

AFFORDABLE HOUSING / STEP ONE:

Attached are the 2026 income limits and additional information that may be useful to you - what is considered income and the minimum documents that will be required to eventually submit.

Also attached is "How to use the NJHRC website" to locate affordable housing in NJ.

Below is the preliminary application that may be submitted via email as a PDF, faxed, or sent US Mail. This Preliminary Application starts the process and sets up your file.

I look forward to working with you.

Cheressa DiNatale

MHL/AA

Township of Robbinsville (NJ)

Affordable Housing Policies and Requirements

- This is an equal housing opportunity. Federal law prohibits discrimination against any person making application to buy or rent a home with regard to race, color, national origin, religion, sex, familial status, and disability. State law prohibits discrimination on the basis of race, creed, color, national origin, ancestry, nationality, marital or domestic partnership or civil union status, sex, gender identity or expression, disability, affectional or sexual orientation, family status or source of lawful income or source of lawful rent payment. Robbinsville Township complies with all provisions of the New Jersey Law Against Discrimination ("LAD") N.J.S.A. 10:5-1 to -49 as applicable to any real property or for any program related to real property Robbinsville Township, administers in New Jersey. Any person who believes a violation of the LAD has occurred may contact the New Jersey Division on Civil Rights at 866-405-3050 or 973-648-2700 or online at www.NJCivilRights.gov.
- It is unlawful to discriminate against any person making application to rent a home with regard to age, race, religion, national origin, sex, handicapped or familial status.
- This affordable housing unit be the intended primary residence of the applicant. All household members who intend to reside at the affordable homes must be listed in the Preliminary Application. If changes in income or household composition occur during the application process, or if there is a change of address, the applicant is required to notify Robbinsville Township, in writing, immediately.
- Applications must be truthful, complete and accurate. Any false statement makes the application null and void, and subjects the applicant to penalties imposed by law. After the submission of a Final Application, any change to the applicant's sources of income or household size may void the application and require the applicant to reapply to the program.
- Annual Income includes, but is not limited to, salary or wages, 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.

- **Applications and supporting documentation are the property of the municipality and cannot be returned.**
- 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 current principal of your mortgage, and multiplying the balance by the HUD Passbook Savings Rate. Also, you may not be eligible for this affordable housing program if the current value of your home is at or above the “Asset Limit” and you do not have a mortgage. Income from other real estate holdings is determined by the actual income you receive from the asset (less expenses, but not less your mortgage payment).
- Specific documentation to verify income and assets, as well as a letter of prequalification for mortgage financing from a licensed lending institution or proof of funds will be required.
- Please understand that the prices are established and governed by State regulations. Although consideration is made for low- and moderate- categories of household incomes, sale prices do not fluctuate on the basis of each individual applicant’s income. Therefore, we cannot and do not guarantee that any home will be affordable to you or your household.
- We do not provide financing to purchase affordable homes. Financing for an affordable home is subject to terms and conditions set forth by the State of New Jersey. Monthly payments, including principal, interest, property taxes, insurance and condominium fees, may not exceed 33% of your income without the applicant receiving home- buyer counseling by an agency approved by HUD or the N. J. Department of Banking and Insurance, which details the advisability of such a mortgage loan. For a list of approved counseling agencies, contact HUD, the N. J. Department of Banking and Insurance.

Township of Robbinsville
Office of Affordable Housing
2300 Route 33
Robbinsville, NJ 08691

PRELIMINARY APPLICATION and COVER LETTER

Dear Affordable Housing Applicant:

Thank you for inquiring about affordable housing with The Township of Robbinsville. We currently administer over 200 AFFORDABLE HOUSING UNITS throughout Robbinsville/Mercer County. However, we receive a greater number of applications than there are units available, so placement in a unit is often not immediate.

