APPLICATION FOR INCOME CERTIFICATION TO PURCHASE AN AFFORDABLE UNIT IN THE TOWNSHIP OF RARITAN, NJ

COMPLETE THIS APPLICATION AND RETURN WITH ALL THE REQUIRED DOCUMENTS (see Application Checklist handout or page 6 of this document)

TO:

Central Jersey Housing Resource Center (CJHRC): 92 E. Main St. Suite 407, Somerville, NJ 08876 CJHRC Does not accept any applications/documentation via email or fax
-All items submitted are kept confidential and will NOT BE RETURNED

NOTICE OF DISCLOSURE STATEMENT - AFFORDABLE RESALE PURCHASE UNITS IN THE TOWNSHIP OF RARITAN, HUNTERDON COUNTY, NJ

This application does not guarantee you a housing unit. Selection is made on the basis of numerous criteria, which includes: income, family size and available units. The following restrictions apply:

- 1. Purchasers of the Township of Raritan Affordable Housing units must be Very Low, Low or Moderate Income households as determined by the NJ Affordable Housing guidelines. Proof of gross annual household income is required to assure that you are qualified and your income is adequate to afford and maintain the unit. You must have a written pre-approval from a lending institution in writing in order to qualify. Please review carefully item #6 on the Document Checklist.
- 2. Affordable units must be occupied by the named purchaser and must be used as purchaser's primary residence. Each purchaser shall certify in writing, that he/she is purchasing said unit for the expressed purpose of primary living quarters and for no other reason beyond what is allowable.
- 3. At closing you will be required to sign restrictive covenants, which contain the restrictions of the Affordable Housing Program. These restrictions will be found in your Deed, Repayment Mortgage and Repayment Note (gets recorded with the Repayment Mortgage and the Note). If you would like a copy of the Affordable Housing Restrictions, please contact our office.
- 4. Purchasers of affordable units in Raritan Township have the same rights, privileges, duties and obligations as any other purchasers in the Township of Raritan with the exception of the restrictions in the Township of Raritan's Ordinances and Regulations pertaining to Very Low, Low and Moderate Income Housing.

If you would like more information regarding purchase units in the Township of Raritan, please contact the Central Jersey Housing Resource Center by email 2cjhrc@gmail.com or by calling (908) 446-0036.

YOUR GROSS ANNUAL HOUSEHOLD INCOME NEEDS TO BE AT/OR UNDER THE FOLLOWING INCOME LIMITS

HOUSEHOLD SIZE	VERY LOW INCOME*	LOW INCOME*	MODERATE INCOME*
1	\$28,476	\$47,460	\$75.936
2	\$32,544	\$54,240	\$86,784
3	\$36,612	\$61,020	\$97,632
4	\$40,680	\$67,800	\$108,480
5	\$43,934	\$73,224	\$117,158
6	\$47,189	\$78,648	\$125,837

^{*}Maximum income limits per Household size and category. These limits were adopted on 4/28/22

I have read the contents of this Notice of Disclosure Statement and understand it. I know that I have an obligation to notify the Central Jersey Housing Resource Center of any change in my household or household income immediately. I/We understand this application must be accompanied by all applicable required documents. I realize that the Central Jersey Housing Resource Center Corp. (CJHRC) may ask for additional information. I understand that CJHRC has up to 30 business days to process my application and documents. By signing this form, I hereby give the Central Jersey Housing Resource Center, the authority to verify all information contained in my application.

SIGNATURE OF APPLICANT	SIGNATURE OF CO-APPLICANT		
Date signed	Date signed		

NOTICE OF DISCLOSURE STATEMENT AFFORDABLE NEW & RESALE PURCHASE UNITS IN THE TOWNSHIP OF RARITAN, NJ

The Township of Raritan is requesting that you fill in this application so that it can be determined whether you are eligible to purchase an Affordable Unit in the Township of Raritan. This application must be fully completed for it to be accepted and processed. Applicants must submit a valid written pre-approval from a financial institution, if a mortgage is required. Pre Purchase counseling may also be required if you are applying for a grant (prior to signing a contract) or by your lender (prior to securing a loan). It is your responsibility to inquire about the timing of these and attending pre-purchase counseling. This application is not transferable and the original must be submitted. If you require assistance, please call the Central Jersey Housing Resource Center at (908) 446-0036.

