



**Monmouth County Division of Planning
Office of Community Development**

Hall of Records Annex
One East Main Street
Freehold, NJ 07728
Office (732) 431-7460
Fax (732) 308-2995

Dear Homeowner:

Thank you for your interest in the Monmouth County Home Repair Program.

This program provides limited financial assistance for repairs, code compliancy, and accessibility modifications to eligible, income qualified clients including the elderly and disabled. Repairs are limited to those issues that directly affect the immediate habitability of the home such as lack of running water, electricity, or heating/cooling. These repairs must directly affect the immediate habitability of the home.

The HRP is open to all income eligible homeowners in Monmouth County excluding those residing in Asbury Park, Long Branch, or Middletown. Clients must own and occupy the subject residence for at least one (1) year prior to submitting an application.

Clients are only eligible to receive HRP assistance once within a (5) five-year period. Financial assistance limits identified are not intended to provide clients with a maximum dollar amount in eligible repair assistance, but to provide only those repairs deemed necessary within the program guidelines. Assistance cannot be provided for items that are eligible for repair or replacement through a private insurance claim or are the legal responsibility of a third party entity, including but not limited to, a condominium or client association.

Eligibility requirements are specifically described in the enclosed Home Repair Program Homeowners Instructions and Additional Information Guide.

In order to determine program eligibility, please complete and return the enclosed application along with the required documentation on the checklist to:

Debbie Dovedytis, HRP Coordinator
Monmouth County Office of Community Development
Hall of Records Annex
1 East Main Street, 2nd Floor
Freehold, NJ 07728

If you have any questions, please feel free to contact me by email at Debra.dovedytis@co.monmouth.nj.us or via phone at 732-431-7460 x5736.

Sincerely,

Debbie Dovedytis
HRP Coordinator

HOME REPAIR PROGRAM

HOMEOWNERS INSTRUCTIONS

and

ADDITIONAL INFORMATION

GUIDE



Monmouth County
Office of Community Development
Updated: January 5, 2023

The Monmouth County Home Repair Program (HRP)

Homeowner's Guide and Additional Information Guide

Sponsored By:

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PURPOSE

The Monmouth County Home Repair Program (HRP) provides limited financial assistance for repairs, code compliancy, and accessibility modifications to eligible, income qualified Homeowners including the elderly, and disabled. Repairs are limited to those issues that affect the habitability of the home such as lack of running water, electricity, or heating/cooling. These repairs must directly affect the immediate habitability of the home.

Chapter 1 - Eligibility

A. Program Eligibility

The HRP is open to all income eligible Homeowners in Monmouth County excluding those residing in Asbury Park, Long Branch, or Middletown. Applicants may only receive HRP assistance once within a five-year period. Assistance cannot be provided for items that are eligible for repair or replacement through a private insurance claim or are the legal responsibility of a third party entity such as a condominium or homeowner association. Applicants must own and occupy the subject residence for at least one-year prior to making application. Eligibility Requirements are more specifically described below.

During the applications review process, the application will also be considered for eligibility for other housing programs administered by the Office of Community Development.

B. Program Income Limits

Assistance is provided to applicants who meet Department of Housing and Urban Development (HUD) mandated low and moderate-income standards. Determination of eligibility is based on the total gross annual household income based on household size in accordance with HUD's income standards. The combined income of all adult household members is used to determine program eligibility. Income qualification is required, even if the applicant is certified as disabled or elderly.

Households must have incomes that fall below the following annual income guidelines chart Department of Housing and Urban Development (HUD) income limits as of June 15, 2023.

Family Size	Income
1	\$66,300.00
2	\$75,750.00
3	\$85,200.00
4	\$94,650.00
5	\$102,250.00
6	\$109,800.00
7	\$117,400.00
8	\$124,950.00

Note: Income Standards are subject to change annually. Please verify with the Office of Community Development that you have the most current schedule.

C. Eligible Unit

- 1) Owner occupied dwelling units only.
- 2) For a duplex unit, only the owner occupied unit is eligible (except for shared common appurtenances such as a roof or heating unit.)
- 3) The home must be the primary residence of the owner.

D. Ineligible Units

- 1) Second homes, investment properties and/or vacation homes and the like are excluded.
- 2) Units are not eligible for improvement if they are listed or advertised "for Sale" or "under contract" for sale.

Chapter 2 – Permitted Repairs by Category

The Program offers repairs that are categorized as follows; A. Major, B. Minor, and C. Barrier Free.

- Assistance through this program is provided to address specific repairs and/or replacements involving faulty, defective, non-code compliant, or imminently hazardous home situation or to prevent further deterioration from occurring that would later require more extensive repairs. It is not to be used for cosmetic improvements or to provide a higher level of replacement.
- Assistance through this program is provided to address specific repairs and/or replacements and modifications to allow persons with disabilities to function more independently.
- The program is not to be utilized for cosmetic improvements including but not limited to: 1) interior or exterior painting; 2) floor covering material such as carpet, vinyl, tile or hardwood
- The assistance does pertain to necessary repairs to the subfloor and/or joists; such as repairs to a floor that is sagging.
- Major and Minor repairs are limited to one specific component of the home and not intended to cover multiple unrelated repairs. For example: if the repair is a window replacement that would be one specific component with the window and trim would be the approved components of the repair.

Specific types of repairs are as follows:

A. Major Repairs

Major repairs are intended to remedy emergency housing conditions which could pose a risk to the health and/or safety of occupants. Examples of major types of repairs may include but are not limited to:

- Faulty or inadequate heating/cooling systems ;
- Unsafe electrical systems;
- Inoperable plumbing systems including:
 - o Lack of hot and cold running water
 - o Inoperable water heater
 - o Failing sanitary sewage system
 - o Failing well or septic systems
 - o leaking or ruptured waterlines

1) Electrical systems

- o Lack of electricity;
 - o Exposed or dangerous electrical wiring;
- Structural deficiencies posing an immediate threat to health or safety;
- Includes incidental repairs related to a major system replacement or repair.

B. Minor Repairs

Minor repairs are intended to prevent further deterioration of structures or systems which, if not corrected, could eventually lead to more extensive and/or major repair work. Examples of minor types of repairs may include, but are not limited to:

1. Carpentry;

- Inoperable or damaged windows and doors;
- Minor home repairs to prevent further deterioration;
- Interior walls, ceilings and drywall;
- Other small carpentry repairs;

2. Plumbing and associated fixtures such as sinks and toilets;

3. Concrete such as outdoor concrete porches, stairs and private walkways;

4. Roofing;

- Roof Leaks;
- Severely deteriorated or rotting roof material;
- Gutters;

5. Electrical;

- Circuit breaker panel;
- Switches;
- GFI outlets/code compliance;
 - o Smoke and/or carbon monoxide detectors.

C. Barrier Free Accommodations

For the purpose of this program, any combination of barrier free modifications listed below is considered (1) Minor Repair. Barrier free modifications allow persons with disabilities to function more independently. Modifications include but are not limited to:

- Wheelchair ramps;
- Stair Lifts and Platforms;
- Bath modifications;
- Widening of doorways to accommodate wheelchairs;
- Lowering of household fixtures such as cabinets and light fixtures;
- Grab bar installation.

