



RESIDENTIAL REHABILITATION POLICIES & PROCEDURES

City of Millville - Office of Community Development

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I. PROGRAM OVERVIEW

The City of Millville Community Development Residential Rehab Loan Program (the Program) has been established to help make needed repairs to residential units in the City of Millville that are occupied by income-eligible families. As part of an overall Community Development effort, the Loan Program seeks to:

- improve living conditions for eligible city residents;
- preserve Millville's housing stock;
- stabilize older neighborhoods.

The Loan Program is designed to accomplish this by:

- making available interest-free loans for rehabilitation work;
- helping property owners identify the type and scope of work their properties need;
- assisting property owners in selecting a qualified contractor at a fair price;
- establishing and enforcing housing rehab standards that must be met for all properties in the Program.

The Loan Program is funded by grants from other government agencies, most notably the U.S. Department of Housing and Urban Development (HUD), which provides the Community Development Block Grant (CDBG) funds, the HOME Investment Partnerships Program (HOME) funds and Affordable Housing Trust funds. The Office of Community Development continually seeks additional funding sources to support the Loan Program. The program will at all times follow the regulations set forth by HUD and all other funding sources utilized by the program.

Operation of this program will be guided by this Policy and Procedures Manual, which may be revised at any time at the discretion of the Program Director so long as all changes are within the regulations set forth by HUD and all other funding sources utilized by the program.

Except in the case of mobile homes and properties that are completely or primarily rental properties, loans provided through this program will be interest-free, deferred payment loans secured by a mortgage or other instrument on the property being repaired. In the case of mobile homes and rental properties, loans will be interest-free installment loans with repayment commencing within 45 days of the completion of work. For owner-occupied properties, the loan will be for the full amount of the rehab work, up to the Program maximum and the principal will remain unchanged and will be 100% repayable under the terms and conditions included in the loan documents. For rental properties, the loan will be for up to 50% of the rehab work. Owners of rental properties will be responsible for the balance of the rehab costs and will be required to deposit the funds in an escrow account with the program prior to the start of work.

The offer of program participation is always subject to availability of funds.

II. ELIGIBLE PARTICIPANTS

A. Owner-Occupied Properties

To be eligible for a loan under the Residential Rehab Loan Program, an owner-occupied property and its owner(s) must meet the following criteria:

- 1) The property is located within the City of Millville.
- 2) The owner has owned and lived in the property for at least 12 months. NOTE - An exception to this criteria may be made if a certified home inspection was completed at the time of purchase and an emergency has subsequently arisen to a component that was satisfactory at the time of the inspection.
- 3) The property consists of 1 or 2 residential units, one of which is occupied by the property owner and both of which exist in accordance with the land use regulations of the City of Millville as determined by the City's Zoning Officer. **Note** - Eligibility for rehab of any rental units will be determined according to the policies described below for rental properties.
- 4) The owner(s)/occupant(s) must be part of an income-eligible household. An income-eligible household is defined as one with a total annual household income equal to 80% or less of the area median income for that family's size as determined each year by HUD. Income limit amounts are available at the City of Millville Community Development Program office and from HUD at hudexchange.info/resource/5334/cdbg-income-limits/ The Internal Revenue Service Form 1040 definition of "adjusted gross income" is used to calculate annual household income and thus determine eligibility for participation in this program. Additional eligibility restrictions may be added as required by funding sources.
- 5) The owner(s)/occupant(s) must not have assets in excess of \$75,000. For purposes of this provision, "assets" includes stocks, bonds, savings accounts, real estate other than the principal residence and all other property, real or personal, except personal vehicles. The value of real property shall be based on a current appraisal (no more than 12 months old).
- 6) Except for mobile homes, the property must have a deed that has been recorded with Cumberland County.
- 7) The property must have current homeowner's insurance that includes coverage for fire and flood (if applicable).
- 8) All municipal utilities (water, sewer) and property taxes must be current.
- 9) After initial inspection, it is determined that rehabilitation required on the property will represent less than 50% of the value of the property after rehabilitation and that, when combined with any existing Community Development Program rehab loans on the property, the total amount owed will not exceed \$40,000.00 or 50% of the property's value, whichever is lower.

- 10) The applicant has not previously defaulted on a loan or loans to the City of Millville Community Development Program through bankruptcy, foreclosure or any other means.

