

BOROUGH OF AVALON
 CAPE MAY COUNTY
 NEW JERSEY

RESOLUTION NO. 142 -2018

SUBJECT: A RESOLUTION OF THE BOROUGH OF AVALON, COUNTY OF CAPE MAY AND STATE OF NEW JERSEY APPOINTING A MUNICIPAL HOUSING LIAISON FOR THE ADMINISTRATION OF THE BOROUGH'S AFFORDABLE HOUSING PROGRAM AND ADOPTION OF THE BOROUGH'S ACCESSORY APARTMENT MANUAL

WHEREAS, the Borough of Avalon's Fair Share Plan promotes an affordable housing program pursuant to the Fair Housing Act (N.J.S.A. 52:27D-301, et. seq.) and COAH's Third Round Substantive Rules (N.J.A.C. 5:93-1, et. seq.); and

WHEREAS, pursuant to N.J.A.C. 5:93 and N.J.A.C. 5:80-26.1 et. seq., Borough of Avalon is required to appoint a Municipal Housing Liaison for the administration of the Borough of Avalon's affordable housing program to enforce the requirements of N.J.A.C. 5:93 and N.J.A.C. 5:80-26.1 et. seq.; and

WHEREAS, Borough of Avalon has amended Chapter XXVII entitle Affordable Housing to provide for the appointment of a Municipal Housing Liaison to administer the Borough of Avalon's affordable housing program.

WHEREAS, the appropriate professionals for the Borough have prepared an Accessory Apartment Manual for use by the Borough in implementing this program.

NOW THEREFORE BE IT RESOLVED, by the Governing Body of the Borough of Avalon in the County of Cape May, and the State of New Jersey that the Borough Business Administrator is hereby appointed by the Governing Body of the Borough of Avalon as the Municipal Housing Liaison for the administration of the affordable housing program, pursuant to and in accordance with Chapter XXVII of the Borough of Avalon Land Use.

BE IT FURTHER RESOLVED, the Accessory Apartment Manual dated September 1, 2018 is hereby adopted as the Borough's Accessory Apartment Manual.

COUNCIL	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
Covington	✓		✓			
Dean						✓
Deever		✓	✓			
Hudanich			✓			
McCoristin			✓			


 James Deever, Council President

I HEREBY CERTIFY THAT the foregoing resolution was duly adopted by the Borough Council of the Borough of Avalon, New Jersey at the Regular Meeting held on Wednesday, September 26, 2018, with the voting record as indicated above.


 Marie J. Hood, Borough Clerk



**BOROUGH OF AVALON
3100 DUNE DRIVE
AVALON, NJ 08202**

Accessory Apartments Manual

September 2018

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INTRODUCTION

This Operating Manual has been prepared to assist in the administration of accessory apartments in the Borough of Avalon Affordable Housing Program. 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 creation of an accessory apartment and in the 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) N.J.A.C. 5:80-26.1 *et seq.*², the substantive rules of the Council on Affordable Housing N.J.A.C. 5:96³ and 5:97⁴ and the affordable housing regulations of the Borough of Avalon (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 accessory apartments, unlike market rate housing, have affordability controls limiting the rent for [10 *or* 30] years. COAH considers housing “affordable” if the household pays approximately 35% 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 <http://www.hud.gov/offices/fhco/EHILaws/index.cfm>

² <http://www.nj.gov/dca/affiliates/coah/regulations/uhac.html>

³ <http://www.nj.gov/dca/affiliates/coah/regulations/thirdroundregs/596.pdf>

⁴ <http://www.nj.gov/dca/affiliates/coah/regulations/thirdroundregs/597.pdf>

WHAT IS AN ACCESSORY APARTMENT?

An Accessory Apartment is “a self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters and a private entrance, which is created within an existing home, or through the conversion of an existing accessory structure on the same site, or by an addition to an existing home or accessory building, or by the construction of a new accessory structure on the same site.”

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. Municipalities are also required to provide affordable housing to very low-income households; at least 13 percent of all affordable units must be affordable to households earning 30 percent or less of median income.

The six COAH 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 COAH Regional Income Limits Chart (Appendix B) provides information about income limits for each of COAH’s 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.

ACCESSORY APARTMENT PROGRAM

1. All accessory apartments shall meet the following conditions:
 - (a) Accessory apartments are permitted by the Zoning Ordinance in the B-1 district, provided the units are affordable to low- and moderate-income households. Accessory apartments may be developed as low-income or moderate-income units (accessory apartments may be limited to only low- or only moderate-income units as determined in the Fair Share Plan).

(b) Accessory apartments shall comply with all applicable statutes and regulations of the State of New Jersey in addition to all building codes.

(c) At the time of initial occupancy of the unit and for at least ten (10) years thereafter, the accessory apartment shall be rented only to a household which is either a low- or moderate-income household.

(d) Rents of accessory apartments shall be affordable to low- or moderate-income households as per COAH and UHAC regulations,

(e) There shall be a recorded deed or declaration of covenants and restrictions applied to the property upon which the accessory apartment is located running with the land and limiting its subsequent rental or sale of the unit and the accessory apartment.

(f) The appropriate utility authority must certify that there is water and sewer infrastructure with sufficient capacity to serve the proposed accessory apartment. Where the proposed location is served by an individual well and/or septic system, the additional capacity necessitated by the new unit must meet the appropriate NJDEP standards.

(g) The Borough of Avalon accessory apartment program shall not restrict the number of bedrooms in any accessory apartment.

(h) No accessory apartment created as a result of this Article or these regulations shall exceed the gross floor area of the existing principal dwelling on the lot.

(i) Municipal building permit fees shall be waived in all cases involving affordable accessory apartment development under this section. An annual license and inspection fee, if required, shall be paid by unit owners.

2. The Borough of Avalon shall designate an administrative entity to administer the accessory apartment program that shall have the following responsibilities:

(a) The Administrative Agent shall administer the accessory apartment program, including advertising, income qualifying prospective renters, setting rents and annual rent increases, maintaining a waiting list, distributing the subsidy, securing certificates of occupancy, qualifying properties, handling application forms, filing deed restrictions and monitoring reports and affirmatively marketing the affordable accessory apartment program in accordance with the UHAC.

(b) The administrative entity shall only deny an application for an accessory apartment if the project is not in conformance with COAH's requirements and/or the provisions of this section/Article. All denials shall be in writing with the reasons clearly stated.

(c) In accordance with COAH requirements, the Borough of Avalon shall provide at least thirty thousand (\$30,000.00) dollars per unit to subsidize the creation of each very low-income accessory apartment, twenty-five thousand (\$25,000.00) dollars per unit to subsidize the creation of each low-income accessory apartment, or twenty thousand (\$20,000.00) dollars per unit to subsidize the creation of each moderate income accessory apartment. Subsidy may be used to fund actual construction costs and/or to provide compensation form reduced rental rates.

3. Property owners wishing to apply to create an accessory apartment shall submit to the administrative entity:

(a) A sketch of floor plan(s) showing the location, size and relationship of both

the accessory apartment and the primary dwelling within the building or in another structure;

(b) Rough elevations showing the modifications of any exterior building facade to which changes are proposed; and

(c) A site development sketch showing the location of the existing dwelling and other existing buildings; all property lines; proposed addition, if any, along with the minimum building setback lines; the required parking spaces for both dwelling units; and any manmade conditions which might affect construction.

A copy of the Borough of Avalon Amended Third Round Housing Element and Fair Share Plan is available at the Borough Clerk's Office during normal business hours.

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 <http://www.state.nj.us/lps/dcr/index.html>.

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 an Administrative Agent, who may be nonprofit agencies, State agencies or consultants that may administer the affordable housing within the municipality.
- The Administrative Agent 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, the developer or the affordable housing sponsor will accept these returned pre-applications for a specific period of time, for example, 30 to 90 days. At the end of this time period, all applications will go to the Administrative Agent where these applications will be randomly selected, through a lottery, to create a pool of applicants.
- The Administrative Agent pre-qualifies applicants in the applicant pool for income eligibility and sends either a rejection letter to those over income or a preliminary approval letter to those who appear income-eligible.

