

Examples of Discrimination

1. If a Realtor inquires about the credit of a black prospective buyer and does not do the same for the white, the Realtor is violating the law. Fair Housing Laws require that the same qualifications process be used for all prospective buyers.
2. A homeowner who does not want a Realtor or their agents to show their house to a minority group is in violation of the Fair Housing Laws.
3. A realtor and their agents are in violation of the Fair Housing Laws if they initiate, either directly or indirectly, any discussion with a customer regarding his or her racial, ethnic, or religious preference - or the racial or religious mixture of any neighborhood or schools.
4. The Fair Housing Laws provide protection for the Realtor and prospective buyer if they are threatened during the process of showing a minority person a home.
5. If a lender tells a prospective buyer that investment in a certain neighborhood is not good, the lender is violating Federal and State law and will be subjected to sanctions by Federal regulatory agencies. If a seller loses a prospective buyer, the lender is responsible under the fair Housing Law.
6. If the owner or operator of multi-family rental property refuses to rent a unit to a family with children, even though the same unit was made available to the same number of adults, he or she is violating the fair Housing Act as amended in the Fair Housing Amendments of 1988.

ADDITIONAL INFORMATION CAN BE OBTAINED FROM:

Community Development Office

Somerset County

27 Warren Street, P.O. Box 3000,
Somerville, N.J. 08876-1262
(908) 541-5756

COMPLAINTS...

Complaints must be filed 180 days after the alleged act of discrimination. At any time after 180 days from the filing of a complaint, you or your attorney may file a request with the Division to forward the case to the Office of Administrative Law for a public hearing, provided that the case has not been dismissed and the Director has not found that "No Probable Cause" exists.

When I file my complaint, what should I bring?

The following information must be provided when a complaint is filed.

- Have the correct names, titles, addresses and telephone numbers of all persons alleged to have discriminated against you.
- Bring any documentation that may support the allegations made in your complaint.
- If possible, supply the correct names and addresses of any witnesses to the alleged act of discrimination.
- Maintain information to support the damages you are seeking i.e., wage statement, tax forms, proof of medical expenses, etc.

For information and referral for suspected cases of housing discrimination in Somerset County, contact:

Central Jersey Housing

Resource Center

600 First Avenue, Suite 3

Raritan, NJ 08869

(908) 704-8901 or (908) 704-9649

Legal referrals can be provided for low and moderate income persons.

Where to file complaints...

New Jersey Division on Civil Rights

383 West State Street, Trenton, NJ 08618
(609) 292-4606



Equal Housing Opportunities

through

Fair Housing

Laws

This brochure is provided through the
Affirmative Fair Housing Program of:

**BOARD OF CHOSEN FREEHOLDERS
COUNTY OF SOMERSET**

Funds for this brochure were provided by the
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through the

Community Development

Block Grant (CDBG) Program,

Home Program and the County of Somerset

The Law

The prohibition against housing discrimination assures all persons regardless of race, religion, color, national origin, ancestry, marital or familial status, sex, nationality or disability the right to live anywhere they wish, if they are qualified to purchase or rent the premises of their choice.

There are several laws that prohibit housing discrimination: the Civil Rights Act of 1866, the Federal Fair Housing Act of 1968, the Fair Housing Amendments Act of 1988 and the State of New Jersey Law against Discrimination (N.J.S.A. 10:5-1 et. seq.).

The Federal Law

The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) declared it a national policy to provide for fair housing throughout the United States. This law and subsequent amendments make discrimination based on race, color, religion, sex, national origin, familial status or disability illegal in connection with the sale or rental of most housing and any vacant land offered for any residential construction or use.

The Fair Housing Act provides protection against the following discriminatory acts:

1. Refusing to sell, lease, or rent.
2. Discrimination in terms or conditions of buying or renting housing.
3. "Blockbusting" for profit: persuading owners to sell or rent housing by telling them that minority groups are moving into the neighborhood.
4. Denying that housing is available for inspection, sale or rent when it is available.
5. Denying or making terms or conditions for home loans by commercial lenders, i.e. banks, savings and loans, and insurance companies.

6. Denying to anyone the sale of or participation in any real estate service such as: broker's organizations, multiple listing services, rental agencies or other facilities related to the selling or renting of housing.

