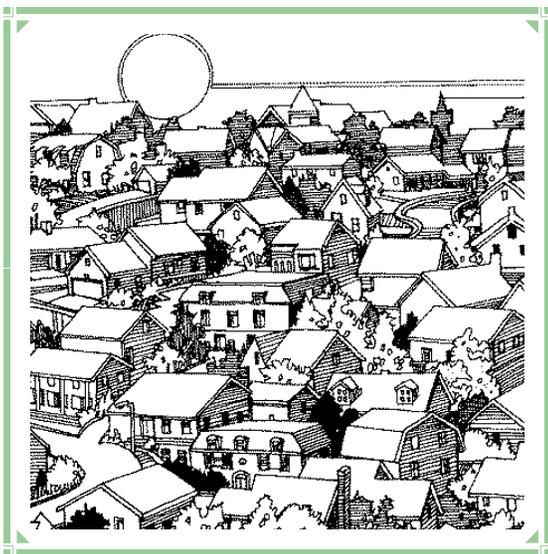


*Funding for these loans is made available through the Department of Housing & Community Development, Massachusetts Community Development Mini-Entitlement Block Grant Program, the USDA Home Preservation Grant Program, and Gateway Housing, administered by the City of Greenfield*

**City of Greenfield  
Community & Economic  
Development Department**

# GREENFIELD'S HOUSING REHABILITATION PROGRAMS



**14 Court Square  
Greenfield, MA 01301  
413-772-1548**

**[HousingRehab@greenfield-ma.gov](mailto:HousingRehab@greenfield-ma.gov)**



## ***Deferred Payment Loans Now Available!***

Deferred Payment Loans (DPL) are 0% interest loans that provide an affordable way for homeowners to bring their homes into code compliance, do needed repairs, address lead hazards and improve energy efficiency in their homes.

Income-eligible applicants who qualify for a full deferred payment loan (DPL) will be able to borrow up to \$40,000.00 per unit (depending on severity of code violations). “Deferred Payment” means the homeowner will have no monthly loan payment. The amount loaned is secured by a mortgage placed on the property and the loan amount is due upon the sale or transfer of the property. 2-4 family homes may be eligible for up to an additional \$75,000 of assistance.

## **Work that may be addressed through this program includes (but is not limited to):**

<i>Bathroom repair</i>	<i>Joists</i>
<i>Burner/furnace replacement</i>	<i>Painting</i>
<i>Carpentry</i>	<i>Plumbing</i>
<i>Chimneys</i>	<i>Pumps</i>
<i>Ceiling/wall repair</i>	<i>Doors</i>
<i>Septic Systems</i>	<i>Sill Work</i>
<i>Electrical work</i>	<i>Sheetrock</i>
<i>Storm Windows</i>	<i>Floors</i>
<i>Foundation repair</i>	<i>Roofs</i>
<i>Insulation/Ventilation</i>	<i>Wells</i>
<i>Lead Abatement</i>	<i>Windows</i>
<i>Handicap Accessibility</i>	



Homeowners and tenant households must have an annual gross income equal to or less than the following amounts:

<u># In Household</u>	<u>Annual Income (Gross)</u>
1	\$47,850
2	\$54,650
3	\$61,500
4	\$68,300
5	\$73,800
6	\$79,250
7	\$84,700
8	\$90,200

HUD updated 7/1/2020

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**(co-located with GCET)  
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