



*A Branch of Community Support*  
**At Greenwood Park**

December 1, 2015

Dear CPC Committee:

Please find attached 10 copies of the Community Preservation Act Funding Request from the Longmeadow Council on Aging.

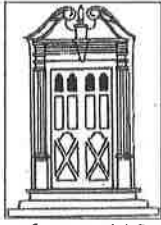
If you have any questions, please contact me at 413-565-4150.

Sincerely,

Amy Saada  
Director Longmeadow COA

**RECEIVED**  
2015 DEC - 1 A 11: 32  
TOWN OF LONGMEADOW





**Town of Longmeadow**  
Massachusetts  
**Community Preservation Committee**



Telephone 413-565-4110  
Fax 413-565-4112

20 Williams Street  
Longmeadow, MA 01106

www.longmeadow.org

## *Application for* **Community Preservation Act Funding**

### Instructions

1. Review attached Community Preservation Act (CPA) funding eligibility, selection criteria (Appendix), and application.
2. Prepare and submit 10 typed and double-sided copies of the application form and project description to the CPC, c/o the Town Clerk's Office, Town Hall, 20 Williams St., Longmeadow, MA 01106.
3. The Community Preservation Committee (CPC) will accept project proposals **through December 3<sup>rd</sup>, 2015** for possible consideration at the following Annual Town Meeting.
4. The CPC will review all applications by December 31 and schedule a meeting with each applicant to discuss its proposal.
  - a. The CPC may ask for more information before deciding to recommend the proposal for funding.
  - b. The CPC may request that you present your proposal at a public hearing.
5. If the project is selected for a funding recommendation, the CPC will submit it to Town Meeting.
6. Town Meeting has the sole authority to fund projects.

*\* Please note that the Committee reserves the right to modify these procedures and timeframe. Emergency applications will be accepted at the discretion of the CPC. The committee reserves the right to reject applications that are incomplete or late.*

### **Application Form**

For CPC Use: Project # 2016-4  
 Received on: \_\_\_/\_\_\_/\_\_\_ Received by: \_\_\_\_\_  
 Reviewed on: \_\_\_/\_\_\_/\_\_\_ Determination: \_\_\_\_\_

### **Applicant Information**

<b>Project Title: Residential Home Modification Fund</b>		
<b>CPA Funding Request: \$125,000</b>	<b>Total Cost of Proposed Project: \$ 125,000</b>	
<b>Applicant Name: Longmeadow COA</b>	<b>Contact Name: Amy Saada</b>	
<b>Mailing Address: 231 Maple Road</b>	<b>Community Preservation Act Category</b>  <i>Please check all that apply:</i>	<input checked="" type="checkbox"/> <b>Community Housing</b>
<b>City, State, Zip Code: Longmeadow, MA 01106</b>		<input type="checkbox"/> <b>Historic Preservation</b>
<b>Phone/Fax: 413-565-4150/413-565-4152</b>		<input type="checkbox"/> <b>Open Space</b>
<b>Email &amp;/or Website: <a href="mailto:asaada@longmeadow.org">asaada@longmeadow.org</a> www.longmeadow.org</b>		<input type="checkbox"/> <b>Recreation</b>

**Longmeadow Community Housing Proposal  
for Residential Home Modification Fund:**

**GOALS**

The proposed project goals are:

1. To continue to provide financial support for home modification projects for Longmeadow Residents of limited means to promote aging in place.
2. To increase independence, safety and quality of life for Longmeadow Residents.

Home improvements, modifications, and repairs can help adults maintain their independence and prevent accidents and promote independence. Work can range from simple changes, like replacing door knobs with pull handles, to major structural projects such as installing a wheelchair ramp, replacing a roof. Changes can improve the accessibility, adaptability, and/or universal design of a home. Improving accessibility involves things like widening doorways and lowering countertop and light switch heights for someone who uses a wheelchair. Changes that do not require home redesign, such as installing grab bars in bathrooms, are adaptability features. All of which will help promote aging in place.

The proposed project will continue to benefit the Town and address the following CPC funding criteria: "The creation, preservation and support of community housing".