Exception –Stair lifts, platforms, and bath modifications qualify as (1) One Major Repair

The Project Manager will determine the need for, type, and category of repair during the initial inspection. They will also prioritize repairs based on health and safety first, with secondary consideration given to efficiency and other factors. All repairs and installations become the responsibility of the homeowner upon project completion.

D. FINANCIAL ASSISTANCE LIMITS FOR ELIGIBLE REPAIRS

Financial assistance limits are not intended to provide Homeowners with a maximum dollar amount in eligible repair assistance by category, but rather, to provide only those repairs deemed necessary within the program guidelines.

Homeowners may not apply for more than one of the following (1) repair categories:

- One (1) major repair not to exceed \$10,000 or
- Minor repairs not to exceed \$5,000 or
- Barrier Free accommodations are not to exceed \$5,000.00, unless authorized for a stair lift, platform, or bath modification.

Chapter 3 – Program Participation

A. Program participation guidelines are as follows:

- 1) Clients must own and occupy the subject residence for at least one (1) year prior to submitting an application.
- 2) Financial assistance limits identified above are not intended to provide clients with a maximum dollar amount in eligible repair assistance, but to provide only those repairs deemed necessary within the program guidelines.
- 3) Applicants are not eligible to re-apply in the Home repair Program within five (5) years of a project closeout.

B. Rehabilitation Standards

- 1) Rehabilitation standards used in the Monmouth County Housing Repair Program is the New Jersey Department of Community Affairs Rehabilitation Subcode. The Subcode is incorporated herein by reference.

Chapter 4 – Application Request

A. Request an application:

Please contact the Monmouth County Office of Community Development to request an application.

- Written requests to: Attn: Home Repair Program
Office of Community Development
Hall of Records Annex
1 East Main Street, 2nd Floor
Freehold, NJ 07728

- E-mail requests to: homerepair@co.monmouth.nj.us
- Phone requests to: 732.431.7460
- Fax requests to: 732.308.2995

B. Required Documentation for Application Submittal

The application packet will include a cover letter explaining the assistance process and a check list. Applicants and co-applicants are to complete and sign the application jointly.

The following information/documentation must be included with the application to confirm program eligibility:

- 1) Applicant/Co-Applicant Information;
- 2) Marital Status;
 - o If married, a copy of the marriage certificate;
 - o If divorced, a copy of the divorce decree;
 - o If widowed, a copy of the spouse's death certificate;
- 3) Additional Related and Unrelated Household Members;
- 4) Income & Employment Data – Provide the following that apply:
 - o Copies of the last two years Federal income tax returns for all household members 18 years of age or older. Tax returns must include all schedules and attachments. Those not required to file a Federal income tax return, must submit a notarized copy of the Affidavit of Non-Filing included in the application packet;
 - o Copies of the last four paystubs for each employed household member 18 years of age and older. Also include a Verification of Employment form (VOE) from each employer;
 - o Verification of employment form (VOE) from each employer;
 - o Copies of most recent Social Security benefit award letter(s);
 - o Copies of most recent pension benefit award letter(s);
 - o Any household member collecting unemployment must provide documentation from the NJ Department of Labor related to the individual's claim;
 - o Any household member 18 years of age or older not receiving income must submit a notarized Affidavit of Zero Income, included in the application packet;
- 5) Property Information, to be verified by the Office of Community Development;
 - o Address;
 - o Block and Lot;
 - o Current mortgage statement or letter from mortgagee;
 - o A copy of recently paid utility bill ;
 - o Property tax statement from the municipality;
- 6) Repair(s) requested to be verified through property inspection;
- 7) Household Demographic Information (optional);
- 8) Homeowners' Insurance, proof that coverage is current and in effect;
- 9) Proof of Flood Insurance coverage in accordance with 24 CFR 58.6;
- 10) Certification of Accuracy and Completeness, signed;
- 11) Lead Based Paint Receipt, signed;

- 12) Privacy Act, signed; and
- 13) Affidavit of Policy Guidelines signed and notarized.

Homeowners shall be notified if their application is either incomplete or missing required documentation. The Office of Community Development cannot provide assistance until all information that is required as part of the application is submitted and deemed complete.

C. Return the Application:

Return the completed, signed, and dated application to:

Attn: Home Repair Program
Monmouth County Office of Community Development
Hall of Records Annex
1 East Main Street, 2nd Floor
Freehold, NJ 07728

Chapter 5 – Application Review and Determination of Eligibility

Upon receipt of the application and all required documentation, the Housing Repair Coordinator shall review the submission and shall determine the eligibility of the repairs/replacement being requested as follows:

A. Household Income:

- 1) The applicant's income shall be calculated to determine the total gross household income for the upcoming twelve (12) months. Determination of income eligibility shall be in accordance with the HUD income guidelines. If determined ineligible, applicants may re-apply six (6) months after the determination of ineligibility.
- 2) Generally, estimated gross annual income figures shall be based on income reported to the IRS. Income includes but is not limited to wages, salaries, tips, commissions, alimony, overtime, pensions, social security, unemployment compensation, AFDC, disability, net income from business or real estate, and income from assets such as savings, CDs, Money Market, Mutual Funds, stocks, and bonds.

B. Unit eligibility:

The HRP Coordinator shall verify the following:

- 1) Property ownership through the Monmouth County Clerk's Office by conducting a deed search. A copy of the deed shall be placed in the applicant's file.
- 2) For mobile homes, a copy of the motor vehicle title and a copy of the mobile park rental agreement, both of which shall be placed in the applicant's file.
- 3) The property is located in an eligible municipality as identified on the applicant's deed, not the application.
- 4) The property is the applicant's primary residence as identified in the documentation submitted with the application (e.g. utility bill, benefit letters, tax returns, etc.).

The property is not listed or advertised 'for sale' either 'by owner' or on a multiple listing service (MLS) website.

C. Property Status:

The HRP Coordinator shall verify that the property is properly insured and not at risk of foreclosure by:

- 1) Confirming that the current mortgage statement(s) indicate all payments are current.
- 2) Confirming with municipal officials that property tax, water, and sewer payments are current. Property taxes must not be delinquent for any tax year unless the Homeowner has entered into a written agreement with the taxing authority outlining a payment plan for delinquent taxes and is abiding by the written agreement.
- 3) Confirming through insurance declaration page that the Homeowners insurance on the property is current and in effect.

D. Flood Insurance

Flood insurance is required for properties located in a special flood hazard area (SFHA) as identified on the Flood Insurance Rate Maps (FIRM) that is in effect for the community the property is located in. The HRP Coordinator shall verify flood insurance applicability using FEMA's online FIRM Address Lookup tool:

<http://www.region2coastal.com/view-flood-maps-data/what-is-my-bfe-address-lookup-tool/current-effective-FEMA>

- 1) SFHA Zone V/VE: An area of high flood risk subject to inundation by the 1% annual-chance flood event with additional hazards due to storm-induced velocity wave action (a 3-foot or higher breaking wave).
- 2) SFHA Zone A/AE: An area of high flood risk subject to inundation by the 1% annual-chance flood event.
- 3) SFHA Zone AO: An area of high flood risk subject to inundation by 1% annual-chance shallow flooding where average depths are between one and three feet.
- 4) Non-SFHA Zone X: Areas of low flood risk outside the 1%- and 0.2%-annual chance floodplains. Where flood insurance is required, the applicant must provide proof that existing coverage exceeds the cost of repairs anticipated through the HRP.

