



**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 non-emergency repairs, code compliancy, and accessibility modifications to eligible, income qualified clients including the elderly and disabled who have owned their home for a minimum of one (1) year prior to submitting an application. Repairs are limited to those issues that directly affect the habitability of the home.

This program is not intended for repairs or replacements with the intent to sell, lease and/or flip the property. Monmouth County reserves the right to pursue, investigate and recapture grant awards determined to be in direct conflict of the program's policies and HUD guidelines, this includes intentional omission's and/or malpresentations during the application submittal process.

The HRP is open to all income eligible homeowners in Monmouth County excluding those residing in Asbury Park, Long Branch, or Middletown which receive their own HUD program funds. Each calendar year Howell residents are offered a maximum of (8) eight individual applications. This set amount is determined by a special appropriation agreement in which Howell utilizes independent HUD funding that is allocated to our office to manage projects specific to Howell residents.

Clients are only eligible now to receive HRP assistance once within a (7) seven-year period. No more than (2) two lifetime applications per household. A one-time exception is permissible for a Barrier Free Application only. 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 by mail only**, along with the required documentation on the checklist within two weeks receipt of this letter to:

Debbie Dovedytis, HRP Coordinator  
Monmouth County Office of Community Development  
Hall of Records Annex  
1 East Main Street, 2<sup>nd</sup> Floor  
Freehold, NJ 07728 If you have any questions, please feel free to contact me by email at  
[Debra.dovedytis@co.monmouth.nj.us](mailto: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, 2026

**The Monmouth County Home Repair Program  
(HRP)  
Homeowner's Guide and Additional Information Guide**

Sponsored By:

**Monmouth County Board of County Commissioners**

Thomas A. Arnone, Director

Dominick "Nick" DiRocco, Deputy Director

Susan M. Kiley

Ross F. Licitra

Erik Anderson

**Program Administrator:**

Division of Planning  
Office of Community Development

**Approved: December 2017**

**Revised: January, 2026**



# Table of Contents

## Chapter 1

### Eligibility, Parameters and Financial Assistance Limit

- A. Program Eligibility Page 3
- B. Program Income Limits Schedule Page 4
- C. Eligible Units Page 4
- D. Ineligible Units and Restrictions Page 4

## Chapter 2

### Permitted Repairs and Details by Category

- A. Details Page 5
- B. Categories Page 5

## Chapter 3

### Materials, Methods, Restrictions

- A. Material and Methods Page 6
- B. Side Work Page 7

## Chapter 4

### Homeowner Participation

- A. Participation Guidelines Page 7
- B. Rehabilitation Standards Page 7

## Chapter 5

### Application

- A. Application Request Page 7
- B. Required Documentation for Application Submittal Page 7
- C. Return Application Instructions Page 9

## Chapter 6

### Application Review and Determination of Eligibility

- A. Household Income Page 9
- B. Unit Eligibility Page 9
- C. Property Status Page 10
- D. Flood Insurance Page 10
- E. HUD Lead Safe Housing Rules Page 10
- F. HRP Approval/Disapproval Page 10

## Chapter 7

### Scoping and Approving the Repair

- A. Inspection Items Page 11
- B. Inspection Details Page 11
- C. Scope of Work Page 12

<b>Chapter 8</b>	
<b>Obtaining Three Contractor Quotes</b>	
A. Instructions	Page 12
B. Quote Gathering Options	Page 12
<b>Chapter 9</b>	
<b>Award of Contract</b>	
A. Guidelines	Page 13
<b>Chapter 10</b>	
<b>Property Conditions and Client Collaboration</b>	
A. Property Conditions	Page 14
B. Client Collaboration	Page 14
<b>Chapter 11</b>	
<b>General Contract Provisions</b>	
A. Permits	Page 15
B. Liability and Workers Compensation Insurance	Page 15
C. Assignment	Page 15
<b>Chapter 12</b>	
<b>Project Closure</b>	Page 16
<b>Chapter 13</b>	
<b>Warranty of Work</b>	Page 16
<b>Chapter 14</b>	
<b>Default Provisions</b>	Page 16

## PURPOSE

The Monmouth County Home Repair Program (HRP) provides limited financial, non-emergency assistance for repairs, code compliancy, and accessibility modifications to eligible, income qualified homeowners (including the elderly and disabled) who have owned their home for a minimum of One (1) year or more. Repairs are limited to those issues that directly affect the habitability of the home such as lack of running water, electricity, or heating/cooling systems.

