

Middlesex County's Community Funding

▶ **American Dream Program**

The Middlesex County Division of Housing, Community Development & Social Services may award \$5,000 in down payment and closing cost assistance to income eligible first-time homebuyers under the U.S. Dept. of Housing and Urban Development (HUD) HOME Investment Partnerships Program. For more information call (732)745-4228.

▶ **Housing Preservation Loan Program**

Provides up to \$25,000 in housing rehabilitation work to income eligible homeowners who are located within the County's Community Development Block Grant territory. The program's main intent is to address the problem of housing deterioration and code violations. The program is designed to assist low-income homeowners with both technical and monetary assistance in order to improve the overall condition of the dwelling and address the safety, health, and code violation(s) that may exist.

For more information call (732)745-3025.

▶ **New Brunswick's Neighborhood Preservation Program**

The City of New Brunswick is providing a grant program through the state's Neighborhood Preservation Program which will provide assistance for businesses within the Esperanza District to receive rental and/or mortgage assistance.

For more information call (732)745-5050.

▶ **New Brunswick's Home Improvement Program**

The Department operates housing rehabilitation programs for owner-occupied, one-and two-family dwellings. The Home Improvement Program provides a deferred loan of up to \$30,000 for rehabilitation of substandard systems in the house for qualified low income individuals.

For more information call (732) 745-5050.

▶ **Perth Amboy's First Time Homebuyer Program**

The First Time Homebuyers Down Payment Assistance Program is administered by the City of Perth Amboy, Office of Housing & Social Services and is operated with HUD CDBG Program funds. This program provides for a maximum of up to \$10,000 in down payment assistance to low and moderate-income First Time Homebuyers towards the purchase of a one or two family, owner-occupied, residential home in Perth Amboy. This program is a 5-year interest free loan, forgiven after 5 years if regulation is followed. Buyer must attend a "homebuyers' course" with a HUD certified agency and homes built before 1978 require a lead based paint assessment and clearance.

For more information call (732)826-4300.