



APPLICATION PACKET

AFFORDABLE HOMEOWNERSHIP PROGRAM

READ THIS ENTIRE COVER PAGE THOROUGHLY BEFORE COMPLETING AN APPLICATION!

What is Habitat for Humanity of Burlington & Mercer Counties?

Habitat for Humanity of Burlington County & Greater Trenton-Princeton & Millstone Basin Area are now one merged affiliate: Habitat for Humanity of Burlington & Mercer Counties. Their mission is: putting faith into action, Habitat for Humanity of Burlington & Mercer Counties partners with families in need and volunteers to transform lives through decent and affordable homeownership.

What is the Affordable Homeownership Program?

The Affordable Homeownership Program is a program that enables Habitat for Humanity of Burlington & Mercer Counties to build brand-new construction houses or rehabilitate existing, vacant houses and sell them to qualified and approved buyers through a mortgage that is made affordable because it is based on the income of the homebuyer(s).

How to Apply?

Step 1: Determine whether you're ready for homeownership. Flip to **PAGE 2** of this packet.

Step 2: Determine whether or not you meet the eligibility criteria. Flip to **PAGE 3 and/or PAGE 4** of this packet, based on where the property is located. If you are applying for a Veterans Build property, flip to **PAGE 5 and/or PAGE 6** of this packet. If you are NOT applying for a Veterans Build property, DISREGARD Page 5 AND Page 6 of this packet.

Step 3: Complete the application. Flip to **PAGE 7** of this packet.

Step 4: Submit the application with the application fee of \$25 PER APPLICANT. There are 4 ways to submit an application:

- 1) **Mail** to Attn: Taquana Wright, 530 Route 38 East, Maple Shade, NJ 08052
- 2) **Drop off** to the Habitat offices at 530 Route 38 East, Maple Shade, NJ 08052, Monday through Friday, between the hours of 8:30am and 4:00pm
- 3) **Email** to TWright@HFHBMC.org. Please note that the application fee must still be submitted in order for the application to be processed
- 4) **Fax** to (856) 439-6437. Please note that the application fee must still be submitted in order for the application to be processed

Step 5: Prepare for potential next steps. Flip to **PAGE 22** of this packet.

Questions?

Many questions you may have can be answered by flipping to **PAGE 23** of this packet. If you still have questions, feel free to email TWright@HFHBMC.org OR Info@HFHBMC.org

HOMEOWNERSHIP READINESS CHECK

NOTE: When you purchase a home through Habitat for Humanity of Burlington & Mercer Counties, Habitat becomes your mortgage company, not your landlord. The house and any problems or damage that occurs after move-in are the homebuyer's responsibility.*

Are you and your family ready, willing, and able to:

- Make a commitment to potentially live in the same home for 15-30 years? (It's easy to move when you rent, but when you own a house, moving is more complicated)!
- Mail your mortgage payment to the mortgage company every month? (All mortgage companies, including Habitat for Humanity, will foreclose on homeowners that become delinquent in their payments).
- Begin to save for closing costs and other start-up expenses relating to homeownership?
- Budget for ALL expenses of homeownership, including but not limited to water, heat, electricity, garbage, maintenance, etc.
- Fix a broken toilet yourself or spend money to hire a plumber when it breaks?
- Spend hours of your "free time" keeping the house in good condition (painting, doing repairs, yard work, cleaning, etc.)?
- Learn the skills necessary to do maintenance on your home?
- Keep the lawn mowed in the summer (including maintaining a lawnmower) and the sidewalk clear of snow and ice all winter long?
- Spend time getting to know your neighbors, since good relationships with neighbors are the start of healthy, strong communities?

If you answered "yes" to all of these questions, you may be ready to become a homeowner.

If you answered "no" to any of these questions, you may not be ready to be a homeowner at this time. That's okay! It's better to know you will not be happy as a homeowner before you own a home. Please flip to **PAGE 24** for other affordable housing resources.

ELIGIBILITY CHECKLIST – BURLINGTON COUNTY

If you're applying for a property located in **BURLINGTON COUNTY:**

Can you (and the co-applicant, if applicable) check off all of the boxes below?

- ☐ I am a United States citizen or legal resident.
- ☐ If I'm employed, I have been employed at the same business for at least 6 months.
- ☐ My current housing is overcrowded, unaffordable, dangerous, unhealthy, temporary, **or otherwise substandard**.

