



Passaic County Housing Rehabilitation Program

2013-2014

The Passaic County Board of Chosen Freeholders seeks to assist lower income homeowners in the rehabilitation of immediate and critical housing rehabilitation problems.

Maximum Amount of Grant: \$7,500 per home

Requirements:

- ◆ Applicant must own and occupy a single-family home as their principal residence
- ◆ Home must be located in Bloomingdale, Haledon, Hawthorne, Little Falls, North Haledon, Pompton Lakes, Prospect Park, Ringwood, Totowa, Wanaque, West Milford and Woodland Park
- ◆ Meet income guidelines – less than 80% of the median income for the Bergen-Passaic MSA

Eligible Rehabilitation Activities:

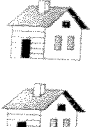
- ◆ roof replacement
- ◆ heating systems
- ◆ water lines
- ◆ sanitary sewers
- ◆ radon remediation
- ◆ handicap improvements: safety bars, modified bathroom fixtures, ramps

For additional information and an application contact:

Sam Yodice: 973-569-4032

SamuelY@passaiccountynj.org

Funding for this program is provided by the Passaic County Board of Chosen Freeholders through a CDBG grant from the US Department of Housing and Urban Development.





PASSAIC COUNTY HOUSING REHABILITATION PROGRAM OPERATIONAL GUIDELINES and APPLICATION 2013-2014

OBJECTIVE:

The objective of the Passaic County Housing Rehabilitation Program is to assist lower income homeowners to address immediate and critical housing rehabilitation problems.

SOURCE AND USE OF FUNDS:

The County will utilize federal Community Development Block Grant (CDBG) funds to subsidize the rehabilitation of owner-occupied homes.

ELIGIBLE PARTICIPANTS:

Households that currently reside in twelve (12) participating jurisdictions of the Urban county that meet the HUD income requirements are eligible to participate in this program. Program funds may be used in the following communities: Bloomingdale, Haledon, Hawthorne, Little Falls, North Haledon, Pompton Lakes, Prospect Park, Ringwood, Totowa, Wanaque, West Milford, and Woodland Park.

The applicant must own and occupy the property as their principal residence.

INCOME RESTRICTIONS:

Income will be qualified using the HUD Part 5 definition similar to the Section 8 Rent Voucher program. Note income guidelines below. HUD adjusts these figures annually.

Households with annual income from all sources that is less than 80 percent of the median income for the Bergen-Passaic MSA are eligible to participate in this program. Currently 2013 income limits (effective 12/2012) are as follows:

Number of persons in household	Household income from all sources may not exceed:
1	\$47,050
2	\$53,750
3	\$60,450
4	\$67,150
5	\$72,550
6	\$77,900
7	\$83,300
8	\$88,650

Applicants for financial assistance under this program will be expected to provide substantiation of household income in the form of pay stubs, tax returns, or other forms of income verification as determined by the County. Once the applicant's household income has been verified by the County, the verification will remain in effect for a period of six (6) months.

ELIGIBLE PROPERTIES:

Owner -occupied single-family homes located in the participating jurisdictions of the Urban County are eligible for assistance under this program.

Since the extent of work is limited to critical repairs, the home must be in a reasonable condition so that the limited repairs allow the home to continue to be occupied in a safe manner.

No portion of the property may be used for business purposes.

ELIGIBLE ACTIVITIES:

Rehabilitation shall be limited to items needed to secure the property against weather, such as a roof replacement, or provide for necessary utilities such as heat, water, and sanitary sewer. These items must be necessary to ensure the safe and continued occupancy of the property. Handicap improvements such as safety bars, modified bathroom fixtures and cabinets, and ramps may be performed. Sidewalk improvements may be performed if required by the municipality.

Work items that may trigger the need for lead-based paint hazard control such as windows and doors will not be undertaken.

Work items that may not be undertaken include general property improvements, luxury items, garage repairs or driveway resurfacing.