B. Residential Rental Properties

To be eligible for a loan under the Residential Rehab Loan Program, a residential rental property must meet the following criteria:

- 1) The property is located within the City of Millville.
- 2) The property consists of 1 to 4 residential units, all of which exist in accordance with the land use regulations of the City of Millville as determined by the City Zoning Officer.
- 3) The tenants in at least 51% of the occupied units must be income-eligible households. (Note – this requirement is at least 50% for a 2-unit property.) An income-eligible household is defined as one with a total annual household income equal to 80% or less of the area median income for that family's size as determined each year by HUD. Income limit amounts are available at the City of Millville Community Development Program office and and from HUD at hudexchange.info/resource/5334/cdbg-income-limits/ The Internal Revenue Service Form 1040 definition of “adjusted gross income” is used to calculate annual household income for purposes of this program. Additional eligibility requirements may be added to satisfy funding sources.
- 4) If one or more units is vacant at the time rehab work is done, the property owner must agree in writing that the next tenant in the unit(s) will be an income-eligible household(s).
- 5) The property must have a deed that has been recorded with Cumberland County.
- 6) The property must have current homeowner's insurance that includes coverage for fire and flood (if applicable).
- 7) All municipal utilities (water, sewer, electric) and property taxes must be current.
- 8) After initial inspection, it is determined that rehabilitation required on the property will represent less than 50% of the value of the property after rehabilitation.
- 9) The applicant has not previously defaulted on a loan or loans to the City of Millville Community Development Program through bankruptcy, foreclosure or any other means.
- 10) The property owner must agree in writing not to increase rent on the property by a total of more than 5% until the rehab loan has been repaid in full.

C. Establishing Eligibility

Eligibility of all households will be based upon the following criteria:

Income and assets: Proof of income must be established by the following:

1. Most recent pay stubs for at least 1 month's income for any resident who is employed

2. Most recent Federal Income Tax Return documents (1040, 1040A, EZ, W-2 forms) for all residents who must file income tax
3. Current award notice from Social Security, Pension, Welfare, Unemployment
4. Rental income, self-employment, interest, bonds, stocks, etc.
5. Verification of account balances and other assets
6. Court order of alimony

Income shall include all household members 18 years and older. In addition, unearned income for household members under 18 will be included. Post-secondary students are exempt from all earned income calculations. Proof of enrollment in a post-secondary institution of learning will be required in such cases. Household members that claim no income must submit a notarized "Certification of No Income."

The Program application includes a space for the applicant to list all assets. By signing the application, the applicant warrants that this listing is complete and true.

Ownership and occupancy: Proof of ownership of the property and its use as a principal place of residence (if an owner-occupied property) must be established by the following:

1. Copy of Deed
2. Copy of Declaration of Homeowner's Insurance
3. Copy of Real Estate Tax Bill with Proof of Payment
4. Copy of Flood Insurance, if within 100-year flood plain
5. Signed Declaration of Occupancy, which is part of the Application

All of the above items must accompany the completed application (except in the case of mobile homes, where items 1 through 4 do not apply).

III. PROGRAM APPLICATION

A. Submitting an Application

Only the owner(s) of a property can apply for participation in the Program.

Because the program requires documentation of income eligibility, applications for this program need to be completed in person at the Community Development Program office in City Hall, 640 E. Wood St., Millville. An appointment with a program Intake Specialist is required. Appointments can be made by calling 856-794-4077.

There are no application fees associated with the program.

B. Withdrawing an Application

If a property owner decides to withdraw an application after receiving a work write-up and cost estimate inspection by the Rehabilitation Specialist, the costs for such inspection, including all assessments of lead paint risk hazard, will be the responsibility of the property owner. Payment will be due to the City of Millville, Community Development Program within two weeks of notification by the Program that such costs have occurred. Notification will be forwarded to the property owner by certified mail. Agreement to this provision will be made part of the property owner's application for assistance. Failure to pay the amount owed will result in a City of Millville lien being placed on the property in the amount owed.

