

JOHN H. ALLGAIR, PE, PP, LS (1983-2001)
DAVID J. SAMUEL, PE, PP, CME
JOHN J. STEFANI, PE, LS, PP, CME
JAY B. CORNELL, PE, PP, CME
MICHAEL J. McCLELLAND, PE, PP, CME
GREGORY R. VALES, PE, PP, CME



TIMOTHY W. GILLEN, PE, PP, CME
BRUCE M. KOCH, PE, PP, CME
LOUIS J. PLOSKONKA, PE, CME
TREVOR J. TAYLOR, PE, PP, CME
BEHRAM TURAN, PE, LSRP
LAURA J. NEUMANN, PE, PP
DOUGLAS ROHMEYER, PE, CFM, CME
ROBERT J. RUSSO, PE, PP, CME
JOHN J. HESS, PE, PP, CME

November 26, 2018

**Re: Affordable Housing Preliminary Application
Borough of Beach Haven, Ocean County, NJ**

Dear Applicant:

Thank you for inquiring about affordable housing with CME Associates. 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. Income limits can vary from year to year and depend upon the number of persons in the household.

Please note that this is a **preliminary application** only. Do not send supporting documentation at this time. You will be notified as to the status of your preliminary eligibility based on the information that you provide in this application. When an affordable sale unit becomes available, eligible candidates will again be contacted. At that time, we will provide you with the formal application along with a list of required documents that you will need to support and verify your household composition, your income, assets, mortgage pre-approval, and home buyer training certificate of completion, etc.

Housing is NOT guaranteed based on the approval of this Preliminary Application.

Please Note The Following:

It is illegal to discriminate against any person making application to buy a home because of age, race, color, religion, sex, handicap, familial status, or national origin.

The affordable housing unit must be the intended primary residence of the applicant.

All household members who intend to reside within the Affordable Unit must be listed in the Preliminary Application. If changes in household income and/or your family composition occur during the application process the applicant is required to notify CME Associates immediately. This is to ensure that you are placed on the appropriate waiting list, since it could change your category status (low/moderate income) and/or unit bedroom size for the program.

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.

All housing is subject to minimum and maximum income restrictions. Financing for sale homes is not provided by CME Associates and must be secured by the buyer. **All applicants applying to purchase an affordable housing unit will be required to provide a mortgage pre-approval.** Other restrictions may apply.

Any questions or concerns regarding your application should be directed to Taurean Ford at CME Associates either by phone at (732) 410-2651 ext. 1326, by e-mail to tford@cmeusa1.com, or in writing to our office at One Market Street, Suite 1F. Camden, NJ 08102.

Very truly yours,
CME Associates

**PRELIMINARY APPLICATION
FOR
AFFORDABLE HOUSING UNITS**

BOROUGH OF BEACH HAVEN – OCEAN COUNTY – NEW JERSEY

DISCLOSURE

If you are interested in the Borough of Beach Haven affordable housing program, complete this application and return it to: CME Associates, 1460 Route 9 South, Howell, NJ 07731, Attn: Patty Gallagher or CME Associates, One Market Street, Camden, NJ 08102, Attn: Taurean Ford.

1. Renters of the Borough of Beach Haven Affordable Housing units must be Low and Moderate Income Families as determined by the New Jersey Affordable Housing guidelines. Proof of gross annual household income is required to assure that you are qualified. You must also demonstrate that your income is adequate to be able to afford and maintain the unit.
2. Affordable units must be occupied by the buyer/renter and be used as your primary residence. Each buyer/renter shall certify in writing that he/she is purchasing/renting the affordable unit for the express purpose of primary living quarters and for no other reason beyond what is allowable.
3. Owners/Renters of affordable units have the same rights, privileges, duties and obligations as any other owners in the Borough of Beach Haven, with the exception of the restrictions in the Borough's Ordinances and Regulations pertaining to Low and Moderate Income Housing. Selection of participants in the Borough of Beach Haven Affordable Housing Program is made on the basis of income, family size and available units.

Income Limits are as follows:

HOUSEHOLD SIZE	VERY LOW INCOME*	LOW INCOME*	MODERATE INCOME*
1	\$20,834	\$34,723	\$55,557
2	\$23,810	\$39,684	\$63,494
3	\$26,787	\$44,644	\$71,431
4	\$29,763	\$49,605	\$79,368
5	\$32,144	\$53,573	\$85,717
6	\$34,525	\$57,541	\$92,066

The following application must be completed in full. This application is not transferable and original documentation must be submitted. Please call CME Associates at 732-462-7400 X 1030 or 732-410-2651 X 1326 if you have any questions regarding your application. Once the application has been completed please return it, to CME Associates, 1460 Route 9 South, Howell, NJ 07731 (via email to pgallagher@cmeusa1.com) or CME Associates, One Market Street, Camden, NJ 08102 (via email to tford@cmeusa1.com).

