



Thomas L. McLaughlin  
Mayor

**CITY OF WOBURN**  
MASSACHUSETTS

City Hall  
10 Common Street  
Woburn, MA 01801

Tel: (781) 897-5901  
Fax: (781) 897-5909

August 3, 2009

Dear Property Owner:

I am pleased to announce that the City of Woburn has received a grant from the Massachusetts Department of Housing and Community Development to establish the Woburn Housing Rehabilitation Program.

This program provides financial and technical assistance to eligible Woburn property owners to make needed repairs. I am enclosing an application as well as a program summary that more fully describes the program.

Because we expect the interest in this program to exceed the funding available, a Lottery will be held to create a waiting list that will determine the order in which applications will be processed. **To be included in the Lottery, your application must be received by September 2, 2009 at 5:00 pm.** Applications can be mailed or delivered in person to:

**Woburn Redevelopment Authority  
500 W. Cummings Park – Suite 1500  
P.O. Box 72  
Woburn, MA 01801**

**The Lottery will take place in City Council Chambers here at Woburn City Hall on September 10, 2009 at 7:00 pm.** All applicants and other interested residents are encouraged to attend, but applicants are not required to be present to preserve their place on the waiting list.

Should you have any questions or need further information, please contact the Woburn Redevelopment Authority at 781-935-3010.

Sincerely,

Thomas L. McLaughlin  
Mayor

Date Received WRA: \_\_\_\_\_

Waiting List # \_\_\_\_\_

**LOTTERY #:** \_\_\_\_\_ (# Assigned for Lottery drawing purposes only)

**WOBURN HOUSING REHABILITATION PROGRAM  
APPLICATION FOR  
INVESTOR-OWNED PROPERTIES**

**OWNER INFORMATION**

Property Owner(s) (as it appears on Deed): \_\_\_\_\_

Property Owner(s) Address: \_\_\_\_\_

Authorized Agent (if a Trust): \_\_\_\_\_

Owner Primary Phone:: \_\_\_\_\_ Owner Alternate Phone: : \_\_\_\_\_

Does any member of the owner(s)' household or immediate family (spouse, parents, children or siblings) work (whether full or part time) as an employee of or serve as an elected or appointed official (whether paid or unpaid) of the City of Woburn?  Yes  No

If yes, please indicate household/family member name and position held:

Name: \_\_\_\_\_ Position: \_\_\_\_\_

**PROPERTY INFORMATION**

Property Address to be Rehabilitated : \_\_\_\_\_

Number of Residential Units in Property: (Check one)  1  2  3  4

Year Property was Built \_\_\_\_\_ Does it have Flood Insurance?:  Yes  No

**RENTAL UNIT AND TENANT INFORMATION**

Please complete the following chart for all units in the property to be rehabilitated. If the unit is currently vacant, write "VACANT" in the space for the tenant(s) name(s)

Unit # or Floor	# Bedrooms	Current Monthly Rent	Current Tenant Name(s)	Household Size (# Residents)	List Utilities Paid by Tenant

**REPAIRS REQUIRED**

Please Indicate on the chart below the items for which you are seeking assistance from the Woburn Housing Rehabilitation Program. Check all that apply.

Septic System/ Sewer Hook-up	Heating/Hot Water	Siding Repairs	Windows	Plumbing	Electrical	Roof Repairs	Foundation or Structural Repairs	Interior Walls, Ceilings, or Floors	Insulation	Porch/Steps	Painting	Accessibility	Other Repairs (Please describe)

**AFFORDABLE HOUSING RESTRICTION AGREEMENT**

I/We, as owners of the property to be rehabilitated, understand that if I/we receive a Deferred Payment Loan through the Woburn Housing Rehabilitation Program, that **we will be required to execute an Affordable Housing Restriction (AHR) which will be filed with the South Middlesex Registry of Deeds and which will run with the land for a period of 15 years.** The AHR will not be extinguished by the repayment of the loan nor by the transfer of the property to new owners. The AHR restricts the amount of rent that can be charged to tenants of the building and requires that when units become vacant that they be rented to tenants who meet then-current income eligibility requirements.

**OWNER CERTIFICATION AND AGREEMENT**

I/We hereby certify that all information provided is accurate to the best of my/our knowledge. I/We authorize the WHRA to verify any information relating to this application. I/We certify being in good standing with the City and that this property has no outstanding water or sewer liens, nor any state or federal tax liens. I/We certify that any mortgages on this property are in good standing and are not in foreclosure, nor is the property affected by bankruptcy proceedings of any kind. I/We understand that falsification of any information provided to the Program may result in termination of this application.

