

WASHINGTON COUNTY COMMUNITY DEVELOPMENT CORPORATION

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Dear Applicant,

The Washington County CDC administers the home repair program for eight towns in southern Rhode Island.

Eligibility is based on income relative to family size and you must own and live in the home to participate.

If the home was built prior to 1976, we must test for lead, and if found, it must be mitigated.

The Town of Hopkinton provides loans to qualifying households to do needed home repair. Interest rates range from 0 to 3% and are based on household income and age of Head of Household. Term can be up to 15 years.

There is also a Septic System Loan Program, terms are 5 years, 1% simple interest. This is for households that have a rejection letter from the Rhode Island Housing / Hopkinton Septic System Loan Program (SSLP).

The process is somewhat lengthy and will not provide immediate assistance. It would be reasonable to expect this process to take a minimum of 6 months to receive approval. Please utilize other programs for emergency repairs.

Once your application is received, we will verify income.

If qualified, an inspector will be sent out to look over the job and write up the work specifications. It is best to have all necessary, non-cosmetic repairs listed in the work specifications. They may not be all be funded, but it is much harder to add than to subtract.

Contractors will then be asked to bid on your project. There are many layers of approvals that are then required prior to start of work. The program does not allow for reimbursement of money spent prior to approval by the State of RI.

If you are interested in applying for the program, please complete the enclosed application and return with the requested documents.