



## HOUSING SALES INFORMATION AND APPLICATION

**The Heart of Camden Housing, Inc.** is embarking on another phase of providing affordable housing in the *Historic Village of Water Front South*, located in the **vicinity of Broadway & Ferry Avenue to South 4th Street, Jackson Street to Winslow St.**

**Townhouses are being totally renovated and will be available in the Fall of 2007.** These newly renovated townhouses are **New Jersey Energy Star Homes**, featuring: *Living Room, Dining Room, 3 bedrooms, Bath and a half, Central Air, Wall to Wall carpeting, basement and more.* **These homes are priced between \$45,000 and \$65,000** and it will cost you approximately \$400-\$600 per month, plus your utilities. This is an excellent buy and very affordable for low-modern-income families and \*First Time Homebuyers. All interested buyers should apply immediately; these homes will sell very fast.

To qualify, the following requirements must be met and documents submitted:

### PERSONAL INFORMATION

- **A total household income of at least \$15,000-\$25,000 per year \*\***
- **Applicants should have at least 2 year consistent work history or documented income. Enrollment in an accredited School or military may be substituted.**
- **You must have an approved credit profile to qualify for a mortgage**
- **Homeowners Education class must be taken**
- **A \$500 deposit is required with the Agreement of Sale, plus down payment and closing costs will be required to complete settlement**
- **\*First Time Homebuyers are eligible to apply for a grant up to \$3500 from the City of Camden to assist with down payment and closing costs.**





**PERSONAL DOCUMENTS REQUIRED**

- **Four (4) most recent pay stubs for all employment, including bonuses, overtime or tips. or other proof of income**
- **Pension, Social Security or SSI Award Letter (*if applicable*)**
- **6 months recent bank statements**
- **3 years Federal & State Income Tax Returns plus W-2 forms**

**(Additional information and documents may be needed upon request)**

**The Heart of Camden** is a non-profit organization, where some of the funding for rehabilitating these homes is granted by government sources, consequently, certain restrictions may apply as follows:

- **\*\* Total Household Income is based on number of persons living in the house. See attached schedule.**
- **Some properties will remain classified as an affordable unit for 10 yrs**
- **Buyer must occupy the home for the affordable period**

Please read all information very carefully, and should you have any questions, feel free to call the number listed below. **Print application and return with your signature indicating your approval for release of your credit profile to the Heart of Camden, Inc.**

## **Heart of Camden Housing, Inc.**

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Camden, New Jersey 08104  
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E-MAIL: [www.heartofcamden.org](http://www.heartofcamden.org)

# HOUSING APPLICATION

Please print all information clearly



Date of Application \_\_\_\_\_

Name (Buyer) \_\_\_\_\_ Social Security# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_ City, State \_\_\_\_\_ Zip Code \_\_\_\_\_

Employer & Address \_\_\_\_\_ Employment Dates \_\_\_\_\_  
(Must have at least two years consistent work experience)

Previous Employer \_\_\_\_\_ Employment Dates \_\_\_\_\_

If NOT employed, what other source of income do you receive? \_\_\_\_\_

Home Phone# \_\_\_\_\_ Work Phone# \_\_\_\_\_ Other Contact # \_\_\_\_\_

Name (Co Buyer) \_\_\_\_\_ Social Security# \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_ Zip Code \_\_\_\_\_

Employer & Address \_\_\_\_\_ Employment Dates \_\_\_\_\_  
(Must have at least two years consistent work experience)

Previous Employer \_\_\_\_\_ Employment Dates \_\_\_\_\_

If NOT employed, what other source of income do you receive? \_\_\_\_\_

Home Phone# \_\_\_\_\_ Work Phone# \_\_\_\_\_ Other Contact # \_\_\_\_\_

\_\_\_\_\_ Married \_\_\_\_\_ Single (Divorce, Separated, Widow/er, etc.)

Total Household Income Per Year Buyer \$ \_\_\_\_\_ Co-Buyer \$ \_\_\_\_\_

Please list the names, birthdates and social security # of ALL INDIVIDUALS that will live in the house.

Name	Birthdate	Social Security	Income (if applicable)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

How did you hear about the Heart of Camden Housing? \_\_\_\_\_ Newspaper Ad \_\_\_\_\_ TV (Ch 18)  
\_\_\_\_\_ HOC Newsletter/Flyer \_\_\_\_\_ Place of Employment/Worship \_\_\_\_\_ Other \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Co-applicant's Signature \_\_\_\_\_

## 2007 AFFORDABLE HOUSING INCOME LIMITATIONS

The incomes listed below indicate the maximum amount of income for the entire household.

*(NUMBER OF PERSONS TO LIVE IN HOUSEHOLD)*

	(1) PERSON	(2) PERSONS	(3) PERSONS	(4) PERSONS*
<b>Low Income</b> (Housing Affordable Services)	\$25,250	\$28,850	\$32,450	\$36,050
<b>Modern Income</b>	\$40,376	\$43,260	\$51,912	\$57,680

\* (higher income levels are available for more than persons in household)