Signed: \_\_\_\_\_

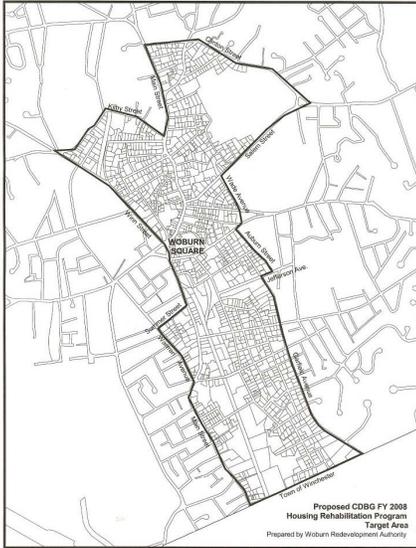
Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

# WOBURN REDEVELOPMENT AUTHORITY

## WOBURN HOUSING REHABILITATION PROGRAM SUMMARY



The City of Woburn has received a FY2008 CDFI Grant from the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). The grant will provide financial and technical assistance to eligible residential property owners in the Community Development Target Area. (See Picture)

The Woburn Redevelopment Authority (WRA) is responsible for administering the Woburn Housing Rehabilitation Program (WHRP). The WHRP, funded by the above-mentioned grant, will provide financial and technical assistance for improvements to approximately 23 housing units in the Community Development Target Area. The primary purpose of the program is to correct code violations and substandard living conditions, including the abatement of the health hazards of lead paint and asbestos. The program will address serious code violations and incipient code violations.

### Who is Eligible?

One to four-unit owner-occupied and investor-owned residential properties located in the Community Development Target Area (CDTA) are eligible for the program. Residential properties outside the CDTA may be eligible for emergency assistance only.

### How to Apply:

1. The property owners submit a Woburn Housing Rehabilitation Program Application to the Woburn Redevelopment Authority. Applications received by **September 2, 2009 at 5:00 p.m.** will be entered into a lottery, to be held at Woburn City Hall, in the City Council Chambers on September 10, 2009 at 7:00 p.m. The lottery will determine the order in which applications will be activated from the waiting list. Applications received after September 2, 2009 will be placed at the bottom of the waiting list in the order in which they are received.
2. The property owner must inform WHRP staff of any issues they may feel are emergencies and in need of immediate repair, and the owner will be asked to fill out an Emergency Application. Up to 10% of available funding may be provided to address emergency repairs to properties outside the Target Area.
3. Once the applicant reaches the top of the waiting list, or inspection reveals emergency conditions, the applicant will be contacted to submit income and ownership documentation for verification.

### Upon Verification of Qualifications for Program Participation:

1. Upon qualification (income and ownership documentation determine applicants qualification status) WHRP staff will determine the type of assistance for which the applicant is qualified. Type of assistance offered to applicants is as follows:
  - Low-income owner-occupants (with incomes at or below 50% of the area median\*) of one- to four-unit properties are eligible to receive a deferred payment loan (DPL) to cover 100% of rehabilitation costs.
  - Moderate-income (with incomes between 51%-80% of the area median\*) owner-occupants of one- to four-unit buildings are eligible to receive a DPL to cover 75% of rehabilitation costs. For multi-unit properties, at least 51% of units must be occupied by income-eligible households.

- Investor-owners and over-income owner-occupants of one- to four-unit properties (with at least 51% of units occupied by low- or moderate-income households\*) are eligible to receive a DPL to cover 50% of rehabilitation costs.

