

No-interest loans available for housing rehab in four Burlington County towns

Danielle DeSisto, staff writer. February 16, 2017.

It's easy to see why some people might not believe an opportunity for a no-interest loan for up to \$15,000 to repair their home is real.

But that offer exists in four municipalities in Burlington County, where housing rehabilitation programs help qualified residents make necessary improvements.

"A lot of people say, 'It's too good to be true. There has to be a catch,' " said Corrine Markulin of [Community Grants, Planning and Housing](#), which serves as the administrator for more than 1,700 affordable homes in the state. "But there is no catch. It's government-funded."

CGP&H, which has supervised the rehabilitation of more than 2,500 homes in New Jersey, oversees the housing rehabilitation programs in Beverly, Mount Holly, Palmyra and Riverside.

Municipalities with older housing stock and a need for restoration can apply annually for the U.S. Department of Housing and Urban Development's Small Cities Community Development Block Grants, administered by the New Jersey Department of Community Affairs, according to Markulin. If awarded the funds, the municipality then makes the money available to income-eligible people with housing rehabilitation needs.

Applicants must live in the municipality, own their home, and meet income-eligibility requirements. Funds are provided as a zero-percent loan that is not due until sale or transfer of title. There is no monthly payment, and it does not affect credit scores.

Funds may be used for work involving roofs, foundations, heating, electric, windows and plumbing, among others. Homes built before 1978 receive a lead inspection risk assessment.

Many people, particularly seniors, think the programs are scams and do not apply, Markulin said. But seniors on a fixed income might be prime candidates to participate.

Residents may specify on their application what improvements they are seeking. If they are selected, a professional home inspector will perform a full inspection and determine additional

needs. Markulin said people tend to request cosmetic improvements without realizing their home may need repairs to improve their health and safety.

Such was the case for Mount Holly resident Judith McKelwee, who knew her roof and back porch were in need of repairs but had no idea the home needed electrical work.

"These guys were great," McKelwee said. "They went out of their way, and I can't say enough good things about them."

McKelwee's husband is physically disabled and cannot do work around the house. The couple struggled for years to find a way to repair their residence. Without the program, McKelwee said her family still would be living in a potentially dangerous environment.

"It took a load of stress off of us," she said.

This time of year is ideal to apply for the grants while people are organizing their income statements and tax information, Markulin said.

Mount Holly has between two and four openings, Palmyra has four to five, and Riverside has four slots available to be completed by the end of the year. Beverly is participating for the first time, so many openings exist in the city to be filled by the end of 2018.

CGP&H is looking for local contractors to complete the work.

[To submit a preliminary application as a resident or contractor, visit \[hip.cgph.net\]\(http://hip.cgph.net\).](http://hip.cgph.net)