MAXIMUM AMOUNT OF FINANCIAL ASSISTANCE:

The maximum amount of financial assistance for rehabilitation is **\$7,500** per dwelling unit. In limited circumstances, and at the sole discretion of the Director, Department of Planning and Economic Development, Passaic County, the subsidy amount may be increased to cover unforeseen costs.

FORM OF FINANCIAL ASSISTANCE:

Financial assistance for rehabilitation will be provided in the form of a grant.

APPLICATION and INSPECTION:

Upon completion and submission of an application for financial assistance, and verification of eligibility, the property will be inspected by a representative of Passaic County to confirm the Scope of Work requested by the property owner. A copy of the Scope of Work will be provided to the property owner by Passaic County. The County will provide the owner with three (3) copies of the bid specs detailing the Scope of Work needed to be performed and a Cost Estimate. The owner will confirm that the bid specs align with their request. The homeowner must review the information provided by Passaic County on Lead-Based paint.

**BIDDING AND
SELECTION OF
CONTRACTOR:**

Once the scope of work has been prepared and accepted, the applicant will secure at least three (3) responsible bids from contractors. The property owner may select the lowest responsible contractor whose bid is within 20 percent above or below the cost estimate. If the applicant wishes to select a bid other than the lowest responsible bid, he/she must pay the difference between the lowest responsible bid and the preferred contractor's bid. A contractor must have a Business Registration Certificate (BRC) and adequate insurance to participate in the program.

**INSPECTIONS
DURING
CONSTRUCTION:**

Progress on the construction project will be inspected periodically and upon completion by the local building officials and Passaic County representatives. All applicable building and construction permits must be secured by the homeowners or his/his representatives. Proof of interim and final building and construction permits must be submitted to Passaic County by the homeowner or his/her representatives.

PAYMENTS:

Upon the completion of construction and approval by the inspector and homeowner, a check will be made payable to the owner and contractor which will be signed by the owner and given to the contractor. The homeowner will provide a statement in writing that he/she is satisfied with the work performed by the contractor, and that the contracted work has been satisfactorily completed prior to the payment of funds. Copies of the final inspection approvals by the local municipality must be included with the statement by the homeowner. Note, Passaic County makes every effort to pay vendors in a timely manner. However, it could take up to 90 days for a contractor to receive payment. **NO payments will be made upfront for the work under any circumstance.**

**For additional information, please contact:
Mr. Samuel Yodice, 973-569-4032**





PASSAIC COUNTY HOUSING REHABILITATION PROGRAM APPLICATION

July 2013

APPLICANT INFORMATION:

Owner (Last Name, First) _____ Social Security Number _____

Co-Owner (Last Name, First) _____ Social Security Number _____

Street Address _____ City _____ State _____ Zip Code _____

HEAD OF HOUSEHOLD STATISTICAL DATA: (Optional. For statistical purposes only.)

_____ Age 60 or over? Yes No Handicapped Disabled? Yes No
Date of Birth

Racial Description (check all that apply)

- White Black Asian/Pacific Islander American Indian/Alaskan Native
- Multi-racial (Specify) _____ American Indian - White
- Asian - White Asian -Black - White American Indian and Black

Ethnicity (check all that apply)

Hispanic Anglo/American Other _____

HOUSEHOLD INFORMATION: Please name all other household members excluding the owner(s)

Name	Relationship to Owner	Social Security Number	Date of Birth
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

EMPLOYMENT INFORMATION: Please name each household member who receives income from employment and is 18 years of age or over

1.

Name

Employer

Name of Supervisor

Employer Address
()

Employer Telephone Number

Job Title

Years at Job

2.

Name

Employer

Name of Supervisor

Employer Address
()

Employer Telephone Number

Job Title

Years at Job

3.

Name

Employer

Name of Supervisor

Employer Address
()

Employer Telephone Number

Job Title

Years at Job

****If additional household members are employed, please attach another sheet**

INCOME INFORMATION:

BEFORE PROCEEDING WITH THIS PAGE, PLEASE READ THE FOLLOWING:

Before completing this form, please make additional clean copies of pages three and four, below for every household member who is 18 years of age or over and receives income of any kind.

