March 5, 2004

All Housing Applicants:

As of December 26, 1997, all housing applications submitted to the Township for processing must include cash, or a certified check or money order, in the amount of \$10.00, made out to the Township of Piscataway.

Applications submitted without the proper amount will not be processed. No additional notification will be sent to the applicant.

Thank you for your cooperation.

Sincerely,

Planning Division

Tel: (732) 562-6560 Fax: (732) 529-2525

Instruction Sheet on Housing

Income Limits

In order to participate in Piscataway Township's Affordable Housing Program, you must determine if the yearly income of all members of your household is within the given income limits. Please refer to the attached table, for Region 3, which includes Middlesex County.

Based on the number of individuals in your family and the combined household income, you can see if you/your family qualifies for this program. To be eligible for low income, your total income (which includes all members of the household) must be below the income given; for moderate, your total income must be within the given low and moderate figures.

If you are eligible for our program, please complete the application and submit it to our office with the required documents and the \$10 application fee.

Waiting List

Once your application is reviewed, you will be notified if there are deficiencies, or, if deemed complete, you will receive a letter acknowledging that you have qualified for our program and that your name will be placed on a waiting list based on whether you qualify as low/moderate, purchase/rent, or senior.

(The waiting time for Sterling Village is relatively shorter than that of the other units.) Please note: THERE IS NO GUARANTEE AS TO HOW LONG YOUR NAME WILL BE ON THE LIST UNTIL A UNIT BECOMES AVAILABLE. We also <u>CAN NOT</u> give you information on the status of your application. As a unit becomes available, we search through the appropriate list and match the person's income with the price of the unit. If chosen, you will be notified by mail. You only get TWO REFUSALS; after two, your name will be removed from the waiting list.

If for any reason you are no longer interested in our program, please state this in writing to our office, so that we may take your name off of the waiting list.

It is also important for us to have your application updated for if a unit does become available, we can offer it to you as quickly as possible without any additional delays. If you are on the waiting list for over one year, please send to us updated information such as current Federal Income Tax Returns, current employment /deposit slips and any other additional information which may differ from your original application.

Housing Rehabilitation

If the major systems of your home, which include heating, plumbing, weatherization, electrical, roof, and load bearing walls, are not up to code, you may be eligible for our Housing Rehabilitation Program. To see if you qualify, you must fill out the same application as you would for our Affordable Housing, Purchase or Rent, Program. Once deemed complete, an inspection of your home will be conducted to determine if your home is eligible. We will notify you by mail of the results.

