



North Trenton / Battle Monument Home Improvement Program (HIP) Grants Guidelines and Application
A Component of the Choice Neighborhood Action Activities

Release Date: January 1, 2022

Grant Application Due Date:

Review Committee Date:

Contact: Jonathan Moore, Email: jmoore@tha-nj.org / Phone (609) 310-4667

Statement of Purpose: The North Trenton / Battle Monument Home Improvement Program (HIP) is intended to improve the physical appearance of the targeted neighborhood (in the Choice Neighborhood) by addressing residential disrepair and blight. This program is targeted to owners of residential properties in the neighborhood who will undertake rehabilitation projects that will enhance the physical appearance of their homes, as well as the neighborhood, bolster property values and leverage additional investment in the community.

Choice Neighborhood Map: Based upon the tax assessor's parcel information, there are approximately (tbd) residential properties (1 – 4 units) in the Choice Neighborhood that could potentially be eligible for this grant program.



Marketing: This program shall be marketed and administered in such a way as to afford equal access to the program for all property owners in the 600 and 700 blocks of Martin Luther King Jr. Blvd in the Choice Neighborhood, regardless of the applicant’s sex, age, color, race, religion, handicap, family status, or national origin.

Program Funding: The HIP is funded through the US Department of Housing and Urban Development Choice Neighborhoods planning Grant in the amount of \$500,000. Grants up to \$20,000 are available per housing unit and are payable directly to the selected contractor. The Trenton Rehabilitation Program (TRP) is funded by the Community Development Block Grant (CDBG) as a subsidy to assist lower income homeowners to address immediate and critical housing rehabilitation needs. Lead and healthy home assessments will be administered by Isles, Inc. The grant shall include costs associated with lead assessment. Any interior lead abatement deemed necessary will be discussed with the homeowner.

Program Funding Breakdown:

- Choice Martin Luther King Jr Blvd Façade Program: Up to \$20,000
- Trenton Rehabilitation Program (TRP): Up to \$5,000
- Healthy Homes Assessment - Weatherization Assistance and Lead Safe Program: Up to \$20,000 for repairs (Applicant must qualify and fill out the Isles/LIHEAP Application)

Priorities: Properties issued with a code violation noticed by the Trenton Housing Authority and/or listed on the City’s Code Enforcement Violations list will be prioritized for grants. Blighted properties, per the City’s Inspections Department, will also be prioritized. All properties are required to be in the 600 and 700 blocks of Martin Luther King Jr. Blvd in the Choice Neighborhood.

Participants & Property Eligibility: All of the following criteria must be met in order to be eligible for an HIP grant:

1. Choice MLK Façade - This program is targeted to owners of residential properties in the 600 and 700 blocks of Martin Luther King Jr. Blvd, from Southard Street south to New Rose/Middle Rose Street.
2. Lead and Healthy Home Assessments - All Mercer County residents are eligible. Renters do not need landlord approval to receive health and safety assessments.
3. Lead Safe Repairs - All Trenton homeowners or renters, who meet the income guidelines below are eligible. Landlord approval is needed for any work performed, but the income of the renter is used to determine eligibility.
4. TRP - The applicant must be the owner and occupant of the home to be repaired. All Trenton homeowners, who meet the income guidelines below are eligible.
5. Weatherization - All Mercer County homeowners or renter who meet income guidelines below are eligible. Landlord approval is needed for any work performed.
6. The Property Owner must be the applicant.
7. The property must be located in the Choice Neighborhood (map above).
8. The property must contain 1-4 residential units

9. The property may not have any outstanding municipal debt, including, but not limited to, City taxes, utilities, or other municipal liens.
10. The property must submit a completed application and complete the approval process/procedures (detailed below) prior to beginning the project. Any construction started before the application and approval process is completed will not be eligible for a grant.

Income Restrictions: Income will be qualified using the HUD Part 5 definition similar to the Section 8 Rent Voucher program. Note income guidelines below. HUD adjusts these figures annually. Applicants for financial assistance under this program will be expected to provide their oil receipt (if applicable), recent gas and electric bill, documentation of household income in the form of 2 months of pay stubs, tax returns or other forms of income verification as required by HUD. Once the applicant’s household income has been verified by the Trenton Housing Authority, the verification will remain in effect for a period of six (6) months. All applications and income documentation must be provided to the Trenton Housing Authority for final approval.