If your application is complete and it is determined based on the information you provided that you are qualified to purchase an affordable unit, you will be issued a certification letter by the Central Jersey Housing Resource Center.

It is your responsibility to make certain your application is complete and the information provided is true and accurate.

Only those families who receive a certification letter from the Central Jersey Housing Resource Center (CJHRC) will be able to purchase an Affordable Unit. Your category is determined by your income and family size. You will be given information on units in your category that are currently for sale at the time you receive a certification letter. If nothing is available in your category, you will be placed on a "waiting list."

"Family" 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 Affordable Purchase Unit.

The information in this application and any other information required by the Township of Raritan 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 Raritan or their agents without your written request or consent. The filing of this application constitutes your approval for the Township of Raritan or its Agents to certify the information contained herein through credit verification or other necessary means.

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 Qualification.

FOR STATISTICAL PURPOSES: Please indicate your racial/ethnic group by circling what applies to your household

Ethnicity of household: Hispanic Not Hispanic

American Indian/Alaskan Native Asian Black/African American

Native Hawaiian or Other Pacific Islander White Choose not to Respond

More than one Race

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 Raritan Township. You must document proof of residence or employment in this region. Please photocopy and attach an acceptable form of government ID (birth certificate, social security card, state issued license/ID Card, etc...)

Priority Selection for the affordable purchase 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 COMPLETE AND INCOME CERTIFIED applications that have been submitted on time will be included in the random selection process.

I/we are interested in applying for (Check all that apply). Review Fact Sheet(s) on the below for more details.

THE VILLAGES	STONEGATE	SOUTH MAIN VILLAGE
VILLAGE COMMONS	HABITAT	HOME

(Fill in entire application- do not leave anything blank. If it does not apply write ("n/a")

1.	HOU	SEHO	LD CO	MPOS	ITION:

Name of Household Member	· filling out this	form			_Sex: M/F
Marital Status:Married					····
Date of Birth					
Home Phone ()					
Cell Phone ()					
Current Address: Street:					
City:					
Mailing Address (if different)					
Name of Second Adult in ho					
Date of Birth					
Home Phone ()		Work Phone	e()		
Cell Phone ()					
Current Address: Street:					
City:				County:	
Mailing Address (if different)					
Please list all household memb	oers, excluding (no would live in the ho	me.
Name			elationship vife, son, daughter, etc	Date of Birth	Age
2. <u>CURRENT STATUS</u>					
Do you currentlyRer	itOwn yo	our own home C	Other	-	
How long at the address above	e?Years	Months			
What was your previous addre	ess?		City	State	_Zip
What is your monthly rent or	mortgage payme	nt \$	Have you ev	er owned a home? Yes	No
If you currently own your hon Mortgage? See # 8 on document check lis	If you owned a h	alue of this home? _ ome, but now do no	ot, please explain	_ What is the Principal n in detail on separate p	Balance of piece of pap
How many people will live w	ith you if you are	e offered a unit?	How many a	are under 18 years of ag	ge?
How many bedrooms will you	need for your f	amily2 1	2 3		

(Fill in entire application—do not leave anything blank. If it does not apply to you, write in "n/a") Additional Information: (Please include any information which will assist us in serving you such as special needs, accessibility requirements, etc...) 3. 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) Household Member Name 1. Employer Name Employer Address _____ County: _____ How long at job? _____ Immediate Supervisor _____ Phone # and extension_____ What is Your Job Title 2. Household Member Name Employer Name Employer Address How long at job? County: Immediate Supervisor _____ Phone # and extension What is Your Job Title Household Member Name 3. Employer Name Employer Address _____ How long at job? _____ County: Immediate Supervisor _____ Phone # and extension _____ What is Your Job Title _____

Household Member Name

_____ How long at job? ______

Employer Name

Employer Address

4.

