



**RARITAN VALLEY HABITAT FOR HUMANITY  
122 SYDNEY PLACE PRELIMINARY APPLICATION**

Included in this package are:

<p><b>Documents for you to keep:</b></p> <ul style="list-style-type: none"> <li>• Letter to potential applicants</li> <li>• Flyer describing project</li> <li>• Sweat Equity Explanation</li> <li>• Privacy Notice</li> <li>• Debt-to-Income Ratio Explanation and Examples</li> <li>• Cover Sheet for the Preliminary Application (with mailing directions)</li> </ul> <p>****(Additionally, it is wise to keep a photocopy of all submitted documents)</p>	<p><b>Documents you must submit:</b></p> <ul style="list-style-type: none"> <li>• Application</li> <li>• Preliminary Application Checklist of documents you must include with your application</li> <li>• ECOA Notice (one signed copy)</li> <li>• Acknowledgement Form</li> <li>• Request to Verify Employment (submitted to your employer)</li> </ul>
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**DIRECTIONS and DEADLINE:** The Preliminary Application and documents must be **RECEIVED** by **4pm DECEMBER 16, 2022**. Submit by:

<p><b>MAIL (US MAIL ONLY) TO:</b> Homeowner Services RARITAN VALLEY HABITAT FOR HUMANITY P.O. Box 330 Pluckemin, NJ 07978</p>	<p><b>HAND DELIVERY BY APPOINTMENT ONLY (Call 908-704-0016 ext. 117 for appt.)</b></p>
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**Have questions or need help?**

Call **908-704-0016 ext. 117** or email [homeownerservices@rvhabitat.org](mailto:homeownerservices@rvhabitat.org).



October 2022

Dear Potential Applicant,

Thank you for your interest in becoming a Raritan Valley Habitat for Humanity homeowner for the 122 Sydney Place, Somerset NJ home. Raritan Valley Habitat is an affiliate of Habitat for Humanity International, a not-for-profit housing ministry dedicated to building strength, stability, and self-reliance through shelter.

We believe that everyone should have a safe, affordable place to live. We partner with qualified future homeowners and hundreds of volunteers to build affordable homes. We sell those houses to homeowners with an affordable mortgage and no down payment.

Raritan Valley Habitat is funded through private donations and federal and state grants.

*Raritan Valley Habitat is currently seeking one household for a low-income home in Somerset NJ. The two-story, 1100-square-foot home is half of a duplex and has 3 bedrooms and 1.5 bathrooms.*

### **Mandatory Orientation Sessions**

Applicants must attend one of our virtual orientations to be considered and entered into the lottery on February 17, 2023. Call 908-704-0016, ext 117 or visit our website at [www.rvhabitat.org/apply-now](http://www.rvhabitat.org/apply-now) to sign up for one of the following sessions.

- Saturday, November 19, at 10AM
- Wednesday, November, 30 at 7PM
- Saturday, December 3, at 10AM
- Wednesday, December 7, at 7PM

### **Required Family Income**

Your total gross annual household income must be **at least \$33,726** and below the NJ Council on Affordable Housing (COAH) maximum levels for Region 3 low income (April 2022):

	<b>1-person household</b>	<b>2-person household</b>	<b>3-person household</b>	<b>4-person household</b>	<b>5-person household</b>	<b>6-person household</b>
<b>Maximum Income</b>	<b>\$47,460</b>	<b>\$54,240</b>	<b>\$61,020</b>	<b>\$67,800</b>	<b>\$73,224</b>	<b>\$78,648</b>

The minimum income ensures that qualified households have sufficient income to make monthly payments that will not exceed 26% of gross household income.

### **Other Qualifications**

Are listed on [www.rvhabitat.org](http://www.rvhabitat.org).

**Preliminary Application Deadline – December 16, 2022**

You must mail the preliminary application and documents listed on the Preliminary Application Checklist **by US MAIL** to Homeowner Services, Raritan Valley Habitat for Humanity, PO BOX 330 Pluckemin, NJ 07978. Or you may call ahead to 908-704-0016, EXT 117 to hand deliver by appointment. Please include COPIES of documents only. All applications must be RECEIVED by 4PM, December 16, 2022.

