



City of  
**GREENFIELD, MASSACHUSETTS**

**COMMUNITY & ECONOMIC  
DEVELOPMENT DEPARTMENT**

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## Public Hearing – January 4, 2021

**Purpose:** To receive comment on transferring up to \$140,000 from a previously canceled activity (188 Main Street Pocket Park) to the City’s current Housing Rehabilitation activity in the City’s 2018 CDBG grant.

**Goal:** The City plans to pair the additional \$140,000 with the \$175,000 Gateway Housing grant the City received this year. The City has seen interest from several multi-family properties with large needs. This funding, when paired with additional funding sources, will help the landlords provide 5 acceptable units while also ensuring that the unit remains affordable for Low and Moderate Income tenants for 15 years.

**About the Program:** Housing Rehabilitation Program assists with the completion of necessary repairs to fix code compliance issues in single- and multi-family homes. Applicants who meet income-eligibility and other Program requirements can receive a Deferred Payment Loan (DPL). A DPL has no monthly loan payment, as the loan is secured by a mortgage placed on the property which is only due upon the sale or transfer of the property. Code-compliant repairs may include bathrooms, joists, burner/furnace replacement, painting, carpentry, plumbing, chimneys, pumps, ceiling/wall repair, doors, septic systems, electrical work, floors, foundation repair, roofs, insulation/ventilation, wells, lead abatement, windows, and handicap accessibility.

**Impact:** Through funding from Mini-Entitlement Block Grants and other funding sources, the City has assisted over 78 property owners, for a total of over 165 LMI beneficiaries. By bringing these housing units “up to code” this program assists in stabilizing falling property values and has a long-term impact on these homes. In 2019, the Housing Rehab Program assisted owners with one emergency roof replacement, one rehab/lead abatement, and one heating system replacement. In 2020, the Housing Rehab Program assisted homeowners with one emergency roof replacement, two rehab/lead abatements, two general rehabs, and one septic system replacement.

**Priority:** Housing Rehabilitation is a priority in the City’s CDBG program. Additionally, the [Franklin County/North Quabbin's Community Health Improvement Plan](#) identified priority strategies to the region. The *Physical Environment Strategy #6: Housing Rehabilitation Loans and Grants* included action steps of “funding for home rehabilitation and repair to bring housing up to code, including septic and roofing” and “manage rehabilitation programs for single-family and multi-family units.”