Once your application has been reviewed you will be notified of our determination of eligibility. **It is your responsibility to make sure that all information you provide this office is true and accurate.**

The information in this application and any other information required by the Borough of Beach Haven will be kept confidential. No part of this application or your file will be given to any person, entity or business not related to the Borough of Beach Haven, or their agents without your written request or consent.

“Family” includes **ALL** persons living in a single unit, whether or not they are related by blood, marriage or otherwise. The information required to complete this application includes information about all persons intending to reside in the unit. Only those families who have been certified by CME Associates and pass the credit check will be able to rent a unit.

The Disclosure Statement is 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 Certification.

Priority selection for the affordable Purchase units may need to be made through a random selection process (lottery). A random selection is held whenever there are more eligible applicants than units available. Only income certified applicants will be included in the random selection process. If there are no affordable units available in your category at the time you apply, then you will be placed on a waiting list.

Signature of Applicant

Signature of Co-Applicant

Date

Date



INSTRUCTIONS:

- 1) This is a Preliminary Application for affordable housing with CME Associates. It will be utilized to determine if you are generally eligible to be considered for an affordable unit. **NEITHER THIS APPLICATION NOR ANY NOTICE OF AVAILABILITY IS AN OFFER TO SELL.** If you need assistance completing this application, please contact CME Associates at (732) 462-7400 X 1030 or (732) 410-2651 X 1326.
- 2) This Preliminary Application **IS NOT THE FINAL APPLICATION AND DOES NOT SATISFY YOUR APPLICATION REQUIREMENTS.**
- 3) Please understand that the pricing rates for affordable housing are established and governed by Federal, State and / or municipal regulations. Although consideration is made for low-and moderate-categories of household incomes, sales and rental prices do not fluctuate on the basis of each individual applicant's income. Therefore, we cannot and do not guarantee that any home, for sale or rental, will be affordable to YOU or YOUR household.
- 4) After you have completed this application, sign it, detach it from these instructions and mail it directly to: **CME Associates-1460 Highway 9 South, Howell, NJ 07731** or **CME Associates-One Market Street, Camden, NJ 08102** or scan and email to Patricia Gallagher at pgallagher@cmeusa1.com or Taurean Ford at tford@cmeusa1.com
- 5) Please allow two (2) weeks for your application to be processed. Once your application has been reviewed, you will be notified in writing regarding your **PRELIMINARY** eligibility status for the affordable housing program administrated by CME Associates.
- 6) Once it has been determined that you are generally eligible to rent or purchase a "**Low to Moderate-Income**" affordable unit under the program, you will be mailed a complete application package when a unit is available for you that meets your income category and appropriate bedroom size. Once your application package and all supporting documentation has been submitted and reviewed for program eligibility and you are deemed qualified for the available unit, you will then be placed in a lottery drawing with other qualified applicants and referred to the seller/developer to negotiate a contract to purchase the unit in the order in which you were pulled in the lottery.
- 7) **Annual Income** includes, but is not limited to, salary or wages, alimony, child support, social security 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. The household's total gross annual income cannot exceed program guidelines.
- 8) 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), which cannot exceed the COAH 2018 Region 4 real property asset limits.
- 9) Purchase applicants are strongly encouraged complete a HUD homebuyer workshop in order to purchase an affordable housing unit.
- 10) **Preliminary** waiting list applicants will be required to submit updates in order to remain on the list. If any applicant fails to respond to an update notice they will be removed off of the waiting list immediately and will be required to re-apply in order to get back on the waiting list, **no exceptions.** Applicants who are no longer eligible to remain on the list will be notified in writing.

Preliminary Application for Affordable Housing

Borough of Beach Haven Ocean County, NJ

Presently Available: Purchase of 500 N Bay affordable unit

I am interested in the **Purchase** of an affordable housing unit.

I am interested in the **Rental** of an affordable housing unit.

