

THE RAMPS AND RAILS PROGRAM

Our team of skilled volunteers assist low to moderate income homeowners who are in need of a wheelchair ramp to help them enter and exit their home safely and easily.

Program qualifications include:

- Senior or disabled
- Ability to contribute small portion of cost
- Meet income guidelines
- Own your home

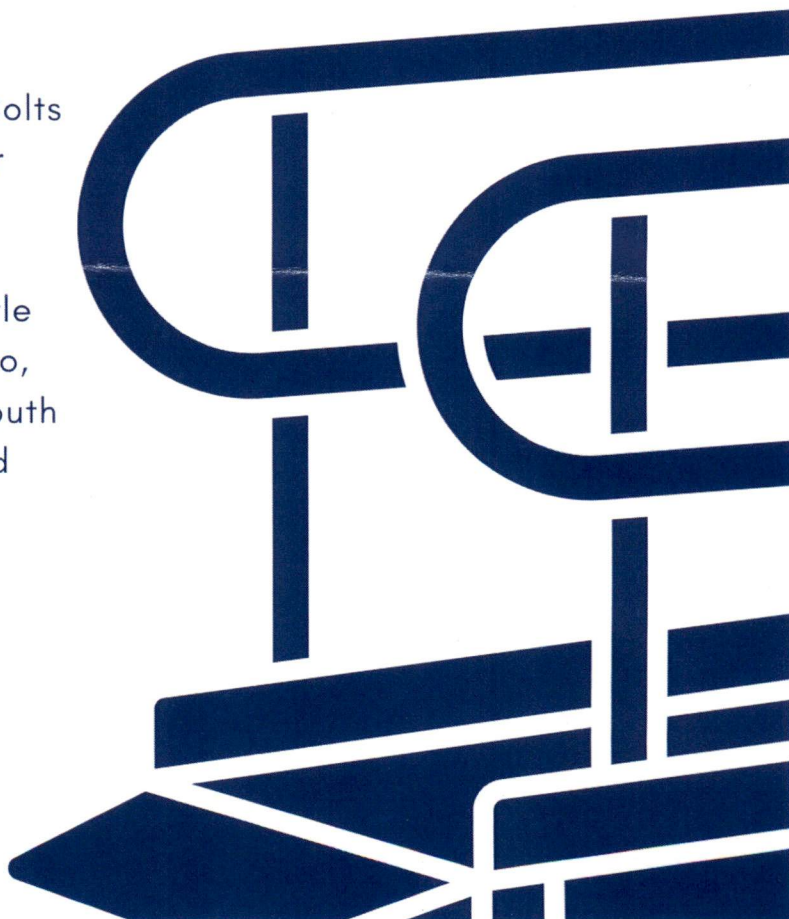
IF YOU ARE INTERESTED IN LEARNING MORE OR
APPLYING, PLEASE CALL MARIANNE AT 732.443.1673 OR
EMAIL

MHERRING@HABITATMONMOUTH.ORG

We serve communities in Aberdeen, Allentown, Atlantic Highlands, Belford, Colts Neck, Deal, Eatontown, Englishtown, Fair Haven, Farmingdale, Freehold Township, Freehold Borough, Hazlet, Highlands, Holmdel, Howell, Keansburg, Keyport, Little Silver, Long Branch, Manalapan, Marlboro, Matawan, Middletown, Millstone, Monmouth Beach, Oceanport, Ocean Township, Red Bank, Roosevelt, Rumson, Sea Bright, Shrewsbury, Tinton Falls, Union Beach, Upper Freehold, or West Long Branch



Serving Northeast and Western Monmouth County



A BRUSH WITH KINDNESS

ARE YOU IN NEED OF EXTERIOR HOME REPAIRS?
HABITAT FOR HUMANITY MAY BE ABLE TO HELP!

In addition to homebuilding, our affiliate participates in "A Brush with Kindness" which involves:

**LANDSCAPING
YARD CLEAN UP
MINOR EXTERIOR PAINTING**

HOW WE DO IT?

We rely on an extensive range of partners to complete our work. From securing donated materials to recruiting volunteers and fundraising. Our Volunteers are the heart of our work.

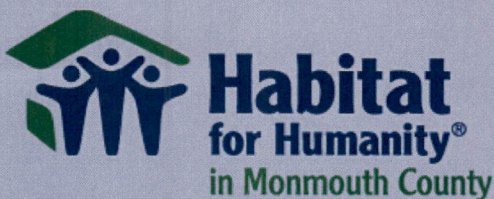
WHAT PAPERWORK IS REQUIRED FOR THE APPLICATION?

An application and documents to verify income and homeownership are required. The pre-qualification form can be found on our website at www.habitatmonmouth.org

FREQUENTLY ASKED QUESTIONS

WILL I HAVE TO PAY?

Homeowner financial responsibility is calculated on an individual basis. The homeowner is responsible based on income, generally 10-20% of the project cost.



