



TOWN OF CLINTON
43 Leigh Street
PO Box 5194
Clinton, NJ 08809
(908) 735-8616 (Main Number)
(908 735-8082 (Fax)

Dear Affordable Housing Applicant:

Thank you for inquiring about affordable housing within the Town of Clinton. We currently administer 44 sale and 2 rental units throughout the Town. 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 Council on Affordable Housing. Income limits are determined by region. Our housing units are located within Region III, which includes Hunterdon, Somerset and Middlesex counties. Income limits can vary from year to year and depend upon the number of persons in the household. The current income limits are attached to this application

Affordable Housing Application Process

To be placed on the eligibility list, all potential applicants must complete the Preliminary Application below. This is a basic form in which we obtain very general information about applicants. The review of this document can take up to two (2) weeks to complete. If approved, an applicant is considered a "Pre-Qualified", and will be placed on the list of eligible applicants for the approved classification (IE: 1, 2 or 3 bedroom, low or moderate income). Applicants stay on the list until a unit becomes available to purchase/rent and you are selected. When this occurs, applicants will then need to complete the Final Affordable Housing Application (sent separately), which is significantly more detailed and can take up to three (3) weeks to complete if the proper documentation is submitted by the applicant. This phase involves supplying the Town with income tax returns, pay stubs, bank account statements, and other relevant financial data as requested. Once the review is completed, if you are deemed an approved purchaser/renter, applicants would then be able to purchase/rent an approved unit.

It is important to note that the size of the unit requested by the applicant may not be the size of the unit that applicants are pre-qualified for. Some examples are as follows:

- A single occupant will only be able to purchase a 1-bedroom unit.
- A couple will only be able to purchase a 1-bedroom unit.
- A parent and child will be eligible for a 2-bedroom unit.
- A parent with 2 children will be eligible to purchase a 3-bedroom unit.
- A couple with 1 child will be able to purchase a 2-bedroom unit.
- A couple with 2 children will be eligible to purchase a 3-bedroom unit.

In addition to the affordable housing criteria administered by us on behalf of the Town, all rental applicants will be subject to the standard tenant selection criteria set forth by the landlord.

If you have any questions regarding the affordable housing program, please contact the Town of Clinton Municipal Housing Liaison, Richard Phelan, and 908-735-8616.



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Town of Clinton Hunterdon County, New Jersey

Preliminary Application For Affordable Housing



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 home becomes available, eligible candidates will be contacted. At that time, we will provide you with a list of documentation that you will need to support and verify the information submitted in this application. We cannot and do not guarantee housing based on the approval of this Preliminary Application. 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. Rental rates, terms and conditions are subject to change without notice. This is an Equal Housing Opportunity.

Affordable Housing Policies and Requirements

For All Applicants:

- 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 on the basis of 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.
- This affordable housing must be the intended primary residence of the applicant. All household members who intend to reside at the affordable apartment 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 immediately notify the Town of Clinton in writing.
- 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 the mortgage principal, and multiplying 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). If you 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.
- Specific documentation to verify income and assets will be required at a later date, during the final portion of the application process, during which no changes will be allowed.
- Please understand that the rental rates for this affordable housing are established and governed by State and/or municipal regulations. Although consideration is made for low and moderate categories of household incomes, rental rates do not fluctuate on the basis of each individual applicant's income. Therefore, we cannot and do not guarantee that any apartment for rent will be affordable to YOU or YOUR household.
- The owners and managers of affordable apartments will set forth additional requirements, including, but not limited to an application fee, a lease agreement, security deposit and minimum credit standards. Once leased, rents will NOT be adjusted to accommodate fluctuations in household income. Rental rate increases may occur annually, but are subject to limitations.
- If you need assistance completing this application, please call 908-735-8616.

DO NOT SEND SUPPORTING DOCUMENTATION WITH THIS APPLICATION

**Preliminary Application
For Affordable Housing**



**Town of Clinton
Hunterdon County, New Jersey**

I. Head of Household Information

1.	Last Name:		E-Mail:			
2.	First Name:		Home Phone:			
3.	Home Address:		Work Phone:			
			Cell Phone:			
4.	PO Box/Apt #		County:			
5.	City		State:		Zip:	

II. 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 III.)

Full Name (First, Middle, Last) List everyone who will occupy the home/apartment		Relation to Applicant	Date of Birth	Sex	Gross Annual Income
1.					
2.					
3.					
4.					
5.					
6.					

III. Assets (Bank Accounts, Cert. of Deposit, Mutual Funds, Real Estate, Etc. If you own the home in which you live, clearly indicate BOTH the market value & your equity in the home. Your equity equals the market value less any outstanding mortgage Principal.)

Type of Asset	Current Market Value of Asset	Estimated Annual Income from Asset	Interest Rate
			%
			%
			%
			%

IV. Additional information

1.	Do you receive Section 8 Rental Assistance that will apply to the affordable apartment/home?	
2.	Do you PAY alimony and/or child support to someone outside the household?	
3.	If you do, how much do you pay per month?	

