



HOME IMPROVEMENT PROGRAM (HIP) APPLICATION CHECKLIST

Thank you for your interest in the Just-A-Start Home Improvement Program! Please include all documents listed below with your application.

Please mail/return to: Just-A-Start Corporation
1035 Cambridge Street, # 12
Cambridge, MA 02141
c/o: HIP Program Manager

In addition, you may also send them securely through our file share system using the following link:
<https://justastart.app.box.com/f/1c9045f04d624ad196214422d49d361f>

You can also email them securely by email to the following address:
Applica.zmc4xi58neqbviur@u.box.com.

DOCUMENTS REQUIRED OF ALL APPLICANTS:

1. Completed **Program Application & Disclosure** – *all owners must be included on the application*
2. Copy of the **Recorded Deed**
3. Copy of current **Homeowner's Insurance Policy**
4. **Income Information:**
 - a) **Federal Tax Return** including W-2 Forms and all schedules (1040, 1040A or 1040EZ);
AND
 - b) **All of the applicable below:**
 - If Self Employed, provide a year to date P&L statement signed by you and your accountant and copies of last two years of federal tax returns
 - If employed (by others) Two current pay stubs for all household members 18+
 - If receiving other income; proof of income from:
 - I. Social Security Award Letter
 - II. Unemployment, disability compensation, worker's compensation and/or severance pay
 - III. Veteran's Benefits
 - IV. Annuities / Pensions / Retirement funds
 - V. Alimony and/or Child Support

VI. Welfare assistance

5. Current **Mortgage Statement(s)** for all loans against property. *Include a letter of explanation for use of equity loan funds*
6. **Asset information:** -- Include the following:
 - a) Savings and checking account statements
 - b) 401K statements
 - c) Stocks, bonds etc.
7. Copy of paid **property tax bill**
8. Copy of paid **water bill**
9. Copy of most recent paid **utility bills** (electric, gas, oil)
10. Copies of all current **credit card statement(s)**

Write in any additional information you feel we should know in order to process your application.

For all individuals over the age of 18. If person/s is/are not employed, copy of school transcript or explanation of circumstances and a No Income Affidavit must be supplied.

JUST-A-START HOME IMPROVEMENT PROGRAM APPLICATION & DISCLOSURE

Please fill out, sign and print/return this application to:

JUST-A-START CORPORATION
C/O HIP PROGRAM MANAGER
1035 CAMBRIDGE STREET, #12,
CAMBRIDGE, MA 02141

I. APPLICANT INFORMATION

APPLICANT/OWNER OF RECORD:

Name: _____ SSN#: _____
First MI Last

Address: _____ Date of Birth: _____
Street City State Zip

Phone: _____
Home Work Cell

Email: _____ Applicant Co-Applicant

CO-APPLICANT:

Name: _____ SSN#: _____
First MI Last

Address: _____ Date of Birth: _____
Street City State Zip

Phone: _____
Home Work Cell

Email: _____ Applicant Co-Applicant

II. HOUSEHOLD INCOME INFORMATION

Please list all persons who intend to reside in the property. Income must be listed for all household members age 18+.

	Name	Age	Relationship To applicant	Employer / school(s)	Gross annual income*
1.	_____	_____	_____	_____	\$ _____
	US Citizen? Y N Resident Alien? Y N <i>(if you are a resident alien, please attach a copy of your social security card)</i>				
2.	_____	_____	_____	_____	\$ _____
	US Citizen? Y N Resident Alien? Y N <i>(if you are a resident alien, please attach a copy of your social security card)</i>				
3.	_____	_____	_____	_____	\$ _____
	US Citizen? Y N Resident Alien? Y N <i>(if you are a resident alien, please attach a copy of your social security card)</i>				
4.	_____	_____	_____	_____	\$ _____
	US Citizen? Y N Resident Alien? Y N <i>(if you are a resident alien, please attach a copy of your social security card)</i>				
5.	_____	_____	_____	_____	\$ _____
	US Citizen? Y N Resident Alien? Y N <i>(if you are a resident alien, please attach a copy of your social security card)</i>				

* Sources of Income include(s): salary, overtime, bonus, commission, social security/retirement benefits, unemployment benefits, interest/divided income, welfare, alimony/child support and all other income.

