

High Bridge Gateway

Application for Affordable Housing



High Bridge Gateway

20 Main Street

High Bridge, New Jersey

Please read the instructions on pages 4 through 6 carefully as incomplete applications will be returned.

- DO NOT SUBMIT YOUR APPLICATION UNLESS YOU CAN INCLUDE ALL OF THE DOCUMENTATION requested on the page 7 & 8 Documentation Checklist FOR EACH household member over the age of 18 and personal identification for ALL household members.
- The only original documents that should be submitted are notarized letters.
- Pages 7 through 10, with page 11 notarized, of the application must be completed and submitted with the applicable documentation.
- Keep pages 1-6 for you records.
- Any missing items will delay the process and make you ineligible to be considered for units until all requirements are met.
- Complete applications shall be mailed to:
 - High Bridge Gateway
c/o Administrative Agent
25 Mountainview Blvd. Suite 200
Basking Ridge NJ, 07920

Review and qualification of applications can take up to two weeks and are done on a first come, first serve basis. You will be contacted by mail after the review/qualification process to advise of your status.

All documents submitted will become the property of the Administrative Agent and will not be returned.

The information in this application and any other information required by the Administrative Agent will be kept in the strictest of confidence and will become property of the Administrative Agent. No part of this application or your application file will be given to any person, entity or business not related to the Borough of High Bridge or their agents without your written request or consent.

The New Jersey Fair Housing Act (P.L 1985, c.222) was enacted by the State Legislature to increase the supply of Affordable Housing available to households whose total gross annual income fall below 80% of an authorized median income guideline. Affordable Housing units

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are subject to price restrictions and occupancy eligibility standards for limited time periods. In nearly all instances, rents will be controlled through a system of adjustment based on measured changes in median income levels. Households who rent an affordable unit are required to use this unit as their primary residence.

All applications for Affordable Housing are accepted in accordance with any applicable equal housing opportunity law.

Applicant Notification of Eligibility or Ineligibility

Basic eligibility is determined by gross annual household income. Income includes, but is not limited to, salary or wages (including regular overtime), alimony, child support, social security benefits, pensions, business income, and actual or imputed earnings from assets (which include bank accounts, certificates of deposit, stocks, bonds, or other securities) and real estate.

To be eligible to rent a unit, the Household must have a household gross income no greater than the below for 2016:

Household Size	Moderate Income
1 person	\$58,800
2 persons	\$67,200

Households that are currently receiving welfare assistance, SSI, Social Security, other benefits or minimum wages are usually in a very low-income category that *is below* 35% of the median income. Although these households may be income qualified, most affordable housing units require a greater household income that can support an average rent. *Therefore, it is unlikely that housing will be available from this program to these households.*

Complete and accurate income information is essential. Incomplete Applications will be returned. Within two weeks after receipt of your Application and required documentation, you will be notified by mail of your household's qualification status. Following the initial Letter of Certification, households will not be contacted again until a unit is available.

Certification

If certified, your household will be placed on a waiting list (see below) until an Affordable Housing unit for your household size and income level becomes available. When a unit becomes available the Administrative Agent will hold a random selection (lottery) from the

waiting list of certified applications. The household first chosen will be given an opportunity to view the unit and sign a lease with the owner/landlord. If an agreement is not reached within a specified period of time, the household that is selected second will be given an opportunity to view and rent the unit. This process will continue until the unit is rented. If your household is chosen and you are not interested, we will go to the next household on the list, but when the next unit becomes available a new lottery will be held. Only those households that have received certification and are chosen by random selection will be referred to the landlord for final consideration.

If there are no certified applications on the waiting list certified applicants will be referred to the seller/landlord on a first come, first serve basis.

Waiting List

Applications are only held for 180 days and may be renewed, in writing, one time for an additional 180 days. It is your responsibility to contact the Administrative Agent, in writing, if you would like your application to remain active. If the household income, size, address, telephone number, employment or any other facts change at any time, please inform the Administrative Agent in writing of such changes, with additional proof as required.

Once a household is certified and placed on the waiting list it is not possible to predict if units that meet their housing needs within our guidelines will become available. Therefore, we cannot indicate to households when they may be contacted for housing.