Serving Northeast and Western Monmouth County



1. DO YOU LIVE WITHIN OUR SERVICE AREA? Aberdeen, Allentown, Atlantic Highlands, Belford, Colts Neck, Deal, Eatontown, Englishtown, Fair Haven, Farmingdale, Freehold Township, Freehold Borough, Hazlet, Highlands, Holmdel, Howell, Keansburg, Keyport, Little Silver, Long Branch, Manalapan, Marlboro, Matawan, Middletown, Millstone, Monmouth Beach, Oceanport, Ocean Township, Red Bank, Roosevelt, Rumson, Sea Bright, Shrewsbury, Tinton Falls, Union Beach, Upper Freehold or West Long Branch

2. Do you own your home?

3. Is it your primary residence?

4. Do you fall within the following income guidelines:

<u>Family Size</u>	<u>Maximum Income</u>
1 Person	\$45,881
2 Person	\$52,436
3 Person	\$58,990
4 Person	\$65,545
5 Person	\$70,789

ARE YOU ELIGIBLE?

If you answered **yes** to all of these questions, we may be able to help you.

Please contact
mherring@habitatmonmouth.org

**FOR MORE INFORMATION
EMAIL OUR COORDINATOR FOR
"A BRUSH WITH KINDNESS"**

Marianne Herring

**mherring@habitatmonmouth.org
or call 732-433-1672**

HOMEOWNERSHIP PROGRAM

Together, we build hope

WHO DO WE SERVE

HABITAT FOR HUMANITY PARTNERS WITH PEOPLE WHO MEET THE CRITERIA LISTED BELOW AND LIVE WITHIN OUR SERVICE AREA:

NEED: APPLICANTS WILL BE ELIGIBLE FOR OUR PROGRAM IF THEY ARE CURRENTLY LIVING IN CONDITIONS THAT ARE NOT ADEQUATE BASED ON SIZE, STRUCTURAL CONDITION AND/OR HAVE SAFETY CONCERNS.

ABILITY TO PAY: APPLICANTS MUST HAVE A STEADY INCOME TO PAY A VERY LOW INTEREST RATE MORTGAGE. WE SERVE PEOPLE WHOSE HOUSEHOLD INCOME IS 80% OF MONMOUTH COUNTY'S AREA MEDIAN INCOME.

WILLINGNESS TO PARTNER: WHEN SELECTED, THE PARTNER FAMILY WILL PARTICIPATE IN "SWEAT EQUITY". THIS MEANS THEY WILL ASSIST IN THE CONSTRUCTION OF THEIR HOME AND HOMES OF OTHERS. FAMILIES ARE REQUIRED TO COMPLETE OF "SWEAT EQUITY", DEPENDING ON FAMILY SIZE.

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Frequently Asked Questions

WHAT PAPERWORK IS REQUIRED TO APPLY?

IF YOU MEET THE BASIC CRITERIA, YOU WILL BE ASKED TO COMPLETE A MULTI-PAGE APPLICATION INCLUDING A FORM WHICH ALLOWS US TO REQUEST CONSUMER REPORTS. YOU WILL BE ASKED TO SUBMIT RECENT PAY STUBS AND PROVIDE COPIES OF YOUR INCOME TAX RETURNS.

WHAT DOES A HABITAT HOME LOOK LIKE?

TYPICALLY, WE BUILD A THREE BEDROOM, ONE AND A HALF BATH HOME. HOWEVER, THIS DEPENDS ON EACH INDIVIDUAL LOT.

HOW MUCH DOES THE HOME COST?

THE COST OF THE HOME WILL VARY DEPENDING ON THE LOCATION WHERE IT IS BUILT. AN APPRAISAL WILL BE DONE ON EACH HOME TO DETERMINE THE SELLING PRICE. IN MOST CASES, THERE WILL BE A FIRST AND SECOND MORTGAGE. THE FIRST MORTGAGE WILL BE A LOW INTEREST LOAN, GENERALLY WITH A MONTHLY PAYMENT (INCLUDING PRINCIPAL, INTEREST, TAXES AND INSURANCE) THAT WOULD NOT EXCEED 33% OF A FAMILY'S GROSS MONTHLY INCOME. THE SECOND MORTGAGE COMES INTO EFFECT ONLY IN THE EVENT OF SALE, FORECLOSURE, OR REFINANCE WITHIN 30 YEARS OF THE HOME PURCHASE, AND IS A NON-AMORTIZING, ZERO PERCENT RATE LOAN.

MUST I BE A US CITIZEN TO APPLY? APPLICANTS MUST BE US CITIZENS OR PERMANENT LEGAL RESIDENTS TO APPLY.

DO I NEED MONEY FOR A DEPOSIT?

WE ASK FOR A DEPOSIT OF \$2,500. HOWEVER, WE WILL HELP YOU APPLY FOR THE MONMOUTH COUNTY FIRST TIME HOMEBUYERS GRANT. IF APPROVED, THIS COULD PROVIDE UP TO \$10,000 FOR CLOSING COSTS AND DEPOSIT.

IS MY CREDIT SCORE REVIEWED DURING THE APPLICATION PROCESS?

THE COMMITTEE WILL LOOK AT YOUR CREDIT SCORE AND OVERALL CREDIT WORTHINESS. A GENERAL GUIDELINE IS THAT AN APPLICANT'S DEBT TO INCOME RATIO SHOULD NOT EXCEED 43%. IN ADDITION, AN APPLICANT MUST NOT HAVE HAD A BANKRUPTCY WITHIN THE LAST TWO YEARS.

HOW LONG DOES IT TAKE TO BUILD A HABITAT HOME?

IT USUALLY TAKES BETWEEN 12 AND 18 MONTHS TO BUILD A HABITAT HOME. HOWEVER, THIS VARIES WITH EACH HOME BUILT.