Calculate all GROSS INCOME on an ANNUAL BASIS. Monthly income should be multiplied by 12, bi-monthly income by 24, weekly by 52, and bi-weekly pay by 26 for a total Gross Annual figure. Income verification must be attached to the Application and available for review in your project file.

Please transfer starred (*) totals below to page 5- Income Calculation Sheet.

Name of Household Member _____ Social Security Number _____

A. Please state the amount of income received from each applicable source:

Gross Salary or Wage:	\$ _____ weekly	\$ _____ bi-weekly	\$ _____ monthly	\$ _____ bi-monthly	\$ _____ ANNUALLY
Pension:		\$ _____ bi-weekly	\$ _____ monthly		\$ _____ ANNUALLY
Social Security:		\$ _____ bi-weekly	\$ _____ monthly		\$ _____ ANNUALLY
Unemployment Compensation:		\$ _____ bi-weekly			\$ _____ ANNUALLY
Disability Payment:			\$ _____ monthly		\$ _____ ANNUALLY
Welfare:			\$ _____ monthly		\$ _____ ANNUALLY

State the amount of any additional income (monthly):

\$ _____ Tips	\$ _____ Overtime	\$ _____ Alimony	\$ _____ Commissions	\$ _____ Other	\$ _____ ANNUALLY
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TOTAL ANNUAL INCOME FROM WAGES, SALARY AND OTHER SOURCES: \$ _____ *

INCOME INFORMATION (continued):

Please list all checking and savings accounts including CDs, Money Market Funds, Mutual Funds, and other assets held by financial institutions:

Name and Address of Financial Institution	Account Number	Current Value	Annual Income
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
Total Annual Income:			(A)

Please list Stocks, Bonds and other directly held assets:

Name of Asset	Number of Shares	Current Value	Annual Dividend
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
Total Annual Income:			(B)

Do you own a business or other income-producing real estate? Yes _____ No _____

Do you receive income (rent/receipts) from this asset? Yes _____ No _____

If "Yes," how much is this Net Income monthly? \$ _____ x 12 = Total Annual Income \$ _____ (C)

TOTAL ANNUAL INCOME FROM ASSETS, RENTS, AND BUSINESS RECEIPTS:

$$\frac{\quad}{(A)} + \frac{\quad}{(B)} + \frac{\quad}{(C)} = \frac{\quad}{\text{TOTAL (A+B+C)}}^{**}$$

INCOME CALCULATION:

1. Transfer Total Income figures starred (* and **) from Parts A and B of each completed Page 3-4 and subtotal figures.
2. Add subtotals and enter amounts in Part C.

*Total Gross Annual Income from Salary, Wages, and other Sources:

Household Member #1: \$ _____

Household Member #2: \$ _____

Household Member #3: \$ _____

Household Member #4: \$ _____

SUBTOTALS: \$ _____ (A)

**Total Annual Income from Assets, Rents, and Business Receipts:

Household Member #1: \$ _____

Household Member #2: \$ _____

Household Member #3: \$ _____

Household Member #4: \$ _____

SUBTOTALS: \$ _____ (B)

TOTAL ESTIMATED GROSS ANNUAL HOUSEHOLD INCOME: \$ _____ (A + B)

LIABILITY INFORMATION:

Are there presently any liens on your property or any outstanding municipal assessments or outstanding taxes due? No Yes, If Yes please explain:

PROPERTY INFORMATION:

Name of Owner(s) as it appears on the Property Title

Year the home was built

Is there a mortgage on the property? Yes No

If "Yes," what type of Mortgage? FHA VA Conventional Other _____

Original Mortgage Amount Approximate Present Balance Monthly Payment

Name and Address of Mortgagee

Are there any additional mortgages or liens on the property? Yes No

If "Yes," please attach the above-requested information for each additional mortgage.

