



530 Route 38 East · Maple Shade, NJ · Tel: (856) 439-6717 · www.HabitatBCNJ.org

Pre-Qualification Checklist*

Congratulations! You're about to take the first step towards applying for Habitat for Humanity Burlington County's Affordable Homeownership Program!

Before completing an application, please make sure you are eligible for the program by reading and checking off the boxes below. If you cannot check off a box, it may mean you are not eligible for the program.

Please call us to discuss.

Check off all of the boxes that apply to the applicant:

- I am a United States citizen or legal resident.
- I LIVE OR WORK in Burlington, Camden, or Gloucester Counties (not applicable for Veterans Build properties).
- I have lived at my current residence for at least 6 months.
- 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.
- My gross annual household income (before taxes) falls within the income guidelines:

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

- 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 am willing to partner with Habitat for Humanity Burlington County 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.



530 Route 38 East · Maple Shade, NJ · Tel: (856) 439-6717 · www.HabitatBCNJ.org

Check off all of the boxes that apply to the co-applicant (leave blank if not applicable):

- I am a United States citizen or legal resident.
- I LIVE OR WORK in Burlington, Camden, or Gloucester Counties (not applicable for Veterans Build properties).
- I have lived at my current residence for at least 6 months.
- I'm 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.
- My gross annual household income (before taxes) falls within the income guidelines:

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

- 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 am willing to partner with Habitat for Humanity Burlington County 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.

Next Step:

If you are able to check off all of the boxes, you may be eligible for the Affordable Homeownership Program. Please either download an application or give us a call!

Our Mission:

Habitat for Humanity Burlington County builds new construction and rehabbed properties and sells them to individuals and families who have been approved for the program for a **0%-interest, affordable mortgage.**

*Please note that this checklist determines your eligibility for the program. Approval/denial is based upon an application completed in full and submitted to Habitat for Humanity Burlington County staff.