

**Central Jersey
Housing Resource Center**

**AFFORDABLE HOUSING
PURCHASE PROPERTIES**

Prepared By:

**Central Jersey Housing Resource Center
(CJHRC) 501(c)(3) non-profit**

92 East Main Street, Suite 407
Somerville, NJ 08876

(908) 446-0036

www.cjhrc.org



New Jersey's Low & Moderate Income Housing "AFFORDABLE HOUSING"

New Jersey's Fair Share or "Affordable Housing" Program is designed to ensure that all municipalities provide some housing that is affordable to low and moderate income families. Affordable Housing is in short supply in Somerset County and each town operates an independent "Affordable Housing" program. Many of the units are inclusionary developments (four market rate units to every low and moderate income unit). Some of the complexes have all of the affordable housing units grouped together while other complexes disperse the affordable units throughout the development. All of the units are attached housing/condominium structure and require membership in a homeowner's association.

In order to participate in this program, applicants must meet the income requirements. There are various developments listed in the directory. To find out which developments have vacancies or to apply call the contact person for the development you are interested in. You can also contact the Central Jersey Housing Resource Center (CJHRC) or visit our website at www.cjhrc.org for the monthly "availability" list.

Qualifying for a "Affordable Housing" Home

All households must meet the following criteria:

- a. Be a US Citizen or permanent resident alien.
- b. Be at least 18 years old.
- c. The purchaser must use the affordable unit as his/her primary residence.
- d. Have sufficient income to finance the purchase.
- e. Meet the income and documentation requirements.

To qualify to buy an "Affordable Housing Unit" applicants must have the required down payment of at least 3.5 - 10% of the purchase price plus closing cost. Closing costs may include sales/broker's commission, items payable in connection with the applicant's loan, items required by lender to be paid in advance, reserves deposited with lender, title charges, government recording charges, and any additional settlement charges.

CJHRC provides programs and resources to help you understand the home ownership process. CJHRC's offers various pre-purchase seminars.

*This guide may not encompass all available units in Somerset County. The information provided in this guide has been gathered and was revised and updated in **June 2021**. This information is for the purpose of education about Affordable (Purchase in the State of NJ Fair Share Affordable Housing Program in NJ) Housing Options in Somerset County. Although every effort has been made to provide you with the most accurate, current and clear information possible, CJHRC cannot be responsible for inaccurate, misinterpreted or outdated information contained herein.*

Central Jersey Housing Resource Center
2021 INCOME LIMITS REGION 3
SOMERSET, HUNTERDON & MIDDLESEX COUNTIES

Adopted April 22, 2021
 By the NJ Council on Affordable Housing (COAH)

Family Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Median 100%	\$86,240	\$98,560	\$110,880	\$123,200	\$133,056	\$142,912
Moderate 80% *	\$68,992	\$78,848	\$88,704	\$98,560	\$106,445	\$114,330
Low 50%	\$43,120	\$49,280	\$55,440	\$61,600	\$66,528	\$71,456
Very Low 30%	\$25,872	\$29,568	\$33,264	\$36,960	\$39,917	\$42,874

(* Maximum income limit to participate in the Affordable Housing Program)

Eligibility for the New Jersey Fair Share Housing (Mt. Laurel) Program is determined by gross annual household income. To qualify for NJ Fair Share Housing, your income must be no more than 80% of median for moderate income or 50% of median for low income. For most NJ Fair Share Housing projects, an income of at least 35% of median is required to meet housing costs.

Income includes, but is not limited to: wages, salaries (including overtime), tips, commissions, alimony, child support, social security, disability, pensions, unemployment compensation, TANF, business income and actual or imputed interest earned from assets (which include bank accounts, CD's, stocks, bonds and other securities), rent and real estate income and any other form reported to IRS.

Please call the Housing Resource Center (908)446-0036 if you have questions about NJ Fair Share Housing or other affordable housing options.

SOMERSET COUNTY

Society Hill at Bernards

Spring Valley Boulevard

Contact: Central Jersey Housing Resource Center (CJHRC)

Phone: (908) 446-0040

Developer: K. Hovnanian Co., Inc.

This development offers 99 two bedroom moderate units for purchase through the Affordable Housing program. Completed in 1987, this development consists of market rate and Affordable Housing units which have been integrated together. The units are designed condominium style with housing on one level.

Purchase Price:

Type of Unit	Number of units	Square Feet	Taxes	Sale Price
2 BR Moderate	99	838	check with collector	\$174,504- \$189,041

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application.

Down Payment/ Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: No utilities are included in the price. Residents must pay their own gas (for heating and dryer use), water and electricity.

