

# REBUILDING GUIDE FOR HOMEOWNERS

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*City of Springfield*



 **DEVELOP**  
springfield





## THE CITY OF SPRINGFIELD, MASSACHUSETTS

MAYOR DOMENIC J. SARNO

*HOME OF THE BASKETBALL HALL OF FAME*

September 22, 2011

Dear Springfield Residents:

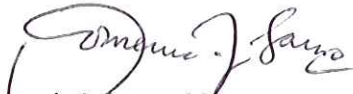
Our City's response to the June 1, 2011 tornadoes has been nothing short of remarkable. Immediately after the devastation, first responders and community members jumped into action, clearing our streets, restoring utilities, and ensuring that neighbors were safe. An intense level of work continued throughout the summer. As of September 1, crews have removed almost 150,000 cubic yards of vegetation and debris from public ways. Meanwhile, homeowners and businesses have taken out 2698 construction permits, with a construction value of over \$13 million. We have seen a level of volunteerism and neighbors caring for neighbors that has been extraordinary.

While many homeowners have been able to progress with rebuilding, others have struggled or have hit roadblocks. In addition, those who have been moving forward may not be aware of all resources available to assist them in rebuilding.

The City of Springfield and HAP Housing have teamed up to create this Rebuilding Guide for Homeowners to assist residents to access the resources they need to rebuild. The Guide provides detailed information about insurance, FEMA assistance and SBA loans, undertaking construction and working with city agencies, and incentives and information for green building, healthy homes, handicap accessibility and historic preservation. The Guide also tells you where to go for assistance if you need help navigating the system. DevelopSpringfield has generously supported production of this Guide.

I hope the Guide is helpful for you. Please know that the whole City stands with you as we all work together to rebuild.

Sincerely,



Domenic J. Sarno, Mayor

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# RESOURCES TO HELP YOU REBUILD

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The major sources of funding for rebuilding are homeowner's insurance, Federal Emergency Management Agency (FEMA) funds, and loans from the Small Business Association (SBA) and private lending institutions. A local agency can also provide volunteer labor and donated materials to households in need.

## HOMEOWNERS' INSURANCE

### Getting Started

The first step after a disaster is to call your insurance company. The company will send an insurance adjuster to the property to view the damage.



While you wait for the insurance claims adjuster, take action to prevent further damage to your property — cover holes in the roof and window. Do not make permanent repairs until the adjuster has inspected the property.

Take photographs of the damage and make a list of each item that was damaged. This is especially important if you must throw away items of value that are moldy or move items before insurance adjuster has seen them.

Keep all of your receipts and document the time you spend securing your property.

Call reputable companies to provide you with written estimates to replace or repair damaged items.

Keep records of all conversations with the insurance company including the place and time of the conversation and the names of the people involved. When possible also send e-mails to your insurance company or adjuster.

*Why is the City requiring that it be added as a payee on my insurance check?*

Most homeowners want to rebuild quickly, and the City does not want to slow the process down. There is risk, however, that some owners will abandon damaged properties—they will take their insurance checks and not use the funds to repair or rebuild. These properties will become blighted and the city will need to take responsibility for demolition or repair.

In order to protect itself and the City's neighborhoods, the City has sought court orders requiring that insurance money be used to repair or rebuild. In order to make sure that happens, the court orders that the City be named on the insurance check. If an owner is proceeding with repair or rebuilding, the City will quickly sign off on the check. In those cases where no work is proceeding, the City will seek greater court involvement. If the City must demolish and clear an abandoned property, the City makes sure that the insurance check pays the cost of demolition and clearing.

## Types of Homeowner Insurance Coverage

It's important to understand what kind of homeowners' insurance coverage you have.

Many homeowners have "**replacement cost coverage**," under which the insurance covers the cost (up to any limits on your policy) for replacing the home you lost or repairing the damage. With this type of coverage, the insurer typically makes a partial payment up front in order to get work started. Once repairs are complete, the insurer pays the difference between the amount already paid and the actual cost to repair.

If you are not repairing the building, you can submit a claim for the actual cash value of the damaged building. You then have six months from the date of this payment to make a replacement cost claim.

"**Extended replacement cost coverage**" pays up to a specified percentage (usually 20 to 25 percent) over the limit to rebuild your home, protecting you against sudden rises in construction costs, but does not allow for more expensive materials than originally used.

Some homeowners have "**actual cash value coverage**." This type of homeowners' insurance coverage means that in home insurance claims you will receive the cash value of the home or item minus the depreciation (or age). In an older home, the depreciation may be enough that you may only end up with 35% or less of the actual value. With actual cash value coverage, the insurance company issues a check to the homeowner for the established value.

**Building code upgrade coverage**, also known as ordinance or law coverage, provides coverage for the additional costs required to bring a damaged dwelling up to current building code requirements. If your policy does not have this coverage, it will pay only the amount needed to repair or replace the damaged dwelling to restore it to the condition it was in prior to the loss, and would not cover any additional costs due to changes required by current building codes.

## Disagreement about Cost of Repair, Extent of Damages or Cash Value

If there is disagreement about the cost of repairs or the contractor finds hidden damages after work begins, you should first try to resolve the issue through your agent, the claims adjuster or a manager at the insurance company. If you are not successful, you can file a complaint with the Massachusetts Division of Insurance.



