

**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.njhrc.gov](http://www.njhrc.gov) for other units available throughout the state.

In order to be considered for future sales and rental opportunities, you must complete and return a preliminary application. *Preliminary Applications can be submitted on-line at*

[www.affordablehomesnewjersey.com](http://www.affordablehomesnewjersey.com)

If you do not have a computer, you can complete the attached preliminary application and send to:

CGP&H  
101 Interchange Plaza, Suite 301  
Cranbury, NJ 08512  
Or Fax to 609-664-2786 or Email to [homes@cgph.net](mailto: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. 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](http://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 the renting and selling of affordable homes include a step that randomizes the order in which households will be offered available units. Random selection will be conducted at the start of a new project. All preliminary applications that are received by the random selection deadline are included in a lottery. We utilize a computer program that randomizes the preliminary applications to assign lottery numbers. These numbers are utilized to establish the priority of applicants. After the initial lottery period, the priority of preliminary applications is established by the date the application was received. However, CGP&H reserves the right to invoke random selection at any time.

### *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.

### *Is there any preference on the waiting list?*

The affordable housing rules strictly limit our ability to consider special circumstances or hardships. The following preferences are allowed:

- Affordable housing rules require that we give priority to households that can utilize all bedrooms in a home as a bedroom. For example, a household of three would have preference over a household of one for a 2-bedroom home.
- Preference is also given for households that have a demonstrated need for the specific handicap accommodations when they are available in a specific unit.
- Many municipalities have elected to give "Regional Preference" to households that live or work within the COAH region where the unit is location.

### *I have submitted a preliminary application online but I am not interested in purchasing any of the homes available now. How can I find out when a new home is listed for resale?*

We update [affordablehomesnewjersey.com](http://affordablehomesnewjersey.com) frequently so you can check the website for new listings. You can also like us on Facebook ([facebook.com/AffordableHomesNewJersey](https://facebook.com/AffordableHomesNewJersey)) or follow us on Instagram ([instagram.com/affordablehomesnewjersey](https://instagram.com/affordablehomesnewjersey)) and Twitter ([twitter.com/AffHomesNJ](https://twitter.com/AffHomesNJ)). We send out notifications periodically to applicants that have submitted a preliminary application about new units that are available.

### *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](http://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.

### *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.njhrc.gov](http://www.njhrc.gov).