- When a unit becomes available, the Administrative Agent will interview the applicant households and proceed with the income qualification process.
- The Administrative Agent must notify applicant households in writing of certification or denial within 20 days of the determination.
- Once certified, households are further screened to match household size to bedroom size.
- 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. Applicants then make an appointment with the accessory apartment unit owner. Applicant households seeking rental units may be subject to a credit check by the unit owner. If approved, the applicant will sign the lease, pay the first month's rent and the security deposit and receive the keys.
- The certified household moves into the affordable rental unit.

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, and may include the responsibilities for providing administrative services as described in the next Section under, Responsibilities of an Administrative Agent.

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 COAH monitoring report. However, it is the Municipal Housing Liaison's responsibility to collect and verify this data and consolidate it into the annual report to COAH. Any requests from COAH for additional information or corrections will be directed to the Municipal Housing Liaison.

Coordinate meetings with Administrative Agents and Developers/Affordable Housing Sponsors/Owners. When a new accessory apartment is in the planning process, the Municipal Housing Liaison should coordinate a meeting between the Administrative Agent and the owner. The purpose of this initial meeting is to make sure the unit owner understands all the requirements of the program and go over the procedures outlined in the Operating Manual.

Provide Administrative Services, unless those services are contracted out. The responsibilities for providing administrative services are described in the next Section under, Responsibilities of an Administrative Agent.

RESPONSIBILITIES OF AN ADMINISTRATIVE AGENT

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 COAH and 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 OWNERS OF ACCESSORY APARTMENTS

When an owner is in the planning process for an affordable accessory apartment, s/he should contact the Municipal Housing Liaison who shall coordinate a meeting between the Administrative Agent and the 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 COAH-related local ordinances – that have already been adopted by the municipality.

The Administrative Agent will secure from the owner 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.

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 COAH reporting.

CREATION OF AN ACCESSORY APARTMENT

Accessory apartments are allowed in the Borough of Avalon in the B-1 Zoning District. Homeowners interested in creating an accessory apartment on their property should contact the Municipal Housing Liaison, the Borough Business Administrator.

REQUIREMENTS FOR CREATING AN ACCESSORY APARTMENT

This section should be augmented by and tailored to local ordinances and construction requirements.

- Homeowners interested in creating an accessory apartment or making an existing accessory unit available for this program must read this manual and understand all of the requirements of owning and renting out an affordable housing unit.
- Property considered for an accessory unit must fall within the zone(s) where accessory units are permitted within the Borough of Avalon.
- Property must have sufficient sewer and water capacity to service the proposed accessory apartment. This must be documented and kept on file by the Administrative Agent.
- A deed restriction in the form of Appendix E in the Uniform Housing Affordability Controls (N.J.A.C. 5:80-26.1 et seq.) and appended to this manual stating the affordability controls will be recorded on the primary residence.
- Deed restrictions for accessory apartments in the Borough of Avalon are for a period of no less 10 years.
- The rent for the accessory apartment will be lower than market rate rents in the area to make it affordable for low- and/or moderate-income households. Households must be income-qualified by the Administrative Agent. Application for the apartment is open to the public, however the homeowner may establish reasonable criteria for the household selected to live in the unit.

COMPENSATION FOR THE CREATION OF AN ACCESSORY APARTMENT

- The municipality will provide \$20,000 per unit to subsidize the creation of a moderate-income accessory apartment; \$25,000 per unit to subsidize the creation of a low-income accessory apartment and \$30,000 per unit to subsidize the creation of a very low-income accessory apartment.

PROCESS FOR CREATING AN ACCESSORY APARTMENT

- Application for approval of accessory apartment construction
- Initial inspection by building inspector

- Approval of apartment design
- Contract agreement between municipality and owner
- Deed restriction recorded on residence
- Construction inspections
- Final inspection and issuance of Certificate of Occupancy
- Final payment
- Initial occupancy by qualified tenant

DETERMINING AFFORDABLE RENTS

To determine the affordable rents the Administrative Agent uses the COAH calculators as allowed by law.

DEVELOPMENT CONSIDERATIONS AND COMPLIANCE ISSUES

There are several regulations that must be considered from the *development perspective* before the rents of accessory apartments can be calculated. These requirements should be discussed at the first meeting between the Municipal Housing Liaison, Administrative Agent and homeowner.

Number of Bedrooms. The number of bedrooms is a decision that must be made by the homeowner as there is no requirement for a certain number of bedrooms for accessory apartments. The homeowner must provide this information to the municipality and the Administrative Agent so that a rent may be established for the 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 rents are based on COAH’s Annual Regional Income Limits Chart at the time of occupancy:

- A studio shall be affordable to a one-person household;
- A one-bedroom unit shall be affordable to a one- and one-half person household;
- A two-bedroom unit shall be affordable to a three-person household;

Size of Unit	Household Size Used to Determined Max Rent
Studio/Efficiency	1
1 Bedroom	1.5
2 Bedrooms	3
3 Bedrooms	4.5
4 Bedrooms	6

- A three-bedroom unit shall be affordable to a four- and one-half person household; and
- A four-bedroom unit shall be affordable to a six-person household.

The above 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.

Utilities. The homeowner must determine how utilities for the accessory apartment will be paid, either by the homeowner and reimbursed through rent or by the tenant separately. Either way, the maximum rent amount may not be exceeded. This should be discussed with the Administrative Agent prior to the rent being set.

DETERMINING INITIAL RENTS

To determine the initial rents the Administrative Agent uses the COAH calculators as allowed by law.

Maximum Rent. When including percentages in the COAH rental calculator, the maximum rent for a moderate-income unit shall be affordable to households earning no more than 60 percent of median income and the maximum rent for a low-income unit shall be affordable to households earning no more than 44 percent of median income.

DETERMINING RENT INCREASES

Annual rent increases are permitted in affordable units. Rent increases are permitted at the anniversary of tenancy according to COAH's Annual Regional Income Limits Chart, available on COAH'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 COAH-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 COAH-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.

FINDING AN ACCESSORY APARTMENT TENANT

AFFIRMATIVE MARKETING

All affordable units are required to be affirmatively marketed using the Borough of Avalon's 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.

The Borough of Avalon's Affirmative Marketing Plan can be found in the Appendix.

REGIONAL PREFERENCE

The Borough of Avalon provides that households that live or work in COAH Housing Region 6 comprised of the following counties: Atlantic, Cape May, Cumberland, Salem, 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.

IMPLEMENTATION OF THE AFFIRMATIVE MARKETING PLAN

The affirmative marketing process for affordable units shall begin at least four months prior to expected occupancy. In implementing the marketing program, the municipality shall undertake all of the strategies outlined in the Borough of Avalon 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 sold. 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, the municipality applicants will be selected from the applicant pool and, if necessary, the unit will be affirmatively marketed as described above.

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

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.

RANDOMIZATION AFTER CERTIFICATION

Random selection is conducted when a unit is available, and only certified households seeking the type and bedroom size of the available unit are placed in the lottery.

MATCHING HOUSEHOLDS TO AVAILABLE UNITS

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 justifying such request.

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.

APPLICATION FEES

The Administrative Agent's fee schedule shall be set by ordinance.

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.

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. 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 - Temporary Assistance for Needy Families (TANF)'s 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.

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

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.

REAL ESTATE ASSET LIMIT

Except for federal programs, if an applicant's primary residence, which is to be sold upon rental of an affordable unit, has no mortgage debt and is valued at or above the regional asset limit as published annually by COAH with COAH's 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.