7. "Steering": influencing the locational choice of purchase of a prospective buyer, i.e. offering advice on the racial composition of a neighborhood. Showing whites homes in all white areas for racial reasons, while showing Blacks homes in integrated or predominantly Black areas for racial reasons, is Steering, even though no racial terms are used.

The New Jersey Law

New Jersey's Civil rights Law reiterates the Federal protections listed above, and includes additional ones. Discrimination is also prohibited based on ancestry or marital status. It is also unlawful to refuse to rent to a person because of objections to the person's source of income, presuming, of course, that it is legally obtained.

Housing discrimination laws affect everyone involved: the broker, agent, seller, buyer, tenant, landlord and the owner.

Exceptions to the Law

Civil Rights Act of 1866

No exceptions: No discrimination allowed on the basis of race in any housing or real estate transaction.

1968 Fair Housing Act

1. If the Owner of a single family house wants to rent or sell a property, the property can be rented or sold to anyone of the owner's choice, provided: (a) discriminatory advertising is not used, (b) a broker is not used, and (c) within a two year period the owner can only sell or rent one house in which the owner was the most recent resident.

2. In owner-occupied multi-family dwellings of two to four families, the owner can rent according to the owner's choice but discriminatory advertising is forbidden.

3. A religious organization can sell or rent a dwelling to persons of their choice as long as the dwelling is not used for commercial purposes.

4. There is no restriction on the rental of a unit in a dwelling or residential facility that is owned by a bona fide private institution; that is, a non-profit institution which receives no government aid.

N.J. Law Against Discrimination

1. There is no exception on the rental of the second apartment in a two-family house, or a room, or rooms in a one-family house in which one of the apartments is occupied by the owner. This exception does not apply if the house has now or was originally built or substantially improved with a government insured mortgage or other public funds.

2. There is no prohibition against refusing to sell, rent, lease, assign, or sublease, or against advertising or recording a qualification as to sex for any type of unit in a dwelling or residential facility which is planned exclusively for, and occupied exclusively by, individuals of one sex to any individual of the opposite sex on the basis of sex, i.e. dormitories, women's homes, etc.

3. There is no restriction on the rental of a unit in a dwelling or residential facility that is owned by a bona fide private institution; that is, a non-profit institution which receives no government aid.

CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

908-704-8901 - 600 First Avenue, Suite 3, Raritan, NJ 08869 - 908-704-9659

April 2016

The Central Jersey Housing Resource Center operates one of the only centralized housing information centers. We are a HUD certified housing counseling agency that provides clients with information to overcome their housing obstacles. We use our extensive resources to find affordable housing for families, individuals, seniors and those with special needs. Visit us on the Web. www.cjhrc.org or emails us at cjhrc@verizon.net.

NEXT FREE SEMINAR: Step X Step – is an educational program for individuals or families who are hoping to purchase their first home. – it will be held on Tuesday, June 7, 2016- at our office, 600 First Avenue, Raritan, NJ 08869 from 5:30 - 9:30 PM - Call to Register!

Below is a list of the affordable housing units that are currently available through our agency for the municipalities CJHRC is the Administrative Agent for. ONLY those families who have been income certified by the CJHRC for the specific town they are interested in will be able to rent or purchase an Affordable Unit. Your category is determined by your income and family size. You will be given information on units currently for rent and possible lottery or for re-sale when you are determined to be eligible by the Central Jersey Housing Resource Center.

RESALE UNITS: (If interested in these call CJHRC 908-203-4560)

Basking Ridge, Bernards Township:

Efficiency Moderate Income Unit: \$110,000.00 – Reduced Price!

One Bedroom Moderate Income Unit \$113,888.00

Two Bedroom Moderate Income Unit: \$149,109.13- The Cedars

Franklin Park, Franklin Township

Two Bedroom Low Income Unit- Condominium: \$100,215.22

Two Bedroom Moderate Income Units- Condominiums: \$150,993.64,
\$155,000.00, \$162,000.00, \$164,400.00, \$168,500.00 \$169,900.00

Three Bedroom Moderate Income Units: \$149,900.00, \$155,000.00 (2), \$159,000,
\$165,000.00, \$175,000.00 (2), \$190,000.00, \$195,000.00

Green Brook Township

Two Bedroom Low Income Unit: \$106,000.00

Two Bedroom Moderate Income Unit: \$164,550.00 Reduced Price!