Maintenance: Residents must pay a homeowner's association fee of approximately \$287 per month. This fee includes garbage removal (via a dumpster), exterior building maintenance and repair, landscaping, and snow removal.

Appliances: Each Affordable Housing unit includes a gas stove and oven. All units are cable ready and most units are equipped with central air conditioning with individual thermostats. There are hook ups for a washer and dryer.

Kitchen: All units have eat-in kitchens.

Bathrooms: All units have one full bathroom.

Closets/ Storage: The master bedroom has a walk-in closet, and the second bedroom has a standard sized closet with bi-fold doors. There is also a linen closet and a utility room with a storage area.

Flooring: Carpeting and hardwood is provided throughout the units.

Parking: Parking is provided in a parking lot located outside of the unit. There is one assigned space per unit, plus additional spaces which can be used at a first come, first serve basis. The parking lot is equipped with security lighting. There are NO garages.

Pets: Pets are permitted.

Patio/Deck: All Affordable Housing units have small outdoor patios or balconies.

Basement/Attic: None of the Affordable Housing units have a basement or an attic.

Backyard: None of the units have backyards but a common green is provided for use by all residents.

Recreation: A swimming pool, tennis courts, and a playground are provided.

Proximity to shopping/services/public transportation:

Most services must be accessed by car and are within four miles.

Accommodations for people with disabilities:

People with disabilities are accommodated with existing handicapped parking spaces and depressed curbs from the parking lot to the sidewalk. There is one building which can be entered by a ramp, one building with a ramp and one stair, two buildings with one stair, and eight buildings which require climbing quite a few steps. There is also a ramp for disabled persons to enter the clubhouse. If additional exterior accommodations are required, requests can be made to the Board of Trustees. Any special accommodations for the interior of the unit would have to be provided at the purchaser's expense.

The Cedars

Spring Valley Boulevard

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: Cedars Development, Inc.

This development, completed in 1994, offers a total of 106 units for purchase through the Affordable Housing program. Condominium units include studio, one, two and three bedroom units. The Affordable Housing units have been separated from the market rate units and are designed condominium style with living on one level.

Purchase prices:

Type of Unit	Studio Low	Studio Mod	1 BR Low	1 BR Mod	2 BR Low	2 BR Mod	3 BR Low	3 BR Mod
# Units	7	5	12	38	17	15	7	5
Sq. Ft.	574	574	640-798	640-798	711-830	711-830	1,054-1748	1,054- 1748
Taxes	Check w/ Collector	Check with Collector	Check with Collector	Check with Collector	Check with Collector	Check with Collector	Check with Collector	Check with Collector
*Price Range	\$83,989- \$101,584	\$121,653- \$155,609	\$96,656- \$126,949	\$121,413- \$178,172	\$109,357- \$148,263	\$125,176- \$177,824	\$128,937- \$156,644	\$174,504- \$189,041

**Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices*

To Apply: Contact CJHRC to request an application.

Down Payment/ Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: Residents must pay their own utilities, including gas (for heating and cooking), water, electricity, etc.

Maintenance: Residents would have to pay a homeowner's fee, which is approximately a third of the fee for market rate units. These fees include exterior building maintenance and repair, landscaping, and garbage removal (via a dumpster). fees vary for each unit (approximately \$100/mthly). NOTE: these fees are subject to change.

Appliances: Each Affordable Housing unit includes a refrigerator and a gas stove and oven. Most have central air conditioning and there are hookups for a washer and dryer. Cable television connections are also provided.

Kitchen: The Affordable Housing units do not have eat-in kitchens.

Bathrooms: Each Affordable Housing unit has one full bathroom.

Closets/ Storage: The units have a standard closet in each bedroom, along with a linen closet. A basement storage area is provided for each unit. This area is locked and is approximately 3' x 4'.

Flooring: Carpeting/Hardwood is provided throughout the units.

Parking: Parking is provided in a parking lot outside of the unit on a first come, first serve basis. The parking lot is equipped with security lighting. There are NO garages.

Pets: Pets are allowed.

Patio/Deck: Some Affordable Housing units have small outdoor decks or patios.

Basement/Attic: Each Affordable Housing purchaser receives a storage area in the basement. None of the units have attics.

Backyard: There is a common green for use by all residents.

Recreation: A swimming pool and tennis courts are provided.

Proximity to shopping/services/public transportation:

Most services must be accessed by car and are within four miles.

Accommodations for people with disabilities:

The only accommodations are curb cuts from the parking lot to the sidewalk. If a person were to need any further accommodations, these would have to be installed at the purchaser's cost.

Society Hill III at Somerset

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: K. Hovnanian Co., Inc.

