

# THE FIRST STEPS





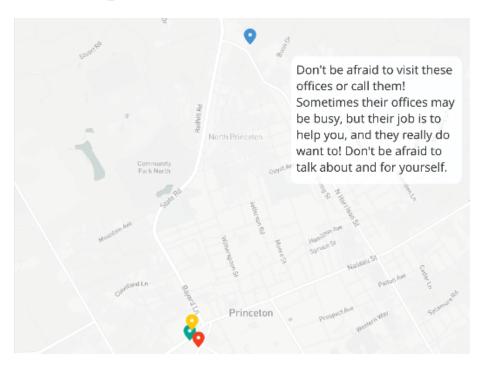
# Hello.

So, you want to apply for Affordable Housing in Princeton, New Jersey ...

Here's what you need to know.

# Where do I start?

There are several affordable housing providers in Princeton.



# Are you looking to rent?

### Princeton Community Housing (PCH)

princetoncommunityhousing.org

One Monument Dr. Princeton, NJ 08540

(609)924-3822 x. 5

### Princeton Housing Authority (PHA)

princetonhousing.org

1 Redding Cir. Princeton, NJ 08540

(609)924-3448

#### Purchasing?

Princeton Affordable
Housing (PAH)
princetonnj.gov/affordable

One Monument Dr. Princeton, NJ 08540

(609)688-2029

# Need Transitional Housing?

Housing Initiatives of Princeton (HIP) housinginitiativesofprinceton.org

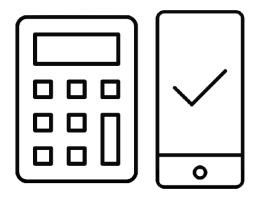
> 33 Mercer St. Princeton, NJ 08540

(609)497-4535

Not sure where to start? For Rentals, start with

PCH: (609)924-3822

# Am I Eligible?



Eligibility varies by provider and even housing location, so be sure to look out for this info!

### You may be eligible if...

- \* Your combined household income is in the unit's range. It is important to know that eligibility for one person is different than eligibility for a family of four.
- \* Your credit meets the community's or location's eligibility criteria.
- \* Your background history (this includes housing, legal, criminal issues, etc.) meets the location's eligibility criteria.

The Affordable Housing Fact Sheet (also available on the PCH and PHA websites) lists different eligible income ranges according to household size for different properties.

### What is the process?

#### General Overview



#### 1

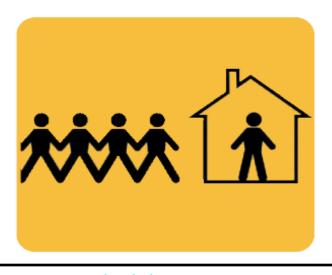
#### Submit your application.

Submit an application wherever you're eligible. This is a form that records basic info about you, your household, and your finances. Initial applications can be found online or at housing offices and can be submitted online, in person, or by mail. The application for sales is available to submit online on the PAH website; a universal rental application is also available for online submission.

Housing providers process applications differently.

PCH: Princeton now offers a Universal Online Rental Application that can be completed online. Once completed it will automatically be submitted to all rental housing providers you wish to apply for.

PHA: Single/family rental units can only be applied to for a few days in January every year because the waitlist is so long. However, the senior and disabled units can be applied to year-round through the universal rental application.



2)

### Eligibility Notice

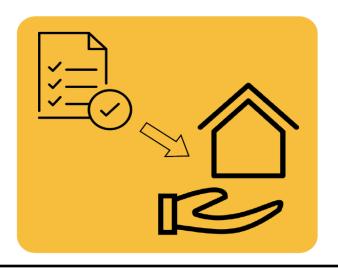
Housing providers provide credit and background checks on every applicant. This process takes about one month.

If you do not meet eligibility criteria, the housing providers will let you know why via mail. Let's figure out a way forward -- check out the resource guide (p.16)

There are different eligibility criteria for each rental agency.

For most units, getting an eligibility notice from the provider means you're on the waitlist. You'll get a unit when you're the next one in line.

For units distributed by lottery, your eligibility notice means you might randomly get a unit when the lottery occurs -- as long as you get your application in before the deadline occurs.