Raritan Township, Flemington:

No units available, accepting applications

Please note: In order to be eligible for a three bedroom affordable housing unit, the household must be two persons or more.

Disclaimer:

Clients are under no obligation to utilize the service or products offered by the Central Jersey Housing Resource Center (CJHRC). Clients are not obligated to utilize programs or services offered by our partners of financial supporters. CJHRC staff counselors are not attorneys. Our goal is to provide housing counseling services free of charge. Our counseling does not replace the advice of a qualified legal professional. If you are in need of legal advice you should consult an attorney.

AVAILABLE RENTAL UNITS:

CJHRC is the Administrative agent for the rental units in the towns listed below.

Call our office at 908-704-8901 for more information and an application if you are interested in renting a unit in one of the complexes listed. You will need to be income eligible, pass a landlord credit check and meet all other criteria for the program. If more certified households than units are available, a random selection (lottery) may need to be held. Availability changes often and CJHRC cannot be held responsible for changes to this dated material.

Basking Ridge - Crown Court:

No availability at this time – applications being accepted

Somerset:

Somerset Park:

No availability at this time – applications being accepted

Countryside: No availability at this time – applications being accepted

Warren Township:

Whispering Hills: No availability at this time – applications being accepted

Hunterdon County - Raritan Township:

Flemington South Gardens (age restricted):

Efficiency Moderate Income - \$690.00- \$833.00 - (5 units available)

Oak Ridge Apartments:

No availability at this time – applications being accepted

The Mews:

No availability at this time – applications being accepted

You can check our website www.cjhrc.org for more information on the available rental units in other towns in Somerset County.



CENTRAL JERSEY HOUSING RESOURCE CENTER

Ed Israelow, President

Sharon Clark, Executive Director

April 26, 2016

To Whom It May Concern:

The **Central Jersey Housing Resource Center (CJHRC)** wishes to share with your organization, employees and/or clients information regarding the affordable housing program. We assist households that are looking for affordable housing. Some towns do have a "Regional Preference" clause. Clients who live or work in Region 3- Somerset, Middlesex and Hunterdon Counties will be included in any first lotteries for an available unit for renting or purchasing. Out of region clients will be included in a secondary lottery.

The qualification process is based on income and household size and prospective buyers or renters wishing to purchase or rent an affordable unit in Bernards Township, Franklin Township, Green Brook, Warren and Raritan Township in Hunterdon County must be certified by CJHRC. The developments with affordable housing units are:

Bernards	The Cedars and Society Hill (Purchase), Crown Court (Rentals)
Franklin Township Rentals:	Countryside and Somerset Park
Franklin Township Re-Sales:	Society Hill - II, III & VI, Beacon Hill, Wynnefield and Quailbrook East
Green Brook Re-sale Units	Mountainview
Raritan Township Rentals:	Flemington South Gardens – Age restricted rental, Oakridge, The Mews, Village Commons
Raritan Township Re-sales:	Stonegate, South Main Village
Warren Township Rentals:	Whispering Hills

Applicants must meet the income requirements and have good credit history or be able to obtain a mortgage with a lending institution if they wish to purchase.

We have enclosed the income guidelines, a documentation checklist, information regarding the application process and our organization, CJHRC. Also included in the packet is the current CJHRC newsletter that lists all of the **available units** for purchase in Basking Ridge, Franklin Park, Green Brook and Raritan Township, Hunterdon County.

We hope you will share this information with your employees and/or clients. Anyone with questions or seeking more information regarding the affordable housing program may contact us at 908-704-8901.

Sincerely- Fee for Service Staff



**CENTRAL JERSEY
HOUSING RESOURCE CENTER**

Ed Israelow, President

Sharon Clark, Executive Director

Central Jersey Housing Resource Center

**2014' Region 3 Income Limits - Adopted May 14, 2014
By the NJ Council on Affordable Housing (COAH)**

Somerset, Hunterdon & Middlesex Counties

Family Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Median	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800
Moderate	\$58,800	\$67,200	\$75,600	\$84,000	\$90,720	\$97,440
Low	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900

Eligibility for the New Jersey Fair Share Housing (Mt. Laurel) Program is determined by gross annual household income. To qualify for NJ Fair Share Housing, your income must be no more than 80% of median for moderate income or 50% of median for low income. For most NJ Fair Share Housing projects, an income of at least 35% of median is required to meet housing costs.

