Timothy C. Donohue *Mayor* 

Ike Gandy
Deputy Mayor



James Norris
Committeeman

Kimberly D. Osmundsen Business Administrator

#### MIDDLE TOWNSHIP

"A Safe and Clean Family Community"

33 Mechanic Street, Cape May Court House, NJ 08210

www.middletownship.com

Re: Del Haven-Green Creek Water System

Water Lateral Connection Assistance Program

#### Dear Resident:

The Township of Middle is now accepting applications to provide connection assistance with the Del Haven-Green Creek Water Project. This assistance is available to low income owner occupied, year-round households to assist with connecting to the public water system, which owned and installed by the Lower Township Municipal Utility Authority (LTMUA).

Assistance is provided as a no interest, no payment loan that is forgiven after five (5) years of continued occupancy. This program will pay for the connection between the Water Meter Pit installed by the LTMUA and your home's internal plumbing. Please see the attached application and detailed program overview, which includes Frequently Asked Questions, for more information on the loan. The application form also includes a checklist of required documents.

Should you have any questions regarding the water lateral assistance program, please contact Ms. Nancy Sittineri at (609) 465-8731 or by email: nsittineri@middletownship.com.

Very Truly Yours,

Timothy Donohue, Mayor

# MIDDLE TOWNSHIP APPLICATION FOR WATER LATERAL CONNECTION ASSISTANCE

| Date:                                                                                  |  |  |  |  |  |
|----------------------------------------------------------------------------------------|--|--|--|--|--|
| Applicant Name:                                                                        |  |  |  |  |  |
| Mailing Address:                                                                       |  |  |  |  |  |
| Street address of property to be connected:                                            |  |  |  |  |  |
| Phone: Email:                                                                          |  |  |  |  |  |
| Is the property to be connected your primary full-time residence? Yes No               |  |  |  |  |  |
| Please include names of all additional property owners recorded on the deed:           |  |  |  |  |  |
| Do you own real estate at any other location? Yes No                                   |  |  |  |  |  |
| Is any part of this property rented? Yes No                                            |  |  |  |  |  |
| Provide the names, ages, 2022 annual income and social security $\#$ of all residents: |  |  |  |  |  |
| 1.                                                                                     |  |  |  |  |  |
| 2.                                                                                     |  |  |  |  |  |
| 3.                                                                                     |  |  |  |  |  |
| 4.                                                                                     |  |  |  |  |  |
| 5.                                                                                     |  |  |  |  |  |
| 6.                                                                                     |  |  |  |  |  |
| Please list 2022 gross household income for all persons aged 18 or older?              |  |  |  |  |  |

(Gross household income includes all employment income, welfare benefits, social security, pension income, rental income and/or, interest and dividend income.)

| P | $\sigma 2$ |
|---|------------|
| 1 | <u> </u>   |

| I/We further | certify that the | e income | information | contained in | this application | is true |
|--------------|------------------|----------|-------------|--------------|------------------|---------|
| and correct. |                  |          |             |              |                  |         |

Incorrect or false information submitted on your application can render you ineligible. If you received monies for which you are not entitled, due to misrepresentation of facts, applicant/homeowner will be liable to repay the Township of Middle in full.

Signature of Applicant/Date

Signature of Applicant/Date

### Required Documents to Accompany Application

(All persons residing in the home or named on the Deed must provide proof of income)

- \_\_\_\_1. Signed copy of 2022 Federal Income Tax Return
  - 2. Copy of most recent Pay Stub, if employed
- \_\_\_\_\_3. Copy of SSA 1099 Form if you receive Social Security or Disability
  - \_4. Copy of Unemployment Check if receiving benefits
- \_\_\_\_5. Any other Proof of Income
- \_\_\_\_\_6. Copy of Deed to the Property
  - \_\_\_\_7. Declarations Page of Homeowner's Insurance
- \_\_\_\_\_8. Declarations Page of Flood Insurance (if in a flood zone)

\*Please Note: Applicants will not be processed without all required documentation\*\*

Please call the Economic Development Office at (609) 465-8731 for any questions regarding the application process.

Return application and supporting documentation to: Township of Middle 33 Mechanic Street Cape May Court House, NJ 08210 Attn: Nancy Sittineri, Director Grants and Economic Development Office

### Del Haven-Green Creek Public Water Project Water Lateral Connection Assistance Program Program Overview February 2023 (rev May 2023)

Middle Township has launched a program to assist low income, owner occupant year-round residents to connect to the new public water system installed by and owned by the Lower Township Municipal Utilities Authority (hereafter LTMUA).

Below we have answered some Frequently Asked Questions:

#### Will I be told when I can connect my home to the public water system?

Yes, the LTMUA will send a letter via certified and regular mail when connection is ready and available at your home. This letter will include further information as well as a payment plan application for the allocation fee to be signed by all homeowners and accompanied by at least the 1st installment of the payment plan. Proof of this payment will be required to obtain a plumbing permit from Middle Township.

