

This program is to assist owner occupied units of housing with certain needed repairs that our current programs do not cover and/or additional funding needed for completion. The goal is to assist up to 140 owner occupied homeowners (single-family units only) in the City of Camden. This funding can be applied toward:

- Plumbing/sewer repairs
- Smoke and carbon monoxide alarms; fire extinguishers
- Upgrade electrical system to comply with local code requirements
- Ensure proper operation of existing hot water and heating system (to include repair/replacement as necessary)
- Repair/replace all existing roofing systems (include repairs to interior due to damage)
- Windows including installation of storm windows (repair to make operable/replace only if repair is impractical)
- Reinforce/replace stairways and steps to include handrails
- Repair flooring
- Replace/repair light fixtures
- Repair and/or replace all interior/exterior doors.
- Repair/replace front sidewalk as necessary
- Handicap accessibility (ramps, hand rails, grab bars, raised toilets)

ELIGIBILITY REQUIREMENTS

- Must be owner-occupant of single-family residential property for one (1) year prior to date of application.
- Must be current at the time of application with all housing costs (mortgage and municipal obligations – taxes, water and sewer).
- Property must be located within the boundaries of the City of Camden with priority for the neighborhoods of **Whitman Park, Liberty Park, Bergen Square, Coopers Poynt, Dudley, Marlton, Centerville, Morgan Village and senior citizens citywide.**
- Estimated repair costs cannot exceed program maximum of \$15,000 per household
- Applicants who received prior assistance to be reviewed on a case-by-case basis. Priority will be given to applicants with no prior assistance.

- **INCOME LIMITS**

<u>Household Size</u>	<u>Maximum Income</u>
1	62,500
2	71,400
3	80,350
4	89,250
5	96,400
6	103,550
7	110,700
8	117,850

DOCUMENTS REQUIRED DURING SCHEDULED APPLICATION

- Property Deed
- Homeowner/Fire Insurance Policy
- Proof of all family members' income generally includes all income received by all household members for the twelve (12) month period following the income certification. Specifically, income includes the following:
 - All earned income (wages, salaries, commissions, tips, bonuses)
 - Net income from a business or profession
 - Interest, dividends, and other net income from real or personal property. (Including assets over \$5,000, the actual income or income computed at the HUD determined passbook savings rate).
 - Payments from Social Security, private pension funds, and other retirement or disability plans.
 - Payments in lieu of earnings, such as unemployment or disability compensation.
 - Alimony and child support payments
 - Armed forces pay and allowance
 - Public assistance
- Proof of mortgage payments (if applicable), copies of the last three (3) cancelled checks and/or money order receipts
- Proof taxes, water and sewer bills paid to date. City may consider applicants with agreements to pay past due obligations if said agreement has been in effect for at least six (6) months and applicants are current with all terms of agreement.
- **Flood Insurance policy (if applicable, the City will determine the need for the policy based on the property location within designated flood plain zone). Use of federal funds requires flood insurance.**

NOTE: Application to the program does not mean automatic approval of grant. Priority will be given to senior citizens and disabled residents. **ALL APPLICATIONS ARE IN PERSON.**

PROPERTY INSPECTION

Upon determination of preliminary approval, an inspection will be scheduled on the respective property to determine the extent of eligible repairs in conformance with the program purpose. The inspection will consist of a work write-up/specifications of all work to be completed by contractor.