





LOCAL  
IMPLEMENTATION

Implemented on Cape Cod

## OVERVIEW

Housing rehabilitation assistance programs provide income-eligible owner occupants or owners who rent to income-eligible occupants with funding to assist with the repair, rehabilitation, or reconstruction of their home. These programs can help to improve living conditions, increase property values, and promote neighborhood stability and revitalization while preserving existing structures. Programs provide the assistance through grants, deferred payment loans, or forgivable loans. Typically these programs target low-to moderate-income households (earning up to 80% of the area median income), and some may have limits on assessed values of the properties.

### CHALLENGES ADDRESSED

-  Not Allowed to Build Multi-family Housing
-  Too Expensive to Build New Housing
-  Too Expensive to Secure or Maintain Housing
-  Hard to Find Year-round Housing

## POTENTIAL BENEFITS & CONSIDERATIONS

- May allow some residents with limited financial resources to improve living conditions and stay in their homes
- Can help preserve historic and existing structures
- Could be used for home improvements that enable residents to age in place
- Program requires funding and administration
- Eligibility requirements need to be determined as well as the format of the assistance (grant, loan, etc.)

## RESOURCES & EXAMPLES

***Regional Housing Services Office Home Repair & Improvements Information*** - This webpage from the Regional Housing Services Office serving towns west of Boston provides overviews and information about several home rehabilitation programs ranging from town assistance for home repairs to state loan programs.

***MassHousing Home Improvement Loan*** - MassHousing provides low interest 15-year loans for eligible households to make non-luxury improvements to their homes.

### CASE STUDY: BREWSTER REGIONAL COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOUSING REHABILITATION PROGRAM

The Resource Inc. administers the Brewster Regional Community Development Block Grant Rehabilitation Program. The program provides homeowners in Brewster, Wellfleet, and Dennis who earn 80% of the area median income or less with up to \$50,000 as a deferred, forgivable, interest-free loan to address repairs and rehabilitation of homes. Such improvements may include roofing, siding, lead paint abatement, septic and heating systems, and handicap accessibility among other eligible activities. Certain rental properties are also eligible.

Learn more [here](#).

