

# 2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN  
TOWNSHIP OF MANTUA  
GLOUCESTER COUNTY  
NEW JERSEY

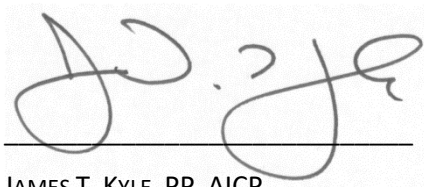
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## **INTRODUCTION & EXECUTIVE SUMMARY**

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have a constitutional obligation to provide opportunities for construction of low and moderate housing units. This 1975 decision led to a body of case law, legislative changes and rulemaking by a state agency that collectively is known as the “Mount Laurel Doctrine”. Through the compliance process, New Jersey municipalities have been assigned their fair share of the region’s affordable housing need for each compliance period and mechanisms must be created to address that need to have “satisfied” their constitutional obligation. The purpose of this Housing Element and Fair Share Plan (hereinafter the “Plan”) is to detail how Mantua will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, depending on the age and type of housing, must remain reserved for low and moderate income households for up to 40 years, a requirement enforced by deed restriction. Each affordable unit is eligible for one “credit” against the obligation and certain units are eligible for “bonus credits,” which potentially provide more than one credit per unit. In addition to providing the minimum number of credits, municipalities must ensure diversity in the unit type (at least half of the units must be available to families and the remaining may be reserved for seniors and those with special needs), diversity in the level of affordability (very low, low and moderate income units), and diversity in the size of affordable units (one, two and three bedroom units).

Participation in this process and satisfaction of the affordable housing obligation can be achieved voluntarily or involuntarily, however, voluntary compliance is heavily incentivized. Municipalities that do not successfully participate may be vulnerable to exclusionary zoning litigation or a builder’s remedy, which is a litigation tool that can grant a developer the right to construct what is typically multifamily development on land that was not zoned to permit that use or density.

This Housing Plan addresses the Township of Mantua’s newly assigned fourth round affordable housing obligation consisting of a present need (rehabilitation) of 21 units and a prospective need (new construction) of 134 units. It also addresses the status of the Township’s third round plan and the mechanisms addressing the 423 unit obligation.

This Plan supersedes all previously adopted housing plans and will serve as the foundation for the Township’s filing with the New Jersey Affordable Housing Dispute Resolution Program and a request for Compliance Certification. As detailed in this Plan, the Township – like all New Jersey municipalities – has four components of its affordable housing obligation. Each component of the Township’s obligation is identified below and further detail is provided in later sections of this plan.

- **Rehabilitation Obligation: 21 units**

The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Mantua that are occupied by low- and moderate-income households. This component is also referred to as “present need”.

- **First & Second Rounds Obligation: 292 units**

The first and second round obligations can be defined as the cumulative 1987 through 1999 new construction affordable housing obligation. This component is often referred to as the “prior round” obligation.

- Third Round Obligation: 423 units  
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 134 units  
The fourth round obligation can be defined as the 2025-2035 new construction affordable housing obligation. The current round of affordable housing, now the fourth round, is also referred to as the “prospective need”.

## **AFFORDABLE HOUSING IN NEW JERSEY**

In its landmark 1975 decision, now referred to as “Mount Laurel I,” the NJ Supreme Court ruled that developing municipalities have a constitutional obligation to provide variety and choice of housing types affordable to low- and moderate-income households. In its 1983 “Mount Laurel II” decision, the NJ Supreme Court extended the regional fair share obligation to all municipalities with any “growth area” as designated in the State Development Guide Plan (NJDCG 1978) and determined that each municipality would have to establish its fair share obligation and provide zoning strategies to create a realistic opportunity for fulfillment of the fair share obligation. Mount Laurel II also gave developers, under appropriate circumstances, the opportunity to secure a builder’s remedy. A builder’s remedy is a litigation tool that grants a developer the right to develop what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the units are reserved for low and moderate income households. Mantua seeks to avoid this possibility and has already taken substantial steps to do so by fully complying with its first, second and third round obligations.

In 1985, the Legislature enacted the Fair Housing Act in response to Mount Laurel II. The Fair Housing Act created the Council on Affordable Housing (hereinafter “COAH”) as an administrative alternative to compliance in a court proceeding. The Legislature conferred “primary jurisdiction” on COAH and charged COAH with promulgating regulations to establish housing regions, to estimate the state’s low- and moderate-income housing needs, set criteria and guidelines for municipalities to determine and satisfy their affordable housing obligation, and to create a process for the review and approval of appropriate housing elements and fair share plans. Approval of a municipal housing element and fair share plan by COAH was referred to as “substantive certification” and it provided protection from builder’s remedy litigation during the period which the housing element and fair share plan addresses (i.e. the round).

COAH created the criteria and guidelines for municipalities to determine and address their respective affordable housing obligation. COAH originally established a formula for determining municipal affordable housing obligation for the six-year period between 1987 and 1993 (*N.J.A.C. 5:92-1 et seq.*), which became known as the “first round.” These rules established the first round rehabilitation obligation (also referred to as the “present need”) and the first round new construction obligation.

The first round formula was superseded by COAH regulations in 1994 (*N.J.A.C. 5:93-1.1 et seq.*). The 1994 regulations recalculated a portion of the first round 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 U.S. Census data. The regulations COAH adopted in 1994 to identify a municipality’s “cumulative” obligations for the first and second rounds are known as “the second round” regulations. Under

regulations adopted for the third round, the obligation of municipalities to create new affordable housing for the first and second rounds was referred to as the “prior round” obligation.

On December 20, 2004, COAH’s first version of the third round rules became effective some five years after the end of the second round in 1999. At that time, the third round was defined as the time from 1999 to 2014 but condensed into an affordable housing delivery period from January 1, 2004 through January 1, 2014. The third round rules marked a significant departure from the methods utilized in COAH’s earlier rounds by creating a “growth share” approach that linked the production of affordable housing to residential and non-residential development within a municipality.

The growth share approach and the rules under which it was created was the subject of significant litigation and ultimately overturned by the New Jersey Appellate Court. On January 25, 2007, the New Jersey Appellate Court decision, In re Adoption of N.J.A.C. 5:94 and 5:95, 390 N.J. Super. 1, invalidated key elements of the first version of the third round rules, including the growth share approach. COAH issued revised rules on June 2, 2008 (as well as a further rule revision effective on October 20, 2008). Included in the 2008 rules was a recalculation of the cumulative first and second rounds obligation to account for updated data addressing secondary sources (filtering, demolitions, and residential conversions). Just as various parties challenged COAH’s initial third round regulations, parties challenged COAH’s 2008 revised third round rules. On October 8, 2010, the Appellate Division issued its decision, In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462, with respect to the challenge to the second iteration of COAH’s third round regulations. The Appellate Division upheld the COAH regulations that assigned rehabilitation and first and second rounds obligations to each municipality but invalidated the regulations by which the agency assigned housing obligations in the third round, finding that the Agency continued to utilize a growth share approach, albeit an amended one.

COAH sought a stay from the NJ Supreme Court of the deadline to issue new third round housing rules set forth by the Appellate Division. Additionally, there were various challenges to the Appellate Division’s 2010 decision. On September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision in In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013), and ordered COAH to prepare the necessary rules. Subsequent delays in COAH’s rule preparation and ensuing litigation led to the NJ Supreme Court, on March 14, 2014, setting forth a schedule for adoption.

Although ordered by the NJ Supreme Court to adopt revised new rules on or before October 22, 2014, COAH deadlocked 3-3 at its October 20th meeting and failed to adopt the draft rules it had issued on April 30, 2014. In response, Fair Share Housing Center (hereinafter “FSHC”) filed a motion in aid of litigant’s rights with the NJ Supreme Court.

On March 10, 2015, the NJ Supreme Court issued a ruling on the Motion In Aid of Litigant’s Rights (In re Adoption of N.J.A.C. 5:96 & 5:97, 221 NJ 1, aka “Mount Laurel IV”). This long-awaited decision provided a new direction for how New Jersey municipalities were to comply with the constitutional requirement to provide their fair share of affordable housing. The Court transferred responsibility to review and approve housing elements and fair share plans from COAH to designated Mount Laurel trial judges. The implication was that municipalities were required to apply to Superior Court with a Declaratory Judgement Action, instead of to COAH, if they wished to be protected from exclusionary zoning litigation, including builder’s remedy. These trial judges, with the assistance of an appointed Special Adjudicator to the Court, reviewed municipal plans much in the same manner as COAH previously did.

While the NJ Supreme Court’s decision set a process in motion for Townships to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts.

However, the NJ Supreme Court did direct that the method of determining municipal affordable housing obligations were to be “similar to” the methodologies used in the first and second round rules and municipalities should rely on COAH’s 1993 second round rules (*N.J.A.C. 5:93*) and certain components of COAH’s 2008 regulations that were specifically), as well as the Fair Housing Act (*N.J.S.A. 52:27D – 301 et seq.*), in their preparation of third round housing elements and fair share plans.

FSHC, the only public interest advocacy organization in New Jersey devoted exclusively to promoting the production of housing affordable to low and moderate income households, was permitted to serve as an interested party in every municipal Declaratory Judgment Action. In this role the organization calculated municipal affordable housing obligations and offered to settle with municipalities. Such settlements addressed the municipal affordable housing obligation, compliance strategies and other terms intended to promote affordable housing production. Most municipalities that filed a Declaratory Judgment Action settled with FSHC, finding it to be in their best interest. The typical alternative to settlement with FSHC was conducting a trial in Superior Court to determine the municipal affordable housing obligation.

In addition to the State agency activity and judicial decisions through 2015, the New Jersey Legislature amended the Fair Housing Act in 2008 (P.L. 2008, c. 46, often referred to as the “Roberts Bill”, or “A500”). This amendment established a statewide 2.5% nonresidential development fee, prohibited new regional contribution agreements (hereinafter “RCAs”), required that 13% of all new affordable housing units be restricted to very low income households (30% of median income), and added a requirement that municipalities had to commit to spend development fees within four (4) years of the date of collection. Additionally, the Fair Housing Act was amended in 2013 (P.L. 2013, c. 6) to permit municipalities to enter into an agreement with a developer or development owner to provide a preference for veterans who served in time of war or other emergency to occupy up to 50% of the affordable units in a particular development. The preference is applicable to the first 90 of the 120 days of initial marketing and thereafter may on a special waiting list for future available affordable units in the development. These amendments to the Fair Housing Act are not promulgated in any valid COAH regulations.

On March 20, 2024, an amendment to the Fair Housing Act was adopted (P.L. 2024, c.2.). This amendment creates significant changes to the fourth round of affordable housing, and all subsequent rounds. Such changes include the process in which municipalities obtain protection from builder’s remedy litigation – including but not limited to the elimination of COAH and the creation of the Affordable Housing Dispute Resolution Program, the methodology to calculate municipal prospective need obligations, and the administration of affordable housing units. However, the Fair Housing Act does not create or direct the creation of new rules that would provide further guidance, instead it states municipalities shall rely on rules adopted by COAH, unless contradicted by statute or binding court decisions, for municipal crediting, adjustments and compliance strategies. One notable example of contradiction is the generation of and use of bonus credits. See the sections that follow for additional information regarding this amendment to the Fair Housing Act.

The Affordable Housing Dispute Resolution Program (hereinafter the “Program”) resides within the judiciary and is made up of an odd number of Judges with a minimum of 3 and not more than 7. The Program, in its discretion and in accordance with the Rules of Court, may consult or employ services of one or more special adjudicators or staff to assist it in rendering determinations, resolving disputes, and facilitating communication among municipalities and interested parties. The Program is responsible for reviewing municipal affordable housing obligations, housing plans, and conducting mediation. However,



final determinations of compliance, disputes, and other issues, as well as Court orders may only be issued by a County-level housing judge.

In addition to changes addressing the compliance process and elimination of COAH, the amendment also revised minimum affordability controls for rental units from 30 years to 40 years and those for extension of affordability controls from 30 years to as little as 20 years, provided the total control period is not less than 60 years. It also created new roles for the Department of Community Affairs (hereinafter “DCA”), including calculation of non-binding rehabilitation and prospective need affordable housing obligations, oversight and adoption of rules regulating municipal affordable housing trust funds, municipal housing liaisons and affordable housing administrative agents, as well as oversight of affordable unit administration. The amendment also directed the New Jersey Housing and Mortgage Finance Agency to revise the Uniform Housing Affordability Control Rules (*N.J.A.C. 5:80-26.1 et seq.*).

## **The Compliance Process**

The first step in a municipality’s compliance process is to establish the affordable housing obligation. The first, second and third round obligations are already established by COAH or Superior Court, as applicable. Only the rehabilitation obligation and current prospective need, the fourth round obligation, are subject to the current determination.

The methodology and formulas each municipality must rely upon to determine its rehabilitation and fourth round obligation (as well as subsequent round obligations) are set forth within *N.J.S.A. 52:27D-304.1* thru *-304.3* of the Fair Housing Act. The March 8, 2018 unpublished decision of the Superior Court, Law Division, Mercer County, *In re Application of Municipality of Princeton* (“Jacobson Decision”) is also to be referenced as to datasets and methodologies that are not explicitly addressed in *N.J.S.A. 52:27D-304.3*. Notwithstanding the methodology set forth in the Fair Housing Act, the Act also required the DCA to release a non-binding report calculating obligations for each municipality in the State.

The following provides an overview of the process and deadlines associated with fourth round compliance.

- Establishing the Affordable Housing Obligation
  - October 20, 2024: DCA Regional and Municipal Fair Share Obligation Report Issued.
  - January 31, 2025: Deadline for municipalities to adopt a binding committing to the affordable housing obligation and seeking a Compliance Certification through participation in the Program.
  - February 28, 2025: Deadline for an interested party to challenge the municipality’s determination of its obligation to the Program. It shall apply “an objective assessment standard”.
  - March 1, 2025: The municipality’s determination of its obligation will be established by default if no challenge.
  - March 31, 2025: The Program must issue a decision on the obligation challenge.
- Obtaining a Compliance Certification
  - June 30, 2025: Municipality shall adopt a Housing Plan and propose drafts of ordinances and resolutions to implement the plan. If a municipality does not adopt a Housing Element

and Fair Share Plan by June 30, 2025, the Rules of Court may permit the Program or County Level Judge to allow the municipality to secure a grace period. If a municipality does not adopt a Housing Plan by June 30, 2025 and does not secure a grace period, the municipality will have its immunity revoked.

- August 31, 2025: Deadline for an interested party to file a challenge to the Housing Plan with the Program. If there is no challenge by this date the Program will begin review of the Housing Plan for consistency with the FHA.
- December 31, 2025: Deadline for a municipality to settle any challenge or provide an explanation as to why it will not make all, or some of the changes brought by the challenge.
- March 15, 2026: Municipality to amend the Housing Plan and implement the agreed upon revisions resulting from a challenge and adopt all pertinent ordinances. The Housing Plan and adopted ordinances shall be immediately filed with the Program.
- Ongoing Compliance
  - Midpoint (2030): Action by municipality or interested party filed to seek a realistic opportunity review of any developments that have not moved forward.

### **Affordability Requirements**

Affordable housing is defined under New Jersey's Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Mantua is located in Region 5, which includes Burlington, Camden and Gloucester counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified unit be affordable to households with incomes 70% or less than the median income for the region, provided the development includes 13% or more very low income units. The number of units priced at 70% of regional median income cannot exceed the number of very low income units plus one additional unit. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined using the federal income limits established by Department of Housing and Urban Development (hereinafter "HUD") on an annual basis. In the spring of each year, HUD releases updated regional income limits, and it is from these income limits that the rents and sale prices for affordable units are derived. The table on the following page reflects the 2025 affordable housing regional income limits for Region 5, prepared by NJHMFA.

2025 Income Limits for Region 5					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Median	\$83,600	\$95,600	\$107,500	\$119,400	\$129,000
Moderate	\$66,880	\$93,568	\$76,480	\$95,520	\$103,200
Low	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500
Very Low	\$25,080	\$28,680	\$32,250	\$35,820	\$38,700
Source: 2025 Income Limits prepared by NJHFMA, effective May 16, 2025.					

## Overview of Compliance Requirements

There are extensive requirements that municipalities must meet to ensure their affordable housing strategies result in a Compliance Certification. Furthermore, those requirements vary by round. The following provides a *brief and summarized* overview of the requirements.

- Rental Obligation. Not less than 25% of affordable units addressing the obligation of a round must be rental housing units.
- Family Obligation. Not less than 50% of affordable units addressing the obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- Family Rental Obligation. Not less than 50% of the units meeting the rental obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- Senior Maximum. Up to 30% of affordable units addressing the obligation of a round may be reserved for seniors. The maximum was 25% for the first, second and third rounds.
- Income Distribution of Affordable Units
  - Very Low Income Obligation. Not less than 13% of affordable units created or approved on or after July 1, 2008 must be reserved for very low income units (30% or less than the regional median income). Very low income units are a subset of low income units.
  - Family Very Low Income Obligation. Not less than 50% of the units meeting the very low income obligation must be available to families, meaning they are not restricted to a particular population.
  - Low Income Obligation. Not less than 50% of affordable units in any development must be reserved for low income households (50% or less than the regional median income, which includes very low income units). The remaining may be available to moderate income households (51-80% of regional median income).
- Bedroom Distribution of Affordable Units

- The total bedrooms within the affordable units in any development must be not less than twice the number of affordable units. This requirement does not apply to the first, second or third round.
- Studio and 1-bedroom Units. Not more than 20% of units in any development.
- 2-bedroom Units. Not less than 30% of units in any development.
- 3-bedroom Units. Not less than 20% of units in any development.
- The above requirements do not apply to special needs housing or senior housing.
- Senior developments are subject to a modified bedroom distribution such that the total bedrooms within the affordable units must be not less than the number of affordable units.
- Senior and supportive housing developments with 20 or more affordable units shall have not less than 5% 2-bedroom and 3-bedroom affordable units. This requirement does not apply to the first, second or third round.
- Bonus Credits
  - No more than 25% of the obligation for each round.
  - Only one type of bonus credit may be applied to a unit.
  - Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
  - The following unit types are eligible for 1.0 bonus credit in the fourth round.
    - Supportive and special needs bedrooms.
    - Market to affordable (conversion of a market rate unit to an affordable unit).
    - 100% affordable developments: Units within 100% development provided the municipality supplies the land or a minimum of 3% of the development costs.
  - The following unit types are eligible for 0.5 bonus credit in the fourth round.
    - Partnership with non-profit.
    - Proximity to transit: units within ½ mile of transit (rail, bus, ferry).
    - Senior: limited to 10% of the affordable age-restricted units proposed but capped at 30% of the obligation.
    - Units with at least three bedrooms above the minimum number required by the bedroom distribution requirements in UHAC.
    - Redevelopment for units on land previously utilized for retail, office or commercial use.
    - Extension of affordability controls on rental housing only, provided the municipality funds the cost for extension.
    - Very Low-Income units above the 13% required.

## **AFFORDABLE HOUSING IN MANTUA**

Mantua Township received first round (1987-1993) substantive certification from COAH on November 4, 1991, and subsequently received second round (1993-1999) substantive certification on May 6, 1998. Substantive certification was extended by COAH on May 5, 2004, however further extension was denied by COAH on July 27, 2005 based on the fact that not all rental units in the Royal Oaks project were completed. A third round plan was filed by the Township in 2008, but Judge McDonnell directed Mantua to amend its third round plan, which was done in 2011. While the affordable housing landscape was unsettled at that point, the Court found value in reviewing the amended plan so the Township could continue addressing its rehabilitation and prior round obligations in addition to addressing some part of the assumed third round obligation. Mantua received a Judgment of Compliance and Repose from the Court on June 22, 2016.

At the time the 2011 plan was reviewed by the Court and Special Master, the Township had met its entire 292 unit prior round obligation and had 129 credits that could be applied to the third round obligation. Part of the compliance plan was the Branch Road (Inversand/Ledden) redevelopment site, including 80 affordable units, and the Mangel site, where 80 units were also proposed. Subsequent to the Judgment of Compliance and Repose, the Branch Road redevelopment site was purchased by Rowan University and was developed with a world class museum and fossil park, eliminating this site from consideration for new housing.

Most recently, the Township participated in the declaratory judgment process for the third round and ultimately settled with Fair Share Housing Center through an agreement that was approved by the Court after a fairness hearing. The Planning Board adopted a housing element and fair share plan in March of 2023 and received a judgment of compliance and repose from the court, satisfying its third round obligation.

## **CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING**

While Mantua Township has significant vacant land spread throughout its expanse and available water and sewer capacity, most vacant properties do not have ready access to the sanitary sewer system as existing mains are not consistently spread throughout the Township. As such, the Township has focused on vacant properties that are in close proximity to existing sanitary sewer mains to make connection economically feasible. This has led to identification of two properties along Route 45 in the southern portion of the Township adjacent to Harrison Township as the most appropriate area for zoning for affordable housing. Sewer connection is available through Harrison Township and new development, including affordable housing, is proposed adjacent to Mantua in this area.

## **OPPORTUNITY FOR MULTIGENERATIONAL HOUSING**

The Fair Housing Act requires “an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission”. As of the date of this Housing Plan, there have been no recommendations by the Multigenerational Family Housing Continuity Commission on which to provide the required analysis. However, the Commission has the

primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Township land use policies are not in conflict with this goal and much of the Township's housing stock is large enough to accommodate multigenerational living. Nothing in the zoning ordinance prohibits creation of additional living space consisting of a bedroom and bathroom, but inclusion of separate kitchen facilities would constitute a second dwelling unit, which is not permitted but is also not necessary to permit multigenerational living.

## **DEMOGRAPHIC, HOUSING & EMPLOYMENT ANALYSIS**

See Appendix 1 for this analysis.

## **AFFORDABLE HOUSING OBLIGATION & SATISFACTION**

Fourth round housing plans must address four components of a municipality's affordable housing obligation. These include the rehabilitation obligation to improve substandard housing occupied by low- and moderate-income households, the first and second round obligation of new construction from 1987 to 1999, third round obligation of new construction from 1999 to 2025, and the fourth round obligation of new construction from 2025 to 2035.

### **Rehabilitation Obligation: 21 units**

The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Mantua that are occupied by low- and moderate-income households. The Fair Housing Act, N.J.S.A. 52:27D-304.3.b., describes present need as being determined by "estimating the existing deficient housing units currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof." The DCA calculated municipal present need obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a rehabilitation obligation of 21 units for the Township, which was accepted in the Township's binding resolution adopted in conformance with the requirements of the law.

The Township will address this obligation through continued participation in the County rehabilitation program. Similar to the third round approach to rehabilitation, the Township will provide a separate program to address rental units, as the County program does not. The rehabilitation manual created with the third round program will be relied on and is provided in Appendix 2.

### **First & Second Rounds Obligation: 292 units, Satisfied**

The Township addressed its 292 unit prior round obligation with a total of 219 units and 73 rental bonus credits, as detailed in the table on the following page. Discussion is presented for each of the projects following the table.

Satisfaction of the 292-unit Prior Round Obligation			
Project	Units	Bonus Credits	Total Credits
Villages at Berkley	54	0	54
Maplewood Village	13	0	13
Cedar Grove	38	0	38
Royal Oaks (USDA)	46	46	92
Royal Oaks (CIS)	39	27	66
Group Homes	14	0	14
Evergreen Rest Home	15	0	15
Total			292

### ***Villages at Berkley***

This inclusionary project is completed and occupied and contains a total of 55 for-sale family units with 20-year affordability controls, and 54 of the 55 units will be applied to the Prior Round Obligation. COAH previously granted a waiver for all of the affordable units to be moderate income and also granted waivers on pricing stratification and bedroom mix. As the original affordability controls of 20 years have approached their expiration date, the Township has actively sought to extend those controls, providing subsidy to owners and extending controls for a period of 30 years, making them eligible for credit towards the Third Round Obligation. Crediting information was previously provided with the third round plan.

### ***Maplewood Village***

A total of 13 age-restricted affordable units exist within this mobile home complex, developed as part of the Township's prior round plan. Crediting information was previously provided with the third round plan.

### ***Cedar Grove***

A total of 38 age-restricted affordable units exist within this mobile home complex, developed as part of the Township's prior round plan. Crediting information was previously provided with the third round plan.

### ***Royal Oaks (USDA)***

This 100% affordable project was constructed in the early 1990's with Farmer's Home Administration funding and consists of 46 family rental units available to low income households. It includes 24 one bedroom units and 22 two bedroom units with 20 year controls on affordability. COAH granted waivers to permit all one and two bedroom units in conjunction with the Township's first round substantive certification. Crediting information was previously provided with the third round plan.

***Royal Oaks (CIS)***

This 100% affordable project was constructed in 2008/2009 by Community Investment Strategies as the second phase of Royal Oaks under tax credit financing provided by NJHMFA. It includes a total of 58 family rental units including 11 one bedroom, 25 two bedroom and 22 three bedroom units subject to 30 year affordability controls. 39 of the 58 units will be credited towards the Prior Round Obligation. Crediting information was previously provided with the third round plan.

***Group Homes***

There are a total of 5 group homes existing in Mantua Township containing a total of 18 bedrooms that are eligible for credits towards the Prior Round obligation. Crediting information was previously provided with the third round plan.

- 651 Topeka Avenue, Block 31, Lot 6 containing 3 bedrooms operated by the Devereux Foundation
- 407 Greentree Road, Block 53, Lot 13.01 containing 4 bedrooms operated by the Devereux Foundation
- 34 Creek Lane, Block 54, Lot 34 containing 4 bedrooms operated by the Devereux Foundation
- 224 West Warren Avenue, Block 222, Lot 7.01, containing 4 bedrooms operated by the Devereux Foundation
- 1 Fawn Drive, Block 277, Lot 1, containing 3 bedrooms operated by the ARC of Gloucester County

***Evergreen Rest Home***

This nursing home, located at 731 Main Street, Block 155, Lot 26, is home to 15 low and moderate income residents. Crediting information was previously provided with the third round plan.

**Third Round Obligation: 423 Units, Satisfied**

The Township addressed its 423-unit Third Round obligation with a variety of existing and proposed projects, as documented below. A summary of credits is provided in the table, followed by discussion of each mechanism.



Satisfaction of the 423-unit Third Round Obligation			
Project	Units	Bonus Credits	Total Credits
Villages at Berkley	1	0	1
Hausman Bus (White Oaks)	72	72	144
Royal Oaks (CIS)	19	19	38
Villages at Berkley Extension of Expiring Controls (completed)	14	0	14
Villages at Berkley Extension of Expiring Controls (proposed)	24	0	24
Route 55 Redevelopment (Mangel Tract)	178	15	193
Group Home Bedrooms (proposed)	9	0	9
Total			423

### ***Villages at Berkley***

This inclusionary project is completed and occupied and contains a total of 55 for-sale family units with 20-year affordability controls. COAH previously granted a waiver for all of the affordable units to be moderate income and also granted waivers on pricing stratification and bedroom mix. As the original affordability controls of 20 years have approached their expiration date, the Township has actively sought to extend those controls, providing subsidy to owners and extending controls for a period of 30 years, making them eligible for credit towards the Third Round Obligation. Crediting information was previously provided with the third round plan.

### ***Hausman Bus (White Oaks)***

This 100% affordable project was constructed by Conifer in 2013 and contains 72 family rental units including 14 one bedroom, 36 two bedroom and 22 three bedroom apartments and townhomes. All units are subject to a minimum 30 year deed restriction. Crediting information was previously provided with the third round plan.

### ***Royal Oaks (CIS)***

This 100% affordable project was constructed in 2008/2009 by Community Investment Strategies as the second phase of Royal Oaks under tax credit financing provided by NJHMFA. It includes a total of 58 family rental units including 11 one bedroom, 25 two bedroom and 22 three bedroom units subject to 30 year affordability controls. Crediting information was previously provided with the third round plan.

