



Resource Guide for Property Owners

Lead Abatement Programs

Massachusetts Lead Paint Removal Credit

- A state income tax credit for residential property owners to delead properties. Property owners receive up to a \$1,500 tax credit as a direct reimbursement for work completed to obtain a Letter of Full Compliance.
- Property must be inspected before paint removal as well as after removal
- Owners of single-family homes, multi-family homes, apartment buildings, and condos are eligible.
- Find program information online <http://www.massresources.org/lead-paint-removal-credit.html>
- Find a list of licensed lead inspectors in Springfield at <http://webapps.ehs.state.ma.us/leadinspect/SearchResults.aspx?Object=CITY&City=Springfield>
- Call 1-800-532-9571 or 617-624-5759 with any questions.

Get the Lead Out

- A 0% deferred payment loan for low to moderate income owner-occupied houses
- Loans for one to four family homes ranging from \$30,000-\$45,000
- Call Anthony Thomas at HAP Housing for information 413-233-1624
- <http://www.haphousing.org/default/index.cfm/homeowners/get-the-lead-out/>

Energy Efficiency Programs

Mass Save Program

- Qualifying property owners can get rebates of 75% (up to \$2,000) for weatherization measures to take place after a Home Energy Assessment.
- Available to customers of National Grid, Columbia Gas of Massachusetts, and Western Massachusetts Electric Company.
- <http://www.masssave.com/residential/learning-center>
- Information about Mass Save programs, services, and incentives are sponsored by local utility or regional energy efficiency service organizations. Call the following number with questions about the various initiatives
 - Columbia Gas—Mass Save Information: 1-800-232-0120
 - WMECO—Mass Save Information: 1-800-666-3303

Home MPG Program

- More detailed energy assessment program that assists homeowners in using the Mass Save Program
- Only available for single-family homes.

- Find out if you qualify for up to \$2,000 in Mass Save incentives, plus additional incentives (up to \$3,750 with Mass Save program).
- <http://www.masssave.com/residential/offers/home-mpg>
- Customers of Columbia Gas, National Grid, and Western Massachusetts Electric Company can call (866)-527-7283 to schedule a free “Home MPG” home energy analysis

Weatherization Assistance Program (WAP)

- Funds 100% of costs for air sealing to reduce infiltration, attic insulation, wall insulation, floor insulation, pipe and/or duct insulation, and limited mechanical equipment repairs and upgrades
- Households with a member receiving TAFDC or SSI are eligible
- Eligibility is based on a maximum income not to exceed 60% of the Estimated State Median Income
- Priority is given to households with elderly, disabled, children (6 and under), LIHEAP high-energy costs, and Native Americans
- Grants average about \$5,500
- Find information on how to apply at <https://hedfuel.azurewebsites.net/> or call 1-800-632-8175

Heat Loan Program (a Mass Save program)

- Provides zero interest loans up to \$25,000 for improvements such as
 - Attic, Wall, and Basement Insulation
 - High Efficiency Heating Systems
 - Central Air Conditioning/Air Source Heat Pumps
 - Ductless Mini Split Heat Pumps
 - High Efficiency Domestic Hot Water Systems
 - Solar Hot Water Systems
 - 7-day Digital and WiFi Thermostats
 - ENERGY STAR[®] Qualified Replacement Windows
- Loans are zero interest and loan term is 7 years
- Available to residential customers of:
 - NSTAR
 - Unitil
 - National Grid
 - Western Massachusetts Electric Company
 - Cape Light Compact
- Get started with a Mass Save home energy assessment. Ask your auditor for a Heat Loan program application
- http://www.masssave.com/residential/offers/heat-loan-program?utm_source=Print&utm_medium=Brochure&utm_campaign=Heat_Loan_MBA

Mass Save Appliance Rebates

- Refrigerators/Freezers
 - Recycle your old refrigerator or freezer and get \$50 plus free pickup
 - Download a Fridge and Freezer Rebate for a mail-in form that will save you \$75 for a new ENERGY STAR refrigerator or freezer
 - <http://www.masssave.com/residential/lighting-and-appliances/appliances/refrigerators-and-freezers>
- Clothes Dryers

- Receive a \$200 rebate with purchase of a qualified dryer
- <http://www.masssave.com/residential/lighting-and-appliances/appliances/clothes-dryer>
- Room Air Cleaners
 - Certified room air cleaners qualify for a downloadable \$40 mail-in rebate
 - <http://www.masssave.com/residential/lighting-and-appliances/appliances/room-air-cleaners>
- Light Bulbs
 - Find retailers to purchase energy efficient LED and CFL light bulbs. Each bulb you replace will save you about \$10 in energy costs each year!
 - <http://www.masssave.com/residential/lighting-and-appliances/lighting/light-bulbs>
- Central AC/Heat Pump
 - COOL SMART rebates of up to \$500 are available for purchase of ENERGY STAR qualified central AC, heat pump, and ductless mini split heat pump systems.
 - Zero percent interest financing is available through the Mass Save Heat Loan Program
 - <http://www.masssave.com/~media/Files/Residential/Information-and-Edu-Docs/CoolSmart-Brochure.pdf>

Renewable Energy Programs

Commonwealth Solar Hot Water Residential Program

- A state rebate program for residential property owners to install solar water heat or solar space heat
- Up to \$3,500 per building or up to 25% of total installed costs, funded by Massachusetts Renewable Energy Trust Fund
- Find more information at <http://www.masscec.com/programs/commonwealth-solar-hot-water> or email solarhotwater@masscec.com with any questions.

