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September 3, 2002

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OFFICE OF THE SECRETARY

SEP 3 - 2002

Jonathan G. Katz, Secretary  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549

Re: Hovnianian Enterprises, Inc.

Dear Mr. Katz:

Enclosed please find original signed Certifications pursuant to Section 21 (A) by the Chief Executive Officer and Chief Financial Officer of Hovnianian Enterprises, Inc. These have also been faxed to you at 202-942-9651.

Thank you for your cooperation.

Very truly yours,

Peter S. Reinhart  
Senior Vice-President  
and General Counsel

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**Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings**

I, ARA K. HOVNANIAN, CHIEF EXECUTIVE OFFICER OF HOVNANIAN ENTERPRISES, INC., state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Hovnanian Enterprises, Inc., and, except as corrected or supplemented in a subsequent covered report:

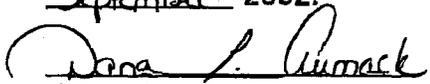
- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Company's audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- the Annual Report on Form 10-K for the fiscal year ended October 31, 2001 filed with the Commission of Hovnanian Enterprises, Inc.;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Hovnanian Enterprises, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

  
 Ara K. Hovnanian  
 September 3, 2002

Subscribed and sworn to  
 before me this 3rd day of  
September 2002.  
  
 Notary Public

My Commission Expires:  
 DANA L. AUMACK  
 NOTARY PUBLIC OF NEW JERSEY  
 My Commission Expires June 20, 2007

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