INCOME GUIDELINES

Family Size	Minimum (30%)	Maximum (80%)
1 person	\$20,300	\$54,150
2 person	\$23,200	\$61,850
3 person	\$26,100	\$69,600
4 person	\$29,000	\$77,300
5 person	\$31,350	\$83,500
6 person	\$35,150	\$89,700
7 person	\$39,640	\$95,900
8 person	\$44,120	\$102,050

- ☐ I have NOT declared bankruptcy within the past two years. If I have declared bankruptcy, it has been discharged over two years ago.
- ☐ I have NOT been foreclosed upon within the past two years.
- ☐ I have NOT been evicted within the past two years.
- ☐ I have a stable source of income that I do not expect to end within the next 3 years.
- ☐ I have a credit score of 550 or higher.
- ☐ I am willing to partner with Habitat for Humanity of Burlington & Mercer Counties by volunteering up to 400 hours of my time working on the construction site, participating in home owner preparation classes, attending meetings and events, etc.

If you **can** check all of the boxes, proceed to **PAGE 7** and complete the application.

If you **cannot** check all of the boxes, it may mean you are not eligible for the program. Call us to discuss.

ELIGIBILITY CHECKLIST – MERCER COUNTY

If you're applying for a property located in **MERCER COUNTY:**

Can you (and the co-applicant, if applicable) check off all of the boxes below?

- ☐ I am a United States citizen or legal resident.
- ☐ If I'm employed, I have been employed at the same business for at least 6 months.
- ☐ My current housing is overcrowded, unaffordable, dangerous, unhealthy, temporary, **or otherwise substandard**.

INCOME GUIDELINES

Family Size	Minimum (30%)	Maximum (80%)
1 person	\$22,850	\$54,950
2 person	\$26,100	\$62,800
3 person	\$29,350	\$70,650
4 person	\$32,600	\$78,500
5 person	\$35,250	\$84,800
6 person	\$37,850	\$91,100
7 person	\$40,450	\$97,350
8 person	\$44,120	\$103,650

- ☐ I have NOT declared bankruptcy within the past two years. If I have declared bankruptcy, it has been discharged over two years ago.
- ☐ I have NOT been foreclosed upon within the past two years.
- ☐ I have NOT been evicted within the past two years.
- ☐ I have a stable source of income that I do not expect to end within the next 3 years.
- ☐ I have a credit score of 550 or higher.
- ☐ I am willing to partner with Habitat for Humanity of Burlington & Mercer Counties by volunteering up to 400 hours of my time working on the construction site, participating in home owner preparation classes, attending meetings and events, etc.

If you **can** check all of the boxes, proceed to **PAGE 7** and complete the application.

If you **cannot** check all of the boxes, it may mean you are not eligible for the program. Call us to discuss.

VETERANS BUILD ELIGIBILITY CHECKLIST – **BURLINGTON COUNTY**

**Note: If you are NOT applying for a Veterans Build property,
DISREGARD this page!**

Can you (and the co-applicant, if applicable) check off all of the boxes below?

- ☐ I am a United States citizen or legal resident.
- ☐ I am a veteran, active-duty, reserves/National Guard, or surviving spouse of a veteran
- ☐ If I have been discharged, my discharge was honorary or other than honorary (NOT dishonorable)
- ☐ I am employed (you do not have to be employed to be eligible).
- ☐ If I'm employed, I have been employed at the same business for at least 6 months.
- ☐ My current housing is overcrowded, unaffordable, dangerous, unhealthy, temporary, **or otherwise substandard.**

INCOME GUIDELINES

Family Size	Minimum (30%)	Maximum (80%)
1 person	\$20,300	\$54,150
2 person	\$23,200	\$61,850
3 person	\$26,100	\$69,600
4 person	\$29,000	\$77,300
5 person	\$31,350	\$83,500
6 person	\$35,160	\$89,700
7 person	\$39,640	\$95,900
8 person	\$44,120	\$102,050

- ☐ I have NOT declared bankruptcy within the past two years. If I have declared bankruptcy, it has been discharged over two years ago.
- ☐ I have NOT been foreclosed upon within the past two years.
- ☐ I have NOT been evicted within the past two years.
- ☐ I do NOT have an excessive amount of credit card debt or bills in collections (excluding medical and student loan debt).
- ☐ I have a stable source of income that I do not expect to end within the next 3 years.
- ☐ I have a credit score of 550 or higher.
- ☐ I am willing to partner with Habitat for Humanity of Burlington & Mercer Counties by volunteering up to 400 hours of my time working on the construction site, participating in home owner preparation classes, attending meetings and events, etc.

If you **can** check all of the boxes, proceed to **PAGE 7** and complete the application.

If you **cannot** check all of the boxes, it may mean you are not eligible for the program. Call us to discuss.

