

**APPLICATION
FOR
AFFORDABLE HOUSING
IN THE**

**TOWNSHIP OF BRANCBURG
1077 US HIGHWAY 202 NORTH
BRANCBURG, NJ 08876
908-526-1300**



**AFFORDABLEHOUSING@BRANCBURG.NJ.US
WWW.BRANCBURG.NJ.US**





**TOWNSHIP OF BRANCHBURG
AFFORDABLE HOUSING SERVICES
AFFORDABLE HOUSING APPLICATION**

**Please read the instructions on Page 3 carefully as
incomplete applications will be returned.**

- **DO NOT SUBMIT YOUR APPLICATION UNLESS YOU CAN INCLUDE ALL** of the documentation requested on the page 4 documentation checklist **FOR EACH household member over the age of 18** and personal identification for **ALL** household members.
- The only original documents that should be submitted are notarized letters.
 - All notarized letters and documentation submitted must be originals
- Pages 5 and 6 must be completed and page 6 **MUST** be notarized, and submitted with the applicable documentation as required on the Application Checklist.
- Keep pages 1-4 for you records.
- Any missing items will delay the process and make you ineligible to be considered for units until all requirements are met.
- Only one application is required to apply for any or all Affordable Housing developments in Branchburg Township. **DO NOT** submit multiple applications.
- Complete applications should be mailed to or dropped off at:
Affordable Housing Services
Branchburg Township
1077 US Highway 202 North
Branchburg, NJ 08876
Office Hours Mon – Fri 8:00 am – 4:00 pm

FAXED APPLICATIONS WILL NOT BE ACCEPTED.

Review and qualification of applications can take up to four weeks and are done on a first come, first serve basis. You will be contacted by mail after the review/qualification process by mail to advise of your status.

**All documents submitted will become the property of the
Township and will not be returned.**

The information in this application and any other information required by the Township of Branchburg will be kept in the strictest of confidence and will become the property of the Township.

NO PART OF THIS APPLICATION OR YOUR APPLICATION FILE WILL BE GIVEN TO ANY PERSON, ENTITY OR BUSINESS NOT RELATED TO THE TOWNSHIP OF BRANCHBURG OR THEIR AGENTS WITHOUT YOUR WRITTEN REQUEST OR CONSENT.

NJ Fair Housing Act regulations contained in this application are subject to change.



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The Township's Affordable Housing program is not for emergency situations, transitional housing, short term housing or for those requiring financial help. It is for established households looking for long term, permanent housing that are in the low to moderate gross income ranges as set by the State of NJ Fair Housing Act. Units are not readily available and it can take up to 6 months or more before a unit may become available for your household size and income level.

Be advised that the Township of Branchburg does not have a Social Services or Welfare department. If you required immediate assistance for housing, transitional housing, short term housing or financial assistance please contact one of the following agencies:

- Somerset County Board of Social Services at 908-526-8800.
- Central Housing Resource Center at 908-704-8901.
- Somerset County Office on Aging at 908-704-6346

Households that are currently receiving welfare assistance, SSI, Social Security, other benefits or minimum wages are usually in a very low-income category that is below 35% of the median income. Although these households may be income qualified, most of the Township's affordable housing units require a greater household income that can support an average rent or mortgage. *Therefore, it is unlikely that housing will be available from this program to these households.*

Applicant Notification of Eligibility or Ineligibility

Eligibility is determined by gross annual household income. Which includes gross salary or wages (including regular overtime), alimony, child support, social security 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.

To be eligible to purchase or rent a unit, the Household must meet the following maximum household gross income criteria

Household Size	Low Income	Moderate Income
1	\$36,750	\$58,800
2	\$42,000	\$67,200
3	\$47,250	\$75,600
4	\$52,500	\$84,000
5	\$56,700	\$90,720
6	\$60,900	\$97,440

The Application Certification process can take up four weeks after receipt of your Application and required documentation, you will be notified by mail of your household's qualification status or if additional documentation is required. Following the initial Letter of Certification, households will not be contacted again until a unit is available. Households with more than six members cannot currently be accommodated in Branchburg Township.