This development, its first phase completed in 1986, offers approximately 62 condominium units to purchase through the Affordable Housing program. There are seven Society Hill complexes which offer affordable units. Affordable Housing and market rate units are mixed together. Some buildings are three stories high, and condominiums are accessed via stairs and outdoor breezeways.

Purchase Prices:

Type of Unit	Number of Units	Square Feet Approx.	Taxes Approx.	Sale Price Approx.
2 BR Low	2	855	\$2,700	\$120,557
3 BR Low	4	932	\$3,600	\$136,270 - \$144,800
2 BR Mod	29	855	\$4,100	\$172,656 - \$189,692
3 BR Mod	27	932	\$4,800	\$175,490 - \$196,944

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application.

Down Payment/ Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowners insurance and the mortgage that you receive.

Utilities: No utilities are included. Residents must pay their own water, sewer, gas and electricity.

Maintenance: This fee includes garbage removal via a dumpster, recycling, snow removal, outdoor landscaping, and use of a swimming pool, tennis courts, clubhouse, and tot lot. Approximate association fee \$228 per month, subject to increase.

Appliances: The Affordable Housing units are equipped with a gas range and oven. Hookups for a side-by-side gas washer and dryer are available. Appliances such as a side-by-side washer and dryer, refrigerator, and dishwasher may be negotiable, depending on the resale. Phone jacks are installed in the kitchen and the master bedroom and all units are-cable ready. Some of the developments have central air conditioning in their units, while in others central air conditioning was put in by the previous owner or is not available.

Kitchen: The Affordable Housing units have an eat-in kitchen or dining area.

Bathrooms: All of the units have one full bathroom.

Closets/ Storage: Some units may have a walk-in closet in the master bedroom or standard-sized bi-fold closet. Second and third bedrooms have bi-fold closet. Laundry room may have storage.

Flooring: The Affordable Housing units have wood flooring or wall to wall carpeting.

Parking: One parking space per unit is assigned in a parking lot. Assigned spaces are located closest to the building. On the opposite edge of the parking lot are an equal amount of parking spaces which can be used on a first come, first serve basis. The lot is equipped with security lighting.

Pets: Pets are permitted.

Patio/Deck: Some Affordable Housing units have a small outdoor balcony or patio.

Basement/Attic: None of the Affordable Housing units have basements. No storage in the attic is allowed.

Backyard: The condominium units do not have backyards but a common green is available for use by all residents.

Recreation: A swimming pool, clubhouse, tennis courts, and a tot lot are provided.

Proximity to shopping/services/public transportation:

The development is approximately one mile from shopping, and a short drive from Route 27, Claremont Road, Route 1, Franklin Township, South Brunswick, North Brunswick, New Brunswick and Princeton. It is located near major shopping, eateries, transportation, churches and parks.

Accommodations for people with disabilities:

Most Affordable Housing units are accessed by stairs. Curbs from the parking lot to the sidewalk are on a slant and could be wheelchair accessible. Requests for other accommodations must be made through the homeowner's association.

Society Hill IV - Quail Brook East

Off of New Brunswick Ave.

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: Calton Homes

This development consists of 27 townhouse units for purchase through the Affordable program. The units are two stories high with living on two levels.

Purchase Prices:

Type of Unit	Number of Units	Square Feet	Taxes Approx.	Sale Price Approx.
2 BR Low	10	960	\$2,700	\$112,070 - \$152,047
2 BR Mod	17	960	\$3,200	\$162,565 - \$185,328

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application.

Down Payment/ Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: No utilities are included. Residents must pay for water use, sewer charges, gas and electricity.

Maintenance: There are no homeowner's association fees for Affordable Housing units, but this is subject to change. The homeowner's association provides exterior building maintenance and repair, landscaping, snow removal, and curbside garbage removal.

Appliances: The Affordable Housing units are equipped with a gas range and oven. Other appliances may be negotiable at the time of resale. All units are cable accessible.

Kitchen: The Affordable Housing units have eat-in kitchens or a dining area.

Bathrooms: Each Affordable Housing unit has one full bathroom.

Closets/ Storage: The master bedroom has two standard sized closets while the second bedroom has one standard sized closet. Each unit also has an extra storage space.

Flooring: The Affordable Housing units have wood flooring or carpeting.

Parking: Parking is provided in a lot on a first come, first serve basis. McNair Court has one assigned parking space per unit, along with extra spaces which are also used on a first come, first serve basis. House lights serve to illuminate the parking area.

Pets: Two pets are permitted per unit.

Patio/Deck: Each unit has an outdoor patio.

Basement/Attic: All of the Affordable Housing units have access to an attic, although there are no basements.

Backyard: Each unit has its own backyard.

Recreation: Tennis courts and a tot lot are available for use by all residents.

