



# Affordable Home Ownership Opportunity

**Raritan Valley Habitat is Seeking 1 Family/Household**  
**for one side of a new low-income duplex**  
**in Raritan Township at:**  
 1 Raritan Avenue  
 Flemington, NJ 08822



The 1800-square-foot home will have 2 ½ bathrooms and 3 or 4 bedrooms, depending on number of people in household.

**Directions to the RV Habitat Home:**

- From north of Flemington: Take 202 South to Raritan Ave. (across from the Flemington Shoprite). Turn right onto Raritan Ave. The building lot for the RV Habitat home will be on the right.
- From south of Flemington: Take 202 North. At Hart Blvd (just past the Starbucks and CVS), bear right around jug handle to continue onto S. Main St. Turn right onto Raritan Ave. The building lot for the RV Habitat home will be on the left.

Price for 3-Bedroom: \$160,000  
 Price for 4-Bedroom: \$175,000

**Family income must be below the Affordable Housing Professionals of NJ's's maximum levels for Region 3 (April 2021):**

# of People in Family	3	4	5	6	7	8
Maximum Income	\$55,440	\$61,600	\$66,528	\$71,456	\$76,384	\$81,312

To qualify for RV Habitat for Humanity underwriting, incomes must also be sufficient to make monthly payments that will not exceed 21% of gross household income.

**Purchasers are responsible for:**

- Closing costs
- Affordable mortgage payments on a Raritan Valley Habitat for Humanity mortgage
- Real estate taxes
- Homeowners Insurance
- All utilities including water and sewer

**Download a pre-application**

at [www.rvhhabitat.org](http://www.rvhhabitat.org), or request one at [homeownerservice@rvhabitat.org](mailto:homeownerservice@rvhabitat.org), or 908-704-0016 ext.117 (M-F, 9-5).

**\*See page 2 for other locations and more information on how to apply.**

**PRELIMINARY APPLICATION DEADLINE: 11/16/21**  
**FULL APPLICATION AND DOCUMENTATION DEADLINE: 12/7/21**  
**LOTTERY FOR QUALIFIED APPLICANTS: 12/21/21**

For application and more information:  
 Visit [www.RVHabitat.org](http://www.RVHabitat.org)  
 Call 908-704-0016 ext. 117  
 Email [homeownerservices@rvhabitat.org](mailto:homeownerservices@rvhabitat.org)



# Apply to be an RV Habitat Homeowner

## Applicant Households Must:

- Live/work in Somerset, Hunterdon, Middlesex, Mercer, Morris, Union, Warren, or Bucks Counties and have been residents or employed in those counties for at least 12 months. People living or working in Hunterdon, Middlesex, and Somerset Counties will be given preference.
- Have a debt-to-income ratio of 43% or less at time of application and closing.
- Be U.S. citizens or permanent residents.
- Have a gross annual household income that is below the maximum guidelines listed based on the number of people in your household AND is sufficient to make monthly payments that will not exceed 21% of gross household income. Include **everyone** who would be living in your Habitat home and **all** sources of income (employment, alimony, child support, unemployment, pension, disability, social security, or any other source).
- Be out of bankruptcy for at least two years and out of foreclosure proceedings for at least two years.
- Be willing to partner with Raritan Valley Habitat for Humanity. Households with two or more adult homeowners contribute 500 hours of "sweat equity." Households with only one adult homeowner contribute 250 hours. Sweat equity includes work on the house build sites, virtual workshops, and more.

## Low-Income Housing

These homes are part of the State of New Jersey low- and moderate-income program, which has restricted covenants associated with the property deeds.

## Mandatory Orientations

Learn more! Applicants must attend one of our virtual orientations (register on [www.rvhhabitat.org](http://www.rvhhabitat.org)) in order to be considered and entered into the lottery on 12/21/21:

- October 16, 2021, 10AM-11:30AM
- October 23, 2021, 10AM-11:30AM
- November 3, 7PM-8:30PM

## Apply

If interested, the first step is to submit a completed pre-application before the deadline of 11/16/21. To obtain a pre-application and start the process:

- Visit RV Habitat for Humanity's website at [www.rvhhabitat.org](http://www.rvhhabitat.org), email [homeownerservices@rvhabitat.org](mailto:homeownerservices@rvhabitat.org), or call 908-704-0016 ext. 117 (M-F, 9-5).
- Visit the RV Habitat for Humanity ReStore: 110 N Main St., Manville, NJ (T-S, 10-6).
- Visit the Raritan Twp. Municipal Office: 1 Municipal Dr., Flemington, NJ (M-F, 8:30-4:30).
- Visit the Central Jersey Housing Resource Center: 92 E. Main St., Ste 407, Somerville, NJ (M-F, 10-4), call 908-446-0037 (M-F, 10-4), or email [2cjhrc@gmail.com](mailto:2cjhrc@gmail.com).

Preliminary applications are due on 11/16/21. Once RV Habitat determines that income and debt-to-income ratio meet low-income housing and RV Habitat underwriting requirements, full application and documentation are due on 12/7/21. Final lottery to select from qualified applicants is on 12/21/21.

For application and more information:

Visit [www.RVHabitat.org](http://www.RVHabitat.org)

Call 908-704-0016 ext. 117

Email [homeownerservices@rvhabitat.org](mailto:homeownerservices@rvhabitat.org)

