



October 2021

Dear Potential Applicant,

Thank you for your interest in becoming a Raritan Valley Habitat for Humanity homeowner. 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 Township Project

Raritan Valley Habitat is currently seeking one household for one side of a new low-income duplex in Raritan Township, Hunterdon County (the "Raritan Township Project"). The two-story, 1800-square-foot home will have 2-1/2 bathrooms and either 3 or 4 bedrooms depending on the number of people in the future homeowner's family.

Information about the Raritan Township Project is included in this packet, as well as on our website, www.rvhabitat.org.

Mandatory Orientation Sessions

Attend one of our mandatory orientation sessions to learn more about the homes and the application process. You may register on our website, and a Zoom link will be emailed to you.

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

Required Family Income

Your total gross annual household income must be below the maximum guidelines below set by the Affordable Housing Professionals of NJ for Region

3 (Hunterdon, Middlesex, and Somerset counties), based on the number of people in your family.

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).

<u>People in Family</u>	<u>Maximum Family Income</u>
3	\$55,440
4	\$61,600
5	\$66,528
6	\$71,456
7	\$76,384
8	\$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.

Other Qualifications

Are listed on www.rvhabitat.org.

Preliminary Application Deadline – November 16, 2021

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 November 16, 2021.

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 December 7, 2021. 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, 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 – December 21, 2021

All applicants that meet the requirements for a Habitat home will be entered into a lottery. Preference will be given to applicants who live or work in Hunterdon, Middlesex, and Somerset counties, and have lived or worked in those counties for at least one year. If you are selected in the lottery for one of these homes, you must be certified as low-income by Central Jersey Housing Resources Center, which is the Housing Administrator for Raritan Township, 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 or call 908-704-0016 ext. 117. (M-F, 9-5).

Sincerely,

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



Raritan Valley Habitat for Humanity, PO Box 330, Pluckemin, NJ 07978

RARITAN VALLEY HABITAT FOR HUMANITY
RARITAN TOWNSHIP PROJECT
PRELIMINARY APPLICATION INSTRUCTIONS

Included in this pdf are:

Documents applicants should keep

- Letter to Potential Applicants
- Sweat Equity Explanation
- Privacy Notice
- Project Description

Documents applicants should submit with the Preliminary Application

- Application
- Preliminary Application Checklist
- Equal Credit Opportunity Notices (signed)
- Acknowledgement Form
- Request to Verify Employment (submitted to your employer)

In addition, applicants must submit all documents listed on the Preliminary Checklist.

DIRECTIONS AND DEADLINE: The Preliminary Application and documents must be **RECEIVED** by TUESDAY, NOVEMBER 16, 2021. Submit by:

<p>MAIL (US MAIL ONLY) TO: Homeowner Services Committee RARITAN VALLEY HABITAT FOR HUMANITY P.O. Box 330 Pluckemin, NJ 07978</p>	<p>HAND DELIVERY BY APPOINTMENT ONLY (CALL AHEAD 908-704-0016, EXT. 117) RARITAN VALLEY HABITAT FOR HUMANITY 285 Route 202/206 Pluckemin, NJ 07978</p>
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Information about the Raritan Project can be found at
www.rvhabitat.org. **Questions?** Email
homeownerservices@rvhabitat.org or call 908-704-0016, ext. 117.





Sweat Equity

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

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 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.

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."

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. You may bring your own lunch and beverages if desired, Habitat will provide the necessary safety equipment as well as building tools and materials.

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.

PRELIMINARY APPLICATION CHECKLIST

RARITAN VALLEY HABITAT FOR HUMANITY

Applicant _____ Co-Applicant _____

This checklist lists the documents required to be submitted by **TUESDAY, NOVEMBER 16, 2021**, with your application for the **RARITAN TOWNSHIP Project**. 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. You should 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 Notices (one original completed, signed and dated)
- _____ Acknowledgement Form (one original completed, 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 2020 federal (1040, 1040a, 1040EZ) and 2020 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 did not file a federal or state 2020 tax return, please provide a notarized letter explaining why not (see below). If you have requested an extension for 2020 taxes, please provide your 2019 federal and state tax returns and all W-2s for 2020.