Proximity to shopping/services/public transportation:

Quail Brook East is within 1-2 miles of Easton Avenue (Route 527) which offers many shops and services. Public transportation is also easily accessed.

Accommodations for people with disabilities:

No special accommodations have been made for people with disabilities. Requests for accommodations must be made through the homeowner's association.

Society Hill V - Beacon Hill

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: K. Hovnanian Co., Inc.

This development consists of 71 condominium units for purchase through the Affordable Housing program.

Purchase Prices:

Type of Unit	Number of Units	Square Feet Approx.	Taxes Approx.	Sale Price Approx.
2 BR Low	19	855	\$2,600	\$114,450 - \$125,241
3 BR Low	8	932	\$3,330	\$126,059 - \$131,661
2 BR Mod	17	855	\$4,200	\$182,215 - \$190,532
3 BR Mod	27	932	\$4,450	\$184,793 - \$198,698

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application.

Down Payment/

Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: No utilities are included. Residents must pay for water use, sewer charges, gas and electricity.

Maintenance: The homeowner's association fee is approximately \$83.00 per month for Affordable Housing at Society Hill V (Beacon Hill) for the 71 units. The homeowner's association provides exterior building maintenance and repair, landscaping, snow removal, and curbside garbage removal, potential to increase by August 24, 2019 to market rate.

Appliances: The Affordable Housing units are equipped with a gas range and oven. Other appliances may be negotiable at the time of resale. All units are cable accessible.

Kitchen: The Affordable Housing units have eat-in kitchens or a dining area.

Bathrooms: Each Affordable Housing unit has one full bathroom.

Closets/

Storage: The master bedroom may offer a walk in closet or two standard sized closets while the second and third bedrooms have one standard sized closet. Each unit also has an extra storage space.

Flooring: The Affordable Housing units have wood flooring or carpeting.

Parking: Parking is provided in a lot on a first come, first serve basis. McNair Court has one assigned parking space per unit, along with extra spaces which are also used on a first come, first serve basis. House lights serve to illuminate the parking area.

Pets: Two pets are permitted per unit.

Patio/Deck: Each unit has an outdoor patio.

Basement/Attic: All of the Affordable Housing units have access to an attic, although there are no basements.

Backyard: Each unit has its own backyard.

Recreation: Tennis courts and a tot lot are available for use by all residents.

Proximity to shopping/services/public transportation:

Society Hill V/Beacon Hill is within 1-2 miles of Route 27 which offers many shops and services. Public transportation is also easily accessed.

Accommodations for people with disabilities:

No special accommodations have been made for people with disabilities. Requests for accommodations must be made through the homeowner's association.

Society Hill VI

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: K. Hovnanian

This development consists of 69 condominium units for purchase through the Affordable Housing program.

Purchase Prices:

Type of Unit	Number of Units	Square Feet Approx.	Taxes Approx.	Sale Price Approx.
2 BR Low	18	855	\$2,650	\$109,717 - \$129,674
2 BR Mod	46	855	\$3,300	\$168,034 - \$189,660
3 BR Mod	5	932	\$4,450	\$185,300 - \$198,380

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application.

Down Payment/ Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: No utilities are included. Residents must pay for water use, sewer charges, gas and electricity.

Maintenance: The homeowner's association fee is approximately \$82.00 per month for Affordable Housing at Society Hill VI for the 69 units. The homeowner's association provides exterior building maintenance and repair, landscaping, snow removal, and curbside garbage removal, potential to increase by January 22, 2020 to market rate.

Appliances: The Affordable Housing units are equipped with a gas range and oven. Other appliances may be negotiable at the time of resale. All units are cable accessible.

Kitchen: The Affordable Housing units have eat-in kitchens or a dining area.

Bathrooms: Each Affordable Housing unit has one full bathroom.

Closets/ Storage: The master bedroom may offer a walk in closet or two standard sized closets while the second and third bedrooms have one standard sized closet. Each unit also has an extra storage space.

Flooring: The Affordable Housing units have wood flooring or carpeting.

Parking: Parking is provided in a lot on a first come, first serve basis. McNair Court has one assigned parking space per unit, along with extra spaces which are also used on a first come, first serve basis. House lights serve to illuminate the parking area.

Pets: Two pets are permitted per unit.

Patio/Deck: Each unit has an outdoor patio.

Basement/Attic: All of the Affordable Housing units have access to an attic, although there are no basements.

Backyard: Each unit has its own backyard.

Recreation: Tennis courts and a tot lot are available for use by all residents.

Proximity to shopping/services/public transportation:

Society Hill VI is within 3-5 miles many shops and services. Public transportation is also easily accessed.

