

Preliminary Application

for

Affordable Housing

**Mill Creek**

**Upper Deerfield**

Upper Deerfield Township  
Cumberland County, New Jersey

**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 required to support and verify the information submitted in this application. We can not and do not guarantee housing based on the approval of this Preliminary Application. Mill Creek in Upper Deerfield is a development of J&L Mill Creek Affordable Housing, LLC. Affordable Housing application services are provided by Piazza & Associates, Inc., an affordable housing services corporation. This is an Equal Housing Opportunity. 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. Prices, terms and conditions are subject to change without notice.**

**Piazza & Associates, Inc. ♦ Affordable Housing Services**

201 Rockingham Row ♦ Princeton Forrestal Village ♦ Princeton, NJ 08540

Telephone: 609-786-1100 ♦ Facsimile: 609-786-1105

E-mail: [UpperDeerfield@HousingQuest.com](mailto:UpperDeerfield@HousingQuest.com)



**Affordable Housing  
Policies and Requirements**  
For All Applicants



# Mill Creek

## Upper Deerfield

- ❖ This is an equal housing opportunity. Federal law prohibits discrimination against any person making application to buy or rent a home with regard to race, color, national origin, religion, sex, familial status, and disability. State law prohibits discrimination on the basis of race, creed, color, national origin, ancestry, nationality, marital or domestic partnership or civil union status, sex, gender identity or expression, disability, affectional or sexual orientation, family status or source of lawful income or source of lawful rent payment. Piazza & Associates, Inc. complies with all provisions of the New Jersey Law Against Discrimination (“LAD”) N.J.S.A. 10:5-1 to -49 as applicable to any real property or for any program related to real property Piazza & Associates, Inc. administers in New Jersey. Any person who believes a violation of the LAD has occurred may contact the New Jersey Division on Civil Rights at 866-405-3050 or 973-648-2700 or online at [www.NJCivilRights.gov](http://www.NJCivilRights.gov).
- ❖ 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 notify Piazza & Associates, Inc. in writing, immediately.
- ❖ There will be a preference for applicants who live and/or work in Housing Region 6 (Atlantic, Cape May, Cumberland, and Salem Counties).
- ❖ 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 the current “Passbook Savings Rate” published by HUD. Income from other real estate holdings is determined by the actual income you receive from the asset (less expenses, but not less your mortgage principal 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.
- ❖ The rental rates are established and governed by State and / or municipal regulations. We can not and do not guarantee that any apartment for rent will be affordable to YOU or YOUR household. The maximum income for the very low rents will be determined by the minimum of the low income rents.
- ❖ 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, minimum credit standards and criminal background check. 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 contact us at 609-786-1100.  
DO NOT SEND SUPPORTING DOCUMENTATION WITH THIS APPLICATION.
- ❖ Please mail your application to the address, below, or fax it to us at 609-786-1105

### **Piazza & Associates, Inc.**

201 Rockingham Row – Princeton, NJ 08540



**Preliminary Application  
for Affordable Housing**



**Mill Creek  
Upper Deerfield**

Cumberland County, New Jersey

**A. Head of Household Information**

1. Last Name: _____	Soc. Sec. No: _____
2. First Name: _____	Home Phone: _____
3. Home Address: _____	Work Phone: _____
4. P.O BOX OR APT. No.: _____	County: _____
5. City: _____	State: _____ ZIP: _____

**B. 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 C.)**

Full Name (First, Middle & Last) List everyone who will occupy the apartment.	Relation To	Date of Birth	Sex	Gross Annual Income
#1	Head of Household			\$
#2				\$
#3				\$
#4				\$
#5				\$
#6				\$

**C. 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	Interest Rate
			%
			%
			%
			%

**D. Addition Information**

Do you receive Section 8 Rental Assistance that will apply to the affordable apt?: \_\_\_\_\_

Do you PAY alimony and/or child support to someone outside the household? \_\_\_\_\_

If you do, how much do you pay per month?  
\$ \_\_\_\_\_

**F. Important Information (Must be signed by everyone over the age of 17.)**

I(We) hereby authorize Upper Deerfield Township, J&L Mill Creek Affordable Housing, LLC, and/or Piazza & Associates, Inc., 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.

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

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

**E. Preferences**

No. of Bedrooms (limited by number in household):

- Three?
- Four?

Do you require a handicap-accessible home?: \_\_\_\_\_