



2023 Waterfront South Home Repair Program

Application and Information

INTRODUCTION

The Heart of Camden is pleased to announce the Waterfront South Home Repair Program. This program is made possible through NRTC funding (Neighborhood Revitalization Tax Credit) from the NJDCA (Dept. of Community Affairs). This program is done at no cost to the homeowner, and does not create a lien on the property. The purpose of the programs is to identify and address health and safety related repairs for owner-occupied housing units.

HOW IT WORKS

The process for the program is as follows:

- The application can be found online at our website (www.heartofcamden.org) or on the paper form provided here. Be sure to provide all information requested.
- Heart of Camden has received funding to conduct **approximately 9 home repairs valued at \$5,000 for each household**. We anticipate there will be high demand for this program, and a priority will be given to residents who are senior citizens, extremely low income, and/or who have been long-term neighborhood residents (20+ years).
- Once applicants have been accepted:
 - A Heart of Camden employee, with a licensed contractor, will conduct a walk-through of each home to assess and identify health and safety related repairs needed in the house. Homeowner input is important to help identify these issues, though Heart of Camden will make the final decision on repairs. Examples of health and safety repairs would be addressing electric or plumbing; roofing; leaks; minor mold issues; insulation; heating & cooling; etc. Cosmetic repairs like flooring, paint, etc will not be included in this program.
 - After Heart of Camden has received contractor quotes for repairs within the home, we will discuss with the homeowner the different repair options, though Heart of Camden reserves the right for the final decision based on need and the anticipated cost.
 - When the scope of work is decided and the contractor is set to begin work, Heart of Camden will pay the contractor directly. Some programs require the homeowner to front the cost of repairs; however, by paying the contractor directly, Heart of Camden is ensuring there is no financial burden on the homeowner.

ELIGIBILITY

To be eligible for the program, homeowners must meet the following criteria:

- Resident of Waterfront South Neighborhood (neighborhood boundary defined as Atlantic Ave to the north, I-676 to the east, Newton Creek to the south, and the Delaware River to the west. A map is included for reference)

- Income is less than 80% of area median income (see chart below for reference)
- For owner-occupied houses only (not available for renters at this time)

**Priority will be given to residents who are senior citizens, extremely low income, and/or who have been long-term neighborhood residents.

INCOME ELIGIBILITY

The median family income for the Philadelphia/South Jersey region is \$114,000. Listed below is the chart for low income limits, defined as 80% of area AMI (area median income). All recipients of the Waterfront South Home Repair Program must have incomes below the limits listed below for their respective household size.

1 PERSON	2 PEOPLE	3 PEOPLE	4 PEOPLE	5 PEOPLE	6 PEOPLE	7 PEOPLE	8 PEOPLE
\$62,500	\$71,400	\$80,350	\$89,250	\$96,400	\$103,550	\$110,700	\$117,850



APPLICATION
WATERFRONT SOUTH HOME REPAIR PROGRAM

Personal Information

Last Name: _____

First Name: _____ Middle Initial: _____

Phone: _____

Email Address: _____

Property Information

Street Address _____

City _____ State _____ Zip Code _____

(If Known) Block Number: _____ Lot Number: _____

Number of Legal Dwelling Units in Building: One (1) Unit Two (2) Units

Year of Building Construction (if known): _____

Type of Exterior (brick, vinyl, etc.): _____

Number of Bedrooms: _____

Approximate square footage: _____

Years you have owned this property: _____

Years you have lived at this property: _____

What health and safety related repairs do you anticipate are needed in your home:

Occupancy Information (please choose one)

Owner Occupied Single Family

Combined, Owner Occupied with Rental (owner resides at, but rents part of building)

Is the unit determined to be structurally sound, and occupancy is permissible, under State and

Local building and property maintenance codes? Yes No



INCOME VERIFICATION FORM

This form must be completed by the occupant(s) of the home for which assistance is being requested from the Waterfront South Home Repair Program.

Please list all household members:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

Please provide the total yearly income for all persons residing in the unit from all sources, including income from employment, pensions, social security, ANFC, SSI, alimony/child support, workers compensation, and interest on savings accounts and other assets.

Household Member Name: _____

Yearly Income: _____

Please list the source of income and amount below:

Source 1: _____ Amount: _____

Source 2: _____ Amount: _____

Source 3: _____ Amount: _____

Source 4: _____ Amount: _____

Household Member Name: _____

Yearly Income: _____

Please list the source of income and amount below:

Source 1: _____ Amount: _____

Source 2: _____ Amount: _____

Source 3: _____ Amount: _____

Source 4: _____ Amount: _____

Household Member Name: _____

Yearly Income: _____

Please list the source of income and amount below:

Source 1: _____ Amount: _____

Source 2: _____ Amount: _____

Source 3: _____ Amount: _____

Source 4: _____ Amount: _____

Household Member Name: _____

Yearly Income: _____

Please list the source of income and amount below:

Source 1: _____ Amount: _____

Source 2: _____ Amount: _____

Source 3: _____ Amount: _____

Source 4: _____ Amount: _____

Copies of evidence of these income sources must be provided. See the attached application checklist for types of documentation that are acceptable. *All evidence provided shall be kept strictly confidential*



RIGHT OF ENTRY (ROE) FORM

Applicant understands and agrees:

