

Welcome!

Affordable Housing Random Selection

Mirador at Union City

In Union City, Hudson County

Your mics & cameras have been muted.

We will begin at 11:00 a.m. EST.

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September 1st 2026

RPM Development Group

- ❖ RPM has been committed to offering creative solutions for development opportunities, innovative construction practices, and hands-on management in New Jersey since 1986. We own, develop, and manage.
- ❖ **Transformation**: RPM creates communities that improve the environment and quality of life for residents.
- ❖ **Sustainability**: RPM focuses on design that is good for the environment. Our core principles shape everything we do, from design to sustainable building methods. We also prioritize educating tenants and managing our properties responsibly.



MIRADOR

AT UNION CITY



Mirador at Union City is an affordable, age-restricted housing development for those aged 55 and older in the dynamic urban core of Hudson County, New Jersey.

- ☐ **101 apartment homes**
 - ☐ **Twenty-six (26) units are available to any qualified applicant.**
 - ☐ **Sixty-three (63) units are available to Union City residents only. Applicants must be 62 years or older and Union City residents for at least one year.**
- ☐ **High-quality units designed to meet energy efficiency standards.**
- ☐ **Modern living w/open floor plans.**
- ☐ **Elevator service in the building.**
- ☐ **Laundry rooms on each floor**
- ☐ **Plenty of natural light.**
- ☐ **Community room.**
- ☐ **Wellness center.**
- ☐ **On-site social services, activities, and classes (i.e., book clubs, fitness and yoga classes, financial counseling, computer training, etc.).**



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MIRADOR

AT UNION CITY

Bedroom Size	*Area Median Income	*Monthly Rent	Approx. Square Feet	Total Units
1	57.5%	\$800	645	26

* Does not include utilities

These apartment homes are available to ANY qualified household.

- **The primary applicant must be at least 55 years old.**
- **The household does NOT need to be Union City residents.**

*Area Median Income (AMI) is the exact middle household income for a specific region, meaning half of the families in Hudson County earn more than this amount and half earn less.



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Bedroom Size	Monthly Rent	Household Size	Annual Household Income Minimum - *Maximum
1	\$800	1 people 2 people	\$24,000 - \$59,282 \$24,000 - \$67,792

Monthly rent does not include utilities.
Income and rent guidelines may change.

*The maximum income limits are based on the 2026 HUD Area 17 – Hudson County report.



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Bedroom Size	Area Median Income	Monthly Rent	Approx. Square Feet	Total Units
1	30.0%	PBV	650	59
2	30.0%	PBV	891	4

The Project-based vouchers (PBVs) are through the Union City Housing Authority (UCHA).

- Applicants will pay 30% of their adjusted monthly rent.
- UCHA determines the monthly rent.
- The household must be at least 62 years old.
- The household must be Union City residents for at least one year.



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Bedroom Size	*Monthly Rent	Household Size	Maximum Household Income
1	PBV	1 people	\$30,930
		2 people	\$35,370
2	PBV	2 people	\$35,370
		3 people	\$39,780
		4 people	\$44,220

Monthly rent does not include utilities.
Income and rent guidelines may change.

*The Union City Housing Authority will determine the monthly rent for the Project-based vouchers.



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What is income?

Income includes any money, property, or other valuable assets that individuals or businesses earn over time, typically in exchange for goods and services, work, or investment.

There are three (3) main types of personal income.

The “Other” incomes:

- Recurring monetary gifts
- Unemployment income
- Alimony/spousal support

1. **Earned income:** Money earned from work, including wages, salaries, tips, bonuses, and commissions.
2. **Investment income:** Profits gained from selling assets (stocks, bonds, or real estate) for more than their purchase price, commonly known as capital gains.
3. **Passive income:** Recurring earnings generated by assets in which you aren't actively involved, such as rental property income or dividend payments.



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☐ **Priority Numbers**

- ☐ All applications will be assigned a priority number that indicates the applicant's position on the waiting list.
- ☐ Applicants can check their application's status on the property's website two (2) hours after the lottery.

☐ **The Waitlist**

- ☐ RPM will process applications in the order of the log (priority #), starting with the lowest numbers.

☐ **The "Move-In Application."**

- ☐ The move-in application will be emailed via RentCafe.
- ☐ Complete the application within 72 hours
 - ☐ Upload all supporting documents and pay the application fee
 - ☐ Applicants must meet deadlines to keep priority

☐ **The Approval**

- ☐ Applicants must meet RPM's Tenant Selection Criteria and the New Jersey Housing Mortgage & Finance Agency (NJHMFA)'s income guidelines.
- ☐ Applicants will have 48 hours to accept the offer and 72 hours to provide the security deposit.