Check all that apply regardless of availability

1. HOUSEHOLD COMPOSITION:

Applicant:

Name: _____ Sex: M / F

Date of Birth: _____ Social Security Number: _____ - _____ - _____

Home Phone #: _____ Work Phone _____

Cell Phone #: _____ Email Address: _____

Current Address: _____

City: _____ State: _____ Zip Code _____ County _____

Mailing Address if Different: _____

Marital Status: Married ___ Single ___ Divorced ___ Separated ___

Co-Applicant:

Name: _____ Sex: M / F

Date of Birth: _____ Social Security Number: _____ - _____ - _____

Home Phone #: _____ Work Phone _____

Cell Phone #: _____ Email Address: _____

Current Address: _____

City: _____ State: _____ Zip Code _____ County _____

Mailing Address if Different: _____

BOROUGH OF BEACH HAVEN
 AFFORDABLE HOUSING APPLICATION

Please list all household members will reside in this home in the table below

NAME	RELATIONSHIP	GENDER	DATE OF BIRTH	FULL TIME STUDENT

PLEASE RESPOND TO THE FOLLOWING:

Do you own your own home? Yes or No

If yes, how much do you pay a month for mortgage? _____

Do you currently rent? Yes or No

If yes, how much do you pay a month for rent? _____

Do you currently receive Section 8 Purchase Assistance that will apply to the affordable housing unit? _____

Number of bedrooms required? _____
Determined/limited by number of members in household

Do you require a handicap accessible unit? Yes or No

Other applicable information/comments or special details above your household situation:

2. EMPLOYMENT INFORMATION

Please provide information for **ALL** household members who receive income from present employment for household member 18 years of age or older (also include any part-time employment). Use additional pages if more than three household members have employment income.

Household Member Name: _____

Employer Name: _____

Employer Address _____

County: _____ How Long at Current Job? _____

Immediate Supervisor _____ Phone Number () - _____

Job Title _____

BOROUGH OF BEACH HAVEN
 AFFORDABLE HOUSING APPLICATION

Household Member Name: _____
 Employer Name: _____
 Employer Address _____
 County: _____ How Long at Current Job? _____
 Immediate Supervisor _____ Phone Number () - _____
 Job Title _____

3. INCOME INFORMATION:

Do you **RECEIVE** alimony and/or child support from someone outside the household? Yes or No
 If yes, how much do you receive per month in alimony \$ _____ child support \$ _____
 Do you **PAY** alimony and/or child support to someone outside the household? Yes or No
 If yes, how much do you pay per month in alimony \$ _____ child support \$ _____

4. INCOME SOURCES:

Please state the amount of your current annual projected gross income from each applicable source. Use additional pages if more than two adults have income:

Source of Income	Adult #1	Adult #2
Gross Salary/Wages		
Pension(s)		
Social Security		
Unemployment Compensation		
Child Support Received (added to income)		
Child Support Received (deducted to income)		
Disability Payment		
Welfare		
Tips/Commissions		
Alimony		
Other		
Sub-Totals		

TOTAL OF ALL ADULT INCOMES: \$ _____

5. OTHER INCOME/ASSET INFORMATION

Please list all checking and savings accounts, CDs, Money Market Funds, Mutual Funds and any other assets held by financial institutions below, whether or not you gain any interest from them, for all household members. We must receive **all** pages (including blank pages) of bank statements.

BOROUGH OF BEACH HAVEN
 AFFORDABLE HOUSING APPLICATION

Name & Address of Financial Institution	Account Number	Current Balance/Value	Projected Annual Interest Income

TOTAL PROJECTED INTEREST INCOME FROM THIS SECTION: _____

6. INVESTMENT INCOME

Please list all stocks, bonds and other sources of investment income:

Name of Assets	Number of Shares	Current /Value	Projected Annual Income

TOTAL PROJECTED INCOME FROM THIS SECTION: _____

Do you own a business or income producing real estate? Yes or No

Do you receive income/monies/rent receipts from this asset? Yes or No

If you own a business, what is the gross income and expenses (4 month average)

Do you have other sources of income Yes or No

Please Describe:

TOTAL HOUSEHOLD GROSS ANNUAL INCOME FROM ALL SOURCES: *(combine sections 4, 5 and 6 of this application)* _____

7. GENERAL

Do you own a home or other real estate: Yes or No

If yes, please describe below all real estate owned by and if applicable, any persons who shall occupy the 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 asset and the imputed

BOROUGH OF BEACH HAVEN
AFFORDABLE HOUSING APPLICATION

interest added to income. In addition to the appraisal, please provide copies of: the deed, most recent tax bill and latest mortgage statement.

Will you be selling the home or renting it out? Please explain.

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 the CME Associates and the Borough of Beach Haven are relying on this information to determine whether I qualify for an affordable housing unit.

I further certify that the copies of the documents attached to this application are true and accurate copies of the original documents.

I understand all documents submitted will become the property of Borough of Beach Haven 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 or illness. I know that it would be illegal to rent or sublet the unit. I understand that only the parties listed on this application may reside in the affordable housing unit.

I authorize CME Associates, the Borough of Beach Haven and their agents to check for accuracy on any and all statements and representations made in this application. This may include calls to employers to verify income, contact banks, etc.

Signature of Applicant

Signature of Co-Applicant

Date

Date

