Need Assistance with Home Improvements?
Contact the Township of Livingston’s Home Improvement Program Agent:
Community Grants, Planning & Housing at maryalice@cgph.net or call Mary Alice at 609-664-2781

Find more information about this home improvement program on the Township of Livingston website:
http://www.livingstonnj.org or e-mail planning@livingstonnj.org

Example of Possible Home Improvement:
Bathroom Remodel

The Township of Livingston has retained CGP&H, LLC to administer the Home Improvement Program. Visit CGP&H website www.cgph.net
Program Benefits:

Through the Township of Livingston Home Improvement Program, you may be able to receive up to $25,000 in assistance directly from the Township.

You will be guided through the eligibility process and a professional program inspector will oversee the scope of work and construction, confirming the work will be completed properly.

You May Qualify If:

- You own a residential property in the Township of Livingston.
- Property taxes and mortgage are paid up to date prior to application.
- A major system such as roofing, heating, electric, plumbing, foundation and/or windows needs replacement or substantial repair. Wheelchair accessible remodeling and weatherization energy savings are also eligible.

Call the Township’s Agent, CGP&H to help you evaluate your eligibility.

Your total gross annual household income falls below the income limit for your household size, listed below:

### Household Income Limits

*Updated annually*

* Total household gross annual income can not be more than...

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
<td>$50,744</td>
</tr>
<tr>
<td>2 Persons</td>
<td>$57,993</td>
</tr>
<tr>
<td>3 Persons</td>
<td>$65,242</td>
</tr>
<tr>
<td>4 Persons</td>
<td>$72,492</td>
</tr>
<tr>
<td>5 Persons</td>
<td>$78,291</td>
</tr>
<tr>
<td>6 Persons</td>
<td>$84,090</td>
</tr>
<tr>
<td>7 Persons</td>
<td>$89,890</td>
</tr>
<tr>
<td>8 Persons</td>
<td>$95,689</td>
</tr>
</tbody>
</table>

* All applicants’ financial information will be kept confidential

Program Funding Terms:

The funding is provided in the form of a zero-percent, ten-year, forgivable loan up to $25,000 for owner-occupied single-family homes, and up to $20,000 per unit for owner-occupied multi-family properties.

- There is no cost to apply.
- Applying to this program does not affect your credit score.
- There are no monthly payments and no interest will ever be charged, and
- The loan is fully forgiven if the homeowner maintains title and occupancy for a ten-year period.

Any rental units that are improved through this program must be rented at affordable rates to low- and moderate-income families for the 10-year period. Homeowners with rental units should call CGP&H for additional information regarding the terms for rental units.

For more information or an application package, call or e-mail Community Grants, Planning & Housing:

Mary Alice
609-664-2781
maryalice@cgph.net
Home Improvement Program

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Home Improvement Program

Policies & Procedures Manual

I. INTRODUCTION
The purpose of this document is to establish policies, guidelines and procedures which will govern the Home Improvement Program (HIP). The HIP was created by the Township to assist properties occupied by low and moderate income households to correct all existing interior and exterior health, safety and code violations in conformity with the standards of the New Jersey State Housing Code, N.J.A.C. 5:28 and the Rehabilitation Subcode, N.J.A.C. 5:23-6. The HIP is guided by N.J.A.C. 5:97-6.2 and is subject to all laws, regulations, ordinances, and codes of the New Jersey Department of Community Affairs (DCA) and the Township of Livingston. It has been prepared with a flexible format allowing for periodic updates of its sections, when required, due to revisions in regulations and/or procedures. The Township of Livingston has contracted with Community Grants, Planning & Housing LLC (CGP&H), a private consulting firm specializing in the implementation of publicly-funded housing rehabilitation programs, to manage and administer the HIP.

A. FAIR HOUSING AND EQUAL HOUSING OPPORTUNITIES
It is unlawful to discriminate against any person making application to participate in the rehabilitation program or rent a unit with regard to race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for mortgage or rental payments.

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or http://www.state.nj.us/lps/der/index.html.

Fair Housing and Equal Housing Opportunities apply to both owner and tenant applications.

II. ELIGIBLE PARTICIPANTS

A. PROGRAM AREA
The HIP is a Township wide program currently aimed at scattered site housing rehabilitation of housing occupied by low and moderate income households throughout the Township of Livingston.

B. CATEGORIES OF PARTICIPANTS
Both owner-occupied and renter-occupied housing units are eligible to receive funding for rehabilitation provided that the occupants of the units are determined to be low- or moderate-income households and that the units are determined to be substandard. Owners of rental properties do not have to be low- or moderate-income households. If a structure contains two or more units and an owner, who is not income eligible, occupies one unit funding may be provided for
the rehabilitation of the rest of the units if income-eligible households occupy those units. Rents must be affordable to low- or moderate-income households.

C. INCOME LIMITS
Household income is defined as the combined annual income of all family members over 18 years of age including wages, Social Security, disability insurance, unemployment insurance, pensions, dividend/interest income, alimony, etc. Each unit's total household income must fall within the State's low and moderate income limits based on family size as follows.

Table 1: 2011 Regional Income Limits (updated annually)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Low Income Limit</th>
<th>Moderate Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$31,295</td>
<td>$50,072</td>
</tr>
<tr>
<td>2</td>
<td>$35,766</td>
<td>$57,225</td>
</tr>
<tr>
<td>3</td>
<td>$40,237</td>
<td>$64,378</td>
</tr>
<tr>
<td>4</td>
<td>$44,707</td>
<td>$71,532</td>
</tr>
<tr>
<td>5</td>
<td>$48,284</td>
<td>$77,254</td>
</tr>
<tr>
<td>6</td>
<td>$51,860</td>
<td>$82,977</td>
</tr>
<tr>
<td>7</td>
<td>$55,437</td>
<td>$88,699</td>
</tr>
<tr>
<td>8</td>
<td>$59,014</td>
<td>$94,422</td>
</tr>
</tbody>
</table>

These income guidelines are based on median income figures determined by the New Jersey Department of Community Affairs Income Limits for Region 2 Essex County. The Program Administrator will ensure that this chart is updated whenever adjustments to these income figures become available.

