

Check List of Documents

- ☐ +Copies of Birth Certificates, Driver's License or New Jersey ID for all adult family members (18 years, or older)
- ☐ +Proof of Homeowners Insurance & copy of declaration page
- ☐ *Divorce decree or legal separation
- ☐ *Veterans - submit a copy of their DD214
- ☐ *Proof of mortgage payments for the 2 most recent months. (if applicable)
- ☐ *Copy of your Current Year Property Tax Bill and proof taxes are paid and current
- ☐ *Federal and State Tax Returns with W-2 forms for the last two (2) years.
- ☐ *Pay stubs for four (4) most recent pay periods for each job held.
- ☐ *Proof of pension, social security, TANF, and disability income (award letter or most recent statement for all benefits received).
- ☐ *Proof of alimony and child support income (court decree)
- ☐ *Bank statements for each account for the three (3) most recent months.

+ Required for all applications.

***Required if estimated repair costs exceed \$1,000**



HFHNWNJ complies with the Equal Housing Opportunity Act. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Get in touch!

908-835-1300

Visit

habitatnwnj.org/programs/critical-repair for more information or download an application

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**Habitat
for Humanity®**
Northwest New Jersey

**HOME REPAIR
PROGRAM**



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"Thank you for making a safe home to rest my head this winter."

Home Repair Client

Our Mission

The Home Repair Program (HRP) strives to keep existing homeowners in their homes safely and affordably by providing critical home repairs to roofing, electrical, plumbing, interior or exterior damage or other items deemed necessary.



Qualifications

About Us

For more than 25 years, Habitat for Humanity Northwest New Jersey has been part of a global, nonprofit housing organization operated on Christian principles that seeks to put God's love into action by building homes, communities and hope.

Habitat was founded on the conviction that every man, woman and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all.

* The numbers below, as of 7/1/2025, are approximate and subject to change. Check the website for current limits.

- You must reside within the New Jersey counties of Warren or Sussex.
- Income must be less than 80% of the 2025 **median income** in our service area. (*see income table)
- You must occupy the home as your primary residence.
- Applicant must demonstrate willingness to partner (sweat equity) and an ability to pay for the project. The affiliate can provide project cost forgiveness based on family income. (These criteria are subject to change).
- Applicant must have a need for the repair(s) requested.
- Homeowner(s) must be current on existing mortgage, homeowner's insurance and property taxes.
- Homeowners must meet all federal guidelines for projects that require a loan.

Programs

Critical Home Repair

Focuses on repairs that affect homeowners health and safety.

Touch of Kindness

Covers more extensive repairs than Hope in the Hills, but less than Critical Home Repair.

Aging in Place

Any repair that positively impacts an elderly person's safety in their home.

Hope in the Hills

Annual weekend where volunteers perform small yard and home maintenance jobs.

Family Size	1	2	3	4	5	6	7	8
Maximum Income (\$)	73,869	84,386	94,953	105,470	113,919	122,368	130,816	139,240