

CITY OF PATERSON
PATERSON PRIDE II: MINOR HOME REPAIR PILOT PROGRAM
ELIGIBILITY SELF-CHECKLIST

Before you fill out the Minor Repair Program application, please read the Program Information in its entirety and complete the following self-eligibility checklist for the program.

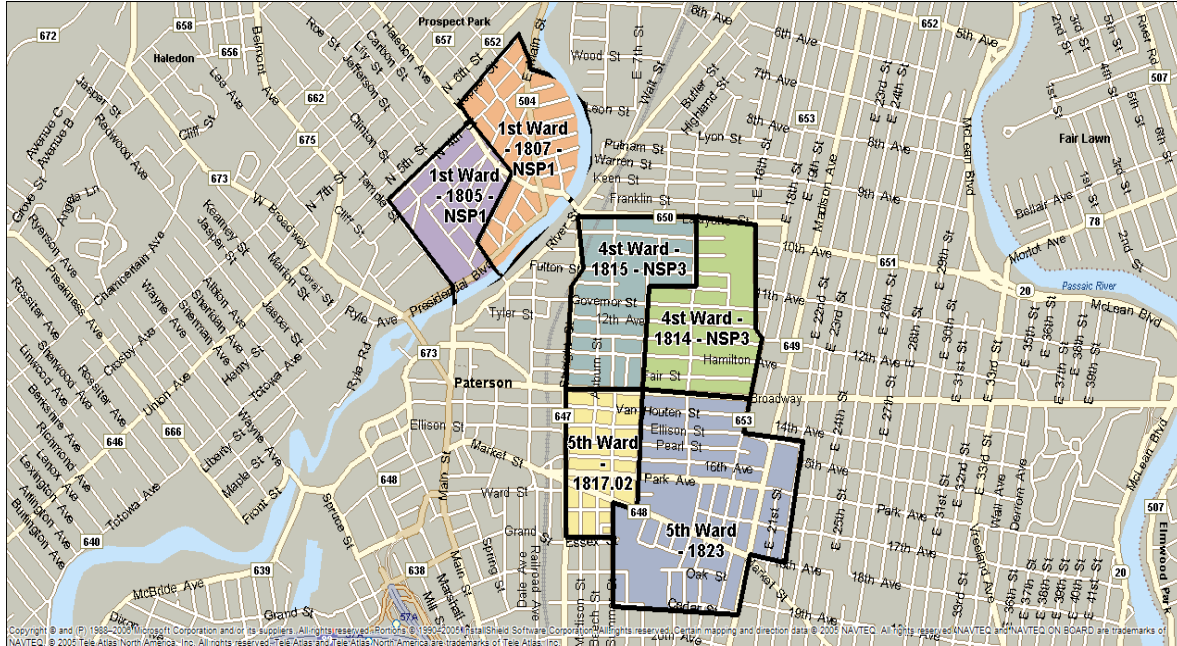
| Questions | Your Answers | Eligibility Considerations |
|--|---|---|
| Do you own a home, for at least one year, within the pilot program census tracts? Only residential structures in Census Tracts 1805, 1807, 1814, 1815, 1817.02 and 1823 qualify for this pilot program. (See Map below) | <input type="checkbox"/> Yes <input type="checkbox"/> No | You are not eligible for this program if you do not own a home located in one of the eligible census tracts. |
| Do you meet the income eligibility requirement for the program? | <input type="checkbox"/> Yes <input type="checkbox"/> No | You are not eligible if your income exceeds HUD's FY 2012 Income Limits. (See FY 2012 Income Limit Guidelines chart below) |
| Is this home your primary residence? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If the property you own is not your primary residence, you are not eligible for the program. |
| If yes to the above, do you intend to remain the owner and occupant of this home for the next seven years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If repairs are made to this home using program funds, a 7-year mortgage lien is placed on the property. If there is a possibility of ownership change within the next 7 years, you are encouraged not to apply for the program, because the funds will have to be repaid in full upon an ownership change. |
| Do you or any of your household members also own or co-own other real estate anywhere in the US? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If you or any members of your household, own or co-own other real estate, regardless of its location, you must report it as part of your household assets. |
| Are you an owner or a co-owner of a business (including an online business) | <input type="checkbox"/> Yes <input type="checkbox"/> No | If any members of your household own or co-own a business, business income must be included in your household income for eligibility determination. |
| Are any needed repairs covered under your current homeowner insurance? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If you don't know, contact your insurance to find out first. If they are covered under your homeowner insurance, you should not apply for the Minor Repair program to pay for such repairs. You will have to provide documentation that the repairs are not covered by your homeowner's insurance. |
| Was your home built before 1978? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If YES, your home is subject to Lead-Based Paint regulation compliance, which means that a Lead-Based Paint inspection will be required (at the program's expense) and Lead-Based Paint abatement may be required. This normally translates to longer processing time and higher costs that the program may or may not support. |
| Are you current with your existing mortgage payments and will you be able to remain current for the next 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If it is likely that you will not be able to make the required mortgage payments on your current mortgage within the next 7 years, or it is likely that you may lose ownership of your home during that time period, it would be advisable to wait and apply when your finances are more stable. |
| Are you current with your property tax payments and will you be able to remain current for the next 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If it is likely that you will not be able to make the required property tax payments within the next 7 years, or it is likely that you may lose ownership of your home during that time period, it would be advisable to wait and apply when your finances are more stable. |

Eligible Census Tracts in the City of Paterson – See the map below

Census Tracts 1805 and 1807 in the 1st Ward

Census Tracts 1814 and 1815 in the 4th Ward

Census Tracts 1817.02 and 1823 in the 5th Ward



FY 2012 Income Limit Guidelines

Passaic County, New Jersey

| FY 2012 Income Limit Area | Median Income Click Here | FY 2012 Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|---------------------------|---|---|----------|----------|----------|-----------------|----------|----------|----------|----------|
| Passaic County | \$94,600 | Very Low (50%) Income Limits Click Here | \$33,150 | \$37,850 | \$42,600 | \$47,300 | \$51,100 | \$54,900 | \$58,700 | \$62,450 |
| | | Extremely Low (30%) Income Limits Click Here | \$19,900 | \$22,750 | \$25,600 | \$28,400 | \$30,700 | \$32,950 | \$35,250 | \$37,500 |
| | | Low (80%) Income Limits Click Here | \$49,500 | \$56,550 | \$63,600 | \$70,650 | \$76,350 | \$82,000 | \$87,650 | \$93,300 |