



The Wharton Repair Program

APPLICATION INSTRUCTIONS



The home must be a single-family dwelling and owner-occupied low income household that demonstrates they are unable to afford the repair(s) needed. Eligible homes must pass a feasibility inspection to determine that the property is feasible for the repair project.

To apply for assistance in this program, please complete the attached Application including attachments listed below, and submit it to: Wharton Repair Program, Attention: Home Repair Coordinator, 274 South Salem Street, Suite 100, Randolph NJ 07869

All of the following documents must be submitted before your application for assistance can be processed:

1. Signed and Completed Application with your \$20 check for the application fee.
2. Employment/Income Information for all adult members of the household:
 - Copies of Paycheck Stubs for the last ninety (90) days for all wage earners
 - Copies of signed complete set of current two (2) years of Federal Income Tax Returns, including all schedules for all persons in the household, W-2's, 1099's, etc.
 - Other Income Documentation (provide copy of Award Letter, etc.):
 - Social Security/SSI
 - Interests on Savings Accounts/Income Earning Accounts
3. Provide copies of the most recent utility statements such as electricity and gas
4. Property insurance declarations page
5. Signed Application Form and \$20 Review Fee

MORRIS HABITAT FOR HUMANITY (MHFH) is not a remodeler, and it is not our intent at this time to build new additions. The Wharton Repair Program is intended to serve by providing an option for affordable home repairs. All work is done to Habitat standards where the goal is simple, decent, and quality housing. The scope of work performed will be carefully reviewed by MHfH to ensure the project is consistent with program goals available resources. The homeowner must agree that MHfH and the Borough of Wharton has complete responsibility for project scope, planning, permitting and execution.

Qualification Overview

- There will be a \$20 application fee.
- Property must be owner-occupied. The resident must be the legal owner of the property and intend to remain in the home.
- A maximum income based on the 80% of median income as per the HUD income limits adjusted for family size would be set.
- There is no minimum income requirement.
- Homeowners are required to have homeowners insurance.
- The condition of the home will be reviewed and evaluated by a MHfH representative.
- A Deferred Payment Loan (DPL) is available to Wharton residents. It is a zero-interest loan repayable at sale or transfer of ownership of the home. Homeowner may choose to repay loan at any time prior to sale or transfer of ownership.
- Morris Habitat supplies the labor and expertise for the repairs. Any materials needed for services will be determined by MHfH and will be procured by MHfH at the homeowner's expense. The DPL is available to residents, as needed.
- The family plans to stay in the home for at least 2 years.
- The homeowner must agree that MHfH and the Borough of Wharton has complete responsibility for project scope, planning, permitting and execution.
- Cost of materials, permitting fees and outside contractor costs are the responsibility of the homeowner. The Deferred Payment Loan is available to help homeowners pay for needed expenses.
- As part of the sweat equity requirement, the homeowner or authorized family member must agree to be at the worksite during the entire repair project to provide mutually agreed upon assistance to MHfH.

(Continued on back page)



Application Process:

- The homeowner application will be reviewed for project approval.
- If approved, property will be inspected to identify repairs and determine if the overall condition of the home is sound and a Project Supervisor assigned.
- The Project Supervisor will prepare a list of repairs with material costs, labor content, and timetable and review with homeowner for acceptance. Homeowner is responsible for cost of materials, permitting and any outside contractor costs.
- Sweat equity requirement is established and accepted prior to work commencing. The sweat equity for the family will be planned with consideration to age and physical ability of the family to help to the best of their ability. The participation of the homeowner or their representative in the project may include the following activities: painting, construction, and landscaping or meal/snack preparation.

Agreement:

Upon approval, a signed Project Agreement and Waiver between the homeowner and Morris Habitat must be in place before any work is started. If the homeowner is utilizing the Deferred Payment Loan, a loan agreement must also be signed before work can begin.

Project Planning/Execution/Considerations:

- Projects will be chosen that match our available volunteer skill base and resources.
- Project limitation: The maximum total amount of repair cost is \$15,000. A homeowner could have multiple repairs, but the total project cost must be equal to or less than \$15,000.
- Project pricing: Homeowner will be responsible for material costs, permitting fees and outside contractor costs. Homeowner can obtain the Deferred Payment Loan to cover project costs.
- Repayment: If a loan is granted, the homeowner will be required to sign a promissory note for the entire amount. For the Wharton Repair Program, a secured note due upon sale or transfer of the home is planned. The Deferred Payment Loan will be on record as a lien against the property.
- Each project will be supervised by a Project Supervisor from our staff or a trained volunteer.
- Projects will be planned in terms of getting materials, tools and volunteers for quick turn-around.
- As part of sweat equity, the homeowner or authorized family member must agree to be at the worksite during the entire repair project to provide mutually agreed upon assistance to MHfH.
- The homeowner is required to make the work area and the property safe for the workers prior to the start of work. The Wharton Repair Program recognizes some homeowners may be limited in assisting with property safety. The Project Supervisor, in consultation with the Director of Construction, will work with the homeowner to ensure safe work conditions.
- Each workday will be viewed as a regular Habitat workday: and may include devotions, introductions, description of project goals, and safety instructions.