

Eastampton Township



Operating Manual for the Administration of the Affordable Rental Program

PROGRAM GUIDLINES

Township of Eastampton

12 Manor House Court
Eastampton, NJ 08060
(609)267-5723

Prepared By:



September, 2021

INTRODUCTION

This Operating Manual has been prepared to assist in the administration of a For-Rent Program for units in the **TOWNSHIP of EASTAMPTON**. It will serve as a guide to the program staff.

This manual describes the basic content and operation of the program, examines program purposes and provides the guidelines for implementing the program. It has been prepared with a flexible format allowing for periodic updates of its sections, when required, due to revisions in regulations and/or procedures.

This manual explains the steps in the initial rental process and in the re-rental process. It describes the eligibility requirements for participation in the program, record keeping and overall program administration.



Implementation of any procedure, even if it is not included in this Operating Manual, shall be in accordance with the Federal Fair Housing Act and Equal Opportunities laws¹, the Uniform Housing Affordability Controls (UHAC) NJAC 5:80-26.1 et seq.², the substantive rules and the affordable housing regulations of the **TOWNSHIP of EASTAMPTON** (hereafter referred to as the "Regulations").

In accordance with the Federal Fair Housing Act and Equal Opportunities laws 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 or familial status.

WHAT IS AFFORDABLE HOUSING?

Affordable housing, unlike market rate housing, has affordability controls limiting the price for at least 30 years. The Fair Housing Act considers housing "affordable" if the household pays approximately 28% or less of the household's gross income on housing costs. Affordable housing is priced to be affordable to households earning up to 80% of the area median income for the region in which the affordable housing is located.

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

² https://www.nj.gov/dca/divisions/lps/hss/admin_files/uhac/uhac.pdf

WHO QUALIFIES FOR AFFORDABLE HOUSING?

In order to be eligible for affordable housing in New Jersey, a household's income must be below the income limit for the region in which the affordable housing is located, either for low or moderate levels. A moderate-income household is classified as earning between 50 percent and 80 percent of the area median income. A low-income household is classified as earning less than 50 percent of area median income. The Fair Housing Act has included a new category for very low-income households, which are classified as earning less than 30 percent of area median income. The 2008 amendments to the FHA require municipalities to provide at least 13% of affordable units post-2008 in their fair share plans to very low-income households earning 30 percent or less of median income.

The six housing regions are as follows:

REGIONS	COUNTIES
1	Bergen, Hudson, Passaic, Sussex
2	Essex, Morris, Union, Warren
3	Hunterdon, Middlesex, Somerset
4	Mercer, Monmouth, Ocean
5	Burlington, Camden, Gloucester
6	Atlantic, Cape May, Cumberland, Salem

The Regional Income Limits Chart provides information about income limits for each of the six housing regions. Each region has different calculated median incomes, which are adjusted annually.

An applicant does not have to currently live in the region in which the applicant is interested in applying for an affordable unit. An applicant's income qualification is determined by the Region Income Limits for where the applicant wants to live.

LOCAL AFFORDABLE HOUSING PROGRAMS AND OPPORTUNITIES

The following is a list of affordable housing For-Rent units in the Township covered by this Manual, including

- Pennrose Eastampton Town Center I & II: 100 affordable family rental units
- Eastampton Village: 7 affordable family rental units
- Monmouth Road (zoned and proposed): 24 family rental units

A copy of the TOWNSHIP of EASTAMPTON Housing Element and Fair Share Plan is available at:

TOWNSHIP of EASTAMPTON
12 Manor House Court
Eastampton, NJ 08060
(609)267-5723
Business Hours: Monday-Friday, 8:30AM-4:30PM

OTHER AFFORDABLE HOUSING PROGRAMS AND OPPORTUNITIES

Affordable housing is administered by a wide variety of organizations and agencies. Links to affordable housing resources can be found at www.njhrc.gov.

Individuals interested in applying for affordable housing should contact the Municipal Housing Liaison in the municipality in which they are interested in living. Each municipality, under the Fair Housing Act's jurisdiction, has a Municipal Housing Liaison who is responsible for administering the municipality's affordable housing program. Some municipalities administer their own affordable housing and have their own application process. If not, the Municipal Housing Liaison can direct applicants to developers, nonprofit agencies, State agencies or consultants that may administer the affordable housing within the municipality.

The New Jersey Housing and Mortgage Finance Agency has established New Jersey's Housing Resource Center, an on-line, searchable database of affordable housing in the State. The Housing Resource Center provides a listing posted by developers, landlords, and municipalities of available affordable housing. Available units are listed with contact and application information. Look for the Housing Resource Center at www.njhrc.gov.

The *Guide to Affordable Housing in New Jersey*, which can be found at: <https://www.nj.gov/dca/divisions/codes/publications/guide.html>, is a listing compiled by the New Jersey Department of Community Affairs Division of Codes and Standards. It lists all types of affordable housing. The housing units on the list have a variety of qualification requirements, including age-restricted housing and housing for the developmentally disabled.

FAIR HOUSING AND EQUAL HOUSING OPPORTUNITIES

It is unlawful to discriminate against any person making application to buy or rent a home with regard to race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for mortgage or rental payments.

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or <https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/>

OVERVIEW OF THE AFFORDABLE HOUSING ADMINISTRATION PROCESS

- The Municipal Housing Liaison serves as an initial point of contact for unsolicited calls to the municipality about affordable housing and where appropriate directs applicants to the Township's Administrative Agent. The Township's Administrative Agent is Triad Associates, Inc. Their office is located at 1301 W. Forest Avenue, Vineland, NJ 08360. Representatives from Triad Associates can be contacted at (856) 690-9590.

- The Administrative Agent for each development implements the municipality's Affirmative Marketing Plan.
- The Administrative Agent serves as the initial point of contact for all inquiries generated by the affirmative marketing efforts and sends out pre-applications to interested callers.
- The Administrative Agent will accept these returned pre-applications for a specific period of time. At the end of this time period, all applications will be randomly selected, through a lottery, to create a pool of applicants.
- The Administrative Agent will pre-qualify applicants in the applicant pool for income eligibility and will send either a rejection letter to those over income or a preliminary approval letter to those who appear income-eligible.
 - When a unit is available, the Administrative Agent outreaches to applicants according to regional preference (if applicable), veteran preference (if applicable), bedrooms needed and range of income (very low, low or moderate) according to the unit specifications. Applicants then make an appointment with the leasing agent. If interested, the applicant completes the leasing agent application. If approved, the applicant then completes the Administrative Agents Final Application to be income certified.
 - The Administrative Agent will notify applicant households in writing of certification or denial within 20 days of the determination.
 - Certified households that are approved for a rental affordable housing unit will sign a Disclosure Statement and any other applicable documents, which are held in the applicant file. The certified household will then work with the leasing agent to sign the lease, pay the first month's rent and the security deposit and receive the keys. Certified applicants will be notified of any Affordability Assistance that might be provided by the municipality.
 - The certified household moves into the affordable rental unit.

Security Deposit Affordability Assistance Program for Renters:

The Township of Eastampton will designate a portion of all development fees collected and interest earned towards a revolving Security Deposit Assistance Fund. An interest-free loan from the Affordable Housing Trust fund will be received by an income eligible renter who qualifies for a very low, low- or moderate-income rental unit in the program as per the following guidelines:

- i. The security deposit assistance will be in the form of a cash loan equal to the security deposit amount determined by the landlord paid to the landlord on behalf of the tenant
- ii. At the termination of the lease, the landlord will return the portion of the security deposit it determines to the Township, along with the interest earned. The tenant will repay any difference between the original security deposit amount and the portion returned by the landlord. Funds returned to the municipality will be placed in the affordable housing trust fund to be used for future security deposit assistance
- iii. Township of Eastampton's Security Deposit Affordability Assistance Program will be administered by the Township's Administrative Agent, Triad Associates. After an

applicant is income qualified an affordability assistance application will be completed with all necessary documentation and forward to Triad Associates for review. The affordability assistance recipient will sign a contract with Eastampton Township which states the amount of funds granted, interest information, procedures, duration and conditions of affordability assistance, and repayment information. The availability of the Township's Affordability Assistance Program will be noticed to all tenants of affordable units within the Township. An income eligible occupant or applicant for an affordable unit within the Township may not be denied participation in the Affordability Assistance Program(s) unless funding is no longer available.

ROLES AND RESPONSIBILITIES

Responsibilities of the Municipal Housing Liaison

The Municipal Housing Liaison is responsible for coordinating all the activities of the municipal government as it relates to the creation and administration of affordable housing units, in conjunction with the Municipal Attorney, where appropriate (see **Responsibilities of the Municipal Attorney**). The primary purpose of the Municipal Housing Liaison is to ensure that all affordable housing projects are established and administered according to the Regulations as outlined in an Operating Manual. The duties of the Municipal Housing Liaison include the following duties.

Monitor the status of all restricted units in the municipality's Fair Share Plan. Regardless of any arrangements the municipality may have with one or more Administrative Agents, it is the Municipal Housing Liaison's responsibility to know the status of all restricted units in their community.

Serve as the municipality's primary point of contact for all inquiries from the State, Administrative Agents, developers, affordable housing sponsors, owners, property managers, and interested households. The Municipal Housing Liaison serves as the municipality's primary point of contact on affordable housing issues. Interested applicants should be provided with information on the types of affordable units within the municipality and, where applicable, the name of the Administrative Agent that manages the units and the contact information for the Administrative Agent.

Compile, verify and submit annual reporting. Administrative Agents are responsible for collecting much of the data that is ultimately included in an annual monitoring report. However, it is the Municipal Housing Liaison's responsibility to collect and verify this data and consolidate it into the annual report.

Coordinate meetings with Administrative Agents and Developers/Affordable Housing Sponsors/Owners. When a new affordable unit or series of units is in the planning process, the Municipal Housing Liaison should coordinate a meeting between the Administrative Agent and the developer, affordable housing sponsor or owner. The developer, affordable housing sponsor or owner may serve as their own Administrative Agent, if they meet the applicable requirements and are approved by the municipality. The purpose of this initial meeting is to develop a clear division of labor between the parties and to transmit any components of the Operating Manual – including copies of all related local ordinances -- that have already been adopted by the municipality.

It is the responsibility of the Municipal Housing Liaison, in conjunction with the Municipal Attorney, to have the affordable housing provisions of any Master Deed and Public Offering reviewed for consistency with UHAC regulations, before they are recorded and submitted to DCA for approval.

Responsibilities of an Administrative Agent

The primary responsibility of an Administrative Agent is to establish and enforce affordability controls and ensure that units in their portfolio are rented to eligible households. Administrative Agents must:

Secure written acknowledgement from all developers, affordable housing sponsors and owners that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.

Create and adhere to an Operating Manual. Administrative Agents are required to follow the policies and procedures of an Operating Manual, as applicable to the scope of services they have been contracted to perform.

Implement the municipality's Affirmative Marketing Plan. The Administrative Agent, the developer, affordable housing sponsor or owner could be responsible for implementing the Affirmative Marketing Plan adopted by the municipality. At the first meeting with the Municipal Housing Liaison, Administrative Agent and the developer, affordable housing sponsor or owner, this responsibility should be discussed. Affirmative marketing includes conducting regional outreach and advertising for available affordable units. Advertising costs have been delegated to the developer in accordance with the Township's adopted Affirmative Marketing Plan.

Accept applications from interested households. In response to marketing initiatives or by referral from the Municipal Housing Liaison, interested households will contact the Administrative Agent. The Administrative Agent will supply applicants with applications, provide additional information on available units and accept completed applications.

Conduct random selection of applicants for rental of restricted units. The Administrative Agent is responsible for conducting the random selection in accordance with the Affirmative Marketing Plan and any related local ordinances, and as described in the Operating Manual.

Create and maintain a pool of applicant households. This includes reaching out to households in the applicant pool to determine continued interest and/or changes in household size and income.

Determine eligibility of households. The task of collecting application materials and documentation from applicant households and analyzing it for eligibility is the responsibility of an Administrative Agent. A written determination on a household's eligibility must be provided within twenty (20) days of the Administrative Agent's determination of eligibility or non-eligibility. Whether or not the household is determined to be eligible for a unit, it is an Administrative Agent's responsibility to secure all information provided by the household in individual files and to maintain strict confidentiality of all information regarding that household. An Administrative Agent is required to ensure that all certified applicants execute a Disclosure Statement acknowledging the rights and requirements of renting an affordable unit.

Establish and maintain effective communication with property managers and landlords. Property managers and landlords of restricted units should be instructed and regularly reminded that the

Administrative Agent is their primary point of contact. The Administrative Agent must immediately inform all property managers and landlords of any changes to the Administrative Agent's contact information or business hours.

Property managers and landlords should be instructed to immediately contact the Administrative Agent:

- Immediately upon learning that an affordable rental unit will be vacated.
- For review and approval of annual rental increases.

Provide annual notification of maximum rents. Each year when DCA releases its low and moderate-income limits, rental households must be notified of the new maximum rent that may be charged for their unit. The Administrative Agent's contact information must be included on such notification in case the tenant is being overcharged.

Serve as the custodian of all legal documents. An Administrative Agent is responsible for maintaining originals of all legal instruments for the units in their portfolio. Throughout the duration of a control period, an Administrative Agent must maintain a file containing its affordability control documents. This includes, but is not limited to, the recorded Declarations of Covenants, Conditions and Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, and Recapture Mortgage Notes.

Serve as point of contact on all matters relating to affordability controls. It is recommended that the Administrative Agent develop a system to be notified by lenders when a unit is at risk of foreclosure. In the event of a foreclosure, the Administrative Agent should work with the foreclosing institution to ensure that the affordability controls are maintained. The Administrative Agent should seek the counsel of the municipality's attorney on legal matters that threaten the durability of the affordability controls.

Provide annual activity reports to Municipal Housing Liaison for use in the annual DCA monitoring report. An Administrative Agent is responsible for collecting the reporting data on each unit in the Administrative Agent's portfolio.

Maintain and distribute information on HUD-approved Housing Counseling Programs.

Responsibilities of the Municipal Attorney

The Municipal Attorney assists the municipality with developing, administrating, and enforcing affordability controls, including but not limited to:

- Assisting the Municipal Housing Liaison with the review of the affordable housing provisions of any Master Deed and Public Offering for consistency with UHAC regulations, before they are recorded and submitted to DCA for approval.
- Providing all reasonable and necessary assistance in support of the Administrative Agent's efforts to ensure compliance with the housing affordability controls, including reviewing legal documents and legal actions required on foreclosures and violations.

Responsibilities of Developers

When a new affordable unit or series of units is in the planning process, the developer of affordable housing should contact the Municipal Housing Liaison who shall coordinate a meeting with the Administrative Agent, where applicable, and the developer, affordable housing sponsor or owner.

The purpose of this initial meeting is to develop a clear division of labor between the parties and to transmit any components of the Operating Manual – including copies of all related local ordinances -- that have already been adopted by the municipality.

