



Informational Packet and Preliminary Application

This packet contains specific information about the eligibility requirements and preliminary application process for Heritage Village at Galloway, an **income and (55+) age restricted community**. You are invited to read this information and submit a Preliminary Application, along with a \$50 non-refundable application fee for each household applicant, if you determine you meet the eligibility requirements. The preliminary application is the first step in the application process and is not an assurance that you will be offered an apartment. Minimum and maximum income, credit and criminal standards, previous rental history, and other requirements will also apply. The **\$50 application fee*** for each household applicant, must be submitted with a completed Preliminary Application in the form of a **Money Order or Certified Bank Check**, made payable to “Heritage Village at Galloway,” and mailed to the address on page 3.

All preliminary applications are processed in order based on the date received. When an apartment (of the size and type for which you are eligible for) becomes available, you will be notified in priority order. At that time, we will schedule a final application appointment with you. At that time, you will be required to provide documentation confirming your household income and assets.

Rental Rates are established and governed by Federal, State, and Municipal regulations. **Rents do not fluctuate based on an applicant’s income**. The rent and income chart below describes the minimum and maximum income limits and the corresponding rent. Households will be placed in the appropriate category once all income and assets are verified upon completion of your final application appointment. We cannot and do not guarantee that any apartment for rent will be affordable nor available to YOU or YOUR household.

**Application fee is waived for applicants that are currently participating in a Section 8 Housing Voucher Program. Proof must be submitted with the preliminary application.*

Rent and Income Chart

# of Bedrooms	Area Median Income (AMI) Atlantic County	Monthly ¹ Rent	Minimum Annual Income per Household	Maximum Annual Income by Household Size ²			
				1 Person	2 Persons	3 Persons	4 Persons
1	30% of AMI ³	\$341	\$8,184	\$17,430	\$19,920	N/A	N/A
1	50% of AMI	\$630	\$15,120	\$29,050	\$33,200	N/A	N/A
1	60% of AMI	\$775	\$18,600	\$34,860	\$39,840	N/A	N/A
2	30% of AMI ³	\$425	\$10,200	-	\$19,920	\$22,410	\$24,900
2	50% of AMI	\$758	\$18,192	-	\$33,200	\$37,350	\$41,500
2	60% of AMI	\$931	\$22,344	-	\$39,840	\$44,820	\$49,800

Rates and Income limits are subject to error and change without notice. ¹Rental rates do not include utilities. ²Household composition, household income, background and credit requirements will apply. ³There are only 11 apartments at the 30% AMI rent level (9 one-bedroom and 2 two-bedroom apartments). We are an equal housing opportunity provider.

Preliminary Application Instructions/Guidelines

This is a Preliminary Application only. **Do not send supporting documentation at this time.** When an affordable rental home becomes available, applicants will be contacted based on the order in which their application was received. At that time, we will schedule you for a Final Application appointment. We cannot and do not guarantee housing based on the acceptance of this Preliminary Application.

GUIDELINES FOR ALL APPLICANTS

- 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.
- Violence Against Woman Act (VAWA) protects qualified applicants and residents who are victims of domestic violence, dating violence, sexual assault or stalking from being denied housing, evicted or terminated based on acts of violence against them.
- This affordable housing must be the **primary residence** of the applicant. All household members who intend to reside at the affordable apartment must be listed in the Preliminary Application.
- Do not send more than one (1) Preliminary Application per household.
- Annual Income includes, but is not limited to, salary or wages (**gross amount before any tax or payroll deductions**), 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 (currently .06%). 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).
- Heritage Village at Galloway is funded through the Low-Income Housing Tax Credit Program, which has certain requirements regarding student status. Households made up entirely of full-time students, generally do not qualify. Exceptions are:
 - All adults are married and entitled to file a joint tax return.
 - All adult members are single parents with minor children, the adult is not a dependent of any third party, and the children are only claimed by a parent.
 - The household includes a member who receives Title IV welfare (TANF).
 - The household includes a member who formerly received foster care assistance.
 - The household contains a member who gets assistance from the Job Training Partnership Act or similar programs.



