



Township of
MOUNT LAUREL EST 1872

Application
For
Affordable Housing Program

PLEASE READ THIS IN ITS ENTIRETY!

This application is for the Mount Laurel Township Affordable Housing Program. The last page of this application provides a list of documentation if applicable to you, MUST be submitted with your application. Any information not provided or if the application is not signed and/or notarized it will be returned with no review until all paperwork is submitted for a complete review to be done.

At the time an affordable home becomes available, those applicants that are eligible for the unit based on their family size and income will be notified, by the owner of the unit or their realtor to set up a time for you to see the unit, that is convenient for you both.

All units under this program are priced differently and not all applicants may be eligible for a particular unit. **We do not guarantee housing for anyone.** All of the affordable units in Mount Laurel Township are privately owned, except for the apartments where there is a Management Company. This is an Equal Housing opportunity. This program is subject to municipal and state affordable housing regulations, but no guarantee can be made that these homes are affordable to all applicants. This program is subject to availability, prices, terms and conditions are subject to change without notice.

Please note this application does not cover the units at the following locations and you must reach out to them if you are interested for their process and or their application:

- Laurel Green Apartments –609-664-2769 Ext. 5
- Ethel Lawrence – 856-439-9901
- Jefferson Apartments @ Mount Laurel – 609-664-2769 ext. 5
- The Neil - Fellowship Road – 856-242-3681
- VOADV (Volunteers of America) – Centerton Road – 856-854-4660
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Any other developments proposed to be build may not be handled through this office, and this office will not be notified until the project is built and close to occupancy. Filling out this application and being placed on our waiting list, you could be notified prior to the developer advertising to the Public.

Township of Mount Laurel

New Jersey

Dear Affordable Housing Applicant:

Thank you for inquiring about affordable housing with Mount Laurel Township. We currently administer Affordable Housing Units in Mount Laurel Township/Burlington County. However, we receive a greater number of applications than there are units available, so placement in a unit is often not immediate.

In order to be eligible for an affordable housing unit, you must meet certain income limits as determined by the New Jersey Department of Community Affairs (DCA). Income limits are determined by region. Our housing units are located in region 5, which includes the following counties: Burlington, Camden, and Gloucester. Income limits can vary from year to year and depend upon the number of persons in the household. The income limits for 2021 are:

2021 INCOME GUIDELINES

| # of Persons in household | Very Low Maximum | Low Income Minimum | Low Income Maximum | Moderate Income Minimum | Moderate Income Maximum |
|---------------------------|------------------|--------------------|--------------------|-------------------------|-------------------------|
| 1 | \$20,286.00 | \$20,287.00 | \$33,810.00 | \$33,811.00 | \$54,096.00 |
| 2 | \$23,184.00 | \$23,185.00 | \$38,640.00 | \$38,641.00 | \$61,824.00 |
| 3 | \$26,082.00 | \$26,083.00 | \$43,470.00 | \$43,471.00 | \$69,552.00 |
| 4 | \$28,980.00 | \$28,981.00 | \$48,300.00 | \$48,301.00 | \$77,280.00 |
| 5 | \$31,298.00 | \$31,299.00 | \$52,164.00 | \$52,165.00 | \$83,462.00 |
| 6 | \$33,617.00 | \$33,618.00 | \$56,028.00 | \$56,029.00 | \$89,645.00 |
| 7 | \$35,935.00 | \$35,936.00 | \$59,892.00 | \$59,893.00 | \$95,827.00 |
| 8 | \$38,254.00 | \$38,255.00 | \$63,756.00 | \$63,757.00 | \$102,010.00 |

MAXIMUM ASSET LIMIT = \$179,028.00

If you believe you fall within these income limits, fill out and submit this application to our office, along with all necessary documentation indicated and income verification. If you are selected for a rental unit you will be required to have a credit check by the landlord, for purchase units you will be required to obtain a mortgage. If you do not meet all certification criteria, you will be removed from our list and must reapply, when, and if, you meet the income requirements.