III. HOUSEHOLD ASSET INFORMATION

Fill in all fields, even if the answer is \$ 0

Savings or Asset Type	Current \$ Value
1. Total funds in checking and savings accounts	\$ _____
2. Expected annual dividend and interest income from all assets	\$ _____
3. Certificates of deposit	\$ _____
4. Stocks / Bonds / Mutual Funds	\$ _____
SUBTOTAL OF ALL LIQUID ASSETS	\$ _____
5. \$ Value of retirement or 401K	\$ _____
6 \$ Value of all other real estate owned (non-primary residence)	\$ _____
TOTAL OF ALL ASSETS	\$ _____

IV. SUBJECT PROPERTY

Subject Property Address: _____

Type of Property (please check only one)

- Single Family Two Family Three Family Four Family Condo

Monthly Condo Fee (if applicable) \$ _____

Does the property require home repairs? YES NO

If "YES" please describe the home repair work needed:

Does the property need de-leading work: (check one) YES NO
If "YES", does or will a child less than 6 years of age reside in the property? YES NO
If "NO", does a child under 6 years of age visit the property on a regular basis? YES NO
If "YES", how many hours per week does/will the child spend at the property: _____ hours/week

V. RENTAL UNIT(S) INFORMATION

Complete only if applicable

Unit #	Vacant? Yes/No	Tenant Name	Monthly Rent
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

VI. OTHER REQUIRED FINANCIAL INFORMATION

Has the applicant received any home improvement financial assistance from Just-A-Start in the past 5 years? YES NO

If YES, please list date & purpose _____

Property Address _____

What type of fuel does the subject property use for heat? Natural Gas Heating Oil Other

If the subject property's heating system is being evaluated for replacement, is it more than 5 years old
 YES NO

How many heating systems does the subject property have?

One heating system for all building units A heating system for each building unit Other

If other, please describe _____

Has the property received a free energy assessment from MassSave in the last year? YES NO

Do you currently receive fuel assistance? YES NO

VII. AFFIRMATIVE MARKETING INFORMATION

Please complete the following section to assist us in fulfilling our affirmative marketing requirements. Your response is voluntary and will not affect your application.

Race / Ethnicity of persons in your household (check all that apply):

- White Asian Asian & White
 Native Hawaiian or Other Pacific Islander American Indian/Alaskan Native
 Black or African American Black or African American & White
 American Indian/Alaska Native & Black or African American Hispanic/Latino Other Multi-Racial

- Female Head of Household Elderly Applicant (over 62)

Is the applicant disabled? YES NO

How did you hear about this program? (Check all that apply):

- Newspaper Ad Program Brochure Just-A-Start Website
 Friend/Referral Cambridge Community Development Website Other

VIII. SIGNATURE BLOCK

I declare under penalty of perjury that the following information is true, accurate, complete and correct in all respects. I hereby authorize Just-A-Start Corporation to independently verify the information provided here. I certify that I have read the Program Disclosure and I agree to the Terms and Conditions of this program. I understand that under the False Claims Act, 31 U.S.C. §§ 3279-3733, those who knowingly submit, or cause another person or entity to submit false claims for payment of government fund, are liable for three times the government's damages plus civil penalties per false claim.

Applicant (print name)

Applicant Signature

Date

Co-applicant (print name)

Co-applicant Signature

Date

PROGRAM DISCLOSURE - JUST-A-START HOME IMPROVEMENT PROGRAM

The Just-A-Start Home Improvement Program (HIP), under contract to the City of Cambridge Community Development Department, assists Cambridge homeowners by providing them with an affordable alternative to finance necessary repairs to their homes and promote visible reinvestment in Cambridge’s neighborhoods. The Program is subject to Department of Housing and Urban Development (HUD) and Community Development Block Grant (CDBG) funding availability.

