

# Mount Laurel Home Repairs for Multi-Family Homes

The Mount Laurel Multi-Family Home Repair Program is available to owners of buildings with up to four units anywhere within the City of Long Branch.

**THE PROGRAM PROVIDES AN AVERAGE OF \$14,000 PER UNIT TO COMPLETE ANY REPAIRS NECESSARY TO CORRECT HOUSING CODE VIOLATIONS. NO COSMETIC REPAIRS WILL BE DONE.**

Among the items which may be repaired are the roof, the electric service, the plumbing and heating systems and sewer lines. After the items are brought up to code, items such as windows and some interior repairs may be addressed.

Qualification for this program is based on the income of each household in the building, including the owner (if resident). The owner must bring up to code not only eligible units, but any common areas of the building (roof, heating unit, electric system, etc.).

As with our other housing repair programs, there are only a few regulations. Owners and tenants must complete applications and supply all necessary documentation. No incomplete applications will be processed. There can be no more than four units in the building, and there can be no commercial space. Property taxes and sewer bills must be current at the time of application and must re-

main current all during the course of the project. The City reserves the right to verify this information at any time. There must be no danger of mortgage foreclosure. The building must be in compliance with city zoning regulations. All buildings with more than one unit will be referred to the zoning department to determine legal use.

During the construction phase of the project, a qualified cost estimator will determine the scope and cost of repairs. Bid specifications will then be sent to qualified contractors, and all phases of construction will be monitored. The contractors will be paid by the program upon satisfactory completion of the project.

The amount received is a deferred loan, which means the loan will be forgiven after ten (10) years if you maintain the unit up to standard building codes and rent to income-qualified tenants during this time. This will be monitored by the City of Long Branch. If you fail to meet either of these conditions, you will be required to repay the entire cost of the project.

The application is very easy to complete. We've tried to make our programs "user-friendly". Our staff is always available to answer questions or to help you complete the application.

Dear Homeowner/Landlord:

Thank you for your interest in the City of Long Branch Home Repair Programs. Please complete the following application. You will be considered for all programs for which you qualify.

**Income Guidelines:**

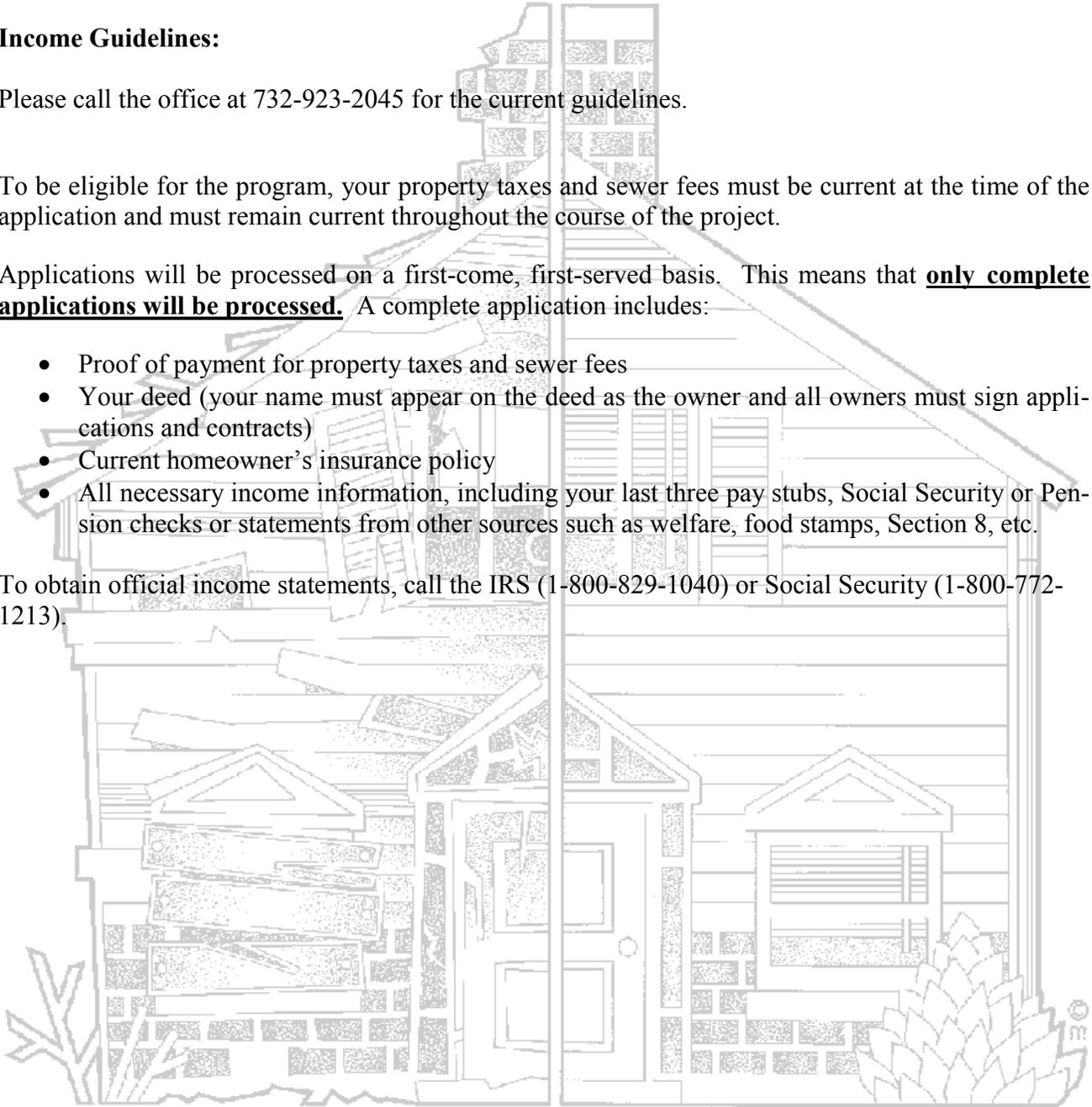
Please call the office at 732-923-2045 for the current guidelines.