IV. LOAN AVAILABILITY AND TERMS

A. Loans for Property Improvements

1. Owner-occupied properties: The entire cost of repairs and improvements made through this program, up to the Program maximum (see below), will be paid directly by the program to the contractor. That amount will then become a loan to the property owner. Except in the case of mobile homes, loans will be interest-free, deferred payment loans secured by a secondary mortgage or other instrument on the property being repaired. The principal will remain unchanged and will be 100% repayable under the terms and conditions described under “Loan repayment” below and in the mortgage and loan documents.

2. Elderly or Severely Handicapped: As defined by HUD, Seniors age 62 and above with incomes below 50% of the local median level or Severely Handicapped Individuals can be eligible for a grant up to \$5,000.00 to be used towards the repair of their residence, and can be used in conjunction with repairs exceeding the grant amount.

3. Rental units: Rental units are defined as legally existing housing units, as determined by the City Zoning Officer, registered with the City of Millville and having received an Occupancy Permit and for which the owner receives rent payments under terms of a written lease with the current occupants. A copy of the lease, signed by both parties, is required for each unit being assisted by the Program. For vacant units, the owner must provide a copy of the lease that will be used to rent the unit and then a copy of the signed lease once the unit has been rented.

For all rental properties, up to 50% of the cost of repairs and improvements made through this program, up to the Program maximum, will be paid directly to the contractor. That amount will become a loan to the property owner. The remaining costs will be the responsibility of the property owner and must be placed in escrow with the Program prior to the start of work. The Program will use the escrowed funds along with Program funds to pay the contractor.

Loans will be interest-free installment loans secured by a secondary mortgage on the property being repaired. The loan will be repaid on a monthly basis as described under “Loan repayment” below and in the mortgage and loan documents.

B. Loan Repayment

Repayment of Residential Rehab loans will be required as follows:

- In the case of an **owner-occupied property**, the loan will be due when the owner transfers title or ceases to use the property as principal residence. In the event of the owner’s death, the loan will be due unless at least one member of the owner’s family who was residing in the property at the time the loan was made and has continued to reside there since the loan was made wishes to continue to live in the property and is income-eligible at the time of the owner’s death.

- In the case of **mobile homes**, repayment will be on a monthly installment basis. The loan will be interest free. Repayment will commence within 45 days of the completion of rehab work. For loans of \$6,000.00 or less, 3% of the original loan amount will be due monthly until the loan is satisfied. For loans of more than \$6,000.00, 2% of the original loan amount will be due monthly until the loan is satisfied.
- In the case of a **rental property**, repayment will be on a monthly installment basis. The loan will be interest free. Repayment will commence within 45 days of the completion of rehab work. For loans of \$10,000.00 or less, 3% of the original loan amount will be due monthly until the loan is satisfied. For loans of more than \$10,000.00, 2% of the original loan amount will be due monthly until the loan is satisfied.
- Any other event of default occurs, as described in the loan documents.

C. Loan Maximum

The maximum Residential Rehab loan award amount is \$25,000 plus reasonable non-rehab costs, including recording fees and lead paint testing per housing unit. That amount should be reviewed periodically and adjusted, if necessary, by the Community Development Program Director to reflect changes in rehabilitation costs, funding availability, funding source regulations and other relevant factors. The Program Director may approve an exception to the maximum loan amount for a particular property only in extenuating circumstances based upon the necessity to meet code standards. At no time may the maximum loan amount exceed restrictions imposed by funding sources.

D. Loan Subordination

The City will consider requests to subordinate a Residential Rehab loan to subsequent financing or refinancing. In all cases, the property owner must supply information listed in the Program's "Subordination Request Check List," which includes information on the new financing terms, recent appraisal of the value of the property and intended uses of the proceeds of any new financing. This and other relevant documentation required by the program will be reviewed by the City solicitor, who will make a recommendation to Millville City Commission on the advisability of granting the subordination request.

E. Loan Security

The City will enter into an Agreement with the Borrower that specifies the terms and conditions of the Loan funds to be made available through the Program, including reference to a Work Write-Up and Cost Estimate, which will be attached and made part of the Construction Agreement. Embodied in the Borrower's Agreement will be the requirement that the Borrower sign a Mortgage and Note that will be recorded with the County Clerk and will serve as the appropriate security device for repayment of loans. Mortgage documents will be recorded with the County within 30 days from the date of the Letter of Completion from the Program Director.

Copies of the Borrower's Agreement and form of Mortgage and Note to be used in implementing the Program are attached and made part of this Manual.