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 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

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 purchase or rental of restricted units. A letter rejecting the household's application shall be mailed 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 Executive Director of the Council on Affordable Housing (COAH), 101 South Broad Street, P.O. Box 813,

Trenton, New Jersey 08615. The Executive Director's written decision, which shall be made within 15 days of receipt of an appeal, shall be a final administrative action of COAH.

FINALIZING THE TENANT

Once a household has been certified to occupy an accessory apartment, the income has been documented and the ability to pay the established rent has been verified, the Administrative Agent may refer that household to meet with the owner of the apartment for final approval. The owner may develop a reasonable list of criteria, such as smoking or non-smoking, whether or not pets are allowed, etc., and may only reject tenants who do not meet those criteria. That list must be approved by the Administrative Agent.

The owner may also conduct a credit check and criminal background check on prospective tenants. An acceptable credit limit must be established prior to any credit check and must be on file with the Administrative Agent.

Lease. When a tenant is found, that tenant will be required to sign a lease. This may be a standard lease and must be approved by the Administrative Agent. It should list the location of the unit, the name of the tenant and the initial rent amount. A copy of the executed lease must be provided to the Administrative Agent.

Security Deposit. The owner may require a reasonable security deposit from the tenant.

VACANCIES

Once a homeowner learns that an accessory apartment will be vacated by a tenant, the Administrative Agent should immediately be notified to begin the process of finding a new tenant.

MAINTENANCE OF RECORDS AND APPLICANT FILES

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.

Administrative Agents maintain detailed records on all marketing initiatives.

MONITORING

The Administrative Agent shall provide the current annual monitoring information required to be maintained and reported annually to the Municipal Housing Liaison.

**BOROUGH OF AVALON
CAPE MAY COUNTY, NEW JERSEY**

ORDINANCE NO. 777-2018

**AN ORDINANCE PROVIDING FOR THE CREATION OF CERTAIN ACCESSORY APARTMENTS IN
THE B-1 ZONING DISTRICT AS A MEANS OF MEETING THE AFFORDABLE HOUSING
OBLIGATIONS OF THE BOROUGH AND AMENDING AND SUPPLEMENTING CHAPTER
27 (ZONING) OF THE CODE OF THE BOROUGH OF AVALON**

WHEREAS, the Borough of Avalon has been engaged in certain litigation regarding the Borough's obligation to provide for affordable housing which has resulted in a Settlement Agreement which has been approved by the Superior Court of New Jersey which, among other things, requires that the Borough amend or adopt certain amendments to its Municipal Land Use Ordinances;

NOW, THEREFORE, BE IT ORDAINED, BY THE BOROUGH COUNCIL OF THE BOROUGH OF AVALON, in the County of Cape May and State of New Jersey, the code is supplemented and amended as follows:

Section 1. Chapter 27 (Zoning) of the Code of the Borough of Avalon is amended and supplemented as follows:

27-13 ACCESSORY APARTMENT ORDINANCE

27-13.1 Procedural History

The procedural history is set forth in Section 27-12.1 of this chapter and incorporated by reference.

27-13.2 AFFORDABLE HOUSING PROGRAMS.

The Borough of Avalon has determined that it will use the following mechanisms to satisfy its affordable housing obligations:

A. Accessory Apartment Program.

1. All accessory apartments shall meet the following conditions:

(a) Accessory apartments are permitted by the Zoning Ordinance in the B-1 district, provided the units are affordable to low- and moderate-income households. Accessory apartments may be developed as low-income or moderate-income units (accessory apartments may be limited to only low- or only moderate-income units as determined in the Fair Share Plan).

(b) Accessory apartments shall comply with all applicable statutes and regulations of the State of New Jersey in addition to all building codes.

(c) At the time of initial occupancy of the unit and for at least ten (10) years thereafter, the accessory apartment shall be rented only to a household which is either a low- or moderate-income household.

(d) Rents of accessory apartments shall be affordable to low- or moderate-income households as per COAH and UHAC regulations,

(e) There shall be a recorded deed or declaration of covenants and restrictions applied to the property upon which the accessory apartment is located running with the land and limiting its subsequent rental or sale of the unit and the accessory apartment.

(f) The appropriate utility authority must certify that there is water and sewer infrastructure with sufficient capacity to serve the proposed accessory apartment. Where the proposed location is served by an individual well and/or septic system, the additional capacity necessitated by the new unit must meet the appropriate NJDEP standards.

(g) The Borough of Avalon accessory apartment program shall not restrict the number of bedrooms in any accessory apartment.

(h) No accessory apartment created as a result of this Article or these regulations shall exceed the gross floor area of the existing principal dwelling on the lot.

(i) Municipal building permit fees shall be waived in all cases involving affordable accessory apartment development under this section. An annual license and inspection fee, if required, shall be paid by unit owners.

B. Administrative Entity

2. The Borough of Avalon shall designate an administrative entity to administer the accessory apartment program that shall have the following responsibilities:

(a) The Administrative Agent shall administer the accessory apartment program, including advertising, income qualifying prospective renters, setting rents and annual rent increases, maintaining a waiting list, distributing the subsidy, securing certificates of occupancy, qualifying properties, handling application forms, filing deed restrictions and monitoring reports and affirmatively marketing the affordable accessory apartment program in accordance with the UHAC.

(b) The administrative entity shall only deny an application for an accessory apartment if the project is not in conformance with COAH's requirements and/or the provisions of this section/Article. All denials shall be in writing with the reasons clearly stated.

(c) In accordance with COAH requirements, the Borough of Avalon shall provide at least thirty thousand (\$30,000.00) dollars per unit to subsidize the creation of each very low-income accessory apartment, twenty-five thousand (\$25,000.00) dollars per unit to subsidize the creation of each low-income accessory apartment, or twenty thousand (\$20,000.00) dollars per unit to subsidize the creation of each moderate-income accessory apartment. Subsidy may be used to fund actual construction costs and/or to provide compensation for reduced rental rates.

C. OWNERS APPLICATION PROCESS

3. Property owners wishing to apply to create an accessory apartment shall submit to the administrative entity:

(a) A sketch of floor plan(s) showing the location, size and relationship of both the accessory apartment and the primary dwelling within the building or in another structure;

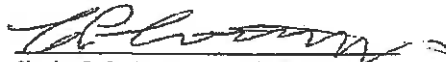
(b) Rough elevations showing the modifications of any exterior building facade to which changes are proposed; and

(c) A site development sketch showing the location of the existing dwelling and other existing buildings; all property lines; proposed addition, if any, along with the minimum building setback lines; the required parking spaces for both dwelling units; and any manmade conditions which might affect construction.

Section 2. SEVERABILITY. If any paragraph, section, subsection, sentence, clause, phrase or portion of this Article is for any reason held invalid or unconstitutional by any Court or administrative agency of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision and such holding shall not affect the validity of the remaining paragraphs or sections hereof.

Section 3. INCONSISTENCY. All ordinances or parts of ordinances inconsistent with this Ordinance are hereby repealed to the extent of such inconsistency.

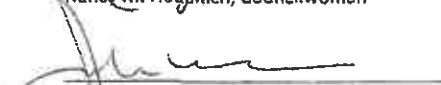
Section 4. EFFECTIVE DATE. This Ordinance shall take effect immediately after final passage and publication according to law.


Charles P. Covington, Council Vice President

ABSENT
Richard E. Dean, Councilman


James Deever, Council President


Nancy M. Hudanich, Councilwoman


John M. McCorristin, Councilman

COUNCIL	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
Covington		/	/			
Dean						/
Deever	/		/			
Hudanich			/			
McCorristin			/			

Ordinance Adoption Date: July 25, 2018

I HEREBY CERTIFY THAT the foregoing Ordinance was duly adopted by the Borough Council of the Borough of Avalon, New Jersey at the Regular Meeting held on Wednesday, July 25, 2018, with the voting record as indicated above.