This program is not intended for repairs or replacements with the intent to sell, lease or flip the property. Monmouth County reserves the right to pursue, investigate, and recapture grant funding expenditures in direct conflict of the program's policies and HUD guidelines. This includes application omissions, misinformation, and/or misrepresentations.

## Chapter 1 - Eligibility, Parameters and Financial Assistance Limits

### A. Program Eligibility

- 1) The HRP is open to all income eligible homeowners in Monmouth County excluding those residing in Asbury Park, Long Branch, or Middletown which receive their own HUD program funds. Each calendar year Howell residents are offered a maximum of eight (8) individual applications. This set amount is determined by a special appropriation agreement in which Howell utilizes independent (HUD) funding that is allocated to our office to manage projects specific to Howell residents.
- 2) Grant funding may not be used to refinance repairs or replacements already in progress or completed.
- 3) Applicants must own and occupy the subject residence for a minimum of one (1) year or more prior to making application.
- 4) Repairs are limited to one (1) type of repair subject: (i.e. heating only, roof only, ramp only, etc.). Multiple repairs are not permissible. If the home needs multiple repairs, the project manager will review and determine the higher priority singular repair for consideration. (For example; A homeowner needs a roof repair and a furnace replacement. The furnace replacement will be designated and approved as the higher priority singular repair.
- 5) Maximum financial assistance per repair/household is not to exceed \$12,000.00 (twelve thousand dollars). Set financial assistance limits are not to provide the homeowner with the maximum dollar amount in eligible repair assistance by category, but rather, to provide only those repairs deemed necessary within the program guidelines.
- 6) Projects that are initially estimated to exceed \$12,000.00 may be eligible for assistance, subject to special review.
- 7) Unforeseen conditions can occur when any category of work is in progress. Additional repair costs exceeding the maximum allowable financial assistance (\$12,000.00) shall be the sole financial responsibility of the homeowner.
- 8) Applicants may receive assistance once (1) within a seven-year period.
- 9) No more than two (2) lifetime applications per household.

**Exception:** A one-time exception is permissible for a barrier free category repair only if the homeowner received the maximum of two lifetime repairs and later applies for a barrier free repair. Exceptions are not guaranteed, subject to available grant funding, and provided on a first come first serve basis.

- 10) 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.
- 11) Program assistance is based on available grant funding. The program may be placed on a temporary hold or suspension if deemed necessary.
- 12) Applicants will be considered 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) low and moderate-income standards. Determination of eligibility is based on the total gross annual household income based on household size. The combined income of all household members 18 years of age and older is used to determine program eligibility. Income qualification is required, even if the applicant is certified as disabled or elderly.

**Fiscal Year 2025 Effective: April 01, 2025**

Family Size	Income
1	\$72,950.00
2	\$83,400.00
3	\$93,800.00
4	\$104,200.00
5	\$112,550.00
6	\$120,900.00
7	\$129,900.00
8	\$137,550.00

**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(s)**

- 1) Owner occupied dwelling units only.
- 2) For a duplex unit, only the owner occupied unit is eligible.
- 3) The home must be the primary residence of the owner.
- 4) Applicants must own the property for one (1) year or more prior to applying for the program.
- 5) Applicants must be current with the mortgage, insurance and property taxes.

**D. Ineligible Unit(s) and Restrictions**

- 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", "for rent" or "under contract" for sale.
- 3) Manufactured homes thirty (30) years or more at the time of application.

**Exception:** A barrier free repair or replacement to provide safe access to and from the home will be permitted. (i.e., Stairs, ramps, and private sidewalks.

- 4) Condominiums and townhomes with shared roof lines are exempt from full shingle (re-roof) replacements. Roof patch type repairs are permissible.
- 5) Condominiums and townhomes are exempt from new construction installation method for window replacements. Standard method replacements are permissible.
- 6) Dwellings that have a major or serious level of deterioration, structural conditions, and/or uninhabitable and unsafe in which the suggested repair can not remedy the repair type and/or result in a safe environment. The county may consult with licensed professional engineers and/or licensed professional specialists to determine the projects financial feasibility. The financial feasibility of the repairs must be within the established limits of the Home Repair Program.

## Chapter 2 – Permitted Repairs and Details by Category

### A. Details

The Program offers repairs are categorized as Major, Minor, or Barrier Free. The homeowner may apply for one (1) repair category.