***Villages at Berkley (completed extension of expiring controls)***

As the original 20 year controls associated with this project have neared their end, the Township has actively sought to extend those controls, offering subsidy to owners to do so. To date, a total of 14 extensions have occurred, and crediting information was previously provided with the third round plan.

***Villages at Berkley (proposed extension of expiring controls)***

Part of the Township's plan to meet the Third Round Obligation is to continue its extension of expiring controls efforts for these units. As part of this, a minimum subsidy of \$5,000 will be offered with the ability to increase the subsidy to \$15,000 if needed. Based on review of existing deed restrictions, it is reasonable to assume the Township will be able to extend controls for an additional 30 years on 24 units, making them eligible for credit against the Township's Third Round Obligation.

***Route 55 Redevelopment Area (Mangel Tract)***

The Route 55 Redevelopment Area has a long history, with the original designation as an area in need of redevelopment dating back to 2003. In 2007, the Mangel Tract (Block 254.01, Lot 22), located adjacent to the originally designated redevelopment area, was incorporated into the designation and a redevelopment plan was adopted. After reviewing available land in the Township with access to sewer and water, it was determined that the Mangel Tract represented the best opportunity to meet the Township's third round Obligation. An amendment to the redevelopment plan was adopted by the Township Committee to permit inclusionary development on roughly 33 acres including addition of land from Loftus (Block 254.01, Lot 32.01) that is inaccessible from the Total Turf Experience site. The Township has completed delineation of wetlands and determined that 50' transition areas are required under NJDEP rules, and roughly 20 acres of the site is developable. As part of the redevelopment plan amendment, inclusionary development at a density of 24 units per acre up to 744 units is permitted, and a mandatory setaside of 25% of the units as affordable is required. The owners of the properties consented to the 25% setaside based on the increase in density the Township provided, which far exceeds the minimum 10 units per acre required for rental projects.

As required by in N.J.A.C. 5:93-5.3, affordable housing sites shall be available, approvable, developable, and suitable, as defined in N.J.A.C. 5:93-1.3., for the production of low and moderate income housing. As demonstrated below, the site meets these criteria.

- The site(s) have clear title and are free of encumbrances which could preclude development of affordable housing. The likely redeveloper has not been identified as of yet, however the property owners are aware of the Township's amendment to the redevelopment plan.
- The site is adjacent to compatible land uses and has access to appropriate streets. The site is located on Main Street, where access can be provided. Surrounding land uses include a mix of residential and nonresidential, and the White Oaks 100% affordable residential community is located immediately across from the site on Main Street.
- Adequate sewer and water capacity is available. Water and sewer service will be provided by the appropriate utilities and is available in Main Street, abutting the site.
- The site can be developed in accordance with the New Jersey Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq.

Development of the site is consistent with the State Development and Redevelopment Plan (hereinafter the “State Plan”) and the rules and regulations of all agencies with jurisdiction over the site.

- Pursuant to the adopted 2001 State Plan, the site is located in the Suburban Planning Area, PA-2, an area targeted for the State’s growth. It is also located proximate to significant retail shopping, services, job opportunities, and public transit. There is a NJ Transit bus stop immediately adjacent to the site.
- The site will comply with all applicable environmental regulations. The site contains no steep slopes, but does contain wetlands and required transition areas that have already been identified and surveyed. All required permits will be obtained by the redeveloper.
- The site will not impact any historic or architecturally important sites and districts. There are no historic sites or districts near the site.

In addition to site suitability, the project will meet the applicable requirements for affordable housing projects in the substantive rules, as well as the Uniform Housing Affordability Control rules (UHAC) (N.J.A.C. 5:80-26.1 et seq.). See below as well as supplementary documentation in support of this site in the Appendices.

- Affirmative Marketing. The affordable units will be affirmatively marketed in accordance with COAH’s rules at N.J.A.C. 5:93 et seq. and N.J.A.C. 5:80-26.
- Controls on Affordability. The affordable units will have minimum 30-year affordability controls in accordance with COAH’s rules and UHAC regulations.
- Bedroom Distribution. The developer will follow the UHAC requirements regarding bedroom distribution for the affordable housing units on the site, however, in accordance with the Township’s settlement agreement with FSHC, no more than 15% of the affordable units will be one bedroom or studio units.

### ***Group Home Bedrooms (proposed)***

As part of its compliance plan to address the Third Round Obligation, the Township is proposing to subsidize the creation of 9 group home or supportive housing bedrooms, which will be completed randomly based on availability of appropriate dwellings to support the use. The Township will provide a subsidy of \$30,000 per bedroom from the affordable housing trust fund to incentivize providers to create new opportunities and previously sent an RFP to solicit participation. While efforts at the time did not yield new supportive housing, the Township will continue with this program.

### ***Third Round Minimum Requirements***

In addition to meeting the total 423 unit obligation, the Township must also meet minimum and maximum requirements related to the rental obligation, maximum number of age-restricted units, minimum family unit obligation, and the minimum very low income unit obligation of 13%. These requirements are detailed below with some calculations based on the 279 actual units proposed.

### **Minimum Rental Obligation = 106 units**

$$.25 \text{ (obligation)} = \text{Minimum \# rental units} \quad \text{or} \quad .25 (423) = \mathbf{106 \text{ units}}$$

The minimum obligation is satisfied with existing rental units at Hausman Bus (White Oaks) totaling 72 units, Royal Oaks (CIS) with 19 units and the proposed rental units at the Mangel Tract in the Route 55 Redevelopment Area totaling 178 units.

**Maximum Senior Units = 69 units**

.25 (obligation) = Maximum # age-restricted units or .25 (279) = 69.75 rounded down to **69 units**

None of the units proposed to address the Third Round Obligation are age-restricted.

**Minimum Family Unit Obligation = 140 units**

.50 (obligation) = Minimum # family units or .50 (279) = 139.5 rounded up to **140 units**

Of the 317 units proposed to meet the Third Round Obligation, only 9 are not family units.

**Minimum Family Rental Obligation= 70 units**

.50 (rental obligation) = Minimum # Family Rental Units or .50 (140) = 70 units

For the Third Round Obligation, the Township has a total of 206 family rental units proposed.

**Minimum Very Low Income Unit Obligation = 25 units**

.13 (units created or approved on or after July 1, 2008) = Minimum # very low income units or  
.13 (187) = 24.31 rounded up to 25

The only units that will be created or approved after July 1, 2008 are those in the Route 55 Redevelopment Area and the proposed group home bedrooms, which together total 187 units. The 9 group home bedrooms will count as very low income units and 13% of the rental units created in the Route 55 Redevelopment Area or 24 units will be very low income units.

## **Fourth Round Obligation**

### ***Present Need (Rehabilitation Share)***

As calculated by DCA and accepted by the Township in its binding resolution, Mantua's present need for the fourth round is twenty one (21) units. The Township will continue participation in the County's rehabilitation program to satisfy this obligation but will also have its own rehabilitation program to address rental units. A program manual is provided in Appendix 2. It is anticipated a majority of the units to be rehabilitated over the next 10 years will be completed through the County program, but the spending plan accounts for the rehabilitation of three (3) rental units.

### ***Prospective Need***

Mantua's fourth round obligation (also referred to as the prospective need) is 134 units. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, N.J.S.A. 52:27D-304.3.b., describes the obligation as a "projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations".

The methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region's change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region's median household income, and 3) land capacity factor, which is the municipal share of the region's developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 139 units for the Township, which was sought to be reduced to 131 units based on analysis of the land capacity factor data, which included many properties that were preserved farmland or open space. The New Jersey Builder's Association objected to the reduction, and through the settlement process, the Township agreed to an obligation of 134 units.

In order to meet the fourth round prospective need of 134 units, the Township proposes rezoning of two properties as detailed on the following pages. The map on the following page depicts the location of both properties and includes mapping of wetlands as provided by NJDEP and also notes the location of streams.





# **Fourth Round Inclusionary Sites** **Mantua Township** **Gloucester County, NJ**

Map Prepared June 2025

## **Legend**

- Streams
- Inclusionary Sites
- Municipal Boundary
- Wetlands



Map Prepared by:  
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**Data Sources:**  
 NJ Office of Information Technology, Office of Geographic Information Systems, BING Maps

Satisfaction of the 134-Unit Fourth Round Obligation				
Program	Total Units	Affordable Units	Bonus Credits	Total Credits
Block 273, Lot 24 Senior Inclusionary	272	40	4*	44
Block 273, Lot 25 Inclusionary/100% Affordable	342	96**	30	126
	Total			170

\* Senior bonus credits are limited to 10% of the units in the project.

\*\* 96 units are provided as a separate 100% affordable housing project.

#### ***Block 273, Lot 24 – Age-Restricted Inclusionary***

This 27.25 acre property is located along State Route 45 in the southern part of the Township. Currently the site is vacant and farmed, and according to NJDEP has only 0.75 acres of wetlands located in a wooded area along the southern boundary of the property. This area of wetlands could be isolated and given it's less than 1 acre in area, could potentially be filled under general permit from the NJDEP. With over 1,200' of frontage on Route 45, access can easily be provided, potentially at more than one point along the site's frontage.

Given the need for senior housing options in the Township and the region, this site is proposed as inclusionary zoning for age-restricted units at a gross density of 10 units per acre. This would allow for construction of a total of 272 age-restricted units and a rental project would yield a minimum of 40 affordable units. With the 10% restriction on bonus credits for senior units, only 4 bonus credits are applied resulting in a total of 44 credits from this site.

**The site is suitable.** The property contains no buildings and is currently farmed. There are no significant areas of wetlands or streams and the site is relatively flat, with no areas of steep slopes. Although there may be wetlands in the southern portion of the site (see map in Appendix 125), they are limited in extent and may be considered isolated and eligible to be filled under a general permit from the NJDEP.

The 2001 Adopted State Plan Map and the 2004 Preliminary State Plan Map designates the property as being in the Metropolitan Planning Area (PA-4), the Rural Planning Area, but abuts the Fringe Planning Area (PA-3) in adjacent Harrison Township. Despite lying within PA-4, the property is in the sewer service area for the Gloucester County Utilities Authority, obviating any potential concern over the PA-4 designation.

**The site is approvable.** The Township has proposed rezoning the property for age-restricted development. A draft ordinance is included in Appendix 3.

**The site is available.** The site has no known legal encumbrances or deed restrictions that would preclude the development of affordable housing, and there are no known historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of the affordable housing. The site was recently listed for sale, indicating the owner intends to part with the property.

**The site is developable.** There are no streams, significant wetlands or flood hazard areas on the property. The site is within a sewer service area and connection to the Gloucester County Utilities Authority sewer treatment plant can be achieved through adjacent Harrison Township to the south.

The site will be developed consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq. The Township will require a minimum 40-year affordability control deed restrictions on the units in accordance with N.J.A.C. 5:93 et seq. and N.J.A.C. 5:80-26.1.

In coordination with the Township's administrative agent and municipal housing liaison, the developer of the property will utilize their own administrative agent, who will administer and affirmatively market the units in accordance with UHAC per N.J.A.C. 5:80-26.1.

### ***Block 273, Lot 25 – Inclusionary/100% Affordable***

This 33.5 acre property is located along State Route 45 in the southern part of the Township. Currently the site is vacant and farmed, and according to NJDEP has no wetlands. The site has 450' of frontage on State Route 45 but also has frontage on Breakneck Road. Harrison Township anticipates development of the tract immediately to the south, which could provide additional roadway connection if coordinated between the two municipalities and developers.

Mantua Township proposes to work with Ingerman, an experienced affordable housing developer, along with a market-rate developer partner to be determined, to permit development of market-rate townhomes at 12 units per acre along with a 100% affordable project to be built on a portion of the 33.5 acre parcel. The intent is for a 96-unit, 100% affordable rental project that would be divided into two phases of 48 units each. As part of construction of the market-rate portion of the project, the developer will be required to deliver an improved site to Ingerman, an arrangement they have utilized in the past. The Township will provide \$1.02 million from the affordable housing trust fund to cover 3% of the project costs, making it eligible for 30 bonus credits. NJHMFA restricts project costs to \$350,000 per unit, which results in an overall cost of \$33.6 million or \$16.8 million per phase; this sets the Township's required 3% contribution at \$1.02 million or \$510,000 per phase. As part of the proposal, the developer will obtain 4% tax credits from NJHMFA, which are not competitive and can therefore be assumed provided the project is financially feasible.

**The site is suitable.** The property contains no buildings and is currently farmed. There are no wetlands or streams and the site is relatively flat, with no areas of steep slopes.

The 2001 Adopted State Plan Map and the 2004 Preliminary State Plan Map designates the property as being in the Metropolitan Planning Area (PA-4), the Rural Planning Area, but abuts the Fringe Planning Area (PA-3) in adjacent Harrison Township. Despite lying within PA-4, the property is in the sewer service area for the Gloucester County Utilities Authority, obviating any potential concern over the PA-4 designation.

**The site is approvable.** The Township has proposed rezoning the property for age-restricted development. A draft ordinance is included in Appendix 4. As the 4% tax credits relied upon by the developer are



guaranteed, there is no concern with the funding structure needed to finance the 100% component of the project. The Township currently has the \$1.02 million in its trust fund.

**The site is available.** The site has no known legal encumbrances or deed restrictions that would preclude the development of affordable housing, and there are no known historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of the affordable housing. The site has been listed for sale at various points in time, indicating the owner intends to part with the property.

**The site is developable.** There are no streams, wetlands or flood hazard areas on the property. The site is within a sewer service area and connection to the Gloucester County Utilities Authority sewer treatment plant can be achieved through adjacent Harrison Township to the south.

The site will be developed consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq. The Township will require a minimum 40-year affordability control deed restrictions on the units in accordance with N.J.A.C. 5:93 et seq. and N.J.A.C. 5:80-26.1.

In coordination with the Township's administrative agent and municipal housing liaison, the developer of the property will utilize their own administrative agent, who will administer and affirmatively market the units in accordance with UHAC per N.J.A.C. 5:80-26.1.

#### ***Fourth Round Obligation Requirements***

In addition to meeting the total 134 unit fourth round obligation, the Township must also meet the minimum rental obligation, maximum number of senior units, minimum family unit obligation, minimum very low income obligation, and maximum bonus credits, as set forth in the Fair Housing Act.

##### **Maximum Bonus = 34 credits**

- Maximum bonus credits = 25% (obligation) |  $25\% (134) = 33.5$ , rounded up to 34 credits.

##### **Minimum Rental = 25 units**

- Minimum rental units = 25% (of units meeting the obligation) |  $25\% (100) = 25$  units

As the 100% project proposed will consist entirely of rental units, this obligation is met.

##### **Maximum Senior = 30 units**

- Maximum age-restricted units = 30% (units meeting the obligation) |  $30\% (100) = 30$  units

The Township proposes age-restricted units as part of its fourth round plan and will comply with the maximum permitted.

##### **Minimum Family = 50 units**

- Minimum family units = 50% (units meeting the obligation) |  $50\% (100) = 50$  units

A minimum of 50 family units will be met with the 100% affordable housing project proposed, consisting of 96 units.

##### **Minimum Family Rental = 25 units**

- Minimum family rental = 50% (rental obligation) |  $50\% (50) = 25$  units

The 100% affordable project proposed will consist of family rental units, meeting this requirement.

**Minimum Very Low Income = 13 units**

- Minimum very low income units = 13% (fourth round units created or approved on or after July 1, 2008) |  $13\% (100) = 13$  units

The Township will require that 13% of all units constructed are available to very low income households. As detailed in the table on the previous pages, the total number of units currently proposed is 136, and applying 13% to the individual projects results in the creation of at 19 units, meeting the requirement.

**Minimum Family Very Low Income = 7 units**

- Minimum family very low income units = 50% (very low income obligation) |  $50\% (13) = 6.5$  rounded up to 7 units

The very low income units within the 100% affordable development proposed will be family units, meeting this requirement.

***Affordability Assistance***

As required, the Township will undertake a variety of affordability assistance activities to render units more affordable. These strategies are outlined in the spending plan (Appendix 5) and the affordability assistance program manual is provided in Appendix 6.

**CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN**

While the New Jersey State Development and Redevelopment Plan is currently being amended, the cross-acceptance process has not concluded and the 2001 Plan is still in effect. This consistency analysis is based on the 2001 Plan, although amendments proposed with the new Plan don't substantially alter policy and the Township proposed no mapping changes.

General housing policies in the 2001 Plan include locating more dense housing within walking distance of schools, services, transit, civic and employment opportunities, preservation of existing, sound affordable housing, promoting public/private partnerships for housing development and redevelopment, providing for nonprofit and special needs housing, utilizing development fees for affordable housing and promoting mixed-income neighborhoods.

Although the two properties proposed for rezoning to meet the Township's fourth round obligation are located within PA-4, the Rural Planning Area, both sites are already located within a sewer service area, which would be the primary concern with this designation. The properties about the Fringe Planning Area (PA-3) in adjacent Harrison Township, which is also proposing development of affordable housing on immediately adjacent property.

**AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

Mantua has adopted an affordable housing consistent with the Fair Housing Act, the Uniform Housing Affordability Control Rules, *N.J.A.C. 5:80-26.1 et seq.*, and the Division of Local Planning Services Fair Housing Act Rules, *N.J.A.C. 5:99*. As of the adoption of this Housing Plan, the latter is in the process of

being amended, therefore the existing ordinance will be relied upon until such time as those regulations are finalized. Ordinances adopted by March of 2026 will reflect appropriate requirements. The Township's existing affordable housing ordinance is provided in Appendix 7.

The Township's affordable housing ordinance controls the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. All newly created affordable units, with limited exceptions, will comply with the affordability control period of 30 years for sale units or 40 years for rental units, as required by the Fair Housing Act and the Uniform Housing Affordability Control Rules.

The Township has established the position of the Municipal Housing Liaison and appointed Jennica Bileci, Business Administrator to the position. However, the Township will likely rely on its affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites that will not be administered by the developers and for the rehabilitation and extension of expiring controls programs. It is expected that all developers will administer their own affordable housing units.

The Township's affirmative marketing plan is 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 the affordable units located in the Township. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who reside in the Township's housing region (Region 5), consisting of Burlington, Camden and Gloucester counties.

The affirmative marketing plan includes regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit. A copy of the affirmative marketing plan is provided in Appendix 8.

## **AFFORDABLE HOUSING TRUST FUND**

Mantua has a development fee ordinance, which is included in Appendix 9. The Township has prepared a new Spending Plan, provided in Appendix 5, which discusses anticipated revenues, collection of revenues, and the use of revenues, and it has been prepared in accordance with currently applicable rules. It should be noted, however, that 5:99, the Fair Housing Act Rules, which set forth requirements related to spending plans, are not yet finalized. All collected revenues will be placed in the Township's Affordable Housing Trust fund and will be dispensed for the use of eligible affordable housing activities including, but not limited to:

- Affordability assistance program; and
- Extension of expiring controls program; and
- Rehabilitation program; and
- Any other activity as specified in the approved spending plan.

The Township is required to fund eligible programs in a Court-approved Housing Element and Fair Share Plan, as well as provide affordability assistance. At least 30% of collected development fees, excluding expenditures made since July 17, 2008, when affordability assistance became a statutory requirement in the Fair Housing Act, shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in a municipal Fair Share Plan. At least one-third (1/3) of the affordability assistance must be expended on very-low income units. Additionally, no more than 20% of the revenues collected from development fees each year shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program. The spending plan prepared reflects these requirements, but once amendments to 5:99 are finalized, the Township reserves the right to amend its spending plan related to affordability assistance requirements, which are proposed to change.

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## DEMOGRAPHIC ANALYSIS

The largest population increases in Mantua's history came in the middle of the twentieth century. In the 1940s, the number of residents jumped, increasing by 45.8% (Table 1). Growth further accelerated during the 1950s, when the population of the community more than doubled, rising to 7,991 persons, a 125.2% increase. Population growth slowed during the 1960s, with the community adding residents at an 20.7% clip. The string of decade-over-decade increases ended altogether in the 1970s, when the population fell by 4.7%. The 1970s ultimately proved to be an outlier, with the number population rebounding in the 1990s, with a gain of 9.6%. The biggest population jump came in the 1990s when the population increased by 41.1% to 14,217 persons. This expansion in residents was followed by an 7.0% increase in the 2000s. Population growth stagnated in the 2010s, however, as the number of residents increased only incrementally by 0.1%. As of 2020, 15,235 persons lived in Mantua Township.

It should be noted that, while the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data was obtained from the 2019-2023 American Community Survey (ACS), a 5-year estimate of results from annual surveys that are averaged together.

**Table 1: Population Trends (1940-2020)**

Year	Mantua		Gloucester County		New Jersey	
1940	2,433	--	72,219	--	4,160,165	--
1950	3,548	45.8%	91,727	27.0%	4,835,329	16.2%
1960	7,991	125.2%	134,840	47.0%	6,066,782	25.5%
1970	9,643	20.7%	172,681	28.1%	7,171,112	18.2%
1980	9,193	-4.7%	199,917	15.8%	7,365,011	2.7%
1990	10,074	9.6%	230,082	15.1%	7,730,188	5.0%
2000	14,217	41.1%	254,673	10.7%	8,414,350	8.9%
2010	15,217	7.0%	288,288	13.2%	8,791,894	4.5%
2020	15,235	0.1%	302,294	4.9%	9,288,944	5.7%
Source: Census Bureau, Decennial Census; NJ Dept. of Labor and Workforce Development						

More women than men live in Mantua. In all, 51.7% of residents are women while 48.3% are men (Table 2). The largest age group consists of persons 35 to 54 years of age, accounting for 27.0% of residents. Younger adults, those between the ages of 20 and 34, are the second largest age group, comprising 18.9% of residents overall. Just over a fifth of the population is less than 20 years of age, or 22.5% of persons in the township. Children under the age of 5 constitute 3.8% of residents, with an additional 18.7% of the population between the ages of 5 and 19. Older residents constitute a sizable portion of the community, with 31.7% of the community 55 years of age and older. More specifically, persons between 55 and 64 years of age total 17.7% of the community while seniors - persons 65 years of age and older - make up 14.0% of community members. Overall, the median age in Mantua is 42.2 years of age.



**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years old	582	3.8%	325	4.4%	257	3.2%
5 to 19 years of age	2,865	18.7%	1,335	18.1%	1,530	19.3%
20 to 34 years of age	2,890	18.9%	1,342	18.1%	1,548	19.5%
35 to 54 years of age	4,131	27.0%	1,969	26.6%	2,162	27.3%
55 to 64 years of age	2,712	17.7%	1,328	18.0%	1,384	17.5%
65+ years of age	2,138	14.0%	1,095	14.8%	1,043	13.2%
<b>Total</b>	<b>15,318</b>	<b>100.0%</b>	<b>7,394</b>	<b>100.0%</b>	<b>7,924</b>	<b>100.0%</b>
<b>Median age</b>	<b>42.2</b>		<b>43.5</b>		<b>40.8</b>	

*Source: Census Bureau, 2019-2023 5-Year American Community Survey*

Mantua is aging, with the median age increasing in the last decade, inching upward from 41.3 to 42.4 years of age (Table 3). Between 2013 and 2023, the number of persons between 55 and 64 years of age ballooned by 48.6%. The population of persons 65 years of age and older, however, remained the same, which suggests that the median age is likely to rise further in the coming years. Most of the other age groups shrank in size. For instance, population of persons 35 to 54 years of age fell by 15.9%. The cohort of children under the age of 5 declined more than any other age group, tumbling by 17.8%. At the same time, the number of persons between 5 and 19 years of age similarly declined by 15.8%. The number of residents 20 to 34 years of age, though, soared by 31.8%. As these residents are at or approaching the prime age of child-bearing, it is possible that the child-age population in the township will increase in the near future.

**Table 3: Population Change by Age, 2013 to 2023**

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years old	708	4.7%	582	1.9%	<b>-126</b>	<b>-17.8%</b>
5 to 19 years of age	3,404	22.4%	2,865	9.5%	<b>-539</b>	<b>-15.8%</b>
20 to 34 years of age	2,192	14.4%	2,890	9.6%	<b>698</b>	<b>31.8%</b>
35 to 54 years of age	4,910	32.4%	4,131	13.7%	<b>-779</b>	<b>-15.9%</b>
55 to 64 years of age	1,825	12.0%	2,712	9.0%	<b>887</b>	<b>48.6%</b>
65+ years of age	2,138	14.1%	2,138	7.1%	<b>0</b>	<b>0.0%</b>
<b>Total</b>	<b>15,177</b>	<b>--</b>	<b>15,318</b>	<b>--</b>	<b>141</b>	<b>0.9%</b>
<b>Median Age</b>	<b>41.8</b>		<b>42.2</b>		<b>0.4</b>	

*Source: 2009-2013, 2019-2023 5-Year American Community Survey*



As of 2023, 5,863 households lived in Mantua. (Table 4). One- and two-person households make up 22.9% and 36.0% of total households, respectively, somewhat above the shares at the county and state level. Three- and four person households, though, account for a smaller percentage of households, 33.1%, relative to the wider county and state, 35.3% and 32.4%. Larger households, those that consist of five persons or more, constitute 8.0% of households, a figure that falls short of the respective percentages for Gloucester County and New Jersey, 10.3% and 10.2%. In a similar vein, the median household size, 2.61 persons, is below the median statewide, 2.61 persons, not to mention the median In Gloucester County, 2.67 persons.

**Table 4: Household Size**

Household Size	Mantua		Gloucester County		New Jersey	
	Total	%	Total	%	Total	%
1-person household	1,342	22.9%	27,083	24.2%	918,897	26.4%
2-person household	2,112	36.0%	35,930	32.1%	1,081,842	31.1%
3-person household	886	15.1%	19,987	17.9%	594,946	17.1%
4-person household	1,053	18.0%	17,257	15.4%	530,520	15.3%
5-person household	268	4.6%	7,221	6.5%	218,492	6.3%
6-person household	166	2.8%	2,601	2.3%	79,678	2.3%
7+-person household	36	0.6%	1,717	1.5%	53,980	1.6%
<b>Total households</b>	<b>5,863</b>	<b>100.0%</b>	<b>111,796</b>	<b>100.0%</b>	<b>3,478,355</b>	<b>100.0%</b>
<b>Average Household Size</b>	<b>2.61</b>		<b>2.67</b>		<b>2.61</b>	

*Source: 2019-2023 5-Year American Community Survey*

Families constitute a small majority of households, 72.1% of households (Table 5). Family households are somewhat less common in the county and state as a whole, where they constitute 67.8% and 69.9% of households, respectively. In Mantua, family and nonfamily households alike tend to be small relative to other Gloucester County municipalities. Family household have an average size of 3.07 persons per household, compared to 3.18 persons per household in Gloucester County. Nonfamily households have an average size of 1.23 persons per household, compared to 1.26 persons per household countywide.

**Table 5: Family and Nonfamily Households**

Household Type	Mantua	Gloucester County	New Jersey
Total family households	72.1%	69.9%	67.8%
Total nonfamily households	27.9%	30.1%	32.2%



Average household size, family households	3.07	3.18	3.19
Average household size, nonfamily households	1.23	1.26	1.22
Source: 2019-2023 5-Year ACS			

Educational levels in Mantua are slightly above educational rates in Gloucester County, but fall short of the comparable figures for the state as a whole. Of all residents at least 25 years of age, 37.2% have at least a bachelor's degree while 12.3% possess a graduate or professional degree (Table 6). In comparison, 42.9% of New Jersey residents 25 years of age and older have a bachelor's degree while 17.1% have a graduate or professional degree.