Commonwealth Solar PV Program

- This program provides rebates for homeowners and businesses in Massachusetts who install solar photovoltaics (PV).
- Rebates are granted through a non-competitive application process for the installation of photovoltaic (PV) projects by professional, licensed contractors at residential, commercial, industrial, institutional and public facilities
- Email CS@MassCEC.com with any questions

Commonwealth Wind Incentive Program—Micro Wind Initiative

- A state rebate program for residential property owners to install wind public projects such as turbines to create renewable energy
- Maximum incentive available is \$100,000
- Find more information at <http://www.masscec.com/solicitations/commonwealth-wind-small-wind> or email commwind@masscec.com with any questions.

Disability Modification Programs

Home Modification Loan Program (HMLP)

- A state-funded program that provides loans (at 3% DPL or amortized loans for 5-15 years) to modify the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities.
- Some landlords may be eligible if they have tenants with disabilities
- Borrow up to \$30,000 (based on income restrictions and guidelines)
- <http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/>
- <http://www.mass.gov/eohhs/docs/mrc/hmlp-brochure-2014.pdf>

Department of Veteran’s Affairs Specially Adapted Housing Program

- Veterans with service disabilities can receive funds to modify their homes through a grant of not more than 50% of cost of specially adapted housing unit or to a max of \$60,000
- The funds may be used to build, buy or modify a home
- For more information call 800-827-1000 or go to their website at www.va.gov

Resources for First-Time Homebuyers

First-Time Home Buyers Class

- Learn the steps to pre-qualify for a mortgage, how to shop for a home, what types of mortgages are available, the predatory lending programs you should avoid, tips for home maintenance, foreclosure prevention
- Classes are free of cost and offered in Spanish and in English
- Hosted by Springfield Neighborhood Housing Services, a HUD Approved Housing Counseling Agency
- Visit <http://springfieldnhs.org/workshops/homebuyer-workshops> for more information, a list of workshop dates and locations, and to fill out a Customer Intake Form
- Call (413)-739-4737 extension 100 to register of a workshop, held the first Saturday of every month from 9am-5pm

HAPHousing’s First-Time Homebuyer Education Courses

- A series of classes that covers all aspects of buying a home
- The course is certified by the Massachusetts Homeownership Collaborative and MassHousing
- Preregistration and a non-refundable \$40 registration fee is required
- Call (413)-233-1616 or email jlescarbeau@haphousing.org to register or for more information

HAPHousing’s Homebuyer Club

- Workshops are available to help potential homebuyers as well as household money management and individual financial planning
- All sessions are held on Thursday evenings from 6pm-8pm at HAPHousing, locate at 322 Main Street in Springfield
- Call (413)-233-1612 or email souellette@haphousing.org to register or for more information

Resources to Avoid Foreclosure

NeighborWorks America

- Learn how to refinance a fixed interest loan or arrange to alter the terms of a loan so that monthly payments are affordable.

- Call the toll-free foreclosure hotline at 1-888-995-HOPE (4673) to talk to trained professionals from the Home Ownership Preservation Foundation and NeighborWorks America

NACA (Neighborhood Assistance Corporation of America)

- NACA offers financial management and budget counseling as well as mortgage delinquency and default resolution counseling.
- Call 413-788-6220 or toll free at 888-297-5568 to speak to a NACA representative. They can also be reached via email at clee@naca.com or through their website, www.naca.com.

Springfield Neighborhood Housing Services Foreclosure Intervention Help

- Work with a Foreclosure Intervention Counselor to discuss options to help you through a financial crisis and seek guidance and a form of resolution.
- Resolution options range from loan modification, repayment plans or forbearance, or refinancing, dependent on the state of delinquency.
- Call Springfield NHS at 413-739-4737, ext. 101 for help from a full time counselor

Springfield Partners for Community Action’s Eviction Clinic

- Attend a free counseling and educational session to receive one-on-one assistance to prepare for Hampden County Housing Court Hearings.
- Meet with an eviction counselor, who is also a certified credit counselor, to enroll in financial literacy classes or to schedule a credit counseling session.
- For assistance, contact Stephen Plummer, Eviction Counselor and Certified Credit Counselor by email (stephenp@springfieldpartnersinc.com) or by phone at 413-263-6500 ext. 6567.

Attorney General’s HomeCorps Borrower Recovery Initiative

- Learn about loan modification assistance, pre- and post-foreclosure counseling and education, how to prevent homelessness, and relocation and housing search help.
- This program is presented by Springfield Partners for Community Action in partnership with MASSCAP (Massachusetts Association for Community Action) and the Attorney General’s HomeCorps.
- <http://www.springfieldpartnersinc.com/Data/ourprograms/homecorps/agohousingflyerjan2013.pdf>
- For more information, call Gus Erskine at 413-263-6500 ext. 6545 or Brandi Gamble-Lucas at 413-263-6500 ext. 6538.