

Dear Friend:



Mercer County is offering assistance to income eligible homeowners through two programs, Housing Rehabilitation Program and Helping Hands for Seniors Program. These programs offer assistance for repairs and improvements to the homes of qualifying residents. Safety, health and/or municipal code violations will be targeted.

These programs offer the opportunity to maintain a safe and functioning living environment for eligible families.

The Mercer County Consortium is able to provide financial assistance with funds provided by the United States Department of Housing & Urban Development (HUD). The Mercer County Consortium acquired these funds as part of the HOME Investment Partnerships Program Grant.

If you are interested in participating in either one of these programs, I invite you to contact the Mercer County Office of Housing & Community Development at (609) 989-6858 to determine your eligibility to receive assistance.

Sincerely,

Brian M. Hughes, County Executive

Brian M. Hughes
County Executive

Kelvin S. Ganges
Chief of Staff

Andrew A. Mair
County Administrator

Elizabeth Maher Muoio
Director
Economic Development &
Sustainability

Edward M. Pattik, Director
Housing & Community
Development



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Funded in part by the HOME
Investment Partnerships
Program and the County of
Mercer

Mercer County



**Housing Rehabilitation
Program
&
Helping Hands for
Seniors**



County of Mercer
Housing & Community Development
640 South Broad Street—Room 420
Trenton, New Jersey 08650
(609) 989-6858 (609) 989-0306 fax
www.mercercounty.org



HOUSING

REHABILITATION PROGRAM

The purpose of the Residential Rehabilitation Program is to provide moderate rehabilitation to owner-occupied low and moderate income households. Assistance is provided in the form of technical and financial assistance in the maintenance, repair, and modification of homes. Financial assistance is provided in the form of an interest free deferred loan. Repayment is due in full upon transfer of title.

ELIGIBILITY REQUIREMENTS

- Applicants must reside within the eligible municipalities.
- Applicants must own the home and be their primary residence.
- Applicant's income may not exceed the income guidelines listed below.
- Applicants must be able to supply a copy of their current Homeowners Insurance Declaration Page.
- Property taxes must be current.
- Property value cannot exceed 95% of median purchase price for municipality.
- Work to be done must exceed \$1,000.
- Property must meet Federal Housing Quality Standards and State and Local Code.

GROSS ANNUAL INCOME LIMITS

Family Size	Annual Household Income
1	\$45,100
2	\$51,550
3	\$58,000
4	\$64,400
5	\$69,600
6	\$74,250
7	\$79,900
8	\$85,050

HELPING HANDS FOR SENIORS

The purpose of the Helping Hands for Seniors Program is to assist the elderly with the maintenance, repair, and modification of their home by providing technical and financial assistance. Applicants must be 65 years of age or older to qualify. Seniors can receive up to \$3,000 in form of a grant. All other eligibility requirements are the same as the Housing Rehabilitation Program except for eligible income limits. The Helping Hands for Seniors income guidelines are as follows:

GROSS ANNUAL INCOME LIMITS

Family Size	Annual Household Income
1	\$32,000
2	\$36,550
3	\$41,100
4	\$45,650
5	\$49,350
6	\$53,000
7	\$56,650
8	\$60,300

ELIGIBLE PROPERTY

Any property that will serve as the prospective homeowner's principal residence must include one of the following housing types:

- a single family property (one unit)
- a two-to-four unit property
- a condominium unit
- a cooperative unit
- a manufactured home

MAXIMUM PROPERTY VALUE

The value of any homeowner-occupied property may not exceed 95 percent of the median purchase price for that type of single family housing for the Trenton-Ewing, NJ Metropolitan Statistical Area based on the Single-Family Mortgage Limits under section 203 (b) of the National Housing Act [12 U.S.C 1709 (b)].

The 2008 median sales price is \$351,640

Mercer County 95% Limit: \$334,058

PROGRAM FEATURES

- Assist with improvements and repairs
- Address health and safety issues
- Correct code violations

HOW TO APPLY

Homeowners may submit an application to the Mercer County Housing Office by calling Rick Johnson, Program Manager at (609) 989-6858. Applications can also be received by visiting our website at www.mercercounty.org

APPLICATION PROCESS

Mercer County will review the application for eligibility requirements.

All applicants will be placed on a waiting list.

Environment Review Performed

Initial inspection will be scheduled.

Housing Inspector will prepare specifications.

Owners will be required to solicit three bids.

Owner will hire contractor to perform work.

Final inspection will take place.

Contractor receives payment for work.

ELIGIBLE MUNICIPALITIES

East Windsor Twp.	Ewing Twp.
Hamilton Twp.	Hightstown Twp.
Hopewell Twp.	Hopewell Boro.
Lawrence Twp.	Pennington Boro.
Princeton Boro.	Princeton Twp.
Robbinsville Twp.	West Windsor Twp.