

# HOME REHAB PROGRAM

# MISSION



## WHAT IF I LIVE IN A MOBILE HOME?

Mobile homes will receive a subsidy limit for conditions considered an URGENT NEED where health and welfare are threatened. The County has defined URGENT NEED as no heat and/or no running water. A subsidy limit at a maximum of \$5,000 has been established for this purpose. This subsidy will constitute a GRANT and NOT A LOAN.

## WHAT IF I ONLY NEED A WHEELCHAIR RAMP?

ADA Wheelchair Ramps will receive a subsidy limit of \$2,500. Eligibility is also based strictly on income. This subsidy will constitute a GRANT and NOT A LOAN.

## WHAT IF I NEED EMERGENCY REPAIRS?

Applications are handled in the order in which they are received, those applications that are deemed an emergency (no heat during the winter season and/or no available running water) will take precedent. An official determination of any emergency case will be determined by the Rehabilitation Inspector in consultation with the Program Manager.

## WHERE CAN I GET AN APPLICATION?

Gloucester County Planning Department  
Housing and Community Development  
1200 N. Delsea Drive  
Clayton, NJ 08312



The objective of the Home Rehabilitation Program is to assist County communities to meet the needs of our low income residents and to address necessary housing repairs.

The County provides financial assistance through its loan program which is a no-interest deferred payment loan to low and very low income owner-occupants to restore their home to a satisfactory, safe and sanitary condition in conformity with the U.S. Department of Housing & Urban Development's (HUD) Section 8 Housing Quality Standards for Existing Housing, Boca Building and Housing/Property Maintenance Codes and Cost Effective Energy Conservation Standards.

This program is not a home remodeling program.

## Gloucester County Board of

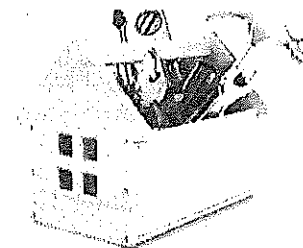
### Chosen Freeholders

Robert M. Damminger, Freeholder Director  
Giuseppe (Joe) Chila, Freeholder Deputy Director  
Heather Simmons, Freeholder Liaison  
Daniel Christy, Freeholder  
Lyman Barnes, Freeholder  
Frank J. DiMarco, Freeholder  
Jim Jefferson, Freeholder

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Community Development Block Grant and  
Home Investment Partnership Program  
US Department of Housing and Urban Development*

## PLANNING DIVISION HOUSING & COMMUNITY DEVELOPMENT OWNER-OCCUPIED HOME REHABILITATION PROGRAM

## Frequently Asked Questions and Answers



For further information:  
856-307-6650.

Fax: 856-307-6656

[www.gloucestercountynj.gov](http://www.gloucestercountynj.gov)

# FREQUENTLY ASKED QUESTIONS AND ANSWERS

## WHO IS ELIGIBLE?

Eligible applicants are owners who occupy one-family dwellings, whose household gross income does not exceed the HUD income eligibility limits and the owner(s) have resided in the home for at least one year. The applicant includes the individual making application and any other persons related by blood, marriage, or operation of the law who share the same dwelling unit. Eligibility is strictly based on household income, family size and type of improvement. Property taxes, municipal utilities and homeowners insurance must be current. Properties with a reverse mortgage are not eligible. Being elderly or disabled does not automatically qualify you for the program.

## INCOME ELIGIBILITY

Eligible applicants are households with incomes not exceeding the HUD issued income limits in conformity with HUD Regulations. Limits are updated annually. Please contact the office or website for current income limits based on household size.

## WHAT REPAIRS ARE ELIGIBLE?

Eligible improvements include but are not limited to plumbing, heating, electrical, roofing, walls, ceilings, steps railings, wells, weather-proofing, lead removal, and handicap accessibility. This program is not intended for cosmetic repair i.e. painting, decks, siding, driveways, sidewalks, tree removal etc.

## WHO IS THE CONTRACTOR AND WHAT REPAIRS ARE ELIGIBLE?

You are not required to provide a contractor. The program has a list of preferred program contractors. If you prefer to use a contractor not on our list, they cannot be on the State Debarred Contractors List. In addition, they will be required to apply to our program to become a qualified contractor and must provide current proof of New Jersey State registration, insurance, and bonding coverage and will be subject to lowest responsible quote submitted.

A Gloucester County rehabilitation specialist and inspector will determine what rehabilitation items will be addressed under the program guidelines as well as when the rehab on the home will be started and completed. Based on the scope approved by the program, the County will bid the work to registered contractors for the most reasonable cost.

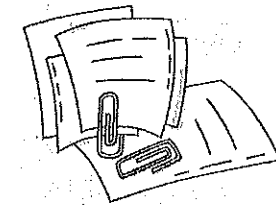
You will be notified in writing and verbally before anyone conducts any type of work to your home. The professionals requiring access to your home will be the work write-up inspector, a lead assessor, the contractor and any town or County officials. Writing if your requested repairs are not eligible under our program.

## DO I MAKE MONTHLY PAYMENTS?

No. A non-interest bearing lien will be placed on the property for the amount of the work completed on your home. Full repayment of the loan will be due if you sell your property, if the name on the title changes, if it is no longer your principal residence, or if you utilize any vehicle to refinance or obtain equity from the home.

## WHAT INFORMATION DO I NEED TO PROVIDE?

You must complete an application and include the following information: proof of ownership (deed, title), three recent pay stubs of all occupants over the age of 18, homeowners insurance, current real estate tax bill, social security cards, bank statements, copy of recent tax returns, death certificate, and any other source of household income including but not limited to child support, social security, pension, and 401K accounts.



The County of Gloucester complies with all state and federal rules and regulations and does not discriminate on the basis of race, religion, color, national or ethnic origin, sexual orientation, age, marital status or disability in admission to, access to, or operations of its programs, services, or activities. In addition, Gloucester County encourages the participation of people with disabilities in its programs and activities and offers special services to all County residents 60 years of age and older. Inquiries regarding compliance may be directed to the Division of Disability Services at (856) 384-6842/New Jersey Relay Service 711 or the EEO office at (856)384-6903.