

**2024
APPLICATION
FOR
AFFORDABLE HOUSING
IN THE**

**TOWNSHIP OF BRANCBURG
1077 US HIGHWAY 202 NORTH
BRANCBURG, NJ 08876
908-526-1300**



**AFFORDABLEHOUSING@BRANCBURG.NJ.US
WWW.BRANCBURG.NJ.US**





**TOWNSHIP OF BRANCHBURG
AFFORDABLE HOUSING SERVICES
AFFORDABLE HOUSING APPLICATION**

**Please read the instructions on Page 3 carefully as
incomplete applications will be returned.**

- **DO NOT SUBMIT YOUR APPLICATION UNLESS YOU CAN INCLUDE ALL** of the documentation that applies to you.
- The only original documents that should be submitted are notarized letters.
- Pages 5 and 6 must be completed and page 6 **MUST** be notarized, and submitted with the applicable documentation as required on the Documentation Checklist.
- Keep pages 1-4 for you records.
- Any missing items will delay the process and make you ineligible to be considered for units until all requirements are met.
- Only one application is required to apply for any or all Affordable Housing developments in Branchburg Township. **DO NOT** submit multiple applications.
- **Complete applications should be mailed to or dropped off at:**
Affordable Housing Services
Branchburg Township
1077 US Highway 202 North
Branchburg, NJ 08876
Office Hours Mon – Fri 8:00 am – 4:30 pm

FAXED OR EMAILED APPLICATIONS WILL NOT BE ACCEPTED.

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

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

The information in this application and any other information required by the Township of Branchburg will be kept in the strictest of confidence and will become the property of the Township.

NO PART OF THIS APPLICATION OR YOUR APPLICATION FILE WILL BE GIVEN TO ANY PERSON, ENTITY OR BUSINESS NOT RELATED TO THE TOWNSHIP OF BRANCHBURG OR THEIR AGENTS WITHOUT YOUR WRITTEN REQUEST OR CONSENT.

NJ Fair Housing Act regulations contained in this application are subject to change.



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This application is for the following developments:

Cedarbrook Condominium Development (resale only)

Cedarbrook Development is located off of Magnolia Lane, which is off of County Line Road. There are a total of 40 one- two- and three-bedroom, low- and moderate- income condominiums that become available, from time to time, to qualified buyers. The condominium units are in three story buildings. Each condominium is a single level, but the condominiums are located on all three floors. The prices range from the low \$100,000's for a one-bedroom, low-income home to the mid \$170,000's for a three-bedroom, moderate-income home. Buyers of Affordable Housing must provide their own financing and have a minimum 5% down payment and closing costs.

River Trace at Branchburg Condominium Development (resale only)

River Trace is located on North Branch River Road, just off of Route 202 North, about 4 miles south of the Somerville Circle. This 2 building complex includes 5 low- and 5 moderate-income Affordable Housing unit. Each of these units is a single level condo and is located on the first floor. The prices range from the low \$100,000's for a one-bedroom, low-income home to the mid \$200,000's for a three-bedroom, moderate-income home. Buyers of Affordable Housing must provide their own financing and have a minimum 5% down payment and closing costs.

Edgewood Terrace Mobile Home Community (low-income, rental only)

Edgewood Terrace is located on Kenbury Road, which is located behind the Municipal Building. This upscale mobile home community has four low-income rental units in its 100+ unit complex. The rental rates for these manufactured mobile homes are determined on availability. In addition, the landlord may have certain residency requirements, such as a minimum credit standard and references, which are typical of a rental property. Tenants are required to pay a security deposit. No pets are allowed.

Farinella Homes (rental only)

This is a two-family home located on Monica Court, which is located off of Readington Road. Both units are rentals with the first floor being a low-income age-restricted (62 and over) unit with one-bedroom. The second floor is a moderate-income unit with two bedrooms. Both include utilities, a shared utility room with a washer and dryer on the first floor and off-street parking. In addition, the landlord may have certain residency requirements, such as a minimum credit standard and references, which are typical of a rental property. Tenants are required to pay a security deposit. No pets are allowed.

Whiton Hills Apartments (rental only)

Whiton Hills is located on Route 202 South about 4 miles from the Somerville Circle. This 1996 complex consists of 10 apartment buildings. Which includes 44 one- two- and three- bedroom, moderate-income rental apartments that become available to any household who qualifies under the income guidelines and meets the residency requirements of Whiton Hills. In addition, there are 30 one- two- and three- bedroom, low-income rental apartments that are age-restricted and in addition to meeting the income and residency requirements, must provide evidence that at least one person in the household is 62 years of age or older and no one is younger than 18. The monthly rental is determined upon availability. The monthly rent does not include gas and electric, which is the responsibility of the tenant. In addition, the landlord may have certain residency requirements, such as a minimum credit standard and references, which are typical of a rental property. If you have any further questions regarding the facilities at Whiton Hills, please contact the Management Office at 908-369-7515. Tenants are required to pay a security deposit and additional deposit fees. No pets are allowed.