Please remember that all applications and documents are held in the strictest confidence. **If you have any further questions, please contact me by emailing me at mlhousing@mountlaurel.com or by phone at 856-234-0001 ext. 1318. Trish Hochreiter, Affordable Housing Liaison for Mount Laurel Township**

Affordable Housing Policies And Requirements

Mount Laurel Township

New Jersey

For All Applicants

- ❖ It is unlawful to discriminate against any person making application to buy or rent a home with regard to age, race, religion, national origin, sex, handicapped, familial status or sexual orientation.
- ❖ This affordable housing must be the intended primary residence of the applicant.
- ❖ All household members who intend to reside at the affordable home must be listed in the Preliminary Application. If changes in household composition occur during the application process, or if there is a change of address, the applicant is required to notify the Township of Mount Laurel, Office of Affordable Housing in writing, immediately.
- ❖ Applications must be truthful, complete and accurate. Any false statement makes the application null and void, and subjects the applicant to penalties imposed by law.
- ❖ Annual Income includes, but is not limited to, salary or wages, alimony, child support, social security benefits, unemployment 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.
- ❖ If you own a home in which you are currently residing and which you intend to sell prior to living in an affordable home, compute your income from this asset by taking the market value of your home, subtracting any applicable broker fees AND the current principal of your mortgage, and multiply the balance by 2%. Income from other real estate holdings is determined by the actual income you receive from the asset (less expenses, but not less your mortgage payment).
- ❖ Specific documentation to verify income is due at the time of submitting your application.
- ❖ Please understand that the pricing for affordable housing is established and governed by Federal, State and / or municipal regulations. Although consideration is made for low- and moderate – categories of household incomes, sales prices do not fluctuate on the basis of each individual applicant's income. Therefore, we cannot and do not guarantee that any home will be affordable to YOU or YOUR household.
- ❖ We do not provide financing to purchase affordable units. Financing for an affordable home is subject to terms and conditions set forth by the State of New Jersey. Monthly payments, including principal, interest, property taxes, insurance and condominium fees, may not exceed 33% of your income with the applicant receiving home-buyer counseling by an agency approved by HUD or the NJ Department of Banking and Insurance, which details the advisability of such a mortgage loan. For a list of approved counseling agencies, contact HUD or the N.J. Department of Banking and Insurance.

Application for Affordable Units



Mount Laurel Township

New Jersey

A. Head of Household Information

1. Last Name: _____ Soc. Sec. No: _____ - _____ - _____

2. First Name: _____ Home Phone: () _____ - _____

3. Home Address: _____ Cell Phone: () _____ - _____

4. P.O. Box or Apt. No: _____ Email: _____

5. City: _____ County: _____

State: _____ Zip: _____

B. Household Composition and Income (List ALL sources of income, including, but not limited to Salary, Dividends, Social Security, Child Support, Alimony & Pensions. DO NOT include income from Assets listed in Section C.)

| Full Name (First, Middle & Last) List Everyone who will occupy the house. | Relation To | Date of Birth | Sex | Gross Annual Income | Marital Status M/S/D/L/E |
|--|-------------------|---------------|-----|------------------------|-----------------------------|
| #1 | Head of Household | | | \$ | |
| #2 | | | | \$ | |
| #3 | | | | \$ | |
| #4 | | | | \$ | |
| #5 | | | | \$ | |
| #6 | | | | \$ | |

Do you require a handicap accessible home? _____

(Please provide a Doctors certification regarding your disability)

Do you currently receive Section 8 Benefits? _____ Have you been approved for Section 8? _____

If certified, on which waiting list do you wish to be placed? _____ Purchase _____ Rental _____ Both

GO TO THE NEXT PAGE – DO NOT WRITE BELOW THE LINE

Total # of Household Members _____ Bedroom Size _____ Gross Annual Income _____
 Median Income _____ % of Median _____ Util. Allow _____

EMPLOYMENT INFORMATION

List employment information for each household member who is 18 years of age or older. If the individual is not currently employed, please state their current status as unemployed, disable, retired, or full time student. If employed less than one (1) year with the current employer, please indicate previous employment information. This information shall be verified with the Verification of Employment form enclosed in this application.

Household Member Name _____ Job Title _____

Employer Name _____

Employer Address _____ City _____ State _____ Zip Code _____

Years/Months at Job _____ Full or Part Time _____ Gross Weekly Salary \$ _____

Immediate Supervisors Name _____ Phone Number _____

Is this your current employer _____ If not, give Hire Date: _____ End Date: _____

Household Member Name _____ Job Title _____

Employer Name _____

Employer Address _____ City _____ State _____ Zip Code _____

Years/Months at Job _____ Full or Part Time _____ Gross Weekly Salary \$ _____

Immediate Supervisors Name _____ Phone Number _____

Is this your current employer _____ If not, give Hire Date: _____ End Date: _____

Household Member Name _____ Job Title _____

Employer Name _____

Employer Address _____ City _____ State _____ Zip Code _____

Years/Months at Job _____ Full or Part Time _____ Gross Weekly Salary \$ _____

Immediate Supervisors Name _____ Phone Number _____

Is this your current employer _____ If not, give Hire Date: _____ End Date: _____

REQUEST FOR VERIFICATION OF EMPLOYMENT

INSTRUCTIONS

APPLICANT: Please complete items 1 through 3. Forward this form to your employer so they may complete Part II of this form.