D. APPLICATION SELECTION
The program will process new applicants added to the waiting list/applicant pool on a first-come, first served basis, to qualified applicants. The goal is to have a minimum of 50% of the properties assisted comprising of low income households. The HIP will establish the waiting list from the program marketing efforts identified in Section IX of this manual.

1. Emergency Processing Order
Properties with safety and/or health hazards, confirmed/certified as an emergency by the municipal Construction Official or Health Department, can by-pass the first-come, first served process however they must meet all the other program requirements including bringing the unit up to code.

The Program Administrator shall determine that an emergency situation exists based on the following:

A. The repair problem is an immediate and serious threat to the health and safety of the building’s residents

B. The problem has been inspected and the threat verified by the appropriate local Building inspector and/or health official
Please note that the loan agreement will state that if the homeowner takes the emergency funds to abate the safety/health hazards and then subsequently decides to voluntarily remove themselves from participation in the Township's rehabilitation program to complete the non-emergency substandard code violation components of their project, essentially negating any opportunity for the municipality to gain credit for a fully rehabilitated home for this unit, those public funds used for the emergency may be immediately due and payable back to the Township.

III. ELIGIBLE ACTIVITIES

A. Eligible Improvements

The purpose of the program is to bring substandard housing up to code. In order to qualify for participation in the program, the condition of each home must be certifiable as being "substandard" as defined in N.J.A.C. 5:97-1.4.

In other words, at least one of the following major systems must be in need of replacement or substantial repair:

- Roof
- Plumbing (including wells)
- Heating
- Electrical
- Sanitary plumbing (including septic systems)
- Load bearing structural systems
- Lead paint abatement
- Weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

The related work may include, but not be limited to the following:

- Interior trim work,
- Interior and/or exterior doors
- Interior and/or exterior hardware
- Window treatment
- Interior stair repair
- Exterior step repair or replacement
- Porch repair
- Wall surface repair
Township of Livingston

- Painting
- Exterior rain carrying system repair

B. Ineligible Improvements
Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools and landscaping. If determined unsafe, stoves may be replaced. The replacement or repair of other appliances is prohibited.

Rehabilitation work performed by property owners shall not be funded under this program.

C. Rehabilitation Standards
Funds are to be used for work and repairs required to make the unit standard and abate all interior and exterior violations of the New Jersey State Housing Code, N.J.A.C. 5:28 and the Rehabilitation Subcode, N.J.A.C. 5:23-6, (of which the more restrictive requirements will apply), conserve energy and remove health and/or safety hazards; and any other work or repairs, including finishing and painting, which are directly related to the above listed objectives. For projects that require construction permits, the rehabilitated unit shall be considered complete at the date of final approval pursuant to the Uniform Construction Code.

Municipal rehabilitation investment for hard costs shall average at least $10,000 per unit, and include the rehabilitation of at least one major system, as previously defined under eligible improvements.

D. Certifications of Substandard/Standard
The Program Building Inspector will inspect the property to determine which systems, if any, are substandard in accordance with sub-section A above and issue a Certification of Substandard. Upon program construction completion, all code deficiencies noted in the inspection report must be corrected and rehabilitated units must be in compliance with the standards proscribed in subsection C above upon issuance of a municipal certificate of completion/approval.
IV. FUNDING TERMS FOR OWNER OCCUPIED AND INVESTOR OWNED UNITS

Funding will be provided on the following terms:

A. Terms and Conditions for Owner Occupied Units

Table 2 Owner-Occupied Single Family Home Terms & Conditions

<table>
<thead>
<tr>
<th>Type of Dwelling</th>
<th>Terms and Conditions of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-Occupied Single Family</td>
<td>Minimum Loan Amount $8,000</td>
</tr>
<tr>
<td></td>
<td>Maximum Loan Amount $25,000</td>
</tr>
<tr>
<td></td>
<td>Interest Rate 0%</td>
</tr>
</tbody>
</table>
|                           | Payment Terms: 100% forgivable if homeowner maintains occupancy and title during the 10 year period.
|                           | Original Principal is due if house is sold and/or title/occupancy changes years 1 through 10 except for Exceptions to Loan Repayment Terms section below. |
|                           | Mechanism for Securing Loan Mortgage and Mortgage Note recorded against property |

If the owner decides to sell the property, transfer title, or if the owner should die before the terms of the lien expire, the owner, heirs, executors or legal representatives must repay the loan according to the schedule above upon a title change. If the transfer of title occurs before the ten year period, 100% of the original loan will be due.

Exceptions to Loan Repayment Terms above during the lien period:

1. If the loan transfers due to inheritance of low or moderate income family member beneficiary who will take occupancy upon death of program mortgagee and assume the balance of the lien, or

2. If the house is sold at an affordable price pursuant to N.J.A.C. 5:97-9.3 to someone who can be qualified as income eligible, takes occupancy and agrees to assume the program lien for the remaining duration of the lien period, or

3. If the house is sold at an affordable price pursuant to N.J.A.C. 5:97-9.3 to an investor who assumes the lien and also signs a deed restriction for the remaining duration of the lien period to rent the dwelling at the affordability controls restricted rental rate and according to the affirmative marketing requirements for re-rentals. When this occurs, the Township's Administrative Agent will be responsible for monitoring compliance over that unit.
B. Terms and Conditions on Owner-Occupied Multi-Family Rental Units

