

Home Maintenance Loan



Home Maintenance Loan: Rationale

When ALL neighborhoods in our South Orange/Maplewood community are attractive and well-maintained, there is strong housing demand in all neighborhoods from people of all races.

Home Maintenance Loan: Objective

To provide a low interest loan with no income eligibility cap that supports South Orange/Maplewood residents in maintaining the external attractiveness of their homes and the desirability of their neighborhoods.

Home Maintenance Loan: Terms & Conditions

- Maximum \$5000 repayable over 3 Years
- Unsecured loan offered at prime interest rate
- No income eligibility requirement
- Eligible Repairs must be visible from the curb
- Applicant must be the full-time occupant
- Payment is made directly to the contractor
- Loans are only available while funds last

Home Maintenance Loan: Applications

- Go to www.twotowns.org
- Type “Home Maintenance Loan” in search box
- Click on title for access to application forms (7)
- Call 973-761-6116 with questions