- **Contact your agent.** Most insurance agents are motivated to satisfy their customers because they don't want to lose business or money. Contact your agent to express your dissatisfaction with the outcome of your homeowner's insurance claim. Express your desire to have the claim reviewed again, and explain that you may decide to give your business to another agent if you don't achieve satisfaction.
- **Contact the claims adjuster.** The claims adjuster is often the main decision maker when it comes to insurance claims. Contact the adjuster to find out how he or she arrived at the decision concerning your homeowner's insurance claim. Ask them to look at the property again, and discuss your concerns. Based on your discussion, ask the adjuster to increase any funding they were formerly willing to provide, or ask them to overturn their decision to deny your claim.
- **Ask for a manager.** Contact the claims department at your insurance company and ask for the claims manager. Explain your concerns with the outcome of the claims investigation and ask him or her to review the loss for mistakes or improper handling. Explain that you are dissatisfied and may decide to find a new insurance company. It may also help to explain that you may escalate the matter to the state insurance commissioner.
- **Contact the insurance commissioner.** The insurance commissioner is a state employee whose job it is to monitor the actions of Massachusetts insurance companies. Contact the insurance commissioner and explain that you filed a homeowner's insurance claim, but don't agree with the outcome of the insurer's investigation. Provide the details of your contacts with the insurance company, your agent, your adjuster, and any managers who may have been involved. Request a review of the case by the commissioner.

### **MASSACHUSETTS DIVISION OF INSURANCE**

Homeowners seeking assistance with insurance issues can call the Massachusetts Division of Insurance consumer hotline, (888) 283-3757.

## Hiring an Engineer, Architect or Other Expert

As you go through the process of contesting your insurance company's valuation of your claim, you may wish to hire an engineer, architect, or another professional to provide an assessment of the damage. A written report from a professional can be used to demonstrate to the claims adjuster or claims manager that the insurance company's assessment is incorrect.

You will have to pay the expert yourself, so you should negotiate upfront the scope of work and the cost. Check references for anyone you hire. You can also check the Better Business Bureau, <http://central-westernma.bbb.org> to ensure that anyone you hire is in good standing.

To find an engineer, architect, or other construction professional, ask neighbors or friends for a referral or look in the phone book.

## Public Insurance Adjusters

A **public insurance adjuster** is someone hired by the homeowner to represent the homeowner's interests regarding the insurance claim and payment. Most public adjusters charge a percentage of the insurance settlement. This means that the full amount of the insurance money will not be available to the homeowner.

A public adjuster appraises the damage, prepares an estimate and other claim documentation, reads the policy of insurance to determine coverages, and negotiates with the insurance company's adjuster.

To find a public insurance adjuster, you can ask neighbors or friends for a referral, contact the National Association of Public Insurance Adjusters [www.napia.com](http://www.napia.com), or look in the phone book. Public insurance adjusters are licensed by the state of Massachusetts.

## FEMA ASSISTANCE AND SBA LOANS

### FEMA Assistance

When disasters take place, the U.S. Federal Emergency Management Agency (FEMA) provides money and services to people in the disaster area when losses are not covered by insurance and property has been damaged or destroyed.

FEMA assistance is designed to help you with critical expenses that cannot be covered in other ways. It will not cover all of your losses from damage to your property (home, personal property, household goods) that resulted from the disaster. FEMA assistance is not intended to restore your damaged property to its condition before the disaster.

### Notify Your Mortgage Company

You have a responsibility to tell your mortgage company about the results of the disaster and keep them informed about what's being done to restore the property. They may have forms for you to fill out, and they may want to inspect the property. It is to your mutual advantage to work together.

### *Applying for FEMA assistance*

Following a presidentially-declared disaster, FEMA takes registration for assistance for a 60-day period.



In Springfield, the deadline to register for FEMA assistance was August 22, 2011. Those who missed the August 22 deadline still can write a letter explaining why they missed the deadline. They first should call FEMA's toll-free helpline at 800-621-FEMA (3362) or TTY 800-462-7585 before submitting a letter to determine where the letter should be sent. Decisions about whether a late claim will go forward are made on a case-by-case basis.

### *Appealing a FEMA decision, including denial of assistance*

You may appeal any decision made by FEMA, including decisions relating to your eligibility, the amount or type of help provided to you, late applications, requests to return money, or denial of continued assistance.

To appeal the decision, explain in writing why you think the decision about the amount or type of assistance you received is not correct. You, or someone who represents you or your household, should sign the letter. If the person writing the letter is not a member of your household, there must be a signed statement saying that that person may act for you. Include the FEMA registration number and disaster number (shown at the top of your decision letter) in your letter of appeal.

Mail your appeal letter to:

FEMA - Individuals & Households Program  
National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055

Keep a copy of your letter.

To be considered, your appeal letter must be postmarked within 60 days of the date of the decision letter's date. Decisions on appeals are usually made within 30 days of receiving the request.

