



Raritan Valley
Habitat
for Humanity®

Affordable Homeownership Opportunity

ONE

**3- or 4-Bedroom home
approximately 1,500 sq. ft.
Willow Road, Belle Mead, 08502
(Montgomery Township)**



(House design is based on property topography and zoning and may not be as pictured above)

Applicants interested in applying to purchase this home must attend ONE of these information sessions:

Sat. Sept. 21, 2019, 1:00 pm

**Montgomery Evangelical Free Church
246 Belle Mead Griggstown Road
Belle Mead, NJ 08502**

OR

Sun. Sept. 22, 2019, 1:00 pm

**Blawenberg Reformed Church
424 Route 518
Skillman, NJ 08558**

OR

Wed. Sept. 25, 2019, 6:00 pm

**Otto Kaufman Community Center
(Montgomery Recreation and Senior Center)
356 Skillman Road
Skillman, NJ 08558**

0% Interest Mortgage

HOME PRICE:

\$195,000 3-bedroom

\$220,000 4-bedroom

- Free parking
- Accessible facility
- Arrive early; doors close promptly at the starting time

Income Eligibility

To qualify, family income must be between \$48,300 (for a 3-bedroom) and \$55,500 (for a 4-bedroom) and these maximum levels, based on the number of people in the family:

Family Size

3
4
5
6
7
8

Maximum

\$73,350
\$81,450
\$88,000
\$94,500
\$101,000
\$107,550



www.rvhabitat.org

homeownerservices@rvhabitat.org 908-704-0016 ext. 14



Apply to Become a Habitat Homeowner

To apply to purchase a home through Raritan Valley Habitat for Humanity (RVHFH), applicants must:

- ❖ Currently, and for the past year, either live or work in Hunterdon, Somerset, or one of the adjacent counties (Bucks (PA), Mercer, Middlesex, Morris, Union, and Warren). We encourage any income-eligible household to apply, but residents and people working in Hunterdon, Middlesex and Somerset Counties will be given preference over residents of other counties.
- ❖ Have a stable source of income and be able to afford payment of mortgage, utilities, taxes, homeowners' insurance, and expenses associated with maintaining a home.
- ❖ Be willing to partner with RVHFH by contributing 500 hours (for a two adult household) and 250 hours (for a single adult household) of time in support of the construction of the home.
- ❖ Provide proof of US citizenship or legal permanent residency for all family members.
- ❖ Be out of bankruptcy for at least one year.
- ❖ Be out of foreclosure proceedings for at least two years.
- ❖ Have gross annual household income (before taxes) that is greater than a minimum of* \$48,300 (for a 3-bedroom house) and \$55,500 (for a 4-bedroom house) and less than the maximum below:

<u>Family Size</u>	<u>Income Gross Maximum**</u>
3	\$73,350
4	\$81,450
5	\$88,000
6	\$94,500
7	\$101,000
8	\$107,550

*Minimum income level is necessary to ensure RVHFH homeowners have enough income to meet expected financial obligations and meet the certification requirements of funding sources for affordable homes.

**Income maximums are 2019 HUD guidelines for housing region.