The Administrative Agent will secure from the developer written acknowledgement that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.

Responsibilities of Owners of Rental Developments

Open and direct communication between the Owners of rental developments, the Municipal Housing Liaison and the Administrative Agent is essential to ongoing administration of affordability controls. Although the Administrative Agent is required to serve as the primary point of contact with households, the Owner must provide the Municipal Housing Liaison and Administrative Agent with information on vacancies. Owners of rental developments are also responsible for working with the Administrative Agent to ensure that the Municipal Housing Liaison has all necessary information to complete the annual reporting.

Responsibilities of Landlords and Property Managers

Landlords and property managers must place a notice in all rental properties annually informing residents of the rent increase for the year and the contact information for the Administrative Agent.

AFFIRMATIVE MARKETING

Overview of the Requirements of an Affirmative Marketing Plan

All affordable units are required to be affirmatively marketed using the attached Affirmative Marketing Plan. An Affirmative Marketing Plan is a regional marketing strategy designed to attract households of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age, or number of children to housing units which are being marketed by an Administrative Agent or a developer, sponsor, owner or property manager of affordable housing. The primary objectives of an Affirmative Marketing Plan are to target households who are least likely to apply for affordable housing, and to target households throughout the entire housing region in which the units are located.

A copy of the Affirmative Marketing Plan is attached to this manual.

Every Affirmative Marketing Plan must include all of the following:

- Publication of at least one advertisement in a newspaper of general circulation within the housing region; and
- Broadcast of at least one advertisement by radio or television throughout the housing region.
- At least one additional regional marketing strategy such as a neighborhood newspaper, religious publication, organizational newsletter, advertisement(s) with major employer(s), or notification through community and regional organizations such as non-profit, religious and civic organizations.

Current rules designed to implement the "Fair Housing Act" require that the developer, owner or administrative agent of affordable units affirmatively market their units through newspaper and radio or television, but digital marketing has not been explicitly required. In an effort to stay current with changes in technology and how the public searches for available housing, the owner, developer, property manager or other administrative entity will be required to post rental units onto the NJHMFA's Housing Resource Center (HRC) pursuant to P.L. 2020, c.51, effective November 1, 2020. Any affordable units that are listed for the first time, existing units that are expected to become available and/or opened waitlists for current and future units are required to be listed on the HRC. All postings should include a link to an online fillable form or PDF application as well as information on how to obtain a paper application.

Advertising costs have been delegated to the developer in accordance with the Township's adopted Affirmative Marketing Plan.

For each affordable housing opportunity within the municipality, the Affirmative Marketing Plan must include the following information:

- The address of the project and development name, if any
- The number of rental units
- The price ranges of the rental units
- The name and contact information of the Municipal Housing Liaison, Administrative Agent, property manager or landlord
- A description of the Random Selection method that will be used to select applicants for affordable housing.
- Disclosure of required application fees, if any.

Advertisements must contain the following information for each affordable housing opportunity:

- The location of and directions to the units
- A range of prices for the housing units
- The bedroom size(s) of the units
- The maximum income permitted to qualify for the housing units
- The locations of applications for the housing units
- The business hours when interested households may obtain an application for a housing unit

- Application fees, if any

It is also recommended that the following information be included in the advertisements:

- Last date applications will be accepted
- Contact number of the Municipal Housing Liaison, Administrative Agent, property manager or landlord
- A statement concerning the availability of credit, budget and/or homeownership counseling services
- If already adopted by ordinance, a statement concerning regional preference or veteran preference.

DCA recommends including the following statement on all advertisements. "Visit www.njhrc.gov for more affordable housing opportunities."

Implementation of the Affirmative Marketing Plan

The Operating Manual must identify who will market the affordable units and how frequently they will be marketed, depending on such factors as whether there will be advertising to create and maintain a central list of applicants or advertising shall be conducted for each project, or some combination thereof. It is strongly recommended that detailed records on all marketing initiatives be maintained.

The affirmative marketing process for affordable units shall begin at least four months prior to expected occupancy. In implementing the marketing program, the Administrative Agent, Triad Associates shall undertake all of the strategies outlined in the Affirmative Marketing Plan. Advertising and outreach shall take place during the first week of the marketing program and each month thereafter until all the units have been rented. The Administrative Agent shall market and advertise each project separately and maintain a separate list of applicants for each project. Applications for affordable housing shall be available in several locations in accordance with the Affirmative Marketing Plan. The time period when applications will be accepted will be posted with the applications. Applications shall be mailed to prospective applicants upon request.

An applicant pool will be maintained by each project for re-rentals. When a re-rental affordable unit becomes available, applicants will be selected from the applicant pool and, if necessary, the unit will be affirmatively marketed as described

The selection of applicants from the applicant pool is described in more detail in this manual under **Random Selection & Applicant Pool(s)**.

Developer, Affordable Housing Sponsor, Landlord, Property Manager

If permitted by the municipality, the developer, affordable housing sponsor, landlord or property manager may be responsible for advertising the affordable housing in accordance with the municipality's adopted Affirmative Marketing Plan. Prior to publication or broadcast, draft copies of the marketing material must be submitted to the Municipal Housing Liaison for approval. Proof of publication must be submitted,

including a copy of the final advertisements with a copy of the paid bill. Public Service Announcements shall be submitted by the municipality.

Question: *How often should we advertise?*

Answer: Administrative Agents responsible for new developments, or newly hired Administrative Agents, must advertise initially to create an applicant pool. For new developments, advertising should begin four months prior to the anticipated occupancy of the units. Advertising should continue monthly until all units are sold or rented. Once all vacant units are filled with eligible households, the Administrative Agent can either close the applicant pool or keep it open. If the applicant pool has sufficient eligible households for approximately two years' worth of turnover, it is recommended that the applicant pool be closed and applications no longer be accepted. In this case, advertising does not need to be conducted until four months before the applicant pool is to be reopened. If the Administrative Agent wishes to keep the applicant pool open, they must conduct some form of advertising on a monthly basis. However, all the components of the Affirmative Marketing Plan do not need to be implemented every month. One strategy can be implemented each month on a rotating basis. The next section provides more information on random selection and applicant pool maintenance to help determine how often advertising should be conducted.

Question: *My county doesn't have a library. How do I comply with the application availability rule?*

Answer: Only 11 of New Jersey's 21 counties have a county library. If one or more of the counties in a housing region do not have county libraries, applications must be made available at the county administration building.

Question: *Our affordable housing development is very small. It is unnecessary for us to conduct monthly marketing initiatives and the number of applicants in our existing pool already exceeds the two-year rule of thumb. Is there any way for us to maintain compliance without conducting monthly outreach initiatives?*

Answer: It is recommended that you attempt to partner with other municipalities in your housing region to help defray time and cost or close the applicant pool and do not accept applications until the applicant pool contains fewer applicants and affirmative marketing is implemented.

Question: *We have moderate-income units available, but not low-income units. Can we keep only the moderate portion of the applicant pool open?*

Answer: Yes. In fact, if you regularly have a type of unit that is hard to fill, you may tailor marketing initiatives to fill that type of unit. However, households that submit applications and are not interested or eligible for the targeted unit type must be notified that they will not be placed in the applicant pool until it is reopened for their unit type.

Question: *Are all developments required to conduct affirmative marketing, or just those with a certain number of units, for example, more than five units?*

Answer: All affordable units governed by UHAC are required to be affirmatively marketed. If it is burdensome for a small development to conduct its own affirmative marketing, the municipality and Administrative Agent(s) should consider conducting the affirmative marketing for all the units within the municipality at the municipal level, not at the development level. An alternative is to contract with an Administrative Agent who will do the affirmative marketing for your units as well as other units they manage.

RANDOM SELECTION & APPLICANT POOL(S)

Initial Randomization

Applicants are selected at random before income-eligibility is determined, regardless of household size or desired number of bedrooms. The process is as follows:

After advertising is implemented, applications are accepted for up to 90 days. Applicants will be asked where they learned of the housing opportunity

At the end of the period, the Administrative Agent will review the Pre-Qualification applications and place the preliminarily income-eligible applications in the lottery. Applicants who are not income eligible are notified in writing prior to the lottery date. The approved Pre-Qualification applications are selected one-by-one through a lottery (unless fewer applications are received than the number of available units, then all eligible households will be placed in a unit).

Households are informed of the date, time and location of the lottery and invited to attend. A municipal representative will be invited to attend the lottery.

An applicant pool is created by listing applicants in the order selected.

Applications are reviewed for income-eligibility. Ineligible households are informed that they are being removed from the applicant pool or given the opportunity to correct and/or update income and household information. Applicants who meet income-eligibility are certified. The certification is valid for 180 days, and may be renewed by updating income-verification information.

Eligible households are matched to available units based upon the number of bedrooms needed (and any other special requirements, such as [regional preference or] the need for an accessible unit).

If there are sufficient names remaining in the pool to fill future re-rentals, the applicant pool shall be closed. Two years of turnover is needed to close the applicant pool.

When the applicant pool is close to being depleted, the Administrative Agent will re-open the pool and conduct a new random selection process after fulfilling the affirmative marketing requirements. The new applicant pool will be added to the remaining list of applicants.

MATCHING HOUSEHOLDS TO AVAILABLE UNITS

This topic in the Operating Manual is frequently challenged. Think carefully about the policies entered and be sure the policies are consistent with the Federal Fair Housing Act.

In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to implement the following policies:

- Provide an occupant for each unit bedroom;
- Provide children of different sex with separate bedrooms;
- Prevent more than two persons from occupying a single bedroom;
- Require that all the bedrooms be used as bedrooms; and
- Require that a couple requesting a two-bedroom unit provide a doctor's note explaining why a two-bedroom unit is medically necessary.

Triad Associates, as the Administrative Agent cannot require an applicant household to take an affordable unit with a greater number of bedrooms, as long as overcrowding is not a factor.

A household can be eligible for more than one unit category, and should be placed in the applicant pool for all categories for which it is eligible.

Question: *What happens if a moderate-income household “walks in” (when the applicant pool is closed and no affirmative marketing is being conducted) and I have a moderate unit available with no eligible moderate-income households in the applicant pool?*

Answer: If the Administrative Agent notices that a specific unit type is hard to fill and few eligible households are in the applicant pool, the Administrative Agent should conduct ongoing affirmative marketing for that unit type to ensure a steady stream of certified households and keep the list open for that unit type. The walk-in can be added to the list.

Question: *I am working with an applicant household that requires an accessible unit. Do they skip ahead on the list when an accessible unit becomes available?*

Answer: UHAC does not provide any guidance on this situation. However, it is suggested that the Administrative Agent consider an accessible unit a unit type, just as a unit is defined by bedroom size. Therefore, if the Administrative Agent is using the initial randomization model, the first household on the randomized list that requires an accessible unit should be selected when an accessible unit becomes available. If the Administrative Agent is using the randomization after certification model, all households of the appropriate size who are in need of an accessible unit, would be selected, and randomized.

Question: *An applicant household has a daughter that has room and board at her college. Can they request a unit that is large enough for her to have a bedroom when she is at home?*

Answer: Yes. If the household has a student away at college who is still claimed as a dependent and maintains the parents’ address as a legal address, the student should be counted in the household size.

Question: *Do I have to place a one-person household in a two-bedroom unit if there is no one-bedroom units available or the applicant requests a two-bedroom unit?*

Answer: A household should not be placed in a unit where there is more than one bedroom per household member. If a development does not have any one-bedroom units, for example, the Administrative Agent should inform one-person households that they will not be offered a unit unless there are no eligible households with more than one person. The Administrative Agent should also refer one-bedroom households to other Administrative Agents within the municipality or region that offer one-bedroom units. The Administrative Agent must demonstrate that every effort has been made to find a household of the appropriate size and composition and that a hardship exists that would justify deviating from the established standard.

Question: *I am working with an applicant household that consists of two parents and five children. This household is applying for a three-bedroom unit. Should this household only be offered a four-bedroom unit?*

Answer: No. The administrator must *strive* to prevent more than two people from occupying one bedroom, as outlined in N.J.A.C. 5:80-26.4(c), but may not force a family to purchase or rent a larger unit as long as it does not violate municipal regulations for over-crowding.

APPLICATION FEES

The Administrative Agent’s fee schedule can be found in Appendix F.

HOUSEHOLD CERTIFICATION

Before any household can rent a restricted unit, the Administrative Agent must certify the household as eligible. Certification of a household involves the verification of two critical pieces of data: 1) Household size and composition, including gender; and 2) The total income and assets for all household members

over 18 years of age. The certification process begins with the applicant completing an application in its entirety and providing the required backup documentation. Once eligibility documents and data have been collected, the Administrative Agent can begin the process of calculating the household's income.

Various properties utilize slightly different methods of calculating the income of applicants for affordable housing. Much depends on the particular program under which a property is operated. Outlined below is the most common set of requirements used in calculating income for households in New Jersey in UHAC; however, these requirements do not apply to programs which are regulated by the federal government.

Procedure for Income-Eligibility Certification

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. The household shall have twenty (20) days from first notification to submit all required documents. 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:

- Four current consecutive pay stubs [including both the check and the stub], including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
- Copies of Federal and State income tax returns for each of the preceding three tax years - A Form 1040 Tax Summary for the past three tax years can be requested from the local Internal Revenue Service Center or by calling 1-800-829-1040.
- A letter or appropriate reporting form verifying monthly benefits such as
 - Social Security or SSI – Current award letter or computer print-out letter
 - Unemployment – verification of Unemployment Benefits
 - Welfare -TANF³ current award letter
 - Disability - Worker's compensation letter or
 - Pension income (monthly or annually) – a pension letter
- A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court or education scholarship/stipends – current award letter.
- Current reports of savings and checking accounts (bank statements and passbooks) and income reports from banks or other financial institutions holding or managing trust funds, money market accounts, certificates of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates).
- Evidence or reports of income from directly held assets, such as real estate or businesses.
- Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.
- Current reports of assets – Market Value Appraisal or Realtor Comparative Market Analysis and Bank/Mortgage Co. Statement indicating Current Mortgage Balance. For rental property, attach copies of all leases.

³ TANF – Temporary Assistance for Needy Families

The following is a list of various types of wages, payments, rebates and credits. Those that are considered as part of the household's income are listed under Income. Those that are not considered as part of the household's income are listed under 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

1. Wages, salaries, tips, commissions
2. Alimony
3. Regularly scheduled overtime
4. Pensions
5. Social security
6. Unemployment compensation (verify the remaining number of weeks they are eligible to receive)
7. TANF
8. Verified regular child support
9. Disability
10. Net income from business or real estate
11. Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
12. Imputed interest (using a current average annual rate of two percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.
13. Rent from real estate is considered income
14. Any other forms of regular income reported to the Internal Revenue Service

Not Income

1. Rebates or credits received under low-income energy assistance programs
2. Food stamps
3. Payments received for foster care
4. Relocation assistance benefits
5. Income of live-in attendants
6. Scholarships
7. Student loans
8. Personal property such as automobiles
9. Lump-sum additions to assets such as inheritances, lottery winnings, gifts, insurance settlements
10. Part-time income of persons enrolled as full-time students
11. Court ordered payments for alimony or child support paid to another household shall be deducted from gross annual income

To calculate income, the current gross income of the applicant is used to project that income over the next 12 months.