Table 3 Owner-Occupied Multi-Family Home Terms & Conditions

<table>
<thead>
<tr>
<th>Type of Dwelling Unit</th>
<th>Terms and Conditions of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-Occupied Multi-family</td>
<td>Minimum Loan Amount $8,000 per unit</td>
</tr>
<tr>
<td></td>
<td>Maximum Loan Amount $20,000 per unit</td>
</tr>
<tr>
<td></td>
<td>Interest Rate 0% No monthly payment</td>
</tr>
<tr>
<td></td>
<td>Payment Terms 100% forgivable if homeowner maintains occupancy and title during the 10 year period. Original Principal is due if not in compliance with affordability controls. Rental restrictions transfer with property. See Restrictions below.</td>
</tr>
<tr>
<td></td>
<td>Mechanism for Securing Loan Mortgage, Mortgage Note and Deed Restriction recorded on property</td>
</tr>
</tbody>
</table>

The assisted rental unit(s) must be occupied by, and affordable to a household(s) that is(are) certified as low or moderate income as per DCA Low and Moderate Income Limits. The maximum permitted rent is pursuant to N.J.A.C. 5:97-9 and UHAC.

If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the Deed Restriction shall require the unit to be rented to a low- or moderate-income household at an affordable rental price and will be affirmatively marketed in accordance with the Township of Livingston’s Affordable Housing Affirmative Marketing Plan. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:97-9. The Township’s Administrative Agent will ensure that all appropriate affirmative marketing and all other affordable housing compliance procedures are followed and will continually oversee compliance for these affordable rental units throughout their restrictive term.

The owner will execute a Mortgage, Mortgage Note, and Deed Restriction which guarantees the continued availability of the unit to low or moderate income households for the terms of the ten year lien affordability period.

The affordability terms for the rental units do not expire even in the event that the owner sells the property, transfers title to the property, or dies. Moreover, if Program funds were expended on the owner occupied unit, unless ownership is transferred to another low or moderate income homeowner, any Program funds expended on work done on the owner’s individual unit along with a pro-rata portion of the shared improvements must be fully repaid to the Township.
C. Terms and Conditions on Investor-Owned Multi-Family Rental Units

Table 4 Investor-Owned Terms & Conditions

<table>
<thead>
<tr>
<th>Type of Dwelling Unit</th>
<th>Terms and Conditions of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investor-Owned Multi-family</strong></td>
<td>Minimum Loan Amount $8,000 per unit</td>
</tr>
<tr>
<td></td>
<td>Maximum Loan Amount $20,000 per rental unit</td>
</tr>
<tr>
<td></td>
<td>Interest Rate 0% No monthly payment</td>
</tr>
<tr>
<td></td>
<td>Payment Terms Owner pays 20% of rehab cost at construction agreement signing. 80% balance forgiven if in compliance with rental restrictions. Rental restrictions transfer with property. See restrictions below.</td>
</tr>
<tr>
<td></td>
<td>Mechanism for Securing Loan Mortgage, Mortgage Note and Deed Restriction recorded against property</td>
</tr>
</tbody>
</table>

A ten (10) year lien against the property will be recorded in a Mortgage, Mortgage Note and Deed Restriction. The property owner agrees to rental affordability controls for the life of the Mortgage, Mortgage Note and Deed Restriction. Additionally the following conditions apply:

The assisted housing unit(s) is occupied by and affordable to a household that is certified as a low or moderate income household as per DCA Low and Moderate Income Limits. The maximum permitted rent is pursuant to N.J.A.C. 5:97-9 and UHAC.

If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the Deed Restriction shall require the unit to be rented to a low- or moderate-income household at an affordable price and will be affirmatively marketed in accordance with the Township of Livingston Affordable Housing Affirmative Marketing Plan by the Townships’ current Administrative Agent at the rates and terms defined within that Agreement. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:97-9.

The owner will execute a Mortgage, Mortgage Note and Deed Restriction which guarantees the continued availability of the unit to low or moderate income households for the terms of the ten year lien affordability period.

The affordability terms do not expire even in the event that the owner sells the property, transfers title to the property, dies, or rents to other than low or moderate income renters, before the terms of the lien expire.

D. Special Needs Waivers

In cases of severe need, the Program reserves the right to make an exception and allow the expenditure of up to an additional $3,000 per unit to address code violations. The Township will
consider other situations for special needs waivers. Individual files will be reviewed on a case-by-case basis. Upon Program approval, a Special Needs Funding Limit Waiver may be issued.

E. Use of Recaptured Program Funds
Any recaptured funds will be deposited into a Livingston affordable housing trust fund in accordance with N.J.A.C. 5:97-8.6 and designated for the continuation of home improvements to income eligible households. Funds will be disbursed on the same terms as the original program.

V. IMPLEMENTATION PROCESS

A. Application/Interview
The Case Manager will conduct a telephone interview with each prospective applicant. If the homeowner passes the telephone interview's preliminary criteria review, program information, guidelines, and an application package will be mailed to the applicant. Each prospective applicant is to complete the application and return it to the Case Manager, along with the required verification documents. Upon receipt of the completed application package, a case file will be opened for the applicant and a case file number will be assigned to the unit. The Case Manager will be available via a direct phone line to assist applicants during this and all other phases of the process. Additionally, as needed, a Case Manager will be available for face to face prescheduled appointments. Once a case is assigned a number, the cases are processed in the order of receipt of completed applications.

B. Eligibility Certification
In order to be eligible for assistance, households in each unit to be assisted must be determined to be income eligible. All adult members, 18 years of age and older, of both the owner household and tenant household (if any) must be fully certified as income-eligible before any assistance will be provided by the Program. The HIP will income qualify applicant, and when applicable tenant, households in accordance with N.J.A.C. 5:97-9 and the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-16.1 et seq., except for the asset test.

