

AUTHORIZATION :



I authorize **Quetzal Consulting, LLC** to share my application and all supporting documents with the owner and the City of Jersey City Division of Affordable Housing for the property of interest located at

_____ **Jersey City, NJ** _____.

Applicant Signature Date

Print Name

Co-Applicant Signature Date

Print Name

THIS IS AN EQUAL HOUSING OPPORTUNITY

This project adheres to NJ & Federal Fair Housing Laws which prohibit discrimination in housing on the basis of race, national origin, religion, sex, familial status & disability & the Affordable Housing Agreement & Affirmative Fair Housing Marketing Plan for deed restricted units under the Jersey City NJ Ordinance: 19-131 for this project.

ACKNOWLEDGEMENT : I



I acknowledge the following:

Quetzal Consulting LLC is the Administrative Agent

NOT the property owner.

Quetzal Consulting, LLC 's duties include conducting the preliminary application review, lottery and conducting the household, income and asset review for all applicants selected in the random lottery drawing.

Quetzal Consulting LLC does not control application fees, pet fees or any other fees associated with the final application.

The Affordable housing program is subject to the affordable housing restrictions of the City of Jersey City's Division of Affordable Housing and zoning ordinance for this project.

The Owner/ Developer /Housing Provider, will communicate with tenants directly, after the application process is complete. Lease signing and all further communication and transactions will be conducted between the Tenant and the Owner/ Developer /Housing Provider or their management company.

Signature: _____ **Signature:** _____

Print Applicant Name : _____ **Print Co Applicant Name** _____

Date: _____

Date: _____



ACKNOWLEDGEMENT : II

Applicant(s) represents that all information provided in the application is accurate and true to the best of the applicant's knowledge and that willfully providing false or misleading statements may constitute grounds from program ineligibility.

Applicant(s) authorizes Quetzal Consulting LLC (Administrative Agent), The City of Jersey City Division of Affordable Housing in NJ (Overseeing Agency) and Owner / Developer and/or its agents to verify the information contained herein.

Applicant(s) agrees to notify Quetzal Consulting LLC of any material change in the information provided on this application. Quetzal Consulting LLC and Owner / Developer may obtain investigative consumer reports from employers, landlords, credit reporting agencies, or other applicable sources.

Applicant(s) represents that there are no duplicate applications submitted by any potential occupants listed and acknowledges that submission of duplicate applications may disqualify all other duplicate applications submitted by the same household. Quetzal Consulting LLC will provide applicants, if approved with conditions or denied, with information about the nature of such determinations.

Applicant(s) may request a copy of any public offering statement, Affordable Housing Agreement, or their equivalent.

Applicant(s) acknowledges that all information and material provided as part of the application process and all subsequent eligibility processes shall be kept confidential and shall be used by the Developer, mortgage lenders and/or City agencies and departments only as needed to determine the applicant's eligibility for affordable housing.

NOTE: Said information will not be disclosed to any other parties without the written permission of the applicant, and will be maintained in a secure manner.

Owner / Developer of the property

Overseeing Agency : City of Jersey City

Administrative Agent : Quetzal Consulting

Please confirm you agree to these terms _____ yes _____ no

Signature: _____ Signature: _____

Print Applicant Name : _____ Print Co Applicant Name _____

Date: _____

Date: _____

ACKNOWLEDGEMENT : III



I acknowledge the following:

I am applying to _____ Jersey City, NJ 07306.

This property offers Priority Preference to Jersey City Residents and/ or certain neighborhoods and city Wards.

INITIAL BASE RENTS: shall be set based on the "Income Limits and Maximum Rents" promulgated by the New Jersey Housing and Mortgage Finance Agency (NJHMFA) in effect at the time of approval of the Affirmative Marketing Plan by The Division of Affordable Housing. Any subsequent increase in rent must be approved by the division of affordable housing unless such increase is paid by a State or Federal entity under a subsidy program. Qualified tenants in restricted units are not to be charged anything other than rent and that they shall have full access and use of any of the amenities as tenants in unrestricted units, including but not limited to building amenities ie. parking, the fitness center, the business center, laundry room, swimming pool, child care center, playground, and community centers etc.

