

Income Limits

In order to receive assistance, the owner occupant's household income may not exceed the income limits that are given below.

For the purposes of this program, income is defined as the sum of income(including income from assets) of the homeowner as well as other members of the household.

2009 Income Limits

<u>Family Size</u>	<u>Maximum Income</u>
1	\$56,100
2	\$64,100
3	\$72,100
4	\$80,100
5	\$86,500
6	\$92,900
7	\$99,300
8	\$105,700

*Income limits increase slightly every year;



2009 Somerset County Board of Chosen Freeholders

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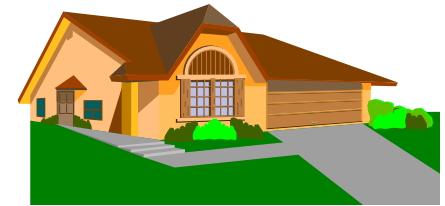
Somerset County Community Development Block Grant (CDBG) Housing Rehabilitation Program

Funding for this program is provided by a grant from the U.S. Department of Housing and Urban Development (HUD)



Revised 3/09

**Somerset County, New Jersey
Housing
Rehabilitation
Program**



Providing rehabilitation assistance to income eligible owner-occupied households in Somerset County municipalities

For further information, please contact the Somerset County Community Development Office at (908) 541-5756.

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CDBG Housing Rehabilitation Program

Somerset County has established a Housing Program which is designed to assist in improving County housing. Program funds are used to provide as much as \$18,000 of rehabilitation assistance to income-eligible, owner-occupants of single family homes, townhouses, and condominiums.

Regarding townhouses and condominiums, the County will only make repairs to interior elements that are not covered by the Homeowners Association. Moreover, the County will not provide assistance to Mount Laurel or otherwise deed restricted units. In the case of multi-family dwellings, it is necessary that the unit be owner-occupied, that both the owner and tenant be income-eligible, and that the units be offered at a rent that is within affordable housing guidelines.

The assistance is governed by federal regulations and County policies. Income guidelines are provided on the back of this brochure.

In general, financial assistance is available for the renovation or replacement of substandard heating, electrical, and plumbing systems; some structural repairs and modifications; insulation and other improvements designed to reduce operating expenses; alterations to correct code violations; and other repair work necessary for upgrading existing homes to standard condition.

The CDBG Housing Rehabilitation program provides assistance to eligible homeowners who:

- Meet household income criteria;
- Comply with application procedures and provide requested personal and financial information;
- Agree to adhere to program rules; AND
- Have a need to make home improvements to correct serious housing deficiencies.

How the Program Works

Prospective applicants should call Somerset County Community Development
The number is (908) 541-5756

1. Identify yourself as a Somerset County resident who would like to be placed on the Housing Rehabilitation Waiting List
2. You will be contacted when your name reaches the top of the waiting list.
You must respond within 14 days.
3. In order to proceed, you must complete an Application, as well as submit personal information that includes, but is not limited to income and asset verification for each person that currently resides in the home
4. Once eligibility is determined, AHA will contact you to make arrangements to visit your home
5. Once Affordable Housing Administrators has completed a Work Write Up, contractors will come to your home to prepare a written estimate for the repairs.
6. County staff will select the lowest responsible bidder to make repairs to your home.
7. The homeowner must sign a depreciating, Ten-year home.
8. Once a lien and contract are signed by the homeowner, the work commences.

Eligibility Screening

In order to determine whether this program is appropriate for you, ask yourself the following questions:

- Do I own my home?
- Have I lived there 200 days?
- Would I certify that I have not been Previously served by the County or by any other municipal Housing Rehabilitation Program? (It is the policy of the County to serve homeowners one time.)
- Do I meet the income eligibility criteria that is given in this brochure?
- Am I willing to sign a lien equal to the amount of assistance that is provided to improve my home?
- Would I be willing to accept the lowest bidding contractor to perform work on my home?
- Do I understand that the Housing Rehabilitation Program will only repair structural damage or replace equipment that is necessary for occupancy of my home; i.e.- no cosmetic repairs, no additions, no garages?
- If it is determined that there is lead-based paint in my home, would I be willing to relocate while the associated hazards are removed?
- Do I understand that there is a waiting list?

If you answered yes to all of these questions, then you may be eligible to participate in the Somerset County CDBG Housing Rehabilitation Program.

CALL SOMERSET COUNTY COMMUNITY DEVELOPMENT 908-541-5756