

## FAQ's -Frequently Asked Questions – 8/15

### APPLYING

- I am turning 62 in six months. Can I apply?  
*No. You must wait until you are 62 to apply. You must be age eligible at the time we receive your application.*
- How do you know that I'm eligible?  
*Initially from the information you provide on your application. When your name comes up on the wait list, you will be required to provide current documentation on all assets and income to verify income eligibility as well as verification of age and social security number.*
- Can I stop by for a tour?  
*No, we do not provide personal tours. However, we do periodically offer group tours of our units as apartments vacate. Call us for details. You are welcome to drive and walk through the community at your convenience.*
- If I fill out an application for a studio apartment at Ridge Oak/Manchester Drive will the application be used to also put my name on the wait list at Ridge Oak II/35 Lindbergh Lane and/or Ridge Oak III/Manchester Drive?  
*No. Because each facility has its own unique federal rent subsidy we must maintain separate wait lists for each. Therefore, separate applications are required and are only accepted if the respective wait list is open.*
- Can I be on the wait list for Ridge Oak, Ridge Oak II and Ridge Oak III?  
*Yes - provided that the wait list is open AND you have submitted a respective application AND that you are age and income eligible you can be on more than one list at the same time.*
- Can I move into a studio apartment (on Manchester Drive) and then transfer to a one-bedroom apartment?  
*Transfers to larger units based upon personal preference will not be considered.*
- If my house has not sold or rented, can I still move in to Ridge Oak?  
*Yes, provided that you meet the eligibility requirements, and Ridge Oak must be your primary residence. You must move into your apartment within 60 days of signing the lease.*
- Is the money I receive from the sale of my house considered income? What if I rent out my house?  
*Sale proceeds are considered an asset. Rental income is considered income. Either must be reported to us as soon as the property/residence is sold or rented.*

## WAIT LIST

- How long will I have to wait for an apartment?  
*It is impossible for us to anticipate how long you will have to wait for an apartment. There are many variables including:*
  - *Your placement on the wait list*
  - *# of applicants ahead of you on the wait list*
  - *# of apartments that turn over*
- Will I have a choice of apartments?  
*No.*
- What will happen if I do not accept the apartment offered?  
*Your name will be taken off of the wait list.*
- Can I apply again?  
*Yes, provided that the wait list is open.*
- How much notice am I given to sign a lease?  
*It depends on how quickly apartments vacate and are ready for occupancy. From the time of your initial financial interview, it can be as short as 3-4 weeks to lease signing. Our goal is to fill/occupy apartments in the shortest time period possible.*

## RENTING & LIFE at RIDGE OAK

- How much rent will I pay?  
*30% of your adjusted income.*  
*Examples of income:*
  - *Gross annual Social Security Income*
  - *Gross annual Supplemental Security Income*
  - *Gross annual pension income & disability income*
  - *Gross annual employment income*
  - *Unemployment*
  - *Annual Periodic distributions from investment accounts and retirement accounts (IRA, annuity, 401K)*
  - *Income from assets, savings, checking, money market, CD's, stocks, bonds, etc.*
- Is the adjusted income the same as what is listed on my federal tax return?
  - *No, it is not. The federal tax return is used to identify and match ALL sources of income.*

- Is there a minimum amount of income I need to have to qualify for an apartment?  
*No. But we do conduct a "zero income verification" to ferret out ALL sources of income. This includes money given to applicants for food, clothing, etc. In addition, if an applicant is a legal alien we do expect their US Department Homeland Security I-864 sponsor to provide income support to their sponsee (at 125% of federal poverty) as required. This income is counted when calculating rent.*
- Is the rent more for a different or larger apartment?  
*No. The formula is the same. All tenants pay 30% of their adjusted gross household income for rent. Federal rent subsidy makes up the difference.*
- What is included in the rent?  
*Heat and water*
- What is NOT included in the rent?  
*Ridge Oak, 150 Manchester Drive, - electricity, TV/internet (via Verizon FiOS or Cablevision), telephone, air conditioner units. Tenants must arrange for their own utilities upon lease signing.*
- Are there any other services (like housekeeping or meals) included with the rent?  
*No. However, Ridge Oak does have a subsidized meal, housekeeping and personal care services available. Tenants pay on a sliding fee scale based upon their disposable income (after rent is calculated) for these services.*
- Are air conditioners provided?  
*Air conditioners are NOT provided in studio apartments at 150 Manchester Drive- Villages 1-11.*
- Can I smoke in my apartment?  
*No, Ridge Oak is a smoke-free facility. No tenant (who signed a lease agreement after 12/1/04), family member, visitor or guest is permitted to smoke in any apartment or within 25 feet of any Ride Oak building, porch or patio.*
- Can I visit my family and be away from my apartment for a few months?  
*No. Apartments must be the tenant's sole place of residence. Extended absences (longer than 60 days in a calendar year) are not permitted and are grounds for termination of tenancy.*
- Can my family visit and stay overnight?  
*Yes - for up to 14 days in a calendar year.*
- Is there additional on-site storage space available to tenants?  
*No.*