Units	Rent
1BR	\$1,725
2BR	\$2,070
3BR	\$2,390

INCOME LIMITS: "Moderate Income" is defined as the total combined gross annual income for all members of a household whose total income is greater than 50% but does not exceed 80%, of the area median income for the Jersey City FMR Metro Area as defined by the US department of of Housing and Urban Development for 2021. (Income limits and rent prices are subject to change based on new HUD income guidelines for the Jersey City FMR Metro Area.)

Maximum Gross Annual Income by Family Size

Family Size	1 Person	2 Persons	3 Persons	4 Persons
Minimum 60% of AMI	\$48,300	\$55,200	\$62,100	\$68,940
Maximum 80% of AMI	\$64,400	\$73,600	\$82,800	\$91,920

I have been made aware of the above information and I understand the income thresholds and agree to the monthly rent amounts.

Signature: _____ **Signature:** _____

Print Applicant Name : _____ **Print Co Applicant Name** _____

ACKNOWLEDGEMENT : IV



****NO FEES ARE REQUIRED AT THIS TIME ****

In accordance with Tenant Selection Plan:

As the Administrative Agent for the (Owner), please be advised that the Owner has included the following steps in their tenant selection plan. At this time, you are being notified of these particular requirements. However, **no payment is required at this time** and the following procedures will need to be followed ONLY when a conditional offer of housing is made:

Step 1: Provide application fee in the amount of payable to : **Owner - (not at this time only if certified)**

Step 2: Execute the Tenant Selection Plan and Fair Chance in Housing Disclosure Agreement.

Step 3: Schedule an interview

Step 4: Complete NTN form, provide a fee payable to : **NTN**, in order to perform a Fair Housing approved background check.

Step 5: Provide landlord contact information for the previous 5 years, if any.

Step 6: Review and execute Lease Agreement

Step 7: Provide payment equalling, **1.5 month security deposit and first month's rent**

Step 8: Transfer electric utility service in the name of the applicant, to unit specified in Lease Agreement

Step 9: Schedule move in date and reserve elevator

I have been made aware of the above information. I understand the above requirements and will be prepared to execute the above steps within 7 calendar days and pay the above fees if and when I am given a conditional housing offer at a future date:

Signature: _____ **Date** _____ **Signature:** _____ **Date** _____

Print Applicant Name : _____ **Print Co - Applicant Name** _____

CHECKLIST : (SHORT LIST)



Part I. Household Verification for Members of Household

- Photo ID for Head of Household and Co-Applicant
- Social Security Cards (all members of the household)
- Birth Certificates (all members of the household members)
- Paid Weekly – please submit 8 most recent consecutively dated paystubs.
- Certified Tax Return (Form 1040) for the prior year with W2's

Subsidy

- Please submit a copy of your Section 8 award letter

Asset Verification

- Checking Account – please submit the most recent six (6) months of statements for all checking accounts.
- Savings Account – please submit the most recent six (6) months of statements for all savings accounts.

Retired

- Social Security – please submit the most recent annual benefit award letter.
- Pension/Annuity – please submit annual benefit award letters or (3) recent monthly statements showing monthly payments.

Child Support

- Please submit copy of child support order or written agreement and
- Documentation such as child support payment record or bank statement showing support received in the past three (3) months.
- No Support Child Support - Affidavit of No Support Form can be provided by Administrative Agent

No Income

- Please submit a completed and notarized affidavit of no income form. (Form can be provided to the applicant if necessary)

Cash Payment Statements

- Zelle, Cash App, Venmo, PayPal etc. and/or any money transfers for recurring cash deposits - (6) consecutive monthly statements will be required.