_____ Applicant
_____ Co-Applicant _____ All other household members

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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

Workers 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

Circumstances when 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 2020, and/or did not file one for 2019
- 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 _____





Raritan Valley Habitat for Humanity
 PO Box 330
 Pluckemin, NJ 07978
Questions? Call Raritan Valley Habitat 908-704-0016
Email homeownerservices@rvhabitat.org

PART 1 -- Application for a RVHFH Home

For Office Use Only – Do Not Write in This Space

Date Attended Orientation _____

Date Part 1 Received: _____ Accepted for Part 2? Yes ___ No ___ Ltr sent: _____
 Date Part 2 received: _____ Credit Check Done? Yes ___ No ___ Date OFAC check done: _____
 Approved for Lottery? Yes ___ No ___ Date CBC/SO check done: _____ Accepted ___ Rejected ___

1. APPLICANT INFORMATION

Applicant	Co-Applicant (if married, spouse must be Co-Applicant)
Name _____ <input type="checkbox"/> Male <input type="checkbox"/> Female	Name _____ <input type="checkbox"/> Male <input type="checkbox"/> Female
Social Security Number _____ Date of Birth _____ Age _____	Social Security Number _____ Date of Birth _____ Age _____
<input type="checkbox"/> United States Citizen <input type="checkbox"/> Permanent Resident Primary Language spoken _____	<input type="checkbox"/> United States Citizen <input type="checkbox"/> Permanent Resident Primary Language spoken _____
<input type="checkbox"/> Married <input type="checkbox"/> Not Married (attach proof of marriage/divorce) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Not Married (attach proof of marriage/divorce) <input type="checkbox"/> Separated
Home Phone: _____ Cell Phone: _____	Home Phone: _____ Cell Phone: _____
Email address: _____	Email address: _____
Present Address: Street _____ Apt _____ City _____ St _____ Zip _____ Number of Years there _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address: Street _____ Apt _____ City _____ St _____ Zip _____ Number of Years there _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Previous Address (if living at present address for less than two years): Street _____ Apt _____ City _____ St _____ Zip _____ Number of Years there _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Previous Address (if living at present address for less than two years): Street _____ Apt _____ City _____ St _____ Zip _____ Number of Years there _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent

Other Household Members (people not listed as co-applicant who will live with you). Attach additional sheets if necessary

Name _____ Relationship _____ <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth _____ Age _____ Full Time Student <input type="checkbox"/> Part Time Student <input type="checkbox"/> Employed <input type="checkbox"/>	Name _____ Relationship _____ <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth _____ Age _____ Full Time Student <input type="checkbox"/> Part Time Student <input type="checkbox"/> Employed <input type="checkbox"/>
Name _____ Relationship _____ <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth _____ Age _____ Full Time Student <input type="checkbox"/> Part Time Student <input type="checkbox"/> Employed <input type="checkbox"/>	Name _____ Relationship _____ <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth _____ Age _____ Full Time Student <input type="checkbox"/> Part Time Student <input type="checkbox"/> Employed <input type="checkbox"/>

2. WILLINGNESS TO PARTNER

To be considered for a Raritan Valley Habitat home, you and your family must be willing to complete 250-500 hours of "sweat equity" helping to build your home and the homes of others or helping in other areas of the organization. Work on Raritan Valley Habitat homes typically occurs Tuesdays through Saturdays depending on the build site, between the hours of 8:30-3:30 pm. Sweat equity also includes working on other approved activities, such as attending mandatory seminars, volunteering in the ReStore or in the office, or performing public relations work. If you anticipate a problem with completing the required hours of sweat equity, please explain on a separate piece of paper. RVHFH will make reasonable accommodations for those who are physically unable to assist with construction. At no time will anyone performing these volunteer hours be compensated by RVHFH.

APPLICANT(S) ARE WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS: Yes No, see attached explanation

3. PRESENT HOUSING CONDITIONS

Number of bedrooms in your current residence (please circle): 1 2 3 4 Number of bathrooms in your current residence: 1 2 3

Other rooms in your current residence:

Kitchen Living Room Dining Room Other (Please describe) _____

Check one: Rent Own Live with relatives or friends What is your current total monthly housing payment? \$ _____

Do you live in Public Housing? Y N Is your rent subsidized? Y N If yes, how much do you receive? \$ _____

Do you receive a Section 8 Rental Voucher? Y N If yes, how much do you receive? \$ _____

If you rent your residence, please provide the following information for your current landlord:

Landlord's Name: _____

Landlord's Address: _____

Landlord's Phone Number: _____

Why do you are applying for a Habitat home? Include the condition of your current residence. Attach another sheet of paper if necessary.

Do you anticipate a change in your family/household size in the near future? Yes No If yes, please explain below.

