

# TOWNSHIP OF READINGTON

WHITEHOUSE STATION, NEW JERSEY 08889

MUNICIPAL BUILDING  
509 ROUTE 523  
WHITEHOUSE STATION, NJ 08889  
PHONE: (908) 534-4051  
FAX: (908) 534-5909  
RICHARD J. SHEOLA  
TOWNSHIP ADMINISTRATOR/QPA



CHRISTINE DEY, LCSW  
DIRECTOR of SOCIAL SERVICES  
HOUSING COORDINATOR  
PHONE: (908) 534-0974  
FAX: (908) 534-0038

## PLEASE READ PRIOR TO COMPLETING APPLICATION

Dear Applicant,

Enclosed please find a Preliminary Application for Readington Township Affordable Housing Program's purchase and rental units. ***This application is good for purchase units at Lake Cushetunk, Hunter's Crossing and Whitehouse Village and rental units at Cushetunk Woods, The Shoppes at The Farm and The Ridge at Readington.*** When a unit becomes available, we will hold a random selection from available applicants.

If you wish to be considered, please complete the enclosed **Preliminary Application** form. Do not send additional support documentation at this time. Once you are chosen for an available unit you must qualify to be eligible to purchase or rent the unit and will be required to provide complete current financial and family size information.

Please be aware that the information on the Preliminary Application Form will be used to determine your income level and bedroom size for the random selection. We are not responsible for disqualification based on inaccurate information. For your convenience we have enclosed a sheet outlining Policies and Requirements for the Preliminary Application.

## Readington Township Affordable Housing Policies and Requirements Preliminary Application & Lottery

The information on the Preliminary Application will be utilized to determine if you are generally eligible to be considered for an affordable unit and to determine income level and bedroom size for placement in the lottery. This Preliminary Application is ***not*** the Final Application and does not satisfy your application requirements. Do not send additional support documentation at this time. It is important that you complete the Preliminary application as accurately as possible. We are not responsible for disqualification based on inaccurate information.

This affordable housing unit must be the intended primary residence of the applicant. **All** household members who intend to reside at the affordable unit must be listed on the Preliminary Application.

### Occupancy Guidelines

| Bedroom   | Minimum   | Maximum   |
|-----------|-----------|-----------|
| 1 bedroom | 1 person  | 2 persons |
| 2 bedroom | 2 persons | 4 persons |
| 3 bedroom | 3 persons | 6 persons |

Readington Township cannot accommodate families with more than six individuals.

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, **CURRENT** 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. Documentation to verify income and assets will be required at a later date. **THIS MUST BE CURRENT INCOME not simply the numbers which are on your 2024 income tax return.**

If you own a home in which you are currently residing and which you intend to sell prior to living in an affordable unit, compute your income from this asset by taking the market value of your home, subtracting the mortgage amount owed and multiplying the balance by 0.40%. Income from other real estate holdings is determined by the actual income you receive from the asset.

If you own your current home and 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

**Your application must show that you have sufficient income to afford an affordable unit. You must not spend more than 35% of your household income on housing costs.** (Housing costs are rent plus estimated utilities). **If you do not show sufficient income and do not qualify for an exception your application will be denied.** You may call to discuss exceptions.

The pricing and rental rates for this 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 rental rates do not fluctuate on the basis of each individual applicant's income.

When an affordable unit is available The Readington Township Affordable Housing Office will hold a random selection from prospective applicants. If selected, we will provide an application and a list of documentation required to qualify the applicant household.

All successful applicants will be required to meet additional requirements set forth by the landlord. These may include but are not limited to a background and credit check, reference letters, demonstration of the ability to pay a security deposit (one- and one-half month's rent) and first month's rent and a lease agreement.

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.

Thank you for your interest in our program. You may contact us at 908 534-0974 if you have any additional questions.

