

THE FOLLOWING 2 PAGES ARE A SAMPLE  
LETTER TO APPLICANTS. THE LETTER  
PROVIDES GUIDELINES FOR A SPECIFIC  
HOME. AS A SAMPLE THE GUIDELINES  
WILL CHANGE DEPENDENT ON HOME  
LOCATION, SIZE OF HOME AND NUMBER  
OF OTHER FACTORS.

**Home Location : Drake Court (Block 28, Lot 5.24), Washington, New Jersey 07882**

Dear Applicant,

Habitat for Humanity Northwest New Jersey 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 to families who could not otherwise afford a home.

Thank you for your interest in applying for a house through Habitat for Humanity. This is a FOR SALE, new construction, 4 bedroom single-family house located off Mine Hill Road, Washington Township, Warren County, NJ that will be part of the Township's Fair Housing Share obligation and is thus limited to moderate income families.

Please read the following to see if you are interested in this affordable housing opportunity and to see if you meet our general requirements:

1. To qualify you should 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 rent and utilities).
2. This unit is being marketed for sale to moderate income households. To be considered for this home, your **combined gross household income for all members 18 years or older** must fall within these income guidelines.

Household Size	4	5	6	7	8
Maximum Income	\$108,240	\$116,960	\$125,600	\$134,240	\$142,880
Minimum Income	\$54,120	\$58,480	\$62,800	\$67,120	\$71,440

3. You must be able to pre-qualify, and then qualify for a home mortgage. Accordingly, all long-term debts (including anticipated housing and utility costs) cannot take up more than 43% of your gross income.
4. All bedrooms must be occupied by a household member and the maximum number of household members per bedroom is two. Households with less than four people, or more than eight people will not be considered.

**If you are pre-qualified for a Habitat home:**

5. Allow us to verify your employment, salary and other income, checking and savings account balances, review of the last three (3) years tax returns and obtain a credit, sexual predator, and criminal background check. You must provide us with copies of monthly bills, bank and other financial statements, and contact information for your landlord.
6. We require that partner family adults' complete programs to learn and practice budgeting, home repair, and maintenance, which are typically offered in our Washington office. We also require that you attend the periodic Habitat for Humanity partner family/homeowner meetings.

7. To be considered for a 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 200 hours each of "sweat equity". In addition, children over the age of 14, and not yet 18, contribute an additional 40 hours each. Friends and family may help by working up to 20% of these hours. Partner families must work a minimum of one Saturday per month during the entire time that the house is under construction.
8. Approximately \$5,000 will be needed from buyers for escrow 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 a purchase agreement.
9. This house is part of the Township of Washington Affordable Housing Plan and thus there will be deed restrictions in place at the time of sale and throughout your ownership. The unit must remain your principal residence and must be resold to other income-eligible families at a restricted sale price.
10. Some of the information you will need to provide in Part II, will include;
  - a. Hard copies of Social security cards, drivers' licenses, birth certificates, or proof of permanent resident status for all household members.
  - b. Two months of consecutive pay stubs (not more than 120 days old), Employer Verification Letter stating current annual income, and/or YTD Profit and Loss Statement if self-employed.
  - c. Copies of signed and dated Federal and State tax returns for the past three years (including all schedules) or proof from the IRS of Non-Filing status for all household members 18 years or older.
  - d. Documentation of any and all household member monthly benefits, including Social Security, Unemployment, Disability, TANF, and/or Pension.
  - e. A copy of divorce decree, if divorced, and any child support agreements and evidence of any related payments.
  - f. Four months of bank and financial statements documenting income from savings accounts, checking, trust funds, money market accounts, certificates of deposit, 401k accounts, stocks, bonds, or other assets.
  - g. Evidence of income from other sources, or any businesses.
  - h. If self-employed profit and loss statements for three years.

**Do not send any of this information at this time, but be prepared to submit in the future.**

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 1** has been completed and approved, (b) Mortgage Pre-qualified Part I applicants are randomly ranked. (c) **Part II** and all supporting documentation has been completed, submitted, and approved, (d) the household is income certified by the administrative agent, (e) the partner family is approved by the Board of Directors, (f) sweat equity hours have been completed, and (g) a final credit check has been ordered and reviewed just prior to closing.

**We do not accept electronic submissions of applications or other documents.** If you have any questions, please email us at [familyselection@habitatnwnj.org](mailto:familyselection@habitatnwnj.org), or call the Habitat office and leave a message for the Family Selection Committee. Hard copy applications must be received at our office by mail, or hand carried by the deadline.

**Randomized Application Selection Process will occur at a time and place announced in the future.**



Our affiliate 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.