

Housing Plan Element

Prepared for:

**Howell Township
Monmouth County, New Jersey**

Adopted: June 19, 2025

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INTRODUCTION

In the case of Southern Burlington County NAACP v. the Township of Mount Laurel, (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that developing municipalities in New Jersey have a constitutional obligation to provide a realistic opportunity for the construction of low and moderate income housing in their communities. In its Mount Laurel decision, decided on January 20, 1983 (Mount Laurel II), the Supreme Court expanded the Mount Laurel doctrine by stating that this constitutional responsibility extended to all municipalities in New Jersey. The Court also established various remedies, including the “builder remedy” or court-imposed zoning, to ensure that municipalities affirmatively addressed this obligation.

In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act in 1985 (Chapter 222, Laws Of New Jersey, 1985). The Fair Housing Act established a Council on Affordable Housing (COAH) as an administrative alternative to the courts. COAH was also given the responsibility of establishing various housing regions in the state, determining regional and municipal fair share affordable housing obligations and adopting regulations establishing the guidelines and approaches that municipalities may use in addressing their affordable housing need.

Under COAH’s regulations, low income households are defined as those with incomes no greater than 50 percent of the median household income, adjusted for household size, of the housing region in which the municipality is located, and moderate-income households are those with incomes no greater than 80 percent and no less than 50 percent of the median household income, adjusted for household size, of the housing region. For the Township of Howell, the housing region is defined by COAH as Region 4 and is comprised of Mercer, Monmouth and Ocean counties. In 2024 the Region 4 median income for a four-person household is \$130,054; the moderate-income limit is \$104,043, the low-income limit is \$65,027 and the very-low-income limit is \$39,016.

Pursuant to both the Fair Housing Act and the Municipal Land Use Law (MLUL), municipalities in New Jersey are required to include a housing element in their master plans. The principal purpose of the housing element is to provide for methods of achieving the goal of access to affordable housing to meet the municipality’s low- and moderate-income housing needs. The statutory required contents of the housing element are:

- An inventory of the municipality’s housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;
- A projection of the municipality’s housing stock, including the probable future construction of low- and moderate-income housing, for the ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of

applications for development and probable residential development of lands;

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- An analysis of the existing and probable future employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing; and
- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing.

MUNICIPAL SUMMARY

Howell Township is a growing suburban community located in southern Monmouth County, New Jersey. The Township consists of a land area of 60.9 square miles, making it the largest municipality in the county by area. The Township was originally founded in the early 1800s for agricultural opportunities and abundant natural resources, as well as proximity to the Manasquan River, which provided access to transportation and trade. The popularity and population of Howell Township has increased over time, as major roadways like Route 9 and I-195 provide easy vehicular access.

Today, Howell Township is characterized by a mix of residential neighborhoods, commercial centers, industrial spaces, recreational facilities, and preserved open spaces. The Town balances development with environmental conservation. Howell is bordered by Brick Township to the southeast; Wall Township to the east; Colts Neck Township to the north; Freehold Township and Jackson Township to the west; and Lakewood Township to the south. The Township of Howell also completely surrounds the Borough of Farmingdale.

The current year-round population of Howell is estimated at 53,661 (ACS 2023 5-year data). The Township has a population density of 866 persons per square mile. Howell has also grown older by 2.6 years between 2000 and 2023, with a current median age of 40.7 years of age. Howell's 2023 median household income estimate of \$129,855 was higher than that of the county (\$122,727) and the State (\$101,050).

In the guidelines established by COAH, Howell Township is in affordable housing Region 4 which is comprised of Monmouth, Mercer, and Ocean Counties.

DEMOGRAPHIC CHARACTERISTICS

POPULATION

In 2023, the Howell Township had a total population of 53,661. This number represented an increase of 1,608 individuals or 3.1 percent since 2020, when the total population was 52,053 individuals. Howell Township has experienced a steady increase of the population since the 1940s. However population increases started to slow down significantly in 2010 through present day. The total population pattern for Howell, Monmouth County, and New Jersey are detailed below.

TABLE 1: POPULATION TRENDS, 1940-2023

Year	Howell			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	4,039	-	-	161,238	-	-	4,160,165	-	-
1950	6,696	2,657	67.1%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	11,153	4,457	84.0%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	21,756	10,603	39.1%	461,849	127,448	38.1%	7,171,112	1,104,330	18.2%
1980	25,065	3,309	17.9%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	38,987	13,922	55.5%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	48,903	9,916	25.4%	615,301	62,177	11.2%	8,414,350	684,162	8.9%
2010	51,075	2,172	4.4%	628,112	12,811	2.0%	8,721,577	307,227	3.6%
2020	52,053	978	1.9%	620,821	-7,291	1.2%	8,885,418	163,841	1.9%
2023*	53,661	1,608	3.1%	643,615	22,794	3.67%	9,267,014	381,596	4.29%
2050^	53,905	244	0.4%	669,624	48,559	4.0%	-	-	-

Source: U.S. Census Bureau Decennial Census
 *American Community Survey 5-Year Estimates (table DP05)
 **Population Projections from North Jersey Transportation Planning Authority (NJTPA)

POPULATION COMPOSITION BY AGE

The age composition of Howell has shifted noticeably since 2010. According to American Community Survey 5-Year Estimates, 2023, significant changes occurred in many age groups. The number of adults between the ages of 35 to 59 years old has decreased significantly over this time period. The greatest increase in population was experienced in the years 65 to 74 age cohort and the 60 to 64 years age cohort. The greatest decrease in population was experienced in the 55 to 59 age cohort, followed by the 45 to 49 age cohort.

TABLE 2: POPULATION BY AGE COHORT, HOWELL, 2010-2023

Population	2010		2023		Change 2010-2023
	Number	Percent	Number	Percent	
Total population	50,776	100.0%	53,661	100.00%	5.6%
Under 5 years	2,906	5.7%	2,894	5.3%	-0.4%
5 to 9 years	4,101	8.1%	3,265	6.0%	-20.4%
10 to 14 years	4,407	8.7%	3,824	7.1%	-13.2%
15 to 19 years	4,115	8.1%	3,855	7.1%	-5.6%
20 to 24 years	2,713	5.3%	3,025	5.6%	11.5%
25 to 34 years	5,103	10.1%	5,809	10.8%	13.8%
35 to 44 years	8,076	15.9%	6,429	11.9%	-20.3%
45 to 54 years	9,285	18.3%	7,379	13.7%	-20.5%
55 to 59 years	3,145	6.2%	3,820	7.1%	-21.4%
60 to 64 years	2,098	4.1%	4,011	7.4%	91.1%
65 to 74 years	2,653	5.2%	5,976	11.1%	125.2%
75 to 84 years	1,433	2.8%	2,610	4.8%	82.1%
85 years and over	741	1.5%	764	1.4%	3.1%
U.S. Census Bureau ACS 2010, 2023 5- Year Estimates (table DP-05)					

Monmouth County also experienced shifts in the age make-up of its population. The County experienced a significant decrease in children under the age of 18. The 20 to 34-year-old and 55 and over age cohorts also experienced population increases between 2010 and 2023, with the largest increases in the older age cohorts, suggesting that the County, like the Township, has an aging population.

TABLE 3: POPULATION BY AGE COHORT, MONMOUTH COUNTY, 2010-2023

Population	2010		2023		Change 2010-2023
	Number	Percent	Number	Percent	
Total population	628,112	100.0%	643,615	100.0%	2.5%
Under 5 years	36,105	5.7%	32,114	4.9%	-11.05%
5 to 9 years	43,432	6.9%	37,013	5.7%	-14.8%
10 to 14 years	45,172	7.2%	39,484	6.1%	-12.6%
15 to 19 years	44,706	7.1%	42,163	6.5%	-5.7%
20 to 24 years	33,055	5.3%	37,390	5.8%	13.1%
25 to 34 years	63,105	10.0%	70,569	10.9%	11.8%
35 to 44 years	93,461	14.9%	75,860	11.8%	-18.8%
45 to 54 years	108,675	17.3%	88,083	13.3%	-18.9%
55 to 59 years	42,594	6.8%	50,654	7.9%	18.9%
60 to 64 years	34,235	5.5%	50,797	7.9%	48.4%
65 to 74 years	41,719	6.6%	71,107	11.0%	70.4%
75 to 84 years	29,301	4.7%	33,953	5.3%	15.9%
85 years and over	12,552	2.0%	14,428	2.1%	14.9%
U.S. Census Bureau American Community Survey 2010, 2023 5-Year Estimates (table DP-05)					

The median age of Howell Township residents has increased by 2.6 years between 2010 and 2023. The County’s median age is slightly higher than that of the Township, but also increased by 2.6 years between 2010 and 2023. The State’s median age is slightly lower than that of Howell Twp., and increased by less than Howell and the County.

TABLE 4: MEDIAN AGE

Year	Howell	Monmouth County	New Jersey
2010	38.1	40.6	38.5
2023	40.7	43.2	40.1
Change	2.6	2.6	1.6
U.S. Census Bureau, 2010 Decennial Census (table DP-1) U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B01002)			

HOUSEHOLDS

A household is defined as one or more persons, either related or not, living together in a housing unit. 2023 ACS 5-Year Estimates note that there were approximately 19,095 households in the Township. Approximately 51.9% percent of all Township households were comprised of one or two persons, with 40.5% comprising of two-person households. While one- and two-person household also comprise the majority of County households at 59.1%, Howell has far fewer larger households than the County overall. The Township’s average household size was 2.80, which is bigger than the County’s average household size of 2.55.

**TABLE 5: HOUSEHOLD CHARACTERISTICS
HOWELL AND MONMOUTH COUNTY, 2023**

	Township		County	
	Number	Percent	Number	Percent
Total Households	19,095	100.0%	250,195	100.0%
1-person	4,092	14.3%	66,589	26.0%
2-persons	5,836	40.5%	81,289	32.9%
3-persons	3,454	13.2%	40,929	16.4%
4 or more persons	5,713	31.8%	61,388	24.5%
Average Household Size	2.80		2.55	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables S2501 & B25010)				

Family households are defined as two or more persons living in the same household, related by blood, marriage or adoption. Households in Howell are mainly family households (75.0%). Approximately 61.7 percent of all family households were family households with married couple householders. While 9.4 percent and 3.9 percent of family households respectively were family households consisting of single female and male householders. The average family size was 3.29 persons. The average non-family household size was 1.17 persons.