Department of Community Development

Tel: (732) 562-6560 Fax: (732) 529-2525

NEW JERSEY COUNCIL ON AFFORDABLE HOUSING 2013 AFFORDABLE HOUSING REGIONAL INCOME LIMITS

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8 Person	Max. In	crease** Sales	Regional Asset Limit***
Region 1	Median	\$59,096	\$63,317	\$67,538	\$75,980	\$84,422	\$87,799	\$91,176	\$97,930	\$104,684	\$111.437	110,113	States	
Bergen, Hudson,	Moderate	\$47,276	\$50,653	\$54,030	\$60,784	\$67,538	\$70,239	\$72,941	\$78,344	\$83,747	\$89,150			
Passaic and	Low	\$29,548	\$31,658	\$33,769	\$37,990	\$42,211	\$43,900	\$45,588	\$48,965	\$52,342	\$55,719	1.4%	0.00%	\$163,245
Sussex	Very Low	\$17,729	\$18,995	\$20,261	\$22,794	\$25,327	\$26,340	\$27,353	\$29,379	\$31,405	\$33,431			
Region 2	Median	\$63,430	\$67,961	\$72,492	\$81,553	\$90,614	\$94,239	\$97,864	\$105,113	\$112,362	\$119,611			
	Moderate	\$50,744	\$54,369	\$57,993	\$65,242	\$72,492	\$75,391	\$78,291	\$84,090	\$89,890	\$95,689			
Essex, Morris, Union and Warren	Low	\$31,715	\$33,980	\$36,246	\$40,777	\$45,307	\$47,120	\$48,932	\$52,556	\$56,181	\$59,806	1.4%	0.00%	\$173,843
Union and warren	Verv Low	\$19,029	\$20,388	\$21,747	\$24,466	\$27,184	\$28,272	\$29,359	\$31,534	\$33,709	\$35,883			
Region 3	Median	\$73,500	\$78,750	\$84,000	\$94,500	\$105,000	\$109,200	\$113,400	\$121,800	\$130,200	\$138,600			
Hunterdon,	Moderate	\$58,800	\$63,000	\$67,200	\$75,600	\$84,000	\$87,360	\$90,720	\$97,440	\$104,160	\$110,880			# 400.000
Middlesex and	Low	\$36,750	\$39,375	\$42,000	\$47,250	\$52,500	\$54,600	\$56,700	\$60,900	\$65,100	\$69,300	1.4%	0.00%	\$199,936
Somerset	Very Low	\$22,050	\$23,625	\$25,200	\$28,350	\$31,500	\$32,760	\$34,020	\$36,540	\$39,060	\$41,580			
Region 4	Median	\$64,830	\$69,461	\$74,091	\$83,353	\$92,614	\$96,319	\$100,023	\$107,432	\$114,842	\$122,251			
Mercer, Monmouth and	Moderate	\$51,864	\$55,569	\$59,273	\$66,682	\$74,091	\$77,055	\$80,019	\$85,946	\$91,873	\$97,801			0.174.000
	Low	\$32,415	\$34,730	\$37,046	\$41,676	\$46,307	\$48,159	\$50,012	\$53,716	\$57,421	\$61,125	1.4%	0.00%	\$174,209
Ocean	Very Low	\$19,449	\$20,838	\$22,227	\$25,006	\$27,784	\$28,896	\$30,007	\$32,230	\$34,452	\$36,675			
Region 5	Median	\$57,050	\$61,125	\$65,200	\$73,350	\$81,500	\$84,760	\$88,020	\$94,540	\$101,060	\$107,580			
Burlington,	Moderate	\$45,640	\$48,900	\$52,160	\$58,680	\$65,200	\$67,808	\$70,416	\$75,632	\$80,848	\$86,064			#454.040
Camden and	Low	\$28,525	\$30,563	\$32,600	\$36,675	\$40,750	\$42,380	\$44,010	\$47,270	\$50,530	\$53,790	1.4%	0.00%	\$151,043
Gloucester	Very Low	\$17,115	\$18,338	\$19,560	\$22,005	\$24,450	\$25,428	\$26,406	\$28,362	\$30,318	\$32,274			
Region 6	Median	\$51,086	\$54,735	\$58,384	\$65,682	\$72,979	\$75,899	\$78,818	\$84,656	\$90,495	\$96,333			
Atlantic, Cape	Moderate	\$40,869	\$43,788	\$46,707	\$52,545	\$58,384	\$60,719	\$63,054	\$67,725	\$72,396	\$77,066			\$136,681
May, Cumberland	Low	\$25,543	\$27,367	\$29,192	\$32,841	\$36,490	\$37,949	\$39,409	\$42,328	\$45,247	\$48,166	1.4%	0.00%	\$130,081
and Salem	Very Low	\$15,326	\$16,420	\$17,515	\$19,704	\$21,894	\$22,770	\$23,645	\$25,397	\$27,148	\$28,900			

Moderate income is between 80 and 50 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

Since the COAH Regional Income Limits for 2012 were higher than 2013 figures, the 2012 income limits, shown above, will remain in force for 2013 and until Regional Income Limits surpass the 2012 Regional Income Limits.

^{*} These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

^{**} This column is used for calculating the pricing for resale and rent increases for units as per N.J.A.C. 5:97-9.3. However, low income tax credit developments may increase based on the low income tax credit regulations. Landlords who did not increase rent in 2012 may increase rent by the combined 2012 and 2013 increase, or 3 percent.

^{***} The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.



