

TOWNSHIP OF READINGTON

WHITEHOUSE STATION, NEW JERSEY 08889

MUNICIPAL BUILDING
509 ROUTE 523
WHITEHOUSE STATION, NJ 08889
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JAMES CURRY
TOWNSHIP ADMINISTRATOR



CHRISTINE DEY, LCSW
DIRECTOR of SOCIAL SERVICES
HOUSING COORDINATOR
COMMUNITY OUTREACH TEAM
PHONE: (908)534-0974
FAX: (908) 534-0038

PLEASE READ PRIOR TO COMPLETING APPLICATION

Dear Applicant,

Attached please find a Preliminary Application for Readington Township Affordable Housing Program's purchase and rental units. **This application is good for purchase units at Lake Cushetunk, Hunter's Crossing and Whitehouse Village and rental units at Cushetunk Woods, The Shoppes at The Farm and The Ridge at Readington.** *Readington Township does utilize a regional preference for households who live and work within Region 3 (Hunterdon, Somerset and Middlesex Counties). This means those households in Region 3 will be contacted before those households that live and work outside of Region 3.*

If you wish to be considered, please complete the attached **Preliminary Application** to determine if you are eligible for our waiting list. Do not send additional support documentation at this time. If approved for our waiting list, you will remain on the list until a unit becomes available. When a unit becomes available, we will hold a random selection from available applicants. Once you are chosen for an available unit you must qualify to be eligible to purchase or rent the unit and will be required to provide complete current financial and family size information.

Please be aware that the information on the Preliminary Application form will be used to determine your income level category and bedroom size for the random selection. **We are not responsible for disqualification based on inaccurate information. 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.**

This Preliminary Application is *not* the Final Application and does not complete your application requirements. It is important that you complete the Preliminary application as accurately as possible. We are not responsible for disqualification based on inaccurate information. **The preliminary application must be completed in its entirety. Incomplete applications will be considered null and void.**

This affordable housing unit must be the intended primary residence of the applicant. **All** household members who intend to reside at the affordable unit must be listed on the Preliminary Application.

Occupancy Guidelines

Bedroom	Minimum	Maximum
1 bedroom	1 person	2 persons
2 bedroom	2 persons	4 persons
3 bedroom	3 persons	6 persons

Readington Township cannot accommodate families with more than six individuals.

Annual Gross Income includes, but is not limited to, **CURRENT** salary or wages (including self-employment), alimony, child support, social security benefits, unemployment benefits, pensions, business income, retirement mandatory distributions and actual or imputed earnings from assets (which include bank accounts, certificates of deposit, stocks, bonds, or other securities) and real estate. Documentation to verify income and assets will be required later. **THIS MUST BE CURRENT INCOME, not simply the numbers which are on your most recent income tax return.**

If you own a home in which you are currently residing and which you intend to sell prior to living in an affordable unit, compute your income from this asset by taking the current market value of your home, subtracting the mortgage amount owed and multiplying the balance by 0.40%. Income from other real estate holdings is determined by the actual income you receive from the asset.

If you own your current home and have no outstanding mortgage debt, the value of your home will be subject to a maximum appraised value limit, which, when exceeded, may disqualify you from this affordable housing program

Your application must show that you have sufficient income to afford an affordable unit. You must not spend more than 35% of your gross household income on housing costs. (Housing costs are rent plus estimated utilities). **If you do not show sufficient income and do not qualify for an exception your application will be denied.**

The pricing and rental rates for affordable housing are established and governed by Federal, State and/or municipal regulations. Although consideration is made for very low, low- and moderate- categories of household incomes, rental rates do not fluctuate on the basis of each individual applicant's income.

When an affordable unit is available The Readington Township Affordable Housing Office will hold a random selection from prospective applicants. If selected, you will be sent an application and a list of documentation required to qualify for an affordable housing unit.

All successful applicants will be required to meet additional requirements set forth by the landlord. These may include but are not limited to a background and credit check, reference letters, demonstration of the ability to pay a security deposit (one- and one- half months' rent) and first month's rent and a lease agreement.

