Getting Started



MCDA Critical Home Repair Loans are **zero-interest loans**, but Habitat for Humanity Loans may differ. Only two Critical Home Repair Loans will be made, but if the MCDA receives more funding there may be more offered. One of the Critical Home Repair Loans is reserved for veterans.

Q. What exactly is a Critical Home Repair Loan?

A. Critical Home Repair is defined as extensive interior or exterior work performed to alleviate critical health, life and safety issues or code violations for homeowners in need. This could include roof repair, deck repair, heating systems, electrical repair and more.

Q. Do I qualify for a Critical Home Repair Loan?

A. To qualify for a Critical Home Repair Loan, you must meet the following requirements:

- You must be a City of Marlborough homeowner
- The home you own must be a single-family home in the French Hill Neighborhood (click link to view <u>map</u>)
- You must be current on local taxes and assessments
- You must meet income requirements (please refer to chart below)
- You cannot have a prior MCDA mortgage

Q. Who qualifies for the Veteran Critical Home Repair Loan?

A. Veteran status includes those that have been honorably discharged or are currently serving in the Military. This also includes those that have served or are currently serving in the National Guard or Reserves. Veteran status also extends to spouses of veterans and to those that are caregivers to a veteran household member. Veterans must be able to provide proof of their status as well as proof of honorable discharge.

Qualifying Incomes for Critical Home Repair Loans

Area Median Income Standards 30%-60%

Number of People Per Household	1	2	3	4	5	6	7	8
Income Range	\$21,700-	\$24,800-	\$27,900-	\$31,00-	\$33,500-	\$36,000-	\$38,450-	\$41,320-
	\$45,291	\$50,874	\$56,457	\$62,040	\$67,003	\$71,966	\$76,929	\$82,512

If you qualify for a Critical Home Repair Loan, please use the following steps to access the application:

Step 1. Visit www.marlborough-ma.gov/Gen/MarlboroughMA_CommDvlpmt/index

Step 2. Select the link for the MCDA's Critical Home Repair Loan Application

Step 3. Refer to "Getting Started" Form to determine eligibility

Step 4. If eligible, fill out the MCDA's Critical Home Repair Loan Application

Step 5. Once you have filled out the MCDA's Critical Home Repair Loan Application, fill out Habitat for Humanity Critical Home Repair Loan Application