The proposal also addresses the following CPC funding criteria:

- \* Meet local housing needs for eligible low and moderate income individuals and families
- \* Promote a socioeconomic environment that encourages a diversity of income and age
- \* Ensures long term affordability

**COMMUNITY NEED**

The Longmeadow Adult Center provides social services for many low to middle income older residents in the community including SNAP, Farmers Market Vouchers, Fuel Assistance and also operates a Food Pantry weekly. These are income based programs benefiting low to moderate income households. Many of these people are living in their homes that in need of repair or modifications in order to allow them to remain safely in their homes. They may live in a home that has appreciated in value but still have insufficient resources to maintain or to modify it. For the past year, the fund has been exhausted and there are currently 6 households on a "waiting list" for home modification projects.

Aging in place is the major preference and most cost effective for elders. Physical and financial problems which can occur at any age but are more common as we age, often make staying in their Longmeadow home unsafe or impossible. Home modifications can provide adaptations to homes that make it easier and safer to carry out activities such as bathing, cooking and climbing stairs. For very low income households, assistance may be limited to a single item such as grab bars and leave other needs unmet such as ramps and ADA width doorways. Such gaps in assistance will continue to be filled by the Home Modification fund.

The fact that social security is not increasing, the food pantry statistics are steadily increasing, and an increase in amount of SNAP applications through our outreach worker demonstrates the growing need. Financial problems affect a wide range of people. The Home Modification Fund would be open to all Longmeadow Homeowners who have housing needs and limited income to remain safely in their homes as residents of the community. The fund has provided residents in the past with updated insulated windows, high efficiency heat pumps, bathroom repairs, water line installations, roof repairs, porch repairs, electrical repairs, and kitchen repairs. The general sentiment from all of the applicants has been very positive. Many of these residents had nowhere else to turn.

### **COMMUNITY SUPPORTS**

Both the Longmeadow Long Range Plan and the Longmeadow Housing Needs Assessment point to the need for maintaining housing options for people of limited means. This fund will most definitely continue to address this concern. Additionally, support has been given by the following entities: Goldthwaite Fund, Town Manager, Town Outreach Coordinator, Town Building Inspector, Town Board of Health Director, COA Board of Directors and local social service agencies.

### **ACTION PLAN & TIMELINE**

The Action Plan will include requirement of the following:

1. Initial Application
2. Application Review (3 person committee: COA director, Outreach Coordinator, Building Inspector)
3. Homeowner to secure at least 2 estimates
4. Contracts between Homeowner and Town
5. Contracts between Homeowner and Contractor
6. Signoff by homeowner and contractor along with guarantee by Contractor prior to final payment.

May 2016:

1. Passage of CPC funding at the Annual Town Meeting.
2. Once funding approved, publicize home modification program in local media, newsletters, webpages, Facebook and other media outlets.

June 2016-June 2018 (2 year program)

Accept and Evaluate project applications monthly with the assistance of a 3 panel review

committee to consist of: COA director, Outreach Coordinator and Town Building Inspector.

## BUDGET

### Narrative:

The proposal request is for \$125,000. 100% of the funding will go to support home modification projects in Longmeadow. The maximum award for a homeowner will be \$10,000 for home modification. For projects over \$100,000 the fund will require a 10% match from those that fall into the Low Income Bracket, a 5% match for those that fall into the Very Low Income Bracket and a 0% match from those that fall into the Extremely Low Income Bracket that will be placed back into the fund to help support future requests. Income Brackets are determined by HUD annually and are attached to this proposal.

**Home Modification: \$125,000**

**Other Funding:**

**Town of Longmeadow**

**Personnel**

**\$10,000**

**Travel/Mileage**

**\$200.00**

\*\*All local, state and federal resources for funding will be explored to help individual projects prior to approval of CPC funding. Examples of additional resources include US Department of Energy Low Income Home Energy Assistance Program (LIHEAP), Weatherization Assistance Program (WAP) and HUD Home Modification Loan Program.

## ***Longmeadow Home Modification Fund***

***The creation, preservation and support of community housing with funding provided by the Community Preservation Act.***

The Longmeadow Home Modification Funds goals are to provide financial support for minor home modification projects for Longmeadow Residents of limited means. More specifically, the project will assist residents with necessary minor home modifications and adaptations so they may remain in the community as long as is safely possible.

### **Longmeadow Home Modification Eligibility Criteria:**

Resident must complete an initial request application to be considered. Applications are available at the Longmeadow Adult Center and at the Longmeadow Assessors office.

