



Community Development Block Grant

Housing Rehabilitation Program

What is the Housing Rehab Program?

Hilltown Community Development Corporation’s (HCDC) Housing Rehabilitation Program (HRP) offers low to moderate income homeowners with an affordable means to make needed repairs to their homes through deferred payment loans. Funding is provided through various State and Federal Grant Programs, and the availability of funds in a given town may change from year to year. Funds have been obtained through a CDBG awarded to the Town of Chesterfield

HRP exclusively addresses critical needs such as correcting building code violations, improving safety, and enhancing energy efficiency. Eligible projects include lead paint and asbestos abatement, repairs/replacement of roofs, repairs to chimneys, upgrades to electrical and plumbing systems, essential bathroom and kitchen improvements, handicap accessibility modifications, septic systems, floors & joists, wells and pumps, furnaces and burners, insulation, hot water systems and more. Hilltown CDC is required to manage every step of the federal process by writing professional specifications for the work, conducting a competitive bidding process, and overseeing construction. This ensures high-quality results, protects homeowners, and supports the process.

Loan Overview

All loans are offered as **deferred payment loans**, meaning there are **no** monthly payments and **no** interest. A portion of the loan is forgiven each year with accelerated forgiveness available to homeowners aged 70 and older and Veterans or spouses of veterans.

Program Income Guidelines (2026)

Household Size	Maximum Gross Annual Income
1	\$73,650
2	\$84,200
3	\$94,700
4	\$105,200
5	\$113,650
6	\$122,050
7	\$130,450
8	\$138,900

Eligible Towns (2025/2026)

- Chesterfield** (LEAD Community)
- Cummington
- Goshen
- Plainfield
- Savoy
- Westhampton
- Williamsburg
- Worthington

Don’t miss this opportunity to make your home safer, healthier, and more comfortable. To learn more about eligibility and how to apply contact:

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