Do all persons who will live in the Habitat home currently live in the same residence? Yes No If no, please explain below.

Does anyone live with you now that will not move into the Habitat home? Yes No If yes, please explain below

Does your family require any special accommodations, such as handicap accessibility? Yes No If yes, please explain below.

4. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and Address of Current Employer		Name and Address of Current Employer	
Position Held	If seasonal, number of months worked per year:	Position Held	If seasonal, number of months worked per year:
Work Phone	Monthly Gross Wages \$	Work Phone	Monthly Gross Wages \$
Start Date	Hours/Week	Start Date	Hours/Week
If you have more than one job, or if you have worked at current job less than two years, complete the following information. You must provide at least two years of income history. Attach additional sheets if necessary.			
Name & Address of Employer <input type="checkbox"/> Previous <input type="checkbox"/> Additional <input checked="" type="checkbox"/> box		Name & Address of Employer <input type="checkbox"/> Previous <input type="checkbox"/> Additional <input checked="" type="checkbox"/> box	
Position Held	If seasonal, number of months worked per year:	Position Held	If seasonal, number of months worked per year:
Work Phone	Monthly Gross Wages \$	Work Phone	Monthly Gross Wages \$
Start Date	Hours/Week	Send Date	Hours/Week
End Date		End Date	
Name & Address of Employer <input type="checkbox"/> Previous <input type="checkbox"/> Additional <input checked="" type="checkbox"/> box		Name & Address of Employer <input type="checkbox"/> Previous <input type="checkbox"/> Additional <input checked="" type="checkbox"/> box	
Position Held	If seasonal, number of months worked per year:	Position Held	If seasonal, number of months worked per year:
Work Phone	Monthly Gross Wages \$	Work Phone	Monthly Gross Wages \$
Start Date	Hours/Week	Start Date	Hours/Week
End Date		End Date	
Additional Household Members with Income - income for any household member over the age of 18 must be listed.			
Name of Household Member		Name of Household Member	
Name and Address of Employer or Source of Income (e.g., pension, social security, etc.)		Name and Address of Employer or Source of Income (e.g., pension, social security, etc.)	
Monthly Gross Income \$	Start Date	Monthly Gross Income \$	Start Date
Attach additional sheets if necessary.			

5. MONTHLY INCOME

Provide information for ALL household members with income. Please fill in names as appropriate. Attach additional sheets if necessary.

<u>Gross Monthly Income</u>	<u>Applicant</u>	<u>Co-Applicant</u>	<u>Other (Name):</u>	<u>Other (Name):</u>	<u>Other (Name):</u>
<u>Primary Job</u>	\$	\$	\$	\$	\$
<u>Second Job</u>	\$	\$	\$	\$	\$
<u>Pension</u>	\$	\$	\$	\$	\$
<u>Social Security</u>	\$	\$	\$	\$	\$
<u>Unemployment</u>	\$	\$	\$	\$	\$
<u>Supplemental Security (SSI)</u>	\$	\$	\$	\$	\$
<u>Disability</u>	\$	\$	\$	\$	\$
<u>Alimony / Spousal Support Income</u>	\$	\$	\$	\$	\$
<u>Child Support</u>	\$	\$	\$	\$	\$
<u>Rental Assistance</u>	\$	\$	\$	\$	\$
<u>All other income (attach explanation)</u>	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$

6. ASSETS

List all financial accounts, such as Checking, Savings, CDs, IRAs, Pensions or other investment accounts.

<u>Applicant</u>		<u>Co-Applicant</u>	
<u>Name and Address of Bank, Savings & Loan, or Credit Union</u>		<u>Name and Address of Bank, Savings & Loan, or Credit Union</u>	
<u>Type of Account</u>	<u>Balance</u> \$	<u>Type of Account</u>	<u>Balance</u> \$
<u>Name and Address of Bank, Savings & Loan, or Credit Union</u>		<u>Name and Address of Bank, Savings & Loan, or Credit Union</u>	
<u>Type of Account</u>	<u>Balance</u> \$	<u>Type of Account</u>	<u>Balance</u> \$
<u>Name and Address of Bank, Savings & Loan, or Credit Union</u>		<u>Name and Address of Bank, Savings & Loan, or Credit Union</u>	
<u>Type of Account</u>	<u>Balance</u> \$	<u>Type of Account</u>	<u>Balance</u> \$
<u>Do you own or have you owned any Real Estate in the past 2 years?</u> <input type="checkbox"/> Yes <input type="checkbox"/> No <u>If yes, please provide location, type of property & market value:</u>		<u>Do you own or have you owned any Real Estate in the past 2 years?</u> <input type="checkbox"/> Yes <input type="checkbox"/> No <u>If yes, please provide location, type of property & market value:</u>	
<u>Do you own an automobile?</u> <input type="checkbox"/> Yes <input type="checkbox"/> No <u>If yes, please provide year, make, model, and mileage:</u>		<u>Do you own an automobile?</u> <input type="checkbox"/> Yes <input type="checkbox"/> No <u>If yes, please provide year, make, model, and mileage:</u>	