This is an equal housing opportunity. Federal law prohibits discrimination against any person making application to buy or rent a home with regard to age, race, religion, national origin, sex, handicapped or familial status. State law prohibits discrimination based on race, creed, color, national origin, ancestry, nationality, marital or domestic partnership or civil union status, familial status, sex, gender identity or expression, affectional or sexual orientation, disability, source of lawful income or source of lawful rent payment.

Thank you for your interest in our program. You may contact us at 908 534-0974 if you have any additional questions.

Please return application via: Email scrabtree@readington.gov or cdey@readington.gov

Fax: 908-534-0038

Mail or in-person to: **Readington Township**

Affordable Housing

509 Rt. 523

Whitehouse Station, NJ 08889



**Readington Township Affordable Housing
Preliminary Application**

I want to: Rent _____ Purchase _____ Both _____ Pets: Yes _____ No _____

This application is good for purchases at Lake Cushetunk, Hunter's Crossing and Whitehouse Village as well as Rentals at Cushetunk Manor, The Shoppes at The Farm and The Ridge at Readington.

A. Head of Household Information

Last Name: _____	First Name: _____
Home Address: _____	Home Phone: _____
City: _____	Cell Phone: _____
State: _____ Zip: _____	E-mail: _____
May we communicate with you via e-mail: Yes No	
Mailing Address (if different): _____	

B. Household composition and income. *List everyone who will live in the unit at least 50% of the time.*

Please include the **gross (before taxes) income** for all household members (must be a whole amount no ranges). Please calculate income by using current pays stubs and documentation of **ALL sources** of income. **Do not** use last year's taxes.

Income Includes but not limited to:

- Gross wages from full-time (35 hours or more) and part-time (34 hours or less) jobs (salaries, tips, commissions, overtime, etc.)
- Income earned from Uber, Lyft, etc.
- Alimony, Child support (court ordered and informal)
- Social Security Retirement, Pensions, and Mandatory retirement distributions.
- Unemployment, Disability benefits (SSD and SSI), TANF

Full Name (First Middle Last)	Relation To:	Marital status	Date of Birth	Sex	Full-time Student	Gross YEARLY Income (Must be Current income)
#1	Head of Household					\$
#2						\$
#3						\$
#4						\$
#5						\$
#6						\$



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C. Assets: Bank Accounts: You must include all accounts you have: checking, savings, CD's, stocks, bonds, mutual funds, money markets, investments, retirement accts. funded/pre-paid debit cards, and online accounts (Venmo, Pay pal, etc.)

Your application will be considered incomplete if this section is left blank.

Type of Asset (checking, savings, CD, stocks, etc.)	Current Balance of Asset	Estimated Annual Interest Earned	Interest Rate

D. Current Situation

Do you live and/or work in Region 3 (Hunterdon, Somerset Middlesex Counties) Yes _____ No _____

Does anyone in the household pay child support? Yes ___ No ___ How much \$ _____ Frequency _____

Does anyone in the household pay alimony? Yes ___ No ___ How much \$ _____ Frequency _____

Do you currently rent? Yes ___ No ___ Current monthly rent you pay? _____

Do you have a Housing Voucher: Yes ___ No ___

Do you currently own a home? Yes ___ No ___ Do you have a mortgage? Yes ___ No ___

How much do you have left to pay on your mortgage? \$ _____

Do you have a home equity loan? Yes ___ No ___

What is the current market value of your home? \$ _____

Current Equity in your home? \$ _____ (Your equity equals the market value less any outstanding mortgage principal)

E. Number of bedrooms requested: 1 2 3 (You may only circle one bedroom size)

(Please review Occupancy Guidelines on page 1 of the instructions.)

F. Important MUST be signed by everyone 18 years of age and older

I (WE) hereby authorize the Readington Township Housing office, their agents and/or employees to obtain information regarding statements regarding the status of My (Our) credit and to check the accuracy of all information in this application. I (We) certify that all the information in this application is accurate, complete and true. I (We) understand that if any statements made are willingly false, the application is null and void, and I (We) may be subject to penalties imposed by law.

THIS APPLICATION IS VOID IF NOT SIGNED

Signed: _____ Date: _____

Signed: _____ Date: _____

rev. 11/2021, 2/2022, 4/2022, 5/2022, 1/13/2023, 1/3/2024, 5/30/2024, 10/17/2024, 10/30/2024, 2/24/2025, 4/22/2025, 1/2026, 3/2026, 4/2026