Accommodations for people with disabilities:

No special accommodations have been made for people with disabilities. Requests for accommodations must be made through the homeowner's association.

Society Hill VIII - Wynnefield

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: K. Hovnanian

This development consists of 78 condominium units for purchase through the Affordable Housing program.

Purchase Prices:

Type of Unit	Number of Units	Square Feet	Approx. Taxes	Sale Price
2 BR Low	32	850	\$2,750	\$111,965 - \$116,739
2 BR Mod	17	960	\$3,900	\$164,090 - \$173,604
3 BR Mod	28	1080	\$4,300	\$165,721 - \$174,618

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application.

Down Payment/Closing Costs The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: No utilities are included. Residents must pay for water use, sewer charges, gas and electricity.

Maintenance: The homeowner's association provides exterior building maintenance and repairs, landscaping, snow removal and trash/recycling dumpsters. Approximate association fee is \$288 per month, subject to increase.

Appliances: The Affordable Housing units are equipped with a gas range and oven. Other appliances may be negotiable at the time of resale. All units are cable accessible.

Kitchen: The Affordable Housing units have eat-in kitchens or a dining area.

Bathrooms: Each Affordable Housing unit has one full bathroom.

Closets/ Storage: The master bedroom has two standard sized closets while the second bedroom has one standard sized closet.

Flooring: The Affordable Housing units have wood flooring or carpeting.

Parking: Each unit has an assigned parking spot. Guest parking is provided in a lot on a first come, first serve basis. Street lights illuminate the parking area.

Pets: There is not a rule on pets.

Patio/Deck: Units do not have patios or decks.

Basement/Attic: All of the Affordable Housing units have access to an attic, although there are no basements.

Backyard: They do not have backyards.

Recreation: Tennis courts and a tot lot are available for use by all residents.

Proximity to shopping/services/public transportation:

Wynnefield is within 1 mile of Route 27 which offers many shops and services. Public transportation is also easily accessed.

Accommodations for people with disabilities:

No special accommodations have been made for people with disabilities. Requests for accommodations must be made through the homeowner's association.

Mountainview at Green Brook

Off of King George Road

Contact: Central Jersey Housing Resource Center (CJHRC)

Phone: (908) 446-0040

Developer: Baker Residential Limited Partnership

This development, completed in 2000, offers a total of 28 units for purchase through the Affordable Housing program. Condominium units include one, two and three bedroom units. All Affordable Housing units are together in one area. Each unit has living on one level and is located on the Terrace Level, First Floor or Second Floor. Single applicants cannot purchase a 3 bedroom unit

Purchase Prices:

Type of Unit	1 BR Low	1 BR Mod	2 BR Low	2 BR Mod	3 BR Low*	3 BR Mod*
Number of units	2	3	3	7	11	2
Average Taxes	Check with tax collector	Check with tax collector	Check with tax collector	Check with tax collector	Check with tax collector	Check with tax collector
Maximum Resale Price	\$93,463 \$99,801	\$132,322 (1) \$120,058 (2)	\$115,005 (1) \$120,058 (2)	\$162,663 (1) \$179,489 (1) \$196,336 (5)	\$133,535 (3) \$141,957 (7) \$190,809 (1)	\$221,454

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application

Down Payment/ Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowner's insurance and the mortgage that you receive.

Utilities: No utilities are included. Residents must pay their own water, sewer, gas and electricity.

Maintenance: In addition to these prices, residents of the community pay a homeowner's association fee of approximately \$170.00 per month.

Appliances: Affordable Housing units have dishwasher, range and oven and washer/dryer hookup.

Kitchen: Affordable Housing units have kitchen with adjacent dining room.

Bathrooms: All Affordable Housing units have one full bathroom.

Closets/ Storage: One bedroom Affordable Housing units have a walk in closet in the master bedroom. Two bedroom Affordable Housing units have a walk in closet in the master bedroom, closet in the second bedroom and a linen closet. Three bedroom Affordable Housing units have a large closet in the master bedroom, a closet in the second and third bedroom and a linen closet. Each unit has a storage area on the Terrace Level.

Flooring: Varies

Parking: One assigned parking space per unit.

Pets: Pets are permitted.

Patio/Deck: None

Basement/ Attic: None

Backyard: The condominium units do not have a backyard.

Recreation: The development has a swimming pool, 3 tot lots and a tennis court.

Proximity to shopping/services/public transportation:

This development is located in close proximity to stores and services on Route 22. It is also close to Route 287 and Route 78.

Accommodations for people with disabilities:

Most Affordable Housing units are accessed by stairs. Contact homeowner's association for additional information.

