

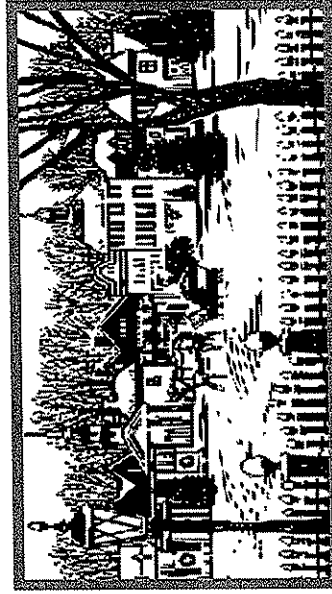
Funding Source

The funding for these loans is made available through the Department of Housing & Community Development, Massachusetts Community Development Block Grant Program.

Franklin County Regional Housing
and Redevelopment Authority

**FY 2009
HOUSING
REHABILITATION
PROGRAM**

Town of Orange



Franklin County Regional Housing
and Redevelopment Authority

42 Canal Road
Turners Falls, MA 01376

Phone: 413-863-9781 X 132
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HRA
DEVELOPING BETTER
COMMUNITIES

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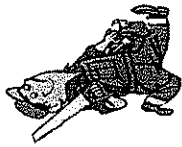
Deferred Payment Loans Now Available

FCRHRA is administering deferred payment housing rehabilitation loans on behalf of the Town or Orange

These loans (0% interest) provide an affordable means for homeowners to bring their homes into code compliance, do needed repairs and weatherize their homes.

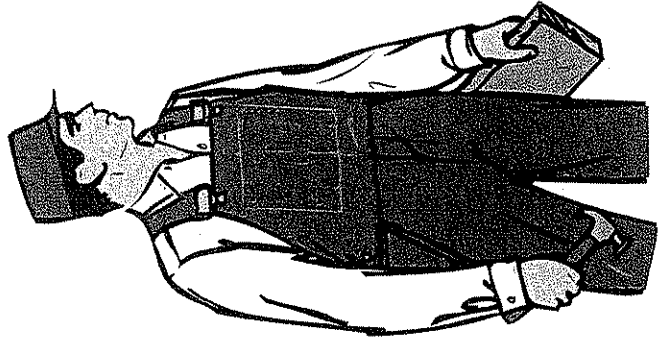
Income eligible applicants who qualify for a full deferred payment loan (DPL) will be able to borrow up to a maximum of \$30,000.00 to \$35,000.00 per unit. (depending on severity of code violations)

"Deferred Payment" means the homeowner will have no monthly loan payment. The amount loaned is secured by a lien placed on the property and the loan amount is due upon the sale or transfer of the property.



Some examples of work that can be done (but not limited to):

Bathroom repair, burner furnace replacement, carpentry, chimneys, ceiling/wall repair, doors, windows, electrical work, floors, foundation repair, hot water systems, insulation, joists, lead paint removal, painting, plumbing, pumps, septic systems, sill work, sheetrock, storm windows, roofs, wells and MUCH MORE!!!!



Homeowners and any tenant families must have an annual gross income equal to or less than the following amounts:

<u># In Household</u>	<u>Annual Income (Gross)</u>
1	\$43,450
2	\$49,700
3	\$55,900
4	\$62,100
5	\$67,050
6	\$72,050
7	\$77,000
8	\$81,950

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**Funding is limited
so call today!!**