Habitat for Humanity® Northwest New Jersey

31 Belvidere Avenue
Washington, New Jersey 07882
Phone 908-835-1300, Ext. 10
familyselection@habitatnwnj.org

Home Location: 74 Bullman St, Phillipsburg NJ 08865

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, 3-bedroom, 2 floor single-family house located on Bullman St, Phillipsburg, Warren County, NJ and is thus limited to low-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	3	4	5	6
Maximum Income	$99,280	$110,240	$119,120	$127,920
Minimum Income	$37,230	$41,340	$44,670	$47,970

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 fewer than three people, or more than six 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 Habitat's Affordable Housing program and thus there will be deed restrictions in place at the time of sale and for a minimum period of 30 years. 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 it 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 applicant, (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, 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.

Deadline for receipt of Part I Applications in our office is:
3:00 PM, on Friday, January 15, 2027.

Applications must be submitted with a check for $20.00.

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.

Habitat for Humanity Northwest New Jersey
Family Selection Committee
31 Belvidere Avenue
Washington, NJ 07882
Email: familyselection@habitatnwnj.org

Part I – Preliminary Application

Please print and complete all information. Please check √ the appropriate □ where choices are indicated.

Please specify affordable housing being applied for: _____

I first saw this advertised: ☐ on Our Website ☐ On NJHRC ☐ In a newspaper ☐ Social-Media _____ or Other _____

□ I anticipate applying for a Habitat Mortgage.

□ I am pre-approved for a Mortgage: Financial Company: _____Approval Date:_____

1. Personal Information

Head of Household □Male □ Female	**Spouse/Co-Head** □Male □ Female
Name: _____	Name:_____
Alternative or former name:_____	Alternative or former name: _____
Social Security Number Birth Date	Social Security Number Birth Date
□ Military/Veteran □ United States Citizen □ Permanent Resident	□ Military/Veteran □ United States Citizen □ Permanent Resident
□ Married □Separated □ Single □ Other:	□ Married □Separated □ Single □ Other:
Cell Phone Number: _____	Cell Phone Number: _____
Email address: ____	Email Address: _____
Present Address (street, city, state, zip code)	Present Address (street, city, state, zip code)
Number of Years Living There _____ □ Own □ Rent	Number of Years Living There _____ □ Own □ 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 /we certify that if selected to receive assistance, the unit I/we purchase will be my/our only residence. I/we understand that the above information is being collected to determine my/our eligibility. I/we authorize Habitat for Humanity Northwest New Jersey (Affiliate) to verify all information provided on this application and to contact previous or current landlords or other sources of credit and verification information as may be released to appropriate Federal, State, or local agencies.

I/we understand that by filing this application, I am authorizing Habitat for Humanity Northwest New Jersey (Affiliate) to evaluate 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 their policy. I understand a credit check and other background checks will be conducted.

I/we 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 it is an offence punishable under Federal Law.

If this application 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 by 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.

Head of Household Signature **Date**	**Spouse/ Co-Head Signature** **Date**
X_____	**X** _____
Name (Print)	**Name (Print)**

TURN OVER - **APPLICATION CONTINUES ON BACK**

3. Household Composition & Income

Print all Information

	Name (first, last)	Sex (M/F)	Relation	Date of Birth MM/DD/YYYY	Current Gross Annual Income
1			HEAD OF HOUSEHOLD		$
2			SPOUSE/CO-HEAD		$
3					$
4					$
5					$
6					$
7					$
8					$

4. Employment/Income Information

Applicant	Co- Applicant
Name and Address of **CURRENT** Employer or Source of Income:	Name and Address of **CURRENT** Employer or Source of Income:

5. Willing to Partner

To be considered for a Habitat home you, and your family must be willing to complete "sweat equity" as a partner family. Your help in building your home and/or 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 activities as a volunteer. Our Affiliate requires 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. Partner families (families selected for homes) must work a minimum of one Saturday per month during the entire time that their house is under constructed. No compensation is ever provided even if the family is de-selected, for any reason thereafter.

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

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

Date Pre-Application Received: _____

Credit Check Completed? □ **Yes** □ **No**

Date of notice of incomplete application: _____

Date of Adverse Action Letter: _____

Date Mortgage Application Sent: _____

We do not accept applications submitted electronically. Applications not physically received by the date and time indicated in the cover letter will be returned without action

Please deliver/mail this application, along with a check/money order for $20, to:

Habitat for Humanity Northwest New Jersey
31 Belvidere Avenue
Washington, NJ 07882
Attention: Family Selection Committee

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