### **Application Process**

The Homeowner Services Committee will review the Preliminary Application and inform you if you are eligible to continue in the process.

If your application meets the qualifications, RV Habitat will email to request a list of additional documentation. The deadline for the additional documentation is January 16, 2023. Please include copies of documents only—keep originals!

Raritan Valley Habitat will conduct credit checks on applicants who enter this next phase of the application process. You may want to get a free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) now, review it for any problems, and start to resolve those problems. You will be asked to submit a plan to resolve any problems as part of the application.

Please inform us of any changes in circumstances (family, employment, housing, or financial) that occur during the application process.

### **Lottery for Qualified Families – February 17, 2023**

All applicants that meet the requirements for a Habitat home will be entered into a lottery. If you are selected in the lottery for this home, you must be certified as low-income by Central Jersey Housing Resource Center, and you must satisfy the Sweat Equity Requirements before Raritan Valley Habitat can sell the home to you. A description of sweat equity and the hours required of applicants is included in this packet.

### **Questions?**

Email [homeownerservices@rvhabitat.org](mailto:homeownerservices@rvhabitat.org) or call **908-704-0016 ext. 117. (M-F, 9-5).**

Sincerely,

Jessica Abbott  
Homeowner Services Manager  
908-704-0016, Ext 117





## Sweat Equity Requirements

Part of the future homeowners' contract with Habitat requires the completion of a prescribed number of *sweat equity hours*. Families with one adult homeowner must earn a total of 250 sweat equity hours; families with two adult homeowners must earn a total of 500 sweat equity hours.

**For families with one adult homeowner:** At least 100 of the 250 required hours must be completed by household members working on construction of Habitat houses. The remainder of sweat equity hours may be completed on construction and/or through other approved activities as detailed below. A MAXIMUM of 100 hours may be completed by friends, family, and coworkers who are outside of the household. The family liaison may contribute 10 additional sweat equity hours for a family with one adult homeowner.

**For families with two adult homeowners:** At least 200 of the 500 required hours must be completed by household members working on the construction of Habitat houses. The remainder of sweat equity hours may be completed on construction and/or through other approved activities as detailed below. A MAXIMUM of 200 hours may be completed by friends, family, and coworkers who are outside of the household. The family liaison may contribute 20 additional sweat equity hours for a family with two adult homeowners.

**Families can begin sweat equity hours as soon as they sign and return the copy of the Letter of Acceptance. They must complete their required sweat equity hours prior to closing and occupancy of their new home.**

Reasonable accommodations will be made for those partners who are unable to work on the site due to physical disability or other considerations.

**Sweat equity hours must be reported to your liaison on a monthly basis.**

## Working at the Construction Site

Scheduled construction workdays are open to future homeowner families. All workers are expected to report to the work site by the appointed time and to work until the workday is officially ended by the site supervisor (this will usually be around 3PM). On those days when you must leave before the end of the workday, you must inform the site supervisor.

Future homeowner families and their family/friends/coworkers must sign an on-site sweat equity log book.

Future homeowners are not permitted to solicit on-site workers to sign their on-site sweat equity log book as their "friends."

Page Break

**All future homeowner families, friends, extended family, and coworkers working on site must:**

1. Sign an emergency contact/medical waiver form which is available at the construction site from the site supervisor.
2. Accurately sign in and out of the on-site sweat equity log book each working day. At the end of each day the log book will be reviewed by the site supervisor.
3. Be prepared to work by wearing sturdy shoes and appropriate clothing. Habitat will provide the necessary safety equipment as well as building tools and materials. You may bring your own lunch and beverages, if desired.

### **Construction Site Age Limitations**

All workers at the construction site must be at least 16 years old. Children under 16 years are never allowed on-site during construction. However, children under 16 may assist with gardening or cleanup when construction is complete. Teenagers 16 to 17 may work on-site but cannot go on ladders or

scaffolding or use power tools. They must have adult supervision at all times. A parent or guardian must sign the medical waiver form for a teenager (16-17) working at the site. Teens who are 18 and older can work as an adult with no restrictions.

To find out if a workday is canceled due to inclement weather or other reasons, please check your email.

