

CHERRY HILL TOWNSHIP



**HANDY
HELPER
PROGRAM**
GUIDE

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SUMMARY

The Cherry Hill Township Handy Helper Guide provides the policies and standards for the management and operation of Township's Handy Helper Program. This Guide is based on Federal, State and local laws, rules and regulations, as it relates to the Township's administration of the Handy Helper Program. The intent of this Guide is to provide a consistent and equitable Handy Helper Program for the Township and its residents. It is the responsibility of all Handy Helper awarded contractors and their subcontractors to implement the Township's Handy Helper Program in accordance with these guidelines.

BACKGROUND & PURPOSE

The Township of Cherry Hill is pleased to offer a Handy Helper Program to assist senior citizens (62 and older) and disabled, low- and moderate-income homeowners improve the health, safety and accessibility of their homes. As an Entitlement Community, the Township receives an annual, direct allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD).

The Township, through the assistance of the Department of Community Development, will administer the Handy Helper Program as required by Federal, State and local laws, rules, regulations and codes. The Handy Helper Program's financial support for essential repairs and improvements are to assist Township residents live in a safer and healthier home.

The Handy Helper Program is intended to provide minor repairs to improve the:

- health of the home's occupants;
- safety of the home;
- accessibility within the home; and/or
- energy efficiency of the property.

PROJECT FUNDING

The Township's Handy Helper Program is only for Cherry Hill Township residents that are senior citizens (62 and older) or disabled. Furthermore, the Handy Helper Program only provides minor housing rehabilitation assistance to qualified, single-family homeowners who are of low- to moderate-income (LMI). Once the homeowner is approved (deemed eligible) for the Handy Helper Program by the Housing Coordinator, the rehabilitation work will be coordinated by the Township's Department of Community Development. Each approved applicant

may qualify for up to \$1,000.00 in repairs, which is provided in the form of a forgivable grant. The Township's Housing Inspector will provide a home inspection and work write-up, which will then be provided to the Township's awarded contractor to complete the project.

The Handy Helper Program funding is dependent upon receiving money from HUD and the Township Council's decision to allocate Handy Helper Program funding. The Handy Helper Program may be suspended when or if:

- The Township has obligated/spent the available annual allotment of Handy Helper Program funds; and/or
- The Township does not receive all or part of the CDBG funding from HUD.

Should additional Handy Helper Program funds become available, applicants on the Waiting List will be considered first for repair and improvement activities.

PROPERTY ELIGIBILITY

The Township's Handy Helper Program shall only be applied to properties that meet the following conditions:

1. The property must be owner-occupied.
2. The property must be a single-family residence.
3. The structure must be a site built, or manufactured single-family home.
4. The home must have a clear title to the real property and land.
5. If the structure is a mobile home (manufactured home) on a rented permanent foundation, the applicant must have a clear title to the home. The mobile home must have a HUD manufacturer certification label (manufactured on or after June 15, 1976). If the applicant owns the land where the mobile home is located, they must have a clear title to the land.
6. The property must be located inside the incorporated boundaries of the Township of Cherry Hill, New Jersey.
7. All property taxes must be paid in full and current.
8. Property insurance is required. If the property is located within a 100- year floodplain, proof of flood insurance is required.
9. You must be current on your mortgage payments or have paid off your mortgage.
10. The property must not be in the foreclosure process.
11. The property must not be for sale.
12. Workers must be able to safely access all areas of the home as such the home must be clear of clutter and debris, including bugs, pests, rodents, and waste.
13. The property must pass the required Environmental Review Record or it will

be deemed ineligible and no funding for repairs may occur. This is in accordance with 24 CFR Part 58 of the Federal regulations, citing all entities receiving CDBG funds are legally responsible for complying with environmental reviews prior to funding any loan or grant.