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 interest earned from assets (which include bank accounts, CD's, stocks, bonds and other securities), and real estate.

Please call the Housing Resource Center (908) 704-8901, if you have questions about NJ Fair Share Housing or other affordable housing options.

2014 Front Office Originals-Income Limits – 05/14/14



600 First Avenue, Suite 3, Raritan, New Jersey 08869

PHONE (908) 704-8901
www.cjhrc.org

FAX (908) 704-9235
cjhrc@verizon.net

Affordable Housing Information - New Jersey

Affordable housing units are generally condominiums or townhouses that are sold or apartments that are rented to households who earn 80% or less of median income. Each municipality establishes its own application procedures or uses the NJ. The Central Jersey Housing Resource Center (CJHRC) has provided the below information to assist you with your housing search. CJHRC cannot be held responsible for inaccurate or outdated information.

Housing Affordability Service (HAS). *Applications for the units in the following towns are processed by HAS.*

Mercer County:	East Windsor, Hopewell Township and Trenton
Middlesex County:	East Brunswick, Helmetta and New Brunswick
Monmouth County:	Howell, Long Branch and Red Bank
Somerset County:	Bernardsville, Far Hills, Warren Township and Watchung Boro
Union County:	Elizabeth, Plainfield and Springfield

To apply for these units, please contact HAS for an application. Submit only one application to:

New Jersey Housing and Mortgage Finance Agency Phone: (609) 278-7505
 637 South Clinton Avenue Trenton, NJ 08611
 Or
 PO Box 18550
 Trenton, NJ 08650

To apply for units in the following towns, call and request an application.

	Rental (R)	Sales (S)	
<u>Middlesex County</u>			
Carteret (R/S)	732-541-6800	<u>Mercer County</u>	
Cranbury (R/S)	609-951-2272	Hamilton (S)	(609) 890-3645
North Brunswick (S)	732-247-0922 x490	Lawrence (R/S)	609-844-7076
Perth Amboy (R)	732-826-0290	Princeton Borough (R/S)	609-924-3822 ext. 13
Piscataway (R/S)	732-562-5670	Princeton Twp (S)	609-688-2029
Plainsboro (R/S)	609-799-0909	Princeton Twp (R)	609-924-3822 x10
Old Bridge (R/S)	732-721-5600	Robbinsville (R/S)	609-918-0002 x302
South Brunswick (R/S)	732-329-4000 x7219	East Windsor (R/S)	609-443-8303
South Plainfield (R)	908-226-7605	West Windsor (R/S)	609-786-1100
<u>Monmouth County</u>		<u>Somerset County</u>	
Colts Neck (R/S)	732-462-5470	Bedminster (r/S)	(R) 908-212-7010(S)
Middletown (S)	732-615-2098	Bernards Twp (R/S)	908-203-4560
Tinton Falls (R/S)	609-278-8841	Bridgewater (R/S)	908-725-6300 x5245
		Franklin Twp (R/S)	908-203-4560
<u>Union County</u>		Hillsborough	908-203-4560
Union Township (S)	908-851-8500	North Plainfield (S)	908-769-2900
		Raritan (S)	908-725-6300 5245

To obtain additional information on units in Morris, Monmouth and Somerset counties, contact:

Middlesex County: Puerto Rican Action Board (Housing Coalition Unit)
 Phone - 732-828-4510

Housing Partnership for Morris County

(973) 659-9222 www.housingpartnershipnj.org

Monmouth Housing Alliance

(732) 389-2958 www.housingall.org

Central Jersey Housing Resource Center

(908) 704-8901 www.cjhrc.org

New Jersey Housing Resource Center

www.njhrc.gov

You can also call 211. 2-1-1 provides free and confidential information and referral. Call 2-1-1 for help with food, housing, employment, health care, counseling and more.