E. HUD Lead Safe Housing Rules

Federally funded rehabilitation assistance of requires pre-1978 property units to be evaluated by a risk assessment and all lead hazards must be addressed by interim controls using lead safe work practices. Interim control measures will be evaluated on a case by case basis to determine if the financial feasibility of the project affects program eligibility. The Project Manager will conduct a lead risk hazard assessment for the proposed scope of work to determine compliance with HUD's Lead Safe Housing Rules, 24 CFR Part 35 www.hud.gov/sites/documents/DOC_12347.pdf

F. HRP Approval/Disapproval

- If Approved: The HRP Coordinator will notify the Applicant by both mail and e-mail (if available) to inform them that a Project Manager will be contacting them to arrange a home inspection.
- If Disapproved: The HRP Coordinator will notify the Applicant by both mail and e-mail (if available) that the application has been disapproved. The correspondence to the Applicant will outline the reasons for disapproval and ways to rectify eligibility if possible. The HRP Coordinator will then close the file.

Note: The Office of Community Development reserves the right to close any file that remains inactive for a period of 30 days or longer.

Chapter 6 – Scoping and Approving the Repair

The assigned Project Manager (PM) shall schedule an appointment with the Applicant to conduct an initial inspection to evaluate the request for assistance which includes evaluation of the following:

- Determination of the actual need and scope for the home repair requested;
- Designation of the appropriate category of repair (Major, Minor, or Barrier Free) based upon estimated costs, materials, skills and/or amount of labor necessary to complete the scope of work.
- Based on the estimated cost, the PM will initiate and coordinate the lead hazard risk assessment per HUD 24CFR Part 35.
- The financial feasibility of repairs within the limits of the Home Repair Program.

Note: HRP may not be used to refinance repairs or improvements already in progress or completed.

- 1) During the appointment, the PM will provide the applicant with a verbal overview of the Housing Repair Program. The client's participation in gathering the quotes and the basic steps involving the repair process will be discussed in detail. The PM will advise Homeowner of their responsibility to pay for any and all costs in excess of the approved HRP financial assistance limits.
- 2) If the PM determines the proposed repair(s) meets program criteria, they will proceed to creating the written Scope of Work. The PM will also provide additional verbal information and instructions helpful to the client in preparation of the repair such as pre-construction tasks (e.g. relocating personal items, cleaning and preparing, providing unobstructed access, and disclose anticipated time frames relating to the specific work.)
- 3) If the PM determines the proposed repair(s) do not meet program criteria, they will perform a cursory inspection of the residence to see if any initially unidentified repairs could qualify for the program.
- 4) Following the cursory inspection, if the PM is able to identify eligible repairs, then she/he will draft a detailed report for the file explaining the findings on the premises. Pending the Applicant's approval, the PM will proceed to the cost estimate process. (or)

- 5) Following the cursory inspection, if the PM is unable to identify eligible repairs, then they will draft a detailed report for the file explaining the findings on the premises. The HRP Coordinator will then notify the Applicant by both mail and e-mail (if available) the reason why proposed 'Scope of Work' is ineligible under the guidelines of the Home Repair Program. The HRP Coordinator will then close the file.

Note: From This point forward, The Applicant is now a Client of the Home Repair Program.

Chapter 7 – Obtaining Three (3) Contractor Quotes

The Project Manager will instruct the Homeowner that they must obtain quotes from at least three (3) qualified contractors. The Client shall have the three (3) quotes scheduled and completed by their choice of contractor within three (3) week period from receipt of their written notification. Extensions to the three (3) week period may be considered for approval via verbal or written request to the Project Manager. The contractors shall submit their quotes directly to the Project Manager.

Note: The client must provide the contractor with a copy of the approved Scope of Work at the time of the scheduled visit. Three (3) copies are provided to the client with the approved contractors list via mail by the project Coordinator.

The Client will have the following three (3) options to choose from for the contractor selection process:

Option 1 | The Project Manager will provide the Homeowner with a list of eligible contractors from the HRP approved Contractors' List, who are able to perform the approved scope of work. The Homeowner will then obtain proper quotes from three (3) contractors of their choosing from the list.

Option 2 | The Homeowner may invoke their privilege to obtain a quote by choosing a contractor that is not on our Approved Contractor's List, from any qualified state licensed contractors of their choice. When choosing this option, additional time may be necessary in the quote process due to the following steps that are required to be completed: Contractors applying shall be properly assessed for current licensing, insurance, and a verified reference check. The Project Coordinator shall conduct a complete review of the required documentation and shall submit a reference check to the New Jersey Department of Community Affairs. Once the requirements have been satisfied the final approval and/or denial shall be provided in writing by the Project Coordinator to the contractor.

Note: The program requires a minimum of three (3) quotes in total to be submitted using either Option 1 and/or Option 2.

Homeowners wishing to choose their own contractor must provide the Project Manager or HRP Coordinator with the following contractor information:

- 1) Copy of the W-9 Tax ID Form;
- 2) New Jersey Business Registration Certificate;
- 3) Current New Jersey contractor's License ;
- 4) Certificate of Insurance for Liability and Workman's Compensation with a minimum coverage of \$1,000,000.00; and

- 5) Lead Safe Work Practices Certification (if required).

Option 3 | The Homeowner may authorize the Project Manager to solicit quotes on their behalf from all the contractors on the HRP Approved Contractors' List. Assistance in soliciting quotes on the client's behalf is offered to accommodate clients with special circumstances or needs. Requests shall be made in either written or verbal form to the Project Manager.

The Client shall not authorize anyone to perform work without approval from the County. If a client authorizes work to commence without prior consent from the County in the form of a Proceed to Work Order, the Homeowner shall assume all responsibility for payment of said work to the contractor. Contractors that submit the above referenced information will be added to the potential contractors list upon satisfactory completion of one (1) Home Repair Program project in accordance with program requirements.

In the event the contractor finds an omission of information with the approved Scope of Work, the contractor shall promptly notify the Project Manager to request the missing information. Clients should not be presented with questions or suggestions regarding the scope of work, omissions, alternate designs, methods and/or deviations directly. It is the Project Manager's duty to ensure all suggested materials and methods are listed and approved per the HRP Operating Procedures Manual and the Department of Housing and Urban Development (HUD) Regulations prior to presenting alternate design and/or material changes.