7. DEBT

To whom do applicant and co-applicant owe money? Attach additional sheets if necessary. (Include loans for which you are a co-signer)

	<u>APPLICANT</u>			<u>CO-APPLICANT</u>		
<u>Account</u>	<u>Monthly payment</u>	<u>Unpaid balance</u>	<u>Months left to pay</u>	<u>Monthly payment</u>	<u>Unpaid balance</u>	<u>Months left to pay</u>
<u>Car</u>	\$	\$	\$	\$	\$	\$
<u>Car</u>	\$	\$	\$	\$	\$	\$
<u>Alimony</u>	\$	\$	\$	\$	\$	\$
<u>Child support</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Credit card</u>	\$	\$	\$	\$	\$	\$
<u>Medical</u>	\$	\$	\$	\$	\$	\$
<u>Student loans</u>	\$	\$	\$	\$	\$	\$
<u>Furniture, appliances, TV (includes rent to own)</u>	\$	\$	\$	\$	\$	\$
<u>Other loan (name)</u>	\$	\$	\$	\$	\$	\$
<u>Other</u>	\$	\$	\$	\$	\$	\$
<u>Other</u>	\$	\$	\$	\$	\$	\$
<u>Total</u>	\$	\$	\$	\$	\$	\$

8. SOURCE OF PAYMENT FOR CLOSING COSTS

You will be required to pay closing costs which are estimated at approximately \$4000. This includes your attorney's fees, one month's mortgage, taxes and insurance, and other fees. Please tell us where you will get this money (e.g., savings, family, or 'First Home Club' savings). If you are borrowing money to pay these costs, explain how and from whom and how you plan to pay them back.

Keep in mind that you will also need money for moving costs, utility deposits, installation fees and other costs of moving.

9. DECLARATIONS

	Applicant	Co-Applicant
a. Do you have any debt because of a court decision or judgment against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Answering 'yes' to questions a through e does not automatically disqualify you. However, if you did answer yes to these questions, please explain the circumstances on a separate sheet of paper.

10. NOTICE OF INCOMPLETE APPLICATION

The mortgage loan qualification process involves two applications forms, and is not completed until (a) Part 1 has been completed and approved, (b) Part 2 has been completed and submitted, (c) all supporting documentation for Part 2 has been gathered by and furnished to RVVHFH, (d) sweat equity hours have been completed, (e) criminal background and sex offender checks have been completed, and if determined necessary, a final credit check has been ordered and reviewed, and (f) if required by the applicable town, certification of eligibility for low or moderate income housing has been completed by a third-party agency.

11. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Raritan Valley Habitat to evaluate my need for a Habitat home, my ability to repay the mortgage loan and to pay other expenses of homeownership, and my willingness to fully participate in the Habitat program. I understand that the evaluation will include, but is not limited to, a full review of my financial situation, employment and income verification, criminal background check, sex offender database check, a credit check, and visits to my current housing from Habitat representatives. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied. I also understand that if I am selected to receive a Habitat home, I may be disqualified from the program if my situation changes or any of the information I provided, or Habitat obtains, is false or misleading. The original or a copy of this application may be used to verify the information in it. The original or a copy of this application may be retained by Raritan Valley Habitat even if the application is not approved.

I understand that Raritan Valley Habitat screens all applicants against the Special Designated Nationals List (SDNL) and the sex offender registry and performs a criminal background check. By completing this application, I am submitting myself and all persons listed on page one of the application to such inquiries.

I agree that Raritan Valley Habitat for Humanity may obtain verification of my employment; my income; my credit report; and perform SDNL, sex offender and criminal background checks in connection with its review of this application.

