

NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION  
**ELECTRICAL GRANT PROGRAM**

**MATCHING FUNDS GRANT PROGRAM FOR ELECTRICAL UPGRADES**

Dear Policyholder,

The New Jersey Insurance Underwriting Association (NJIUA) is introducing a new program designed to help eliminate those potentially dangerous electrical conditions in your home that may keep you awake at night. This is **not** a loan and does not have to be paid back. **Ever.**

If you've been thinking about making repairs or updating your electrical system but could not afford it on your own, NJIUA may be able to help. As a responsible homeowner you want to make your home the safest it can be. NJIUA's Matching Funds Home Improvement Program can help make your home safe and up to date through modern electrical system improvements.

You are receiving this notice because you have been insured through NJIUA for 3 or more consecutive years and use this location as your primary residence. Applicants must also meet the following criteria to be eligible for the grant program:

- Own a 1 to 4 family home (Seasonal homes are not eligible)
- Applicants must have financial need
- All property tax payments must be up to date
- All mortgage payments must be up to date
- The property cannot be for sale

The property must be in reasonably sound condition. Homes with serious conditions, other than the electrical system will not be considered unless the hazards have been removed.

## ELECTRICAL DANGERS

NJIUA wants to help you make your home a safer place. If you are interested in repairing or updating your electrical system by doing any of the items listed below or items not listed, this program is for you.

- Replace your existing fuse system with circuit breakers
- Add additional circuits to avoid tripping breakers
- Increase your amperage service
- Add outlets to eliminate the use of extension cords
- Replace your obsolete aluminum or knob and tube wiring with modern wiring
- Make other improvements to your electrical system to eliminate hazards that can cause a fire



## HERE'S HOW THE PROGRAM WORKS

A signed completed application should be sent to the address listed on the back of the application for review. Upon receipt of the application it will be reviewed for completeness and eligibility determination. All applicants will be notified within 30 days informing them of their eligibility status.

If accepted for the program, NJIUA will arrange for an inspection to verify the work to be done. You will be required to obtain an estimate from a licensed electrician and submit it on their letterhead to NJIUA for review and to retain for our records.

Once the work is completed, notify us so we can arrange for another inspection to verify the work has been completed. After that inspection is completed, we will send the matching grant funds to you or the electrician, whichever you prefer. That's it!

## HOW MUCH WILL NJIUA MATCH?

NJIUA will pay 50% of the cost of the repair with a maximum payment of \$2500. An example may help illustrate how this would work:

Cost	You pay	NJIUA Matching Grant
\$4000	\$2000	\$2000
\$5000	\$2500	\$2500
\$6000	\$3500	\$2500

The funds distributed by NJIUA do not have to be paid back, and NJIUA does not have to be shown as a mortgagee on your insurance policy.

Another feature of the program is that the grant does not have to be used all at once. If you use \$1000 for one project, you still have \$1500 left for other projects for as long as you remain a NJIUA policyholder.

This program is administered entirely by the New Jersey Insurance Underwriting Association. If you have an agent, he or she is aware of the program but is not involved in the application process or distribution of funds. Please call 973-622-3838, extension 6017, with any questions you have about this program.

**ELECTRICAL GRANT PROGRAM APPLICATION**

*APPLICANT INFORMATION*

APPLICANT NAME:			POLICY NUMBER:		
LAST _____	FIRST _____	M.I. _____	_____		
MAILING ADDRESS:				DAYTIME PHONE: ( ) _____	
STREET _____		APT/UNIT # _____		EVENING PHONE: ( ) _____	
CITY _____		STATE _____		ZIP _____	
				E-MAIL: _____	

*INCOME INFORMATION*

ARE YOU CURRENTLY EMPLOYED?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	SOURCES OF INCOME:
			SALARY \$ _____
			RENTS \$ _____
			SOCIAL SECURITY \$ _____
			PENSION \$ _____
			OTHER \$ _____
DO YOU HAVE OTHER SOURCES OF INCOME? <i>DISABILITY WORKERS COMP. ETC.</i>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	TOTAL INCOME \$ _____

*PROPERTY INFORMATION*

PROPERTY LOCATION:

STREET \_\_\_\_\_ CITY \_\_\_\_\_

IF DIFFERENT FROM MAILING ADDRESS, EXPLAIN: \_\_\_\_\_

NUMBER OF APTS:     1 FAMILY     2 FAMILY     3 FAMILY     4 FAMILY     OTHER: \_\_\_\_\_

IS THE PROPERTY YOUR PRIMARY RESIDENTCE?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	ARE MORTGAGE PAYMENTS UP TO DATE?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
IS THE PROPERTY UNOCCUPIED ANY TIME DURING THE YEAR?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	IS PROPERTY FOR SALE?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
ARE PROPERTY TAX PAYMENTS UP TO DATE?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	HAS THE ELECTRICAL SYSTEM BEEN UPDATED SINCE THE HOME WAS BUILT. IF YES PLEASE EXPLAIN ON BACK	YES <input type="checkbox"/>	NO <input type="checkbox"/>

*GRANT REQUEST*

LIST THE ELECTRICAL REPAIRS OR IMPROVEMENTS YOU PLAN TO MAKE WITH THE GRANT FUNDING. REMEMBER ONLY ELECTRICAL WORK WILL BE CONSIDERED.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I (WE) CERTIFY TO THE TRUTH OF MY (OUR) STATEMENTS ABOVE. I (WE) AUTHORIZE NJIUA TO VERIFY THE INFORMATION CONTAINED IN THIS APPLICATION AND REPORT ITS TRANSACTIONS TO ME (US).

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

**MAIL THIS APPLICATION TO:**

**NJIUA  
 ATTN: GRANT PROGRAM  
 P.O. BOX 32310  
 NEWARK, NJ 07102**