Certification

If certified, your household will be placed on a waiting list, per the guidelines below, until an Affordable Housing unit for your household size and income level becomes available. If a unit becomes available for your household you will be notified by mail with the contact information for the seller/landlord on a first come, first serve basis. Be advised that even when approved for Affordable Housing, we do not represent or guarantee that the home which is offered will be affordable to you.

Waiting List

Applications are only held for 180 days.

Extensions for an additional 180 days may be requested, in writing no more than 10 days before the Certification Expiration date on the Certification Letter you received. When requesting an extension you must include a letter of request that includes your file number, current proof of income (i.e. copies of four consecutive and current pay stubs for each job, social security benefits statement, etc.), copies of current bank statements and copies of the most recent State and Federal tax returns for each household member over the age of 18. It is your responsibility to contact the Affordable Housing Services, in writing, if you would like your application to remain active. If no request for extension is received your file will be closed.

If your household income, household size, address, telephone number, employment, or any other facts change at any time, Affordable Housing Services must be notified, in writing, of such changes, with additional proof as required.

Once a household is certified and placed on the waiting list it is not possible to predict if units that meet their housing needs within our guidelines will become available. Therefore, we cannot indicate to households when they may be contacted for housing.

- **Applicants seeking to purchase a home must be able to qualify for a mortgage and have the ability to make a minimum 5% down payment at the time of purchase and be able to cover all closing costs, approximately \$10,000.**
- **Applicants seeking to rent a unit must be able to make the required security deposit of up to one and one-half times the amount of one month's rent, approximately \$1,500.**

NOTE: It is recommended that the estimated monthly housing cost for a unit should not exceed 33% of your household's eligible monthly income.





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This application is for the following developments:

Cedarbrook Condominium Development (resale only)

Cedarbrook Development is located off of Magnolia Lane, which is off of County Line Road. There are a total of 40 one- two- and three-bedroom, low- and moderate- income condominiums that become available, from time to time, to qualified buyers. The condominium units are in three story buildings. Each condominium is a single level, but the condominiums are located on all three floors. The prices range from the low \$90,000's for a one-bedroom, low-income home to the mid \$150,000's for a three-bedroom, moderate-income home. Buyers of Affordable Housing must provide their own financing and have a minimum 5% down payment and closing costs.

River Trace at Branchburg Condominium Development (resale only)

River Trace is located on North Branch River Road, just off of Route 202 North, about 4 miles south of the Somerville Circle. There is currently one building completed in this 2 building complex. This building includes 1 low- and 1 moderate-income Affordable Housing unit. Each of these units is 1-bedroom, single level condo and each is located on the first floor. Buyers of Affordable Housing must provide their own financing and have a minimum 5% down payment and closing costs.

Edgewood Terrace Mobile Home Community (low-income, rental only)

Edgewood Terrace is located on Kenbury Road, which is located behind the Municipal Building. This upscale mobile home community has four low-income rental units in its 100+ unit complex. The rental rates for these manufactured mobile homes are determined on availability. In addition, the landlord may have certain residency requirements, such as a minimum credit standard and references, which are typical of a rental property. Tenants are required to pay a security deposit. No pets are allowed.

Farinella Homes (rental only)

This is a two-family home located on Monica Court, which is located off of Readington Road. Both units are rentals with the first floor being a low-income age-restricted (62 and over) unit with one-bedroom. The second floor is a moderate-income unit with two bedrooms. Both include utilities, a shared utility room with a washer and dryer on the first floor and off-street parking. In addition, the landlord may have certain residency requirements, such as a minimum credit standard and references, which are typical of a rental property. Tenants are required to pay a security deposit. No pets are allowed.

