What is the Home Improvement Loan Program?

Burlington County receives an allocation of Community Development Block Grant (CDBG) funds each year from the Federal government to provide assistance to residents of Burlington County through a variety of local housing-related and public service projects.

The Board of Chosen Freeholders has designated a portion of these funds to be made available through the Home Improvement Loan Program, which is administered by Community Development and Housing.

The Home Improvement Loan Program provides technical assistance to qualified homeowners and makes 0 % interest property improvement loans of up to $20,000 to correct substandard housing conditions and to eliminate health and safety hazards.

Examples of eligible work include foundation, plumbing, heating and electrical repairs, roof work, termite and dry-rot repairs, water and sewer hookups, energy conservation measures and remodeling to provide wheelchair accessibility.

Loans are made for the rehabilitation of owner-occupied single family houses only. Technical assistance provided through the program includes assessing the scope of needed repairs, consulting with building officials, architects and other professionals as needed, assisting the homeowner in obtaining bids and contracting for the repairs, monitoring construction and issuing payments.

EQUAL HOUSING OPPORTUNITY

"The Fair Housing Act prohibits discrimination in housing based on color, race, religion, national origin, sex, familial status or disability."

Human Services Department

The Department of Human Services consists of a wealth of services to support individuals in the community from all backgrounds, with various needs. We strive to provide one-stop human service shopping, a building in which all county residents find a wealth of resources working together to help them find their strength, resilience and direction into a brighter tomorrow. Through the recent reorganization, the merged Department is the platform from which we bring existing skills together to tackle some of our thorniest community issues with comprehensive planning and monitoring.

- Shirla Simpson, Director

Human Services includes the following Divisions:

- Office on Aging
- Division of Behavioral Health and Youth Services
- Division of Community Development & Housing
- Division of Employment & Training
  - Business and Job Seeker Services
  - Workforce Investment Board
- Division of Veterans & Military Services

Human Services works closely with the following:

- Advisory Council on Women
- Board of Social Services

Department of Human Services
Human Services Facility
795 Woodlane Road
Westampton, NJ 08060
609-265-5800 • Fax: 609-265-5382
Email: HumanServices@co.burlington.nj.us
Hours: Monday thru Friday - 8 am - 5 pm

Department of Human Services
Community Development & Housing

Burlington County

Home Improvement Loan Program

Repair Your Home... Brighten Your Outlook

Sponsored by the Burlington County Board of Chosen Freeholders

What Are The Eligibility Requirements?

You could be eligible if:

- You are the legal owner of the property in need of repair: **and**
- You reside there as your principal residence; **and**
- The property is located in a participating municipality; **and**
- Your total household gross annual income is within the following income limits established for Burlington County by the Federal government:

Size of Household Maximum Annual Gross Income
(Effective Date: June 28, 2019)

1	$50,500
2	$57,700
3	$64,900
4	$72,100
5	$77,900
6	$83,650
7	$89,450
8	$95,200

Applicants who meet the income guidelines established for Burlington County by the Federal government, may be eligible for a deferred payment loan.

"Gross annual income" is defined as the total annual amount of salaries, wages, tips, assistance grant child support, social security benefits, earned interest, dividends, etc. before deductions and taxes, received by the entire household.

What are the terms of the loan?

No monthly loan payments are required, and repayment of the loan amount is deferred until there is transfer of title or death of the borrower and reviewed periodically.

The interest rate for individual rehab loans are 0% per annum, simple interest.

The maximum loan amount is $20,000. Loans are limited to single family dwellings. All loans are secured by a promissory Note and a Mortgage which will be recorded and will become a lien on the property.

The loans may be paid in full without penalty.

The loan is not assumable. The loan is due and payable upon the death of the borrower. Should the property be sold during the life of the loan, or should title to the property change for any reason, or should the property become other than a single family owner occupied dwelling, the outstanding loan balance will become due and payable.

Who will perform the work?

All work must be performed by insured contractors. It is the homeowner's responsibility to select the contractor and enter into a contract for construction. Community Development Program staff are available to advise the owner regarding the review of contractors' bids, the selection of contractors and specific construction contract terms.

How is your application processed?

The loan process involves the following steps:

- The applicant is interviewed by staff from the Community Development Office to determine preliminary eligibility and to explain how the program works.
- Upon the receipt and review of all documents, including verification of employment, title search and credit checks, the applicant will be notified that the program's Housing Inspectors will conduct a property inspection and prepare a work write-up listing all substandard housing conditions.
- The work write-up is reviewed with the owner. A preliminary cost estimate is prepared and bids are obtained from qualified General Contractors.
- Once there is an accepted bid and contract amount, the loan application is presented to the Board of Chosen Freeholders for approval.
- Upon approval by the Board, the loan documents are prepared and a closing date is scheduled.
- The owner then enters into an agreement with the chosen contractor and work begins. Payments are issued as the work progresses, after inspection and approval by the Municipal Construction Official (where applicable), program staff and upon acceptance of the work by the owner.

HOME IMPROVEMENT LOAN PROGRAM (609) 265-5072