



Mount Laurel Township Affordable Housing Program

Please read this in its Entirety – Important Information regarding the Affordable Program!

This application is for the Mount Laurel Township Affordable Housing Program only, any other location you would have to contact that Township, this Application is only for Mount Laurel Township.

The last page of the application provides a list highlighted of documentation if applicable to you, it **MUST** be submitted with your application, or your application will be returned.

All units under this program are priced differently and not all applicants may be eligible for a particular unit that may become available. **We do not guarantee housing for anyone, this program is not designed to help in short term, emergencies or for those applicants requiring financial help. It is for those established households that are in the low to moderate gross income range as set by the State of New Jersey Fair Housing Act.**

All of the affordable units in Mount Laurel Township are privately owned, except for the apartments where there is a Management Company. 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 & conditions are subject to change without notice.

Please note this application does not cover the units at the following locations listed below: You must reach out to them for their application process.

- Laurel Green Apartments –609-664-2769 Ext. 5 or www.affordablehomesnewjersey.com for preliminary application
- Ethel Lawrence – 856-439-9901
- Briggs & Union Mill Road Apartments– 609-664-2769 ext. 5
www.affordablehomesnewjersey.com.
- The Gables – 609-664-2769 Ext. 5 or www.affordablehomesnewjersey.com
- Centerton Village Apartments– Centerton Road – 856-446-3400

Any other developments proposed to be built may not be handled through this office, and this office will not be notified until the project is built and close to occupancy. Filling out this application and being placed on our waiting list, you would be notified prior to the developer advertising to the Public for a lottery of units.

If you require immediate housing or financial assistance, please contact the following agencies:

Burlington County Social Services – 609-261-1000 – <http://www.bcbss.org>

Burlington County Housing Authority – 609-386-0246 – <http://www.burlingtonha.com>



Thank you for your interest in the Affordable Housing Program in Mount Laurel Township. We currently administer Affordable Housing Units in Mount Laurel Township/Burlington County. However, we receive a greater number of applications than there are units available, so placement in a unit is often not immediate and may be years or you may not be called.

In order to be eligible for the affordable housing program you must meet certain income limits as determined by the New Jersey Department of Community Affairs (DCA). Income limits are determined by region. Our housing units are located in region 5, which includes the following counties: Burlington, Camden, and Gloucester. Income limits can vary from year to year and depends upon the number of persons in the household.

**2023 INCOME GUIDELINES
REGION 5 (Burlington, Camden & Gloucester)**

# of Persons in household	Very Low Maximum	Low Income Minimum	Low Income Maximum	Moderate Income Minimum	Moderate Income Maximum	Median Income
1	\$24,024.00	\$24,025.00	\$40,040.00	\$40,041.00	\$64,064.00	\$80,080.00
2	\$27,456.00	\$27,457.00	\$45,760.00	\$45,761.00	\$73,216.00	\$91,520.00
3	\$30,888.00	\$30,889.00	\$51,480.00	\$51,481.00	\$82,368.00	\$102,960.00
4	\$34,320.00	\$34,321.00	\$57,200.00	\$57,201.00	\$91,520.00	\$114,400.00
5	\$37,066.00	\$37,067.00	\$61,776.00	\$61,777.00	\$98,842.00	\$123,552.00
6	\$39,811.00	\$39,812.00	\$66,352.00	\$66,353.00	\$106,163.00	\$132,704.00
7	\$42,557.00	\$42,558.00	\$70,928.00	\$70,929.00	\$113,485.00	\$141,856.00
8+	\$45,302.00	\$45,303.00	\$75,504.00	\$75,505.00	\$120,806.00	\$151,008.00

REGIONAL MAXIMUM ASSET LIMIT = \$212,016.00

If you believe you fall within these income limits, fill out and submit this application to our office, along with all **necessary documentation indicated** and income verification. If you are selected for a rental unit, you will be required to have a credit check by the property owner, for purchase units you will be required to obtain a mortgage on your own. If you do not meet all certification criteria, you will be removed from our list and must reapply, when, and if, you meet the income requirements.