Chapter 8 – Award of Contract

A. Guidelines are as follows:

- 1) The Project Manager will review the submitted cost estimates by selected contractors and determine which proposal best meets the program requirements and satisfies the scope of work at the lowest cost. The final approval of quote is at the sole discretion of the Project Manager and the Director of Community Development. Upon completion of the review, the Project Manager will provide the HRP Coordinator with the information necessary to award the contract.
- 2) The contractor will be notified by the HRP Coordinator of the pending contract award. All contractor information (see Chapter 7, Option 2 above) must be received before the contract is formally awarded. The HRP Coordinator will mail the contract to the contractor, which must be executed (signed) by both (1) the contractor and (2) the Client and returned to the HRP Coordinator prior to the issuance of a 'Proceed to Work Order'.
- 3) If the 'Scope of Work' needs to be revised during the performance of the contract due to unforeseen conditions, a Change Order including a revised cost estimate must be provided by the contractor. A revised Scope of Work must be reviewed and approved by the Project Manager and the Director of the Office of Community Development.

Chapter 9 – Property Conditions and Client Provisions

A. Responsibilities per the client are as follows:

- 1) It is the sole responsibility of the Client to provide and maintain safe, sanitary, and unobstructed

working environment. The environment must be suitable to accommodate the safety, health, and well-being of the construction workers, and inspectors. This also includes adjacent areas that may need to serve as access for the repair. The environment shall be maintained from the commencement of the initial inspection through to the completion of the project. The Project Manager shall determine the suitability of the environment and notify the client in writing immediately if there are concerns. Failure to mitigate the concerns may result in delay or denial of the application, project delays and/or termination of the contract.

- 2) It is the clients' responsibility to have all personal items and/or furniture to be temporarily relocated if required by the PM. Contractors and inspectors shall not move personal items.
- 3) It is the obligation of the client to adhere to the agreed scheduled dates of work arranged with the contractor throughout the project. If the work requires re-scheduling due to unforeseen circumstances both the contractor and Project Manager shall be notified immediately for re-scheduling.
- 4) The client or a designated person shall be present for all interior repairs. The designated person must be age eighteen (18) years or older. Work cannot be performed without a designated person present. Exterior work is exempt from this requirement.
- 5) It is the obligation of the client to provide permissions to access the property at all stages of the project to fully allow work and/or inspections to be conducted and completed by all parties. Failure to comply may result in project delays and/or termination of contract. Failure to permit a reasonable inspection and/or completion of work shall result in a waiver of the Homeowner's complaint, to which the Homeowner shall indemnify and hold harmless the County of Monmouth for any claims relating thereto.

Chapter 10 - General Contract Provisions

A. Permits:

- 1) It is the responsibility of the contractor to secure all necessary building permits prior to beginning work. The contractor must post the permits in a front window or door of the residence as prescribed by law. The contractor must notify the Project Manager and local building official before closing up walls on plumbing and electrical improvements to allow for proper inspections.
- 2) All required building permits and associated fees (e.g. Gas main line connection fees, Meter connection fees, Health Department fees, etc.) must be itemized on all quotes that are submitted. Change orders cannot be approved for permit or related fees that were omitted from the approved quote.
- 3) The contractor must provide copies of all required permits or a letter from the municipal building department stating that permits are not required to the Program Manager before requesting payment.
- 4) Failure to comply with these requirements will result in a delay of payment or nonpayment to the contractor.

B. Liability and Workers Compensation Insurance: As stated in Section K, the contractor shall provide a Certificate of Insurance for Liability and Workman's Compensation to be kept in the Homeowner's file. The Certificate of Insurance shall specifically name the County of Monmouth and the Homeowner as the insured parties.

- 1) The contractor shall indemnify and hold harmless the County of Monmouth and the Homeowner

from liability for any injury or damages to persons or property resulting from his prosecution of work under this agreement. Coverage shall be not less than \$1,000,000.00.

- 2) The contractor must carry and require all sub-contractors to carry full and complete workers compensation insurance for all employees and those of sub-contractor(s) engaged in work on the contract premises. Furthermore, the contractor shall procure and maintain all insurance necessary to compensate and indemnify the County of Monmouth and the Homeowner for any or all claims arising from the contract.
- 3) The contractor and Homeowner shall indemnify and hold harmless the County of Monmouth for any work completed by the Contractor that is not approved by or covered under the applicable contract.

C. Assignment:

The contractor shall not assign the Construction Agreement in whole, to a sub-contractor or to another contractor without the prior written consent of the homeowner and the HRP Project Manager.

Chapter 11 - Warranty of Work

The contractor must warrant that all work under the contract shall be free from defect arising from the equipment, material, and performance of the contractor and any sub-contractor for a period of one-year. The one-year warranty becomes effective from the date the Homeowner signs the Certificate of Completion.

Homeowners that believe they are experiencing a warranty related issue must contact the HRP Project Manager who will record the notification in the Homeowner's file. To verify the Homeowner's complaint, the Project Manager will conduct an inspection and document the findings.

- If the Project Manager determines that the complaint is unrelated to work performed through the HRP, they will inform the Homeowner in writing.
- If the Project Manager determines the complaint is covered under warranty, then she/he shall contact the contractor in writing, cc'd to the Homeowner, instructing the contractor to resolve the warranty issue.

The contractor will be allowed fifteen (15) business days from receipt of notice to resolve a valid warranty complaint. Emergency warranty items (e.g. No heat in winter, burst pipes, etc.) require action within 24 hours of verbal notification of a problem which shall be followed up in writing.

Failure to resolve any valid warranty issue within the prescribed time frame may result in temporary and/or permanent removal from the HRP Approved Contractors List.

Chapter 12 - Materials, Methods and Restrictions

A. Materials and Methods are as follows:

- 1) All building materials are classified standard residential building materials, standard contractor's grade.
- 2) Commercial grade and or upgraded materials are not permitted in any case.
- 3) All installation work is considered standard residential building installation methods, installed to

meet the current minimum code requirements, and determined by the most cost effective layout design.

- 4) Aesthetic preferences are not required to be given consideration in any case above these standard values for materials or methods.
- 5) If Lead Abatement is a requirement of the approved Scope of Work, the Lead Abatement must be performed and completed in advance of any additional repair or replacement. Non-Lead related work cannot be started prior to satisfying this requirement.

Side work, defined as any additional work that is negotiated between the contractor and client that is not listed in the Approved Scope of Work is not permitted to be started before the contracted work has been completed and signed off by all designated parties. The HRP Project Manager shall have the ability to inspect the property during the work and upon its completion. The Homeowner shall provide reasonable access of the property to the Project Manager. Failure to permit access may result in a termination of this agreement.

Chapter 13 – Project Closure

The contractor shall notify the HMP Project Manager when the project is complete and ready for final inspection. The Project Manager will then make an appointment with the Homeowner to conduct a final inspection of the property.

Once the Project Manager has determine that all items in the scope of work have been satisfactory completed, the Project Manager will issue a 'Certificate of Completion' for signature by the both the contractor and the Homeowner. The Project Manager will then provide the contractor with a 'Voucher' to be signed and submitted to the Project Manager along with invoices for payment of work completed in accordance with the approved scope of work.

Note: The 1-year materials and labor warranty on the contractor's repair(s) becomes effective from the date the Homeowner signs the Certificate of Completion. The Homeowner's signature is not a requirement in order to pay the contractor for work determined to be satisfactorily completed by the Project Manager.