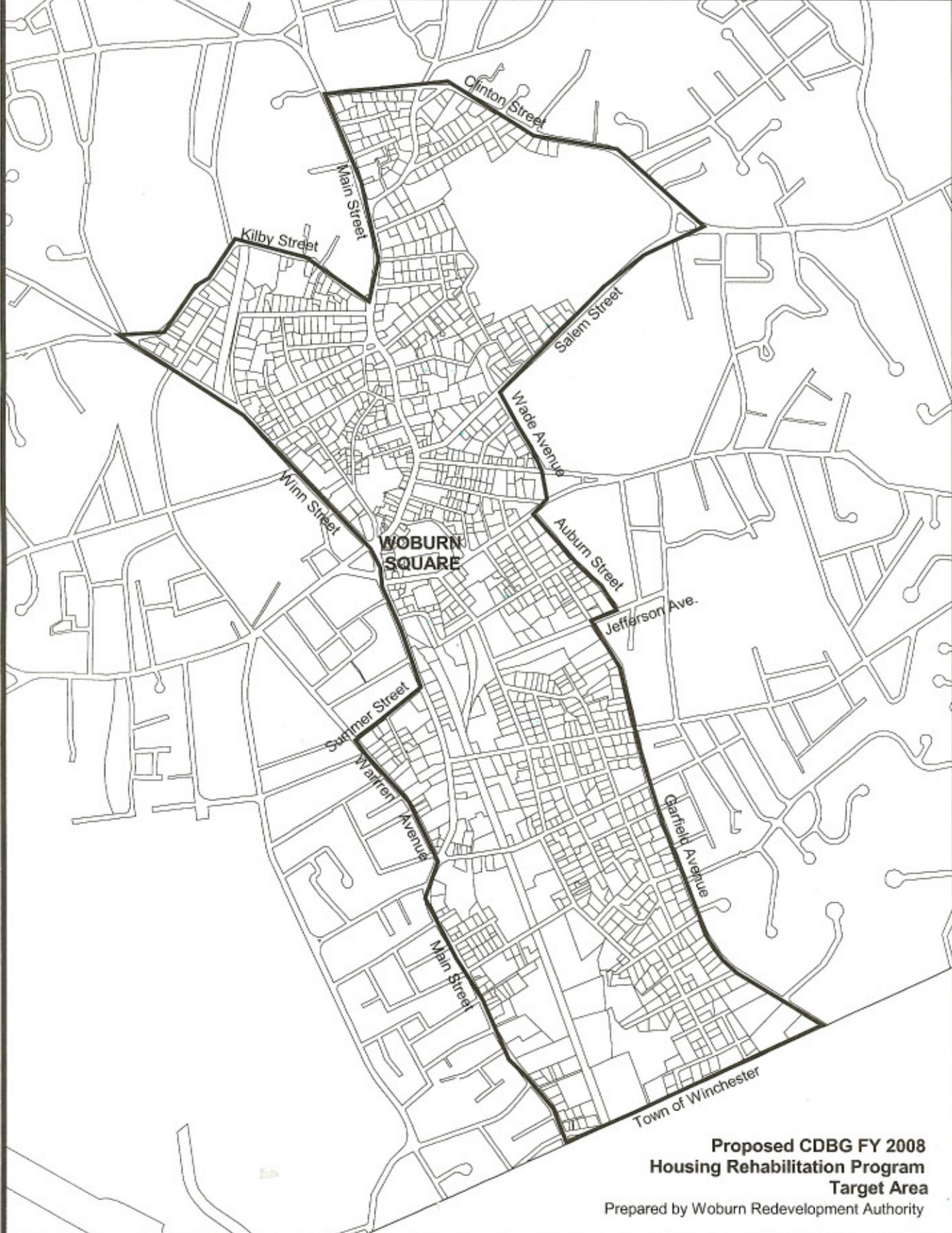
\*See Income Eligibility Table below.

**Procedure for Completing Project Rehabilitation:**

1. Letter is sent to homeowner informing them of their eligibility for participation in the program.
2. Once the homeowner countersigns the eligibility letter, the Housing Rehabilitation Specialist will inspect the property with the property owner in order to determine the necessary repairs.
  - Code violations, emergency situations, and structural issues must be dealt with first.
  - Due to federal and state regulations, certain lead paint hazard reduction work may be required.
3. Work Specifications are reviewed and approved by the property owner. Work specifications are then put out to bid by the WHRP.
4. Registered contractors tour the property, review work specifications and submit bids. The lowest responsible bidder is awarded the contract (unless owner selects an alternate bidder and pays the difference).
5. If the project cost is greater than \$35,000 per unit both a local and a state (Department of Housing and Community Development) waiver is required. In addition, if the property is older than 50 years, historic approval of the proposed work is required.
6. Upon acceptance of the bid, the owner, contractor, and the City of Woburn sign project contract documents, including an Assistance Agreement between the owner and the City, Lien document (to be recorded at the Registry of Deeds), and Construction Contract. Owners of rental units will also sign a 15-year rental agreement. Investor owners must also sign a 15-year Affordable Housing Restriction, which will also be recorded at the Registry of Deeds.
7. Residents are relocated for any lead hazard work and contractor begins rehabilitation work.
8. The Housing Rehabilitation Specialist will regularly inspect progress of the project throughout construction. The property owner’s signature is required on all two-party progress payment checks.
9. Both the Rehabilitation Specialist and the property owner will sign off on the completed project confirming satisfaction with work done by the contractors on the project.
10. Property owners of multi-family homes are subject to periodic rent monitoring.

**Income Eligibility Limits**

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Low	\$31,550	\$36,100	\$40,600	\$45,100	\$48,700	\$52,300	\$55,900	\$59,550
Moderate	\$46,300	\$52,950	\$59,550	\$66,150	\$71,450	\$76,750	\$82,050	\$87,350



**Proposed CDBG FY 2008  
Housing Rehabilitation Program  
Target Area**

Prepared by Woburn Redevelopment Authority