APPLICANT ELIGIBILITY

General eligibility requirements:

1. The applicant must own the home.
2. The home must have been the applicant's principle residence for at least one (1) year.
3. The total annual gross (pre-tax) household income cannot exceed 80% of the Area Median Income (AMI) as established and provided annually by the HUD. Verification of the applicant's total household² total annual gross income³ may not exceed 80% of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area (MSA) Median Area Income. New household income thresholds are provided by HUD annually. Below are the current (2019) Low- to Moderate-Income (LMI) limits:

FY2019 Income Limit Area	Median Family Income	Median Family Income	Persons In Family							
			1	2	3	4	5	6	7	8
Philadelphia- Camden- Wilmington, PA-NJ-DE- MD MSA	\$90,100	Moderate (80%) Income	\$ 50,500	\$ 57,700	\$ 64,900	\$ 72,100	\$ 77,900	\$ 83,650	\$ 89,450	\$ 95,200
		Low (50%) Income	\$ 31,550	\$ 36,050	\$ 40,550	\$ 45,050	\$ 48,700	\$ 52,300	\$ 55,900	\$ 59,500
		Very Low (30%) Income	\$ 18,950	\$ 21,650	\$ 24,350	\$ 27,050	\$ 30,170	\$ 34,590	\$ 39,010	\$ 43,430

ELIGIBLE REPAIR GUIDELINES

For a repair to be eligible, it must meet at least one of the following classifications:

1. Health and safety improvements, as required by code;
2. Accessibility improvements to accommodate the elderly and disabled persons;
3. Energy efficiency and other conservancy related improvements to address long-term sustainability and affordability;
4. Repairs and general property improvements of a non-luxury or non-cosmetic nature;

CDBG funds shall be used to first address building code deficiencies, and situations threatening the health and safety of residents, prior to addressing any other rehabilitation work. All repairs are subject to program funding limits and approval of the Township's Department of Community Development.

ELIGIBLE EXPENSES

Any and all costs must be approved by the Township's Housing Inspector prior to beginning of any home repair. The total cost of the home repairs may not exceed \$1,000.00, not including project delivery costs incurred by the administration of the CDBG funds.

Repair and improvement costs for the applicant(s) home are limited to the labor and materials used for the Handy Helper Program. These materials shall conform to the specifications designed by the Township and bid specifications used to award annual contracts to the Handy Helper Contractor. If the applicant does not approve of the materials to be used, the affected construction may be deleted in its entirety.

INELIGIBLE EXPENSES

Ineligible activities and expenses include the following:

1. Reimbursement for an owner's personal labor or invoices from independently obtained contractors/laborers;
2. Repair, purchase, or installation of household appliances which are designed and manufactured to be freestanding such as refrigerators, stoves, and ovens;
3. Recreational items such as barbecues, bathhouses, greenhouses, spas, Jacuzzis, swimming pools, saunas, television antennae, or tennis courts;

4. Luxury items such as dumbwaiters, kennels, murals, flower boxes, awnings, patios, decks, storage sheds, or workshops;
5. Materials, fixtures, and installations which are considered luxury in nature;
6. Any repairs or expenses which, in the determination of the Township, do not meet the intent of the Handy Helper Program;
7. Any repairs or expenses related to continuing or promoting illegal use of the property; and
8. Refinancing existing debt.

INTEREST LISTS AND WAITING LISTS

Interest List

Residents who have not submitted a complete application but have expressed interest in the Handy Helper Program to the Department of Community Development will have their name and contact information placed on the Interest List. Those on the Interest List will receive notification when Handy Helper Program is active and funding is available so they may apply for the program. Individuals on this list should keep the Department of Community Development updated if their interest in the Handy Helper Program changes.

Waiting List

Upon receipt of a complete application, Township staff will review each application in order of submittal. Applications deemed eligible will be placed on the Waiting List. The Waiting List is only for approved, eligible applications. The Township and contractor will perform projects in numerical order from the Waiting List. Due to limited funding and other Federal regulations, being placed on the Waiting List does not guarantee the project will be completed.

Applicants are required to notify the Township if household income and/or ownership status changes. Due to Federal regulations, if you are on the Waiting List for more than 120 days, your income and application information must be re-verified and re-documented.

ENVIRONMENTAL REVIEWS

After your project is placed on the Waiting List, the Housing Coordinator will undergo a Federally required Tier 2 Environmental Review. This review follows a prescribed checklist including floodplains, exposure to noise, and historical preservation. If environmental concerns are discovered, correction measures will be considered. Should your project fail the environmental review it will be deemed ineligible.

Should any environmental improvement measures be deemed by the Township or contractor as achievable, they will be incorporated into your Handy Helper Program project. However, any needed non-repair expenses, such as floodplain insurance, must be borne by the applicant for the project to continue. The Tier 2 Environmental Review must be finalized before any spending can occur on or for the home repair.

