

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

HOUSING REHABILITATION
AND
SEPTIC REPAIR/REPLACEMENT

What is it?

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

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

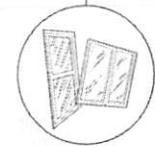
Grant regulations require that certain items be addressed first (i.e. building and sanitary code compliance, serious maintenance problems, etc.). The maximum funding per project is between \$30,000 and \$35,000. As long as you own your home, this is a payment and interest free loan, based on a 15 year forgiveness schedule, and then you owe nothing.

Investor units are also eligible.

Who to contact: The Pioneer Valley Planning Commission

For information and an application, please call or write Laurel Foley at PVPC

Pioneer Valley Planning Commission
60 Congress Street
Springfield, MA 01104-3419
Tel (413) 781-6045
Fax (413) 732-2593
Email: lfoley@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, who will determine eligibility. Income guidelines vary depending on household size: **The property must be located within the Towns that are eligible and be occupied primarily by households that meet the following low to moderate income guidelines.**

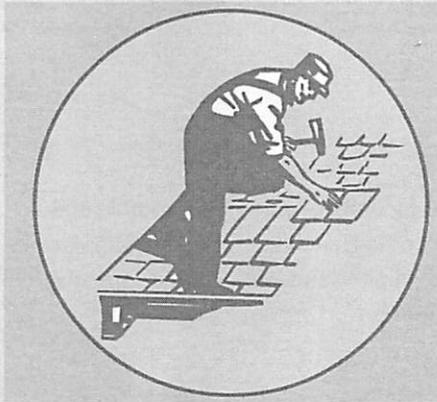
If you live in Belchertown, Granby, Hadle these are the income guidelines.

INCOME	1 PERSON	2PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW INCOME	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
LOW INCOME	\$43,800	\$50,050	\$56,300	\$62,550	\$67,600	\$72,600	\$77,650	\$82,650

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

**A 15-year, deferred payment
and interest free loan
for homeowners.**

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



**Qualified rental units are
also eligible for either
deferred payments or
0% interest loans.**

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60 Congress Street - Floor 1
Springfield, MA 01104-3419

THE BEST DEAL IN TOWN

**Belchertown • Granby • Hadley
Quabbin Reservoir Region**

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AND
SEPTIC REPAIR/REPLACEMENT



TEL: 413 781-6045



EQUAL HOUSING
OPPORTUNITY PROGRAM