

Proposal for Professional Services

Housing Rehabilitation Services

Borough of Pennington New Jersey

Proposal Date: July 14, 2026

Valid Through: November 13, 2026



CGPH

Community Grants, Planning & Housing
Good People. Great Results. Since 1993.

1249 South River Road, Suite 301
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Proposal for Professional Services

EXECUTIVE SUMMARY

CGP&H is a New Jersey Department of Community Affairs approved Affordable Housing Administrative Agent, and we are currently providing Administrative Agent and Housing Rehabilitation Services in more than 85 municipalities throughout the State of New Jersey.

CGP&H specializes in all aspects of affordable housing, planning, affordable housing compliance, and the procurement of grants and loans for our clients. Founded in 1993, our involvement in affordable housing projects grows every year. CGP&H serves as the Administrative Agent for more than 6,000 affordable homes and has also managed the rehabilitation of more than 3,500 owner and renter occupied units. Currently, two-thirds of all the professional services that our 42-person firm provides are related to affordable housing. Please visit our company website, CGPH.net for additional information about our company.

Some examples of the affordable housing-related work that our team has designed and implemented include:

- Administering Owner-Occupied and Renter-Occupied Housing Rehabilitation Programs;
- Designing and Implementing Innovative and Successful Market to Affordable Programs;
- Providing state of the art Administrative Agent Services in compliance with Uniform Housing Affordability Controls (UHAC);
- Expertise with Foreclosure and Enforcement Issues;
- Creating and Implementing Creative Affordability Assistance Programs that work;
- Preparing Income Eligibility Determinations;
- Implementing Accessory Apartment Programs;
- Developing fully compliant and user-friendly Affirmative Marketing Plans; and;
- Planning Services to create or amend existing Housing Element & Fair Share Plans.

CGP&H can quickly create customized policy and procedure manuals for Affordable Housing administration and Housing Rehabilitation programs that are proven, comprehensive and are often disseminated by the New Jersey Department of Community Affairs or Court Masters as model manuals.

Housing Rehabilitation Services

We have overseen the rehabilitation of more than 3,500 homes in municipalities through New Jersey and Pennsylvania, currently providing housing rehabilitation services to over 40 of our municipal clients and 2 county clients. CGP&H always ensures that every housing rehabilitation program is seamless and rooted in the principles of maximizing efficiencies while imparting a visible, long-term positive impact for communities. From program creation to full-case processing through completion of construction and issuance of warranties to homeowners, CGP&H offers a full-service housing rehabilitation solution second to none. Always compliant with regulatory requirements, our professionals ensure an optimal outcome every time.

Our housing rehabilitation program website, www.hip.cgph.net will provide useful information for both homeowners and contractors interested in participating in the municipality's Home Improvement program. It also makes it easy for homeowners to submit a one-page electronic preliminary application and for contractors to obtain a contractor application at their convenience. Please visit www.hip.cgph.net to see how our specialized website would serve the municipality's residents. Our municipal clients choose CGP&H, and fellow planners and attorneys consistently recommend us to their clients because our programs are carefully designed to comply with all state and federal regulations, produce the most units per dollar, and result in quality construction with satisfied homeowners and renters. Other areas where CGP&H continues to shine include:

- **Creation of new or updating existing Policies and Procedures Manuals to be thorough and in full compliance of applicable federal and/or state regulations**
- **Comprehensive and extensively documented case files which municipal clients; HUD consultants, and state and federal auditors consistently praise**
- **Detailed work write-up specifications and bid documents that are second to none**
- **Progress inspections during the construction phase that increase contractor compliance**
- **Innovative, customized multi-media marketing to homeowners and contractors alike**
- **Local contractor outreach, encouraging participation from the best local contractors**
- **Successfully manage difficult contractors that prove to be sub-standard**
- **Friendly, always accessible, and bilingual translation services**
- **Extensive phone support, and in person assistance whenever required**

The satisfaction rate among our applicants and quality of our case files have set the benchmark on which other rehabilitation programs are judged. In fact, on many occasions, our firm has been brought in after municipal programs were severely mismanaged by either other consultants or in-house staff, such as Bound Brook, Freehold Borough, Fairfield (Salem), New Brunswick and the City of Passaic. In every case, CGP&H turned those programs into successes, lauded by the very state and federal agencies that previously had problems with those municipal programs. Whether working in a problem situation, or in a municipality that is brand new to housing rehabilitation or even taking over administration of a currently successful program, our approach is consistent to achieve the desired results. These reasons, coupled with our highly experienced management and case team members, are the primary reasons for the successes for each of the housing rehabilitation programs we administer throughout New Jersey for our municipal clients, as well as the housing rehabilitation programs we administer in Pennsylvania.

