

WARREN COUNTY HOUSING REHABILITATION PROGRAM

The Town of Hackettstown has partnered with Warren County to provide Hackettstown residents with funding to repair and upgrade their home.

WHO NEEDS IT?

Does the home that you own and live in need repair work that you cannot afford? Do you need to replace or fix your heating, electrical, plumbing or sewer systems? Do you have a badly leaking roof or other structural problems?

If you answered yes to any of the above questions, this program is for you.

The Warren County Housing Rehabilitation Program provides funds to bring your property up to code and make needed repairs. In cooperation with the Town of Hackettstown, the County can help you, the homeowner, plan and carry out these repairs.

DO I QUALIFY?

The program is available to homeowners whose income falls within the following guidelines as set by HUD:

Persons in Household	Maximum Annual Income	
	Low	Moderate
1	\$31,250	\$45,500
2	\$35,700	\$52,000
3	\$40,150	\$58,500
4	\$44,600	\$65,000

HOW DO THE FINANCES WORK?

Before completion of the work, the homeowner signs a loan agreement, which states:

Interest free with repayment of the construction financing at the time of property sale or transfer of ownership.



Therefore, if your home needs \$8,000 in repair work, only \$8,000 will be repaid if and when the home is sold or transferred.

HOW DO I APPLY?

1. Additional information can be obtained by calling the number below.
2. Fill out the pre-application located on the Town's website and mail it to the address below. The County staff will contact you to set up an appointment. The homeowner then meets with the County staff to discuss the program and fill out any initial paperwork.
3. Next, a property inspection is completed by an inspector. After the property visit, the County staff prepares a work write-up and cost estimate.
4. Then, the County processes the applicable financial and legal documents.
5. County staff prepares and submits cost estimates and all necessary applications on behalf of the homeowner.