### *Staying in contact with FEMA*

If you have registered for FEMA assistance, you should remain in contact with FEMA. In particular, be sure to provide FEMA with updated addresses and phone numbers. Also update information regarding your progress in recovering from the tornado. You may have a change of circumstances that impacts your application—for example, you may have been denied assistance because you were insured but later have a determination that you were underinsured.

To update information, call the FEMA helpline. Phone lines are open from 7 a.m. to 10 p.m. daily and applications can be tracked on the website [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).



## **SBA Loans**

The U.S. Small Business Administration provides low-interest disaster loans to homeowners to repair or replace real estate and personal property that have been damaged or destroyed in a declared disaster. The deadline to submit disaster loan applications was Aug. 22, 2011.

If you missed the deadline, you can still apply by providing a letter explaining your reason for missing the deadline. Call SBA at (800) 659-2955 before submitting a letter.

Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars or appliances damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.

Any proceeds from insurance coverage on your property or home will be deducted from the total damage to the property to determine the loan amount you are eligible for. SBA is not permitted to duplicate any benefits.

## **VOLUNTEER REBUILDING ASSISTANCE**

### **Rebuilding Together Springfield**

Rebuilding Together Springfield is a nonprofit agency that provides free rehabilitation and critical repairs to the homes of low-income homeowners, by using volunteer labor and donated materials. The local agency is one of 200 affiliates nation-wide.

Rebuilding Together Springfield is taking applications from homeowners affected by tornadoes who need assistance to repair their homes. To apply for assistance, contact Rebuilding Together Springfield at 413-788-0014 or [www.rebuildingtogetherspringfield.org](http://www.rebuildingtogetherspringfield.org).

### **Springfield Long-Term Recovery Group**

The City of Springfield, numerous nonprofit agencies, the United Way of Pioneer Valley and the Community Foundation of Western Massachusetts are working together to ensure that resources are available to help all tornado-impacted households rebuild. As the efforts of these organizations move forward, watch for information in the press and from the City.



# THE CONSTRUCTION PROCESS

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## SELECTING AND HIRING A CONTRACTOR

### Getting Started

Before you begin the project, it is important to plan carefully, considering that you may be spending *thousands of dollars* on this undertaking.

- Think about the specific work that you want to have done and decide on a budget. If the work is extensive, you may need to contact an architect or a design/builder for assistance.
- Visit home improvement centers to get ideas about materials or styles that appeal to you. You can also learn about the differences in quality of certain materials this way (types of flooring, for example).
- Decide whether to hire a general contractor who will then hire subcontractors (electrician, plumber, etc.) or whether you want to hire each subcontractor yourself (this is more challenging and time consuming but could save some money).
- Clearly describe in writing what the job is and share it with all of the contractors you are considering for bidding on the job.



### **BEWARE OF SCAMS!**

You should be aware that out-of-state entities often come into an area affected by a natural disaster and offer repair assistance. They may not be properly licensed or follow local building codes. Some are scam artists who will take your money and disappear or do poor work. Be wary of any contractor who knocks on your door or approaches you directly.

### Hiring the Contractor

Before you hire a contractor, interview three contractors and request written estimates. Here are some important questions to ask each one:

- What is your experience with home improvement projects of this size?
- How long have you been in business?

- Are you registered as a Home Improvement Contractor with the state? Is your registration current? You can also check licenses through the Massachusetts Department of Consumer Affairs at [www.mass.gov/consumer](http://www.mass.gov/consumer) or 888-283-3757.
- Do you have a Construction Supervisor’s License?
- Can you provide three homeowner references of projects you’ve completed within the last two years? Do you have before & after photos of similar work you’ve done?
- Do you have liability insurance? Can you provide a copy of your policy?
- Will you hire and supervise the subcontractors (electrician, plumber, etc.)?
- If you bid on the job, will you include a timeline for completion? How long is your quote good for?

Be sure to get three bids and examine them carefully before choosing. Don’t be afraid to ask questions if you don’t understand something. Check references on all three. ***Remember that the best bid is not always the lowest, as the quality of materials and workmanship may vary widely.***

### Signing Contracts

Ask for a detailed written contract, even for small projects. State law requires home improvement contracts over \$1,000 to be in writing. The Massachusetts Department of Consumer Affairs, [www.mass.gov.consumer](http://www.mass.gov.consumer) provides a sample contract. The contract should contain:

- the total price of the work;
- the payment schedule (by law, the contractor cannot collect more than one-third of the cost of the contract in advance unless special order materials are needed);
- a provision for changes or “extras”;
- a detailed list of specifications/materials;
- a provision for cleanup, debris, and hazardous waste removal and safety clearance of the job site;
- start and completion dates;
- a copy of the contractor’s insurance;
- other details particular to your job.

Be sure the contractor obtains a building permit. If you apply for the permit, you may not be eligible for compensation from the state should something go wrong.

**Before beginning any project, make sure that you have a Declaration of Homestead on file with the Registry of Deeds. Every homeowner should have this very important protection.**

More information about the Declaration of Homestead and a form to use to file are available on-line from the Secretary of the Commonwealth:  
[www.sec.state.ma.us](http://www.sec.state.ma.us).

## Handling Problems

The Massachusetts Office of Consumer Affairs and Business Regulation manages an Arbitration Program to help consumers resolve claims against registered home improvement contractors. A professional arbitrator hears the case with both parties present. Consumers may file for arbitration anytime within two years of signing a home improvement contract.