(Fill in entire application—do not leave anything blank. If it does not apply to you, write in "n/a")

4.	IN	CO	ME	SO	TR	CES

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.

who is 18 years of age or over and	l receives in	come of any kind.			
<u>Adult #1</u> <u>A</u>		<u>dult #2</u>		<u>.dult #3</u>	
First Name Fir		rst Name	Fir	st Name	
Monthly Gross Salary					
or Wages	\$	\$		\$	
Pension	\$	\$		Φ.	
Social Security	\$	\$		_	
Unemployment Compensation	\$	\$			
Child Support received (add)	ው	\$		_	atomic and a second
Child Support paid (deduct)	ው	¢.			
Alimony received (add)	\$			d)	
Alimony paid (deduct)	\$	Ψ			
Disability Payment	Ψ	Ψ_		φ	
Welfare	Φ	Φ_		φ_	
	Φ	Φ		φ_	
Tips/Commissions/Self Employmen		φ		Φ	
Income	\$			\$_	
Rental Income	\$. \$_	***************************************
Other	\$	<u> </u>		\$_	
Sub-Totals	\$	+ \$		+ \$	
5. OTHER INCOME/ASSET IN Please list all checking and savin financial institutions below, wheth receive the entire bank statement	i gs account her or not ye	s, CD's, Money Marl			
Name of		Account Number	Current		Projected Annual
Financial Institution		Last 4 Digits	Balance/Val	iie	Interest Income
i manetar motitation		c-checking s-savings	Bululice, val	uo	Interest meetic
		C/S			
		C/S			
		C/S			
		C/S			
Total Projected Interest Income	e from this		\$		
b .		section:	· · · · · · · · · · · · · · · · · · ·		
6. Please list all stocks, bonds a	nd all othe	section: r sources of investme	nt income.	D _v	ojected Annual Income
b .	nd all othe	section:	· · · · · · · · · · · · · · · · · · ·	Pr	ojected Annual Income
Total Projected Interest Income 6. <u>Please list all stocks, bonds ar</u> Name of Assets	nd all othe	section: r sources of investme	nt income.	Pr	ojected Annual Income

TOTAL HOUSEHOLD GROSS ANNUAL INCOME FROM ALL SOURCES

If yes, refer or request the CJHRC documentation for Self-Employed Applicants.

Do you own a business or income producing real estate?

Do you receive income/monies/rent receipts from this asset?

(Combination of Sections 4, 5 & 6 of this application) \$_____

Yes No

Yes No

Immediate Supervisor	Phone # and extension
What is Your Job Title	

THE FOLLOWING DOCUMENTS ARE REQUIRED WITH THIS APPLICATION

Households cannot be certified if any of the below documents are missing and it will delay the certification. Items cannot be emailed or faxed.

Important: Submit a complete set of required documents listed below for every household member who is 18 years of age or older or if a household member of any age receives income of any kind (survivor benefits etc.). A set of documents is required for every Affordable Housing Complex you are applying to that CJHRC.