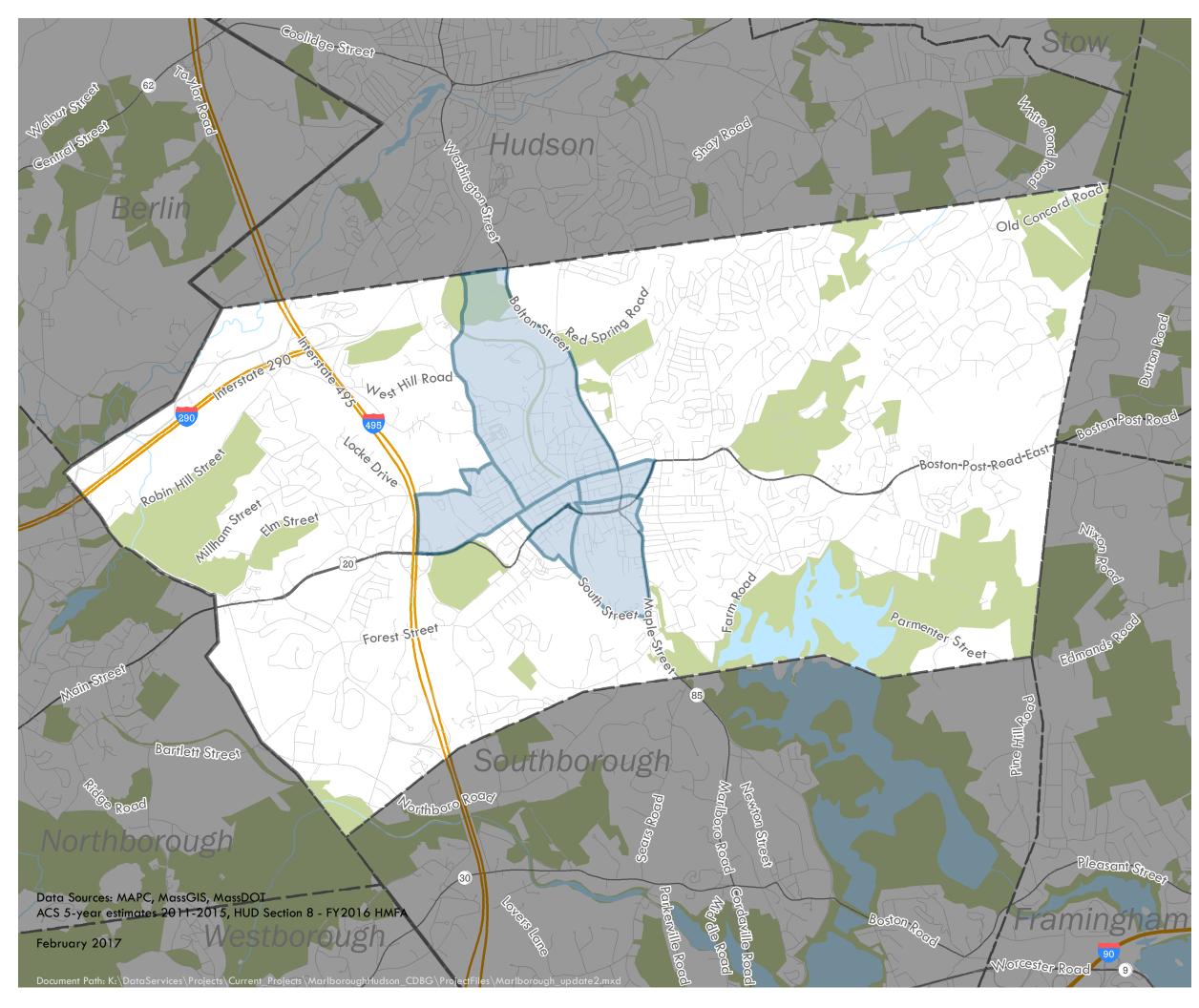
Step 6. Fill out and return both applications by **Wednesday June 28th, 2017** at 4:00pm. Hand in at 250 Main Street, Marlborough, MA or mail to ATTN: Critical Home Repair, 250 Main Street, Marlborough, MA 01752.

Have more questions?

Email Douglas M. Bushman, the Executive Director of the Marlborough Community Development Authority, at <u>dbushman@marlborough-ma.gov</u> with the subject line "Critical Home Repair Loan" or call 508-624-6908 during regular business hours.



Target Area Map and Streets



City of Marlborough Target Area - FY2017

CDBG Application

Census tract 3215, block groups 1 & 2 Census tract 3213, block groups 1, 2, 5, & 6

4,128 Households, which is 27% of the 15,558 total households (ACS 2011-2015).

61% of target area households make under \$75,000 (ACS 2011-2015). 80% of HUD's Section 8 FY2016 MFI of \$91,000 for the Boston-Cambridge-Quincy, MA-NH HMFA is \$78,480.

54% of target area households make under \$60,000 (ACS 2011-2015).

80% of the City's Median Household Income of \$71,790 is \$57,432 (ACS 2011-2015).

