

## Example of possible Home Improvement



BEFORE



AFTER



## Mayor Dr. Alex D. Blanco and the City Council invite you to Apply to The City of Passaic Housing Rehabilitation Program

This opportunity is on a first-come, first serve basis so call the City's Agent Community Grants, Planning & Housing today at 609-664-2781 or email [maryalice@cgph.net](mailto:maryalice@cgph.net)

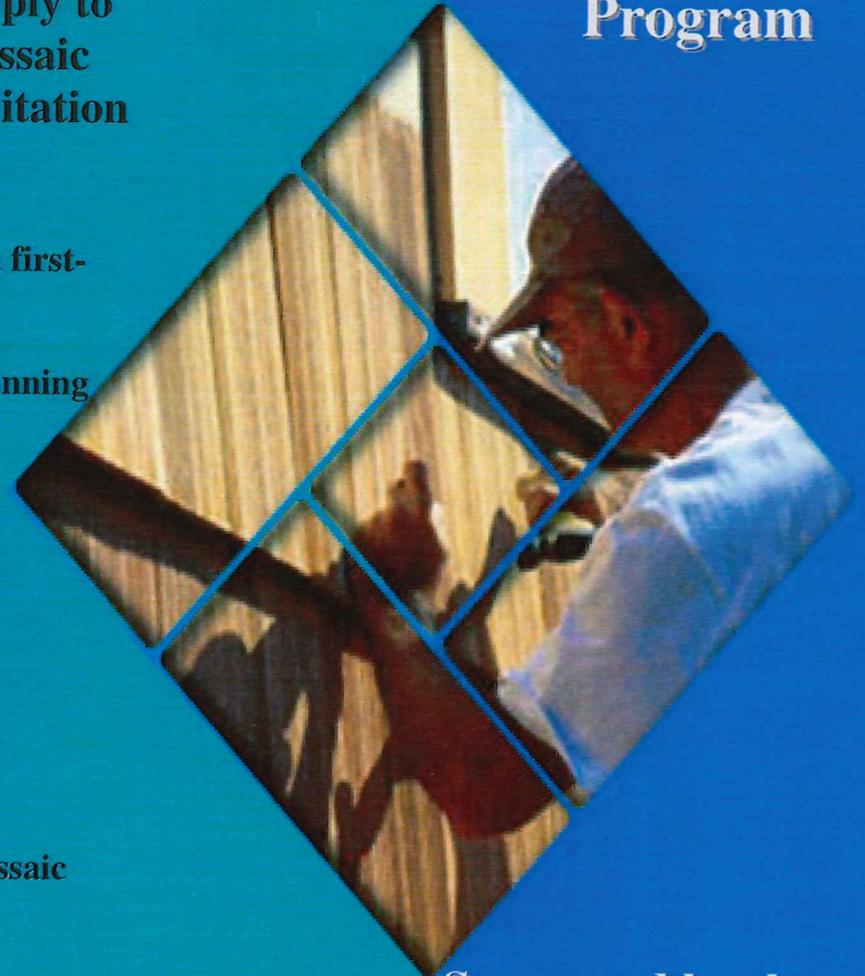


The housing program is also on the City of Passaic website [www.cityofpassaic.com](http://www.cityofpassaic.com)

The City of Passaic has retained CGP&H to administer the Housing Rehabilitation Program. Visit CGP&H website [www.hip.cgph.net](http://www.hip.cgph.net) for more information.



## Housing Rehabilitation Program



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City of  
Passaic

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## PROGRAM BENEFITS:

The **City of Passaic Housing Rehabilitation Program** is a wonderful way to get up to \$40,000 in financial assistance directly from the City for an owner occupied single family home. A two-to –four multi-family property can get up to \$20,000 for each additional eligible unit.

You will be guided through the eligibility process and a professional program inspector will oversee the scope of work and construction, confirming the work will be completed properly.

## YOU MAY QUALIFY:

- If you own and reside in a one-to-four family residential property in the City of Passaic
- If property taxes and mortgage are paid up to date prior to application.
- If a major system such as roofing, heating, electric, plumbing, foundation and/or windows is in need of replacement or substantial repair. Wheelchair accessible remodeling and weatherization energy savings are also eligible.

*Call the City's Agent, CGP&H to help you evaluate your eligibility.*

- If the total gross annual household income falls below the income limit for your household size, listed below:

### HOUSEHOLD INCOME LIMITS

Updated annually

\* Total household gross annual income can not be more than...

1 Person	\$50,900
2 Persons	\$58,200
3 Persons	\$65,450
4 Persons	\$72,700
5 Persons	\$78,550
6 Persons	\$84,350
7 Persons	\$90,150
8 Persons	\$96,000

\* All applicants' financial information will be kept confidential



## PROGRAM FUNDING TERMS;

The funding is provided in the form of a zero percent, ten year, forgivable loan. Owner-occupied single family homes can receive up to \$40,000. Owner-occupied two-to-four multi family homes can receive up to \$20,000 per each additional unit.

There are **no monthly payments and no interest charged**. The loan is fully forgiven if the homeowner maintains title and occupancy for a ten year period. There is **NO COST** to apply and applying to this program **DOES NOT** affect your credit score.

Owners of multi-family properties are to contact the Program Administrator for rental terms.

**Don't miss this opportunity!**

**Go to  
[www.hip.cgph.net](http://www.hip.cgph.net)**

**CALL Mary Alice at CGP&H  
609-664-2781**

**Or email  
[maryalice@cgph.net](mailto:maryalice@cgph.net)  
for more information and  
for an application package.**

**PARA AYUDA EN ESPAÑOL LLAME AL 609-664-2783**