camden county

NEW JERSEY

Making It Better, Together.

COMMUNITY DEVELOPMENT
HOME IMPROVEMENT PROGRAM (HIP)

ADMINISTERED BY:

CAMDEN COUNTY IMPROVEMENT AUTHORITY

2220 Voorhees Town Center
Voorhees, NJ 08043
(856) 751-CCIA (2242); (856) 566-3105 *fax*

WHO IS ELIGIBLE?

Owner-occupants of single family homes who meet the household size and income limits as published annually by the Department of Housing & Urban Development *Sect. 8* Income Limits, and having residency for more than 12 months.

HOUSEHOLD SIZE AND INCOME

The HIP Program is funded with a Community Development Block Grant (CDBG) provided by the US Department of Housing and Urban Development (HUD). The federal regulations for this grant require that the assistance offered under this program benefit low and moderate income households. This means that the income of all household members is considered in determining eligibility. The applicant must have resided at the address for a minimum of (1) one year to apply for this loan.

A. The household size is defined as all occupants of the household.

B. Household income is defined as the total income of all household members (except children under age 18 or full time students).

1) Annual household income is based on the gross income from all sources for all household members, excluding those mentioned above, for the most recent year for which a US Internal Revenue Service Form 1040 is available. In addition, all current income must be documented to fulfill eligibility requirements.

2) Annual household income shall include:

a) The gross amount of all wages, salaries, recurrent overtime, commissions, fees, capital gains, tips and bonuses;
b) Interest and dividends;
c) The full amount of recurrent periodic payments received from Social Security, pensions or other similar annuities;
d) Periodic public assistance payments, alimony, child support, and any other payments or contributions which are received on a recurrent basis and which may be reasonably expected to continue.

HOUSEHOLD SIZE	HOUSEHOLD INCOME
1	$ 46,600.0
2	$ 53,250.0
3	$ 59,900.0
4	$ 66,550.0

HOUSEHOLD SIZE	HOUSEHOLD INCOME
5	$ 71,900.0
6	$ 77200.0
7	$ 82,550.0
8	$ 87,850.0

NOTE: These income levels are subject to change.

WHAT KIND OF REPAIRS CAN BE MADE?

The purpose of the program is to preserve Camden County's housing stock by upgrading single family dwelling units.

Assistance provided by the program must be used for the correction of housing code violations which are dangerous or injurious to the occupants.

HIP has established its own rigid specifications for home repairs which meet or exceed existing housing standards.

Improvements considered as eligible repairs will be determined by the Inspector at the time of inspection.

Improvements considered being ordinary repairs, home maintenance, cosmetic in nature, or general property improvements will NOT be considered eligible repairs under HIP.

TECHNICAL ASSISTANCE

In addition to financial assistance, HIP also provides, at a minimum, the following:

A. An initial inspection to determine what work needs to be done. This inspection provides a basis for the work specifications;
B. A lead hazard inspection will be performed as required by HUD regulations:
C. A follow-up inspection to ensure accuracy of the specifications and to allow the homeowner to select contractors;
D. Work in-progress inspections to monitor each contractor's performance (as necessary);
E. A final inspection to close out the job.

FINANCIAL ASSISTANCE

All financial assistance shall be in the form of a Deferred Payment Loan. The DPL will pay the cost of improvements (rehabilitation work which includes Health, Safety and Code Items) up to $ 20,000.00. Deferred Payment Loans work this way:

A. You borrow the money from the program to help pay for the repairs;
B. There is NO INTEREST CHARGE;
C. There is NO MONTHLY PAYMENT;
  1) When title to your property is transferred either by sale, when your estate is settled, by gift, or otherwise, you repay to the program the same amount you borrowed;
  2) Your repayment is put back into the fund for use by other homeowners.

PARTICIPATING MUNICIPALITIES

AUDUBON	**BARRINGTON**	**BELLMAWR**	**BERLIN BOROUGH**
BERLIN TWP.	**BROOKLAWN**	**CHESILHURST**	**CLEMENTON**
COLLINGSWOOD	**GIBBSBORO**	**HADDON HEIGHTS**	**HADDON TWP.**
HADDONFIELD	**HI-NELLA**	**LAUREL SPRINGS**	**LAWNSIDE**
LINDENWOLD	**MAGNOLIA**	**MERCHANTVILLE**	**MOUNT EPHRAIM**
OAKLYN	**PENNSAUKEN TWP.**	**PINE HILL**	**RUNNEMEDE**
SOMERDALE	**STRATFORD**	**VOORHEES TWP.**	**WATERFORD TWP.**
	WINSLOW TWP.	**WOODLYNNE**	

CONTACT NUMBERS

Rehab Office **(856) 751-CCIA (2242);** ***Fax*** **(856) 566-3105**

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Louis Cappelli, Jr., Freeholder Director

ADMINISTERED THROUGH
CAMDEN COUNTY IMPROVEMENT AUTHORITY
Christopher A. Orlando, Interim Executive Director

EQUAL HOUSING OPPORTUNITY