The following is a list of various types of wages, payments, rebates and credits. Those that are considered as part of the household's income are listed under Income. Those that are not considered as part of the household's income are listed under Not Income.

C. What is Considered Income
The following income sources are considered income and will be included in the income eligibility determination:

- Wages, salaries, tips, commissions
- Alimony
- Regularly scheduled overtime
- Pensions
- Social security
Unemployment compensation (verify the remaining number of weeks they are eligible to receive)

TANF (Temporary Assistance For Needy Families)

Verified regular child support

Disability

Net income from business or real estate

Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds

Imputed interest (using a current average annual rate of two percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.

Rent from real estate is considered income

Any other forms of regular income reported to the Internal Revenue Service

D. What is Not Considered Income

The following income sources are not considered income and will not be included in the income eligibility determination:

- Rebates or credits received under low-income energy assistance programs
- Food stamps
- Payments received for foster care
- Relocation assistance benefits
- Income of live-in attendants
- Scholarships
- Student loans
- Personal property such as automobiles
- Lump-sum additions to assets such as inheritances, lottery winnings, gifts, insurance settlements
- Part-time income of dependents enrolled as full-time students
- Court ordered payments for alimony or child support paid to another household shall be deducted from gross annual income
E. **How to Verify Income**

To calculate income, the current gross income of the applicant is used to project that income over the next 12 months. Income verification documentation should include, but is not limited to the following for each and every member of a household who is 18 years of age or older:

1. Four current consecutive pay stubs, including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.

2. A signed copy of regular IRS Form 1040 (Tax computation form), 1040A or 1040EZ (as applicable) and state income tax returns filed for the last three years prior to the date of interview or notarized tax waiver letter for respective tax year(s)- A Form 1040 Tax Summary for the past three tax years can be requested from the local Internal Revenue Service Center or by calling 1-800-829-1040.

3. If applicable, a letter or appropriate reporting form verifying monthly benefits such as:

4. Social Security or SSI — Current award letter or computer print out letter

5. Unemployment — verification of Unemployment Benefits

6. Welfare -TANF current award letter

7. Disability - Worker's compensation letter or

8. Pension income (monthly or annually) — a pension letter

9. A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court (includes separation agreement or divorce papers) or education scholarship/stipends – current award letter;

10. Reports from the last two consecutive months that verify income from assets to be submitted by banks or other financial institutions managing savings and checking accounts (bank statements and passbooks), trust funds, money market accounts, certificate of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates). Examples include copies of all interest and dividend statements for savings accounts, interest and non-interest bearing checking accounts, and investments;

11. Evidence or reports of income from directly held assets, such as real estate or businesses owned by any household member 18 years and older.

12. Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.

F. Additional Income Verification Procedures

1. Student Income

Only full-time income of full-time students is included in the income calculation. A full-time student is a member of the household reported to the IRS as a dependent who is enrolled in a degree seeking program for 12 or more credit hours per semester; and part-time income is income earned on less than a 35-hour workweek.

2. Income from Real Estate

If real estate owned by an applicant for affordable housing is a rental property, the rent is considered income. After deduction of any mortgage payments, real estate taxes, property owner insurance and reasonable property management expenses as reported to the Internal Revenue Service, the remaining amount shall be counted as income.

If an applicant owns real estate with mortgage debt, which is not to be used as rental housing, the Program Case Manager should determine the imputed interest from the value of the property. The Program Case Manager should deduct outstanding mortgage debt from the documented market value established by a market value appraisal. Based on current money market rates, interest will be imputed on the determined value of the real estate.

G. Other Eligibility Requirements

Applicant to submit the following in the application package:

- Copy of current homeowner’s insurance declarations page (not the policy or receipt).
- Proof of flood insurance, if property is located in a flood zone;
- Recorded deed to the property to be assisted;
- If you are a widow or widower, copy of Death Certificate should be included;
- Copy of your most current property tax assessment;
- Receipt for property taxes.
- Signed Eligibility Release form;
- Proof that all mortgage payments are current; and
- Copy of any and all other liens recorded against the property.
- Social Security Cards for each household member. Either individual Social Security card or letter from Social Security Administration. If don’t have a social security card, then a copy of birth certificate or passport, alien registration card, adoption papers, or legal documents showing adoption in process.
H. Requirements of Utilities & Taxes Paid Current
All applicants' water/sewer and tax accounts must be paid current. The Program reserves the right to make an exception to the requirement of paid up tax and/or water and/or sewer accounts. Individual files will be reviewed on a case-by-case basis. Upon approval by the Waiver may be issued.

I. Sufficient Equity
Additionally, to be determined eligible, there must be sufficient equity in the home to cover the program lien plus the total of other liens. In other words, the market value of the house must be greater than the total of the liens combined. The Township may consider a Special Needs Waiver approved by the municipality on a case-by-case basis for limited equity, but not for negative equity.

J. Eligibility Scenarios of Multi-Family Structures
Several possibilities exist concerning the determination of eligibility in a multi-family structure.

Scenario 1. The Program Administrator determines that the owner is income eligible and the renters in each unit are income eligible. In this case, all of the units are eligible for rehabilitation.

Scenario 2. The Program Administrator determines that the owner is income eligible, but the renters are not. In this case, only the landlord’s unit is eligible for rehabilitation. If a home improvement is undertaken which affects all the units in the house (e.g., replacement of a roof), the HIP will only cover a prorated percentage of the cost. For example, in a two family home with units of approximately equal size, only 50% of the cost of roof replacement will be covered. Where units differ by more than 10% in size, the proration should be based on percentage of square footage within each unit compared to the total interior square footage of all other units in the structure. Shared common areas should not be counted in the denominator for the pro rata calculation.