Do you have Homeowner's insurance on your property? Yes No

If "Yes," Name of Insurance Company _____

Agent Name _____ Telephone Number _____

Do you have Flood Hazard Insurance on your property? Yes No

REHABILITATION INTENT:

Please list the repairs that you wish to address through this Program:

ENCLOSURE CHECKLIST:

The following eligibility documentation must be enclosed with your completed application. Please provide **one (1) copy of each of the following** (please do NOT provide original documents):

- IRS 1040 form for the past year for each household member who receives income from employment and is 18 years of age or over. If Federal Income Tax is not filed, 1099 statement(s) showing Social Security/pension income for the past year must be provided.
- Pay stubs for the current year for each household member who receives income from employment and is 18 years of age or over.
- Copies of Social Security, Pension, Disability, Welfare and Unemployment Statements, as applicable.
- Current homeowner's insurance declarations page (not the policy or receipt).
- Deed to the property intended for rehabilitation.
- Current Real Estate Tax Statement and Proof of Payment.
- Signed Application Release and Certification (see below).
- Signed Eligibility Release Form.

APPLICATION RELEASE AND CERTIFICATION:

I hereby grant permission of entrance by appointment for the purpose of inspection of my property by authorized County or Municipal Agents. I also understand that since inspection will be made as per my request, inspections in addition to those required by Municipal Building and Fire Codes may be necessary, but are inspections of items that can potentially be improved via this program.

This is to certify that all statements made in my Application for the **Passaic County Housing Rehabilitation Program** are true to the best of my knowledge. I make this statement willingly and with full knowledge of the penalties under federal and state laws should false information be given. I understand that false or misleading information provided on my application may result in my termination from the program.

Signature of Applicant Date

Signature of Applicant Date

PASSAIC COUNTY HOUSING REHABILITATION PROGRAM
ELIGIBILITY RELEASE FORM

PURPOSE:

Your signature on this Passaic County Housing Rehabilitation Program Eligibility Release Form, and the signatures of each member of your household which is 18 years of age or older, authorizes the above-named organization and its representatives to obtain information from a third party relative to your eligibility and continued participation in the **Passaic County Housing Rehabilitation Program**.

PRIVACY ACT NOTICE STATEMENT:

The information derived from this form will determine an applicant's eligibility in the Passaic County Housing Rehabilitation Program and the amount of assistance necessary to be granted to the eligible applicant(s). This information will be used to establish the level of benefit from Passaic County; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigators and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval.

INSTRUCTIONS:

Each adult member of the household must sign a Passaic County Housing Rehabilitation Eligibility Release Form prior to the receipt of benefit to establish eligibility.

INFORMATION COVERED:

Inquiries may be made about the following items: Income (all sources); and Assets (all sources). NOTE: This General Consent may not be used to request a copy of a tax return.

The Owner will be provided with a copy of the latest information brochure covering the hazards of lead-based paint. By signing below, the owner signifies that this information was received and explained.

AUTHORIZATION:

I authorize the **Passaic County Housing Rehabilitation Program** and its representatives to obtain information about myself and my household that is pertinent to eligibility for participation in the **Housing Rehabilitation Program**. I acknowledge that: (1) A photocopy of this form is as valid as the original; (2) I have the right to review the file and the information received using this form (with a person of my choosing to accompany me); (3) I have the right to copy information from this file and to request correction of information I believe to be inaccurate; (4) All adult household members will sign this form and cooperate with the owner in this process; and (5) I have received information on lead-based paint hazards.

Head of Household:

Signature:	Print Name and Date:
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2nd Adult Household Member:

Signature:	Print Name and Date:
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3rd Adult Household Member:

Signature:	Print Name and Date:
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4th Adult Household Member:

Signature:	Print Name and Date:
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Please return all completed applications to:

**County of Passaic
Department of Home Energy and Weatherization
Totowa Business Center
930 Riverview Drive
Totowa, NJ 07512
Suite 250
973-569-4032**