**Table 6: Educational Attainment**

Highest level of education	Mantua	Gloucester County	New Jersey
Less than 9th grade	0.2%	2.1%	4.6%
9th to 12th grade, no diploma	2.8%	3.9%	4.7%
High school graduate (includes equivalency)	33.2%	31.1%	25.7%
Some college, no degree	16.3%	17.6%	15.3%
Associate's degree	10.3%	9.5%	6.7%
Bachelor's degree	24.8%	23.6%	25.8%
Graduate or professional degree	12.3%	12.2%	17.1%
<b>High school graduate or higher</b>	<b>97.0%</b>	<b>94.0%</b>	<b>90.7%</b>
<b>Bachelor's degree or higher</b>	<b>37.2%</b>	<b>35.8%</b>	<b>42.9%</b>
Source: 2019-2023 5-Year ACS			

White persons who are not Hispanic comprise 87.9% of the population (Table 7). This surpasses the percentage for Gloucester County, where 75.2% of the population is white and not Hispanic. Another 0.9% of the community is Hispanic and white, with the result that 88.8% of persons in the township are white altogether. In all, 1.5% of the community is Hispanic, a tiny percentage relative to the respective figures at the state and county level, 21.9% and 7.8%. Black residents comprise 6.7% of the population, Asian-Americans account for a mere 2.0% of residents in the township and 3.0% in the county, figures dwarfed by the percentage in New Jersey overall, 9.8%. Persons of multiple races constitute 2.0% of residents, well below the 6.0% estimated to be living in Gloucester County.

**Table 7: Race and Ethnicity**

Race and Ethnicity	Mantua	Gloucester County	New Jersey
Non-Hispanic	98.5%	92.2%	78.1%
White	87.9%	75.2%	51.9%



Black	6.5%	10.1%	12.3%
Asian	2.0%	3.0%	9.8%
Other Race Alone	0.2%	0.5%	0.8%
Two or more Races	1.9%	3.3%	3.2%
<i>Hispanic (All Races)</i>	<i>1.5%</i>	<i>7.8%</i>	<i>21.9%</i>
Hispanic, White	0.9%	1.9%	5.0%
Hispanic, Black	0.2%	0.6%	0.7%
Hispanic, Other	0.3%	2.7%	8.9%
Hispanic, Two or More Races	0.1%	2.7%	7.4%
<i>Source: 2019-2023 5-Year ACS</i>			

## SOCIOECONOMIC ANALYSIS

The distribution of household incomes in Mantua is similar to the distribution statewide. According to the most recent American Community Survey, 21.0% of households have an income of at least \$200,000, barely edging the share in New Jersey overall, 20.7% (Table 8). The median household income is \$114,375, eclipsing the median household income in New Jersey, \$101,050, as well as Gloucester County, \$102,807. The mean household income in Mantua, \$149,200, is similarly close to the mean statewide, \$140,299. In all, 55.8% of Mantua households have an income of \$100,000 or higher. The township does have a smaller percentage of households of relatively modest means compared to the county and state. That is, 17.1% of households in Mantua have an income of less than \$50,000 compared to 22.5% in Gloucester County and 25.2% in New Jersey. As for those with the lowest incomes, 6.7% of households in the township have an income less than \$25,000.

**Table 8: Household Income**

Household Income	Mantua	Gloucester County	New Jersey
Less than \$25,000	6.7%	9.9%	11.9%
\$25,000-\$50,000	10.4%	12.6%	13.3%
\$50,000-\$100,000	27.1%	26.0%	24.3%
\$100,000-\$200,000	34.8%	33.8%	29.7%
More than \$200,000	21.0%	17.7%	20.7%
<b>Median Household Income</b>	<b>\$114,375</b>	<b>102,807</b>	<b>\$101,050</b>
<b>Mean Household Income</b>	<b>\$149,200</b>	<b>127,093</b>	<b>\$140,299</b>
<i>Source: 2019-2023 5-Year ACS</i>			

The poverty rate in Mantua is 4.5% (Table 9). Poverty is less widespread than it is in Gloucester County, where 7.6% of persons live in poverty. The poverty rate for children and seniors, two vulnerable groups



for whom poverty can be especially challenging, is close to the overall rate. To be more precise, the township's child poverty rate is 5.2% while the poverty rate for seniors is 5.4%.

**Table 9: Poverty Rate**

Indicator	Mantua	Gloucester County	New Jersey
Poverty Rate, Overall	4.5%	7.6%	9.8%
Poverty Rate, Under 18 years old	5.2%	8.5%	13.3%
Poverty Rate, Seniors	5.4%	7.6%	9.5%

*Source: 2019-2023 5-Year ACS*

Over the past decade, the unemployment rate in Mantua has closely tracked the statewide rate, with the municipality performing better relative to the state in more recent years. As recently as 2013, the municipal rate stood at 8.4% (Table 10). The rate has steadily ticked downward throughout the 2010s, however, reaching a low of 3.2% in 2019. Unemployment soared during the pandemic year of 2020, when the rate shot up to 8.1% before tapering back down to 5.5% in 2021. The labor market continued to improve in 2022, when the jobless rate hit 3.5% before increasing slightly to 4.0% in 2023.

**Table 10: Unemployment Rate**

Year	Mantua	Gloucester County	New Jersey
2013	8.4%	9.2%	8.4%
2014	6.7%	7.3%	6.7%
2015	5.4%	6.0%	5.7%
2016	4.7%	5.0%	4.9%
2017	4.2%	4.6%	4.5%
2018	3.6%	4.1%	4.0%
2019	3.2%	3.6%	3.5%
2020	8.1%	8.9%	9.4%
2021	5.5%	6.4%	6.7%
2022	3.5%	3.8%	3.9%
2023	4.0%	4.3%	4.4%

*Source: NJ Dept. of Labor and Workforce Development*

The occupational trends in the community follow a pattern similar to that of New Jersey's. Employees working in management, business, science, and arts occupations comprise 48.7% of the workers residing in Mantua, marginally above the statewide share, 46.9% (Table 11). Approximately 21.0% of employed residents have sales and office jobs, which is similarly close to the percentage for the Garden State as a



whole, 20.0%. Meanwhile, 8.9% of residents work in service occupations, appreciably below the percentage for the state, 14.8%. A greater proportion of residents work in natural resources, construction, and maintenance occupations, 9.3%, than in the state as a whole, 6.9%. The share of Mantua residents employed in production, transportation, and moving jobs, 9.8%, is close to the statewide figure, 11.3%.

**Table 51: Occupation**

Occupation	Mantua	Gloucester County	New Jersey
Management, business, science, and arts	48.7%	45.3%	46.9%
Service occupations	8.9%	13.4%	14.8%
Sales and office occupations	23.2%	22.0%	20.0%
Natural resources, construction, and maintenance occupations	9.3%	8.1%	6.9%
Production, transportation, and material moving	9.8%	11.1%	11.3%

Residents are employed in all the major industrial sectors, but are especially well-represented in the educational services and healthcare. All told, 11.3% of the employed population works in education, outdistancing the respective percentages for the county and state, 9.7% and 8.9% (Table 12). In a similar vein, a large number of healthcare industry workers live in Mantua, totaling 15.3% of all workers living in the township. The township also has a higher-than-average share of residents who work in construction - the sector where 7.6% of the employed population works - and retail, which accounts for 11.1% of the employed population.

**Table 62: Industry**

Industry	Mantua	Gloucester County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.2%	0.3%	0.3%
Construction	7.6%	7.2%	6.4%
Manufacturing	6.7%	9.3%	9.8%
Wholesale trade	4.3%	4.4%	3.4%
Retail trade	11.1%	9.9%	8.7%
Transportation and warehousing, and utilities	6.7%	7.7%	6.9%



Information	3.0%	2.3%	2.9%
Finance and insurance, and real estate and rental and leasing	9.1%	8.5%	10.3%
Professional, scientific, and management, and administrative and waste management services	13.3%	11.6%	15.4%
Educational services	11.3%	9.7%	8.9%
Health care and social assistance	15.3%	15.7%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	5.2%	3.8%	4.8%
Other services except public administration	3.8%	3.2%	3.5%
Public administration	2.5%	6.4%	5.3%
Source: 2019-2023 5-Year ACS			

Mantua residents who commute have an average trip to work of 29.6 minutes, below the average statewide, 30.9 minutes, but above the average commute in Gloucester County, 28.9 minutes (Table 13). Overall, 44.5% of commuters have a trip to work that takes at least a half hour. A comparatively low percentage of Mantua residents have a commute of less than 15 minutes, 20.3%, below the respective shares for Gloucester County and New Jersey, 23.0% and 21.4%. Another 13.3% have a commute of 15 to 19 minutes while 21.8% of commuters have a commute that lasts between 20 and 29 minutes. A further 20.5% have a commute of between 30 and 44 minutes. Almost a quarter of Mantua commuters have a trip to work of at least 45 minutes, or 24.0%, a total that includes the 9.1% with an hourlong commute or longer.

**Table 13: Travel Time to Work**

Travel Time	Mantua	Gloucester County	New Jersey
Less than 10 minutes	9.7%	11.6%	9.9%
10 to 14 minutes	10.6%	11.4%	11.5%
15 to 19 minutes	13.3%	12.2%	13.1%
20 to 29 minutes	21.8%	20.1%	19.6%
30 to 44 minutes	20.5%	23.8%	21.9%
45 to 59 minutes	14.9%	11.3%	9.9%
60 or more minutes	9.1%	9.5%	14.2%



**Mean travel time to work (minutes)**

**29.6**

**28.9**

**30.9**

*Source: 2019-2023 5-Year ACS*

## **HOUSING ANALYSIS**

Homeownership is the predominant form of tenure in the community. To be specific, 91.8% of residents live in owner-occupied housing (Table 14). Even for Gloucester County, where 82.3% of residents live in owner-occupied housing, this is a high percentage of residents. The remaining 8.2% of Mantua residents live in rentals.

**Table 14: Population in Occupied Housing Units by Tenure**

Tenure	Mantua	Gloucester County	New Jersey
Owner-Occupied	91.8%	82.3%	63.7%
Renter-Occupied	8.2%	17.7%	36.3%

*Source: 2019-2023 5-Year ACS*

There are few vacant housing units in Mantua or, indeed, Gloucester County, more generally. To be specific, 1.8% of housing units in Mantua are vacant while, in the broader county, 4.9% of residential units are vacant (Figure 15). The respective vacancy rates for the township and county are low relative to the Garden State as a whole, where 7.9% of all units are not occupied year-round. While the low vacancy rate surely boosts home values, it shows that housing in Gloucester County is very hard to come by. Housing experts generally consider a vacancy rate of approximately 7% to be optimal in the sense that vacant housing units find buyers and renters in a timely manner while the cost of housing remains relatively stable.

**Table 15: Occupancy Status**

Occupancy Status	Mantua	Gloucester County	New Jersey
Occupied	98.2%	95.1%	92.1%
Vacant	1.8%	4.9%	7.9%

*Source: 2019-2023 5-Year ACS*

Of the housing units that are vacant, almost a third, 12.6%, are available for rent and have not been leased, with an additional 1.9% leased but not yet occupied (Table 16). Units for sale, meanwhile, constitute 10.8% of the vacant housing stock, with a further 9.3% sold, but not yet occupied. Units used for recreational or other part-time purposes make up 2.8% of the vacant units in the township. The remainder of vacant





units, totaling 62.6% of vacant housing, is vacant for other reasons, a classification that could refer to anything from home damage to property abandonment.

**Table 16: Vacancy Status**

Vacancy Status	Mantua	Gloucester County	New Jersey
For rent	12.6%	19.8%	16.0%
Rented, not occupied	1.9%	4.6%	2.7%
For sale only	10.8%	19.3%	6.4%
Sold, not occupied	9.3%	5.1%	4.1%
For seasonal, recreational, or occasional use	2.8%	10.1%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	62.6%	41.2%	27.1%

*Source: 2019-2023 5-Year ACS*

Housing in Mantua is comprised largely of single-family residences (Table 17). To be precise, 76.4% of homes are detached one-family residences, with an additional 6.9% attached. In the broader state, single-family housing, detached and attached unit alike, accounts for 62.7% of the housing stock. Two-family residences account for 0.5% of homes while 3.1% are in buildings with 3 or 4 dwellings. The township has some multifamily housing, or buildings that contain 5 housing units or more. Buildings with 5 to 9 units comprise 4.6% of the housing stock while buildings with 10 to 19 units account for 1.3% of units. A mere 0.0% of units are located in buildings of 20 units or more. In total, multifamily housing constitutes 6.3% of the housing in the township, compared to 11.0% of homes in Gloucester County. Mobile homes, which can be a crucial source of housing for those with modest incomes, constitute 6.8% of all housing units in the township, compared to 0.9% of homes statewide.

**Table 17: Units in Structure**

Housing Type	Mantua	Gloucester County	New Jersey
1, detached	76.4%	73.5%	52.7%
1, attached	6.9%	7.7%	10.0%
2	0.5%	2.3%	8.6%
3 or 4	3.1%	3.2%	6.1%
5 to 9	4.6%	3.3%	4.7%
10 to 19	1.3%	2.9%	4.9%
20 to 49	0.0%	2.0%	4.2%
50 or more	0.4%	2.8%	7.9%
Mobile home	6.8%	2.3%	0.9%



Boat, RV, van, etc.	0.0%	0.0%	0.0%
Source: 2019-2023 5-Year ACS			

Mantua homeowners overwhelmingly reside in one-family detached residences, totaling 82.5% of the owner-occupied stock (Table 18). One-family attached homes comprise a further 7.3% of owner-occupied units while two-family residences make up just 0.1%. Three- and four-dwelling buildings make up 2.4% of owner-occupied units while another 2.8% of units are in multifamily buildings. Mobile homes comprise the remaining 4.9% of owner-occupied homes. One-family detached houses account for a fifth of rental units. 20.1%, while single-family attached residences, account for 5.0%. Two-family residences are the make up 3.7% of rentals while a tenth, 10.0%, are located in three- and four-unit structures. Multifamily housing composes 36.8% of renter-occupied housing in Mantua. Mobile homes constitute almost a quarter of rental housing, 24.3% in all.

**Table 18: Units in Structure by Tenure**

Housing Type	Mantua		Gloucester County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	82.5%	20.1%	86.8%	24.0%	77.1%	11.7%
1, attached	7.3%	5.0%	7.9%	7.7%	10.2%	8.4%
2	0.1%	3.7%	0.4%	8.7%	4.6%	15.5%
3 or 4	2.4%	10.0%	0.8%	12.8%	1.7%	13.8%
5 to 9	2.3%	24.8%	1.2%	10.9%	1.4%	10.6%
10 to 19	0.5%	8.6%	0.2%	13.4%	1.2%	11.4%
20 to 49	0.0%	0.0%	0.1%	8.6%	1.0%	9.7%
50 or more	0.0%	3.4%	0.1%	12.2%	1.8%	18.4%
Mobile home	4.9%	24.3%	2.4%	1.9%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Source: 2019-2023 5-Year ACS						

As previously mentioned, most of Mantua's population growth occurred in the second half of the twentieth century. Only 6.0% of the housing units in the township were constructed before 1940 while 10.5% overall were built prior to 1950 (Table 19). Housing construction accelerated during the 1950s, when 16.4% of existing units were constructed. In subsequent years, residential construction proceeded at a modest, if steady clip. An estimated 7.7% of homes were built during the 1960s while 7.6% were constructed in the 1970s. Homebuilding picked up pace again in the 1980s, with 14.2% of dwellings constructed between 1980 and 1989. The heyday of residential construction came in the 1990s when 24.1% of present-day homes were built while a further 14.5% were erected in the 2000s. About 5.0% of residential units were built in 2010 or later.

**Table 19: Year Structure Built**

Year Structure Built	Mantua	Gloucester County	New Jersey
Built 2020 or later	0.3%	0.5%	0.6%
Built 2010 to 2019	4.7%	6.8%	5.8%
Built 2000 to 2009	14.5%	14.8%	9.1%
Built 1990 to 1999	24.1%	12.4%	9.1%
Built 1980 to 1989	14.2%	14.2%	11.9%
Built 1970 to 1979	7.6%	15.5%	12.4%
Built 1960 to 1969	7.7%	10.6%	13.0%
Built 1950 to 1959	16.4%	11.0%	14.1%
Built 1940 to 1949	4.5%	4.4%	6.7%
Built 1939 or earlier	6.0%	9.8%	17.5%

*Source: 2019-2023 5-Year ACS*

The housing stock is well-suited for families. More than three-fourths of the homes in Mantua, 77.8%, have three bedrooms or more (Table 20). In comparison, 70.6% of Gloucester County homes have three bedrooms or more. Three-bedroom units are especially prolific, constituting 44.0% of residential units in the township. Four-bedroom units account for an additional 30.5% of dwellings while 3.3% of homes have five bedrooms or more. Smaller homes constitute a relatively small portion of the housing stock. Two-bedroom homes make up 15.2% of housing units while one-bedroom homes account for 5.7% of homes. An estimated 1.2% of residences are studios or do not otherwise contain a separate bedroom.

**Table 20: Number of Bedrooms, Housing Stock**

Total Bedrooms	Mantua	Gloucester County	New Jersey
No bedroom	1.2%	1.2%	3.0%
1 bedroom	5.7%	7.5%	14.2%
2 bedrooms	15.2%	20.7%	25.5%
3 bedrooms	44.0%	39.3%	31.8%
4 bedrooms	30.5%	26.9%	19.7%
5 or more bedrooms	3.3%	4.4%	5.9%

*Source: 2019-2023 5-Year ACS*

The median number of rooms per unit in the township, 6.8, slightly exceeds the median for Gloucester County, 6.6 (Table 21). It also surpasses the median rooms per unit for in the wider state, 5.7. In terms of larger residences, 56.5% of homes have seven rooms or more, surpassing the respective shares for the



county and state, 50.9% and 37.6%. At the other end of the spectrum, few dwellings have three rooms or less. In total, 7.6% of units in Mantua have three rooms or less, compared to 8.0% in Gloucester County and 16.2% in New Jersey.

**Table 21: Rooms Per Housing Unit**

Total Rooms	Mantua	Gloucester County	New Jersey
1 room	0.9%	1.0%	2.7%
2 rooms	1.2%	1.2%	3.0%
3 rooms	5.5%	5.8%	10.5%
4 rooms	7.8%	10.4%	15.2%
5 rooms	11.6%	13.2%	15.8%
6 rooms	16.6%	17.5%	15.4%
7 rooms	18.9%	14.8%	12.0%
8 rooms	9.4%	14.2%	10.4%
9 rooms or more	28.2%	21.9%	15.2%
<b>Median rooms</b>	<b>6.8</b>	<b>6.6</b>	<b>5.7</b>

*Source: 2019-2023 5-Year ACS*

The housing stock in the municipality is of relatively high quality (Table 22). The Census also found that no Mantua households lacked plumbing or kitchen facilities. Some households, 0.6%, lack telephone service, but a lower percentage than in either the county or state as a whole. In a similar vein, while 0.6% of households inhabit overcrowded units, with more than one occupant per room, overcrowding is more common in the rest of the state and county, where 3.7% and 1.3% of units have more than one occupant per room, respectively. The vast majority of homes are supplied with natural gas from a utility, 82.4%, while 8.3% are heated with electricity. Oil is used to heat a relative handful of households, 6.6%.

**Table 22: Housing Quality Indicators**

Home Heating Fuel	Mantua	Gloucester County	New Jersey
Utility gas	82.4%	77.8%	73.3%
Bottled, tank, or LP gas	1.2%	2.0%	2.5%
Electricity	8.3%	10.5%	15.6%
Fuel oil, kerosene, etc.	6.6%	8.5%	6.8%
Coal or coke	0.0%	0.0%	0.0%
Wood	0.8%	0.4%	0.3%
Solar energy	0.0%	0.3%	0.2%



Other fuel	0.4%	0.3%	0.5%
No fuel used	0.3%	0.2%	0.8%
<b>Lacking facilities</b>			
Lacking complete plumbing facilities	0.0%	0.2%	0.3%
Lacking complete kitchen facilities	0.0%	0.6%	0.8%
No telephone service available	0.6%	0.8%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	99.4%	98.7%	96.3%
1.01 to 1.50	0.6%	0.9%	2.4%
1.51 or more	0.0%	0.4%	1.3%

*Source: 2019-2023 5-Year ACS*

## HOUSING MARKET ANALYSIS

Approximately 68.3% of homeowners in Mantua have a mortgage while 31.7% do not (Table 23). The percentage of homeowners with a mortgage eclipses the percentage for Gloucester County, 67.6%, and appreciably exceeds the share statewide, 64.4%.

**Table 23: Mortgage Status**

Mortgage Status	Mantua	Gloucester County	New Jersey
With a mortgage	68.3%	67.6%	64.4%
Without a mortgage	31.7%	32.4%	35.6%

*Source: 2019-2023 5-Year ACS*

Over one in two homes, 51.2% in all, have a value of less than \$300,000 (Table 24). As a result, the median home value in Mantua, \$296,000 is significantly below the median home value in the Garden State, \$427,600, though it surpasses the median home value in Gloucester County, \$283,500. A sizable segment of homes, 4.9%, have a value under \$100,000. A sizable percentage of homes, 36.1%, has a value of at least \$300,000, but less than \$500,000. A relatively small share of home, 12.6%, has a value of \$500,000 or more. In comparison, 42.8% of homes in Gloucester County and 38.2% in New Jersey have a value of at least \$500,000.

**Table 24: Home Values**

Home Value	Mantua	Gloucester County	New Jersey
Less than \$100,000	4.9%	1.6%	4.4%



\$100,000 to \$299,999	46.3%	12.4%	23.6%
\$300,000 to \$499,999	36.1%	33.2%	33.8%
\$500,000 to \$749,999	10.7%	28.8%	23.0%
\$750,000 to \$999,999	1.3%	13.7%	8.6%
\$1,000,000 or more	0.6%	10.3%	6.6%
<b>Median home value</b>	<b>\$296,000</b>	<b>\$283,500</b>	<b>\$427,600</b>

*Source: 2019-2023 5-Year ACS*

Between 2015 and 2020, home prices in Mantua were remarkably stable. During that time, the average home price rose from \$227,737 in 2015 and \$231,392 in 2020 between a low of \$210,984 in 2017 and a high of \$228,780 in 2019 (Table 25). Similarly, home prices varied little in the county as a whole, fluctuating between \$219,017 and \$232,223 during that time. The housing market began to heat up in 2021, when the number of home sales skyrocketed and prices began to rise. As of 2024, the average sales price in Mantua had climbed to \$333,527, a 44.1% rise in the space of four years. Home prices, however, fell in 2024 from the year before, when the average sales price stood at \$362,999. Prices continued to rise throughout Gloucester County, with the average home in 2024 selling for \$350,709, an increase of 51.0% over the average in 2020.

**Table 25: Home Sales**

Year	Mantua		Gloucester County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	116	\$227,737	1,984	\$221,056
2016	152	\$218,835	2,419	\$222,281
2017	133	\$210,984	2,373	\$219,017
2018	146	\$220,683	2,319	\$225,958
2019	164	\$228,780	2,777	\$223,828
2020	180	\$231,392	2,562	\$232,223
2021	272	\$245,607	4,300	\$262,996
2022	258	\$281,678	4,190	\$296,903
2023	69	\$362,999	2,822	\$324,982
2024	150	\$333,527	2,418	\$350,709

*Source: NJ Division of Taxation, NJ Treasury*

Residential assessments have increased in parallel with the rise in home prices (Table 26). Since 2016, the average assessment has increased from \$205,171 to \$311,293 in 2024. The steady rise ensures that assessments remain in line with existing price levels. Assessed values have risen by only a modest amount in Gloucester County as a whole, with the average assessment increasing from \$201,390 in 2016 to \$227,396 in 2016.

**Table 26: Residential Tax Assessments**

Year	Total Lots, Mantua	Average Assessment	Total Lots, Gloucester County	Average Assessment
2016	5,476	\$205,171	94,288	\$201,390
2020	5,545	\$207,744	95,301	\$210,485
2024	5,544	\$311,293	95,793	\$227,396

*Source: NJ Division of Taxation, NJ Treasury*

Mantua residents can bear the cost of housing marginally better than other Gloucester County residents. Almost half of households in the township, 46.8%, spend less than 20% of their income on housing costs, compared to 44.6% of households countywide (Table 27). An additional 29.3% of households spend between 20% and 29% of their income on housing while 23.0% of households are what is considered cost-burdened, spending at least 30% of household income on the cost of housing. The cost-burdened share is below the respective shares for New Jersey and Gloucester County, where 35.7% and 30.2% of households are cost-burdened.

**Table 27: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Mantua	Gloucester County	New Jersey
Less than 20% of household income	46.8%	44.6%	39.3%
20 to 29% of household income	29.3%	24.5%	22.9%
30% or more of household income	23.0%	29.4%	35.7%
Zero or negative income	0.3%	0.6%	1.1%
No cash rent	0.7%	0.8%	1.1%

*Source: 2019-2023 5-Year ACS*

Homeowners are under less financial strain than renters. Of all homeowners, 21.0% spend at least 30% of their income on housing (Table 28). More than half of the households in owner-occupied housing, 50.7%, spend less than 20% of their income on housing, slightly eclipsing the percentage in Gloucester County, while 27.9% of Mantua homeowners allocate between 20% and 29% of their income towards the cost of housing.

**Table 28: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of Household Income	Mantua	Gloucester County	New Jersey
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Less than 20% of household income	50.7%	50.4%	48.1%
20 to 29% of household income	27.9%	24.7%	22.7%
30% or more of household income	21.0%	24.3%	28.5%
Zero or negative income	0.4%	0.6%	0.6%
Source: 2019-2023 5-Year ACS			

In terms of monthly costs, 18.6% of households with a mortgage pay \$3,000 or more on housing (Table 29). This is less than the share in Gloucester County as a whole, 23.1%. That said, over half of the households in owner-occupied housing, 52.5%, spend between \$2,000 and \$2,999 on housing every month, compared to just 41.9% of households countywide. The median monthly cost of housing, \$2,330, eclipses the countywide median, \$2,298. In absolute terms, housing costs tend to be steeper in other parts of the state, as the median monthly cost statewide for homeowners without a mortgage is \$2,787.

**Table 29: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Mantua	Gloucester County	New Jersey
Less than \$500	0.0%	0.3%	0.4%
\$500 to \$999	2.5%	2.4%	1.8%
\$1,000 to \$1,499	7.1%	8.9%	6.6%
\$1,500 to \$1,999	19.3%	23.4%	13.7%
\$2,000 to \$2,499	31.9%	25.2%	17.7%
\$2,500 to \$2,999	20.6%	16.7%	17.0%
\$3,000 or more	18.6%	23.1%	42.7%
<b>Median monthly housing cost</b>	<b>\$2,330</b>	<b>\$2,298</b>	<b>\$2,787</b>
Source: 2019-2023 5-Year ACS			

Monthly housing costs are necessarily lower, if relatively high for those households without a mortgage. These expenditures go towards taxes, insurance payments, utilities, and other fees. In all, 46.9% of households without a mortgage pay \$1,000 per month or more in housing costs (Table 30). The percentage of such households is higher in the remainder of the county and state, with 55.8% and 67.1% of Gloucester County and New Jersey homeowners without a mortgage, respectively, expending more than \$1,000 a month. In Mantua, the median homeowner without a mortgage expends \$967 a month on housing costs. This is below the comparable figures for the county and state, \$1,045 and \$1,205, respectively. Just over 3 in 10 households, 30.1%, set aside between \$800 and \$999 every month to pay for housing, while just over 1 in 10 households without a mortgage, 10.9%, spend between \$600 and \$799 per month. Of the households that remain, 2.9% spend between \$400 and \$599 monthly, 4.3% spend between \$250 and \$399 per month, and 4.8% monthly spend less than \$250 a month.

**Table 30: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	Mantua	Gloucester County	New Jersey
Less than \$250	4.8%	2.5%	1.9%
\$250 to \$399	4.3%	3.4%	2.6%
\$400 to \$599	2.9%	4.2%	5.0%
\$600 to \$799	10.9%	11.1%	8.8%
\$800 to \$999	30.1%	23.1%	14.6%
\$1,000 or more	46.9%	55.8%	67.1%
<b>Median monthly housing costs</b>	<b>\$967</b>	<b>\$1,045</b>	<b>\$1,205</b>

Source: 2019-2023 5-Year ACS

In Mantua, approximately two in five households in renter-occupied housing are cost-burdened, or 39.7% (Table 31). A further 40.8% of households spend between 20% and 29% of their income on housing costs while 13.1% of renting households spend less than 20% of their income on housing costs. A modest percentage of households in renter-occupied housing, 6.3%, have no cash rent, a higher figure compared to either the state or county.

