

Habitat for Humanity to begin work on Keansburg project in January

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KEANSBURG — Habitat for Humanity of Northeast Monmouth County will begin work on its second project in the borough early next year.

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Marianne Malapero, a member of the board of directors and the family selection committee for the Long Branch-based organization, said work at the 63 Oak St. site is expected to start around mid-January, weather permitting, with an anticipated construction time of no more than three to four months.

The organization is currently accepting applications for the three-bedroom home. Criteria include legal residence in the United States, an annual gross income between \$35,000 and \$55,000 per year and that applicants are currently living in substandard housing.

Who is eligible?

According to Habitat for Humanity of Northeast Monmouth County, the following criteria must be met in order to fulfill general eligibility guidelines for the coming three-bedroom home in Keansburg:

You must be living in substandard housing. For example: poor heating, leaks in the roof, overcrowding, unsafe or unsanitary conditions.

You must be a legal resident of the United States.

Your annual gross income must be between \$35,000 and \$55,000 per year.

You must complete 30 hours of sweat-equity work at the current work site as your application fee. If you are chosen, you must complete an additional 250 hours with a minimum 100 hours of actual construction for one homeowner and 450 hours with a minimum of 200 hours of actual construction for two homeowners.

You must provide Habitat with authorization to verify your employment, sources of income and bank balances as well as undergo a credit check and provide credit, landlord and personal references. Income tax statements for three years will be needed. A criminal background check will also be required.

If approved for a Habitat home, a cash down payment of two percent 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.

The resale of the Habitat home is restricted for 30 years.

The owner must reside in the Habitat home and may not rent it.

Once a family is chosen for the home, they're put to work, Malapero said. "When they're picked, they immediately get started with work on the site, and that's just a way of allowing them to gain ownership of the home and to learn how to take care of the home once they're in there," she said. "Also, it gives them a sense of ownership, (the home) is not handed to them. They're painting, hammering, doing Sheetrock, cleaning, along the whole project."

The Oak Street site was donated to Habitat for Humanity by a donor who requested to remain anonymous, Malapero said. The organization received approximately 80 applications for its previous home in Keansburg, with a family moving in on Campview Place in September 2009, she said.

For more information, call 732-946-0745.

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