HOW TO OBTAIN AN APPLICATION

To obtain an application, the homeowner may do the following:

1. Obtain an application in person at the Cherry Hill Township Department of Community Development located at the Township Municipal Building, 820 Mercer Street, Room 202, Cherry Hill, New Jersey 08002;
2. Request an application be mailed to you by contacting Annette Ludlow, Housing Coordinator at (856) 432-8706 or via email at aludlow@chtownship.com; or
3. Download the application on the Township's website at: <https://www.cherryhill-nj.com/1036/Handy-Helper-Program>

After the homeowner completes the application, it needs to be returned to the Cherry Hill Township Department of Community Development located at the Township Municipal Building, 820 Mercer Street, Room 202, Cherry Hill, New Jersey 08002. Completed applications with required documentation shall be reviewed by the Housing Coordinator for verification and further processing. **If an application is deemed incomplete, the Housing Coordinator will contact the applicant to obtain any missing documentation.**

Once the application is complete, verified, and deemed eligible, the applicant will be placed on the Waiting List. This list is serviced on a first come, first serve basis.

APPLICATION REQUIREMENTS

The application must be completed in full. The following documentation (copies only please) is required to be returned with the application. Incomplete applications cannot be placed on the Waiting List. Once the application is complete, the Handy Helper Program projects are selected on a "first come, first serve" basis.

Signature Documents:

- Signed, notarized and dated Handy Helper Application; **and**
- Signed, notarized and dated Handy Helper Certification of Income.

Proof of Property Ownership and Residency:

- Copy of the homeowner's Deed (proof of ownership); **and**
- Proof of current property insurance, and if applicable, include proof of flood insurance; **and**
- Proof the home's property taxes are paid and current; **and**
- Proof of Cherry Hill Township residency with a copy of current utility bill (gas or electric, not water); **and**
- Copy of applicant's and co-applicant's Driver's License or Picture Identification.

Proof of Income – All Household Members 18 Years Old or Older:

- Copy of the past year's Federal Income Tax Return with W-2's for each member of the household; **and**
- Copies of three most current Bank Statements for each member of the household; **and**
- If applicable, a copy of two (2) most recent (consecutive) pay stubs for each household member; **and**
- If you receive Social Security, attach the Social Security Benefits Adjustment Letter(s) for the current year; **and**
- If you receive a pension(s) attach the 1099 form from the pension provider(s) for the last year; **and**
- If you receive any retirement savings distributions (i.e. IRA, 401(k), 403(b), 457(b)), include your 1099R or most recent statement showing total year to date disbursements; **and**
- If you received any other regular payments (unemployment, child support, alimony, interest earnings, royalties, rental income, etc.), attach verification of your most current receipt. This documentation may be in the form of a government statement, official letter, separation agreement, lease, or court order; **and**
- If you have an investment account(s), two most recent investment account statements; **and**
- If self-employed, copies of the past three months' bank statements and the past year Schedule C; **and**
- If applicable, name and value of any businesses owned and operated by household members; **and**
- If applicable, mortgage statement or title for property owned other than your primary residence.

Additional items may be requested by the Housing Coordinator throughout the application process.

CONFIDENTIALITY AND AUTHORIZATION

The Department of Community Development shall treat all application information as confidential and, unless required by law, no personal information shall be provided to anyone who is not directly involved in the efforts to administer funding, repair or improve the property.

The application authorizes the Township to discuss and research, as necessary, information related to the personal circumstances in an attempt to repair or improve the property. This may include obtaining: financial, employment, and information from other agencies or institutions. The application serves as written consent giving the Township permission to verify personal information, as deemed necessary, to expedite the repairs and/or improvements to the applicant's property.

PROGRAM ADMINISTRATION

Verification and Eligibility Determination

The Housing Coordinator is responsible for verifying each application in its entirety, in accordance with guidelines established by the CDBG program. Household income and size must be verified before applicant eligibility can be established.

All application information and documentation must be current prior to the beginning of rehabilitation. If an approved application is delayed over One-Hundred and Twenty (120) days from approval, all information, including household income, must be re-verified and re-documented prior to the beginning of the rehabilitation.

When an application is approved or denied by the Housing Coordinator, the Township will send a letter notifying the applicant of their status.