TABLE 6: HOUSEHOLDS BY TYPE (2023)

Households	Total	Percent
		19,095
Average Household Size	2.80	
Average Non-Family Household Size	1.17	
Family households	14,333	75.0%
Married Couple Family	11,795	61.7%
With own children under 18 years	4,956	25.9%
No children under 18 years	6,839	35.8%
Other Family		
Male householder, no spouse present	742	3.9%
With own children under 18 years	249	1.3%
No own children under 18 years	493	2.5%
Female householder, no spouse present	1,796	9.4%
With own children under 18 years	769	4.0%
No own children under 18 years	1,027	5.3%
Nonfamily Households	4,762	24.9%
Average Family Size	3.29	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table S1101)		

INCOME

Howell experienced a 311.6 percent increase in per capita income between 2010 and 2023, which was much higher than Monmouth County’s 59.9 percent increase, and higher than the State’s 52.3 percent increase over the same period. While the Township’s percent increase in per capita income was higher than that of Monmouth County, Howell’s per capita income of \$145,876 was also greater than the County’s \$65,545 both of which are greater than the State’s \$53,118.

TABLE 7: PER CAPITA INCOME AND MEDIAN HOUSEHOLD INCOME

	2010 Per Capita Income	2023 Per Capita Income	Percent Change	2010 Median Household Income	2023 Median Household Income	Percent Change
Howell	\$35,439	\$145,876	311.6%	\$89,287	\$129,855	45.4%
Monmouth	\$40,976	\$65,545	59.9%	\$82,265	\$122,727	49.1%
New Jersey	\$34,858	\$53,118	52.3%	\$69,811	\$101,050	44.7%
U.S. Census Bureau, 2000 Decennial Census (tables DP-3 and P082)						
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables S1902 and S1903)						

The income distribution for the Township reflects that of the County overall. The income brackets containing the highest percentage of households for both Howell and the County is the \$200,000 or more bracket, followed by the \$100,000 to \$149,999 range. However, the

median income in Howell was \$129,855, approximately \$7,128 more than the county median household income, and about \$28,805 more than the state median household income. Between 2010 and 2023, Howell’s median household income increased 45.4 percent, lower than the 49.1 percent growth rate experienced in Monmouth County but higher than the 44.7 percent increase for the State overall.

**TABLE 8: HOUSEHOLD INCOME DISTRIBUTION
HOWELL AND MONMOUTH COUNTY, 2023**

	Howell		Monmouth County	
	Number	Percent	Number	Percentage
Total Households	19,095	100.0%	250,195	100.0%
Less than \$10,000	854	4.4%	8,165	3.2%
\$10,000 to \$14,999	403	2.1%	5,319	2.1%
\$15,000 to \$24,999	525	2.7%	10,781	4.3%
\$25,000 to \$34,999	680	3.5%	10,705	4.3%
\$35,000 to \$49,999	1,409	7.4%	17,390	6.9%
\$50,000 to \$74,999	1,664	8.7%	25,153	10.05%
\$75,000 to \$99,999	1,687	8.8%	25,542	10.2%
\$100,000 to \$149,999	3,679	19.3%	43,917	17.5%
\$150,000 to \$199,999	3,516	18.4%	33,996	13.6%
\$200,000 or more	4,678	24.5%	69,227	27.7%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B19001)				

HOUSEHOLD COSTS

The tables below show housing expenditures for owner- and renter-occupied units in Howell in 2023. The first table shows the housing costs of owner occupants with a mortgage as a percentage of total income. A total of 3,488 households (30.0%) were devoting more than 30 percent of their annual income to housing costs. The State affordability threshold for housing as a percent of income suggests that not more than 28 percent of gross income should be allocated for housing costs.

The second table shows rental costs as a percentage of household income. A total of 1,032 households renting in Howell, or 56.5 percent, were spending over 30 percent of their incomes on rent. The State affordability threshold for housing as a percent of income suggests that not more than 30 percent of gross income should be allocated for rent.

TABLE 9: MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 2023

	Howell		Monmouth County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units with a Mortgage	11,616	100.0%	121,452	100.0%
Less than 15%	2,231	19.2%	27,233	22.4%
15 to 19%	2,257	19.4%	23,882	19.66%
20 to 24%	2,097	18.0%	19,772	16.3%
25 to 29%	1,385	11.9%	13,459	11.08%
30 to 34%	845	7.2%	8,293	6.8%
35% or more	2,643	22.7%	28,203	23.2%
Not computed	158	1.3%	610	0.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25091)				

TABLE 10: GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME, 2023

	Howell		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	1,828	100.0%	61,617	100.0%
Less than 15%	64	3.5%	7,106	11.5%
15 to 19%	140	7.7%	6,970	11.3%
20 to 24%	141	7.7%	6,927	11.2%
25 to 29%	201	10.9%	6,419	10.4%
30 to 34%	166	9.1%	4,751	7.7%
35% or more	866	47.3%	26,025	42.2%
Not computed	250	13.7%	3,419	5.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25070)				

EXISTING HOUSING CONDITIONS

HOUSING UNIT DATA

Howell housing stock is predominantly owner occupied and relatively new. According to the 2023 ACS, the Township had a total of 19,628 occupied housing units. Most occupied units (90.4%) were owner-occupied, while 9.6 percent were renter-occupied. Housing construction in Howell Township first boomed between 1960-1969, peaked in the decade from 1980 – 1989, continuing with large amount of construction from 1990- 1999. Most of the housing structures (62.7%) were built after 1979.

TABLE 11: HOUSING UNIT DATA, 2023

Housing Units in Howell	Number	Percent
Total Housing Units	19,628	100.0%
Vacant Housing Units	533	2.8%
Occupied Housing Units	19,095	97.2 %
Owner Occupied	17,267	90.4%
Renter Occupied	1,828	9.6%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)		

	Number	Percent
Built 1939 or earlier	690	3.5%
Built 1940 to 1949	358	1.8%
Built 1950 to 1959	1,366	6.9%
Built 1960 to 1969	2,978	15.1%
Built 1970 to 1979	1,926	9.8%
Built 1980 to 1989	5,696	29.0%
Built 1990 to 1999	3,320	16.9%
Built 2000 to 2009	1,904	9.7%
Built 2010 or later	1,390	7.0%
Total	19,628	100.0%
Median Year Structure Built	1984	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04 and B25035)		

HOUSING TYPE AND SIZE

The housing stock in Howell is generally divided into three different unit types. Single-family detached homes comprise approximately 80.3% percent of the Township’s housing stock, while a further 10.9 percent of all units were single-family attached homes. The median number of rooms per unit was 7.0.

TABLE 12: HOUSING UNITS BY TYPE, 2023

Units in Structure	Total	Percent
Total	19,628	100%
1 Unit, detached	15,767	80.3%
1 Unit, attached	2,148	10.9%
2 Units	43	0.2%
3 or 4 Units	87	0.4%
5 to 9 Units	474	2.4%
10 to 19 Units	83	0.4%
20 Units or more	338	1.7%
Mobile home	688	3.5%
Boat, RV, van, etc.	0	0.00%
Rooms	Total	Percent
1 room	106	0.5%
2 rooms	62	0.3%
3 rooms	511	2.6%
4 rooms	1,612	8.2%
5 rooms	2,386	12.1%
6 or more rooms	14,951	76.1%
Median number of rooms	7.0	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (DP04)		

HOUSING VALUES AND CONTRACT RENTS

According to ACS 2023 5-Year Estimates, most housing units in Howell (42.7%) were valued at \$500,000 and greater. Table 13 provides a breakdown of home values for owner-occupied units within the Township. Only 775 owner-occupied housing units in Howell were worth less than \$100,000. The median value of an owner-occupied housing unit was \$456,900 at the time of the survey.

TABLE 13: VALUE OF OWNER-OCCUPIED HOUSING UNITS, 2023

	Howell		Monmouth County	
	Number	Percentage	Number	Percentage
Total	17,267	100.0%	188,578	100%
Less than \$50,000	365	2.1%	3,202	1.7%
\$50,000 to \$99,999	410	2.3%	2,703	1.4%
\$100,000 to \$149,999	133	0.7%	1,760	0.9%
\$150,000 to \$199,999	159	0.9%	2,797	1.4%
\$200,000 to \$299,999	1,903	11.0%	12,780	6.8%
\$300,000 to \$499,999	6,917	40.1%	55,119	29.2%
\$500,000 and greater	7,380	42.7%	110,217	58.4%
Median Value	\$456,900		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)				

With respect to renter-occupied units, there are a range of rents, with a majority of the rental units in the Township carrying rental costs within the \$1,500 to \$1,999 range and \$2,500 to \$2,999 per month. At the time of the ACS 5-Year Estimates, the median gross rent in Howell was \$2,454. 174 units in the Township carried rental costs less than \$1,000 per month, and 0.0 percent of units did not require cash rent payments.

TABLE 14: GROSS RENT PAID

	Howell		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter Occupied Units	1,599	100.0%	59,223	100%
Less than \$500	134	8.3%	4,045	6.8%
\$500 to \$999	40	2.5%	3,453	5.8%
\$1,000 to \$1,499	89	5.6%	13,711	23.1%
\$1,500 to \$1,999	355	22.2%	15,499	26.1%
\$2,000 to \$2,499	200	12.5%	10,920	18.4%
\$2,500 to \$2,999	456	28.5%	6,150	10.3%
\$3,000 or more	325	20.3%	5,445	9.1%
No cash rent	0	0.0%	0	0.0%
Median Contract Rent	\$2,454		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)				

HOUSING CONDITIONS

According to the 2023 ACS, there were a minimal number of units exhibiting overcrowding (more than one person per room), lacking complete plumbing facilities or lacking complete kitchen facilities. Table 15 details the condition of housing within Howell based on plumbing facilities, kitchen facilities, and overcrowding. These factors are utilized in determining housing deficiency and general housing problems and are used as the basis to calculate the municipal rehabilitation obligation. According to the data, 1.1 percent of occupied housing units experienced over-crowding, while 0.1 percent of occupied units lacked complete plumbing facilities and 0.4 percent of units lacked complete kitchen facilities.