**Table 31: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Mantua	Gloucester County	New Jersey
Less than 20% of household income	13.1%	22.3%	23.8%
20 to 29% of household income	40.8%	23.8%	23.1%
30% or more of household income	39.7%	49.2%	48.3%
Zero or negative income	0.0%	0.8%	1.9%
No cash rent	6.3%	4.0%	2.9%

Source: 2019-2023 5-Year ACS

The median gross rent in Mantua, \$1,605, is relatively high compared to the rest of Gloucester County, where the median rent is \$1,480 (Table 32). A small number of rentals, 1.4%, have a rent of \$3,000 or more, while 8.8% of units have a rent between \$2,000 and \$2,999. More than half of the rentals in the township, 50.3% have a rent between \$1,500 and \$1,999 while almost a quarter, 24.0%, have a rent between \$1,000 and \$1,499. The remainder, 15.4% of rental units, have a rent of less than \$1,000.

**Table 32: Gross Rent**

Gross Rent	Mantua	Gloucester County	New Jersey
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Less than \$500	1.0%	7.2%	6.3%
\$500 to \$999	14.4%	13.3%	8.7%
\$1,000 to \$1,499	24.0%	30.8%	26.3%
\$1,500 to \$1,999	50.3%	26.8%	28.5%
\$2,000 to \$2,499	8.8%	14.1%	15.9%
\$2,500 to \$2,999	0.0%	5.0%	6.7%
\$3,000 or more	1.4%	2.8%	7.6%
<b>Median rent</b>	<b>\$1,605</b>	<b>\$1,480</b>	<b>\$1,653</b>

Source: 2019-2023 5-Year ACS

## DEVELOPMENT TRENDS

In the last 20 years, Township staffers have approved building permits on average for the construction of 12 housing units annually (Table 33). It is possible that the New Jersey Department of Community Affairs (NJ DCA) is missing data from Mantua Township, given that it has no record of any residential building permits being issued in Mantua for most of the years in its database. Countywide, an average of 800 housing units a year have been permitted since 2004.

**Table 33: Total Housing Permits Issued Per Year, 2004-2023**

Year	Mantua	Gloucester County	New Jersey
2004	22	2,136	39,238
2005	50	2,077	39,688
2006	122	1,292	32,048
2007	8	964	25,948
2008	24	960	16,338
2009	5	740	11,145
2010	0	643	11,885
2011	0	517	11,882
2012	0	470	15,270
2013	0	634	18,795
2014	0	397	22,896
2015	0	660	19,503
2016	0	609	24,170
2017	0	804	25,961
2018	0	439	26,048
2019	2	464	30,770



2020	7	481	26,680
2021	0	490	30,044
2022	0	628	31,792
2023	0	593	21,682
<b>20-Year Average</b>	<b>12</b>	<b>800</b>	<b>24,089</b>

*Source: NJ Dept. of Community Affairs*

Most of building permits pertaining to new homes have been for one- and two-bedroom units. (Table 34). In total, 186 one- and two-family homes have been permitted in Mantua in the last two decades. During that span, an additional 39 multifamily homes and 15 mixed-use units were approved. On an average annual basis, 9.3 one- and two-family homes, 2.0 multifamily homes, and 0.8 mixed-use units have been permitted every year since 2004. One- and two-family residential construction is less common in the rest of Gloucester County, where such homes comprise only 46.5% of all housing units permitted.

**Table 34: Total Housing Permits Issued by Type, 2004-2023**

Year	Mantua			Gloucester County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	21	0	1	833	612	3	39,238	27,103	11,383
2005	48	0	2	724	469	0	39,688	26,715	12,687
2006	91	27	4	537	207	2	32,048	20,090	11,760
2007	7	0	1	519	248	1	25,948	14,235	11,553
2008	5	12	7	382	138	0	16,338	8,960	7,102
2009	5	0	0	310	1	1	11,145	6,776	4,309
2010	0	0	0	393	181	1	11,885	6,934	4,733
2011	0	0	0	329	138	2	11,882	6,236	5,184
2012	0	0	0	361	699	0	15,270	6,700	8,527
2013	0	0	0	575	486	0	18,795	9,666	8,998
2014	0	0	0	518	171	0	22,896	10,678	11,909
2015	0	0	0	377	471	0	19,503	9,470	9,989
2016	0	0	0	348	490	1	24,170	8,885	15,217
2017	0	0	0	302	262	0	25,961	9,201	16,146
2018	0	0	0	263	878	55	26,048	9,026	16,811
2019	2	0	0	264	491	2	30,770	8,954	21,762
2020	7	0	0	252	1,372	0	26,680	8,673	17,950
2021	0	0	0	230	955	1	30,044	10,479	19,471
2022	0	0	0	225	514	0	31,792	9,163	21,913



2023	0	0	0	234	310	1	21,682	9,552	11,538
<b>20-Year Average</b>	<b>9.3</b>	<b>2.0</b>	<b>0.8</b>	<b>399</b>	<b>455</b>	<b>4</b>	<b>24,089</b>	<b>11,375</b>	<b>12,447</b>

Source: NJ Dept. of Community Affairs

Since 2004, the Township has approved the demolition of 1 housing units. The demolition permits were mostly for one- and two-family homes (Table 35). In all, demolition permits for 13 one- and two-family units and 5 mixed-units are recorded in NJ DCA database. On average, demolition permits were approved at a rate of 0.9 units per year. Interestingly, the database has no record of any permitting activity after 2006. As with building permits, this is unusual and it is quite possible that the state is missing data for demolition permits that did occur.

**Table 35: Demolition Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	6	0	1	7
2005	7	0	2	9
2006	0	0	2	2
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
<b>Total</b>	<b>13</b>	<b>0</b>	<b>5</b>	<b>18</b>
<b>20-Year Average</b>	<b>0.65</b>	<b>0</b>	<b>0.25</b>	<b>0.9</b>



*Source: NJ Dept of Community Affairs*

Adjusting for demolition, the municipality has permitted a net increase of 222 units between 2004 and 2023 (Table 36). In total, 173 one- and two-family homes have been permitted on net while the Township has permitted a net increase of 39 multifamily units and 10 mixed-use units. On average, the municipality has permitted an average of 11.1 units per year.

**Table 36: Net Housing Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	15	0	0	15
2005	41	0	0	41
2006	91	27	2	120
2007	7	0	1	8
2008	5	12	7	24
2009	5	0	0	5
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	2	0	0	2
2020	7	0	0	7
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
<b>Total</b>	<b>173</b>	<b>39</b>	<b>10</b>	<b>222</b>
<b>20-Year Average</b>	<b>8.65</b>	<b>1.95</b>	<b>0.5</b>	<b>11.1</b>

*Source: NJ Dept of Community Affairs*

Since 2004, a sizable amount of office and retail construction has occurred in the community. In that time, more retail space has been permitted than office space. On average, 29,411 square feet of retail space has been permitted annually in Mantua since 2004 (Table 37). This includes new construction as well as



additions to existing retail units. As for office construction, staffers have approved building permits for 5,487 square feet of office space per year on average. At the same time, an incredible 1amount of construction for other nonresidential uses has taken place. All told, 37,099 square feet of other nonresidential uses have been permitted in the last two decades. This figure excludes multifamily housing and dormitories, which are classified as nonresidential by NJ DCA.

**Table 38: Building Permits Nonresidential Construction, 2004-2023**

Year	Mantua			Gloucester County		
	Office	Retail	Other	Office	Retail	Other
2004	6,500	14,490	27,709	551,762	145,134	2,231,218
2005	3,860	0	20,414	634,248	59,084	1,625,618
2006	0	0	12,713	226,933	37,153	928,230
2007	47,794	0	32,044	968,958	263,723	1,744,985
2008	0	420,637	20,760	124,669	764,336	1,913,593
2009	0	0	2,800	67,673	154,536	903,625
2010	2,373	45,722	248,839	241,071	450,841	739,173
2011	6,000	0	186,683	105,474	255,422	452,871
2012	0	0	1,984	82,333	42,122	1,096,988
2013	2,135	576	30,714	120,782	118,275	1,170,383
2014	0	0	1,572	136,959	326,941	565,823
2015	3,744	0	0	164,946	26,617	1,314,754
2016	14,652	2,800	12,780	116,931	345,770	4,208,997
2017	0	10,331	72,640	200,679	245,484	4,194,508
2018	0	0	1,788	214,118	113,783	1,420,941
2019	14,010	85,152	5,070	255,824	105,915	785,601
2020	0	8,514	3,444	191,998	25,067	2,842,781
2021	3,136	0	44,291	101,754	4,200	3,232,362
2022	0	0	12,192	104,689	12,086	4,107,801
2023	5,535	0	3,544	172,286	26,577	1,383,192
<b>20-Year Average</b>	<b>5,487</b>	<b>29,411</b>	<b>37,099</b>	<b>239,204</b>	<b>176,153</b>	<b>1,843,172</b>

*Source: NJ Dept. of Community Affairs*

## PLANNING PROJECTIONS





Gloucester County is served by the Delaware Valley Regional Planning Commission (DVRPC), one of New Jersey's three metropolitan planning organizations. DVRPC calculates population and employment projections to anticipate the long-range planning needs of the Greater Philadelphia Region.

The agency expects the population of the township to grow by a higher percentage compared to the growth forecast for Gloucester County and DVRPC's jurisdiction overall. Specifically, DVRPC projects that currently forecasts the township's population to rise to 18,363 residents by 2050, which would amount to a 20.53% increase (Table 39). In comparison, DVRPC is forecasting the population of Gloucester County to increase by 12.23% while the aggregate population of the nine counties covered by DVRPC will increase by 7.79%.

DVRPC expects household growth in Mantua to be even more robust, with the agency projecting that 14,471 households will live in Mantua by 2050, a rise of 28.51%. This surpasses the household growth rate projected for Gloucester County, 22.52%, and is approximately twice the growth rate projected for the region as a whole, 14.38%. The organization anticipates household sizes to continue their decades-long decline, and the decline will be especially marked in Mantua. The relatively fast household growth, should it transpire, will increase the demand for housing with more households in need of housing units.

According to the MPO, total employment in Mantua will increase to 8,809 workers by 2050, a 19.49% increase. Again, the projected growth for the township surpasses the increase projected for Gloucester County, 16.83%, and also higher than the 10.05% calculated for the nine-county DVRPC region. Employment growth of this magnitude will put added pressure on the housing supply, with workers searching for housing near their place of work.

**Table 39: Long-term Population, Household and Employment Forecasts**

Metric	Mantua	Gloucester County	DVRPC
<b>2020 Population</b>	15,235	291,636	5,893,110
<b>2050 Population</b>	18,363	327,296	6,351,894
<b>% , Population Change, 2020-2050</b>	<b>20.53%</b>	<b>12.23%</b>	<b>7.79%</b>
<b>2020 Household</b>	5,942	105,523	2,269,002
<b>2050 Household</b>	7,636	129,292	2,595,287
<b>% , Household Change 2020-2050</b>	<b>28.51%</b>	<b>22.52%</b>	<b>14.38%</b>
<b>2020 Employment</b>	7,372	148,183	3,546,295
<b>2050 Employment</b>	8,809	173,115	3,902,846
<b>% , Employment Change, 2020-2050</b>	<b>19.49%</b>	<b>16.83%</b>	<b>10.05%</b>

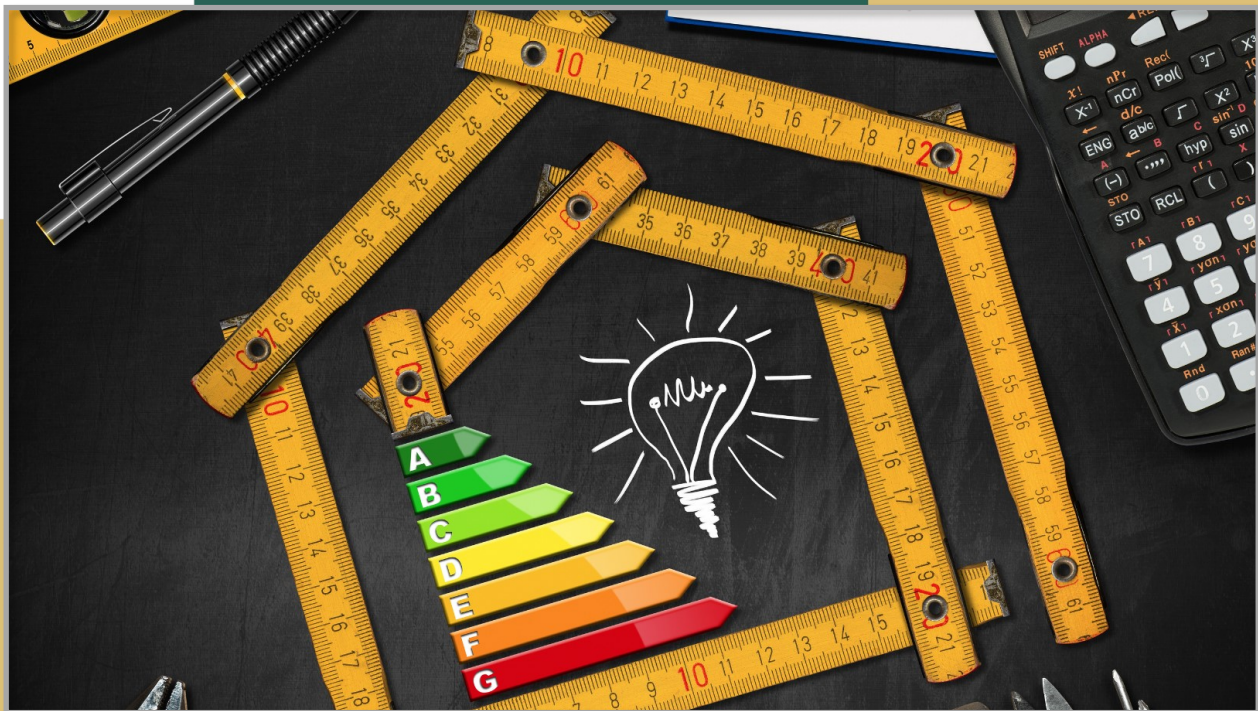
Source: NJTPA

## **Appendix 2**

TOWNSHIP OF  
**MANTUA**  
NEW JERSEY

# HOUSING REHAB

## POLICIES AND PROCEDURES



FACILITATED BY



APRIL 2023

## INTRODUCTION

This Housing Rehabilitation Program Operating Manual has been prepared to assist in the administration of the *Township of Mantua* Housing Rehabilitation Program. It will serve as a guide to the program staff and applicants.

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 rehabilitation process. It describes the eligibility requirements for participation in the program, program criteria, funding terms and conditions, cost estimating, contract payments, record keeping and overall program administration.

The Housing Rehabilitation Program will be administered by the Township of Mantua and Triad Associates, the Township's Administrative Agent.

The following represents the procedures developed to offer an applicant the opportunity to apply to the program.

### A. Fair Housing and Equal Housing Opportunities



It is unlawful to discriminate against any person making application to participate in the rehabilitation program or rent a unit 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>.

## SECTION I. ELIGIBLE PARTICIPANTS

### A. Categories of Participants

Owner-occupied and renter-occupied housing units are eligible to receive funding for rehabilitation provided that the occupants of the units are determined to be low- or moderate-income households and that the units are determined to be substandard. Owners of rental properties do not have to be low- or moderate-income households. If a structure contains two or more units and an owner, who is not income eligible,

occupies one-unit funding may be provided for the rehabilitation of the rest of the units if income-eligible households occupy those units. Units that are currently vacant will be rented through the Township's Administrative Agent. Rents must be affordable to low- or moderate-income households.

## **B. Income Limits for Participation**

The occupants of the units must have incomes that now fall within the income guidelines established for the *County of Gloucester*. These limits are revised annually as figures become available and can be found in **Appendix B**. Units that are vacant at the time of rehabilitation must be rented through the Township's Administrative Agent, Triad Associates, to a qualified applicant.

## **C. Program Area**

This is a municipal-wide program. The rehabilitation property must be located in the *Township of Mantua*.

## **D. Certification of Substandard**

The purpose of the program is to bring substandard housing up to code. Substandard units are those units requiring repair or replacement of at least one major system. A major system is any one of the following:

1. Roof
2. Plumbing (including wells)
3. Heating
4. Electrical
5. Sanitary plumbing (including septic systems)
6. Load bearing structural systems
7. Lead paint hazard reduction
8. Weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

Code violations will be determined by an inspection conducted by a licensed inspector.

## SECTION II. AVAILABLE BENEFITS

### A. Program Financing

Up to \$15,000 per unit may be available for improvements to eligible owner-occupied and renter-occupied units; the minimum average per unit rehabilitation hard costs shall be \$8,000 in accordance with N.J.A.C. 5:93-5.2(h)(2). If a particular unit requires more than \$15,000, the Township will approve on a case-by-case basis, keeping with the requirement dictate that the minimum average per unit rehabilitation hard cost shall be \$8,000.

### B. Renter-occupied Units - Program Financing/Program Affordability Controls

Eligible landlords of one-four-unit buildings may be eligible for an interest-free loan which will be due when title to the property is transferred. The landlords are required to provide at least 50% of the **total rehabilitation costs** needed for each unit to meet the New Jersey State Housing Code, N.J.A.C. 5:28 and each unit must meet the major system repair or replacement requirement. At the time the application is submitted, owners must submit proof of their share through bank statements, credit lines, etc. Title searches and property appraisals will be required to determine if there is sufficient equity in the property to cover the cost of the loan. The landlords will be expected to pay for the costs of the title searches and provide up to date property appraisals. In addition to the interest-free, deferred payment loan, a ten-year deed restriction, attached to the mortgage and note, will be used to control the contract rent and ongoing tenant eligibility on rental units that receive assistance. The loan will be due upon transfer of title to the property; however, the deed restrictions shall remain in effect for ten years from the date the units are certified as standard. There are no monthly payments. The deed restriction and mortgage documents will be recorded in the county deed book.

In situations where the non-income eligible owner(s) of eligible rental units occupies a unit in the structure to be rehabilitated, repairs to shared systems (i.e.: roof, heating, foundations, etc.) will be prorated with the owner(s) receiving no financial assistance for the owner's share.

If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a low- or moderate-income household at an affordable price and affirmatively marketed. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9.15.

### **C. Owner-occupied Units – Program Financing/Program Affordability Controls**

Loans will be interest-free and due when title to the property is transferred.

Should an owner-occupant die before repayment of the loan, the balance of the loan will be due at the time of settlement of the estate. However, if the household inheriting the unit is income eligible and agrees to occupy the unit or even if not income-eligible agrees to rent the unit only to income-eligible households, the terms of the funding agreement shall be transferred to the inheriting household.

If an owner-occupied housing unit is sold prior to the end of the controls on affordability, the loan shall be recaptured and used to rehabilitate another housing unit, unless the unit is sold to a low- or moderate-income household at an affordable price.

Funding for owner-occupied units will be secured by a mortgage and mortgage note to the municipality.

### **D. Subordination**

The Township of Mantua may agree to subordinate a loan if the mortgage company supplies an appraisal showing that the new loan plus the balance on the old loan does not exceed 95% of the appraised value of the unit.

In order for the Township to approve the request, the Township must be subordinate to no more than two loans and there must be sufficient equity in the property. Subordination requests will only be considered for the following reasons: 1) to reduce monthly mortgage payments; 2) debt consolidation; and for 3) additional home improvement funds to maintain the Township of Mantua Code and/or Certificate of Occupancy Codes.

## **SECTION III. ELIGIBLE PROPERTY IMPROVEMENTS**

### **A. Eligible Improvements**

Housing rehabilitation funds may be used only for repairs or system replacements necessary to bring a substandard unit into compliance with municipal health, safety and building codes, applicable code violations, as well as any other cosmetic work that is reasonable and deemed necessary or is related to the necessary repairs.

At least one major system must be replaced or included in the repairs, which include one of the following:



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- Roof
- Plumbing (including wells)
- Heating
- Electrical
- Sanitary plumbing (including septic systems)
- Load bearing structural systems
- Lead paint hazard reduction
- Weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

The related work may include, but not be limited to the following:

- Interior trim work,
- Interior and/or exterior doors
- Interior and/or exterior hardware
- Window treatment
- Interior stair repair
- Exterior step repair or replacement
- Porch repair
- Wall surface repair
- Painting
- Exterior rain carrying system repair

## **B. Ineligible Improvements**

Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools and landscaping. If determined unsafe, stoves may be replaced. The replacement or repair of other appliances is prohibited. Rehabilitation work performed by property owners shall not be funded under this program.

## **C. Rehabilitation Standards**

Upon rehabilitation, housing deficiencies shall be corrected and the unit shall comply with the New Jersey State Housing Code, N.J.A.C. 5:28. For construction projects that require the issuance of a construction permit pursuant to the Uniform Construction Code, the unit must also comply with the requirements of the Rehabilitation Subcode (N.J.A.C. 5:23-6). In these instances, the more restrictive requirements of the New

Jersey State Housing Code or the Rehabilitation Subcode shall apply. For projects that require construction permits, the rehabilitated unit shall be considered complete at the date of final approval pursuant to the Uniform Construction Code.

#### **D. Certification of Standard**

All code deficiencies noted in the inspection report must be corrected and rehabilitated. Units must be in compliance with the standards proscribed in sub-section C above upon issuance of a certificate of completion or occupancy. The licensed inspector must certify any structure repaired in whole or in part with rehabilitation funds to be free of any code violations.

#### **E. Emergency Repairs**

A situation relating to a safety and/or health hazard for the occupants would constitute an emergency. A municipal inspector will confirm the need for such work. In emergency cases, the formal solicitation process will not be followed. A minimum of three (3) estimates will be obtained when possible for the "emergency" work. However, eligibility, as stated in Section I, subsection B, must be determined prior to soliciting estimates. Application for additional non-emergency work may be made in accordance with the procedures outlined in this Operating Manual. The funding for the emergency work and any additional rehabilitation may not exceed the program financing provisions in Section II, sub-section A.

### **SECTION IV. OVERVIEW OF ADMINISTRATIVE PROCEDURES**

#### **A. Application/Interview**

Property owners interested in participating in the housing rehabilitation program may submit preliminary applications to the program staff. Preliminary applications are available at Township's website: <https://mantuatownship.com/resources/affordable-housing-listing/>. Upon request, the program staff will mail a preliminary application to an interested property owner.

If after the program staff reviews a preliminary application an owner-occupant appears to be income eligible, an interview will be arranged with the applicant for a formal application to the program. At the time of the interview, the applicant will be asked to provide various source documents to establish their income eligibility ownership of the property. Applicants for rental rehabilitation funding must provide a list of tenants and the rents paid by each. The program staff will contact the tenants to provide evidence of income eligibility of the occupants of the units.

**Applications will be processed in the order of receipt.** Only emergency situations shall be handled out of the order of receipt.

## **B. Income Eligibility and Program Certification**

For the households seeking a determination of income eligibility, both owner-occupants and renter-occupants, all wage earners 18 years of age or older in the household must submit appropriate documentation to document the household income, as further described below.

Property owners of both owner-occupied and renter-occupied units must submit the following documentation:

- Copy of the deed to the property.
- Proof that property taxes and water and sewer bills are current.
- Proof of property insurance, including liability, fire and flood insurance where necessary.

If after review of the income documentation submitted an applicant is determined to be ineligible, the applicant will receive a letter delineating the reasons for the determination of ineligibility. An applicant may be determined ineligible if the applicant's or each tenants' income exceeds the program income limits.

After the initial interview and the program staff has substantiated that the occupant is income-eligible, the Eligible Certification Form will be completed and signed.

Upon confirmation of income eligibility of the applicant or the applicant's tenants, the program staff will send a letter, including the Eligible Certification Form, to the applicant certifying the applicant's and or tenant's eligibility. Eligibility will remain valid for six months. If the applicant has not signed a contract for rehabilitation within six months of the date of the letter of certifying eligibility, the applicant will be required to reapply for certification.

## **C. Housing Inspection/Substandard Certification**

Once determined eligible, the program staff will arrange for a qualified, licensed, housing/building code inspector to inspect the entire residential property.

The licensed inspector will inspect the house, take photographs, and certify that at least one major system is substandard. All required repairs would be identified.

## **D. Ineligible Properties**

If after a review of the property documentation submitted and the inspection report and/or work write-up an applicant's property is determined to be ineligible, the program staff will send a letter delineating the reasons for the determination of ineligibility. An applicant's property may be determined ineligible for any one of the following reasons:

- Property does not need sufficient repairs to meet eligibility requirements.
- Real estate taxes are in arrears.
- Proof of property insurance not submitted.
- Property is listed for sale.
- Property is in foreclosure.
- Total debt on the property will exceed the value of the property.

The Township of Mantua may disqualify properties requiring excessive repairs to meet municipal housing standards. The estimated or bid cost of repairs must exceed *50* percent of the estimated after-rehabilitation value of the property for the municipality to exclude the property.

If after review of the property documentation submitted and the inspection report and/or work write-up an applicant's property is determined to be eligible, the inspector will then certify that the dwelling is substandard by completing and signing the Certificate of Substandard Form and submitting this to the program staff.

## **E. Cost Estimate**

The program staff will prepare or cause to be prepared a Work Write-up and Cost Estimate. This estimate will include a breakdown of each major work item by category as well as by location in the house. It will contain information as to the scope and specifics on the materials to be used. A Cost Estimate will be computed and included within the program documentation. The program staff will review the Preliminary Work Write-up with the property owner.

Only required repairs to units occupied by income-eligible households will be funded through the housing rehabilitation program. If the property owner desires work not fundable through the program, including work on an owner-occupied unit of a rental rehabilitation project, work on a non-eligible rental unit in a multi-unit building or improvements not covered by the program, such work may be added to the work write-up if the property owner provides funds to be deposited in the municipality's Housing Trust Fund prior to the commencement of the rehabilitation of the property equivalent to *(110 percent or a higher percentage)* of the estimated cost of the elective work. Such deposited funds not expended at the time of the issuance of a certificate of completion/occupancy will be returned to the property owner with accrued interest.

## **F. Contractor Bidding**

After the unit and the unit occupant have been certified as eligible, the program staff will provide a list of approved, pre-qualified trade contractors for bidding. The property owner reviews this list and selects a minimum of three and a maximum of five contractors from whom to obtain bids.

Program staff will review the proposals and provide the property owner with a list of contractors who have submitted eligible bids for the work. Eligible bids will be those that:

- Satisfy the specifications of the Work Write-Up
- Have no math errors
- Have been submitted by an eligible contractor
- Are no more than 10% above or 20% below the Program Cost Estimator's final cost estimate for the work, unless an exception has been recommended by the Cost Estimator and approved by the Program Director.
- Have been submitted by a contractor who, in the opinion of the Program Director, has the ability to perform the designated tasks within a responsible period of time as is specified in the Contract documents.

The program staff and property owner will then review these bids. The lowest responsible trade contractor shall then be selected. If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor. Property owners may seek proposals from non-program participating contractors. However, the Township must pre-approve the contractor prior to submitting a bid.

### **G. Contract Signing/Pre-Construction Conference**

Program staff will meet with the property owner to review all bids by the various trades. This review will include a Final Work Write-up and Cost Estimate. The Contractor Agreement will be prepared by the program staff, as well as the Borrower's Agreement covering all the required terms and conditions.

The program staff will then call a Pre-Construction Conference. Documents to be executed at the Pre-construction Conference include: Contractors Agreement(s), a Restricted Covenant, Mortgage and Mortgage Note. The property owner, program staff representative, contractor and bank representative will execute the appropriate documents and copies will be provided as appropriate. A staff member will outline project procedures to which property owner must adhere. A Proceed to Work Order, guaranteeing that the work will commence within fifteen (15) calendar days of the date of the conference and be totally completed within ninety (90) days from the start of work, will be issued to each contractor at this Conference.

