

# HOUSING REHABILITATION PROGRAM



Applicants must meet income and property eligibility requirements.

You must own your home, by evidence of the recorded deed and must continue to maintain the unit as your principal residence throughout the remainder of the loan in accordance with the terms of the Loan Agreement, Mortgage and Note. This program is a loan program. It is a zero percent interest deferred payment loan which means there are no monthly payments throughout the loan period; however, a mortgage will be placed on the property for the amount of the construction cost to rehabilitate your home. The lien will remain on the property until repayment is received. Eligibility is based on income, family size, and type of improvement.

Please note that this is not a remodeling program but a mechanism to provide eligible households the means to alleviate code deficiencies and provide weatherization. The application is attached.

## APPLY FOR THE HOUSING REHABILITATION PROGRAM!

Please Log Onto Our Portal to Complete the Pre-Application

<https://portal.neighborlysoftware.com/TRIAD/Participant>

- Once the pre-application is submitted you will be placed on the wait-list.
- If this is an emergency please note this under #10. List of repairs needed in home (your application will be reviewed for priority)

### WHAT YOU WILL NEED TO COMPLETE THE FULL APPLICATION:

- ✓ Copy of your Recorded Property Deed (All Pages). A recorded deed can be obtained at the county clerk's office.
- ✓ Copy of Homeowners/Flood Insurance. Please provide a valid 2023/2024 policy –Declaration Page Only.
- ✓ Proof Property Taxes statement (showing taxes are paid to date).
- ✓ Municipal Utilities (water/sewer) statement (showing utilities are paid to date).

### PLEASE PROVIDE THE FOLLOWING FOR ALL ADULT HOUSEHOLD MEMBERS AGE 18 OR OVER:

- ✓ Copy of the last Income 2023 Tax Return, Form 1040, 1040A or 1040 EZ for all household members who earn income.  
*Please indicate if anyone is not required to file income tax on the Statement of Fact (enclosed).*
- ✓ Copy of One Month of Pay Stubs for anyone in the house who earns income.
- ✓ Bank statements for the last 60 days
- ✓ Proof of Income from Social Security (Annual Statement), Pension, Welfare, Disability, Etc.
- ✓ Divorce Decree Stating Amount of Child Support and/or Alimony.
- ✓ Completed and signed STATEMENT OF FACT (for all household members age 18+)



IF YOU HAVE QUESTIONS YOU MAY  
CONTACT BECKY CONWAY



856-481-7027

ALL APPLICATIONS AND DOCUMENTS MUST BE  
SUBMITTED THROUGH THE ONLINE PORTAL

**TRIAD**  
IMPROVING HOUSING OPPORTUNITIES