**INFORMATION ON AFFORDABLE RENTAL UNITS
WHISPERING HILLS
Affordable Apartments
IN THE TOWNSHIP OF WARREN, SOMERSET COUNTY**

Sixty (60) low and moderate-income apartments are located in the Township of Warren in the Whispering Hills Development. The units are being rented under the NJ Low and Moderate Income Affordable Housing Program. Households cannot be **larger** than a two-person household for the **one-bedroom** units, a four-person household for the **two-bedroom** units or a six-person household for the **three-bedroom** units. Households must be a **minimum of two-person** for the three-bedroom units. The breakdown of bedroom size and categories for the affordable units are as follows:

Rental rates based on the Affordable Housing guidelines and regulations and are approximate, may be slightly different when you apply.

Bedroom Size	Square Feet	# of Low Income Units	# of Moderate Income Units
1 Bedroom	616	9 units \$1,006/mo +utilities	1 units \$1,114/mo +utilities
2 Bedroom	787	16 units \$1,170/mo + utilities	24 units \$1,316/mo +utilities
3 Bedroom	982	5 units \$1,330/mo +utilities	5 units \$1,590/mo +utilities

FEATURES

- No maintenance fee – snow removal and garbage removal via dumpster is provided
- No utilities are included. Residents are billed separately for water, sewer, gas and electricity. Utilities cost approximately \$200.00 per month
- Electric stove and oven
- Refrigerator
- Dishwasher
- Washer and electric dryer hookups
- Cable ready
- Central air conditioning with individual thermostats
- Gas heat
- Phone jacks in kitchen, living room and all bedrooms
- Eat in kitchen
- 1 and 2 bedroom units have 1 full bathroom, 3 bedroom units have 2 full bathrooms
- Walk in closet in master bedroom, standard closets in other bedrooms, each unit also has a coat closet
- All units have outdoor patios or decks
- Wall-to-wall carpeting
- Up to 2 spots for parking are provided in a lot (with security lighting) on a first come, first serve basis
- Pets are not permitted
- No basements or attics

REQUIREMENTS

- Units are restricted to **two persons per bedroom** and your household must be income certified/qualified under the NJ Low/Moderate Income Housing Guidelines
- Lotteries may be held when necessary. Otherwise affordable units are first come first serve. Priority will be given to residents who live or work in Region 3 (Somerset, Middlesex and Hunterdon Counties).
- This affordable rental complex has a **credit check policy** that you must pass before you can be considered for a unit. The credit check is done by the landlord. You should review the credit check policy **PRIOR** to applying to make sure you will be able to meet the credit criteria.

CJHRC has made every effort to provide you with the most current and accurate information. CJHRC cannot be held responsible for inaccurate, misinterpreted or outdated information contained herein

Call CJHRC 908-704-8901 or 908-704-9659 for more details. You may call Whispering Hills Apartments at 908-668-0284 for directions and/or to schedule an appointment see an available apartment

CREDIT/CO-SIGNOR/OTHER REQUIREMENTS

WARREN TOWNSHIP - SOMERSET COUNTY

THE WHISPERING HILLS

Contact: Chasbob, Inc., at Chasbob@verizon.net or (908) 668-0284

Credit/Co-signor:

The Whispering Hills will allow a co-signor if your income is too low as long as you have a credit score of 675 or higher. Your co-signor not only has to earn enough income to be a co-signor but they must also have good credit (score of 700 or higher). If co-signor is needed, a notarized letter from a co-signor is required before you can be certified as income eligible- call CJHRC for details and to get a sample co-signor letter.

Rental History:

For exact details contact- Chasbob, Inc., at Chasbob@verizon.net or (908) 668-0284

Criminal History:

For exact details contact- Chasbob, Inc., at Chasbob@verizon.net or (908) 668-0284

Cost of Credit Check/Background/Landlord:

A charge of \$35.00 is required for each applicant over the age of 18 (this includes the co-signor). There will be a separate landlord application fee of \$25.00. For exact details contact- Chasbob, Inc., at Chasbob@verizon.net or (908) 668-0284

These guidelines represent the requirements of the Management of this individual rental property. Although every effort has been made to provide you with the most accurate, current and clear information possible, The Central Jersey Housing Resource Center (CJHRC) cannot be responsible for inaccurate, misinterpreted or outdated information contained herein.