% Target Area Households by Income				
ACS 5-Year Estimates (2011-2015)				
	% of Target Area			
Income	Households			
Under \$20k	16%			
\$20k-\$39,999	22%			
\$40k-\$59,999	15%			
\$60k-\$74,999	7%			
\$75k-\$99,999	11%			
\$100k+	29%			

CDBG Household Low-Moderate Income (LMI) Levels & HUD						
HUD Section 8 - FY2016 - MFI						
	Boston-Cambridge-Quincy, MA-NH HMFA					
MFI	30%	50 %	60 %	80 %		
\$98.100	\$29.430	\$49.050	\$58.860	\$29,430		

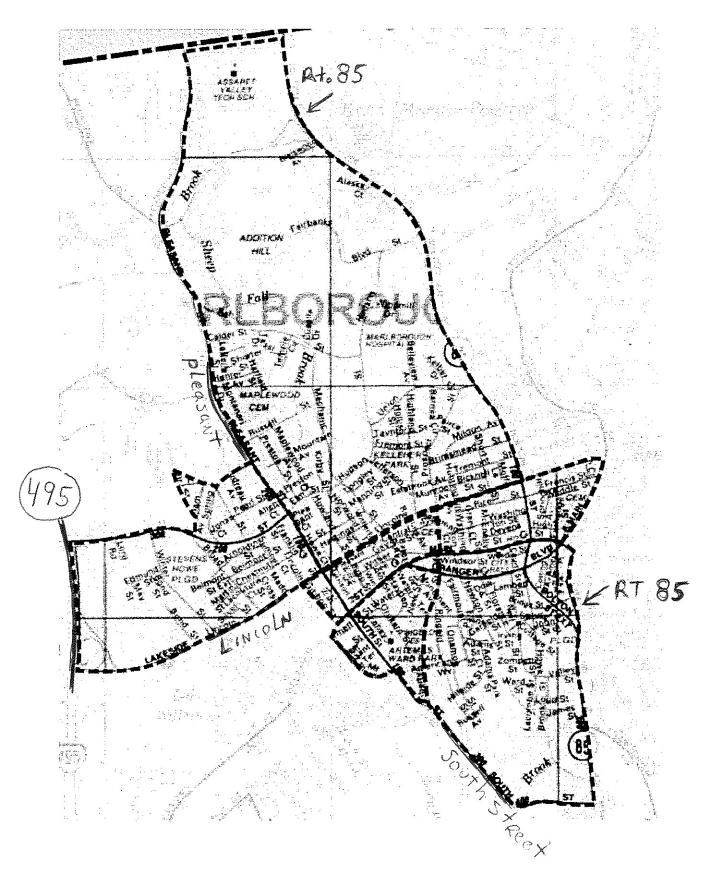




0 0.25 0.5 1 Miles



CITY OF MARLBOROUGH - COMMUNITY DEVELOPMENT STRATEGY - FY2016



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1. ALLEN CT 2. AMERICAN WAY 3. AMES PL 4. AMES ST 5. ARNOLD ST 6. ADAMS ST 7. ASH ST 8, BARNES CIR 9, BELLEVIEW AVE **10. BELMONT ST 11. BELMONT ST EXT 12. BELMORE PL 13. BICKNELL ST 14. BLAISWOOD AVE 15. BOLTON ST** 16. BOND ST **17. BRIMSMEAD ST** 18, BROAD ST 19. BROOK ST 20. BROWN ST 21. CALDER ST 22. CASHMAN ST 23. CENTRAL ST 24. CHARLES ST 25. CHESTNUT ST **26. COTTING AVE** 27, CROSS ST 28. DEVENS ST 29. ELM PL **30. ELM ST 31. EMMETT ST 32. ESTABROOK AVE** 33. FAHEY ST **34. FAIRMOUNT ST 35. FITCHBURG ST 36. FLORENCE ST 37, FRANKLIN ST 38, FREMONT ST 39, GARFIELD ST** 40. GAY ST