- 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.
- 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 or to provide a higher level of replacement. Examples of cosmetic improvements, may include, but are not limited to are: interior or exterior painting, 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.
- Repairs are limited to one specific component of the home and not intended to cover multiple unrelated repairs.
- 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.

### B. Categories

#### Major Repairs

Major repairs are intended to remedy certain 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;
- Inoperable plumbing systems including:
  - o Lack of hot and cold running water;
  - o Inoperable water heater;
  - o Failing sanitary sewage system;

- o Leaking or ruptured water lines;
- o Failing well or septic systems.
- Moderate to severe roof deterioration (re-roof);
- Electrical systems; Unsafe electrical systems; and/or lack of electricity including exposed or dangerous wiring;
- Structural deficiencies posing an immediate threat to health or safety;

### **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:

- Carpentry;
  - o Inoperable or damaged windows and doors;
  - o Minor home repairs to prevent further deterioration;
  - o Interior walls, ceilings and drywall;
  - o Other small carpentry repairs;
- Plumbing and associated fixtures such as sinks and toilets;
- Concrete work such as main egress porches, stairs and private egress walkways. Accessory decks, patios, driveways and public sidewalks are not permissible.
- Roofing; roof leaks; fascia and/or soffit repairs.
- Electrical;
  - o Circuit breaker panel;
  - o Switches;
  - o GFI outlets/code compliance;
  - o Smoke and/or carbon monoxide detectors.

### **Barrier Free Accommodations**

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; walk in shower conversions (and/or) grab bar installation;
- Widening of doorways to accommodate wheelchairs;
- Lowering of household fixtures such as cabinets and light fixtures.

## **Chapter 3 – Materials, Methods and Restrictions**

### **A. Materials and Methods are as follows:**

- All building materials are classified standard residential building materials, standard contractor's grade.
- Commercial grade and or upgraded materials are not permitted in any case.
- 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.

- Aesthetic preferences are not required to be given consideration in any case above these standard values for materials or methods.
- 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.

**B. Side Work**

- 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.

**Chapter 4 – Homeowner Participation**

**A. Homeowner participation guidelines are as follows**

- 1) Homeowners must provide all information necessary in order to complete an application review as outlined in Chapter 5. Partial submittals will not receive a review and/or approval.
- 2) Homeowners must adhere to the Property Conditions and Client Provisions as provided in Chapter 10.

**B. Rehabilitation Standards**

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

**Chapter 5 – Application**

**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. During the application review additional information may be requested to be submitted if deemed necessary.

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 Provide last six (6) months bank statements for all checking and savings accounts. Assets and liabilities will be evaluated in conjunction with income to determine if income and assets coincide with maintaining your property.
  - o Copies of the last four paystubs for each employed household member 18 years of age and older.
  - o Verification of employment form (VOE) from each employer, for each household member;
  - 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 Copies of reverse mortgage contract if applicable;
  - o A copy of recently paid utility bill;
  - o Property tax statement from the municipality;
- 6) Household Demographic Information (optional);
- 7) Homeowners' Insurance, proof that coverage is current and in effect;
- 8) Proof of Flood Insurance coverage in accordance with 24 CFR 58.6;
- 9) Certification of Accuracy and Completeness, signed;
- 10) Lead Based Paint Receipt, signed;
- 11) Privacy Act, signed;
- 12) Affidavit of Policy Guidelines signed.

**Note:** 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 6 – Application Review and Determination of Eligibility**

Upon receipt of the application and all required documentation, the Housing Repair Coordinator shall review the submission and determine the eligibility of the repair/replacement being requested.

Incomplete applications will be placed on hold, and the homeowner will be notified of what information is missing. The deadline to submit the missing information is within ten (10) business days from notification. Failure to provide the missing information will result in closure of the application.

### **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 twelve (12) 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.
- 3) Assets and liabilities will be assessed in conjunction with household income to confidentially establish the applicant can reliably support and maintain the property.

### **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 deed must be held in the applicant's name.
- 5) 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.).
- 6) The property is not listed or advertised 'for sale', for rent, or "under contract" either 'by owner'

or on a multiple listing service (MLS) website or posted publicly.

### **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.

**Note:** 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 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 Safety Housing Rules, 24 CFR Part 35 ([www.hud.gov/sits/documents/DOC12347.PDF](http://www.hud.gov/sits/documents/DOC12347.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.