Directions to Central Jersey Housing Resource Center (CJHRC) Office

600 First Avenue is a tan building with Alternatives name front. CJHRC is in the two story part of the building. During business hours of 9:00 AM to 5:00 PM, enter the main door of the Alternatives Building, go to the receptionist, give your name and tell them that you are here to see CJHRC. The receptionist will call upstairs for one of our counselors to come down to speak with you. For scheduled appointments after hours, call CJHRC on the white phone in the lobby area or from the parking lot, walk to the door marked Central Jersey Housing Resource Center. Ring the **TOP** doorbell for CJHRC and give us a few minutes to come down and let you in for your appointment.

Chasbob Inc, 775 Mountain Blvd, Suite 7, Watchung, NJ 07069 (908) 668-0284

Business hours of 9:00 AM to 2:00 PM, Call to schedule an appointment.

NOTICE OF DISCLOSURE STATEMENT & APPLICATION FOR AFFORDABLE RENTAL UNITS AT WHISPERING HILLS APARTMENTS - WARREN TOWNSHIP, NJ

If you are interested in the Warren Township affordable housing program, complete the six page application with all required documentation for your household and submit to:

Central Jersey Housing Resource Center (CJHRC), 600 First Ave., Suite 3, Raritan, NJ 08869

1. Renters of Warren Township Affordable Housing units must be Low and Moderate Income Households as determined by the NJ Council on Affordable Housing guidelines. Proof of monthly income, so that gross annual household income can be calculated, is required to assure an applicant household is qualified. Households must also demonstrate that their income is adequate to be able to afford and maintain the unit.
2. Affordable units must be occupied by the named applicants. Each renter/tenant shall certify in writing that he/she is renting the affordable unit for the express purpose of their primary residence and for no other reason beyond what is allowable.
3. Renters of affordable units have the same rights, privileges, duties and obligations as any other renters in Warren Township with the exception of the restrictions in the Township of Warren’s Ordinances and Regulations pertaining to Low and Moderate Income Housing. Selection of participants in the Warren Township Affordable Housing Program is made on the basis of income, household size and available units.

PLEASE NOTE: WHISPERING HILLS will allow a co-signer.

If you would like more information regarding rental units in Warren Township, please contact the Central Jersey Housing Resource Center at cjhrc@verizon.net or (908) 704-9659.

TO BE ELIGIBLE TO RENT A UNIT, YOU MUST MEET THE FOLLOWING INCOME CRITERIA:

HOUSEHOLD SIZE	LOW INCOME*	MODERATE INCOME*
1	\$36,750	\$58,800
2	\$42,000	\$67,200
3	\$47,250	\$75,600
4	\$52,500	\$84,000
5	\$56,700	\$90,720
6	\$60,900	\$97,440

*Maximum income limits per Household size and category. These limits were adopted on 5/14/14 and to date have not changed.

I have read the contents of this Notice of Disclosure Statement and I understand it. I know that I have an obligation to notify the Central Jersey Housing Resource Center (CJHRC) immediately (in writing) of any change in my household or household income. I know I, as well as any other member of my household who filed tax returns, must supply copies of my Federal and State Income Tax Returns for the last three years as well as any other required documentation. I know that all information must be completed on all pages of this application or “not applicable” will be written if it does not apply to my household. Failure to fully complete this application and submit the required documentation will result in the inability for it to be processed thus jeopardizing your household being offered an affordable apartment. I realize CJHRC may ask for additional information, if necessary. By signing this form, I give CJHRC the authority to verify all information contained in my application. **(All adults who will be on the lease must sign this page)**

SIGNATURE OF APPLICANT

SIGNATURE OF CO-APPLICANT

Date signed

Date signed

NOTICE OF DISCLOSURE STATEMENT & APPLICATION FOR AFFORDABLE RENTAL UNITS AT WHISPERING HILLS APARTMENTS WARREN TOWNSHIP, NJ - Continued