In the case of mobile homes, an Installment Loan Agreement will be substituted for a Mortgage and Note. In the case of rental properties, an Installment Loan Agreement will be drawn up in addition to the Mortgage and Note.

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V. REHABILITATION

A. Program Operations

The City of Millville will administer the Community Development Residential Rehab Loan Program utilizing existing personnel and consultant services as needed. The Community Development Director will oversee the operations of the program.

Property inspections will be performed by the City of Millville's Community Development Rehabilitation coordinator and/or housing inspector(s) and/or qualified third-party consultant, who will perform detailed inspections of the property, outlining deficiencies and the method to correct deficiencies through the form of a Work Write-Up with detailed specifications. The Work Write-Ups will be based on the Program's written Rehabilitation Standards. Based on the Work Write-Ups, Cost Estimates will be prepared for use by the Director and the homeowner in selecting the work to be undertaken and the contractor(s) to do the work. The Program will employ the services of a certified lead-based paint risk assessor for properties built before 1978 to perform assessments according to HUD guidelines.

B. Eligible Property Improvements

The primary purpose of the City of Millville Residential Rehabilitation Loan Program is to provide decent, affordable housing for low- and moderate-income households. Therefore, Community Development Residential Rehabilitation Loan Program funds will be available to address quality of life housing issues, correct existing and incipient code violations, minimize the risk of poisoning from lead-based paints and correct weatherization deficiencies as identified in the project's Work Write-Up with detailed specifications.

The Program will prioritize those work items such as roof, heater, electrical, lead hazard reduction and plumbing that affect the health and safety of residents. The improvements to be selected must also be economically feasible and cost-effective. Items used for the purpose of decoration or additions are NOT eligible. Floor coverings, cabinets, fencing, driveways, repairs to garages or other storage areas and other improvements intended to provide a reasonable quality of life are permitted under the program but are of lower priority and cannot be done for aesthetic purposes only.

All work done under this Program must meet the Program's written Rehabilitation Standards as kept on file in the Community Development Program Office.

C. Emergency Assistance

Eligible applicants for the program will be provided assistance on a first-come, first-serve basis except in those cases where an emergency is deemed to exist. Depending on the availability of funds, priority may be given to eligible households in the case of the need for emergency repairs and the program process will be expedited to the extent that is prudent and permissible.

The need for emergency repairs will be considered to exist if either of the following is true as determined by program staff and declared by the Program Director:

- The existing condition is an immediate and serious threat to the health and safety of the residents. Examples would include a lack of heat, water, electricity or sanitary sewer or septic service.
- The existing condition is a threat to cause substantial damage to the property. Examples would include significant leaks in plumbing or the roof.

Only those repairs necessary to correct the emergency situation are eligible for this priority assistance.

D. Ineligible Uses

Program funds cannot be used for improvements that:

- are solely or primarily for decorative or aesthetic purposes,
- are generally considered “luxury items,” e.g. swimming pools, hot tubs, lawn sprinkler systems. Air conditioning is NOT considered a luxury item and is therefore an eligible cost.
- are not economically feasible (see Section E below),
- are not cost-effective.

E. Unfeasibility of Rehabilitation

In the event that the initial inspection reveals an extraordinary degree of property deficiencies that are of a serious nature, an evaluation will be made as to the feasibility of investing Community Development funds into the project. If this evaluation reveals that the amount of rehabilitation required on the property will be 50% or more of the value of the property after rehabilitation, the Director will have the discretion to disqualify the applicant and therefore, target the limited resources to other qualified properties. This determination is based on the criteria established in the Environmental Review Regulations. A release of funds for implementation of rehabilitation activities is issued on the premise the cost of rehabilitation of qualified properties will not exceed 50% of the property value after rehabilitation. To fund a project of this nature could, therefore, be in violation of the findings and conclusions established in the Environmental Assessment. Furthermore, the Project is designated to rehabilitate existing structurally sound properties and is not designated to reconstruct otherwise sub-standard properties.

