

# **Housing Application Packet**

Dear Applicant,

Thank you for your interest in Habitat for Humanity Burlington County's (HFHBCNJ) Affordable Homeownership Program. Putting faith into action, HFHBCNJ partners with families in need and volunteers to transform lives through decent and affordable homeownership.

## Please read the entire application packet and provide necessary documentation (listed below) before turning in your application. It will NOT be processed if incomplete.

Applicants to the program *must* meet the following four criteria:

- 1. <u>Need:</u> An applicant has a need for the program. The applicant's current housing is overcrowded, structurally/environmentally unsafe, exceeds 40% of the applicant's monthly gross income, is temporary, etc.
- 2. <u>Willingness to Partner</u>: An applicant must be willing to partner with Habitat. This means the applicant must complete up to 400 hours of volunteer work, called sweat equity, building Habitat homes as well as attending homeownership preparation classes.
- 3. <u>Ability to Pay:</u> Habitat is a hand up, not a hand out. We sell the homes we build to individuals and families whose gross income falls between 30%-60% of the area median income for their family size. The homes are sold for a 0%-interest, fixed, affordable mortgage. Qualified applicants will fall within the following income guidelines:

Family Size	Minimum (30%)	Maximum (60%)
1 person	\$17,031	\$34,062
2 person	\$19,464	\$38,928
3 person	\$21,897	\$43,794
4 person	\$24,330	\$48,660
5 person	\$26,276	\$52,553
6 person	\$28,223	\$56,446
7 person	\$30,169	\$60,338
8 person	\$32,116	\$64,231

- 4. **<u>Residency</u>**: An applicant must be a US citizen or legal resident. They must also work or live in Burlington, Camden or Gloucester Counties. \*\*\*
  - \*\*\* If you are applying for a Veterans Build property, this residency requirement is waived.

HFHBCNJ is an affordable housing organization. We must follow NJ's Council on Affordable Housing (COAH) requirements and we also have guidelines set by Habitat for Humanity International. We build homes to fit a family's need at the *current time, not for the possible needs of the future*. We offer homes that fit the family's current size. We are not a custom house builder; we will work with families accepted into our program to the best of our ability. Our homes are built with volunteer labor and we often receive donated goods from corporations; we must be able to build within the volunteers' ability and the provided materials.

## **HOW TO APPLY**

In order to process your application, we require supporting documents that will help us determine your ability to meet the application criteria. We are requiring the documents at two different points in the application process.

When you turn in a completed application packet, please provide *copies* of the following items:

- \$17.50 application fee per applicant, paid in cash, check or money order made payable to "Habitat for Humanity Burlington County";
- Personal Identification in the form of a current driver's license, social security card, passport or birth certificate, permanent resident card or alien registration card (I551). Two sources are needed for each applicant, and one source for all other members of the household;
- Four most recent consecutive paystubs for all employed household members for all employment positions. Employment will be verified by Habitat for Humanity Burlington County;
- Verification of any unearned income, such as SSI, Child Support, Alimony, Pension Fund, Worker's Compensation;
- At least two utility bills verifying name(s) and address;
- If you are currently married, but separated from your spouse, we need to count them as a co-applicant. All supporting documents (income verification, identification, etc.) as well as the spouse's consent on the application are required. If you are divorced, a divorce decree is required;
- If you are applying for a Veterans Build property, you must submit documentation of a DD Form 214 or other proof of military service.

In order to process the first part of your application, all applicable items from the above list must be dropped off, mailed, emailed or faxed to the Habitat office as soon as possible with the application. Our office hours are 8:30 am to 4 pm Monday thru Friday. You may bring your documents by at any time during regular business hours or drop them off in our ReStore.

As part of the application process, Habitat for Humanity Burlington County will do a criminal background check through a third party service. This criminal background check will not necessarily disqualify you from our homeownership program.

