

WESTERN RHODE ISLAND HOME REPAIR PROGRAM

**Serving the Communities of :
Foster, Glocester and Scituate**



INFORMATION BOOKLET

THE PURPOSE OF THIS BOOKLET IS TO ACQUAINT YOU WITH THE
FOSTER, GLOCESTER, AND SCITUATE HOME REPAIR PROGRAMS .
PLEASE READ IT THOROUGHLY. IF AFTER READING YOU STILL HAVE
QUESTIONS, PLEASE CONTACT ME AT 568-6206 EXT. 6.

Elinor C. Tetreault
Program Manger

Western Rhode Island Home Repair Program

The Towns of Foster, Glocester and Scituate have received funds enabling them to offer programs to assist homeowners in repairing and making improvements to their homes and rental property. **(Rental Program – Hope Village only)**

OVERVIEW

1. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

A limited number of Loans are available for low to moderate-income homeowners. The primary objective of this program is to address code violations and to provide a safe living environment by offering home repair Loans up to a maximum of \$25,000 (effective 6/19/07 based on property valuation) **(Excluding the cost of any lead paint rehabilitation work in accordance with Rhode Island Regulations for Lead Poison Prevention (R23-24.6PB & Lead Hazard Mitigation Act, Chapter 42-128.1.5 & Federal Regulation 24CFR PART 35 ET AL.)**

- Persons with income below the low-income limit are eligible for 0% Loans of up to \$25,000(effective 6/19/07 based on property valuation)
 - Persons with income above the low-income limit but below the moderate income are eligible for a 3% Loan of up to \$25,000(effective 6/19/07 based on property valuation) Individuals in this income category may opt to participate in the low-interest loan program coordinated with Rhode Island Housing.
- ❖ **APPLICANTS MUST BE OWNER-OCCUPANTS OF THE PROPERTY FOR A PERIOD OF 12 CONSECUTIVE MONTHS PRIOR TO APPLICATION SUBMITTAL.**
 - ❖ **APPLICANTS WHO HAVE RECEIVED HOME REPAIR FUNDING OF \$25,000 MUST ACQUIRE A SPECIAL EXCEPTION TO BE ELIGIBLE FOR ADDITIONAL FUNDING.**
 - ❖ **APPLICANTS FOR THE HOPE RENTAL REHABILITATION PROGRAM MUST HAVE 51% OF UNITS OCCUPIED BY LOW/MOD INCOME RESIDENTS, AND MUST HAVE OWNED THE PROPERTY FOR 12 CONSECUTIVE MONTHS PRIOR TO APPLICATION SUBMITTAL.**
 - ❖ **THE HOMEOWNER AGREES TO COMPLY WITH RULES AND REGULATIONS FOR LEAD POISONING PREVENTION R23-24.6 PB (DOH) 24CFR PART 35 ET AL. (HUD)**

**2. RHODE ISLAND HOUSING & MORTGAGE FINANCE CORPORATION
LOAN PROGRAM**

Rhode Island Housing is offering low interest, fixed-rate loans, to be paid over a period of up to twenty (20) years. The loans are designed to improve homes owned or occupied by low and moderate-income persons.

Loan funds CANNOT be used to construct an addition to a home or be used for refinancing purposes.

HOME IMPROVEMENT PROGRAM RHODE ISLAND HOUSING

Borrower Eligibility:

All borrowers must own and occupy the property as their primary residence. Property must be located in Rhode Island.

Income Limits:

Annual income cannot exceed **\$62,000** for a 3 or more person's household and **\$54,000** for a household of 1 or 2.

Property Eligibility:

Property must be located in Rhode Island and be identified as having four or less units. No more than 15% of the total living area may be used for business purposes.

Maximum Loan Amounts:

Maximum loan cannot exceed **\$25,000**.

Maximum Loan Term:

Maximum loan term cannot exceed **20 years**.

Interest Rates:

Interest rate is subject to change each week. Interest rate is fixed for the entire term of the loan, once the loan is approved.

Rhode Island Housing Lead Program

- Eligible work may include window replacement, interior and exterior painting and soil work.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Home Repair /Loans:

- ❖ Loans are available for low-income applicants. (Restrictions apply)
- ❖ Loans may be up to \$25,000 *(effective 6/19/07 based on property valuation)
However, the exact amount granted for each project will be determined by the Home Repair Office on the basis of need and the actual cost of the repairs.
- ❖ Loans of up to \$25,000 *(effective 6/19/07 based on property valuation) are available for moderate-income applicants.
- ❖ Project preference will be given to the correction of septic systems, contaminated and/or inadequate water supply, and insufficient heating facilities and any other code violations.

WHO IS ELIGIBLE?