## **Chapter 7 – 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:

### **A. Inspection Items**

- Confirm the number of occupants match the application information.
- Confirm the home is not primary business/commercial/wholesale use, rental unit, and/or contains a rental unit.
- Discuss repair options.
- Determine the priority repair if more than one repair is present.
- Determine the validity of 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.
- Determine the financial feasibility of repairs within the limits of the Home Repair Program.

### **B. Inspection Details**

- 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. (See Chapter 1)
- 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). (See Chapter 9)
- 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.
- Following the cursory inspection, if the PM can 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.
- Following the cursory inspection, if the PM is unable to identify eligible repairs, 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 the proposed 'Scope of Work' is ineligible under the guidelines of the Home Repair Program. The HRP Coordinator will then close the file.

### **C. Scope of Work**

- Following the inspection, the PM will create an Approved Scope of Work. The Scope of Work lists the approved repairs in detail in which the contractors base their quotes from. The client will

receive three hard copies via first class mail. If you provided an email address on your application, it will also be emailed to you.

- An approved contractors list and instructions will be included with the Scope of Work as to obtaining the quotes. (Further detailed in Chapter 7 below)
- The client and/or contractor shall not add, subtract, deviate and/or side negotiate any part of the approved Scope of Work.

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

## **Chapter 8 – Obtaining Three (3) Contractor Quotes**

### **A. Instructions**

- The Project Manager will instruct the Client that they must obtain quotes from three (3) qualified contractors.
- The quotes shall be based upon the Approved Scope of Work provided by the client to present to the contractor at time of their visit. (Exception: Option 3 below, the Scope of Work will be provided by the PM to the contractor).
- The client shall have three (3) quotes scheduled and completed by their choice of contractors within a 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 shall not request, negotiate and/or discuss anticipated costs or pricing amongst the contractors. The contractors shall not discuss pricing with the client. This is to ensure proper quote ethics are followed. The client will not receive quotes directly from the contractor/s or be copied during the open stage of the quote gathering process. Once final quotes are established and submitted to the county, the clients will be presented with quote information directly from the Project Manager.

### **B. Quote Gathering Options**

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 client with a list of eligible contractors from the HRP approved Contractors' List, who are properly licensed, insured, and experienced to perform the particular trade categories of work. The client will initiate contact, request an appointment, and obtain the quotes from three (3) contractors of their choosing from the list.
- Option 2 | The client 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. This option does not mean the work will be awarded to the said contractor. This option means the office will accept their quote as one (1) of the three (3) quotes required.

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.

The contractor must request a contractor application to be submitted with the following supporting documents:

- o Copy of the W-9 Tax ID Form;
- o New Jersey Business Registration Certificate;
- o Current New Jersey contractor's License;
- o Certificate of Insurance for Liability and Workman's Compensation with a minimum coverage of \$1,000,000.00.
- o Lead Safe Work Practices Certification (if required).
- o Application submittals must be received within three (3) business days of referral.
- o Incomplete submittals will not receive consideration and/or approval.

For application requests and submittals please email: [Homerepair@co.monmouth.nj.us](mailto:Homerepair@co.monmouth.nj.us).

- Option 3 | The client 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 either written or verbal, for to the Project Manager.

**NOTE:** 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 Client shall assume all responsibility for payment of said work to the contractor.

## Chapter 9 – Award of Contract

### A. Guidelines

- 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.
- 2) Upon completion of the review, the Project Manager will notify the client and contractor, and provide the HRP Coordinator with the information necessary to award the contract including any additional terms (out of pocket expenses).
- 3) The HRP Coordinator will mail the contract to the contractor and client, which must be executed (signed) by both (1) the contractor and (2) the client and returned to the HRP Coordinator. At this time work can be tentatively scheduled but cannot be initiated.
- 4) If applicable, out of pocket expenses must be paid directly to the contractor by the client upon signed contracts. The contractor must provide our office with proof of payment in order to proceed.
- 5) Once signed contracts (and proof of out of pocket payment, if applicable) have been received the HRP Coordinator will then issue a Proceed to Work Order. Installation dates can be confirmed, and work may start.
- 6) Change Order: 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 proved 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 10 – Property Conditions and Client Collaboration**

### **A. Property Conditions:**

- 1) It is the sole responsibility of the client to provide and maintain a safe, sanitary, and unobstructed working environment. This 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 client's responsibility to have all personal items and/or furniture be temporarily relocated if required. 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 eighteen (18) years of age 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 client's complaint, to which the client shall indemnify and hold harmless the County of Monmouth for any claims relating thereto.