#### What does the LTMUA charge as a water Allocation Fee?

The LTMUA charges a one-time water Allocation Fee in the amount of \$1,600. That fee can be paid all at once or over five years. Once the Allocation Fee is paid, or the first installment payment is made, the LTMUA will provide two copies of a receipt. Please use one copy to be used by a plumber when obtaining plumbing permits from Middle Township Construction Office.

## Who is eligible for Middle Township's Del Haven-Green Creek Water Lateral Assistance Program?

Only properties designated by the LTMUA for the Del Haven-Green Creek Water Project are potentially eligible.

Eligibility is limited to owner occupied properties with residents who are income qualified and reside in the Del Haven-Green Creek water service area as their primary, year round residence.

Rental and seasonal properties are not eligible. Commercial, industrial, institutional and/or vacant properties are not eligible.

#### What are the applicable income limits?

Income eligibility is based on the 2022 gross household income of all persons residing at a property.

The following income limits apply based on family size. These income limits commonly are adjusted upward annually each Spring by HUD and may increase during Summer 2023.

| 1 Person  | \$53,150  |
|-----------|-----------|
| 2 Persons | \$60,750  |
| 3 Persons | \$68,350  |
| 4 Persons | \$75,900  |
| 5 Persons | \$82,000  |
| 6 Persons | \$88,050  |
| 7 Persons | \$94,150  |
| 8 Persons | \$100,200 |
|           |           |

#### When can I apply for assistance?

An eligible homeowner may apply once the water meter pit is installed and all LTMUA water allocation fees are paid, or payment plans are finalized.

#### What documents must be submitted with my application?

- Evidence of 2022 income for all persons aged 18 years of older residing at the home. See application form for additional details;
- Most recent pay stub if employed;
- Copy of the deed to the property;
- Evidence of home insurance; and
- Evidence of Federal Flood insurance if within the 100 year floodplain as defined by FEMA.

#### Is Water Lateral Assistance provided as a grant?

No. Assistance is provided as a loan forgivable after 5 years. If you choose to sell or transfer ownership within 5 years then a pro-rated portion of the original loan must be paid back to Middle Township. Recipients will sign a Mortgage and Mortgage Note to secure the funding. This means a lien will be filed against the property, which will expire after 5 years.

#### If approved, how do I proceed with the water lateral connection?

Once all fees have been paid, you will be provided with a bid form to be used in obtaining three quotes from three licensed master plumbing contractors. You may obtain a quote from any New Jersey licensed master plumber of your choice. Price Quotes shall then be returned to Middle Township Grants and Economic Development, 33 Mechanic Street, CMCH, NJ 08210. Forms

can also be faxed or emailed to the following:

- Fax: 609-465-7201; or

- Email: nsittineri@middletownship.com

A contract will be prepared between the homeowner and plumbing contractor based on the lowest bid.

#### Who can I contact to get my three firm fixed price quotes?

Middle Township's Construction Office has a list of local New Jersey licensed master plumbers.

Middle Township does not recommend any particular plumber. The list is provided in no particular order.

An applicant may seek quotes from licensed master plumbers not on the list provided they meet all other qualifications.

## What requirements apply to the plumbing contractor selected to make the water lateral connection?

Contractors must demonstrate:

- they are a New Jersey licensed master plumber;
- they must provide Middle Township with a copy of their NJ Business Registration Certificate;
- they must provide Middle Township with an insurance certificate demonstrating liability insurance and workman's compensation insurance.

#### What costs are eligible under the water lateral connection assistance program?

The program will pay for the connection from the water meter pit to the home's internal plumbing. A single point of connection is typically at the existing water pressure tank, backfilling the connection trench and the cost of disconnecting the home's individual well from the house's domestic water system. The LTMUA will allow the existing well to be used for outdoor use provided there is a complete physical disconnection between the well and the house's domestic water system.

#### What costs are not eligible under the water lateral connection assistance program?

The program does not pay for landscaping such as lawn, fence or sidewalk restoration.

The program does not pay for the \$1,600 Allocation Fee charged by the LTMUA.

As noted above, the LTMUA will allow the existing well to be used for outdoor use provided there is a complete physical disconnection between the well and the house's domestic water system. The program does not pay the cost of connecting your existing well to a faucet for outdoor use.

In some instances, the higher water pressure of the LTMUA public water system may to lead to pipe leaks inside a home beyond the single point of connection into the home. The program does not pay for repair of any leaking pipes inside a home.

#### When can the plumbing contractor proceed with the water lateral connection?

Once the application is deemed eligible and you provide three satisfactory firm fixed price quotes from plumbers, Middle Township will prepare the following documents for execution:

- (1) Construction agreement between yourself and the plumber,
- (2) Borrower's agreement between yourself and Middle Township, and
- (3) Mortgage and mortgage note.

Once all these documents are signed Middle Township will provide the plumber with a written authorization to proceed along with written instructions for the required zoning and plumbing permits. These permits involve no fee but need to be completed by the plumber.

In addition, we will provide the plumbing contractor with written instructions about how to coordinate with the Middle Township Office of Construction to schedule an inspection upon completion of the work.

#### How is the plumbing contractor paid after completion?

Middle Township pays the plumbing contractor directly after they complete the water lateral connection. The invoice is paid in full after completion. Middle Township does not pay deposits to contractors.