Massachusetts has a program called the Home Improvement Contractor Guaranty Fund which was created as a fund of last resort for consumers who have lost money to a home improvement contractor. Consumers may be eligible to receive up to \$10,000 from the Fund.

Contact Consumer Affairs, 1-888-283-3757, for more information about the Arbitration Program or the Guaranty Fund.

## PERMITS AND WORKING WITH CITY AGENCIES

### Building and Demolition Permits

Permits are required for building, demolition, plumbing and electrical work.

Usually, the building contractor takes out the permit. Be wary if the contractor asks you to take out the permit—the primary reason for the contractor to request this is that the contractor is not licensed. You do not want to hire an unlicensed contractor.

Building permit applications may be picked up during regular business hours (7:00 am to 4:30 pm) at the Inspectional Services Department located at 70 Tapley Street, Springfield. You may also print down all permit forms and applications from the City of Springfield's web site, [www.springfieldcityhall.com](http://www.springfieldcityhall.com).



Permits are mailed to property owners. If you do not receive a permit and your contractor has not posted a permit at the property, you should get confirmation from the contractor or Building Department that a permit has been issued.

Permit fees vary, and are related to the size of the project and the scope of the work. Usually, the cost of the permit is included in the contractor's budget and is covered by homeowner's insurance.

For advice regarding compliance with building permit applications contact the Building Department, 413-787-6031.

### Street Occupancy, Street Opening, and Trench Permits

The Department of Public Works is responsible for the permit process for Street Occupancy, Street Opening, and Trenching permits.

## **Street Occupancy Permit**

A Street Occupancy Permit is for the temporary occupancy of the public street or sidewalk for construction/ maintenance with no excavation (cranes, dumpsters, scaffolding, equipment and material storage, etc.); and moving and delivery trucks.

The following are the steps required to get a street occupancy permit:

- Fill out the "Request to Conduct Event" form from the Police Department.
- Obtain Police, Fire, Health, or any other relevant Department approvals on the form.
- Fill out the DPW application - who / what / where/ when/ why/ how.
- Produce a certificate of liability insurance (can be faxed).
- Pay all fees at the time the permit is requested (no cash).
- Allow 48 to 72 hours for permit processing.

## **Street Opening and Trenching Permits**

A Street Opening Permit is for excavating / digging in the public way (streets or sidewalks) or in a City easement. All contractors must be licensed annually with the City of Springfield before permits will be issued.

A Trenching Permit is for anyone excavating / digging in the public way (streets or sidewalks) or private property as per state regulations (520 CMR 14.00). The requirements for permit are the same as the Street Opening Permit plus providing a copy of a MA Hoisting Equipment license and a self-certification for OSHA Competent Excavation Person requirements. All contractors must be licensed annually with the City of Springfield before permits will be issued.

Contact the Department of Public Works at 413-787-6224 for more information about street opening and trenching requirements.

## **Zoning Issues**

If you are rebuilding your home, or if your repairs will include modifications that increase the building's footprint, height or area, you should check with the Zoning Department to see if the work you will do will require any zoning approval. Contact the City's Zoning Administrator at 413-787-6032.

## **Design Guidelines**

The City of Springfield has developed design guidelines which provide residents and builders with a detailed outline of varying housing styles found within certain neighborhoods, including those affected by the tornado. Copies of these design guidelines can be on the City of Springfield's website at: [www.springfieldcityhall.com/planning/149.0.html](http://www.springfieldcityhall.com/planning/149.0.html).

# REBUILD BETTER

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## GREEN BUILDING AND ENERGY EFFICIENCY

A green home can save thousands in utility bills and make your home a healthier and more comfortable place to live.

Green construction methods can be integrated into buildings at any stage, but the most significant benefits result from using green methods in the earliest stages of a building project. Below is a checklist of green home features you can discuss with your builder.

### Energy Efficiency

- **Efficient insulation**—Capitalize on one of the easiest, most cost-effective ways to save energy by using efficient insulation for foundations, walls, and roofs. Usually, the higher the R-Value of the insulation, the better it performs.
- **Seal openings and cracks**—To prevent infiltration of hot air in summer and loss of warm air in winter, properly seal openings and cracks to reduce cooling and heating costs.
- **Energy-efficient windows and doors**— Look for windows and doors with an ENERGY STAR® rating. Consider installing double-paned windows with a “low-e” glazing to hold in heat in winter and keep heat out in summer. Usually, the lower the U-Value, the better the performance.
- **Energy-efficient heating and cooling system**—Consider high efficiency boilers and furnaces with AFUE’s of 85% and 90% respectively for oil and gas when replacing older, less efficient equipment. Choose a high efficiency system with a cooling efficiency rating of SEER 13 (seasonal energy efficiency ratio) or higher. ENERGY STAR® SEER is 14.
- **Daylighting/passive solar gain**—Use natural light to offset electricity loads on weekends and to heat concrete, tile, or brick floors to reduce heating loads in winter. Proper window overhangs will block the summer sun and reduce cooling loads.
- **Efficient water heating**—Choose the most energy efficient water heating system you can, such as a tankless water heater, or consider installing solar water heating.

