

# DOES YOUR HOME NEED REPAIRS?

## The Mayor and Borough Council invite you to apply to Bernardsville's **NEW** **HOME IMPROVEMENT PROGRAM**

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**.

You can receive  
up to **\$22,000**  
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	\$75,936	\$86,784	\$97,632	\$108,480
Household size	5	6	7	8
Maximum Income	\$117,158	\$125,837	\$134,515	\$143,194



This program is  
sponsored by the  
Borough of Bernardsville



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

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

# www.hip.cgph.net

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.