### **Children's Sweat Equity Hours**

Your children are important members of your team! Children can earn hours for your family by participating in the RV Habitat Youth Council, assisting with office help, mailings, thank you notes, etc., volunteering along with a parent at the ReStore, or actively participating in community outreach programs such as speaking or promoting RV Habitat to the community. These hours must receive prior approval from the family liaison or RV Habitat Homeowner Services Manager.

### **Other Opportunities for Earning Sweat Equity Hours**

1. Attendance at various budgeting or financial workshops.
2. Working at the RV Habitat ReStore.
3. Participation in a Habitat-related project or activity, approved by an appropriate committee chairperson or Homeowner Services Manager.
4. Doing mailings or other clerical work at the Habitat office.
5. Writing thank-you notes on behalf of Habitat.
6. Participating at Habitat outreach and fund-raising events.
7. Volunteering at a child's school or other community organizations.
8. Becoming a fundraiser for RV Habitat, for example hosting outreach opportunities or events.
9. Participating in other home builds or repair projects.
10. Attending groundbreaking or dedications for other Habitat homes.
11. Other opportunities accepted upon approval.

**Reasonable accommodations will be made for partner homebuyers who are unable to perform the suggested tasks.**



## **Raritan Valley Habitat for Humanity Privacy Statement and Notice**

At Raritan Valley Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to serve our applicants, program families, and homeowners more efficiently, we are committed to maintaining privacy standards that are synonymous with our established and trusted name. When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.;
- Information about your transactions with us or others such as your loan balance, payment history, etc.;
- Information we receive from a consumer reporting agency such as your credit history.

Raritan Valley Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers.

As a regular part of our business RV Habitat applies for grants and may share non-identifiable aggregate information about applicants, program families, and homeowners with funders.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Raritan Valley Habitat for Humanity at 908-704-0016 ext. 117.



## What is debt-to-income ratio (DTI)?

The debt-to-income ratio (DTI) compares your monthly debt expenses to your monthly gross income. Debt includes credit card payments, car loans, student loans, payday loans, investment loans, collection matters, medical debt, child support, alimony, mortgage expenses (principal, interest, property taxes and insurance (PITI)), and any homeowner association fees.

### How to calculate your debt-to-income ratio (DTI)

To calculate your debt-to-income ratio:

1. Add up all the payments you make each month to pay your debt.
  - a. *For credit cards use the minimum monthly payment*
  - b. *For student loans, use the actual payment, or, if deferred or in a "no payment" status, use 1% of the balance.*
  - c. *Do not include rent in the Total Minimum Monthly Debt Payments.*
2. Next, divide your monthly debt payments by your gross income per month (before taxes are deducted).
3. Multiply that number by 100 to get your DTI as a percentage.

### ACCEPTABLE DTI RATIO including housing costs for RVHFH Application is less than or equal to 40%

#### EXAMPLES

The two examples below illustrate how the DTI ratio is determined.

Raritan Valley Habitat calculates the mortgage, taxes, and homeowner's insurance expenses for a Habitat house at **26% of gross income**, and this is factored into the calculations below.

### EXAMPLE 1

Applicant A's household income is \$60,000 a year, or monthly gross income of \$5,000 a month. Applicant A pays monthly debt: \$150 on credit cards, \$200 on car loans, and \$250 on school loans, for a total of \$600.

#### Debt-to-Income Ratio Calculation:

(A) Gross Monthly Income: **\$5000**

(B) Total Minimum Monthly Debt Payments (use minimum monthly payments for debt, such as credit card, school and car loan payments): **\$600**

(C) Estimated housing expense: **26% (fixed - RVHFH mortgage cost)**

$$\frac{\text{(B) } \$600}{\text{(A) } \$5000} \times 100 = 12\% + \text{(C) } 26\% = 38\% \text{ (Acceptable DTI ratio)}$$

## EXAMPLE 2

Applicant B's household income is \$48,000 a year, or a monthly gross income of \$4,000 a month. Applicant B pays monthly debt: \$550 on credit cards, \$400 on car loans, for a total of \$950

