

**BOROUGH OF LODI  
COUNTY OF BERGEN  
STATE OF NEW JERSEY**

**RESOLUTION NO. 25-03**

**BINDING RESOLUTION CONFIRMING THE NUMBER OF  
EXISTING BUT DEFICIENT HOUSING UNITS CURRENTLY OCCUPIED  
BY LOW AND MODERATE INCOME HOUSEHOLDS IN THE BOROUGH  
AND MAKING THE BERGEN COUNTY HOME IMPROVEMENT PROGRAM ("HIP")  
AVAILABLE TO QUALIFIED OWNERS**

**WHEREAS**, on March 20, 2024 Governor Murphy signed P.L. 2024, c. 2. into law establishing a new framework for determining and enforcing municipalities' affordable housing obligations under the New Jersey Supreme Court's Mount Laurel doctrine and the State's Fair Housing Act. The Law requires that the Department of Community Affairs ("DCA") perform a calculation of regional need and municipal present and prospective obligations in accordance with the formulas established in the Law; and

**WHEREAS**, the DCA Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background Report ("Report") establishes fair share methodology and calculations for low and moderate income housing obligations for New Jersey's 564 municipalities; and

**WHEREAS**, the Report at Page 22 indicates that the Borough of Lodi ("Borough") is a Qualified Urban Aid Municipality and has zero prospective need for low and moderate income housing; and

**WHEREAS**, the Report at Page 22 also indicates that the Borough of Lodi has a present need based upon census data and academic exercise of 140 deficient housing units as being low and moderate income occupied units which may be in need of physical improvements; and

**WHEREAS**, the Borough desires to address the present need of 140 units as indicated in the Report by making available to low and moderate income owner-occupied qualified homeowners of one-family homes, one-family condominiums, or two-family homes, a Home Improvement Program through the Bergen County Home Improvement Program ("HIP"); and

**WHEREAS**, the Borough desires to make the HIP Program known to all homeowners of one-family homes, condominiums, or two-family homes that are owner occupied and who otherwise qualify for said HIP Program; and

**WHEREAS**, HIP is in the best interest of the residents of the Borough of Lodi; and

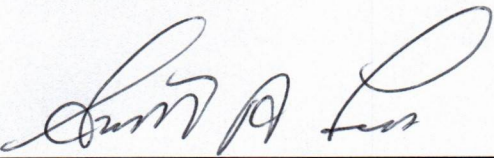
**WHEREAS**, the mission of HIP is to assist qualified low to moderate income Bergen County home and condominium owner occupants with an interest free, no monthly payment loan with improvements that upgrade the home, enhance the neighborhood and help to maintain property values. Eligibility is based on income, financial status, family size, and the type of home improvements requested. HIP is especially popular with eligible Bergen County senior homeowners aging in place. The HIP loan is interest free with no monthly payments and no payback until the home is sold or the title is changed. Payback funds re-circulate back into the program for another eligible homeowner to benefit from; and

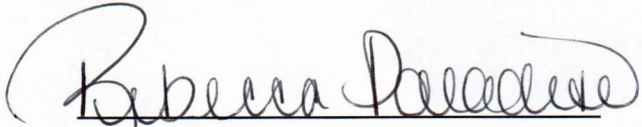
**WHEREAS**, HIP can be contacted by visiting the Bergen County website:  
<https://co.bergen.nj.us/community-development/home-improvement-program>; and

**WHEREAS**, the HIP Program can also be contacted by contacting Bermari Roig HIP Client Services Representative at [broig@bergencountynj.gov](mailto:broig@bergencountynj.gov) or [GetHIP@co.bergen.nj.us](mailto:GetHIP@co.bergen.nj.us) Bergen County Division of Community Development, One Bergen County Plaza, 4<sup>th</sup> Floor, Hackensack, New Jersey 07601, Phone 201-336-6999 and the Department of Administration and Finance, One Bergen County Plaza, 5<sup>th</sup> Floor, Hackensack, New Jersey 07601-7076, Phone 201-336-7335, Fax 201-336-7304; and

**NOW, THEREFORE, BE IT RESOLVED**, by the Mayor and Council of the Borough of Lodi that the within Resolution and information contained herein be posted on the Borough Lodi website within 48 hours of the adoption of this Resolution and a copy be filed with the Dispute Resolution Program with the State of New Jersey Department of Community Affairs forthwith.