Scenario 3. The Program Administrator determines that the owner is not income eligible, but the renters are. In this case, the rental units are eligible for rehab, but the owner's is not. If a rehab activity is undertaken which affects all of the units in the house (e.g., replacement of roof), the HIP will only cover a prorated percentage of the cost. For example, in a four family home, only 75% of the cost of roof replacement would be covered. Where units differ in size, the proration is based on percentage of square footage.

If any of the conditions above apply to a particular applicant's case, CGP&H sends a letter that explicitly identifies which of the units is eligible for rehabilitation, as well as specifies any applicable percentage of the hard costs of rehabilitation between the program and the homeowner. The homeowner's monetary contribution is to be paid prior to the start of construction at the preconstruction conference in the form of a money order or certified check made payable to the contractor. The payment is held by the program until the work is satisfactorily completed, at which time the program will release the payment to the contractor.

K. Eligibility Certification
After the Program Administrator has determined that the household is income eligible and meets all other eligible requirements, the Program Manager will complete and sign the Eligibility
Certification. This certification is valid for six months starting from date of eligibility certification. A Construction Agreement must be signed within this time period. If not, the Program Administrator must reevaluate the household’s eligibility.

After the household is certified as income eligible, the Homeowner/Program Agreement will be executed between the owner and the program.

L. Housing Inspection/Substandard Certification/Work Write Up/Cost Estimate
The Program Inspector will perform a comprehensive inspection to determine what work items are necessary to bring the home up to code. As identified in section III C. Photos will be taken at the comprehensive inspection to document existing conditions. As a result of the comprehensive inspection, the Program Inspector will prepare a work write-up and cost estimate. All repairs needed to bring the home up to code will be identified. To the extent that the budget may permit, home weatherization will also be included. This work write-up will include a breakdown of each work item by category and by location in the house. The work write-up will contain information as to the scope of work and specifics on materials such as type, quantity and cost. A total cost estimate will be calculated for each housing unit. In the event that not all items can be accomplished due to program funding caps, the Program Inspector will establish a priority repair system which addresses the code violations before the non-code violations. The HIP’s policy is to create Work Write-Ups and Cost Estimates that fall within the HIP funding caps. In unusual hardship cases and when the cost to correct all code violations exceed the program funding limit, the HIP will seek the homeowner’s monetary contribution and if the homeowner is unable to contribute funds, the HIP will request additional funds from the Township of Livingston.

For houses built prior to 1978, refer to Section VII Lead Base Paint (LBP).

The work write-up will be forwarded to the Construction Official for his review and approval prior to the Program providing it to homeowner.

M. Contractor Selection
The homeowner, with the approval of the Program Inspector, will select the contractor. The Case Manager will provide the homeowner with a copy of the work write up and the Program contractor list. The homeowner will complete the Work Write-Up Review Form indicating review and approval of the work write-up and advising of any contractors currently on the Program contractor list that the homeowner does not wish to have notified of the availability of the bid package. If the homeowner wishes to solicit a bid from a contractor not currently on the Program contractor list, the homeowner will provide the contractor’s name, address and telephone number on the Work Write-Up Review Form. Any contractors that have not been previously qualified are eligible to participate but must submit their qualifications as well as their bid in the bid package.

The Case Manager will notify at least three (3) currently active contractors that a bid package for the property is available. Each contractor must contact the Case Manager to obtain a full bid package and the contractor must submit a bid to the Case Manager by the submission deadline (usually within three (3) weeks of the date of the bid notification letter). All submitted bids will be opened and recorded by the Program Administrator at a meeting open to all interested parties.
The submitted bids will be reviewed by the homeowner and the Program Inspector. Generally, the lowest responsible bid from a qualified contractor will be chosen. If the homeowner selects a higher bid, he/she must pay the difference between the chosen and the lowest responsible bid. Contractors will be notified of the results of the bidding within one (1) week of the date the homeowner makes his/her contractor selection.

**N. Pre-Construction Conference/Contract Signing**

The Program Inspector will conduct a pre-construction conference with the homeowner and contractor. Prior to the pre-construction conference the homeowner will be provided with copies of the loan documents and the Construction Agreement and the contractor will be provided with a copy of the Construction Agreement for review. At the time of the pre-construction conference, the scope of work will once again be reviewed. The homeowner and contractor responsibilities will also be reviewed, as well as the program’s construction procedures and program limitations. The homeowner and contractor will each sign the Construction Agreement and receive copies. The homeowner will sign and receive copies of the Mortgage and Mortgage Note in the amount of the HIP subsidy. For rental properties, the property owner will also sign the Deed Restriction (COAH form Appendix E-3).

If the homeowner is providing any funds for the rehabilitation of his/her home, those funds must be provided at the time of the pre-construction conference in the form of a certified check or money order made payable to the contractor. The check will be held by the Program and will be applied towards the contractor’s first progress payment.

The contractor will be provided with information regarding the Lead-Based Paint Poisoning Prevention Act (42 USC 4831 (b)). The homeowner will be advised of the hazards of lead base paint and provided with the EPA booklet Renovate Right. Both contractor and homeowner will each sign the respective Certifications. Additionally, for houses built prior to 1978, Section VII Lead Base Paint (LBP) applies.

It is the contractor’s responsibility to ensure all required permits are applied for prior to the start of construction and, if applicable, at the time of any change orders.

The construction permitting process is handled by the municipality’s Construction office.

**O. Initiate Township Voucher**

During the Pre-Construction meeting, the contractor will sign two Township vouchers for future contractor payments. Following the Pre-Construction meeting, the Case Manager will provide the Township with a copy of the first three pages of the Construction Agreement which includes an itemized price list of the work.

