or replacement of doors, steps, porches, or locks; cement work or masonry repair; and tiling, plaster patching, sheet-rock repair, weather stripping, electrical, heating, interior painting, floor installation, masonry, siding, roofing, etc.
- Adaptations including installation of bathroom grab bars, raised toilets, toilet seats, hand-held shower heads, tub transfer bench, tub seats/rails, bed transfer bars, railings throughout the house; change of doorknobs to levers; connect bells to light switches; hook-up flashing light to phone; and install various phone volume control devices and intercom entryway buzzer systems.

### **General Application Process**

- Grant applications will be accepted at any time subject to the availability of funds.
- Grants are reviewed and awarded on a first-come, first-served rolling basis subject to funding
- Complete applications must be submitted to be considered for participation in the program. "Complete applications" include all required attachments, as specified below.
- Town employees, including special municipal employees, are not eligible contractors for projects in accordance with MGL Chapter 268A, Section 20.

### **Step-by-step Process**

1. Submit a complete application including the following, which combine to create the Application:
  - Application Form including Affidavit, and Attestation and Certification
  - Most recent federal tax return(s) including schedules for all members of the household who file tax returns
  - Contractor's estimate
  - Pictures of the work area
  - Copy of the most recent Needham property tax bill showing assessment
2. Await award letter to be issued by the Town Manager pending a determination of eligibility
3. Submit the following to the Community Housing Specialist
  - Signed Grant Agreement
  - Fact Sheet for Contractor and Homeowner signed by contractor and homeowner(s)
4. Await notice to proceed from the Community Housing Specialist
5. Have the work completed (within twelve months of the award letter)
6. Pay any amount due to the contractor that exceeds the amount of the grant
7. Submit the following to the Community Housing Specialist
  - Invoice from the contractor specifying the work performed, any payment by the homeowner, and amount due from the Town (not to exceed the amount of the grant award)
  - A statement signed by the homeowner confirming that the work has been satisfactorily completed
  - Contractor's signed W-9
  - Pictures of completed work

8. Payment will be made by the Town directly to the contractor within 30 days of submission of all material identified in No. 7 above.
9. The contract is closed out by the Town.