To apply for assistance, applicant(s) must meet all Program Guidelines, including but not limited to and authorizes THA to release or obtain information about the following items:

- | | | |
|--|-------------------------|--------------------------------------|
| ✓ Income (all sources) | ✓ Tax Status | ✓ Credit Report |
| ✓ Assets (all sources) | ✓ Household Members | ✓ Ownership of Real Estate |
| ✓ Disability/Handicap Status (all sources) | ✓ Homeowner’s Insurance | ✓ Recent Gas and Electric Bill |
| ✓ Your Principal Residence | ✓ Condition of House | ✓ Recent Oil Receipt (if applicable) |

Types of Income
<p>When calculating the maximum household gross income, the following types of income are included:</p> <p>employment, tips, bonuses, child support, Social Security, disability payments (SSI), Worker’s Compensations, retirement benefits, cash, welfare benefits, Veteran’s benefits, rental property income, stock dividends, income from bank accounts, alimony, unemployment, retirement accounts, and any other source</p>

Current 2023 income limits (effective 4/2023) are as follows:

Maximum Income Limits			
Household Size	Weatherization	TRP & Lead	Choice Facade Program
1	\$29,160	\$66,300	\$97,240
2	\$39,440	\$75,750	\$111,100
3	\$49,720	\$85,200	\$124,960
4	\$60,000	\$94,650	\$138,820
5	\$70,280	\$102,250	\$149,930
6	\$80,560	\$109,800	\$161,040
7	\$80,840	\$117,400	\$172,150
8	\$101,120	\$124,950	\$183,260

Eligible Activities:**Choice MLK Façade**

1. Awarded projects must not displace tenants currently occupying buildings to be rehabilitated under the program, except for evictions for non-payment of rent.
2. The project must be zoning compliant.
3. When required, building permits must be obtained. Work not requiring a building permit will be reviewed by the Trenton Housing Authority (THA).
4. The proposed project must seek to improve the physical appearance of the structure in accordance with the Design Guidelines that will be established by the Citizen Review Committee.
5. In a primarily residential structure in which there are some non-residential uses (mixed-use), the scope of work must be confined to the residential portions of the structure. Work may be done on a shared building system only if that system is the cause of a substandard condition in one or more of the residential units.
6. Project must enhance the front façade and/or any side of the home facing a public street.
7. Each awarded project will be carried out in compliance with Federal regulations, and City requirements.
8. All improvements must be permanent or fixed. Eligible improvements may include, but are not limited to:
 - a. Complete façade rehabilitation
 - b. Replacement of broken windowpanes and/or windows
 - c. Scraping, priming and painting of window frames, cornice and building front
 - d. Painting of brick facades where brick has been previously painted
 - e. Repair or replace missing or broken tile, brick and/or stone
 - f. Repair or replace worn awnings or canopies
 - g. Certain types of security elements or security recommendations
 - h. Roof repair and/or roof repair when incidental to overall façade improvements will be considered on a case-by-case basis, dependent upon the type of roof and visibility of the roof from the street.
 - i. Exterior lighting
 - j. Repair of sidewalk
 - k. ADA accessibility

TRP

Rehabilitation shall be limited to items needed to secure the property against weather, such as a roof replacement, or provide for necessary utilities such as heat, water, and sanitary sewer. These items must be necessary to ensure the safe and continued occupancy of the property. Handicap improvements such as safety bars, modified bathroom fixtures and cabinets, and ramps may be performed. Any work that impacts on the exterior of the home shall use “like kind” materials and may be required to get approval by the State Historic Preservation Office.

Examples of items that will be considered Rehabilitation Repairs include, but are not limited to:

1. No water, no hot water, or damaged and/or severely leaking water pipes;
2. Standing raw sewage;
3. Electrical hazards such as loose and live wiring, breakers not holding amp service, no electric power to the house, shocks from switches and/or plugs, or loss of power to essential major appliances such as refrigerators, stoves, or essential medical equipment;

4. No heating source in the unit, or if the furnace has been determined to be hazardous by the utility company;
5. Severely leaking roof subject to collapse of ceilings;
6. Removal of architectural barriers (Accessibility Improvements)
7. Other situations as determined solely by program staff to be an immediate threat to the health or safety of the occupants, including air conditioning.

ACCESSIBILITY IMPROVEMENTS

HIP funds may be utilized to conduct improvements designed to remove material and architectural barriers that restrict the mobility and accessibility of elderly or disabled persons in owner-occupied residential dwellings. The intent of these funds is to provide essential home modifications that increase accessibility, safety, and security as needed to maintain independence. Assistance will be available on a city-wide basis to eligible households.