CONTACT INFORMATION, LOCATION OF THE OFFICE

Community Grants, Planning & Housing (CGP&H, LLC)
1249 South River Road, Suite 301
Cranbury, New Jersey 08512
Phone: 609-664-2769
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www.cgph.net

Person responsible for preparation of this proposal:
John Burton, MPA
CEO of CGP&H, LLC
609-642-4903
john@cgph.net

CGP&H HOUSING REHABILITATION PROGRAMS LIST

Below is our current active client list. State COAH compliant (including RCA) rehab programs are marked with a single asterisk (*). Federally funded HUD compliant (including HOME, CDBG, Lead Regulations) rehab programs marketed with a double asterisk (**). Contact information and additional details on housing rehabilitation clients can be found in the References section of this proposal.

LOCATION OF UNITS	CLIENT SINCE
Asbury Park, City of *	2024
Bergenfield Borough *	2023
Bernardsville Borough *	2017
Bloomington Borough *	2017
Bound Brook Borough *	2008
Clark Township *	2017
Cranbury Township *	2017
Cranford Township *	2017
Cresskill Borough *	2018
Denville Township *	2022
Eatontown Borough *	2019
East Hanover Township *	2021
East Windsor Township *, **	2012
Emerson Borough *	2023
Fairfield Township *	2019
Florham Park Borough *	2022
Franklin Township *	2020
Glen Rock Borough *	2022
Holmdel Township *	2005
Howell Township *	2004
Kearny, Town of *	2020
Lincoln Park Borough *	2017
Little Falls Township *	2017
Lopatcong Township *	2023
Lower Merion, PA	2026
Mahwah Township *	2019
Manchester Township *	2015
Maplewood Township *	1995
Marlboro Township *	2014
Middlesex County *	2024
Milltown Borough *	2013
Montgomery County, PA **	2019

Montvale Borough *	2018
Montville Township *	2019
Morristown, Town of *	2022
Mount Holly Township **	2016
New Brunswick City *, **	2008-12, 2014-18, 2018-current
New Milford Borough *	2019
Norristown, PA **	2014
Oakland Borough *	2021
Oceanport Borough *	2021
Old Bridge Township *	2014
Palmyra Borough *, **	2002
Park Ridge Borough *	2021
Perth Amboy City *	2022
Pittsgrove Township **	2001
Plainsboro Township	2025
Raritan Borough *	2018
Ridgefield Borough *	2022
Riverside Township **	2012
Roselle Park Borough *	2012
Roosevelt Borough	2026
Rumson Borough *	2021
Scotch Plains Township *	2018
Stafford Township *	2003
Totowa Borough *	2018
Waldwick Borough *	2022
West Caldwell Township *	2020
Woodbridge Township *	2016

Program Design and Marketing:

For each client municipality, CGP&H implements a Marketing Plan to recruit interested homeowners to the Program. In consultation with the municipality, CGP&H employs a variety of proven free and low-cost strategies to advertise the program within the municipality which usually includes, but is not limited to, advertising on the municipal website, appending announcements and/or flyers to appropriate municipal mailings, creating 11" by 17" laminated posters and complementary flyers and more detailed brochures for display and distribution at key high visibility locations. We also utilize free local cable TV advertising, if available, to establish the program's applicant pool/waiting list and expand contractor interest as well. We also use email blasts, twitter, and Facebook in cases where the municipality already provides such services to its residents. If future program marketing is needed, CGP&H also periodically prepares press releases for a series of free advertising opportunities. We offer to make group presentations to community organizations or to the public at large at a client's municipal building, and even to local contractors to explain the program and its benefits to them. Paid newspaper advertisements are utilized as a last resort, when deemed necessary and appropriate and is almost never necessary. The methods we use, and the order of their deployment, are always analyzed to implement the most effective combination of strategies at the right time. Extensive marketing efforts are essential for all successful housing rehabilitation programs to meet their productivity objectives. Our tried-and-true approach to marketing is one of the many phases of a strong rehabilitation program that differentiates us from any other provider. Outreach marketing samples are available upon request.



Each of our municipal Housing Rehabilitation Programs are also featured on our website, www.hip.cgph.net. This easy-to-navigate website allows interested homeowners and contractors to review program requirements, to learn more about the program, and even to apply. It makes it easy for applicants to quickly submit a one-page electronic preliminary application and for contractors to obtain a contractor application at their convenience. Additionally, the website provides an overview of the housing rehabilitation process via a **Frequently Asked Questions** page, as well as **before and after photos** of housing rehabilitation projects and homeowner testimonials to help potential applicants visualize the program benefits. A **Resources** page provides other possible funding sources and related services, as well as house maintenance, fire safety and lead hazards information. The **Resources** page also provides links to the state Division of Consumers Affairs codes and standards, as well as home improvement contractors. Please visit www.hip.cgph.net to see how our specialized website would serve local residents.



Reporting and Required Meetings (On-Going):

CGP&H provides the housing rehabilitation data required for annual State or Court reporting, as well as providing periodic reporting to suit our municipal clients' needs. Samples of program reports can be provided upon request.

