

# DOES YOUR HOME NEED REPAIRS?

The Township invites you to apply to the West Caldwell

## HOME IMPROVEMENT PROGRAM

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

If you live in West Caldwell, 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	\$75,840	\$86,640	\$97,440	\$108,420
Household size	5	6	7	8
Maximum Income	\$116,960	\$125,600	\$134,240	\$142,880



West Caldwell  
*New Jersey*

This program is sponsored by the Township of West Caldwell and funded via Developer's Fees.



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

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

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