Whiton Hills Apartments (rental only)

Whiton Hills is located on Route 202 South about 4 miles from the Somerville Circle. This 1996 complex consists of 10 apartment buildings. Which includes 44 one- two- and three- bedroom, moderate-income rental apartments that become available to any household who qualifies under the income guidelines and meets the residency requirements of Whiton Hills. In addition, there are 30 one- two- and three- bedroom, low-income rental apartments that are age-restricted and in addition to meeting the income and residency requirements, must provide evidence that at least one person in the household is 62 years of age or older and no one is younger than 18. The monthly rental is determined upon availability. The monthly rent does not include gas and electric, which is the responsibility of the tenant. In addition, the landlord may have certain residency requirements, such as a minimum credit standard and references, which are typical of a rental property. If you have any further questions regarding the facilities at Whiton Hills, please contact the Management Office at 908-369-7515. Tenants are required to pay a security deposit and additional deposit fees. No pets are allowed.

Certified households will be referred to available units using the following guidelines for occupancy:

1. A maximum of two persons per bedroom.
2. A minimum of one person per bedroom.
3. Children not in same bedroom with parents.
4. Children of same sex in same bedroom.
5. Maximum utilization of available space.
6. Unrelated adults or persons of the opposite sex other than couples in separate bedrooms.

Households fitting these guidelines will be given an opportunity to buy/rent prior to those who would under-occupy a unit.

Single person households are not eligible for 2-bedroom units.



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Instructions for Completion of this Application

Please Read Instructions Carefully

- All of the documents requested on the Documentation Checklist, on page 4, **MUST** be submitted for each household member over the age of 18, as well as Identification for ALL household members.
- **RETURN pages 5 and 6 of this application with all of the documentation requested on the Documentation Checklist for each household member over the age of 18. PAGE 6 MUST BE NOTARIZED.**
- **KEEP pages 1-4 for your records.**
- DO NOT submit original documents unless they are notarized. Copies of notarized letters/documents will not be accepted.
- Complete applications should be mailed to:
Affordable Housing Services, Branchburg Township, 1077 US Highway 202 North, Branchburg, NJ 08876.
NOTE: APPLICATIONS WILL NOT BE ACCEPTED IF PAGE 6 IS NOT SIGNED AND NOTARIZED.

Page 5 and 6 should be completed as follows:

- Provide the full name of the head of household; last name first, then first name and, middle initial, if any and domestic status. Provide your complete street address and apartment number, where applicable. Complete the city, state and zip code blocks. Identify the county in which you currently live. Fill in telephone number where you can be reached at home. Provide a mailing address such as a PO Box number if it is different from the home address. Fill in your Social Security number.
- List each household member who will occupy the unit *including yourself as head of household*. Name the relationship to you, such as: husband, wife, domestic partner, civil union partner, son, daughter, friend, mother, father, sister, brother and/or any unborn children. Give each date of birth, sex (M or F), if child/adult is a full-time student, and an estimate of the current gross annual income for each family member 18 years of age and over from all sources (other than assets) such as: wages or salaries (including regular overtime), tips, alimony, child support, benefits and pensions. Complete, accurate and current income information is essential for an eligibility determination. Households with more than six members cannot currently be accommodated in Branchburg Township.
- List all household assets, for each household member over the age of 18, name the type of asset, such as checking or savings account, certificate of deposit, stocks, bonds, business or real estate. Provide the current balance (principal or market value), the estimated annual income and/or the current annual interest rate as it applies to each listed asset.
- If you own a house, indicate the amount you expect to receive from the sale after paying off your mortgage at current market value and supply the documentation on the application checklist. If you currently do not have a mortgage on your home and the value of the home is over \$199,936 your household cannot qualify for affordable housing in Branchburg Township.
- Provide each employer's name and address, for each household member over the age of 18. If receiving unemployment, welfare, social security, or disability, indicate this in the blocks provided for employer's name and provide copies of your benefits statement. Indicate full- or part-time employment. For additional employment information, use reverse side of application or add additional pages.
- Answer the questions about your present housing conditions.
- Age-restricted apartments are available. You can be considered for the low-income, age restricted apartments if at least one member of your household is 62 years of age or older AND none under 18. If you are requesting preference for one of these units, you must submit proof of age for all household members showing that at least one member of your household is 62 years of age or older AND NONE are under the age of 18.

