



PO Box 6275 • Bridgewater, NJ 08807
(p) 908-704-0016 • (f) 908-704-1532
www.rvhhabitat.org • rvhfh@rvhabitat.org

Office Location:
100 West Main • Somerville, NJ

How to Become a Habitat Homeowner

What is Habitat for Humanity?

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Habitat for Humanity builds modest homes in partnership with hardworking, low-income families. Raritan Valley Habitat for Humanity (RVHFH) builds homes in Somerset and Hunterdon Counties. To date, RVHFH has helped 35 low-income families to help themselves by building and moving into their own homes.

Who can be a homeowner?

Anyone can be a homeowner—Habitat does not discriminate. The family selected by Raritan Valley Habitat for Humanity must have...

- A need for affordable housing
- A willingness to partner by contributing sweat equity (labor hours)
- To qualify, family income (from all sources) must be at least \$30,000, and must also fall within the 2010 NJ-COAH income guidelines based on Family size.

<u>Family Size</u>	<u>Income Minimum</u>	<u>Income Maximum</u>
2	\$30,000*	\$40,800
3	\$30,000*	\$45,900
4	\$30,600	\$51,000
5	\$33,048	\$55,080
6	\$35,496	\$59,160
7	\$37,944	\$63,240

* Minimum income level used for 2 and 3 person households to be considered for a RVHFH home is higher than NJ-COAH income guideline to ensure RVHFH homeowners have enough income to meet expected financial obligations.

When does a family apply for a Habitat home?

Approximately six to nine months before building begins, Habitat conducts orientation sessions for prospective applicants. Attendance at one of the orientations is required of all applicants. The applicant receives useful information on Habitat for Humanity and the application process. Applications are accepted about two months prior to groundbreaking. The Family Selection committee reviews applications and selects qualified families for home visits. The final selection is made prior to the house groundbreaking.

How does the selected family become a homeowner?

Habitat sells the houses at no profit and no interest to families who could not otherwise afford to own their own home. The homeowner family will be responsible for the interest-free mortgage payments, taxes, insurance and maintenance of the house in addition to their usual living expenses. The mortgage payments are affordable because the cost of the house is kept low due to the volunteer labor and donations. Habitat holds the mortgage and is able to tailor the amount of the monthly payment according to the homeowner's ability to pay.

***Each Partner family is required to contribute their own labor to the construction of their home.
500 hours for a two adult household and 250 hours for a single adult household.***

What kind of house does Habitat build?

Although Habitat construction is varied, almost all of the RVHFH homes have three bedrooms and one bathroom with no air conditioning.

And when can the homeowner family move in?

Construction of the home takes approximately six to nine months. Upon completion of the house and the sweat equity requirement, the family will purchase the home and move in!