### **H. Progress Inspections**

The program staff will make periodic inspections to monitor the progress of property improvements. This is necessary to ensure that the ongoing improvements are in accordance with the scope of work outlined in the work write-up. It is the contractor's

responsibility to notify the Building Inspector before closing up walls on plumbing and electrical improvements.

## **I. Change Orders**

If it becomes apparent during the course of construction that additional repairs are necessary or the described repair needs to be amended, the program staff will have the qualified professional(s) inspect the areas in need of repair and prepare a change order describing the work to be done. The applicant and the contractor will review the change order with the program staff and agree on a price. Once all parties approve of the change order and agree on the price, they will sign documents amending the contract agreement to include the change order. Additionally, if the applicant is not funding the additional cost, new financing documents will be executed reflecting the increase.

## **J. Payment Schedule**

The contract will permit two progress payments if the project costs more than \$12,000. First payment is made when the project is one-half completed. Final payment upon completion.

The contractor will submit a payment request. The applicant will sign a payment approval if both the applicant and housing/building inspector are satisfied with the work performed. The municipality will then release the payment.

Final payment will be released once all final inspections are made, a Certificate of Occupancy is issued (if applicable) and the program staff receives Lien Releases and a Property Owner Sign-off letter.

## **K. Resolution of Disputes/Appeal Process**

Should any dispute arise respecting the true meaning of the Work Write-Up, or should any dispute arise respecting the true value of the extra work or of the work omitted, or of improper workmanship or materials, or of any loss sustained by the Homeowner, the Homeowner may request a hearing before the Municipality. Such request must be made in writing to the Program Administrator and shall state the nature of the dispute. All parties to the dispute shall be notified in writing of the date and location of the hearing. An arbitration committee, consisting of three members shall convene and the final decision rests with the arbitration committee, with no further recourse on the part of the property owner.

**L. Final Inspection**

Upon notification by the contractor that all work is complete and where required a Certificate of Occupancy has been issued, a final inspection shall be conducted and photographs taken. The program staff (or a representative), the property owner, and the necessary contractors shall be present at the final inspection to respond to any final punch list items.

**M. Record Restricted Covenant and Mortgage Documentation**

Program staff will file the executed Restricted Covenant and Mortgage with the County Clerk.

**N. File Closing**

After the final payment is made, the applicant's file will be closed by the program staff.

**SECTION V. PROCEDURE FOR OWNER OCCUPIED INCOME-ELIGIBILITY CERTIFICATION****A. Complete a Household Eligibility Determination Form**

The program staff shall require each member of an applicant household who is 18 years of age or older to provide documentation to verify their income, pursuant to the Uniform Housing Affordability Controls at N.J.A.C. 5:80-16.1 et seq. 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

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- Welfare -TANF<sup>1</sup> 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.

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

### ***Income***

1. Wages, salaries, tips, commissions
2. Alimony
3. Regularly scheduled overtime
4. Pensions
5. Social security
6. Unemployment compensation (verify the remaining number of weeks they are eligible to receive)
7. TANF
8. Verified regular child support
9. Disability

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<sup>1</sup> TANF – Temporary Assistance for Needy Families



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10. Net income from business or real estate
11. Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
12. Imputed interest (using a current average annual rate of two percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.
13. Rent from real estate is considered income
14. Any other forms of regular income reported to the Internal Revenue Service

***Not Income***

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

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

***Student Income***

Only full-time income of full-time students is included in the income calculation. A full-time student is a member of the household reported to the IRS as a dependent 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.

***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.

## **B. Records Documenting Household Composition and Circumstances**

The following are various records for documenting household information:

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

C. Certify the income eligibility of low- and moderate-income households by completing the application form. Provide the household with the original and keep a copy in the project files.

The complete submission of all the required documentation shall be submitted to the Program Staff within 30 days or the applicant's application may be moved to the bottom of the selection list.

## **D. Appeals**

Appeals from all decisions of an Administrative Agent shall be made in writing to the designated agency.

# **SECTION VI. CONTRACTOR RELATED PROCEDURES**

## **A. Contractor Selection**

Contractors must apply to the program staff to be placed on the pre-approved contractors list. Contractors seeking inclusion on the list must submit references from at least three recent general contracting jobs. Contractors also must submit documentation proving financial stability. Contractors must carry workmen's compensation coverage and liability insurance of at least \$100,000/\$300,000 for bodily injury or death and \$50,000 for property damage. Only licensed tradesmen will be permitted to perform specialty work such as plumbing, heating and electrical.

## **B. Number of Proposals Required**

The property owner will select a minimum of three general contractors from a list of pre-approved contractors. Property owners may not select contractors who do not appear on the list.<sup>2</sup> The approved work write-up will be submitted to the selected contractors by the program staff. Contractors must visit the property and submit bids within 14 days. The contract will be awarded to the lowest bidder<sup>3</sup>, provided that the housing/building inspector or the professional who drafted the work write-up certify that the work can be completed at the price bid and that the bid is reasonably close to the cost estimate. Bids must fall within 15 percent of the cost estimate.

## **C. Contractor Requirements**

Upon notification of selection, the contractor shall submit all required insurance certification to the program staff. A contract signing conference will be called by the program staff to be attended by the property owner and contractor. At the time of Agreement execution, the contractor shall sign a Certification of Work Schedule prepared by the program staff.

## **SECTION VII. MAINTENANCE OF RECORDS**

### **A. Files To Be Maintained on Every Applicant**

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

- Application Form
- Tenant Information Form (Rental Units Only)
- Income Verification
- Letter of Certification of Eligibility or Letter of Determination of Ineligibility

### **B. Files of applicants approved for the program will also contain the following additional documentation:**

- Housing Inspection Report
- Photographs - Before

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<sup>2</sup> The program permits a property owner to seek proposals from non-program participating contractors. However, Program Staff must pre-approve the contractor prior to submitting a bid.

<sup>3</sup> If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor.

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- Certification of Property Eligibility or Determination of Ineligibility
- Proof of Homeowners Insurance
- Copy of Deed to Property

**C. For properties determined eligible for the program where the applicants choose to continue in the program, the files shall contain the following:**

- Work Write-Up/Cost Estimate
- Copies of Bids
- Applicant/Contractor Contract Agreement
- Recorded Mortgage/Lien Documents
- Copies of All Required Permits
- Contractor Requests for Progress Payments
- Progress Payment Inspection Reports
- Progress Payment Vouchers
- Change Orders (If needed)
- Final Inspection Report
- Photographs - After
- Certification of Completion and Release of Contractor's Bond

**A. Rehabilitation Log**

A rehabilitation log will be maintained by the program staff that depicts the status of all applications in progress.

**B. Monitoring**

For each unit the following information must be retained to be reported annually:

- Street Address
- Block/Lot/Unit Number
- Owner/Renter
- Income: Very Low/Low/Mod
- Final Inspection Date
- Funds expended on Hard Costs
- Development Fees expended
- Funds Recaptured
- Major Systems Repaired
- Unit Below Code & Raised to Code
- Effective date of affordability controls
- Length of Affordability Controls (yrs)
- Date Affordability Controls removed
- Reason for removal of Affordability Controls

## SECTION VIII. PROGRAM MARKETING

Upon the initial implementation of the program, the municipality will market the program as follows: 1). the municipality will include flyers with the tax bills and/or water bills to property owners currently owning rental units; 2). The municipality will advertise the program in the local newspaper and the local cable station and 3). Program information will be available at the municipal building, library, and on the municipal website.

Prior to commencement of the program and periodically thereafter, the municipality will hold informational meetings on the program to all interested contractors. Each contractor will have the opportunity to apply for inclusion of the municipal contractor list.

## SECTION IX. Determining Affordable Rents

To determine the initial rents the Administrative Agent uses the calculators published by the State of New Jersey and currently maintained by the Affordable Housing Professionals of New Jersey.

***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 the 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;
- 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.

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

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.

**Split Between Low- and Moderate-income Rental Units.** The program shall strive to make at least 50 percent of the rehabilitated units low-income units. The remainder of the affordable units must be affordable to moderate-income households.

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

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

## **P. Determining Rent Increases**

Annual rent increases are permitted in affordable units. Rent increases are permitted at the anniversary of tenancy. 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 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 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.

## Operating Manual for Housing Rehabilitation Program | Township of Mantua

**Rehabilitation Program Audit Checklist**

	<b>UP-TO-DATE OPERATING MANUAL</b>	<b>Comments</b>
<input type="checkbox"/>	Income Limits	
<input type="checkbox"/>	List of Pre-Qualified Contractors	
<input type="checkbox"/>	Sample Forms and Letters	
	<b>MAINTENANCE OF RECORDS</b>	
<input type="checkbox"/>	<b>Files To Be Maintained on Every Applicant</b>	
<input type="checkbox"/>	Preliminary Application	
<input type="checkbox"/>	Application Form	
<input type="checkbox"/>	Income Verification	
<input type="checkbox"/>	Letter of Certification of Eligibility or	
<input type="checkbox"/>	Letter of Determination of Ineligibility.	
<input type="checkbox"/>	<b>Files to be Maintained on Every Property</b>	
<input type="checkbox"/>	Housing Inspection Report.	
<input type="checkbox"/>	Photographs – Before Certification of Property	
<input type="checkbox"/>	Homeowner's Insurance	
<input type="checkbox"/>	Property Deed	
<input type="checkbox"/>	Eligibility or Determination of Ineligibility	
<input type="checkbox"/>	Work Write-Up/Cost Estimate.	
<input type="checkbox"/>	Applicant/Contractor Contract Agreement.	
<input type="checkbox"/>	Mortgage/Lien Documents.	
<input type="checkbox"/>	Copies of All Required Permits.	
<input type="checkbox"/>	Contractor Requests for Progress Payments.	
<input type="checkbox"/>	Progress Payment Inspection Reports.	
<input type="checkbox"/>	Progress Payment Vouchers.	
<input type="checkbox"/>	Change Orders (If Needed).	
<input type="checkbox"/>	Final Inspection Report.	
<input type="checkbox"/>	Photographs - After	
<input type="checkbox"/>	Certification of Completion.	
<input type="checkbox"/>	Certification of Release of Contractor's Bond.	
<input type="checkbox"/>	<b>Rehabilitation Log</b>	
	<b>MONITORING INFORMATION</b>	
<input type="checkbox"/>	Complete Monitoring Reporting Forms	
	<b>PROGRAM MARKETING</b>	
<input type="checkbox"/>	Annual Public Hearing Notice on Program	
<input type="checkbox"/>	Program Flyer	
<input type="checkbox"/>	Program Brochure	
<input type="checkbox"/>	Flyer mailed Annually to All Property Owners	
<input type="checkbox"/>	Program information available in municipal building,	
<input type="checkbox"/>	library and senior center.	
<input type="checkbox"/>	Program information posted on municipal website.	
<input type="checkbox"/>	Program posters placed in retail businesses throughout the municipality.	

## Operating Manual for Housing Rehabilitation Program | Township of Mantua

## Rehabilitation Program Audit Checklist For Rental Units

<input type="checkbox"/>	<b>UP-TO-DATE OPERATING MANUAL</b>	<b>Comments</b>
<input type="checkbox"/>	Income Limits	
<input type="checkbox"/>	Sample Forms and Letters	
	<b>AFFIRMATIVE MARKETING</b>	
<input type="checkbox"/>	Copies of Ads	
<input type="checkbox"/>	Copies of PSA Requests	
<input type="checkbox"/>	Copies of Marketing Requests	
	<b>RANDOM SELECTION</b>	
<input type="checkbox"/>	Log of Applications Received	
<input type="checkbox"/>	Log of Random Selection Results	
<input type="checkbox"/>	Database of Referrals	
	<b>MAINTENANCE OF RECORDS</b>	
<input type="checkbox"/>	<b>Files To Be Maintained on Every Applicant</b>	
<input type="checkbox"/>	Preliminary Application.	
<input type="checkbox"/>	Application Form.	
<input type="checkbox"/>	Tenant Information Form	
<input type="checkbox"/>	Income Verification	
<input type="checkbox"/>	Letter of Certification of Eligibility or	
<input type="checkbox"/>	Letter of Determination of Ineligibility	
<input type="checkbox"/>	<b>Files To Be Maintained on Every Rental Unit</b>	
<input type="checkbox"/>	Base rent	
<input type="checkbox"/>	Identification as low- or moderate-income	
<input type="checkbox"/>	Description of number of bedrooms and physical layout	
<input type="checkbox"/>	Floor plan	
<input type="checkbox"/>	Application materials, verifications and certifications of	
<input type="checkbox"/>	all present tenants, pertinent correspondence	
<input type="checkbox"/>	Copy of lease	
<input type="checkbox"/>	Appendix K	
	<b>Files To Be Maintained on Every Property</b>	
	Deed	



## REHABILITATION PROGRAM OPERATING MANUAL CHECKLIST

### Minimum Standards

At a minimum the Rehabilitation Program Operating Manual must clearly describe the procedures and policies for the following:

<input type="checkbox"/>	<b>Eligible Participants</b>
<input type="checkbox"/>	Categories of Participants –Owners/Renters
<input type="checkbox"/>	Income Limits – The carrying costs of the unit should meet program criteria.
<input type="checkbox"/>	Certification of Substandard – List Major Systems
<input type="checkbox"/>	<b>Available Benefits</b>
<input type="checkbox"/>	Program Financing – Owners/Renters
<input type="checkbox"/>	Program Affordability Controls
<input type="checkbox"/>	Program Affordability Controls – Owner-occupied - Lien
<input type="checkbox"/>	Program Affordability Controls – Renter-occupied – Deed and may include a lien
<input type="checkbox"/>	<b>Eligible Property Improvements</b>
<input type="checkbox"/>	Eligible property improvements - Sample related work
<input type="checkbox"/>	Ineligible property improvements
<input type="checkbox"/>	Rehabilitation Standard
<input type="checkbox"/>	Certification of Standards required
<input type="checkbox"/>	<b>Overview of Administrative Procedures</b>
<input type="checkbox"/>	Preliminary Application/Interview – Owners/Renters
<input type="checkbox"/>	Income Eligibility and Program Certification – Documents to be submitted Owners/Renters – period of eligibility
<input type="checkbox"/>	Housing Inspection/Substandard Certification
<input type="checkbox"/>	Ineligible Properties – The total debt must be less than the appraised price.
<input type="checkbox"/>	Work Write-up and Cost Estimate
<input type="checkbox"/>	Contractor Bidding Negotiations – Min 3 Bids/Max # Bids
<input type="checkbox"/>	Contractor Signing/Pre-Construction Conference – indicate # days to begin work and complete work
<input type="checkbox"/>	Progress Inspections
<input type="checkbox"/>	Change Orders
<input type="checkbox"/>	Payment Schedule
<input type="checkbox"/>	Appeal Process – Property Improvements
<input type="checkbox"/>	Final Inspection
<input type="checkbox"/>	Recorded Mortgage, Mortgage Note, Restricted Covenant
<input type="checkbox"/>	<b>Income Eligibility Certification</b>
<input type="checkbox"/>	Verification documentation required
<input type="checkbox"/>	Eligible Income/Ineligible Income
<input type="checkbox"/>	Appeal Process – Income Eligibility
<input type="checkbox"/>	<b>Contractor Related Procedures</b>
<input type="checkbox"/>	Standards for contractor selection – 3 recent job references, licenses, evidence of financial stability to secure performance bond, workmen’s compensation BI \$100,000/\$300,000 PD \$50,000 minimum
<input type="checkbox"/>	# of proposals required – minimum of 3 - # of days in which to submit bid – bids must fall within max of 10% of cost estimate – award to lowest bidder

## Operating Manual for Housing Rehabilitation Program | Township of Mantua

<input type="checkbox"/>	Contractor Requirements – work schedule and agreement
<input type="checkbox"/>	List of Pre-qualified Contractors
<b>Maintenance of Records</b>	
<input type="checkbox"/>	List documents to be filed
<input type="checkbox"/>	Rehabilitation Log
<input type="checkbox"/>	Monitoring Information required
<b>Program Marketing</b>	
<input type="checkbox"/>	Notice of Public Hearing
<input type="checkbox"/>	Program Flyer
<input type="checkbox"/>	Program Brochure
<b>Rental Units</b>	
<input type="checkbox"/>	Include overview of local rental process
<b>Affirmative Marketing</b>	
<input type="checkbox"/>	Approved Affirmative Marketing Plan included
<input type="checkbox"/>	How will re-rentals be marketed?
<input type="checkbox"/>	Will there be a regional preference?
<input type="checkbox"/>	Who will implement marketing re-rentals?
<input type="checkbox"/>	Prepare sample marketing materials, including a sample display ad and PSA
<b>Random Selection &amp; Applicant Pool</b>	
<input type="checkbox"/>	What level of verification will be completed before the lottery process – pre-application or full applications?
<input type="checkbox"/>	Will the pool of applicants be randomized each time a unit is available?
<input type="checkbox"/>	Will there be categories of applicant pools?
<b>Matching Households to Available Units</b>	
<input type="checkbox"/>	How will households be matched to available units? Will there be categories of applicant pools?
<b>Household Certification</b>	
<input type="checkbox"/>	Standards for reviewing applicant household eligibility and certifying applicant households
<input type="checkbox"/>	Verification documentation required
<input type="checkbox"/>	Eligible Income/Ineligible Income
<input type="checkbox"/>	Maximum Monthly Payment
<input type="checkbox"/>	Housing Counseling
<input type="checkbox"/>	Basis for Dismissing Applications
<input type="checkbox"/>	Appeals – Income Eligibility
<b>Determining Affordable Rents</b>	
<input type="checkbox"/>	Determining Initial Rents
<input type="checkbox"/>	Determining Rent Increases
<b>Application Fees</b>	
<b>Violations, Defaults and Remedies</b>	
<b>Maintenance of Records for Rental Program</b>	
<input type="checkbox"/>	List documents to be filed
<input type="checkbox"/>	Monitoring information required

## Operating Manual for Housing Rehabilitation Program | Township of Mantua

<input type="checkbox"/>	<b>Appendices</b>
<input type="checkbox"/>	Mortgage
<input type="checkbox"/>	Deed (Rental Units)

## **Appendix 3**

**TOWNSHIP OF MANTUA****ORDINANCE NO. \_\_\_\_****AN ORDINANCE AMENDING CHAPTER 230 "LAND DEVELOPMENT", ARTICLE IV "DISTRICT REGULATIONS" TO INCLUDE NEW SECTION 230-26.1 ENTITLED "AH-1 AFFORDABLE HOUSING DISTRICT"**

**WHEREAS**, the Township, as part of its fourth round Housing Element and Fair Share Plan, has identified Block 273, Lot 4 as being appropriate for rezoning to provide the opportunity for the construction of age-restricted housing, including a setaside of units affordable to low and moderate income households; and

**WHEREAS**, the Township Committee has endorsed the fourth round plan adopted by the Planning Board and is desirous of implementing the mechanism identified in that fourth round plan relative to Block 273, Lot 4, which requires rezoning of the property.

**NOW, THEREFORE, BE IT ORDAINED** by the Governing Body of the Township of Mantua, in the County of Gloucester and State of New Jersey as follows:

**Section I.**      **The following section shall be added to the Code, to read as follows:**

***Section 230-26.1 "AH-1 Affordable Housing"*****§ 230-69A. Affordable Housing Obligation: General Program Purposes, Procedures**

- A. Intent. It is the intent of the AH-1 Affordable Housing District to provide the opportunity for the construction of age-restricted housing, including a setaside of units affordable to low and moderate income households.
- B. Low and moderate income housing requirements. All developments in this district shall make provision for housing units affordable to low and moderate income households in compliance with the requirements of §230-69. Where the affordable housing units will be for rent, a minimum of 15% of the total units proposed shall be deed restricted as affordable to low and moderate income households. Where the affordable housing units will be for sale, a minimum of 20% of the total units proposed shall be deed restricted as affordable to low and moderate income households.
- C. Permitted uses on the land and in the buildings.
  - (1) The following are principal permitted uses in the district:
    - (a) Age-restricted garden apartments
    - (b) Age-restricted townhouses
    - (c) Age-restricted stacked townhouses
    - (d) Any combination of age-restricted garden apartments, age-restricted townhouses or age-restricted stacked townhouses
  - (2) Accessory uses permitted.
    - (a) Off-street parking (see §230-28 for standards)
    - (b) Signs (see §230-30 for standards)
    - (c) Fences and walls (see §230-49 for standards)
    - (d) Clubhouse and other typical amenities including but not limited to fitness

- centers, business centers, community rooms and libraries for use by residents
- (e) Recreation facilities including but not limited to a pool for use by residents, tennis courts, bocce ball courts and dog parks.
- (f) Stormwater management facilities
- (g) Utilities including but not limited to transformers
- (h) Solar panels mounted to the roof of a building
- (i) Electric vehicle charging infrastructure and electric vehicle charging stations

D. Bulk standards.

- (1) The following bulk standards are required for age-restricted townhouses and stacked townhouses:

- (a) Minimum tract area: 20 acres
- (b) Maximum density shall not exceed 10 units per gross acre
- (c) Minimum setback from tract boundary: 30 feet
- (d) Maximum permitted building coverage: 35%
- (e) Maximum permitted impervious coverage: 65%
- (f) Maximum permitted building height: 35 feet and 2 ½ stories
- (g) Minimum dwelling width: 20 feet
- (h) Minimum distance between structures: 20 feet
- (i) Minimum landscaped buffer adjacent to existing public streets: 20 feet
- (j) Minimum distance from building to parking spaces where garages are not provided: 20 feet
- (k) No more than eight dwelling units shall be contained in any one structure for townhouses
- (l) No more than sixteen dwelling units shall be contained in any one structure for stacked townhouses
- (m) More than one building per lot shall be permitted, provided that the minimum tract area is met. Where fee-simple townhouses are proposed, each unit shall have a minimum lot area of 1,600 square feet

- (2) The following bulk standards are required for age-restricted garden apartments:

- (a) Minimum tract area: 20 acres
- (b) Maximum density shall not exceed 10 units per gross acre
- (c) Minimum setback from tract boundary: 50 feet
- (d) Maximum permitted building coverage: 35%
- (e) Maximum permitted impervious coverage: 65%
- (f) Maximum permitted building height: 35 feet and 2 ½ stories
- (g) Minimum building length: 200 feet
- (h) Minimum distance between structures: 40 feet
- (i) Minimum landscaped buffer adjacent to existing public streets: 30 feet
- (j) Minimum distance from building to parking spaces where garages are not provided: 25 feet
- (k) No more than twenty eight dwelling units shall be contained in any one structure
- (l) More than one building per lot shall be permitted, provided that the minimum tract area is met.

E. Facilities for recyclable materials.

- (1) There shall be included in any new multifamily housing development an indoor or outdoor recycling area for the collection and storage of residentially generated recyclable materials.

The dimensions of the recycling area shall be sufficient to accommodate recycling bins or containers which are of adequate size and number and which are consistent with anticipated usage and with current methods of collection in the area in which the project is located. The dimensions of the recycling area and the bins or containers shall be determined in consultation with the Township's Recycling Coordinator and shall be consistent with the district recycling plan adopted pursuant to Section 3 of P.L. 1987, c. 102 (N.J.S.A. 13:1E-99.13) and any applicable requirements of the Township's Master Plan.

- (2) The recycling area shall be conveniently located for the residential disposition of source-separated recyclable materials, preferably near, but clearly separated from, a refuse dumpster.
- (3) The recycling area shall be well lit and shall be safely and easily accessible by recycling personnel and vehicles. Collection vehicles shall be able to access the recycling area without interference from parked cars or other obstacles. Reasonable measures shall be taken to protect the recycling area and the bins and containers placed therein against theft of recyclable materials, bins or containers.
- (4) The recycling area or the bins or containers placed therein shall be designed so as to provide protection against adverse environmental conditions which might render the collected materials unmarketable. Any bins or containers which are used for the collection of recyclable paper or cardboard and which are located in an outdoor area shall be equipped with a lid or otherwise covered so as to keep the paper or cardboard dry.
- (5) Signs clearly identifying the recycling area and the materials accepted therein shall be posted adjacent to all points of access to the recycling area. Individual bins or containers shall be equipped with signs indicating the materials to be placed therein.
- (6) Landscaping and/or fencing shall be provided around any outdoor recycling area and shall be developed in an aesthetically pleasing manner.

## **Section II.      *Severability***

If any section, part of any section, or clause or phrase of this ordinance is for any reason held to be invalid or unconstitutional, such decision shall not affect the remaining provisions of this ordinance. The governing body of the Township of Mantua declares that it would have passed the ordinance and each section and subsection thereof, irrespective of the fact that any one or more of the subsections, sentences, clauses or phrases may be declared unconstitutional or invalid.

## **Section III.      *Effective Date.***

This ordinance shall take effect immediately upon passage and publication according to law.

APPROVED: \_\_\_\_\_  
Mayor

ATTEST: \_\_\_\_\_  
Township Clerk

Introduced:

Adopted:



## **Appendix 4**

**TOWNSHIP OF MANTUA****ORDINANCE NO. \_\_\_\_****AN ORDINANCE AMENDING CHAPTER 230 "LAND DEVELOPMENT", ARTICLE IV "DISTRICT REGULATIONS" TO INCLUDE NEW SECTION 230-26.2 ENTITLED "AH-2 AFFORDABLE HOUSING DISTRICT"**

**WHEREAS**, the Township, as part of its fourth round Housing Element and Fair Share Plan, has identified Block 273, Lot 5 as being appropriate for rezoning to provide the opportunity for the construction of new townhouses, including a setaside of units affordable to low and moderate income households, which may be provided as a 100% affordable housing project within overall development of the property; and

**WHEREAS**, the Township Committee has endorsed the fourth round plan adopted by the Planning Board and is desirous of implementing the mechanism identified in that fourth round plan relative to Block 273, Lot 5, which requires rezoning of the property.

**NOW, THEREFORE, BE IT ORDAINED** by the Governing Body of the Township of Mantua, in the County of Gloucester and State of New Jersey as follows:

**Section I.** The following section shall be added to the Code, to read as follows:

***Section 230-26.2 "AH-2 Affordable Housing"***

- A. Intent. It is the intent of the AH-2 Affordable Housing District to provide the opportunity for the construction of townhomes and including a separate 100% affordable housing component.
- B. Low and moderate income housing requirements. Development of townhouses on the tract shall require the developer to provide an improved portion of the site on a separate lot to accommodate a 100% affordable housing project consisting of up to 96 units.
- C. Permitted uses on the land and in the buildings.
  - (1) The following are principal permitted uses in the district:
    - (a) Townhouses
    - (b) Garden apartments as an overall component of the development provided all apartments are deed restricted to low and moderate income households, which shall be located on a separate lot.
  - (2) Accessory uses permitted.
    - (a) Off-street parking (see §230-28 for standards)
    - (b) Signs (see §230-30 for standards)
    - (c) Fences and walls (see §230-49 for standards)
    - (d) Clubhouse and other typical amenities including but not limited to fitness centers, business centers, community rooms and libraries for use by residents
    - (e) Recreation facilities including but not limited to a pool for use by residents, tennis courts, bocce ball courts and dog parks.
    - (f) Stormwater management facilities
    - (g) Utilities including but not limited to transformers

- (h) Solar panels mounted to the roof of a building
- (i) Electric vehicle charging infrastructure and electric vehicle charging stations

D. Bulk standards.

(1) The following bulk standards are required for townhouses:

- (a) Minimum tract area: 25 acres
- (b) Maximum density shall not exceed 12 units per gross acre exclusive of land devoted to 100% affordable housing component
- (c) Minimum setback from tract boundary: 30 feet
- (d) Maximum permitted building coverage: 35%
- (e) Maximum permitted building coverage: 65%
- (f) Maximum permitted building height: 35 feet and 2 ½ stories
- (g) Minimum dwelling width: 20 feet
- (h) Minimum distance between structures: 20 feet
- (i) Minimum landscaped buffer adjacent to existing public streets: 20 feet
- (j) Minimum distance from building to parking spaces where garages are not provided: 20 feet
- (k) No more than eight dwelling units shall be contained in any one structure for townhouses
- (l) No more than sixteen dwelling units shall be contained in any one structure for stacked townhouses
- (m) More than one building per lot shall be permitted, provided that the minimum tract area is met. Where fee-simple townhouses are proposed, each unit shall have a minimum lot area of 1,600 square feet

(2) The following bulk standards are required for garden apartments:

- (a) Minimum tract area: 4 acres
- (b) Minimum setback from tract boundary: 30 feet
- (c) Maximum permitted building coverage: 35%
- (d) Maximum permitted impervious coverage: 70%
- (e) Maximum permitted building height: 45 feet and 3 ½ stories
- (f) Minimum building length: 200 feet
- (g) Minimum distance between structures: 30 feet
- (h) Minimum landscaped buffer adjacent to existing public streets: 25 feet
- (i) Minimum distance from building to parking spaces where garages are not provided: 20 feet
- (j) More than one building per lot shall be permitted, provided that the minimum tract area is met.