VETERANS BUILD ELIGIBILITY CHECKLIST –

MERCER COUNTY

Note: If you are NOT applying for a Veterans Build property, DISREGARD this page!

Can you (and the co-applicant, if applicable) check off all of the boxes below?

- ☐ I am a United States citizen or legal resident.
- ☐ I am a veteran, active-duty, reserves/National Guard, or surviving spouse of a veteran
- ☐ If I have been discharged, my discharge was honorary or other than honorary (NOT dishonorable)
- ☐ I am employed (you do not have to be employed to be eligible).
- ☐ If I'm employed, I have been employed at the same business for at least 6 months.
- ☐ My current housing is overcrowded, unaffordable, dangerous, unhealthy, temporary, **or otherwise substandard.**

INCOME GUIDELINES

Family Size	Minimum (30%)	Maximum (80%)
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- ☐ I am willing to partner with Habitat for Humanity of Burlington & Mercer Counties by volunteering up to 400 hours of my time working on the construction site, participating in home owner preparation classes, attending meetings and events, etc.

If you **can** check all of the boxes, proceed to **PAGE 7** and complete the application.

If you **cannot** check all of the boxes, it may mean you are not eligible for the program. Call us to discuss.

Application for Housing



We are pledged to the U.S. policy for the achievement of equal housing opportunity. We support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, age, religion, sex, handicap, marital or familial status, income source, national origin, sexual preference, or exercising the right to federal credit protection.

This is an application for acceptance to our Affordable Homeownership Program, in which you would purchase a house from HFHBMC.

1. APPLICANT INFORMATION

Applicant: (Please include name as it appears on legal documents)

First Name	Last Name	Maiden or Other Name (if applicable)
------------	-----------	--------------------------------------

Home Address	Apt/Lot No.	City	State	Zip Code
--------------	-------------	------	-------	----------

Home Phone Number	Cell Phone Number	Email Address
-------------------	-------------------	---------------

Are you at least 18 years old? ☐ Yes ☐ No Birth date: / / Social Security #:

I am a Veteran, active-duty, reserves/National Guard, or a surviving spouse of a Veteran ☐ Yes ☐ No

Co-Applicant (if applicable): (Please include name as it appears on legal documents)

Note: Co-applicant will be co-owner of Habitat home and will be responsible for Habitat mortgage. It is not required that each adult in household be listed as co-applicant. However, if you are married and not legally separated, your spouse must be listed as a co-applicant.

First Name	Last Name	Maiden or Other Name (if applicable)
------------	-----------	--------------------------------------

Home Address	Apt/Lot No.	City	State	Zip Code
--------------	-------------	------	-------	----------

Home Phone Number	Cell Phone Number	Email Address
-------------------	-------------------	---------------

Are you at least 18 years old? ☐ Yes ☐ No Birth date: / / Social Security #:

Previous Address: If you (applicant and/or co-applicant) have lived in your current residence for less than two (2) years, please include your previous address(es):

1.	Who?
Previous Address	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Apt/Lot No.	
City	
State	
Zip Code	

2.	Who?
Previous Address	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant
Apt/Lot No.	
City	
State	
Zip Code	

2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your household must be willing to complete up to 400 "sweat equity" hours. This means you will be required to help build the homes of others and attend trainings to help you transition to becoming a homeowner. Persons unable to work on an active construction site because of a physical condition will be provided other opportunities to fulfill the Sweat Equity requirement.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS: Applicant Co-Applicant
☐ Yes ☐ No ☐ Yes ☐ No

3. HOUSING

What is your current housing condition?

- Please check all the boxes that describe the problems where you live now.
- | | | | |
|---|--|---|--|
| <input type="checkbox"/> Temporary | <input type="checkbox"/> Too small | <input type="checkbox"/> Government subsidized | <input type="checkbox"/> Plumbing/electrical problems |
| <input type="checkbox"/> Structural problems | <input type="checkbox"/> Roof problems | <input type="checkbox"/> Unsafe | <input type="checkbox"/> Handicap accessibility needed |
| <input type="checkbox"/> Living in same house with another family | | <input type="checkbox"/> Paying more than 40% of your monthly income for rent | |

Number of bedrooms:

Number of bathrooms:

Do you: ☐ Own ☐ Rent ☐ Other (please explain)

How long have you lived at this location?

Monthly rent or mortgage payment: \$

Unpaid mortgage balance (if applicable): \$

IMPORTANT: Please describe what is wrong with your current housing and why you need a Habitat home. Provide pictures of any structural, outstanding maintenance repairs or overcrowded conditions, if applicable.

