



ROSA PARKS ROOF REPAIR PROGRAM OPERATIONAL GUIDELINES and APPLICATION 2025

- OBJECTIVE:** The objective of the Passaic County Habitat for Humanity Rosa Parks Roof Repair Program is to assist low and moderate income homeowners to address immediate and critical roof problems.
- SOURCE AND USE OF FUNDS:** Passaic County Habitat for Humanity will utilize state Neighborhood Revitalization Tax Credit (NRTC) funds allocated to subsidize the rehabilitation of homes occupied by low and moderate income households.
- Since the goal is to preserve existing affordable housing for current residents, the Homeowner understands that, should they sell the home within five years after the repair; the Homeowner will return the full cost of the project to Passaic County Habitat upon closing.
- ELIGIBLE PARTICIPANTS:** Households that currently reside in the Rosa Parks Neighborhood in the City of Paterson, as depicted on the enclosed map.
- The applicant must own and occupy the property as their principal residence.**
- The applicant must be current on their property tax, mortgage and homeowners insurance payments. Property ownership and homeowners' insurance documentation will be required.
- Please note: Approved repairs are provided at no cost. However, if a property survey is required, the homeowner is responsible for obtaining and submitting it at their own expense.
- INCOME RESTRICTIONS:** Households with annual income from all sources that is less than 80 percent of the median income for the Bergen-Passaic MSA are eligible to participate in this program. Current income limits are as follows:

Number of persons in household	Household income from all sources may not exceed:
1	\$72,950
2	\$83,400
3	\$93,800
4	\$104,200
5	\$112,550
6	\$120,900
7	\$129,250
8	\$137,550

Total household liquid assets may not exceed \$30,000, excluding the value of your property and any retirement accounts if applicant is under the age of 59 ½ years at the time of application.

Applicants for financial assistance under this program will provide substantiation of household income in the form of pay stubs, tax returns, or other forms of income verification as determined by Passaic County Habitat for Humanity. Once Passaic County Habitat for Humanity has verified the applicant's household income, the verification will remain in effect for a period of six (6) months.

ELIGIBLE PROPERTIES:

Owner-occupied single-family units located in the Rosa Parks Neighborhood, as depicted on the enclosed map, are eligible for assistance under this program.

Since the extent of work is limited to critical roof repairs, the home must be in a reasonable condition so that the limited repairs allow for continued safe occupancy.

ELIGIBLE ACTIVITIES:

Repairs shall be limited to items necessary to ensure the safe and continued occupancy of the property, with a primary focus on critical roof repairs needed to protect the structure from weather-related damage. Only repairs essential to securing the property against weather—such as roof replacement—will be considered.

Work items that may trigger the need for lead-based paint hazard control such as windows and doors will not be undertaken.

MAXIMUM AMOUNT OF FINANCIAL ASSISTANCE:

The maximum amount of financial assistance for rehabilitation is **\$10,000** per dwelling unit. In limited circumstances, and at the sole discretion of Passaic County Habitat for Humanity, the subsidy amount may be increased to cover unforeseen costs contingent on the availability of funds. Please note that the approved scope of work may not utilize the full \$10,000. Any unused portion of the budget does not entitle the applicant to additional repairs.

