# SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 3, 2002

HOVNANIAN ENTERPRISES, INC.

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(Exact Name of Registrant as Specified in Charter)

Delaware

1-8551

22-1851059

(State or Other Jurisdiction

(Commission File Number)

(I.R.S. Employer
Identification No.)

of Incorporation)

10 Highway 35, P.O. Box 500 Red Bank, New Jersey 07701

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(Address of Principal Executive Offices) (Zip Code)

(732) 747-7800

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(Registrant's telephone number, including area code)

Not Applicable

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(Former Name or Former Address, if Changed Since Last Report)

## Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

#### (c) Exhibits

- Exhibit 99.1 Statement Under Oath of Principal Executive Officer dated September 3, 2002.
- Exhibit 99.2 Statement Under Oath of Principal Financial Officer dated September 3, 2002.

### Item 9. Regulation FD Disclosure

On September 3, 2002, the principal executive officer, Ara K. Hovnanian, and the principal financial officer, J. Larry Sorsby, of Hovnanian Enterprises, Inc. each signed and delivered to the Securities and Exchange Commission (the "SEC") certification statements in accordance with the SEC's Order No. 4-460 (June 27, 2002). Copies of the certifications are attached as Exhibits 99.1 and 99.2 to this report.

#### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HOVNANIAN ENTERPRISES, INC. -----(Registrant)

By: /s/ Peter S. Reinhart

Name: Peter S. Reinhart

Title: Senior Vice President

General Counsel

Date: September 3, 2002

## INDEX TO EXHIBITS

Exhibit Number	Exhibit	
Exhibit 99.1	Statement Under dated September	Oath of Principal Executive Officer 3, 2002.
Exhibit 99.2	Statement Under dated September	Oath of Principal Financial Officer 3, 2002.

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:
    - o 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
    - o 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":
    - o the Annual Report on Form 10-K for the fiscal year ended October 31, 2001 filed with the Commission of Hovnanian Enterprises, Inc.;
    - o 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
    - o any amendments to any of the foregoing.

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

/s/ Dana L. Aumack

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Notary Public

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

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

- I, J. LARRY SORSBY, CHIEF FINANCIAL 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:
    - o 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
    - o 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":
    - o the Annual Report on Form 10-K for the fiscal year ended October 31, 2001 filed with the Commission of Hovnanian Enterprises, Inc.
    - o 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
    - o any amendments to any of the foregoing.

/s/ J. Larry Sorsby

J. Larry Sorsby September 3, 2002 Subscribed and sworn to before me this 3rd day of September 2002.

/s/ Dana L. Aumack

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Notary Public

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