41. GIBBON ST 42. GRANT CT 43. GRANT ST 44, HARRISON PL 45. HASTINGS ST 46. HATFIELD ST 47, HAYDEN ST **48. HIGHLAND ST** 49. HOLLIS ST 50. HOWE CT 51. HOWE ST 52. HUDSON ST **53. HUNTER AVE 54. HUNTINGTON AVE** 55. IRVING ST 56, JEFFERSON ST 57. JOHN ST 58, JONAS CT 59. KIRBY ST **60. LABELLE ST 61. LACOUTURE CT 62. LAKESIDE AVE 63, LAMBERT ST 64. LINCOLN CT 65. LINCOLN ST** 66. LONGLEY ST 67. MANNING ST 68. MAPLE ST **69. MAPLE TER** 70. MAPLEWOOD AVE 71, MARTIN ST 72. MCENELLY ST 73. MECHANIC ST 74. MELODY LN 75. MILDON AVE 76, MONTANARI DR 77. MOUNTAIN AVE 78, NEIL ST **79, NEW ST 80. NEWTON ST**

81. NORWOOD ST 82. ONAMOG ST 83. ORCHARD ST 84. PARK ST 85, PEARL ST 86. PEIRCE ST 87, PLEASANT CT 88. PLEASANT PL **89. PLEASANT ST** 90. PRESTON ST 91. PROSPECT ST 92. RICE ST 93. RUSSELL ST 94, SHORT ST 95. SILVER ST 96. SOUTH ST 97. SPRUCE ST 98. SUMNER ST 99, TASSI DR **100, TEMPLE CIR** 101. 101. TREMONT ST 102, 102, UNION ST 103, VALLEY ST 104. WEST MAIN ST 105. WINDMILL DR **106. WINTER AVE** 107. WINTER ST **108. WINTHROP ST 109. WITHERBEE ST** 110. ZOMPETTI ST

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MCDA PRE-APPLICATION FORM



MCDA Pre-Application for Critical Home Repair Loans

Please refer to the "Getting Started" document if you have any questions

Applicant's Name:	_ Date:
Current Address:	
Do you reside in a single-family home? 🗌 Yes 🗌 No	
How many years have you lived at the residence?	
Do you own the home you reside in? 🗌 Yes 🗌 No	
Are you current with your water and sewage? 🔲 Yes 🗌 No	
Are you current with your property taxes? 🔲 Yes 🔲 No	
Have you ever received an MCDA Loan? If so, when?	
No Yes, I received a loan in	
Have you or were you ever a MCDA or City of Marlborough employee?	Yes 🔲 No
Do you have any loans on your property? If so, please indicate the number of each:	loans and the value of
No Yes, I have received loans, valued at	
Are you a veteran (includes National Guard and Reserves)?	No
Why are you applying for this loan?	
Roof Repair Deck Repair Heating Electrical Systems	Basement
Windows Doors Other:	
Contact Information:	
Phone: () Email Address:	
How did you hear about this loan?	
Newspaper Ad Television Ad Flyer Letter Emai	1
Signature: Dat	te:
During the application process, we will be conducting an evaluation to determine	if there is sufficient equity.
You must complete both this form and the Habitat for Humanity Loan application 28th, 2017 to be eligible for the loan. Hand in at 250 Main Street, Marlboroug Critical Home Repair, 250 Main Street, Marlborough, MA C	h, MA or mail to ATTN:



HABITAT FOR HUMANITY APPLICATION FORM

Application

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We are piedged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing

because of race, color, religion, sex, handicap, familial status, or national origin.

Critical Home Repair Program



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11 Distributor Road Worcester, MA 01605 508-799-9259

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity Critical Home Repair project. Please fill out this application as completely and accurately as possible. All information you include on this application will be kept confidential. Your application and all supporting documentation you provide will become the property of Habitat for Humanity-MetroWest/Greater Worcester, therefore, we ask that you please provide us copies and not originals documents.

