



Thinking About Upgrading or Expanding Your Deed-Restricted Home?

What Hingham Affordable Homeowners Need to Know Before Starting a Project

Owning a deed-restricted affordable home in Hingham comes with unique responsibilities—especially when planning **upgrades, renovations, or additions**. Because your home is part of Massachusetts’ **Subsidized Housing Inventory (SHI)**, any changes that could affect its value or structure must be **approved in advance** by the **Executive Office of Housing and Livable Communities (EOHLC)**.

This ensures your home remains affordable for future buyers and stays compliant with state regulations.

Why Approval Is Required

Your deed rider—an agreement you signed at purchase—places limits on modifications that could change:

- The home’s **market value**
- Its **square footage**
- Its **use** (e.g., preventing creation of a rentable unit)
- Its **eligibility** for the SHI

EOHLC oversees these rules statewide under **M.G.L. Chapter 40B**, which governs affordable housing programs.

What Types of Projects Need Approval?

Most projects that change the home’s structure or value require written approval, including:

- Additions (bedrooms, expanded living areas, garages)
- Major kitchen or bathroom upgrades
- Finishing basements or attics
- Structural changes
- Energy-efficiency upgrades that increase value

Routine maintenance (painting, minor repairs) typically does **not** require approval.



How to Get Approval from EOHLIC

Follow these steps **before starting any work**:

1. Review Your Deed Rider

Your deed rider explains what is allowed and what requires approval.

If you need a reference, EOHLIC provides legal resources and guidance here:

EOHLIC Legal Resources: <https://www.mass.gov/eohlc-legal-resources>

2. Prepare a Project Request Package

Include:

- A written description of the proposed work
- Contractor estimates or bids
- Drawings or architectural plans (if applicable)
- Confirmation that the project complies with Hingham zoning and building codes
- A statement confirming the project will **not** create a separate rentable unit

3. Submit Your Request to EOHLIC

EOHLIC is the monitoring agent for Hingham's deed-restricted units.

Use the contact information on the EOHLIC site:

Executive Office of Housing and Livable Communities: <https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>

4. Wait for Written Approval

Do not begin work until you receive formal approval.

EOHLIC may request additional information depending on the scope of the project.

5. Keep All Documentation

For future resale, you will need:

- Approval letters
- Receipts and invoices
- Final inspection certificates

These documents determine whether the cost of improvements can be added to your **maximum resale price**.



What Happens at Resale?

Deed-restricted homes have **maximum resale prices** set by state formulas.

EOHLC provides guidance on resale and refinancing here:

Sell or Refinance Your Deed-Restricted Home:

<https://www.mass.gov/info-details/sell-your-deed-restricted-home>

Approved capital improvements may increase your allowable resale price—but only if properly documented.

Helpful State Resources

- EOHLC Legal Resources & Forms
<https://www.mass.gov/eohlc-legal-resources>
- Massachusetts 40B Laws & Regulations
<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter40B>
- Deed-Restricted Home Resale & Refinancing Guidance
<https://www.mass.gov/info-details/sell-your-deed-restricted-home>