In order to be eligible for an affordable housing unit, you must meet certain income limits as determined by the New Jersey Department of Community Affairs (DCA). Income limits are determined by region. Our housing units are located in Region 4, which includes the following counties: Mercer, Monmouth, and Ocean. Income limits can vary from year to year and depend upon the number of persons in the household. The income limits for 2026 are:

Number of persons in household	Maximum Annual Income Very Low-Income Units	Maximum Annual Income Low - Income Units	Maximum Annual Income Moderate - Income Units
1	\$29,520	\$49,200	\$78,720
2	\$33,720	\$56,200	\$89,920
3	\$37,950	\$63,250	\$101,200
4	\$42,150	\$70,250	\$112,400
5	\$45,540	\$75,900	\$121,440
6	\$48,900	\$81,500	\$130,400
7	\$52,290	\$87,150	\$139,440
8	\$55,650	\$92,750	\$148,400

If you believe you fall within these income limits, fill out and submit this preliminary application to our office. If we approve your preliminary application, you will be placed in our applicant pool of eligible BUYERS. When a unit becomes available, we randomize our list. If you are the first person selected, you will be invited to view the unit to see if you are interested. If you are not interested, we will go to the next person on the list. However, when the next unit becomes available, our list is re-randomized, meaning that you will not receive preference for the next available unit. If you are interested, you will be required to submit all necessary documentation and income verification. Since the unit is for purchase, you will be required to obtain a mortgage. If you are certified as an eligible prospective purchaser, you will complete a more detailed application. If you do not meet all certification criteria, you will be removed from our list and must reapply when, and if, you meet the income requirements.

Please remember that all applications and documents are held in the strictest confidence.

If you have any further questions please contact us at (609) 259-3600 x 1134 or cdinatale@robbinsville.net .

Cheressa DiNatale
MHL/AA



Preliminary Application
for
Affordable Housing
Sales Program

Township of Robbinsville
New Jersey

This is a Preliminary Application only. Do not send supporting documentation at this time. You will be notified as to the status of your preliminary eligibility based on the information that you provide in this application. When an affordable home becomes available, eligible candidates will be contacted. At that time, we will provide you with a list of documentation required to support and verify the information submitted in this application. We cannot and do not guarantee housing based on the approval of this Preliminary Application. All of the affordable sales housing is privately owned. Application services are provided by Township of Robbinsville Office of Affordable Housing. This is an Equal Housing opportunity. This program is subject to municipal and state affordable housing regulations, but no guarantee can be made that these homes are affordable to all applicants. This program is subject to availability. Prices, terms and conditions are subject to change without notice.

Affordable Housing Policies and Requirements

Township of Robbinsville

New Jersey

For All Applicants

- ◆ It is unlawful to discriminate against any person making application to buy or rent a home with regard to age, race, religion, national origin, sex, handicapped, familial status or sexual orientation.
- ◆ This affordable housing must be the intended primary residence of the applicant.
- ◆ All household members who intend to reside at the affordable homes must be listed in the Preliminary Application. If changes in household composition occur during the application process, or if there is a change of address, the applicant is required to notify *the Township of Robbinsville, Office of Affordable Housing* in writing, immediately.
- ◆ Applications must be truthful, complete and accurate. Any false statement makes the application null and void, and subjects the applicant to penalties imposed by law.
- ◆ Annual Income includes, but is not limited to, salary or wages, 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 any applicable broker fees AND the current principal of your mortgage, and multiply the balance by 2%. Income from other real estate holdings is determined by the actual income you receive from the asset (less expenses, but not less your mortgage payment).
- ◆ Specific documentation to verify income and assets will be required at a later date, during the final portion of the application process.
- ◆ Please understand that the pricing for affordable housing is established and governed by Federal, State and / or municipal regulations. Although consideration is made for low- and moderate- categories of household incomes, sales prices do not fluctuate on the basis of each individual applicant's income. Therefore, we cannot and do not guarantee that any home will be affordable to YOU or YOUR household.
- ◆ We do not provide financing to purchase affordable homes. Financing for an affordable home is subject to terms and conditions set forth by the State of New Jersey. Monthly payments, including principal, interest, property taxes, insurance and condominium fees, may not exceed 33% of your income without the applicant receiving home- buyer counseling by an agency approved by HUD or the N. J. Department of Banking and Insurance, which details the advisability of such a mortgage loan. For a list of approved counseling agencies, contact HUD, the N. J. Department of Banking and Insurance or our website:
- ◆ If you need assistance completing this application, please contact us 609-259-3600 x1134