VI. CONTRACTOR SELECTION, PERFORMANCE AND PAYMENT

A. Eligible Contractors

The City, on behalf of the property owners, will solicit bids from eligible rehabilitation contractors. Prior to receiving a determination of eligibility to participate in the Housing Rehabilitation Program, a contractor must complete an application and provide references, as well as evidence of appropriate liability and workmen's compensation insurance, a State of New Jersey Business Registration Certificate and Home Improvement Contractor's registration and any other relevant documentation requested by the Program staff. To be eligible to bid on work in houses that were constructed prior to 1978, the contractor must also provide evidence of lead hazard training certifications as required by HUD and the U.S. Environmental Protection Agency. The City will determine whether a contractor is on a recognized debarred list. The contractor must also comply with other appropriate regulations established by the City of Millville and State of New Jersey.

B. Bid Openings and Contractor Selection

The Community Development Program will receive bids on a date and time specified for a bid opening. Normally, bids will be sought in blocks of 3 to 5 properties so that contractors will have reasonable workloads and greater opportunity to submit more cost effective proposals.

Program staff will review the proposals and provide the property owner with a list of contractors who have submitted eligible bids for the work. Eligible bids will be those that:

- satisfy the specifications of the Work Write-Up
- have been submitted by an eligible contractor
- are no more than 10% above or 20% below the Program rehab specialist's final cost estimate for the work
- and have been submitted by a contractor who, in the opinion of the Program Director, has the ability to perform the designated tasks within a responsible period of time as is specified in the Contract documents.

The property owner will then select a contractor from the list of eligible bids. If the property owner selects a contractor other than the contractor who submitted the lowest eligible bid, the property owner will provide, prior to the start of work, the difference between the lowest eligible bid and the selected bid. The amount provided by the property owner will be placed in escrow with the Program. The homeowner will be required to execute the contract documents with the selected Contractor.

In the case of emergency procedures (see above) when the policy for open bidding is not feasible, at least three estimates will be solicited from current contractors list. Normal bidding procedures will be followed once the emergency situation has been abated.

Exceptions to bidding requirement – When appropriate, the Program Director can approve a rehab price without bidding. For instance if property owner is a registered contractor who would in all ways be eligible to bid on the work and wishes to do the work him/herself. In such cases, the contractor must still meet all requirements and the Program must confirm the reasonableness of all costs. Such confirmation may include a staff estimate and/or the solicitation of cost estimates from other contractors for a cost to be paid for from the project funds.

C. Contractor Performance

Timeliness and quality of work: It is expected that contractors will complete all work within the time period specified in their contract with the property owner and provide work that, at a minimum, meets the Program’s Rehabilitation Standards. The time allowed for completion of work will be established by Program staff prior to the start of construction and will be based on the amount and complexity of the work to be done.

Probationary period: Contractors who have not had prior working experience with the City will not be awarded more than one rehabilitation contract until one property is complete and satisfactory. At such time that a track record has been established that demonstrates work in a timely, professional and workmanlike manner that complies with the Program’s Rehabilitation Standards, the contractor’s probationary period will be over and a larger scope of work may be awarded. Contractors who have a favorable performance record with the City may be awarded up to three projects from one bid opening, based on his work schedule and potential to complete the projects in a timely manner.

Contractor disqualification: It should be noted that contractors that receive poor references from program staff, homeowners, landlords, businesses or other government agencies, may be kept from participating in the program or placed or replaced on probationary status. Other factors that will be considered in determining eligibility and continued program participation are:

- Failure to make payments to sub-contractors
- Debarment from any government program
- Failure to complete punch lists or respond to reasonable homeowner complaints as determined by the Program Director
- The use of alcohol or drugs during the course of work by the contractor or any sub-contractor or anyone in the employ of a contractor or sub-contractor
- Reports of theft, malicious damage or burglary to any property while participating in the Residential Rehab Loan Program.
- Indictment of any criminal offense
- Failure to comply with the laws and ordinances of the municipality
- Continued failure to obtain permits before the start of work
- Abusive and vulgar language and behavior during the course of work

- Threats or harassment made to any person during the course of work.

In the event that a contractor, sub-contractor, or employee of such violates any of the provisions of this section CONTRACTOR SELECTION PROCEDURES, the Program Director may disqualify the contractor or sub-contractor from future participation in the Program.

Once a rehabilitation project has been begun and the contractor must be removed from, or refuses to complete, a project, the Director must select the contractor who will complete the rehabilitation project. Should the replacement contractor's cost to complete the rehabilitation be higher than that of the original contractor, the original contractor will be responsible for the difference. That cost cannot be passed along to the homeowner.