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

1. A maximum of two persons per bedroom.
2. A minimum of one person per bedroom.
3. Children not in same bedroom with parents.
4. Children of same sex in same bedroom.
5. Maximum utilization of available space.
6. Unrelated adults or persons of the opposite sex other than couples in separate bedrooms.

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

Single person and couples households are not eligible for 2-bedroom units.





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The Township’s Affordable Housing program is **not for emergency situations, transitional housing, short term housing or for those requiring financial help.** It is for established households looking for long term, permanent housing that are in the low to moderate gross income ranges as set by the State of NJ Fair Housing Act. Units are not readily available and it can take up to 6 months or more before a unit may become available for your household size and income level.

Be advised that the Township of Branchburg does not have a Social Services or Welfare department. If you required immediate assistance for housing, transitional housing, short term housing or financial assistance please contact one of the following agencies:

- Somerset County Board of Social Services at 908-526-8800.
- Central Housing Resource Center at 908-704-8901
- Somerset County Office on Aging at 908-704-6346

Applicant Notification of Eligibility or Ineligibility

Eligibility is determined by **gross annual household income.** Which includes gross 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 purchase or rent a unit, the Household must meet the following maximum household gross income criteria

Household Size	Low Income	Moderate Income
1	\$50,015	\$80,024
2	\$57,160	\$91,456
3	\$64,305	\$102,888
4	\$71,450	\$114,320
5	\$77,166	\$123,466
6	\$82,882	\$132,611

Certification

If certified, your household will be placed on a waiting list, per the guidelines below, until an Affordable Housing unit for your household size and income level becomes available. If a unit becomes available for your household you will be notified by email with the contact information for the seller/landlord on a first come, first serve basis. Be advised that even when approved for Affordable Housing, we do not represent or guarantee that the home which is offered will be affordable to you.

Waiting List

Applications are only held for 180 days (6 months).

Extensions for an additional 180 days may be requested, in writing no more than 10 days before the Certification Expiration date on the Certification Letter you received. When requesting an extension you must include a letter of request that includes your file number, current proof of income (i.e. copies of four consecutive and current pay stubs for each job, social security benefits statement, etc.), copies of current bank statements and copies of the most recent State and Federal tax returns for each household member over the age of 18. It is your responsibility to contact the Affordable Housing Services, in writing, if you would like your application to remain active. If no request for extension is received your file will be closed.

If your household income, household size, address, telephone number, employment, or any other facts change at any time, Affordable Housing Services must be notified, 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 purchase a home must be able to qualify for a mortgage and have the ability to make a minimum 5% down payment at the time of purchase and be able to cover all closing costs, approximately \$15,000.**
- **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 \$1,500.**





DOCUMENTATION CHECKLIST

IDENTIFICATION FOR ALL HOUSEHOLD MEMBERS:
Copy of driver's license, passport, or birth certificate.

**To ensure that your application is complete and can be processed,
THE CORRESPONDING DOCUMENTATION MUST BE ENCLOSED WITH THE
APPLICATION FOR EACH HOUSEHOLD MEMBER OVER THE AGE OF 18.**

INCOME TAX:

State and Federal tax returns for 2022/2023, 2021, 2020 must be submitted. If State or Federal Taxes were not filed a **notarized letter must state the year(s) and reason why.**

INCOME:

Full-time, Part-time and Seasonal Income: Copies of **FOUR** current and consecutive Pay Stubs from each employer showing gross income are required.

- Self Employment: Submit copies of a current Certified Profit & Loss Statement and Balance Sheet.
- If pension is collected: submit copies of **FOUR** current and consecutive check stubs or a copy of the most recent benefits statement.
- Social Security and/or Disability. Submit most recent copy of benefits letter.
- Unemployment compensation. Submit copies of the most recent benefits letter showing total benefit copies or copies of four current and consecutive payment stubs. Be advised that if this is your only source of income that you cannot be certified for a Sale Unit.
- Section 8 or other rental assistance. Submit copies of the most recent voucher.
- Interest income from IRA's, Savings Bonds or any retirement accounts.
- Alimony and/or child support. Submit copies of 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.
- Income from rental properties. 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. Submit copies of submit **FOUR** consecutive copies of payments received or most recent benefits letter.





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BANKING:

- A checking account, savings account, money market, CD etc. Please submit copies for **THREE** consecutive and current months 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. (All pages of the statement must be submitted.) If you do not have any bank accounts a notarized letter signed by you must be submitted.
- A minimum of 5% down payment is needed for a sale unit or one and half month rent for a security deposit for rental unit.