### Green Benefits to Homeowners

- Lowers utility bills • Provides tax credits to homeowners • Improves a home’s energy performance • Healthier and more comfortable home.

### Green Benefits to the Community

- Stimulates local economies • Restores neighborhood pride • Promotes cleaner environment.

### Renewable Energy Benefits

- Generates electricity from the sun or wind • Heats and cools your home quietly and naturally • Generates tax credits to homeowners • Offers protection against rising utility bills • Supplies reliable power after natural disasters • Protects the environment.

- **Lighting technologies**—Select lights that not only save energy, but also last much longer than traditional incandescent light bulbs, such as the compact fluorescent lights (CFLs) that have been easily available for some time. New technologies that use light-emitting diodes (LEDs) may also be an option.
- **Programmable thermostat**—Install a thermostat that automatically turns itself down when you're at work and at night to save energy.
- **Appliances**—Install ENERGY STAR® appliances.

### Water Efficiency

- **Water-efficient fixtures and appliances**— Reduce water and energy consumption (using less hot water also means using less energy) by installing low-flow sink and shower fixtures, toilets, and water-efficient dish and clothes washers.
- **Native landscaping**—Reduce water consumption by choosing plants indigenous to your area and use drip irrigation when possible.

### Renewable Energy

- **Solar electricity**—Consider installing a small solar electric (photovoltaic) system on the roof to offset electrical loads. Invest in energy efficiency first to reduce system size and cost.
- **Solar hot water**—Using the sun to supplement heating of hot water can be cost effective for those with a large hot water requirement.
- **Wind electricity**—Small quiet wind energy systems are available for powering homes.

### Air Quality

- **Nontoxic products**—Use products that don't contain toxic chemicals, such as paints and adhesives with low volatile organic compounds (VOCs) and formaldehyde-free insulation.
- **Ventilation**—Ventilate your home well for a good supply of fresh air. A ventilation system will control the amount of incoming fresh air to the home.
- **Heating and cooling system**— Purchase a system with high efficiency filtration for interior and incoming air.

### Sustainable Building Materials and Construction

- **Recycled materials**—Select recycled materials such as carpet, countertops, paint, and tile. Select insulation with recycled-content such as cellulose insulation.
- **Sustainably harvested or reclaimed wood**—Purchase wood certified by the Forest Stewardship Council. Some builders use reclaimed hard-wood floors and siding or cork and bamboo flooring as alternatives.

- **Recycled construction waste**—Try to recycle at least 50% of the wood, cardboard, and concrete from new home projects.

## Incentives for Energy Efficiency and Weatherization

### Mass Save: Major Renovations Program

The Mass Save Major Renovations Program provides homeowners who are renovating, remodeling or making other home improvements the opportunity to increase the energy performance of the home. The Program provides the following benefits:

1. **Technical Support:** An initial assessment to identify energy efficient upgrade opportunities and how to best obtain them, and onsite inspections during key phases of the construction process will ensure the project meets efficiency goals. Technical support is provided by a Home Energy Rating System (HERS) rater.
2. **Financial Incentives:** Up to \$2,000 in envelope upgrades are available plus additional rebates for ENERGY STAR® qualified windows and high efficiency heating and DHW (domestic hot water) equipment. Additional rebate forms and information about other incentives your project may be eligible for will be provided to you while you are enrolled in this program.
3. **Free Compact Fluorescent Lamps (CFLs):** A wide variety of screw-in CFLs for appropriate fixtures in the home will be provided to the project at no cost to the participant.

To participate in the program, submit a signed Application to:

Major Renovations Program  
c/o ICF International  
33 Hayden Ave 3rd Floor  
Lexington, MA 02421  
[majorreno@icfi.com](mailto:majorreno@icfi.com), 1-800-628-8413

Applications are available at  
[www.masssave.com/~media/Files/Residential/Information%20and%20Edu%20Docs/RP-wmeco-Fin.ashx](http://www.masssave.com/~media/Files/Residential/Information%20and%20Edu%20Docs/RP-wmeco-Fin.ashx)

### Rebuild Western Massachusetts Program

The MA Department of Energy Resources (DOER), in partnership with the Massachusetts Clean Energy Center (MassCEC), is providing grants and subsidizing construction loans for energy improvements to help homeowners whose homes were damaged or destroyed by the June 1st 2011 tornado.







The Rebuild Western Massachusetts Program builds on the Mass Save program, supplementing the Mass Save incentives with additional grant and zero interest construction loan funds to help cover the costs of rebuilding in a more energy efficient way. These funds are available for 3 types of rebuilding projects: 1) Repairs to existing homes; 2) New construction to replace demolished buildings; and 3) Whole house 'gut' renovation of existing homes.

For most grants and loans for new construction and gutting of existing homes, you must work with a Home Energy Rating System (HERS) rater. The Mass Save program will provide the HERS rater, so you should begin by applying for the

Mass Save Program, and ask the HERS rater for further information and instructions for the Rebuild Western Massachusetts Program. The Program is currently under development, so not all details are available. For more information, or to find a HERS rater, call the Center for EcoTechnology, 413-586-7350.