To be eligible for the program, your property taxes and sewer fees must be current at the time of the application and must remain current throughout the course of the project.

Applications will be processed on a first-come, first-served basis. This means that **only complete applications will be processed.** A complete application includes:

- Proof of payment for property taxes and sewer fees
- Your deed (your name must appear on the deed as the owner and all owners must sign applications and contracts)
- Current homeowner's insurance policy
- All necessary income information, including your last three pay stubs, Social Security or Pension checks or statements from other sources such as welfare, food stamps, Section 8, etc.

To obtain official income statements, call the IRS (1-800-829-1040) or Social Security (1-800-772-1213).





**Part I  
Owner  
Information**

**CITY OF LONG BRANCH  
MULTI-FAMILY HOME REPAIR PROGRAM  
APPLICATION**

**Part 1: Owner Information**

A. Individual \_\_\_\_\_ Partnership \_\_\_\_\_  
 Non-Profit Corp. \_\_\_\_\_ For Profit Corp. \_\_\_\_\_

B. Name and address of owner(s), Partners, corporate officials as applicable. Include phone numbers.


C. Have you received or do you intend to receive any other public (Federal, State, Local) funding for the improvement of this property? \_\_\_\_\_

**RESIDENT OWNERS MUST COMPLETE THIS SECTION!**

(Non-resident owners skip to Part 2 on Page 6)

Name: \_\_\_\_\_ Age: \_\_\_\_\_  
 Spouse: \_\_\_\_\_ Age: \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 Long Branch, NJ Phone: \_\_\_\_\_

Number of Household Members: \_\_\_\_\_

Name	Age	Income

**D. Income Verification**

1. Employer's Name \_\_\_\_\_  
Work Address: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Years At Job: \_\_\_\_\_  
Immediate Supervisor: \_\_\_\_\_  
Yearly Salary: \_\_\_\_\_

2. Employer's Name \_\_\_\_\_  
Work Address: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Years At Job: \_\_\_\_\_  
Immediate Supervisor: \_\_\_\_\_  
Yearly Salary: \_\_\_\_\_

3. Employer's Name \_\_\_\_\_  
Work Address: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Years At Job: \_\_\_\_\_  
Immediate Supervisor: \_\_\_\_\_  
Yearly Salary: \_\_\_\_\_

4. Employer's Name \_\_\_\_\_  
Work Address: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Years At Job: \_\_\_\_\_  
Immediate Supervisor: \_\_\_\_\_  
Yearly Salary: \_\_\_\_\_

**PLEASE TOTAL ALL SOURCES OF INCOME. YOU MUST PROVIDE PROOF OF ALL INCOME.**

Employment	\$	Interest Income	\$
Social Security	\$	Unemployment	\$
S.S.I.	\$	Rental Income	\$
Pension(s)	\$	Other	\$
Child Support	\$	<b>TOTAL HOUSEHOLD INCOME</b>	<b>\$</b>

**Part 2: Property Information**

Property Address: \_\_\_\_\_

Block # \_\_\_\_\_ Lot # \_\_\_\_\_

Year Purchased: \_\_\_\_\_ Original Purchase Price: \_\_\_\_\_

Original Mortgage Amount: \_\_\_\_\_ Outstanding Balance: \_\_\_\_\_

Mortgage Holder Name and Address: \_\_\_\_\_ Mortgage Account Number: \_\_\_\_\_

\_\_\_\_\_ Monthly Mortgage Payment: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How much of your monthly mortgage payment is for principal and interest? \_\_\_\_\_

Is the mortgage current? \_\_\_\_\_

If not, how much is the arrearage? \_\_\_\_\_

Is property covered by flood insurance if required? \_\_\_\_\_

List all other loans secured by this property (original amounts, monthly payments, balances, dates of maturity and interest rates.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## OWNER CERTIFICATIONS

*Please read and initial each item*

1. I hereby agree to allow the City of Long Branch to file a lien on my property to cover the amount of assistance I receive. If the amount necessary to bring my home up to code exceeds the maximum, I understand that additional expenses will be my responsibility.
2. I hereby agree to maintain the property and dwelling units in standard condition and to repair any and all housing violations that occur after repair of the unit.
3. I hereby agree to rent the rehabilitated units to low and moderate income families according to the guidelines which will be updated periodically.
4. The information furnished herein is true and accurate to the best of my knowledge.


Signed: \_\_\_\_\_  
Homeowner 1
Date
Social Security Number

Signed: \_\_\_\_\_  
Homeowner 2
Date
Social Security Number

Witness: \_\_\_\_\_  
Witness Signature

**NOTE: THIS APPLICATION AND ALL INFORMATION RELATING TO IT WILL BE KEPT CONFIDENTIAL**

The following information is requested for HUD statistical purposes only. The Applicant is not required to answer.

Please check the appropriate category:

White	
Black	
American Indian	
Alaskan Native	
Hispanic	
Asian/Pacific Islander	

## FINANCIAL PRIVACY NOTICE TO APPLICANTS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by any financial in connection with the consideration of administration of the program to which you have applied.

Financial records involving your transactions will be available to the City of Long Branch during the term of the contract and three (3) years thereafter without further notice or authorization but will not be disclosed or released to another Agency or Department without your consent, except as required or permitted by law.

Received \_\_\_\_\_

Date: \_\_\_\_\_

Homeowner 1

Received \_\_\_\_\_

Date: \_\_\_\_\_

Homeowner 2

