



Welcome to Whispering Hill Apartments

To consider **WHISPERING HILLS APARTMENTS** your home, you must understand the Selection Criteria you must meet:

IDENTIFY AND AGE VERIFICATION

All applicants must be at least 18 years of age. A copy of Birth Certificate will be required for all occupants. Verification of citizenship or immigration status may be requested.


HOUSEHOLD COMPOSITION /UNIT ELIGIBILITY MUST FALL INTO THESE CATEGORIES

OCCUPANCY GUIDELINES

APARTMENT SIZE	MINIMUM OCCUPANTS	MAXIMUM OCCUPANTS
ONE BEDROOM	ONE	TWO
TWO BEDROOM	TWO	FOUR
THREE BEDROOM	THREE	SIX

Frequently asked question: Can 1 person have a 2 bedroom apt? No. The exception is a Living Aide.

HOUSEHOLD MEMBERS INCLUDE : All persons who consider the apartment their primary residence. For example; children under joint custody must reside in the apartment at least 50% of the time or children away in foster care who will be returning to the household, members temporarily in the hospital or nursing home, unborn children, children being adopted or a future spouse or roommate.

 **YOUR ANNUAL INCOME MUST** fall within the State established -HUD income levels. The annual income is the full amount, (GROSS), before any payroll deductions for all adults **NOT** the take home pay or net income. Adults are persons over the age of 18 years.

ANNUAL INCOME is inclusive and not limited to : employment, self-employment, tips, commissions, income from assets, Social Security and other benefits, 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.

If your annual income is lower than the required minimum income level for the specific number of household members for the specific bedroom size; you will not be eligible for an apartment. The only time this doesn't apply is if you can prove that you paid higher rent in the previous 12 months.

If your annual income exceeds the maximum income requirements for the specific number of household members and bedroom size you will not be eligible for an apartment. See Household/income chart.

Bed	Rents	Minimum Income	Max- Income - 1 person	Max Income - 2 person	Max Income - 3 person	Max Income - 4 person	Max Income - 5 person	Max Income – 6 person
1	\$285.00	\$11,863	\$13,920	\$15,900	n/a	n/a	n/a	n/a
2	\$349.00	\$14,297	n/a	\$15,900	\$17,880	\$19,860	n/a	n/a
3	\$405.00	\$16,526	n/a	n/a	\$17,880	\$19,860	\$21,460	\$23,040
3	\$663.00	\$25,371	n/a	n/a	\$26,820	\$29,790	\$32,190	\$34,560
1	\$830.00	\$30,549	\$34,800	\$39,750	n/a	n/a	n/a	n/a
2	\$1,002.00	\$36,686	n/a	\$39,750	\$44,700	\$49,650	n/a	n/a
3	\$1,138.00	\$41,657	n/a	n/a	\$44,700	\$49,650	\$53,650	\$57,600
1	\$1,009.00	\$36,686	\$41,760	\$47,700	n/a	n/a	n/a	n/a
2	\$1,173.00	\$42,549	n/a	\$47,700	\$53,640	\$59,580	n/a	n/a
3	\$1,336.00	\$48,446	n/a	n/a	\$53,640	\$59,580	\$64,380	\$69,120

Effective January 1, 2019



STUDENT STATUS

As a LIHTC (Low Income Housing Tax Credit) community, student status in the household is an important matter for tax compliance. Due to this status, generally households made up entirely of **FULL TIME** students **DO NOT QUALIFY**. Student Status exceptions are as follows:




1. All adults are married and ENTITLED TO file a joint tax return.
2. 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.
3. The household includes a member who receives assistance under Title IV Welfare (TANF).
4. The household includes a member who formerly received foster care assistance.
5. The household contains a member who gets assistance under the Job Training Partnership Act, (JTPA) or under other similar, federal, State or local laws.

This information must be verified to ensure household qualifications.

CREDIT AND CRIMINAL SCREENING

-  An application fee of \$50.00 for each applicant over the age of 18 years old must be submitted to begin the application process. This is to be paid to WHISPERING HILLS APARTMENTS in cleared funds, i.e. Money Order, Certified Bank/Cashiers Check will be accepted. **NO CASH or PERSONAL CHECKS.**
-  We use a third party credit/criminal background check company, The National Tenant Network (NTN). The NTN score must be 71 or higher to be acceptable, anything less will require a cosigner with a score of 81 or higher to accept the application. If neither of the above requirements are met, the application will be rejected. If the applicant does not get approved and chooses to get a cosigner, they must pay an application fee of \$50.00 for the cosigner

THE COSIGNER

-  The cosigner's role has a financial responsibility if the lease holder falters in paying their rent. The cosigner will continue to be the cosigner for subsequent years or until the resident vacates.
-  If the credit report is not acceptable due to an eviction, the previous landlord will be contacted to clarify if previous eviction was financially satisfied. If it is not satisfied, the applicant will be rejected.
-  If the credit report is accepted, the process will continue with a long form application; detailing all income and asset.