APPLICATION FOR AFFORDABLE HOUSING - PISCATAWAY TOWNSHIP PROGRAM

Application Filing Fee: \$10 (Money Order, Certified Check, or Cash) Check those for which you are applying:
Purchase-Low/Moderate
Rental-Low/Moderate
Rental-Senior Housing (62 Years or older)
Do you have any disabilities or limitations?NoYes If yes, please explain
Please note the following instructions:
1. All documents must be submitted as a package. An incomplete application wi delay acceptance into the program
2. The application and required documents pertain to <u>ALL</u> household members.

- 3. One application per person per year is permitted. Household members may be listed on only one application. After one year expires, it is the applicant's responsibility to update their information, including current Federal Income Tax Returns, verification of employment and deposit. This office should also be
 - notified of any change in address.
- 4. All units are stratified in price/rent from the low through the moderate ranges.

Purchase

Approximately 10% cash will be required for a down payment with an additional \$3000-\$4000 for closing costs. Prices range from approximately \$34,000-\$94,000. Your monthly payment for mortgage, interest, principal, condominium fees, and insurance will be 28% of your gross monthly income for the unit you will be offered. It is the applicant's responsibility to qualify for a mortgage.

Market Rental Units

You will be charged 30% of your gross monthly income.



1 Sterling Drive Piscataway, NJ 08854 (732) 699-0033

You must be at least 62 years of age and be able to live independently. Effective July 1, 2012 the rent structure will be the following:

Low Income Applicants

- 1 Bedroom Unit \$ 834.00
- 2 Bedroom Unit \$ 918.00

Moderate Income Applicants

- 1 Bedroom Unit \$ 994.00
- 2 Bedroom Unit \$ 1,174.00

Rents include all utilities and garbage.

Extra fees include air conditioner surcharge, cable television and telephone.

Building tours are offered Monday-Friday from 10 am - 4 pm by appointment only. If interested, contact the housing manager at 732-699-0033.

Demographic Information

You are under no obligation to answer the following, but we would appreciate your response for demographic purposes.

Head of Household	Female	Male Age 62	or over	Married
Divorced Single	Separated_	Handicapped/	Disabled	Black
White Hispanic	Asian	Native American_	Other_	

Please submit the completed application along with the required documents and the \$10 fee (cash, money order, or certified check) to the following address:

Township of Piscataway 455 Hoes Lane Piscataway, NJ 08854 Attention: Planning Division



To qualify for Piscataway Township's Affordable Housing Program, the following items MUST be submitted: ___ Proof of age (Sterling Village only) Copy of social security card for all family members Copy of driver's license with address of current residence for all family members Verification of employment. Fill out Part 1, then give form directly to all employers to complete and mail back to this office. Base pay plus all overtime and extras must be declared. Copies of signed Federal Income Tax Returns (with all attachments) for the last three years for each household member. (Include W-2's and 1099's) *If under Federal Regulations, you were not required to file, you must provide proof to justify this claim. Proof of Social Security benefits, pension, unemployment, welfare, workers compensation, disability, court awards (alimony or other), and/or other government or private benefits. ____ Self-employed: Copies of P & L and balance sheets. Verification of deposit for all assets held by each family member. This includes savings, checking, CD's, Money Market, Mutual Funds, Stocks, Bonds, IRA, Credit Union. Fill out Part 1 and give to bank(s)/others to complete and mail back to this office.

Competitive analysis of any real estate owned and proof of balance on the mortgage. If a rental property is owned, copies of leases to all tenants and a list of monthly rents charged must be submitted

Midland Center, 15th Floor, Buffalo, NY 14203.

*To have a request from Marine Midland Bank processed, please make a check in the amount of \$10 payable to Marine Midland Bank and send the check together with your request to: Credit Investigations Unit, Marine Midland Bank, 1 Marine