1. APPLICANT INFORMATION				
Applicant	Co-Applicant			
Applicant's Name:	Co-applicants Name:			
Date of Birth:	Date of Birth:			
Social Security Number:	Social Security Number:			
☐ Married ☐ Separated ☐ Unmarried (incl. single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (incl. single, divorced, widowed)			
Home Phone:	Home Phone:			
Cell Phone:	Cell Phone:			
E-mail:	E-mail:			
Dependents and others who live with you (not listed by co-applicant)	Dependents and others who live with you (not listed by co-applicant)			
Name Age Male Female	Name Age Male Female			
·				
Present Address (street, city, state, ZIP code)	Present Address (street, city, state, ZIP code) Own Rent			
How long have you been living at this address?	How long have you been living at this address?			
If Living at Present Address for Less 7	han Two Years, Complete the Following			
Last Address (street, city, state, ZIP code)	Last Address (street, city, state, ZIP code) Own Rent			
How long have you been living at this address?	How long have you been living at this address?			
2. FOR OFFICE USE ONLY-	DO NOT WRITE IN THIS SPACE			
Date Received:	Date Letter Sent:			
More Information Requested? Yes No	Date of Home Visit:			
Date Application Completed:	Date Letter Sent:			
Accepted Denied				

3. WILLINGNESS TO PARTNER

To be considered for a Habitat Critical Home Repair project, you and your family must be willing to be a long-term partner with Habitat for Humanity. Being a long term partner means completing all partner requirements during the construction of your home and continuing to support the Habitat for Humanity mission long after your home is built/repaired.

During the partner phase of your relationship with Habitat, you and your family must complete a mandatory number of "sweatequity" hours. "Sweat equity" is earned by you when you help to build your home and the homes of others, and it may include clearing a lot, painting, helping with home construction, attending homeowner education courses, working in the Habitat ReStore or main office, helping with special events or other approved activities. (If you or a family member has a physical disability, Habitat will work with you to help you successfully complete your required "sweat equity" hours.)

Please sign below indicating that you and your family are willing to partner with Habitat for Humanity— MetroWest/Greater Worcester while your home is being built/repaired and thereafter continuing to be a good neighbor in support of the mission of Habitat. By signing below you are also indicating that you are willing to complete all "sweat equity" requirements.

Applicant Signature	Date	Co-Applicant Signature	Date
	4. PRESENT HOUS	SING CONDITIONS / SITUATION	
Do you own your home? 🔲 Yes	□ No		
Number of Bedrooms:	Number of Bathroo	oms: Describe Laundry	Facilities:
Other rooms in the home in which	you are currently living	5.	
🗆 Kitchen 🗆 Bathroom 🗆	Living Room 🛛 Dinii	ng Room 🛛 Family Room 🗖 Finis	hed Basement D Finished Attic
Other Rooms:			
Are you current on your mortga	ge? (Please attach cur	rent mortgage documentation) Yes	s 🗆 No 🗖
If no, are you in danger of forecl	osure?		
Are you current on your proper	ty taxes? (Please attacl	h current documentation) Yes 🗆	No 🗆
Do you have Homeowner's Insu	rance? Yes 🗆 N	No 🗆	
Who is your Homeowner's Insu	rance provider?		
Are you current on your Homed	owner's insurance pre	miums? (Please attach documentation	a) Yes 🗆 No 🗆
In the space below, please describe ing to be done? If needed, please a		situation and/or the house condition. What a separate sheet of paper.	hat are the repairs you are request-
<u></u>			<u></u>
· · · · · · · · · · · · · · · · · · ·			
			· · · · · · · · · · · · · · · · · · ·
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5. PERSONAL STATMENT

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In the space below, please tell us a little bit about yourself and your situation. Include details that would help us understand your level of need, i.e any disabilities, financial hardships, poor living conditions. Please also tell us what has prevented you from making the necessary repairs in the past. Please attach your response on a separate sheet of paper if necessary.

