

CITY OF PATERSON

Department of Community Development



PATERSON PRIDE II: MINOR HOME REPAIR ASSISTANCE PROGRAM

PILOT PROGRAM for following areas:

1st Ward (Census Tracts #1805 & 1807)

4th Ward (Census Tracts #1814 & 1815)

5th Ward (Census Tracts #1817.02 & 1823)

Program Information

Program Year 2011/2012



Division of Housing

125 Ellison Street, 4th Floor

Paterson, NJ 07505

FIRST COME, FIRST SERVE (COMPLETED APPLICATIONS ONLY)

CITY OF PATERSON
Paterson PRIDE II: Minor Home Repair Program
Program Year 2011/2012

PROGRAM INFORMATION

I. PROGRAM DESCRIPTION

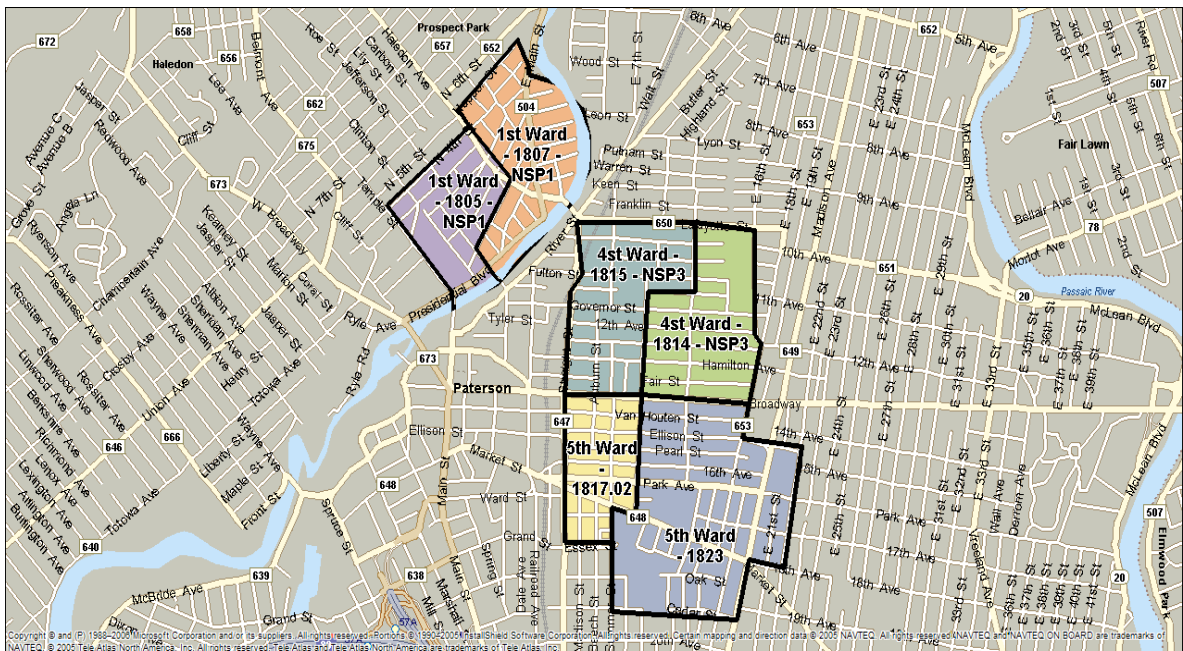
The City of Paterson's ("City") Paterson PRIDE II: Minor Home Repair Program provides and promotes the repair and maintenance of housing for individuals and families of low-to-moderate income ("LMI") living within the following Census Tracts in the City of Paterson.

Census Tracts 1805 and 1807 in the 1st Ward

Census Tracts 1814 and 1815 in the 4th Ward

Census Tracts 1817.02 and 1823 in the 5th Ward

See the map below:



The Paterson PRIDE II: Minor Home Repair Program is funded by the Community Development Block Grant Program ("CDBG") through an allocation from the United States Department of Housing and Urban Development and must conform to CDBG regulations.

The emphasis of the program is to conserve neighborhoods by providing funds to eligible homeowners for minor repairs to their homes. Only LMI homeowners will be eligible for

the program based on total annual household income, adjusted by household size. The total household income must fall within HUD's income guidelines.

The maximum grant will be no more than \$15,000 per household for approved home repairs. A mortgage in the amount of the grant will be placed on the property for a period of seven years. If the household retains ownership of the property and uses the house as their primary residence for the seven year period, the mortgage will be removed in its entirety. If at any time during the seven year period the household sells the property, the entire amount of the grant must be repaid to the City.