C. Danielle Nollett, Deputy Borough Clerk

NOTICE OF PENDING ORDINANCE

The Ordinance published herewith was introduced and passed on first reading of the Municipal Council of the Borough of Avalon on June 27, 2018. It will be further considered for second reading, public hearing and final adoption at a meeting of said Council to be held on the 25th day of July, 2018 in the Meeting Room of the Municipal Building, Avalon, New Jersey at 4:15 p.m. and during the week prior to and up to and including the date of such meeting, copies of said Ordinance will be made available at the Clerk's Office in said Municipal Building to the members of the general public who shall request the same.

MARIE J. HOOD
Borough Clerk

ORDINANCE NO. 777-2018

Passed by Council of the Borough of Avalon, New Jersey

July 25, 2018

Attest: C. Danielle Nallett Deputy Borough Clerk

Attest: President of Council

Presented by me to the Mayor of the Borough of Avalon,

New Jersey July 25, 2018

C. Danielle Nallett Deputy Borough Clerk

Approved and signed by me July 25, 2018

Mayor

BOROUGH OF AVALON
CAPE MAY COUNTY
NEW JERSEY

ORDINANCE NO. 777-2018

AN ORDINANCE PROVIDING FOR THE CREATION OF CERTAIN ACCESSORY APARTMENTS IN THE B-1 ZONING DISTRICT AS A MEANS OF MEETING THE AFFORDABLE HOUSING OBLIGATIONS OF THE BOROUGH AND AMENDING AND SUPPLEMENTING CHAPTER 27 (ZONING) OF THE CODE OF THE BOROUGH OF AVALON

NOTICE OF ADOPTION

The aforementioned ordinance was duly passed by the Borough Council of the Borough of Avalon, Avalon, New Jersey, on first reading at a meeting of said Council held on the 27th day of June, 2018 and was taken up for second reading, final passage and was adopted at a meeting of said Council held on the 25th day of July, 2018 in the Meeting Room of the Municipal Building, Avalon, New Jersey at 4:15 p.m. Said ordinance was approved by the Mayor on July 25, 2018.

C. Danielle Nollett
C. Danielle Nollett, Deputy Borough Clerk

Prepared by *Affordable Housing Professionals of New Jersey (AHPNJ)* - April 2018
2018 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

	1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase Rents** Sales***	Regional Asset Limit****
Region 1												
Median	\$63,597	\$68,140	\$72,682	\$81,767	\$90,853	\$94,487	\$98,121	\$105,389	\$112,657	\$119,926		
Moderate	\$50,878	\$54,512	\$58,146	\$65,414	\$72,682	\$75,589	\$78,497	\$84,311	\$90,126	\$95,940	2.2%	\$175,679
Low	\$31,798	\$34,070	\$36,341	\$40,884	\$45,426	\$47,243	\$49,060	\$52,695	\$56,329	\$59,963	5.52%	
Very Low	\$19,079	\$20,442	\$21,805	\$24,530	\$27,256	\$28,346	\$29,436	\$31,617	\$33,797	\$35,978		
Region 2												
Median	\$66,755	\$71,523	\$76,291	\$85,828	\$95,364	\$99,179	\$102,993	\$110,622	\$118,252	\$125,881		
Moderate	\$53,404	\$57,218	\$61,033	\$68,662	\$76,291	\$79,343	\$82,395	\$88,498	\$94,601	\$100,705	2.2%	\$182,955
Low	\$33,377	\$35,762	\$38,146	\$42,914	\$47,682	\$49,589	\$51,497	\$55,311	\$59,126	\$62,940	1.22%	
Very Low	\$20,026	\$21,457	\$22,887	\$25,748	\$28,609	\$29,754	\$30,898	\$33,187	\$35,475	\$37,764		
Region 3												
Median	\$75,530	\$80,925	\$86,320	\$97,110	\$107,900	\$112,216	\$116,532	\$125,164	\$133,796	\$142,428		
Moderate	\$60,424	\$64,740	\$69,056	\$77,688	\$86,320	\$89,773	\$93,226	\$100,131	\$107,037	\$113,942	2.2%	\$205,458
Low	\$37,765	\$40,463	\$43,160	\$48,555	\$53,950	\$56,108	\$58,266	\$62,582	\$66,898	\$71,214	2.37%	
Very Low	\$22,659	\$24,278	\$25,896	\$32,370	\$33,665	\$34,960	\$37,549	\$40,139	\$42,728			
Region 4												
Median	\$69,447	\$74,407	\$79,368	\$89,289	\$99,209	\$103,178	\$107,146	\$115,083	\$123,020	\$130,956		
Moderate	\$55,557	\$59,526	\$63,494	\$71,431	\$79,368	\$82,542	\$85,717	\$92,066	\$98,416	\$104,765	2.2%	\$186,616
Low	\$34,723	\$37,204	\$39,684	\$44,644	\$49,605	\$51,589	\$53,573	\$57,541	\$61,510	\$65,478	5.19%	
Very Low	\$20,834	\$22,322	\$23,810	\$26,787	\$29,763	\$30,953	\$32,144	\$34,525	\$36,906	\$39,287		
Region 5												
Median	\$61,180	\$65,550	\$69,920	\$78,660	\$87,400	\$90,896	\$94,392	\$101,384	\$108,376	\$115,368		
Moderate	\$48,944	\$52,440	\$55,936	\$62,928	\$69,920	\$72,717	\$75,514	\$81,107	\$86,701	\$92,294	2.2%	\$161,977
Low	\$30,590	\$32,775	\$34,960	\$39,330	\$43,700	\$45,448	\$47,196	\$50,692	\$54,188	\$57,684	5.05%	
Very Low	\$18,354	\$19,665	\$20,976	\$23,598	\$26,220	\$27,269	\$28,318	\$30,415	\$32,513	\$34,610		
Region 6												
Median	\$51,085	\$54,734	\$58,383	\$65,681	\$72,979	\$75,898	\$78,817	\$84,655	\$90,494	\$96,332		
Moderate	\$40,868	\$43,787	\$46,706	\$52,545	\$58,383	\$60,718	\$63,054	\$67,724	\$72,395	\$77,066	2.2%	\$136,680
Low	\$25,543	\$27,367	\$29,192	\$32,840	\$36,489	\$37,949	\$39,409	\$42,328	\$45,247	\$48,166	0.00%	
Very Low	\$15,326	\$16,420	\$17,515	\$19,704	\$21,894	\$22,769	\$23,645	\$25,397	\$27,148	\$28,900		

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(g).

**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). The increase for 2015 was 2.3%, the increase for 2016 was 1.1%, the increase for 2017 was 1.7%, and the increase for 2018 is 2.2% (Consumer Price Index for All Urban Consumers (CPI-U); Regions by expenditure category and commodity and service group). Landlords who did not increase rents in 2015, 2016, or 2017 may increase rent by up to the applicable combined percentage from their last rental increase for that unit. 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.

Note: Since the Regional Income Limits for Region 6 in 2017 were higher than the 2018 calculations, the 2017 income limits will remain in force for 2018 (as previously required by N.J.A.C. 5:97-9.2(c)).

BOROUGH OF AVALON
CAPE MAY COUNTY
NEW JERSEY

RESOLUTION NO. 141 -2018

SUBJECT: A RESOLUTION ADOPTING AN AFFIRMATIVE MARKETING PLAN FOR THE BOROUGH OF AVALON

WHEREAS, in accordance with applicable Council on Affordable Housing ("COAH") regulations and the New Jersey Uniform Housing Affordability Controls ("UHAC") N.J.A.C. 5:80-26.1, et seq., the Borough of Avalon is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created by rehabilitation are affirmatively marketed to very low, low and moderate income households, particularly those living and/or working within Housing Region 6, the Housing Region encompassing the Borough of Avalon; and

NOW, THEREFORE, BE IT RESOLVED, that the Mayor and Council of the Borough of Avalon, County of Cape May, State of New Jersey, do hereby adopt the following Affirmative Marketing Plan:

Affirmative Marketing Plan

A. All affordable housing units in the Borough of Avalon shall be marketed in accordance with the provisions herein unless otherwise provided in N.J.A.C. 5:93-1, et seq.