The Township voucher will be separated into two potential payments. The Program staff will match the payment request up with the Township voucher issued at the Pre-Construction meeting and adjust the payment amount as per the inspection results. Ultimately upon construction completion, the payments will equal the full voucher amount plus or minus any change orders.
P. Progress Inspections
The Program Inspector will make the necessary inspections of the progress of property improvements. Inspections are necessary to ensure that the ongoing improvements coincide with the scope of work outlined in the work write-up. It is the contractor's responsibility to notify the Program Inspector when a minimum of 40% of the total contract work is completed. The Program Inspector will schedule the inspection with the homeowner, at which time the Program Inspector will also obtain verbal confirmation from the homeowner that the work is ready for inspection. If the work passes satisfactory inspection, the Request for Payment form, approved and signed by the homeowner and the Program Inspector during the inspection, will be submitted to the Township for payment. The Program Inspector will notify the contractor and the homeowner in writing of any work deficiencies discovered during the progress inspection. Work deficiencies must be corrected prior to the contractor's request for the next inspection.

For houses built prior to 1978, a work item marked EPA RRP Rule cannot be paid for until the contractor provides a post renovation report to the program. Refer to Section VII Lead Base Paint (LBP) for the EPA regulation.

Q. Change Orders
If it is determined during rehabilitation that a change from the original work write-up is required, a Program Change Order Authorization form must be completed and approved by the Homeowner, the Contractor, and the Program. The Case Manager will forward the executed change order to the Township. The contractor will be notified by the Case Manager of the results, and no change order work should be undertaken by the contractor until he has received a copy of the fully executed Change Order Authorization or the contractor risks non-payment for the change order work.

R. Final Inspection
Prior to requesting a final inspection, it is the contractor's responsibility to:

- Properly close out all the permits and to provide proof of closed out permits to the Case Manager via the municipal Certificate of Approval;
- Deliver to the homeowner a complete release of all liens arising out of the Construction Agreement, a receipt in full covering all labor, materials and equipment for which a lien could be filed or a bond satisfactory to the owner indemnifying owner against any lien; and
- Provide the homeowner with all applicable warranties for items installed and work completed during the course of the rehabilitation.

Once the contractor has provided the Case Manager with all required job closeout forms, the contractor will be responsible to request the program's final inspection. The Program Inspector will schedule the final inspection with the homeowner, at which time the Program Inspector will also obtain verbal confirmation from the homeowner that the rehabilitation work has been completed and is ready for inspection. The Program Inspector will then conduct a final inspection to certify that the required property improvements are complete. The homeowner will be present during the final inspection and the contractor will be present if there are issues to resolve.
Only 100% completed line items will be inspected and considered for payment. If the work passes satisfactory final inspection, the Request for Payment form will be signed by the homeowner and the Program Inspector to document approval and finalization of work. The Case Manager will submit the signed Request for Payment form to the Township for payment. The Township will forward a copy of the signed Request of Payment form to the Case Manager for case file records.

For houses built prior to 1978, a work item marked EPA RRP Rule cannot be paid for until the contractor provides a post renovation report to the program. Refer to Section VII Lead Base Paint (LBP) for the EPA regulation.

If the Program Inspector identifies any work deficiencies during the final inspection, the Program Inspector will notify the contractor and the homeowner of the deficiencies in writing and the value of said deficiencies will be deducted from the final payment request. Work deficiencies discovered during the final inspection will require the Program Inspector to conduct a subsequent inspection upon contractor's correction of deficiencies. The Rehabilitation Program reserves the right to hold the contractor responsible to pay the cost of any additional inspections beyond the final inspection at a rate of $300 per inspection for prematurely requesting the final inspection with the work not 100% completely done in a workman-like manner. Additional inspections are those in excess of the final inspection which are needed to inspect corrected deficiencies.

The Program lien period will commence upon satisfactory completion of the final inspection. Photographs will be taken of the rehabilitated housing unit by the Program Inspector at the time of the satisfactory final inspection.

5. Payment Structure and Process
The Township will issue all payments, which will be made according to the following schedule:

One progress payment (representing a minimum of 40% of total contract work completed) will be paid. Upon completion of one hundred percent (100%) of the rehabilitation work, the contractor is eligible for final payment of the contract price. Upon a satisfactory program inspection, and confirmation from the Case Manager that all contractor's documents have been submitted according to program procedures, the Case Manager will submit the Request for Payment form, with homeowner's and Program Inspector's written approval, and if applicable, a copy of the Certificate of Approval to the Borough. The Township will match the payment request up with the Township voucher issued following the Pre-Construction meeting and adjust the payment amount as per the inspection results.

Upon job completion, the combined payments will total the Construction Agreement and Township Voucher amount. Progress and final payments will be made payable to the contractor.

T. Standard Certification
A Certificate of Approval issued by the municipal construction official at the time the contractor closes out the rehabilitation construction permits, will confirm the scope of rehabilitation work has been completed and that the housing unit is now up to code standard. The contractor is to provide the Certificate of Approval to the Case Manager when requesting the final inspection. The Case Manager will ensure that a copy of the Certificate of Approval is placed in the case file.
U. Record Mortgage Documentation
At construction completion, the Case Manager will forward the executed mortgage to the Township Attorney for recording. The Township Attorney will immediately file the mortgage with the County Clerk. For rental properties, the Deed Restriction will also be recorded.

V. File Closing
The Case Manager will close the homeowner's file after the final payment is made and the mortgage, and when applicable, Deed Restriction is/are returned from the County with recorded date, book and page. A program letter will be sent to the homeowner, thanking him/her for participating in the Program.

W. Requests for Subordination
Livingston may agree to subordination of its lien if the mortgage company supplies an appraisal showing that the new loan plus the balance(s) on all unpaid loans (including the value of the rehabilitation assistance) does not exceed eighty (80%) of the appraised value of the unit. If the homeowner is simply refinancing their primary mortgage to a lower interest rate and not “cashing out” any equity, Livingston will subordinate up to 100% of the appraised value.

