



Affordable Homes in Holmdel!

Did you know that Holmdel Township has affordable units? There are condominiums and townhouses in popular communities such as the Orchards, Palmer Square, Fox Chase, Gracewood Glens & Hidden Woods! These units range in size from 1—3 bedrooms.

The purchase prices of these homes are certified by the State of New Jersey as affordable to low and moderate income families in your region of New Jersey.

Household Size	Maximum income
1	\$49,789
2	\$56,901
3	\$64,014
4	\$71,127
5	\$76,817
6	\$82,507

(based on 2010 COAH Regional Income Limits)

To obtain an information package and a confidential one-page application call 800/619-9979 ext. 33 or send an email to joan@cgph.net



509 Abington Drive East Windsor, NJ 07828
www.cgph.net 609 371 1937 Fax: 609 371 1276



CGP&H

Community Grants, Planning & Housing
Good People. Great Results.

569 Abbington Drive, East Windsor, NJ 08520
www.cgph.net, 609-371-1776, Fax 609-371-1776

Thank you for your interest in affordable housing.

CGP&H is retained by the towns listed on the following preliminary application to sell and rent their State-regulated affordable housing units. If the town you are interested in does not appear on our application, you must contact the municipal building in that area and ask for the municipal housing liaison for assistance or visit www.njhousing.gov for other units available throughout the state.

In order to be considered for future sales and rental opportunities, you must complete and return the enclosed preliminary application to:

CGP&H
569 Abbington Drive
East Windsor, NJ 08520
Or Fax to 609-371-1776 or Email to homes@cgph.net

You can also send/email/fax any change of information or updated information to the above locations.

Once your preliminary application is received by our office, you will be included in our database and entered into the next *random selection* of all applications received. Each household will be added to the waiting lists of those towns in which they are interested. This process applies to Section 8 applicants as well.

If you have not recently reviewed a copy of your credit report, now would be an excellent time to make sure there are no errors or issues that need to be resolved in order to pass a landlord's credit check or to obtain a mortgage. For a free copy of your credit report, visit annualcreditreport.com.

FREQUENTLY ASKED QUESTIONS

How do I get on the list? What is the procedure?

Once you complete and return the enclosed preliminary application, your name will be included in the state-mandated random selection for the areas in which you are interested. Once the random selection is performed, you will be placed on the permanent waiting list for those areas until a home becomes available. Once you are chosen in the random selection process, you will be asked to verify your household income and provide a valid mortgage pre-qualification or proof of cash assets or a combination of both. All income will be verified.

What is a random selection?

The State of New Jersey requires that the selling and renting of affordable homes include a step that randomizes the order in which households will be offered available units. All new preliminary applications are picked one by one and placed on appropriate waiting lists in the order in which they were chosen.

What is considered income?

Gross income includes, but is not limited to: pre-tax wages, salaries, tips, commissions, alimony, overtime, pensions, social security, unemployment compensation, TANF, child support, disability, interest, and dividends from assets. Child support & alimony will be calculated from decree stating amounts whether payee is current or in arrears. All income information will be verified during the formal application process.

I am separated, am I eligible to buy or rent an affordable home?

No, you are not eligible for purchase until your divorce is finalized. Because a spouse can make a claim on a residence purchased by the other spouse, these cases will be put on hold until a divorce decree is supplied. Some affordable units, however, can be rented by separated candidates.

Is the rent or sale price based on my income?

No, pricing on rentals/sales is dependent on the original price or rent of the affordable home and State-controlled annual increases, not your income.

Is my credit score a factor?

Yes. Most rental properties require a credit check and/or landlord references. Unless you intend to pay cash, you will need to qualify for and obtain a mortgage to purchase an affordable home. You may be required to attend a free homebuyer-counseling course to purchase an affordable home. New Jersey residents are entitled to one free credit report each year. Call 1-877-322-8228 or visit annualcreditreport.com to obtain a copy of your credit report.

Will you help me obtain a mortgage?

No, it is your responsibility to obtain a mortgage.

I have a large savings/money market/retirement account, will that disqualify me from the program?

No, we only count the dividends/interest paid yearly on the account.

How long do I have to wait for something to become available?

Unfortunately, we cannot answer this question. Since many of these homes are already built, current affordable owners live in these homes. When a homeowner decides to sell their home, they contact us and we match the home to the next appropriate candidate.

Do I get to pick the size of my unit?

No, we follow state guidelines to ensure that the home is offered to the appropriate household size.

What are the units like? Do they have garages?

All homes are different. Therefore, we are unable to give specific information on an available home until it becomes available. Currently the homes that are offered are in the form of apartments, condominiums, townhouses, and manufactured homes.

For more information about buying and renting affordable homes, including down payment assistance and counseling programs, visit www.njhousing.gov/njhrc/consumers.



PRELIMINARY APPLICATION FOR AFFORDABLE HOUSING

Please fill out the enclosed preliminary application carefully. Incomplete preliminary applications will not be processed. Please do not send more than one preliminary application.



1 HEAD OF HOUSEHOLD INFORMATION

First Name:		Last Name:		
Street Address:	City:	State:	Zip Code:	County:
Email Address:	Home Phone Number:		Alternate Phone Number:	

2 HOUSEHOLD COMPOSITION AND INCOME (LIST ALL PERSONS TO LIVE IN HOME)

Name (First and Last)	Relation To Head of Household	Date of Birth	Gender M/F	Current Gross Annual Income*

***Income includes, but is not limited to:**
 Gross wages, salaries, tips, commissions, overtime, alimony, child support, pensions, and social security, unemployment and disability benefits.

- 3 Approximately how much do you have for a down payment? _____
- 4 Does anyone in your household require a barrier-free/ADA accessible home? Yes/ No
- 5 What County/State do you work in? _____
- 6 What is your marital status? Single/ Married/ Divorced/ Separated
- 7 Do you currently have a Section 8 Voucher? _____
- 8 Which towns are you interested in:

RENTAL

- Allamuchy Twp, Warren Co.
- Freehold Twp, Monmouth Co.
- Howell Twp, Monmouth Co.
- Montgomery Twp, Somerset Co.
- Ocean Twp, Ocean Co.
- Springfield Twp, Burlington Co.
- Stafford/Manahawkin, Ocean Co.
- Upper Freehold Twp, Monmouth Co.
- Voorhees Twp, Camden Co.
- West Long Branch, Monmouth, Co.
- Holmdel Twp, Monmouth Co.

SALES

- Freehold Twp, Monmouth Co.
- Holmdel Twp, Monmouth Co.
- Hopewell Twp, Mercer Co.
- Howell Twp, Monmouth Co.
- Mansfield Twp, Burlington Co.
- Maplewood Twp, Essex Co.
- Montgomery Twp, Somerset Co.
- Pittsgrove Twp, Salem Co.
- Robbinsville, Mercer Co.
- Stafford/Manahawkin, Ocean Co.
- Springfield Twp, Burlington Co.
- Willingboro Twp, Burlington Co.

AGE RESTRICTED

- Hillsborough Twp, Somerset Co.
- Montgomery Twp, Somerset Co.
- Stafford/Manahawkin, Ocean Co.
- Wanaque Borough, Passaic Co.

Affordable homes in other communities can also be found at www.njhousing.gov.

Once you are chosen in the random selection process, you will be asked to verify your household income and provide a valid mortgage pre-qualification or proof of cash assets or a combination of both. All income will be verified.

I 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 preliminary eligibility for referral to an affordable housing unit and does not obligate me in any way.

PRINTED NAME OF HEAD OF HOUSEHOLD

SIGNATURE

DATE