Cardinal Woods

Vanderveer Road

Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: Genesis

This development, completed in 1996, consists of a total of 24 two and three bedroom duplex units for purchase through the Affordable Housing program. The units are designed as duplexes, with a first and second floor.

Purchase Prices:

Type of Unit	2 BR Low	2 BR Mod	3 BR Low	3 BR Mod
Number of Units	6	6	6	6
Square Feet	1,023	1023	1,170	1,170
Approx. Taxes	\$3,070	\$3,633	\$2,863	\$4,503
Approx. Price Range	\$116,819- \$148,090	\$163,173- \$216,139	\$138,212- \$166,627	\$190,820- \$269,380

Actual resale prices may vary slightly at time of purchase. Contact CJHRC for current sale prices

To Apply: Contact CJHRC to request an application

Down Payment/Closing Costs: The amount of money needed for down payment and closing costs will vary depending on the purchase price on the unit, taxes, homeowners insurance and the mortgage that you receive.

Maintenance: There are no additional maintenance fees associated with living in this development. Individual owners are responsible for interior and exterior maintenance, snow removal, and outdoor landscaping. Garbage removal is curbside and is taken care of by the municipality.

Utilities: No utilities are included. Residents must pay their own water bills, sewer charges, gas and electricity.

Appliances: Each duplex unit is equipped with a gas stove, gas oven, and a dishwasher. All units are cable-ready and have central air conditioning with individual thermostats.

Kitchen: All units have an eat-in kitchen.

Bathrooms: Two bedroom units have a half bath on the first floor and a full bath on the second floor. Three bedroom units have a full bathroom on the first floor and a full bathroom on the second floor.

Closets/ Storage: All bedrooms have standard-sized closets. All units also have a pantry near the kitchen.

Flooring: The Affordable Housing units have wall to wall carpeting.

Parking : Each duplex unit has an attached one car garage with a driveway. The driveways were originally gravel but purchasers may pave the driveway if they desire.

Pets: Pets are permitted.

Patio/Deck: Two bedroom units have a porch (4' x 18 ½') in front of the house. Three bedroom units have an outdoor patio (8' x 6 ½') off of the breakfast nook.

Basement/Attic: Each of the units has its own basement and an attic.

Backyard: Each of the duplex units has its own backyard. Purchasers can use this backyard as they wish, including installing a pool or fencing.

Recreation: No common recreational facilities have been provided.

Proximity to shopping/services/public transportation:

mount is close to Route 202 and Route 206. Shopping, services, and public transportation are easily accessed.

Accommodations for people with disabilities:

Currently, both two and three bedrooms are accessed by climbing one stair. Any accommodations must be made by the homeowner.

HUNTERDON COUNTY

Raritan Township

Development: Village Commons – Resale*
Village Commons
Flemington, NJ 08822

Contact/To Apply: Central Jersey Housing Resource Center
Phone: 908-446-0040 Email: 2cjhrc@gmail.com
Website: www.cjhrc.org
or Tom Creham, Property Manager at 732-296-6660
Email: tcreham@memproperty.com

One unit in the Village Commons townhouse complex are for resale under the New Jersey low and moderate Affordable Housing Program. Regional Preference given to applicants that live/work in Hunterdon, Middlesex or Somerset Counties.

Type of Unit	2 BR Low	2 BR Moderate	Sq. Ft.
Resale	N/A	\$154,772.00	1249
# of Units	N/A	1	1249

To Apply: See contact information above

Down payment: Must work with financial institution to consider down payment

Utilities: Paid by homeowner, gas heat and water heater

Maintenance: Association fees are approximately \$250 per month

Appliances: Each unit comes with gas stove, refrigerator, central air conditioner and washer/ dryer hook-up.

Kitchen: Eat in Kitchen

Bathrooms: One and one half bathrooms

Closets/Storage: Each apartment has standard-sized closets and garage has storage space

Flooring: unknown

Pets: Pets Allowed.

Patio/Deck: Balcony off living room and master bedroom

Basement/Attic: None

Proximity to local shopping/services/public transportation: Unknown

Raritan Township

Development: The Villages- New Sales 2019/2020/2021
400 Case Boulevard
Flemington, NJ 08822

Contact/To Apply: Central Jersey Housing Resource Center
Phone: 908-446-0040 Email: 2cjhrc@gmail.com
Website: www.cjhrc.org

View Unit: Make Appointment with Pulte Homes call 908-848-6980

The Villages complex offers a total of 50 Affordable condominiums. Regional Preference is given to applicants that live/work in Hunterdon, Middlesex or Somerset Counties Building is being done in phases during 2019 – 2021. The breakdown of all 50 affordable units (once all are built):