Case Management:

CGP&H administers the applicant case processing and rehabilitation of eligible homes within our client municipalities. All of the following items are included within the scope of services that we provide to our housing rehabilitation program clients.

For accuracy and efficiency purposes, most of our documents are in either Microsoft Excel or Access, and our standard bid, closing, and all other program forms are designed to cost-effectively merge with the applicant's information, so that more of our professional time can be spent on higher level matters with applicants, homeowners, and contractors, another difference between our company and others.

Application Processing:

CGP&H processed homeowner or renter applications to ensure that homes are occupied by income-eligible households at the time of application. This is accomplished by verifying applicants' income and assets and finalizing the eligibility determination of each applicant.

This process starts with an applicant either submitting an easy online preliminary application to CGP&H or CGP&H pre-qualifying interested households by phone, whichever is the applicant's preference, and then placing them in the program's waiting list/applicant pool. The preliminary application process serves a dual benefit of not wasting the applicants' or the program's time if the household does not meet several basic eligibility criteria. Once a household is prequalified, formal application invitations are mailed or emailed per the applicant's preference, while program openings are currently available. Upon receipt of a completed application, we assign a case number to protect the applicant's confidentiality, set up a case file, and assign a case manager to guide the applicant through the process. All case files are kept securely in locked file cabinets.

Since applications are rarely complete at the initial application submission, we work with each household as applications are received to help them through the eligibility certification process. We have three bilingual staff members to assist those in need of either Spanish translation or Hindi language services. For communities that have a significant Spanish-speaking population, our promotional materials can also be made available in Spanish as part of our basic services.

To ensure the utmost accuracy of an applicant's income qualification, our case managers are trained in DCA (COAH) and HUD income determination methods. Our proven HUD- and DCA/Court-compliant systems for verifying income includes an additional step we call "peer review" where a second case manager reviews the income calculation methodology and all the supporting documents before the case is sent over to our program manager for formal review and approval of the case findings. Once a qualified applicant is approved in writing for program participation via a certificate of eligibility, the case manager then coordinates the comprehensive property inspection with the homeowner and our licensed CGP&H program inspector.

Initial Inspections & Bid Specifications:

Once an applicant is approved for program participation, the Program coordinates for the approved homeowner to complete a pre-inspection questionnaire. The questionnaire prepares the homeowner as well as assists the inspector identify any reasons, such as hoarding or active private repairs, which would postpone or prevent a successful inspection. Upon receipt and review of the completed questionnaire with no indicators to prevent the inspection, the Program Inspector schedules the house inspection. The CGP&H inspector then conducts a comprehensive property inspection to identify building, electrical, and plumbing code violations, and health and safety conditions requiring repair or replacement. To expedite our

inspection services during our highly productive periods, CGP&H may subcontract with a qualified licensed home inspector to assist with inspection services under the guidance of our Chief Inspector.

Our inspector becomes familiar with our client municipality's local ordinances to ensure that each dwelling unit will have specifications prepared to bring each unit up to state code and/or local ordinance, whichever is stricter. Upon arrival at the residence, the assigned CGP&H inspector reinforces previous communications with the homeowner that the intent of the program is to bring homes into compliance with local and state building code standards. At this meeting with the homeowner(s), our inspector also discusses eligible and ineligible improvements indicated in the initial inspection.

The CGP&H program inspector prepares the detailed work write-up specifications and cost estimates for each property that specify each work task line item by line item. CGP&H case managers then incorporate that into a bid package for each project which includes other critical program specific documentation designed to protect the municipality and to fully explain the program's requirements and expectations to all prospective contractors. Bid packages circulated to bidding contractors do not include any cost estimates. Upon request, we would be happy and proud to provide sample cost estimates and a complete bid package, including a work write-up of an actual case file that would be within the price range of the Program's anticipated per-property rehabilitation cost.

CGP&H inspectors take an extensive number of property photos throughout the entire case process including before and after photos, and progress inspection photos. The photos not only serve to document case progress but are a wonderful tool to assist in preventing and/or resolving any contractual disputes. At the completion of every case, these photos are compiled onto a CD and placed in the permanent case file for the municipality's future reference as well.

Though many municipal housing rehabilitation programs do not have a specific lead paint component, our lead licensed inspectors are well qualified to ensure the contractors comply with the Environmental Protection Agency Renovation, Repair and Painting Rules (40 CFR Part 745) for houses built prior to 1978 with lead paint hazard reduction work. Our inspectors clearly identify the applicable work item(s) marked with the EPA-RRP Rule in the work specifications, as well as spell out the EPA requirements in the General Conditions of the work specifications.

