



CITY OF ELIZABETH, NEW JERSEY



Department of Planning and Community Development
Elizabeth Home Improvement Program
50 Winfield Scott Plaza, Room 109, Elizabeth, New Jersey 07201
Phone: 908 352-8450 Fax: 908 352-2275

EMMA STREET AREA EXTERIOR REPAIR PROGRAM

The program is funded through the Community Development Block Grant (CDBG) to provide 0% deferred payment exterior repair improvement loans to eligible residence. All homes must be in the Emma Street area (see map) and must be owner-occupied.

Table with 2 columns: TYPE of REPAIR and REQUIRED DOCUMENTS. Lists items like Roofs, Gutters and Leaders, Windows and doors, Siding, Painting, Steps and railings, Lights, Garages and documents like Proof of US Citizenship, Current Federal & State Income Taxes, etc.

0% DEFERRED LOANS

This program is available to owner-occupants of one and two family dwellings whose gross income does Not exceed the below income limits:

Table with 2 columns: Number of family members and Gross income limits. Lists values for 1 to 6 family members.

A mortgage in the amount of the exterior repair will be placed on your home and will remain on the home for five years. A percentage of the DPL must be repaid if the home is sold or title is changed prior to the end of the five-year affordability period.

PROGRAM PROCESS

Interested homeowners will contact the EHIP office and schedule an appointment for the required documentation to be reviewed. No application is taken at this time. After the documents are reviewed an appointment will be schedule for the property to be inspected. The application is taken after the inspection is made.

Bid packages will be developed by the inspectors and forwarded to you to distributed to contractors. You will select the contractor that you want to perform the repairs. Contractors must be registered with the state, certified and have the required insurance.

If the cost of the repairs exceed the \$15,000.00 amount provide by EHIP you will be responsible to pay the difference and provide proof that you have the amount in your bank account.