

Boxford Small Repair Grants Trust

Boxford Small Repair Grant Program

Dear Boxford Resident,

Thank you for your interest in Boxford's Small Repair Grant Program (BSRGP). The Boxford Small Repair Grants Trust is introducing this new program to provide assistance to moderate-income Boxford senior residents and those Boxford residents with a permanent disability. This will enable these residents to make essential repairs and modifications to their homes, for health and safety reasons, and enable them to continue to age in place. This will help maintain the quality of Boxford's housing stock and enhance our community.

Initial grants of up to \$7,500 are offered on an unsecured basis and no repayment will be required after the first year following the award of the grant. Grant applications will be evaluated and prioritized based on the extent of health and safety problems and financial need.

To be eligible for this grant, you must meet the following requirements:

- Your property must be your primary residence and located in Boxford.
- One member of the household must be 60 years of age or older or have a permanent disability independent of age.
- The income of the entire household is no more than 100% of the area median income for the Lawrence area (AMI), adjusted annually by household size (see table on the following page for these income limits). 2% of the net asset of your house will be added to your income (tax assessment-mortgage and liens) to determine the qualifying income.
- You must remain in the home for at least 12 months following receipt of the grant funds.
- Once you accept a grant from this Program, you must sign a Grant Agreement before work can start. You must also notify the BSRGP at least 60 days prior to listing your home for a sale or transfer into a real estate trust within the 12-month period.

The confidential application and grant process is designed to be simple and quick, since a minimum amount of documentation is required. If you have any questions, feel free to discuss your repair needs with us prior to submitting a full application. Applications are available on line at the Trust website BoxfordMA.gov/small-repairs-grant-trust or the COA. If you have any questions or require assistance in completing this application, please contact us based on the information provided below. Please submit your application and supporting documents to:

Boxford Small Repair Grant Program
The Town Administrator's office
Boxford Town Hall
7A Spofford Rd,
Boxford, MA 01921

Eligible Projects

The Small Repair Grant Program provides financial assistance for low to moderate-income property owners to correct conditions that are dangerous to health and safety, to remedy substandard housing conditions, and to support home modifications to make homes more accessible. Some examples of eligible repairs include:

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Small Jobs and/or Contractor Work: Plumbing, carpentry, window repairs, gutters or downspouts, door repair or replacement, step or porch repair, lock repair or replacement, cement work or masonry repair, tiling, plaster patching, sheet-rock repair, smoke/CO2 detectors, weather stripping, electrical, heating, interior painting, floors, installation, masonry, siding, roofing, and the like.

Adaptations: Bathroom grab bars, raised toilets or toilet seats, hand-held shower heads, tub transfer bench, tub seats/rails, bed transfer bars, railings throughout the house, change door knobs to levers, hook-up bells to light switches, hook-up flashing light to phone, various phone volume control devices, intercom entryway buzzer system, light switch height, fall alert systems.

The Program is not intended to support strictly cosmetic or aesthetic changes to the residence or to simply facilitate the sale of the house. Unless there are extenuating circumstances, occupancy will be required for 12 months.

Financial Assistance

The maximum amount that can be awarded is \$7,500 for any one applicant or residence. The owner must cover the cost of work that is above the grant amount. That money must be available to the resident before the project is started. The grant amount will be released directly to the contractor when the work has been completed with all required inspections.

The grant does not require repayment unless the property is sold within one year of the date the last payment was issued. In such a case, the full amount of the grant would need to be repaid to the Boxford Affordable Housing Trust, unless there are extenuating circumstances as determined by the Trustees.

Applicant Qualifications

Residency: The applicant must be the owner of the property, use the property as his or her primary residence for the entire year (12-month period) following receipt of the grant funds, and the property must be located in Boxford.

Trusts: Houses in trusts can qualify for a grant, but it is recommended that the applicant contact the housing trustees before submitting an application. The housing trustees will be required to submit a letter authorizing the work from the housing trust. The grant Trustees must be notified if the house is to be transferred into a trust within 1 year after grant award.

Income: The applicant's maximum household income must be no more than 100% of the median income for the Lawrence area, annually adjusted by household size. The 2024 income limits are summarized in the table below. The qualifying income is determined by combining the gross earnings of all those living in the household including salaries and wages, Social Security, pensions, interest income, and any other source of income as stated on the 1040 IRS form. In addition, 2% of the net asset of your house will be added to your income, minus the mortgage and any liens, to obtain the qualifying income:

$$\text{Qualifying Income} = (\text{Total 1040 IRS income}) + 0.02 \times (\text{Assessed Value} - \text{Mortgage} - \text{Liens})$$

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Earning Income Limits for the Lawrence Area¹, 2023

# Persons in Household	100% of Area Median Income
1	\$82,875
2	\$94,690
3	\$106,500
4	\$118,312

Grant Application and Award Process

Applications will be accepted on an as-needed basis and the process time will be determined by the meeting schedule of the associated committees. Applicants must submit the following materials to apply for participation in the program:

- Application form, which is signed and notarized. If needed, the grant submission can be notarized at the Town Clerk's office.
- Income is calculated from the most recent IRS 1040 form for all residents. 2% of the net asset of your house will be added to your income, as described above (tax assessment-mortgage and liens).
- If possible, it is desired to have more than one estimate of the work to be performed but only one has to be submitted. Photos of the preconstruction work to be done shall be included with the estimate. Town employees, including special municipal employees, are not eligible contractors in accordance with MGL Chapter 268A, Section 20.
- If a grant is awarded, the applicant will also be required to sign and notarize a Grant Agreement before work can commence.

Repair(s) must be completed within 12 months following the grant award date. The owner shall provide the invoice from the contractor along with the contractor's W9, photo(s) of the finished repair(s), and signed approval from the applicant. Upon completion of the work, The Boxford Resident Housing Trust Fund will pay the amount approved under the Program directly to the repair provider. The Housing Trust will not reimburse homeowners directly except in extraordinary circumstances and with the advance approval of the Trustees. One year after work has been completed, the Program will confirm residency.



¹ The U.S. Department of Housing and Urban Development (HUD) includes Boxford as part of the Boston-Cambridge-Quincy MA-NH Metropolitan Statistical Area and provides income limits for those earning at 30%, 50%, and 80% of Area Median Income (AMI), adjusted annually by household size. These 100% of Area Median Income figures are based on percentages of the median income figure provided by HUD, calculated by the Community Preservation Coalition.