### **B. Client Collaboration**

- 1) Clients must collaborate with the Office of Community Development during the application, home visits, and throughout the repair process.
- 2) If the client denies the ability of the Office of Community Development staff and/or contractor to complete a process, the application and/or work will be placed on a temporary hold, and the client will be informed in writing of the temporary hold.
- 3) The client's file will be referred to the Director of the Office of Community Development for review.
- 4) The client will have five (5) business days to respond in writing.
- 5) If the client does not respond within five (5) business days, the client's file will be referred to legal counsel for further review.
- 6) Non-collaboration can result in a failure to obtain application approval, construction approval, and/or failure to complete a project.

- 7) Non-collaboration can result in the inability to re-apply.

## **Chapter 11 – 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 before closing up any walls on plumbing and electrical improvements to allow for proper inspections.  
Exception: HVAC work may be installed providing the contractor has submitted for a permit (prior to having the permit in hand). Most exceptions occur when HVAC permit reviews are in high volume and severe weather conditions are in play, (e.g. no heat in winter, no cooling in summer).
- 2) All required building permit fees and associated fees (e.g. gas main line connections, meter connection fees, Health Dept fees etc.) must be itemized on all quotes submitted. Change orders will not be approved for permit or related fees that were omitted from the approved quote.
- 3) 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 delay of payment or nonpayment to the contractor.

### **B. Liability and Workers Compensation Insurance**

- 1) 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.
- 2) The contractor shall indemnify and hold harmless the County of Monmouth and the homeowner from liability for injury or damages to persons or property resulting from his prosecution of work under this agreement. Coverage shall not be less than \$1,000,000.00.
- 3) The contractor must carry and require all sub-contractors full and complete workers compensation insurance for all employees and those of subcontractor(s) engaged in work on contract premises. Furthermore, the contractor shall produce and maintain all insurance necessary to compensate and indemnify the County of Monmouth and the Homeowner for any claims arising from the contract.
- 4) The contractor and client 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**

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

## **Chapter 12 – Project Closure**

- 1) Upon completion and satisfaction of the work, the Certificate of Completion and the Warranty

- Certificate shall be completed and signed by the client and contractor. The contractor shall provide the client with the documents and submit the completed forms to the HRP Coordinator.
- 2) The Project Manager will then make an appointment with the Homeowner to conduct a final inspection of the property.
  - 3) Once the Project Manager has determined that all items in the Scope of Work have been satisfactory completed, the Project Manager will provide the final signature for the Certificate of Completion.
  - 4) The HRP coordinator will mail hard copies to the client via first class mail upon completion of the project documents.
  - 5) Requests for payments are submitted by the contractor to the Director of Community Development.
  - 6) All repairs and installations are the responsibility of the homeowner upon project closure.

### **Chapter 13 – Warranty of Work**

- 1) 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 client signs the Certificate of Completion.
- 2) Clients believing they are experiencing a warranty related issue must contact the HRP Project Manager who will record the notification in the client's file.
- 3) To verify the client's complaint, the Project Manager will consult with the client and contractor, and/or if deemed necessary conduct an inspection.
  - o If the Project Manager determines that the complaint is unrelated to work performed through the HRP, they will inform the Homeowner in writing.
  - o 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.
  - o The contractor will be allowed fifteen (15) business days from receipt of notice to resolve a valid non-emergency warranty complaint.
  - o Valid emergency warranty items (e.g. No heat in winter, no electric, etc.) require action within 24 hours of verbal notification of a problem which shall be followed up in writing.

### **Chapter 14 – Default Provision**

- 1) In the event the Client fails to comply with the required obligations under this Agreement, the County shall provide written notice to Client and a ten (10) day period to cure any default. In the event the Client is unable or unwilling to cure the default the County reserves the right to terminate the Agreement and cancel the project.



Sponsored by the

**Monmouth County  
Board of County Commissioners**

Thomas A. Arnone, Director

Dominick "Nick" DiRocco, Deputy Director

Susan M. Kiley

Ross F. Licitra

Erik Anderson

**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](mailto:homerepair@co.monmouth.nj.us)

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](mailto: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 10 – 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

## **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 (7) seven-year period. No more than (2) two lifetime applications per household. A one-time exception is permissible for a Barrier Free Application only.