Landlord Contact Information (if applicable)

Name

Address

Phone Number

Other people who live with you: List the names and ages of people who currently live with you **AS WELL** **AS** people who plan on living in your Habitat home at least half (50%) of the time.

Please explain any shared child custody arrangements on the back of Page 3 or on a separate sheet of paper, and include a copy of court judgments.

Name	Birth Date	Gender	Relationship to Applicant (child, mother, friend, etc.)	Will this person live in Habitat house at least 50% (half) of the time?
1.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
2.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
3.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
4.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
5.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
6.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
7.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N
8.		<input type="checkbox"/> F <input type="checkbox"/> M		<input type="checkbox"/> Y <input type="checkbox"/> N

4. UNEARNED INCOME

You do not need to be employed to be eligible for a Habitat house. However, you must have sufficient regular, reliable income that will not end to be able to repay the Habitat home mortgage. If you or anyone in your household is receiving money from a source other than employment, please check each type of income.

- | | | | |
|--|---|---|---|
| <input type="checkbox"/> Food Stamps | <input type="checkbox"/> Military Allotment | <input type="checkbox"/> Railroad Benefits | <input type="checkbox"/> Retirement/Pension |
| <input type="checkbox"/> Roomer/Boarder | <input type="checkbox"/> Social Security | <input type="checkbox"/> SSI | <input type="checkbox"/> Tribal Money |
| <input type="checkbox"/> Unemployment Benefits | <input type="checkbox"/> Veterans Benefits | <input type="checkbox"/> Workers Compensation | <input type="checkbox"/> Other |
| <input type="checkbox"/> Alimony | <input type="checkbox"/> Child Support | <input type="checkbox"/> Disability Benefits | |

For each box checked above, complete the following information (Use an additional sheet of paper if needed):

Person receiving income	Type of income	Amount	Frequency (weekly/monthly)	Will this income end? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?
1.				<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?
2.				<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?
3.				<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?
4.				<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?
5.				<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?

5. EMPLOYMENT

You do not need to be employed to qualify for a Habitat house. If you or anyone in your household (age 18 or above) is currently employed, please tell us about money received for work (full or part-time, temporary, seasonal, or self-employment) including money from wage, salary, tips, and/or commission **from the past 2 years**. If you work(ed) for more than one employer, complete a box for each employer. If you need to list more than 3 employers, please use an additional sheet of paper.

1.				
Who in the household works at this job?	Start/End Date	Job Title	Employer's Name	
Employer's Address	City	State	Zip Code	Employer's Phone Number
Wage: \$ per hour		Average monthly earnings before tax (including tips & commission): \$		
Is this job temporary? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, what date do you expect this job to end?				
2.				
Who in the household works at this job?	Start/End Date	Job Title	Employer's Name	
Employer's Address	City	State	Zip Code	Employer's Phone Number
Wage: \$ per hour		Average monthly earnings before tax (including tips & commission): \$		
Is this job temporary? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, what date do you expect this job to end?				
3.				
Who in the household works at this job?	Start/End Date	Job Title	Employer's Name	
Employer's Address	City	State	Zip Code	Employer's Phone Number
Wage: \$ per hour		Average monthly earnings before taxes (including tips & commission): \$		
Is this job temporary? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, what date do you expect this job to end?				

6. EXPENSES

IMPORTANT: We need to know how much money you spend every month on household expenses. You do not need to include rent or mortgage payments, as they are included above. Please check all the boxes that you pay every month.

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Alimony | <input type="checkbox"/> Auto Payment | <input type="checkbox"/> Child Care | <input type="checkbox"/> Child Support |
| <input type="checkbox"/> Credit Card Payment | <input type="checkbox"/> Insurance | <input type="checkbox"/> Loan Payment | <input type="checkbox"/> Medical Bills |
| <input type="checkbox"/> Phone Bill | <input type="checkbox"/> Television/Internet Bill | <input type="checkbox"/> Utility Bill (gas, electric) | <input type="checkbox"/> Other |

For each box checked above, complete the following information (Use an additional sheet of paper if needed):

Who Pays	Type of Expense	Paid to Whom	Amount Paid	How Often Paid (Weekly, Monthly)
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

7. ASSETS

Tell us about your household assets. An asset is cash, money in the bank, anything that can be sold, or can be converted into cash. An asset does not include personal property such as jewelry, furniture, electronics, etc. Check all that apply.