Please return application via: Email [housing@readingtontwp-nj.org](mailto:housing@readingtontwp-nj.org) or [ss@readingtontwp-nj.org](mailto:ss@readingtontwp-nj.org)

Fax: 908-534-0038

Mail or in-person to: **Readington Township**

**Affordable Housing**

**509 Rt. 523**

**Whitehouse Station, NJ 08889**



**Readington Township Affordable Housing  
Preliminary Application**

I want to: Rent \_\_\_\_\_ Purchase \_\_\_\_\_ Both \_\_\_\_\_ Pets: Yes \_\_\_\_\_ No \_\_\_\_\_

***This application is good for purchases at Lake Cushetunk, Hunter's Crossing and Whitehouse Village as well as Rentals at Cushetunk Manor, The Shoppes at The Farm and The Ridge at Readington.***

**A. Head of Household Information**

|   |                   |
|---|-------------------|
| Last Name: _____                                      | First Name: _____ |
| Home Address: _____                                   | Home Phone: _____ |
| City: _____   | Cell Phone: _____ |
| State: _____ Zip: _____                               | E-mail: _____     |
| <b>May we communicate with you via e-mail: Yes No</b> |                   |
| <b>Mailing Address</b> (if different): _____          |                   |

**B. Household composition and income.** List everyone who will live in the unit at least 50% of the time.

Please include the **gross (before taxes) income** for all household members (must be a whole amount no ranges). Please calculate income by using current pays stubs and documentation of **ALL sources** of income. **Do not** use last year's taxes.

**Income Includes but not limited to:**

- Gross wages from full time and part-time jobs (salaries, tips, commissions, overtime, etc.)
- Income earned from Uber, Lyft, etc.
- Alimony, Child support (court ordered and informal)
- Social Security Retirement, Pensions, and Mandatory retirement distributions.
- Unemployment, Disability benefits (SSD and SSI), TANF

| Full Name (First Middle Last) | Relation To:      | Marital status | Date of Birth | Sex | Full-time Student | Gross YEARLY Income (Must be <b>Current</b> income) |
|-------------------------------|-------------------|----------------|---------------|-----|-------------------|---|
| #1                            | Head of Household |                |               |     |                   | \$  |
| #2                            |                   |                |               |     |                   | \$  |
| #3                            |                   |                |               |     |                   | \$  |
| #4                            |                   |                |               |     |                   | \$  |
| #5                            |                   |                |               |     |                   | \$  |
| #6                            |                   |                |               |     |                   | \$  |



Back page

**C. Assets: Bank Accounts: You must include all accounts you have:** checking, savings, CD's, stocks, bonds, mutual funds, money markets, investments, retirement accts. funded/pre-paid debit cards, and online accounts (Venmo, Pay pal, etc.)

***Your application will be considered incomplete if this section is left blank.***

| Type of Asset (checking, savings, CD, etc.) | Current Value of Asset | Estimated Annual Interest Earned | Interest Rate |
|---|------------------------|----------------------------------|---------------|
|   |                        |                                  |               |
|   |                        |                                  |               |
|   |                        |                                  |               |
|   |                        |                                  |               |
|   |                        |                                  |               |
|   |                        |                                  |               |

**D. Current Situation**

Does anyone in the household pay child support? Yes \_\_\_ No \_\_\_ How much \$ \_\_\_ Frequency \_\_\_

Does anyone in the household pay alimony? Yes \_\_\_ No \_\_\_ How much \$ \_\_\_ Frequency \_\_\_

Do you currently rent? Yes \_\_\_ No \_\_\_ Current monthly rent you pay? \_\_\_\_\_

Do you have a Section 8 Voucher: Yes \_\_\_ No \_\_\_

Do you currently own a home? Yes \_\_\_ No \_\_\_

Do you have a mortgage? Yes \_\_\_ No \_\_\_

How much do you have left to pay on your mortgage? \$ \_\_\_\_\_

Do you have a home equity loan? Yes \_\_\_ No \_\_\_

What is the current market value of your home? \$ \_\_\_\_\_

Current Equity in your home? \$ \_\_\_\_\_ (Your equity equals the market value less any outstanding mortgage principal)

**E. Number of bedrooms requested: 1 2 3 (One choice only do not select more than one option)**

*(Please review Occupancy Guidelines on page 1 of the instructions.)*

**F. Important MUST be signed by everyone 18 years of age and older**

I (WE) hereby authorize the Readington Township Housing office, their agents and/or employees to obtain information regarding statements regarding the status of My (Our) credit and to check the accuracy of all information in this application. I (We) certify that all the 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.

**THIS APPLICATION IS VOID IF NOT SIGNED**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

rev. 11/2021, 2/2022, 4/2022, 5/2022,1/13/2023, 1/3/2024, 5/30/2024, 10/17/2024, 10/30/2024, 2/24/2025,4/22/2025