Student Income

Only full-time income of full-time students is included in the income calculation. A full-time student is a member of the household who is enrolled in a degree seeking program for 12 or more credit hours per semester; and part-time income is income earned on less than a 35-hour workweek.

The Real Estate Asset Limit

Except for federal programs, if an applicant's primary residence, which is to be sold upon purchase of an affordable unit, has no mortgage debt and is valued at or above the regional asset limit as published annually by the NJ Department of Community Affairs with the Annual Regional Income Limits Chart, the household must be determined ineligible for certification.

However, if the applicant's existing monthly housing costs including taxes, homeowner insurance, and condominium or homeowner association fees exceed 38 percent of the household's eligible monthly income, the household will be exempt from the asset limit.

An applicant must provide a recent, Market Value Appraisal or Realtor Comparative Market Analysis, on the home they own unless the applicant has mortgage debt on the home or can demonstrate that the existing monthly housing costs exceed 38 percent of the household's eligible monthly income, in which case the applicant is exempt from the asset limit.

Before obtaining a professional appraisal, the applicant should review the property's tax appraisal and the current market value and compare it to the asset limit to avoid any unnecessary expense. For instance, if homes are commonly selling in the applicant's neighborhood for over \$250,000, it is unlikely that an appraisal will determine a value below the asset limit. The maximum asset limit for Region 5 in 2022, for example, is \$195,337.

Income from Real Estate

If real estate owned by an applicant for affordable housing is a rental property, the rent is considered income. After deduction of any mortgage payments, real estate taxes, property owner insurance and reasonable property management expenses as reported to the Internal Revenue Service, the remaining amount shall be counted as income.

If an applicant owns real estate with mortgage debt, which is not to be used as rental housing, the Administrative Agent should determine the imputed interest from the value of the property. The Administrative Agent should deduct outstanding mortgage debt from the documented market value established by a market value appraisal. Based on current money market rates, interest will be imputed on the determined value of the real estate.

Maximum Monthly Payments

The percentage of funds that a household can contribute toward housing expenses is limited. However, an applicant may qualify for an exception based on the household's current housing cost (see below). The Administrative Agent will strive to place an applicant in a unit with a monthly housing cost equal to or less than the applicant's current housing cost.

UHAC states that a certified household is not permitted to lease a restricted rental unit that would require more than 35 percent of the verified household income (40 percent for age-restricted units) to pay rent and utilities. However, at the discretion of the Administrative Agent, this limit may be exceeded if:

- The household currently pays more than 35 percent (40 percent for households eligible for age-restricted units) of its gross household income for rent and the proposed rent will reduce the household's housing costs;
- The household has consistently paid more than 35 percent (40 percent for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
- The household is currently in substandard or overcrowded living conditions;
- The household documents the existence of assets, with which the household proposes to supplement the rent payments; or
- The household documents proposed third party assistance from an outside source such as a family member in a form acceptable to the Administrative Agent and the Owner of the unit; and
- The household receives budget counseling.

Housing Counseling

The Administrative Agent is responsible for providing housing counseling, or providing referrals for counseling, as a part of the Affirmative Marketing Plan and during the application process. Although housing counseling is recommended, a household is only required to attend counseling if their monthly housing expense exceeds UHAC standards. A HUD-approved housing counseling agency, or a counseling agency approved by the NJ Department of Banking and Insurance, meets UHAC's requirements for an experienced Housing Counseling Agency. If the Administrative Agent is not approved by HUD or by the NJ Department of Banking and Insurance, the Agent will make referrals to one of the HUD-approved housing counseling agencies in New Jersey. This counseling to low- and moderate-income housing applicants will focus on subjects such as budgeting, credit issues, and mortgage qualification, and is free of charge. A list of non-profit counselors approved by HUD and/or the New Jersey Department of Banking and Insurance is included on DCA's website and is available from the Administrative Agent.

The Applicant Interview

Ideally, the prospective applicant will be available to meet with the Administrative Agent to review the certification and random selection processes in detail and ask any questions they may have about the project or the process. However, scheduling time off from work may prove burdensome to the applicant. Applicants may also have mobility issues or special needs that also pose an obstacle to an interview. Therefore, the Administrative Agent is prepared to complete the certification process via telephone and mail. If an interview is to be conducted, the Administrative Agent will attempt to achieve the following objectives:

- Confirm and update all information provided on the application.
- Explain program requirements, procedures used to verify information, and penalties for providing false information. Ask the head of household, co-head, spouse and household members over age 18 to sign the Authorization for Release of Information forms and other verification requests.

- Review the applicant's identification and financial information and documentation, ask any questions to clarify information on the application, and obtain any additional information needed to verify the household's income.
- Make sure the applicant has reported all sources for earned and benefit income and assets (including assets disposed of for less than fair market value in the past two years). Require the applicant to give a written certification as to whether any household member did or did not dispose of any assets for less than fair market value during the past two years.

Records Documenting Household Composition and Circumstances

The following are various records for documenting household information:

- Social Security records or cards. Either individual Social Security card or letter from Social Security Administration
- Adoption papers, or legal documents showing adoption in process
- Income tax return
- Birth Certificate or Passport
- Alien Registration Card

Approving or Rejecting a Household

Administrative Agents must notify applicant households of their eligibility within twenty (20) days of the Administrative Agent's determination.

Households with a verified total household income that exceeds 80 percent of the regional income limit for the appropriate family size are ineligible for rental of restricted units. A letter rejecting the household's application shall be mailed or emailed to the household.

Similarly, households with a verified total household income that is within the income limits, but too low to afford any of the units administered by the Administrative Agent shall be sent a letter rejecting the household's application, and/or referring them to housing counseling.

Households with a verified total household income of less than 80 percent shall be issued a letter certifying eligibility. This certification is valid for 180 days. If the Administrative Agent is unable to place the household in a restricted unit at the conclusion of 180 days, an extension may be granted once the household's eligibility is verified.

Once the applicant is certified and matched to an available unit, the Administrative Agent must secure from the applicant a signed and notarized acknowledgement of their requirements and responsibilities in renting a restricted unit. UHAC's Disclosure Statement shall be forwarded to the applicants.

In addition to non-eligibility based on income, the Administrative Agent may deny a certification because of the household's failure or inability to document household composition, income, assets, sufficient funds for down payment, or any other required facts and information. A household may also be denied certification if the Administrative Agent determines that there was a willful or material misstatement of fact made by the applicant.

Dismissal of Applications

Applications can be dismissed for the following reasons:

1. The application is not signed or submitted on time.
2. The applicant commits fraud, or the application is not truthful or complete.
3. The applicant cannot or does not provide documentation to verify their income or other required information when due.
4. The household income does not meet the minimum or maximum income requirements for a particular property.
5. The applicant owns assets that exceed the Asset Limit.
6. The applicant fails to respond to any inquiry in a timely manner.
7. The applicant is non-cooperative or abusive with the staff, property manager or landlord.
8. The applicant changes address or other contact information without informing the Administrative Agent in writing.
9. The applicant does not meet the credit standard or other requirement set forth by managers of rental properties.
10. The applicant fails to verify attendance in a credit counseling program when required to do so by the program rules.
11. The applicant does not respond to periodic update inquiry in a timely fashion.
12. The applicant fails to sign the Compliance Certification, Certificate for Applicant, Lease Document, as may be required.
13. The applicant, once approved, fails to sign the lease in a timely manner.
14. Applicants will also be removed from all lists held by the Administrative Agent once they have been approved for an affordable unit. However, these applicants may re-apply for other opportunities in that municipality once they have occupied their unit.

Applicants who are dismissed must re-apply. A minimum time period of six months applies in most situations where the applicant has been withdrawn for fraud, poor credit, uncooperative behavior or other serious matters.

Applicants are not automatically removed from rental lists if they do not respond to a Notice of Availability.

Applications may be held in abeyance for a period not to exceed 60 days if there is an error on the credit report, so that the applicant can correct the error and re-apply. Units will not be held open for that applicant. However, once the credit report is corrected, the applicant will be given a priority for the next opportunity at that property.

Appeals

Appeals from all decisions of an Administrative Agent shall be made in writing to the Commissioner of the New Jersey Department of Community Affairs, 101 South Broad Street, P.O. Box 813, Trenton, New Jersey 08615. The Commissioner's written decision, which shall be made within 15 days of receipt of an appeal, shall be a final administrative action of the Department of Community Affairs.

Question: *Is it a requirement of UHAC that Administrative Agents meet with applicants in person?*

Answer: Because an applicant interview could prove to be burdensome to many households it is not a pre-requisite to purchase or occupancy, although it is encouraged. Administrative Agents should be prepared to conduct the household certification via mail.

Question: *With households filing taxes through e-filing, we are having trouble getting copies of tax returns. How can we get copies of e-filed tax returns?*

Answer: According to the IRS website, transcripts of previously filed tax returns can be ordered by completing a Form 4506-T or calling (800) 829-1040 and following the prompts in the recorded message. There is no charge for the transcript and you should receive it in 10 business days from the time they receive your request. Tax return transcripts are generally available for the current and past three years.

Question: *How can child support payments that are made in cash be documented?*

Answer: If the applicant is depositing the cash child support payments into a bank account, a series of statements from that account should be used to establish a trend of payments. If not, a notarized statement from the former spouse should be obtained to document the income.

Question: *Is it a requirement that the Administrative Agent always obtain a written statement from the household's employer(s) confirming their income and job status?*

Answer: No. However, when evaluating overtime and other income trends, such as bonuses, working directly with the employer is typically much more efficient and reliable than simply evaluating pay stubs.

Question: *Are there any potential issues with renting to a separated family that has a divorce pending?*

Answer: Yes, until a divorce is finalized, a spouse can make claim on a residence rented by the other spouse. Until a divorce is finalized, it is suggested that Administrative Agents place these types of cases on hold.

Question: *How can income eligibility be established for someone that may have been out of work for two years, but had a job during the most recent tax year?*

Answer: As long as the applicant is currently employed, a series of consecutive pay stubs (at least 3 months) should be used to establish the income of an applicant in this or similar situations.

Question: *Can an applicant for a rental unit be rejected solely because they have Section 8 rental assistance?*

Answer: No. A household receiving Section 8 assistance cannot be rejected based on this status. Discrimination such as this is illegal.

Question: *Can an applicant be required to attend and graduate from a Housing Counseling Program in order to rent a restricted unit?*

Answer: No. A household is only required to attend housing counseling if their monthly housing expense exceeds UHAC standards. Administrative Agents, however, are required to provide housing counseling or refer applicants to an approved Housing Counseling Program.

Question: *Do households with Section 8 vouchers automatically qualify for affordable housing under UHAC?*

Answer: Yes, a Section 8 voucher is acceptable for income qualification, provided the applicant meets the criteria of the property manager or landlord. The Administrative Agent must still collect income verification documentation to match the household to an appropriately priced unit.

Question: *Can an existing moderate-income tenant be moved to a low-income unit when they can substantiate that there has been a change in their income? If so, can they bypass the random selection process?*

Answer: Yes, an existing tenant household may re-apply for a low-income unit within the same project if they can prove a change in their circumstances. If qualified, the tenant would be added to the applicant pool. The tenant should also be referred to the local Affordability Assistance Program, if available.

Question: Does the Administrative Agent need to impute the value of a household's stocks as an asset?

Answer: Only dividends from stock count towards a household's income. IRS Form-1099 from the previous year should be requested from the applicant if it was not part of their initial application.

Question: Is there a maximum cost for the credit check?

Answer: No, but the credit check is included in application fees which may total no more than five percent of the monthly rent.

Question: In order to overcome inadequate or poor credit, can an applicant have a cosigner on a lease?

Answer: No one outside the household, as certified by the Administrative Agent, may cosign or otherwise be party to any financing or legal instruments.

Question: Does UHAC set a minimum income for eligibility for affordable housing?

Answer: No, UHAC does not specify a minimum income for affordable housing units. However, an applicant household must be able to afford the unit and must not pay more than 33 percent for sale units or 35 percent for rental units of its monthly income (or 40 percent for age-restricted units), unless they meet the exemption criteria set forth in N.J.A.C. 5:80-26.7(b) or N.J.A.C. 5:80-26.13(b).

Question: After I certify an applicant, how long is that certification valid?

Answer: Pursuant to N.J.A.C. 5:80-26.16(b), an initial certification is valid for 180 days and may be extended for an additional 180 days once the household's eligibility is verified.

Question: How do I document third-party assistance from a guarantor? For example, a relative is providing funds toward the applicant's monthly payments.

Answer: In the case of a rental unit, the applicant should demonstrate regular deposits from third party assistance, or a notarized letter from the third party documenting future assistance. The Administrative Agent must receive a copy of the policy regarding guarantors from the developer, affordable housing provider or owner, so as to assure the policy is applied consistently.

Question: If an applicant for affordable housing has a "reverse mortgage", how does an Administrative Agent count income from that mortgage?

Answer: An applicant for affordable housing with a "reverse mortgage" would not be eligible for affordable housing unless that mortgage was satisfied or, at a minimum, a contract for sale of the market unit was in place. "Reverse mortgages" require that the mortgaged property remain the principal place of residence of the person taking the mortgage. Since this is also a requirement of affordable housing only one such residence can be owned or leased at any given time.

Question: For the purpose of income-qualification, what is considered part-time income of full-time students?

Answer: Under UHAC, part-time income of persons enrolled as fulltime students, who are reported as dependents to the IRS, is not included in income calculations for determining eligibility. It should be stipulated in the Operating Manual the following criteria in applying this rule:

- A full-time student is a member of the household who is enrolled in a degree seeking program for 12 or more credit hours per semester; and
- Part-time income is income earned on less than a 35-hour workweek.

Please note that full-time income of full-time students is included in the income calculation.

DETERMINING AFFORDABLE RENTS

To determine the affordable rents the Administrative Agent uses the approved calculators located in the appendices of this manual.

Development Considerations and Compliance Issues

There are several regulations that must be considered from the *development perspective* before the rents of individual units can be calculated. These requirements should be discussed at the first meeting between the Municipal Housing Liaison, Administrative Agent and developer or affordable housing sponsor. The following is a summary of the requirements for ownership projects.

Bedroom Distribution. The standards on the distribution of unit sizes for affordable developments require that:

- The combined number of efficiency and one-bedroom units may be no greater than 20 percent of the total low- and moderate-income units;
- At least 30 percent of all low- and moderate-income units must be two-bedroom units;
- At least 20 percent of all low- and moderate-income units are three-bedroom units; and
- The remainder, if any, may be allocated at the discretion of the developer.