D. Contractor Payment

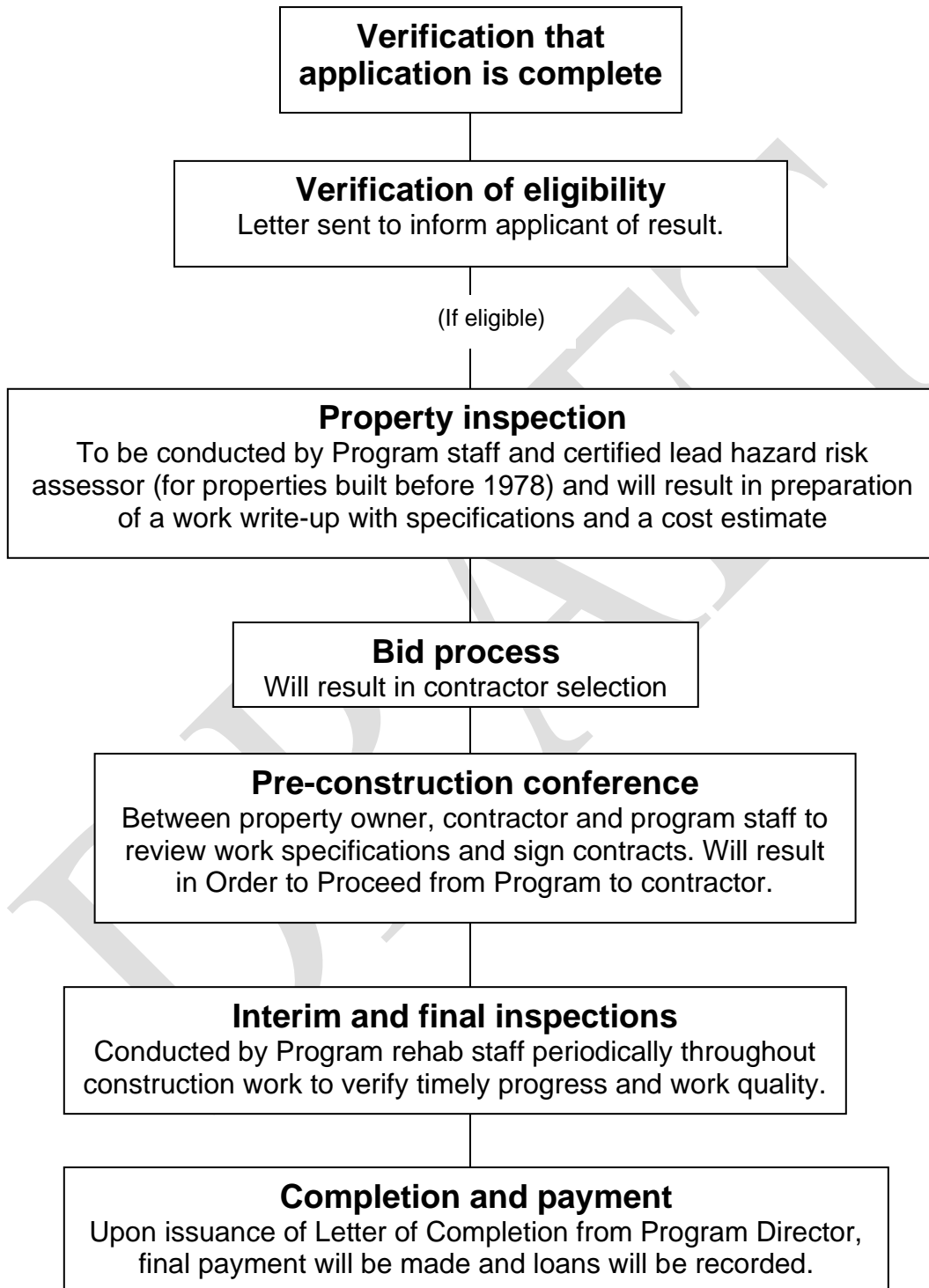
Contractors can only be paid for work that has been completed. No advance payments are permitted. A contractor can request a **progress payment** of 50% of the contract amount after completing work that equates to at least 60% of the project cost. If satisfactory progress has been made at the time of the request, the Program will approve a progress payment.