This assistance may be provided to low-moderate income households that contain elderly, disabled, or handicapped members. Disability status may be verified through the receipt of Social Security Disability payments, Veterans Disability payments, or independently verified by a physician's statement which includes a description of the modifications needed to maintain or improve the person's independence. Eligible disabilities include, but are not limited to, physical, sight, or hearing impairments.

Examples of items that will be considered eligible for funding include, but are not limited to:

Entry and access considerations:

- Widen existing exterior and interior doorways;
- Install a ramp or lift with landing, walkway railings or edge protection; and/or
- Install lever hardware.

Improve bathroom accessibility:

- Install reinforced grab bars;
- Install a sloped roll-in shower;
- Add non-slip surfaces in tubs, showers, and bathroom flooring; and/or
- Improve sink and toilet access

Improved kitchen accessibility:

- Add touch controls appliances;
- Lower cabinets and shelves; and/or
- Improve lighting in work areas.

Remove other architectural barriers for increasing safety and independence:

- Replace flooring with low pile commercial grade carpeting; and/or
- Raise or lower power outlets and switches to an accessible height.

Provide other appropriate assistive technology for increased safety and independence as allowable within budget restraints and as determined appropriate by program staff.

Lead Service Line Replacement

Assistance in the form of a grant will be provided to the homeowner to cover the owner portion of the TWW repair. Lead service line replacements are subject to the rules and regulations of the urgent rehabilitation program.

Ineligible Activity Improvements (Certain exceptions may fall under TRP & ISLES/LIHEAP Applications):

1. Improvements which do not conform to the adopted design guidelines
2. New construction
3. Parking lots
4. Landscape changes, except for those called for by security recommendations made by the THA, or those which preserve the safety of the residence
5. Burglar bars
6. Fence alone
7. Roofs or re-roofing alone
8. Interior repairs
9. Work performed or which has been placed under contract prior to approval of an application

The following items are examples of repair issues that will not be considered rehabilitation or emergency repairs

- 1 Cosmetic treatments;
- 2 Minor roof problems;
- 3 Minor roof leaks;
- 4 Sloping foundations;
- 5 Painting;
- 6 General home maintenance items;
- 7 Drafty or broken windows;
- 8 Poorly functioning doors;
- 9 Drywall damage;
- 10 Overcrowding, etc.
- 11 Work items that may trigger the need for lead-based paint hazard control such as windows and doors will not be eligible.

Citizen Review Committee: The Citizen Review Committee consists of the City of Trenton, THA, Isles, Trenton Neighborhood Initiative, an architect, and residents. This committee will provide input on the design guidelines for the façade improvements.

Bidding & Selection of Contractors: Following design approval by the Citizen Review Committee, the project scope of work will be finalized by the THA staff and with the approval of the homeowner; the THA will develop a list of prequalified local contractors and put the project out to bid. To be considered as a viable candidate, the contractor must be lead safe certified, not be identified as debarred or action pending on SAM.gov and the State of New Jersey's debarred list, and the firm must first provide the following information to the THA:

1. Statement of Qualifications
2. Two Property Owner References
3. Employer Identification Number or Social Security Number (W-9)
4. Insurance Certificate with a minimum of \$1,000,000 general liability and the minimum required New Jersey Workers Compensation coverage
5. A copy of their Current State of New Jersey Contractor's Registration Card

The THA is authorized to reject bids from contractors who do not meet these standards. The selection of a contractor will be made following agreement between the THA and the homeowner. Property owners may submit a bid as a general contractor only if the THA has determined that the homeowner is capable and has all the experience necessary to undertake the work.

Contracts: All rehabilitation work undertaken in this program shall be on the basis of a written contract executed in advance of the start of work. Every contract shall be executed by the homeowner and the mutually agreed upon contractor and will include a statement that the Trenton Housing Authority is financially responsible for the agreed upon scope of work up to the grant amount awarded.

HIP General Procedures:

Step 1: Once a property is identified, Isles will perform a healthy homes assessment in tandem with TRP's rehab assessment. If lead abatement is deemed necessary, it will be discussed with the homeowner.

Step 2: Property owner (applicant) submits application to the Trenton Housing Authority (THA) with all required additional information as requested on the application. Applications shall be emailed, mailed or hand-delivered to:

Jonathan Moore
Redevelopment Project Manager
Trenton Housing Authority
875 New Willow Street
Trenton, NJ 08638
P: (609) 310-4667
E: jmoore@tha-nj.org

Step 3: THA staff will review the application for completeness and income eligibility.