If you meet the qualifications for the first part of the application, we will request that you provide the following documents for the second part of the process. Since some of these items may take time to gather, we recommend you start gathering them now:

- All Checking Account Statements for the past 6 months;
- All Savings Account Statements (CDs, IRAs, Bonds, Stocks, etc) for the past 6 months;
- 1040 Federal Tax Return (Last 3 years);
- State Tax Return (Last 3 years);
- All W2s (Last 2 years);
- Rental Lease or Rental Payment (if applicable)

## You can mail or drop off the completed application and the required documents to the attention of:

Ashley Griffiths Manager, Family & Volunteer Services Habitat for Humanity Burlington County 530 Route 38 East Maple Shade, NJ 08052

# Documents can be faxed to (856) 439-6437, with a coversheet with the applicant's name, to the attention of Ashley Griffiths.

### Scanned documents can be emailed to <u>AshleyGriffiths@HabitatBCNJ.org</u> If you have any questions, please call Ashley at (856) 439-6717 ext. 103

After the application is completed, turned in and processed, it will be reviewed by our volunteer Family Services Committee. If they feel that a partnership is possible with your family, they will contact you and set up a Home Interview. This interview will be conducted by two members of the committee and they will meet with you at your home at a convenient time. After the interview, they will report back to the Family Services Committee, and if they still feel a partnership is possible, they will recommend you to the Board of Directors. The Board of Directors is the only group that can approve you for homeownership with our program. The entire application process is expected to take about 3 months.



## Application for Housing

App Fee: Version 06/15		
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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 homeownership program, in which you would purchase a house from HFHBCNJ.

I am applying for the following property(ies):

- □ 2 Henderson Lane, Willingboro, 08046, 4 BR
- 505 Second Street, Beverly, 08010, 4 BR
- □ Inman Street, Cinnaminson, 08077 (Veterans Build), 2 BR
- □ 135 Old Marlton Pike, Medford, 08055, 3 BR
- □ 5 W. 6<sup>th</sup> Street, Palmyra, 08065, BR size TBD

## **1. APPLICANT INFORMATION**

Applie	cant:	(Please	include	name	as it	appears	on leg	al docu	iments)
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First Name	Last Name				Maiden	or Other Na	ame (if applicable)
Home Address	Apt/Lot No.		City		State	Zi	p Code
Home Phone Number	Cell Phone N	lumber			Email	Address	
Are you at least 18 years old?	□ Yes □ No	Birth date:	/	/	Social S	Security #:	
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 Na	ame (if applicable)
Home Address	Apt/Lot No.		City		State	Zi	p Code
Home Phone Number	Cell Phone N	lumber			Email	Address	
Are you at least 18 years old?	□ Yes □ No	Birth date:	/	/	Social S	Security #:	
Previous Address: If you years, please include your pre		o-applicant) h	ave livec	l in your	current r	esidence for	r less than two (2)
1.							Who? - □ Applicant
Previous Address	Apt/Lot No.	City		5	State	Zip Code	Co-applicant
2.							Who? -
Previous Address	Apt/Lot No.	City			State	Zip Code	Co-applicant
	2. WILLI	NGNESS T		TNER			
To be considered for a Habitat hours. This means you will be becoming a homeowner. Pers provided other opportunities to	required to help buil ons unable to work o	d the homes on an active o	of others construct	and at	tend traini	ngs to help	you transition to
I AM WILLING TO COMPL	ETE THE REQUIRE	ED SWEAT E	QUITY F	HOURS		oplicant es □ No	Co-Applicant □ Yes □ No