Property Inspection

Once the application is verified and approved by the Housing Coordinator, the Township's Housing Inspector will contact the applicant to arrange a visit to the property. The contractor will conduct the property inspection with the applicant including:

1. Interviewing the property owner to identify known problems;

2. Walking through the buildings and grounds of the property to identify repair needs; and
3. Preparing a work write-up detailing each needed repair.

Preparation of Work Write-Up

The Housing Inspector will prepare a detailed work write-up addressing:

1. Health and safety repairs as required by Code;
2. Accessibility improvements;
3. Energy efficiency and conservancy improvements;
4. Other hazardous materials needing to be abated or removed; and/or
5. Other eligible repairs and general improvements.

The Housing Inspector will deliver to the Contractor and applicant a copy of the completed work write-up including notes, dates of inspection, persons interviewed, persons in attendance at walk-through and any special circumstances. Once completed, the homeowner and the Housing Inspector must sign the Work Write Up Authorization Form prior to commencing with the minor repairs, which shall be completed by the Township's awarded contractor.

The project or the property may not be suitable for the Handy Helper Program due to issues like: unsafe working conditions, excessive code violations, high repair estimates, environmental review concerns, title/mortgage concerns, illegal use of the property or if the owner no longer wants to participate. Should the project or property be deemed unsuitable, a Handy Helper Program Denial Letter will be issued by the Township and sent to the applicant.

Commencing with Minor Repairs and Close Out Procedures

Once the Handy Helper Contractor has completed the work authorized in the approved work write up, the Contractor shall contact the Housing Inspector to conduct a final inspection of the minor rehabilitation. Should the final inspection be deemed satisfactory, the Housing Inspector shall sign off on the final work write up.

Within thirty (30) days of the Housing Inspector providing final approvals on the minor rehabilitation, the Handy Helper Contractor shall supply to the Department of Community Development (1) a signed Purchase Order for Handy Helper Case File; and (2) a detailed Invoice for the completed Scope of Work for the respective Handy Helper Case File. These items shall be placed with the applicant's case file and all other pertinent documentation for review and signature by the Housing Coordinator and the Director of Community

Development/CDBG Coordinator. Once all signatures are received, payment to the Handy Helper Contractor shall be released.

DENIAL OF AN APPLICATION

The Township may deny an application for any of the following reasons:

1. Eligibility requirements are not met;
2. The property is deemed unsafe due to hazardous conditions which may include but are not limited to unsanitary and crowded conditions, vicious or uncontrolled animals, illegal activities on premises, unsafe roofs or entry ways, severe structural problems, or any other worker safety related issues;
3. The needed repair work exceeds the scope of the Handy Helper Program either in cost, nature or size of project; and/or
4. The applicant is uncooperative in allowing reasonable access of the property, with appropriate notice, to the contractor/subcontractor(s).

If a previously approved application is denied, the Township will provide to the applicant a Denial Letter identifying the reason(s) for the denial. If the reason for the denial is corrected or eligibility thresholds are met in the future, the homeowner may reapply.

AFFIRMATIVE MARKETING PROCEDURES

From time-to-time the Township will develop and publish information about the Handy Helper Program's eligibility criteria and application opportunities, such as:

1. The Township's website;
2. The Township's quarterly Community Magazine;
3. The Township's social media platforms;
4. Inclusion in area resource directories (both in print and online);
5. Presentations at public meetings and events;
6. Briefing and providing contact materials for non-profit organizations; and
7. Presentations at service provider meetings.

EQUAL OPPORTUNITY

No person shall be excluded from participation in or be denied the benefits of the Handy Helper Program due to illegal discrimination. Program participants are selected on a first-come, first-served basis as described in this Guide.

SPECIAL ACCOMMODATIONS

If requested, the Township will arrange for interpreters to help non-English speaking applicants understand the Handy Helper Program, Guide, Application, inspection process, work write-up, cost estimates and be available to answer any questions.

To request language accommodation and/or a special accommodation, please contact Lorissa Luciani, PP, AICP, Director/CDBG Coordinator at (856) 661-4737 or via email at lluciani@chtownship.com. Seven (7) days advanced notice will allow us to provide the necessary interpreters.

LEAD-BASED PAINT

Properties constructed prior to 1978 require Lead-based Paint information be given to all property owners. This notice shall be provided immediately upon applicant's applying for the Handy Helper Program and will be included with the application.