Requests for payments are submitted by the Director of Community Development to the County Finance Department for placement on the Board of Chosen Freeholder agenda for authorization.

All repairs and installations are the responsibility of the homeowner upon project closure.



Sponsored by the

**Monmouth County
Board of County Commissioners**

Thomas A. Arnone, Director
Nick DiRocco, Deputy Director
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Susan M. Kiley
Ross F. Licitra

Program Administrator

Monmouth County Division of Planning
Office of Community Development
Hall of Records Annex, 2nd Floor
One East Main Street
Freehold, NJ 07728

Phone: 732-431-7460

Fax: 732-308-2995

Email: homerepair@co.monmouth.nj.us

HOME REPAIR PROGRAM (HRP) FAQ'S

What do I need to do first?

The first step is to determine if you are eligible to participate in HRP by completing the application and submitting all the required documentation to the Office of Community Development. Once this is done our office will follow up with you on your approval status.

What do I do in the meanwhile?

Thoroughly read and become familiar to the instructions listed in the HRP Homeowners Instructions and Information Guide. Make sure to sign and return the acknowledgement form to the Office of Community Development.

How long does the application process take?

If the application is complete and submitted with all the required documentation, the turnaround time is typically less than a week. Approval times may vary and are subject to the volume of requests at the time of submittal.

How often can I apply for assistance with the Home Repair Program (HRP)?

Applicants may only receive assistance once within a five-year period.

If my application is approved does that mean you can start work right away?

No. Approval is not an authorization to begin work. An initial inspection must be performed to determine if the 'Scope of Work' being requested by the homeowner meets program requirements. This process typically takes place within a few days of the application approval but may be longer depending on the volume of requests at the time of submittal.

Is there paperwork for me to sign?

Yes. There are specific documents you need to sign at different stages throughout the project. The HRP Coordinator and the contractor will be contacting you at each of these stages. Please ensure you complete each stage in a timely fashion. If you have any questions, please call the main office and ask to speak with the HRP Coordinator listed on your documents. Please note: The process cannot start without receiving the signed and notarized Homeowner's Agreement.

What happens after my application is approved?

The Program Coordinator will forward your application approval to the Project Manager. The Project Manager will contact you by phone to schedule an inspection time. If the Project Manager determines the work is within the program's guidelines, then they will proceed by creating an approved Scope of Work that will be either mailed and/or emailed to you.

What is an approved Scope of Work?

An approved Scope of Work is a written document listing all the proposed work to be performed by a contractor and is used by the contractor as the basis for their construction quotes. The approved Scope of Work will have further instructions attached on how the quotes are gathered by the homeowner.

How and when do I get the Scope of Work?

It is mailed and/or emailed to you after the Project Manager has completed their inspection review. This is done in-house and is typically completed within a few days following your inspection.

What do I do if I have a question on the Scope of Work or obtaining quotes?

You can contact the Project Manager with questions by calling the main office number listed on the letter and requesting to speak with the Inspector.

What is my responsibility in getting quotes?

Follow the written instructions that you receive with your Scope of Work. You are required to select the contractors and schedule their visits. When you call a contractor for a quote, tell them you are requesting a quote for the Monmouth County Home Repair Program and the type of work you need done. (For example; roof repair, furnace repair).

How do I know which contractor I can get a quote from?

Our HRP Approved Contractors List is enclosed with your Scope of Work for your reference. You may select the contractors for your quotes from this list.

What if I have a contractor, I want to use that's not on the list?

If the contractor is not on the list, they need to apply to become an approved HRP contractor by following the instructions listed in Chapter 7 of the HRP Homeowner's Instructions and Additional Information Guide.

What do I do when they come to perform their quotes?

Please follow the written instructions. Make sure the contractor has a copy of the approved Scope of Work to base their quote on. That is all that is required of you. Please allow the contractors access and an appropriate amount of time on the site to perform their quote.

Can I change the "Scope of Work" with the contractor?

No. The homeowner is not permitted to ask for or negotiate a change in in the Scope of Work. If any questions or concerns arise at the time of the contractor's visit, the contractor will consult with the Project Manager. The contractors are familiar with the HRP requirements and have a solid working relationship with our office. They are professional and capable in their ability to develop quotes based on our program's requirements without assistance. Any interference with their visit to the site may result in delaying the project review and/or receiving final approval.

How are the quotes submitted?

The quotes are submitted directly to the Project Manager by each contractor.

How does the County know which contractors I called?

The Project Manager will contact you by phone to confirm which contractors you selected to provide a quote.

How long does it take? Who approves the quote?

The quote review stage can average between a few days to a couple weeks depending on the Scope of Work, equipment and/or materials specified, and the required information needed to be gathered for the project. The review is conducted in-house between the Project Manager and the contractors. The homeowner is not involved in this process but is informed of the final results. This review is based on HUD requirements, HRP Operating Procedures Manual and the applicable minimum building/zoning/health code compliance. They are not based on the preferences of the homeowner.

Can I request your assistance with gathering the quotes?

Assistance with soliciting quotes on a client's behalf is offered to accommodate clients with special circumstances or needs. Requests shall be made either verbally or in writing to the Project Manager. Please call the main office to request to speak with the Project Manager (or) email requests to homerepair@co.monmouth.nj.us

Who does what?

The HRP Coordinator:

- Assists applicants with the application process
- Reviews completed applications
- Determines the final eligibility of the applicant
- Coordinates and gathers the required signed contract agreements and documents throughout the project until the completion of the project

The Homeowner:

- Applies for program eligibility
- Reviews the HRP Homeowner's Instructions and Additional Information Guide
- Returns signed acknowledgement form
- Calls and schedules the appointments with the contractor for the quotes, and provides the contractor with access to the property for the quote
- Adheres to the requirements listed in Chapter 9 – Property Conditions and Client Provisions, of the HRP Homeowner's Instructions and Additional Information Guide, throughout the quote visits and the work in progress.
- Signs the required contracts and documents throughout the project until the completion of the project

The Project Manager:

- Completes the inspection and evaluates the request for assistance
- Determines requested work meets the programs criteria
- Creates the Scope of Work
- Reviews quotes and awards the final contract
- Oversees the work in progress
- Ensures the materials and methods meet the programs criteria and the specific requirements of the approved Scope of Work
- Performs final inspection and issues the final approval upon completion of work
- Signs required documents throughout the project until completion of the project

The Contractor:

- Provides the quote and performs the work when awarded.
- Schedule the working day/s directly with the homeowner
- Communicates the jobs progress and any issues or concerns directly with the Project Manager.
- Signs the required contract and documents throughout the project until completion of the project
- Upholds labor and material warranties.

How will I know which contractor gets the job?

Once the quotes have been finalized and submitted for review, the Project Manager will contact the homeowner and review them with the selected contractor. If there are no other concerns, the Project Manager will give the project final approval to proceed. The HRP Coordinator will mail and/or email the homeowner and the contractor the required documentation and instructions to follow. If there are concerns with the project the Project Manager will address them with the homeowner before making a final decision.