### **Mass Save Home Energy Assessments**

Even if you are not undertaking major renovations, you can still access the Mass Save programs. Mass Save® works with certified Energy Specialists, Home Performance Contractors (HPCs) and Independent Installation Contractors (IICs) to provide high-quality Home Energy Assessments and weatherization installations. All of these contractors have met training and certification requirements to be eligible to work within the Home Energy Services Program. To get started, call Mass Save at 866-527-SAVE (7283) or contact a Mass Save participating contractor, listed on the Mass Save website: [www.masssave.com/residential/home-energy-assessments/about-home-energy-assessments/working-with-a-contractor](http://www.masssave.com/residential/home-energy-assessments/about-home-energy-assessments/working-with-a-contractor).

### **Additional Rebates and Incentives**

The Mass Save website includes a collection of energy efficiency rebates and incentives. Go to [www.masssave.com](http://www.masssave.com) to sign up for a free Home Energy Assessment of existing homes.

### **Federal Tax Credits**

Federal tax credits are available for residential insulation, windows, heating and cooling systems and water heaters. For more information, go to [www.energytaxincentives.org/consumers](http://www.energytaxincentives.org/consumers).

### **Weatherization Assistance Program**

The Weatherization Assistance Program (WAP) enables low-income families to permanently reduce their energy bills by making their homes more energy efficient. Funds are used to improve the energy

performance of dwellings of needy families using the most advanced technologies and testing protocols available in the housing industry.

In Springfield, the Weatherization Assistance Program is operated by Springfield Partners for Community Action, 721 State St., Springfield, MA 01109, 413-263-6500. To be eligible, a household must be registered to receive fuel assistance through the local fuel assistance agency—in Springfield, New England Farmworkers Council, 1666 Main St., Springfield, MA 01103, 413-272-2209.

Eligibility for fuel assistance and the weatherization assistance program is based on household income. To be eligible, household income must not exceed the following:

<b>Household Size</b>	<b>Income Limit</b>
<b>1</b>	\$30,751
<b>2</b>	\$40,213
<b>3</b>	\$49,675
<b>4</b>	\$59,137
<b>5</b>	\$68,598
<b>6</b>	\$78,060
<b>7</b>	\$79,835
<b>8</b>	\$81,609

## **Incentives for Renewable Energy**

### **Massachusetts state income tax credit for renewable energy**

When you install a renewable energy system at your home in Massachusetts, including solar photovoltaic, solar space heating, solar water heating, or wind, you can claim a credit on your personal Massachusetts state income tax return. The credit is 15% of the cost of purchasing and installing the system, up to a maximum credit of \$1,000. The renewable energy system must be installed at your principal residence, and the credit is available to an owner or tenant of residential property.

### **Solar Rebates**

Commonwealth Solar provides rebates for the installation of solar photovoltaic systems. To qualify for the rebate for a residential system, you must demonstrate that at least 50% of the electricity generated by your solar photovoltaic system will be used at your home. You must have a turnkey contract with a professional licensed contractor to design and install your solar photovoltaic system. The contractor is responsible for meeting all the technical requirements, obtaining the necessary permits, and helping you with the process for applying for a rebate through the

Go to the Commonwealth Solar website at [www.masstech.org/solar](http://www.masstech.org/solar) to find a Residential Rebate Calculator, the Commonwealth Solar Program Handbook, and the application forms.

## HEALTHY HOMES

### Mold

Rain during and after the tornado may have caused mold in your home, and the mold must be cleared, and causes of mold should be addressed during the rehabilitation. Also, when building or rebuilding, you should be aware that tighter building methods used today require steps to be taken to ensure that there is no moisture buildup. You may want to discuss mold-resistant products and proper home ventilation with your contractor.

Mold clean up and prevention is critical to ensure the health and safety of your home. Mold exposure can trigger allergic reactions, asthma and other respiratory problems – especially for young children, the elderly, and those with a weakened immune system. Furthermore, “black” or “toxic” mold is reportedly linked to a variety of serious symptoms and illnesses.

### Mold Clean Up

Mold begins to grow on materials that stay wet longer than two or three days. The longer it grows, the greater the potential health hazard and the harder it is to control. So as soon as it is safe to return, it’s crucial for the homeowner to begin cleanup and to dry out the house as safely and effectively as possible. Once you have taken photographs for insurance purposes, you should get started as soon as possible. Remove all wet and moldy materials.

If you are hiring a contractor to clean your home, seek out licensed or certified mold remediation contractors with special training and equipment. Get in writing the cost, methods, and steps to be used. Talk to several contractors and compare each contractor’s procedures with the guidelines in the publications listed below. Effective procedures may vary, depending on what specialized equipment and chemical treatments the contractor uses, but the contractor that you choose should address the principles listed in the guidelines.

If you are cleaning up on your own, be sure to follow guidelines for cleaning mold safely and effectively. Refer to one of the following publications:

- **A Brief Guide to Mold, Moisture, and Your Home** and **Mold Remediation in Schools and Commercial Buildings**, both published by EPA, available online at [www.epa.gov/mold](http://www.epa.gov/mold).
- The CDC’s **Mold Prevention Strategies and Possible Health Effects in the Aftermath of Hurricanes Katrina and Rita**, available online at [www.bt.cdc.gov/disasters/mold/report/](http://www.bt.cdc.gov/disasters/mold/report/).

