



*"Maintaining your home can be very difficult, but Essex County is here to help. We invite you to learn about our Home Improvement Program. Eligible homeowners can get the help they need to make repairs, protect their investment and enhance their quality of life."*

*Joseph N. DiVincenzo, Jr.*

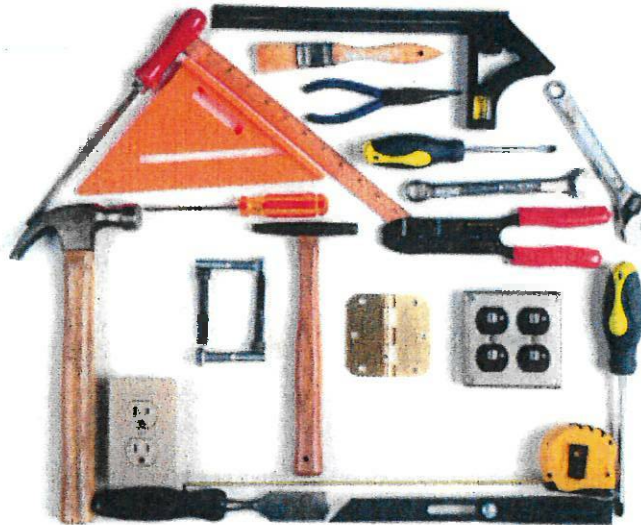


**Joseph N. DiVincenzo, Jr., Essex County Executive  
Members of The Board of County Commissioners  
The Division of Housing & Community Development**

# ESSEX COUNTY HOME IMPROVEMENT PROGRAM

## !!ATTENTION HOMEOWNERS!! DOES YOUR HOME NEED REPAIR?

Belleville  
Caldwell  
Cedar Grove  
Essex Fells  
Fairfield  
Glen Ridge  
Livingston  
Maplewood  
Millburn



Montclair  
North Caldwell  
Nutley  
Orange  
Roseland  
South Orange  
Verona  
West Caldwell  
West Orange

*\*If you are a homeowner in Bloomfield, East Orange, Irvington or Newark,  
Please contact the municipal offices for further information on their Home Improvement Program.  
Those municipalities apply directly to the Department of Housing and Urban Development. \**

**The Home Improvement Program is funded through the Community Development Block Grant (CDBG) Program. CDBG provides Deferred Loans to low- and moderate-income homeowners who occupy a 1- to 3-family home. Homeowners of the above municipalities may be eligible for assistance through this program.**

***Examples of eligible improvements include: heating system, roofing, plumbing, electrical, and code violation abatement.***

***For more information, please call 973-655-0200***

Income Guidelines are set by HUD and can be found on  
<https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn>

*Putting Essex County First*



**DEPARTMENT OF ECONOMIC DEVELOPMENT, TRAINING AND EMPLOYMENT  
DIVISION OF HOUSING & COMMUNITY DEVELOPMENT  
Kip's Castle Park, 20 Crestmont Road, Verona, New Jersey 07044**

**Tel: 973-655-0200**

**Joseph N. DiVincenzo, Jr.**  
Essex County Executive

**Anibal Ramos, Jr.**  
Department Director

**John M. Soares**  
Division Director

Dear Homeowner(s):

Please see the Procedures below for the Essex County **Home Improvement Program** on-line enrollment and application submission. See the attached "Welcome Letter" and requirements first to assist you further prior to completing the application process.

If you do not have access to a computer at home or your local library, please contact our office to schedule an appointment for assistance.

Sincerely,

Elvin Pereira,  
Loan Advisor

Procedures for the Essex County **Home Improvement Program** on-line enrollment and application submission:

Copy & paste URL for income eligibility: Copy and Paste this URL:

<https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn>

1. Scroll to "Start a new application" section and click highlighted link

Please save all uploaded documentation and record your identification number (ID). Any further questions you may have, please contact our office 973-655-0200.