### Debt to Income Ratio Calculation:

(A) Gross Monthly Income: **\$4000**

(B) Total Minimum Monthly Debt Payments (use minimum monthly payments for debt, such as credit card, school and car loan payments): **\$950**

(C) Estimated housing expense: **26% (fixed - RVHFH mortgage cost)**

$$\frac{\text{(B) } \$950}{\text{(A) } \$4000} \times 100 = 24\% + \text{(C) } 26\% = 50\% \text{ (Unacceptable DTI ratio)}$$





**RARITAN VALLEY HABITAT FOR HUMANITY  
ACKNOWLEDGEMENT  
(Please return with the Preliminary Application)**

Please initial the following statements to indicate you understand each item:

**Applicant**            **Co-Applicant (if applicable)**

**SWEAT EQUITY**

\_\_\_\_\_            \_\_\_\_\_ I read the description of Sweat Equity requirements included in the application package or available on RVHFH’s website.

\_\_\_\_\_            \_\_\_\_\_ I understand that I must complete the required number of sweat equity hours (250 hours for a household with one adult applicant, 500 hours for households with more than one adult applicant) before I can close or move into the Habitat home.

**HOUSE DESIGN**

\_\_\_\_\_            \_\_\_\_\_ I read the description of the house to be built included in the application package or available on RVHFH’s website.

\_\_\_\_\_            \_\_\_\_\_ I understand that the design of the house is set and will not be changed (except for legally required reasonable modifications).

\_\_\_\_\_            \_\_\_\_\_ I understand that the home is designed as low-income home and will be deed restricted as such. The design cannot be changed structurally (for example, no additions, no rooms added) during construction or after closing and for as long as I own the home.

\_\_\_\_\_            \_\_\_\_\_ I understand that the home must be my primary home.

**ECOA DISCLOSURES**

\_\_\_\_\_            \_\_\_\_\_ I received the **ECOA Notice** as part of the application package.

**PRIVACY NOTICE**

\_\_\_\_\_            \_\_\_\_\_ I received the **Privacy Notice** as part of the application package.

**SIGNATURES:**

APPLICANT: \_\_\_\_\_ DATE: \_\_\_\_\_

CO-APPLICANT: \_\_\_\_\_ DATE: \_\_\_\_\_



**REQUEST TO VERIFY EMPLOYMENT**

I have applied for housing through the Raritan Valley Habitat for Humanity Program. You are authorized to release the information asked for below for use in determining eligibility for the Habitat homeownership program. Your prompt response is greatly appreciated.

Applicant Name (PRINT): \_\_\_\_\_ Applicant  
Signature \_\_\_\_\_

Employee Number or Social Security Number:  
\_\_\_\_\_  
\_\_\_\_\_

**TO BE FILLED OUT BY EMPLOYER and returned to: Homeowner Services, Raritan Valley Habitat for Humanity, P.O. Box 330, Pluckemin, NJ 07978 by 4PM December 16, 2022.**

Company Name \_\_\_\_\_

Address \_\_\_\_\_

Applicant's Date of Employment: \_\_\_\_\_ Present Position: \_\_\_\_\_

Current Gross BASE Pay: \_\_\_\_\_ Pay Period (Check one):  Hourly  Weekly  Bi-weekly  
 Semi-monthly  Monthly  Other (Explain)

**GROSS EARNINGS**

Type	Year to Date	Past Year 20__	Past Year 20__
Base Pay	Through _____		
Overtime			
Commissions			
Bonus			
Total			

Does applicant regularly receive overtime?  yes  no If yes, average number of overtime hours per month: \_\_\_\_\_

Does applicant regularly receive bonuses?  yes  no

If yes, bonus type, payment schedule and average amount  
\_\_\_\_\_

Date of applicant's next pay increase \_\_\_\_\_ Projected amount of increase \_\_\_\_\_

Please write any other comments about your employee which would be helpful in our selection below.