CRIMINAL SCREENING

We use a third party company, NTN, to check for credit and criminal background activity.

- Any felony criminal activity within the last year or felony conviction within the past ten years will result in an automatic rejection.
- Felony or misdemeanor arrests and/or charges for crimes against children, violent crimes, drug-related, sexual offenses or arson will also be cause for denial of an application.
- Any member of a household who is subject to a State lifetime sex offender registration requirement will result in immediate rejection.

If your application is declined due to Credit and or Criminal Screening, we will include in our written notification information how to obtain a copy of the consumer report that was used in determining the decision.

Violence Against Women Reauthorization Act of 2013 ("VAWA") protects qualified tenants, participants, and applicants, and affiliated individuals, who are victims of domestic violence, dating violence, sexual assault, or stalking from being denied housing, evicted, or terminated based on acts of such violence against them.

APPLICATION DECISION

If An Application is Declined: Applicants will be notified in writing of any application denial and given fourteen (14) days to respond in writing to request a meeting to discuss the rejection. All application fees are non-refundable. If your application is declined, included in the written notification you will be given the information to obtain a copy of the consumer report that was used in determining the decision.

If An Application is Cancelled: If for any reason you withdraw your application or notify us that you have changed your mind about renting an apartment, all application fees are non-refundable.

Failure to Execute the Lease: In the event that you fail to sign the Lease Agreement after application approval, all said fees and deposits are non-refundable.

WAIT LIST

1. **Application.** Anyone who wishes to be placed on a waiting list must complete an application.
2. **Receiving and recording the application.** Upon receipt of an application for tenancy, the application will be recorded initialing the date and time received.
3. **Data required on the wait list.** The following data must be included in an application, which will be placed on the waiting list: Date/time submitted; Name of head of household; annual income level; identification of the need for an accessible unit, including the need for accessible features; unit size.
4. **Selection.** When a unit becomes vacant, a selection will be based on the unit size available, preferences established for the property, income-targeting policies and requirements, and screening policies. Any current WHISPERING HILLS Apartments resident will be considered preferred over the people listed on the waiting list.
5. **Confirmation.** You will receive a letter from the office confirming your status on the waiting list.
6. **Notification:** If you have changed any data submitted on the application, this will change your status on the waiting list. Please contact us immediately so we can update your information.
7. **Update:** List will be updated every 6 months, with correspondence. If you do not respond to our letter, you will be removed from the waiting list.

TRANSFER POLICY:

1. Current residents that request, in a form of a letter, a transfer to a different size unit due to a change in household composition, or to make a reasonable accommodation, will be considered a priority and will be placed on the wait list accordingly.
2. Current residents must remain in the income level in what was determined at the time of leasing. For example, if you leased at a 3 Bedroom Moderate level income and now only require a 2 Bedroom, due to a change in household composition, the level remains the same; Moderate. Regardless of a decrease or increase in household income.
3. A transfer is ONLY to be permitted within the Building the resident resides in. A move to another building is only permitted for extreme medical conditions, which must be documented

with a physician and Landlords approval. At this time, the resident must be considered a "new applicant", as all approval guidelines must be applicable. Verification of income and a new lease will be processed.

4. If a current resident needs to be placed in a smaller unit due to the death of a family household member, upon an available unit, the current resident must transfer.

EQUAL HOUSING OPPORTUNITY

WHISPERING HILLS APARTMENTS and all its associates support the principle of equal housing opportunities and adhere to the Fair Housing Laws. The company does not discriminate in the daily management of the communities, leasing of apartment homes or in any business practices related to its services, on the basis of race, color, religion, national origin, sex, familial status, handicap or any other factor under protection by federal, state or local laws.

All applicants must agree to the following by signing this *Applicant Selection Criteria Form*.

_____(Initials) I agree to respond to a request for verification of information or to provide additional information or documentation necessary to complete the approval process, within the time specified by my community representative. I understand that if I do not respond within the time specified, my application may be canceled and I will no longer have an apartment on hold. In addition, I will forfeit all monies already paid to the community including all application fees.

_____(Initials) I affirm that this information and the information I have provided on my application paperwork is accurate to the best of my ability. I understand that falsification of information on the application and/or during application interview will result in immediate application denial.

I hereby affirm that I have read and understand a copy of the Applicant Selection Criteria Form. I understand the application screening process in which WHISPERING HILLS APARTMENTS community will proceed to obtain and verify my credit information, criminal background history and other information that I have provided for the purpose of determining whether or not I meet the criteria in order to rent an apartment.