## Welcome to the Essex County Home Improvement Program

In attempt to assist your understanding in enrolling in the program, these are the requirements that **MUST** be met by the homeowner(s):

1. One (1) to three (3) family dwelling (**owner occupied**). No investment properties or reverse mortgages.
2. Adjusted Gross Income for current year – must meet income guidelines per household, for each person in that unit. Check website first to see if you are eligible prior to completing the application process by logging onto Copy and Paste this URL <https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn>
3. Signed Federal & State Taxes, W2's (if applicable) for the previous year. Income Tax Transcript is also required for confirmation your taxes were done accurately. You can obtain your transcript online by visiting: [www.irs.gov](http://www.irs.gov) or call 1(800) 829-1040. If you do not file taxes, you can request and **must provide** a Non-Filer Transcript (18 years of age and older).
4. Verification of employment letter (on company letter head, address, dated, start date, currently working, hourly work week, hourly pay, projected annual income and signed.) Also, include one month of pay stubs.
5. If self-employed, provide a year to date financial statement and a letter from tax preparer or accountant to verify income. Include type of ownership and accountant name and contact information with certification number.
6. Unemployed or receiving any assistance, a notarized letter indicating unemployment status and when it began and or type of assistance, such as unemployment compensation, social security, SSI, pension, interest on savings, and all annuities. Should not exceed 30 days. If in school, provide school transcript – 18 Years and older only!
7. If divorced, provide complete decree, if applicable. Include any child support or alimony settlement.
8. If you are widow or widower, provide a copy of death certificate.
9. Property Deed
10. Two (2) months of mortgage statements, home insurance and utilities – **MUST BE CURRENT OR PAID IN FULL**  
**PLEASE NOTE:** Any loan modifications must provide six (6) months of mortgage statements to show good standing (**NO EXCEPTIONS**).

Other requirements may be required depending on the individual homeowner(s).

Conducted by the County of Essex:

1. Title Search (*must be clear*)
2. Appraisal (must have 3.5% equity or greater)
3. An initial inspection by our Cost Estimator  
**NOTE:** We **must** meet all code compliance – Repairs cannot exceed maximum threshold, if they do it may be cause for denial.
4. An Inspection by a lead company (any lead findings take priority over repairs)
5. All repairs will be monitored by our Cost Estimator. If lead was found, a clearance report must be provided indicating that the lead was properly addressed.

Procedures for the Essex County **Home Improvement Program** on-line enrollment and submitting application:

1. Copy and Paste this URL <https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn>
2. Register name and email
3. Scroll to “Start a new application” section and click highlighter link

**PLEASE NOTE:** Record your identification number (ID#). Upload all required pertaining pages to one file(s) & name the file. Remember to SAVE ALL uploaded documentation.



# FY 2022 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](http://HUD.gov) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

## FY 2022 Income Limits Summary

Selecting any of the buttons labeled "Click for More Detail" will display detailed calculation steps for each of the various parameters.

FY 2022 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2022 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Newark, NJ HUD Metro FMR Area	\$115,000	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	40,250	46,000	51,750	<b>57,500</b>	62,100	66,700	71,300	75,900
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	24,150	27,600	31,050	<b>34,500</b>	37,300	40,050	42,800	46,630
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	62,600	71,550	80,500	<b>89,400</b>	96,600	103,750	110,900	118,050

**NOTE:** Essex County is part of the **Newark, NJ HUD Metro FMR Area**, so all information presented here applies to all of the **Newark, NJ HUD Metro FMR Area**. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Newark, NJ HUD Metro FMR Area**.

The **Newark, NJ HUD Metro FMR Area** contains the following areas: Essex County, NJ; Morris County, NJ; Sussex County, NJ; and Union County, NJ.

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2022 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2022 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

[FY2021 Median Family Income and Income Limits for Newark, NJ HUD Metro FMR Area](#)

Select a different county or county equivalent in

Select any FY2022 HUD Metropolitan FMR Area's