6. MILITARY BACKGROUND

Applicant	Co-Applicant
Branch of Service:	Branch of Service:
Year of Service:	Year of Service:
Honorable Discharge? Yes 🗌 No 🗌	Honorable Discharge? Yes 🗌 No
If yes, please attach DD214	If yes, please attach DD214
Rank:	Rank:

5.	PROPER	TY IN	FORM	IATION

Do you own land? Yes No If yes, please describe, include location:_

I .

Land monthly loan payment: \$_____ Total unpaid loan balance on land: \$_____

If you are approved for a Veterans Critical Home Repair, how should your name(s) appear on the legal documents?

How did you hear about Habitat	for Humanity?		
	6. APPLICANT EMPLO	YMENT INFORMATION	
Name and Address of Current En	mployer:		Business Phone:
Date of Hire:	Hourly Wage / Hours per week:	Average Monthly Income:	Type of Business:
Job Title or Description:	L	Ļ	
If you have been employed a	t your current job less than one	year, please provide your pre	vious employment information
Name and Address of Previous Employer:			Business Phone:
Employed From:	Hourly Wage / Hours per week:	Average Monthly Income:	Type of Business:
То:			
Job Title or Description:			
	7. CO-APPLICANT EMPL	OYMENT INFORMATION	- 44 4 4 4 M
Name and Address of Current E	mployer:		Business Phone:
Date of Hire:	Hourly Wage / Hours per week:	Average Monthly Income:	Type of Business:
Job Title or Description:	.	A.,	
If you have been employed a	t your current job less than one	year, please provide your pre	vious employment information
Name and Address of Previous Employer:			Business Phone:
Employed From:	Hourly Wage / Hours per week:	Average Monthly Income:	Type of Business:
То:			
Job Title or Description:			

	8. COMBINED MONTLY	EXPENSES	
Monthly Expenses	Name of Creditor *	Monthly Payment	Past Due?/ Amount Owed
Household Expenses			
Mortgage			
Property Taxes	, and a second		
Gas/Electric	<u>, , , , , , , , , , , , , , , , , , , </u>		
Trash/Water/ Sewer			
Cable/Satellite TV/Internet	<u></u>		
Telephone			
Furniture			
Groceries			
Loans			
Auto			
Student			
Personal			
Medical/ Dental			
Doctor			
Hospital			
Dental			
Prescriptions			
Insurance			
Homeowner's Insurance			
Auto			
Medical/ Health			
Dental			
Life			
Misc. Personal Care			
Cell Phones			
Hair Care/Salon Services			
Clothing			
Entertainment			
Ex-Family Expenses			
Child Support			
Alimony			
Other Expenses			
Car Repair			
Car Gas			
Credit Card:			
Credit Card:			
Children School Expenses			Autoritiere e
Childcare			
Other:	· · · · · · · · · · · · · · · · · · ·		
	Total Monthly Expenses	\$	

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9. MONTHLY INCOME— APPLICANT/ CO- APPLICANT				
Monthly Income Source	Applicant Income *	Co-Applicant Income *	Others in Household Income*	
Base Employment Income				
Second Job Income				
AFDC/ TANF				
Food Stamps				
Social Security (SSA)				
Social Security (SSI)				
Disability				
Alimony				
Child Support				
Other:				
Other:				
* Please attach copies of 3 months w	orth of paychecks and proof of assistance	Combined Monthly Income	\$	
Are either you the Applicant c	or the Co-Applicant self-employed?	? □ Yes □ No If yes please exp	plain	
Are there additional members	of your household over the age of	18 who are earning income? 🗆 Y	es 🗆 No	
If yes, please list below:		NT	A	
Name	Age	Name	Age	
		ASSETS		
Please list all Checking and				
	avings & Loan or Credit Union:	Name and Address of Bank, S	avings & Loan or Credit Union:	
Name and Address of Dank, c	avings & Loan of Croan Onion.			
Account Number:	Balance: \$	Account Number:	Balance: \$	
Name and Address of Bank, S	Savings & Loan or Credit Union:	Name and Address of Bank, S	avings & Loan or Credit Union:	
Account Number:	Balance: \$	Account Number:	Balance: \$	
	y assets below, including Money		, Saving Bonds, etc.:	
Source	Value	Source	Value	
		,,		