This application is not transferable and the original document must be submitted. Please call the Central Jersey Housing Resource Center (CJHRC) at (908) 704-9659 if you have any questions about this application. If your application is complete and you are qualified to rent an affordable unit, you will be contacted by CJHRC. **IT IS YOUR RESPONSIBILITY TO MAKE SURE THE INFORMATION PROVIDED IS TRUE AND ACCURATE.**

The information in this application and any other information required by the Township of Warren will be kept confidential. **NO PART OF THIS APPLICATION OR YOUR APPLICATION FILE WILL BE GIVEN TO ANY PERSON, ENTITY OR BUSINESS NOT RELATED TO THE TOWNSHIP OF WARREN, OR THEIR AGENTS, WITHOUT YOUR WRITTEN REQUEST OR CONSENT.**

“Household” includes all persons living in a single housekeeping unit whether or not they are related by blood, marriage or otherwise. **The information requested includes information about all persons intending to reside in the Unit.**

ONLY those households who have been certified by the Central Jersey Housing Resource Center and pass the credit check and landlord criteria will be able to rent an affordable unit.

The Disclosure Statement is a part of this application. Please read the Statement for important information. You may wish to consult with an attorney of your choice with respect to the Disclosure Statement, the Affordable Housing Plan or the Application for Certification.

Your income certification to rent an affordable unit in Warren Township, Somerset County in the WHISPERING HILLS Apartment Complex qualifies you for affordable unit that may become available for rent in your specific category. Your category is determined by your income and household size. You will be given information on units currently for rent when you are determined to be income eligible by CJHRC. If no available units are available in your category at the time you apply, then you will be placed on a waiting list.

Priority selection for the affordable rental units may need to be made through a random selection process (lottery for units). A random selection is held whenever there are more eligible applicants than units available. Only valid and income certified applicants that complete and pass the landlord credit and other requirements will be included in the random selection process.

REGIONAL PREFERENCE: Those households that live or work in the West Central Housing Region, Group 3 (**Hunterdon, Somerset, and Middlesex counties**) may receive a preference for the affordable housing units in Warren Township. You must document proof of residence or employment in this region. Please photocopy and attach some form of valid government issued identification (driver’s license, municipal ID card, passport, pay stubs, etc.) of where you live and work.

(Please complete each line below. If it does not apply to you, write in “not applicable or n/a”)

1. HOUSEHOLD COMPOSITION:

Name of Household Member filling out this form: _____ Sex: M/F

Date of Birth: _____ Last 4 digits of Social Security Number: _____

Home Phone: () _____ Work Phone: () _____

Cell Phone (): _____ Email Address: _____

Current Address: Street: _____

City: _____ State: _____ Zip Code: _____ County: _____

Mailing Address (if different) : _____

APPLICATION FOR WHISPERING HILLS AFFORDABLE RENTAL HOUSING – WARREN TOWNSHIP – Continued
HOUSEHOLD COMPOSITION (continued):

Name of Second Adult in household: _____
 Date of Birth: _____ Last 4 digits of Social Security Number: _____
 Home Phone () _____ Work Phone () _____
 Cell Phone () _____ Email Address _____
 Current Address: Street: _____
 City: _____ State: _____ Zip Code: _____ County: _____
 Mailing Address (if different) _____

Please list all household members, excluding the person filling out the form, who plan to live in the affordable unit:

Name	Relationship	Gender	Date of Birth	Age

Do you currently own a home or have a mortgage? _____ If yes what is your monthly mortgage payment? \$ _____

If yes, please describe below all real estate owned by and if applicable, any persons who shall occupy the unit. Applicants owning real estate must provide documentation of a market value appraisal and outstanding mortgage debt. The difference will be treated as monetary value of the asset and the imputed interest added to income. In addition to the appraisal, please provide copies of: the deed, most recent tax bill and latest mortgage statement. Will you be selling the home or renting it out? This is a special situation. Speak to a CJHRC employee for further details.

Do you rent ? _____ What is your monthly rent? _____

How many people will live with you if you are offered a unit? _____ How many are under 18 years of age? _____

How many bedrooms will you need for your household? _____

How long have you lived at current address? _____

OTHER:

Other applicable information/comments or special details about your housing situation:

APPLICATION FOR WHISPERING HILLS AFFORDABLE RENTAL HOUSING – WARREN TOWNSHIP – Continued

2. EMPLOYMENT INFORMATION

Please provide information for each household member who receives income from present employment and is 18 years of age or over. (Also include any part-time employment) – Please attach another page if you need more room.