TABLE 15: HOUSING DEFICIENCY CHARACTERISTICS

	Count	Percent
Housing Units with 1.01 or More Persons Per Room		
1.01 to 1.5 occupants per room	168	0.9%
1.51 or more occupants per room	38	0.1%
Plumbing Facilities		
Total Occupied Housing Units	19,095	100.0%
Lacking complete plumbing facilities	27	0.1%
Kitchen Equipment		
Total Occupied Housing Units	19,095	100.0%
Lacking complete kitchen facilities	72	0.4%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)		

PROJECTED HOUSING STOCK

According to New Jersey Department of Community Affairs, Howell has issued building permits for 3,121 residential dwelling units between 2000 and 2023. During that same time period, the Township issued 271 residential demolition permits, adding a total of 2,850 dwelling units over this time period. Building permit data by year is summarized in Table 16 below.

TABLE 16: BUILDING PERMITS AND DEMOLITION PERMITS ISSUED, 2000 - 2023

Year	Construction Permits				Demolition Permits	Total Added
	1&2 Family	Multi Family	Mixed Use	Total	Total	
2000	-	-	-	200	1	199
2001	-	-	-	115	10	105
2002	-	-	-	97	1	96
2003	-	-	-	127	2	125
2004	196	0	1	197	12	185
2005	182	0	0	182	9	173
2006	86	0	0	86	13	73
2007	118	0	0	118	17	101
2008	123	0	0	123	16	107
2009	69	0	0	69	8	61
2010	71	0	0	71	7	64
2011	66	0	0	66	17	49
2012	88	170	0	258	10	248
2013	154	0	0	154	9	145
2014	147	0	0	147	19	128
2015	129	62	0	191	25	166
2016	93	0	0	93	7	86
2017	91	0	0	91	7	84
2018	81	0	0	81	5	76
2019	74	72	0	146	9	137
2020	55	0	0	55	15	40
2021	129	0	0	129	16	113
2022	126	100	0	226	14	212
2023	98	1	0	99	22	77
Total	2,176	405	1	3,121	271	2,850

Source: New Jersey Department of Community Affairs Construction Reporter

EMPLOYMENT DATA

The 2023 ACS reports on work activity of residents aged 16 years and older. While the Township's working age population was 42,684 residents, Howell had an approximate labor force of 28,442 residents. Approximately 33.3 percent of the Township's working age residents were not participating in the labor force at the time of the estimates. The vast majority of the Township's labor force was employed in civilian jobs, while only 11 residents

reported being members of the armed forces. Approximately 3.0 percent of the Township’s residents reported being unemployed.

TABLE 17: EMPLOYMENT STATUS

	Howell		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	42,684	100.0%	529,352	100.0%
In labor force	28,442	66.6%	349,815	66.08%
Civilian Labor Force	28,431	66.6%	349,355	65.9%
Employed	27,131	63.5%	331,018	62.5%
Unemployed	1,300	3.0%	18,337	3.1%
Armed Forces	11	0.02%	460	0.1%
Not in labor force	14,242	33.3%	176,537	33.3%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)				

More than three quarters of the Township’s workers were employed in private wage and salary positions, while 5.2 percent of workers are self-employed. Government workers comprise about 17.3 percent of the Township’s workforce. Table 18 provides a breakdown of worker classifications.

TABLE 18: CLASSIFICATION OF WORKERS IN HOWELL, 2023

	Number	Percent
Total	27,313	100.0%
Private Wage and Salary Worker	20,973	76.8%
Government Worker	4,725	17.3%
Self-Employed Worker	1,433	5.2%
Unpaid Family Worker	0	0.0%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

An analysis of employees (over the age of 16) by economic sector indicates that employed working age individuals in Howell were involved in a range of economic sectors. As depicted in Table 19 below, the highest concentration of workers (27%) are employed in the educational, health care, and social services sectors. The professional scientific, management, administrative and waste management services employ, and retail trade sector employ 12.3 and 11.4 percent of the Township’s workforce and employ the next highest concentrations of Township workers respectively.

TABLE 19: WORKFORCE BY SECTOR

Sector	Number	Percent
Civilian employed population 16 years and over	27,131	100.0%
Agriculture, forestry, fishing and hunting, mining	98	0.4%
Construction	2,133	7.9%
Manufacturing	1,823	6.7%
Wholesale Trade	607	2.2%
Retail Trade	3,080	11.4%
Transportation and Warehousing, and Utilities	1,265	4.7%
Information	854	3.1%
Finance and insurance, and real estate and rental and leasing	1,747	6.4%
Professional, scientific, and management, and administrative and waste management services	3,339	12.3%
Educational services, and health care and social assistance	7,251	26.7%
Arts, entertainment, and recreation, and accommodation and food services	2,392	8.8%
Other Services, except public administration	1,055	3.9%
Public administration	1,487	5.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

Table 20 provides a percentage comparison of the Township's workforce against that of the County. The Township's profile of employment by sector generally mirrors that of the County. The three (3) highest percentages of the Township's and County's workforce were employed in Educational services, and health care and social assistance; Professional, scientific, and management, and administrative and waste management services; and Retail trade.

**TABLE 20: COMPARISON OF WORKFORCE BY SECTOR
HOWELL AND MONMOUTH COUNTY, 2023**

Sector	Howell	Monmouth County
Civilian employed population 16 years and over	27,131	331,018
Agriculture, forestry, fishing and hunting, mining	0.4%	0.4%
Construction	7.9%	6.9%
Manufacturing	6.7%	6.2%
Wholesale Trade	2.2%	2.4%
Retail Trade	11.4%	10.4%
Transportation and Warehousing, and Utilities	4.7%	4.4%
Information	3.1%	3.2%
Finance and insurance, and real estate and rental and leasing	6.4%	10.3%
Professional, scientific, and management, and administrative and waste management services	12.3%	15.5%
Educational services, and health care and social assistance	26.7%	24.3%
Arts, entertainment, and recreation, and accommodation and food services	8.8%	7.7%
Other Services, except public administration	3.9%	3.7%
Public administration	5.5%	4.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 21 provides a breakdown of occupations by type for the Township’s employed civilian labor force. Approximately 48.4 percent of the Township’s employed civilian labor force was employed in management, business, science and arts occupations, while 20.9 percent of the Township's employed work force worked in sales and office occupations.

TABLE 21: OCCUPATIONS BY TYPE

Occupation	Number	Percent
Employed Civilian population 16 years and over	27,131	100.0%
Management, business, science and arts occupations	13,119	48.4%
Service occupations	3,912	14.4%
Sales and office occupations	5,659	20.9%
Natural resources, construction and maintenance occupations	1,933	7.1%
Production Transportation and material moving occupations	2,508	9.2%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

As indicated in Table 22 below, it is projected that Monmouth County will add 24,100 jobs by 2032. The Ambulatory Health Care Services, Transportation and Warehousing, and Management of Companies and Enterprises sectors are poised to experience the greatest increase in number of jobs over the course of the projection period.

TABLE 22: PROJECTED EMPLOYMENT, MONMOUTH COUNTY, 2032

Industry Title	2022 Actual Employment	2032 Projected Employment	Numeric Change	Annual Growth Rate	Percent Change	Outlook
Mining	0	50	13.6	0.0	0.0%	Stable
Utilities	16,250	16,900	650	4.1	4.0%	Growing
Construction	1,300	1,400	100	6.9	7.8%	Growing
Manufacturing	9,700	10,250	550	5.9	5.6%	Growing
Wholesale Trade	8,900	9,200	300	3.5	3.3%	Growing
Retail Trade	36,450	36,700	250	0.7	1.5%	Growing
Transportation and Warehousing	6,100	7,100	1,000	16.6	16.3%	Growing
Postal Service	1,050	1,000	-50	-6.8	-4.7%	Declining
Information	6,050	6,950	900	14.8	14.8%	Growing
Finance and Insurance	10,950	11,050	100	0.9	0.9%	Growing
Real Estate and Rental and Leasing	4,150	4,300	150	4.0	3.6%	Growing
Professional, Scientific, and Technical Services	21,850	22,650	800	3.9	3.6%	Growing
Management of Companies and Enterprises	4,150	4,800	650	15.3	15.7%	Growing
Administrative and Support and Waste Management and Remediation Services	14,650	15,450	800	5.4	5.4%	Growing
Educational Services	25,800	27,350	1,550	6.0	6.0%	Growing
Health Care and Social Assistance	51,200	57,750	6,550	12.7	12.7%	Growing
Ambulatory Health Care Services	24,450	29,550	5,100	20.8	20.9%	Growing
Hospitals	11,250	11,600	350	3.2	3.1%	Growing
Nursing and Residential Care Facilities	8,150	8,400	250	3.0	3.1%	Growing
Social Assistance	7,350	8,200	850	11.4	11.5	Growing
Arts, Entertainment, and Recreation	8,150	9,700	1,550	19.4	13.9%	Growing
Accommodation and Food Services	28,750	30,650	1,900	6.7	6.6%	Growing
Other Services (except Government)	14,150	15,450	1,300	9.1	9.2%	Growing
Government	14,350	15,150	800	5.3	5.5%	Growing
Total Federal Government Employment	1,950	1,900	-50	-3.3	-2.5%	Declining
State Government, Excluding Education and Hospitals	1,300	1,200	-100	-7.3	-7.6%	Declining
Local Government, Excluding Education and Hospitals	11,100	12,050	950	8.3	8.6%	Growing
Federal Government, Excluding Post Office	900	900	0	0.8	0	Stable
Total Self Employed and Unpaid Family Workers, All Jobs	18,700	19,950	1,250	6.5	6.6%	Growing
Total All Industries	302,150	323,550	21,400	7.1	7.0%	Growing

Source: 2022-2032 Industry Employment Projections, NJ Department of Labor and Workforce Development

Lands Most Appropriate for Affordable Housing

An analysis was conducted to determine which areas of the Township could accommodate developments that address affordable housing need. This analysis reviews the Township's existing zoning and planned zoning changes, and outlines the Township's capacity to accommodate residential and non-residential growth projections. The following are included:

- An analysis of the available existing and planned infrastructure;
- The projected demand for types of uses permitted by zoning based on present and anticipated future demographic characteristics of the Township and anticipated land use patterns; and
- Factors, such as environmental conditions, that present constraints on development.

