

# Welcome Home !

MAKE 2012 A  
MILESTONE IN  
YOUR LIFE !

You could qualify for up to  
\$15,000 towards the purchase of a home in Camden.

Housing Partners:

- St. Joseph's Carpenter Society
- Camden Lutheran Housing
- Cramer Hill CDC
- M&M Development

Call Rosie at 856 966-8117 for  
more information !

**Rebuilding our neighborhood - home  
by home, family by family.**



**NeighborWorks®**  
CHARTERED MEMBER

## *City of Camden*

First Time Homebuyer Program

If you have not owned a home within the last three years, you are considered a First Time Homebuyer.

- To be eligible for the grant, the annual income of a family of four cannot exceed \$64,200.  
(Different income limits based on family size.)
- The City offers homebuyers a ONE TIME grant of \$5,000.

## *City of Camden*

Tax Abatement

The city offers new homebuyers a five year tax abatement. The terms of the abatement may differ according to the type of purchase; new construction or rehabilitated home. In both cases the property taxes will be reduced for the first five years of homeownership.

## *NSP2 Workshop*

All applicants for federal funding will be required to complete an 8-hour homebuyer education program.

There are two options to complete the certification:

- ◇ One Saturday Session beginning at 9 am to 5:30 pm
- ◇ Two Thursday Sessions beginning at 5:30 pm to 9:30 pm

The workshop will cover general information that will be important prior to the purchase of the home.

Topics will include, but are not limited to:

- \* Advantages/ Disadvantages of Homeownership
- \* Budgeting & Credit
- \* Financing a Home
- \* Shopping for a Home
- \* Maintaining a Home and the Family Budget

Each applicant will also receive required one-on-one counseling to be eligible to receive NSP2 funding towards their home purchase.



Saint Joseph's Carpenter Society is an  
Equal Opportunity Housing Provider.

# 2012

Take advantage of all these programs !

Homes are available for sale through

four partner organizations:

⇒ St. Joseph's Carpenter Society

⇒ Cramer Hill CDC

⇒ Camden Lutheran Housing,, LLC

⇒ M & M Development, LLC

Stop wasting money on rent and make an investment for your future. Be a part of the change in Camden.

Make this year memorable!

Saint Joseph's Carpenter Society

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## NSP2 Funding

- The Federal NSP2 program is a stimulus which was enacted under the American Recovery and Reinvestment Act of 2009.
- The funds are to be disbursed to stabilize neighborhoods distressed by the number of properties that have been foreclosed upon and abandoned.
- Depending on income, you could qualify for up to \$10,000 towards the purchase of your home here in Camden.
- To be eligible the annual income of a family of four cannot exceed \$96,300. (Different income limits based on family size.)



## Our Mission

Saint Joseph's Carpenter Society is a non-profit organization based in Camden, NJ. We believe that successful and sustainable homeownership is a key component of a healthy neighborhood. SJCS promotes successful homeownership through homeowner education, housing development, and community organizing. We believe that by working with the people around us, we can make the city of Camden a safer and healthier place to live. SJCS strives to improve neighborhood safety through homeownership assistance.

