



**Department of Planning & Development
Division of Housing Services
520 Market Street, Room 218A
Camden NJ 08101
(856) 757-7344
PROPERTY IMPROVEMENT PROGRAM
FACT SHEET**

To assist property owners by eliminating a specific condition of a nature that, if left unattended, may result in further damage to the property or possibly create a situation detrimental to the health and safety of the occupants of that property.

Clients who received prior emergency assistance and/or assistance totaling \$10,000 under the other city programs; eligibility to participate to be evaluated on a case-by-case basis. First Time Homebuyers recipients are eligible for this assistance on a **one** time basis only after their continued residence in the subject property for three (3) years from the date of settlement and the requested assistance is not covered (roof) under a specific warranty.

The maximum PIP grant will be up to \$10,000. Eligible applicants will not be responsible for any private contribution contingent on final repair costs not exceeding the maximum grant. However, any documentation (savings, checking statements, etc.) that confirms applicant's to possess assets (cash, stocks, money market accounts) that exceeds \$10,000 will require said applicant to contribute 25% toward these costs. Also any repair costs that exceed the maximum PIP grant must be paid by the applicant.

Note: Due to the expected demand for this program and limited funding, priority will be given to senior citizens, applicants who never received prior assistance and conditions posing an imminent hazard, (i.e. broken sewer line, collapsing roof and inoperable heating system). The Division of Housing Services reserves the right to prioritize these applicants.

All applicants will be processed on a first come, first serve basis when funding is available. When funding is not available the Division of Housing Services will have a waiting list for potential applicants that have completed the telephone interview process.

Documents needed at the time of application

1. Property Deed
2. Proof of Income of all family members; most recent months' pay stubs and/or letter from Welfare or Social Security.
3. Most recent 1040 Income Tax Return and W-2s from all employers. **If applicant did not file, must submit a "verification of Non-filing letter" from IRS. (no exceptions)**
4. Copies of most recent checking and savings account statement from applicant and all household members.
5. Identification of all family members (Driver's License or government ID, etc....)
6. Pictures of the front of your property and the next door property.

Applicants who do not have required documentation at scheduled intake will not be permitted to complete application and will have to reschedule appointment, reasonable accommodations will be made for those that require it. (which may jeopardize their eligibility based on funding limitations and the inherent delay with processing them for program assistance).

Note: Individuals on deed who do not reside in property must show proof of current residence (driver's license, PSE&G bill etc.)

All municipal obligations (taxes, water and sewer) must be current at the time of application as verified on telephone interview sheet.

Inspection Process

All inquiries for assistance under this program will be referred to the Division of Housing Services (DHS). Upon receipt of a minimum of three (3) contractor proposals for the specific condition a determination will be made by the Division of Housing Services (DHS) to qualify the lowest reasonable proposal. Upon completing the application process and receiving the City's final approval, **a notice to proceed will be issued and the contractor will be notified to complete work within thirty (30) days.** The City of Camden will provide an initial property inspection. The contractor must provide before and after pictures.

Note: DHS will provide listing of contractors to the applicant who are registered with the City and licensed in the field related to the requested work. Although issued as an aid to identifying eligible contractors and expediting receipt of bids, it is not intended to pre-qualify their expertise or restrict the applicant from soliciting contractors outside the list.

Eligibility Requirements and Restrictions

1. Must be owner-occupant of property for one (1) year prior to date of application (based on date of deed). Lease purchase agreements will not be eligible. **No duplexes and/or multi-family dwellings are eligible.** Annual family income must be within Section 8 limits described herein.
2. Property tax, water and sewer bills must be 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.
3. Eligible repairs are limited to any one (1) of the following systems: *The city reserves the right to make exceptions when it is found that multiple systems effect the health and welfare of the occupants, but repairs remain within the maximum grant amount.*
 - a. Repair/replace existing roof(s) including main and porch
 - b. Repair/replace existing heating systems (October through March)
 - c. Replace hot water heaters
 - d. Repair sewer lines to restore adequate water pressure and eliminate the hazard of defective piping or leaking fixtures that contaminate the house or crawl space with sewer gas or running water that can transmit disease.

NOTE: Any grant award over \$7,500 will require the City of Camden to place a lien on subject property for no more than three (3) years.

Appeal Process:

All requests appealing the rejection of a Property Improvement Program application must be submitted in writing by the respective applicant(s) within seven (7) working days from the date of the City's letter notifying them of their initial decision. All written appeals must be sent to the Division of Housing Services (DHS) and contain justification for reversal of the original funding decision. Upon its receipt the DHS will convene a meeting of the committee comprised of city officials who will discuss the merits of the appeal followed by a letter advising the applicant(s) of the committee's final decision. A successful appeal will result in the immediate re-instatement of the application. If the appeal is rejected, the respective file will be closed.

Closed Files/Cases:

A file is considered closed once final payment has been made to the contractor and/or the term of the warranty has expired. The Division of Housing Services reserves the right to reopen a closed file when there is a written justification and the committee comprised of City officials discuss the merits of said justification and determination is made. The applicant will be notified in writing of its final decision.

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

NOTE: This document has been translated in its entirety to Spanish and Vietnamese for the convenience of any individual that has Limited English Proficiency (LEP).

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