Infrastructure

Water and Sewer

The portion of the Township abutting or in the vicinity of US Hwy 9 is the largest contiguous portion of the Township inside of a sewer service area. Most of Howell Township falls outside of existing sewer service areas (SSA). The largest contiguous area to fall outside the SSA is Naval Weapons Station Earl, a US Navy ordinance depo located in the northernmost portion of Howell. Most of the remaining areas outside of the SSA are either low density communities and farms that rely on well water and septic tanks, or are publicly owned parks and green spaces.

Sewer service is provided by the Howell Township Utilities Department. They convey their sewer wastewater to the Oak Glen Water Treatment Plant for the residence. New Jersey American Water supplies water for public use and consumption to the Township. The water is drawn from groundwater from one of six well located within the Township as well as the Manasquan Reservoir.

Anticipated Demand and Land Use Patterns

The Township of Howell contains residential neighborhoods, commercial development, and public facilities. According to NJTPA population estimates projected to 2050, it is anticipated that the Township's population will grow to approximately 53,905 people. With clusters of development along major roadways including Route 9, as well as sprawled residential developments. Not all of the Town is developed, however, which provides opportunities for development from new construction as well as redevelopment on pre-developed properties.

Residential

Currently, the Township is zoned for Single Family housing in a majority of the zones. Per Ordinance #18-1990 §3, the Residential Mount Laurel Zone District was added, which permits multi-family development; and some areas have been zoned Residential Mount Laurel. The Township has opportunities to allow and encourage mixed-use development in its downtown area near commercial uses, permitting multifamily uses in areas potentially designated as mixed-use districts.

Non-Residential

Howell Township provides a variety of commercial, business, and office uses primarily concentrated along major roadways like U.S Route 9 and New Jersey Route 33. These corridors feature mixed uses of retail and businesses, service providers, and restaurants. Additional commercial pockets are found throughout Township. Given the Township's high development, opportunities for new commercial projects are limited. Future commercial projects and growth will more likely focus on redeveloping and repurposing sites.

Environmental Constraints

Howell Township contains a variety of environmental features, including wooded areas, lakes, creeks, and wetlands. The largest feature being the Manasquan Reservoir, located approximately in the center of the town. These features not only offer habitat for local wildlife, but also recreational opportunities for residents and visitors. Howell Township does not fall within any state or federal special resource areas such as the Highlands, Pinelands, or Coastal Area Facility Review Act (CAFRA) zones. By prioritizing conservation and mindful development practices, Howell Township aims to ensure that its environmental amenities continue to enrich the community and maintain their vital ecological functions for generations to come

Historic

There are no properties listed on the State or National Register of Historic Places. Historic status is not generally a major source of development constraint in Howell.

Existing Land Use Designations

The Township's land use designations have been continually examined and updated through the Master Plan Reexamination process. The last Reexamination Report was adopted on November 18, 2019. Exact definitions can be found in Chapter 188 Article X of the Municipal Ordinance.

The following districts comprise the Township's **residential** zones:

Residential: R-2, R-3, R-4, R-5, R-50, RMLD and MHP

- These residential zones are intended to support general residential uses and structures within the Township.; primarily single family unites, garden apartments, and townhomes The R-5 Zone is intended specifically to support an age0restricted housing project for residents 55 and over.
- The Mobile Home Park Zone is intended to provide a reasonable opportunity for the construction, maintenance and operation of a mobile home park as defined in §188-80.

Agricultural Rural Estate: ARE-1, ARE-3, ARE-4, ARE-6, ARE-C, and RRC

- The Agricultural Rural zones is to minimize the impacts of development outside of the center areas identified on the Master Plan and preserve the agricultural uses and rural character of Howell.
- The RRC Recreational-Residential Community Zone is intended to encourage single family detached dwellings and certain recreational structures, such as tennis courts, swimming pools, and other structures intended for use of residents of the RRC members and their guests.
- The ARE-C is intended to allow for similar uses to those found in other Agricultural Rural zones, as well as public recreation/sports facilities and multi-generational family accommodations.

Age-Restricted: RAC

- The RAC Residential Adult Community zone is intended to provide for the development of an adult community in accordance with applicable federal and state laws and regulations.

Affordable Housing: RMLD and RMLD-2

- The RMLD Reserved Mount Laurel District is intended to support Howell in meeting its affordable housing obligation. The district also allows for general commercial uses, such as retail services, offices, and restaurants. The RMLD-2 zone is intended to allow for a 100% affordable housing development with a maximum of 72 multifamily units and does not permit any conditional uses.

The following districts comprise the Township’s **commercial** zones:

Highway Commercial: HC, HD-1, HD-1S, HD-2, HD-3, HD-4, NC

- The purpose of Highway Development zones 1, 1S, 2, 3, and 4 is to provide for highway-oriented development in the US Hwy 9 corridor on lots larger than permitted in the HC-

Highway Commercial Zone, which otherwise allows for similar commercial and retail uses.

- The NC Neighborhood Commercial Zone is intended to provide for limited retail and services in areas where they presently exist.

Special Economic Development: SED, SED-1, SED-2

- The purpose of the SED Special Economic Development zones is to provide for a variety of economic opportunities in areas of the Township where rail and highway infrastructure are readily available. The uses in these zones are generally similar, however, SED-2 has prohibited all forms of warehousing and permit self storage facilities as principal primary uses.

The following comprise the Township's **Misc** zones:

LC/OC and MIL

- **The LC/OC Land Conservation/Open Space Zone** District is intended to promote the conservation of open space areas in the Township of Howell and provide for beneficial public use and enjoyment of such areas through the preservation of such areas for passive uses maintained in their natural state.
- **The MIL Military (MIL) Zone** is intended to place property which is used and occupied by the United States federal government in association with Naval Weapons Station Earle (NWSE) in a zoning classification that is consistent with the existing uses. The zone provides permitted and accessory uses consistent with military operations and eliminates conflicting and incompatible other uses.

Consistency with the State Plan

This housing element is consistent with the plans and policies of the New Jersey State Development and Redevelopment Plan (SDRP). The Township is located within the PA 2 - Suburban, PA 4B – Rural Environmental Sensitive, Park, PA 5 – Environmental Sensitive, and PA 3 – Fringe State Planning areas. The Township's Master Plan, Zoning Ordinance, and other planning documents take care to ensure that development is permitted in ways that are consistent with the State Plan and sensitive nature of certain areas located within the Township.

Howell's planning documents are consistent with the State's goals for Stormwater Management, including the Stormwater Pollution Prevention Plan and a Municipal Stormwater Management Plan. Municipal goals to implement stormwater management within these plans include but are not limited to reducing flood damage, minimizing stormwater runoff, maintaining groundwater recharge, minimizing pollutants in stormwater

runoff. The Stormwater Management Plan includes water quality assessment locations, groundwater recharge areas, wetland and water land uses locations, and FEMA Flood map. The Stormwater Management Plan outlines strategies to implement stormwater management including public outreach methods and education programs, new development and redevelopment programs, ordinances, street sweeping, MS4 infrastructure, Municipal Maintenance yards and other similar operations, training, MS4 Mapping, and a Watershed Improvement Plan.

Public transportation is provided throughout Howell Township via NJ Transit Bus Routes.

FAIR SHARE PLAN

Fair Share Obligation Summary

The Fourth Round (2025-2035) housing obligation is based upon the figures calculated in the NJ Department of Community Affairs Affordable Housing Obligations for the 2025-2035 (Fourth Round) Methodology. The Borough’s housing obligation is outlined in Table 21, below

TABLE 23: FAIR SHARE OBLIGATION SUMMARY

Obligation Component	Number of Credits Required
Present Need	63
Prior Round Obligation (1987-1999)	955
Third Round “Gap” and Prospective Need (1999-2025)	895
Fourth Round Prospective Need (2025-2035)	304

The following sections outline the Township’s plan for complying with its Fair Share Obligation.

Satisfaction of the Township’s Rehabilitation/Present Need Obligation

The Township of Howell’s rehabilitation obligation is 63 units. Howell Township will continue to participate in Monmouth County Housing Improvement Program, which is administered by the Monmouth County Community Development Block Grant (CDBG) program through an intergovernmental agreement between the Township and the County. In addition, the Township has established its own rehabilitation program to address both rental and for-sale rehabilitations. Howell Township anticipates completing six (6) rehabilitations per year to satisfy its obligation.

Prior Round Obligation

The Township satisfied its Prior Round obligation through 33 prior cycle credits, 330 previously approved RCA credits, and by providing 210 family rental units in two existing projects, 143 age-restricted rental units, 23 special needs/supportive needs housing units, and 231 bonus credits for the family rental units and special needs homes, for a total of 970 credits, including 15 additional or surplus credits which may be applied to the Third Round obligation.

TABLE 24: PRIOR ROUND COMPLIANCE SUMMARY

Prior Round Projects	Affordable Units/Credits	Bonus Credits	Unit Type	Status
Family Rental				
Countryside	180	180	Family Rental	Existing
Verdana Project	30	30	Family Rental	Existing
Age Restricted Rental				
Strickland Road (Crossroads at Howell)	44		Age Restricted Rental	Existing
Friendship Gardens	99		Age Restricted Rental	Existing
Supportive/ Special Needs Housing				
Easter Seals Group Home	6	4	Supportive/Special Needs Housing	Existing
Easter Seals Group Home	6	6	Supportive/Special Needs Housing	Existing
Miller Group Home	4	4	Supportive/Special Needs Housing	Existing
Farmingdale Group Home	5	5	Supportive/Special Needs Housing	Existing
Open Door NJ	2	2	Supportive/Special Needs Housing	Existing
RCA				
Asbury Park	102		RCA	Approved
Belmar	86		RCA	Approved
Freehold	142		RCA	Approved
Prior Round Credits				
Prior Round Credits – Credits Without Controls	33		Prior Round Credits	Existing
Subtotal	739	231	-	-
Total (Credits + Bonus)	970	-	-	-
Surplus Credits				
Total Credits	970	-	-	-
Prior Round Obligation	955	-	-	-
Surplus (Total Credits – Obligation) (Strickland/Crossroads at Howell)	15	-	-	-

Descriptions of each prior round project and mechanism are included below.

