



## 1 APPLICATION

- A. Homeowner submits online application to request grant assistance.
- B. Homeowner has access to online disaster recovery portal to communicate and send documents back to the Program.

**\*Application period closed on 5/1/2023\***

## 2 ELIGIBILITY VERIFICATION

- A. Program Representative (PR) is assigned to manage the case file.
- B. Homeowner provides the following documentation as part of eligibility review:
  - Proof of Identity
  - Proof of Ownership
  - Proof of Primary Residence
  - Proof of Household Income
  - Proof of Damage
  - Proof of Disaster Assistance
  - Documentation to support completed repairs
  - For multi-unit properties: collection of tenant information

**Estimated time to complete:** 60 days

## 3 INITIAL SITE INSPECTION & ENVIRONMENTAL REVIEW

- A. Program conducts an Initial Site Inspection (ISI) to estimate repairs remaining as a result of storm damage.
- B. Program conducts a federally mandated environmental assessment to determine flood zone, historic building implications, protected wildlife areas, and overall environmental impacts.
- C. If the home was built pre-1978, the Program will conduct a Lead Inspection and Risk Assessment (“LIRA”).

**Estimated time to complete:** Up to 90 days (Environmental Review can take longer depending on the project and historic impacts)

## 4 BID PACKAGE MEETING

- A. A Bid Package meeting will be scheduled with the applicant once all lead and environmental reports are returned and the Program has finalized the approved scope of work.  
**Note:** The Environmental Report is called a Tier II.
- B. A Bid Package meeting is conducted between Program Construction Manager and Homeowner to go over the scope required to complete the project and next steps to select a contractor.

**Estimated time to complete:** Contingent upon the completion of the Tier II and LIRA

## 5 CONTRACTOR SELECTION

- A. Homeowner submits construction proposals and any required documents based on the proposed scope of work and budget discussed in the Bid Package meeting and detailed in the Applicant Contractor Selection Notice.
- B. Program forms are signed by the applicant and potential contractors.
- C. Appropriate licensures are validated by the Program including lead abatement, as required.

**Estimated time to complete:** 60 days

## 6 CONTRACT REVIEW

- A. Program will review the submitted construction proposals and any required documents to ensure it meets program minimum design standards associated with the proposed activities and is within budget.
- B. If contract revisions are required, the applicant will be notified by the Construction Manager.

**Estimated time to complete:** 30 days (Additional 30 days provided if revisions are required)



## 7 GRANT AWARD SIGNING

- A. Program will prepare the Grant Award package and schedule a virtual meeting with the Homeowner.
- B. Homeowner's income that was verified during eligibility must be within one year of signing the grant award. If not, income will need to be reverified.
- C. A Grant Award Signing is conducted between Program Representative and Homeowner to review award documents, how the grant was calculated and the process to request a payment.
- D. Homeowners will print, sign, and mail the Grant Award Agreement and Restrictive Covenant(s) back to the Program.
- E. Program will counter-sign the Grant Award Agreement and file all restrictive covenants with the county.

**Estimated time to complete:** 14 days

## 8 PRE-CONSTRUCTION

- A. Construction Manager will confirm receipt of the executed, accepted construction proposal(s).
- B. Construction Manager will conduct a virtual meeting with the applicant to review the construction contract.
- C. The following will be discussed with the applicant:
  - Setting up mobilization payments
  - Submission of change order requests
  - Estimated start date and completion
  - Relocation, as needed
- D. Construction Manager will give a verbal Notice to Proceed to commence construction.

**Estimated time to complete:** 14 days

## 9 CONSTRUCTION

- A. Homeowner submits proof of completed work to receive payment draws based on their contract schedule. Applicants are paid directly and must pay their contractor in 10 days of receipt of funds. Homeowners will receive a paper check in the mail.
- B. If unforeseen construction is required, a change order must be submitted to the Program to be reviewed and approved prior to work being carried out. Once approved, the award will be amended to account for scope changes.
- C. Homeowner notifies the Program once all work is completed and they have obtained a Certificate of Occupancy or equivalent (if applicable).

**Estimated time to complete:** Varies per scope of work

## 10 PROGRAM CLOSEOUT

- A. Construction Manager completes a final review of the project.
- B. Homeowner and tenants (if applicable) can return to the property if relocation was required.
- C. Upon verifying project completion, Program will issue a final payment if there is a balance due. Program will file a request to the county to release the restrictive covenant.
- D. Homeowner will receive notification of project closeout.

\*If multi-unit property, units must follow affordability period as outlined in their award agreement.

**Estimated time to complete:** Varies per scope of work

# PROJECT COMPLETE

For more information, visit the NJ DCA website:

[https://www.nj.gov/dca/ddrm/programs/ida/housing\\_HARP.shtml](https://www.nj.gov/dca/ddrm/programs/ida/housing_HARP.shtml)