E. Facilities for recyclable materials.

- (1) There shall be included in any new multifamily housing development an indoor or outdoor recycling area for the collection and storage of residentially generated recyclable materials. The dimensions of the recycling area shall be sufficient to accommodate recycling bins or containers which are of adequate size and number and which are consistent with anticipated usage and with current methods of collection in the area in which the project is located. The dimensions of the recycling area and the bins or containers shall be determined in consultation with the Township's Recycling Coordinator and shall be consistent with the district recycling plan adopted pursuant to Section 3 of P.L. 1987, c. 102 (N.J.S.A. 13:1E-99.13) and any applicable requirements of the Township's Master Plan.

- (2) The recycling area shall be conveniently located for the residential disposition of source-separated recyclable materials, preferably near, but clearly separated from, a refuse dumpster.
- (3) The recycling area shall be well lit and shall be safely and easily accessible by recycling personnel and vehicles. Collection vehicles shall be able to access the recycling area without interference from parked cars or other obstacles. Reasonable measures shall be taken to protect the recycling area and the bins and containers placed therein against theft of recyclable materials, bins or containers.
- (4) The recycling area or the bins or containers placed therein shall be designed so as to provide protection against adverse environmental conditions which might render the collected materials unmarketable. Any bins or containers which are used for the collection of recyclable paper or cardboard and which are located in an outdoor area shall be equipped with a lid or otherwise covered so as to keep the paper or cardboard dry.
- (5) Signs clearly identifying the recycling area and the materials accepted therein shall be posted adjacent to all points of access to the recycling area. Individual bins or containers shall be equipped with signs indicating the materials to be placed therein.
- (6) Landscaping and/or fencing shall be provided around any outdoor recycling area and shall be developed in an aesthetically pleasing manner.

**Section II.**      ***Severability***

If any section, part of any section, or clause or phrase of this ordinance is for any reason held to be invalid or unconstitutional, such decision shall not affect the remaining provisions of this ordinance. The governing body of the Township of Mantua declares that it would have passed the ordinance and each section and subsection thereof, irrespective of the fact that any one or more of the subsections, sentences, clauses or phrases may be declared unconstitutional or invalid.

**Section III.**      ***Effective Date.***

This ordinance shall take effect immediately upon passage and publication according to law.

APPROVED: \_\_\_\_\_  
Mayor

ATTEST: \_\_\_\_\_  
Township Clerk

Introduced:

Adopted:

## **Appendix 5**

# Township of Mantua

## Gloucester County, NJ

# Spending Plan

June 5, 2025

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James T. Kyle, PP, AICP  
New Jersey Professional Planning License No. 5667  
Kyle McManus Associates  
PO Box 236, Hopewell, NJ 08525

The original copy has been signed and sealed in accordance with N.J.A.C. 13:41-1.3

## **INTRODUCTION**

The Township of Mantua has prepared a Housing Element and Fair Share plan that addresses its regional fair share of the affordable housing need in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Fair Housing Act (N.J.S.A. 52:27D-301) and the regulations of the Council on Affordable Housing (COAH) (N.J.A.C. 5:97-1 et seq. and N.J.A.C. 5:96-1 et seq.).

Mantua has collected development fees since its first development fee ordinance was approved by COAH. As of June 4, 2025, the Township has a balance of \$1,649,707.92 in its affordable housing trust fund account.

### **1. REVENUES FOR CERTIFICATION PERIOD**

To calculate a projection of revenue anticipated during the remainder period the Third Round, Mantua considered the following:

(a) Development fees:

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the Land Use Board for development approvals that may apply for building permits and certificates of occupancy; and
3. Anticipated future development.

(b) Projected interest:

Interest on the projected revenue in the municipal affordable housing trust fund at the current annual percentage yield earned of 0.76% .



Source of Funds		Table I Projected Revenues - Affordable Housing Trust Fund - 2025 through 2035											
		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
(a) Development Fees													
1. Development Pending Approval		\$75,000	\$131,500										\$206,500
2. Development Projected				\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$720,000
(b) Interest		\$12,500	\$14,107	\$6,970	\$6,970	\$6,970	\$6,970	\$6,970	\$6,970	\$6,970	\$6,970	\$6,970	\$89,337
Total		\$87,500	\$145,607	\$86,970	\$86,970	\$86,970	\$86,970	\$86,970	\$86,970	\$86,970	\$86,970	\$86,970	\$1,015,837

## 2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by the Township of Mantua:

(a) Collection of development fee revenues:

Collection of development fee revenues shall be consistent with Mantua's development fee ordinance for both residential and non-residential developments in accordance with COAH's rules, P.L.2008, c.46, sections 8 (C. 52:27D-329.2) and 32-38 (C. 40:55D-8.1 through 8.7) and P.L. 2009, c. 90 (C. 40:55D-8.1 through 8.7).

(b) Distribution of development fee revenues:

The Township Committee will review all requests/proposals for funding from the Township's Housing Trust Fund to determine consistency with the approved Housing Element / Fair Share Plan and approved Spending Plan. All distributions from the Housing Trust Fund shall be authorized by a Resolution adopted by the governing body.

## 3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

(a) **Rehabilitation program (N.J.A.C. 5:93-5.2)**

**Rehabilitation program:** Mantua intends to satisfy its rehabilitation obligation through continued participation in the County program and by establishing its own rental rehabilitation program. It is anticipated that 3 of the 21 unit rehabilitation obligation will be rental units funded by the Township, and Mantua will dedicate a minimum of \$20,000 per unit from the Trust Fund to subsidize the rehabilitation program for a total of \$60,000.

(b) **Affordability Assistance (N.J.A.C. 5:93-8.16(c))**

- Affordability assistance: \$475,663 (includes the "very low" assistance requirement of \$142,699).

The projected minimum affordability assistance requirement is shown in Table II on the following page.

Table II Minimum Affordability Assistance - 2025-2035	
Actual Development Fees Through 6/5/2025	\$1,649,707
Development Fees Projected Through 6/30/2035	\$926,500
Interest Projected 2025-2035	\$89,337
<b>Total</b>	<b>\$2,665,544</b>
Less money collected for specific mechanisms	\$1,080,000
<b>Total</b>	<b>\$1,585,544</b>
30% Affordability Assistance	\$475,663
Projected Minimum Very-Low Income Affordability Assistance	\$142,699

The Township will dedicate a total of \$475,663 from the affordable housing trust fund to render units more affordable, including a minimum of \$142,699 to render units more affordable to households earning 30 percent or less of median income by region, with the following affordability assistance programs:

- i. Down payment assistance
- ii. Payment of closing costs
- iii. Payment of lender fees
- iv. Security deposit assistance
- v. First month's rent assistance
- vi. Payment of homeowner's association fees

An affordability assistance manual was previously adopted by the Township as part of round three compliance, which will serve as the manual for the fourth round.

**(c) 100 Affordable Project - Ingerman**

As noted in the Fair Share Plan, the Township intends to partner with Ingerman on a 100% affordable project. With land dedicated by the developer of market rate units, the Township will contribute 3% of the total project costs for each phase, or \$510,000 for 2 phases, for a total of \$1,020,000.

(d) **Administrative Expenses (N.J.A.C. 5:97-8.9)**

Table III Administrative Expenses Maximum - 2025-2035	
Actual Development Fees Through 6/5/2025	\$1,649,707
Projected Development Fee and Interest Projected - 2025-2035	\$1,015,837
Total	\$2,665,544
20% Maximum	\$533,109

**4. EXPENDITURE SCHEDULE**

Mantua intends to use affordable housing trust fund revenues to support its housing rehabilitation program, a 100% affordable housing project as well as to render units more affordable through offering of affordability assistance. The Township proposes to allocate its Housing Trust Funds to the mechanisms in Table IV on the following page, within the required time period subsequent to the Court's approval of this Spending Plan.

The projected revenues of \$1,015,837 from anticipated developer fees and interest (Table I) combined with the present balance of \$1,649,707 in the Township's Housing Trust Fund will, if development projections are reasonably accurate, provide an estimated total of \$2,665,544 over the course of the fourth round period through July 2035. Table IV, on the following page, presents an estimated schedule for expenditure of the projected revenues.

Program	Table IV Expenditure Schedule - Affordable Housing Trust Fund - 2025 through 2035											Total
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
Rehabilitation Program		\$20,000		\$20,000	\$20,000							\$60,000
Affordability Assistance												\$0
100% Affordable Project		\$1,020,000										\$1,020,000
Administrative Expenses	\$30,000											\$30,000
Total	\$30,000	\$1,040,000	\$0	\$20,000	\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$1,110,000

## **Appendix 6**

TOWNSHIP OF  
**MANTUA**  
NEW JERSEY

# AFFORDABILITY ASSISTANCE

POLICIES AND  
PROCEDURES



FACILITATED BY



APRIL 2023

# INTRODUCTION

In accordance with N.J.A.C. 5:93-8.16, the Township will dedicate at least 30 percent of all development fees collected and interest earned in its Affordable Housing Trust Fund to provide affordability assistance to very low-, low- and moderate-income households. Trust funds come from Development Fees levied upon developers in accordance with the Township's Development Fee Ordinance, and a payment in lieu of construction of affordable units for a specific development project as approved by the Superior Court. The creation of the Affordability Assistance program is as required in the Township's Spending Plan, which has been approved by the Superior Court as indicated in the Final Judgment of Compliance and Repose, dated \_\_\_\_\_.

The purpose of this Manual is to describe the policies and procedures of the Affordability Assistance Program. This Manual describes the basic content and operation of the various affordable assistance program components. It has been prepared with a flexible format allowing for periodic updates of its sections, when required, due to revisions in regulations, terms, and/or procedures.

## I. TYPES OF AFFORDABILITY ASSISTANCE

The four types of affordability assistance offered are listed below. The specifics of each type are summarized in Exhibit 1. No ongoing or monthly assistance options are currently available.

A. Emergency and Health/Safety Repairs – Affordability Assistance funding is available to assist owners of low-and moderate-units to make emergency and/or health and safety related repairs that they do not have the financial resources to make otherwise. Funding will not be provided for standard maintenance items, work covered by the homeowner association, damage covered by homeowner insurance and/ or minor repairs such as small areas of peeling paint or other items that can be addressed easily by the homeowner. This funding will help preserve the affordable deed-restricted housing stock and the residents who reside in the homes. Only units in the Township's Fair Share Plan (portfolio of affordable units) may be eligible to apply.

B. Create Additional Very Low-Income Units – Affordability assistance may be utilized to create additional very low-income units by converting a moderate or low-income unit into a very low-income unit in new developments. The affordability assistance will result in additional very low-income units beyond what is required by state affordable housing rules. Mantua Township may negotiate with developers of inclusionary developments to determine the appropriate amount of subsidy required to make the unit affordable to a very low-income household. This subsidy amount may be determined by the following method outlined in N.J.A.C. 5:93-8.16 (c) but it is not required:



## Affordability Assistance Operating Manual | Township of Mantua

C. Security Deposit Assistance - An interest -free loan is available to an income eligible renter with good credit standing who qualifies for a low- or moderate-income rental unit in a deed restricted affordable unit in the Township or its Market to Affordable Rental Program or Rental Housing Rehabilitation Program.

D. Down Payment Assistance - The Mantua Township Down Payment Assistance Program is designed to help low- and moderate-income households achieve the goal of homeownership. This program will provide a no interest, deferred payment loan to homebuyers of deed restricted affordable properties within Mantua Township to use as a principal down payment. The goal of the program is to provide financial assistance to income-qualified homebuyers moving to Mantua Township.

### ELIGIBILITY

Applications submitted for affordability assistance will be provided on a first come-first-served basis according to the following criteria:

1. There are affordability assistance funds remaining in the budget for the year.
2. The applicant for any homeowner-based affordability assistance owns (or is buying) a deed restricted affordable unit in Mantua Township that they maintain as their primary residence, or the applicant intends to rent a deed restricted affordable unit in Mantua Township.
3. The applicant has not received an affordability assistance grant in the past. Only one award per household is permitted. This requirement can be waived with justification.
4. All applicants will be required to be certified as income eligible at the time of application.
5. Applicants applying for repairs, must show proof that property taxes, municipal utilities and, if applicable, mortgage and homeowner association fee are paid current.

### REPAYMENT TERMS & REPAYMENT AGREEMENT

All affordability assistance is provided as a deferred payment loans at zero percent interest and require no monthly payments. Loans are due and fully repayable upon a non-exempt sale or when tenant moves from unit. Assistance from the Emergency and Health/Safety Repairs and Down Payment Assistance Programs shall be secured through a Mortgage and Mortgage Note in favor of the municipality and executed by the property owner.

## SUMMARY OF AFFORDABILITY ASSISTANCE PROGRAMS

Program	Emergency Repair Program	Create Additional Very Low Income Rental Units	Security Deposit Program Assistance	Down Payment Program Assistance
Purpose	Assist with emergency repairs, health and/or safety items that are a threat to the building residents. Unit must be a deed restricted affordable unit and applicant must be income certified at the time of the application.	Converting moderate or low-income unit into very low income in new or existing affordable developments.	Assist with security deposit payment to landlord. Unit must be a deed restricted affordable unit and applicant must be income certified at the time of the application.	Assist with down payment assistance towards purchase of deed restricted affordable properties
Maximum Amount	Up to \$5,000	Determined on case by case basis. See sample formula in program narrative	Up to \$2,500	Up to \$15,000
Program Terms	Deferred payment 0 % interest loan (secured with mortgage), paid back upon a non-exempt sale.	Direct subsidy to developer; does not need to be repaid, in lieu of providing new very low-income units from prior low or moderate income units.	Deferred payment 0 % interest loan (unsecured) paid back when tenant moves from apartment.	Deferred payment 0 % interest loan (secured with mortgage), paid back upon a non-exempt sale.
Justification Required	Yes	No	Yes	Yes
Additional Criteria	Need detailed cost proposal from licensed contractor. Contractor paid after work is complete	No	No	No
Assistance to:	Homeowner	Property Owner	Tenant	Homebuyer
Advertising	Annual newsletter to owners	Township will inform new affordable housing developers.	Annual newsletter to owners	Administrative Agent will inform new homebuyers.
Total Budget from Current Spending Plan	\$	\$	\$	\$

## II. PROGRAM ADMINISTRATION

The Administrative Agent will be responsible for administering the program. Questions about the Program should be directed the Administrative Agent.

TRIAD Associates  
 1301 W. Forest Grove Road  
 Vineland, NJ 08360  
 Phone: (856) 690-9590  
 Fax: (856)-690-5622  
[www.triadincorporated.com](http://www.triadincorporated.com)  
[www.triadhousingprograms.com](http://www.triadhousingprograms.com)

### A. PROCEDURES FOR EMERGENCY AND HEALTH/SAFETY REPAIRS PROGRAM

- Homeowner submits application for assistance along with proof of work items needed. Refer to section on Requirements of Work Items.
- Triad Associates income certifies applicant and confirms property taxes, municipal utilities and, if applicable existing mortgage and homeowner association fee are paid current.
- Program inspector visits home to document emergency repair and to prepare the work specifications and cost estimate.
- Upon eligibility determination and site visit– Triad Associates will send homeowner:
  - ✓ Eligibility letter (including paragraph on municipal contractor payment process to show to the contractor).
  - ✓ Work specifications
  - ✓ Instructions to obtain and provide proposal from 3 contractors (willing to be paid by municipality at job completion). Homeowner to identify contractor selected to do the job and provide that contractor's business registration, Consumer Affairs home improvement license and certificate of insurance listing program as certificate holder. The homeowner will have to fund any amount over the program funding limit, payable directly to the contractor.
- Once homeowner provides the above items, send the homeowner's certificate of eligibility and contractor selection to the Township to pass a resolution authorizing funding assistance. Upon receipt of the approved municipal resolution, provide the homeowner the construction agreement for the homeowner and contractor to sign, as well as program mortgage & note (if applicable) for the homeowner to sign in front of notary and return to program.
- Upon construction completion, the homeowner will provide to the Program:

## Affordability Assistance Operating Manual | Township of Mantua

- ✓ Written homeowner's approval of satisfactory job completion.
  - ✓ Invoice from contractor with notarized statement identifying the work items he completed.
  - ✓ Copies of municipal permits and closed out permits via municipal Certificate of Approval for the applicable items installed.
- If work does not require a permit, Triad Associate's inspector will inspect work to ensure completeness before payment.
  - Triad Associates submits the contractor invoice to the municipality for payment and forwards the mortgage, when applicable, to the municipality to file (record) with the county clerk.

### Eligibility Certification Process

In order to be eligible for assistance, households in each unit to be assisted must be determined to be income eligible. All adult members, 18 years of age and older, of the household must be fully certified as income-eligible before any assistance will be provided by the Program. The Program will income qualify applicants in accordance with the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-16.1 et seq., except for the asset test.

#### A. REQUIREMENTS OF UTILITIES & TAXES PAID CURRENT

All applicants' water/sewer and tax accounts must be paid current. The Program reserves the right to make an exception to the requirement of paid up tax and/or water and/or sewer accounts. Individual files will be reviewed on a case-by-case basis. Upon approval by the appropriate municipal officials and the Program, a Special Needs Eligibility Requirements Waiver may be issued.

#### B. REQUIREMENTS OF WORK ITEMS

Homeowner has to demonstrate the existing problem has been inspected and the threat verified by one of the following:

- The appropriate local sub code official;
- A doctor or local health official; or
- Systems or components that have been red tagged by utility company and/or verified non-functional by a qualified service technician.

This is done at time of submission of the program application.

#### C. ELIGIBILITY CERTIFICATION

After Triad Associates Program staff determines that the household is income eligible and meets all other eligible requirements, the Triad Associates Program Manager will complete and sign the Eligibility Certification. This certification is valid for six months starting from date of eligibility certification. A Construction Agreement must be signed within this time period. If not, the Program Manager must reevaluate the household's eligibility.

## B. CREATION OF ADDITIONAL VERY LOW-INCOME UNITS PROGRAM PROCEDURE

1. Terms to be negotiated between landlord/developer and Mantua Township.
2. Upon approval of terms by both parties, Municipal attorney prepares Resolution authorizing award and terms, including changes in unit designation(s) from conversion of moderate- and low-income units to very low-income units; revisions to restrictive covenant language, etc. Administrative Agent shall assist attorney upon request. See Exhibit 1.
3. Mantua Township adopts Resolution.
4. Mantua Township sends assistance directly to landlord.
5. Triad Associates records assistance on master reporting spreadsheet.

## C. SECURITY DEPOSIT ASSISTANCE PROCEDURES

The Township of Mantua will designate a portion of all development fees collected and interest earned towards a revolving Security Deposit Assistance Fund. An interest -free loan from the fund will be received by an income eligible renter with good credit standing who qualifies for a low- or moderate-income rental unit in one of the Township's deed restricted units or its Rental Housing Rehabilitation Program as per the following guidelines:

- The security deposit assistance will be in the form of a cash loan equal to the security deposit amount determined by the landlord and will be paid to the landlord on behalf of the tenant.
- At the termination of the lease, the landlord will return the portion of the security deposit it determines to the Township of Mantua along with the interest earned. The tenant will repay any difference between the original security deposit amount and the portion returned by the landlord. Funds returned to the municipality will be placed in the affordable housing trust fund to be used for future security deposit assistance.
- The Township of Mantua's Security Deposit Affordability Assistance Program will be administered by the Administrative Agent, Triad Associates. After an applicant is income qualified by Triad Associates pursuant to New Jersey Fair Housing rules and the Uniform Housing Affordability Controls, or cannot be qualified due to a need for assistance, an affordability assistance application will be completed and forwarded with all necessary documentation to Triad Associates. The affordability assistance recipient will sign a contract with municipality which states the amount of funds granted, interest information, procedures, duration and conditions of affordability assistance, and repayment information. All tenants of affordable units within the Township of Mantua will be advised of the availability of the Township's Affordability Assistance Program. An income eligible occupant or applicant for an affordable unit within the municipality may not be denied participation in the Affordability Assistance Program(s) unless funding is no longer available.
- The Mantua Township Security Deposit Assistance Program will provide a maximum loan of \$2,500.00 for security deposit assistance.

## Affordability Assistance Operating Manual | Township of Mantua

## D. DOWN PAYMENT ASSISTANCE PROCEDURES

The Mantua Township Down Payment Assistance Program is designed to help low- and moderate-income households achieve the goal of homeownership. This program will provide a no interest, deferred payment loan to homebuyers of deed restricted affordable properties within Mantua Township to use as a principal down payment. The goal of the program is to provide financial assistance to income-qualified homebuyers moving to Mantua Township.

### ELIGIBLE PARTICIPANTS

Applicants for this loan program must be income-qualified by the Administrative Agent for Mantua Township and must be under contract to purchase a deed restricted home in Mantua Township. This means that the applicant must have made application to buy a home, been income-qualified and selected to purchase an affordable home within Mantua Township, and signed a contract with the seller.

### ELIGIBLE PROPERTIES

Properties must be single family homes within Mantua Township deed restricted in accordance with the U.H.A.C. guidelines. The price of the home will be limited by the deed restriction to be affordable to either a low or moderate-income household.

### LEVEL OF FINANCING

The Mantua Township Down Payment Assistance Program will provide a maximum loan of \$15,000.

### TERMS AND CONDITIONS

The loan is given as a zero-interest loan payable at time of transfer of title of the affordable housing unit and is secured by a second mortgage and note.

Recipients of Down Payment Assistance Program funds are required to maintain the unit as their principal residence for the duration of the loan period and abide by all other requirements of the deed restriction and the Uniform Housing Affordability Controls (N.J.A.C. 5:80-26.1 et seq.). In the event the property is sold or disposed of during the term of the loan, the loan shall be immediately due and payable to Mantua Township according to the terms of the Mortgage and Mortgage Note.

### SECURITY INSTRUMENTS

Loans for all properties participating in the Down Payment Assistance Program shall be secured through a Mortgage and Mortgage Note in favor of the municipality executed by the property owner. The closing agent will record said documents with the County Clerk's office upon the completion of the closing of title. The Mortgage and Mortgage Note will be executed at closing. The terms of the mortgage are in the Mortgage Note, which is not recorded. The original mortgage note shall be retained by the Program Administrator and kept in the unit file.

The mortgage must be listed on the HUD-1 Settlement Statement and will precede the Affordable Housing Recapture Mortgage in chain of title.

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## SECURITY INSTRUMENTS

Loans for all properties participating in the Down Payment Assistance Program shall be secured through a Mortgage and Mortgage Note in favor of the municipality executed by the property owner. The closing agent will record said documents with the County Clerk's office upon the completion of the closing of title. The Mortgage and Mortgage Note will be executed at closing. The terms of the mortgage are in the Mortgage Note, which is not recorded. The original mortgage note shall be retained by the Program Administrator and kept in the unit file.

## TITLE INSURANCE

The Municipality requires that the applicant provide at the closing title insurance with the municipality being named as additional insured as to the mortgage and note for the amount of the loan.

## ADMINISTRATION

Questions about the Program should be directed the Program Administrator, Triad Associates.

Triad Associates  
Attn: Marc Leckington  
1301 W. Forest Grove Road  
Vineland, NJ 08360  
856-690-9590  
[mleckington@triadincorporated.com](mailto:mleckington@triadincorporated.com)

## **Appendix 7**



Township of Mantua, NJ  
Tuesday, June 3, 2025

## Chapter 230. Land Development

### Article VIII. Exceptions, Modifications and Development Alternatives

#### § 230-69. Affordable housing.

[Amended 8-9-1994; 4-10-2023 by Ord. No. O-4-2023]

##### A. Affordable housing obligation: general program purposes; procedures.

- (1) This section of the Township Code sets forth regulations regarding the low- and moderate-income housing units in the Township consistent with the provisions known as the "Substantive Rules of the New Jersey Council on Affordable Housing," N.J.A.C. 5:93.1 et seq.,<sup>[1]</sup> and the Uniform Housing Affordability Controls ("UHAC"), N.J.A.C. 5:80-26.1 et seq., except where modified by the requirements for very-low-income housing as established in P.L. 2008, c. 46 (the "Roberts Bill," codified at N.J.S.A. 52:27D-329.1 et seq.), such that the statutory requirement to provide very-low-income units equal to 13% of affordable units approved and constructed after July 17, 2008, to be affordable to households at 30% of the regional median income overrides the UHAC requirement that 10% of all low- and moderate-income units must be affordable at 35% of the regional median income, and the Township's constitutional obligation to provide a fair share of affordable housing for low- and moderate-income households.

<sup>[1]</sup> *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*

- (2) This section is intended to assure that very-low-, low- and moderate-income units ("affordable units") are created with controls on affordability over time and that very-low-, low- and moderate-income households shall occupy these units. This section shall apply to all inclusionary developments and 100% affordable developments (including those funded with low-income housing tax credit financing) except where inconsistent with applicable law.

##### B. Definitions. As used herein the following terms shall have the following meanings:

###### **ACT**

The Fair Housing Act of 1985, P.L. 1985, c. 222 (N.J.S.A. 52:27D-301 et seq.).

###### **ADAPTABLE**

Constructed in compliance with the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.<sup>[2]</sup>

###### **ADMINISTRATIVE AGENT**

The entity responsible for the administration of affordable units in accordance with this section, N.J.A.C. 5:91,<sup>[3]</sup> N.J.A.C. 5:93<sup>[4]</sup> and N.J.A.C. 5:80-26.1 et seq.

###### **AFFIRMATIVE MARKETING**

A regional marketing strategy designed to attract buyers and/or renters of affordable units pursuant to N.J.A.C. 5:80-26.15.

#### **AFFORDABILITY AVERAGE**

The average percentage of median income at which restricted units in an affordable housing development are affordable to low- and moderate-income households.

#### **AFFORDABLE**

A sales price or rent within the means of a very-low-, low- or moderate-income household as defined in N.J.A.C. 5:93-7.4;<sup>[5]</sup> in the case of an ownership unit, that the sales price for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.6, as may be amended and supplemented, and, in the case of a rental unit, that the rent for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.12, as may be amended and supplemented.

#### **AFFORDABLE HOUSING DEVELOPMENT**

A development included in the Housing Element and Fair Share Plan, and includes, but is not limited to, an inclusionary development, a municipal construction project or a 100% affordable development for which all or a portion of the units are income restricted for very-low-, low- and/or moderate-income households.

#### **AFFORDABLE HOUSING PROGRAM(S)**

Any mechanism in a municipal Fair Share Plan prepared or implemented to address a municipality's fair share obligation.

#### **AFFORDABLE UNIT**

A housing unit proposed or created pursuant to the Act, credited pursuant to N.J.A.C. 5:93,<sup>[6]</sup> and/or funded through an affordable housing trust fund.