Signature of Employer \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Please print your name \_\_\_\_\_ Phone # \_\_\_\_\_

*Confidentiality of the information furnished will be preserved except where disclosure of this information is required by law.*

*Please send the completed form directly to **Homeowner Services, RV Habitat, PO BOX 330, Pluckemin, NJ 07978.***





**PRELIMINARY APPLICATION CHECKLIST**

**Applicant** \_\_\_\_\_  
**Co-Applicant (if applicable)** \_\_\_\_\_

This checklist lists the documents required to be submitted by December 16, 2022 with your application for the **122 Sydney Place home in Somerset NJ**. Please check off the documents you are sending and include this checklist with your application. If something does not apply, you can write "NA" in the space.

Keep a copy of the checklist, your application, and all documents that you send to us. Documents will not be returned.

**DO NOT SEND ORIGINAL DOCUMENTS UNLESS THE CHECKLIST ASKS FOR THEM.**

Send clear copies of:

\_\_\_\_\_ This Checklist (original completed, signed and dated)

\_\_\_\_\_ Application for Housing (original completed, signed and dated). Co-applicant(s) are those who will be on the legal documents (deed, mortgage).

\_\_\_\_\_ ECOA Notice (signed and dated)

\_\_\_\_\_ **Acknowledgement Form** (signed and dated)

\_\_\_\_\_ Separate page explaining any "Yes" answers to Question 9 (a) through (e) of the Application (one original signed and dated)

\_\_\_\_\_ **Request to Verify Employment** (submitted to your employer)

Copies of four (4) most recent consecutive pay stubs for each employer for each household member over 18.

**If you are employed**, but do not have 4 recent consecutive paystubs, you can submit a letter from your employer, on the employer's letterhead, stating the length of employment and either (i) gross annual income or (ii) the number of hours worked per week and the hourly wage.

**If you are not employed**, please provide a notarized letter stating that you are not employed (See below).

\_\_\_\_\_ Applicant

\_\_\_\_\_ Co-Applicant \_\_\_\_\_ All other household members

Copies of all pages and schedules of **2021 Federal (1040, 1040a, 1040EZ) and 2021 State tax returns** with proof of filing. If you cannot locate your federal tax return, you can get a copy from the Transcript Order Hotline – 1-800-908-9946. If you have requested an extension for 2021 taxes, please provide your 2020 federal and state tax returns and all W-2s for 2021. If you did not file a federal or state 2021 tax return, please provide a notarized letter explaining why not (see below).

\_\_\_\_\_ Applicant

\_\_\_\_\_ Co-Applicant \_\_\_\_\_ All other household members

Copies of proof of all other sources of income:

- **Social Security:** Recent award or benefits letters for all household members receiving any form of Social Security.
- **Alimony and/or child support received:** Copy of court order if through the court. If not paid through the court, then submit a notarized letter listing the person paying, the amount paid, and a printout of payment history.
- **Pension payments:** 4 current and consecutive payment stubs or statements, or copies of bank deposits, or written proof from the pension payor

- **Unemployment benefits:** 4 current payment stubs or benefits letter
- **Worker's compensation benefits:** 4 current payment stubs or benefits letter
- **Section 8 or other rental assistance:** Valid voucher or other written proof
- **Other assistance programs:** (GA, TRA, TANF, Norwescap, utility assistance, SNAP): Written proof
- **Any other sources of income** (Note that bank statements and proof of assets will be asked of those who proceed to the next stage of the application. They are not needed for the preliminary application.)

Please check that you have included all sources of income for each of:

- \_\_\_\_\_ Applicant
- \_\_\_\_\_ Co-Applicant
- \_\_\_\_\_ Anyone who will be living in the Habitat home

Special Circumstances for which you will need to submit an original signed, dated, and notarized letter:

- For anyone over 18 living in the household who does not earn any income
- If you will not be filing a tax return for 2021, and/or did not file one for 2020
- If you are going through a divorce
- If you are receiving alimony or child support that is not through the court

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_





**MAIL COMPLETE APPLICATIONS TO:**  
 PO Box 330, Pluckemin, NJ 07978

**Questions?** Call RV Habitat at  
 908-704-0016, Ext 117 or email  
 homeownerservices@rvhabitat.org

**APPLICATION**  
 RV Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

**Dear Applicant:** Please complete this application for the RV Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

- Type of credit**
- I am applying for **individual credit**.
  - I am applying for **joint credit**. Total number of borrowers: \_\_\_\_\_
  - Each borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_

