



## How to Apply

Please refer to the Program Policy and Procedures for full details of the program. In addition, print applications may be obtained from and submitted directly to the Office of Housing & Community Development.

### Apply directly online:

1. Register and apply online using your email by going to: [portal.neighborlysoftware.com/GLOUCESTERCOUNTYNJ/Participant](http://portal.neighborlysoftware.com/GLOUCESTERCOUNTYNJ/Participant) or scan the QR code below with your mobile device.
2. You will be provided a CASE ID and can apply and upload information using a computer or mobile device.

Please contact the Office of Housing & Community Development for assistance.

### REQUIRED DOCUMENTS

- Recorded Deed
- Income - all occupants 18 years & over (pay stubs, Social Security, pension, tax return)
- Homeowners insurance
- Current real estate tax bill
- Identification - all household members (birth certificate, driver's license)
- Assets (bank statements, 401K accounts, etc.)



## Program Overview

The objective of the Home Rehabilitation Program is to assist Gloucester County communities in addressing necessary housing repairs for low and moderate-income residents.

The County provides financial assistance through its loan program, a no-interest deferred payment loan to low and very low-income owner-occupants to restore their home to a satisfactory, safe, and sanitary condition. All restoration conforms to the U.S. Department of Housing & Urban Development's (HUD) Section 8 Housing Quality Standards for Existing Housing, Boca Building, Housing/Property Maintenance Codes, and Cost-Effective Energy Conservation Standards. This program is not a home remodeling program.

## Gloucester County Owner-Occupied Rehabilitation Program

**Gloucester County  
Board of Commissioners**  
Frank J. DiMarco, Director  
Jim Jefferson, Deputy Director  
Joann Gattinelli, Liaison

### Department of Economic Development Office of Housing & Community Development

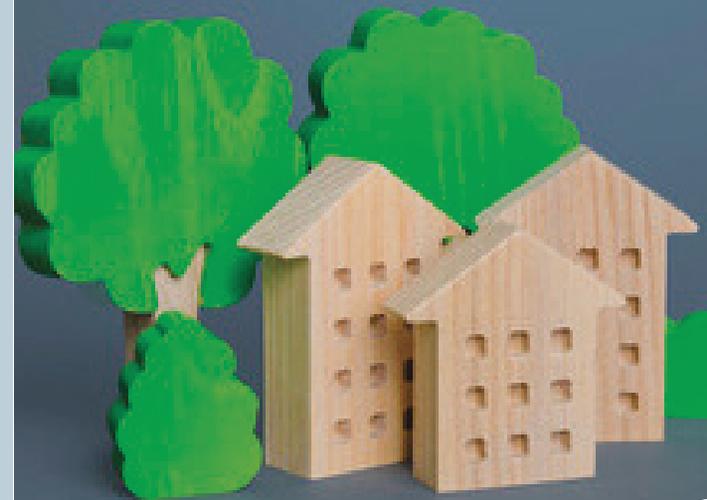
**Christina Velazquez, Director**  
856-307-6664

*Triad Associates has been authorized by the Gloucester County Board of Commissioners to administer this program:*

**Becky Conway**

[bconway@triadincorporated.com](mailto:bconway@triadincorporated.com)  
856-481-7027 | 856-609-5622

Gloucester County is an Equal Opportunity/ADA compliant government agency



## Owner-Occupied Rehabilitation Program

Department of Economic  
Development

Office of Housing &  
Community Development

 (856) 307-6664

 (856) 384-6938

 [www.gloucestercountynj.gov](http://www.gloucestercountynj.gov)

## Program Eligibility

Eligible applicants are owner(s) who occupy one-family dwellings, whose household gross income does not exceed the HUD income eligibility limits, and who have resided in the home for at least three years. The household includes all persons occupying a housing unit, which includes related and unrelated people such as lodgers who share the housing unit. Eligibility is strictly based on household income (as determined by annual HUD Income Limits), family size, and type of improvement. Property taxes, municipal utilities, and homeowner hazard insurance (including flood insurance when applicable) must be current. Properties with a reverse mortgage are not eligible. Being elderly or disabled does not automatically qualify you for the program.

## Loan Requirements

Please see the Policy Manual for details on affordability restrictions, partial forgiveness of principal, and repayment guidelines. **A mortgage will be placed on the property for the amount of the work completed on your home.** This is a non-interest bearing, deferred payment loan. Repayment of the loan will be due if you sell your property, transfer the title, if it is no longer your principal residence, or if you utilize any process to refinance or obtain equity from the home. **No monthly payments are required on this loan.**

## Eligible Improvements

Eligible general construction improvements include but are not limited to: plumbing, heating, electrical, roofing, walls, ceilings, steps, railings, wells, weatherproofing, lead removal, and handicap accessibility. This program is not intended for cosmetic repair i.e. painting, decks, siding, driveways, sidewalks, tree removal, etc.

## Mobile Homes

Mobile homes (not deemed permanent housing stock) are NOT ELIGIBLE for general eligible repairs. However, units may receive a subsidy limit as prescribed by the County for heater replacement and sanitary water as these conditions are considered an URGENT NEED (no heat and/or no running water). This subsidy will constitute a GRANT and not a loan.

## Accessibility Ramps

ADA compliant wheelchair ramps will receive a subsidy limit as prescribed by the County for egress for the eligible unit. Household eligibility is still required. This subsidy will constitute a GRANT and not a loan.

## Emergency Repairs

Applications are handled in the order in which they are received. Applications that are deemed an emergency (no heat during the winter season and/or no available running water) will receive priority. An official determination of any emergency case will be determined by the inspector in consultation with the Program Director.

## Contractors

Applicants are responsible for selecting a contractor; however, all contractors must adhere to the County's Policies & Procedures and agree to the form of contract and payment.

The program has a list of registered program contractors that have been used in the program. Selected contractors cannot be on the State Debarred Contractors List and will be required to register to participate in the program.

## Become a Qualified Contractor

**Register to become a qualified contractor at:**

**[portal.neighborlysoftware.com/  
GLOUCESTERCOUNTYNJ/Contractor](https://portal.neighborlysoftware.com/GLOUCESTERCOUNTYNJ/Contractor)**

A qualified contractor must provide current proof of New Jersey State registration, insurance, and bonding coverage.

General contractors are responsible to obtain all permits that are required to perform the authorized scope of work. The contractor must comply with all the regulations governing the issuance and inspections of any work permitted. All general contractors and subcontractors must possess trade or other professional licenses as may be required by the State of New Jersey in order to perform such functions that are subject to licensing.

**Funds for this project are provided by:**

US Department of Housing and Urban Development through the Community Development Block Grant and Home Investment Partnership Program