- Specific documentation to support reported gross income and assets reported must be presented at the Final Application appointment. A \$200.00 holding fee will also be required. This fee will be refunded **ONLY** if we determine you are not income eligible for the apartment. Failure to supply the information required to complete your application or the choice to decline the apartment offered will result in your forfeiture of this holding fee.
- Additional information and funds, including, but not limited to, a lease agreement, security deposit, and if applicable, a pet deposit, will be required prior to move in. Once leased, rents will **NOT** be adjusted to accommodate fluctuations in household income. Rental rate increases may occur annually, but are subject to limitations.

**Preliminary applications and a
\$50 non-refundable application fee per household member**

MUST BE MAILED TO:
Heritage Village at Galloway
290 West White Horse Pike, Unit 100
Egg Harbor City, NJ 08215

Estimated occupancy beginning in April 2020.

For Questions or Concerns, please contact:

HVGallowayLeads@cisnj.com or call **(609) 965-1685**.



PRELIMINARY APPLICATION (Page 1)

A. Head of Household Information

First Name: _____	Last Name: _____
Street Address: _____	
City: _____	State: _____ Zip: _____
Phone #: _____	Email Address: _____

B. Household Composition and GROSS Annual Income (Sources of income, include, but are not limited to employment, self-employment, tips, commissions, Social Security and other benefits, pension, payments in lieu of earnings, i.e., unemployment, disability compensation, worker’s compensation and severance pay, child support/alimony, gifts, military pay, student financial assistance, etc. DO NOT include income from Assets listed below in Section C.)

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

C. Assets (Bank Accounts (Checking & Savings), Certificates of Deposit, Mutual Funds, Stocks, Bonds, Money Markets, Annuities, Whole Life Insurance, 401k, IRA, Etc.)

Type of Asset	Current Market Value of Asset (or Current Balance)	Estimated Annual Income (If applicable)	Interest Rate (If applicable)
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%
	\$	\$	%



D. Real Estate

1. Do you own a home? Circle: **yes** | **no**

Estimated Market Value \$ _____

Remaining Balance of Mortgage(s) \$ _____

\$ _____

E. Additional Information

1. Do you receive rental assistance? (Example: Section 8 or any other type of voucher): Circle: **yes** | **no**

2. Is any member of the applicant household a Lifetime Sex Offender Registrant? Circle: **yes** | **no**

3. Do you receive or are you entitled to Alimony or Child Support? Circle: **yes** | **no**

4. How did you hear about us? (Please be specific.): _____

5. Were you displaced by Superstorm Sandy? _____ Do you have a FEMA Registration Number, if so, please provide: _____ Verified Sandy victims will be prioritized for the first three (3) months of leasing.

F. Preferences

1. No. of Bedrooms (limited by number of household members, minimum 1 person per bedroom and maximum 2 persons per bedroom):

- 1 Bedroom
- 2 Bedroom

2. Do you require a handicap-accessible apartment? Circle: **yes** | **no**

G. Important Information (Application must be signed by all household members 19 years of age or older.)

I(We) hereby authorize the CIS Management, Inc, Heritage Village at Galloway, LLC, their affiliates, their agents, and/or employees to review 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.



**AGREEMENT, AUTHORIZATION AND CONSENT FOR RELEASE
OF BACKGROUND INFORMATION**

RELEASE OF BACKGROUND INFORMATION

I understand that in conjunction with my application for tenancy, Heritage Village at Galloway may use the services of an outside agency to research and verify the information I have provided on my application for housing including my personal background, rental history, work history and qualifications. I therefore authorize Heritage Village at Galloway, CIS, CIS Management Inc., Yardi Resident Screening or Rent Grow (or any authorized entity hired for this purpose) to verify any information provided by me in this preliminary application and any supplemental attachments, including but not limited to: criminal conviction record, current and former employers, credit reports, rental history, and personal references and I agree, authorize and consent to the release and disclosure of any and all information including but not limited to the above to Heritage Village at Galloway, CIS, CIS Management Inc., Yardi Resident Screening, Rent Grow and any authorized reporting agency.

I further agree, authorize and consent to Heritage Village at Galloway, CIS and/or CIS Management Inc. to obtain a consumer report as well as a criminal and sexual offender report from Yardi Screening Reports, Rent Grow or any other entity hired for this purpose and/or investigative consumer report, which may contain information about my credit worthiness, credit standing, credit capacity, and criminal background.

In accordance with the Fair Credit Reporting Act, I will be notified by Heritage Village at Galloway, CIS and/or CIS Management Inc. if my tenancy is denied because of information obtained from a consumer reporting agency. I further understand that I may request a copy of the report from the consumer reporting agency having conducted the background investigations.

