

HOME IMPROVEMENT PROGRAM (HIP)

ADMINISTERED BY THE CAMDEN COUNTY IMPROVEMENT AUTHORITY

presented by the CAMDEN COUNTY BOARD OF COMMISSIONERS

Program Description: Income eligible homeowners in Camden County may be eligible for a 0% interest, deferred payment loan program. This loan program provides qualified applicants with funding for needed housing repairs. Eligible work items include things such as: exterior, interior, roof, siding, windows, heating systems and electrical systems. The program may not be used for room additions or upgrades.

(ROOF, HVAC & HANDICAP RAMPS ARE FORGIVABLE AFTER 10 YEARS)

- **How Does The Program Work?**

If an applicant is found eligible for the program, their project is assigned to an approved licensed contractor. Staff monitors all work and ensures that it is done correctly and within program guidelines.

- **What Does It Cost?**

Projects will result in a 0% interest loan in the form of a lien placed on the property. With this lien, no payments are required until time of sale or a change in ownership.

- **Who Is Eligible For The Program?**

Homeowners must reside within one of the Eligible Municipalities and the household income must be lower than the income limits shown below.

ELIGIBILITY BASED ON FAMILY SIZE & HOUSEHOLD INCOME

1	2	3	4	5	6	7	8
\$62,500	\$71,400	\$80,350	\$89,250	\$96,400	\$103,500	\$110,700	\$117,850

ELIGIBLE MUNICIPALITIES

AUDUBON • BARRINGTON • BELLMAWR • BERLIN BOROUGH • BERLIN TWP. • BROOKLAWN
 CHERRY HILL • CLEMENTON • COLLINGSWOOD • GIBBSBORO • HADDON TWP.
 HADDON HEIGHTS • HADDONFIELD • HI NELLA • LAUREL SPRINGS • LAWNSIDE
 LINDENWOLD • MAGNOLIA • MERCHANTVILLE • MT. EPHRAIM • OAKLYN • PINE HILL
 RUNNEMEDE • SOMERDALE • STRATFORD • VOORHEES • WATERFORD • WINSLOW • WOODLYNNE

NOTE: due to program interest, homeowners may be added to a waiting list before they can apply for the housing rehabilitation program

For questions, call: **856-751-2242**