B. This Affirmative Marketing Plan shall apply to all developments that contain or will contain low and moderate-income units, including those that are part of the Borough's prior round Fair Share Plan and its current Fair Share Plan and those that may be constructed in future developments not yet anticipated by the Fair Share Plan.

C. The Affirmative Marketing Plan shall be implemented by an Administrative Agent designated by and/or under contract to the Borough of Avalon. All the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of the affordable unit(s).

D. In implementing the Affirmative Marketing Plan, the Administrative Agent, acting on behalf of the Borough, shall undertake all the following strategies:

1. Publication of one advertisement in a newspaper of general circulation within the housing region.
2. Broadcast of one advertisement by a radio or television station broadcasting throughout the housing region.
3. At least one additional regional marketing strategy using one of the other sources listed below.

E. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters 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 a developer or sponsor of affordable housing. The Affirmative Marketing Plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward Housing Region 6 in which the Borough is located and covers the entire period of deed restriction for each restricted housing unit.

F. The Affirmative Marketing Plan is a continuing program intended to be followed throughout the entire period of restrictions and shall meet the following requirements:

1. All newspaper articles, announcements and requests for applications for very low, low, and moderate-income units shall appear in the Philadelphia Inquirer, the Press of Atlantic City, the Cape May County Herald, and Cape May Gazette.

2. The primary marketing shall take the form of at least one press release and a paid display advertisement in the above newspaper during the first week of the marketing program. Additional advertising and publicity shall be on an "as needed" basis. The developer/owner shall disseminate all public service announcements and pay for display advertisements. The developer/owner shall provide proof of publication to the Administrative Agent. All press releases and advertisements shall be approved in advance by the Borough's Administrative Agent.

Advertisements will also be placed on the following websites:

Avalon Borough - <https://avalonboro.net>
New Jersey Housing Resource Center (NJHRC) - <http://www.njhrc.gov>

3. The advertisement shall include a description of the:

- i. Street address(es) of the units;
- ii. Directions to the units;
- iii. Range of prices for the units;
- iv. Number of bedrooms in the affordable units (bedroom mix);
- v. Maximum income permitted to qualify for the units;
- vi. Location of applications;
- vii. Business hours when interested households may obtain an application;
- viii. Application fees, if any;
- ix. Number of units currently available; and
- x. Anticipated dates of availability.

4. Newspaper advertisements, announcements and information on where to request applications for very low, low, and moderate-income housing shall appear in at least three locally oriented weekly newspapers within the region, one of which shall be circulated primarily within Cape May County and the other two of which shall be circulated primarily outside of Cape May County but within the housing region.

5. Advertisements will be broadcast on the following regional cable television station:
23 WNJS New Jersey Public Broadcasting Authority

6. Applications shall be mailed by the Administrative Agent to the prospective applicants upon request. Locations of applications, brochures, and flyers to affirmatively market the program are listed below, and will also be made available on the Borough's website. Also, information on how to apply shall be made available at the developer's sales/rental office and shall be mailed or emailed to prospective applicants upon request. When on-line preliminary applications are utilized, if prospective applicants do not have internet access they will be given a phone number to call the Administrative Agent, who will then enter all pre-application information online during the phone call.

Atlantic County Administration Building
Cape May County Main Library
Cumberland County Library
Salem County Court House

7. The Administrative Agent shall develop, maintain and regularly update a list of community contact person(s) and/or organizations(s) in Cape May, Atlantic, Cumberland, and Salem Counties that will aid in the affirmative marketing program with particular emphasis on contacts that will reach out to groups that are least likely to apply for housing within the region, including major regional employers.

i. Quarterly informational flyers shall be sent to each of the following agencies with a request for publication in their journals and for circulation among their members:

- Cape May County Association of Realtors
- Atlantic City and County Board of Realtors
- Cumberland County Board of Realtors
- Gloucester Salem Counties Board of Realtors

ii. Quarterly informational circulars shall be sent to the administrators of each of the following agencies in the counties of and requests to post same shall be sent to the administrators of each of the following agencies within the counties of Cape May, Atlantic, Cumberland, and Salem:

- Welfare or Social Service Board
- Rental Assistance Office (local office of DCA)
- Offices on Aging or Division of Senior Services
- Housing Authority
- Community Action Agencies
- Community Development Departments

iii. Quarterly informational circulars shall be sent to the chief personnel administrators of all the major employers within the region as listed below in accordance with the Region 6 Affirmative Marketing Plan.

- Cape Regional Medical Center (2 Stone Harbor Blvd, Cape May Court House, NJ 08210)
- Cold Spring Rush Fish and Supply Co (906 Schellenger St, Cape May, NJ)
- Acme Markets (various locations)
- Wawa (various locations)
- Cape Counseling Services (687 Route 9, Cape May, NJ)
- Shores at Wesley Manor (2201 Bay Ave, Ocean City, NJ)
- Shop Rite (various locations)
- Verizon (various locations)
- Holy Redeemer Visiting Nurse Association (6727 Delilah Rd # F, Egg Harbor Twp., NJ)

iv. Quarterly informational circulars and copies of press releases and advertisements of the availability of low and moderate-income housing shall be sent to the following additional community and regional organizations:

- Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)
- New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd. #775, Brigantine, NJ 08203)
- The Latino Action Network (2560 U.S. Highway 22, Suite 322, Scotch Plains, NJ, 07076)
- Cape May County NAACP (P.O. Box 17, Whitesboro, NJ 08252)
- Atlantic City NAACP (423 North Ohio Ave, Atlantic City, NJ 08401)
- Salem County NAACP (P.O. Box 25, Salem, NJ, 08079)
- Supportive Housing Association (185 Valley Street, South Orange, NJ 07079)

v. The Administrative Agent will also provide specific direct notice to the following community and regional organizations whenever affordable housing units become available in the Borough to the organizations including, but not limited to, those listed below:

- Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)
- New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd. #775, Brigantine, NJ 08203)
- The Latino Action Network (2560 U.S. Highway 22, Suite 322, Scotch Plains, NJ, 07076)
- Cape May County NAACP (P.O. Box 17, Whitesboro, NJ 08252)
- Atlantic City NAACP (423 North Ohio Ave, Atlantic City, NJ 08401)
- Salem County NAACP-(P.O. Box 25, Salem, NJ, 08079)
- Supportive Housing Association (185 Valley Street, South Orange, NJ 07079)

8. A random selection method to select occupants of very low, low and moderate income housing will be used by the Administrative Agent in conformance with N.J.A.C. 5:80-26.16(l). The Affirmative Marketing Plan shall provide a regional preference for all households that live and/or work in Housing Region 6 comprised of Cape May, Atlantic, Cumberland, and Salem Counties.

9. The Administrative Agent shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify very low, low and moderate income households; to place income eligible households in very low, low and moderate income units upon initial occupancy; to provide for the initial occupancy of very low, low and moderate income units with income qualified households; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to very low, low and moderate income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:80-26.1, et seq.

10. Whenever appropriate, the Administrative Agent shall provide or direct qualified very low, low and moderate-income applicants to counseling services on subjects such as budgeting, credit issues, mortgage qualifications, rental lease requirements and landlord/tenant law and shall develop, maintain and update a list of entities and lenders willing and able to perform such services.