### How do I know when the mold cleanup is finished?

Mold cleanup is finished when there is no visible mold remaining and there is no dust or dirt remaining that could contain large amounts of mold and mold spores. Routine clearance testing for mold is not necessary. Leaving a few mold spores behind is not a problem if **the underlying moisture problem has been corrected**. The spores won’t be able to grow unless water is also present.

## Mold Prevention when Building or Renovating

Mold is more prevalent today because the focus on improving energy efficiency has resulted in more airtight homes that don't breathe as well as older structures and more complex home designs have increased the potential for moisture intrusion. Tighter building construction does not by itself promote mold growth, but tight construction combined with some poor choices in design, building materials or operations can increase the probability of mold growth.

Renovate with the idea that the house is a system where the building envelope, mechanical system and lifestyle habits of the occupants are all interconnected. For example, replacing windows and improving the insulation levels and airtightness of the walls can reduce the amount of air that leaks into the house. However, this may result in indoor air quality problems like high humidity, lingering odors and stale air. It may be necessary to improve or provide mechanical ventilation to balance the work done to the windows and walls and make sure the house is both energy-efficient and fit to live in.

Molds can grow on virtually anything around the house — from wood, carpet and food to insulation systems in your walls. Mold typically grows where there's excessive moisture, so it's important to ventilate moist areas and prevent moisture from accumulating.

It's also critical to prevent mold from intruding your home. Mold usually forms by water or mildew entering through vents and heating and cooling systems and then latching onto the walls of a tightly sealed bathroom with little or no ventilation. Keeping these places well-maintained and aired out will help prevent mold from taking hold.

For specific recommendations about mold control in residential construction, refer to the following:

- Guiding Principles to Manage Moisture/Mold, available online at <http://www.responsible moldsolutions.org/pdf/RSMCguidingPrinciples.pdf>
- [Energy Efficient Building Association's \(EEBA\) Builder's Guide](#) for your climate.

## Lead Paint

Most homes built before 1978 have lead paint on the inside and outside of the building. When areas with lead paint are renovated, the work can disturb the paint so that it is released into the air as lead dust. Also, as old paint peels and cracks, it creates lead paint chips and lead dust.

Lead is a poison when it gets into the body. Young children absorb lead more easily than adults. Among the many harmful effects associated with lead poisoning are:

- Damage to the brain, kidneys, and nervous system
- Problems with growth and development
- Learning problems
- Speech and hearing problems
- Behavioral problems

Lead poisoning is caused by swallowing or breathing lead, usually in the form of lead dust. Most of the lead poisoning in Massachusetts comes from lead paint in older homes.

### **Lead-Safe Work Practices**

When renovating, it is critically important that contractors use lead-safe work practices. These practices contain the lead dust, and thoroughly clear it after completion of work. Effective April, 2010, federal law requires that all contractors who disturb lead-based paint in homes built before 1978 must be certified in lead-safe work practices.



### **Deleading (lead paint abatement)**

During the time that you are renovating your home, you may choose to have your home delead (brought into compliance with state lead safety requirements), which is the only permanent way to reduce the risk of lead poisoning from lead paint in an older home.

The Massachusetts Lead Law requires you to make your home lead safe if the home was built before 1978 and there is a child under the age of 6 living in the home. The home can be made lead safe by deleading or by bringing the home under interim control, which is a process for fixing the most urgent lead hazards.

The goal of the deleading process is to abate lead hazards by removing or, when appropriate, containing any paint, plaster or other accessible structural material that contains dangerous levels of lead. This includes correction of any structural defects in the building, such as roof or plumbing leaks or deteriorating windows, which can damage lead-containing surfaces.

Generally, not all of the lead-based paint present in the living unit will need to be removed or covered in the deleading process; only surfaces that can pose a hazard must be dealt with. Put most simply, the deleading process reduces to three distinct steps.

1. The unit is first inspected for the presence of lead paint.
2. Next, the abatement process takes place.
3. Finally, the unit is re-inspected to insure that it is now in compliance with the lead paint regulations.

The inspection process determines what surfaces must be brought into compliance with lead paint regulations. Surfaces from which lead must be removed if found present include:

- Loose, peeling, chipping, cracking or falling paint or plaster.
- Movable surfaces from which lead-containing materials can break free, such as non-fixed windows, even if they are more than five feet above the floor or ground.
- Intact mouthable surfaces to a height of five feet and four inches back from the chewable edge, including: windowsills; windows, movable or fixed, below the five-foot level; stair treads from the lip to the riser on the bottom and four inches back from the lip at the top of the tread; stair

rail spindles; and door frames and other similar surfaces, such as trim or moldings, which have an edge that extends greater than half an inch.

- Movable surfaces from which lead-containing materials can break free, such as non-fixed windows, even if they are more than five feet above the floor or ground.

Inspections can only be completed by a licensed Massachusetts lead paint inspector. A list of licensed inspectors can be obtained through the website of the Massachusetts Childhood Lead Poisoning Prevention Program (CLPPP), [www.mass.gov/dph/clppp](http://www.mass.gov/dph/clppp).

