



Affordable Home Ownership Opportunity

NOTICE

**We are currently seeking a partner family for a new 3 BR home to be built at:
515 Dana Street
Lopatcong Township, NJ**



Example of a Habitat for Humanity House

**Part I Application to Become a Partner Family Is Available Now –
Part I Receipt Deadline is
February 18, 2019**

0%*
Interest Mortgage
* Excluding Closing Costs

Family income must be between these minimum and maximum levels, based on the number of people in the family:

Family Size	3	4	5	6	7	8
Maximum Income	\$ 51,300	\$ 56,900	\$ 61,500	\$ 66,020	\$ 71,360	\$ 76,610
Minimum Income	\$ 25,650	\$ 28,450	\$ 30,750	\$ 33,740	\$ 38,060	\$ 42,380

*Must be less than 60% of the 2018 median income in Warren County, NJ

Other Requirements:

- 1. Must have a housing need, e.g. spending more than 30% of gross income on housing**
- 2. Must be willing to partner and to provide "sweat equity".**
- 3. Must have the ability to pay (make payments on a mortgage).**

For application or more information go to:
www.warrenhabitat.org or
call 908-835-1300



PLEASE HELP US FIND A PARTNER FAMILY FOR:

- **An affordably priced 3 bedroom**
 - **New construction home**
- **With 0% interest (excluding closing costs)**
In Lopatcong Township, New Jersey

We request that you display the attached flyer on your community information board so that your associates can consider whether they are eligible to apply. Getting this information out to our communities is vital to our family selection process.

The deadline for the Part I application is February 18, 2019.
Accordingly we seek your **Immediate Assistance**.

It is anticipated that groundbreaking for this project will be in the spring.

Feel free to make copies of the attached flyer to the extent necessary for your organization. Additional information and the Part 1 Application can be found on our website: www.warrenhabitat.org.

Thank you for your assistance on this matter. Please contact our organization should you have any questions or need any additional information.





Warren County
Habitat
for Humanity®

Warren County Habitat for Humanity
Family Selection Committee
31 Belvidere Avenue
Washington, NJ 07882
Questions? Call 908-835-1300

Part I – Application to Become a Habitat Partner Family

For Office Use Only – Do Not Write In This Space:

Date Part I Application Received: _____

Credit Check Completed? Yes No Accepted for Part II Application Rejected Date Letter Sent: _____

Please note that all information must be completed. Please check the appropriate where choices are indicated.

1. Applicant Information

Applicant			Co-Applicant		
Name	<input type="checkbox"/> Male <input type="checkbox"/> Female		Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Social Security Number	Birth Date	Age	Social Security Number	Birth Date	Age
<input type="checkbox"/> Veteran	<input type="checkbox"/> United States Citizen	<input type="checkbox"/> Permanent Resident	<input type="checkbox"/> Veteran	<input type="checkbox"/> United States Citizen	<input type="checkbox"/> Permanent Resident
<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Legally Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	
Home Phone Number: _____			Home Phone Number: _____		
Cell Phone Number: _____			Cell Phone Number: _____		
Present Address (street, city, state, zip code)			Present Address (street, city, state, zip code)		
Number of Years Living There _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent			Number of Years Living There _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Previous Address (If living at present address for less than 2 years)			Previous Address (If living at present address for less than 2 years)		

2. Authorization and Release

I understand that by filing this application, I am authorizing Warren County Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a partner family. I understand that the evaluation will include personal visits, verification of rent payments, a credit check, and employment verification. 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, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Warren County Habitat for Humanity even if the application is not approved.

I also understand that Warren County Habitat for Humanity screens all applicant families against the Special Designated Nationals List and the sex offender registry. By completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to a criminal background check.

Applicant Signature

Date

Co-Applicant Signature

Date

X _____

X _____

Applicant Name (Print)

Co-Applicant Name (Print)

3. Dependents In Household

Dependents (people who live with you, but are not listed as a co-applicant). Attach additional sheets if necessary.

Name	Age	Male	Female	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"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

4. Employment/Income Information

Applicant		Co- Applicant/Other Household Member	
Name and Address of CURRENT Employer or Source of Income:		Name and Address of CURRENT Employer or Source of Income:	
Type of Business/Position	If seasonal, number of months worked per year:	Type of Business/Position	If seasonal, number of months worked per year:
Business Phone Number:	Monthly Gross Income \$	Business Phone Number:	Monthly Gross Income \$

5. Additional Income Information

Please provide information on additional monthly income that you, or any adults (18 years or older) in the household get from other sources such as another job, pension, social security, supplemental social security, disability, alimony, child support, investments, rental income, etc.

Name of Person with Income	Income Source (fill-in)	Monthly Income
_____	_____	\$
_____	_____	\$

6. Willing to Partner

To be considered for a Warren County Habitat home, you and your family must be willing to complete "sweat equity" as a partner family. Your help in building your home and the homes of others is called "sweat equity", and may include, but is not limited to: clearing the lot, painting, helping with construction, and working on other approved Warren County Habitat for Humanity activities. Warren County Habitat requires that all adult members in your household (18 years and older) be willing to complete 250 hours each of sweat equity. In addition, children over the age of 14, and not yet 18, contribute an additional 50 hours each. Partner families (families selected for homes) must work a minimum of one Saturday per month during the entire time that their house is being constructed. At no time will anyone performing these volunteer hours be provided with any type of compensation by Warren County Habitat.