**1A. APPLICANT INFORMATION**

Applicant	Co-applicant																																																
<b>Applicant's name:</b> _____ <b>Alternative and former names:</b> _____ _____	<b>Co-applicant's name:</b> _____ <b>Alternative and former names:</b> _____ _____																																																
Social Security number _____ Home phone ( ) _____ Cell phone ( ) _____ Work phone ( ) _____ Age _____ Date of birth (mm/dd/yyyy) _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) <b>(Fill out Section 14.)</b>	Social Security number _____ Home phone ( ) _____ Cell phone ( ) _____ Work phone ( ) _____ Age _____ Date of birth (mm/dd/yyyy) _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) <b>(Fill out Section 14.)</b>																																																
<b>Dependents and others who will live with you:</b> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>	Name	Age	Male	Female	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<b>Dependents and others who will live with you (not listed by co-applicant):</b> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>	Name	Age	Male	Female	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
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<b>If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:</b>																																																	
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																

**FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE**

Date received: \_\_\_\_\_  
Date of notice of incomplete application letter: \_\_\_\_\_  
Date of adverse action letter: \_\_\_\_\_

Date of selection committee approval: \_\_\_\_\_  
Date of board approval: \_\_\_\_\_  
Date of partnership agreement: \_\_\_\_\_

**1B. MILITARY SERVICE**

Did you serve, or are you currently serving, in the United States Armed Forces? (Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard)  Yes  No

If yes, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces?  Yes  No

If yes, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard

**2. WILLINGNESS TO PARTNER**

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

**I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:**

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

**3. PRESENT HOUSING CONDITIONS**

Currently, are you:  Renting  Rent-free  Own

Number of bedrooms (please circle): 1 2 3 4 5

Other rooms in the place where you are currently living:  Kitchen  Bathroom  Living room  Diningroom

Other (please describe): \_\_\_\_\_

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.**

Name, address and phone number of current landlord: \_\_\_\_\_

#### 4. PROPERTY INFORMATION

I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?  
 \$ \_\_\_\_\_/month    Unpaid balance \$ \_\_\_\_\_

Do you own land other than your residence?     No     Yes  
 Monthly payment (including taxes, insurance, etc.)  
 \$ \_\_\_\_\_

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.  
**Note:** A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

#### 5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of <b>CURRENT</b> employer:	Start date (mm/dd/yyyy):	Name and address of <b>CURRENT</b> employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<b>If working at current job less than one year, complete the following information.</b>			
Name and address of <b>PREVIOUS</b> employer:	Years on this job:	Name and address of <b>PREVIOUS</b> employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			<b>PLEASE NOTE:</b> Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

#### 6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>



**HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE**

Name	Income source	Monthly income	Date of birth

**7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS**

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

**8. ASSETS**

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance/ value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$

**9. LIABILITIES AND EXPENSES**

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g., credit cards)	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	

Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
<b>Total</b>	<b>\$</b>	<b>\$</b>		<b>\$</b>	<b>\$</b>	

MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

### 10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are there any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Note:</b> If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

### 11. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal interviews, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an

inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

**Applicant signature**

**Date**

**Co-applicant signature**

**Date**

X \_\_\_\_\_ X \_\_\_\_\_

**PLEASE NOTE:** If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

## 12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

**Applicant's name** \_\_\_\_\_ **Co-applicant's name** \_\_\_\_\_

### 13. DEMOGRAPHIC INFORMATION

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:**

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
<p><b>Ethnicity (check one or more):</b></p> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i>	<p><b>Ethnicity (check one or more):</b></p> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i>
<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
<p><b>Sex:</b></p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<p><b>Sex:</b></p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
<p><b>Race (check one or more):</b></p> <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____	<p><b>Race (check one or more):</b></p> <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____
<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i>	<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i>
<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i>	<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i>
<input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	<input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
This application was taken by: <input type="checkbox"/> Face-to-face interview (included electronic media w/video component) <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type) _____ Interviewer's signature _____	Interviewer's phone number _____ Date _____

## 14. UNMARRIED ADDENDUM

### FOR BORROWER SELECTING THE UNMARRIED STATUS

**Lender instructions for using the Unmarried Addendum:** The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected "Unmarried" in Section 1:**

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?  No  Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

Civil union  Domestic partnership  Registered reciprocal beneficiary relationship

Other (explain): \_\_\_\_\_

**State:** \_\_\_\_\_

## EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICE

### Special Purpose Credit Program

The federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Avenue, Washington DC 20580, [www.ftc.gov](http://www.ftc.gov). The Northeast Region Office of the FTC is in New York City.