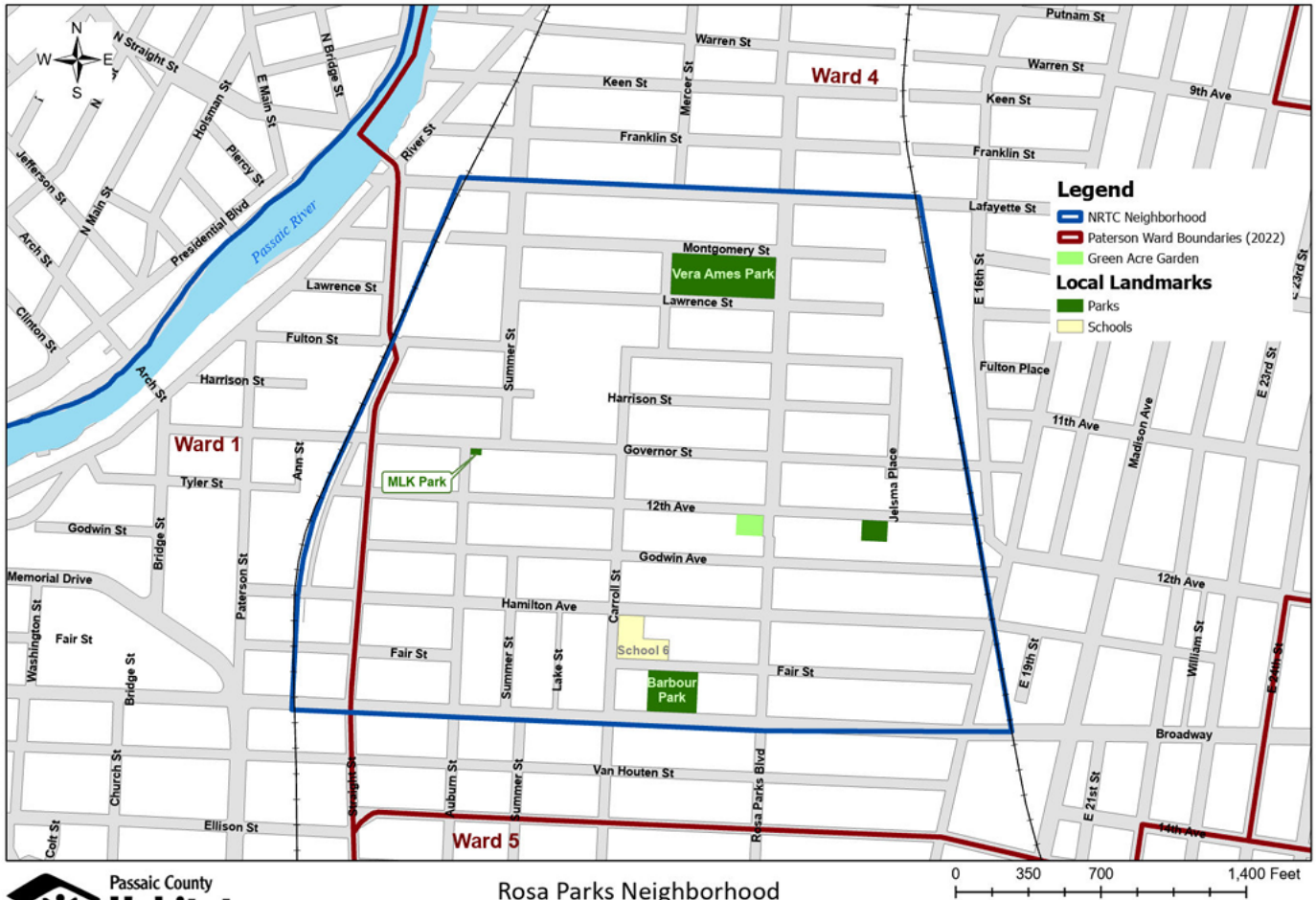
APPLICATION and INSPECTION:

Applications will be accepted from July 7, 2025 to August 8, 2025

Upon completion and submission of an application for financial assistance, and verification of eligibility, the property will be inspected by a representative of Passaic County Habitat for Humanity to confirm the Scope of Work requested by the property owner. Passaic County Habitat for Humanity will provide the owner with the Scope of Work. The Passaic County Habitat for Humanity Rosa Parks Critical Roof Repair Program Agreement will describe the approved Scope of Work.

Application to this program does not constitute approval of the application and entry into the program. A review of income/assets, property and requested repairs will be evaluated before a decision is made.

For additional information, please contact: Sasha Lowery, Sasha@habitatpc.org, 973-595-6868 ext. 116



Rosa Parks Neighborhood
City of Paterson, 4th Ward

Date: 6/30/2025 Drawn by: Claire Nacion