Applicants seeking to rent a unit must be able to make the required security deposit of up to one and one-half times the amount of one month's rent, approximately \$1,831.73.

NOTE: It is recommended that the estimated monthly housing cost for a unit should not exceed 33% of your households' eligible monthly income.

Certified households will be referred to available units using the following guidelines for occupancy:

- A maximum of two persons per bedroom.
- A minimum of one person per bedroom.
- Children not in same bedrooms with parents.

- Children of same sex in same bedroom.
- Unrelated adults or persons of the opposite sex other than couples in separate bedrooms.
- Maximum utilization of available space.

Households fitting these guidelines will be given an opportunity to rent prior to those who would under-occupy a unit.

Certified applications are placed on a waiting list. When an Affordable Housing unit becomes available, the Administrative Agent will hold a random selection (Lottery) from certified applications. Please reference "Certification" on page 3 for details.

Instructions for Completion of this Application

- If you find that you need extra space or wish to provide a more detailed explanation, use the reverse side of the application or additional paper. For instance, if you are disabled and required accessibility features in your housing unit, please add an explanation.
- **DO NOT** submit an application if your household is already enrolled on our Referral List or if you have sent an application to this office within the past two to four weeks. Submission of a duplicate form will **DELAY** processing.
- If you are on the list and wish to change some information you gave previously, send the new information in writing and include your file number.
- Provide the full name of the head of household; last name first, then first name and middle initial, if any and domestic status. Provide your complete street address and apartment number, where applicable. Complete the city, state and zip code blocks. Identify the county in which you currently live. Fill in telephone number where you can be reached. Provide a mailing address such as a PO Box number if it is different from the home address. Fill in your Social Security number.
- List each household member who will occupy the unit *including yourself as head of household*. Name the relationship to you, such as: husband, wife, domestic partner, civil union partner, son, daughter, friend, mother, father, sister, brother and/or any unborn children. Give each date of birth, sex (M or F), whether a student, and an estimate of the current *gross annual income* from all sources (other than assets) such as: wages or salaries

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(including regular overtime), tips, alimony, child support, benefits and pensions for each family member 18 years of age and over. Complete, accurate and current income information is essential for an eligibility determination.

- List all household assets, for each household member over the age of 18, by naming the type of asset, such as checking or savings account, certificate of deposit, stocks, bonds, business or real estate. Provide the current principal or market value, the estimated annual income and/or the current annual interest rate as it applies to each listed asset.
- If you own a house, indicate the amount you expect to receive from the sale after paying off your mortgage at current market value and supply the documentation on the application checklist.
- Provide each employer's name and address, for each household member over the age of 18. If receiving unemployment, welfare, social security, or disability, indicate this in the blocks provided for employer's name. Indicate full- or part-time employment. For additional employment information, use reverse side of application or add additional pages.
- Answer the questions about your present housing conditions.
- For statistical purposes only, we are requesting that you identify your race or ethnic heritage.
- Gather all of the documents required on the Documentation Checklist, on page 7 & 8, for each household member over the age of 18. Only copies of each document will be accepted, except for notarized letters. Originals of notarized letters must be submitted.
- Please keep pages 1 through 6 for your records.
- Return pages 7 through 11 of this application with all the documentation required on the Documentation Checklist for each household member over the age of 18.

- Include a certified check made out to “High Bridge Gateway” in the amount of \$50. This is a non-refundable application fee to cover the costs of processing the application.
- Completed applications shall be mailed to:
 - High Bridge Gateway
c/o Administrative Agent
25 Mountainview Blvd. Suite 200
Basking Ridge NJ, 07920

NOTE THAT APPLICATIONS WILL NOT BE ACCEPTED IF PAGE 11 IS NOT SIGNED AND NOTARIZED.

DOCUMENTATION CHECKLIST

To ensure that your application is complete and can be processed, for each household member over the age of 18 for each YES or NO answer the corresponding documentation must be enclosed with the application for your applicable to be considered.

Personal identification for all household members, i.e. ONE of the following for each household member: copy of driver’s license, passport, birth certificate, etc.

