

Mount Laurel Home Repairs for Single Family Homes

The Mount Laurel Home Repair Program for Single Family Homes is available to owner-occupants of single-family homes located anywhere within the City of Long Branch.

An income-qualified owner can receive an average of \$14,000 in repairs to connect housing code violations. No cosmetic repairs can be done. Among the items which are commonly repaired by this program are the roof, the electrical system (both repairs and upgrades to current code), the plumbing and heating systems, sewer systems and repairs to windows and doors.

Qualification for this program is based on the income of the entire household. All sources of income must be included, whether taxable or not (this includes welfare, AFDC, food stamps and Social Security, as well as any other source of income) for anyone in the household who is 18 years old or older.

There are only a few regulations. The household must not exceed the income limits for the program. The house must be occupied by the owner. Property taxes and sewer bills must be current at the time of the application, and must remain current all during the course of the project. The City will verify this information. There must be no danger of mortgage foreclosure.

The program is first-come, first-served. A complete application includes all required information and verifications, and only complete applications will be processed.

The construction phase of the project is administered by the OCED. A qualified cost-estimator will be sent to your home to determine the scope of work and cost of repairs. Bid specifications will be sent to qualified contractors. All phases of the construction are monitored and the contractors will be paid when the project is satisfactorily completed.

Depending on your income level, the amount received will either be a grant or a deferred loan. A grant will be forgiven six years after completion of the project. A deferred loan is not forgivable and must be repaid in the event of a transfer of the property title; the sale of the property; an equity loan using the property as collateral or refinancing the mortgage to the property. If you fail to maintain the building up to current codes at any time during the six years after construction is completed, you will be required to repay the entire amount, regardless of your income level.

The application is very easy to complete. We've tried to make our programs "user-friendly". Our helpful friendly staff is always available to answer questions or to help you complete the application.

Dear Homeowner:

Thank you for your interest in the City of Long Branch Home Repair Programs. Please complete the following application. You will be considered for all programs for which you qualify.

Income Guidelines

Income guidelines are based on the number of people in your household, and vary annually. Please see the attached schedule for current information, or call the OCED at 732-923-2045 for up-to-date information.

To be eligible for the program, your property taxes and sewer fees must be current at the time of the application and must remain current throughout the course of the project.

Applications will be processed on a first-come, first-served basis. This means that only complete applications will be processed. A complete application includes:

- Proof of payment of property taxes and sewer fees;
- Your deed (your name must appear on the deed as the owner¹ and all owners must sign applications and contacts;
- Current homeowner's insurance policy;
- All necessary income information² including your last three pay stubs, Social Security or Pension checks or statements from other sources such as welfare, food stamps, Section 8, etc.

To obtain official income statements, call the IRS (1-800-829-1040) or the Social Security Administration (1-800-772-1213).

¹ If you have any questions about this, please call the Housing Coordinator at 732-923-2045.

² Proof of income means your most recent federal tax return filed by an accountant or verified by the IRS. If you are not required to file a tax return, please provide your most recent Social Security or Pension statement and proof of any other income for the year. You will be required to sign an affidavit stating that you were not required to file a tax return.

B. Employment Information

1. Employer's Name:

Work Address:

Work Phone Number:

Immediate Supervisor:

Years At Job:

Yearly Salary:

2. Employer's Name:

Work Address:

Work Phone Number:

Immediate Supervisor:

Years At Job:

Yearly Salary:

C. Income Verification PROOF OF ALL INCOME IS REQUIRED! This section must be completed in order to qualify!

Source	Amount/Year	Source	Amount/Year
1. Employment	\$ _____	6. Interest income	\$ _____
2. Spouse Employment	\$ _____	7. Unemployment	\$ _____
3. Social Security	\$ _____	8. Rental Income	\$ _____
4. S.S.I.	\$ _____	9. Child Support	\$ _____
5. Pension(s)	\$ _____	10. Other Income	\$ _____
		TOTAL <u>GROSS</u> HOUSEHOLD INCOME	\$ _____

D. Financial Data

1. Are all property taxes paid up to date? _____
2. Is sewer line connected? _____
3. Are sewerage payments up to date? _____
4. Have you gotten a grant from this office in the past? When _____ How much? _____
5. Do you won the property? _____
6. When was the house purchased or inherited? _____
7. Do you have a mortgage? _____
8. How many mortgages are you currently paying? _____
9. Please provide names, address and account numbers for all mortgage holders.

10. Do you live at this address all year round? _____
11. Have you previously received assistance from _____
 - A. Mount Laurel Home Repair _____
 - B. House Painting Program _____
 - C. HOME Rental Rehab _____
 - D. Neighborhood Preservation Program _____

E. Certifications

Owner's
Initials

1. I hereby agree to allow the City of Long Branch to file a lien on my property to cover the amount of assistance I receive. The length of the lien varies with the program
2. If the amount necessary to bring my home up to code exceeds the maximum, additional expenses will be my responsibility.
3. I hereby agree to maintain the property and dwelling unit in standard condition and to repair any and all housing violations that occur after repair of the unit.
4. I hereby agree to permit the City of Long Branch Office of Community and Economic Development to verify my employment, income and any other necessary information.
5. I hereby certify that the information and documentation furnished herein is true and correct to the best of my knowledge.

F. Mortgage Subordination Clause

The City of Long Branch reserves the right and has set forth this clause that lien attachments established on properties as a result of use of City funds will not be subordinated. In the event the property owner wishes to refinance or secure a property equity loan, the resultant lien will not be subordinated for any reason. Liens must be repaid in full in the event of conditions listed above or duly discharged if the lien is determined to be forgivable under the terms established by the Long Branch Housing Rehabilitation Program Eligibility Criteria.

Signed

Homeowner 1

Social Security Number

Signed

Homeowner 2

Social Security Number

Privacy Notice: this application and all related information will be kept confidential.

Financial Privacy Notice to Applicants

This notice to you is required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by any financial institution in connection with the consideration of administration of the program to which you have applied.

Financial records involving your transactions will be available to the City of Long Branch during the term of the contract and three (3) years thereafter without further notice or authorization but will not be disclosed or released to another Agency or Department without your consent, except as required or permitted by law.

Received: _____ Date: _____
Homeowner 1

Received: _____ Date: _____
Homeowner 2

The following information is requested for HUD statistical purposes only. You are not required to answer, however, your cooperation would be appreciated.

Please check the appropriate category:

White _____ Black _____ Am. Ind. _____ Asian _____

and

Hispanic _____ Non-Hispanic _____

Home Repair Application Document Checklist

Did you remember-----

Application—all pages completely filled in, signed
by all owners and dated where necessary?

Tax return for current year filed by an accountant or
verified by the IRS

Social Security Statement (if applicable)

State of Pension (if applicable)

Last three paystubs (if applicable)

Copy of divorce settlement (if applicable)

Copy of death certificate of spouse (if applicable)

Copy of most recently paid property tax and sewer
bills

Full size copy of all pages of deed naming you as
the owner