Bidding:

Prior to bid solicitation, the homeowner is required to review the work write-up that was created for their home(s) by the CGP&H Inspector who performed that work. The purpose of this review process is to provide homeowners with a thorough understanding of the proposed/recommended scope of work, to address any questions they may have and to obtain their written approval of the work write-up to avoid future participant-initiated change order requests. Additionally, during this phase the homeowner also reviews the list of contractors and can add or delete any contractor from this list prior to sending out bid notices to contractors. This step serves two important purposes. First, reviewing potential contractors with the homeowner and inviting them to add or delete them to the contractor list makes the homeowner an integral part of the contractor selection process. Secondly, it often helps us build up our list of local contractors that can be added to the program's ongoing contractor list (once they become pre-qualified).

CGP&H's staff notifies contractors of the municipality's program requirements, including procedures that impact bidding, contract award, preconstruction, work write-ups and contractor payments. CGP&H inspectors are also available via telephone over an extended day (earlier and later than normal business hours, to be convenient to both homeowners and contractors), to answer the many questions that arise. Currently, many participating contractors already receive their bid documents via email, which is both convenient and effective for the contractor.

CGP&H staff always conducts a thorough contractor vetting process, reviewing and confirming each contractor's qualifications prior to awarding a job to ensure the contractor meets all program requirements including but not limited to proper licenses, certifications, insurance and reference checks. The contractor list is updated regularly to ensure these documents are kept current. We also have probation and termination procedures for those occasions when warranted. This vetting process is just another reason why our company can boast such a small number of contractor disputes occurring during the construction period.

Construction Phase:

CGP&H coordinates the selection of the contractor with the homeowner. CGP&H then prepares all necessary agreements and loan documents related to the Housing Rehabilitation Program which are executed at a Pre-Construction Conference to be attended by the CGP&H inspector (to preside over the closing and perform notary functions), the contractor, and the homeowner. CGP&H case managers are responsible for creating all lien documents and facilitating the recording of mortgages and modifications to mortgages.

The Municipal Construction Office receives a copy of the work write-up from the case manager following the Pre-Construction Conference. Construction officials can then reference the work write-up when the contractor applies for building permits. This gives the municipality's construction inspection department full insight and a cross reference to help determine which permits are required.

CGP&H inspectors usually perform at least one interim payment inspection and one final payment inspection during the construction phase to monitor compliance with program requirements, and to control and carefully document contract change orders, progress inspections and payments, scheduling and completion of the final inspection and case record completion.

CGP&H generates progress inspection reports for contractor payments. Typically, CGP&H prepares progress (50%), completion (40%), and retention (10%) payment documents supported by applicable inspections and warranties as required. Tracking contractor payments is a critical element of a successful housing rehabilitation program. The customized Progress Inspection Report that CGP&H has created for these programs clearly indicates the line items that are included in a particular contractor payment. In the case of partial payment, the percentage of completion is also included. We have noticed that the Progress Inspection Report form we have been using since 2001 has successfully eliminated any confusion of the value of the work that is eligible for payment following a partial payment inspection.

CGP&H is very proud to report that we help to keep homeowner and contractor disputes to a minimum. We accomplish the prevention of typical homeowner/contractor disputes by the quality and clarity of our

work specifications, combined with our processes that include a detailed Pre-Construction meeting with the homeowner and contractor both present, with our inspector reviewing all work items line by line, clarifying any homeowner or contractor questions, and reviewing program rules and responsibilities of both parties to one another. In addition, prevention of disputes is facilitated by tight construction controls and the inspector's monitoring throughout the entire rehabilitation process, addressing potential problems before they escalate. However, there will still be occasional disputes with the contractor that is selected by the homeowner and then approved by us. Sometimes it is the homeowner that is not satisfied with certain aspects of the contractor's job performance, cleanliness, timeliness, manners, work product, etc., and sometimes it is CGP&H's inspectors who are not satisfied with the actual quality of the contractor's work. If the contractor ever initiates a dispute, it is generally due to either refusal by the homeowner or inspector to make payment, or very occasionally due to lack of access or poor treatment of workers by a program participant. In any circumstance, our highly trained, patient, and skilled inspectors and management team will intervene when required to quickly resolve the matter in a way that is fair to all parties, respectful, and fact based. In addition, there has never been a finding against either CGP&H or against one of our municipal clients throughout all these years and cases. CGP&H always maintains our high standards, even during delicate and difficult occasions when disputes arise.

Case Close-Out:

The case close-out phase begins with the contractor providing a signed Release of Liens to the homeowner as well as all applicable material and equipment warranties. That is followed by the filing of the approved municipal permits, receipt of all certificates of approval(s) and the approval of the final payment, all to be placed in the case file. The case manager then sends the homeowner a case closeout letter explaining the warranty period, importance of program documents for personal record keeping, explaining the homeowner's responsibility to continue to maintain the home, providing the homeowner with a home maintenance checklist as guidance, thanking the homeowner for program participation, encouraging him/her to recommend the program to other households in the community, and when applicable reminding the homeowner of the affordable housing rental requirements listed in the program lien documents and deed restriction.