DO NOT SEND SUPPORTING DOCUMENTATION WITH THIS APPLICATION.
Please mail your application to the address, below, or fax it to us at 609-259-2327.

Township of Robbinsville, Office of Affordable Housing
2300 Route 33, Robbinsville, NJ 08691



Preliminary Application for Foxmoor & Newtown Village sales units



Township of Robbinsville
New Jersey

A. Head of Household Information

1. Last Name: _____	Soc. Sec. No: _____ -- _____ -- _____
2. First Name: _____	Home Phone: () _____ -- _____
3. Home Address: _____	Work Phone: () _____ -- _____
4. P.O. Box or Apt. No.: _____	Email: _____
5. City: _____	County: _____
	State: _____ ZIP: _____

B. Household Composition and Income (List ALL sources of income, including, but not limited to Salary, Dividends, Social Security, Child Support, Alimony & Pensions. DO NOT include income from Assets listed in Section C.)

Full Name (First, Middle & Last) List everyone who will occupy the house.	Relation To	Date of Birth	Sex	Gross Annual Income
#1	Head of Household			\$
#2				\$
#3				\$
#4				\$
#5				\$
#6				\$

Do you PAY child support and/or alimony to anyone outside of your household? ____

C. Assets (Bank Accounts, Cert, of Deposit, Mutual Funds, Real Estate, Etc. If you own the home in which you live, clearly indicate BOTH the market value & your equity in the home. Your equity equals the market value less any outstanding mortgage principal.)

Type of Asset	Current Market Value of Asset	Estimated Annual Income	Annual Interest
			%
			%
			%
			%

D. Current Situation

Do you currently own your home?

- Yes
 No

Do you have a mortgage?

- Yes
 No

Please be sure to indicate your Equity in your home in Section C to the left.

F. Important Information (Must be signed by everyone over the age of 17.)

I(We) hereby authorize the Township of Robbinsville Office of Affordable Housing, their agents and/or employees to obtain information regarding the status of my(our) credit, and to check the accuracy of any and 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.

Void if not signed.

Signed: _____ Date: _____

Signed: _____ Date: _____

E. Preferences

No. of Bedrooms (limited by number in household): _____

Do you require a Handicap-accessible home?: _____

Please use back of application for additional information.

Additional Information

Please use this page to provide us with any additional information about your application.