#### **AGE-RESTRICTED UNIT**

A housing unit designed to meet the needs of, and exclusively for, the residents of an age-restricted segment of the population such that: 1) all the residents of the development where the unit is situated are 62 years or older; or 2) at least 80% of the units are occupied by one person that is 55 years or older; or 3) the development has been designated by the Secretary of the U.S. Department of Housing and Urban Development as "housing for older persons" as defined in Section 807(b)(2) of the Fair Housing Act, 42 U.S.C. § 3607.

#### **AGENCY**

The New Jersey Housing and Mortgage Finance Agency established by P.L. 1983, c. 530 (N.J.S.A. 55:14K-1 et seq.).

#### **ALTERNATIVE LIVING ARRANGEMENT**

A structure in which households live in distinct bedrooms yet share kitchen and plumbing facilities, central heat and common areas. Alternative living arrangement includes, but is not limited to: transitional facilities for the homeless; Class A, B, C, D, and E boarding homes as regulated by the New Jersey Department of Community Affairs; residential health-care facilities as regulated by the New Jersey Department of Health; group homes for the developmentally disabled and mentally ill as licensed and/or regulated by the New Jersey Department of Human Services; and congregate living arrangements.

#### **ASSISTED LIVING RESIDENCE**

A facility licensed by the New Jersey Department of Health and Senior Services to provide apartment-style housing and congregate dining and to assure that assisted living services are available when needed for four or more adult persons unrelated to the proprietor and that offers units containing, at a minimum, one unfurnished room, a private bathroom, a kitchenette and a lockable door on the unit entrance.

#### **CERTIFIED HOUSEHOLD**

A household that has been certified by an Administrative Agent as a very-low-, low- or moderate-income household.

**COAH**

The Council on Affordable Housing, as established under the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.).

**DCA**

The State of New Jersey Department of Community Affairs.

**DEVELOPER**

Any person, partnership, association, company or corporation that is the legal or beneficial owner or owners of a lot or any land proposed to be included in a proposed development, including the holder of an option to contract or purchase, or other person having an enforceable proprietary interest in such land.

**DEVELOPMENT**

The division of a parcel of land into two or more parcels, the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any use or change in the use of any building or other structure, or of any mining, excavation or landfill, and any use or change in the use of any building or other structure, or land or extension of use of land, for which permission may be required pursuant to N.J.S.A. 40:55D-1 et seq.

**DEVELOPMENT FEE**

Money paid by a developer for the improvement of property as permitted in N.J.A.C. 5:93-8.<sup>[7]</sup>

**EQUALIZED ASSESSED VALUE**

The assessed value of a property divided by the current average ratio of assessed to true value for the municipality in which the property is situated, as determined in accordance with Sections 1, 5, and 6 of P.L. 1973, c. 123 (N.J.S.A. 54:1-35a through 54:1-35c).

**FAIR SHARE PLAN**

The plan that describes the mechanisms, strategies and the funding sources, if any, by which the Township proposes to address its affordable housing obligation as established in the Housing Element, including the draft ordinances necessary to implement that plan, and addresses the requirements of N.J.A.C. 5:93-5.<sup>[8]</sup>

**HOUSING ELEMENT**

The portion of the Township's Master Plan, required by the Municipal Land Use Law ("MLUL"), N.J.S.A. 40:55D-28b(3) and the Act, that includes the information required by N.J.A.C. 5:93-5.1<sup>[9]</sup> and establishes the Township's fair share obligation.

**INCLUSIONARY DEVELOPMENT**

A development containing both affordable units and market-rate units. This term includes, but is not necessarily limited to: new construction, the conversion of a nonresidential structure to residential and the creation of new affordable units through the reconstruction of a vacant residential structure.

**LOW-INCOME HOUSEHOLD**

A household with a total gross annual household income equal to 50% or less of the median household income.

**LOW-INCOME UNIT**

A restricted unit that is affordable to a low-income household.

**MARKET-RATE UNITS**

Housing not restricted to low- and moderate-income households that may sell or rent at any price.

**MEDIAN INCOME**

The median income by household size for the applicable county, as adopted annually by COAH or approved by the NJ Superior Court.

**MODERATE-INCOME HOUSEHOLD**

A household with a total gross annual household income in excess of 50% but less than 80% of the median household income.

**MODERATE-INCOME UNIT**

A restricted unit that is affordable to a moderate-income household.

**MUNICIPAL HOUSING LIAISON**

A municipal employee responsible for oversight of the municipal affordable housing program, including overseeing the administration of affordability controls, the affirmative marketing plan, monitoring and reporting and, where applicable, supervising any contracted Administrative Agent.

**NONEXEMPT SALE**

Any sale or transfer of ownership other than the transfer of ownership between husband and wife; the transfer of ownership between former spouses ordered as a result of a judicial decree of divorce or judicial separation, but not including sales to third parties; the transfer of ownership between family members as a result of inheritance; the transfer of ownership through an executor's deed to a Class A beneficiary and the transfer of ownership by court order.

**RANDOM SELECTION PROCESS**

A process by which currently income-eligible households are selected for placement in affordable housing units such that no preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery).

**REGIONAL ASSET LIMIT**

The maximum housing value in each housing region affordable to a four-person household with an income at 80% of the regional median as defined by adopted/approved regional income limits.

**REHABILITATION**

The repair, renovation, alteration or reconstruction of any building or structure, pursuant to the Rehabilitation Subcode, N.J.A.C. 5:23-6.

**RENT**

The gross monthly cost of a rental unit to the tenant, including the rent paid to the landlord, as well as an allowance for tenant-paid utilities computed in accordance with allowances published by DCA for its Section 8 program. In assisted living residences, rent does not include charges for food and services.

**RESTRICTED UNIT**

A dwelling unit, whether a rental unit or ownership unit, that is subject to the affordability controls of N.J.A.C. 5:80-26.1, as may be amended and supplemented, but does not include a market-rate unit financed under UHORP or MONI.

**SPECIAL MASTER**

An expert appointed by a judge to make sure that judicial orders are followed. A master's function is essentially investigative, compiling evidence or documents to inform some future action by the Court.

**UHAC**

Uniform Housing Affordability Controls set forth in N.J.A.C. 5:80-26.1 et seq.

**VERY-LOW-INCOME HOUSEHOLD**

A household with a total gross annual household income equal to 30% or less of the median household income for the applicable housing region.

**VERY-LOW-INCOME UNIT**

A restricted unit that is affordable to a very-low-income household.

- [2] *Editor's Note: See now N.J.A.C. 5:23-3.14(b).*
- [3] *Editor's Note: So in original. The provisions of N.J.A.C. 5:91 expired on 4-2-2008.*
- [4] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*
- [5] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*
- [6] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*
- [7] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*
- [8] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*
- [9] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*

C. Administration of affordable units. The following requirements shall apply to all new or planned developments that contain low- and moderate-income housing units.

- (1) Phasing. Final site plan or subdivision approval shall be contingent upon the affordable housing development meeting the following phasing schedule for low- and moderate-income units, whether developed in a single-phase development or in a multiphase development:

Maximum Percentage of Low-Market-Rate Units Completed	Minimum Percentage of Moderate-Income Units Completed
25%	0%
25% + 1 unit	10%
50%	50%
75%	75%
90%	100%
100%	

- (2) Design. In inclusionary developments, low- and moderate-income units shall be integrated with the market units.
- (3) Utilities. Affordable units shall utilize the same type of heating source as market units within the affordable development.
- (4) Low/Moderate Split and Bedroom Distribution of Affordable Housing Units:
- The fair share obligation shall be divided equally between low- and moderate-income units, except that where there is an odd number of affordable housing units, the extra unit shall be a low-income unit.
  - In each affordable housing development, the total number of units within each bedroom distribution shall have at least 50% of the restricted units for low-income households, with at least 13% affordable to very-low-income households.
  - Affordable developments that are not age-restricted shall be structured in conjunction with realistic market demands such that:
    - The combined number of efficiency and one-bedroom units shall be no greater than 20% of the total low- and moderate-income units;
    - At least 30% of all low- and moderate-income units shall be two-bedroom units;
    - At least 20% of all low- and moderate-income units shall be three-bedroom units; and

- [4] The remaining units may be allocated among two- and three-bedroom units at the discretion of the developer.
- (d) Affordable developments that are age-restricted shall be structured such that the number of bedrooms shall equal the number of age-restricted low- and moderate-income units within the inclusionary development. The standard may be met by having all one-bedroom units or by having a two-bedroom unit for each efficiency unit.
- (5) Accessibility requirements:
- (a) The first floor of all new restricted townhouse dwelling units and all restricted multistory dwelling units attached to at least one other dwelling unit shall be subject to the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.<sup>[10]</sup>  
<sup>[10]</sup> *Editor's Note: See now N.J.A.C. 5:23-3.14(b).*
- (b) All restricted townhouse dwelling units and all restricted multistory dwelling units attached to at least one other dwelling unit shall have the following features:
- [1] An adaptable toilet and bathing facility on the first floor;
- [2] An adaptable kitchen on the first floor;
- [3] An interior accessible route of travel on the first floor:
- [a] An interior accessible route of travel shall not be required between stories within an individual unit;
- [4] An adaptable room that can be used as a bedroom, with a door or the casing for the installation of a door, on the first floor; and
- [5] An accessible entranceway as set forth at P.L. 2005, c. 350 (N.J.S.A. 52:27D-311a et seq.) and the Barrier Free Subcode, N.J.A.C. 5:23-7,<sup>[11]</sup> or evidence that the Township has collected funds from the developer sufficient to make 10% of the adaptable entrances in the development accessible:
- [a] Where a unit has been constructed with an adaptable entrance, upon the request of a disabled person who is purchasing or will reside in the dwelling unit, an accessible entrance shall be installed.
- [b] To this end, the builder of restricted units shall deposit funds within the Township of Mantua's Affordable Housing Trust Fund sufficient to install accessible entrances in 10% of the affordable units that have been constructed with adaptable entrances.
- [c] The funds deposited under Subsection **C(5)(b)[5][b]** herein shall be used by the Township for the sole purpose of making the adaptable entrance of any affordable unit accessible when requested to do so by a person with a disability who occupies or intends to occupy the unit and requires an accessible entrance.
- [d] The developer of the restricted units shall submit a design plan and cost estimate for the conversion from adaptable to accessible entrances to the Construction Official of the Township of Mantua.
- [e] Once the Construction Official has determined that the design plan to convert the unit entrances from adaptable to accessible meets the requirements of the Barrier Free Subcode, N.J.A.C. 5:23-7,<sup>[12]</sup> and that the cost estimate of such conversion is reasonable, payment shall be made to the Township of Mantua's Affordable Housing Trust Fund in care of the Municipal Treasurer, who shall ensure that the funds are deposited into the Affordable Housing Trust Fund and appropriately earmarked.

- [i] Full compliance with the foregoing provisions shall not be required where an entity can demonstrate that it is site impracticable to meet the requirements. Determinations of site impracticability shall be in compliance with the Barrier Free Subcode, N.J.A.C. 5:23-7.<sup>[13]</sup>

[13] *Editor's Note: See now N.J.A.C 5:23-3.14(b).*

[12] *Editor's Note: See now N.J.A.C 5:23-3.14(b).*

[11] *Editor's Note: See now N.J.A.C 5:23-3.14(b).*

(6) Maximum rents and sales prices.

- (a) In establishing rents and sales prices of affordable housing units, the Administrative Agent shall follow the procedures set forth in UHAC and by the Superior Court, utilizing the regional income limits established.
- (b) The maximum rent for restricted rental units within each affordable development shall be affordable to households earning no more than 60% of median income, and the average rent for restricted very-low-, low- and moderate-income units shall be affordable to households earning no more than 52% of median income.
- (c) The developers and/or municipal sponsors of restricted rental units shall establish at least one rent for each bedroom type for very-low-, low- and moderate-income units.

[1] At least 13% of all low- and moderate-income rental units shall be affordable to households earning no more than 30% of median income.

- (d) The maximum sales price of restricted ownership units within each affordable development shall be affordable to households earning no more than 70% of median income, and each affordable development must achieve an affordability average of 55% for restricted ownership units; in achieving this affordability average, moderate-income ownership units must be available for at least three different prices for each bedroom type, and low-income ownership units must be available for at least two different prices for each bedroom type.

- (e) In determining the initial sales prices and rents for compliance with the affordability average requirements for restricted units other than assisted living facilities, the following standards shall be met:

[1] A studio or efficiency unit shall be affordable to a one-person household;

[2] A one-bedroom unit shall be affordable to a one-and-one-half person household;

[3] A two-bedroom unit shall be affordable to a three-person household;

[4] A three-bedroom unit shall be affordable to a four-and-one-half person household; and

[5] A four-bedroom unit shall be affordable to a six-person household.

- (f) In determining the initial rents for compliance with the affordability average requirements for restricted units in assisted living facilities, the following standards shall be met:

[1] A studio or efficiency unit shall be affordable to a one-person household;

[2] A one-bedroom unit shall be affordable to a one-and-one-half person household; and

[3] A two-bedroom unit shall be affordable to a two-person household or to two one-person households.

- (g) The initial purchase price for all restricted ownership units shall be calculated so that the monthly carrying cost of the unit, including principal and interest (based on a mortgage loan equal to 95% of the purchase price and the Federal Reserve H.15 rate of interest), taxes, homeowners' and private mortgage insurance and condominium or homeowners'



association fees do not exceed 28% of the eligible monthly income of the appropriate size household as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the price shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.

- (h) The initial rent for a restricted rental unit shall be calculated so as not to exceed 30% of the eligible monthly income of the appropriate household size as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the rent shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
- (i) The price of owner-occupied very-low-, 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.
- (j) Income limits for all units for which income limits are not already established through a federal program exempted from the Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1 et seq. shall be updated by the Township annually within 30 days of the publication of determinations of median income by HUD as follows:
  - [1] Regional income limits shall be established for Region 5 based on the median income by household size, which shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD. To compute this regional income limit, the HUD determination of median county income for a family of four is multiplied by the estimated households within the county according to the most recent decennial census. The resulting product for each county within the housing region is summed. The sum is divided by the estimated total households from the most recent decennial census in Region 5. This quotient represents the regional weighted average of median income for a household of four. The income limit for a moderate-income unit for a household of four shall be 80% of the regional weighted average median income for a family of four. The income limit for a low-income unit for a household of four shall be 50% of the HUD determination of the regional weighted average median income for a family of four. The income limit for a very-low-income unit for a household of four shall be 30% of the regional weighted average median income for a family of four. These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than those for the previous year.
  - [2] The income limits calculated each year shall be the result of applying the percentages set forth in Subsection **C(6)(j)[1]** above to HUD's determination of median income for the relevant fiscal year, and shall be utilized until the Township updates the income limits after HUD has published revised determinations of median income for the next fiscal year.
  - [3] The Regional Asset Limit used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3 shall be calculated by the Township annually by taking the percentage increase of the income limits calculated pursuant to Subsection **C(6)(j)[1]** above over the previous year's income limits, and applying the same percentage increase to the Regional Asset Limit from the prior year. In no event shall the Regional Asset Limit be less than that for the previous year.
- (k) The rent levels of very-low-, low- and moderate-income units may be increased annually based on the percentage increase in the Housing Consumer Price Index for the Northeast Urban Area, upon its publication for the prior calendar year. This increase shall not exceed 9% in any one year. Rents for units constructed pursuant to low-income-housing tax credit regulations shall be indexed pursuant to the regulations governing low-income-housing tax credits.



- (l) Tenant-paid utilities that are included in the utility allowance shall be so stated in the lease and shall be consistent with the utility allowance approved by DCA for its Section 8 program.
- (7) Condominium and homeowner's association fees.
- (a) For any affordable housing unit that is part of a condominium association and/or homeowner's association, the master deed shall reflect that the association fee assessed for each affordable housing unit shall be established at 100% of the market-rate fee.
- (8) Affordable unit controls and requirements.
- (a) The requirements of this section apply to all developments that contain affordable housing units, including any currently unanticipated future developments that will provide very-low-, low- and moderate-income housing units.
- (9) Affirmative marketing.
- (a) The Township shall adopt by resolution an affirmative marketing plan, subject to approval of the Superior Court, compliant with N.J.A.C. 5:80-26.15, as may be amended and supplemented.
  - (b) 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, sponsor or owner 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 COAH Housing Region 5 and covers the period of deed restriction.
  - (c) The affirmative marketing plan shall provide a regional preference for all households that live and/or work in COAH Housing Region 5, comprised of Burlington, Camden and Gloucester Counties.
  - (d) The Administrative Agent designated by the Township shall assure the affirmative marketing of all affordable units is consistent with the affirmative marketing plan for the municipality.
  - (e) The Township shall add to the list of community and regional organizations in its affirmative marketing plan, pursuant to N.J.A.C. 5:80-26.15(f)(5), FSHC; Fair Share Housing Development; Camden County NAACP; the Latino Action Network; Willingboro NAACP; Southern Burlington County NAACP; Burlington County Community Action Program; and the Supportive Housing Association and shall, as part of its regional affirmative marketing strategies during its implementation of this plan, provide notice to those organizations of all available affordable housing units. The Township also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this subsection.
  - (f) In implementing the affirmative marketing plan, the Administrative Agent shall provide a list of counseling services to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
  - (g) The affirmative marketing process for available affordable units shall begin at least four months prior to the expected date of occupancy.
  - (h) The costs of advertising and affirmative marketing of the affordable units shall be the responsibility of the developer, sponsor or owner, unless otherwise determined or agreed to by the Township of Mantua.

## (10) Occupancy standards.

- (a) 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:
  - [1] Provide an occupant for each bedroom;
  - [2] Provide separate bedrooms for parents and children;
  - [3] Provide children of different sexes with separate bedrooms; and
  - [4] Prevent more than two persons from occupying a single bedroom.
- (b) Additional provisions related to occupancy standards (if any) shall be provided in the municipal operating manual.

## (11) Selection of occupants of affordable housing units.

- (a) The Administrative Agent shall use a random selection process to select occupants of very-low-, low- and moderate-income housing.
- (b) A waiting list of all eligible candidates will be maintained in accordance with the provisions of N.J.A.C. 5:80-26.1 et seq.

## (12) Control Periods for Restricted Ownership Units and Enforcement Mechanisms.

- (a) Control periods for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.5, and each restricted ownership unit shall remain subject to the controls on affordability for a period of at least 30 years, until the municipality takes action to release the controls on affordability.
- (b) Rehabilitated owner-occupied housing units that are improved to code standards shall be subject to affordability controls for a period of 10 years.
- (c) The affordability control period for a restricted ownership unit shall commence on the date the initial certified household takes title to the unit.
- (d) The affordability controls set forth in this section shall remain in effect despite the entry and enforcement of any judgment of foreclosure with respect to restricted ownership units.
- (e) A restricted ownership unit shall be required to obtain a continuing certificate of occupancy or a certified statement from the Construction Official stating that the unit meets all code standards upon the first transfer of title that follows the expiration of the applicable minimum control period provided under N.J.A.C. 5:80-26.5(a), as may be amended and supplemented.

## (13) Price Restrictions for Restricted Ownership Units, homeowners' Association Fees, Resale Prices and Restriction on Lease of Affordable Units.

- (a) Price restrictions for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1 et seq., as may be amended and supplemented, including:
  - [1] The initial purchase price for a restricted ownership unit shall be approved by the Administrative Agent.
- (b) The Administrative Agent shall approve all resale prices, in writing and in advance of the resale, to assure compliance with the foregoing standards.
- (c) The method used to determine the condominium association fee amounts and special assessments shall be indistinguishable between the very-low-, low- and moderate-income unit owners and the market unit owners.

- (d) The owners of restricted ownership units may apply to the Administrative Agent to increase the maximum sales price for the unit on the basis of capital improvements. Eligible capital improvements shall be those that render the unit suitable for a larger household or the addition of a bathroom.
  - (e) As per the Township's Court-approved spending plan, the Affordable Housing Trust Fund will be utilized to incentivize owners to extend affordability controls in the Villages at Berkeley. Any units where controls are extended under this program shall be subject to the controls outlined in this section.
  - (f) Owners of restricted ownership units shall not offer the restricted unit for lease.
- (14) Buyer income eligibility.
- (a) Buyer income eligibility for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1 et seq., as may be amended and supplemented, such that very-low-income units shall be reserved for households with a gross household income less than or equal to 30% of median income for Region 5, low-income ownership units shall be reserved for households with a gross household income less than or equal to 50% of median income for Region 5 and moderate-income ownership units shall be reserved for households with a gross household income less than 80% of median income for Region 5.
  - (b) The Administrative Agent shall certify a household as eligible for a restricted ownership unit when the household is a very-low-income household, low-income household or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the particular unit (including principal, interest, taxes, homeowners' and private mortgage insurance and condominium or homeowners' association fees, as applicable) does not exceed 33% of the household's certified monthly income.
- (15) Limitations on indebtedness secured by ownership unit; subordination.
- (a) Prior to incurring any indebtedness to be secured by a restricted ownership unit, the Administrative Agent shall determine in writing that the proposed indebtedness complies with the provisions of this section.
  - (b) With the exception of original purchase money mortgages, during a control period neither an owner nor a lender shall at any time cause or permit the total indebtedness secured by a restricted ownership unit to exceed 95% of the maximum allowable resale price of that unit, as such price is determined by the Administrative Agent in accordance with N.J.A.C. 5:80-26.6(b).
- (16) Control periods for restricted rental units.
- (a) Control periods for restricted rental units shall be in accordance with N.J.A.C. 5:80-26.11, and each restricted rental unit shall remain subject to the controls on affordability for a period of at least 30 years, until the municipality takes action to release the controls on affordability.
    - [1] Restricted rental units created as part of developments receiving 9% low-income-housing tax credits must comply with a control period of not less than a thirty-year compliance period plus a fifteen-year extended use period.
  - (b) Rehabilitated renter-occupied housing units that are improved to code standards shall be subject to affordability controls for a period of 10 years.
  - (c) Deeds of all real property that include restricted rental units shall contain deed restriction language. The deed restriction shall have priority over all mortgages on the property, and the deed restriction shall be filed by the developer or seller with the records office of the County of Gloucester. A copy of the filed document shall be provided to the Administrative Agent within 30 days of the receipt of a certificate of occupancy.

- (d) A restricted rental unit shall remain subject to the affordability controls of this section, despite the occurrence of any of the following events:

- [1] Sublease or assignment of the lease of the unit;
- [2] Sale or other voluntary transfer of the ownership of the unit; or
- [3] The entry and enforcement of any judgment of foreclosure.

(17) Price Restrictions for Rental Units; Leases.

- (a) A written lease shall be required for all restricted rental units, except for units in an assisted living residence, and tenants shall be responsible for security deposits and the full amount of the rent as stated on the lease. A copy of the current lease for each restricted rental unit shall be provided to the Administrative Agent.
- (b) No additional fees or charges shall be added to the approved rent (except, in the case of units in an assisted living residence, to cover the customary charges for food and services) without the express written approval of the Administrative Agent.
- (c) Application fees (including the charge for any credit check) shall not exceed 5% of the monthly rent of the applicable restricted unit and shall be payable to the Administrative Agent to be applied to the costs of administering the controls applicable to the unit as set forth in this section.

(18) Tenant income eligibility.

- (a) Tenant income eligibility shall be in accordance with N.J.A.C. 5:80-26.13, as may be amended and supplemented, and shall be determined as follows:
  - [1] Very-low-income rental units shall be reserved for households with a gross household income less than or equal to 30% of median income.
  - [2] Low-income rental units shall be reserved for households with a gross household income less than or equal to 50% of median income.
  - [3] Moderate-income rental units shall be reserved for households with a gross household income less than 80% of median income.
- (b) The Administrative Agent shall certify a household as eligible for a restricted rental unit when the household is a very-low-income, a low-income or a moderate-income household, as applicable to the unit, and the rent proposed for the unit does not exceed 35% (40% for age-restricted units) of the household's eligible monthly income as determined pursuant to N.J.A.C. 5:80-26.16, as may be amended and supplemented; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:
  - [1] The household currently pays more than 35% (40% for households eligible for age-restricted units) of its gross household income for rent, and the proposed rent will reduce its housing costs;
  - [2] The household has consistently paid more than 35% (40% for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
  - [3] The household is currently in substandard or overcrowded living conditions;
  - [4] The household documents the existence of assets with which the household proposes to supplement the rent payments; or
  - [5] 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.

- (c) The applicant shall file documentation sufficient to establish the existence of the circumstances in Subsection **C(18)(b)[1]** through **[5]** above with the Administrative Agent, who shall counsel the household on budgeting.

(19) Conversions.

- (a) Each affordable housing unit created through the conversion of a nonresidential structure shall be considered a new housing unit and shall be subject to the affordability controls for a new housing unit.

(20) Alternative living arrangements.

- (a) The administration of an alternative living arrangement shall be in compliance with N.J.A.C. 5:93-5.8<sup>[14]</sup> and UHAC, with the following exceptions:

[1] Affirmative marketing (N.J.A.C. 5:80-26.15); provided, however, that the units or bedrooms may be affirmatively marketed by the provider in accordance with an alternative plan approved by the Court;

[2] Affordability average and bedroom distribution (N.J.A.C. 5:80-26.3).

[14] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*

- (b) With the exception of units established with capital funding through a twenty-year operating contract with the Department of Human Services, Division of Developmental Disabilities, alternative living arrangements shall have at least thirty-year controls on affordability in accordance with UHAC, unless an alternative commitment is approved by the Court.
- (c) The service provider for the alternative living arrangement shall act as the Administrative Agent for the purposes of administering the affirmative marketing and affordability requirements for the alternative living arrangement.

D. Municipal Housing Liaison.

- (1) The position of Municipal Housing Liaison for the Township of Mantua is hereby established. The Municipal Housing Liaison shall be appointed by duly adopted resolution of the Township Mayor and Committee and be subject to the approval of the Superior Court.
- (2) The Municipal Housing Liaison must be either a full-time or part-time employee of the Township of Mantua.
- (3) The Municipal Housing Liaison must meet the requirements for qualifications, including initial and periodic training, found in N.J.A.C. 5:93.<sup>[15]</sup>  
[15] *Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*
- (4) The Municipal Housing Liaison shall be responsible for oversight and administration of the affordable housing program for the Township of Mantua, including the following responsibilities which may not be contracted out to the Administrative Agent:
  - (a) Serving as the municipality's primary point of contact for all inquiries from the state, affordable housing providers, Administrative Agents and interested households;
  - (b) The implementation of the affirmative marketing plan and affordability controls;
  - (c) When applicable, supervising any contracting Administrative Agent;
  - (d) Monitoring the status of all restricted units in the Township of Mantua's Fair Share Plan;
  - (e) Compiling, verifying and submitting annual reports as required by the Superior Court;
  - (f) Coordinating meetings with affordable housing providers and Administrative Agents, as applicable; and

- (g) Attending continuing education opportunities on affordability controls, compliance monitoring and affirmative marketing as offered or approved by the Superior Court.

E. Administrative Agent.

- (1) The Township shall designate, by resolution of the Township Mayor and Committee, one or more Administrative Agents to administer newly constructed affordable units in accordance with N.J.A.C. 5:93<sup>[16]</sup> and UHAC.