CGP&H establishes and maintains complete files on each assisted home to verify eligibility and to document the bidding, legal documents and completion of rehabilitation activities. Completed case files are transferred to the municipality and organized in a user-friendly manner for the municipality's permanent records and future reference if ever needed. We are also very proud that CGP&H has consistently received accolades from our municipal clients, state and federal representatives alike for our detailed, complete and well-organized case files. Upon request, we are happy to provide sample case files for review.

KNOWLEDGE OF AFFORDABLE HOUSING REGULATIONS

There is no Administrative Agent in the state of New Jersey with more knowledge of New Jersey Affordable Housing regulations than CGP&H. Our president, Randall Gottesman, has been practicing both before and during COAH's coming into existence in the mid-1980s, and ever since, has dedicated much of his career towards being expert in all the requirements, its implications to municipalities, and how to most cost-effectively help our clients comply with all of the rules and regulations. Mr. Gottesman is a founding member of a professional association called the Affordable Housing Professionals of New Jersey (AHPNJ) and served on its board since its inception in 2006, having served three of those years as its President. CGP&H senior staff have always taken an active role in AHPNJ, including participating in important formative committees such as the policy committee and education committee. Randall Gottesman built and developed an exceptional team of affordable housing experts at CGP&H over 30 years, establishing CGP&H as an industry leader in affordable housing implementation.

In fact, in 2006, CGP&H was so highly recognized for its expertise in this area that it was awarded a competitive contract to make a companion guide to the Uniform Housing Affordability Controls (UHAC), which CGP&H prepared for the state, and was ultimately entitled, Understanding UHAC. For close to 20 years, Understanding UHAC was considered a valuable reference tool for those in the industry. In 2025 the UHAC regulations are undergoing significant revisions, and CGP&H has remained highly engaged with various stakeholders throughout the state in navigating these new rules. Senior staff, such as Vice President Megan York, continue to lead panels in webinars and conferences relating to the new UHAC regulations, providing expert guidance particularly in the area of administrative agent services. As these new regulations are taking shape, CGP&H is working tirelessly to maintain our exceptionally high standards of affordable housing expertise.

CGP&H is committed to maintaining a well-trained staff, providing our team members with educational opportunities including AHPNJ's certification program and other educational workshops. CGP&H senior staff members have been on the AHPNJ Education Committee for many years, and have helped conceptualize, review and edit much of the curriculum created for AHPNJ's certification program over the years.

Our staff has completed affordable housing training programs offered by the state of New Jersey, including Module I, Module II Records Management, Module III Ethics, Module IV Qualifying Households, CTM Project/Unit Monitoring and CTM Trust Fund Monitoring.

Our staff has also completed all of the training programs offered to date by the Affordable Housing Professionals of New Jersey (AHPNJ), including Introduction to Affordable Housing for NJ Municipalities, Fair Housing, Qualifying for Affordable Housing, Ethics for Affordable Housing, Community Placement of Affordable Housing Units, and Records Management.

Among many others in the company, Vice President Corinne Markulin who will oversee the day-to-day operations of the housing rehabilitation program has completed the Affordable Housing Professionals of New Jersey Certification program.



John Burton, MPA
Chief Executive Officer

10 years of experience in:

- Business Management
- NJ Affordable Housing
- Technical Innovation

Education:

- Master of Public Administration, Penn State
- B.A. English, U.C. Berkeley

Certifications & Training:

- Public Budgeting and Financial Management
- Public Sector Human Resources Management
- NJ Notary Public

Associations:

- Affordable Housing Professionals of NJ (AHPNJ)
Board Member and Treasurer.

John Burton, Chief Executive Officer is responsible for leading the business operations of CGP&H. A mission-driven professional with over 8 years of experience at CGP&H and more years of experience in the non-profit sector, Mr. Burton's contributions to the landscape of affordable housing in New Jersey include calculating the annual income limits and updating the affordable pricing calculators on behalf of the Affordable Housing Professionals of New Jersey which are used by scores of municipalities and affordable housing providers throughout the state. Leading a dynamic team of professionals, he is focused on creating efficient business-focused teams that prioritize client service, innovation, and mission-driven results.

Mr. Burton's focus on continual process improvement and technical innovation keeps CGP&H at the cutting edge of effective program administration. Through efficiency, reliability, quality, and integrity, CGP&H continues to be a trusted industry leader in affordable housing administration, home improvement program administration, and grants administration.

Mr. Burton holds a bachelor's degree in English from the University of California at Berkeley and a Master of Public Administration degree from The Pennsylvania State University with graduate certificates in Public Budgeting & Financial Management and in Public Sector Human Resources Management.

Before joining CGP&H, Mr. Burton facilitated scholarship disbursements through the NJ Foster Care Scholars Program with Embrella (formerly Foster and Adoptive Family Services). Prior non-profit experience includes work with a number of educational and arts organizations. Interestingly, Mr. Burton began his career as a professional opera singer, performing around the country at a variety of venues including San Francisco Opera and the Metropolitan Opera in New York.