Age-restricted Units. Affordable age-restricted units are not held to these bedroom distribution standards. For affordable age-restricted units, the number of age-restricted low- and moderate-income bedrooms must be equal to or greater than the number of age-restricted units within the development. In other words, the average bedroom size in an age-restricted development must be equal to or greater than one bedroom per unit. For example, if the overall age-restricted development is 25 percent efficiencies, and 50 percent one-bedroom units, and 25 percent two-bedroom units, that equals an overall development bedroom size of exactly one bedroom per unit. An age-restricted development can meet this standard by creating all one-bedroom units or by creating a two-bedroom unit for each efficiency unit, or any other combination that will equal a minimum of one bedroom per unit.

Pricing by Household Size. Initial rents are based on targeted “model” household sizes for each size home as determined by the number of bedrooms. Initial rents must adhere to the following rules. These maximum sales prices and rents are based on DCA’s Annual Regional Income Limits Chart at the time of occupancy.

The below rules are only to be used for setting initial rents. They are not guidelines for matching household sizes with unit sizes. The pricing of age-restricted units may not exceed affordability based on a two-person household.

Affordability	Size of Unit	Household Size Used to Determine Max Rent
A studio shall be affordable to a one person household	Studio/Efficiency	1
A one bedroom unit shall be affordable to a one and one-half person household	1 Bedroom	1.5
A two-bedroom unit shall be affordable to a three person household	2 Bedrooms	3
A three bedroom unit shall be affordable to a four and one-half person household	3 Bedrooms	4.5
A four bedroom unit shall be affordable to a six person household	4 Bedrooms	6

Determining Initial Rents

To determine the affordable rents the Administrative Agent uses the approved calculators located in the appendices of this manual.

Additional Regulations for a Rental Development

In addition to the regulations covered earlier in the Section **Development Considerations and Compliance Issues**, rental projects must also comply with the following regulations:

Split Between Low, and Moderate-Income Rental Units. At least 50 percent (of the affordable units within each bedroom distribution (unit size) must be low-income units and at least 13 percent of the affordable units within each bedroom distribution must be affordable to households earning no more than 30 percent of the regional median income. The remainder of the affordable units must be affordable to moderate-income households.

Affordability Average. The average rent for all affordable units cannot exceed 52 percent of the regional median income. At least one rent for each bedroom type must be offered for both low-income and moderate-income units. Calculation of the affordability average is available on DCA’s website.

Maximum Rent. The maximum rent of restricted rental units within each affordable development shall be affordable to households earning no more than 60 percent of the regional median income.

Determining Rent Increases

Annual rent increases are permitted in affordable units. Rent increases are permitted at the anniversary of tenancy according to DCA’s Annual Regional Income Limits Chart, available on DCA’s website. These increases must be filed with and approved by the Administrative Agent. Property managers or landlords who have charged less than the permissible increase may use the maximum allowable rent with the next

tenant with permission of the Administrative Agent. The maximum allowable rent would be calculated by starting with the rent schedule approved as part of initial lease-up of the development, and calculating the annual DCA-approved increase from the initial lease-up year to the present. Rents may not be increased more than once a year, may not be increased by more than one DCA-approved increment at a time, and may not be increased at the time of new occupancy if this occurs less than one year from the last rental. No additional fees may be added to the approved rent without the express written approval of the Administrative Agent.

VIOLATIONS, DEFAULTS AND REMEDIES

In the event of a threatened breach of any of the regulations governing the affordable unit by an Owner of a rental development, the Administrative Agent shall have all the remedies provided at law or equity, including the right to seek injunctive relief or specific performance, it being recognized by both parties that it will cause irreparable harm to the municipality, in light of the public policies set forth in the Fair Housing Act and the obligation for the provision of low- and moderate-income housing.

Upon the occurrence of a breach of any of the regulations governing the affordable units by an Owner of a rental development, the municipality shall have all remedies provided at law or equity, including but not limited to foreclosure, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.

MAINTENANCE OF RECORDS AND APPLICANT FILES

Pursuant to NJAC 5:80-26.14(a)8, NJAC 5:80-26.15(c) and NJAC 5:80-26.17 current records must be maintained by the Administrative Agent and outdated records must be given to the municipality for safe-keeping. A file must be created and maintained on each restricted unit for its control period.

Administrative Agents maintain detailed records on all marketing initiatives.

Files To Be Maintained on Every Applicant

The Administrative Agent will maintain files on every applicant. All files will contain a preliminary application. If an applicant's preliminary application is approved, and the applicant files a formal application, the file will contain at a minimum:

- Application Form.
- Tenant Information Form
- Income Verification
- Letter of Certification of Eligibility or Letter of Determination of Ineligibility.

Individual files will be maintained throughout the process [*Insert if applicable* and submitted to the municipality upon termination of the program].

Files To Be Maintained on Every Unit

The Administrative Agent will maintain files on every unit for the length of the affordability controls. The unit file will contain at a minimum:

- Base rent
- Identification as low- or moderate-income
- Description of number of bedrooms and physical layout
- Floor plan
- Application materials, verifications and certifications of all present owners, pertinent correspondence
- Copy of lease
- Disclosure Statement

Files to Be Maintained on Every Project

The Administrative Agent will maintain files on every project for the length of the affordability controls. The project file will contain at a minimum:

- Condominium Master Deed
- Condominium Public Offering
- Crediting Information
- Original deed restriction
- Affordability control documents, including Declarations of Covenants, Conditions and Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, Recapture Mortgage Notes, Disclosure Statement

Files To Be Maintained on The Applicant Pool

- Any changes to the applicant pool
- Any action taken with regard to the applicant pool
- Any activity that occurs that affects a particular applicant
- Current applications for all applicants whose status is active in the applicant pool
- The application, the initial rejection notice, the applicant's reply to the notice, a copy of the Administrative Agent's final response to the applicant, and all documentation of the reason the applicant's name was removed from the applicant pool.

Monitoring

A sample Deed must be submitted for each project. Additionally, the current annual monitoring information required to be maintained and reported annually to the Municipal Housing Liaison can be found on DCA's website. The information required for each unit includes but is not limited to:

- A sample Deed for each project
- Street Address

- Block/Lot/Qualifier/Unit Number
- Housing Type
- Income: Very Low/Low/Moderate
- Initial Rental Price
- % of affordability
- Bedroom Type
- Age-restricted
- Handicap accessible/adaptable
- Co #, date
- Effective date of affordability controls
- Length of affordability controls (years)
- Date Affordability controls removed

Question: *How long must the Administrative Agent keep files on applications for affordable housing units and certified Owners/tenants of affordable housing units?*

Answer: Pursuant to N.J.A.C. 5:80-26.14(a)8, N.J.A.C. 5:80-26.15(c) and N.J.A.C. 5:80-26.17 current records must be maintained by the Administrative Agent and outdated records must be given to the municipality for safe-keeping. A file must be created and maintained on each restricted unit for its control period.

RENTAL HOUSING PROGRAM AUDIT CHECKLIST

<input type="checkbox"/>	UP-TO-DATE OPERATING MANUAL	Comments
<input type="checkbox"/>	Income Limits	
<input type="checkbox"/>	Sample Forms and Letters	
	AFFIRMATIVE MARKETING	
<input type="checkbox"/>	Copies of Display Ads	
<input type="checkbox"/>	Copies of PSA Requests	
<input type="checkbox"/>	Copies of Marketing Requests	
	RANDOM SELECTION	
<input type="checkbox"/>	Log of Applications Received	
<input type="checkbox"/>	Log of Random Selection Results	
<input type="checkbox"/>	Database of Referrals	
	MAINTENANCE OF RECORDS	
	<u>Files To Be Maintained on Every Applicant</u>	
<input type="checkbox"/>	Preliminary Application	
<input type="checkbox"/>	Application Form	
<input type="checkbox"/>	Tenant Information Form	
<input type="checkbox"/>	Income Verification	
<input type="checkbox"/>	Letter of Certification of Eligibility or	
<input type="checkbox"/>	Letter of Determination of Ineligibility	
	<u>Files To Be Maintained on Every Unit</u>	
<input type="checkbox"/>	Base rent	
<input type="checkbox"/>	Identification as low- or moderate-income	
<input type="checkbox"/>	Description of number of bedrooms and physical layout	
<input type="checkbox"/>	Floor plan	
<input type="checkbox"/>	Application materials, verifications and certifications of	
<input type="checkbox"/>	all present tenants, pertinent correspondence	
<input type="checkbox"/>	Copy of lease	
<input type="checkbox"/>	Disclosure Statement	
	<u>Files to Be Maintained on Every Project</u>	
<input type="checkbox"/>	Condominium Master Deed	
<input type="checkbox"/>	Condominium Public Offering	
<input type="checkbox"/>	Crediting Information	
<input type="checkbox"/>	Original deed restriction	
<input type="checkbox"/>	Affordability control documents, including Declarations	
<input type="checkbox"/>	of Covenants, Conditions and Restrictions, Deed	
<input type="checkbox"/>	Restrictions, Deeds, Recapture Mortgages, Recapture	
<input type="checkbox"/>	Mortgage Notes,	
	MONITORING INFORMATION	
<input type="checkbox"/>	Complete Monitoring Reporting Forms	

Appendix

A

Affordable Housing Regional Income Limits Chart



Prepared by Affordable Housing Professionals of New Jersey (AHPNJ) - April 28, 2022

2022 AFFORDABLE HOUSING REGIONAL INCOME LIMITS BY HOUSEHOLD SIZE

Income limits not officially adopted by the State of New Jersey. Contact your municipality to see if applicable in your jurisdiction. Additional information about AHPNJ income limits is posted on AHPNJ.org

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase		Regional Asset
												Rents**	Sales***	Limit****
Region 1 Bergen, Hudson, Passaic and Sussex	Median	\$80,954	\$86,737	\$92,519	\$104,084	\$115,649	\$120,275	\$124,901	\$134,153	\$143,405	\$152,657	2.9%	11.13%	\$223,627
	Moderate	\$64,764	\$69,390	\$74,016	\$83,267	\$92,519	\$96,220	\$99,921	\$107,323	\$114,724	\$122,126			
	Low	\$40,477	\$43,368	\$46,260	\$52,042	\$57,825	\$60,138	\$62,451	\$67,077	\$71,703	\$76,329			
	Very Low	\$24,286	\$26,021	\$27,756	\$31,225	\$34,695	\$36,083	\$37,470	\$40,246	\$43,022	\$45,797			
Region 2 Essex, Morris, Union and Warren	Median	\$80,634	\$86,394	\$92,154	\$103,673	\$115,192	\$119,800	\$124,407	\$133,623	\$142,838	\$152,053	2.9%	7.04%	\$220,995
	Moderate	\$64,507	\$69,115	\$73,723	\$82,938	\$92,154	\$95,840	\$99,526	\$106,898	\$114,270	\$121,643			
	Low	\$40,317	\$43,197	\$46,077	\$51,836	\$57,596	\$59,900	\$62,204	\$66,811	\$71,419	\$76,027			
	Very Low	\$24,190	\$25,918	\$27,646	\$31,102	\$34,558	\$35,940	\$37,322	\$40,087	\$42,851	\$45,616			
Region 3 Hunterdon, Middlesex and Somerset	Median	\$94,920	\$101,700	\$108,480	\$122,040	\$135,600	\$141,024	\$146,448	\$157,296	\$168,144	\$178,992	2.9%	10.06%	\$258,203
	Moderate	\$75,936	\$81,360	\$86,784	\$97,632	\$108,480	\$112,819	\$117,158	\$125,837	\$134,515	\$143,194			
	Low	\$47,460	\$50,850	\$54,240	\$61,020	\$67,800	\$70,512	\$73,224	\$78,648	\$84,072	\$89,496			
	Very Low	\$28,476	\$30,510	\$32,544	\$36,612	\$40,680	\$42,307	\$43,934	\$47,189	\$50,443	\$53,698			
Region 4 Mercer, Monmouth and Ocean	Median	\$85,831	\$91,962	\$98,092	\$110,354	\$122,615	\$127,520	\$132,425	\$142,234	\$152,043	\$161,852	2.9%	12.24%	\$230,643
	Moderate	\$68,665	\$73,569	\$78,474	\$88,283	\$98,092	\$102,016	\$105,940	\$113,787	\$121,635	\$129,482			
	Low	\$42,915	\$45,981	\$49,046	\$55,177	\$61,308	\$63,760	\$66,212	\$71,117	\$76,022	\$80,926			
	Very Low	\$25,749	\$27,588	\$29,428	\$33,106	\$36,785	\$38,256	\$39,727	\$42,670	\$45,613	\$48,556			
Region 5 Burlington, Camden and Gloucester	Median	\$73,780	\$79,050	\$84,320	\$94,860	\$105,400	\$109,616	\$113,832	\$122,264	\$130,696	\$139,128	2.9%	9.11%	\$195,337
	Moderate	\$59,024	\$63,240	\$67,456	\$75,888	\$84,320	\$87,693	\$91,066	\$97,811	\$104,557	\$111,302			
	Low	\$36,890	\$39,525	\$42,160	\$47,430	\$52,700	\$54,808	\$56,916	\$61,132	\$65,348	\$69,564			
	Very Low	\$22,134	\$23,715	\$25,296	\$28,458	\$31,620	\$32,885	\$34,150	\$36,679	\$39,209	\$41,738			
Region 6 Atlantic, Cape May, Cumberland, and Salem	Median	\$60,768	\$65,108	\$69,449	\$78,130	\$86,811	\$90,283	\$93,756	\$100,701	\$107,646	\$114,591	2.9%	5.76%	\$162,586
	Moderate	\$48,614	\$52,087	\$55,559	\$62,504	\$69,449	\$72,227	\$75,005	\$80,561	\$86,117	\$91,672			
	Low	\$30,384	\$32,554	\$34,724	\$39,065	\$43,405	\$45,142	\$46,878	\$50,350	\$53,823	\$57,295			
	Very Low	\$18,230	\$19,532	\$20,835	\$23,439	\$26,043	\$27,085	\$28,127	\$30,210	\$32,294	\$34,377			

Moderate income is between 80 and 50 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

* These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

**This column is used for calculating the pricing for rent increases for units (as previously calculated under N.J.A.C. 5:97-9.3 (Consumer price Index for All Urban Consumers (CPI-U): Regions by expenditure category and commodity and service group). Landlords who did not increase rents between 2015 through 2021 because of the lack of authority to do so, may increase rent by up to the applicable combined percentage including 2022 or 9.0% whichever is less in accordance with N.J.A.C. 5:97-9.3(c). In no case can rent for any particular apartment be increased more than one time per year.

*** This column is used for calculating the pricing for resale increases for units (as previously calculated under N.J.A.C. 5:97-9.3). The price of owner-occupied low and moderate income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.

Low income tax credit developments may increase based on the low income tax credit regulations.