UHAC 2026 Affordable Housing Regional Income Limits by Household Size

Regional Income Limits

		Household Size										
		1 Person	1.5 Persons	2 Persons	2.5 Persons	3 Persons	4 Persons	4.5 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Region 1 Bergen, Hudson, Passaic, Sussex	Median	\$90,700	\$97,150	\$103,600	\$110,100	\$116,600	\$129,500	\$134,700	\$139,900	\$150,300	\$160,600	\$171,000
	Moderate (80%)	\$72,560	\$77,720	\$82,880	\$88,080	\$93,280	\$103,600	\$107,760	\$111,920	\$120,240	\$128,480	\$136,800
	Low (50%)	\$45,350	\$48,575	\$51,800	\$55,050	\$58,300	\$64,750	\$67,350	\$69,950	\$75,150	\$80,300	\$85,500
	Very Low (30%)	\$27,210	\$29,145	\$31,080	\$33,030	\$34,980	\$38,850	\$40,410	\$41,970	\$45,090	\$48,180	\$51,300
Region 2 Essex, Morris, Union, Warren	Median	\$96,500	\$103,400	\$110,300	\$117,200	\$124,100	\$137,800	\$143,350	\$148,900	\$159,900	\$170,900	\$181,900
	Moderate (80%)	\$77,200	\$82,720	\$88,240	\$93,760	\$99,280	\$110,240	\$114,680	\$119,120	\$127,920	\$136,720	\$145,520
	Low (50%)	\$48,250	\$51,700	\$55,150	\$58,600	\$62,050	\$68,900	\$71,675	\$74,450	\$79,950	\$85,450	\$90,950
	Very Low (30%)	\$28,950	\$31,020	\$33,090	\$35,160	\$37,230	\$41,340	\$43,005	\$44,670	\$47,970	\$51,270	\$54,570
Region 3 Hunterdon, Middlesex, Somerset	Median	\$108,400	\$116,150	\$123,900	\$131,650	\$139,400	\$154,800	\$161,000	\$167,200	\$179,600	\$192,000	\$204,400
	Moderate (80%)	\$86,720	\$92,920	\$99,120	\$105,320	\$111,520	\$123,840	\$128,800	\$133,760	\$143,680	\$153,600	\$163,520
	Low (50%)	\$54,200	\$58,075	\$61,950	\$65,825	\$69,700	\$77,400	\$80,500	\$83,600	\$89,800	\$96,000	\$102,200
	Very Low (30%)	\$32,520	\$34,845	\$37,170	\$39,495	\$41,820	\$46,440	\$48,300	\$50,160	\$53,880	\$57,600	\$61,320
Region 4 Mercer, Monmouth, Ocean	Median	\$98,400	\$105,400	\$112,400	\$119,450	\$126,500	\$140,500	\$146,150	\$151,800	\$163,000	\$174,300	\$185,500
	Moderate (80%)	\$78,720	\$84,320	\$89,920	\$95,560	\$101,200	\$112,400	\$116,920	\$121,440	\$130,400	\$139,440	\$148,400
	Low (50%)	\$49,200	\$52,700	\$56,200	\$59,725	\$63,250	\$70,250	\$73,075	\$75,900	\$81,500	\$87,150	\$92,750
	Very Low (30%)	\$29,520	\$31,620	\$33,720	\$35,835	\$37,950	\$42,150	\$43,845	\$45,540	\$48,900	\$52,290	\$55,650
Region 5 Burlington, Camden, Gloucester	Median	\$85,900	\$92,050	\$98,200	\$104,350	\$110,500	\$122,700	\$127,650	\$132,600	\$142,400	\$152,200	\$162,000
	Moderate (80%)	\$68,720	\$73,640	\$78,560	\$83,480	\$88,400	\$98,160	\$102,120	\$106,080	\$113,920	\$121,760	\$129,600
	Low (50%)	\$42,950	\$46,025	\$49,100	\$52,175	\$55,250	\$61,350	\$63,825	\$66,300	\$71,200	\$76,100	\$81,000
	Very Low (30%)	\$25,770	\$27,615	\$29,460	\$31,305	\$33,150	\$36,810	\$38,295	\$39,780	\$42,720	\$45,660	\$48,600
Region 6 Atlantic, Cape May, Cumberland, Salem	Median	\$71,900	\$77,050	\$82,200	\$87,350	\$92,500	\$102,700	\$106,850	\$111,000	\$119,200	\$127,400	\$135,600
	Moderate (80%)	\$57,520	\$61,640	\$65,760	\$69,880	\$74,000	\$82,160	\$85,480	\$88,800	\$95,360	\$101,920	\$108,480
	Low (50%)	\$35,950	\$38,525	\$41,100	\$43,675	\$46,250	\$51,350	\$53,425	\$55,500	\$59,600	\$63,700	\$67,800
	Very Low (30%)	\$21,570	\$23,115	\$24,660	\$26,205	\$27,750	\$30,810	\$32,055	\$33,300	\$35,760	\$38,220	\$40,680