3. HOUSING						
What is your current housing condition?	Please check now.	c all the boxes	that describe the prob	lems where you live		
Temporary  Too small	Governm	nent subsidize	d D Plumbing/ele	ctrical problems		
□ Structural problems □ Roof problem	ns 🛛 Unsafe	□ Unsafe □ Handicap accessibility needed				
Living in same house with another family						
Number of bedrooms:	Num	ber of bathroo	oms:			
Do you:	ase explain) How	long have yo	u lived at this location?	)		
Monthly rent or mortgage payment: \$ <b>IMPORTANT:</b> Please describe what is w why you need a Habitat home.	Unp rong with your curre	aid mortgage nt housing and	balance (if applicable): d	\$		
Landlord Contact Information (if	applicable)					
Name A	Address		Phone Number			
Other people who live with you: people who plan on living in your Habitat	home at least half (5	0%) of the tim	ie.			
Please explain any shared child custody a include a copy of court judgments.	arrangements on the	back of Page	e 3 or on a separate sh	eet of paper, and		
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.						
2.						
3.		ΠFΠM		<b>ΠΥΠΝ</b>		
4.		ПΓПΜ		<b>ΠΥΠΝ</b>		
5.		ПΓПΜ		<b>ΠΥΠΝ</b>		
6.		ПΕΟΜ				
7.		ПΓПΜ				
8.		П F П М		ΠΥΠΝ		

		RNED INCOM			
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 th				our nousenoid is receiving	
☐ Food Stamps	Military Allotment	Railroad I		Retirement/Pension	
Roomer/Boarder	Social Security			Tribal Money	
Unemployment Benefits	□ Veterans Benefits		Compensation	□ Other	
	Child Support	Disability			
				at of popor if pooded).	
For each box checked abo	ve, complete the following	g information (0)	Frequency	et of paper if needed):	
Person receiving income	Type of income	Amount	(weekly/monthly)	Will this income end?	
1.				□ Yes □ No	
				If yes, when?	
2.				☐ Yes ☐ No If yes, when?	
3.					
				If yes, when?	
4.				🗆 Yes 🛛 No	
				If yes, when?	
5.				□ Yes □ No	
				If yes, when?	
		PLOYMENT	<u> </u>		
You do not need to be emp					
above) is <u>currently employed</u> self-employment) including m					
for more than one employer,					
an additional sheet of paper.					
1.					
Who in the household works at	this job? Start/End Date	Job Title	F	Employer's Name	
	,		-		
Employer's Address	City	State Zip Co	de Emplo	yer's Phone Number	
				<u></u>	
Wage: \$ per h	our		nthly earnings before g tips & commission		
		•	•	γ. ψ	
Is this job temporary?		ate do you expect	this job to end?		
2.					
Who in the household works at	this job? Start/End Date	Job Title	E	Employer's Name	
Employer's Address	City	State Zip C	ode Emplo	yer's Phone Number	
	<u> </u>	Average m	onthly earnings befo	bre	
Wage: \$ per ho			ng tips & commissio	n): \$	
Is this job temporary?	es 🛛 No 🛛 If so, what d	ate do you expect	this job to end?		
3.					
Who in the household works at	this job? Start/End Date	Job Title	E	Employer's Name	
Employer's Address	City	State Zip Co	de Emple	oyer's Phone Number	
	Uny .		nthly earnings before	•	
Wage: \$ per h	our	•	ling tips & commission		
Is this job temporary? I Yes I No If so, what date do you expect this job to end?					

	6 EX	PENSES				
	0. EX	PENSES				
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.         Alimony       Auto Payment       Child Care       Child Support         Credit Card Payment       Insurance       Loan Payment       Medical Bills         Phone Bill       Television/Internet Bill       Utility Bill (gas, electric)       Other						
For each box checked above	e, complete the following	information (Use an	additional sheet of p	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 as converted into cash. An asset of that apply. Bank Account (Checking/De Houses/Buildings	loes not include personal p	property such as jewe	Iry, furniture, electror			
Savings Bonds	Vehicle (Car, True	ck, ATV, Boat)	☐ Other			
For each box checked above			additional sheet of p	aper if needed):		
Owner	Type of Asset (Describe		Where is asset loca	ited? (Include name ny where it is held,		
1.						
2.						
3.						
4.	8	DEBTS				
Tell us about debts held by you			vlone			
Credit Card (Visa, MasterCa	rd, D Limited Purpose (	Credit Card (Sears,	Medical Debt	t D Student Loan		
Discover, American Express	s) Lowes, Stage, Co U Vehicle Loan (Ca	-	□ Other			
For each box checked above	e, complete the following	information (Use an				
Whose name is on account?	Type of Debt	Company	Unpaid Balance	Is account in good standing?		
1.				□ Yes □ No		
2.				□ Yes □ No		
3.				□ Yes □ No		
4.				□ Yes □ No		
5.				□ Yes □ No		