3

#### Wait for a unit.

Once you're on the waitlist, you should receive an annual letter asking you to confirm that you are still interested in the unit and to update any information that is changed.

While you're on the waitlist, let's work together and make the most of it. Some people spend months or years on the waitlist, which is more time to make sure you're 100% ready for the next step.

A property can receive many applications, and some people have stayed on waitlists for a couple years.

What can you do while you wait? Prepare for the next steps while you're on the waitlist. See p. 12 for important documents you'll need soon.



With an available unit, verify your eligibility.

Shortly after a unit is available, the provider will ask you to fill out a final application that requires documentation. They need to have your most accurate and current info.

Deadlines are important! You'll interview with the provider, who will check your documents...

Everyone is here to help! Throughout this process, you may need to make a call or meet with a housing representative (see p. 14). Don't be afraid to do so! It's their job to help you.

Myth: "You feel like you only have one shot, so if they tell you no, you're done."

Fact: Administrators are there to help you throughout the process and want the best for you. No matter what happens, it is important to keep in communication.

11

# Document Checklist Documents you may be asked to provide include:

☐ Completed housing application

☐ ID of every household member (e.g. Drivers' license, passport, green card, etc.)
☐ Current/Previous house/rent payment bills
☐ 4 most recent pay statements for every job held by an adult household member
☐ Tax returns for the last three years
☐ Last six months of check and savings account statements
☐ Documentation of all assets and sources of income (wages, Social Security, child support, etc.)
□ Notarized letters for special circumstances (if you do not earn income, do not have a checking/savings account, etc.) You can ask the Housing Provider for help notarizing documents.

## Frequently Asked Questions

# Does my credit score have anything to do with this?

Absolutely. Credit is very important to the housing process and a low credit could be a reason for an application to be denied. Fortunately, there are some ways to improve credit score.

# Will I get preference if I'm already a resident of Princeton?

Only through Princeton Housing Authority do current residents have an advantage. In other applications, it doesn't matter.

#### What if I'm undocumented?

If at least one member of the household has a citizenship or eligible immigration status, you are still eligible to apply for PHA units. PCH is slightly different. The housing representatives are here to help; you should not be afraid to talk to them if you're undocumented.

#### What if I'm a senior citizen?

Princeton Community Housing and Princeton Housing Authority both have housing for seniors.

Princeton Community Housing: Harriet Bryan House and Elm Court Princeton Housing Authority: Spruce Circle, Redding Circle Senior

#### What if I have disabilities?

Princeton Housing Authority provides units that are designated for seniors or disabled people (Spruce Circle and Redding Senior).

Princeton Community Housing owns accessible units in Harriet Bryan House and Elm Court.

# What if I have other questions about affordable housing?

Contact one of the housing providers and have your questions answered in a phone call or email, or ask to meet with a representative face-to-face.

### **Contact Information**

### Housing Initiatives of Princeton:

Transitional Housing: (609)497-4535

Email: info@housinginitiativesofprinceton.org

### Princeton Community Housing:

Affordable Rentals: (609)924-3822

princetoncommunityhousing.org/contact-us

### Princeton Affordable Housing:

Affordable Sales: (609)688-2029

Email: mfullaway@princetonnj.gov

### Princeton Housing Authority:

Low and Very Low Income Rentals: (609)924-3448

Email: dgonzalez@princetonhousing.org

# How long will I have to wait?

It depends on the type of unit, but waiting lists for affordable housing are often long and it may take several years to secure a unit.

While this may sound discouraging, don't give up!

During your time on the waiting list, you can explore ways to improve your credit score. Reach out to ISLES in Trenton at 609-341-4700 to learn how to take control of your finances.

# Supplemental Resources

#### Arm in Arm:

Helps with food, housing, and job skills arminarm.org (609)396-9355 61 Nassau St. Princeton, NJ 08540

#### HomeFront:

Emergency help, housing assistance, children's programs, etc.
homefrontnj.org
(609)989-9417
1880 Princeton Ave. #3, Lawrenceville, NJ 08648

## Nassau Presbyterian Church

Helps with filling out housing applications (609)924-0103
61 Nassau St. Princeton, NJ 08540

#### **Princeton Human Services**

Emergency housing for Princeton residents who qualify for general assistance
(609)688-2055
One Monument Dr. Princeton, NJ 08540