- For a 0% Loan of up to \$25,000*(effective 6/19/07 based on property valuation), applicants must have an income at or below the low-income levels as determined by HUD for the Towns of Foster, Gloucester, and Scituate.
- For a 3% Loan of up to \$25,000*(effective 6/19/07 based on property valuation), applicants must have income below the moderate-income level. Applicants in this category may opt for a RIHMFC loan.

HOW IS INCOME DETERMINED?

Annual income is the total income expected to be received by all adult members of the household, **Including children over 18**, for the twelve-month period immediately following the date of Application. For instance, if you apply September 1st, we need to know what your expected Income will be from that date until September 1st of the following year.

***(Excluding the cost of any lead paint rehabilitation work in accordance with Rhode Island Regulations for Lead Poison Prevention (R23-24.6PB & Lead Hazard Mitigation Act, Chapter 42-128.1.5 & Federal Regulation 24CFRPART35ETal.)**

INCOME GUIDELINES

FOR A 0% LOAN:

**FOR A 3% LOAN OR
RIHMFC LOAN:**

HOUSEHOLD SIZE	Total Gross Income Is Equal to or Below:	Total Gross Income Is Equal to or Below:
1	\$25,600	\$41,000
2	\$29,250	\$46,850
3	\$32,900	\$52,700
4	\$36,600	\$58,550
5	\$39,500	\$63,250
6	\$42,450	\$67,900
7	\$45,350	\$72,600
8+	\$48,300	\$77,300

(Figures are gross income amount for the twelve (12) month period immediately following date of application).

Income includes, But is Not Limited To:

- The full amount before any payroll deductions; of wages and salaries, overtime pay, commissions, fees, tips and bonuses, or other compensation for personal services.
- The net income from operation of a business of profession.
- Interest, dividends, and other net income of any kind from real or personal property, savings, checking, stocks, money markets and other such accounts.
- The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum payment for the delayed start of a periodic payment.

- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay.
- Public assistance (except exempt food, housing or utility vouchers).
- Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling.
- All regular pay, special pay and allowances as a member of the Armed Forces.
- The income of a paying unrelated boarder living in the house with the owner will not be included, although that boarder's rental payment to the owner will be added to the owner's gross income.
- **Any other income, to include assets, will be subject to the Executive Board determining eligibility for funds.**

APPLICANTS WILL BE ASKED TO SUPPLY INCOME VERIFICATION INCLUDING PAYROLL STUBS AND IRS TAX STATEMENTS.

WHAT KIND OF ITEMS ARE ELIGIBLE FOR IMPROVEMENT?

The main goal of the Program is to make improvements that will correct problems that pose an immediate danger to the health, safety or welfare of the inhabitants and/or neighbors, or will substantially increase the energy efficiency of the dwelling unit. Priority projects include the abatement of lead paint hazards, septic system violations, contaminated and/or inadequate water supply, and inefficient heating facilities. **All septic system repairs require a State Approved ISDS plan at the time of application.**

In addition, repairs can include, but are not limited to:

- The removal of an architectural barrier from the dwellings of handicapped persons (i.e. installing a wheelchair ramp).
- The correction of substandard electrical service and/or wiring which presents a hazard a fire, shock, or electrocution.
- The correction of inoperable or otherwise grossly inadequate windows and doors which make proper heating of the dwelling unit(s) impossible at reasonable cost to the tenants or owner.
- The improvement of the roof, walls, ceiling, floors or other structural elements, which are in danger of collapse because of cracking, shifting or age; which leak moisture or air in a manner to affect the health of the occupants.

- The replacement of exterior siding - i.e. shingles, clapboard, and in some cases vinyl siding.
- The provision for insulation to a structure that is not now insulated or is inadequately insulated.
- The correction or reconstruction of unsafe stairs or porches.
- Plumbing repairs - i.e. replacement of pipes, water heaters, pumps.
- Interior or Exterior painting, if necessary, to correct violations.
- Any other improvements deemed eligible by the Housing Repair Program.

LOAN FUNDS CANNOT BE USED TO REIMBURSE THE OWNER FOR WORK DONE PRIOR TO APPROVAL OF THEIR APPLICATION, TO BUILD ADDITIONS OR ACCESSORY BUILDINGS, COSMETIC REMODELING, OR MAKING OTHER IMPROVEMENTS WHICH ARE NOT DEEMED CONSISTANT WITH THE PROGRAM GOALS. THIS DETERMINATION WILL BE MADE BY THE HOME REPAIR MANAGER IN COOPERATION WITH THE HOUSING SPECIALIST, AND IF NECESSARY, RHODE ISLAND HOUSING AND MORTGAGE FINANCE CORPORATION.

WHAT IS THE PROCEDURE FOR APPLICATION?