Corinne Markulin,
Vice President of CGP&H

27 years of experience in:

- *Housing Rehabilitation Program administration and management*
- *CDBG, HOME, COAH Regional Contribution Agreement fund programs, Municipal Affordable Housing Trust Fund COAH rehab credit programs*
- *Federal Home Loan Bank's Affordable Housing Program*

Education:

- *Mercer County Community College Associates Degree in General Business*

Certifications & Training:

- *Affordable Housing Professionals of NJ (AHPNJ) Certification*
- *HUD Workshops & Online Webinars*
- *Lead Compliance workshops*
- *Certified EPA Lead Renovator*
- *Certified Dust Wipe Sampling*

Corinne Markulin, Vice President of CGP&H

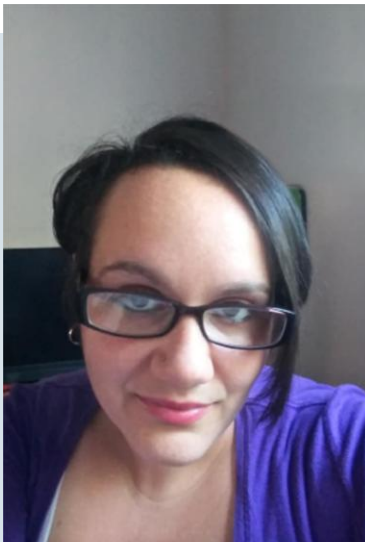
for all CGP&H housing rehabilitation programs. Besides her college education, she has over thirty-seven years of administrative and management experience including twenty-seven years specifically dedicated in housing program administration and management. Ms. Markulin has completed training in a variety of housing rehabilitation, affordable housing and lead compliance activities

Ms. Markulin has been with CGP&H since 1997 and has provided supervision, technical assistance and hands-on administrative services for over 70 housing programs including complex programs which have multiple funding sources, including CDBG, HOME Investment Partnership Program, Federal Home Loan Bank's Affordable Housing Program, COAH Regional Contribution Agreement funds and locally funded government programs. Many of the programs are repeat clients that we have served in multi-year and even decade long program renewals. Ms. Markulin's attention to detail, commitment to all affordable housing issues, and professional experience has led her to become an expert in administering housing programs.

From Ms. Markulin's extensive background in housing administration, she has written programs' policies and procedure manuals, created and presented affordable housing and home improvement presentations to homeowners; created and conducted contractor orientations; has vast experience in the marketing of housing programs. In the past, Ms. Markulin has developed and implemented accessory housing programs, write down buy down programs as well as also developed procedures for implementing cost-certifications of sale, rental, resale and rerental projects, affirmative marketing plans and supervised the implementation of those projects. She is certified by the Affordable Housing Professionals of New Jersey.



Matthew P. Hynes, Senior Inspector, joined CGP&H with over 20 years in the construction field. He is a New Jersey licensed Building Inspector (HHS), Mechanical Inspector (1 & 2 Family). In his role as an Inspector, Mr. Hynes is responsible for comprehensive initial site inspections for housing rehabilitation programs to determine existing interior and exterior code violations and other housing rehabilitation needs; preparing work specifications and cost estimates, developing project specific scopes of work that maximize the use of public funds while always successfully conforming to all program rules and funding limits, reviewing bids, presiding over construction and loan agreement closings, and ongoing construction monitoring.



Brittany Sanchez, Senior Housing Rehabilitation Specialist, came to CGP&H with over ten years of combined administrative and management experience, with an emphasis in property management, affordable housing, and income certification. Brittany manages applicant pools, contractor records, and case files from application to intake, through pre-construction to case completion. Additionally, she is a Housing Credit Certified Professional (HCCP) through New Jersey Housing Mortgage and Finance Agency.



Dean Fontenelli, Housing Rehabilitation Inspector, joined CGP&H with over 10 years of experience in the construction field and 3 years of experience in space planning and design for a mid-sized biotech company. He is a NJ licensed residential building inspector and has a Liberal Arts Bachelor's degree from Mercer County Community College. Mr. Fontenelli's role as a Program Inspector gives him the opportunity to help others by identifying health and safety concerns in their homes, preparing project scopes of work to bring such concerns up to code and compliance, preparing/reviewing cost estimates to keep scope of work within applicable program rules and funding limits, working with the contracts from Bid, monitoring work progress, and making sure all work is done to code in a professional manner to maximize the use of public funds in the betterment of our clients homes and lives.



Beth McCann, Housing Rehabilitation Specialist, joined CGP&H with many years of combined accounting, finance and administration experience in various industries which included disaster recovery and most recently the solar industry. Beth worked for FEMA in Public Assistance after Hurricane Sandy. She also spent 2.5 years working as a case manager and QA/QC Coordinator on various Hurricane Sandy recovery programs throughout New Jersey and New York. She holds a Bachelor of Science degree in Business Administration from Southern Connecticut State University. She also obtained her Master's in Business Administration from Georgian Court University as well as a professional certificate in Budgeting, Finance and Accounting from Rutgers University.