Family Rental Projects:

Countryside

Countryside Apartments is located at Block 138, Lot 42. The project contains 180 affordable family rental units. The project is completed and occupied.

Verdana Project

The Verdana Project is located at Block 129, Lots 85, 87, 88.01, and 88.02, on Verdana Way just east of Route 9. The site consists of approximately 30 acres. The site contains 60 total affordable rental units. A total of 30 of the affordable rental units are credited towards the prior round, and the remaining 30 units are being credited towards the third round obligation. The project is completed and occupied.

Age Restricted Rental Projects:*Strickland Road (Crossroads at Howell)*

The Crossroads at Howell is located at Block 139, Lot 11.02 on approximately 8 acres, along Route 9. The project contains 85 age-restricted rental units. The credits for the project have been split between the Prior Round and the Third Round. In total, 44 units were allocated to the Prior Round. The project is completed and occupied.

Friendship Gardens

Friendship Gardens is located at Block 78.10, Lot 25.03 on approximately six acres. The project is located on New Friendship Road just west of Route 9 and contains 99 age-restricted affordable rental units. The project is completed and occupied.

Supportive/Special Needs Housing:

The Prior Round credited units include 23 supportive needs bedrooms. The facilities are operated by Easter Seals Inc., Miller Group Home Inc., SERV Achievement Centers, Inc., and The Open Door of New Jersey.

Easter Seals Inc. owns and operates:

- 1086 Maxim Southard Road (Block 26, Lot 7.03) – 6 bedrooms
- 60 Hilltop Road (Block 84.08, Lot 74.01) – 6 bedrooms

Miller Group Home Inc. operates the following facility, which is owned by Nicholas & Patricia Lucarelli:

- 645 Hulses Corner Road (Block 106, Lot 19) – 4 bedrooms

Farmingdale Group Home is owned and operated by SERV Achievements Centers, Inc.

- 383 Squankum Yellowbrook Road (Block 50, Lot 40) – 5 bedrooms

Open Door NJ operates the following facility, which is owned by Tibor & Ruth Gyiraszi.

- 1097 Lakewood Farmingdale Road (Block 38, Lot 26.02) – A 3 bedroom facility with 2 bedrooms credited to the Prior Round, and the remaining bedroom being credited towards the Third Round.

Regional Contribution Agreement (RCA):

As part of the regional contribution agreement, affordable housing credits were transferred to following the municipalities.

- Asbury Park – 102 credits
- Belmar – 86 credits
- Freehold – 142 credits

Prior Cycle Credits:

The Township has 33 prior cycle credits for units that were constructed between April 1, 1980 and December 15, 1986. These credits are applicable to the Prior Round Obligation.

Third Round Obligation

Howell Township had a Third Round Obligation of 895 units, which was satisfied through the following compliance mechanisms:

TABLE 25: THIRD ROUND COMPLIANCE SUMMARY

Third Round Projects	Affordable Units/Credits	Bonus Credits	Unit Type
<i>Surplus Credits from Prior Round</i>			
Strickland Road (Crossroads at Howell)	15		Age-Restricted Rental
<i>Age Restricted for Sale</i>			
Strickland Road (Crossroads at Howell)	44		Age Restricted
<i>Family Rental</i>			
Elon Associates	10		Family Rental
Akabe Village	32		Family Rental
Verdana (Sunny Side at Howell)	30		Family Rental
Howell Family Apartments	72	72	Family Rental
Haystock Woods (183-185 Locust Avenue)	2		Family Rental
Onoshko Estates (Brooktree Estates)	2		Family Rental
Alpine Estates	2		Family Rental
Shepherd Estates	1		Family Rental
Kim & Rosseter	1		Family Rental
<i>Family for Sale</i>			
Schuch Tract (Monmouth Chase)	6		Family for Sale
FP Howell, LLC	92		Family for Sale
<i>Group Home</i>			
Existing Group Homes	54		Group Home
Offsite Group Home by Township	5		Group Home
<i>Age Restricted Rental</i>			
Strickland Road (Crossroads at Howell)	41		Age-Restricted Rental
<i>Family Rental Proposed</i>			
Zaback (21 Block 137 Lots 22-26)	108	102	Family Rental
Quarry & Tyrpak (22 Block 143, Lots 6 and 6.01 Block 144, Lot 14, 15, 20, 35, 111, 112, 142, 145-150, 160-165, 165.01, 167, 177, 178, 178.01 & 178.02)	138	50	Family Rental
Subtotal	683	224	-
Total	907	-	-
Third Round Obligation	895	-	-
Surplus (Total Credits – Obligation)	12	-	-

Descriptions of each third-round project and mechanism are included below.

Age Restricted Rental Projects*Strickland Road (Crossroads at Howell)*

The Crossroads at Howell is located at Block 139, Lot 11.02 on approximately 8 acres along Route 9. The project contains 85 age-restricted rental units. The credits for the project have been split between the Prior Round and the Third Round. A total of 15 units were allocated to the Third Round.

Age-Restricted for Sale Project*Equestra at Colts Neck Crossing*

Equestra at Colts Neck Crossing consists of Block 182, Lots 35, 36, 37, 38, 39, 40, 59, 66, 67.01, 70.02, 71.02, 71.03, 72, 73, 74, 75, 76, 77, 78, 79, and 80. The project is located on Route 33 and contains 72 age-restricted affordable units.

Family Rental Projects*Elon Associates*

The Elon Associates site consists of Block 184, Lots 7, 8, 9, 10, and 14. The development has been approved to include 69 single-family residential lots and a 5,400 square foot multi-family residential building containing 10 affordable housing units. The property, comprised of 48 acres, is located at the northeasterly corner of the intersection of Yellowbrook Road and Adelphia Farmingdale Road.

Akabe Village

Akabe Village is located at Block 143, Lots 51, 52, and 53. The site is located on approximately 7 acres on Wyckoff Mills Road, just off Adelphia Farmingdale Road. The project contains 32 affordable family rental units.

Verdana Project

The Verdana Project is located at Block 129, Lots 85, 87, 88.01, and 88.02. The project is located on Verdana Way just east of Route 9 and consists of approximately 30 acres. The site contains 60 total affordable rental units. 30 of the units are being credited towards the Township's prior round obligation, and the remaining 30 units are being credited towards the third round obligation.

Howell Family Apartments

The Howell Family Apartment site is located at Block 135, Lot 26.01. The Howell Family Apartments includes 72 affordable housing units.

Haystock Woods

The Haystock Wood development consists of 14 market-rate residential units and includes 2 affordable housing units. It is situated on Locust Avenue.

Onoshko Estates (Aldrich Road)

The Onoshko Estates development (Brooktree Estates) consists of 16 market-rate residential units and 2 affordable housing units. The 9 acre site fronts on Aldrich Road at Block 54.01, Lot 11.01.

Alpine Estates (Ramtown-Greenville Road)

The property is known as Block 2, Lot 10 and contains 2 affordable housing units.

Shepherd Estates

The property is known as Block 2, Lot 5 and contains one (1) affordable housing unit.

Kim & Rosseter

The property is known as Block 144, Lot 143 and contains one (1) affordable housing unit.

Family for Sale Projects*Schuch Tract Development/Monmouth Chase (Fairfield Road)*

The Schuch Tract development consists of 52 non-age restricted market-rate units and 6 affordable housing units. The development is located along Fairfield Road and contains approximately 134 acres.

FP Howell, LLC

The property is known as Block 110, Lot 166 and Block 135, Lot 2, and contains a total of 308 residential units, including 92 affordable units.

Group Homes

The Third Round credits include 54 group home bedrooms. The facilities are operated by AMIB Inc.; Benchmark Human Services; Community Options Inc.; Devereux New Jersey; Dungarvin New Jersey, LLC; EIHAB Human Services, Inc.; Everas Community Services, Inc.; Oaks Integrated Care; The Open Door NJ; and Res-Care NJ Inc.

AMIB Inc. owns and operates:

- 15 Maple Lane (Block 101, Lot 11) – 4 bedrooms
- 39 Brookside Drive (Block 96, Lot 14) – 3 bedrooms

Benchmark Human Services operates the following facilities, which are owned by the AWS Foundation:

- 34 West Farms Road (Block 157, Lot 25.04) – 3 bedrooms
- 40 West Farms Road (Block 157, Lot 25.03) – 4 bedrooms

Community Options Inc. owns and operates:

- 74 Scenic Drive (Block 141.01, Lot 48) - 3 bedrooms

Devereux New Jersey owns and operates:

- 1 Havens Bridge Road (Block 152 Lot 20) – 3 bedrooms
- 15 Putnam Drive (Block 35.93, Lot 3) – 6 bedrooms

Dungarvin New Jersey, LLC operates the following facility, which is owned by Eclipse Investments LLC.:

- 109 Milton Street (Block 54, Lot 1) – 3 bedrooms

EIHAB Human Services, Inc. owns and operates:

- 121 Starlight Road (Block 35.78, Lot 1) – 4 bedrooms

Everas Community Services, Inc. owns and operates:

- 387 Conover Street (Block 129, Lot 89.04) – 4 bedrooms

Everas Community Services, Inc. operates the following facility, which is owned by the New Jersey Association of the Deaf:

- 20 Winsted Drive (Block 35.57, Lot 10) – 4 bedrooms

Oaks Integrated Care, Inc. owns and operates:

- 2 Bock Boulevard (Block 93.03, Lot 1) – 4 bedrooms
- 43 Tioga Drive (Block 78.06, Lot 76) – 4 bedrooms

The Open Door NJ operates the following facility, which is owned by Tibor & Ruth Gyiraszi:

- 1097 Lakewood Farmingdale Road (Block 38, Lot 26.02) – 1 bedroom credited to the Third Round, from the 3 bedroom facility. The other 2 bedrooms have been credited to the Prior Round.