1. Applicants should read the Program Booklet and complete the application. Employer, bank, and Benefit verification forms for each adult in the household, must be signed by both the applicant(s) and respective official (i.e. employer, bank official, benefit administrator, etc).
2. The Home Repair Office will supply you with verification forms for authorized signatures. Also, Proof of ownership (a property deed/bill of sale) needs to be provided. If more than one (1) name appears on the property deed and that person does not reside in the dwelling, a permission letter with a notarized signature must be submitted to the Home Repair Office before an applicant can be reviewed for funding.
3. If the application is determined eligible, the Program's Housing Specialist inspects the property.
4. Applications are reviewed on a first-come, first served basis. The Program's Executive Board issues Loan awards based on the recommendations of the Program Manager and the Housing Specialist.
5. Job specifications are written and bids for the proposed repairs are solicited from a minimum of two (2) Contractors. Septic System repairs will require 3 bids from Contractors. The Home Repair Office will provide a "Qualified Contractor" list to homeowners. However, owners may obtain estimates from contractors they know provided the contractors have the minimum insurance coverage, and that they bid on the same specifications.
6. Once the bids are returned, the owner selects a contractor with the understanding that the Program will pay only the amount of the lowest bid (or in the case of a 50% matching Loan the Program will pay 50% of the lowest bid). If the owner prefers to contract with a higher bidding firm, he/she must pay the difference between the two (2) bids.
7. Contracts and/or work agreements between the contractors and the owners are signed.
8. Work in progress is inspected by the Housing Specialist and the homeowner.
9. If the work is completed in a satisfactory manner as determined by the owner and the Housing Specialist, payment in the form of a check is made payable to the contractor.

All polices and procedures are subject to the rules and regulations of the U.S. Department of Housing and Urban Development, the Office of Housing and Community Development, the State of Rhode Island, and the Towns of Foster, Glocester and Scituate.

In some cases it may be necessary for the homeowners to submit a copy of an assessor's plat map illustrating the lot location.

**Providing he/she is not precluded from participating in a federally funded program.

HOW MUCH IS AVAILABLE TO REPAIR MY HOME?

HUD requires that all lead-based paint hazards be corrected on the exterior and interior of those dwellings where a hazard exists. Due to the high costs of lead abatement, a grant may be awarded for the correction of the hazard only.

Remember, for applicants needing more rehabilitation funds (up to \$25,000 per unit), low-interest RIHMFC loan applications are available through the Home Repair Office.

CAN I SELL MY HOUSE IF I GET A /LOAN?

Yes, you can sell your home at any time. If the home is sold or transferred **under any circumstances**, you agree to repay the amount invested by the Home Repair Program. All funds recaptured through property sale are then awarded to another applicant on the Home Repair Program's waiting list.

The Executive Board of the Western Rhode Island Home Repair Program will not pro-rate or waive the requirement of lien repayment under any circumstance.

IS THERE ANYTHING ELSE I SHOULD KNOW?

All income information provided to the Home Repair Program Office is held in strictest confidence. The Home Repair Office will be happy to explain the Program to you and answer any questions you may have.

CAN I REFINANCE MY HOME OR GET A REVERSE MORTGAGE?

Yes. All funds invested by the Western Rhode Island Home Repair Program **must** be paid at the closing

OFFICES

FOSTER OFFICE

Location: Benjamin Eddy Building, 5 So. Killingly Road
Mailing Address: Foster Town Hall, Howard Hill Road, Foster, RI 02825
Telephone #: (401) 568-6206 Ext. 6
Hours: PLEASE CALL FOR AN APPOINTMENT

GLOCESTER OFFICE

Location: Gloucester Town Hall, 1145 Putnam Pike, Chepachet, RI 02814
Mailing Address: P.O. Box B, Chepachet, RI 02814
Telephone #: (401) 568-6206 Ext. 6
Hours: PLEASE CALL FOR AN APPOINTMENT

SCITUATE OFFICE

Location: 1315 Chopmist Hill Road, North Scituate, RI 02857
Mailing Address: Same
Telephone #: (401) 568-6206 Ext. 6
Hours: PLEASE CALL FOR AN APPOINTMENT

**APPLICATIONS FOR THE WESTERN RHODE ISLAND HOME REPAIR
LOAN PROGRAM ARE AVAILABLE AT EACH OF THE TOWN HALLS**

OTHER LOCAL PROGRAMS

HOUSING PROGRAMS:

Rehabilitation:

USDA Rural Development 504 Grant and Loan Program
60 Quaker Lane, Suite 44
Warwick, RI 02886
(401) 826-0842
David DeLisle, Rural Development Manager

Grants are available for elderly individuals to rehabilitate owner-occupied properties. All other individuals may apply for low-interest (1%) loans for rehabilitation.