Did you file **Federal** tax returns (Form 1040), for 2015, 2014 & 2013? If yes, please submit copies for each year (DO NOT send W-2 forms). If no, a notarized letter must be submitted stating the year(s) not filed & the reason. *(Copies can be obtained by calling 1-800-829-1040.)*

Yes No

Did you file **State** tax returns for 2015, 2014 & 2013? If yes, please submit copies for each year (**DO NOT send W-2 forms**). If no, a notarized letter must be submitted stating the year(s) not filed & the reason. *(If you require copies call 1-800-323 -4400 or 609-826-4400 to request form #DCC1.)*

Yes No

Do you receive any income? If no, please submit a notarized letter stating the reason why. If yes, is income received from any of the following sources:

- Full-time, part-time and/or seasonal employment. If yes, submit **FOUR** current and consecutive **Pay Stubs** from each employer showing gross income or a *notarized letter* from the employer *on company letterhead* detailing the length of employment and anticipated gross annual income, including the number of hours worked per week and the hourly wage.
- Self-Employment. If yes, submit a current Certified Profit & Loss Statement and Balance Sheet.
- Pension. If yes, submit copies of **FOUR** current and consecutive check stubs or a copy of the most recent benefits statement.
- Social Security and/or Disability. If yes, submit a copy of the most recent benefits statement.
- Unemployment compensation. If yes, submit a copy of the most recent benefits letter showing total benefit copies or copies of **four** current and consecutive payment stubs.
- Section 8 or other rental assistance. If yes, submit a copy of the voucher or other official documentation.
- Interest income from IRA’s, Savings Bonds or any other retirement accounts. If yes, submit copies of these documents.
- Alimony and/or child support. If yes, submit court documentation stating the amount and frequency of these payments **AND** a copy of the divorce/separation agreement *with* signatures or if never married copies of the **four** most recent payments with frequency received.

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

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- Income from rental properties. If yes, submit copies of four months of payments and copies of the leases for each property.
- Any other sources of income, i.e. worker's compensation, military pay, etc. If yes, submit FOUR consecutive copies of payments received.

Do you have a Checking account, savings account, money market, CD or any other accounts? If yes, for each account, copies THREE consecutive and current months (not three copies) of all pages of each account(s) statement, whether interest bearing or not must be submitted. Statements must have preprinted account holders name and address and the bank name and address. (If a statement has 1 through 6 pages, copies of all 6 pages must be submitted.) If no, a notarized letter signed by you stating that you do not have any bank accounts must be submitted.

Do you have a minimum one and one half month rent for the security deposit for a rental unit? If yes, submit proof of amount available or a notarized letter stating how amount will be obtained. If no, submit a notarized letter stating why.

Are you divorced or separated? If yes, a copy of the divorce or separation agreement *with* signatures *must* be submitted. Be advised that if you are still legally married your spouse is still a legal part of your household and must be counted as such.

Are you a single parent, remarried with custody of a child from a previous marriage or responsible for a child not your own? If yes, proof of custody of minor child(ren) must be submitted. Either court documentation with signatures or a notarized letter stating circumstances of minor child(ren).

Are you paying court ordered alimony and/or child support to another household? If yes, these payments will be excluded from the household income. Copies of the court documents stating the amount and frequency of these payments *must* be submitted or if never married copies of the four most recent payments with frequency paid out.

Are you over 5 months pregnant? If yes, submit documentation from your physician confirming your due date.

Do you own a home or any other property? If yes, the following documentation must be submitted for each property owned:

- Copy of the deed
- Copy of the current Tax Assessment card
- Mortgage statement showing outstanding mortgage debt, if there is no mortgage on the property a notarized letter *must* be submitted stating so.
- Documentation indicating value of the property (i.e. market value appraisal); AND
- A notarized letter indicating the amount of proceeds and how they will be distributed/used.

Certified check made out to "High Bridge Gateway" in the amount of \$50.

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

DO NOT SUBMIT ORIGINAL DOCUMENTS, except for notarized information, as they will not be returned.

Please submit only originals of all notarized letters, copies of notarized documents will not be accepted. All documents submitted will become the property of the Administrative Agent and will not be returned.