You do not need to disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because Raritan Valley Habitat for Humanity is considered a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources. Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat Program.

**Please sign and date this notice and return it with the Preliminary Application.**

**Applicant(s):**

Sign: \_\_\_\_\_

Sign: \_\_\_\_\_

Print name: \_\_\_\_\_

Print name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_







# Raritan Valley Habitat for Humanity Seeking 1 Household

For a low-income, 3-bedroom, 2-story home.  
Home Price: \$149,000

## 122 Sydney Place, Franklin Township

- 3 BEDROOMS
- 1.5 BATHROOMS
- 1100 SQUARE FEET
- THIS HOME IS ½ OF A DUPLEX

Directions from 287: Take Easton Ave exit onto Easton Ave. Turn right onto Irvington Ave. Turn left onto Highland Ave. Turn right onto Hamilton St. Turn left onto Sydney Pl. House is on right.



### Household income

Must be at least \$33,726 and below the NJ Council on Affordable Housing (COAH) maximum levels for Region 3 low income (April 2022):

	2 person household	3 person household	4 person household	5 person household	6 person household
Max Income	\$54,240	\$61,020	\$67,800	\$73,224	\$78,648

\*Single-person households do not qualify for this home.

**PRELIMINARY  
APPLICATION DEADLINE:  
12/16/22 FULL  
APPLICATION AND  
DOCUMENTATION  
DEADLINE: 1/16/23  
LOTTERY FOR QUALIFIED  
APPLICANTS: 2/17/23**

### Purchasers are responsible for:

- Closing costs, including \$500 deposit at signing of purchase agreement
- Affordable mortgage payments on a Raritan Valley Habitat for Humanity mortgage
- Real estate taxes
- Homeowner's insurance
- All utilities including water and sewer

For application and more information:

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

Call 908-704-0016 ext. 117 (M-F, 9-5)

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

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





# Apply to be an RV Habitat Homeowner

## All Applicant Households Must:

- Have a debt-to-income ratio of 40% or less at time of application and closing.
- Be U.S. citizens or permanent residents.
- Have a gross annual household income that is at least \$33,726 and below the maximum guidelines listed on page 1 based on the number of people in your household.
- 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.

\*Additional information and requirements may be found at [rvhabitat.org](http://rvhabitat.org).

## Regional Preference

While RV Habitat does not restrict applications based on regional residency, preference will be given to qualified applicants who live or work in Hunterdon, Somerset, or Middlesex Counties.

## Deed-Restricted

This home is part of the State of New Jersey affordable housing program, which has restricted covenants associated with the property deeds.

## Attend One Mandatory Orientation

Learn more! Applicants must attend one of our virtual orientations (register on [www.rvhabitat.org](http://www.rvhabitat.org)) in order to be considered and entered into the lottery on 2/17/23:

- Saturday, November 19, 10AM
- Wednesday, November 30, 7PM
- Saturday, December 3, 10AM
- Wednesday, December 7, 7PM

## Apply

Submit a completed preliminary application before the deadline of 12/16/2022. To obtain a preliminary application:

- Visit RV Habitat for Humanity's website at [www.rvhabitat.org](http://www.rvhabitat.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 office: 285 US Hwy 202/206, Bedminster, NJ (M-F, 9-5)
- Visit the RV Habitat for Humanity ReStore: 110 N Main St., Manville, NJ (T-S, 10-6).
- 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 by 4PM on 12/16/2022. Once RV Habitat determines that income and debt-to-income ratio meet low-income housing and RV Habitat underwriting requirements, full documentation is due on 1/16/23. Final lottery to select from qualified applicants is on 2/17/23 around 12PM.

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)