Res-Care NJ Inc. operates the following facility, which is owned by Outlook American, New Jersey, Inc.:

- 3 Boston Court (Block 84.14, Lot 30) – 4 bedrooms

The United Way of Bergen County

- 15 East 2nd Street (Block 122, Lot 7) – 5 bedrooms

Age Restricted Rental

Strickland Road (Crossroads at Howell)

The Crossroads at Howell is located at Block 139, Lot 11.02 on approximately 8 acres, which is located along Route 9. The project contains 85 age-restricted rental units. The credits for the project have been split between the Prior Round and the Third Round. 44 units were allocated to the Prior Round, and the remaining 41 units are being credited towards the Third Round.

Family Rental Proposed Projects

Zaback

The property is known as Block 137, Lots 22, 23, 24, 25, and 26 contains a total of 360 residential units, including 108 affordable units.

Quarry & Tyrpak

The property is known as Block 143, Lots 6 and 6.01, Block 144, Lots 14, 15, 20, 35, 111, 112, 142, 145-150, 160-165, 165.01, 167, 177, 178, 178.01, and 178.02. The site contains a total of 458 residential units, including 138 affordable units.

Fourth Round Obligation

The Township’s Fourth Round Obligation is 304 units. Howell proposes to address this obligation through the following compliance mechanisms:

TABLE 26: FOURTH ROUND COMPLIANCE SUMMARY

Affordable Housing Mechanism	Affordable Units	Bonus Credits	Total Credits
<i>Existing Units</i>			
Affordability Control Extensions (FG)	91	4	95
Surplus from Round 3	8		8
Group Homes	38	23	46
Woodmont Assisted Living	13	6.5	13
<i>New Inclusionary Development</i>			
Forman	56	28	84
Roberts	29	14.5	29
Total	235	76	311

The Township anticipates a surplus of seven (7) credits to be able to be used for future obligations.

Existing Units

Extension of Controls – Friendship Gardens

Friendship Gardens is located at Block 78.10, Lot 25.03 on approximately six acres. The project is located on New Friendship Road just west of Route 9 and contains 99 age-restricted affordable rental units. The Township paid \$10,000 per unit for 91 units to extend these controls.

Surplus from Round 3

The Township of Howell will apply its 8 surplus credits from the Third Round to its Fourth Round obligation.

Group Homes

Howell seeks to take credit for 38 group homes in the Fourth Round.

Woodmont Assisted Living

Woodmont Assisted Living is an existing facility located within Howell Township. The Township is seeking credit for 135 beds.

New Construction

Two (2) new construction sites will provide additional affordable housing credits for the Township of Howell:

Forman

This project is located at Howell and Okerson Roads, and contains Block 164, Lot 5.01. This multi-family inclusionary development received approval from the Howell Township Planning Board on May 15, 2025 to construct a total of 286 units of which 58 units will be affordable. The site is available and developable. As part of the approvals for this project, the applicant agreed to extend sewer and water to the site. This project is located within 0.5 miles of mass transportation, permitting a 50% bonus, allowing for 29 bonus credits. This provides a total of 87 affordable housing credits.

Roberts

This project is located at the intersection of Route 9 & Estelle Lane and contains Block 71, Lots 20 and 21. A total of 147 units are proposed, including 29 affordable units. The site is available and developable. The site is located within the sewer service area and has access to public water. This project is located within 0.5 miles of mass transportation, permitting a 50% bonus, allowing for 14.5 bonus credits and providing a total of 43.5 affordable housing credits.

Bonus Credits

In the Fourth Round, 50% bonus credits are available for being within 0.5 miles of mass transportation. All three (3) new projects proposed within the Fourth Round are within 0.5 miles of NJ Transit Bus Stops and are eligible for bonus credits.

Bonus credits can be used for a maximum of 25% of the total obligation, allowing Howell Township to take credit for 76 bonus credits.

APPENDICES

Appendix A: Spending Plan

HOWELL TOWNSHIP
AFFORDABLE HOUSING TRUST FUND SPENDING PLAN
June 2025

The Township of Howell has a history of compliance with its Mount Laurel affordable housing obligation and has previously implemented all necessary ordinances for establishing an affordable housing trust fund financed through the collection of mandatory development fees to assist in accomplishing the provision of affordable housing.

The Township has prepared a Fourth Round Housing Element and Fair Share Plan that advances a comprehensive strategy for meeting its regional share of affordable housing need in accordance with the intent of the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.) and the Fair Housing Act (N.J.S.A. 52:27D-301), and in accordance with the procedural and substantive requirements of N.J.A.C. 5:93-1 et seq. and N.J.A.C. 5:91-1 et seq. The Township has actively participated in the Fourth Round compliance process.

The Township's existing development fee ordinance, codified as Chapter 188, Article XXI of the Township's General Legislation, most recently revised in 2019, will be updated and continue to require and regulate the collection of residential and non-residential development fees as revenue for the Township's affordable housing trust fund. The sections below outline the Township's plan for the administration and use of collected development fee revenues as per the requirements of N.J.A.C. 5:93-5.1(c).

I. Projected Revenues 2025 through 2035

A projection of anticipated revenues to be collected during the tenure of the Fourth Round has been calculated based on historical annualized trends in the amount of development fees collected to date.

As of December 31, 2024, the Township had collected \$3,111,294.75 in development fees for the year 2024. The Township of Howell projects a total of \$6,916,446.47 in revenue and interest to be collected from January 1, 2025, to December 31, 2035. This projected amount, when added to the trust fund balance from December 31, 2024, results in an anticipated total revenue of \$16,931,864.44 available to fund and administer the Township's affordable housing plan and programs. All interest earned on the account shall accrue to the account and be used only for the purposes of affordable housing. See the Projected Revenues Table, appended to the end of this Spending Plan.

II. Administrative Mechanisms for Collecting and Distributing Revenues

The Township's Development Fee Ordinance is recorded in Chapter 188, Subsections 179 through 180 of Howell's General Ordinance. Procedures for collection, administration, and distribution of development fees as affordable housing trust fund revenues are fully established in this section. The Township's ordinance complies with P.L. 2008, c.46 section

8 (C. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (C. 40:55D-8.1 through 8.7).

The Development Fee Ordinance covers the following general topics:

1. Determination of residential development fees;
2. Determination of non-residential development fees;
3. Fee collection procedures;
4. Operation of the affordable housing trust fund;
5. Permitted uses of funds;
6. Monitoring; and
7. Ongoing collection of fees as related to affordable housing compliance.

All development fees are deposited in a separate affordable housing trust fund held in an account at Wells Fargo. Per stipulations in the Development Fee Ordinance the account and the record of distribution of funds is maintained by the Township's Chief Financial Officer.

III. Anticipated Use of Development Fees

As per the Township's ordinance, development fees shall be used for the sole purpose of providing low- and moderate-income housing. Funding mechanisms can be set up as a grant or revolving loan program to cover costs associated activities including, but not limited to, the following:

1. Preservation or purchase of housing for maintaining or implementing affordability controls;
2. Rehabilitation grants;
3. New construction of affordable housing units and related costs;
4. Implementing accessory apartment, market to affordable, or regional housing partnership programs;
5. Conversion of existing non-residential buildings to create new affordable units;
6. Green building strategies designed to be cost saving and in accordance with accepted national or State standards;
7. Purchase of land or improvement of land to be used for affordable housing;
8. Extensions or improvements of roads and infrastructure to affordable housing sites;
9. Financial assistance designed to increase affordability; and
10. Administration necessary for implementation of the Housing Element and Fair Share Plan.

(A) Anticipated Rehabilitation and New Projects

Rehabilitation

The Township anticipates dedicating \$3,780,000 to its rehabilitation program. As discussed in the Housing Element and Fair Share Plan, Howell has a rehabilitation present need obligation of 63 units. To address this need, the Township plans to

provide eligible households with the equivalent grant funding to meet this obligation at an estimated cost of \$60,000 per grant. The Township anticipates rehabilitating an average of 6 units per year to satisfy its rehabilitation obligation. See the Projected Expenditures table appended to the end of this spending plan for a yearly breakdown of rehabilitation program expenditures.

Infrastructure Improvements

The Township of Howell has agreed to provide \$800,000 to aid in water and sewer upgrades necessary to complete the Forman project, an inclusionary development included as a credited project in the Fourth Round plan.

(B) Affordability Assistance Requirement

The Township anticipates dedicating \$5,206,000 to its affordability assistance program.

As per the requirements of N.J.A.C. 5:93-8.16, at least thirty (30%) percent of all development fees and interest earned shall be used to provide low- and moderate-income households in affordable units with affordability assistance. One-third of the required affordability assistance shall specifically be used to provide affordability assistance to very low-income households (i.e. those households earning thirty percent or less of regional median income).

The projected minimum affordability assistance requirement through 2035 is calculated as follows:

Table 1. Minimum Affordability Assistance

Trust fund balance as of 12/31/24	\$10,015,417.97
Projected development fees plus interest, 2025 - 2035	\$6,916,446.47
PROJECTED TOTAL	\$16,931,864.44
Projected minimum affordability assistance requirement (30%)	\$ 5,079,559.33
Projected minimum required for very low-income households (1/3 of total affordability assistance)	\$ 1,693,186.44

Affordability assistance programs may include down payment assistance; security deposit assistance; low interest loans; rental assistance; assistance with homeowner’s association or condominium fees and special assessments; and assistance with emergency repairs.

Affordability assistance to households earning thirty (30%) percent or less of median

income may further include buying down the cost of low- or moderate-income units in the municipal Fair Share Plan to make them affordable to households earning thirty (30%) percent or less of median income.

(C) Administrative Expenses

Howell Township may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan. Also in accordance with N.J.A.C. 5:93-8.16, the Township can use up to twenty (20%) percent of all revenues collected from development fees on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a new construction program, rehabilitation program, a Housing Element and Fair Share Plan, an affirmative marketing program, income qualification of households, monitoring the turnover of sale and rental units, and/or compliance with monitoring requirements.

The projected maximum administrative expenditures through 2035 is calculated as follows:

Table 2. Maximum Administrative Expenditures

Trust fund balance as of 12/31/24	\$10,015,417.97
Projected development fees plus interest, 2025 - 2035	\$6,916,446.47
PROJECTED TOTAL	\$16,931,864.44
Projected maximum administrative expenditures (20%)	\$ 3,386,372.89

IV. Schedule for New or Rehabilitated Housing Units

The schedule for new or rehabilitated housing units is documented by year in the Projected Expenditures table attached to this Spending Plan.