ELIGIBILITY REQUIREMENTS

To qualify for the Just-A-Start Home Improvement Program, you must meet all of the following criteria:

- Be a city of Cambridge owner-occupant of a 1-4 family property including condominium units and condominium associations;
- Investor-Owner of a Cambridge 1-4 family property occupied by eligible households who have a low to moderate household income.
- Resident homeowners shall be income eligible meaning that the household income must be less than 80% of HUD Area Median Income (AMI). If the property is located in one of the Neighborhood Revitalization Strategy (NRS) Areas within the city, the household income must be less than 120% of AMI. (See chart below)

FY’ 2023 HUD INCOME LIMITS & ELIGIBILITY

Household Size	HUD 80% of Median	City 120% of Median
1 person	under \$78,300	under \$117,840
2 people	under \$89,500	under \$134,640
3 people	under \$100,700	under \$151,440
4 people	under \$111,850	under \$168,240
5 people	under \$120,800	under \$181,800
6 people	under \$129,750	under \$195,240
7 people	under \$138,700	under \$208,680
8 people	under \$147,650	under \$222,120

ELIGIBILITY REQUIREMENTS (continued)

- Be current with all City of Cambridge and property debts, including property taxes and water bills
- Be current with all mortgage payments and homeowner's insurance
- You may not have received home repair financial assistance from any City of Cambridge program within the past five (5) years, excluding de-leading funds.

TERMS AND CONDITIONS

The household income provided by the Homeowner includes all persons who reside in dwelling which homeowner occupies and includes all source(s) of income from all sources (both taxable income and non-taxable income), including but not limited to: earnings, overtime, IRA distributions, part-time employment, bonuses, dividends, interest, annuities, pensions, Veterans Administration (VA) compensation, gross rental or lease income, commissions, deferred income, welfare payments, Social Security (SSI) benefits, disability payments, alimony, support payments, public assistance, sick pay, unemployment compensation, and income received from trusts, business activities, and investments

- **Scheduled Payment Loans** may be given to Homeowners with an income greater than or equal to 50% of Area Median Income as per HUD Income Guidelines. Scheduled Payment Loans have a maximum Thirty (30) Year Term and have the following interest rates:
 - 4.50% interest rate for borrowers with an income greater than or equal to 100% of AMI
 - 3.00% interest rate for borrowers with an income less than 100% of AMI, but greater than or equal to 50% of AMI
 - 0% interest rate for borrowers with income less than 50% of AMI.
- **Loan Amounts;**
 - up to \$50,000 for a Condominium;
 - up to \$75,000 for a Single Family;
 - up to \$100,000 for a Two Family;
 - up to \$125,000 for a Three Family;
 - and up to \$150,000 for a Four Family.
- **Homeowner payment loans** are amortizing with scheduled monthly payments. Loan payoff is due upon the earlier of the scheduled amortized term (usually 30 years unless requested for shorter); or the sale or transfer of the property. The JAS loan is secured by a Mortgage and Promissory Note. The Mortgage will be a lien on the property and recorded with the Commonwealth of Massachusetts South Middlesex Registry of Deeds.

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- **Deferred loans** are available for income-eligible homeowners earning below 50% AMI per HUD Income Guidelines. Deferred loans have a 3% simple interest rate. Loan payoff is due upon the earlier of the scheduled amortized term (usually 30 years unless requested for shorter); or the sale or transfer of the property.
- **Investor/Owner payment loans** are available to eligible property owners to assist units occupied by eligible households who have a low or moderate household income as per HUD Income Guidelines. These loans will have a maximum 20 Year Term, with a minimum 4.50% interest rate. Investor/Owners shall comply with the Program’s Affordable Rent Policy.
- Homeowners will be required to sign a Promissory Note, Mortgage, and related loan documents prior to receiving any financial assistance.
- **Grant Funding** may be available in connection with HIP loan funding for rehab projects.

The following grants are available to eligible homeowners through the City Development Department in connection with the HIP loan program.

- **Accessibility Grants** – up to \$5,000 available to HIP loan recipients to correct conditions in their living environment which substantially limit essential life functions.
 - **Emergency Grants for Temporary Relocation** – Emergency grants, not to exceed \$5,000 per unit, may be given in conjunction with an approved Scheduled Payment Loan for the cost of relocating the Homeowners and/or tenant during the de-leading of the dwelling units.
 - **Grants for De-leading** – Grants of up to \$10,000 may be given to eligible Homeowners for the purpose of de-leading the homeowner’s unit and/or any rental units that are part of the subject property.
 - **Affordable Housing Preservation Grants (Cambridge Historical Commission) – Discretionary and subject to funding availability** – Homes deemed to have historical significance by the historic preservation department can apply to the Historic Commission for an affordable housing preservation grant in connection with a HIP loan through Just-A-Start. If approved, these funds may be used to restore exterior features that contribute to the original appearance of the building. Grants may also be applied toward structural repairs that are essential to the integrity of original features.
- **Lead Prevention** – All properties where a child under six (6) years old resides must comply with the regulations set forth by the Massachusetts Department of Public Health in 105 CMR 460.00 “Lead Poisoning Prevention and Control”.