Please remember that all applications and documents are held in the strictest confidence. **If you have any further questions, please contact me by emailing me at mlhousing@mountlaurel.com or by phone at 856-234-0001 ext. 1318.**

Affordable Housing Policies and Requirements

For All Applicants

- ❖ It is unlawful to discriminate against any person making application to buy or rent a home with regard to age, race, religion, national origin, sex, handicapped, familial status or sexual orientation.
- ❖ This affordable housing must be the intended primary residence of the applicant.
- ❖ All household members who intend to reside at the affordable home must be listed on the 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 the Township of Mount Laurel, Office of Affordable Housing in writing, immediately.
- ❖ 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 any applicable broker fees AND the current principal of your mortgage, and multiply 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).
- ❖ Specific documentation to verify income is due at the time of submitting your application.
- ❖ Please understand that the pricing for affordable housing is established and governed by Federal, State and / or municipal regulations. Although consideration is made for low- and moderate – categories of household incomes, sales prices do not fluctuate on the basis of each individual applicant’s income. **Therefore, we cannot and do not guarantee that any home will be affordable to YOU or YOUR household.**
- ❖ We do not provide financing to purchase affordable units. Financing for an affordable home is subject to terms and conditions set forth by the State of New Jersey. Monthly payments, including principal, interest, property taxes, insurance and condominium fees, may not exceed 33% of your income with the applicant receiving homebuyer counseling by an agency approved by HUD or the NJ Department of Banking and Insurance, which details the advisability of such a mortgage loan. For a list of approved counseling agencies, contact HUD or the N.J. Department of Banking and Insurance.

Application for Affordable Program



Mount Laurel Township

New Jersey

A. Head of Household Information

1. Last Name: _____ Soc. Sec. No: _____ - _____ - _____

2. First Name: _____ Home Phone: () _____ - _____

3. Home Address: _____ Cell Phone: () _____ - _____

4. P.O. Box or Apt. No: _____ **Email:** _____

5. City: _____ County: _____

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 house.	Relation To	Date of Birth	Sex	Gross Annual Income	Marital Status M/S/D/L/E
#1	Head of Household			\$	
#2				\$	
#3				\$	
#4				\$	
#5				\$	
#6				\$	

Do you require a handicap accessible home? _____
 (Please provide a Doctors certification regarding your disability)

Do you currently receive Section 8 Benefits? _____ Have you been approved for Section 8? _____

If certified, on which waiting list do you wish to be placed? _____ Purchase _____ Rental _____ Both

GO TO THE NEXT PAGE – DO NOT WRITE BELOW THE LINE

Total # of Household Members _____ Bedroom Size _____ Gross Annual Income _____
 Median Income _____ % of Median _____ Util. Allow _____

EMPLOYMENT INFORMATION

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List employment information for each household member who is 18 years of age or older. If the individual is not currently employed, please state their status as unemployed, disable, retired, or full time student. If employed less than one (1) year with the current employer, please indicate previous employment information. This information shall be verified with the Verification of Employment form enclosed in this application.  
\_\_\_\_\_

Household Member Name \_\_\_\_\_ Job Title \_\_\_\_\_

Employer Name \_\_\_\_\_

Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Years/Months at Job \_\_\_\_\_ Full or Part Time \_\_\_\_\_ Gross Weekly Salary \$ \_\_\_\_\_

Immediate Supervisors Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Is this your current employer \_\_\_\_\_ If not, give Hire Date: \_\_\_\_\_ End Date: \_\_\_\_\_

\_\_\_\_\_

Household Member Name \_\_\_\_\_ Job Title \_\_\_\_\_

Employer Name \_\_\_\_\_

Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Years/Months at Job \_\_\_\_\_ Full or Part Time \_\_\_\_\_ Gross Weekly Salary \$ \_\_\_\_\_

Immediate Supervisors Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Is this your current employer \_\_\_\_\_ If not, give Hire Date: \_\_\_\_\_ End Date: \_\_\_\_\_

\_\_\_\_\_

Household Member Name \_\_\_\_\_ Job Title \_\_\_\_\_

Employer Name \_\_\_\_\_

Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Years/Months at Job \_\_\_\_\_ Full or Part Time \_\_\_\_\_ Gross Weekly Salary \$ \_\_\_\_\_

Immediate Supervisors Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Is this your current employer \_\_\_\_\_ If not, give Hire Date: \_\_\_\_\_ End Date: \_\_\_\_\_

**REQUEST FOR VERIFICATION OF EMPLOYMENT**

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**INSTRUCTIONS**

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Please complete items 1 through 3. Forward this form to your employer so they may complete Part II of this form.