Bedroom size	# of Very Low	# of Low	# of Mod	Very Low Sale Price	Low Sale Price	Mod Sale Price	Approx. Annual Property tax
1	2	4	4	\$41,935	\$92,294	\$100,883	\$1,008-\$3,180
2	4	13	13	\$57,042	\$117,473	\$122,000	\$1,368-\$3,900
3	1	4	5	\$71,143	\$135,974	\$141,000	\$1,704-\$4,632

Down payment: Depends on lender or grant criteria if getting a mortgage loan

Utilities: Paid by homeowner, gas heat and water heater

Maintenance: Association fees are approximately \$244 per month

Appliances: Central Air Conditioner, Electric stove/oven, Refrigerator, Dishwasher and Washer/Dryer

Kitchen: Standard

Bathrooms: One full bathroom.

Closets/Storage: One closet per bedroom and utility closet.

Flooring: Carpet and Laminate.

Parking: Not assigned, parking lot/off street parking

Pets: Pets are permitted (2 per household)

Patio/Deck: None

Basement/Attic: None

Backyard: None

Recreation: playground

Proximity to shopping, services, public transportation: within 1-2 miles

Raritan Township

Development: South Main Villages- RESALE UNITS
Units are located on Clark Circle
Flemington, NJ 08822

Contact/To Apply: Central Jersey Housing Resource Center
Phone: 908-446-0040 Email: 2cjhrc@gmail.com
Website: www.cjhrc.org
or Raritan Township Municipal Building, Phone: 908-806-6100 ext 6

The South Main Village complex offers a total of 13 Affordable Condominiums –Regional Preference given to applicants that live/work in Hunterdon, Middlesex or Somerset Counties

Bedroom size	# of Low	# of Mod	Approx. Low Sale Price	Approx. Mod Sale Price	Approx. Low Annual Property Tax	Approx. Mod Annual Property Tax
2	4	5	\$127,275- \$140,645	\$142,420- \$163,450	\$1,960	\$2,550
3	2	2	\$122,454- \$146,885	\$145,109- \$154,240	\$2,040	\$2,650

Down payment: Must work with financial institution to consider down payment

Utilities: Gas heat, Gas Water Heater not included must be paid by owner

Maintenance: Association fees are approximately \$58 per month for the Low income units and \$87 per month for the moderate income units – this is anticipated to increase.

Appliances: Central Air Conditioner, Electric stove/oven, Refrigerator, Dishwasher – Not all units include a Washer/Dryer

Kitchen: Galley Kitchen

Bathrooms: One full bathroom.

Closets/Storage: One closet per bedroom and utility closet.

Flooring: Varies per unit

Parking: Off street parking provided

Smoke: Non-smoking

Pets: Pets are permitted

Basement/Storage: Yes

Proximity to shopping, services, public transportation: within 1-2 miles

Raritan Township

Development: Stone Gate – RESALES
Units located on Reed Court, Saddle Court, Blackberry Court,
Southard Court or Wheatfield Court
Flemington, NJ 08822

Contact/To Apply: Central Jersey Housing Resource Center
Phone: 908-446-0040 Email: 2cjhrc@gmail.com
Website: www.cjhrc.org
or Raritan Township Municipal Building, Phone: 908-806-6100 ext 6

The Stone Gate complex offers 10 one-bedroom condominium units. The maximum household size for these units are two-person household.

Bedroom size	# of Low	# of Mod	Approx. Low Sale Price	Approx. Mod Sale Price	Approx. Mod Property Taxes	Approx. Mod Property Taxes
1	5	5	\$87,691- \$113,824	\$115,259- \$143,714	\$1,900	\$2,450

Down payment: Must work with financial institution to consider down payment

Utilities: Paid by homeowner, gas heat and water heater

Maintenance: Association fees are approximately \$253 per month, may increase

Appliances: Central Air Conditioner – may include a washer/dryer or refrigerator (varies by seller)

Kitchen: Standard

Bathrooms: One full bathroom

**Closets/
Storage:** One closet per bedroom and Laundry/utility closet.

Flooring: Varies per unit

Parking: One assigned parking space

Pets: Pets are permitted

Backyard: None

Proximity to shopping, services, public transportation: within 1-2 miles

Accommodations for people with disabilities: NA

FREQUENTLY ASKED QUESTIONS - FAQs

What is the State of NJ Very Low, Low & Moderate Income Program?

The NJ Supreme court established a constitutional obligation requiring all 566 municipalities in NJ to create realistic opportunities for the provision of very low, low and moderate income housing. Some towns are currently exempt from building new housing if there is existing housing stock that meets the obligations. A designated municipal liaison or housing officer in the municipality keeps track of the units and who can direct you to the Administrative Agent (AA) who processes the pre-applications/applications, ensures the rules are being followed, handles the random selection, etc.

