



The Lawrence Home Improvement Program

Lawrence is accepting names for participation in its municipally sponsored home improvement program for low and moderate-income families. Your name can be added to the waiting list by calling our program consultant Affordable Housing Administrators at 732-966-0674.

Eligible home improvements include roofing, windows, electrical upgrades, heating systems, water heaters, insulation, plumbing and any other health, safety or code violations. The program is structured as a forgivable loan. There are no monthly payments and no interest. If you stay in your home for ten years, you will owe nothing to Lawrence.

The program is available for owner-occupied single-family homes, condominiums, townhomes and duplexes in which the owner occupies one of the units. To be eligible to participate, your gross annual income (meaning pre-tax income) for all household members must be less than:

2025 Gross Annual Income Limits

1 person household	\$ 75,440
2 person household	\$ 86,160
3 person household	\$ 96,960
4 person household	\$ 107,680
5 person household	\$ 116,320
6 person household	\$ 124,960
7 person household	\$133,600
8 person household	\$142,160

Kevin P. Nerwinski, QPA
Municipal Manager