For all payments, checks will be made payable directly to the contractor. Final payment will be made following a Letter of Completion from the Program. The Letter of Completion will be issued when:

- all Write-Up work has been completed according to Program Rehabilitation Standards, as verified by Program rehab staff or designee;
- the property owner has signed a form stating that he/she is satisfied with the work OR the Program Director has signed a form stating that the owner's refusal to sign a completion form is not warranted;
- lead hazard clearances, if any, have been received;
- copies of all warranties have been received by the property owner and the Program.

VII. PROGRAM FLOW CHART

Once an application has been completed, the following steps will take place:



VIII. MISCELLANEOUS

A. Affirmative Marketing Plan

The Rehabilitation Program's Affirmative Marketing Plan is designed to disseminate information on the program's existence, purpose and availability to all potential program participants of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or family size. The Affirmative Marketing Plan is also intended to target those potentially eligible residents who are least likely to know about the Rehabilitation Program without such an effort.

The Affirmative Marketing Plan will be implemented by the Program Director with assistance from other program staff as appropriate. Affirmative Marketing efforts will provide the following information in English and Spanish:

- Program availability;
- Eligibility requirements;
- Terms and conditions of program loans;
- All responsibilities of the program and of program participants.

Affirmative Marketing efforts will be carried out through the following media, methods and strategies:

- Press releases, public service announcements and paid advertising in local English and Spanish newspapers.
- Public service announcements and interviews on local English and Spanish radio and TV outlets.
- Personal outreach efforts in English and Spanish to Millville:
 - Churches
 - Child-care facilities
 - Senior centers
 - Health and nutrition offices (e.g. local WIC program)
 - Other locations as appropriate

Affirmative Marketing efforts will be ongoing. They will vary in frequency and intensity as appropriate to the prevailing levels of funding and the program waiting list, if any.

B. Change Orders

During implementation of the Rehabilitation Program and rehabilitation construction activities, unforeseen conditions may arise. When such conditions are identified by the Program Rehab Coordinator or Inspector and deemed necessary for correction, the Program Director can allow for a change in the Work Write-Up and specifications, provided such a Change Order:

- does not bring the total loan amount above the Program maximum, unless the additional work is needed to address code violations or other health and safety concerns;
- is agreed to by the property owner;
- is to be provided at a fair and reasonable cost as determined by Program staff using reliable means of determining same.

For homes built prior to 1978, any Change Order that results in the disturbance of a painted surface not previously tested for lead-based paint shall be assumed to have lead-based paint on its surface and shall be addressed using the same protocols as used for other painted surfaces in the property, e.g. - Lead Safe Work Practices. If all other painted surfaces that have been tested in the property have been negative for lead-based paint, then Lead Safe Work Practices shall be used on painted surfaces connected to the Change Order.

C. Program Staffing

The Program will maintain levels of staffing that are consistent with its mission to provide an effective and efficient residential rehab program and that are within the constraints of the Program budget.

Because Program funding is certain to fluctuate over time, this Manual will not set out specific staffing levels. However, for the program to operate as intended, staffing should include, at a minimum, the positions of Program Director, Intake/Outreach Specialist(s) and Rehab Specialist(s)/Housing Inspector(s). At the discretion of the Community Development Director and appropriate City officials, any and all rehab programs tasks can be contracted out to a qualified third-party contractor(s). Such contractors will operate the program in accordance with this Manual.

D. Records and Client files

All files will be maintained at Millville City Hall in accordance with the requirements of all funding sources and with pertinent state regulations. All files will be kept in strict confidence.

E. Location of Office and Hours

The City of Millville will provide an office located in the City Hall at 12 S. High St. , Millville, New Jersey. The office will be open to the public Monday through Friday between the hours of 8:30 A.M. and 5:00 P.M. The phone number for this office is (856) 825-7000, ext. 7341.

F. COAH Rehab Reporting

For the purpose of reporting rehab program accomplishments to the New Jersey Council on Affordable Housing (COAH), the following conditions will apply:

- 1) The property will be brought up to the local building code, which is the International Building Code 2006 New Jersey Edition.
- 2) Units will average at least \$10,000 in hard costs of rehab.
- 3) One or more of the following major systems will be repaired: roof, electric, plumbing, sanitary sewer, heat, load-bearing systems, lead paint abatement and weatherization.

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