VI. CONTRACTOR REQUIREMENTS AND RECRUITMENT

A. Marketing
The Case Manager will advertise the availability of construction work on the Township's website and display a contractor outreach poster and brochures in the municipal building, including the local construction office. If determined needed, additional outreach will be conducted in the local newspapers and through the posting of community notices. As necessary, the Program will advertise the availability of construction work by posting information at local building supply dealers. All interested contractors will have the opportunity to apply for inclusion on the Program contractor list, which will be made available for the homeowner's use in selecting rehabilitation contractors. All marketing material will encourage the participation of women- and minority-owned businesses. The contractor outreach material will be forwarded to the NJ Small Business Development Center procurement services for distribution to their list of minority and woman owned small business general contractors. The contractor outreach material will also be forwarded to local minority business organizations, if applicable.

B. Contractor Qualifications
To qualify, contractors must meet the following minimum requirements:

- Contractors must carry workmen's compensation coverage and liability insurance of at least $100,000/$300,000 for bodily injury or death and $50,000 for property damage as required by state regulations; and provide the Case Manager with a certificate of insurance naming the Program as Certificate Holder; and

- At least two favorable references on the successful completion of similar work; and

- A reference of permit compliance from a municipal inspector (building inspector, code official, etc.); and

- The Contractor’s State Business Registration Certificate; and
• Current Consumer Affairs Home Improvement Contractor license; and

• Applicable lead certifications for contractors working on houses built prior to 1978. As identified in the scope of work, the contractor must comply with the EPA Renovation, Repair and Painting (RRP) Rule regarding certification; and

• If claiming prior experience with local, state or federally funding housing rehabilitation programs, a record of satisfactory performance in a neighborhood rehabilitation program or other federal/state programs; and

• Appropriate licenses; e.g. plumbing, electrical.

Contractors must also complete a Contractor Qualification Form. The contractor's qualifications will be reviewed and the references cited will be checked by the Program Inspector before the contractor is awarded a job.

VII. Lead Based Paint (LBP):
For houses built prior to 1978, contractors must comply with the Environmental Protection Agency Renovation, Repair and Painting Rules (40 CFR Part 745) when any work item is marked with (EPA-RRP Rule) in the work specifications. The requirements are spelled out in the General Conditions of the work specifications.

VIII. Rental Procedures:
Rental units are subject to the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5-80:26.1 et. seq. once the rental units are rehabilitated. In addition to the mortgage and mortgage note, the controls on affordability shall be in the form of a deed restriction.

DCA Substantive Rules 5:97 – 6.2 (C) states units in a rehabilitation program shall be exempt from the N.J.A.C. 5:97-9 and UHAC, but shall be administered in accordance with the following as it pertains to rentals:

• If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit be rented to a low- or moderate-income household at an affordable rent and affirmatively marketed pursuant to N.J.A.C. 5:97-9 and UHAC.

• If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to N.J.A.C. 5:97-9 and UHAC.

• Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:97-9.

The municipality's Administrative Agent will administer the rental affordability controls during the 10 year affordability period for each rental property assisted.
A. Determining Initial Affordable Rents

The initial maximum affordable rent for a rehabilitated unit is determined by the program staff based on several NJ COAH rules and regulations. All initial rents will be set based on 52% of the median income for the household size appropriate to the sized unit (N.J.A.C. 5:80-26.3 (d)). Thirty percent (30%) (N.J.A.C. 5:80-26-12(a)) of that figure is considered the “maximum base rent.” Subtracted from the maximum base rent is the cost of all tenant-paid utilities as defined and calculated by the HUD Utilities Allowance figures (updated annually). The remainder becomes the maximum initial rent for that unit. The Home Improvement Program staff can provide potential applicants/landlords with a reasonable estimate of what the maximum base rent will be on their rental unit if they elect to participate in the program.

B. Pricing by Household Size

Initial rents are based on targeted “model” household sizes for each size home as determined by the number of bedrooms. Initial rents must adhere to the following rules. These rents are based on COAH’s Annual Regional Income Limits Chart at the time of occupancy:

The above rules are only to be used for setting initial rents.

- A studio shall be affordable to a one-person household;
- A one-bedroom unit shall be affordable to a one- and one-half person household;
- A two-bedroom unit shall be affordable to a three-person household;
- A three-bedroom unit shall be affordable to a four-and one-half person household; and
- A four-bedroom unit shall be affordable to a six-person household.

<table>
<thead>
<tr>
<th>Size of Unit</th>
<th>Household Size Used to Determined Max Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/Efficiency</td>
<td>1</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>1.5</td>
</tr>
<tr>
<td>2 Bedrooms</td>
<td>3</td>
</tr>
<tr>
<td>3 Bedrooms</td>
<td>4.5</td>
</tr>
<tr>
<td>4 Bedrooms</td>
<td>6</td>
</tr>
</tbody>
</table>
C. Determining Rent Increases
Rents in rehabilitated units may increase annually based on N.J.A.C. 5:97-9. Rent increases are permitted at the anniversary of tenancy according to the Department of Community Affairs Annual Regional Income Limits Chart, available on the DCA website. These increases must be filed with and approved by the Administrative Agent. Property managers or landlords who have charged less than the permissible increase may use the maximum allowable rent with the next tenant with permission of the Administrative Agent. Rents may not be increased more than once a year, may not be increased by more than one COAH-approved increment at a time, and may not be increased at the time of new occupancy if this occurs less than one year from the last rental. No additional fees may be added to the approved rent without the express written approval of the Administrative Agent.