**** The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.

VERY LOW Under 30% of Median
LOW Under 50% of Median
MODERATE 50-80% of Median

Appendix

B

Affirmative Marketing Plan



AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

I. PENNROSE EASTAMPTON TOWN CENTER PHASE I - PROJECT INFORMATION

1a. Administrative Agent Name, Address, Phone Number Steven Castiglia Pennrose Management Company One Brewery Park 1301 North 31 st Street, Philadelphia, PA 19121		1b. Development or Program Name, Address Pennrose Eastampton Town Center Phase I Pennrose Management Company 25 Sawyer Avenue Eastampton, NJ 08060 <input checked="" type="checkbox"/> FOR RENT UNITS <input type="checkbox"/> FOR SALE UNITS Section 1 To Be Completed Separately for Each Project/Development	
1c. Number of Affordable Units: 37 Number of Rental Units: 37 Number of For-Sale Units: 0	1d. Price or Rental Range From: \$ To be Determined To: \$ To be Determined 2 BR Affordable Units: 7 Low Income 3+ BR Affordable Units: 30 Low Income	1e. State and Federal Funding Sources (if any) None	
1h. County: Burlington, Camden, Gloucester		1i. Census Tract(s): Block: 300 Lot: 2.02	
1j. Managing/Sales Agent's Name, Address, Phone Number Steven Castiglia Pennrose Management Company One Brewery Park 1301 North 31 st Street, Philadelphia, PA 19121			
1k. Application Fees (if any): Application fee, Credit and Criminal Background Check Fees may apply. Each landlord to establish application fees and rental criteria.			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

I. PENNROSE EASTAMPTON TOWN CENTER PHASE II - PROJECT INFORMATION

1a. Administrative Agent Name, Address, Phone Number Steven Castiglia Pennrose Management Company One Brewery Park 1301 North 31 st Street, Philadelphia, PA 19121		1b. Development or Program Name, Address Pennrose Eastampton Town Center Phase II Pennrose Management Company 25 Sawyer Avenue Eastampton, NJ 08060 <input checked="" type="checkbox"/> FOR RENT UNITS <input type="checkbox"/> FOR SALE UNITS Section 1 To Be Completed Separately for Each Project/Development	
1c. Number of Affordable Units: 63 Number of Rental Units: 63 Number of For-Sale Units: 0	1d. Price or Rental Range From: \$ To be Determined To: \$ To be Determined 2 BR Affordable Units: 23 Low Income 3+ BR Affordable Units: 40 Low Income	1e. State and Federal Funding Sources (if any) None	
1h. County: Burlington, Camden, Gloucester		1i. Census Tract(s): Block: 300 Lot: 2.02	
1j. Managing/Sales Agent's Name, Address, Phone Number Steven Castiglia Pennrose Management Company One Brewery Park 1301 North 31 st Street, Philadelphia, PA 19121			
1k. Application Fees (if any): Application fee, Credit and Criminal Background Check Fees may apply. Each landlord to establish application fees and rental criteria.			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

I. EASTAMPTON VILLAGE - PROJECT INFORMATION

1a. Administrative Agent Name, Address, Phone Number Frank Piazza, Piazza & Associates, Inc. 216 Rockingham Row Princeton, NJ 08540 fpiazza@PiazzaNJ.com www.PiazzaNJ.com ; 609-786-1100		1b. Development or Program Name, Address Eastampton Village Sharbell Building Company, LLC Star Drive Eastampton, NJ 08060 <input checked="" type="checkbox"/> FOR RENT UNITS <input type="checkbox"/> FOR SALE UNITS Section 1 To Be Completed Separately for Each Project/Development	
1c. Number of Affordable Units: 7 Number of Rental Units: 7 Number of For-Sale Units: 0	1d. Price or Rental Range From: \$ To be Determined To: \$ To be Determined 1 BR/or Efficiency Affordable Units: 1 Low Income 2 BR Affordable Units: Very Low-Income: 1 Low-Income: 1 Moderate-Income: 2 3+ BR Affordable Units: Low-Income: 1 Moderate-Income: 1	1e. State and Federal Funding Sources (if any) None	
1h. County: Burlington, Camden, Gloucester		1i. Census Tract(s): Block: 600.02 Lot: 1	
1j. Managing/Sales Agent's Name, Address, Phone Number Frank Piazza, Piazza & Associates, Inc. 216 Rockingham Row Princeton, NJ 08540 fpiazza@PiazzaNJ.com www.PiazzaNJ.com ; 609-786-1100			
1k. Application Fees (if any): Application fee, Credit and Criminal Background Check Fees may apply. Each landlord to establish application fees and rental criteria.			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

I. MONMOUTH ROAD - PROJECT INFORMATION

1a. Administrative Agent Name, Address, Phone Number TBD		1b. Development or Program Name, Address Monmouth Road TBD Eastampton, NJ 08060 <input checked="" type="checkbox"/> FOR RENT UNITS <input type="checkbox"/> FOR SALE UNITS Section 1 To Be Completed Separately for Each Project/Development	
1c. Number of Affordable Units: 24 Number of Rental Units: 24 Number of For-Sale Units: 0	1d. Price or Rental Range From: \$ To be Determined To: \$ To be Determined 24 Units Proposed	1e. State and Federal Funding Sources (if any) None	
1h. County: Burlington, Camden, Gloucester		1i. Census Tract(s): Block: To Be Determined Lot: To Be Determined	
1j. Managing/Sales Agent's Name, Address, Phone Number TBD			
1k. Application Fees (if any): Application fee, Credit and Criminal Background Check Fees may apply. Each landlord to establish application fees and rental criteria.			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

I. RISE GROUP HOME - PROJECT INFORMATION

1a. Administrative Agent Name, Address, Phone Number Ericka Peoples; 609-265-2047; Administrative Office, 770 Woddlane Road, Mount Holly, NJ 08060; ericka.peoples@oaksintcare.org		1b. Development or Program Name, Address RISE Group Home Oaks Integrated Care 13 Willowbrook Way Eastampton, NJ 08060 <input checked="" type="checkbox"/> FOR RENT UNITS <input type="checkbox"/> FOR SALE UNITS Section 1 To Be Completed Separately for Each Project/Development	
1c. Number of Affordable Units: 3 Number of Rental Units: 3 Number of For-Sale Units: 0	1d. Price or Rental Range From: \$ To be Determined To: \$ To be Determined 1 BR/or Efficiency Affordable Units Very Low-Income: 3	1e. State and Federal Funding Sources (if any) None	
1h. County: Burlington, Camden, Gloucester		1i. Census Tract(s): Block: 1100.03 Lot: 5	
1j. Managing/Sales Agent's Name, Address, Phone Number Ericka Peoples 609-265-2047 Administrative Office 770 Woddlane Road Mount Holly, NJ 08060 ericka.peoples@oaksintcare.org			
1k. Application Fees (if any): Application fee, Credit and Criminal Background Check Fees may apply. Each landlord to establish application fees and rental criteria.			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

I. SALT AND LIGHT PERMANENT SUPPORTIVE HOUSING - PROJECT

1a. Administrative Agent Name, Address, Phone Number Kent R. Pipes, President The Affordable Homes Group/Salt and Light 1841 Burlington-Mt. Holly Road Westampton, NJ 08060 (609) 261-4571 Cell: (609) 284-8893		1b. Development or Program Name, Address Salt and Light Permanent Supportive Housing Salt and Light 1151 Woodlane Road, Unit C-2 Eastampton, NJ 08060 <input checked="" type="checkbox"/> FOR RENT UNITS <input type="checkbox"/> FOR SALE UNITS Section 1 To Be Completed Separately for Each Project/Development	
1c. Number of Affordable Units: 2 Number of Rental Units: 2 Number of For-Sale Units: 0	1d. Price or Rental Range From: \$ To be Determined To: \$ To be Determined Supportive/Special Needs Units: Very Low-Income: 2	1e. State and Federal Funding Sources (if any) None	
1h. County: Burlington, Camden, Gloucester		1i. Census Tract(s): Block: 300 Lot: 2.01	
1j. Managing/Sales Agent's Name, Address, Phone Number Kent R. Pipes, President The Affordable Homes Group/Salt and Light 1841 Burlington-Mt. Holly Road Westampton, NJ 08060 (609) 261-4571 Cell: (609) 284-8893			
1k. Application Fees (if any): Application fee, Credit and Criminal Background Check Fees may apply. Each landlord to establish application fees and rental criteria.			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

(Sections II through IV should be consistent for all affordable housing developments and programs within the municipality. Sections that differ must be described in the approved contract between the municipality and the administrative agent and in the approved Operating Manual.)

II. RANDOM SELECTION

1. Describe the random selection process that will be used once applications are received.

INITIAL RANDOMIZATION

Applicants are selected at random before income-eligibility is determined, regardless of household size or desired number of bedrooms. The process is as follows:

After advertising is implemented, pre-applications are accepted for 120 days. At the end of 60 days from the date the waiting list is opened on the NJHRC website, pre-applications are selected one-by-one through a lottery (unless fewer applications are received than the number of available units, then all eligible households will be placed in a unit). An applicant pool is created by listing applicants in the randomized order selected. Regional preference will be given to households that currently live and/or work in Housing Region 5.

Applicants will be invited to submit full applications in lottery order to fill available units. Those with a Regional preference will be contacted first, regardless of their overall lottery number. The full application will require the applicants to supply documents to verify their identity and household composition as well as their income and assets. Eligible households are issued a Certificate of Eligibility. Ineligible households are informed that they are being removed from the applicant pool or given the opportunity to correct and/or update income and household information.

Eligible households are matched to available units based upon household income and the number of bedrooms needed (and any other special requirements, such as the need for an accessible unit). Certified applicants will be given a pre-determined amount of time to sign a lease with the owner.

If there are sufficient names remaining in the pool to fill future re-rentals, the applicant pool shall be closed. When the applicant pool is close to being depleted, the Administrative Agent will re-open the pool and conduct additional marketing until units are filled.

The municipality has by ordinance provided that households that live or work in Housing Region 5 comprised of the following counties Gloucester, Camden, and Burlington shall be selected for an affordable housing unit before households from outside this region. Units that remain unoccupied after households who live or work in the region are exhausted, may be offered to the households outside the region.

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)			
<input type="checkbox"/> White (non-Hispanic) <input checked="" type="checkbox"/> Black (non-Hispanic) <input checked="" type="checkbox"/> Hispanic <input type="checkbox"/> American Indian or Alaskan Native <input checked="" type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Other group:			
3b. HOUSING RESOURCE CENTER (www.njhc.gov) A free, online listing of affordable housing. Listed for the duration of the affirmative marketing process. Listing will be posted at minimum 60 days prior to lottery date.			
3c. Commercial Media (required) (Check all that apply)			
	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
TARGETS ENTIRE HOUSING REGION 5			
DAILY NEWSPAPER			
X	Listed for the duration of the affirmative marketing process	Zillow/Social Media Sites	Statewide
x	Run social media ads targeting a housing region of the township/city	Social media ads include "apply today" button that goes to the landing page for each listing	Eastampton Twp. & Burlington County
TARGETS PARTIAL HOUSING REGION 5			
DAILY NEWSPAPER			
X	One display ad during the marketing process	Burlington County Times	Burlington
x	Press Release at beginning of affirmative marketing	South Jersey Times	Gloucester
WEEKLY NEWSPAPER			
x	Press Release at beginning of affirmative marketing	Central Record, The	Burlington
x	Press Release at beginning of affirmative marketing	News Weekly	Burlington
x	Press Release at beginning of affirmative marketing	Register-News	Burlington
x	Press Release at beginning of affirmative marketing	Gloucester City News	Camden
x	Press Release at beginning of affirmative marketing	Retrospect	Camden
x	Press Release at beginning of affirmative marketing	Gloucester County Times	Camden, Gloucester
x	Press Release at beginning of affirmative marketing	News Report	Gloucester

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

x	Servicios Latinos de Burlington County	795 Woodlane Rd Box 10, 2nd Floor, Mount Holly, NJ 08060	Burlington County
X	Press Release at beginning of affirmative marketing	Comcast of Burlington County, Garden State, Gloucester County, South Jersey, Wildwood (Maple Shade System)	All Burlington, Camden, Gloucester

3d. Other Publications (such as neighborhood newspapers, religious publications, and organizational newsletters) (Check all that apply)

DURATION & FREQUENCY OF OUTREACH	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE	
TARGETS ENTIRE HOUSING REGION 5				
WEEKLY				
x	Press Release at beginning of affirmative marketing	Al Dia	Philadelphia Area	Spanish-Language
x	Press Release at beginning of affirmative marketing	Nuestra Comunidad	Central/South Jersey	Spanish-Language
TARGETS PARTIAL HOUSING REGION 5				
WEEKLY				
x	Press Release at beginning of affirmative marketing	El Hispano	Camden and Trenton areas	Spanish-Language
x	Press Release at beginning of affirmative marketing	Ukrainian Weekly	New Jersey	Ukrainian community

3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that apply)

DURATION & FREQUENCY OF OUTREACH	NAME OF EMPLOYER/COMPANY	LOCATION	
Burlington County			
x	Flyers to be mailed at beginning of Marketing	Burlington County College	601 Pemberton Browns Mills Rd Pemberton
x	Flyers to be mailed at beginning of Marketing	Our Lady of Lourdes Medical Center	218 Sunset Rd Lumberton, NJ
x	Flyers to be mailed at beginning of Marketing	Masonic Home of NJ	902 Jacksonville Rd Burlington, NJ
x	Flyers to be mailed at beginning of Marketing	Medford Leas Continuing Care	1 Medford Leas Medford, NJ
x	Flyers to be mailed at beginning of Marketing	Virtua Geriatric Care Management	523 Fellowship Rd Mt Laurel, NJ
x	Flyers to be mailed at beginning of Marketing	Virtua West Jersey Hospital	90 Brick Rd. Marlton, NJ

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

Camden County			
x	Flyers to be mailed at beginning of Marketing	Campbell Soup Company	Campbell Place Camden, NJ 08103-1701
x	Flyers to be mailed at beginning of Marketing	Lockheed Martin	Federal, Camden, NJ 08102
x	Flyers to be mailed at beginning of Marketing	Bancroft Neurohealth	1000 Atlantic Ave Camden, NJ 08102
x	Flyers to be mailed at beginning of Marketing	Cooper Health System	One Cooper Plaza Camden, NJ 08102
x	Flyers to be mailed at beginning of Marketing	L-3 Communications Systems	1 Federal Street, Camden, New Jersey, 08103
x	Flyers to be mailed at beginning of Marketing	Towers Perrin	101 Woodcrest Rd, Cherry Hill, NJ
x	Flyers to be mailed at beginning of Marketing	Arch Manufacturing & Sales Co.	1213 S 6th St, Camden, NJ
Gloucester County			
x	Flyers to be mailed at beginning of Marketing	Inspira I Hospital	509 North Broad Street, Woodbury, NJ 08096
x	Flyers to be mailed at beginning of Marketing	Rowan University	201 Mullica Hill road Glassboro, NJ 08028
x	Flyers to be mailed at beginning of Marketing	Direct Group	100 Berkeley Dr, Swedesboro, NJ and 800 Arlington Blvd, Swedesboro, NJ
x	Flyers to be mailed at beginning of Marketing	CompuCom Systems Inc.	1225 Forest Pkwy # 500, Paulsboro, NJ
x	Flyers to be mailed at beginning of Marketing	Missa Bay LLC	101 Arlington Blvd, Swedesboro, NJ and 2339 Center Square Rd, Swedesboro, NJ and 730 Veterans Dr, Swedesboro, NJ
x	Flyers to be mailed at beginning of Marketing	Sony Music	400 N. Woodbury Rd. Pitman, NJ
x	Flyers to be mailed at beginning of Marketing	Delaware Valley Wholesale Florists	520 N. Mantua Boulevard Sewell, NJ 08080
x	Flyers to be mailed at beginning of Marketing	Valero Refining Co	800 Billingsport Rd, Paulsboro, NJ
x	Flyers to be mailed at beginning of Marketing	Heritage's Dairy Stores	376 Jessup Road Thorofare, NJ 08086
x	Flyers to be mailed at beginning of Marketing	Cornell & Company	224 Cornell Ln, Westville, NJ
x	Flyers to be mailed at beginning of Marketing	Exxon Mobil Research & Engineering Co	800 Billingsport Rd, Paulsboro, NJ
3f. Community Contacts (names of community groups/organizations throughout the housing region who will receive direct notification of the availability of affordable housing units and who			

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 5)

will be asked to post advertisements and distribute flyers and application forms regarding available affordable housing to their constituencies).

IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:		
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that apply)		
	BUILDING	LOCATION
x	Burlington County Library Headquarters Burlington County Human Services Building	5 Pioneer Boulevard, Westampton, NJ 08060 795 Woodlane Road, Westampton, NJ 08060
x	Burlington County Office Building	49 Rancocas Rd, Mount Holly NJ 08060 (609)265-5000
x	Camden County Library Headquarters	203 Laurel Road Voorhees, NJ 08043 (856)772-1636
x	Camden County Administration	520 Market St, Camden NJ 08102-1375 (856)225-5000
x	Gloucester County Library	389 Wolfert Station Rd. Mullica Hill, NJ 08062 (856)223-6000
x	Gloucester County Administration Building	2 S. Broad Street, Woodbury, NJ 08096 (856)853-3390
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person)		
Township of Eastampton Township 12 Manor House Court Eastampton, NJ 08060 Attn: Kim White, Municipal Housing Liaison		
Burlington County Library System, 5 Pioneer Boulevard, Westampton, NJ 08060		
4c. Sales/Rental Office for units (if applicable)		
To Be Completed Separately for Each Projects/Developments		

V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the (select one: Municipality's substantive certification or DCA Balanced Housing Program funding or HMFA UHORP/MONI/CHOICE funding).

Beth Mingey

Beth Mingey, Triad Associates
Administrative Agent for the Township of Eastampton

8/20/2021

Date

Appendix

C

List of HUD-Certified Housing Counseling Agencies



This listing is current as of **10/13/2022**.

Agencies located in NEW JERSEY

Agency Name: SENIOR CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.

Phone: 856-456-1121

Toll Free:

Fax:

Email: N/A

Address: 537 W Nicholson Rd

Audubon, New Jersey 08106-1970

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Pre-purchase Counseling
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages:

- English
- Other
- Spanish

Affiliation:

Website: <http://www.scucs.org>

Agency ID: 80409

Agency Name: CATHOLIC CHARITIES DIOCESE OF CAMDEN, INC.

Phone: 856-691-1841-18

Toll Free:

Fax: 856-692-6575

Email: cynthia.lebron@camdendiocese.org

Address: 1845 Haddon Ave

CAMDEN, New Jersey 08103-3008

Counseling Services:

- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation: CATHOLIC CHARITIES USA

Website: n/a

Agency ID: 90019

Agency Name: NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC

Phone: 856-541-0720

Toll Free:

Fax: 856-541-8440

Email: info@nhscamden.org

Address: 601-603 Clinton Street

CAMDEN, New Jersey 08103-1415

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages:

- English
- Spanish
- Vietnamese

Affiliation:

Website: <http://www.nhscamden.org>

Agency ID: 80892**Agency Name:** PARKSIDE BUSINESS AND COMMUNITY IN PARTNERSHIP, INC.**Phone:** 856-964-0440-15**Toll Free:****Fax:** 856-964-3664**Email:** info@pbcip.org**Address:** 1487 Kenwood Avenue
CAMDEN, New Jersey 08103-2904**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops**Languages:** - English**Affiliation:** HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY**Website:** https://www.pbcip.org/initatives**Agency ID:** 83501**Agency Name:** ST. JOSEPH'S CARPENTER SOCIETY**Phone:** 856-966-8117**Toll Free:****Fax:****Email:** N/A**Address:** 20 Church St
Camden, New Jersey 08105-2414**Counseling Services:** - Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops**Languages:** - English
- Spanish**Affiliation:** HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY**Website:** http://www.sjcscamden.org**Agency ID:** 84308**Agency Name:** CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI**Phone:** 800-989-2227**Toll Free:** 800-989-2227**Fax:** 215-563-7020**Email:** customerservice@clarifi.org**Address:** 1060 Kings Highway North
Suite 315
CHERRY HILL, New Jersey 08034-1910**Counseling Services:** - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling**Languages:** - English**Affiliation:** CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI**Website:** www.clarifi.org**Agency ID:** 82100**Agency Name:** GREENPATH FINANCIAL WELLNESS**Phone:** 866-354-7158**Toll Free:****Fax:****Email:****Address:** 1060 Kings Hwy N
Suite 315

Cherry Hill, New Jersey 08034-1910

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation: GREENPATH, INC.
Website: <https://www.greenpath.com/housing/>
Agency ID: 90542

Agency Name: HOUSING PARTNERSHIP FOR MORRIS COUNTY
Phone: 973-659-9222

Toll Free:

Fax:

Email: contact@hpnj.us

Address: 2 E Blackwell St Ste 12

Dover, NJ 07801

Dover, New Jersey 07801-4645

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English

- Spanish

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.housingpartnershipnj.org>

Agency ID: 81648

Agency Name: PUERTO RICAN ACTION BOARD, INC.
Phone: 732-249-9700

Toll Free:

Fax: 732-249-4121

Email: gmelendez@prab.org

Address: 71 Brunswick Woods Dr

East Brunswick, New Jersey 08816-5601

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English

- Spanish

Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

Website: <http://www.prab.org>

Agency ID: 84236

Agency Name: URBAN LEAGUE OF UNION COUNTY

Phone: 908-351-7200**Toll Free:****Fax:****Email:** N/A**Address:** 1139 E Jersey St Ste 515
Elizabeth, New Jersey 07201-2444**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling**Languages:** - English**Affiliation:** NATIONAL URBAN LEAGUE**Website:** <http://www.uloucnj.org>**Agency ID:** 80403**Agency Name:** COUNTY OF BERGEN, DEPARTMENT OF HUMAN SERVICES, DIVISION OF SENIOR SERVICES**Phone:** 201-336-7400**Toll Free:****Fax:****Email:** raromano@co.bergen.nj.us**Address:** 1 Bergen County Plz
One Bergen County Center
Hackensack, New Jersey 07601-7075**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling
- Reverse Mortgage Counseling**Languages:** - English**Affiliation:****Website:** <http://www.co.bergen.nj.us>**Agency ID:** 80398**Agency Name:** FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY**Phone:** 201-489-3552**Toll Free:****Fax:****Email:** N/A**Address:** 131 Main St Ste 140
Hackensack, New Jersey 07601-7140**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Rental Housing Counseling**Languages:** - English**Affiliation:****Website:** <http://www.fairhousingnj.org>**Agency ID:** 80399**Agency Name:** GREATER BERGEN COMMUNITY ACTION, INC.**Phone:** 201-968-0200**Toll Free:****Fax:** 201-342-9339**Email:** info@greaterbergen.org**Address:** 392 Main St
Hackensack, New Jersey 07601-5805**Counseling Services:** - Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling

- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

Website: <http://www.greaterbergen.org>

Agency ID: 84293

Agency Name: HUDSON COUNTY HOUSING RESOURCE CENTER, INC.

Phone: 201-795-5615

Toll Free:

Fax: 201-795-1091

Email: info@hudsonhrc.org

Address: 830 Bergen Ave
Suite 1A

Jersey City, New Jersey 07306-4507

Counseling Services: - Rental Housing Counseling

Languages: - English
- Portuguese
- Spanish

Affiliation:

Website: <https://hudsonhrc.org/>

Agency ID: 84986

Agency Name: THE WATERFRONT PROJECT, INC.

Phone: 551-256-7578

Toll Free:

Fax: 201-630-4313

Email: rsymes@thewaterfrontproject.org

Address: 830 Bergen Ave.
Suite 4A

JERSEY CITY, New Jersey 07306-4507

Counseling Services: - Rental Housing Counseling

- Rental Housing Workshops

Languages: - Arabic
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- German
- Hindi
- Hmong
- Indonesian
- Italian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY

Website: www.thewaterfrontproject.org
Agency ID: 90239

Agency Name: GARDEN STATE CONSUMER CREDIT COUNSELING, INC. D/B/A/ NAVICORE SOLUTIONS

Phone: 732-409-6281

Toll Free: 866-472-4557

Fax: 732-863-1032

Email: housing@navicoresolutions.org

Address: 200 US Highway 9

Manalapan, New Jersey 07726-3072

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling

Languages:

- English
- Spanish

Affiliation:

Website: http://www.navicoresolutions.org

Agency ID: 84870

Agency Name: NAVICORE SOLUTIONS - MANALAPAN, NJ

Phone: 732-409-6281

Toll Free: 866-472-4557

Fax: 732-863-5052

Email: housing@navicoresolutions.org

Address: 200 US Highway 9

Manalapan, New Jersey 07726-3072

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling

Languages:

- English
- Spanish

Affiliation:

Website: http://www.navicoresolutions.org

Agency ID: 82226

Agency Name: CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT

Phone: 888-738-8233

Toll Free: 609-390-9653

Fax: 609-390-9653

Email: igycruz@nfdm.org

Address: 299 South Shore Rd US Route 9 South

Marmora, New Jersey 08223

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Reverse Mortgage Counseling

Languages:

- English

Affiliation: CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT

Website: N/A

Agency ID: 81557

Agency Name: CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT
Phone: 609-390-9652
Toll Free: 888-738-8233
Fax: 609-390-9653
Email: help@cc-bc.com
Address: 26 Park St
 Suite 2000
 Montclair, New Jersey 07042-3434

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation: CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT
Website: http://www.cc-bc.com
Agency ID: 90224

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SPRING LAKE
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 309 Fellowship Rd Ste 200
 Mount Laurel, New Jersey 08054-1234

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling

Languages: - English
 - Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: http://www.moneymanagement.org
Agency ID: 82645

Agency Name: AFFORDABLE HOUSING ALLIANCE, INC.
Phone: 732-389-2958
Toll Free:
Fax:
Email: ctello@housingall.org
Address: 3535 Route 66
 Parkway 100, Building 4
 NEPTUNE, New Jersey 07753-2622

Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Resolving/Preventing Mortgage Delinquency Workshops
 - Reverse Mortgage Counseling

Languages: - Czech
 - English

- Polish
 - Spanish
 - Ukrainian
Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
Website: <http://www.housingall.org>
Agency ID: 82133

Agency Name: CATHOLIC CHARITIES OF THE ARCHDIOCESE OF NEWARK
Phone: 973-266-7991
Toll Free: 800-227-7413
Fax: 973-676-0172
Email: dburnett@ccannj.org
Address: 47 Miller St

Newark, New Jersey 07114-1750
Counseling Services: - Rental Housing Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation: CATHOLIC CHARITIES USA
Website: <http://www.ccannj.com>
Agency ID: 90020

Agency Name: LA CASA DE DON PEDRO
Phone: 973-634-4238
Toll Free:
Fax: 973-485-9984
Email: homes@lacasanwk.org
Address: 317 Roseville Avenue

NEWARK, New Jersey 07107-1703
Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English
 - Spanish

Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY
Website: <http://www.lacasanwk.org>
Agency ID: 84555

Agency Name: NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) NEWARK, NJ
Phone: 973-679-2601
Toll Free: 617-250-6222
Fax: 877-329-6222
Email: N/A
Address: 60 Park Pl Fl 15

Newark, New Jersey 07102-5511
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops

Languages: - English
 - Other
 - Spanish

Affiliation: NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)
Website: <https://www.naca.com>
Agency ID: 84368

Agency Name: NEW COMMUNITY FEDERAL CREDIT UNION

Phone: 973-621-2363
Toll Free: 973-621-5624
Fax: 973-645-0252
Email: mulu@newcommunity.org
Address: 274 S Orange Ave
 Newark, NJ 07103
 Newark, New Jersey 07103-2419
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
Languages: - English
 - Spanish
Affiliation: BALANCE
Website: <http://www.newcommunityfcu.org>
Agency ID: 81161

Agency Name: NEW JERSEY CITIZEN ACTION
Phone: 973-643-8800
Toll Free: 800-656-9637
Fax: 973-643-8100
Email: application@njcitizenaction.org
Address: 625 Broad St
 Newark, New Jersey 07102-4415
Counseling Services: - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops
Languages: - English
 - Spanish
Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY
Website: <https://njcitizenaction.org/>
Agency ID: 80765

Agency Name: TRI-CITY PEOPLES CORPORATION
Phone: 097-367-5448
Toll Free: 000-000-0000
Fax: 862-930-3745
Email: tcaldwell@tri-citypeoples.org
Address: 675 S 19th St
 Newark, New Jersey 07103-1033
Counseling Services: - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - English
Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
Website: <http://www.tri-citypeoples.org>
Agency ID: 83474

Agency Name: URBAN LEAGUE OF ESSEX COUNTY
Phone: 973-624-9535
Toll Free:
Fax:

Email: N/A**Address:** 508 Central Ave
Newark, New Jersey 07107-1430**Counseling Services:** - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling**Languages:** - English**Affiliation:** NATIONAL URBAN LEAGUE**Website:** <http://www.ulec.org>**Agency ID:** 83500**Agency Name:** HOUSING AUTHORITY OF THE CITY OF PATERSON**Phone:** 973-345-5085**Toll Free:****Fax:****Email:** N/A**Address:** 60 Van Houten St
Paterson, New Jersey 07505-1028**Counseling Services:** - Financial Management/Budget Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops**Languages:** - English**Affiliation:****Website:** <https://patersonhousingauthority.org/>**Agency ID:** 81792**Agency Name:** PATERSON TASK FORCE FOR COMMUNITY ACTION, INC**Phone:** 973-279-2333**Toll Free:****Fax:** 862-264-1112**Email:** lstokes@patersontaskforce.com**Address:** 213 Broadway
Paterson, New Jersey 07501-2044**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops**Languages:** - English**Affiliation:** HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY**Website:** <http://www.patersontaskforce.org>**Agency ID:** 80404**Agency Name:** PUERTO RICAN ASSOCIATION FOR HUMAN DEVELOPMENT, INC.**Phone:** 732-442-1081**Toll Free:****Fax:** 732-826-3082**Email:** bcortes@prahd.org**Address:** 100 First Street
Perth Amboy, New Jersey 08861-4645**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops
Languages: - English
 - Spanish
Affiliation: UNIDOS US
Website: <http://www.prahd.org>
Agency ID: 84906