### **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 8 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](mailto: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 10 – 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.

- 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 HOME REPAIR PROGRAM (HRP) APPLICATION CHECKLIST**

1.	<b>Monmouth County Home Repair Application</b>	PLEASE CHECK IF INCLUDED OR N/A
	All sections completed (including application certifications) signed and dated	
2.	<b>Income and Employment Verification</b>	
a.	Provide copies of <b>last four paystubs</b> for each employed <u>household member 18 years of age and older</u>	
b.	For Private Business please provide year to date income from accountant	
c.	Completed/ <b>Signed by employer</b> -Verification of Employment (VOE) from each employer for <u>every household member 18 years of age and older</u>	
d.	Provide copies of most recent <b>Social Security benefit award letter</b>	
e.	Provide copies of most recent <b>Pension award letter</b>	
f.	<u>Any household member</u> collecting unemployment benefits must provide documentation from the State Department of Labor related to the individual's claim	
g.	Provide copies of <b>last two years Federal Income Tax Returns</b> for <u>all household members</u> 18 years of age or older, tax returns must include all schedules and attachments	
h.	<u>Any household member 18 years</u> of age or older not receiving income must submit a notarized "Certification of Zero Income" included in the application packet.	
i.	<u>Any household member 18 years</u> 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	
j.	<u>Any household member</u> who is <b>self-employed must provide a year-to-date earnings summary of income from their accountant</b>	
3.	<b>Asset &amp; Liability Information</b>	
a.	Provide last six (6) months bank statements for all bank accounts (checking/savings)	
b.	Complete the asset and liability section and <b>provide backup documentation to reflect each item that you list on the form</b>	
4.	<b>Property information</b>	
a.	Provide a Copy of Deed-showing you are the owner, NOTE: If multiple owners are listed on the deed, please provide income documentation for all property owners. For Mobile Homes, provide a copy of the Motor Vehicle Title to property and the rental lease agreement of the mobile home park	
b.	Provide a copy of current Mortgage Statement/letter from Mortgage Company stating you are current with your mortgage. <b>Only if applicable</b> - Reverse Mortgage Statement please provide copy of statement	
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 type of coverages and that your 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 in a flood hazard area on an effective FIRM	
5.	<b>Demographic Information &amp; Proof of Marital Status</b>	
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	
6.	<b>Required Documents, included in the application packet.</b>	
a.	Signed Privacy Act Notice	
b.	Signed Receipt for the Lead Based Paint Pamphlet	
c.	Signed Acknowledgement Policy Guidelines	



**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

**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: <b>NJ</b> Zip Code:	City: State: <b>NJ</b> Zip Code:
Email:	Email:
Phone#:	Phone#:
Work#:	Work#:
Date of Birth:	Date of Birth:
Social Security #:	Social Security #:
Disabled (Yes/No)?	Disabled (Yes/No)?

**HOUSEHOLD COMPOSITION**

NAME	AGE	SEX (M/F)	DISABLED (Y/N)	RELATIONSHIP TO HEAD OF HOUSEHOLD
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

**TOTAL PERSONS LIVING IN HOUSEHOLD: \_\_\_\_\_**

**HOW DID YOU HEAR ABOUT THIS PROGRAM?**

Relative  Friend  Neighbor  Community Official  Public Meeting  Utility Bill  
 Newspaper Ad  Radio Ad  Poster/Brochure  Other

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

**EMPLOYMENT DATA FOR CURRENT 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
\$ _____ overtime pay \$ _____ compensation	\$ _____ overtime pay \$ _____ compensation

**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.

ANNUAL INCOME FOR CURRENT TAX YEAR		
SOCIAL SECURITY	\$	PER MONTH
PENSION	\$	PER MONTH
DISABILITY	\$	PER MONTH
NET INCOME FROM A BUSINESS AND PROVIDE PROFIT/LOSS STATEMENT	\$	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
WELFARE PAYMENTS (TANF, FOOD STAMPS, ADC, ETC)	\$	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**