- Fund will provide up to \$10,000 per household for approved home modification projects for families who meet the program eligibility criteria.
- For Projects over \$1000.00 the fund requires a 10% match from those that fall into the Low Income Bracket, a 5% match for those that fall into the Very Low Income Bracket and a 0% match from those that fall into the Extremely Low Income Bracket that will be placed back into the fund to help support future requests. Income Brackets are determined by HUD annually.
- Income Eligibility: The fund allows for Longmeadow to support minor housing modifications for persons or families earning up to 80% or less of the local area median income. Applicable area median income is established annually by the United States Department of Housing and Urban Development (HUD). HUD income limits are available from its website: <http://www.huduser.gov>. 80% of the Local Median Income Limits for 2015: One person household: \$40,050; 2 person household: \$52,650; 3 person household: \$59,200; 4 person household: \$65,800 (additional household sizes are on attached FY 2015 Income Limits Documentation form that is attached to the application.
- Projects are only for Owner Occupied Properties (No Renters).

For Further information, please contact Amy Saada, Longmeadow Adult Center Director at 413-565-4150, 8am-3pm M-F or via email at [asaada@longmeadow.org](mailto:asaada@longmeadow.org).

Updated November 2015.

**Longmeadow Home Modification Fund**  
*The creation, preservation and support of community housing with funding provided by the  
 Community Preservation Act.*

**PROPERTY OWNER APPLICATION**

**1. Home Owner Information**

A. Name of Owner(s): \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Home Telephone: \_\_\_\_\_

Cell: \_\_\_\_\_

B. How did you hear about the program? \_\_\_\_\_

C. Total Number of Persons in Household: \_\_\_\_\_

Number of Children 18 and Under: \_\_\_\_\_

**2. Property Information**

A. Address of Property proposed for Modification: \_\_\_\_\_

Is this your primary residence? \_\_\_\_\_ Year Home Built: \_\_\_\_\_

B. Are there currently any liens or attachments recorded against your property?  Y  N  
 (if yes, explain) \_\_\_\_\_

**3. Income Verification:**

Please submit the following information with your application:

- A. Income verification for "all adult household members". IRS tax return must be provided.
- B. Certification of Title
- C. Tax Collectors Certification (if outstanding assessments are due to the town, payment of all or partial of outstanding balance may be required as a condition of receiving assistance.
- D. Evidence of homeowner's insurance adequate to cover all received loans/mortgages on the property. (Copy of policy or certificate from insurance company)
- E. Assessor's Statement of Property Valuation.



4. Description of Work Needed:

Please check all that apply	TYPE OF REPAIR
	Door Repair
	Electrical Repair
	Foundation Repair
	Handicap Accessibility
	Heating System Repair
	Insulation
	Lead Paint Removal
	Plumbing Repair
	Roof Repair
	Weatherization
	Window Repair/Replacement
	OTHER: Please Describe

I understand that the information given in this application will be used only to determine eligibility for this program and will otherwise be treated as confidential. I consent to inspections of my property by program staff and building and other inspectors. I further state that the information in this application has been given freely and is true to the best of my knowledge. It is my understanding that falsification of income information may lead to immediate recapture of funds by the town.

All owners of record must sign application.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please return completed applications to the Longmeadow Adult Center, 231 Maple Road, Longmeadow, MA. 01106.



# FY 2015 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov HUD User Home Data Sets Fair Market Rents Section 8 Income Limits MTSP Income Limits HUD LIHTC

Database

## FY 2015 Income Limits Summary

### Statewide Income Limits For Massachusetts

FY 2015 Very Low-Income (50%) Limit (VLIL)	
Median Family Income	87,300
1 Person	30,650
2 Person	35,000
3 Person	39,400
4 Person	43,750
5 Person	47,250
6 Person	50,750
7 Person	54,250
8 Person	57,750

FY 2015 Extremely Low-Income Limit (ELIL)	
1 Person	18,400
2 Person	21,000
3 Person	23,650
4 Person	26,250
5 Person	28,350
6 Person	30,450
7 Person	32,550
8 Person	34,650

FY 2015 Low-Income (80%) Limit (LIL)	
1 Person	46,050
2 Person	52,650
3 Person	59,200
4 Person	65,800
5 Person	71,050
6 Person	76,350
7 Person	81,600
8 Person	86,850

Select any FY2015 HUD Metropolitan FMR Area's Income Limits:

Abilene, TX MSA

Select HMFA Income Limits Area

Or press below to start over and select a different state:

Select a new state

Update URL For bookmarking or E-Mailing

Prepared by the Economic and Market Analysis Division, HUD.