

## FAQs

### How long does the application process take?

The application process can take up to three months. We require several supporting documents for your application and then the application is reviewed by our staff, our Family Services Committee and our Board of Directors.

### How long does it take to get into a home once I've been accepted?

It varies, but we have found that it typically takes a family 1-2 years to complete all of the sweat equity hours, gather the closing costs (\$2625) and for us to build the home.

### Can I choose where I want to live?

Habitat has a limited number of properties in the county at any given time. When you apply for the program you will apply for a specific property. We do have some restrictions on house size. HFHI guidelines & NJ's COAH regulations state that we can only build a home to fit the needs of the family at the time of application/process. We would not be able to put a two person family into a four bedroom home—this would not fit the mission guidelines of simple, decent, affordable shelter.

### What if I purchase a home, and then I get a raise or win the lottery? Will my home be taken away from me?

Absolutely not! We do not want to punish you for your good fortune or hard work! As long as you keep up with your monthly mortgage payments, the home is yours. You could payoff your mortgage or you could sell it to another family who is in the affordable housing market. The one thing you are not able to do is rent the home to another family; the mortgage documents state that you and your family will be the residents of the home.



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*Dream of Owning A  
Home?*



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home ownership a **reality!**

**Office hours:**  
**Monday through Friday**  
**8:30 AM to 4:00 PM**  
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**[www.HabitatBCNJ.org](http://www.HabitatBCNJ.org)**

# What is Habitat for Humanity Burlington County, NJ?

Habitat for Humanity Burlington County, New Jersey (HFHBCNJ) is an affiliate of Habitat for Humanity International. Putting faith into action, HFHBCNJ partners with families in need and volunteers to transform lives through decent and affordable homeownership.

Formed in 1987 as an outgrowth of the United Way, HFHBCNJ renovates existing homes and builds new homes for families who do not qualify for conventional financing. It then sells these homes to partner families via a no interest, 20 to 30 year mortgage.

Habitat for Humanity was founded in 1976 by Mil-lard & Linda Fuller, who believed everyone deserved a place they could call home. They believed that what people needed was a hand up, not a hand out.

Today, Habitat for Humanity affiliates across the globe have built over 400,000 homes for people in need of shelter using the Fullers' simple idea.

## Where we Build

Our affiliate has built over 40 homes in Burlington County. Our homes have been built in Beverly, Bordentown, Burlington City, Burlington Township, Cinnaminson, Medford, Moorestown, Mount Holly, Mount Laurel, Palmyra, Pemberton, and Willingboro.

## Program Requirements

Families interested in our program need to meet the following four criteria:

**1. Need:** An applicant family's current home is somehow substandard. The home is unsafe, overcrowded or rent exceeds 35% of the family's monthly gross income. Applicant family's yearly income must fall within the guidelines below:

Family Size	Minimum	Maximum
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

**2. Willingness to Partner:** An applicant must be willing to partner with Habitat. A family must be willing to complete up to 400 hours of "sweat equity." Sweat Equity is time a family spends helping to build their home & the homes of other Habitat partner families as well as attending Homeowner Education Classes & other Habitat related activities.

**3. Ability to Pay:** Habitat sells the homes to our partner families through a no interest, 20 to 30 year mortgage. The monthly payment includes the mortgage as well as payment for real estate taxes & homeowners insurance. Therefore, an applicant must have a steady documented source of income.

**4. Residency:** An applicant must work or live in Burlington, Camden or Gloucester Counties, New Jersey.

## FAQs about our program

### Does a family have to have a job?

Habitat sells homes to low to moderate income families who qualify for our program. Therefore, they need to have a reliable source of income. A reliable source of income is any income that comes into the home and is expected to last for 3 or more years. This does not mean they need to have a job, but could be receiving social security benefits, retirement benefits, etc.

### How much is the monthly mortgage payment?

The monthly mortgage payment is based on the family's gross monthly income. Our zero interest mortgage payments are not to exceed 28.5% of the gross monthly income.

### I've owned a home before. Can I still apply?

Yes. Owning a home before does not disqualify you from our program. If you are still currently responsible for the mortgage, you would not qualify. The mortgage would be considered a debt that you are responsible for, and we do not want to add to that burden.

### I've filed for bankruptcy before, does that make me ineligible for a home?

No. If you have filed for bankruptcy before, it needs to be discharged for at least two years before you can qualify for our program.

### I am separated from my spouse but not divorced, am I still able to apply?

New Jersey is a community property state, which means that anything you purchase, your spouse is entitled to. We would need to count your spouse as a co-applicant, and need all of their supporting documents as well as their consent on the application form.