V. Expenditure Schedule

The schedule for expenditures by year can be found in Table 3 attached to this Spending Plan.

VI. Excess of Funds

In the event that more funds than anticipated are collected, these excess funds will be used to fund additional rehabilitation and/or affordability assistance programs.

VII. Barrier Free Escrow

Collection and distribution of barrier free funds shall be consistent with the Township’s

Affordable Housing Ordinance in accordance with N.J.A.C. 5:97-8.5. A process describing the collection and distribution procedures for barrier free escrow funds pursuant to N.J.A.C. 5:97-8.5 is detailed within the Affordable Housing Ordinance.

VIII. In Sum

Howell has prepared this Spending Plan in support of the implementation of its Fourth Round Housing Element and Fair Share plan, and in accordance with the administrative requirements of N.J.A.C. 5:93-1 et seq. The Township has a balance of \$10,015,417.97 as of December 31, 2024 and anticipates an additional \$6,916,446.47 in revenues, including interest, by December 31, 2035 for a total of \$16,931,864.44. The Spending Plan represents the Township's intended use of development fee revenues that are collected in its Housing Trust Fund, illustrating how the Township will use these funds to provide for its fair share of regional affordable housing need. This will leave a balance of \$3,759,739.44, which the Township will reserve in the event that an additional affordable housing project becomes necessary. The Spending Plan represents the Township's intended use of development fee revenues that are collected in its Housing Trust Fund, illustrating how the Township will use these funds to provide for its fair share of regional affordable housing need.

Table 3: Housing Trust Fund Township of Howell, New Jersey Projected Revenues for 2025-2035												
Funding Source	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
AHTF Balance as of 12/31/2024	\$ 10,015,417.97											\$ 10,015,417.97
Projected Development Fees	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75	\$ 3,111,294.75
Prms in lieu of construction	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other funds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest on total account balance (1.65%/a)	\$ 174,294.32	\$ 216,645.12	\$ 248,932.24	\$ 281,219.35	\$ 313,512.65	\$ 345,890.51	\$ 378,268.38	\$ 410,646.24	\$ 444,591.60	\$ 478,536.97	\$ 512,614.33	\$ 3,805,151.72
Total	\$ 13,301,007.04	\$ 3,327,939.87	\$ 3,360,226.99	\$ 3,392,514.10	\$ 3,424,807.40	\$ 3,457,185.26	\$ 3,489,565.13	\$ 3,521,940.99	\$ 3,555,886.35	\$ 3,589,831.72	\$ 3,623,909.08	\$ 16,931,864.44
Projected Expenditures for 2025-2035												
Type	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Rehabilitation Program	\$ 360,000.00	\$ 360,000.00	\$ 360,000.00	\$ 360,000.00	\$ 360,000.00	\$ 360,000.00	\$ 360,000.00	\$ 360,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 3,780,000.00
Infrastructure Improvements	\$ 800,000.00											\$ 800,000.00
Affordability Assistance	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 474,000.00	\$ 466,000.00	\$ 5,206,000.00
Administrative Costs	\$ 320,000.00	\$ 320,000.00	\$ 320,500.00	\$ 320,500.00	\$ 320,125.00	\$ 315,000.00	\$ 315,000.00	\$ 315,000.00	\$ 280,000.00	\$ 280,000.00	\$ 280,000.00	\$ 3,386,125.00
Total	\$ 1,954,000.00	\$ 1,154,000.00	\$ 1,154,500.00	\$ 1,154,500.00	\$ 1,154,125.00	\$ 1,149,000.00	\$ 1,149,000.00	\$ 1,149,000.00	\$ 1,054,000.00	\$ 1,054,000.00	\$ 1,046,000.00	\$ 13,172,125.00
Projected Balance available for Future Projects and Programs												\$ 3,759,739.44

Appendix B: Forman Ordinance

ORDINANCE 25-07

AN ORDINANCE AMENDING ARTICLE X OF THE TOWNSHIP CODE ENTITLED "ZONES" CREATING A SECTION 188-84.5 ENTITLED "MODERATE- AND LOW-INCOME HOUSING OVERLAY ZONE 15" KNOWN AS ML-15 ZONE

WHEREAS, the Township of Howell, County of Monmouth, State of New Jersey, (hereinafter, "Township" or "Howell") has a demonstrated history of voluntary compliance with its constitutional affordable housing obligations and in fact obtained a Final Round Three Judgment of Compliance and Repose on from the Court in the matter captioned In the Matter of the Application of the Township of Howell, County of Monmouth, Superior Court of New Jersey, Law Division, Docket No. MON-L-2525-15 thereby immunizing the Township from builder's remedy litigation until July 1, 2025 (the "Third Round Litigation"); and

WHEREAS, all Third Round Litigation projects are currently under various stages of development from pre-construction to completion and occupancy;

WHEREAS, on March 20, 2024, the Governor signed into law P.L. 2024, c.2, an Amendment to the 1985 Fair Housing Act (hereinafter "Amended FHA" or the "Act"); and

WHEREAS, the Amended FHA required the Department of Community Affairs ("DCA") to provide an estimate of the Present Need, also referred to as the rehabilitation obligation, and the Round 4 Prospective Need (new construction) affordable housing obligation of all municipalities by October 20, 2024 for the Fourth Round period, July 1, 2025 through July 1, 2035.

WHEREAS, the DCA issued a report on October 18, 2024 ("DCA Report") estimating the Present Need and the Round 4 Prospective Need obligation for all municipalities based upon its interpretation of the standards in the Act, including Howell Township and the DCA Report calculated Howell's Round 4 (2025-2035) Present Need (Rehabilitation) Obligation as 63 units and its Round 4 Prospective Need Obligation as 338 affordable housing units; and

WHEREAS, the Amended FHA provides that, irrespective of the DCA's calculations, municipalities have the ability to either accept, or provide alternate calculations for, the DCA's "present and prospective fair share obligation(s)...by binding resolution no later than January 31, 2025", a deadline which was later extended to February 3, 2025 by the Administrative Office of the Courts ("AOC") via a directive issued on December 19, 2024; and

WHEREAS, the Township Council adopted Resolution 25-69 on January 21, 2025 rejecting the DCA's calculation of its prospective need obligation calculation of 338 affordable housing units premised upon the Township Planner's analysis that the areas the DCA identified as developable are overinclusive thereby reducing the Land Capacity Allocation Factor from 2.45 % to 1.99 % resulting in the reduction of the prospective need (New Construction) obligation from 338 to 276 affordable housing units; and

WHEREAS, the Acting Administrative Director issued Directive #14-24, dated December 13, 2024, requiring a municipality seeking a certification of compliance with the Act to file an action in the form of a declaratory judgment complaint within 48 hours after adoption of the municipal resolution of fair share obligations, or by February 3, 2025, whichever is sooner; and

WHEREAS, the Township filed a Declaratory Judgment Complaint on January 23, 2025 seeking Program and Court approval of its prospective need obligation at 276 affordable housing units and the Township is required by the Act to adopt a Housing Element and Fair Share Plan setting forth its strategy to meet its affordable housing obligation by June 30, 2025;

WHEREAS, the Township received a proposal from AAFHWP Property, LLC, 5144 West Hurley Pond Road, Wall, New Jersey (the "Developer") to construct an inclusionary project comprised of 290 residential units with a twenty percent set aside of 58 affordable housing units (the "Project") on the property identified as Block 164, Lot 5.01 on the tax map of the Township of Howell located on Okerson and Howell Roads in the Township (the "Property") for which the Township will be eligible for up to 87 affordable housing credits due to the Property's proximity to mass transit; and

WHEREAS, the Township is requiring the Developer to enter into a Developer's Agreement with the Township to ensure the Developer will construct the Project in conformance with the concept plan and this ordinance and this ordinance shall not become effective unless and until the Township enter into a Developer's Agreement with the Township so that the Township may rely upon the Project to meet a portion of its Fourth Round affordable housing obligation; and

WHEREAS, the Township Council believes it is in the best interest of the Township's residents to continue to meet its constitutional obligation to provide for its fair share of affordable housing in the least impactful way as possible to its current residents and in order to remain immune from builder's remedy litigation through the adoption of an ordinance rezoning the Property to allow for the Project to be developed in accordance with the Concept Plan and the zoning standards set forth in this Ordinance.

NOW, THEREFORE, BE IT ORDAINED by the Mayor and Township Council of the Township of Howell, County of Monmouth, and State of New Jersey that Chapter 188 "Land Use", Article X of the Township Code entitled "Zones" is hereby amended to create a Section 188-84.5 entitled "Moderate and Low- Income Housing Zone 15 (ML-15)" as follows:

188-84.5. Moderate- and Low- Income Housing Overlay Zone 15 (ML-15)

A. Purpose:

- (1) In accordance with its continuing constitutional obligation to meet its Fourth Round affordable housing obligation, the Township is obligated to create a realistic opportunity to provide for its fair share of affordable housing in accordance with applicable affordable housing statutes and regulations.**
- (2) The Moderate—and Low Income Housing Zone 15 (ML-15) District is intended to assist the Township in complying with its Fourth Round affordable housing obligation. The following property is included in the ML-15 Zoning District: Block 164, Lot 5.01.**

- (3) The zoning standards authorized by this Ordinance shall constitute an overlay zone and the underlying zoning for the Property shall remain in effect.

B. Definitions:

- (1) Stacked Townhouse dwelling: a structure containing two or more connected dwelling units stacked one dwelling unit above the other, which can include shared floors divided by walls and shared common party walls, with private entrances to each unit. A building may contain both stacked townhouse dwellings and townhouse dwellings.