V. Preferences**VI. Important Information (Must be signed by everyone over 17)**

Purchase Or Rental <u>(SELECT 1 ONLY)</u>		I(We) hereby authorize the Town of Clinton, their agents and/or employees to obtain information regarding the status of my(our) credit, and to check the accuracy of any and all statements and representations made in this application. I(We) certify that all 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. Void if not signed.			
	Purchase	Signed:		Date:	
		Signed:		Date:	
	Rental	Signed:		Date:	
		Signed:		Date:	
		Signed:		Date:	
		Signed:		Date:	

2023 AFFORDABLE HOUSING REGIONAL INCOME LIMITS BY HOUSEHOLD SIZE

Income limits not officially adopted by the State of New Jersey. Contact your municipality to see if applicable in your jurisdiction. Additional information about AHPNJ income limits is posted on AHPNJ.org

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase Rents** Sales***		Regional Asset Limit****
Region 1 Bergen, Hudson, Passaic and Sussex	Median	\$84,288	\$90,309	\$96,329	\$108,371	\$120,412	\$125,228	\$130,045	\$139,678	\$149,311	\$158,944	6.0%	4.12%	\$232,836
	Moderate	\$67,431	\$72,247	\$77,064	\$86,697	\$96,329	\$100,183	\$104,036	\$111,742	\$119,449	\$127,155			
	Low	\$42,144	\$45,154	\$48,165	\$54,185	\$60,206	\$62,614	\$65,022	\$69,839	\$74,655	\$79,472			
	Very Low	\$25,286	\$27,093	\$28,899	\$32,511	\$36,124	\$37,568	\$39,013	\$41,903	\$44,793	\$47,683			
Region 2 Essex, Morris, Union and Warren	Median	\$86,680	\$92,872	\$99,063	\$111,446	\$123,829	\$128,782	\$133,735	\$143,642	\$153,548	\$163,454	6.0%	7.50%	\$237,565
	Moderate	\$69,344	\$74,297	\$79,251	\$89,157	\$99,063	\$103,026	\$106,988	\$114,913	\$122,838	\$130,763			
	Low	\$43,340	\$46,436	\$49,532	\$55,723	\$61,914	\$64,391	\$66,868	\$71,821	\$76,774	\$81,727			
	Very Low	\$26,004	\$27,862	\$29,719	\$33,434	\$37,149	\$38,635	\$40,121	\$43,092	\$46,064	\$49,036			
Region 3 Hunterdon, Middlesex and Somerset	Median	\$100,030	\$107,175	\$114,320	\$128,610	\$142,900	\$148,616	\$154,332	\$165,764	\$177,196	\$188,628	6.0%	5.38%	\$272,103
	Moderate	\$80,024	\$85,740	\$91,456	\$102,888	\$114,320	\$118,893	\$123,466	\$132,611	\$141,757	\$150,902			
	Low	\$50,015	\$53,588	\$57,160	\$64,305	\$71,450	\$74,308	\$77,166	\$82,882	\$88,598	\$94,314			
	Very Low	\$30,009	\$32,153	\$34,296	\$38,583	\$42,870	\$44,585	\$46,300	\$49,729	\$53,159	\$56,588			
Region 4 Mercer, Monmouth and Ocean	Median	\$91,038	\$97,540	\$104,043	\$117,048	\$130,054	\$135,256	\$140,458	\$150,862	\$161,267	\$171,671	6.0%	6.07%	\$244,635
	Moderate	\$72,830	\$78,032	\$83,234	\$93,639	\$104,043	\$108,205	\$112,367	\$120,690	\$129,013	\$137,337			
	Low	\$45,519	\$48,770	\$52,022	\$58,524	\$65,027	\$67,628	\$70,229	\$75,431	\$80,633	\$85,836			
	Very Low	\$27,311	\$29,262	\$31,213	\$35,115	\$39,016	\$40,577	\$42,137	\$45,259	\$48,380	\$51,501			
Region 5 Burlington, Camden and Gloucester	Median	\$80,080	\$85,800	\$91,520	\$102,960	\$114,400	\$118,976	\$123,552	\$132,704	\$141,856	\$151,008	6.0%	8.54%	\$212,016
	Moderate	\$64,064	\$68,640	\$73,216	\$82,368	\$91,520	\$95,181	\$98,842	\$106,163	\$113,485	\$120,806			
	Low	\$40,040	\$42,900	\$45,760	\$51,480	\$57,200	\$59,488	\$61,776	\$66,352	\$70,928	\$75,504			
	Very Low	\$24,024	\$25,740	\$27,456	\$30,888	\$34,320	\$35,693	\$37,066	\$39,811	\$42,557	\$45,302			
Region 6 Atlantic, Cape May, Cumberland, and Salem	Median	\$67,098	\$71,890	\$76,683	\$86,268	\$95,854	\$99,688	\$103,522	\$111,190	\$118,859	\$126,527	6.0%	10.42%	\$179,522
	Moderate	\$53,678	\$57,512	\$61,346	\$69,015	\$76,683	\$79,750	\$82,818	\$88,952	\$95,087	\$101,221			
	Low	\$33,549	\$35,945	\$38,341	\$43,134	\$47,927	\$49,844	\$51,761	\$55,595	\$59,429	\$63,263			
	Very Low	\$20,129	\$21,567	\$23,005	\$25,880	\$28,756	\$29,906	\$31,057	\$33,357	\$35,658	\$37,958			

Moderate income is between 80 and 50 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

* These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

**This column is used for calculating the pricing for rent increases for units (as previously calculated under N.J.A.C. 5:97-9.3 (Consumer price Index for All Urban Consumers (CPI-U): Regions by expenditure category and commodity and service group). Landlords who did not increase rents between 2015 through 2022 because of the lack of authority to do so, may increase rent by up to the applicable combined percentage including 2023 or 9.0% whichever is less in accordance with N.J.A.C. 5:97-9.3(c). In no case can rent for any particular apartment be increased more than one time per year.

*** This column is used for calculating the pricing for resale increases for units (as previously calculated under N.J.A.C. 5:97-9.3). The price of owner-occupied low and moderate income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.

Low income tax credit developments may increase based on the low income tax credit regulations.

**** The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.