Mariana Gomez, Housing Rehabilitation Specialist, joined CGP&H in early 2025 with a strong background in property management and residential rehabilitation. She brings hands-on experience coordinating repairs, managing contractors, and ensuring homes meet safety and code standards.

REFERENCES

Tara Buss, Personnel & Strategic Operations Director Holmdel Township

Township of Holmdel

4 Crawfords Corner Road

Holmdel, NJ 08724

Telephone: (732) 946-2820 ext.1208

Services: Administrative Agent for 150 ownership homes and administering the Township's Home Improvement (housing rehabilitation) Program.

Duration: Since 2005

Jonathan Capp, Business Administrator

Township of Marlboro

1979 Township Drive

Marlboro, NJ 07102-5408

Telephone: (732) 536-0200 x1207

Services: Administrative agent for 209 ownership units and administer the Township's Home Improvement (housing rehabilitation) Program

Duration: Since 2014

Patrick Wherry, Township Administrator

Township of Maplewood

574 Valley Street

Maplewood, NJ 07040

Telephone: (973) 762-8120 x2000

Email: pwherry@twp.maplewood.nj.us

Services: Administers the Housing Rehabilitation Program and provides Administrative Agent and affordable housing planning services for numerous private rental projects.

Duration: Since 1995

Martin Lynch, Assessor

Township of Manchester

One Colonial Drive

Manchester, NJ 08759

Telephone: (732) 657-8121 x3801

Services: Housing Rehabilitation Services, administrative agent and affordable housing services.

Duration: Since 2015

COMPENSATION PROPOSAL

CGP&H will provide municipality with professional services for the purposes described herein.

Housing Rehabilitation Program Administration Services	
1. Initial Program Setup	Flat fee of \$1,000 due upon transmittal of manual to municipality.
2. Ongoing Day-to-Day Program Administration	Monthly flat fee of \$500 per month for a total of \$6,000 per contract year. <i>This fee will only be billed at the commencement of outreach and marketing activities.</i>
3. Direct Costs	\$450 not to exceed per year.
Additional services as requested	Billed hourly at the blended rate of \$132 per hour. <i>Budget for these services will depend on scope of additional services requested by the municipality. CGP&H will not bill any time towards this line item without written authorization from the municipality.</i>
Not to Exceed Amount for Administrative Services: \$7,450	

- 1. Initial Program Setup:** this may include, but is not limited to, creation of or revisions to Policies and Procedure Manual for administration of the Municipality's Housing Rehabilitation Program, creation of corresponding program forms, and program marketing materials.
- 2. Ongoing Day-to-Day Program Administration:** includes but is not limited to: Maintaining a waiting list of interested residents; Ongoing owner outreach efforts; Reviewing homeowner pre-applications to determine initial eligibility; Reporting; Doing updates to program manual and forms as needed; Contractor outreach; Intake of new interested contractor applications; Qualifying new contractors; Maintaining contractor database and individual records; Updates to rehab work specifications templates and compliance research; All other administrative tasks.
- 3. Direct Costs:** this includes, but is not limited to, reimbursement for direct costs for large scale printing jobs, postage, mailings, poster production, expedited mailings or messenger services, county filing/recording fees, etc. This does not include paid advertising.

Housing Rehabilitation Program Case Management	
1. Milestone 1: Eligibility Determination	Flat fee of \$1,280 payable upon certification of applicant's eligibility. Discounted flat fee of \$850 for each additional unit within a multi-family dwelling.
2. Milestone 2: Loan Closing	Flat fee of \$3,400 payable upon execution of construction documents. Discounted flat fee of \$1,250 for each additional unit within a multi-family dwelling.
3. Milestone 3: Final Inspection	Flat fee of \$2,120 payable upon satisfactory final inspection. Discounted flat fee of \$900 for each additional unit within a multi-family dwelling.
4. Title Search Fee	\$100 per property
5. Subordination Requests	\$175 flat fee to process refinancing requests. This fee is paid by the homeowner.
Expected Cost Per Completed Case: \$6,900	

- Milestone 1: Eligibility Determination:** this includes the introductory setup of a case through the processing of applications and determining the applicant's eligibility for the program.
- Milestone 2: Loan Closing:** this includes comprehensive inspection of home to determine code violations, repair needs; developing a detailed cost estimate and work specifications for review and approval by homeowner; preparing bid documents for contractors to bid; review of bids received, preparing contractor contracts and homeowner agreements with the Municipality, and preconstruction meeting/contract signing/loan closing.
- Milestone 3: Final Inspection:** this includes working with contractors and homeowners throughout construction to finalize the rehabilitation work, troubleshooting any difficulties that arise, progress inspections, and case closeout.
- Title Search Fee:** Per property title search fee to confirm ownership and property liens.
- Subordination Requests:** includes the cost of processing of subsequent Program Mortgage Subordination Requests during the affordability control period.