1. **Household Member Name** _____
 Employer Name _____
 Employer Address _____
 County: _____ How long at job? _____
 Immediate Supervisor _____ Phone Number _____
 What is Your Job Title? _____

2. **Household Member Name** _____
 Employer Name _____
 Employer Address _____
 County: _____ How long at job? _____
 Immediate Supervisor _____ Phone Number _____
 What is Your Job Title? _____

3. **Household Member Name** _____
 Employer Name _____
 Employer Address _____
 County: _____ How long at job? _____
 Immediate Supervisor _____ Phone Number _____
 What is Your Job Title? _____

4. **OTHER INCOME INFORMATION** Please submit separate income information for every household member who is 18 years of age or over and receives income of any kind. **THE FOLLOWING REQUIRED DOCUMENTS WITH THIS APPLICATION ARE REQUIRED:**

- 1. **Copies** of State and Federal tax returns for the previous 3 years (do not send W-2's)
- 2. **Copies** of pay stubs (**4 current and consecutive**) and proof of income from all other sources.
- 3. **Copies** of **two** months current bank statements (**all pages**) from all accounts that you have. Statement must show name of account holder and institution name. Must have sufficient funds to cover first month rent and required security deposit at time of random selection/lottery or before landlord credit check.
- 4. **Documentation to confirm income from any other applicable sources:** Pension (4 statements or written proof from pension company), Social Security – recent benefit letter , Unemployment (need to see how much is awarded each month as well as how much is left in unemployment benefit for that person,
- 5. **Documentation to confirm the following possible sources of income:** Copies of Section 8 voucher, child support court documents, divorce decree or separation agreement and custody verification with signatures. If you get child support we need documentation/ proof of payments to count it as income. If you pay child support we need documentation/ proof of payments to deduct it from your gross income if you choose this option.
- 6. **Documentation to confirm interest income/proof of assets** – recent statements including IRA, savings bonds and other retirement accounts including 401K's
- 7. Any other source of income must be documented. Written proof is required.
- 8. **Circumstances when you need a notarized letter:** If you do not earn an income, did not file tax returns for one of the most recent 3 years, do not own a checking or savings account, if you are a full time student (over 18 years of age) we need a letter and proof of enrollment in school.

APPLICATION FOR WHISPERING HILLS AFFORDABLE RENTAL HOUSING – WARREN TOWNSHIP –
Continued

5. INCOME SOURCES

Please state the amount of your current monthly projected gross income from each applicable source. Use additional pages if more than three adults have income. Please use a separate income information section for every household member who is 18 years of age or over and receives income of any kind.

	<u>Adult #1</u> First Name _____	<u>Adult #2</u> First Name _____	<u>Adult #3</u> First Name _____
Monthly Gross Salary or Wages	\$ _____	\$ _____	\$ _____
Pension	\$ _____	\$ _____	\$ _____
Social Security	\$ _____	\$ _____	\$ _____
Unemployment Compensation	\$ _____	\$ _____	\$ _____
Child Support received (added to income)	\$ _____	\$ _____	\$ _____
Child Support paid (deducted from income)	\$ _____	\$ _____	\$ _____
Disability Payment	\$ _____	\$ _____	\$ _____
Welfare	\$ _____	\$ _____	\$ _____
Tips/Commissions/Self Employment Income	\$ _____	\$ _____	\$ _____
Alimony	\$ _____	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
Sub-Totals	\$ _____	+ \$ _____	+ \$ _____

TOTAL OF ADULT MONTHLY INCOMES \$ _____ x 12 = \$ _____ annual Gross Income

6. OTHER INCOME/ASSET INFORMATION

Please list all checking and savings accounts, CD's, Money Market Funds, Mutual Funds and any other assets held by financial institutions below, whether or not you gain any interest from them, for all household members. We must receive the entire bank statement, all pages, blank or not.

Name of Financial Institution	Account Number Last 4 Digits	Current Balance/Value	Projected Annual Interest Income

Total Projected Interest Income from this section: \$ _____