HOUSEHOLD:

- If you are divorced a copy of the divorce 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 your household cannot be certified for Affordable Housing in Branchburg Township.
- If you are you a single parent, remarried with custody of a child from a previous marriage or responsible for a child not your own? 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).
- If you are paying court ordered alimony and/or child support to another household. Please submit 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.
- If you are you over 5 months pregnant please submit documentation from your physician confirming your due date.

HOMEOWNERS:

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

If you currently do not have a mortgage on your home and the value of the home is over \$272,103 your household **cannot** qualify for affordable housing.

DO NOT SUBMIT ORIGINAL DOCUMENTS, except for notarized information/documentation, as they will not be returned. Pages 5 and 6 must be completed, signed and notarized before being submitted



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PLEASE PRINT CLEARLY

OFFICE USE ONLY

Married Single/Never Married Civil Union Divorced Domestic Partnership Widow(er)

File Number:

Name _____ SS # _____

Exp. Date:

Address _____ County _____

Amount:

Phone Number _____ **Email Address** _____

Household Composition & Income

<u>Full name of everyone to occupy housing (including unborn children)</u>	<u>Relation to Head of Household</u>	<u>Date of Birth</u>	<u>Sex</u>	<u>Full-time student?</u>	<u>Gross annual income</u>
1)	Head of Household				\$
2)					\$
3)					\$
4)					\$
5)					\$
6)					\$

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

<u>Type of Asset</u>	<u>Current Market Value of Asset</u>	<u>Annual Interest</u>	<u>Estimated Annual Interest Income</u>
	\$	%	\$
	\$	%	\$
	\$	%	\$
	\$	%	\$
	\$	%	\$

Present Housing Description

Do you: own rent live with family other
 Monthly Rent/Mortgage: \$ _____ month
 Do you receive tenant-based Section 8? yes no

Do you wish to (choose any or all):

Rent at Edgewood Terrace Own at Cedarbrook
 Rent at Farinella Homes (62+) Own at River Trace
 Rent at Whiton Hills

Are you requesting an age-restricted unit (62 or older, no one under 18)?
 no yes, *If yes, Proof of age must be submitted.*

Is every household member a permanent US Citizen? yes no

Employment (use reverse side for additional information)

Employer Name	
Mailing Address	
City:	State: Zip:
Work Location (city or town)	
Years/months at this job: /	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Telephone:
Job Title:	Annual Salary:
Pay Periods: <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Bimonthly	
<input type="checkbox"/> Other:	





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Additional Information (please add additional pages if needed)

Blank lines for providing additional information.

Summary of Disclosure Statement

I/We am/are making this certificate, for my/our household, in connection with my/our certification to purchase/rent an Affordable Housing unit located in Branchburg Township.

- 1. I/We understand the Affordable Housing unit shall be utilized as my/our primary residence.
2. I/We understand I/we cannot rent or sublet the Affordable unit to any other person, not even to a family member.
3. I/We understand I/we am/are not allowed to make any improvements to any Affordable unit unless they have been approved by the Affordable Housing Administrator.
4. As an Owner of an Affordable unit, I/we understand:
- I/We cannot take out any loans of any kind secured by my Affordable unit unless I/we receive written consent from the Affordable Housing Administrator and that such requests must be made in writing.
- The price for which I/we can sell my/our Affordable unit is limited by law, and that the Affordable unit shall not be resold at a sales price that exceeds the initial sales price for the unit (base price) plus a restricted increase based on the percentage of change approved by the NJ Fair Housing Act.
- Home improvements of Affordable Housing units shall be made at the owner's expense. Owners must obtain written approval from the Affordable Housing Administrator to qualify for a resale price adjustment.
- The restrictions imposed on an Affordable Housing unit will be contained in an Affordable Housing Deed, which I/we will sign as the Owner(s) and will be recorded with in the Somerset County Clerks office.

- I/We understand that as a Purchaser of an Affordable unit I/we will be required to sign a repayment mortgage and note that obligates me/us to repay 95 percent of the difference between the fair market price and the restricted price that accrues to the unit during the restricted period.
I/We understand the terms, restrictions and provisions of the Affordable Housing Agreement shall end: (1) at the first resale occurring after the ending date stated on the Affordable Housing Agreement on file for the individual unit provided Branchburg does not elect to extend the restrictions for an additional period of time; or (2) on the date when a first purchase money mortgagee receives a judgment of foreclosure on a restricted sales unit.
5. 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 is based on percentage allowed by the NJ Fair Housing Act 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 Somerset County records office.
6. I/We understand this is just a summary of the rules and regulations put forth by the NJ Fair Housing Act, COAH and the Township of Branchburg and that these rules and regulations are subject to change.
7. 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 either eviction/foreclosure.

VOID IF NOT NOTARIZED

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 _____

Please make sure that all of the documentation requested on the Documentation Checklist is enclosed for each household member over the age of 18| IDENTIFICATION FOR EACH HOUSEHOLD MEMBER MUST BE INCLUDED