- 1. Copies of State and Federal tax returns for the previous 3 years (do not send W-2's) (If you cannot locate your federal tax returns copies can be obtained by calling 1-800-908-9946 (transcript order hotline)
- 2. Copies of 4 current and consecutive pay stubs (no matter how often you are paid) or Employer Letter (on letterhead and signed by employer it must include rate of pay and hours worked per week or annual gross income)
- 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.
- **4. Documentation to confirm income from any other applicable sources if applicable:** Pension Statement, Social Security Awards letter, Child Support and/or Alimony court documents/divorce decree or separation agreement and custody verification with signatures. All separated applicants must provide a settlement agreement, divorce decree or division of assets signed and notarized by both parties. If you get child support, we need 4 months of documentation/ proof of payments to count it as income. If you pay child support, we need 4 months of documentation/ proof of payments to deduct it from your gross income. **Documentation to confirm interest income/proof of assets** recent statements including IRA, savings bonds and other retirement accounts including 401K's
- **5.** Circumstances when you need a notarized letter or other documentation: If you do not earn an income, did not file tax returns for one or more of the most recent 3 years, do not own a checking or savings account, you receive or pay child support/alimony that is not handled through the court. If you are a <u>full time</u> student (over 18 years of age) we need a letter and proof of enrollment in school or school transcript
- **6. Written Pre-Approval** from a financial organization stating the amount they are willing to lend you with all applicant names and they are aware that you are purchasing an affordable unit with restrictive covenants.
- 7. Attorney Information Form must be filled out with the Attorney of your choice. (obtain from www.cjhrc.org)
- 8. DO YOU CURRENTLY OR HAVE YOU EVER OWNED ANY REAL ESTATE? No ___Yes__

If yes, please attach a description and proof of any and all estate owned by any of the applicants on this application (planning to reside in the Affordable Housing 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 will be added to the income. Also required are copies of: the deed, most recent tax bill and latest mortgage statement. If you own a home, will you be selling the home or renting it out? If selling please attach proof that it is on the market. If you are renting out the property, please attach proof (copy of signed lease). If you ever owned a home and moved out, we need written details/explanation. Refer or Request the CJHRC Documentation for Property Owner.

CERTIFICATION

I hereby certify that the above information concerning my family size, actual gross income as well as all other information contained herein is true and accurate to the best of my knowledge. I understand that CJHRC and the Township of Raritan are relying on this information to determine whether I qualify for an affordable purchase unit.

I further certify that the copies of the documents attached to this application are true and accurate copies of the originals of such documents. I understand all documents submitted will become the property of Raritan Township and will not be returned.

I further certify that I intend to personally occupy the unit as my primary residence except for reasonable periods of vacations and illnesses. I know it would be illegal and that I am prohibited from renting or leasing the affordable resale unit. I understand that only the parties listed on this application may reside in the affordable housing unit.

I authorize CJHRC, the Township of I	Raritan and their agents to	check for accuracy on a	any and all statements and
representations made in this application.	This may include calls to em	ployers to verify income,	, contact with banks, etc.

Signature of APPLICANT	Signature of CO-APPLICANT		
Date signed	Date signed		

	•	

INFORMATION ON AFFORDABLE PURCHASE CONDOMIUM UNITS IN FLEMINGTON, TOWNSHIP OF RARITAN, HUNTERDON COUNTY, NJ THE VILLAGES

(Pulte Homes Developer)

The Villages have a total of 50 Affordable Sale Units. This complex offers one, two and three bedroom units for Very Low, Low and Moderate income households. The breakdown of all 50 affordable units is below:

Bedroom Size	Approximate Very Low Income Sale Price	Approximate Low Income Sale Price	Approximate Moderate Income Sale Price Range	Approximate Annual Property Tax Info Ranges
1	2 units \$41,935 - \$46,153	4 units \$92,294 - \$101,578	4 units \$100,883 - \$111,031	\$1,008- \$3,180
2	4 units \$57,042 - \$62,780	13 units \$117,473 - \$129,290	13 units \$122,000 – \$134,273	\$1,368 - \$3,900
3	1 unit \$71,143 - \$78,299	4 units \$135,974 - \$149,652	5 units \$141,000 - \$155,184	\$1,704 - \$4,632

Monthly Association Fee is estimated to be \$244 a month – all units pay the same monthly fee

No BBQ Grills Allowed – Off Street Parking Provided

Pets are allowed (2 per household)

EVE	RY AFFORDAB	LE UNIT OFF	ERS:	
*Electric Stove	*Refrigerator	*Dishwasher	*Washer/Dryer	
*Gas Furnace/E	[eat_ *Central Ai	r *Utility Clos	set *1 Bathroom	

REQUIREMENTS:

- Units are restricted to two persons per bedroom and your household must be income certified/qualified under the NJ Low/Moderate Affordable Housing guidelines. Applicants must fully complete the application to purchase in Raritan Township and attach all required documentation.
- Lotteries/Random Selection will be held for these units whenever there are more certified households than units available. Priority preference will be given to applicants who live or work in Region 3 (Somerset, Middlesex and Hunterdon Counties)
- Applicants **must have a written pre-approval** for mortgage financing. Please carefully review item #7 on the document checklist. Make sure you let your lender know at time you request a preapproval that you want to purchase affordable housing that has restrictive covenants. CJHRC has provided a list of lenders who provide loans on deed restricted properties. You can choose to use another lender however written documentation must be provided stating that the restrictive covenants will not be an issue for their underwriting department.

CJHRC has made every effort provide you with the most current and accurate information. Real Estate Taxes, Sales Prices & HOA Fees are subject to change. CJHRC cannot be held responsible for inaccurate, misinterpreted or outdated information contained herein.

* Raritan Township Municipal Building, One Municipal Drive, Flemington, NJ 08822 Phone #: 908-806-6100 Ext 6, Hours: Monday thru Friday 8:30 am to 4:30 pm Directions:

From 287 South or 202/206 South, take the exit for Flemington/Somerville (202/206 South). Follow signs for 202 South (Flemington), for approximately 14 miles. Enter the first traffic circle, take the second exit (to NJ Rt. 12 So) follow to the second traffic circle, take the second exit (to NJ Rt. 12 So) follow to the third traffic circle, take the third exit to Sergeantsville County Road 523 – One Municipal Drive is the first driveway on the right.

Directions to Central Jersey Housing Resource Center (CJHRC) office Appointment are encouraged prior to coming. Call 908-446-0036

CJHRC is convenient located in downtown Somerville: 92 E. Main St. (Rt. 28) Suite 407. Our suite is located in the four floor. During business hours of 9:00 AM to 5:00 PM ring the bell in the welcome desk JUST ONCE and give us a few minutes to meet you and let you in for your appointment.

FROM THE NORTH

Take Route 287 South to Exit 17. Landmark: Pass Bridgewater Commons Mall on left; stay to right. Turn right onto Route 22 East. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 287)

Take Route 287 North to Route 22 West. Landmarks: Pass Bank of America on the right. Immediately after the 1st overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 206)

Take Route 206 North. Landmark: On Route 206 North approaching Somerville, look for a low stone wall on left (Duke Gardens). Shortly past this wall, turn right onto Bridge Street (Somerville). At 2nd traffic light, turn right onto East Main Street. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE EAST

Take Route 22 West. Go under Route 287 overpass in Bridgewater. Landmarks: Pass Bank of America on the right. Immediately after the next overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE WEST

Take Route 22 East into Somerville Landmark: Pass Ethicon Inc. on left. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

INFORMATION ON AFFORDABLE PURCHASE CONDOMIUM UNITS IN FLEMINGTON, TOWNSHIP OF RARITAN, HUNTERDON COUNTY, NJ STONE GATE

The Stone Gate complex offers 10 affordable one-bedroom units. There are 5 low income units and 5 moderate income units that are located in Flemington, Raritan Township, Hunterdon County. The maximum household size to apply for this complex is a two-person households. The units are being sold under the NJ Low and Moderate Income Affordable Housing Program. The breakdown of the bedrooms for the affordable units is as follow:

Bedroom Size	Approximate Low Income Sale Price	Approximate Mod Income Sale Price	Approx. Low Yearly Taxes	Approx. Mod Yearly Taxes
	5 units	5 units	44.000	4.5.4.5.0
l l	\$96,512 - \$125,274	\$126,854 - \$158,171	\$1,900	\$2,450

Monthly Association Fee is approximately: \$285.00

FEATURES VARY FOR EACH UNIT

	EVE	RY UNIT OFFEI	RS:	
*Central Air	*Laundry/Utility Closet	*1 Bathroom	*Off Street Parking for ea	ch unit