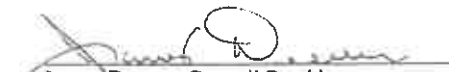
11. All developers/owners of very low, low and moderate-income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Administrative Agent. The implementation of the Affirmative Marketing Plan for a development that includes affordable housing shall commence at least 120 days before the issuance of either a temporary or permanent certificate of occupancy. The implementation of the Affirmative Marketing Plan shall continue until all very low, low and moderate-income housing units are initially occupied and for as long as affordable units exist that remain deed restricted and for which the occupancy or re-occupancy of units continues to be necessary. Please note that in addition to complying with this Borough-wide Affirmative Marketing Plan that the Administrative Agent shall also review and approve a separate Affirmative Marketing Plan for every new affordable development in Avalon that is subject to N.J.A.C. 5:8026.1 et seq. That document shall be completed by the owner/developer and will be compliant with the Borough's Affirmative Marketing Plan as presented herein, and incorporate development specific details and permitted options, all subject to the Administrative Agent's review and approval. The development specific affirmative marketing plans will use the standard form for Region 6, which is attached hereto as Appendix I.

12. The Administrative Agent shall provide the Municipal Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to N.J.A.C. 5:80-26-1, et seq. and the Order granting the Borough a Final Judgment of Compliance and Repose.

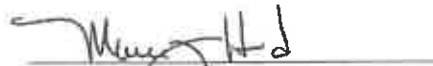
BE IT FURTHER RESOLVED that the appropriate Borough officials and professionals are authorized to take all actions required to implement the terms of this Resolution.

BE IT FURTHER RESOLVED that this Resolution shall take effect pursuant to law.

COUNCIL	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
Covington	✓		✓			
Dean						✓
Deever		✓	✓			
Hudanich			✓			
McCorristin			✓			


 James Deever, Council President

I HEREBY CERTIFY THAT the foregoing resolution was duly adopted by the Borough Council of the Borough of Avalon, New Jersey at the Regular Meeting held on Wednesday, September 26, 2018, with the voting record as indicated above.


 Marie J. Hoyle, Borough Clerk

9/18/2018

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJThis listing is current as of **09/17/2018**.**Agencies located in NEW JERSEY****Agency Name:** SENIOR CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.**Phone:** 856-456-1121-141**Toll Free:****Fax:** 856-547-2685**Email:** sromano@scucs.org**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
 - Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation:**Website:** <http://www.scucs.org>**Agency ID:** 80409**Agency Name:** JERSEY COUNSELING AND HOUSING DEVELOPMENT, INC**Phone:** 856-309-0040**Toll Free:****Fax:** 856-309-0111**Email:** Jerseycou@aol.com**Address:** 1729 Erial Rd.

BLACKWOOD, New Jersey 08012-4483

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

Languages: - English

- Spanish

Affiliation:**Website:** <http://n/a>**Agency ID:** 80408**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:** JERSEY COUNSELING AND HOUSING DEVELOPMENT, IN**Phone:** 856-541-1000**Toll Free:****Fax:****Email:** N/A**Address:** 1844 S Broadway

Camden, New Jersey 08104-1334

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
 - Rental Housing Counseling

Languages: - English**Affiliation:****Website:** <http://site.notavailable.org>**Agency ID:** 80407**Agency Name:** NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC**Phone:** 856-541-0720**Toll Free:****Fax:** 856-541-8440**Email:** nhscamden@comcast.net**Address:** 601-603 Clinton Street**APPENDIX D**

9/18/2018

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ

CAMDEN, New Jersey 08103-1415

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - 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
 - 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@pbcp.org**Address:** 1487 Kenwood Avenue

CAMDEN, New Jersey 08103-2904

Counseling Services: - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY**Website:** http://www.pbcip.org/what_to_expect.html**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: - Cantonese
 - Chinese Mandarin
 - English**Affiliation:** CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI**Website:** www.clarifi.org**Agency ID:** 82100**Agency Name:** NEW JERSEY CITIZEN ACTION**Phone:** 973-643-8800**Toll Free:** 800-656-9637**Fax:** 973-643-8100**Email:** application@njcitizenaction.org**Address:** 1040 Kings Highway
Suite 308

CHERRY HILL, New Jersey 08034-1908

Counseling Services: - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling

Languages: - English
 - Spanish**Affiliation:** NEW JERSEY CITIZEN ACTION

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ

Website: <http://www.njcitizenaction.org>
Agency ID: 81026

Agency Name: HOUSING PARTNERSHIP FOR MORRIS COUNTY

Phone: 973-659-9222

Toll Free:

Fax:

Email: N/A

Address: 2 E Blackwell St Ste 12
 Dover, New Jersey 07801-4645

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
- 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: CATHOLIC CHARITIES OF THE ARCHDIOCESE OF NEWARK

Phone: 973-266-7964

Toll Free:

Fax: 973-676-0172

Email: copt-hof@ccannj.org

Address: 37 Evergreen Place
 EAST ORANGE, New Jersey 07018-2154

Counseling Services:

- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation: CATHOLIC CHARITIES USA

Website: www.ccannj.com

Agency ID: 90020

Agency Name: TRI-CITY PEOPLES CORPORATION

Phone: 973-675-4484-2165

Toll Free:

Fax: 862-930-3745

Email: tcaldwell@tri-citypeoples.org

Address: 60 Evergreen Place, Suite 412
 EAST ORANGE, New Jersey 07018-2117

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
- Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English

Affiliation:

Website: <http://www.tri-citypeoples.org>

Agency ID: 83474

Agency Name: URBAN LEAGUE OF UNION COUNTY

Phone: 908-351-7200

Toll Free:

Fax:

Email: N/A

Address: 288 N Broad St
 Elizabeth, New Jersey 07208-3711

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- 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
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- Creole
- English
- Portuguese
- Spanish

Affiliation: NATIONAL URBAN LEAGUE

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

Agency ID: 80403

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ**Agency Name:** URBAN LEAGUE FOR BERGEN COUNTY**Phone:** 201-568-4988**Toll Free:****Fax:** 201-568-4989**Email:** info@ulbcnj.org**Address:** 12 Tenafly Road, Suite 103
ENGLEWOOD, New Jersey 07631-2206**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling**Languages:** - English

- Hindi

- Spanish

Affiliation:**Website:** <http://www.ulbcnj.org>**Agency ID:** 80405**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:** 4 East Jimmie Leeds Road
Suite 10
Galloway, NJ 08205
GALLOWAY, New Jersey 08205-4465**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
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Services for Homeless Counseling**Languages:** - English**Affiliation:** CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI**Website:** www.clarifi.org**Agency ID:** 90051**Agency Name:** COUNTY OF BERGEN, DEPARTMENT OF HUMAN SERVICES, DIVISION OF SENIOR SERVICES**Phone:** 201-336-7400**Toll Free:****Fax:****Email:** N/A**Address:** 1 Bergen County Plz Fl 2
Hackensack, New Jersey 07601-7075**Counseling Services:** - Reverse Mortgage Counseling**Languages:** - English

- Korean

- Spanish

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:** 201-489-8472**Email:** fhcnj1@optimum.net**Address:** 131 Main St
Suite 140
Hackensack, New Jersey 07601-7052**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Rental Housing Counseling**Languages:** - English

- Spanish

Affiliation: NATIONAL COMMUNITY REINVESTMENT COALITION, INC.**Website:** 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

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ

- 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.bergencap.org>

Agency ID: 84293

Agency Name: FAMILY GUIDANCE CENTER CORPORATION

Phone: 609-586-2574

Toll Free:

Fax: 609-586-1465

Email: mary.halupa@fgccorp.org

Address: 1931 Nottingham Way

Hamilton, New Jersey 08619-3554

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

Languages: - English
- Spanish

Affiliation: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

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

Agency ID: 82094

Agency Name: NEW JERSEY CITIZEN ACTION

Phone: 800-656-9637

Toll Free: 800-656-9637

Fax: 973-643-8100

Email: application@njcitizenaction.org

Address: 75 Raritan Ave., Suite 200

HIGHLAND PARK, New Jersey 08904-2450

- Counseling Services:**
- Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling

Languages: - English
- Spanish

Affiliation: NEW JERSEY CITIZEN ACTION

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

Agency ID: 80769

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: - English
- Spanish

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: 732-863-5052

Email: education@navicoresolutions.org

Address: 200 U.S. Highway 9 North

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: www.navicoresolutions.org

Agency ID: 84870

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=NJ**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
- 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: GARDEN STATE CONSUMER CREDIT COUNSELING, INC. D/B/A/ NAVICORE SOLUTIONS**Website:** <http://www.navicoresolutions.org>**Agency ID:** 82226**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:** 299 S Shore Rd

US Route 9 So

Marmora, New Jersey 08223-1210

Counseling Services:

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

Languages: - English

- Spanish

Affiliation: CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT**Website:** <http://www.cc-bc.com>**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:** 299 S Shore Rd

US Route 9 So

Marmora, New Jersey 08223-1210

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

- Spanish

Affiliation: CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT**Website:** <http://www.cc-bc.com>**Agency ID:** 90224**Agency Name:** HOMES OF MONTCLAIR ECUMENICAL CORP. (HOMECORP)**Phone:** 973-744-4141**Toll Free:** 973-744-4141**Fax:** 973-744-5333**Email:** vlindsey@homecorp.org**Address:** 17 Talbot St

Montclair, New Jersey 07042-2919

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

Languages: - English

- Spanish

Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY**Website:** <http://www.homecorp.org>**Agency ID:** 90058**Agency Name:** NID-HCA D. WILLIAMS

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ**Phone:** 973-590-2727**Toll Free:****Fax:****Email:** Latishacarlisle@nidonline.org**Address:** 301 E. Hanover Ave

MORRISTOWN, New Jersey 07960-4098

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- 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
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English**Affiliation:** NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC**Website:** www.nidhousing.com**Agency ID:** 81254**Agency Name:** URBAN LEAGUE OF MORRIS COUNTY**Phone:** 973-539-2121**Toll Free:****Fax:****Email:** N/A**Address:** 300 Madison Ave Ste A

Morristown, New Jersey 07960-6169

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling

Languages: - English**Affiliation:****Website:** <http://ulmcnj.org>**Agency ID:** 83757**Agency Name:** GUIDEWELL FINANCIAL SOLUTIONS - NJ BRANCH**Phone:** 800-642-2227**Toll Free:****Fax:****Email:** info@guidewellfs.org**Address:** 309 Fellowship Road, Suite 200

MOUNT LAUREL, New Jersey 08054-1234

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** GUIDEWELL FINANCIAL SOLUTIONS, INC**Website:** www.guidewellfs.org**Agency ID:** 90411**Agency Name:** AFFORDABLE HOUSING ALLIANCE, INC.**Phone:** 732-389-2958**Toll Free:****Fax:****Email:** N/A**Address:** 3535 Route 66 Ste 4

Neptune, New Jersey 07753-2625

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: - English

- Spanish

Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**Website:** <http://www.housingall.org>**Agency ID:** 82133**Agency Name:** PUERTO RICAN ACTION BOARD, INC. (HOUSING COALITION OF CENTRAL JERSEY UNIT)**Phone:** 732-249-9700**Toll Free:****Fax:** 732-249-4121**Email:** gmendez@prab.org**Address:** 90 Jersey Ave

NEW BRUNSWICK, New Jersey 08901-3258

Counseling Services: - Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling

- Services for Homeless Counseling

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ

Languages: - English
- Spanish
Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
Website: <http://www.prab.org>
Agency ID: 84236

Agency Name: LA CASA DE DON PEDRO
Phone: 973-485-0701-4601
Toll Free:

Fax: 973-485-7448
Email: lprezeau@lacasank.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.lacasank.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:

Fax: 973-645-0252

Email: mulu@newcommunity.org

Address: 274 S Orange Ave

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
- Hindi

Affiliation: CONSUMER CREDIT COUNSELING SERVICES OF SAN FRANCISCO D/B/A 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 Ste 270

Newark, New Jersey 07102-4418

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

Languages: - English
- Spanish

Affiliation: HOUSING & COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY
Website: <http://www.njcitizenaction.org>
Agency ID: 80765

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ**Agency Name:** URBAN LEAGUE OF ESSEX COUNTY**Phone:** 973-624-9535**Toll Free:****Fax:** 973-624-9597**Email:** alarkins@ulec.org**Address:** 508 Central Avenue

NEWARK, New Jersey 07107-1430

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
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation: NATIONAL URBAN LEAGUE**Website:** www.ulec.org**Agency ID:** 83500**Agency Name:** CATHOLIC FAMILY AND COMMUNITY SERVICES, A CATHOLIC CHARITIES AGENCY FOR THE DIOCESE OF PATERSON**Phone:** 973-279-7100-20**Toll Free:****Fax:** 973-523-1150**Email:** aajonso@catholiccharities.org**Address:** 24 DeGrasse Street

PATERSON, New Jersey 07505-2001

Counseling Services:

- Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- Arabic
- English
- Hindi
- Polish
- Spanish

Affiliation: CATHOLIC CHARITIES USA**Website:** http://n/a**Agency ID:** 82257**Agency Name:** HOUSING AUTHORITY OF THE CITY OF PATERSON**Phone:** 973-345-5085**Toll Free:****Fax:** 973-345-5522**Email:** iruiz@patersonha.org**Address:** 60 Van Houten St

Paterson, New Jersey 07505-1028

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages:

- English
- Spanish

Affiliation:**Website:** http://www.patersonhousingauthority.org**Agency ID:** 81792**Agency Name:** PUERTO RICAN ASSOCIATION FOR HUMAN DEVELOPMENT, INC.**Phone:** 732-442-1081**Toll Free:****Fax:** 732-826-3082**Email:** prahd@prodigy.net**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

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ**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:** - 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
- Other
- Spanish**Affiliation:****Website:** <http://www.perthamboyha.org/>**Agency ID:** 83664**Agency Name:** CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.**Phone:** 908-704-9659**Toll Free:****Fax:** 908-704-9235**Email:** cjhrc@verizon.net**Address:** 600 1st Ave Ste 3
Raritan, New Jersey 08869-1346**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:****Website:** <http://www.cjhrc.org>**Agency ID:** 80650**Agency Name:** FAITH FELLOWSHIP COMMUNITY DEVELOPMENT CORPORATION**Phone:** 732-727-9500**Toll Free:****Fax:****Email:** N/A**Address:** 2707 Main St
Sayreville, New Jersey 08872-1457**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
- Reverse Mortgage Counseling**Languages:** - English
- Spanish**Affiliation:** NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**Website:** <http://ffcdc.net>**Agency ID:** 82472**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:** 700 Allaire Rd
Spring Lake, New Jersey 07762-2289**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**Languages:** - English
- Spanish**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.**Website:** <http://www.moneymanagement.org>**Agency ID:** 82645

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https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ**Agency Name:** AMERICAN CREDIT ALLIANCE, INC.**Phone:** 609-393-5400**Toll Free:** 800-332-8648**Fax:** 215-428-6746**Email:** info@501plan.org**Address:** 26 South Warren Street
TRENTON, New Jersey 08608-2108**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**Languages:** - English
- French
- Russian
- Spanish**Affiliation:** AMERICAN CREDIT ALLIANCE**Website:** <http://www.501plan.org>**Agency ID:** 84140**Agency Name:** ISLES, INCORPORATED**Phone:** 609-341-4783**Toll Free:****Fax:****Email:** ehung-shum@isles.org**Address:** 10 Wood St
Trenton, New Jersey 08618-3921**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- 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:** <http://isles.org/>**Agency ID:** 80988**Agency Name:** NORTH HUDSON COMMUNITY ACTION CORPORATION**Phone:** 201-866-3140**Toll Free:****Fax:****Email:** N/A**Address:** 407 39th Street
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**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:** 595 Rancocas Road
WESTAMPTON, New Jersey 08060-5628**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
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling**Languages:** - English**Affiliation:** CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI**Website:** www.clarifi.org**Agency ID:** 82443**Agency Name:** BURLINGTON COUNTY COMMUNITY ACTION PROGRAM**Phone:** 609-239-4721

