

Can't Afford Needed Home Improvements?



The **ONLY** financing source that's:

- ✓ **INTEREST FREE**
- ✓ **NO MONTHLY PAYMENTS**
- ✓ **NO FEES**

PAYMENT is due only when home is sold or title is changed

- Heating, Plumbing, Electrical
- Roof, Leaders, Gutters
- Exterior Siding
- Windows, Doors
- Driveway, Sidewalk, Steps
- Other Home Improvements

GET HIP TODAY! Call 201-336-6999 or email GetHIP@co.bergen.nj.us for a one page Pre-Application Eligibility form.

HIP's Mission is to assist eligible Bergen County homeowner occupants with interest free, deferred payback loans that upgrade the home, enhance the neighborhood, and help maintain property values.

www.GetHIPToday.com



BERGEN COUNTY EXECUTIVE JAMES J. TEDESCO, III
AND THE BOARD OF CHOSEN FREEHOLDERS

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BERGEN COUNTY DIVISION OF COMMUNITY DEVELOPMENT

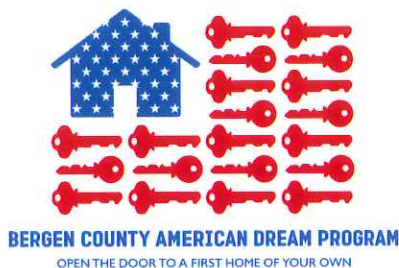


Please help us promote 2 GREAT PROGRAMS for Eligible Bergen County Homeowners and Homebuyers!

Please help us spread the word by affixing the enclosed flyers to bulletin boards and public notice areas where they are most likely to be seen. Keep some on hand, too, for distribution to Bergen County residents who may be interested. For additional flyers, please contact Risa Paster at (201) 336-7207 or rpaster@co.bergen.nj.us



The **Bergen County Home Improvement Program (HIP)** provides interest free, no monthly payment, no fee loans to eligible Bergen County homeowners for major system home improvements such as a new roof, windows, siding, doors, steps, driveways, and more. A very popular program for seniors seeking to age in place, the deferred payback loan isn't due until the home is sold or the title is changed.



The **American Dream First Time Homebuyer Program** provides eligible Bergen County first time homebuyers and those who have not been homeowners for at least three years or more with matching down payment assistance of up to \$10,000 and an interest free, no monthly payment second mortgage of up to \$40,000. The second mortgage does not have to be paid back until the home is sold or the title is changed.

In addition to the program brochure, we have also enclosed flyers for the **23rd Annual Bergen County Homeownership Fair** to take place on **Saturday, June 8th** at the Hasbrouck Heights Hilton Hotel. This is a very popular and useful annual event and we ask for your help to get the word out!



Home is where the heart is and the Bergen County Division of Community Development is pleased to offer these two extraordinary programs that make home maintenance and ownership more possible for more people. **Thank you for your assistance in spreading the word!**

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