

City of Gardner

Housing Rehabilitation Program

Department of Community Development
and Planning
City Hall Annex – Room 202
115 Pleasant Street
Gardner, MA 01440
TEL (978) 632-3800 FAX (978) 632-1905

Funding Sources for Home Repairs

Montachusett Opportunity Council / Home Repair Program

Montachusett Opportunity Council (MOC) administers a home repair program that provides funds to repair health or safety hazards in residential properties. The owner must occupy the property as their primary residence and be over 60 years old. Eligible work includes critical repairs, and alterations to make the home easier to carry out activities such as bathing, cooking, and climbing stairs.

Contact: MOC Elder Services
Home Repair Program
Fitchburg, MA 01420
(978) 345-8501

USDA / Section 504 Home Improvement Repair Loans and Grants.

USDA Rural Development (formerly Farmers' Home Administration) provides low interest loans and grants to very low income and elderly homeowners. Funds may be used for health and safety repairs, such as replacing a roof or furnace, connecting to town sewer, installing a septic system or well, chimney repair, weatherization and insulation. Loans are limited to \$20,000 and grants to \$7,500. Applicants must be owner occupants of single-family homes in eligible rural areas and meet program guidelines.

Contact: USDA Rural Development
52 Boyden Road
Holden, MA 01520
Tel: (508) 829-4477 ext. 4

MHFA / Home Improvement Loan Program (HILP)

The Massachusetts Housing Finance Agency provides loans for home improvements, septic repair, and lead paint abatement. Loans range from \$2,500 up to \$15,000, with repayment from 6 months to 15 years. Properties must be existing (not new) 1-4 family homes, used by the owner as their principal residence. Commercial properties are ineligible. Owners must meet income standards.

Contact: RCAP Solutions
School Street
Gardner, MA 01440
Tel (978) 630-6600

NOTE: The City of Gardner believes this information is current, but makes no claims as to its accuracy. Contact the agencies for up to date information.

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Home Improvement Loan Program

MassHousing offers home owners a very competitive loan for general (non-luxury) home improvements. The minimum loan amount is \$10,000 and the maximum loan amount is \$50,000. Loan terms can be for 5, 10, 15 or 20 years (the 20-year term features a slightly higher interest rate), and the loans are serviced in Massachusetts by MassHousing.

Contact: MassHousing
888-843-6432

Septic Repair Loan Program

Through a partnership with the Massachusetts Departments of Environmental Protection and Revenue, MassHousing offers an affordable and flexible loan to help you repair or replace your septic system. Loans are designed to meet just about every household budget. The lower your income, the lower the rate you pay; some borrowers may even be eligible for a 0% interest rate.

Contact: MassHousing
888-843-6432

Lead Paint Removal Loans

Through a partnership with the Department of Public Health and the Department of Housing and Community Development (DHCD), Mass Housing offers the Get the Lead Out program, an affordable way to remove a dangerous substance from your home.

Contact: MassHousing
888-843-6432

Or

Montachusett Regional Planning Commission (MRPC)
978-345-7376

City of Gardner / Housing Rehabilitation Program.

Provides forgivable loans to property owners to repair violations of the Massachusetts Sanitary Code in residential property where the building residents meet federal income guidelines. Funds may only be used for approved repairs to residential quarters. Properties must be in Gardner or participating regional towns. Projects must meet program guidelines. Some owners are required to provide a share of project costs. Owners must commit to long-term ownership, use and care stipulations. Rent controls apply to rental properties.

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Private lenders.

Banks and credit unions provide first and second mortgage loans for a wide variety of general home improvements. Borrowers must meet the lender's underwriting standards. Terms and interest rates vary.

Contact: Your local bank or credit union

Municipal assistance programs.

Many towns in this area administer assistance programs to help property owners defray the costs of installing septic systems, making home repairs and abating lead paint and asbestos hazards.

Contact: Your Town Selectmen's' Office, Building Inspector's Office, or Board of Health for further information.

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