Student Status

- Proof of Full Time Student Status (if applicable)

CHECKLIST : (LONG LIST)

Part I. Household Verification for Members of Household

- Photo ID for Head of Household and Co-Applicant
- Social Security Cards (all members of the household)
- Birth Certificates (all members of the household members)
- Proof of Full Time Student Status (if applicable)
- Marriage Certificate or Divorce Decree (if applicable)
- Joint Custody Agreements (if applicable)
- Custody Agreements for minor children including foster children (if applicable)
- Veterans must provide DD 214 and/proof of Veteran Status

Part II. Income Verification List for all household members over the age of 18:

- Paid Weekly – please submit 8 most recent consecutively dated paystubs.
- Paid Every Two Weeks – please submit 4 most recent consecutively dated paystubs.
- Paid Twice Monthly – please submit 4 most recent consecutively dated paystubs.
- Paid Monthly - please submit 12 monthly recent consecutively dated pay stubs
- If you do not have copies of your pay stubs please submit a letter or earnings statement from your employer detailing the last 60 days of earnings.
- Certified Tax Return (Form 1040) for the prior year and W2's

Self-Employed / Business Income/Other Income

- Form 1099
- Please provide a Year-to-Date profit and loss statement and
- Most recent 2 years of federal tax returns including schedule C or F

Interest, dividends and other asset income

- If you receive any of the above, please provide documentation in the form of a statement.

Unemployed

- If you are receiving unemployment compensation please provide your unemployment benefits letter and benefit payment statement for (3) three recent months.
- If you are not receiving unemployment compensation please submit a completed and notarized affidavit of no income form. (to be provided if applicable)

Subsidies

- If your are receiving any subsidy, please provide recent award letter for SSI, SSDI, Welfare, TANF, and three (3) recent monthly statements

Retired

- Social Security – please submit the most recent annual benefit award letter.
- Pension/Annuity – please submit annual benefit award letters or (3) recent monthly statements showing monthly payments.

Disabled

- Social Security Disability/Supplemental Security Income/Veteran's Disability – please submit the most recent annual benefit award letter and (3) three recent monthly statements.
- Worker's Compensation – please submit documentation such as an award letter or statements detailing payments received in the past three (3) recent months.

Child Support

- Please submit copy of child support order or written agreement and
- Documentation such as child support payment record or bank statement showing support received in the past three (3) months.
- No Support Child Support - Affidavit of No Support Form can be provided by Administrative Agent

Armed Forces Reserves Payment Records

- Three (3) recent monthly statements (regular pay, special pay and any allowances)

Alimony

- Please submit copy of alimony court order and
- Documentation such as bank statements showing alimony received in the past 90 days/(3) months of dated consecutive statements.

No Income

- Please submit a completed and notarized affidavit of no income form. (Form can be provided to the applicant if necessary.)

Veteran Income

- Proof of Veteran Benefits (most recent award letter) and (3) Months Statements
- Proof of any VASH voucher

Temporary Income/Part Time Income/Recurring Income

- Proof of Income from any source (including part-time employment in the form of cash transfers or money received for services rendered)

Rental Income

- Income received from a rental property - Provide proof deposits and lease agreement.

Withdrawal of Cash from Investments

- Provide Verification (can be included in monthly statements)

Income from Training Program

- Provide Statement or Verification of Income

Payments in Lieu of Earnings

- Provide Verification

Cash Payment Statements

- Zelle, Cash App, Venmo, PayPal etc. and/or any money transfers for recurring cash deposits - (6) consecutive monthly statements will be required.

Part III. Asset Verification

- Checking Account – please submit the most recent six (6) months of statements for all checking accounts.
- Savings Account – please submit the most recent six (6) months of statements for all savings accounts.
- Three (3) Months Statements for the following: Stocks, bonds, Treasury bills, Certificates of Deposit, Mutual Funds, Money Market Accounts – .
- Individual Retirement, KEOGH, 401K, 403B Accounts – please submit most recent (3) months statements for all accounts you may have
- Income Statement for the past year including state of all assets, liabilities, and gains from the sale or disposition of assets
- Proof of Gems, Coins, Collectible Items, Antique Cars etc. (if applicable)
- Retirement Account - six (6) recent monthly statements (if applicable)
- Whole Life Insurance Policy
- Trust Fund Account Verification
- Insurance Settlements (verification required)
- Capital Gains (verification required)
- Cash from Sale of Assets (amount and verification required)

Other Source Documents:

- Documentation of regular contributions or gifts from persons or organizations not residing in the current residence
- Documentation of tips from those employed in retail and service industries;
- Documentation of applicable student financial assistance (i.e. grants, scholarships, educational entitlement, work/study programs and financial aid packages)