Applicant Signature	Print Name	Date
---------------------	------------	------

Applicant Signature	Print Name	Date
---------------------	------------	------

Applicant Signature	Print Name	Date
---------------------	------------	------

Applicant Signature	Print Name	Date
---------------------	------------	------

MULTIPLE DWELLING REPORTING RULE TENANT/APPLICANT INQUIRY

The New Jersey Law Against Discrimination, *N.J.S.A. 10:5-1 to -49*, makes it unlawful to discriminate in the sale or rental of housing based on a person's race, creed, color, national origin, ancestry, nationality, affectional or sexual orientation, disability, gender, marital status, familial status (whether you have a child, a parent-child relationship with a minor, or you are pregnant), lawful source of income or rental subsidy used for rental payments.

The New Jersey Division on Civil Rights is the State agency that is authorized to enforce the Law Against Discrimination. Under the Division's **Multiple Dwelling Reporting Rules, N.J.A.C. 13:10-1.1 to -2.6**, the Division requires landlords to collect and record information about applicants for apartment rentals and tenants in apartment complexes throughout New Jersey. The **Multiple Dwelling Reporting Rule** requires landlords to provide a summary of this information to the Division and to retain the information on this form. The information is used to prevent and eliminate discrimination in housing. Your cooperation in filling out this form will assist the Division in enforcing the Law Against Discrimination.

Please note that, although landlords must record certain information about the race and ethnicity of applicants and tenants, it is unlawful to record or ask applicants or tenants about other characteristics such as religion, gender, marital status or affectional or sexual orientation.

If you feel you have been denied housing or treated differently for one of the reasons listed above, you may contact the Division on Civil Rights at (609) 984-3138 for referral to a local Division office for additional information or assistance.

Visit the Division on Civil Rights Web site at: www.NJCivilRights.org

CIVIL RIGHTS

Tenants/applicants Fold & tear along dotted line and retain top portion for your records

MULTIPLE DWELLING REPORTING RULE TENANT/APPLICANT INQUIRY

If the tenant/applicant chooses not to complete this form, the landlord or the landlord's representative is required to conduct a visual observation of the tenant or applicant and then complete this form as accurately as possible.

This form is not intended to be a part of the rental application process and must be kept separate and apart from rental records.

☐ Tenant ☐ Applicant Name: _____

Address: _____

City: _____ State: _____ Zip code: _____ Phone Number: _____

Race/Ethnicity: Please check all that apply to leaseholders (tenants) or applicants.

- ☐ **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

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

CIVIL RIGHTS

DCR/HIU/MDRR/1.52005

Barneget, NJ 08005
609-607-8800
FAX: 609-660-5787





PRELIMINARY APPLICATION FOR AFFORDABLE HOUSING

Please read enclosed directions carefully. Incomplete applications will be returned to you.

PLEASE PRINT

HEAD OF HOUSEHOLD INFORMATION

First, Last Name		Email Address:
Address, City, State, Zip Code		County:
Home Phone Number:	Cell Phone Number:	Alternate Phone Number:

HOUSEHOLD COMPOSITION AND INCOME (LIST ALL PERSONS TO LIVE IN HOME)

Name(s) First & Last	Head of Household	Date of Birth	Gender (M/F)	Current Gross Annual Income*

*Income includes, but is not limited to gross wages, salaries, tips, commission, child support, pensions, and social security & disability benefits

Indicate how many bedrooms you are interested in: _____

ASSETS (SAVINGS, CDS, STOCK, REAL ESTATE, OTHER INVESTMENTS, ETC.)

Type of Asset	Current Market Value	Yearly Interest of Dividends*

*Include Interest and Dividends from assets such as savings, checking, CDs, Money Market accounts, mutual funds, stocks and or bonds.

I 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 preliminary eligibility for referral to an affordable housing unit and does not obligate me in any way.

PRINTED NAME OF HEAD OF HOUSEHOLD

SIGNATURE

DATE

WHISPERING HILLS



FORMS TO BE RETURNED OR MAILED TO LEASING OFFICE LOCATED AT

Whispering Hills Apartments

465 N. Main Street

Barneget, NJ 08005

- ✓ Preliminary Application
- ✓ Multiple Dwelling Report Form. Each household member must meet our age requirements
- ✓ VAWA (Violence Against Women Act) information
- ✓ \$50.00 Application fee (non-refundable) for each household member, i.e. Money Order, Certified Bank/Cashiers *Check only when prompted by Leasing Office*

I /We understand the Selection Criteria, and the Forms that must be returned to the Whispering Hills Apartments office staff.

More importantly, this DOES NOT grant me an apartment until all the documents have been submitted to our office in a timely manner and approval has been obtained from Spectrum, the Tax Compliance group (LIHTC) and State approval, (NJHMFA). If you cannot submit documents in a timely fashion, you will be declined for an apartment.

Applicant Signature	Print Name	Date
---------------------	------------	------

Applicant Signature	Print Name	Date
---------------------	------------	------

Applicant Signature	Print Name	Date
---------------------	------------	------

Applicant Signature	Print Name	Date
---------------------	------------	------