

Chapter 86

URBAN HOMESTEAD PROGRAM

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[HISTORY: Adopted by the Mayor and Common Council of the City of Gloucester City 10-7-82 as Ord. No. 6-1982. Amendments noted where applicable.]

GENERAL REFERENCES

Uniform construction codes — See Ch. 37.
Fire Prevention Code — See Ch. 48.
Housing Code — See Ch. 55.
Property maintenance — See Ch. 66.
Sewer connections — See Ch. 71.

Be it ordained by the Mayor and Common Council of the City of Gloucester City, in the County of Camden and State of New Jersey, that:

§ 86-1. Title.

This ordinance shall be known as the "Urban Homestead Program of the City of Gloucester City" and may be referred to in this ordinance in the short form as "this program."



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§ 86-2. Purpose.

The purpose of this program is to utilize existing housing stock of vacant and abandoned properties to provide for home ownership opportunities which will serve as a catalyst to encourage public and private investment in the neighborhoods of the City of Gloucester. It is further the purpose to improve the city's deteriorating but relatively stable neighborhoods by preservation and revitalization of the housing stock. The program is structured to assist the individual who has the ability to rehabilitate the abandoned property and the capacity to maintain that property. It focuses on the moderate-income person who cannot afford home ownership because of required down payments and high interest rates.

§ 86-3. Description of program.

Individuals or families apply to the Urban Homestead Program during the applications period. All eligible applicants are considered for the properties and selected by impartial, equitable and objective procedures. (See § 86-4.) Awarding of properties is based on need and the capacity to rehabilitate and maintain a property. The program provides for the transfer of a conditional deed of an unoccupied, unrepaired property (or partially repaired) for a nominal consideration of one dollar (\$1.) plus settlement fees. When all conditions have been met, the homesteader will be issued a recordable document which will serve to satisfy the deed conditions. If the conditions are not met, the deed is revoked and the property reverts back to the program. Homesteaders are expected to pay all taxes as well as water and sewage bills from the time that they acquire the deed. Financial and home ownership counseling are provided. Rehabilitation inspectors inspect each property, writing up all work that needs to be done in order to meet all standards for decent, safe, healthy and sanitary housing. The write-up serves as a guideline for the homesteader. Inspectors also provide limited rehabilitation advice to the homesteader.

§ 86-4. Eligibility.

For an applicant to be eligible for this program, the following requirements must be met:

- A. Applicants may not own other real estate.
- B. Applicants must have a good credit rating. A credit check will be done at the expense of the applicant or applicants who appear to be otherwise eligible.
- C. Applicants must be citizens of Gloucester City.
- D. Applicants must be twenty-one (21) years of age or head of a household.
- E. The applicant must have a stable source of income. Program guidelines for income eligibility are as follows:
 - (1) Thirteen thousand five hundred dollars (\$13,500.) is generally considered the minimum yearly household income level.
 - (2) The applicant must have a savings account with a minimum of one thousand five hundred dollars (\$1,500.) saved or other resources. This is to meet deed settlement costs, moving costs and initial property repair costs.

§ 86-5. Conditions and responsibilities which homesteader must meet.

Upon the acceptance of an applicant into the program, he is expected to meet the following conditions and responsibilities.

- A. He shall begin rehabilitation within sixty (60) days of the deed settlement.
- B. The homesteader shall occupy the premises within six (6) months of the date of settlement and make repairs required to meet minimum health and safety standards for occupancy prior to occupying the property.
- C. Rehabilitation of the property to meet Gloucester Building and Housing Code Standards of the City of Gloucester as

well as making such repairs and improvements to the property as may be necessary to meet applicable local standards for decent, safe and sanitary housing must be made within six (6) months of the date of settlement.

- D. The homesteader shall occupy the property as a principal residence for a period of not less than five (5) years. The property cannot be transferred to any other party or rented out at any time.
- E. Payment of all property taxes, as well as water and sewage bills, when due and required.
- F. He shall obtain the following insurance coverage:
 - (1) Fire and extended coverage.
 - (2) Vandalism and malicious mischief coverage.
- G. Permit reasonable periodic inspections at reasonable times by employees of city agencies, so designated by the City of Gloucester for the purpose of determining compliance with these conditions.
- H. He shall attend counseling and home maintenance classes as deemed necessary by the program.
- I. He shall fulfill the homesteading agreement which is signed prior to deed settlement date.

§ 86-6. Application process.

The goal of this process is to establish an equitable objective and impartial procedure to award properties.

- A. Applications will be made at the Urban Homestead Program at the Gloucester City Municipal Building, Broadway and Monmouth Streets, Gloucester City, New Jersey.
- B. Process will be made by the applicant picking up an application any time during the application period, filling it out and returning it to the Urban Homestead Office. Eligible applicants will be sent a letter to set up an ap-

pointment with a urban homestead counselor. At the interview eligible applicants will be expected to pay for a credit report, and forms will be signed to verify income and savings accounts. The applicant must be prepared to tell the counselor all of their resources and rehabilitation abilities. After all information is collected, eligible applications will go to an awarding committee who will award each property. All applicants will be notified if they are accepted or rejected.

§ 86-7. Repealer; when effective.

All other ordinances and parts of ordinances in conflict or inconsistent with this ordinance are hereby repealed, but only to the extent of such conflict or inconsistency, and this ordinance shall be in full force and effect immediately upon its adoption and its publication as provided by law.

§ 86-8. Severability.

Should any section, paragraph, sentence, clause or phrase of this ordinance be declared unconstitutional or invalid for any reason, the remaining portions of this ordinance shall not be affected thereby and shall remain in full force and effect, and to this end the provisions of this ordinance are hereby declared to be severable.