- | | | |
|--|--|---|
| <input type="checkbox"/> Bank Account (Checking/Debit) | <input type="checkbox"/> Bank Account (Savings) | <input type="checkbox"/> Inherited Property |
| <input type="checkbox"/> Houses/Buildings | <input type="checkbox"/> Land | <input type="checkbox"/> Stocks/401K/IRA |
| <input type="checkbox"/> Savings Bonds | <input type="checkbox"/> Vehicle (Car, Truck, ATV, Boat) | <input type="checkbox"/> Other |

For each box checked above, complete the following information (Use an additional sheet of paper if needed):

Owner	Type of Asset (Describe)	Value	Where is asset located? (Include name of bank or company where it is held, address of property, etc.)
1.			
2.			
3.			
4.			

8. DEBTS

Tell us about debts held by you (applicant and/or co-applicant). Check all that apply.

- | | | | |
|---|--|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Credit Card (Visa, MasterCard, Discover, American Express) | <input type="checkbox"/> Limited Purpose Credit Card (Sears, Lowes, Stage, Conn's, etc.) | <input type="checkbox"/> Medical Debt | <input type="checkbox"/> Student Loan |
| <input type="checkbox"/> Utility Company | <input type="checkbox"/> Vehicle Loan (Car, Truck, ATV, Boat) | <input type="checkbox"/> Other | |

For each box checked above, complete the following information (Use an additional sheet of paper if needed):

Whose name is on account?	Type of Debt	Company	Unpaid Balance	Is account in good standing?
1.				<input type="checkbox"/> Yes <input type="checkbox"/> No
2.				<input type="checkbox"/> Yes <input type="checkbox"/> No
3.				<input type="checkbox"/> Yes <input type="checkbox"/> No
4.				<input type="checkbox"/> Yes <input type="checkbox"/> No
5.				<input type="checkbox"/> Yes <input type="checkbox"/> No

9. DECLARATIONS

	Applicant	Co-Applicant
Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed on in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there currently a lawsuit filed <u>against</u> you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a legal US citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Answering “yes” to these questions does not automatically disqualify you. If you answered “yes” to any question, however, please explain on a separate sheet of paper.

10. MARKETING INFORMATION

How did you hear about Habitat for Humanity of Burlington & Mercer Counties' Affordable Homeownership Program?

11. AUTHORIZATION AND RELEASE OF INFORMATION

I understand that by filing out an application for housing with Habitat for Humanity of Burlington & Mercer Counties, I am authorizing Habitat for Humanity of Burlington & Mercer Counties to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a partner family. I understand that **Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families on applicable sex offender registries, as well as run a criminal background check.** I understand that **the evaluation will include, but is not limited to, personal visits, credit checks, landlord reference checks, and employment verification.** I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

By signing this statement I am submitting to such inquiries, allowing the release of my personal information to Habitat for Humanity of Burlington & Mercer Counties, and certifying that all information submitted on this application is accurate and complete.

X		X	
Applicant Signature	Date	Co-applicant Signature	Date

Please return this application to the main office located at the address below. If you have questions, please call the office at (856) 439-6717.

530 Route 38 East
Maple Shade, NJ 08052

If this application was completed by someone other than the applicant/co-applicant, please supply the following information:

This information was taken by: ☐ Face-to-face interview ☐ Mail ☐ Telephone
☐ Internet ☐ Other (please specify)

Interviewer's Name	Organization	Phone Number	Email Address
X			
Interviewer's Signature	Date		

PROPERTY/HOUSE SELECTION

Please check off the properties/houses for which you are applying*.

Multiple selections are acceptable.

Make sure to read through the FAQ on **PAGE 23 of this packet.*

I am applying for the following property(ies) (check at least one; descriptions of each are below):

☐ 308 Parkinson Avenue, Hamilton, NJ 08610 (1 unit available, 4BR)

PROPERTY/HOUSE SELECTION CONTINUED...

PARKINSON AVENUE, HAMILTON, NJ 08610 (1 unit available)

Brand New Construction

4 Bedrooms, 2 Bathroom

Estimated Start: In Progress***

Estimated Completion: January 2021***

All applications for the Hamilton property must be submitted by February 21, 2021

You may qualify if your income range is between:

\$40,000 to \$103,650 for a 4-person household up to a 8-person household



Actual Photo

*** Start and completion dates listed are estimates ONLY. Many factors affect construction timetables, including weather, volunteers, inspections, etc.

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12. GOVERNMENT MONITORING INFORMATION

The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender's compliance with equal credit opportunity and fair housing laws.

You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish this information, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname.

This information will be anonymous and separated from your application before the application is reviewed.

Applicant

☐ I do not wish to furnish this information.