NOTE: APPLICATIONS WILL NOT BE ACCEPTED IF PAGE 6 IS NOT SIGNED AND NOTARIZED.





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DOCUMENTATION CHECKLIST

To ensure that your application is complete and can be processed, for each household member over the age of 18 for each YES or NO answer THE CORRESPONDING DOCUMENTATION MUST BE ENCLOSED WITH THE APPLICATION for your application to be considered.

PERSONAL IDENTIFICATION FOR ALL HOUSEHOLD MEMBERS, i.e. ONE of the following for each household member: copy of driver's license, passport, birth certificate.	<u>ID MUST BE INCLUDED FOR EACH HOUSEHOLD MEMBER</u>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you file Federal tax returns (Form 1040), for 2016, 2015 & 2014? IF YES , please submit copies of the COMPLETE return, including attachments, for each year. IF NO , a notarized letter must be submitted stating the year(s) not filed & the reason. <i>(Copies can be obtained by calling 1-800-829-1040.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you file State tax returns for 2016, 2015 & 2014? IF YES , please submit copies of the COMPLETE return, including attachments, for each year. IF NO , a notarized letter must be submitted stating the year(s) not filed & the reason. <i>(Copies can be obtained by calling 1-800-323-4400 or 609-826-4400 to request form #DCCL1.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you receive any income? IF NO , please submit a notarized letter stating so and the reason why. IF YES , Copies of documentation from any of the following, or any other, sources must be provided:	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> ▪ Full-time, part-time and/or seasonal employment. Submit copies of FOUR current and consecutive Pay Stubs from each employer showing gross income or a notarized letter from the employer on company letterhead detailing the length of employment and anticipated gross annual income, including the number of hours worked per week and the hourly wage. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Self Employment. Submit copies of a current Certified Profit & Loss Statement and Balance Sheet. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Pension. Submit copies of FOUR current and consecutive check stubs or a copy of the most recent benefits statement. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Social Security and/or Disability. Submit copies of the most recent benefits statement. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Unemployment compensation. Submit copies of the most recent benefits letter showing total benefit copies or copies of four current and consecutive payment stubs. Be advised that if this is your only source of income that you cannot be certified for a Sale Unit. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Section 8 or other rental assistance. Submit copies of the most recent voucher or other official documentation. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Interest income from IRA's, Savings Bonds or any other retirement accounts. Submit copies of these documents. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Alimony and/or child support. Submit copies of court documentation stating the amount and frequency of these payments AND a copy of the divorce/separation agreement with signatures or if never married copies of the four most recent payments with frequency received. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Income from rental properties. Submit copies of four months of payments and copies of the leases for each property. <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ Any other sources of income, i.e. worker's compensation, military pay, etc. Submit copies of submit FOUR consecutive copies of payments received or most recent benefits statement. <input type="checkbox"/> Yes <input type="checkbox"/> No 	
Do you have a Checking account, savings account, money market, CD or any other accounts? IF yes , for each account, copies THREE consecutive and current months (not three copies) of all pages of each account(s) statement, whether interest bearing or not must be submitted. Statements must have preprinted account holders name and address and the bank name and address. (If a statement has 1 through 6 pages, copies of all 6 pages must be submitted.) IF NO , a notarized letter signed by you stating that you do not have any bank accounts must be submitted. <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have a minimum 5% down payment for a sale unit or one and one half month rent for the security deposit for a rental unit? IF YES , submit proof of amount available or a notarized letter stating how amount will be obtained. IF NO , submit a notarized letter how the down payment will be made. <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you divorced or separated? IF yes , a copy of the divorce or separation agreement with signatures must be submitted. Be advised that if you are still legally married your spouse is still a legal part of your household and must be counted as such. <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a single parent, remarried with custody of a child from a previous marriage or responsible for a child not your own? IF YES , proof of custody of minor child(ren) must be submitted. Either court documentation with signatures or a notarized letter stating circumstances of minor child(ren). <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you paying court ordered alimony and/or child support to another household? IF YES , these payments will be excluded from the household income. Copies of the court documents stating the amount and frequency of these payments must be submitted or if never married copies of the four most recent payments with frequency paid out. <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you over 5 months pregnant? IF YES , submit documentation from your physician confirming your due date. <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you own a home or any other property? IF YES , the following documentation must be submitted for each property owned:	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> ▪ Copy of the deed ▪ Mortgage statement showing outstanding mortgage debt, if there is no mortgage* on the property a notarized letter must be submitted stating so. <ul style="list-style-type: none"> ▪ A notarized letter indicating the amount of proceeds and how they will be distributed/used. ▪ Copy of the current Tax Assessment card ▪ Documentation indicating value of the property (i.e. market value appraisal); AND 	
If you currently do not have a mortgage on your home and the value of the home is over \$199,936 your household cannot qualify for affordable housing.	