9/18/2018

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=NJ

Toll Free:

Fax: 609-835-9607

Email: jhernandez@bccap.org

Address: One Van Sciver Parkway
WILLINGBORO, New Jersey 08046-1026

Counseling Services: - Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

Affiliation: NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

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

Agency ID: 81842

BOROUGH OF AVALON ACCESSORY APARTMENT PROGRAM HOMEOWNER'S APPLICATION

Homeowner:

Address: Block:

Lot:

I am the owner of the property described above. I wish to construct an accessory apartment in my house or renovate an existing apartment into an affordable housing accessory apartment. I understand and agree that:

- A. I shall comply with all applicable ordinances, rules and regulations.
- B. My accessory unit may be occupied only by a moderate income household which has been deemed qualified by the Borough's designated Administrative Agent.
- C. My property is located in B-1 zone district. If I do not comply with the applicable ordinances, rules and regulations, the accessory apartment will have to be removed.
- D. I cannot start construction on the accessory apartment until a deed restriction is recorded in the Cape May County Clerk's Office and proof of recording is submitted.
- E. I cannot start construction on the accessory apartment until a construction permit is issued.
- F. No one can occupy the accessory apartment until a Certificate of Occupancy is issued and the Borough of Avalon Administrative Agent has approved the prospective tenant.
- G. These restrictions are binding upon me, my successors, heirs and assigns.
- H. I agree to provide a copy of the annual lease to the Borough of Avalon within ten days of execution.

I certify that all the information contained in my application is true.

Signature

Sworn to and subscribed before me
This _____ day of _____, 20____.

Notary Public

MANDATORY DEED RESTRICTION FOR RENTAL PROJECTS

Deed Restriction

**DEED-RESTRICTED AFFORDABLE HOUSING PROPERTY
WITH RESTRICTIONS ON RESALE AND REFINANCING**

To Rental Property
With Covenants Restricting Rentals, Conveyance and Improvements
And Requiring Notice of Foreclosure and Bankruptcy

THIS DEED RESTRICTION, entered into as of this the ___ day of _____, 20___, by and between the [Administrative Agent] ("Administrative Agent"), or its successor, acting on behalf of _____ [Municipality], with offices at _____ and _____ a New Jersey [Corporation / Partnership / Limited Partnership] having offices at _____ the developer/sponsor (the "Owner") of a residential low- or moderate-income rental project (the "Project"):

WITNESSETH

Article 1. Consideration

In consideration of benefits and/or right to develop received by the Owner from the Municipality regarding this rental Project, the Owner hereby agrees to abide by the covenants, terms and conditions set forth in this Deed restriction, with respect to the land and improvements more specifically described in Article 2, hereof (the Property).

Article 2. Description of Property

[If the project is a 100 percent affordable development, use the following:]

The Property consists of all of the land, and improvements thereon, that is located in the municipality of _____, County of _____, State of New Jersey, and described more specifically as Block No. _____ Lot No. _____, and known by the street address:

[Where restrictions are limited to specific units within the project, use the following:]

The Property consists of all of the land, and a portion of the improvements thereon, that is located in the municipality of _____, County of _____, State of New Jersey, and described more specifically as Block No. _____ Lot No. _____, and known by the street address:

More specifically designated as:

(List specific affordable units by address or apartment number.)

Article 3. Affordable Housing Covenants

The following covenants (the "Covenants") shall run with the land for the period of time (the "Control Period"), determined separately with respect for each dwelling unit, commencing upon the earlier of the date hereof or the date on which the first certified household occupies the unit, and shall and expire as determined under the Uniform Controls, as defined below.

In accordance with N.J.A.C. 5:80-26.11, each restricted unit shall remain subject to the requirements of this subchapter, the "Control Period," until the municipality in which the unit is located elects to release the unit from such requirements. Prior to such a municipal election, a restricted unit must remain subject to the requirements of this subchapter for a period of at least 30 years; provided, however, that:

1. Units located in high-poverty census tracts shall remain subject to these affordability requirements for a period of at least 10 years; and
 2. Any unit that, prior to December 20, 2004, received substantive certification from COAH, was part of a judgment of compliance from a court of competent jurisdiction or became subject to a grant agreement or other contract with either the State or a political subdivision thereof, shall have its control period governed by said grant of substantive certification, judgment or grant or contract.
- A. Sale and use of the Property is governed by regulations known as the Uniform Housing Affordability Controls, which are found in New Jersey Administrative Code at Title 5, chapter 80, subchapter 26 (N.J.A.C. 5:80-26.1, *et seq.*, the "Uniform Controls").
 - B. The Property shall be used solely for the purpose of providing rental dwelling units for low- or moderate-income households, and no commitment for any such dwelling unit shall be given or implied, without exception, to any person who has not been certified for that unit in writing by the Administrative Agent. So long as any dwelling unit remains within its Control Period, sale of the Property must be expressly subject to these Deed Restrictions, deeds of conveyance must have these Deed Restrictions appended thereto, and no sale of the Property shall be lawful, unless approved in advance and in writing by the Administrative Agent.
 - C. No improvements may be made to the Property that would affect the bedroom configuration of any of its dwelling units, and any improvements to the Property must be approved in advance and in writing by the Administrative Agent.

- D. The Owner shall notify the Administrative Agent and the Municipality of any foreclosure actions filed with respect to the Property within five (5) business days of service upon Owner.
- E. The Owner shall notify the Administrative Agent and the Municipality within three (3) business days of the filing of any petition for protection from creditors or reorganization filed by or on behalf of the Owner.

Article 4. Remedies for Breach of Affordable Housing Covenants

A breach of the Covenants will cause irreparable harm to the Administrative Agent, to the Municipality and to the public, in light of the public policies set forth in the New Jersey Fair Housing Act, the Uniform Housing Affordability Control rules found at N.J.A.C. 5:80-26, and the obligation for the provision of low and moderate-income housing.

- A. In the event of a threatened breach of any of the Covenants by the Owner, or any successor in interest of the Property, the Administrative Agent and the Municipality shall have all remedies provided at law or equity, including the right to seek injunctive relief or specific performance.
- B. Upon the occurrence of a breach of any Covenants by the Grantee, or any successor in interest or other owner of the Property, the Administrative Agent and the Municipality shall have all remedies provided at law or equity including but not limited to forfeiture, foreclosure, acceleration of all sums due under any mortgage, recouping of any funds from a sale in violation of the Covenants, diverting of rent proceeds from illegal rentals, injunctive relief to prevent further violation of said Covenants, entry on the premises, those provided under Title 5, Chapter 80, Subchapter 26 of the New Jersey Administrative Code and specific performance.

IN WITNESS WHEREOF, the Administrative Agent and the Owner have executed this Deed Restriction in triplicate as of the date first above written.

[THE ADMINISTRATIVE AGENT]

BY: _____

Title

[THE OWNER]

BY: _____

Title

APPROVED BY _____ [Municipality]

BY: _____

Title

ACKNOWLEDGEMENTS

On this the _____ day of _____, 20____ before me came _____, to me known and known to me to be the Administrative Agent for _____ [Municipality], who states that (s)he has signed said Agreement on behalf of said Municipality for the purposes stated therein.

NOTARY PUBLIC

On this the _____ day of _____, 20____ before me came _____, to me known and known to me to be _____, the Owner of the Property, who states that (s)he has signed said Agreement for the purposes stated therein.

NOTARY PUBLIC

On this the _____ day of _____, 20____ before me came _____ known and known to me to be _____ of _____, the Municipality identified as such in the foregoing Agreement, who states that (s)he is duly authorized to execute said Agreement on behalf of said Municipality, and that (s)he has so executed the foregoing Agreement for the purposes stated therein

NOTARY PUBLIC