

DOES YOUR HOME NEED REPAIRS?

The Mayor and Borough Council invite you to apply to Bernardsville's **NEW**

HOME IMPROVEMENT PROGRAM

You can receive up to **\$22,000** in repairs!

If you live in Bernardsville, 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**.

(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	\$68,992	\$78,848	\$88,704	\$98,560
Household size	5	6	7	8
Maximum Income	\$106,445	\$114,330	\$122,214	\$130,099



This program is sponsored by the Borough of Bernardsville

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

www.hip.cgph.net

Easily submit your preliminary application online!

If you have additional questions, or if you do not have internet access, call the Program Representative at (609) 642-4992
Funding also available for rental properties - Landlords to call for terms.