- 1) *Completion of Right Of Entry:* No inspections and repairs will be performed until this ROE is signed and dated.
- 2) *Full Access:* The property owner is solely responsible for ensuring that full access is provided to the Heart of Camden team for scheduled on-site walk-throughs to evaluate the property. Full access shall mean providing access to all habitable and non-habitable areas within the subject property, garages, storage areas, outbuildings, lands, and grounds. For the purposes of this section, partial access shall mean any limitations on access to the subject property which precludes the Heart of Camden team from completing a walk-through of the property. Partial access shall be treated as no access.
- 3) *Lighting/Visibility:* The property owner is solely responsible for ensuring adequate lighting is available at the subject property during scheduled site visit. For the purposes of this section, adequate lighting shall mean sufficient light to allow inspection of building components and surfaces without additional equipment.
- 4) *Time Period:* The ROE shall expire 12 months after this form is signed, unless sooner canceled according to the terms herein.
- 5) *Inspections:* The ROE authorizes inspections of the Property and Home. Applicant understands that the Heart of Camden, its employees, agents, contractors and/or representatives shall, in their sole discretion, determine the extent of the required repairs. Applicant understands that the Heart of Camden, its employees, agents, contractors and/or representatives, in their sole discretion, determine the extent of the health and safety repairs. Applicant understands that more than one (1) walk-through may be required and agrees to provide access for any subsequent or all walk-throughs.
- 6) *Pets:* The property owner will be responsible for ensuring that no unleashed or otherwise unrestrained dogs or other potentially vicious pets are present at the subject property which prevents full access to the property to conduct scheduled walk-through of the building conditions. Should the Heart of Camden be unable to complete scheduled on-site walk-through of the subject property due to the presence of unleashed

or otherwise unrestrained dogs or other potentially vicious pets, the Heart of Camden will be unable to evaluate the property until pets are contained.

- 7) *Photos*: Applicant understands and authorizes the Heart of Camden, and its contractors their employees, agents, contractors and/or representatives to take photos, digital likenesses, and audio/video recordings of the Applicant, property and damages, and authorizes the use of such items for the purposes of promotion of the Waterfront South Home Repair Program website, newsletters, news releases, or other media outlets.
- 8) *Repairs*: The ROE authorizes repairs to the Property and Home. Applicant understands that the Heart of Camden and its employees, agents, contractors and/or representatives shall, in their sole discretion, determine the extent of the required repairs. Applicant understands and agrees to always provide full access to property and home during the inspection and construction phase to the Heart of Camden, their employees, agents, contractors and/or representatives, during the contracted period, for all repair work to be performed.
- 9) *Disclosures*: By signing this ROE, Applicant acknowledges that none, some, or all of the above-mentioned work may be performed pursuant to this ROE.
- 10) *Waiver and Hold Harmless*: The undersigned will indemnify and hold harmless the Heart of Camden, its employees, contractors, representatives, for any and all liability, loss, damage, or destruction of any type whatsoever to the above described property or to personal property and fixtures situated thereon, or for bodily injury or death to persons on the property, and hereby releases, discharges and waives any and all liability, claims, demands, damages, injuries, losses, penalties, fines, costs, causes of action, judgments, expenses, as well as any and all actions, either legal or equitable, which the undersigned has, or that might arise, of any nature whatsoever and by whomever made, or may have, by reason of or incident to any action of aforesaid Heart of Camden representatives taken to accomplish the aforementioned purpose.
- 11) *Authority*: Applicant represents and warrants that Applicant has full power and authority to execute and fully perform Applicant's obligations under this ROE.
- 12) *Tools and Equipment*: All tools, equipment, and other property taken upon or placed upon the property by the Heart of Camden or representatives shall remain the property of the Heart of Camden or representatives and may be removed by them at any time within a reasonable period during this ROE, if necessary.
- 13) *Information Sharing*: Information is collected to make it possible for the Heart of Camden, their employees, agents, contractors and/or representatives to enter Applicant's property, inspect for damage, and/or undertake emergency protective measures. Information submitted will be shared with contractors, subcontractors and employees, as well as with vested agencies performing inspections and/or repairs, for official use only in accordance with the purposes stated in this ROE.

To cancel this Right of Entry Permit and Release of Information, I understand the cancellation must be signed by the Applicant and provided in writing to Heart of Camden. Phone-in and verbal cancellations will not be accepted.

By canceling this form, the Applicant acknowledges that inspections and repairs may not be performed by Heart of Camden and their respective assigns, employees, agents, and contractors

It is fully understood that this Right of Entry Permit (ROE) does not create any obligation on the part of the Heart of Camden, or its contractors to perform inspections or undertake repairs to the Property.

Signature

For the considerations and purposes set forth herein, I hereby set my hand and seal this

day of _____, 20__.

APPLICANT SIGNATURE:

DATE:

Questions?

Please call us at 856-966-1212 ext. 105

Please email the completed application to:
DuJuan Favors at Heart Of Camden

DuJuan Favors dfavors@heartofcamden.org



APPLICATION CHECKLIST

Below is a list of the required documentation in order for your application to be complete. Please email all required documentation to DuJuan Favors at dfavors@heartofcamden.org.

If you do not have easy access to a copier, please email or call DuJuan to schedule a time to come to the Heart of Camden offices so you can use our copier.

- Completed application form (all information completed and signed by owner)
- Documents to verify income:
 - Copies of current payroll stubs or a signed employer verification of income
 - Certifications of income from non-payroll sources such as unemployment and disability compensation, worker's compensation and severance pay, Aid to families of Dependent Children (AFDC), or Supplemental Security Income (SSI)
 - Copies of Social Security earnings statements, other annuity or retirement income statements.
- Signed "Right of Entry Form"
- Proof of Residence at Property (any one of these: PSEG bill, CCMUA bill, phone bill, water bill)
- Proof of Ownership (copy of mortgage deed, or county record).

Questions?

DuJuan Favors, Assistant Project Manager
856-966-1212 ext. 105
dfavors@heartofcamden.org



MAP OF WATERFRONT SOUTH NEIGHBORHOOD