9. DECLARATIONS		
	Applicant	Co-Applicant
Do you have any debt because of a court decision against you?	🗆 Yes 🗖 No	🗆 Yes 🗖 No
Have you been declared bankrupt within the past 7 years?	🗆 Yes 🗖 No	🗆 Yes 🗖 No
Have you had property foreclosed on in the past 7 years?	🗆 Yes 🗖 No	🗆 Yes 🗖 No
Is there currently a lawsuit filed against you?	🗆 Yes 🗖 No	🗆 Yes 🗖 No
Are you a legal US citizen or permanent resident?	🗆 Yes 🗖 No	🗆 Yes 🗖 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 Burlington County Habitat for Humanity's Affordable Homeownership Program?

### **11. AUTHORIZATION AND RELEASE OF INFORMATION**

I understand that by filing out an application for housing with Burlington County Habitat for Humanity, I am authorizing Burlington County Habitat for Humanity 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 Burlington County Habitat for Humanity, and certifying that all information submitted on this application is accurate and complete.

X X							
Applicant Signature	Date	Co-applicant Signatu	re Date				
Please return this application along with supporting documents to the Burlington County Habitat for Humanity office located at the address below. If you have questions, please call the office at (856) 439-6717.							
		oute 38 East					
	Maple Shade, NJ 08052						
If this application was comp following information:	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 (p	lease specify)					
Interviewer's Name	Organization	Phone Number	Email Address				
Х							
Interviewer's Signature	Date						

<b>12. GOVERNMENT MONITORING INFORMATIOI</b>	N
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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	Co-Applicant		
	□ Not applicable		
$\Box$ I do not wish to furnish this information.	$\Box$ 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	Race/National Origin (check all that apply)  American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander Black/African American Caucasian Asian		
<ul> <li>Other (specify)</li> <li>Ethnicity</li> <li>Hispanic</li> <li>Non-Hispanic</li> </ul>	Other (specify) Ethnicity Hispanic I Non-Hispanic		
Birth date: / / Gender:  Female	Birth date: / / Gender: Gender: Female		
MM DD YYYY 🛛 Male	MM DD YYYY 🛛 Male		
Marital Status:  Single (including widowed, divorced) Separated  Married	Marital Status:  Single (including widowed, divorced) Separated  Married		
If the government monitoring information listed above co-applicant, please supply the information below:	was completed by someone other than the applicant or		
This information was taken by: D Face-to-face interview	Mail     Telephone		
🗆 Internet 🛛 Other (plea	se specify) Interviewer's Phone Number		
X			
Interviewer's Name Interv	ewer's Signature Date		

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:		2			
Street Address (No P.O. Boxes) How Long?	City	State	Zip Code	County	
**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 committee	ed: 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 BACKGROUND NETWORK, INC. d.b.a. CRIMCHECK.COM 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.

should one be requested for employment reasons.

You have the right to receive a copy of your consumer credit report

Fair Credit Reporting Act Notification

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Background Authorization Form Personal Information						
Name:	<u></u>	SSN				
**Previous Names Used: (Within the past 7 years)						
Current Home Add	dress:					
	Street Address (No P.O. Boxes)	City	State	Zip Code	County	
How long have you lived at current address?						
Previous Address:						
How Long?	Street Address (No P.O. Boxes)	City	State	Zip Code	County	
**Date of Birth: / / Driver's License Number: State:					.te:	
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 committ	ed: 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.						

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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.

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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.		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.		□ By checking this box, I request a free copy of the report.
	_ 11 _	