

Bergen County's Community Funding

▶ **American Dream Program**

Provides a 0% deferred second mortgage; combining up to \$55,000 of HOME Program funds. CDBG funds of up to \$10,000 in matching down payment assistance are available. These matching funds (CDBG) are forgiven 1/10th per year for 10 years, after 10 years these funds become a grant.

For more information call (201) 336-7206.

▶ **Home Improvement Program (HIP)**

Assists qualified low-to-moderate income Bergen County home and condominium owner occupants with an interest free, no monthly payment loan with improvements that upgrade the home, enhance the neighborhood, and help to maintain property values.

For more information call (201) 336-6999.

▶ **Home Investment Partnership Grant (HOME)**

Used for a wide range of affordable housing activities, the Home Investment Partnership Grant works with project and funding partners to build, buy, and/or rehabilitate affordable housing for rent or homeownership for low-to-moderate income residents.

For more information call (201) 336-7218.

▶ **Community Development Block Grant (CDBG)**

Used for a wide range of countywide, regional, municipal, and social service quality of life enhancements targeted toward low-to-moderate income and special needs residents throughout Bergen County.

For more information call (201) 336-7225.

▶ **Emergency Solutions Grant (ESG)**

Funding available to eligible nonprofit and county government agencies and used for multiple interventions to directly assist the homeless and those at risk of homelessness.

For more information call (201) 336-7209.

▶ **HOME - American Rescue Plan (ARP)**

Assists individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing rental housing, rental assistance, supportive services, and non-congregate shelter to reduce homelessness and increase housing stability.

For more information call (201) 336-7209.

▶ **Continuum of Care Grant**

An array of homeless and homelessness prevention programs that serves people from their immediate needs for services (food, clothing, shelter, financial assistance and supportive services) through permanent affordable housing.

For more information call (201) 336-7225.

▶ **The Compassion Fund**

Provide the largest source of direct financial assistance for community members experiencing an eviction, utility shut-off or other housing emergency. Relief funds are also available for those affected by natural disasters.

For more information call (201) 291-4050.