

PROGRAM COORDINATED BY THE CAMDEN COUNTY COMMUNITY DEVELOPMENT

CHERRY HILL TOWNSHIP



2020

HOME IMPROVEMENT PROGRAM

A CHERRY HILL TOWNSHIP PROGRAM
COORDINATED VIA A SHARED SERVICES AGREEMENT WITH
CAMDEN COUNTY COMMUNITY DEVELOPMENT
2220 VOORHEES TOWN CENTER
VOORHEES, NJ 08043
(856) 751-2242



The Housing Rehabilitation Program was established by Cherry Hill Township to allow eligible homeowners and renters to make needed repairs and upgrades, and handicapped accessible improvements to their home.

WHO IS ELIGIBLE?

Both **owner-occupied** and **renter-occupied housing units** are eligible to receive funding for rehabilitation provided that the occupants of the units are determined to be **low- or moderate-income households** and that the units are determined to be **substandard**.

Owners of rental properties do not have to be low- or moderate-income households but the households that rent must qualify. If a structure contains two or more units and an owner, who is not income eligible, occupies one unit funding may be provided for the rehabilitation of the rest of the units if income-eligible households occupy those units. Rents must be affordable to low- or moderate-income households.

WHAT ARE THE INCOME GUIDELINES?

The Housing Rehabilitation Program is funded by Cherry Hill Township's Community Development Block Grant (CDBG) and Affordable Housing Trust Fund (AHTF). State regulations for this program require that the assistance offered under this program benefit "low and moderate income households." This means that the income of **ALL** household members is considered in determining eligibility.

The occupants of the units must have incomes that fall within the income guidelines established for Region 5 (Camden County) by the Council on Affordable Housing (COAH) **OR** the US Department of Housing & Urban Development (HUD) Annual Income limits – whichever is less.

For owner-occupied units, the carrying costs of the unit (taxes, mortgage, insurance [including the rehabilitation repayment mortgage]) shall meet COAH criteria (less than 33% of gross income for families and less than 40% of gross income for seniors).

- A. The household size is defined as ALL occupants of the household.
- B. Household income is defined as the total income of all household members (except children under age 18 or full time students).
 - 1) Annual household income is based on the gross income from all sources for all household members, excluding those mentioned above, for the most recent year for which a US Internal Revenue Service Form 1040 is available. In addition, all current income must be documented to fulfill eligibility requirements.
 - 2) Annual household income shall include:
 - a) The gross amount of all wages, salaries, recurrent overtime, commissions, fees, capital gains, tips and bonuses;
 - b) Interest and dividends;
 - c) The full amount of recurrent periodic payments received from Social Security, pensions or other similar annuities; and
 - d) Periodic public assistance payments, alimony, child support, and any other payments or contributions which are received on a recurrent basis and which may be reasonably expected to continue.

The maximum incomes allowed are established by the *New Jersey Council on Affordable Housing (COAH)*. These qualifying income figures are adjusted annually by COAH **OR** the US Department of Housing & Urban Development (HUD) Annual Income limits – whichever is less. HUD Income Limits are currently less and set at:

Household Members	Maximum Household Income
1	\$45,450.00
2	\$51,950.00
3	\$58,450.00
4	\$64,900.00
5	\$70,100.00
6	\$75,300.00
7	\$80,500.00
8	\$85,700.00

WHAT REPAIRS CAN BE MADE?

An inspection will be conducted by an inspector to determine if at **least one major system repair is needed**. The Inspector will then conduct a thorough inspection and develop detailed specifications and cost estimates for all eligible repairs to the home. In addition, if your home was constructed prior to 1978, an inspection will be conducted by a Lead/Asbestos Hazard Inspector with the Township to assess if any lead and asbestos hazards exist and prepare specifications to remove any hazards, according to proper requirements.

At **least one major system** must be replaced or included in the repairs, which include one of the following:

Roof, Plumbing (Including Wells), Heating, Electrical, Sanitary Plumbing (Including Septic Systems), Structural Systems (Wall, Floors, Ceilings, Etc.), Lead Paint Abatement, and Weatherization (Insulation, Siding, Windows, Storm Doors, Etc.).

Related work may include, but is not limited to:

Interior trim work, Interior and/or exterior doors, Interior and/or exterior hardware, Window treatment, Interior stair repair, Exterior step repair or replacement, Porch repair, Wall surface repair, Painting, and Exterior rain carrying system repair.

INELIGIBLE ACTIVITIES: *Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools and landscaping. If determined unsafe, stoves may be replaced. The replacement or repair of other appliances is prohibited. Rehabilitation work performed by property owners shall not be funded under this program.*

TECHNICAL ASSISTANCE

In addition to financial assistance, the program also provides, at a minimum, the following:

- A. An initial inspection to determine what work needs to be done. This inspection provides a basis for the work specifications;
- B. A lead hazard inspection will be performed as required by HUD regulations;
- C. A follow-up inspection to ensure accuracy of the specifications and to allow the homeowner to select contractors;
- D. Work in-progress inspections to monitor each contractor's performance (as necessary); and
- E. A final inspection to close out the job.

FINANCIAL ASSISTANCE

All financial assistance shall be in the form of a **Deferred Payment Loan (DPL)**. The DPL will pay the total cost of improvements.

The Deferred Payment Loan works this way:

- A. You borrow the money from the program to help pay for the repairs;
- B. There is **NO INTEREST CHARGE**;
- C. There is **NO MONTHLY PAYMENT**;
 - 1) When title to your property is transferred either by sale, at death, by gift, or otherwise, you repay to the program the same amount you borrowed; You pay the Back at any time without penalty; and
 - 2) Your repayment is put back into the revolving fund for use by other homeowners to rehabilitate other homes.

CAMDEN COUNTY COMMUNITY DEVELOPMENT HIP STAFF

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CONTACT INFORMATION

Feel free to call with any questions about this Program at (856) 751-2242
Or email justask@camdencounty.com



SPONSORED BY CHERRY HILL TOWNSHIP
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