Bedroom Count	Household Size (Family)*	Household Size (Senior)**	Maximum Sale Price Increase***	Maximum Rent Increase****	Net Asset Limit*****
	0BR	1 Person	1 Person	Region 1: 1.81%	Statewide: 4.7%
1BR	1.5 Persons	1.5 Persons	Region 2: 1.85%		
2BR	3 Persons	2 Persons	Region 3: 0.91%		
3BR	4.5 Persons	2.5 Persons	Region 4: 4.38%		
4BR	6 Persons	N/A	Region 5: 2.76%		
			Region 6: 0.00%		

* N.J.A.C. 5:80-26.4(i).
 ** N.J.A.C. 5:80-26.4(j).
 *** N.J.A.C. 5:80-26.7(c).
 **** N.J.A.C. 5:80-26.13(b).
 ***** N.J.A.C. 5:80-26.17(b)3.

Determining Household Income

The Administrative Agent shall require each member of an applicant household who is 18 years of age or older to provide documentation to verify their income. Income verification documentation should include, but is not limited to, the following for each and every member of a household who is 18 years of age or older:

- Six consecutive pay stubs, not more than 120 days old, including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure.
- Copies of State and Federal income tax returns for each of the preceding three tax years.
- A letter or appropriate reporting form verifying monthly benefits such as Social Security, unemployment, welfare, disability or pension income (monthly or annually).
- A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support.
- Income reports from banks or other financial institution holdings or managing trust funds, money market accounts, certificate of deposit, stocks or bonds.
- Evidence or reports of income from directly held assets such as a real estate or businesses.

Administrative Agents typically use a spreadsheet or worksheet to help calculate an applicant's income, similar to the one available on COAH's website for Administrative Agents. This summarizing document will also prove useful in the event there is an appeal or question by the applicant concerning the calculation or during COAH's monitoring visits.

What counts as income

The following is a list of various types of wages, payments, rebates and credits. Those that must be considered as part of the household's income are listed in the income column. Those that are not to be considered as part of the household's income are listed in Not Income. Restricted units constructed with Federal funds

should consult the appropriate regulations, for example HUD Section 42, to ensure compliance with applicable Federal regulations.

INCOME

- Wages, salaries, tips, commissions
- Alimony
- Regular scheduled overtime
- Pensions
- Social Security
- Unemployment compensation (verify the remaining number of weeks they are eligible to receive)
- TANF
- Verified regular child support
- Disability
- Net income from business or real estate
- Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
- Imported interest (using a current average annual rate of 2%) from non-income producing assets comma such as equity in real estate
- rent from real estate is considered income
- Any other forms of regular income reported to the Internal Revenue-Services

NOT INCOME

- Rebates or credits received under low-income energy assistance programs
- Food stamps
- Payments received for foster care
- Relocation assistant benefits
- Income of living attendants
- Scholarships
- Student loans
- Personal property such as automobiles
- Lump sum additions to assets such as inheritance, lottery winnings, gifts and inheritance settlements
- Part time income of persons enrolled as full-time students
- Court ordered payments for alimony or child support paid to another household shall be deducted from gross annual income

HOW TO USE www.njhrc.gov to Find Affordable Housing in New Jersey

www.njhrc.gov

Click on Find Housing

Click on “For Sale” or “Rental”

Next screen is county screen: scroll down to Mercer County

Click on municipality of choice

It will state how many properties were found.

Affordable Housing/Income restricted properties are denoted with the white square with the bold red “R” in it icon.

Contacts are listed.

Click on any property listed. It will open to more specific information about that specific property. If you see a green icon, that is indicative that there are photos of that property.

Please remember that properties must remain listed until they have their closing. Therefore, all properties listed may not be available; meaning they are under contract. Only mortgage pre-approved buyers will be allowed to look at properties.