Do I need to be home when the repair is being made?

For exterior work, you do not need to be present. For work specific to the interior of your home, you or an adult over the age of 18 needs to be present for the duration of the work.

Who do I contact with a concern or question during the work?

For questions or concerns during the project please contact the main office number and ask to speak with your Project Manager.

Who do I contact with a question on the paperwork?

For questions or directions regarding paperwork please call the main office number and ask to speak with the HRP Coordinator directly.

What happens when the work is done?

The contractor will contact our office for a final inspection. A final inspection will need to be performed by the Project Manager. Any outstanding issues should be addressed at this time. All parties will sign all of the required completion paperwork.

Are there any warranties? When do they start?

Yes. The HRP requires the contractor to warranty their work (installation labor) for a minimum of (1) one year. Some contractors exceed that warranty voluntarily (refer to your paperwork). Materials and equipment that come with manufacturer's warranty is disclosed in the final paperwork. Some manufacturer's warranties are required to be registered online and instructions should be given and/or assist by the contractor. The warranty starts from the date of completion listed on the Completion Certificate. If you have a question regarding the manufacturer's warranty, contact the manufacturer and/or the contractor.



**Monmouth County Division of Planning
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**MONMOUTH COUNTY HOME REPAIR PROGRAM (HRP)
APPLICATION CHECKLIST**

1).	Monmouth County Home Repair Application	PLEASE CHECK INCLUDED OR N/A
	All sections completed (including application certification) signed and dated	
2).	Income and Employment Verification	
a).	Provide copies of last four paystubs for each employed household member 18 years of age and older	
b).	Completed/ Signed by employer -Verification of Employment (VOE) from each employer for every household member 18 years of age and older	
c).	Provide copies of most recent Social Security benefit award letter	
d).	Provide copies of most recent Pension award letter	
e).	Any household member collecting unemployment benefits must provide documentation from the State Department of Labor related to the individual's claim	
f).	Provide copies of last two years Federal Income Tax Returns for all household members 18 years of age or older, tax returns must include all schedules and attachments	
g).	Any household member 18 years of age or older not receiving income must submit a notarized "Certification of Zero Income" included in the application packet.	
h).	Any household member 18 years of age or older with an income that does not exceed the Federal Income Tax Filing threshold is required to submit a notarized "Affidavit of Non-Filing" included in the application packet	
i).	Any household member who is self-employed must provide a year-to-date earnings summary of income from their accountant	
3).	Property information	
a).	Provide a Copy of Deed/Title to the Property	
b).	Provide a copy of current Mortgage Statement/letter from Mortgage Company stating you are current with your mortgage	
c).	Provide a copy of receipt from town showing you are current with your property taxes	
d).	Provide a copy of current water and sewer statements	
e).	Provide a copy of Declaration page of Homeowner's Insurance showing policy is in effect to date	
f).	Provide a copy of Declaration page of Flood Insurance showing policy is in effect to date if the unit is located in a flood hazard area on an effective FIRM	
4).	Demographic Information & Proof of Marital Status	
a).	If Married, give maiden name and marriage date and provide copy of Marriage Certificate	
b).	If divorced, give date of divorce or annulment and provide copy of Divorce Certificate	
c).	If widow/widower, provide copy of Spouse's Death Certificate	
5).	Signed Privacy Act Notice (included in the application packet)	
6).	Signed Receipt for the Lead Based Paint Pamphlet (included in the application packet)	
7).	Signed Acknowledgement Policy Guidelines (included in the packet) that you have read the Homeowner Manual	





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**MONMOUTH COUNTY
HOME REPAIR PROGRAM (HRP)
APPLICATION FOR PROPERTY IMPROVEMENT ASSISTANCE**

APPLICANT INFORMATION

APPLICANT/HEAD OF HOUSEHOLD			SPOUSE/CO-APPLICANT		
Head of Household Name:			Co-Applicant's Name:		
Street Address:			Street Address:		
City:	State: NJ	Zip Code:	City:	State: NJ	Zip Code:
Email:			Email:		
Phone#:			Phone#:		
Work#:			Work#:		
Date of Birth:			Date of Birth:		
Social Security#:			Social Security#:		
Disabled (Yes/No)?			Disabled (Yes/No)?		

ADDITIONAL RELATED & UNRELATED HOUSEHOLD MEMBERS

NAME	AGE	SEX (M/F)	DISABLED (Y/N)	RELATIONSHIP TO HEAD OF HOUSEHOLD

TOTAL PERSONS LIVING IN HOUSEHOLD: _____

**MONMOUTH COUNTY
HOME REPAIR PROGRAM
APPLICATION FOR PROPERTY IMPROVEMENT ASSISTANCE**

EMPLOYMENT DATA FOR 2023 TAX YEAR*

APPLICANT/HEAD OF HOUSEHOLD		CO-APPLICANT	
Employer's Name:	Employer's Name:		
Address:	Address:		
Phone:	Phone:		
APPLICANT/HEAD OF HOUSEHOLD SALARY		SPOUSE/CO-APPLICANT SALARY	
\$ _____ PER WEEK or \$ _____ PER MONTH		\$ _____ PER WEEK or \$ _____ PER MONTH	

PLEASE ALSO HAVE VERIFICATION OF EMPLOYMENT FORM COMPLETED BY EMPLOYER FOR ALL HOUSEHOLD MEMBERS 18 YEARS OF AGE AND OLDER- If EMPLOYED.

*** Include copies of tax returns for last two years, with all schedules and attachments to verify your income.**

Refer to the attached checklist for details.*

OTHER INCOME FOR TAX YEAR 2023		
SOCIAL SECURITY	\$	PER MONTH
PENSION	\$	PER MONTH
DISABILITY	\$	PER MONTH
PERSONAL BUSINESS INCOME	\$	PER MONTH
INTEREST OR DIVIDENDS FROM ASSETS	\$	PER MONTH
VETERANS BENEFITS	\$	PER MONTH
RAILROAD RETIREMENT	\$	PER MONTH
UNEMPLOYMENT	\$	PER MONTH
PUBLIC ASSISTANCE	\$	PER MONTH
CHILD SUPPORT	\$	PER MONTH
ALIMONY	\$	PER MONTH
RENTAL INCOME FROM REAL OR PERSONAL PROPERTY*PROVIDE COPY OF LEASE	\$	PER MONTH
OTHER	\$	PER MONTH

TOTAL ANNUAL HOUSEHOLD INCOME _____

****PLEASE INCLUDE CURRENT AWARD LETTERS FROM BENEFIT/INCOME SOURCES TO VERIFY ABOVE AMOUNTS**

**MONMOUTH COUNTY
HOME REPAIR PROGRAM
APPLICATION FOR PROPERTY IMPROVEMENT ASSISTANCE**

PROPERTY INFORMATION

TYPE OF PROPERTY

☐ 1-4 Single Family ☐ Condominium ☐ Cooperative ☐ Manufactured Home

ADDITIONAL PROPERTY INFORMATION

Do you own the property? (Check One) Yes: ☐ No: ☐

Name of owner(s) as it appears on the Deed: _____

Provided copy of Deed and owner's title policy. Yes: ☐ No: ☐

If you reside in a condo or mobile development, please list development name: _____

Do you live in the house year-round? (Check One) Yes: ☐ No: ☐

Provide Block & Lot of Property: Block: _____ Lot: _____

Provide the YEAR the house was BUILT: Year: _____
Is this Date an Estimate? Yes: ☐ No: ☐

Is there an existing mortgage on the property? (Check One) Yes: ☐ No: ☐

**** Provide a current mortgage statement showing you are current with your mortgage.**

Name of Mortgage Company: _____

Do you have property insurance? (Check One) Yes: ☐ No: ☐

****Provide a copy of current property insurance declaration page**

Have you ever had work done by this program before? Yes: ☐ No: ☐ If yes,
when? _____ and for what repair _____

If your property is in a Flood Zone, do you have proof of current Flood Insurance? Please provide copy of declaration page if you have flood insurance.