Agency Name: THE HOUSING AUTHORITY OF THE CITY OF PERTH AMBOY
Phone: 732-826-3110-631

Toll Free:**Fax:** 732-826-3111**Email:** ehill@perthamboyha.org**Address:** 881 Amboy Avenue

PERTH AMBOY, New Jersey 08861-1911

Counseling Services: - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
 - Other
 - Spanish

Affiliation:**Website:** <http://www.perthamboyha.org/>**Agency ID:** 83664**Agency Name:** NID-HCA PLAINFIELD**Phone:** 908-941-1112**Toll Free:****Fax:****Email:** [MuhammadM@nidhousing.com](mailto:MohammadM@nidhousing.com)**Address:** 311 Park Ave

Plainfield, New Jersey 07060-4229

Counseling Services: - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops
 - Resolving/Preventing Mortgage Delinquency Workshops
 - Services for Homeless Counseling

Languages: - English

Affiliation: NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC**Website:** <https://www.nidhousing.com>**Agency ID:** 90527**Agency Name:** CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.**Phone:** 908-446-0036**Toll Free:****Fax:****Email:** 2cjhrc@gmail.com**Address:** 92 E Main St

Suite 407

Somerville, New Jersey 08876-2319

Counseling Services: - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY

Website: <http://www.cjhrc.org>

Agency ID: 80650

Agency Name: AFFORDABLE HOUSING ALLIANCE, INC. TOMS RIVER BRANCH OFFICE

Phone: 732-256-8650

Toll Free:

Fax: 732-240-3639

Email: hrrcin2@housingall.org

Address: 1415 Hooper Avenue

Suite 301

TOMS RIVER, New Jersey 08753-2585

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling

Languages: - English
- Spanish

Affiliation: AFFORDABLE HOUSING ALLIANCE, INC.

Website: <http://www.housingall.org>

Agency ID: 90482

Agency Name: OCEAN, INC. (OCEAN COMMUNITY ECONOMIC ACTION NOW, INC.)

Phone: 732-244-5333-1108

Toll Free:

Fax: 732-288-2619

Email: ssheppard@oceaninc.org

Address: 40 Washington Street

TOMS RIVER, New Jersey 08753-7669

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English
- Spanish

Affiliation:

Website: <http://www.oceaninc.org/>

Agency ID: 90545

Agency Name: ISLES, INCORPORATED

Phone: 609-341-4783

Toll Free:

Fax: 609-341-4767

Email: homehelp@isles.org

Address: 33 Tucker St

Trenton, New Jersey 08618-4705

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
Languages: - Cantonese
- English
- Spanish
Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY
Website: <https://isles.org>
Agency ID: 80988

Agency Name: NORTH HUDSON COMMUNITY ACTION CORPORATION
Phone: 201-210-0100

Toll Free:

Fax:

Email: scastano@nhcac.org

Address: 407 39th St

Union City, New Jersey 07087-5367

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation:

Website: <http://www.nhcac.org>

Agency ID: 80255

Appendix

D

Archive Management



STATE OF NEW JERSEY



MUNICIPAL HOUSING AND DEVELOPMENT

M500000-002

Records Retention and Disposition Schedule				Agency: M500000			Schedule: 002		Page #:2 of 8	
Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy		Disposition	Citation
							Total Retention Period	Minimum Period in Agency		
Economic Development										
0050-0000	Economic Development Studies and Surveys						Permanent		Retain at Agency	
0051-0000	Urban Renewal File - Economic Development						10 Years After completion of construction		Destroy	
Neighborhood Development										
0120-0000	Affordable Housing Project File --- File contains but is not limited to the following: Documentation from the Developer including Developer Certifications, Planned Real Estate Development (PRED) Public Offering Statement, deed, municipal land use approval and/or grant contract, project total number of units, total number of affordable units, total number of very-low, low-, and/or moderate-income units, number of units by bedroom distribution by very-low, low-and/or moderate income, floor plans, project maps, list of project principals or partners, project construction schedule, proposed pricing, list of public funding sources, grant agreement (copies), loan agreement (copies), condominium or homeowner fees, real estate taxes, utilities, flood insurance, contact information, rental lease agreement, Planning Zoning Board Resolutions (copies), Condominium/Homeowner Association or Rental Project Recorded files, Affirmative Marketing Plans and Advertisements, and Cost of Advertising records.	X	X						Destroy	
0120-0001	Affordable Housing Project File - Approved						Life of Deed restriction plus 10 yrs or Or Until Municipality Relinquishes Control Plus 10 Yrs		Destroy	

Records Retention and Disposition Schedule				Agency: M500000			Schedule: 002		Page #:3 of 8	
Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy		Disposition	Citation
							Total Retention Period	Minimum Period in Agency		
0120-0002	Affordable Housing Project File - Denied/Withdrawn						3 Years		Destroy	
0120-0003	Affordable Housing Project File - Referral List					P	3 Years After referral list is purged		Destroy	
0121-0000	Affordable Housing Application File --- File includes but not limited to preliminary and final applications, documentation, disclosures, appeals,extentions and correspondence.									
Neighborhood Development										
0121-0001	Affordable Housing Application File - Cerification Approved	X					3 Years After recorded discharge of mortgage or 3 yrs after expiration of lease		Destroy	
0121-0002	Affordable Housing Application File - Certificatipn Denied Or Expired	X					3 Years		Destroy	
0122-0000	Affordable Housing Unit File --- Fiile includes but is not limited to deeds with restrictions, recorded mortgages and notes, discharges, approved increases, correspondence, certifications, contracts, and leases.	X					Life of Deed restriction plus 10 yrs		Destroy	
0122-0001	Affordable Housing Unit File - Mailing Notification Of Responsibilities						3 Years After recorded discharge of mortgage or 3 yrs after expiration of lease		Destroy	

Appendix

E

Program Forms





Return Applications to: Triad Associates 1301 W. Forest Grove Road, Vineland NJ 08360

Completed Applications can also be faxed to (856) 690-5622

Phone (856) 690-5749 • APPLY ONLINE AT: www.triadhousingprograms.com

PRELIMINARY APPLICATION FOR AFFORDABLE HOUSING: (Please print clearly)

Name of Head of Household _____

Current Street Address _____ City _____ State _____ Zip Code _____

() _____ () _____ () _____
Home Phone No. Work Phone Ext. # Cell Phone No.

Email Address: _____

1. Number of Bedrooms? One (1) ___ Two (2) ___ Three (3) ___ Require a handicap accessible home? Yes ___ No ___
2. Do You Currently Receive Rental Assistance? Yes ___ No ___ *If yes: Amount of Voucher: \$ _____
3. Is a member of your household a Veteran? Yes ___ No ___ Is your household eligible for a 55+ senior community? Yes ___ No ___
4. What county do you work in? _____ What county do you live in? _____
5. Credit Score: _____ Any judgements, bankruptcies or judgements in past 7 years? ___ Yes ___ No *If yes: Date: _____

HOUSEHOLD COMPOSITION: (Please print clearly)

Name	Relationship to Head of Household	Gender	Date of Birth	Annual Gross Income (Monthly x12 months)	Source of Income
1.	Head of Household			\$	
2.				\$	
3.				\$	
4.				\$	
5.				\$	
TOTAL GROSS ANNUAL HOUSEHOLD INCOME				\$	

***If you own the home in which you live, please provide BOTH the market value and your equity in the home.**
(Your equity equals the market value less any outstanding mortgage Principal).

Market Value: \$ _____

Equity: \$ _____

I certify that the information provided herein is true and complete to the best of my knowledge and that any misrepresentation of income or household size herein shall be cause for program disqualification. I also understand that this information is to be used only for determining my eligibility for referral to an affordable housing unit and does not obligate me in any way.

Signature Head of Household X _____

Date _____

New Jersey Office
1301 W. Forest Grove Rd., Vineland, NJ 08360
P 856.690.9590 F 856.690.5622

Pennsylvania Office
309 W. Glenside Ave., Glenside, PA 19038
P 215.576.1950 F 215.576.1940

Web
www.triadincorporated.com
www.triadhousingprograms.com



PRELIMINARY ELIGIBILITY AND PLACEMENT IN APPLICANT POOL

[DATE]

[Applicant Name]

Applicant Address]

RE : <Municipality> AFFORDABLE HOUSING

Dear [Applicant Name]:

You submitted an application for affordable housing through TRIAD. Based on the information currently in our files, you appear to be eligible for residency. We conducted a lottery to establish placement in our applicant pool. Your name was pulled at that time and given #[NUMBER] which is your number on our list.

When a unit is available, it will be necessary to update the information we receive. Please be advised that as a result of this update we could reject your application.

You should notify us immediately if one of the following events occurs:

- You move to a new address
- You get a new telephone number
- You are no longer interested in residing at our development

You will periodically receive a verification letter with a confirmation card. ***To stay in our applicant pool, you must return the confirmation card or contact our office to confirm your continuing interest.*** If we do not hear from you within 30 days, we must assume that you are no longer interested in residency here, and we will remove your name from our applicant pool.

You may contact us at **(856) 690-5749** if you have any questions.

Sincerely,

<Triad Staff Person>

Triad Associates

Administrative Agent

New Jersey Office

1301 W. Forest Grove Rd., Vineland, NJ 08360
P 856.690.9590 F 856.690.5622

Pennsylvania Office

309 W. Glenside Ave., Glenside, PA 19038
P 215.576.1950 F 215.576.1940

Web

www.triadincorporated.com
www.triadhousingprograms.com



Date

Name

Address

Re: <insert municipality>
Preliminary Application - <insert housing community>

Dear Applicant:

You submitted an application for affordable housing in the <insert municipality>. Based on the preliminary review of your application, you do not appear to be eligible for residency.

You are not currently eligible for this program due to the following reason(s):

Your household income is below the minimum guideline (\$_____)

Based on the information you submitted, we have calculated your household’s gross yearly income (before taxes) at \$_____. The monthly rent for the <number of bedrooms> bedroom [low or moderate] income unit is \$_____. You would need a monthly income of approximately three times monthly rent to afford this rent considering our requirement that you pay no more than 33 percent of your gross income for housing expenses.

Your household income is above the maximum guideline (\$_____)

Information is omitted or unclear – please provide the requested information and return to our office within 5 days.

Your credit report status does not meet the Landlord’s minimum leasing criteria.

If you feel this information is incorrect, please contact us within ten (10) days of the date of this letter.

Administrative Agent
Triad Associates
1301 W. Forest Grove Road
Vineland, NJ 08360
Phone (856) 690-9590
Fax (856) 690-5622

New Jersey Office
1301 W. Forest Grove Rd., Vineland, NJ 08360
P 856.690.9590 F 856.690.5622

Pennsylvania Office
309 W. Glenside Ave., Glenside, PA 19038
P 215.576.1950 F 215.576.1940

Web
www.triadincorporated.com
www.triadhousingprograms.com



EXHIBIT

A

LOTTERY SPREADSHEET(S)



CERTIFICATION OF LOTTERY

INSERT MUNICIPALITY, (COUNTY)

Susan DiBiasio, being of full age, hereby certifies as follows:

1. I am an Associate/Housing Team Member for TRIAD INCORPORATED, which serves as the Affordable Housing Administrator for the affordable rentals at **PROPERTY NAME & MUNICIPALITY.**
2. On **INSERT DAY AND DATE,** TRIAD Inc. held a randomized lottery to select the names of individuals to be placed on a waiting list for affordable units for rent available within **PROPERTY NAME & MUNICIPALITY,** who did not have existing lottery numbers from previous random drawings.
3. In addition to myself, participating in the process **INSERT WITNESS(S),** Housing Associate at TRIAD Inc.
4. At or about 1:00p.m., we assembled **at the TRIAD office in Vineland, or via Zoom meeting.** The process for selecting the names of individuals was as follows: **# OF** applicants were randomized utilizing an excel randomizing formula process where no applicant received individual preference. Lottery numbers ranged from **#** to **#**.
5. The names of the individuals randomly and without any preferences selected and ranked on the waiting list as a result of this lottery are attached as **Exhibit A** to this Certification.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Susan DiBiasio,
Associate/Housing Team Member

Date

Witness

Date



APPLICATION FOR AFFORDABLE HOUSING

APPLICANT NAME: _____

CURRENT ADDRESS: _____

CITY, STATE, ZIPCODE: _____

HOME PHONE: _____ WORK PHONE: _____ OTHER: _____

EMAIL: _____

HOUSEHOLD COMPOSITION AND CHARACTERISTICS

1. List the Head of Household and all other members who will be living in the unit. Give the relationship of each family member to the Head of Household.

#	MEMBER FULL NAME	RELATION	BIRTH DATE	SEX
1		Head of Household		
2				
3				
4				
5				
6				
7				
8				
9				

2. Does anyone live with you now who is not listed above: Yes ___ No ___

3. Do you expect a change in your household composition? Yes ___ No ___

Explain if you answered yes to either question: _____

4. Please identify any special housing needs. _____

5. Number of bedrooms requested based on family composition (there must be at least one occupant per bedroom): _____
6. Specific Property/Development that you are applying for: _____

INCOME AND ASSET INFORMATION

Please answer each of the following questions. For each “yes”, provide details in the charts below.

Does any member of your household:

Yes ___	No ___	Work full-time, part-time or seasonally?
Yes ___	No ___	Expect to work for any period during the next year?
Yes ___	No ___	Work for someone who pays you cash?
Yes ___	No ___	Expect a leave of absence from work due to lay-off, medical, maternity or military leave?
Yes ___	No ___	Now receive or expect to receive unemployment benefits?
Yes ___	No ___	Now receive or expect to receive child support?
Yes ___	No ___	Entitled to child support that he/she is not now receiving?
Yes ___	No ___	Now receive or expect to receive alimony?
Yes ___	No ___	Have an entitlement to receive alimony that is not currently being received?
Yes ___	No ___	Now receive or expect to receive public assistance (welfare)?
Yes ___	No ___	Now receive or expect to receive Social Security or disability benefits?
Yes ___	No ___	Now receive or expect to receive income from a pension or annuity?
Yes ___	No ___	Now receive or expect to receive regular contributions from organizations or from individuals not living in the unit?
Yes ___	No ___	Receive income from assets including interest on checking or savings accounts, interest and dividends from certificates of deposit, stocks or bonds or income from rental property?
Yes ___	No ___	Own real estate or any assets for which you receive no income (checking account, cash)?
Yes ___	No ___	If you own a home, do you maintain a mortgage on the property?
Yes ___	No ___	Have you sold or given away real property or other assets (including cash) in the past two years?
Yes ___	No ___	Are you responsible for paying child support or alimony? This amount will be deducted from your total annual income. Amount Paid Monthly: \$ _____

INCOME AND ASSET INFORMATION (employment, unemployment, pension, child support, alimony, SS, SSI, SSDI, etc., etc.. – everything that is a source of income)

MEMBER NO.	SOURCE OF INCOME / TYPE OF INCOME	TOTAL GROSS ANNUAL INCOME

ASSETS

1. List all checking, savings and other bank accounts (including IRAs, 401k's, Keogh accounts, retirements, CD's, etc.,) of all household members.