Housing Preservation Grants
Through the offices of the:
Western Rhode Island Home Repair Program

A limited number of grants are available for rehabilitation of owner-occupied properties. These grants will generally be made available to individuals requiring funding in excess of the allowable CDBG program threshold.

TriTown Community Action Agency
Hartford Avenue
Johnston, RI
(401) 351-2750

Weatherization grants are available for such repairs as boiler/furnace replacement, insulation, etc. Clients are required to execute an application for fuel assistance prior to energy audit review. Funding through TriTown is limited to Glocester residents.

Cranston Community Action Agency (CCAP)
Doric Street
Cranston, RI
(401) 467-9610

Weatherization grants are available for such repairs as boiler/furnace replacement, insulation, etc. Clients are required to execute an application for fuel assistance prior to energy audit review. Funding through CCAP is limited to Foster and Scituate residents.

Lead Abatement:

**RIHMFC
Lead Abatement Hot Line
(401) 450-1350**

Senior Housing:

Housing Authority, Town of Foster	647-2974
Housing Authority, Town of Glocester	568-5100
Housing Authority, Town of Scituate	647-2276

A comprehensive list of senior housing facilities is available at the office of the Western Rhode Island Home Repair Program for review and copying.

Section 8 Housing:

Towns of Foster, Glocester and Scituate RIHMFC 44 Washington Street Providence, RI	751-5566 x304
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Emergency Housing:

TriTown Community Action Agency	351-2750
Or direct - William Morrisette	331-4678

Social Service Program:

Food Bank Commodity Distributing:

Food Pantry is open for Glocester residents on Wednesdays from 8:30am to 12:30pm

@ Glocester Town Hall, 1145 Putnam Pike, Chepachet, RI 02814

St Eugene's Church Putnam Pike Chepachet, RI	568-5102
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TriTown Community Action Agency Hartford Avenue Johnston, RI	
Monthly assistance	351-2750

**St. Paul's Church
Danielson Pike
Foster, RI
Saturdays 647-3664**

**Trinity Church
Danielson Pike
North Scituate, RI 647-2322**

**Town of Glocester
Department of Human Services
Director - Virginia Peters
Glocester Town Hall
1145 Putnam Pike
Chepachet, RI 02814 568-6206 x 222**

**Town of Foster
Department of Human Services
Director - Nancy Johnson
Foster Town Hall
Howard Hill Road
Foster, RI 02825 392-9208**

**Town of Scituate
Department of Human Services
Director - Brenda Frederickson
1315 Chopmist Hill Road
North Scituate, RI 02857 647-2768**

**United Way
Emergency Food/Shelter 444-0661**

**A comprehensive list of additional providers is available at the offices of the
Western Rhode Island Home Repair Office**

FUEL/ENERGY ASSISTANCE:

**Tri-Town Community Action Agency
Glocester residents
Hartford Avenue
Johnston, RI 351-2750**

**Cranston Community Action Agency
CCAP
Foster and Scituate residents
Doric Street
Cranston, RI 467-9610**

State of Rhode Island Emergency Fuel 222-3003 or 222-3033

RISE 784-3700

**Salvation Army Good Neighbor
Energy Fund - Foster
Department of Human Services 392-9208**

**Salvation Army Good Neighbor
Energy Fund – Scituate 647-2662**

**St. Eugene's Church
Putnam Pike
Chepachet, RI 568-5102**

SENIOR PROGRAMS:

Senior Dining:

**Glocester Senior Center (Transportation provided for Glocester Residents only)
1210 Putnam Pike
Glocester, RI
Fran Ballou, Manager 567-4557
Monday - Friday**

**Scituate Senior Center (Transportation provided for Scituate Residents only)
1315 Chopmist Hill Road
North Scituate, RI
Judy Loven, Director 647-2662**

Meals on Wheels:

**Town of Glocester
RSVP Meals on Wheels
Claire Petrie 766-2300**

**Town of Glocester
Senior Services
Jill Anderson 766-3734**

**Town of Glocester
Department of Human Services
Director – Virginia Peters
Glocester Town Hall
1145 Putnam Pike
Chepachet, RI** 568-6206 x 222

**Town of Foster
Department of Human Services
Director - Nancy Johnson
Howard Hill Road
Foster, RI** 392-9208

**Town of Scituate
Department of Human Services
1315 Chopmist Hill Road
North Scituate, RI 02857
Director - Brenda Frederickson** 647-2768

Transportation Programs:

**Town of Scituate
Judy Loven - Director
Medical and Shopping** 647-2662

**Town of Glocester
Driver
Medical and shopping** 568-2533

Senior Employment: 766-6335