ASSETS-Please provide copies of all you list below	
CHECKING ACCOUNT ESTIMATED VALUE: <b>PROVIDE LAST (6) SIX MONTHS BANK STATEMENTS</b>	BANK NAME:
SAVINGS ACCOUNT ESTIMATED VALUE: <b>PROVIDE LAST (6) SIX MONTHS BANK STATEMENTS</b>	BANK NAME:
CREDIT UNION ACCOUNT(S)	NAME:
CERTIFICATE OF DEPOSIT:	NAME:
STOCKS, BONDS, IRA'S ETC.	NAME:
401(K) OR OTHER RETIREMENT/PENSION ACCOUNTS:	NAME:
LIFE INSURANCE POLICIES:	NAME:
OTHER ASSETS/INVESTMENTS:	NAME:
HOME MORTGAGE BALANCE:	
ESTIMATED VALUE OF HOME:	

LIABILITIES & UTILITIES (List outstanding obligations (your debts) including auto loans, charge accounts, credit union loans, personal loans, Real Estate loans (except for the home you live in), and all other loans. Also list your monthly utilities, with average payment amount. Please provide copies of all your list below.			
<u>TYPE</u>	<u>CREDITORS NAME</u>	<u>MONTHLY PAYMENT</u>	<u>UNPAID BALANCE</u>

MONTHLY HOUSING EXPENSES-Please provide copies of all that you list below.		
MORTGAGE:	MONTHLY PAYMENT:	UNPAID BALANCE:
OTHER FINANCING:		
HAZARD & FLOOD INSURANCE		
REAL ESTATE TAXES:		
OTHER: (PLEASE SPECIFY)		

MONMOUTH COUNTY  
HOME REPAIR PROGRAM  
APPLICATION FOR PROPERTY IMPROVEMENT ASSISTANCE

**PROPERTY INFORMATION**

**TYPE OF PROPERTY**

\_\_\_\_\_ 1-4 Single Family \_\_\_\_\_ Condominium \_\_\_\_\_ Townhouse \_\_\_\_\_ 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: \_\_\_\_\_

\*\*THE PROPERTY MAY NOT HAVE A REVERSE MORTGAGE, IF REQUESTING ASSISTANCE EXCEEDING \$2,500.00. \*\*

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 #: \_\_\_\_\_

**SELECT ONE TOP PRIORITY CATEGORY BELOW**

Furnace \_\_\_\_\_ Air Conditioning \_\_\_\_\_ Hot Water Heater \_\_\_\_\_

Plumbing \_\_\_\_\_ Roof \_\_\_\_\_ Electrical \_\_\_\_\_ Framing \_\_\_\_\_ Foundation \_\_\_\_\_

Window \_\_\_\_\_ (DOES NOT APPLY TO CONDOMINIUMS OR TOWNHOUSES) Only Replacements-Need Homeowners Association Approval first

Well/Septic Assistance \_\_\_\_\_ Stair Lift \_\_\_\_\_ (Physician letter of recommendation required)

Wheelchair Ramp \_\_\_\_\_ Bath Modifications \_\_\_\_\_

DETAILS/COMMENTS:

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 of 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 last one (1) year or longer; and it is my primary residence and my application matches quantity of occupants.
- B. My home is not a primary business/commercial/wholesale use, rental unit and/or contains 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: IF PERSON IS YOUR POWER OF ATTORNEY, PLEASE PROVIDE A COPY OF POWER OF ATTORNEY.**

\_\_\_\_\_  
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.

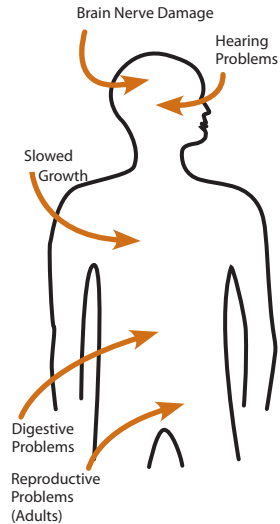
## Health Effects of Lead

---

**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.<sup>1</sup>

**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.<sup>2</sup>

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).

---

<sup>1</sup> “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/cm<sup>2</sup>), or more than 0.5% by weight.

<sup>2</sup> “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](https://www.epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.<sup>3</sup>

---

<sup>3</sup> 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](http://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.<sup>4</sup>
- 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.