By signing this application, I hereby expressly release Heritage Village at Galloway and any agent, procurer or furnisher of information, from any liability what-so-ever in the use, procurement, or furnishing of such information, and understand that my application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies.

SIGNATURE(S)

(Signature of Head of Household)

Date

(Signature)

Date

(Signature)

Date

(Signature)

Date



ACKNOWLEDGEMENT OF APPLICATION FOR HOUSING PROCEDURE

A completed, signed, and dated application along with the appropriate fee is required to be considered for housing. The Application will be time and date stamped upon receipt. Depending on availability, the application will be logged in the waitlist and processed, or placed on the waiting list to be processed when an appropriate size unit becomes available. Once an application has been submitted, it cannot be altered or modified to add or remove members. Management will conduct a background screening (credit and criminal, including federal sex offender registry) on all adult members of the applicant household. An application may be denied or rejected based upon information obtained and an applicant household will be notified in writing. The applicant can re-apply after six (6) months and another application fee will be required.

If the application has been accepted based upon the background screening, management will then request documents from you to verify information in the rental application to ensure that the household will meet the requirements of the LIHTC program. Management will 3rd party verify all sources of income and will calculate that income in accordance with applicable LIHTC program guidelines.

You will be given a date and time for an interview to collect the documents. At this interview, you will need to bring the required documentation listed in the application, as well as a \$200.00 deposit. If you are deemed unqualified at any time during the application process, this deposit will be returned to you within a 30-day period. However, if you are deemed income qualified and decide to back out of taking an apartment, this deposit will not be refunded to you. The length of this process varies and depends mostly on how quickly the 3rd parties' complete requests. It may be determined during this process that the application requires additional information to process, which must be submitted by the applicant within 48 hours of being notified. Failure to respond may be cause for the application to be denied.

Based upon this review, management will determine if the file is suitable to be presented to NJHMFA. In the event the file is determined not to be suitable, the applicant will receive written notification and the deposit will be returned. Upon review and verification of the application, NJHMFA may still request additional information that must be presented to management for submission to NJHMFA within 48 hours. Failure to provide the documents requested and/or based upon the information submitted, the application for housing may be rejected or denied. An offer for housing will only be made after management has received NJHMFA approval. Management is not responsible if an applicant gives notice or vacates their current home prior to management receiving NJHMFA approval.

SIGNATURE(S) (All adult household members 19+ must sign.)

Head of Household 19 years of age or older

Date

Household Member 19 years of age or older

Date

Household Member 19 years of age or older

Date

Household Member 19 years of age or older

Date



MULTIPLE DWELLING REPORTING RULE TENANT/APPLICANT INQUIRY

TO THE APPLICANT: The information regarding race, national origin, and sex designation solicited in this application is requested in order to assure the Federal and/or State governments that laws prohibiting discrimination against tenant applicants on the basis of race, color, national origin, religion, sex, familial status, age, and handicap are complied with. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the owner may be required to note the race/national origin and sex of individual applicants on the basis of visual observation or surname.

Applicant Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Race/Ethnicity: Please check all that apply to all applicants. Percentages may be used to more clearly define the composition of the applicant household (e.g., 50% African & 50% Hispanic).

- Black or African American:** a person having origins in any of the original peoples of Africa;
- Hispanic or Latino:** a person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish origin or culture, or a person having a Spanish surname;
- Asian:** a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, including Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam;
- American Indian or Alaska Native:** a person having origins in any of the original peoples of North or South America;
- Native Hawaiian or Other Pacific Islander:** a person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands;
- White or Caucasian:** a person having origins in any of the original peoples of Europe, the Middle East or North Africa.

The information requested above is for tracking purposes only. It will not be used to make any determination regarding your application. Moreover, the personal who process your final application for this affordable housing program will not have access to the information that you supply us on this page.

Date: _____ Completed by: _____

Tenant Applicant Landlord: _____

If you have any questions regarding this inquiry please contact the Division on Civil Rights, Multiple Dwelling Unit at 609-984-3138 between the hours of 9:00 to 5:00 Monday through Friday, or e-mail the MDRR unit at DCRMDRR@njcivilrights.org.

DCR/HIU/MDRR/LS2005