REQUIREMENTS:

- Units are restricted to two person households and your household must be income certified/qualified under the NJ Low/Moderate Affordable Housing guidelines. Applicants must fully complete the application to purchase in Raritan Township and attach all required documentation.
- Lotteries/Random Selection will be held for these units whenever there are more certified households than units available. Priority preference will be given to applicants who live or work in Region 3 (Somerset, Middlesex and Hunterdon Counties)
- Applicants **must have a written pre-approval** for mortgage financing. Please review carefully item #6 on the document checklist. Make sure you let your lender know at time you request a preapproval that you want to purchase affordable housing that has restrictive covenants. CJHRC has provided a list of lenders who provide loans on deed restricted properties. You can choose to use another lender as long at the beginning of the process you have written proof that the restrictive covenants will not be an issue for their underwriting department.

CJHRC has made every effort to provide you with the most current and accurate information. Real Estate Taxes, Sales Prices & HOA Fees are subject to change.

CJHRC cannot be held responsible for inaccurate, misinterpreted or outdated information contained herein.

Raritan Township Municipal Building, One Municipal Drive, Flemington, NJ 08822 Phone #: 908-806-6100 Ext 6, Hours: Monday thru Friday 8:30 am to 4:30 pm

Directions:

From 287 South or 202/206 South, take the exit for Flemington/Somerville (202/206 South). Follow signs for 202 South (Flemington), for approximately 14 miles. Enter the first traffic circle, take the second exit (to NJ Rt. 12 So) follow to the second traffic circle, take the second exit (to NJ Rt. 12 So) follow to the third traffic circle, take the third exit to Sergeantsville County Road 523 – One Municipal Drive is the first driveway on the right.

Directions to Central Jersey Housing Resource Center (CJHRC) office Appointment are encouraged prior to coming. Call 908-446-0036

CJHRC is convenient located in downtown Somerville: 92 E. Main St. (Rt. 28) Suite 407. Our suite is located in the four floor. During business hours of 9:00 AM to 5:00 PM ring the bell in the welcome desk JUST ONCE and give us a few minutes to meet you and let you in for your appointment.

FROM THE NORTH

Take Route 287 South to Exit 17. Landmark: Pass Bridgewater Commons Mall on left; stay to right. Turn right onto Route 22 East. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 287)

Take Route 287 North to Route 22 West. Landmarks: Pass Bank of America on the right. Immediately after the 1st overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 206)

Take Route 206 North. Landmark: On Route 206 North approaching Somerville, look for a low stone wall on left (Duke Gardens). Shortly past this wall, turn right onto Bridge Street (Somerville). At 2nd traffic light, turn right onto East Main Street. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE EAST

Take Route 22 West. Go under Route 287 overpass in Bridgewater. Landmarks: Pass Bank of America on the right. Immediately after the next overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE WEST

Take Route 22 East into Somerville Landmark: Pass Ethicon Inc. on left. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

INFORMATION ON AFFORDABLE PURCHASE CONDOMIUM UNITS IN FLEMINGTON, TOWNSHIP OF RARITAN, HUNTERDON COUNTY, NJ SOUTH MAIN VILLAGE

The South Main Village complex offers a total of 13 Affordable Units – (none are one-bedroom). The breakdown of the six (6) low income units and the seven (7) moderate income affordable units is below. The units are being sold under the NJ Low and Moderate Income Affordable Housing Program. The maximum household size for a two bedroom unit is four, and the maximum household size for a three bedroom unit is six in this complex. The breakdown of the bedrooms for the affordable units is as follow:

Bedroom Size	Approximate Low Income Sale Price	Approximate Mod Income Sale Price	Approx. Low Yearly Tax Info	Approx. Mod Yearly Tax Info
2	4 units \$140,078 - \$154,793	5 units \$156,747 - \$179,893	\$1,960	\$2,550
3	2 units \$134,772 - \$161,661	2 units \$159,706 - \$169756	\$2,040	\$2,650