Race/National Origin (check all that apply)

- ☐ American Indian or Alaskan Native
☐ Native Hawaiian or Other Pacific Islander
☐ Black/African American
☐ Caucasian
☐ Asian
☐ Other (specify) _____

Ethnicity

- ☐ Hispanic ☐ Non-Hispanic

Birth date: / / Gender: ☐ Female
 MM DD YYYY ☐ Male

Marital Status: ☐ Single (including widowed, divorced)
☐ Separated ☐ Married

Co-Applicant

☐ Not applicable

☐ I do not wish to furnish this information.

Race/National Origin (check all that apply)

- ☐ American Indian or Alaskan Native
☐ Native Hawaiian or Other Pacific Islander
☐ Black/African American
☐ Caucasian
☐ Asian
☐ Other (specify) _____

Ethnicity

- ☐ Hispanic ☐ Non-Hispanic

Birth date: / / Gender: ☐ Female
 MM DD YYYY ☐ Male

Marital Status: ☐ Single (including widowed, divorced)
☐ Separated ☐ Married

If the government monitoring information listed above was completed by someone other than the applicant or co-applicant, please supply the information below:

This information was taken by: ☐ Face-to-face interview ☐ Mail ☐ Telephone
☐ Internet ☐ Other (please specify)

Interviewer's Phone Number

X

Interviewer's Name

Interviewer's Signature

Date

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Background Authorization Form**Personal Information**

Name: _____ SSN _____ - _____ - _____

**Previous Names Used: (Within the past 7 years) _____

Current Home Address: _____

Street Address (No P.O. Boxes)

City

State

Zip Code

County

How long have you lived at current address? _____

Previous Address: _____

Street Address (No P.O. Boxes)

City

State

Zip Code

County

How Long? _____

**Date of Birth: ____ / ____ / ____ Driver's License Number: _____ State: _____

Have you ever been convicted of a crime other than minor traffic offenses? Y _____ N _____

If yes, provide explanation:

Year of Offense: ____ County offense was committed: ____ Offense Description: _____

**THIS INFORMATION IS REQUIRED IN ORDER TO CONDUCT AN ACCURATE CRIMINAL BACKGROUND SEARCH AND WILL
NOT BE USED AS CRITERIA IN THE HIRING PROCESS, AS DESCRIBED BY THE AGE DISCRIMINATION ACT OF 1967.

In connection with my application and/or continued employment, (including contract for services) with you, I understand that investigative background inquiries are to be made on myself including consumer investigative criminal convictions. Further, I understand that you will be requesting information from various Federal, State, and other agencies, which maintain records concerning my past activities relating to any criminal experiences.

I acknowledge that I have been counseled that a person or entity may not procure or cause to be prepared an investigative consumer report on any consumer unless it is clearly and accurately disclosed to the consumer, that an investigative consumer report – including all applicable information as to his or her character, general reputation, personal characteristics, mode of living, education history, driving history (including but not limited to accident history, alcohol/drug and any other DOT requirements as permitted by the ADA) employment history and credit history – may be made. If you are denied employment because of the consumer investigation, it is your right under the Fair Credit Reporting Act (Law 91-508) SS 606. to have the name of the agency or agencies from whom information concerning you was obtained. You are also entitled to receive free copies of the information supplied by those agencies within sixty days upon written request. You have the right to directly dispute with the consumer reporting agency the accuracy and completeness of any information furnished by that agency.

I authorize without reservation, any party or agency contacted by this employer to furnish the above mentioned information.

I release CIBMS Profiler and any other person and/or agencies from any suits, liens, judgments, damage and/or liability resulting from this process.

The above information is used solely for inquiries and criminal history checks.

Falsifying any information on this release form will constitute grounds for immediate dismissal or declining any pending job offers.

Applicant's Signature: _____ Date ____ / ____ / ____

For residents of CA, MN and OK:

You will be provided with a free copy of any consumer reports or investigative consumer reports if you check the box below.

☐ By checking this box, I request a free copy of the report.

Fair Credit Reporting Act Notification

You have the right to receive a copy of your consumer credit report should one be requested for employment reasons.

☐ By checking this box, I request a free copy of the report.

Background Authorization Form
Personal Information

Name: _____ SSN _____ - _____ - _____

****Previous Names Used: (Within the past 7 years)** _____

Current Home Address: _____

Street Address (No P.O. Boxes)

City

State

Zip Code

County

How long have you lived at current address? _____

Previous Address: _____

Street Address (No P.O. Boxes)

City

State

Zip Code

County

How Long? _____

****Date of Birth:** ____ / ____ / ____ **Driver's License Number:** _____ **State:** _____

Have you ever been convicted of a crime other than minor traffic offenses? Y _____ N _____

If yes, provide explanation:

Year of Offense: ____ County offense was committed: ____ Offense Description: _____

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Additional Information & Required Disclosures

KEEP THIS PAGE FOR YOUR RECORDS

VALUATION DISCLOSURE NOTICE

We may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation.

Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

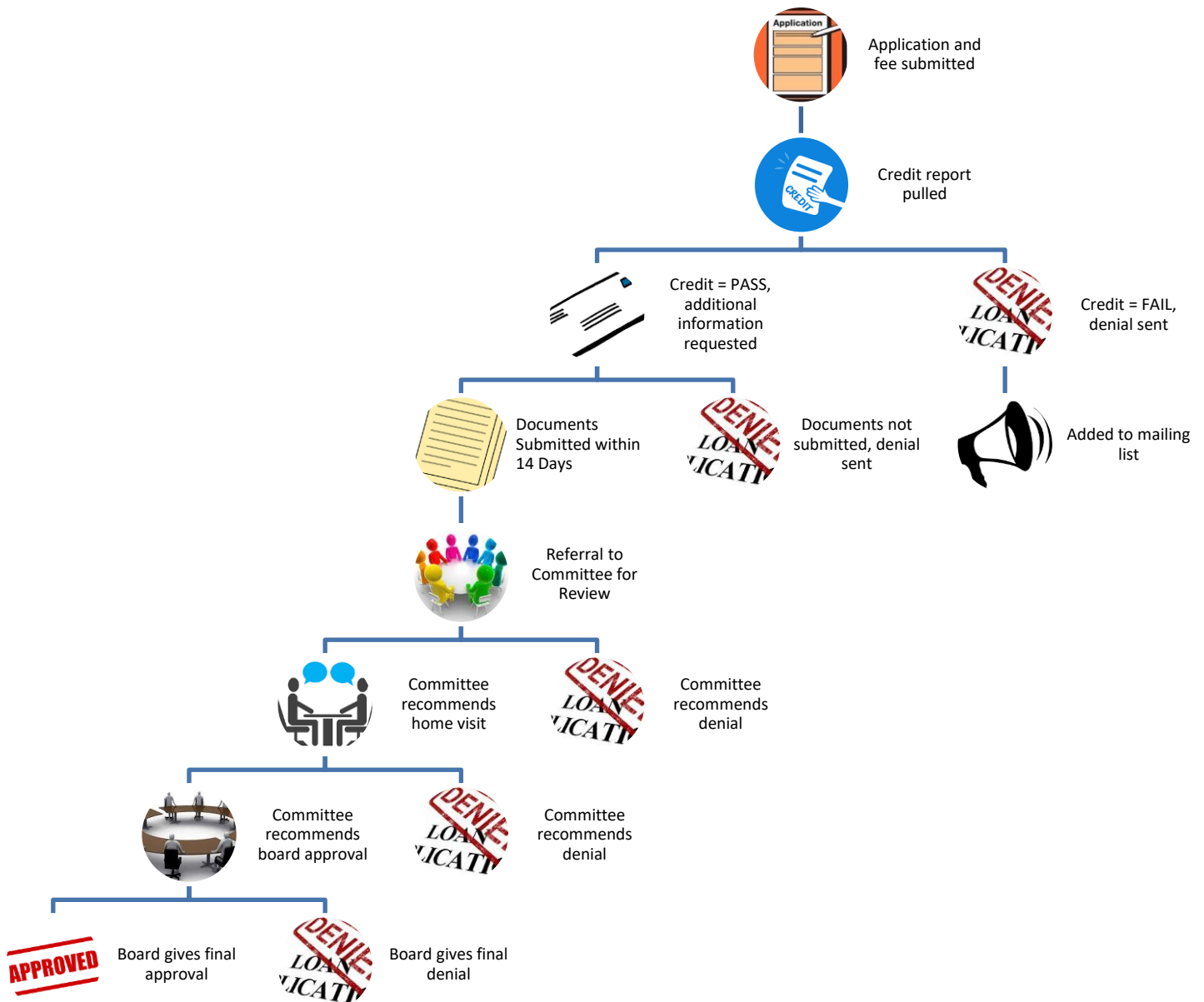
PRIVACY ACT NOTICE

1. We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications or other forms;
 - Information about your transactions with us, or others, and;
 - Information we receive from a consumer-reporting agency.
2. We may disclose the following kinds of nonpublic personal information about you:
 - Information we receive from you on applications and other forms, such as name, address, social security number, income, or number in household.
 - Information about your transactions with us, such as your loan balance, and payment history.
3. We DO NOT disclose any nonpublic personal information about our customers to anyone, except as permitted by law.
4. We may disclose nonpublic personal information about you to the following types of third parties:
 - Financial service providers, such as mortgage servicing agents, and;
 - Non-profit organizations of government agencies.
 - Nonaffiliated third parties as permitted by law.
5. We restrict access to nonpublic personal information about you to:
 - Habitat for Humanity's agents and employees that need to know that information to provide Habitat for Humanity services to you;
 - Disclosures to other non-affiliated third parties as permitted by law.
6. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The Process & Next Steps