If any part of the scope located in the work write up requires the disturbance or stabilization of a painted surface and the home was constructed prior to 1978, that particular scope of work and/or the entire work write up may be deemed ineligible, as testing and abatement would exceed allowable costs maximums (\$1,000.00).

Should testing for the presence of lead-based paint be necessary and/or if any lead-based paint is known to be present, the applicant shall be referred to the Township's substantive Single Family Housing Rehabilitation Program (Housing Improvement Program), as administered by the Camden County Improvement Authority (CCIA), where it can be further addressed in accordance with the requirements of 24 CFR Part 35 and 40 CFR Part 745.

UNIFORM RELOCATION ACT

Although no displacement is expected to occur, the Township's will minimize displacement of persons and assist any persons displaced. The specific type and levels of assistance the Township will make available to displaced persons will be in compliance with 24 CFR 42.3.

ATTACHMENT(S):

Cherry Hill Township Handy Helper Application
Work Write Up Authorization Form
Tier 2 Environmental Review Form

RETURN THE COMPLETED APPLICATION AND ALL DOCUMENTATION TO:

Cherry Hill Township
Department of Community Development
820 Mercer Street, Room 202
Cherry Hill, New Jersey 08002
ATTN: Housing Coordinator

FOR ADDITIONAL INFORMATION

<https://www.cherryhill-nj.com/1036/Handy-Helper-Program>

DEPARTMENT OF COMMUNITY DEVELOPMENT CONTACTS:

Lorissa Luciani, PP, AICP, Director/CDBG Coordinator
(856) 661-4737
lluciani@chtownship.com

Annette Ludlow, Housing Coordinator
(856) 432-8706
aludlow@chtownship.com

Steven Schomp, Housing Inspector
(856) 432-8701
sschomp@chtownship.com



ENVIRONMENTAL REVIEW FORM
COMPLIANCE THRESHOLD SCREENING (CTS) FORM

APPLICANT: _____

DATE: _____

CASE FILE: _____

ADDRESS: _____

YEAR BUILT: _____ if built prior to 1978, paint disturbance activities may be limited or not eligible

I. CATEGORICAL EXCLUSION THRESHOLDS

- a. Does the rehabilitation involve a change in land use?
b. Will the rehabilitation increase the density of the structure by more than 20%?
c. Will the cost rehabilitate exceed replacement cost after rehab by more than 75%?

II. HUD RELATED FEDERAL LAWS & AUTHORITIES

a. Floodplain Insurance (per 24 CFR Part 58 & 58.6)

Is the property located within a 100-year Flood Plan (Special Flood Hazard Area)?

YES NO

If YES, applicant must verify that they have flood insurance per the National Flood Insurance Program (NFIP)

FIRMette Panel No. 340129C Municipal No. Map Effective Date

b. Historic Preservation (per 24 CFR Part 58 & 58.5(a))

Is the property located on either the National or State Register of Historical Places?

YES NO

If YES, clearance from the New Jersey State Historic Preservation Office (SHPO) shall be required

c. Noise Control & Attenuation (per 24 CFR Part 58(i)(1) & 24 CFR Part 51(b))

Is the property located within 1,000 feet of a major noise source (road or highway)?

YES NO

Is the property located within 3,000 feet of a railroad right-of-way?

YES NO

Is the property located within 5 miles of a civil airport?

YES NO

(or 15 miles of a military air field)

If YES to any of the above, HUD encourages the introduction of noise attenuation materials as a component of the housing rehabilitation activity to mitigate unacceptable high noise sources above 75db; however, it is not required.

Signature of Housing Coordinator/Preparer

ACCEPTED REJECTED



WORK AUTHORIZATION FORM

APPLICANT: _____

DATE: _____

CASE FILE: _____

ADDRESS: _____

PHONE: _____

I, _____, hereby authorize the Township of Cherry Hill to have the following
(name of homeowner)

work done at my residence:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

By signing this form, I understand that the cost limit is \$1,000.00 per location and all listed work items may not be done. Only the work items listed above are authorized to be done, as noted.

INITIAL WORK AUTHORIZATION

ALL ABOUT PAINTING & HANDYWORK is authorized by the Township of Cherry Hill to perform the above repairs.

Signature of Housing Inspector
 AUTHORIZED REJECTED

Date

FINAL REVIEW & INSPECTION

The above listed work items have been completed.

Signature of Resident

Date

The above listed work items has been inspected and found to be complete.

Signature of Housing Inspector

Date