IX. MARKETING STRATEGY
In coordination with the Township, the Program Administrator will employ a variety of proven strategies to advertise the program within Livingston to establish the program’s applicant pool/waiting list. The marketing strategy/plan possibilities include but are not limited to:

- Creation and distribution of program homeowner outreach posters, flyers and brochures
- Place program outreach material on the Township’s website
- Place program outreach material on CGP&H’s website
- Municipal E-newsletter and paper newsletter (if available)
- Appending announcements and/or flyers to other municipal mailings as they become available (tax, etc)
- Municipal email blasts and Twitter communication (if available)
- Program marketing will be distributed to local community organizations and major employers including religious organizations, civic groups, senior group, ethnic organizations, etc.
- Periodic Press releases
- Program group presentations to community organizations or at the Township Municipal Building to prospective homeowners and even to local contractors
- Free local cable TV advertising (when available)
- Paid newspaper advertisements (last resort) when deemed necessary and appropriate
- The order of method used will be analyzed to implement the most effective combination of strategies. Extensive marketing efforts are essential for all successful housing rehabilitation programs to meet their productivity objectives.
Available rental units assisted via the HIP will be affirmatively marketed in accordance with the Township of Livingston Affordable Housing Affirmative Marketing Plan.

X. MAINTENANCE OF RECORDS AND CLIENT FILES

A. Programmatic Recording
The Program files will include the policies and procedures manual, which will also be updated when applicable. Additionally, a rehabilitation log will be maintained by the program staff that depicts the status of all applications in progress.

B. Participant Record keeping
The Program will be responsible for ensuring that individual files for each unit are established, maintained and then submitted to the municipality upon completion. Each completed file will contain a minimum of the following:

- Checklist
- Application form
- Tenant Application form (Rental Units Only) including rental lease
- Proof of ownership
- Income verification (for all households)
- Proof of currency of property tax and water/sewer accounts
- Proof of homeowner extended coverage/hazard insurance (Declaration Page)
- Proof that the municipal lien plus the total of other liens does not exceed the market value of the unit.
- Certification of Eligible Household or Notice of Ineligible Household (whichever is applicable)
- Homeowner/Program Agreement
- Certificate of Substandard
- Work Specifications/Cost Estimate aka Work Write-Up
- Bid Notice
- Contractor bids
- Bid Tabulation
- Construction Agreement
- Mortgage and Mortgage Note, and for rental properties, Deed Restriction
Township of Livingston

- Notice of Right of Rescission
- Homeowner Lead-Based Paint Certification
- Contractor Lead-Based Paint Certification
- Copies of all required permits
- Change orders, if any
- Work progress and final inspection reports
- Copies of contractor payment documentation
- Photographs (Before and After)
- Close-out documents
- Certification of Approval

C. Reporting to DCA
For each unit the following information must be retained to be reported annually:

- Street Address
- Block/Lot/Unit Number
- Owner/Renter
- Income: Very Low/Low/Mod
- Final Inspection Date
- Funds expended on Hard Costs
- Funds Recaptured
- Major Systems Repaired
- Unit Below Code & Raised to Code
- Effective date of affordability controls
- Length of Affordability Controls (yrs)
- Date Affordability Controls removed
- Reason for removal of Affordability Controls

The Program Administrator is responsible for entering each completed unit's data into the State's online CTM system.
D. Financial Recordkeeping
Financial recordkeeping through the State’s online CTM system is the responsibility of the Municipal Housing Liaison.

XI. HOUSING ADVISORY COMMITTEE AND APPEALS PROCESS
In homeowner/contractor disputes, as well as disputes with regard to staff decisions, a Housing Advisory Committee formed by the Township will act as a mediator to resolve the differences. Homeowners involved in a dispute will be instructed to submit their concerns in writing. The homeowner may request a hearing conducted by the Housing Advisory Committee. All Housing Advisory Committee decisions are final.

If the reason for the mediation is due to the homeowner’s refusal to pay the contractor and work has been done to work specification and to the satisfaction of the Program, it may authorize payment to the contractor directly. However, the Program will make a reasonable attempt to resolve the differences before taking this step.

Additionally the Housing Advisory Committee may decide on cases that are not clearly determined via the Policy and Procedures Manual, requiring either a change to the Manual, a waiver approval or waiver denial. During this process, when discussing case specifics with and among Committee members, the confidentiality of the individual homeowner will be protected by use of case numbers rather than names.

XII. CONCLUSION
If the procedures described in this manual are followed, the Township of Livingston’s Home Improvement Program should operate smoothly and effectively. Where it is found that a new procedure will eliminate a recurring problem, that procedure may be incorporated into the program operation. In addition, this manual may be periodically revised to reflect changes in local, state and federal policies and regulations relative to the Home Improvement Program.

XIII. LIST OF PROGRAM FORMS
   Application Transmittal Letter
   Program Information Handout
   Application for Assistance- Homeowner
   Application for Assistance- Landlord (Investor)
   Application for Assistance- Tenant
   Eligibility Release Form
   Checklist
   Special Needs Waiver (Eligibility Requirements)
   Special Needs Waiver (Exceed Program Limit)
   Certification of Eligible Household
Township of Livingston

Eligibility Determination Form
Notification of Eligibility
Notification of Ineligibility
Homeowner/Program Agreement
Certificate of Substandard
Certificate of Substandard – Emergency Situation
Letter: forward work write-up and contractor list to homeowner
Work write-up review form
Request for Rehabilitation Bid
Affidavit of Contractor
Subcontractor Bid Sheet
Bid Tabulation/Contractor Selection
Construction Agreement
Mortgage
Mortgage Note – single family
Mortgage Note - multi family
Mortgage Note - investor
Notice of Right of Rescission
COAH Deed Restriction (when applicable)
Homeowner Confirmation of Receipt of EPA Lead Information Pamphlet
Notice to Proceed
Contractor's Request for Final Inspection
Change Order Authorization
Certificate and Release
Closeout Statement