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- **Survey and Inspection** – Homeowner will permit a JAS Rehab Specialist and/or other JAS representative to survey and inspect the exterior and interior of the structure, including all dwelling units.
- **Technical assistance** – Homeowners will receive free JAS Rehab Specialist/Program Staff technical assistance on the project to include initial scope of work and cost estimates, coordination of bid process / assistance in selecting a contractor, inspection of completed work for quality of assurance and coordination of contractor payments from project escrow account held at JAS.
- **Emergency and health and safety repairs** must be done before any other types of repair are funded as identified by a JAS Rehab Specialist.
- **Exterior repairs** include, but are not limited to: painting, clapboard & vinyl siding repairs, masonry, windows, porches, fencing and roofs.
- **Interior repairs** include, but are not limited to; kitchens, bathrooms, floors, walls and ceilings, heating systems, electric and plumbing repairs, weatherization and energy conservation improvements.
- **Prohibited repairs** - JAS- CDBG funds may not be used for the following repairs, including but not limited to; refrigerators, luxury finishes or amenities, e. g. granite countertops, jet tubs, exterior landscaping.
- **MassSave** - A free home energy assessment from MassSave is encouraged to help you identify money-saving energy conservation improvements to include in your project; Homeowners may also qualify for energy rebates. For properties receiving \$25,000 or more in funding, a MassSave Home Energy Assessment is required.
- **Compliance with Historic guidelines** – Home repairs must comply with all applicable guidelines and regulations pertaining to houses and districts listed in the National Register of Historic Places, or designated a Landmark District by the State Historical Commission, or the Cambridge Historical Commission.
- **Fair Housing Violations** - Homeowner may not have been convicted of violating Fair Housing Laws, are not currently a Defendant in such an action, and are not currently on mediation with Massachusetts Commission against Discrimination.
- **Bankruptcy** – Homeowner may not currently be a party to any pending proceeding in a bankruptcy case. If the Homeowner has been a party in a bankruptcy proceeding in the past, said proceeding must be closed or dismissed by an order of the Bankruptcy Court and any applicable appeal period must be expired.

- **JAS Sign Display** - Homeowner agrees to the placement of a sign on their property indicating that Just-A-Start Home Improvement Program is providing technical assistance and funding for the rehabilitation of the property and that such sign shall remain for the duration of the construction period and for thirty (30) days thereafter.
- **Tenant Protection** – Homeowner agrees that existing tenants shall not be displaced as a result of rehabilitation work performed through the JAS Home Improvement Program.

AUDITING

I understand that as a Recipient of the program, Just-A-Start Corporation and the City of Cambridge Community Development Department may from time to time undertake auditing procedures through a random sample of projects in order to comply with City, State and Federal guidelines. I agree to cooperate fully with an audit/survey of the property if so required.

DISCLAIMER

The Just-A-Start Home Improvement Program is a loan program to enable Homeowners to make home repairs that they have chosen to make. Just-A-Start, nor the City of Cambridge Community Development Department is not a party to the contract between the Homeowner and the Contractor. Just-A-Start Home Improvement Program does not give any rights to contractors, third persons or entities not party to this loan agreement.

The Homeowner certifies that he/she understands all the above terms and conditions and that all information furnished by the Homeowner is given for the purpose of obtaining a home repair assistance loan and technical assistance from JAS/HIP, and that said information is true and complete to the best of the knowledge and belief of the Homeowner. Any intentional misrepresentation of any material facts in connection with the JAS Home Improvement Program could result in denial of benefits or repayments to Just-A-Start Corporation of any benefits previously granted under the Program. Such misrepresentation is a violation of Federal and State law. Signed under the pains and penalty of perjury,

Homeowner/Applicant Signature

date

Co-Applicant Signature

date

Lead Disclosure Confirmation

Just A Start has provided me with a copy of the US EPA document EPA entitled
“Protect your Family from Lead in the Home.”

Homeowner/Applicant Signature

date