_

		HOME PH	ONE				
HOME ADDRESS							
CITY							
HOUSEHOLD COMPOSITION							
<u>HOUSEHOLD COMPOSITION</u> NAME (FIRST AND LAST)	RELATION TO	DATE OF BIF	RTH SS NUMBER				
	HEAD OF						
1. (self)	HOUSEHOLD						
*EMPLOYMENT INCOME FOR A	ALL HOUSEHOLD MEME	BERS OVER 18 YEA	RS OF AGE.				
		HOW LONG					
ADDRESS OF EMPLOY	/ER						
GROSS PAY (BEFORE	ANY DEDUCTIONS)	\$	ANNUAL				
\$WI	EEKLY, \$	_HOURLY,	HOURS PER WEEK				
\$OV	ERTIME RATE,	AVERAGE OVERTIME HOURS PER WEEK					
NAME		SS#					
EMPLOYER		HC	OW LONG				
ADDRESS OF EMPLOY	/ER						
GROSS PAY (BEFORE	ANY DEDUCTIONS)	\$	ANNUAL				
\$WI	EEKLY, \$	_HOURLY,	HOURS PER WEEK				
\$O\	ERTIME RATE,	_AVERAGE OVER	TIME HOURS PER WEEK				
INCOME INFORMATION SUMM	<u>IARY</u>						
	APPLICANT		CO-APPLICANT				
EMPLOYMENT \$		\$					
(PLEASE INCLUDE SAVINGS, S							
SUPPORT, WELFARE, DISABILI	TY, GOVERNMENT BEN						
COURT AWARDS, RENTS, FROM	M PROPERTIES ETC.)						
*TOTAL FAMILY INCOME FRO	M ALL SOURCES \$						

OTHER INCOME FOR ALL HOUSEHOLD MEMBERS (EXAMPLES ARE ALIMONY, CHILD SUPPORT, WELFARE, DISABILITY, SOCIAL SECURITY, PENSION, GOVERNMENT BENEFITS, WORKERS COMPENSATION, COURT AWARDS, RENTS FROM PROPERTIES ETC.)

A.	NAME OF RECIPIENT			
	AMOUNT OF INCOME \$	/PER		
		WILL END_		
В.	NAME OF RECIPIENT			
	AMOUNT OF INCOME \$	/PER		
	SOURCE OF INCOME	WILL END_		
C.	NAME OF RECIPIENT			
	AMOUNT OF INCOME \$			
	SOURCE OF INCOME	WILL END_		
D.	NAME OF RECIPIENT			
	AMOUNT OF INCOME \$	/PER_		
	SOURCE OF INCOME	WILL END_		
<u>RE</u>	AL ESTATE			
A.	DO YOU OWN YOUR OWN HOM	EYES	NO	IF YES,
	ADDRESS			
	WHAT IS THE CURRENT MARKE	ET VALUE? \$		
	WHAT IS THE BALANCE OWED	ON THE MORTGAGE/LIENS \$		
	WHAT DO YOU INTEND TO DO	WITH THE PROPERTY IF YOU REC	EIVE AN AFF	ORDABLE
	UNIT?			
В	DID YOU SELL ANY PROPERTY	WITHIN THE LAST YEAR?	YES	NO
٥.		RICE \$		110
	WHAT WAS THE PROFIT AFTER	CLOSING \$		
	IS THE PROFIT REFLECTED IN S	ECTION E-2/3?	YES	NO
	IF NO, WHY?		125	
C	LIST ALL OTHER PROPERTY OW	VNED, CO-OWNED WITHIN THE PA	AST THREE YI	EARS AND ITS
О.	DISPOSITION:	, , , , , , , , , , , , , , , , , , ,	101 1111122 11	27110 711 (2) 713
	1			
	2.			
		ACCOUNTS HELD BY HOUSEHOL		
`				,
1.	DEPOSITORY (BANK)			
	TYPE OF ACCOUNT	CURRENT BA	ALANCE. \$	
	INTEREST RATE	CURRENT BAINTEREST EARNED YEAR	TO DATE \$	
2.	DEPOSITORY (BANK)			
	TYPE OF ACCOUNT	CURRENT BA	ALANCE. \$	
	INTEREST RATE	CURRENT BAINTEREST EARNED YEAR	TO DATE \$	
3.	DEPOSITORY (BANK)			
	TYPE OF ACCOUNT	CURRENT BAINTEREST EARNED YEAR	ALANCE. \$	
	INTEREST RATE	INTEREST EARNED YEAR	TO DATE \$	

INCOME FROM INTEREST FOR ALL ACCOUNTS HELD BY HOUSEHOLD MEMBERS. (A VERIFICATION OF DEPOSIT MUST BE COMPLETED FOR ALL ACCOUNTS LISTED.)

