



Habitat for Humanity of Northeast Monmouth County

ELIGIBILITY REQUIREMENTS

We are accepting applications for a three bedroom home in Long Branch. Our partnership will require the prospective home owner to participate in the process of building this home. To keep the house affordable, HFH will contribute volunteer labor and offer a no-interest mortgage for the cost of construction. The following conditions must be met:

1. You must be living in substandard housing. For example: poor heating, leaks in roof, overcrowding, unsafe or unsanitary conditions.
2. You must be a legal resident of the United States.
3. The combined annual gross income for all family members who will live in the house, must be between \$35,000 and \$55,000.00 per year.
4. You must complete 30 hours of sweat equity work as your application fee. If you are chosen, you must complete up to 200 hours of sweat equity, with a minimum of 100 hours in actual construction. Tasks will depend on your personal situation and physical abilities.
5. When you fill out the official application, you will have to provide Habitat with authorization to verify your employment, sources of income, and bank balances; as well as undergo a credit and criminal background check. Income tax statements for three years will also be needed.
6. If approved for a Habitat home, a cash down payment of 2% of the purchase price of the home will be required. You will be provided with a no-interest mortgage to be repaid over a 30-year period.
7. The owner must reside in the Habitat home and may not rent it. The resale of the home is subject to the restrictions of Habitat for Humanity.
8. If you have any questions regarding the application process, please feel free to contact Sheryl at sherylathabitat@gmail.com. If you would like an application for a Habitat home, please complete and return this notice to: Habitat for Humanity of Northeast Monmouth County, P.O. Box 3306, Long Branch, New Jersey 07740-3306.
9. Families are selected on the basis of need, willingness to partner with Habitat, and ability to pay the mortgage and expenses of owning a home. Families not accepted may reapply during other application periods should their circumstances change.

Name: _____ Telephone (Home) _____ (Cell) _____

E-mail address _____

Address: _____

Number of family members: _____

Gross annual income of all family members, including wages, social security, alimony, child support, odd jobs

\$ _____

I have read the above notice and understand the guidelines for application. I would like to receive an application for a Habitat home at this time.

Signature: _____
(Homeowner)

Signature: _____
(Homeowner)

Date: _____