

Needham Affordable Housing Trust

Policy Number:	2023-1
Policy:	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 SRGP operations, principally through the Community Housing Specialist. Community outreach is conducted as part of each funding round with support from the Town's Director of Communications and Community Engagement.

Financial Assistance

1. Small repair grants are offered as unsecured and unconditional funds, with no repayment required.
2. The maximum award available is \$7,000 per grant and there is a lifetime cap of \$7,000 SRGP funding for a household at a given property address. The one exception is set forth below in number 4.
3. If the Project cost exceeds the grant amount, the applicant is obligated to pay all project costs in excess of the grant amount. Any grant funds remaining upon payment to the one contractor under a given grant will be returned to the Trust to be available for distribution to other eligible homeowners. Eligible households may apply for additional grants, not to exceed the lifetime cap of \$7,000, once the prior grant award has been completed.
4. Eligible households may apply for grant funds that exceed the \$7,000 cap only if the Town Manager determines that an emergency situation exists that poses an urgent danger to the health and/or safety of the occupant(s). Under such an emergency situation, the homeowner may receive one additional grant not to exceed \$7,000 (regardless of the amount of the original grant).

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 (AMI). 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. AMI limits are adjusted annually by the federal Department of Housing and Urban Development (HUD) and posted to the Town's website on the Housing Division page: <https://needhamma.gov/3679/Housing-Division> .

2. **Home Value.** The current assessment of the home may not be greater than the average assessed value for a single-family home in Needham as established by the Town Assessor.
3. **Senior or Disabled.** At least one member of the household must be age 60 or older or have a disability, as defined by the Americans with Disabilities Act.
4. **Homeowner Needham Resident.** The Applicant must be the owner of the property and use the property as their primary residence at the time of application. The property must be in Needham.

Eligible Home Improvements and Contractors

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.

1. Examples of eligible projects include:

Small Jobs and/or Contractor Work including 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, floor installation, masonry, siding, roofing, etc.

Adaptations including bathroom grab bars, raised toilets or toilet seats, hand-held shower heads, tub transfer benches, tub seats/rails, bed transfer bars, railings throughout the house, doorknobs switched to levers, bells and light switch installation, flashing light to phone hook-up, phone volume control devices, intercom entryway buzzer system, light switch height adjustment, etc.

2. **Contractors** will be required to submit a W-9 to the Town in order to secure payment. Payment will be made to only one contractor per grant agreement.

Grant Applications

1. Applications are submitted directly to the Department of Planning and Community Development for a determination of eligibility.
2. Grant applications will be reviewed on a rolling basis and awarded on a first-come, first-serve basis, subject to the availability of funds. This grant program will be actively promoted at least twice per year.
3. The applicant must complete the application with specified 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. The repair work must be completed within twelve (12) months from the award date. The Town will pay the amount approved to the repair provider upon receipt of the original invoice signed by the contractor with a completed W-9 form, photographs of the finished repairs, and written approval of the applicant. Staff may approve a six-month extension if the request is supported by reasonable justification as to why more time is needed. No additional extensions will be granted. If a project that is granted an extension is not completed within 18 months from the award date, the grant award will be rescinded, and the household may not reapply for a grant at the subject premises.
6. Grant funds may be combined with other non-grant funds to complete a project.

Effective Date: March 6, 2023

Revised: May 6, 2025