Association Fee is: \$58 a month for low income units and \$87 a month for moderate income units

FEATURES VARY FOR EACH UNIT

	EVERY UNIT OFFERS:					
*Central	Air *Utilit	y Closet *1 Ba	throom *Off St	reet Parking for each unit		

REQUIREMENTS:

- Units are restricted to two persons per bedroom and your household must be income certified/qualified under the NJ Low/Moderate Affordable Housing guidelines. Applicants must fully complete the application to purchase in Raritan Township and attach all required documentation.
- Lotteries/Random Selection will be held for these units whenever there are more certified households than units available. Priority preference will be given to applicants who live or work in Region 3 (Somerset, Middlesex and Hunterdon Counties)
- Applicants must have a written pre-approval for mortgage financing. Please review carefully item #6 on the document checklist. Make sure you let your lender know at time you request a preapproval that you want to purchase affordable housing that has restrictive covenants. CJHRC has provided a list of lenders who provide loans on deed restricted properties. You can choose to use another lender as long at the beginning of the process you have written proof that the restrictive covenants will not be an issue for their underwriting department.

CJHRC has made every effort to provide you with the most current and accurate information. Real Estate Taxes, Sales Prices & HOA Fees are subject to change.

CJHRC cannot be held responsible for inaccurate, misinterpreted or outdated information contained herein.

Raritan Township Municipal Building, One Municipal Drive, Flemington, NJ 08822

Phone #: 908-806-6100 Ext 6, Hours: Monday thru Friday 8:30 am to 4:30 pm

Directions:

From 287 South or 202/206 South, take the exit for Flemington/Somerville (202/206 South). Follow signs for 202 South (Flemington), for approximately 14 miles. Enter the first traffic circle, take the second exit (to NJ Rt. 12 So) follow to the second traffic circle, take the second exit (to NJ Rt. 12 So) follow to the third traffic circle, take the third exit to Sergeantsville County Road 523 – One Municipal Drive is the first driveway on the right.

Directions to Central Jersey Housing Resource Center (CJHRC) office Appointment are encouraged prior to coming. Call 908-446-0036

CJHRC is convenient located in downtown Somerville: 92 E. Main St. (Rt. 28) Suite 407. Our suite is located in the four floor. During business hours of 9:00 AM to 5:00 PM ring the bell in the welcome desk JUST ONCE and give us a few minutes to meet you and let you in for your appointment.

FROM THE NORTH

Take Route 287 South to Exit 17. Landmark: Pass Bridgewater Commons Mall on left; stay to right. Turn right onto Route 22 East. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 287)

Take Route 287 North to Route 22 West. Landmarks: Pass Bank of America on the right. Immediately after the 1st overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 206)

Take Route 206 North. Landmark: On Route 206 North approaching Somerville, look for a low stone wall on left (Duke Gardens). Shortly past this wall, turn right onto Bridge Street (Somerville). At 2nd traffic light, turn right onto East Main Street. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE EAST

Take Route 22 West. Go under Route 287 overpass in Bridgewater. Landmarks: Pass Bank of America on the right. Immediately after the next overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

FROM THE WEST

Take Route 22 East into Somerville Landmark: Pass Ethicon Inc. on left. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck and enter to the building. Use elevator to 4th Floor. Our office is on the right.

INFORMATION ON AFFORDABLE PURCHASE TOWNHOUSE UNITS IN FLEMINGTON, TOWNSHIP OF RARITAN, HUNTERDON COUNTY, NJ VILLAGE COMMONS

Village Commons, Flemington, Hunterdon County has one (1) affordable unit of two-bedroom moderate income townhouse for the affordable program. This affordable unit is conveniently located in the center of town off South Main Street and near Reaville Avenue. The unit is being sold under the NJ Low and Moderate Income Affordable Housing Program. The maximum household size allowed is a four person household (two per bedroom).