Applicant Signature _____	Date _____	Co-Applicant Signature _____	Date _____
Applicant Name (Print) _____		Co-Applicant Name (Print) _____	

Raritan Valley Habitat is pledged to the letter and spirit of U.S. and State of NJ policy for the achievement of equal housing opportunity throughout the nation. Raritan Valley Habitat does not discriminate against any person on the basis of race, religion, color, national origin, ancestry, nationality, marital or domestic partnership or civil union status, familial status, sex, gender identity or expression, sexual orientation, age, disability, source of lawful income, receipt of public assistance, because an individual has exercised a right under the federal Consumer Credit Protection Act, or any other characteristic or class protected by federal or state statute with regard to housing.



12. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please Read This Statement Before Completing the Box Below: The following information is requested by the Federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

Applicant	Co-Applicant
<p>Highest level of education obtained. Check one: <input type="checkbox"/> Less than H.S. Diploma <input type="checkbox"/> H.S. Diploma or equivalent <input type="checkbox"/> Some college <input type="checkbox"/> Associate Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Certification from vocational or technical training program <input type="checkbox"/> Master's Degree or other graduate degree</p> <p>Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> American Indian AND White <input type="checkbox"/> American Indian AND Black <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Asian AND white <input type="checkbox"/> Black or African American <input type="checkbox"/> Black or African American AND White <input type="checkbox"/> Hispanic <input type="checkbox"/> Hispanic AND White <input type="checkbox"/> Hispanic AND Black or African American <input type="checkbox"/> Other (specify): _____ <input type="checkbox"/> I do not wish to furnish this information</p> <p>Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Not Married (single, divorced, widowed)</p> <p>Are you: serving in the U.S. Military? <input type="checkbox"/> Are you a Veteran of the U.S. Military? <input type="checkbox"/></p>	<p>Highest level of education obtained. Check one: <input type="checkbox"/> Less than H.S. Diploma <input type="checkbox"/> H.S. Diploma or equivalent <input type="checkbox"/> Some college <input type="checkbox"/> Associate Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Certification from vocational or technical training program <input type="checkbox"/> Master's Degree or other graduate degree</p> <p>Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> American Indian AND White <input type="checkbox"/> American Indian AND Black <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Asian AND white <input type="checkbox"/> Black or African American <input type="checkbox"/> Black or African American AND White <input type="checkbox"/> Hispanic <input type="checkbox"/> Hispanic AND White <input type="checkbox"/> Hispanic AND Black or African American <input type="checkbox"/> Other (specify): _____ <input type="checkbox"/> I do not wish to furnish this information</p> <p>Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Not Married (single, divorced, widowed)</p> <p>Are you serving in the U.S. Military? <input type="checkbox"/> Are you a Veteran of the U.S. Military? <input type="checkbox"/></p>

Raritan Valley Habitat is pledged to the letter and spirit of U.S. and State of NJ policy for the achievement of equal housing opportunity throughout the nation. Raritan Valley Habitat does not discriminate against any person on the basis of race, religion, color, national origin, ancestry, nationality, marital or domestic partnership or civil union status, familial status, sex, gender identity or expression, sexual orientation, age, disability, source of lawful income, receipt of public assistance, because an individual has exercised a right under the federal Consumer Credit Protection Act, or any other characteristic or class protected by federal or state statute with regard to housing.



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 per each 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 a low-income home, and will be deed restricted as such. The design cannot be changed structurally during construction or after closing and for as long as I own the home, without the written permission of Raritan Township (for example, no additions, no rooms added).

_____ _____ I understand that the home must be my primary home.

ECOA DISCLOSURES

_____ _____ I received as part of the application package the ECOA Notices.

PRIVACY NOTICE

_____ _____ I received as part of the application package the Privacy Notice.

SIGNATURES:

APPLICANT: _____ DATE: _____

CO-APPLICANT: _____ DATE: _____

revved
10-2021





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.

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 on the back any other comments about your employee which would be helpful in our selection.

Signature of Employer _____ Title _____ Date _____

Please print your name _____ Phone # _____

The confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by law. Please send the completed form directly to Homeowner Services at RV Habitat at the PO BOX 330, Pluckemin, NJ 07978.





EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICES

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. 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.

Right to Receive Appraisal

The ECOA requires us to notify you that we may order an appraisal in connection with your loan 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. Please note that the appraisal is generally ordered once the house has been completed.

Please sign and date one copy of this notice and return it with the Preliminary Application.

Signature

Signature

Print Name

Print Name

Date

Date





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 more efficiently serve our applicants, program families, and homeowners, 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; and
- 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.; and
- 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 non-public 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.