PART I

1. Name and Address of Applicant

Telephone # _____

2. Name and Address of Employer

Telephone # _____

3. My signature below authorizes my employer to verify all information contained on this form.

Social Security # _____

PART II

EMPLOYER: Please complete the remainder of this form and forward it directly to: Mount Laurel Township, Affordable Housing Department, 100 Mount Laurel Road, Mount Laurel, NJ 08054

Applicant's Date of Employment:

6A. Base Pay (Current)

\$ _____ Annual \$ _____ Hourly

4. Present Position

\$ _____ Monthly \$ _____ Weekly

\$ _____ Other (Specify)

7. REMARKS: (If paid hourly, please indicate week during the current and past year.

6B. EARNINGS Average hours worked each

| TYPE | YEAR TO DATE | PAST YEAR |
|------------|--------------|-----------|
| BASE PAY | \$ | \$ |
| OVERTIME | \$ | \$ |
| COMMISSION | \$ | \$ |
| BONUS | \$ | \$ |

SIGNATURE OF EMPLOYER

TITLE: _____ DATE: _____

ADDITIONAL INCOME INFORMATION

ALL INCOME INFORMATION FROM ALL SOURCES IS REQUIRED FOR EVERY HOUSEHOLD MEMBER WHO IS EIGHTEEN (18) YEARS OF AGE OR OLDER, INCLUDING BENEFIT OR SUPPORT FOR THE CARE OF MINOR CHILDREN. IF THE SITUATION DOES NOT APPLY, COMPLETE THE ANSWER WITH ZERO (0) OR N/A.

State the amount of additional Income and how often it is received:

Pension \$ _____ Disability \$ _____

Social Security \$ _____ Welfare/AFDC \$ _____

Unemployment \$ _____ Child Support \$ _____

Alimony \$ _____ Other \$ _____

If you have any minor children and do not receive child support, you must submit a signed and notarized affidavit form, or submit a copy of the court order for support and a statement from the appropriate enforcement agency stating that you are not currently receiving support with the date of the last payment received.

List all checking and savings account including CD's, money market funds, mutual funds, assets held by financial institutions, stocks, bonds, or any other assets. Please attach verification such as bank statements.

| Financial Institution/Name of Asset | Account Number | Current Value | Interest/Dividend |
|-------------------------------------|----------------|---------------|-------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

If you do not have any accounts, please check here. _____

Please answer the following questions. If the situation does not apply, complete the answer with zero (0) or N/A

Have you sold a home within the last three (3) years? _____ Address of home: _____

If sold date of sale _____ Sale Price: \$ _____ attached a copy of the settlement sheet.

If you still own the home, list its current market value \$ _____ attached a copy of an appraisal or analysis

What is the amount of the outstanding mortgage or other liens \$ _____ Equity \$ _____ ?

If you still own a home, is this a rental property? _____

List any other property owned within the last three years: _____

If you rent what is your current monthly rental amount _____

Please list any other financial information necessary to accurately reflect your current income on a separate sheet of paper. If the preceding financial information does not include sufficient funds for a 5% down payment on a purchase unit and the required closing costs, please list that information on a separate sheet of paper.

For the housing officer to verify all the information on the application, you must submit copies of the following documents with your application.

- 1. Signed copies of the last three (3) years of Federal Income Tax Returns, including W-2's and 1099's.**
- 2. Copies of the three (3) most current pay check stubs for each family member employed who is 18 years of age or older.**
- 3. Proof of Pension, Social Security Benefits, Disability, Unemployment Compensation, Welfare, AFDC.**
- 4. Proof of child support/alimony.**
- 5. Recent statements for all bank accounts, brokerage accounts, investments, etc.**
- 6. Originals of Verification of Employment forms for all household members who are 18 years of age or older completed and signed by all employers.**
- 7. Proof of any other income.**

Any misrepresentation of information for the purpose of obtaining a low or moderate income unit is a violation of N.J.S.A. 2C:28-1 –et.seq. and subject to the fines and penalties as permitted under ordinance 1987-36.

