A 15-year, deferred payment and interest free loan – decreasing 5%/year.

If you live in and own your home for 15 years, you owe nothing!

Montachusett Regional Planning Commission (MRPC)
1427R Water Street
Fitchburg, MA 01420
Phone (978) 345-7376

The Best Deal in Lancaster!



Housing Rehabilitation

Need help repairing your home? Here's the best deal in Lancaster …..

The intention of this program is to assist low and moderate income residents to improve their housing situation. Examples of eligible improvements include:

- Repair or replacement of roofs, windows, doors;
- upgrade to heating, plumbing and electrical systems;
- structural repairs;
- repair or replacement of septic systems;
- addressing energy efficiency issues.

Grant regulations require that certain items be addressed first. (For example, building and sanitary code compliance, serious maintenance issues, etc.) Maximum funding per home is generally up to$30,000 per housing unit for general rehabilitation projects and up to$35,000 if lead paint hazard reduction, asbestos removal, or septic repairs are involved. As long as you own your home, this is an interest free loan, based on a 15 year forgiveness schedule. It decreases 5% per year up to 15 years and then you owe nothing.

<u>How to Apply:</u>

Applications are accepted in person or by mail at the Town Planner's Office, 695 Main Street, Suite 4, Lancaster, MA 01523 or MRPC, 1427 R Water Street, Fitchburg, MA 01420.

Income information is confidential and will only be viewed by MRPC staff, who will determine eligibility. Income guidelines vary depending on household size. The property must be located in Lancaster and be occupied primarily by households that meet the income guidelines on the next page.

Please note that Household Size includes all persons living in the home or owner occupied apartment unit. The income limits include all income earned by household members.

Household Size	Maximum Income Allowed
1Person	$46,100
2 Person	$52,650
3 Person	$59,250
4 Person	$65,800
5 Person	$71,100
6 Person	$76,350
7 Person	$81,600
8 Person	$86,900

For more information feel free to contact:

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