

FREQUENTLY ASKED QUESTIONS

What assistance is available?

The Mobile Home Emergency Repair Program provides **technical** and **financial** assistance.

Technical Assistance:

Housing inspection and work write-up that is used to obtain bids from contractors.

Financial Assistance:

No interest deferred payment loans, amount to be determined by work write-up and bids received. **Maximum loan amount \$10,000.**

- ✓ Property must be used as principal address.
- ✓ No monthly payments are required.
- ✓ Loans are paid back upon transfer, sale or refinance of the property.
- ✓ Loans are secured by a 15 year lien on the property.



Who is eligible?

Applicants must be eligible according to Federal Income Guidelines, which are determined yearly by HUD. Current income limits are as follows:

<u>Household Size*</u>	<u>Maximum Income</u>
1 person	\$46,300
2 person	\$52,950
3 person	\$59,550
4 person	\$66,150
5 person	\$71,450
6 person	\$76,750

**One or more persons occupying a housing unit.*

Priority will be given to the following applicants:

- ◆ Households requiring modifications for a disabled household member.
- ◆ Households that contain lead paint with children under the age of six.
- ◆ Applicants that have not previously received assistance through the rehabilitation program.

What are the property requirements?



- ◆ Mobile home must be located in Peabody.
- ◆ Owner must use the home as his/her primary residence.
- ◆ Owner must be income eligible.
- ◆ If necessary, owners will be required to apply for funds from other sources for lead paint removal and/or handicap accessibility.
- ◆ If your property is located in a Flood Hazard Area, you will be required to purchase flood insurance, as required by the National Flood Insurance Act of 1968.
- ◆ Real estate taxes, water/sewer fees and/or park fees must be paid to date.



How can funds be used?

Funds are used to address the following:

- ♦ Elimination of all code violations.
- ♦ Providing handicapped accessibility.
- ♦ Serious or potential hazards to health and safety.
- ♦ Insuring property meets Federal Housing Quality Standards (HQS) upon completion of rehabilitation.
- ♦ Work completed prior to submission of application is **not** eligible.



How do I apply for assistance?

Mobile Home owners should submit a **Pre-Application**. The information provided on this form is used to determine your eligibility for assistance. Be sure to complete the entire form.

Pre-qualified applicants will be notified and placed on a waiting list. When funds become available, a full application package will be mailed to the owner. Final eligibility is determined upon receipt of a completed application and supporting documentation.

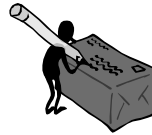


This program does not discriminate on the basis of race, color, national origin, gender, age, religion, familial status, sexual orientation or disability.

FURTHER INFORMATION

This brochure is intended to provide a brief overview of the program, including income and property eligibility requirements, as well as how to apply.

Should you have any further questions regarding the Mobile Home Emergency Rehabilitation Assistance Program, please contact Stacey Bernson, Housing Program Manager, Department of Community Development and Planning at 978-538-5776.



The Department of Community Development administers the City of Peabody's Mobile Home Rehabilitation Assistance Program.

The Mobile Home Rehabilitation Assistance Program is funded through the United States Department of Housing and Urban Development (HUD), utilizing HOME and Community Development Block Grant Funds (CDBG).

Note: *Income limits and program policies are subject to change without notice.*



MOBILE HOME EMERGENCY REPAIR PROGRAM



GUIDELINES



CITY OF PEABODY MASSACHUSETTS

Mayor Michael J. Bonfanti