4.	DEPOSITORY (BANK)	
	TYPE OF ACCOUNT	CURRENT BALANCE. \$
	INTEREST RATE IN	CURRENT BALANCE. \$ ITEREST EARNED YEAR TO DATE \$
IN	COME FROM STOCKS, BONDS OR OTHER	SECURITIES FOR ALL HOUSEHOLD MEMBERS.
(A	VERIFICATION OF DEPOSIT MUST BE CO.	MPLETED FOR ALL ACCOUNTS LISTED.)
A.	SOURCE OF INCOME	
	ANNUAL AMOUNT \$	
_		
В.	SOURCE OF INCOME	
	ANNUAL AMOUNT \$	
C	SOURCE OF INCOME	
C.	SOURCE OF INCOMEANNUAL AMOUNT \$	
	ANTOAL AMOUNT \$	
DC	OWN PAYMENT AND CLOSING COSTS	
HC	OW MUCH DO YOU HAVE AVAILABLE \$	AMOUNT YOU CAN
BC	ORROW FOR THIS PURPOSE \$	LENDER_
<u>JO</u>	JTSTANDING DEBTS	
1	CAD DAYMENTO ¢	WILL END
		WILL END_
		WILL ENDCREDITOR
٥.		CREDITOR
	Ψ \$	CREDITOR
	\$ \$	CREDITOR
4.	ALIMONY/CHILD SUPPORT \$	CREDITOR PER MONTH CREDITOR
5.	OTHER (SPECIFY) \$	CREDITOR
		CREDITOR

<u>APPLICATION CERTIFICATION AND DECLARATION</u> – I hereby certify that the statements and information made in this application are accurate, true, and complete to the best of my knowledge and I further am aware that the willfully false or misleading information or statements may subject me to sanctions as permitted by law and disqualifications for purchase or rental of a low or moderate income housing unit.

<u>RELEASE STATEMENT</u> - I hereby authorize the Piscataway Township housing office to contact, for the purpose of verifying the statements I have made, and individual or other source who may have knowledge about my circumstances. I authorize the use of listed Social Security number(s) for verification purposes.

TOWNSHIP OF PISCATAWAY

APPLICANT IS TO FILL IN PART 1 AND GIVE DIRECTLY TO EMPLOYER

REQUEST FOR VERIFICATION OF EMPLOYMENT

APPLICANT: Complete items 1 THRU 5. Forward directly to employer named.

INSTRUCTIONS:

EMPLOYER: Please complete Part II. Sign and return directly to Piscataway Township.								
			A DDI TO	4 3 7 7 7 3	NIEGDI (A MI	0.3.7		
		PARTI	APPLIC.		INFORMATION	ON		
1. To: (Name and address of	f employer)			DEI 455 PISO	CATAWAY TOW PARTMENT OF C HOES LANE CATAWAY, NEW	NSHIP HOUSING OFF COMMUNITY DEVELO V JERSEY 08854		
				3. Dat				
I have applied for an Affor signature below authorizes	dable Condoi verification (minium/ A of this info	Apartment ormation.	and sta	ated that I am no	w or was formerly emp	loyed by you. My	
4. Name and address of applicant (include employee or badge #)					nature of Applica	nt		
					RESENT EMI			
6. Applicants date of emplo Present Position Probability of continued employ	7. Current Base pay (enter amount and check period) Annual Hourly Monthly Other Weekly (specify)				8. For Military po			
Trobability of continued employ		Hours worked per week			(1)	Туре	Monthly	
9. If overtime or Bonus is applicable is its continuance likely? Overtime* Yes No Bonus Yes No	10. Type Base Pay Overtime Commission Bonus		Year to		Past Year	Base Pay Rations Flight or Hazard Clothing Quarters Pro Pay Over Seas or Combat		
11. Remarks: the confident information is required by *Average Overtime Hours &	applicable la	w.	on you hav	e furni	shed will be prese	erved except where disc	eussion of this	
12. Signature of Employer	Rate per wee	13. Titl	ام			14. Date		
12. Signature of Employer		13. 110	C			14. Date		