---

<sup>4</sup> 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](http://epa.gov/lead) and [hud.gov/lead](http://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](http://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](http://cpsc.gov) or [saferproducts.gov](http://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](http://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](http://cpsc.gov) or [saferproducts.gov](http://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](http://hud.gov/lead)

---

This document is in the public domain. It may be produced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

# 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, fax or e-mail to:

Debbie Dovedytis, HRP Coordinator  
Monmouth County Office of Community Development  
Hall of Records Annex  
1 East Main Street, 2<sup>nd</sup> Floor  
Freehold, NJ 07728  
Fax # (732)308-2995  
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 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:





**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

**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 am the owner of and reside at the following address:  
\_\_\_\_\_  
\_\_\_\_\_
- I am applying for a grant to repair my home through the Monmouth County Home Repair 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 (\$13,850.00) or less.

I am single, over the age of 65, and have a gross taxable income of fourteen thousand seven hundred dollars (\$15,700.00) 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 (\$27,700.00) 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 (\$29,200.00) or less.

We are married, both over the age of 65, and have a gross taxable income of twenty-eight thousand seven hundred dollars (\$30,700.00) 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 \_\_\_\_\_, 20\_\_, 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





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

## HOME REPAIR PROGRAM ACKNOWLEDGEMENT OF RECEIPT OF THE HOME REPAIR CLIENT MANUAL

- Site Address: \_\_\_\_\_
- An application has been submitted 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 understand all of the terms as set forth in the **Homeowners Instruction and Additional Information Guide Manual**.
- The HRP is open to all income eligible homeowners in Monmouth County excluding those residing in Asbury Park, Long Branch, or Middletown which receive their own HUD program funds. Each calendar year Howell residents are offered a maximum of (8) eight individual applications. This set amount is determined by a special appropriation agreement in which Howell utilizes independent HUD funding that is allocated to our office to manage projects specific to Howell residents.
- Applicants must own and reside at the subject residence for a minimum of (1) one year prior to applying.
- May not be used to refinance repairs or improvements already in progress or completed.
- The maximum funding amount that may be expended per application is \$12,000. Set financial assistance limits are not intended to provide homeowners with a maximum dollar amount in repair assistance by category, but rather, to fund only those repairs deemed necessary with the program guidelines.
- Monmouth County pays the contractor directly for their services.
- Projects that exceed \$12,000 may be eligible for partial funding subject to review. However, the homeowner must agree to pay the difference in advance directly to the contractor upon contract execution.
- Projects that are subject to unforeseen circumstances requiring additional repairs which exceed the maximum allowable budget of \$12,000 will be the sole responsibility of the homeowner to pay. Out of pocket expenses are paid directly from the homeowner to the contractor.
- Repairs are limited to one (1) type of repair, (i.e. heating, roof, windows, ramp). Multiple category repairs are not permissible. If the home needs multiple repairs, the project manager will review and determine the higher priority repair for consideration. (A homeowner needs window replacements and a furnace. The furnace will be determined the higher priority repair; window replacements will not be approved)
- Applicants can only receive HRP assistance once within a (7) seven-year period.
- No more than two (2) lifetime applications per household. A one-time exception is permissible for a Barrier Free applicant. If a homeowner has twice received program assistance, and later needs a barrier free repair, they may apply for a one-time exception. Exceptions are not guaranteed, subject to available grant funding, and awarded on a first come first serve basis.
- Assistance cannot be provided for items that are eligible for repair and replacement through a private insurance claim or are the legal responsibility of a third-party entity such as a condominium or homeowner association.

I recognize how important honesty and integrity is in supporting the sustainability of the Monmouth County Home Repair Program so that others may continue to benefit from its intended purpose. I further understand that any fraudulent activities, including, but not limited to misrepresentation or falsification of information, which could result in serious consequences, including legal action and disqualification from current and future county supported programs. 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 #2

\_\_\_\_\_  
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

**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, 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, fax, or e-mail to:

Debbie Dovedytis, HRP Coordinator  
Monmouth County Office of Community Development  
Hall of Records Annex  
1 East Main Street, 2<sup>nd</sup> Floor  
Freehold, NJ 07728  
Fax # (732)308 2995

[debra.dovedytis@co.monmouth.nj.us](mailto: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

## 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.

<b>Part I - Request</b>		
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	
My signature below authorizes verification of this information.		
Name and address of applicant (include employee or badge number):		
<b>Part II – Verification of Present Employment</b>		
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: \$ _____
<b>RELEASE: I hereby authorize the release of the requested information:</b>		Signature of Employer Authorized Representative:
Signature of Applicant _____		_____
Date: _____		Title: _____
		Date: _____
		Telephone: _____

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