Step 4: If / when Step 3 is satisfied, the homeowner will be notified in writing of the funding determination. For grants receiving approval, this letter will be considered as the formal commitment letter and must be executed by the homeowner before the project may continue to step five.

Step 5: THA staff will work with the homeowner to finalize the project scope of work and put it out to bid.

NOTE: Work completed prior to an HIP Commitment Letter's execution cannot be paid for with grant funds.

Step 6: Once work is completed, THA will schedule a final inspection of the completed project. Final disbursement of grant funds is contingent upon the contractor providing a detailed invoice for completed improvements and a certificate of occupancy for projects requiring a permit. Work must be completed within 12 months. Payment from the THA will be in the form of a check to the contractor.

*Note: As required for HUD assisted projects, the THA staff will perform a Part 58 Environmental Review, including consultation with the State Historic Preservation Office for all homes in the project area.

Payments: Upon the completion of construction and approval by the inspector and homeowner, a check will be made payable to the contractor. The homeowner will provide a statement in writing that he/she is satisfied with the work performed by the contractor, and that the contracted work has been satisfactorily completed prior to the payment of funds.

Note, the Trenton Housing Authority makes every effort to pay vendors in a timely manner. However, it could take up to 30 days for a contractor to receive payment.

NO payments will be made upfront for the work under any circumstance.

Feasibility of Rehabilitation: A detailed evaluation of the property by program staff is required to determine the feasibility of the housing unit. Whether a property is feasible for rehabilitation will be based on program staff's findings and program spending limits. Project feasibility will be determined by assessing:

The estimate of costs needed to remedy immediate threats to health and safety in emergency cases must fall below program budget limits and the unit must be determined to be structurally substandard and financially feasible for rehabilitation.

Waiting List: feasibility of the housing unit. Whether a property is feasible for rehabilitation will be based on program staff's findings and program spending limits. Project feasibility will be determined by assessing:

The estimate of costs needed to remedy immediate threats to health and safety in emergency cases must fall below program budget limits and the unit must be determined to be structurally substandard and financially feasible for rehabilitation.

Selection Procedure: Once the complete application is submitted and accepted, the application will be placed on a waiting list based on the time and date of the submitted completed application. In order of receipt, program staff will proceed with the verification of eligibility requirements including, but not limited to verification of household income, occupancy status, ownership status, payment of property taxes, and the existence of liens, etc. The city will notify the homeowner if they are determined to be ineligible.

Program staff will conduct a property inspection to evaluate the need. If the unit is determined infeasible for rehabilitation, the need does not meet program scope and/or need exceeds program limits, the Trenton Housing Authority will inform the applicant of ineligibility.

If the application meets program eligibility, the Trenton Housing Authority and the homeowner will execute a Home Improvement Project (HIP) Agreement for Homeowners. The project will then proceed through the bidding process described above.

If the project is financially feasible and within the program budget amounts, the Trenton Housing Authority will provide a standard form of construction contract, (the Trenton Housing Authority, Owner and Contractor Construction Agreement), to be executed between the homeowner and the selected construction contractor.

Emergency Repairs: Additionally, if the needed Home Improvements meet the following definition for Emergency Repairs, then the City may proceed with the Emergency Repair process which includes an environmental clearance level of Exemption, and a streamlined process for determining eligibility and bidding procedures as described below.

1. The current definition of an Emergency, is:
 - a. “a situation or condition that occurred without warning and within two (2) weeks of the application for assistance; and
 - b. is detrimental or a threat to the life, health or safety of occupants; and
 - c. requires immediate action. Immediate action is defined as 24-72 hours.”
2. The applicant must be the owner and occupant (exceptions may fall under landlord or renter occupant) of the home to be repaired.
3. The applicant’s annual income must not exceed 80% of the median income for the City of Trenton as published by HUD.

In the event that the nature of the emergency does not allow the homeowner with sufficient time to seek 3 quotes, with the prior approval of the Director of Housing and Economic Development or designee, the program staff may procure the needed services with a responsible and qualified vendor selected from the City of Trenton’s Approved Vendors List. Routine bidding procedures are waived for projects determined to be of an emergency nature, since the intent and purpose of the program is to provide an “immediate removal of health or life endangering situations”.

Contact (Questions, comments, appointments):

Jonathan Moore, Email: jmoore@tha-nj.org / Phone (609) 310-4667

The Trenton Housing Authority (THA) reserves the right to amend or close the application period or process as determined necessary by program staff and in accordance with any applicable public notice requirements. The terms “Repair”, “Improvement” and “Rehabilitation” are used interchangeably throughout this document. For purposes of this document, neither includes general housing maintenance. Any need determined to be general housing maintenance, will not be considered for funding.

