

# DOES YOUR HOME NEED REPAIRS?

## The Borough invites you to apply to the Totowa HOME IMPROVEMENT PROGRAM

You can receive up to **\$20,000** in repairs!

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 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	\$71,280	\$81,440	\$91,600	\$101,760
Household size	5	6	7	8
Maximum Income	\$109,920	\$118,080	\$126,240	\$134,400

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

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

*Easily submit your preliminary application online!*



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

*If you have additional questions, or if you do not have internet access, call the Borough Representative at (609) 664-2769 ext. 9.*

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