MEMBER NO.	BANK NAME	TYPE OF ACCOUNT	ACCOUNT NUMBER	BALANCE

2. List any/all stocks, bonds, trusts, pensions, or other assets, including a house, and their value, owned by any household member:

MEMBER NO.	ASSET	VALUE

3. List any/all assets disposed of for less than their fair market value during the past two years:

MEMBER NO.	ASSET	VALUE

MORTGAGE/HOME EQUITY

1. If you own the home in which you live, clearly list all mortgage accounts (including secondary mortgages, and home equity loans).

LOAN POSITION	BANK / LENDER NAME	TYPE OF ACCOUNT	ACCOUNT NUMBER	BALANCE
1 ST Mortgage				
2				
3				
4				

PREVIOUS RENTAL HISTORY OR OWNERSHIP HISTORY

Name and address of your Present Landlord or Current Address:

 _____ Telephone: _____
 How long have you lived here? _____
 Reason for leaving? _____

Name and address of your Former Landlord or Previous Address:

 _____ Telephone: _____
 How long did you live there? _____
 Reason for leaving? _____

EMPLOYMENT HISTORY

Name and address of Head of Household's present employment:

 _____ Telephone: _____
 Supervisor's Name? _____
 How long have you worked there? _____

Name and address of spouse's or co-head employer:

 _____ Telephone: _____
 Supervisor's Name? _____
 How long have you worked there? _____

APPLICANT CERTIFICATION

I/we certify that if selected to receive assistance, the unit I/we occupy will be my/our only residence. I/we understand that the above information is being collected to determine my/our eligibility. I/we authorize the owner/manager to verify all information provided on this application and to contact previous or

current landlords or other sources of credit and verification information which may be released to appropriate Federal, State, or local agencies. I/we certify that the statements made in this application are true and complete to the best of my/our knowledge and belief. I/we understand that false statements or information are punishable under Federal Law.

Signature of Head of Household _____ Date: _____

Signature of Spouse/Co-Head _____ Date: _____

Signature of Administrative Agent _____ Date: _____

We Do Business in Accordance With the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988). It is Illegal to Discriminate against Any Person Because Of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin.



The following list refers to documentation (if it applies) that must be provided so we can verify your income and household size. OMITTING ANY DOCUMENTS MAY DENY OR DELAY YOUR APPLICATION.

- ___ (2) Personal identifications for **all** household members (Driver’s License, Passport or birth certificate, etc.).
- ___ Signed STATEMENT OF FACT (page 6) for each adult household member, 18 and over.
- ___ ALL BANK ACCOUNTS, i.e. Checking, Savings, 401K, Annuities, IRA, etc. Accounts – **Recent last 3 full months** of statements (not transactions printout)
- ___ (4) most recent consecutive weekly or (2) bi-weekly pay stubs for **all** employed household members
- ___ Social Security, SSI, SSDI, etc. income: S.S. Computer Printout or Award Letters
- ___ Pension Letter(s) received from pension fund
- ___ Verification of Temporary Assistance for Needy Families (TANF)
- ___ Verification of Support (Child Support and/or Alimony)
- ___ Verification of Unemployment Benefits, Military Pay, Worker’s Comp, etc.
- ___ Federal and State Tax Returns (**full** last 2 years, both front & back with all W2’s and 1099’s, etc.) NOTE – **All returns MUST BE SIGNED, even if electronically filed. Please print out first page of state and federal and sign them!**
- ___ CD’s, 401K’s, Pensions, IRA’s, Bonds/Stocks, etc. statements
- ___ Real Estate (total value minus any outstanding mortgage balance, closing costs, broker's fees, etc.) and income from real estate or businesses;
- ___ Mortgage Info and Valuation of current home; **AND** RENTAL INCOME



STATEMENT OF FACT AFFORDABLE HOUSING PROGRAM

I, (print name) _____, certify by initialing below that I do not either receive the following items or I am not required to file such report or returns.

PLEASE INITIAL EACH ITEM AS IT APPLIES TO YOU.

ONLY INITIAL THE ITEM IF IT IS TRUE.

- 1) _____ I do not work
- 2) _____ I am not a full-time student
- 3) _____ I do not receive any additional earned or unearned income from any source other than what I have already submitted to the Program.
- 4) _____ I do not receive any alimony
- 5) _____ I do not receive any child support
- 6) _____ I am not required to file any Federal or State Income Tax Returns
- 7) _____ **I do not have the following:** any checking and savings accounts to include CDs, Money Market Funds, Mutual Funds, Stocks and Bonds and any other assets held by financial institutions other than what I have already submitted to the Program.

I further state that I understand eligibility under the this program is based upon household income and failure to disclose and report all income can result in disqualification and/or cancelation and full restitution of any funds expended or received under false pretense.

Signature

Date _____

Print Full Name

Address

City, State, Zip

INCOME CALCULATION

APPLICANT:

EMPLOYER	PAY PERIOD	GROSS PAY
PAY PERIOD: 1 O/T	1	\$0.00
PAY PERIOD: 2 O/T	2	\$0.00
PAY PERIOD: 3 O/T	3	\$0.00
PAY PERIOD: 4 O/T	4	\$0.00
TOTAL:		\$0.00

AVERAGE WEEKLY CALCULATION				TOTAL ANNUAL INCOME
\$0.00	x	?	WEEKS =	#VALUE!

ANNUAL INCOME CALCULATION FORM

Name: _____ Identification No. _____

ASSETS

Family Member	Asset Description	Current Cash Value of Assets
1		\$0.00
2		
3		
4		
5		
6		
7		
8		
9	Net Cash Value of Assets	\$0.00
10	Total Actual Income from Assets	

11 If line 10 is greater than \$5,000, multiply line by _____ (Passbook Rate) and enter results here; otherwise, leave blank

ANTICIPATED ANNUAL INCOME

Family Members	a. Wages/ Salaries	b. Benefits/ Pensions	c. Public Assistance	d. Other Income
12				
13				
14				
15				
16				
17				
18				
19	Totals	\$0.00	\$0.00	\$0.00
20	Total Annual Income			

Income Guideline for Household of
Median Income
Percentage
Monthly
33% monthly



CERTIFICATION OF ZERO INCOME AND NON-FILING TAX RETURNS

(To be completed by adult household members only, if appropriate)

Household Name: _____

Unit No. _____

Development Name _____

City: _____

1. I hereby certify that I do not individually receive income from any of the following sources:
 - a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
 - b. Income from operation of a business;
 - c. Rental income from real or personal property;
 - d. Interest or dividends from assets;
 - e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
 - f. Unemployment or disability payments;
 - g. Public assistance payments;
 - h. Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
 - i. Sales from self-employed resources (Avon, Mary Kay, Shaklee, etc.);
 - j. Any other source not named above.

2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

3. I have not filed Federal/State Income Tax Returns for years: _____

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the denial of application/voiding of Certification of Eligible Household.

X _____
SIGNATURE OF APPLICANT

PRINTED NAME OF APPLICANT

WITNESS

DATE



CHILD SUPPORT / CHILD CUSTODY / ALIMONY CERTIFICATION

Date: _____

To: AFFORDABLE HOUSING PROGRAM

Please be advised that I have Legal Custody of the following listed children and they reside with me on a full-time basis and will continue to reside with me:

_____ Soc. Sec.# _____ Date of Birth: _____
Name

_____ Soc. Sec.# _____ Date of Birth: _____
Name

_____ Soc. Sec.# _____ Date of Birth: _____
Name

If you have custody and receive child support and/or alimony by Court Order, please attach a copy of that order. Attach documentation for all income.

I received the following amounts for Child support: 2020 _____

I expect to receive Child support payment for: 2021 _____

I do not receive Child Support: 2021 _____

I expect to receive Alimony payments for: 2021 _____

I hereby certify that I am the Custodial Parent of the above listed children, and said child/children will reside with me in the affordable unit.

PRINT NAME

X _____
SIGNATURE



CERTIFICATION OF ELIGIBLE HOUSEHOLD

October 14, 2022

Name
 Street Address
 City, NJ 08081
 Phone: Email:

The household has submitted an Application for an affordable housing unit that will be restricted for occupancy by low and moderate income-eligible households; and, this application has been reviewed, the information therein has been verified according to office procedures, and has demonstrated that the applicant is income eligible for an affordable housing unit; THEREFORE, Triad Associates hereby certifies the applicant is eligible for an affordable unit according to the household and unit characteristics specified.

Number of Household members: 1 adult(s) + 1 minor(s) = 2 Total Household	
Referred Unit Size: 0 Bedroom, Very Low <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> Monthly Rent: \$00000000	
Referred Unit Address: Address	
Salary & Fixed Income:	\$00000
Additional Income:	\$0.00
Total Household Income:	\$00000
% of Median:	00% (Mod)
Median Income for Household of # : \$Amount	2022 DCA Maximum Income for Very Low <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> Income Household of # : \$Amount

CONDITIONAL APPROVAL:

***Please submit the following:**

Move In Date: _____ **Security Deposit:** \$ _____

Applicant (Name), and daughter (name) is/are the only occupant(s) permitted to live in unit. Any other occupants would constitute a violation of the lease and be subject to eviction by Property.

Utilities are not included in these calculations and are the responsibility of the prospective renter. All housing specifically designated for low and moderate income-eligible households is subject to deed restrictions.

The undersigned hereby states that all information submitted to Triad Associates for the purpose of obtaining this Certification is true and complete to the best of the applicant's knowledge and that a false statement or misrepresentation of fact may be cause for program disqualification and/or the initiation of any applicable legal remedies.

NOTHING HEREIN SHALL BE INTERPRETED AS ASSURANCE THAT CERTIFIED HOUSEHOLDS WILL OBTAIN AFFORDABLE HOUSING THROUGH THIS CERTIFICATION.

Applicant Signature: _____

Certified by: Susan DiBiasio, Associate



FORM OF CERTIFICATE FOR APPLICANTS CERTIFIED TO RENTAL UNIT, REQUIRED BY SECTION 5:80-26.18(c)(2)

CERTIFICATE FOR APPLICANT CERTIFIED TO A RENTAL UNIT SUBJECT TO AFFORDABLE HOUSING RESTRICTIONS

My name is _____, and I am making this certificate in connection with my certification to rent the Affordable Housing unit located at _____. "I" shall be considered "we" in the foregoing:

I am aware, as the renter of an Affordable unit that from this date forward, as long as I am renting the unit described above, my renting the apartment is subject to the requirements that are listed below:

- 1. I am required to pay all rent set forth in my lease on time and in the manner provided for in my lease.
2. I know that I am required to live in my apartment, and that I cannot sublease it or rent it out to any other person, not even to members of my family. I further attest that no occupants other than those listed on this certification are permitted to reside in this unit.
3. I know that the maximum rent I am supposed to pay to my landlord is limited by law, that it is announced each year by the Department of Community Affairs, and that I can call Triad Associates at any time if I have any questions about what rent I am supposed to be paying.
4. I know that I am not allowed to make any improvements to my apartment unless they have been approved in writing by the landlord.

WITNESS:

[Redacted signature line]

TENANT:

[Redacted signature line]

SIGNATURE/DATE



Date

Applicant

Applicant Address

RE: <Property Name> - <Rental or Sale>

Full Application Review – Denial

Dear <applicant>:

You submitted an application for affordable housing at <Location> for a <#> bedroom <affordability> unit. Based on review of the application, you are not eligible for rental for the following reason(s):

 X Over income: Your income calculated based on an average of your gross pay for the last four weeks of non-holiday, pay periods calculates at \$79,301.30. For two pay periods in December your gross pay included extensive amounts of holiday pay, that has not been included in this calculation. If it had been, your income projection would have been higher. Nonetheless, this income is higher than the maximum for a moderate four-person household in the Region which is \$77,280.

If you feel this information is incorrect, please contact us within (10) ten days of the date of this letter.

Sincerely,

<Triad Staff Person>
Triad Associates
1301 W. Forest Grove Road
Vineland, NJ 08360
<staff email>
Phone (856) 690-9590
Fax (856) 690-5622



Return Applications to:
 Triad Associates 1301 W. Forest Grove Road, Vineland NJ 08360
 Completed Applications can also be faxed to (856) 690-5622 or
 Emailed: sdibiasio@triadincorporated.com
 Phone (856) 690-5749 www.triadhousingprograms.com

UPDATED INFORMATION FOR WAITLIST APPLICANTS FOR AFFORDABLE HOUSING: (Please print clearly!)

Head of Household: _____

Current Street Address: _____ City: _____ State: _____ Zip: _____

(_____) _____
Home Phone

(_____) _____
Work Phone

(_____) _____
Cell Phone

Email Address: _____

Number of Bedrooms? One ___ Two ___ Three ___ Require a handicap accessible home? Yes ___ No ___

*Do You Currently Receive Rental Assistance? Yes ___ No ___ Is a member of your household a Veteran? Yes ___ No ___

Approximate Credit Score: (Circle one) Below 500 500-600 Over 600

Do you currently have a lease? (circle one) Yes No

Date lease ends: _____ Current Lease is Month to Month (Circle one): Yes No

Date you are looking to move: _____

Do you have any pets? Yes No No If yes, type of pet: _____

HOUSEHOLD COMPOSITION: (Please print clearly)

NAME	RELATIONSHIP TO HEAD OF HOUSEHOLD	GENDER	DATE OF BIRTH	ANNUAL GROSS INCOME (Monthly X 12 Months)	SOURCE OF INCOME
1.				\$	
2.				\$	
3.				\$	
4.				\$	
5.				\$	
TOTAL GROSS ANNUAL HOUSEHOLD INCOME				\$	

*If you own the home in which you live, please provide BOTH the market value and your equity in the home. (Your equity equals the market value less any outstanding mortgage Principal).

MARKET VALUE: \$ _____ EQUITY: \$ _____

I certify that the information provided herein is true and complete to the best of my knowledge and that any misrepresentation of income or household size herein shall be cause for program disqualification. I also understand that this information is to be used only for determining my eligibility for referral to an affordable housing unit and does not obligate me in any way.

X _____ SIGNATURE HEAD OF HOUSEHOLD _____ DATE