Yes: ☐ No: ☐ N/A: ☐ , I do not live in a Flood Zone

Name of Insurance Company _____

Policy #: _____

TYPE OF REPAIR NEEDED

*****PLEASE CHECK ONLY ONE REPAIR*****

**PLEASE PROVIDE A BRIEF DESCRIPTION OF THE ONE NEEDED REPAIR (PLEASE PRINT) ALL PROPERTIES
WILL BE VISITED BY AN INSPECTOR:**

A. Heating ☐ **A/C** ☐

B. Plumbing

C. Roof

D. Electrical

E . Barrier Free – Please only check one item – ☐ **Stair Lifts** please provide written physicians note.

☐ **Wheelchair Ramps**, ☐ **Grab Rails**, ☐ **Bath Modifications**

F. Wells/Septic Assistance (Repairs/Replacement only, no pump out)

G. Structural Repairs: ☐ **Framing** ☐ **Foundation**

**MONMOUTH COUNTY
HOME REPAIR PROGRAM
APPLICATION FOR PROPERTY IMPROVEMENT ASSISTANCE**

**HOUSEHOLD DEMOGRAPHIC INFORMATION
FOR STATISTICAL PURPOSES ONLY**

Head of Household's Ethnicity (Check One)

Hispanic _____ Non-Hispanic _____

If Head of Household is a Single Race (Check One)

White _____ Black/African American _____ Asian _____
American Indian/ Alaskan Native _____ Other _____

If Head of Household is of Multi-Race (Check One)

_____ American Indian/ Alaskan Native & White
_____ Black/African American & White
_____ American Indian/ Alaskan Native & Black/African American
_____ Asian & White _____ Other Multi-Racial

TYPE OF HOUSEHOLD (Check One)

___ Single/Non-Elderly ___ Related/Single Parent ___ Related/Two Parent
___ Elderly ___ Other (Please List) _____

MARITAL STATUS (Check One)

___ Single ___ Married Marriage Date _____
Maiden Name _____ Provide Copy of Cert.
___ Divorced-Provide Copy Of Decree ___ Widowed-Provide-Copy Death
Certificate

**MONMOUTH COUNTY
HOME REPAIR PROGRAM
APPLICATION FOR PROPERTY IMPROVEMENT ASSISTANCE**

**CERTIFICATION
FALSIFICATION OF APPLICATION, OR PREVIOUS RECEIPT OF HOME REPAIR PROGRAM FUNDS,
COULD LEAD TO REJECTION! PLEASE READ BEFORE SIGNING!**

Please certify each of the following statements is true **by signing below**. If you cannot certify to each of the following you may not qualify for assistance:

- A. I have owned and occupied the home listed above for the past year or longer; and it is my primary residence.
- B. My home does not contain a rental unit.
- C. I certify that I have listed all sources of income on my application, which may also include any rental income, and seasonal/temporary rental income.
- D. I consent to the use of information provided in this application to determine my eligibility for other programs administered by the Monmouth County Office of Community Development;
- E. I understand that I and/or the County will obtain three (3) written estimates for the repairs to my home, and the Contractor with the lowest estimate will be awarded the contract, and that any balance over the required grant amount will be my/ homeowner's responsibility. I also acknowledge that that contractor must be approved by the Office of Community Development and have all the necessary required documentation.
- F. I also acknowledge receipt of the Homeowner's Instruction and Additional Information Guide Manual and have signed the Acknowledgement form.

UNDER PENALTY OF PERJURY, I (WE) CERTIFY THAT ALL INFORMATION PROVIDED IN THIS APPLICATION IS TRUE, ACCURATE AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND BELIEF. THE UNDERSIGNED FURTHER UNDERSTANDS THAT PROVIDING A FALSE REPRESENTATION HEREIN CONSTITUTES AN ACT OF FRAUD.

Signature of Applicant/Head of Household

Signature of Spouse/Co-Applicant

Date

Date

IF APPLICATION WAS PREPARED BY SOMEONE OTHER THAN THE NAMED PARTIES ABOVE, PLEASE FILL IN BELOW:

Prepared By

Phone#

Relationship

Date



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](https://www.epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

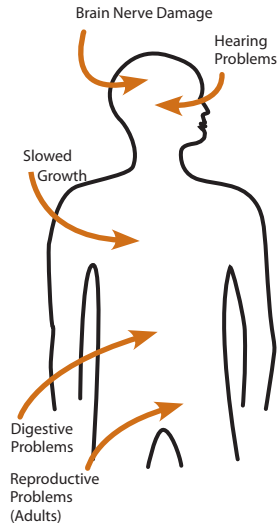
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

¹ “Lead-based paint” is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² “Lead-containing paint” is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatements are designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), [epa.gov/lead](https://www.epa.gov/lead), or call 1-800-424-LEAD.

Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](https://www.epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

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IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).



**Monmouth County Division of Planning
Office of Community Development**

Hall of Records Annex
One East Main Street
Freehold, NJ 07728
Office (732) 431-7460
Fax (732) 308-2995

LEAD PAMPHLET ACKNOWLEDGEMENT FORM

After reading the enclosed pamphlet entitled "Protect Your Family from Lead in Your Home".
Please sign and return this 'Acknowledgement Form' either by mail, e-mail, or fax to:

Debbie Dovedytis, HRP Coordinator
Monmouth County Office of Community Development
Hall of Records Annex
1 East Main Street, 2nd Floor
Freehold, NJ 07728

Debra.dovedytis@co.monmouth.nj.us

Homeowner/Applicant Confirmation Pamphlet Receipt:



Check
here

I have received a copy of the lead hazard information pamphlet informing
me of the potential risk of the lead hazard exposure from renovation activity to be
performed in my dwelling unit. I received and read the above referenced pamphlet
before work is to begin.

Homeowner/Applicant

Print Full Name:
Signature:
Address:
Date:





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**MONMOUTH COUNTY HOME REPAIR PROGRAM (HRP)
CERTIFICATION OF ZERO INCOME**
(To be completed by adult household members only, if appropriate)

I, _____, hereby certify that I do not individually receive income from any of the following sources (check all that apply).

