How Do I Sign-Up?

You can obtain a preliminary application by contacting:

Office of Housing & Community Development
100 Municipal Boulevard
Edison, NJ 08817
Phone: 732-248-7359  Fax: 732-248-6408
Email: housingrehab@edisonnj.org
**What is the Housing Rehabilitation Program?**

The Township of Edison offers a Housing Rehabilitation Program which helps alleviate housing deterioration, lead based paint, blight and code violations in homes within the Township. The program is funded by Community Development Block Grant (CDBG) funds received by the Township through the United States Department of Housing and Urban Development (HUD). The program offers a no-interest ten-year loan up to $15,000 to assist low and moderate income persons for the purpose of rehabilitating their home to rid and correct any safety, health, and code violations, NO COSMETIC REPAIRS CAN BE DONE.

**How Do I Qualify?**

- Property must be a single-family owner occupied dwelling.
- Property taxes and sewer bills must be current.
- Residents combined GROSS household income cannot exceed:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Gross Income Must Be At or Below</th>
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<tbody>
<tr>
<td>1</td>
<td>$45,500</td>
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<tr>
<td>2</td>
<td>$52,000</td>
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<tr>
<td>3</td>
<td>$58,500</td>
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<td>5</td>
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<td>7</td>
<td>$83,850</td>
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<td>8</td>
<td>$85,800</td>
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Some financial documentation that will need to be handed in to determine the income qualification:

- Federal & State Income Tax Returns
- Current Pay Stubs (if applicable)
- Current Social or Supplemental Security Benefit Statement
- Other Pertinent Income Documents

In addition to financial documentation a copy of a current insurance policy and a copy of the deed to the property must be provided.

**What Do We Fix?**

Major systems in need of repair or replacement. The following is a list of some examples of major repairs that are eligible under the Housing Rehabilitation Program guidelines:

- Roofing
- Plumbing
- Furnace/Boiler
- Electrical Repair/Upgrade
- Septic Systems
- Window replacement
- Sewer Systems
- ADA Accessibility Renovations (Limited)

Individual rehab projects CANNOT exceed the $15,000 cap. The Township reserves the right to refuse an applicant participation if the dollar amount of the work exceeds the cap.

**Lead Based Paint**

Before any work can be done on a home, federal regulations require that existing lead-based paint hazards must be addressed in all federally subsidized housing programs. Therefore, any housing that was constructed prior to 1978 must be tested for lead paint hazards as part of the inspection process for participation in the Housing Rehabilitation Program. As long as no lead is found, the housing rehabilitation program inspector will conduct an inspection of the property and determine all necessary repairs.

**What’s Next?**

Once the participant is income qualified and both inspections have been performed at the property a work write-up/specification list is generated and approved by the homeowner. Afterwards, the work write-up is mailed to approved contractors, as well as those solicited by the homeowner. The standard bid sheet and schedule must be followed. According to state law, contracts are awarded to the lowest bidder; however, the homeowner, may choose another contractor, but will be responsible for the difference in price.

**Mortgages**

A ten-year no-interest mortgage in the amount of the contract is filed with the Middlesex County Clerk. This mortgage must be paid in full if the home is sold prior to the ten-year expiration. For more details, please contact the CDBG office.