Keep pages 1 through 6 for your records. Pages 7 through 11 must be completed, signed and notarized before being submitted. Remember to include a certified check in the amount of \$50.

HOUSING APPLICATION

Head of Household Information

Applicant Name (Last, First, MI) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> _____		<input type="checkbox"/> Married <input type="checkbox"/> Civil Union <input type="checkbox"/> Domestic Partnership <input type="checkbox"/> Single/Never Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow(er)		Social Security Number	File Number <i>(office use only)</i>
Home Address				Home Telephone	
City		State	Zip	County	
Mailing Address (only if different from above)		City	State	Zip	

Household Composition & Income

Full name of <i>everyone to occupy housing</i>	Relation to Head of Household	Date of Birth	Sex	Full-time student?	Gross annual income
1)	Head of Household				\$
2)					\$
3)					\$
4)					\$

Assets (Checking/Savings Accounts, CDs, Money Market, Real Estate.)

Type of Asset	Current Market Value of Asset	Annual Interest	Estimated Annual Income
	\$	%	\$
	\$	%	\$
	\$	%	\$
	\$	%	\$
	\$	%	\$

Present Housing Description

Do you: own rent live with family other

Monthly Rent/Mortgage: \$ _____ month

Do you receive tenant based Section 8? yes no

For Statistical purposes, please check the appropriate box:

- | | |
|---|---|
| <input type="checkbox"/> White | <input type="checkbox"/> Native American |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Handicapped/Disabled |
| <input type="checkbox"/> African American | <input type="checkbox"/> Age 62 and over |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> _____ |

Is every household member a permanent US Citizen?

___ yes ___ no

Employment (use reverse side for addt information)

Employer Name			
Mailing Address			
City:		State:	Zip:
Work Location (city or town)			
Years/months at this job	<input type="checkbox"/> Full Time	Telephone	
/	<input type="checkbox"/> Part Time		
Job Title		Yearly Salary	
Pay Periods: <input type="checkbox"/> weekly <input type="checkbox"/> bi weekly <input type="checkbox"/> monthly <input type="checkbox"/> bi-monthly <input type="checkbox"/> other			

Additional Information (please add additional pages if needed)

Summary of Disclosure Statement

I/We, _____, am/are making this certificate, for my/our household, in connection with my/our certification to rent an Affordable Housing unit located in High Bridge Borough. I/We am/are aware, that if I/we am/are a Renter of any Affordable unit, I/we am/are subject to the requirements listed below as well as any others that may be added by the Council of Affordable Housing (COAH).

- I/We understand the Affordable Housing unit shall be utilized as my/our primary residence. Primary residence is defined as a unit wherein a household maintains continuing residence for no less than nine months of each calendar year.
- I/We understand I/we cannot rent or sublet the Affordable unit to any other person, not even to a family member.
- As a Renter of an Affordable unit, I/we understand:
 - I/We am/are required to pay all rent set forth in my/our lease on time and in the manner proved for in my/our lease and that all renters of Affordable Housing rental units must have a signed lease with the owner for a minimum of one year. Leases may be for a time period that is longer than one year as long as the rent remains the same. Automatic rent increases will not be allowed during a long-term lease

- The maximum rent I/we am/are supposed to pay to my/our landlord is limited by law and the allowable increase is announced each year by May 30th and that I/we can call Affordable Housing Services at any time if I/we have any questions about the rent.
- The restrictions imposed on Affordable Housing rental units are contained in an Affordable Housing Agreement that is signed by the owner and is recorded with the deed in the Hunterdon County records office.

- I/We understand this is just a summary of the rules and regulations put forth by the NJ Fair Housing Act, COAH and the Borough of High Bridge and that these rules and regulations are subject to change.
- **Finally, I/we know that if I/we break any of these rules I/we will be breaking the law, and that I/we will be subject to penalties provided by law, including having to pay fines and/or eviction.**

I, _____, a Notary Public in the State of _____, County of _____, do hereby certify that the above named party(ies) appeared before me this _____ day of _____, 20_____.

Notary Signature

Commission Expires

Applicant 1

Date

Applicant 2

Date

VOID IF NOT NOTARIZED