- ☐ Wages from employment (including commissions, tips bonuses, fees, etc.)
- ☐ Income from operation of a business
- ☐ Rental income from real or personal property
- ☐ Interest or dividends from assets
- ☐ Social Security payments, annuities, insurance policies, retirement funds, pension, or death benefits
- ☐ Unemployment or disability payments
- ☐ Public assistance payments
- ☐ Periodic allowances such as alimony, child support, or gifts received from persons not living in my household
- ☐ Sales from self-employed resources
- ☐ Any other source not name above: _____

1. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months. _____ (Initial)

2. I will be using the following sources of funds to pay for rent and other necessities:

- (a) _____
- (b) _____
- (c) _____

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing a false representation herein constitutes an act of fraud.

Signature of applicant

Date

State of New Jersey
County of Monmouth

Notary Public

The foregoing instrument was acknowledged before me this ____ day of _____, 2023, by _____, who declared to me to be the person(s) described in and who executed the foregoing instrument and acknowledge that he/she executed the same as his/her act and deed, and who is personally known to me or has produced identification.

SIGNATURE OF NOTARY PUBLIC

PRINT, TYPE, OR STAMP DATE COMMISSIONED



Monmouth County Division of Planning
Office of Community Development
Hall of Records Annex
One East Main Street
Freehold, NJ 07728
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Fax (732) 308-2995

AFFIDAVIT OF NON-FILING OF TAXES

I/We, _____,

being of legal age, duly sworn under oath, and in accordance with the law, depose and state:

- I will be the owner of at the following address:

- I am applying for a grant for down payment assistance through the Monmouth County First-Time Homebuyers Program for above referenced property.

- I have not supplied the required federal income tax returns for the year(s)

_____ because one of the following applies:

Check the appropriate box

- ☐ I am single, under the age of 65, and have a gross taxable income of twelve thousand nine hundred fifty dollars (\$12,950.00) or less.
- ☐ I am single, over the age of 65, and have a gross taxable income of fourteen thousand seven hundred dollars (\$14,700.00) or less.
- ☐ We are married, both under the age of 65, and we have a gross taxable income of twenty-five thousand nine hundred dollars (\$25,900.00) or less.
- ☐ We are married, only one of us is over the age of 65, and we have a gross taxable income of twenty-seven thousand three hundred dollars (\$27,300.00) or less.
- ☐ We are married, both over the age of 65, and have a gross taxable income of twenty-eight thousand seven hundred dollars (\$28,700.00) or less.
- ☐ Other (state reason) _____

Signature of applicant

State of New Jersey
County of Monmouth

Notary Public

The foregoing instrument was acknowledged before me this ____ day of _____, 2023, by

_____,
who declared to me to be the person(s) described in and who executed the foregoing instrument and acknowledge that he/she executed the same as his/her act and deed, and who is personally known to me or has produced identification.

SIGNATURE OF NOTARY PUBLIC

PRINT OR STAMP DATE COMMISSIONED



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**AUTHORIZATION FOR
THE RELEASE OF INFORMATION**

PRIVACY ACT NOTICE

The disclosure of this information is voluntary.

- Privacy Act Notice:** Authority: The Department of Housing and Urban Development (HUD) is authorized to collect this information by the U.S. Housing Act of 1937 (42 U.S.C. 1437 et. seq.), Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d(and by the Fair Housing Act(42 U.S. C. 3601-19).
- Purpose:** The information requested in this form is to be used by the Monmouth County Division of Planning/Office of Community Development Department to determine eligibility for the Monmouth County Home Repair Program (HRP).
- Use:** This information may not be disclosed outside the Monmouth County Division of Planning/ Office of Community Development Housing Programs, the Department of Community Affairs, except as required or permitted by law.
- Consent:** I consent to allow Monmouth County Division of Planning/Office of Community Development, to request and obtain income information for the purpose of verifying my eligibility for the Monmouth County Home Repair Program (HRP).

Please sign and return this 'Privacy Act Notice' either by mail, e-mail, or fax to:

Debbie Dovedytis, HRP Coordinator
Monmouth County Office of Community Development
Hall of Records Annex
1 East Main Street, 2nd Floor
Freehold, NJ 07728

Debra.dovedytis@co.monmouth.nj.us

HOMEOWNER/APPLICANT

DATE

HOMEOWNER/CO-APPLICANT

DATE



Monmouth County Division of Planning Office of Community Development

Hall of Records Annex
One East Main Street
Freehold, NJ 07728
Office (732) 431-7460
Fax (732) 308-2995



HOME REPAIR PROGRAM ACKNOWLEDGEMENT RECEIPT FORM HOME REPAIR CLIENT MANUAL

- Site Address:

- Client has submitted an application for the Monmouth County Home Repair Program, the premises for the above referenced property.
- I/We have received a copy of the **Homeowners Instruction and Additional Information Guide Manual**.
- I/We have read and understands all of the terms as set forth in the **Homeowners Instruction and Additional Information Guide Manual**.

BY COMPLETING, SIGNING, DATING, AND RETURNING THE APPLICATION TO THE COUNTY, YOU ARE ACKNOWLEDGING AND ACCEPTING THE POLICIES, AND REGULATIONS OF THIS PROGRAM.

HOMEOWNER SIGNATURE #1

DATE

HOMEOWNER SIGNATURE #1

DATE



Monmouth County Division of Planning Office of Community Development

Hall of Records Annex
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Freehold, NJ 07728
Office (732) 431-7460
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REQUEST FOR VERIFICATION OF EMPLOYMENT

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify for the Home Repair Program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval for the Home Repair Program may be delayed or rejected.

Part I - Request		
To (Name and address of employer):	From: County of Monmouth Home Repair Program Hall of Records Annex, 2nd Floor One East Main Street Freehold, NJ 07728	
I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.		
Name and address of applicant (include employee or badge number):		
Part II - Verification of Present Employment		
Applicant's date of employment	Occupation	Base Pay Rate: \$ ____/Hour; or \$ ____ Week; or \$ ____/Month
Average hours per week at base pay rate:	No. of weeks worked per year:	Effective date of last pay rate increase:
Overtime Pay Rate: \$ ____/Hour	Expected weekly average number of hours overtime to be worked during next 12 months:	
Any other compensation not included above (specify for commissions, bonuses, tips, etc.) For: \$ ____ Per ____		
Is pay received for vacation? ____ If yes, number of days per year: ____		
Total base pay earnings for past 12 months: \$ ____		Total overtime earnings for past 12 months: \$ ____
Probability and expected date of pay increase: ____		
Does employee have access to a retirement account? ____ Yes ____ No		If Yes, what amount can be accessed: \$ ____
RELEASE: I hereby authorize the release of the requested information: _____ (Signature of Applicant) Date: _____		Signature of Employer Authorized Representative: _____ Title: _____ Date: _____ Telephone: _____

Fax, Mail or email Form to:
County of Monmouth
Home Repair Program
Hall of Records Annex, 2nd Floor
One East Main Street
Freehold, NJ 07728
Fax#: (732) 308-2995
Debra.Dovedytis@co.monmouth.nj.us