I hereby certify that the information provided herein is true and complete and that any misrepresentation of income or household size reported herein shall be cause for program disqualification. I also understand that this information is to be used only for determining my eligibility for a purchase or rental low or moderate income housing in Mount Laurel Township in accordance with the restrictions and controls governing affordable housing. I further understand that pre-qualification does not guarantee me a housing unit under this program. I understand that a credit check and/or ability to obtain a mortgage will be necessary when a unit for which I qualify become available.

I further certify that the attached copies of the above described documents are true and accurate copies of the originals of such copies and do represent copies of the documents being requested.

Return the completed application to: Mount Laurel Township, Housing Officer, 100 Mount Laurel Road, Mount Laurel, NJ 08054 or by email to mlhousing@mountlaurel.com

ANY PERSONS WHO ARE 18 YEARS OF AGE OR OLDER INCLUDED ON THIS APPLICATION MUST SIGN BELOW AS WELL. ALL SIGNATURES MUST BE NOTARIZED BY A NOTARY PUBLIC (SHOWING PROOF WITH ID)

Signed this _____ day of _____, 20_____.

Applicant

Applicant

Sworn and subscribed before me, This _____ day of _____, 20_____

Notary Public

IMPORTANT INFORMATION REGARDING AFFORDABLE UNIT LOCATIONS AND HOW SOMEONE QUALIFIES FOR A UNIT.

The attached application does not cover the affordable units located at Signature Place (Jefferson Apartments-Briggs and Union Mill Road), Ethel Lawrence, Connell Tract or Robinson Estates (Mount Laurel Road) & Laurel Green Apartments (Ark Road), you must contact them directly for an application and their process for those units:

Signature Place (Jefferson Apartments) - 609-664-2769 ext. 5 or their website is www.affordablehomesnewjersey.com.

Ethel Lawrence, Connell Tract & Robinson Estates – 856-439-9901

Laurel Green Apartments – 609-664-2769 ext. 5

This office handles only affordable units located in Mount Laurel Township in the following locations for any other towns you must contact them directly, for affordable units. This application covers Mount Laurel only.

Existing Locations for affordable:

Laurel Creek

Stone Gate

Stone Mill Estates

Court of Brookfield

Rancocas Pointe

Renaissance Club (Age Restricted)

The Neil (Fellowship Road)

VOADV (Centertown Road)

Birchfield

These future locations may be handled by developers, or a management company. This the Township will not know till the project has been started:

Future Locations: Rentals

Marne Developers (Marne Highway)

Delco Development

Being certified under the affordable program does not guarantee an individual a unit, you may find you could be on the list for many years and/or never called. You may be certified as a low/moderate income applicant, however all units whether low or moderate may not be affordable to everyone, as they are all are priced differently depending on the date of purchase by current owner, purchase price at that time and if there were any increases approved by the State. If we are informed that someone wants to sell their affordable unit, we will go through our list depending on the classification (low or moderate) of the unit and gather a list of applicants whose income and family size match the unit that is available and they will be contacted only.

If it's a low income unit and you are certified as a low income applicant, you may or may not be contacted, it depends on whether your income is enough to afford to purchase or rent the unit. This program is not a guarantee for a unit to become available for everyone to rent or purchase, it is based on what units become available and whether a person can afford that particular unit.

PLEASE NOTE: If you are contacted about a purchase unit you must have 5% of your own monies for down payment and closing costs. The Township does not have grant programs, this can be applied through the County or contact the NJ Mortgage and Finance Agency for any grants available for you. The applicant will be responsible for obtaining a mortgage commitment for Purchase Units and for Rental Units the applicant will be required through the landlord of the unit and a credit check/background check will be done. You will have required to have the appropriate funds for security deposit and 1st month's rent. You can reach out to Burlington County for rental assistance by calling the county office at 609-518-4839.

Certified applicants on the waiting list will be contacted at least annually to update their file with current information and to verify whether or not they are still eligible to remain on the waiting list. The Housing Official will notify the certified applicants in writing and send at least three (3) notices requesting updated documentation. Certified applicants that do not respond after the third notice, shall be removed from the waiting list.

Once a certified applicant is removed from the list, and contact is made with the Township expressing interest in remaining on the waiting list for affordable housing. The applicant will be required to submit a new application, and if still eligible, their file will be based on the new certification date.

For more information, you can check out the following websites for information on the affordable program in NJ

<https://www.njhousing.gov/dca/hmfa/about/has/> - NJ Mortgage and Finance Agency

https://nj.gov/dca/divisions/lps/hss/admin_files/uhac/2006uhacmanual.pdf - UHAC Manual