

Wilson's Journey - From Distress to Delight



GEORGE WILSON
HIP Client, outside his
rehabbed exterior home

Part Four - Finale

Read Part 1, 2 and 3 in HIP's past E-Newsletters!

Volunteer efforts being hugely successful, freed up project funds to focus on other parts of the home improvement needs. Project costs were then redirected to build a well-needed covering over Wilson's entry way to protect the family from future inclement weather which would have otherwise caused damage to the house. In addition, Home Modification Loan Program (HMLP) funds were used to create accessibility with a modified bathroom and kitchen which allowed the owner to be safely housed and to ultimately age in place. If HIP did not facilitate and fund this project, the family would have been displaced and unable to afford to remain in Cambridge. This project perfectly fits HIP's mission to renovate, restore and allow low-income families to remain in their homes. We hope you enjoyed Wilson's renovation journey. Stay tuned for another family's feature story in next month's HIP E-news in June!

May 2021
In This Issue:

**Wilson's Story:
Finale**
Page 01

**Funder and
Member
Spotlight**
Page 02

**Homeowner
Resources**
Page 03

**Our Mission
& Upcoming
Events!**
Page 04

Funder Spotlight: Eastern Bank

Created in 1994, the **Eastern Bank Foundation** is the philanthropic arm of Boston-based Eastern Bank. Through philanthropy, employee volunteerism, advocacy and collaborations with other businesses and community partners, Eastern Bank Foundation responds to community needs and supports sustainable solutions to our communities' most vexing challenges across eastern Massachusetts, southern and coastal New Hampshire, and Rhode Island. The Eastern Bank Foundation is proud to support organizations like Homeowner's Rehab as they provide housing opportunities for every member of our community. Thank you for the work you do. To learn more about how you can join us for good visit easternbank.com/foundation.



Nancy Stager,
President & CEO of
Eastern Bank Foundation

Our HIP Advisory Member Spotlight: John Hixson



John Hixson came to Cambridge at age 18 in 1969 and never left. An internship with the City launched a 43-year career in community development, starting with the Harvard to Alewife subway extension and other transportation planning. In 1981, he started housing work in Somerville, followed by Salem, Newton, Reading, and South Shore Housing, retiring in 2016. He and his wife own their home in North Cambridge while their grown children are in St. Paul and Los Angeles. Housing is the most basic requirement for a healthy life, and John has

always been interested in helping make affordable housing happen, including serving on the HRI Board and in particular, the Home Improvement Advisory Committee.

Our Funders and Advisory Members make the work we do at HIP possible. We sincerely thank Eastern Bank and John Hixson for their contribution to the HIP@HRI mission of renovating, restoring and allowing low-income families to remain in their homes.

Key Housing Resources and Announcement

Utility Relief

As of July 1st, the utility moratorium put in place during the COVID-19 pandemic will end and Eversource will shut off gas and electric service to residents who have an overdue balance on their accounts.

Take action to protect yourself from disconnection!

1. Enroll in the reduced electricity or reduced gas rate. You may qualify for up to a 36% discount for electricity and 25% for gas on your monthly utility bills. Find your rates on the backside of your Eversource electricity and gas bills at the top of the “Delivery” sections.

2. Sign up for Eversource’s New Start program. This program forgives overdue balances as on-time payments are made, helping you pay off your bills faster.

If you are interested in these options, call the City of Cambridge’s Utility Bill Helpline with All In Energy at 857-305-8812. All In Energy staff will also help you understand your utility bills and connect you with other programs to help save energy and money. You can also email them at cambridgehelp@allinenergy.org.

Immediate COVID-19 Relief

- If you are having trouble paying your mortgage, click [here!](#)
Obtenga ayuda ahora con sus pagos de alquiler e hipoteca [aquí!](#)
- If you live in Cambridge and are experiencing housing instability due to the economic impact of the COVID-19 pandemic click [here!](#)

Home Modification Loan Program

- **What is Home Modification Program?** A statewide program funded by the Massachusetts Rehabilitation Commission to help elders and people with disabilities increase the accessibility of their residences through no-interest loans.
- **What do they offer?** The program offers loans from \$1,000 to \$50,000 to individuals and families for modifications related to a disability.
- **Who is eligible?** Any homeowner who has a disability has a household member who has a disability, or rents to an individual with a disability may apply for a loan. Income guidelines are based on the total household gross income of the homeowner.
- **Apply now** - Click [here](#)



Renovate * Restore * Remain in your home

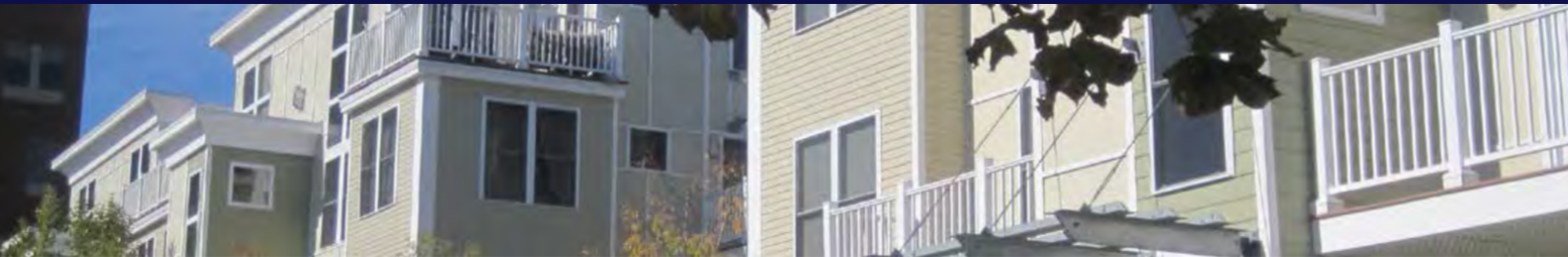
At HIP we are driven by our mission to revitalize, stabilize, and improve homes owned by income-eligible Cambridge residents like Wilson, by providing affordable financial and technical assistance. Each month, we will update you on our clients' success stories, and provide helpful tips, tricks, and tools to help you:

Are you eligible for HIP services?

- Must be low to moderate-income
- Own and live in your home for one year or more
- 50% of your home must be residential

Please email staff or leave a message to learn more:
info@homeownersrehab.org or 617-868-4858 ext 200

Upcoming Events



Cambridge Affordable Housing Information Sessions

All sessions will be held remotely via Zoom

- **Tuesday, June 1, 2021**
12:00 – 1:00 PM, Rental Programs
1:00 PM -2:00 PM, Homeowner Programs
Click [here](#) to register for the virtual information session
- **Monday June 14, 2021**
6:00 – 7:00 PM, Rental Programs
7:00 PM -8:00 PM, Homeowner Programs
Click [here](#) to register for the virtual information session
- **Thursday, July 1, 2021**
12:00 – 1:00 PM, Rental Programs
1:00 PM -2:00 PM, Homeowner Programs
Click [here](#) to register for the virtual information session
- **Monday July 12, 2021**
6:00 – 7:00 PM, Rental Programs
7:00 PM -8:00 PM, Homeowner Programs
Click [here](#) to register for the virtual information session