REQUEST FOR VERIFICATION OF DEPOSIT

INSTRUCTIONS:

APPLICANT: Compl DEPOSITORY: Pleas								n item 1.		
			D	ADTII	DECLIES	T				
1. To: (Name and address of depository)					2.From PISCATAWAY TOWNSHIP HOUSING OFFICE DEPARTMENT OF COMMUNITY DEVELOPMENT 455 HOES LANE PISCATAWAY, NEW JERSEY 08854 3. Date					
4. Information To Be	Vanifiad									
Type of Account		Account in	n Name of		Accoun	t Ni	ımher	Bala	nce	
Type of Account	F	Account ii	i ivanic oi		Account	11 111	imber	\$	iicc	
								\$		
								\$		
								\$		
To Depository: I have you is as shown above items 7 thru 9. Your r offices. 5. Name and address	. You are au esponse is so	thorized to dely a mat	verify this	informat sy for wh	ion and to nich no res	supp	oly the Townsh	ip with the ii	nformat	ion requested in
		TO B	Е СОМР	PLETE	D RV D	EP(OSITORY			
							POSITORY			
7. DEPOSIT ACCOU	JNT OF API				1011 01		00110111			
Type of Account	Accoun	nt Number	r Cı	Current Balance			Average Balance (2) previous months		Date opened	
			\$			\$				
				\$		\$				
			\$ \$				\$			
8. Loans outstanding	to applicant	t(s)	Ψ				Ψ			
Loan Da Number	te of Loan	f Loan Original Amount		Curren	nt Bal.	(n qu	stallments nonthly/ narterly)	Secured By		Number of Late Payments
		\$		\$		\$				
			\$		\$					
9. Additional information which may be of assistance in determination of credit worthiness: (Please include information loans paid –in-full as in item 11 above)							information on			
10. Signature of Depository 11. Title							12.	Date		

The confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by applicable law. The form is to be transmitted directly to Piscataway Township Housing Office.

Statement of Unemployed Status

This form is to be used for any <u>adult 18 years of agrapplication</u> , and claims a status of unemployment.	
I, (Print) household member on an application for affordable and income status under the program's regulations, currently earning wages in any capacity since (date	I have not been employed nor am I
Section #1001 of Title 18 of the United States code willful false statements or misrepresentation to any matter within this jurisdiction.	
Signature_	_Date
Sworn and subscribed before me this	day of
20	
Notary Sign	_

Disclosure Statement for Affordable Housing in Piscataway Township

The following should be completed by the applicant and co-applicant before submitting the housing application.

- 1. Occupants of the Affordable Units are limited to low and moderate households who meet the guidelines established by the Council on Affordable Housing. THE AFFORDABLE HOUSING UNIT MUST BE OCCUPIED BY THE APPLICANT AS THE PRIMARY RESIDENT AND HOUSEHOLD MEMBERS AS STIPULATED AS PART OF THE AFFORDABLE HOUSING APPLICATION AND MAY NOT BE RENTED TO OTHERS.
- 2. Occupants of Affordable Units will be required to obtain municipal approval for any improvements which they propose to install on their unit. Specific regulations dealing with this issue are available through the Community Development Office, 505 Sidney Road, Piscataway, NJ 08854.
- 3. The Affordable Unit may not be resold at a sales price greater than determined by the Township and regulated by the adopted rules and procedures. Owners of Affordable Housing Units must notify the Community Development Office of their intention to sell prior to any action with any other agency. The Township will monitor all resales of Affordable Housing Units.

I HAVE READ THE CONTENTS OF THIS DISCLOSURE AND UNDERSTAND THEM. I have been further instructed to seek the assistance and advice of an attorney if any further explanation is needed.

Signature and Date	MUST BE NOTARIZED
Applicant	Sworn and subscribed before me thisday of, 20
пррисан	
	Notary Sign
Co-Applicant	