For homes built before January 1, 1978, a Lead-Based Paint ("LBP") inspection will be performed at the program's expense. If the inspection finds the presence of LBP, it must be abated per federal regulations. It will be the Homeowner's responsibility to clear the LBP issue before the home repair grant can be awarded.

To get maximum impact from the CDBG funds available, the City prioritizes applications based on greatest need in terms of household income and needed repairs.

II. ELIGIBILITY REQUIREMENTS

a. Eligible Applicant

- i. Applicant must be the owner of record, for at least one year, of the property where the repairs will be made.
- ii. Applicant must reside in the property and use it as their primary and year-round residence.
- iii. Property must be either a one-family, two-family or three-family residential dwelling.
- iv. Property must be located within the corporate limits of the City of Paterson, NJ.
- v. Homeowner's total household income must meet the current HUD LMI Guidelines for Passaic County, New Jersey area at the time the application is approved and processed.

b. Eligible Repairs

- i. Only minor exterior repairs will be eligible, including the following:
 1. Windows and Doors
 2. Minor Roof Repair
 3. Paint
 4. Porches and Steps
 5. Foundation Walls
 6. Trim
 7. Flashing and Gutters

- 8. Sidewalks
- 9. Landscaping (Front Yard Only)
- 10. Exterior Lighting
- 11. Fencing (Front Yard Only)

c. Eligible Contractors

- i. Business Registration Certificate: Eligible Contractors shall have or obtain, prior to beginning work, a current and valid Business Registration Certificate from the State of New Jersey.
- ii. Insurance: Contractors hired and employed to perform repair work on the property shall have and maintain comprehensive general liability insurance and other insurance as appropriate for the work being performed and furnished.
- iii. Certifications and Licenses: Contractors shall possess all required Federal, State, and City certifications and licensing for the scope of work to be performed.
- iv. W-9 Form: Contractors must have a W-9 form on file with the City prior to beginning the contracted work.
- v. Lead-Based Paint Certification: Contractors must possess appropriate certification pursuant to any and all Federal, State and local Lead-Based Paint requirements.

III. APPLICATION

- a. Read the Paterson PRIDE II; Minor Home Repair Program information as provided by the City and complete the Self-Eligibility Checklist to make an initial determination of the homeowner's eligibility.
- b. Fill out the application form provided by the City in its entirety. Applications shall be available on the City's website (www.patersonnj.gov) and at the City of Paterson's Division of Housing, which is located at 125 Ellison Street, 4th Floor, Paterson, NJ 07505.
- c. Gather all supporting documentation as required as part of the complete application, including, but not limited to the following:
 - i. Proof of Income: Most recent three (3) years IRS tax returns with all applicable schedules filed by all persons in the household eighteen (18) years of age or older (Tax Returns may be obtained by submitting to the Internal Revenue Service Form 4506- Request for copy of tax return)
 - ii. Proof of Ownership: State of New Jersey Warranty Deed
 - iii. Copies of award letters for social security benefits; copies of pay stubs from the most recent two (2) months from all employments for all adults eighteen (18) years of age or older in the household who have received

employment income or other types of income. Documents regarding income from assets, income from business, child support, unemployment benefits, etc. (Per HUD regulations, income eligibility determination shall be based on the projected total household income to be received during a twelve (12) month period immediately after the date of the application submission. This income will be projected by using all known and anticipated factors that can be verified at the time of application.)

- iv. Applicant shall indicate any change of income status and provide documentation of such (i.e. divorce, death, etc.).

Incomplete applications will not be considered for funding and shall be returned to the homeowner, provided the homeowner's address is listed on the application.

IV. FY 2011 INCOME GUIDELINES

FY 2012 Income Limits Documentation System FY 2012 Income Limits Summary

Passaic County, New Jersey										
FY 2012 Income Limit Area	Median Income Click Here	FY 2012 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Passaic County	\$94,600	Very Low (50%) Income Limits Click Here	\$33,150	\$37,850	\$42,600	\$47,300	\$51,100	\$54,900	\$58,700	\$62,450
		Extremely Low (30%) Income Limits Click Here	\$19,900	\$22,750	\$25,600	\$28,400	\$30,700	\$32,950	\$35,250	\$37,500
		Low (80%) Income Limits Click Here	\$49,500	\$56,550	\$63,600	\$70,650	\$76,350	\$82,000	\$87,650	\$93,300

NOTE: Passaic County is part of the **Bergen-Passaic, NJ HUD Metro FMR Area**, so all information presented here applies to all of the **Bergen-Passaic, NJ HUD Metro FMR Area**. The **Bergen-Passaic, NJ HUD Metro FMR Area** contains the following areas: Bergen County, NJ ; and Passaic County, NJ .