The second step is the actual lead abatement process. All deleading activities must be performed by someone approved to do so by CLPPP. An owner may undertake certain “low-risk” and “moderate-risk” abatement activities on his or her property after completing training in these techniques. While this training is not as extensive as that required of a licensed professional, it does acquaint the owner with the basic safety considerations that are required for safe deleading.

Low-risk deleading allows the owner to undertake simple deleading tasks that do not disturb intact paint. A property owner may become approved to undertake low-risk deleading activities on his or her own property by completing and returning a home-study booklet available from CLPPP.

Moderate-risk deleading, which allows the owner to undertake repairs that minimally disturb lead-painted surfaces, requires completion of a one-day course offered at training sites around the state. A list of trainers for moderate-risk deleading techniques can be found at the CLPPP website.

Only a professional lead paint abatement contractor or “deleader” who is properly licensed and insured can perform the more complex “high-risk” abatement activities, which may substantially disturb lead-containing surfaces. A list of licensed dealers can be found through the CLPPP website.

Once the deleading process is completed, the lead inspector will re-inspect the property to make certain that all required work has been accomplished and that the site has been cleaned of all lead-containing dust and debris. The inspector will then issue the property owner a **Letter of Compliance**, which signifies that the property has been brought into compliance with Massachusetts lead paint safety requirements.

### **Low-Cost Financing for Deleading**

Owner-occupants may be eligible for a 0% deferred payment loan that is due only upon the sale, transfer or refinancing of the home to assist with deleading. Call Anthony Thomas at **HAPHousing**, 413-233-1624, or go to [www.masshousing.com](http://www.masshousing.com) for more information. Information is also available at [www.haphousing.org/default/index.cfm/homeowners/get-the-lead-out](http://www.haphousing.org/default/index.cfm/homeowners/get-the-lead-out).

Loans must be paid off upon the sale, transfer or refinance of the property, and payments of loans may not be assumed by third parties, whether incident to sale or otherwise. Loans are due upon refinancing of the existing first mortgage unless a subordination agreement has been signed by the Agency.

Only State-licensed lead paint inspectors, licensed, deleading contractors, licensed lead safe renovators, homeowners who have received a CLPPP Certificate are eligible to perform lead paint removal.

#### Tax Credit for Deleading

Massachusetts taxpayers also can claim a tax credit on their state income tax based on the actual cost of deleading any units receiving a Letter of Compliance during the course of the tax year, up to a maximum of \$1,500 per delead unit. (A maximum tax credit of \$500 per unit can be claimed for units for which a Letter of Interim Control has been issued.)

## HISTORIC PRESERVATION

Some of Springfield's tornado-impacted areas contain historic homes which add value to the property and contribute to the character of the neighborhood.

### Additional Attention When Identifying a Contractor

The restoration of an historic home requires special attention, skill sets and experience from professionals. Be sure to choose a contractor with the ability to understand your needs, honor the historic integrity of your home, and complete high-quality restoration work.

**Preservation Massachusetts** is available to assist homeowners in finding information for the planning and project phases of construction after a natural disaster. Call the office at 617-723-3383.

In addition to the standard tips for choosing a contractor, you may also wish to consider:

- Identification of project needs should include issues such as architectural details and appropriate materials.
- Communicating your vision to the contractor may be enhanced through the use of sketches, photos, and magazine clippings.
- Review of a contractor's portfolio can demonstrate the contractor's experience and skill regarding historic preservation.

Preservation Massachusetts maintains an online directory of consultants to assist with rehabilitation of historic structures on their website: <http://preservationmass.org>.

### Local Historic Districts

Many of the properties affected are located within one of the City's local historic districts. Work to the exterior of these homes requires approval by the Springfield Historical Commission. Application and guidelines can be found at: [www.springfieldcityhall.com/planning/historic-districts.0.html](http://www.springfieldcityhall.com/planning/historic-districts.0.html).



## **HANDICAP ACCESSIBILITY**

If your household includes a person with a disability or a frail elderly person, physical modifications may be necessary to enable the person to stay in the home. Modifications can include a ramp or wider doors to accommodate a wheelchair. While you are rehabilitating or repairing your home, it may be wise to also consider work to accommodate household members.

The state-funded Home Modification Loan Program provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. In Springfield, the Home Modification Program is run by HAPHousing.

Based on the income guidelines, from \$1,000 up to \$30,000 (inclusive of all costs) may be borrowed in either a deferred payment loan (DPL) or an amortized loan. For more information about the program, go to <http://haphousing.org/default/index.cfm/homeowners/home-loans> or call Marta Alvarez at HAPHousing, at 413-233-1615.

# HELP IN NAVIGATING THE SYSTEM

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## **INFORMATION AND REFERRAL**

HAPHousing can assist homeowners in navigating the various tasks involved with rebuilding. Contact HAPHousing at 413-233-1600.

## **LEGAL REPRESENTATION**

The Hampden County Bar Association is providing free legal assistance to community members impacted by the tornado, including with insurance claims and related matters. Contact the Bar Association at (413) 732-4660.





**City of Springfield Office of Housing**

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*Produced By:*