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**PART I**

1. Name and Address of Applicant

2. Name and Address of Employer

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Telephone # \_\_\_\_\_

Telephone # \_\_\_\_\_

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3. My signature below authorizes my employer to verify all information contained on this form.

\_\_\_\_\_

Social Security # \_\_\_\_\_

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**PART II**

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EMPLOYER: Please complete the remainder of this form and forward it directly to Mount Laurel Township, Affordable Housing Department, 100 Mount Laurel Road, Mount Laurel, NJ 08054

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Applicant's Date of Employment:

6A. Base Pay (Current)

\$ \_\_\_\_\_ Annual \$ \_\_\_\_\_ Hourly

4. Present Position

\$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_ Weekly

\$ \_\_\_\_\_ Other (Specify) \_\_\_\_\_ 7.

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REMARKS: (If paid hourly, please indicate the current and past year.

6B. EARNINGS      Average hours worked each week during

| TYPE       | YEAR TO DATE | PAST YEAR |
|------------|--------------|-----------|
| BASE PAY   | \$           | \$        |
| OVERTIME   | \$           | \$        |
| COMMISSION | \$           | \$        |
| BONUS      | \$           | \$        |

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SIGNATURE OF EMPLOYER

TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_

**ADDITIONAL INCOME INFORMATION**

ALL INCOME INFORMATION FROM ALL SOURCES IS REQUIRED FOR EVERY HOUSEHOLD MEMBER WHO IS EIGHTEEN (18) YEARS OF AGE OR OLDER, INCLUDING BENEFIT OR SUPPORT FOR THE CARE OF MINOR CHILDREN. IF THE SITUATION DOES NOT APPLY, COMPLETE THE ANSWER WITH ZERO (0) OR N/A.

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**State the amount of additional income and how often it is received:**

Pension \$ \_\_\_\_\_ Disability \$ \_\_\_\_\_

Social Security \$ \_\_\_\_\_ Welfare/AFDC \$ \_\_\_\_\_

Unemployment \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_

Alimony \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

If you have any minor children and do not receive child support, you must submit a signed and notarized affidavit form, or submit a copy of the court order for support and a statement from the appropriate enforcement agency stating that you are not currently receiving support with the date of the last payment received.

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List all checking and savings account including CD's, money market funds, mutual funds, assets held by financial institutions, stocks, bonds, or any other assets. Please attach verification such as bank statements.

| Financial Institution/Name of Asset | Account Number | Current Value | Interest/Dividend |
|-------------------------------------|----------------|---------------|-------------------|
|                                     |                |               |                   |
|                                     |                |               |                   |
|                                     |                |               |                   |
|                                     |                |               |                   |
|                                     |                |               |                   |

If you do not have any accounts, please check here. \_\_\_\_\_

**Please answer the following questions. If the situation does not apply, complete the answer with zero (0) or N/A**

Have you sold a home within the last three (3) years? \_\_\_\_\_ Address of home: \_\_\_\_\_

If sold date of sale \_\_\_\_\_ Sale Price: \$ \_\_\_\_\_ attached a copy of the settlement sheet.

If you still own the home, list its current market value \$ \_\_\_\_\_ attached a copy of an appraisal or analysis

What is the amount of the outstanding mortgage or other liens \$ \_\_\_\_\_ Equity \$ \_\_\_\_\_?

If you still own a home, is this a rental property? \_\_\_\_\_

List any other property owned within the last three years: \_\_\_\_\_

If you rent what is your current monthly rental amount \_\_\_\_\_

Please list any other financial information necessary to accurately reflect your current income on a separate sheet of paper. If the preceding financial information does not include sufficient funds for a 5% down payment on a purchase unit and the required closing costs, please list that information on a separate sheet of paper.

**For the housing officer to verify all the information on the application, you must submit copies of the following documents with your application. Your application will be returned if this information is not submitted at time of application filing**

1. Signed copies of the last three (3) years of Federal Income Tax Returns, including W-2's and 1099's.
2. Copies of the three (3) most current pay check stubs for each family member employed who is 18 years of age or older.
3. Proof of Pension, Social Security Benefits, Disability, Unemployment Compensation, Welfare, AFDC.
4. Proof of child support/alimony.
5. Recent statements for all bank accounts, brokerage accounts, investments, etc. at least 2 months
6. Originals of Verification of Employment forms for all household members who are 18 years of age or older completed and signed by all employers.
7. Proof of any other income.