DO NOT SUBMIT ORIGINAL DOCUMENTS, except for notarized information/documentation, as they will not be returned. Copies of notarized information/documentation will not be accepted.

All documentation submitted will become the property of the Township and will not be returned.

Keep pages 1-4 for your records. Pages 5 and 6 must be completed, signed and notarized before being submitted.



**TOWNSHIP OF BRANCHBURG
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AFFORDABLE HOUSING APPLICATION

Head of Household Information

Applicant Name (First, MI, Last) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> _____		<input type="checkbox"/> Married <input type="checkbox"/> Civil Union <input type="checkbox"/> Domestic Partnership	Social Security Number	File Number <i>(office use only)</i>
		<input type="checkbox"/> Single/Never Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow(er)		
Home Address			Home Telephone	
City	State	Zip	County	
Mailing Address (only if different from above)		City	State	Zip

Household Composition & Income

<u>Full name of <i>everyone</i> to occupy housing</u> <i>(including unborn children)</i>	<u>Relation to Head of Household</u>	<u>Date of Birth</u>	<u>Sex</u>	<u>Full-time student?</u>	<u>Gross annual income</u>
1)	Head of Household				\$
2)					\$
3)					\$
4)					\$
5)					\$
6)					\$

Assets (Checking/Savings Accounts, CDs, Money Market, Real Estate, ...)

<u>Type of Asset</u>	<u>Current Market Value of Asset</u>	<u>Annual Interest</u>	<u>Estimated Annual Interest Income</u>
	\$	%	\$
	\$	%	\$
	\$	%	\$
	\$	%	\$
	\$	%	\$

Additional Information

Present Housing Description

Do you: own rent live with family other

Monthly Rent/Mortgage: \$ _____ month

Do you receive tenant based Section 8? yes no

Employment (use reverse side for additional information)

Employer Name			
Mailing Address			
City:	State:	Zip:	
Work Location (city or town)			
Years/months at this job:	<input type="checkbox"/> Full Time	Telephone:	
/	<input type="checkbox"/> Part Time		
Job Title:		Annual Salary:	
Pay Periods: <input type="checkbox"/> weekly <input type="checkbox"/> bi weekly <input type="checkbox"/> monthly <input type="checkbox"/> bi-monthly			
<input type="checkbox"/> other			

Do you wish to (choose any or all):

Rent at Edgewood Terrace Own at Cedarbrook

Rent at Farinella Homes Own at River Trace

Rent at Whiton Hills

Are you requesting an age-restricted unit
(62 or older, no one under 18)?

no yes, *If yes, Proof of age must be submitted.*

Is every household member a permanent US Citizen? yes no

Detach and Return to: Affordable Housing Services // Township of Branchburg // 1077 US Highway 202 North // Branchburg, NJ 08876-3936, along with all of the documentation requested on the Documentation Checklist. Please save instructions for future reference.