- Is there a washer/dryer and dishwasher in the apartment?  
*No. There are coin operated washers and dryers in the laundry room. There are no dishwashers.*
- Can I install a washer/dryer or dishwasher in my apartment?  
*No.*
- Can I paint my apartment a different color or add wall paper?  
*No, you are not allowed to alter the apartment with paint, wall paper and/or wall paper borders.*
- Can I have a car?  
*Yes. You must provide a copy of your valid driver's license and current car registration.*
- Will I be assigned a parking space?  
*You will be assigned a parking space if there is an available space. If there is no space available, your name will be placed on a wait list.*
- Can I have a pet?  
*Yes. You will be allowed ONE pet (weight limit is 30 lbs and height limit is 18") per household.*
- Am I required to pay a pet security deposit at the lease signing?  
*Yes, are required to pay a \$300 pet security deposit at lease signing. You can pay the \$300 in full or pay \$50 at lease signing and \$10 each month until the \$300 is paid.*
- Are air conditioners provided?  
*No.*
- Can I install my own air conditioner?  
*We sell and install air conditioners (at our cost of \$450) for residents. We do not service air conditioners after installation. The units we sell and install fit into the sleeve properly. If a tenant installs their own air conditioner in the sleeve it **must** fit properly so no condensation drips inside the sleeve or apartment.*
- Do apartments have wi-fi?  
*No. The community building does have wi-fi and there is a tenant computer room that is available for resident use.*
- Are there grab bars in the bathroom?  
*Yes, grab bars are mounted in the shower and next to the toilet.*
- Am I required to pay a security deposit?  
*Yes - you are required to pay 1 months security at the time you sign the lease.*
- Can I have a pet?  
*Yes. You will be allowed ONE pet (weight limit is 30 lbs and height limit is 18") per household.*

- Am I required to pay a pet security deposit at the lease signing?  
*Yes, are required to pay a \$300 pet security deposit at lease signing. You can pay the \$300 in full or pay \$50 at the lease signing and \$10 each month until the \$300 is paid.*
- Do I have to register my pet?  
*Yes, you are required to register your ONE pet with the Ridge Oak office prior to moving into a Ridge Oak apartment. If you get a pet after you move in you must register it at that time.*
- Do I need to show proof of inoculations & license?  
*Yes, proof of inoculations and a Bernard's Township pet license for a dog or cat will be required annually in accordance with state and local laws.*
- If my pet causes damage to Ridge Oak property (inside or out) am I responsible for the damages?  
*Yes, all costs for damages to the apartment or property caused by pets will be charged to the pet owner.*
- Is transportation available at Ridge Oak?  
*Our own bus service is available for planned shopping and recreation excursions only. Transportation for personal errands and medical appointments is not available.*
- What transportation is available in the area?  
*NJ Transit has a train station in Basking Ridge and Lyons. There are Lakeland busses that take people into NY.*
- Does Ridge Oak offer Assisted Living or Nursing Home services?  
*Ridge Oak is not a health care facility. We have a full-time social service coordinator to help residents and families arrange for in-home support services for residents remain self-sufficient and safe. Ridge Oak staff are on-site during normal business hours.*
- What do I do with my garbage and recycling?  
*Tenants are responsible for disposing of their own household garbage outside in the dumpsters. Recycling goes in containers next to the dumpsters, newspapers in the laundry room closet.*