Project Approval is subject to availability of funds. Please complete the application COMPLETELY and ACCURATELY. Ensure all blanks are filled and dates included where appropriate. If an item is not applicable, insert “N/A”. Failure to provide complete and accurate information may result in a loss or denial of assistance.

Only complete applications will be accepted.

Thank you for your anticipated patience and stay healthy!



**North Trenton / Battle Monument
Home Improvement Program (HIP)
GRANT APPLICATION**

**APPLICANT
INFORMATION**

Name of Homeowner / Building Owner: _____

Email: _____

Telephone Number: _____

Address of Homeowner / Building Owner: _____

City: _____ State: _____ ZIP: _____

PROPERTY TO BE IMPROVED

Property's Street Address _____

Number of Residential Units _____ Number of Non-Residential Units _____

Is the property listed on the City's blighted properties or code enforcement list? Yes No

Has a violation notice been issued from the Health Department for this property? Yes No

AFFIDAVIT

I have read and accept the conditions of the grant program guidelines and give consent for the Trenton Housing Authority to share application information with the Citizen Review Committee.

Signature

Date

ADDITIONAL INFORMATION / DOCUMENTS

- Household Information Sheet (attached)
- Printed or emailed color photos of façade and exposed sides to be improved
- Project Scope of Work
- Property owner’s insurance policy for the property
- Proof of being current with mortgage obligations and municipal taxes (most recent mortgage statement and most recent property tax receipt)
- Proof of ownership (current tax assessor’s card, available on www.Trentonnj.org)
- A copy of 2 years of the most recent IRS returns Form 1040
- 3 most recent paystubs
- Verification of non-employment income
- Receipt of lead-based paint pamphlet must be acknowledged by the property owner and renter(s).

REHABILITATION IMPROVMENT NEED:

We are accepting applications to address the following rehab needs. Please check one:

- () No Water, no hot water, or damaged and/or severely leaking water pipes
- () Septic lines/Standing raw sewage
- () No Heat, or if the furnace has been determined to be hazardous by the utility company
- () Severely leaking roof subject to collapse of ceilings
- () Water Heater not working
- () Electrical hazards such as loose and live wiring, breakers not holding amp service, no electric power to the house, shocks from switches and/or plugs, or loss of power to essential major appliances such as refrigerators, stoves, or essential medical equipment;
- () Broken water main
- () Collapsing or hazardous entry into the home
- () Handicap Accessibility Improvements
- () *In addition to the need indicated above, please evaluate this application for the TWW Lead Service Line Replacement Grant Program.*

Have you had a professional evaluate your urgent improvement need? ___Yes ___No



**North Trenton / Battle Monument Home
Improvement Program (HIP)
HOUSEHOLD INFORMATION
SHEET**

This information is required in order to determine eligibility for assistance under a federally assisted program. The responses on this form will be used for eligibility decisions and statistical purposes only and will otherwise be held strictly confidential. **PLEASE ANSWER ALL QUESTIONS.**

Name of Head of Household:	
Street Address (No P.O. Boxes):	
Head of Household's Age:	<input type="checkbox"/> Under 62 years <input type="checkbox"/> Over 62 years
Number of persons in household, including head of household:	
Age youngest person in household:	Years old
Gender of Head of Household:	<input type="checkbox"/> Male <input type="checkbox"/> Female
IS HEAD OF HOUSEHOLD HANDICAPPED?	<input type="checkbox"/> Yes <input type="checkbox"/> No
**If yes, please note type of disability:	
ETHNICITY AND RACE OF HEAD OF HOUSEHOLD:	Race:
	<input type="checkbox"/> Black <input type="checkbox"/> White
Ethnicity:	<input type="checkbox"/> Asian <input type="checkbox"/> Other
<input type="checkbox"/> Latino/a	_____ <input type="checkbox"/> Native
<input type="checkbox"/> Non-Latino/a	Hawaiian/Pacific Islander
	<input type="checkbox"/> American Indian/Alaskan Native

Annual Household Income

Please list gross annual income and source of income for all persons living in the household who are over the age of 18 and not in school.

Source of Income (Employer, Authority, Public Assistance or Individual Who Pays Member of Household)	Annual Income

CERTIFICATIONS: I hereby certify that the information on this form is complete and correct to the best of knowledge. I also hereby authorize the Trenton Housing Authority to verify any and all income information provided on this form.

Signature, Head of Household: _____

Date: _____