DOES YOUR HOME NEED REPAIRS?
The Borough invites you to apply to the NEW Totowa

HOME IMPROVEMENT PROGRAM

If you live in Totowa, own your home, and your total gross annual household income falls below the income limit for your household size, you may qualify

☑ 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.

<table>
<thead>
<tr>
<th>Household size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Income</td>
<td>$53,286</td>
<td>$60,898</td>
<td>$68,510</td>
<td>$76,122</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household size</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Income</td>
<td>$82,212</td>
<td>$88,302</td>
<td>$94,391</td>
<td>$100,481</td>
</tr>
</tbody>
</table>

(income limits updated annually)

ELIGIBLE USES OF FUNDS INCLUDE

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

This program is sponsored by the Borough of Totowa and funded by Developer Fees

FIRST COME, FIRST SERVED
TAKE THE FIRST STEP!

www.hipsterungerprogram.org

Easily submit your preliminary application online!

If you have additional questions, or if you do not have internet access, call the Borough Representative at (609) 664-2781

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