

DOES YOUR HOME NEED REPAIRS?

The Mayor and Borough Council invites you to apply to Emerson's **NEW**

HOME IMPROVEMENT PROGRAM

If you live in Emerson, own your home, and your total gross annual household income falls below the income limit for your household size, you may qualify to participate in the program.

- ☑ There is **no cost to apply** and it does not affect your credit score.
- ☑ Funds are provided as a **no interest (0%) ten-year forgivable loan**.
- ☑ A **professional inspector** oversees the process.
- ☑ There is **no monthly payment**.

You can receive up to **\$17,000** in repairs!

(income limits updated annually)

ELIGIBLE USES OF FUNDS INCLUDE

- Roofs
- Foundations
- Heating
- Electrical
- Windows
- Insulation
- Plumbing
- and more!

Household size	1	2	3	4
Maximum Income	\$67,431	\$77,064	\$86,697	\$96,329
Household size	5	6	7	8
Maximum Income	\$104,036	\$111,742	\$119,449	\$127,155



BOROUGH OF EMERSON
New Jersey



**FIRST COME, FIRST SERVED
TAKE THE FIRST STEP!**

This program is sponsored by the Borough of Emerson.

www.hip.cgph.net

Scan the QR-Code & easily submit your preliminary application online!

If you have additional questions, or if you do not have internet access, please contact a Program Representative at (609) 664-2769 ext. 9.

Funding also available for rental properties - Landlords to call for terms.