Any misrepresentation of information for the purpose of obtaining a low or moderate-income unit is a violation of N.J.S.A. 2C:28-1 –et.seq. And subject to the fines and penalties as permitted under ordinance 1987-36.

I hereby certify that the information provided herein is true and complete and that any misrepresentation of income or household size reported herein shall be cause for program disqualification. I also understand that this information is to be used only for determining my eligibility for a purchase or rental low or moderate-income housing in Mount Laurel Township in accordance with the restrictions and controls governing affordable housing. I further understand that pre-qualification does not guarantee me a housing unit under this program. I understand that a credit check and/or ability to obtain a mortgage will be necessary when a unit for which I qualify become available.

I further certify that the attached copies of the above described documents are true and accurate copies of the originals of such copies and do represent copies of the documents being requested.

**Return the completed application to: Mount Laurel Township, Trish Hochreiter, 100 Mount Laurel Road, Mount Laurel, NJ 08054 or by email to mlhousing@mountlaurel.com**

**ANY PERSONS WHO ARE 18 YEARS OF AGE OR OLDER INCLUDED ON THIS APPLICATION MUST SIGN BELOW AS WELL. ALL SIGNATURES MUST BE NOTARIZED BY A NOTARY PUBLIC (SHOWING PROOF WITH ID)**

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant

Sworn and subscribed before me, This \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

Notary Public

Signature \_\_\_\_\_



**Existing Locations for affordable units in Mount Laurel:**

Laurel Creek  
Stone Gate  
Stone Mill Estates  
Court of Brookfield  
Rancocas Pointe  
Renaissance Club (Age Restricted)  
The Neil (Fellowship Road)  
VOADV (Centertown Road)  
Birchfield (Condo's)  
The Gables (Marne Highway)  
Laurel Green Apartments (Ark Road)  
Jefferson Apartments (Briggs & Union Mill Road)

**Developers or a management company may handle these future locations. That information will not be available until the units are built and ready to occupy.**

**Future Locations: Rentals in Mount Laurel**

Delco Development (Route 38 & Fostertown Roads)  
Fairshare Housing (Senior Apartments) (Hov Tech Blvd)

**With being certified under the affordable program this does not guarantee an individual a unit, you may find you could be on the list for many years and/or never called. You may be certified as a low/moderate income applicant, however all units whether low or moderate may not be affordable to everyone, as they are all are priced differently depending on the date of purchase by current owner, purchase price at that time and if there were any increases approved by the State. If we are informed that someone wants to sell their affordable unit, we will go through our list depending on the classification (low or moderate) of the unit and gather a list of applicants whose income and family size match the unit that is available and they will be contacted only.**

**If it is a low-income unit and you are certified as a low-income applicant, you may or may not be contacted, it depends on whether your income is enough to afford to purchase or rent the unit. This program is not a guarantee for a unit to become available for everyone to rent or purchase, it is based on what units become available and whether a person can afford that particular unit.**

**PLEASE NOTE:** if you are contacted about a purchase unit, you must have 5% of your own monies for down payment and closing costs. The Township does not have grant programs; this can be applied through the County or contact the NJ Mortgage and Finance Agency for any grants available for you. The applicant will be responsible for obtaining a mortgage commitment for Purchase Units and for Rental Units the applicant will be required through the property owner of the unit and a credit check/background check will be done. You will be required to have the appropriate funds for security deposit and 1<sup>st</sup> month rent. You can reach out to Burlington County for rental assistance by calling the county office at 609-518-4839.

Certified applicants on the waiting list will be contacted at least annually to update their file with current information and to verify whether they are still eligible to remain on the waiting list. The Affordable Housing Administrative Agent will notify the certified applicants in writing and send at least three (3) notices requesting updated documentation. Certified applicants that do not respond after the third notice will be removed from the waiting list.

Once a certified applicant is removed from the list, and contact is made with the Township expressing interest in remaining on the waiting list for affordable housing. The applicant will be required to submit a new application, and if still eligible, their file will be based on the new certification date.

For more information, you can check out the following websites for information on the affordable program in NJ

<https://www.njhousing.gov/dca/hmfa/about/has/> - NJ Mortgage and Finance Agency

[https://nj.gov/dca/divisions/lps/hss/admin\\_files/uhac/2006uhacmanual.pdf](https://nj.gov/dca/divisions/lps/hss/admin_files/uhac/2006uhacmanual.pdf) - UHAC Manual