Work on Warren County Habitat homes typically occurs on Saturdays between 9:00 am and 4:00 pm, and sweat equity usually is earned at this time. If you anticipate a problem with working on Saturdays or in completing the required "sweat equity" hours, please explain the nature of the problem.

My family is willing to complete 'Sweat Equity' requirements Yes No

5. Notice of Incomplete Application

The loan qualification process involves two application forms, and is not complete until (a) **Part I** has been completed and approved, (b) **Part II** has been completed and submitted, (c) all supporting documentation for **Part II** has been gathered by and furnished to WCHF, (d) sweat equity hours have been completed, and (e) a final credit check has been ordered and reviewed.



WCHFH complies with the Equal Housing Opportunity Act. 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.

Part I Applications must be received no later than Feb 18, 2019

Please mail this application, along with a check/money order for \$15, to:

WCHF – Family Selection Committee
31 Belvidere Avenue
Washington, NJ 07882

Dear Applicant,

Warren County Habitat for Humanity (WCHFH) is an affiliate of Habitat for Humanity International; a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and **SELL** the houses at no profit and no interest (excluding closing costs) to families who could not otherwise afford a home. We are currently seeking a partner family for a new 3 bedroom house to be constructed at 515 Dana Street, Lopatcong Township.

Please read the following items to see if you are interested in our ministry and to see if you meet our general guidelines:

1. To qualify you must have a housing need, including but not limited to any one or more of the following: currently living in temporary housing; poor indoor plumbing or water supply; inadequate heat; a leaking roof; overcrowding (three or more to a bedroom); unsafe or unsanitary conditions, improper electrical wiring (bare wires, overloaded circuits, old wires), or you are cost burdened by housing costs (spending more than 30% of gross income on housing).
2. To apply for a home you need to have a gross income that falls within our income guidelines.

Family Size	3	4	5	6	7	8
Maximum Income	\$ 51,300	\$ 56,900	\$ 61,500	\$ 66,020	\$ 71,360	\$ 76,610
Minimum Income	\$ 25,650	\$ 28,450	\$ 30,750	\$ 33,740	\$ 38,060	\$ 42,380

*Must be less than 60% of the 2018 median income in Warren County, NJ

3. All long-term debts (including anticipated housing and utility costs) do not take up more than 43% of your gross income.
4. Allow us to verify your employment, salary and other income, checking and savings account balances, review of the last two (2) years tax returns and obtain a credit and criminal background check. You must provide us with copies of monthly bills and references from your landlord.

If you are approved for a Habitat home:

5. We require that you complete programs to learn and practice budgeting, home repair, and maintenance. These programs are periodically offered through NORWESCAP and can be scheduled by calling 908 (454-7000). We also require that you attend the periodic Habitat for Humanity partner family/homeowner meetings.
6. To be considered for a Warren County Habitat home, you and your family must be willing to complete "sweat equity". We require that all adult members in your household (18 years and older) be willing to complete 250 hours of "sweat equity". In addition, children over the age of 14, and not yet 18, contribute an additional 50 hours. Friends and family may help by working some of these hours. Partner families must work a minimum of one Saturday per month during the entire time that the house is being constructed.

7. Approximately \$3,000 will be needed for a down payment and closing costs. You will have some time to save this money before closing if you are selected. Of this amount, \$500 is required at the time of selection and execution of an Agreement of Understanding.
8. If you are approved for a home, and if you complete and meet all family selection policy requirements, then we will sell you a home with a no interest loan (excluding closing costs) for up to 30 years.

Deed Restrictions:

Warren County Habitat for Humanity sells its homes in accordance with HUD Guidelines. It is the intent of Habitat that this property remain as affordable housing after resale, therefore the deed and conveyance shall be subject to restrictive covenants on resale for a period of thirty (30) years from the date of closing, including, but not limited to:

- a. The buyer shall not sell the property for resale for greater than the established Base Price (the initial sales price) plus the allowable percentage increase as determined by the COAH Index applicable to the municipality in which the unit is located.
- b. All capital home improvements made to the property shall be at the buyer's expense. The buyer shall obtain prior approval from WCHFH.
- c. The buyer shall not sell the property to anyone other than a purchaser who has been certified utilizing income verification procedures to determine that the purchaser is a qualified Low Income-Eligibility Household as defined in the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.)
- d. WCHFH shall have First Right of Refusal to purchase the property at the Base Price plus the allowable percentage increase as determined by the Index approved by COAH.
- e. The property shall be owner occupied and the property or any part thereof may not be leased to another person.

All information is considered confidential and is to be used only for family selection. The qualification process involves two application forms, and is not complete until (a) **Part I** has been completed and approved, (b) **Part II** has been completed and submitted, (c) all supporting documentation for **Part II** has been gathered by and furnished to WCHFH, (d) sweat equity hours have been completed, and (e) a final credit check has been ordered and reviewed.

If you have any questions, please call the Habitat office and leave a message for the Family Selection Committee. One of our volunteers will call you to answer any questions.

Deadline for receipt of Part I Applications is February 18, 2019.
Applications must be submitted with a check for \$15.00.



WCHFH complies with the Equal Housing Opportunity Act. 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.