



For more information or to receive notice of application availability, please sign up for the Division of Community Development News & Announcements at:

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Recipient Name
Address
City, ST ZIP Code



CDBG-HIP

A Federally-Funded Program for the Rehabilitation of Living Conditions throughout Jersey City.





CDBG-HIP FACTS

The Division of Community Development administers the CDBG-Home Improvement Program funding by the United States Department of Housing & Urban Development (HUD). This forgivable, deferred payment loan assists low-moderate income homeowners in abating code violations and to eliminate health & safety hazards existing in the Jersey City housing stock.

The maximum amount of assistance is \$24,900 per residential structure. Emergency repairs will receive up to \$15,000 assistance per residential structure. The actual amount of assistance will be based upon the City's cost estimate of eligible work items.

In September 2000, HUD instituted regulations governing the containment of lead dust commonly found in houses built before 1978. If lead is present in areas where work is to be completed work associated with the containment of lead will receive priority.

To participate in the HIP Program you must meet HUD eligibility requirements, which include (but are not limited to) the following:

- You have not received a rehabilitation grant previously.
- You do not reside in a City-subsidized housing unit, unless you have lived in and owned the unit for at least 10 years. Emergency requests will be reviewed if within the first ten years of ownership
- You own and occupy a 1-2 family house in Jersey City (excluding condominiums).
- You meet HUD's family size and eligibility criteria.
- Your property taxes and homeowner's insurance have no past due balance.
- Your mortgage payment is current.
- You have owned and occupied your home for a minimum of two (2) years.

Eligible Work Items Include:

- Electrical Service
- Heat/Hot Water System (No Conversion)
- Plumbing: Water/Sanitation Service
- Roof/Chimney
- Smoke Detectors
- Windows/Doors/Locks
- Porch/Steps/Railings/Sidewalk
- Siding
- Handicapped Access
- Code Violations as cited by the Division of Code Compliance

A self-liquidating mortgage in the amount of the full grant will be placed on the property for a period of ten (10) years to provide for repayment of the grant if the property is sold or transferred prior to the affordability period.

Contact Us

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