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10 ASSETS CONT.						
Do you own a:	Yes No	Do you own a:			Yes No	
Boat		Car (#1)				
Mobile Home		Make and Year	i Na nana-			
Washer		Car (#2)				
Dryer		Make and Year				
	I I	. DEBT				
		oan ress of Company	Monthly Payment	Unpaid Balance	Months Remaining	
Mortgage			-			
Car			\$	\$		
Furniture, Appliances and Televisions			\$	\$		
Credit Card			\$	\$		
Medical			\$	\$		
Cell Phone Contracts			\$	\$		
Alimony/Child Support			\$	\$		
Job-Related Expenses			\$	\$		
Child Care, Union Dues, etc.			\$	\$		
Other			\$	\$		
L	•		Total: \$	Total: \$		

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15. INFORMATION FOR GOVERNEMENT MONITORING PURPOSES

Please read this statement before completing the information below: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither decimate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observations or surname. If you do not wish to furnish the information below, please check the box indicating so. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for).

Applicant	Co-Applicant		
□ I do not wish to furnish this information	I do not wish to furnish this information		
Race/National Origin: Image: American Indian or Alaskan Native Image: Native Hawaiian or Other Pacific Islander	Race/National Origin: American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander		
 Black/African America Caucasian Asian American Indian or Alaskan Native AND Caucasian Asian AND Caucasian Black/African American AND Caucasian 	 Black/African America Caucasian Asian American Indian or Alaskan Native AND Caucasian Asian AND Caucasian Black/African American AND Caucasian 		
 American Indian or Alaskan Native AND Black/African American Other (specify) 	 American Indian or Alaskan Native AND Black/African American Other (specify) 		
Ethnicity: Image: Hispanic Image: Non-Hispanic Image: Other (specify)	Ethnicity: Hispanic Non-Hispanic Other (specify)		
Sex Female Male Date of Birth://	Sex Female Male Date of Birth:/		
Marital Status: Married Separated Unmarried (Incl. single, divorces, widowed) Applicant's Name : (Print)	Marital Status: Married Separated Unmarried (Incl. single, divorces, widowed) (Sign)		

Co-Applicant's Name: (Print)

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(Sign)

13. DECLARATIONS	Applicant		Co-Applicant		
Please circle "yes" or "no" for the following questions:					
A. Are you currently involved in a lawsuit?	Yes	No	Yes	No	
B. Do you have debt because of a court decision against you?	Yes	No	Yes	No	
C. Are you presently delinquent or in default on any federal debt or any loans?	Yes	No	Yes	No	
D. Are you a co-signer on another note?	Yes	Ňo	Yes	No	
E. Are there any outstanding judgments against you?	Yes	No	Yes	No	
F. Have you declared bankruptcy the past seven years?	Yes	No	Yes	No	
G. Have you had any property foreclosed upon in the past seven years?	Yes	No	Yes	No	
H. Have you had anything repossessed within the last seven years?	Yes	No	Yes	No	
I. Have any of your accounts been placed into collections in the past three years?	Yes	No	Yes	No	
J. Have you ever been convicted of a felony?	Yes	No	Yes	No	
K. Are you paying alimony or child support?	Yes	No	Yes	No	
L. Are you a U.S citizen or permanent resident	Yes	No	Yes	No	

If you have answered yes to any questions "A" through "K", or no to question "L" please attach on a separate piece of paper a detailed explanation.

14. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home repair, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat Critical Home Repair, I may be disqualified from the program. The original or copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant families on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to a criminal background check.

Applicant Signature

Date

Co-Applicant Signature

Date

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for Applicant or "C" for Co-applicant.