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- ☐ The household applying must consist of the same members who reside in the unit.
- ☐ **Apartment MUST be the primary residence of the tenant(s).**
- ☐ Being #1 does not guarantee an apartment.
- ☐ Being #200 does not exclude you.
- ☐ Beyond #700? It may exclude you.
- ☐ Applications will stay on the Waiting List for any future re-rentals

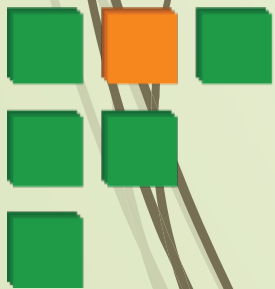


Pet Policy

- **Two (2) pets per household.**
- **Thirty-five (35) lbs. weight limit.**
- **Non-aggressive dog breeds.**
- **\$250 non-refundable fee.**
- **\$50/monthly fee per pet.**



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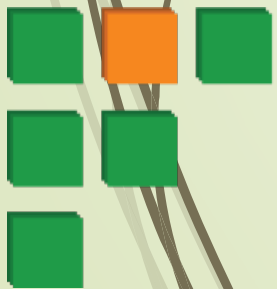
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Common Reasons for Automatically Declined Applications

- Exceeds the maximum income requirement.
- More than three (3) unpaid charge-offs or collection accounts totaling more than \$2,500.
- History of eviction and/or unlawful detainers.
- Non-payment of rent.
- Unpaid or outstanding utility bills.
- Chapter 7 bankruptcy discharge.
- Chapter 11 or 13 bankruptcy filing less than two (2) years ago.
- Repossession and/or voluntary surrender.

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The Lottery – Random Selection

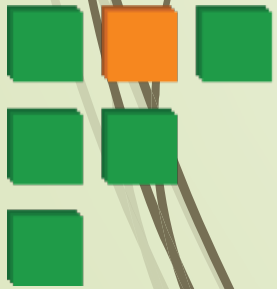


- ☐ RPM has partnered with Piazza & Associates to ensure high oversight and service.
- ☐ The two companies take pride in ethical standards and are knowledgeable and experienced in New Jersey's housing market.
- ☐ RPM and Piazza are committed to inclusivity in all of New Jersey's neighborhoods.
- ☐ **The random selection process will be carried out by Frank Piazza from Piazza & Associates.**

The Random Selection

Frank Piazza of Piazza & Associates will oversee this step.

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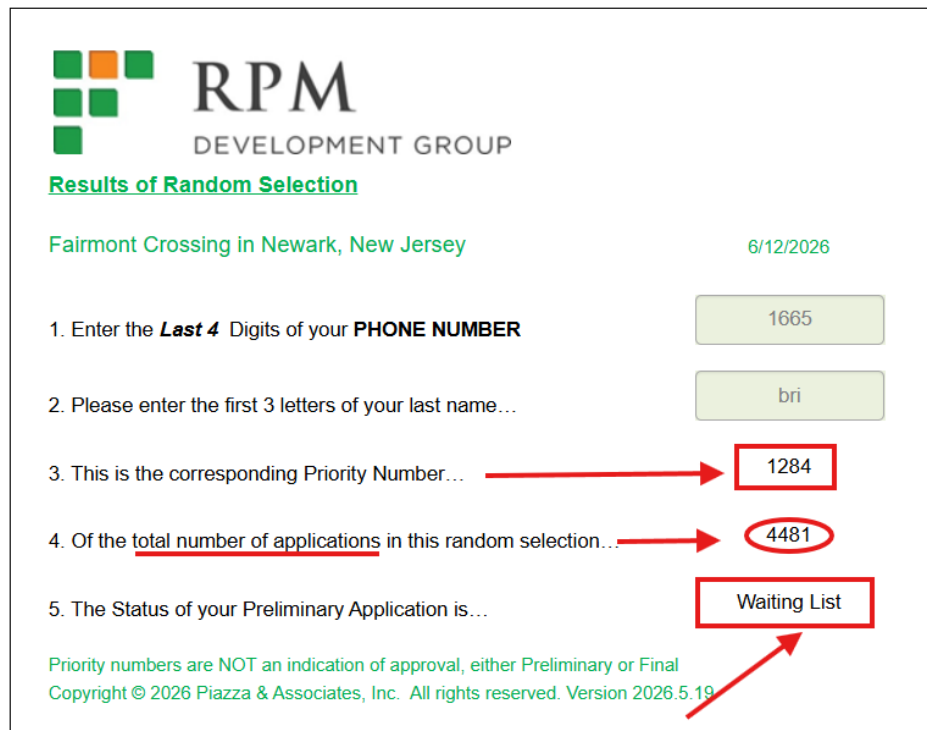
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Results of Random Selection

Fairmont Crossing in Newark, New Jersey 6/12/2026

1. Enter the **Last 4** Digits of your **PHONE NUMBER**
2. Please enter the first 3 letters of your last name...
3. This is the corresponding Priority Number...
4. Of the total number of applications in this random selection...
5. The Status of your Preliminary Application is...

Priority numbers are NOT an indication of approval, either Preliminary or Final
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Random Selection Results

- ❑ All applications will be assigned a priority number that indicates the applicant's position on the waiting list.
- ❑ Applicants can check their application's status on the property's website two (2) hours after the lottery.

How to Look Up Your Priority Number:

1. Enter the **last four (4) digits** of your **phone number**
2. Enter the **first three (3) letters** of your **last name**
3. The number indicated is your priority #
4. The total applications received
5. All applications will come up as "Wait List."

Please note that we will contact applicants by email in the order of the log/priority number.

www.MiradorAtUnionCity.com

Thank you!

Have questions? Contact us

Mirador@RPMDDev.com

(862) 200-9118

Property Website: www.MiradorAtUnionCity.com

