



# Applications Being Accepted Critical Home Repair Loan Program

## NOTICE

**Warren County Habitat for Humanity is launching a loan program for existing homeowners to complete critical home repairs to their primary residence.**



**Receipt Deadline for Applications is:  
3:00 PM on March 17, 2023.**

**Visit: [warrenhabitat.org/programs](http://warrenhabitat.org/programs) for more information.**

Warren County Habitat for Humanity is seeking at least two (2) low- to moderate-income homeowners with household income, based on family size.

Family Size	1	2	3	4	5	6	7	8
Maximum Income (\$)*	62,600	71,550	80,500	89,400	96,600	103,750	110,900	118,050

\*Must be less than 80% (median) of the 2022 median income in Warren County, NJ

### Other Requirements:

1. You must reside within the service area of Warren County Habitat for Humanity
2. You must occupy the home as your primary residence.
3. Applicant must demonstrate willingness to partner (*sweat equity*) and an ability to pay for the project cost based on a sliding scale. (*These criteria are subject to change*).
4. Applicant must have a need for the repair(s) requested.
5. Homeowner(s) must be current on existing mortgage, homeowner's insurance, and property taxes
6. Total long term expenses including loan payments must not exceed 43% of gross annual household income.

**Note: Veterans with proof of an honorable discharge will receive a 10% discount on services.**

For application or more information go to:  
[www.warrenhabitat.org/programs](http://www.warrenhabitat.org/programs) or  
call 908-835-1300 x16