KEEP THIS PAGE FOR YOUR RECORDS

Once your application and the application fee are received, processing the application will begin. Below please find an outline of the process, which is expected to take about 3 months:



Frequently Asked Questions

KEEP THIS PAGE FOR YOUR RECORDS

Q: Can I pay the application fee online?

A: No, we cannot accept credit card payments for the application fee. The application fee can only be paid in the form of cash, check, or money order.

Q: Do I list someone on the application even though they are not a co-applicant?

A: Yes, all people who will be living in the home **MUST** be listed on the application. If they are 18 years of age or older, their income (earned and unearned) must be listed. If they are under 18 years of age but receive unearned income, that income has to be listed as well.

Q: Can I do sweat equity hours before I'm approved and will they carry over?

A: You are welcome to volunteer with us before you're approved but the hours you volunteer will **NOT** carry over. Your sweat equity hours will begin at zero.

Q: Can I take the financial classes even if I'm not accepted?

A: Yes, you may take any class we offer to the public as long as you pay the material cost. For example, one of our finance classes comes with a kit that costs us \$50 to purchase. The class would cost you \$50 if you take it without being accepted into the program.

Q: If 15 people apply for one property, how do you choose who gets approved?

A: Individuals and families are chosen based on who best meets 3 criteria: need for housing, ability to repay the mortgage, and willingness to partner. If multiple applicants meet these 3 criteria equally, the applicant(s) chosen will be drawn from a lottery.

Q: If I'm not chosen, do I get put on a waiting list?

A: We do not have waiting lists, but you do get put on a notification list. This just means you'll be notified when we begin accepting applications for future properties.

Q: How much of a down payment do I need?

A: No down payment is required. There is, however, an amount needed to save for closing costs. This amount is currently \$3000 and you will make deposits towards this amount on a regular, monthly basis throughout the process.

Q: Can I resell the house to whomever?

A: No. Habitat for Humanity houses are deed-restricted, meaning there is a maximum resale value and they must be sold to those who are low-moderate income.

Q: What's the timeline of the process?

A: Determine Readiness and Eligibility – 5-15 minutes
Application – 1-2 hours
Document Gathering – 1-2 weeks
Approval – 1-3 Months
Building the House, Sweat Equity Hours & Closing Cost Deposit – 1-2 years

Q: If I am a single person with 2 children, how many bedrooms do I qualify for?

A: 1-person household is eligible for 1-2 bedrooms
2-person household is eligible for 1-2 bedrooms
3-person household is eligible for 2-3 bedrooms
4-person household is eligible for 2-4 bedrooms
5-person household is eligible for 3-4 bedrooms
6-person household is eligible for 3-4 bedrooms
7-person household is eligible for 4 bedrooms
8-person household is eligible for 4 bedrooms

Affordable Housing and Other Resources

KEEP THIS PAGE FOR YOUR RECORDS

- **Social Serve**
 - www.socialserve.com
 - 1-877-428-8844
- **Public Housing Authority**
 - <http://www.hud.gov/offices/pih/pha/contacts/states/nj.cfm>
 - (202) 708-1112
- **Board of Social Services**
 - <http://www.bcbss.org/>
 - (609) 518-4839
- **TRIAD Housing**
 - <http://triadhousingprograms.com/>
 - (856) 690-5749
- **BCCAP (Credit Repair Too)**
 - <http://bccap.org/>
 - (609) 386-5800
- **USDA Loans**
 - <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>
- **MEND**
 - <http://www.mendinc.org/>
 - (856) 722-7070
- **2-1-1, NJ's Help Hotline**
 - Dial 2-1-1 from any phone
 - <http://www.nj211.org/>
- **BCCAP Connections**
 - 1-855-616-2227
 - <http://www.bccap.org/central-intake.cfm>
- **CONTACT Crisis Hotline**
 - (856) 234-8888
 - <http://contactburlco.org/>
- **Soldier On**
 - (413) 582-3059
 - www.wesoldieron.org