Bedroom Size	# of Moderate Income Units	Square Feet	Moderate Income Sale Price	Approx. Yearly Taxes	Approx. Monthly
					Association Fee
2 Bedroom	One Unit	1,249	\$170,342	\$ 3,400	\$250

THE UNIT OFFERS:						
*Central Air /Gas	Heat	*No Washer and Dr	yer; hook up only	*Refrigerator	*Gas Stove	
*1 1/2 Bathroom	*1 Ca	r Garage/Driveway	*Balconies off l	iving room and ma	aster bedroom	

REQUIREMENTS:

- Units are restricted to four person households and your household must be income certified/qualified under the NJ Low/Moderate Affordable Housing guidelines. Applicants must fully complete the application to purchase in Raritan Township and attach all required documentation.
- Lottery/Random Selection will be held for this unit whenever there are more certified households than units available. Priority preference will be given to applicants who live or work in Region 3 (Somerset, Middlesex and Hunterdon Counties)
- Applicants must have a written pre-approval for mortgage financing. Please review carefully item #6 on the document checklist. Make sure you let your lender know at the time you request a preapproval that you want to purchase an affordable housing that has restrictive covenants. CJHRC has provided a list of lenders who provide loans on deed restricted properties. You can choose to use another lender as long at the beginning of the process you have written proof that the restrictive covenants will not be an issue for their underwriting department.

CJHRC has made every effort to provide you with the most current and accurate information. Real Estate Taxes, Sales Price & HOA Fees are subject to change.

CJHRC cannot be held responsible for inaccurate, misinterpreted or outdated information contained herein.

Raritan Township Municipal Building, One Municipal Drive, Flemington, NJ 08822

Phone #: 908-806-6100 Ext 6, Hours: Monday thru Friday 8:30 am to 4:30 pm

Directions:

From 287 South or 202/206 South, take the exit for Flemington/Somerville (202/206 South). Follow signs for 202 South (Flemington), for approximately 14 miles. Enter the first traffic circle, take the second exit (to NJ Rt. 12 So) follow to the second traffic circle, take the second exit (to NJ Rt. 12 So) follow to the third traffic circle, take the third exit to Sergeantsville County Road 523 – One Municipal Drive is the first driveway on the right.

Directions to Central Jersey Housing Resource Center (CJHRC) office Appointment are encouraged prior to coming. Call 908-446-0036

CJHRC is convenient located in downtown Somerville: 92 E. Main St. (Rt. 28) Suite 407. Our suite is located on the fourth floor. Business hours Monday thru Friday 9:00 AM to 5:00 PM.

FROM THE NORTH

Take Route 287 South to Exit 17. Landmark: Pass Bridgewater Commons Mall on left; stay to right. Turn right onto Route 22 East. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck, enter the building and use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 287)

Take Route 287 North to Route 22 West. Landmarks: Pass Bank of America on the right. Immediately after the 1st overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck, enter the building and use elevator to 4th Floor. Our office is on the right.

FROM THE SOUTH (Via Route 206)

Take Route 206 North. Landmark: On Route 206 North approaching Somerville, look for a low stone wall on left (Duke Gardens). Shortly past this wall, turn right onto Bridge Street (Somerville). At 2nd traffic light, turn right onto East Main Street. Entrance to parking deck is on the right side. Park in the deck, enter the building and use elevator to 4th Floor. Our office is on the right.

FROM THE EAST

Take Route 22 West. Go under Route 287 overpass in Bridgewater. Landmarks: Pass Bank of America on the right. Immediately after the next overpass, turn right (see sign for Somerville). Bear right, go up over the overpass; this leads to Grove Street. Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck, enter the building and use elevator to 4th Floor. Our office is on the right.

FROM THE WEST

Take Route 22 East into Somerville Landmark: Pass Ethicon Inc. on left. Immediately after the 2nd overpass, turn right onto Grove Street (just past Kentucky Fried Chicken). Go straight until East Main St. and make a left. Entrance to parking deck is on the right side. Park in the deck, enter the building and use elevator to 4th Floor. Our office is on the right.