Adopted this **21<sup>st</sup>** day of **January, 2025**.

  
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 Scott A. Luna, Mayor

Attest:  
  
 \_\_\_\_\_  
 Rebecca Paladino, Municipal Clerk

	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT	THIS IS TO CERTIFY THAT THIS IS A TRUE COPY AS ADOPTED BY THE BOROUGH COUNCIL OF THE BOROUGH OF LODI, N.J. AT A MEETING HELD JANUARY 21, 2025
CM MASOPUST	✓		✓				
CM LETO						✓	
CM CARAFA		✓	✓				
DEPUTY MAYOR MARTIN						✓	
MAYOR LUNA			✓				

# Can't Afford Needed Home Improvements?



**Bergen County**  
**Home Improvement Program**



The **ONLY** financing source that is:

- ✓ **INTEREST FREE**
- ✓ **NO MONTHLY PAYMENTS**
- ✓ **NO FEES**

PAYMENT is due only when home is sold or title is changed

- Heating, Plumbing, Electrical
- Roof, Leaders, Gutters
- Exterior Siding
- Windows, Doors
- Driveway, Sidewalk, Steps
- Other Needed Home Improvements

Eligibility is based on household annual income and mortgage status among other criteria.

Call **201-336-6999**, email **GetHIP@co.bergen.nj.us**, or go online to **www.GetHIPToday.com** for a 1 Page Pre-Application eligibility form.



**BERGEN COUNTY EXECUTIVE JAMES J. TEDESCO III AND THE BOARD OF COUNTY COMMISSIONERS**

Tracy S. Zur, Chairwoman • Thomas J. Sullivan, Vice Chairman • Dr. Joan M. Voss, Chair Pro Tempore  
Mary J. Amoroso • Ramon M. Hache, Sr. • Germaine M. Ortiz • Steven A. Tanelli





# ¿No tiene recursos para reparaciones en su hogar?



La **única** fuente de financiamiento que es:

- ✓ **SIN INTERES**
- ✓ **SIN PAGOS MENSUALES**
- ✓ **SIN CARGOS ADICIONALES**

Ningun pago hasta que la casa es vendida ó el titulo es cambiado.

- Calefacción, plomería, eléctrico
- Techo, Canalones
- Revestimiento exterior
- Ventanas, Puertas
- Entrada de vehículo, acera,
- Camino de entrada
- Otras mejoras del hogar

La elegibilidad se basa en el ingreso anual del hogar y el estado de la hipoteca, entre otros criterios.

Llame al **201-336-6999**, por correo electrónico **GetHIP@co.bergen.nj.us**, ó visite **www.GetHIPToday.com** para su pre aplicación.



**EJECUTIVO DEL CONDADO DE BERGEN JAMES J. TEDESCO III  
Y LA JUNTA THE COMISIONADOS DEL CONDADO**

Tracy S. Zur, *Chairwoman* • Thomas J. Sullivan, *Vice Chairman* • Dr. Joan M. Voss, *Chair Pro Tempore*  
Mary J. Amoroso • Ramon M. Hache, Sr. • Germaine M. Ortiz • Steven A. Tanelli





# 필요한 주택 개조 비용을 감당 할 수 없습니까?



Bergen County  
Home Improvement Program



이들이 포함된 유일한  
금융 지원:

- ✓ 무이자
- ✓ 월부금 없음
- ✓ 비용 없음

비용은 오직 주택 매매 또는 타이틀  
변경시 발생합니다

- 히팅, 배관, 전기 작업
- 지붕, 배수로
- 외부 벽면
- 창문, 문
- 드라이브웨이, 인도, 계단
- 다른 주택 개조 작업들

자격은 주택소유주 연간 소득과  
응자 상태 등에 따라 결정됩니다

문의는 전화 201-336-6999, 또는 [GetHIP@co.bergen.nj.us](mailto:GetHIP@co.bergen.nj.us), 이메일을 보내거나  
웹사이트 [www.GetHIPToday.com](http://www.GetHIPToday.com) 에서 예비 자격 신청서를 확인하세요



**버겐카운티장 제임스 테데스코와 카운티위원회**

Tracy S. Zur, Chairwoman • Thomas J. Sullivan, Vice Chairman • Dr. Joan M. Voss, Chair Pro Tempore  
Mary J. Amoroso • Ramon M. Hache, Sr. • Germaine M. Ortiz • Steven A. Tanelli

