

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 County Commissioners has designated a portion of these funds to be made available through the Home Improvement Loan Program, which is administered by the Division of Community Development and Housing.

The Home Improvement Loan Program provides financial assistance to qualified homeowners and provides zero percent interest loans to remediate sub-standard housing conditions and to eliminate health and safety hazards.

Human Services Department

Letter from the Director:

The Department of Human Services includes services for community residents finding themselves in need of support. The Human Services Building provides the following at one site for convenience:

- Office of Aging
- Division of Behavioral Health & Youth Services
- Division of Community Development & Housing
- Employment & Training Division Workforce Development Board
- Housing Hub
- Veterans & Military Services

- Shirla Simpson, Director

Department of Human Services

Human Services Facility
795 Woodlane Road
Westampton, NJ 08060

Email: HumanServices@co.burlington.nj.us

Hours: Monday thru Friday - 8 am - 5 pm

www.co.burlington.nj.us/257/community-development-housing



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



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
Commissioners



What are the eligibility requirements?

You could be eligible if:

- You are the legal owner of the property in need of repair;
- The property is non-income producing;
- You reside there as your principal residence;
- The property is located in a participating municipality;
- Your total household gross annual income is within certain income limits (see table below).

Household Size	Income Limits
1	\$62,500
2	\$71,400
3	\$80,350
4	\$89,250
5	\$96,400
6	\$103,550
7	\$110,700
8	\$117,850

What are the terms of the loan?

- There are no required monthly payments;
- There is no interest charged on the loan;
- The maximum loan amount is \$25,000.00;
- Loan is limited to a single family structure;
- Loan is secured by attaching a lien to property;
- Loan is not assumable;
- Loan is due and payable upon transfer or change in title or when the borrower fails to reside in the property or if the property is no longer classified a single family structure; and
- Loan is subject to certain refinancing restrictions.

Who will perform the work?

All work must be performed by licensed and insured general contractors. It is the homeowner's responsibility to select the contractor and enter into a contract for improvement project.

The ten steps of our loan process

1. Interview conducted by Community Development office to determine eligibility;
2. Community Development completes financial underwriting of applicant;
3. Burlington County housing inspector conducts an inspection of property and prepares a work order to bring property into compliance;
4. Applicant obtains three (3) bids from licensed contractors;
5. Applicant selects a contractor to complete the entire work order;
6. The complete loan application is submitted to the Board of Commissioners for approval;
7. If loan application is approved, loan documents are prepared and a closing date scheduled;
8. Applicant executes an agreement for the work with the contractor and work begins;
9. Payments are made according to the executed agreement between applicant and contractor;
10. Applicant certifies work has been completed to their satisfaction and terms of executed agreement.



HOME IMPROVEMENT LOAN PROGRAM (609) 265-5577

CommunityDev@co.burlington.nj.us