*[16] Editor's Note: So in original. The provisions of N.J.A.C. 5:93 expired on 10-16-2016.*

- (2) Developers of affordable housing units shall utilize the Township's appointed Administrative Agent for the administration of affordable units, unless specifically authorized to do otherwise by the Township Mayor and Committee or Planning or Zoning Board. All administration costs, including those of the Administrative Agent, shall be paid by the developer.
- (3) An operating manual shall be provided by the Administrative Agent(s) to be adopted by resolution of the governing body and subject to approval of the Superior Court. The operating manuals shall be available for public inspection in the office of the Municipal Clerk and in the office(s) of the Administrative Agent(s).
- (4) The Administrative Agent shall perform the duties and responsibilities of an Administrative Agent as are set forth in UHAC and which are described in full detail in the operating manual, including those set forth in N.J.A.C. 5:80-26.14, 5:80-26.16 and 5:80-26.18 thereof, which includes:
  - (a) Attending continuing education opportunities on affordability controls, compliance monitoring, and affirmative marketing as offered or approved by the Superior Court;
  - (b) Affirmative marketing;
  - (c) Household certification;
  - (d) Affordability controls;
  - (e) Records retention;
  - (f) Resale and re-rental;
  - (g) Processing requests from unit owners; and
  - (h) Enforcement, although the ultimate responsibility for retaining controls on the units rests with the municipality.
- (5) The Administrative Agent shall, as delegated by the Township Mayor and Committee, have the authority to take all actions necessary and appropriate to carry out its responsibilities hereunder.

F. Enforcement of affordable housing regulations.

- (1) Upon the occurrence of a breach of any of the regulations governing the affordable unit by an owner, developer or tenant, the municipality shall have all remedies provided at law or equity, including but not limited to foreclosure, tenant eviction, municipal fines, a requirement for household recertification, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.
- (2) After providing written notice of a violation to an owner, developer or tenant of a low- or moderate-income unit and advising the owner, developer or tenant of the penalties for such violations, the municipality may take the following action against the owner, developer or tenant for any violation that remains uncured for a period of 60 days after service of the written notice:



- (a) The municipality may file a court action pursuant to N.J.S.A. 2A:58-11 alleging a violation, or violations, of the regulations governing the affordable housing unit. If the owner, developer or tenant is found by the Court to have violated any provision of the regulations governing affordable housing units, the owner, developer or tenant shall be subject to one or more of the following penalties, at the discretion of the Court:
- [1] A fine of not more than \$500 or imprisonment for a period not to exceed 90 days, or both. Each and every day that the violation continues or exists shall be considered a separate and specific violation of these provisions and not as a continuing offense;
  - [2] In the case of an owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment into the Township of Mantua Affordable Housing Trust Fund of the gross amount of rent illegally collected;
  - [3] In the case of an owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment of an innocent tenant's reasonable relocation costs, as determined by the Court.
- (b) The municipality may file a court action in the Superior Court seeking a judgment, which would result in the termination of the owner's equity or other interest in the unit, in the nature of a mortgage foreclosure. Any judgment shall be enforceable as if the same were a judgment of default of the first purchase money mortgage and shall constitute a lien against the low- and moderate-income unit.
- (3) Such judgment shall be enforceable, at the option of the municipality, by means of an execution sale by the Sheriff, at which time the low- and moderate-income unit of the violating owner shall be sold at a sale price which is not less than the amount necessary to fully satisfy and pay off any first purchase money mortgage and prior liens and the costs of the enforcement proceedings incurred by the municipality, including attorney's fees. The violating owner shall have the right to possession terminated as well as the title conveyed pursuant to the Sheriff's sale.
  - (4) The proceeds of the Sheriff's sale shall first be applied to satisfy the first purchase money mortgage lien and any prior liens upon the low- and moderate-income unit. The excess, if any, shall be applied to reimburse the municipality for any and all costs and expenses incurred in connection with either the court action resulting in the judgment of violation or the Sheriff's sale. In the event that the proceeds from the Sheriff's sale are insufficient to reimburse the municipality in full as aforesaid, the violating owner shall be personally responsible for and to the extent of such deficiency, in addition to any and all costs incurred by the municipality in connection with collecting such deficiency. In the event that a surplus remains after satisfying all of the above, such surplus, if any, shall be placed in escrow by the municipality for the owner and shall be held in such escrow for a maximum period of two years or until such earlier time as the owner shall make a claim with the municipality for such. Failure of the owner to claim such balance within the two-year period shall automatically result in a forfeiture of such balance to the municipality. Any interest accrued or earned on such balance while being held in escrow shall belong to and shall be paid to the municipality, whether such balance shall be paid to the owner or forfeited to the municipality.
  - (5) Foreclosure by the municipality due to violation of the regulations governing affordable housing units shall not extinguish the restrictions of the regulations governing affordable housing units as the same apply to the low- and moderate-income unit. Title shall be conveyed to the purchaser at the Sheriff's sale, subject to the restrictions and provisions of the regulations governing the affordable housing unit. The owner determined to be in violation of the provisions of this plan and from whom title and possession were taken by means of the Sheriff's sale shall not be entitled to any right of redemption.
  - (6) If there are no bidders at the Sheriff's sale, or if insufficient amounts are bid to satisfy the first purchase money mortgage and any prior liens, the municipality may acquire title to the low- and moderate-income unit by satisfying the first purchase money mortgage and any prior liens

and crediting the violating owner with an amount equal to the difference between the first purchase money mortgage and any prior liens and costs of the enforcement proceedings, including legal fees and the maximum resale price for which the low- and moderate-income unit could have been sold under the terms of the regulations governing affordable housing units. This excess shall be treated in the same manner as the excess which would have been realized from an actual sale as previously described.

- (7) Failure of the low- and moderate-income unit to be either sold at the Sheriff's sale or acquired by the municipality shall obligate the owner to accept an offer to purchase from any qualified purchaser which may be referred to the owner by the municipality, with such offer to purchase being equal to the maximum resale price of the low- and moderate-income unit as permitted by the regulations governing affordable housing units.
  - (8) The owner shall remain fully obligated, responsible and liable for complying with the terms and restrictions of governing affordable housing units until such time as title is conveyed from the owner.
- G. Appeals. Appeals from all decisions of an Administrative Agent designated pursuant to this section shall be filed in writing with the Township.



## **Appendix 8**

**TOWNSHIP OF MANTUA****RESOLUTION NO. 2023-84****RESOLUTION OF THE COMMITTEE OF THE TOWNSHIP OF MANTUA  
ADOPTING AN “AFFIRMATIVE MARKETING PLAN” FOR THE TOWNSHIP  
OF MANTUA**

**WHEREAS**, in accordance with applicable Council on Affordable Housing (“COAH”) regulations, the New Jersey Uniform Housing Affordability Controls (“UHAC”)(N.J.A.C. 5:80-26., et seq.), and the terms of a Settlement Agreement between the Township of Mantua and Fair Share Housing Center (“FSHC”), which was entered into as part of the Township’s Declaratory Judgment action entitled In the Matter of the Application of the Township of Mantua, County of Gloucester, Docket No. ESX-L-2778-18, which was filed in response to Supreme Court decision In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015)(“Mount Laurel IV”), the Township of Mantua is required to adopt an Affirmative Marketing Plan to ensure that all affordable housing units created are affirmatively marketed to low and moderate income households, particularly those living and/or working within Housing Region 5, the COAH Housing Region encompassing the Township of Mantua.

**NOW, THEREFORE, BE IT RESOLVED**, that Township Committee of the Township of Mantua, County of Gloucester, State of New Jersey, do hereby adopt the following Affirmative Marketing Plan:

**Affirmative Marketing Plan**

- A. 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 the COAH Housing Region in which the municipality is located and covers the entire period of the deed restriction for each restricted housing unit. The Township of Mantua is located in COAH Housing Region 5, consisting of Gloucester, Burlington, and Camden Counties.

- B. The Township of Mantua has a plan to address both its Prior Round Obligation (1987-1999) and its Third Round Obligation (1999-2025). This Affirmative Marketing Plan shall apply to all developments that contain or will contain very low, low and moderate income units, including those that are part of the Township's Housing Element and Fair Share Plan, and those that may be constructed in future developments not yet anticipated by the Housing Element and Fair Share Plan.
- C. The Affirmative Marketing Plan shall be implemented by the Administrative Agent under contract to the Township of Mantua, or the Administrative Agent of any specific developer approved by the Township.
- D. All of the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of affordable unit(s), and all such advertising and affirmative marketing shall be subject to approval and oversight by the designated Township Administrative Agent.
- E. 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 the affordable units remain deed restricted such that qualifying new tenants and/or purchasers continues to be necessary.
- F. The Affirmative Marketing Plan is a continuing program that shall be followed throughout the entire period of affordability restrictions. In implementing the Affirmative Marketing Plan, the Administrative Agent, whether acting on behalf of the Township of Mantua or on behalf of a specific developer, shall meet the following requirements and shall undertake, at the minimum, all of the following strategies:
  - 1. The primary marketing shall take the form of at least one press release and a paid display advertisement in the below newspapers the first week of the marketing program and each month thereafter until all units are leased or sold. 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 all publications to the Administrative Agent. All press releases and advertisements shall be approved in advance by the Administrative Agent.
  - 2. The advertisement shall, at a minimum, include a description of the:
    - a. Location of the units;
    - b. Directions to the units;
    - c. Range of prices for the units;
    - d. Size, as measured in bedrooms, of units;
    - e. Maximum income permitted to qualify for the units;
    - f. Location of applications;
    - g. Business hours when interested households may obtain an application;

h. Application fees.

3. All newspaper articles, announcements, and requests for applications for very low, low- and moderate-income units shall appear in the South Jersey Times, a daily newspaper, and may also use the Courier Post, a daily newspaper.
  4. Publication of the advertisement or application on the New Jersey Housing Resource Center's website ([www.njhrc.gov](http://www.njhrc.gov)).
  5. One or more of the regional cable television stations or regional radio stations shall be used. The developer must provide satisfactory proof of public dissemination on at least one station that covers entire region.
  6. Applications, brochure(s), sign(s) and/or poster(s) used as part of the affirmative marketing program shall provide for posting in the following locations:
    - a. Mantua Municipal Building
    - b. Mantua Township Web Site
    - c. Mantua Library
    - d. Developer's Sales/Rental Offices
    - e. Gloucester County Administration Building
    - f. Burlington County Administration Building
    - g. Camden County Administration Building
    - h. Gloucester County Library (all branches)
    - i. Burlington County Library (all branches)
    - j. Camden County Library (all branches).
  7. The Township's Administrative Agent, or the Administrative Agent of a specific developer, shall comply with all requirements set forth in N.J.S.A. 52:27D-321.3 et seq. with regard to the affirmative marketing of affordable housing units.
- G. Applications shall be mailed by the Township's Administrative Agent and Municipal Housing Liaison, or by the Administrative Agent of any specific developer, to prospective applicants upon request. Also, applications shall be available at the developer's sales/rental office and application forms shall be mailed to Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002); Fair Share Housing Development, One Ethel Lawrence Blvd., Mount Laurel, NJ 08054; the Gloucester County NAACP (P. O. Box 545, Williamstown, New Jersey 08094); Camden County NAACP (1123 1/2 Kaighn Avenue, Camden, New Jersey 08103); Burlington County Community Action Program, 718 Route 130 South, Burlington, NJ 08016; The Latino Action Network (P. O. Box 943, Freehold, New Jersey 07728); Willingboro NAACP (P. O. Box 207, Roebling, New Jersey 08554); and The Supportive Housing Association (15 Alden Street #14, Cranford, New Jersey 07016); and other appropriate non-profits and Civil Rights organizations.
- H. The Township's Administrative Agent shall develop, maintain and update a list of

community contact person(s) and/or organizations(s) in Gloucester, Burlington, and Camden 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. The Township's Administrative Agent shall develop, maintain and update a list of major employers in Gloucester, Burlington, and Camden Counties that will aid in the affirmative marketing program.
- J. A random selection method to select occupants of very low, low- and moderate-income housing will be used by the Township's Administrative Agent, or the Administrative Agent of any specific developer, in conformance with N.J.A.C. 5:80-26.16 (I). This Affirmative Marketing Plan provides a regional preference for very low, low and moderate income households that live and/or work in COAH Housing Region 5, which is comprised of Gloucester, Burlington, and Camden Counties. Pursuant to the New Jersey Fair Housing Act (C.52:27D-311), a preference for very low, low and moderate income veterans duly qualified under N.J.A.C. 54:4-8.10 may also be exercised, provided an agreement to this effect has been executed between the developer or landlord and the Township prior to the affirmative marketing of the units.
- K. The Township's Administrative Agent, or the Administrative Agent of any specific developer, 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 reoccupancy 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.
- L. The Township's Administrative Agent, or the Administrative Agent of any specific developer, 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.
- M. 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 Township's Administrative Agent.
- N. The Township's Administrative Agent shall provide the Affordable 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.

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

This resolution was adopted at a meeting of the Township Committee held on April 10, 2023 and shall take effect immediately.

**TOWNSHIP OF MANTUA:**

By:

  
**ROBERT T. ZIMMERMAN, MAYOR**

**ATTEST:**

  
**Jennica Bileci, Township Clerk**

	Scirrotto	Zimmerman	Legge	Lukens	Layton
YES	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ABSTAIN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ABSENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## **Appendix 9**

*Township of Mantua, NJ  
Tuesday, June 3, 2025*

## Chapter 98. Affordable Housing Development Fees

### § 98-1. Purpose.

This chapter establishes standards for the collection, maintenance, and expenditure of development fees that are consistent with COAH's regulations developed in response to P.L. 2008, c. 46, Sections 8 and 32 through 38 (N.J.S.A. 52:27D-329.2), the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 40:55D-8.7), and the Township's 2021 Settlement Agreement with Fair Share Housing Center (ESX-L-2778-18). Fees collected pursuant to this chapter shall be used for the purpose of providing very-low-, low- and moderate-income housing in accordance with a Court-approved spending plan.

### § 98-2. Basic requirements.

- A. This chapter shall not be effective until approved by the Superior Court.
- B. The Township of Mantua shall not spend development fees until the Court has approved a plan for spending such fees (spending plan).

### § 98-3. Definitions.

The following terms when used in this chapter shall have the meaning given in this section.

#### **AFFORDABLE HOUSING DEVELOPMENT**

A development included in the Housing Element and Fair Share Plan, and includes, but is not limited to, an inclusionary development, a municipally sponsored construction project or a 100% affordable housing development.

#### **COAH or THE COUNCIL**

The New Jersey Council on Affordable Housing established under the Fair Housing Act,<sup>[1]</sup> or any successor agency charged with the administration of the Act.

#### **COURT**

The Superior Court of New Jersey, Law Division.

#### **DEVELOPER**

The legal or beneficial owner or owners of a lot or of any land proposed to be included in a proposed development, including the holder of an option or contract to purchase, or other person having an enforceable proprietary interest in such land.

#### **DEVELOPMENT FEE**

Money paid by a developer for the improvement of property as authorized by Holmdel Builders Association v. Holmdel Township, 121 N.J. 550 (1990), and the Fair Housing Act of 1985, N.J.S.A. 52:27D-301 et seq., and regulated by applicable COAH rules.

#### **EQUALIZED ASSESSED VALUE**



The assessed value of a property divided by the current average ratio of assessed to true value for the municipality in which the property is situated, as determined in accordance with Sections 1, 5, and 6 of P.L. 1973, c. 123 (N.J.S.A. 54:1-35a through 54:1-35c).

## **GREEN BUILDING STRATEGIES**

Strategies that minimize the impact of development on the environment, and enhance the health, safety and well-being of residents by producing durable, low-maintenance, resource-efficient housing while making optimum use of existing infrastructure and community services.

[1] *Editor's Note: See N.J.S.A. 52:27D-301 et seq.*

## **§ 98-4. Residential development fees.**

### **A. Imposed fees.**

- (1) Within all residential zoning districts, developers shall pay a development fee of 1.5% of the equalized assessed value of any eligible residential activity.
- (2) Nonresidential development in residential districts shall pay such fees as are set forth for nonresidential districts.
- (3) If a "d" variance is granted pursuant to N.J.S.A. 40:55D-70d(5), then the additional residential units realized (above what is permitted by right under the existing zoning) will incur a bonus development fee of 6% rather than the development fee of 1.5%. However, if the zoning on a site has changed during the two-year period preceding the filing of the "d" variance application, the density for the purposes of calculating the bonus development fee shall be the highest density permitted by right during the two-year period preceding the filing of the "d" variance application.

### **B. Eligible extractions, including extractions for residential developments.**

- (1) Developers of low- and moderate-income units shall be exempt from paying development fees.
- (2) Developers are also exempt from paying development fees for the development of the following specific uses: not-for-profit uses; federal, state and municipal government uses; churches and other places of worship; and public schools.
- (3) Developers who expand an existing nonresidential structure or change to a more intense use shall pay a development fee. The development fee shall be calculated based on the increase in the equalized assessed value of the improved structure.
- (4) Developers who have received preliminary or final approval prior to the effective date of this chapter shall be exempt from paying a development fee unless the developer seeks a substantial change in the approval.
- (5) Developers who expand, enlarge or improve existing single-family or two-family residences are exempt from paying development fees.

## **§ 98-5. Nonresidential development fees.**

### **A. Imposed fees.**

- (1) Within all zoning districts, nonresidential developers, except for developers of the types of development specifically exempted, shall pay a fee equal to 2.5% of the equalized assessed value of the land and improvements for all new nonresidential construction on an unimproved lot or lots.
- (2) Nonresidential developers, except for developers of the types of development specifically exempted, shall also pay a fee equal to 2.5% of the increase in equalized assessed value

resulting from any additions to existing structures to be used for nonresidential purposes.

- (3) Development fees shall be imposed and collected when an existing structure is demolished and replaced. The development fee of 2.5% shall be calculated on the difference between the equalized assessed value of the preexisting land and improvement and the equalized assessed value of the newly improved structure, i.e., land and improvement, at the time the final certificate of occupancy is issued. If the calculation required under this section results in a negative number, the nonresidential development fee shall be zero.

B. Eligible exactions, ineligible exactions and exemptions for nonresidential development.

- (1) The nonresidential portion of a mixed-use inclusionary or market-rate development shall be subject to the 2.5% development fee, unless otherwise exempted below.
- (2) The 2.5% fee shall not apply to an increase in equalized assessed value resulting from alterations, change in use within existing footprint, reconstruction, renovations and repairs.
- (3) Nonresidential developments shall be exempt from the payment of nonresidential development fees in accordance with the exemptions required pursuant to the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 40:55D-8.7), as specified in Form N-RDF, "State of New Jersey Nonresidential Development Certification/Exemption." Any exemption claimed by a developer shall be substantiated by that developer.
- (4) A developer of a nonresidential development exempted from the nonresidential development fee pursuant to the Statewide Nonresidential Development Fee Act shall be subject to the fee at such time as the basis for the exemption no longer applies and shall make the payment of the nonresidential development fee, in that event, within three years after that event or after the issuance of the final certificate of occupancy for the nonresidential development, whichever is later.
- (5) If a property which was exempted from the collection of a nonresidential development fee thereafter ceases to be exempt from property taxation, the owner of the property shall remit the fees required pursuant to this section within 45 days of the termination of the property tax exemption. Unpaid nonresidential development fees under these circumstances may be enforceable by the Township of Mantua as a lien against the real property of the owner.

## § 98-6. Collection procedures.

- A. Upon the granting of a preliminary, final or other applicable approval for a development, the applicable approving authority or entity shall notify or direct its staff to notify the construction official responsible for the issuance of a building permit.
- B. For nonresidential developments only, the developer shall also be provided with a copy of Form N-RDF, "State of New Jersey Nonresidential Development Certification/Exemption," to be completed as per the instructions provided. The developer of a nonresidential development shall complete Form N-RDF as per the instructions provided. The Construction Official shall verify the information submitted by the nonresidential developer as per the instructions provided in the Form N-RDF. The Tax Assessor shall verify exemptions and prepare estimated and final assessments as per the instructions provided in Form N-RDF.
- C. The Construction Official responsible for the issuance of a building permit shall notify the local tax assessor of the issuance of the first building permit for a development which is subject to a development fee.
- D. Within 90 days of receipt of that notice, the Municipal tax assessor, based on the plans filed, shall provide an estimate of the equalized assessed value of the development.
- E. The Construction Official responsible for the issuance of a final certificate of occupancy shall notify the local Assessor of any and all requests for the scheduling of a final inspection on property which

is subject to a development fee.

- F. Within 10 business days of a request for the scheduling of a final inspection, the Municipal Assessor shall confirm or modify the previously estimated equalized assessed value of the improvements of the development; calculate the development fee; and thereafter notify the developer of the amount of the fee.
- G. Should the Township of Mantua fail to determine or notify the developer of the amount of the development fee within 10 business days of the request for final inspection, the developer may estimate the amount due and pay that estimated amount consistent with the dispute process set forth in Subsection b of Section 37 of P.L. 2008, c. 46 (N.J.S.A. 40:55D-8.6b).
- H. Fifty percent of the development fee shall be collected at the time of issuance of the building permit. The remaining portion shall be collected at the time of issuance of the certificate of occupancy. The developer shall be responsible for paying the difference between the fee calculated at building permit issuance and that determined at the issuance of the certificate of occupancy. No certificate of occupancy shall be issued to the developer until all remaining developer fees have been paid in full.
- I. Appeal of development fees.
  - (1) A developer may challenge residential development fees imposed by filing a challenge with the County Board of Taxation. Pending a review and determination by the Board, collected fees shall be placed in an interest-bearing escrow account by Mantua Township. Appeals from a determination of the Board may be made to the Tax Court in accordance with the provisions of the State Tax Uniform Procedure Law, N.J.S.A. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.
  - (2) A developer may challenge nonresidential development fees imposed by filing a challenge with the Director of the Division of Taxation. Pending a review and determination by the Director, which shall be made within 45 days of receipt of the challenge, collected fees shall be placed in an interest-bearing escrow account by Mantua Township. Appeals from a determination of the Director may be made to the Tax Court in accordance with the provisions of the State Tax Uniform Procedure Law, N.J.S.A. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

## § 98-7. Affordable Housing Trust Fund.

- A. There is hereby created a separate, interest-bearing Housing Trust Fund to be maintained by the Chief Financial Officer for the purpose of depositing development fees collected from residential and nonresidential developers and proceeds from the sale of units with extinguished controls.
- B. The following additional funds shall be deposited in the Affordable Housing Trust Fund and shall at all times be identifiable by source and amount:
  - (1) Payments in lieu of on-site construction of affordable units;
  - (2) Developer-contributed funds to make 10% of the adaptable entrances in a townhouse or other multistory attached dwelling unit development accessible;
  - (3) Rental income from municipally operated units;
  - (4) Repayments from affordable housing program loans;
  - (5) Recapture funds;
  - (6) Proceeds from the sale of affordable units; and

- (7) Any other funds collected in connection with the Township of Mantua's affordable housing program.
- C. In the event of a failure by the Township of Mantua to comply with trust fund monitoring and reporting requirements or to submit accurate monitoring reports; or a failure to comply with the conditions of the judgment of compliance or a revocation of the judgment of compliance; or a failure to implement the approved spending plan and to expend funds within the applicable required time period as set forth in *In re Tp. of Monroe*, 442 N.J. Super. 565 (Law Div. 2015) (aff'd 442 N.J. Super. 563); or the expenditure of funds on activities not approved by the Court; or for other good cause demonstrating the unapproved use(s) of funds, the Court may authorize the State of New Jersey, Department of Community Affairs, Division of Local Government Services ("LGS"), to direct the manner in which the funds in the Affordable Housing Trust Fund shall be expended, provided that all such funds shall, to the extent practicable, be utilized for affordable housing programs within the Township of Mantua, or, if not practicable, then within the county.
- (1) Any party may bring a motion before the Superior Court presenting evidence of such condition(s), and the Court may, after considering the evidence and providing the municipality a reasonable opportunity to respond and/or to remedy the noncompliant condition(s), and upon a finding of continuing and deliberate noncompliance, determine to authorize LGS to direct the expenditure of funds in the Trust Fund. The Court may also impose such other remedies as may be reasonable and appropriate to the circumstances.
- D. All interest accrued in the Affordable Housing Trust Fund shall only be used to fund eligible affordable housing activities approved by the Court.

## § 98-8. Use of funds.

- A. The expenditure of all funds shall conform to a spending plan approved by the Superior Court. Funds deposited in the Affordable Housing Trust Fund may be used for any activity approved by the Court to address Mantua Township's fair share obligation and may be set up as a grant or revolving loan program. Such activities include, but are not limited to, preservation or purchase of housing for the purpose of maintaining or implementing affordability controls; housing rehabilitation; new construction of affordable housing units and related costs; accessory apartments; a market to affordable program; regional housing partnership programs; conversion of existing nonresidential buildings to create new affordable units; green building strategies designed to be cost saving and in accordance with accepted national or state standards; purchase of land for affordable housing; improvement of land to be used for affordable housing; extensions or improvements of roads and infrastructure to affordable housing sites; financial assistance designed to increase affordability; administration necessary for implementation of the Housing Element and Fair Share Plan; and/or any other activity permitted by the Court and specified in the approved spending plan.
- B. Funds shall not be expended to reimburse Mantua Township for past housing activities.
- C. At least 30% of all development fees collected and interest earned on such fees shall be used to provide affordability assistance to very-low-, low- and moderate-income households in affordable units included in the municipal Fair Share Plan. One-third of the affordability assistance portion of development fees collected shall be used to provide affordability assistance to those households earning 30% or less of the median income for Housing Region 5, in which Mantua is located.
- (1) Affordability assistance programs may include down payment assistance, security deposit assistance, low-interest loans, rental assistance, assistance with homeowners' association or condominium fees and special assessments, and assistance with emergency repairs. The specific programs to be used for affordability assistance shall be identified and described within the spending plan.
- (2) Affordability assistance to households earning 30% or less of median income may include buying down the cost of low- or moderate-income units in the municipal Fair Share Plan to make them affordable to households earning 30% or less of median income. The specific

programs to be used for very-low-income affordability assistance shall be identified and described within the spending plan.

- (3) Payments in lieu of constructing affordable housing units on-site and funds from the sale of units with extinguished controls shall be exempt from the affordability assistance requirement.
- D. Mantua Township may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan, including its programs for affordability assistance.
- E. No more than 20% of all revenues collected from development fees may be expended on administration, including but not limited to salaries and benefits for municipal employees or consultants' fees necessary to develop or implement a new construction program, prepare a Housing Element and Fair Share Plan, and/or administer an affirmative marketing program or a rehabilitation program.
  - (1) In the case of a rehabilitation program, no more than 20% of the revenues collected from development fees shall be expended for such administrative expenses.
  - (2) Administrative funds may be used for income qualification of households, monitoring the turnover of sale and rental units, and compliance with the monitoring requirements. Legal or other fees related to litigation opposing affordable housing sites or related to securing or appealing a judgment from the Court are not eligible uses of the Affordable Housing Trust Fund.

## § 98-9. Monitoring.

- A. The Township of Mantua shall provide annual reporting of Affordable Housing Trust Fund activity to the New Jersey Department of Community Affairs, COAH or Local Government Services or other entity designated by the State of New Jersey, and Fair Share Housing Center, as well as posting it to the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs, COAH or Local Government Services, or any other forms endorsed by the Special Master and Fair Share Housing Center.

## § 98-10. Ongoing collection of fees.

- A. The ability of Mantua Township to impose, collect and expend development fees shall be permitted through the expiration of the repose period covered by its judgment of compliance and shall continue thereafter so long as Mantua Township has filed an adopted Housing Element and Fair Share Plan with the Court or with a designated state administrative agency, has petitioned for a judgment of compliance from the Court or for substantive certification or its equivalent from a state administrative agency authorized to approve and administer municipal affordable housing compliance and has received approval of its development fee ordinance from the entity that will be reviewing and approving the Housing Element and Fair Share Plan.
- B. If the Township of Mantua fails to renew its ability to impose and collect development fees after the expiration of its judgment of compliance and repose, it may be subject to forfeiture of any or all funds remaining within its Affordable Housing Trust Fund. Any funds so forfeited shall be deposited into the New Jersey Affordable Housing Trust Fund established pursuant to Section 20 of P.L. 1985, c. 222 (N.J.S.A. 52:27D-320).
- C. After the expiration of the judgment of compliance and repose, if the Township does not pursue or obtain continued authorization, Mantua Township shall not impose a residential development fee on a development that receives preliminary or final site plan approval, retroactively impose a development fee on such a development, or expend any of its collected development fees.