

Families or Individuals that would like to apply for a home may contact Lauren Scarpa at 856-983-8018 x 100 or [Lauren.Scarpa@habitatcamden.org](mailto:Lauren.Scarpa@habitatcamden.org)

At this current time the application process is OPEN.

Steps for Owning a Habitat Home:

1. Apply (The application process goes by the HUD Income guidelines, your credit will be checked and there is a \$15.00 application fee, different forms of documentation will be needed for example 1 month of recent paystubs, last 2 months of bank statements, your last two years tax returns and W2's, credit score and report.
2. Get approved as a partner family – first qualified family receives the next available home.
3. Complete sweat equity hours. These hours will range between 250 to 500 hours (depending on family size) and will be completed on the construction site or in the ReStore.
4. Save for down payment and closing cost. (Down payment = 1% of what the house appraises for and at least \$2500.00 for closing cost).
5. While waiting for your home, Habitat will ask for updated application materials every 3 months - copies of all pay stubs and bank statements.
7. In order to close, you must have 1% down and closing fees. If you are the next family in line when a home becomes available and do not have this saved, you will not receive the home.
8. After mortgage and house is turned over to the new family there will be a small dedication celebration.