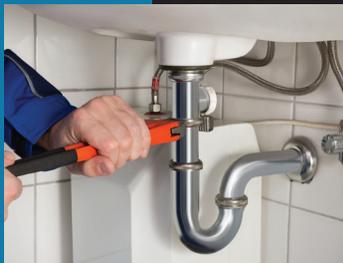




A 15 year, deferred payment and interest free loan



If you live in your home for 15 years, you owe nothing



Funding for this brochure is made possible from the Department of Housing & Community Development, Massachusetts Community Development Block Grant Program.

Pioneer Valley Planning Commission
60 Congress Street – Floor 1
Springfield, MA 01104-3419



East Longmeadow

Housing Rehabilitation Assistance Program

Tel: 413•781•6045



EQUAL HOUSING OPPORTUNITY PROGRAM

**Need help fixing your home?
Here's the best deal in Town!**

HOUSING REHABILITATION

What is it?

The intention of this program is to assist low and moderate income residents to improve their housing situation. Eligible improvements include:

Roof repair/replacement, storm window installation, plumbing, heating, electrical, well repair/replacement, door weatherization, handicapped accessibility repair, wall repair, chimney or foundation repair, lead paint/asbestos removal, septic system repair/replacement.

Grant regulations require that certain items be addressed first (i.e. building and sanitary code compliance, serious maintenance problems, etc.). The maximum funding per project is between \$35,000 and \$40,000. As long as you own your home, this is a payment and interest free loan, based on a 15 year forgiveness schedule. After the 15th year you owe nothing.

Investor units – 50% – 15 yr. forgiveness schedule with 50% owner matching funds.

Who to contact: The Pioneer Valley Planning Commission

For information and an application, please call or write Shirley Stephens at PVPC

Pioneer Valley Planning Commission
60 Congress Street – Floor 1
Springfield, MA 01104-3419
Tel (413) 781-6045
Fax (413) 732-2593
Email: sstephens@pvpc.org

How to apply

Applications will be accepted in person or by mail at the above address. Income information is confidential and will only be viewed by PVPC staff. The property must be located within East Longmeadow and be occupied primarily by households that meet the following low to moderate income guidelines.

If you live in **East Longmeadow** these are the **income guidelines**. *(Subject to Change)*

INCOME	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
LOW INCOME	\$49,700	\$56,800	\$63,900	\$70,950	\$76,650	\$82,350	\$88,000	\$93,700

**Note: Household size includes all persons living in the home or apartment unit.
The income limits include all income earned by the household members.**