**TOWNSHIP OF BRANCHBURG
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Additional Information (please add additional pages if needed)

Summary of Disclosure Statement

I/We am/are making this certificate, for my/our household, in connection with my/our certification to purchase/rent an Affordable Housing unit located in Branchburg Township. I/We am/are aware, that if I/we am/are an Owner/Renter of any Affordable unit, I/we am/are subject to the requirements listed below as well as any others that may be added by the Council of Affordable Housing (COAH).

1. I/We understand the Affordable Housing unit shall be utilized as my/our primary residence. Primary residence is defined as a unit wherein a household maintains continuing residence for no less than nine months of each calendar year.
2. I/We understand I/we cannot rent or sublet the Affordable unit to any other person, not even to a family member.
3. I/We understand I/we am/are not allowed to make any improvements to any Affordable unit unless they have been approved by the Affordable Housing Administrator.
4. As an Owner of an Affordable unit, I/we understand:
 - I/We cannot take out any loans of any kind secured by my Affordable unit unless I/we receive written consent from the Affordable Housing Administrator and that such requests must be made in writing. The total amount of mortgage loans that I/we am allowed to have is limited by law.
 - The price for which I/we can sell my/our Affordable unit is limited by law, and that the Affordable unit shall not be resold at a sales price that exceeds the initial sales price for the unit (base price) plus a restricted increase based on the percentage of change approved by the NJ Fair Housing Act.
 - Home improvements of Affordable Housing units shall be made at the owner's expense. Owners must obtain written approval from the Affordable Housing Administrator to qualify for a resale price adjustment.
 - The restrictions imposed on an Affordable Housing unit will be contained in an Affordable Housing Deed, which I/we will sign as the Owner(s) and will be recorded with in the Somerset County Clerks office.
5. As a Renter of an Affordable unit, I/we understand:
 - I/We understand that as a Purchaser of an Affordable unit I/we will be required to sign a repayment mortgage and note that obligates me/us to repay 95 percent of the difference between the fair market price and the restricted price that accrues to the unit during the restricted period. This payment is due at closing of the first resale of the unit if Branchburg has elected to release the affordable unit from the restrictions. Branchburg may elect to extend the controls for an additional period of time.
 - I/We understand the terms, restrictions and provisions of the Affordable Housing Agreement shall end: (1) at the first resale occurring after the ending date stated on the Affordable Housing Agreement on file for the individual unit provided Branchburg does not elect to extend the restrictions for an additional period of time; or (2) on the date when a first purchase money mortgagee receives a judgment of foreclosure on a restricted sales unit.
5. As a Renter of an Affordable unit, I/we understand:
 - I/We am/are required to pay all rent set forth in my/our lease on time and in the manner proved for in my/our lease and that all renters of Affordable Housing rental units must have a signed lease with the owner for a minimum of one year. Leases may be for a time period that is longer than one year as long as the rent remains the same. Automatic rent increases will not be allowed during a long-term lease
 - The maximum rent I/we am/are supposed to pay to my/our landlord is limited by law and is based on percentage allowed by the NJ Fair Housing Act and that I/we can call Affordable Housing Services at any time if I/we have any questions about the rent.
 - The restrictions imposed on Affordable Housing rental units are contained in an Affordable Housing Agreement that is signed by the owner and is recorded with the deed in the Somerset County records office.
6. I/We understand this is just a summary of the rules and regulations put forth by the NJ Fair Housing Act, COAH and the Township of Branchburg and that these rules and regulations are subject to change.
7. **Finally, I/we know that if I/we break any of these rules I/we will be breaking the law, and that I/we will be subject to penalties provided by law, including having to pay fines and either eviction/foreclosure.**

VOID IF NOT NOTARIZED

I, _____, a Notary Public in the State of _____, County of _____, do hereby certify that the above named party(ies) appeared before me this _____ day of _____, 20_____.

Notary Signature

Commission Expires

Applicant 1

Date

Applicant 2

Date

**Please make sure that all of the documentation requested on the documentation checklist is enclosed for each household member over the age of 18|
AND IDENTIFICATION FOR EACH HOUSEHOLD MEMBER**