Lead Risk Assessment and Testing Services if requested by municipality	
1. Lead Risk Assessment and Report	Flat fee of \$650 per unit (includes dust wipes and soil sample as needed)
2. Lead Clearance Testing	Flat fee of \$330 per unit.

1. **Lead Risk Assessment and Report:** Only applicable to houses built prior to 1978.
2. **Lead Clearance Testing:** Only necessary if lead risk assessment findings have actionable lead level.

Charges to be paid by the Housing Rehabilitation Contractor to CGP&H

CIRCUMSTANCE	CONTRACTOR PENALTY
1. Failed Final Inspection	\$375 per failed inspection paid by the contractor directly to CGP&H. \$300 for repeat lead clearance if needed.
2. Unjustified Construction Delays	\$50 per day paid by the contractor directly to CGP&H.

1. **Failed Final Inspection:** If a contractor requests a final inspection, and fails to meet the specifications of the Work Write-Up, the contractor will be charged a flat fee to partially cover the cost of having to conduct a second inspection and preparing the accompanying inspection reports. Charges for each failed final inspection will be issued directly from the contractor to CGP&H, as specified in the construction agreement. CGP&H will notify the Municipality if this penalty is ever levied against a contractor.
2. **Unjustified Construction Delays:** If the contractor delays construction without appropriate justification which requires CGP&H's additional follow-up with contractor, a weekly penalty will be charged to the contractor during the delay period. This will be specified in the construction agreement as a weekly penalty to the contractor paid directly to CGP&H if the penalty is imposed. CGP&H will notify the Municipality if this penalty is ever levied against a contractor.

The following fees may apply to the Municipality only if the need arises:

Additional Housing Rehabilitation Services, as Needed	Fee
Services related to any cases that are terminated due to circumstances outside the control of CGP&H, including determination of either participant or property ineligibility, voluntary withdrawal by the program participant, or a participant failure to follow other program rules, including violations of local ordinances, falsification of eligibility documents, etc.	\$850 flat fee per termination.
For services related to the program inspector's discovery during the initial property inspection of non-compliant occupancy or recently completed or ongoing home improvements without required municipal permits, the CGP&H will work to get the program participant to rectify the situation and become municipally compliant before the case can continue in the program with the standard case processing procedures. *Municipality has the option to pass on this additional cost to the owner.	\$400 flat fee per case for compliance items*
If the program participant delays the preconstruction process for any reason, including rectifying non-compliance discovery (see above section), which then makes the state mandated certificate of eligibility period expire prior to the signing of the construction agreement, CGP&H will be required to reverify household income. *Municipality has the option to pass on this additional cost to the owner.	\$750 per re-verification of income*
On occasion, there are secondary or supplemental funding sources available to assist a unit get fully up to code in cases where the program's funding limits and the program participant's ability to provide their own funding is insufficient. To avoid abandoning the case since it cannot be brought up to code with available funding, we can partner with other funding sources in some cases to make the project work. CGP&H will r initial research to determine if partnering source is an option for the particular case, and if so, then coordinate with secondary funding source.	\$400 flat fee per case for initial research and coordination of partnering funds
If during or after the completion of a housing rehabilitation case there are contract disputes, warranty claims or other kinds of disputes causing the Municipality to request mediation or intervention, CGP&H will only proceed upon written authorization from the municipality. When a program participant or contractor contacts CGP&H directly, CGP&H will attempt to resolve it expediently, prior to seeking written authorization from the municipality.	\$400 flat fee per case for warranty claims or \$750 flat fee per case for contract disputes.
Cases that require more than one bid opening (due to non-receipt of a qualified bid, contractor replacement or specialty contractor need on portion of rehab work) and/or more than one loan closing and related documents preparation; CGP&H will proceed with a re-bid process which includes re-sending updated bid notice and bid packages, additional bid opening, and review of bids received and/or each additional set of loan closing documents and/or additional loan closing.	\$525 per case for re-bid process and \$525 per case for each additional needed loan closing and/or additional loan closing documents.

Exclusions:

The following services are specifically excluded from the scope of services to be provided under this agreement:

1. All engineering and architectural services related to the rehabilitation of residential structures, and the coordination thereof. In the rare cases where such funding is needed, the homeowner is responsible for those costs.
2. All legal services as may be required to administer the program or resolve a dispute between a program participant and a contractor.
3. Direct costs such as advertising, reproduction, and expedited mail or messenger services more than amount identified above in this proposal.
4. Relocation assistance, in the extremely rare event that a household must be relocated during the construction phase.
5. CGP&H is not responsible for serving as the property manager of any rental units.
6. Lead-based paint testing services.
7. Preparation for and presentation to community as a whole or community sub-groups at request of municipality.
8. CGP&H will not administer a Rental Only Housing Rehabilitation Program.