Does every borough, township or municipality have an affordable housing program?

No. Some boroughs, townships or municipalities are exempt. However, every ten years the plans are reviewed and sometimes a municipality that was exempt the first 20 years of a program may now need to build units and vice versa.

Does every borough, township, or municipality have to offer every kind of affordable housing: group home, rental, for sale, etc.?

No. Some boroughs, townships or municipalities may only offer units for sale, some only to rent, some may meet the need by offering only age restricted units. On the other hand, several boroughs, townships or municipalities do offer many types of affordable housing options and some offer all types.

How can I apply to a new complex under construction that will include affordable housing units?

Often the Administrative Agent only finds out about new units 6 months prior to occupancy because affordable units are only required to be marketed/offered to the public four months (120 days) prior to occupancy. Interested applicant(s) can reach out to the township's planning department or administrator for more details. Keep in mind, it can take years from the time a project is approved/planned before they even break ground or will be offering units. Sometimes planned units are never even built as unexpected situations may impact the project.

How can I find applications or opportunities for the State of NJ Very Low, Low & Moderate Income Program?

Finding how to apply can sometimes be confusing and slightly difficult. THERE IS NOT ONE APPLICATION PER TOWN, COUNTY OR STATE. Each property that offers low/moderate income units can have a separate application or pre-application. At times, several properties in the same town can have different Administrative Agents and an applicant(s) will need to complete numerous applications or pre-applications from different entities.

HUD Housing Counselors may also be able to help you or direct you to housing options in the program. CJHRC can provide information on how to apply to Somerset or Hunterdon County properties by contacting one of our counselors at 908-446-0036 or by emailing us at 2cjhrc@gmail.com; our website is www.cjhrc.org.

Where can I find resources to locate affordable housing in New Jersey?

- **The Housing Affordability Service (HAS)** is a State agency that contracts with NJ municipalities to administer the sale and re-sale of affordable units. HAS can be reached at (609) 278-7579 or (609) 278-8841.
- **New Jersey's Housing Resource Center** is an online searchable listing service for all types of affordable housing in New Jersey. Landlords, developers, and administrators can post available units and contact information (the website contains affordable and market rate housing). Visit njhrc.gov; if you do not have access to the internet, call 211 for assistance.

FREQUENTLY ASKED QUESTIONS - FAQs

I want to apply to a specific complex but nothing is currently available. Can I be contacted when something becomes available?

No. Unfortunately, there is a huge demand for units and the Administrative Agents cannot be responsible to ensure they remember to reach out to anyone that expressed an interest. In order to have a fair system, each applicant or pre-applicant needs to be treated the same.

What is the different between a pre- application and a full application?

➤ **What is a pre-application?**

Requires applicant(s) in the household who plan to live in the affordable unit, complete an online or hard copy pre-application and self declares information. The applicant(s) does not have to return any or, sometimes minimal documentation is required. This ONLY places the household in a category based on what was provided on the pre-application. The household is NOT certified. Once a unit is available, the household will be contacted and will need to submit a full application with required documentation in order to be certified.

➤ **What is a full application?**

Requires all sections of the application be completed, signed, dated and returned with all required documentation in order to be certified. The Administrative Agent (AA) responsible for that property reviews the information for completeness and places the household in the appropriate category (categories). If all documentation is submitted, the AA will certify the applicant(s); certification is good for 6 months.

How long does it take for a pre-application or full application to be processed once I submit it to the Administrative Agent?

The Administrative Agent (AA) hired to handle a specific property will contact the household and advise them of their status within 6 weeks. Some AA's respond much quicker and others may go past the date. It is suggested applicant(s) keep track of all complexes you applied to, keep track of what type of application you completed (pre or full), date of submission and how you submitted (online/email/in person/by mail). When you follow up with the AA, all the information is in an organized manner. If you have not received a response from the AA, we advise following up with the AA by email and requesting the AA respond that way.

How long is a certification valid for and can it be renewed?

The Administrative Agent shall prepare a standard form of certification and shall sign and date one for each household when certified. An initial certification shall be valid for no more than 180 days unless a valid contract for sale or lease has been executed within that time period. In this event, certifications shall be valid until such time as the contract for sale or lease is ruled invalid and no occupancy has occurred. Certifications may be renewed in writing at the request of a certified household for an additional period of 180 days at the discretion of the Administrative Agent.

What is a random selection?

Whenever there are more certified households than available affordable units, a "Random selection process" (lottery) is required in this program. No preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery). Each Administrative Agent must have an administrative manual that outlines the random selection process and how it will be done.