C. ML-15 Zoning Standards

- (1) The Property is a twenty-nine acre (29.80 AC) tract designated as Block 164, Lot 5.01, as per the Howell Township Tax Map sheet 8.38. The Zoning Map of the Township of Howell, as amended, is hereby further amended to provide that Site 1 (Block 164, Lot 5.01 of the Howell Township Tax Map) is supplementally designated as the Moderate- and Low- Income Housing Overlay Zone 15 (ML-15).
- (2) The requirements of the ML-15 Overlay Zone including bulk requirements, are hereby specifically set forth as follows. The following overlay zone shall provide an alternative development opportunity to allow for flexibility from the underlying zoning requirements. The modifications are as follows:
- (a) Permitted uses – Multiple principally permitted uses and permitted buildings shall be permitted on the same lot.
- [1] Permitted principal uses – A single building may contain one or more of the following:
- [a] Stacked Townhouse dwellings
- [b] Townhouse dwellings- as defined in Howell Township Ordinance Section 188-4
- (b) Permitted accessory uses
- [1] Off-street parking, subject to the Residential Site Improvement Standards (RSIS) New Jersey Administrative Codes, Title 5, Chapter 21.
- [2] Active and passive recreational, and other such facilities for the exclusive use or service of the development and their guests, including but not limited to: fitness centers, playgrounds, landscaped trails, parks, clubhouses, maintenance buildings, picnic grounds, dog parks.
- [3] Utilities and utility structures including but not limited to: pump stations, pump house, water tank, treatment facilities, stormwater basins, transformers, meters, etc. necessary for the proper distribution and monitoring of these services.
- [4] All other utilities appurtenant to subject development.

[5] Any other uses that are customarily incidental and subordinate to a principal use and/or principal building.

(c) Permitted accessory structures

[1] Garage

[2] Sheds

[3] Gazebo

[4] Trellis

[5] Decks

[6] Patios

[7] Fences and walls

[8] Signs

[9] Dog-parks

[10] Swimming Pools

[11] Pool Cabana

[12] Structures relating to utilities

[13] Temporary sales trailer and construction trailers

[14] Mail kiosk/cluster box unit

[15] Separate mail structure/building

[16] Trash enclosure associated with proposed amenity area

[17] Meter cabinets or meter sheds

[18] Other customary structures which are incidental and ancillary to a principal use and/or principal building

(d) Residential dwelling requirements

[1] Maximum number of Total Units: 290 housing units inclusive of affordable units

[2] Affordable housing units set aside shall be 20% of the total number of approved units, with all units for low- and moderate-income housing in accordance with the Uniform Housing Affordability Controls (UHAC)

[3] Maximum number of units per building: 10

(e) Maximum Building Length: 240 feet

(f) Area, Yard, Bulk and Site Design Requirements

[1] Minimum building setback from external right-of-way: 50 feet

[2] Minimum building setback from off-street parking areas: 10 feet

[3] Minimum building setback from all internal streets (measured from face of curb): 20 feet

[4] Zero (0) setback lot line for units in the same building

[5] Minimum distance between buildings:

[a] Front to front: 60 feet

[b] Side to side: 20 feet (excluding porches and common utility rooms, common meter banks, which may encroach up to 5 feet, and eaves, chimneys/fireplaces, bay windows and other ornamental architectural

- features which may encroach up to 3 feet into the required separation)
- [c] Side to front / rear: 20 feet
- [d] Rear to rear: 20 feet
- [e] At grade patios, decks and balconies shall be allowed in rear setbacks
- [f] Driveways can be allowed within side yard setback, however no closer than three (3) for end units and zero (0) setback for interior units
- [g] The following structures shall be permitted in the front yard area:
 1. Hot boxes for domestic water service
 2. Sewer Pumping Station
 3. Trash Receptacles with enclosure
 4. Mailbox clusters/kiosks
 5. Separate mail structure building
- [6] Minimum Lot Width 20 feet
- [7] Minimum Lot Depth 65 feet
- [8] Maximum building coverage (overall tract): 35%
- [9] Maximum impervious coverage (overall tract): 60%
- [10] Maximum building height: 45 feet measured from the finished grade to the eave of the roof of each housing unit.
- (g) Miscellaneous Standards
 - [1] Porous pavement shall be permitted pursuant to standards in NJAC 7:8
 - [2] Driveways shall be a minimum of eleven (11) feet in width
- (h) Parking requirements shall be governed by the New Jersey Residential Site Improvement Standards at N.J.A.C. 5:21.
 - [1] Parking is permitted within circulation drives
- (i) Additional requirements and exceptions from other requirements
 - [1] Buffers and screening shall exempt from regulations 188-63
 - [2] A fifty (50) foot perimeter four (4) season buffer shall be provided around all sides of the proposed development.
 - [3] All fences and walls proposed shall be exempt from the standards found within §188-12A, regarding 50% open space for light and air requirement for fences and retaining walls within the front yard setback
 - [4] Stormwater management discharge features (such as spillways and pipes) and disturbance as necessary associated with stormwater discharge as well as utility structures (such as a hot box) shall be exempt from the standards found within §188-63D regarding buffers and screening.
 - [5] Waiver of cost generation measures

- [a] Preparation and submission of a Woodland Management Plan Section 188-187 through 202
- [b] Waiver of cost generative measures pursuant to NJAC 5:93-10.1 et seq. in order to permit the intended, agreed upon development of the property the Township agrees to abide by the COAH regulations against cost measures.
- [c] Any inclusionary development within the ML-15 Zone shall be subject to the provisions NJAC 5:93-10.2, which set forth limitations on applications requirements and provide a standards of review for the Planning Board for necessary variances or deviations necessary to accomplish the intent of the district.
- [6] Exemption from Street Tree Ordinance Section 188-122. Street trees will be provided where appropriate but shall be exempt from the requirement of a tree every twenty (20) feet along the roadway.
- [7] Exemption from Section 188-221C(7), basins shall be no closer than 20 feet of building.
- [8] Retaining walls shall be exempt from the provisions set forth in 134-7B(2), (9) and 134-7C(3). As such the project will be graded to allow infiltration and to both capture some of the stormwater and to allow some of the stormwater runoff to drain over the wall to existing grades. The maximum height for a retaining wall in the ML 15 Zone shall be six feet. In the event of stepped retaining walls, there shall be a minimum of four feet between each such retaining wall. A retaining wall shall not be subject to the requirements of the Township Code 188-12 but shall be subject to the provisions of the section of the Township Code 134-7 and the applicable provisions of the New Jersey State Uniform Construction Code, NJAC 5:23-1.1 et seq., including NJAC 5:23-2.14(g) except that the Township Code 134-7C(1) shall not be applicable, and retaining walls shall be permitted at or up to the property line of a lot
- [9] Steep slopes shall be defined as slopes greater than 20% over a minimum run of ten (10) feet
- [10] The provisions of Section 188-212 et seq. (Stormwater Control) shall be applicable within the ML-15 Zone. However, in the event that the provisions of Section 188-212 conflict with or impose requirements other than those set forth within the provisions of the Residential Site Improvement Standards, NJAC 5:21 (RSIS), the RSIS shall control.
- [11] Exempt from Section 188-16 with respect to setbacks. The Pump Station shall be adequately buffered and fenced, but no berm shall be required.

[12] With respect to Section 188-23 topsoil shall be stockpiled and repurposed throughout the site to the maximum extent possible.

[13] Exempt from Section 188-22 Lighting

SECTION 2. REPEALER

The remainder of all other sections and subsections of the aforementioned ordinances not specifically amended by this Ordinance shall remain in full force and effect.

SECTION 3. INCONSISTENT ORDINANCES

All other Ordinances or parts thereof inconsistent with the provisions of this Ordinance are hereby repealed as to such inconsistency, but only to the extent of such inconsistency.

SECTION 4. SEVERABILITY

If any section, paragraph, subdivision, clause or provision of this Ordinance shall be adjudged invalid, such adjudication shall apply only to the section, paragraph, subdivision, clause or provision so adjudged and the remainder of this Ordinance shall be deemed valid and effective.

SECTION 5. EFFECTIVE DATE

This Ordinance shall take effect upon its passage and publication according to law, subject to, and contingent upon, the approval and execution of a Developer's Agreement between the Township and the Developer, its successor and/or assigns.

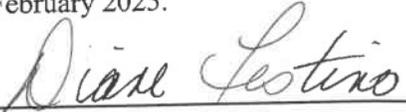
NOTICE

The Ordinance published herewith was introduced and passed on first reading by the Township Council of the Township of Howell on **February 18, 2025** and will be further considered for final passage and adoption at the Township Municipal Building on 4567 Route 9 North, Howell, New Jersey on **March 4, 2025 at 7:00 p.m.** or as soon thereafter as the matter can be reached on the Agenda, at which time and place all persons interested therein shall be given an opportunity to be heard and during the week prior thereto, and up to, and including, the date of such meeting, copies of said Ordinance will be available at the Clerk's Office in the Township of Howell Municipal Building to the members of the general public who shall request same.

Introduction:

COUNCIL	MOTION	2ND	AYES	NAYS	ABSTAIN	ABSENT
<i>Councilwoman Fischer</i>						X
<i>Councilman Nadel</i>	X		X			
<i>Councilwoman O'Donnell</i>			X			
<i>Deputy Mayor Gasior</i>		X	X			
<i>Mayor Leggio</i>			X			

I, Diane Festino, Municipal Clerk of the Township of Howell, in the County of Monmouth, State of New Jersey, hereby certify this to be a true copy of the action of the Mayor and Township Council, at its Meeting held February 18, 2025. WITNESS my hand this 19th day of February 2025.



 DIANE FESTINO, RMC
 Municipal Clerk
 Township of Howell

This is to certify that the foregoing Ordinance was adopted by the Township Council at a regular meeting of the Township of Howell held on March 4, 2025.

Adoption:

COUNCIL	MOTION	2ND	AYES	NAYS	ABSTAIN	ABSENT
<i>Councilwoman Fischer</i>			X			
<i>Councilman Nadel</i>	X		X			
<i>Councilwoman O'Donnell</i>		X	X			
<i>Deputy Mayor Gasior</i>						X
<i>Mayor Leggio</i>			X			

I, Diane Festino, Municipal Clerk of the Township of Howell, in the County of Monmouth, State of New Jersey, hereby certify this to be a true copy of the action of the Mayor and Township Council, at its Meeting held March 4, 2025. WITNESS my hand this 5th day of March 2025.



 DIANE FESTINO, RMC
 Municipal Clerk
 Township of Howell

Explanatory Statement: This ordinance creates the Moderate- and Low-Income Housing Overlay Zone 15 (ML-15) and development standards to include a townhome and stacked townhome development totaling 290 units on Block 164, Lot 5.01. The proposed development also includes 58 affordable units to meet the Township's obligation towards its State mandated affordable housing units.

Appendix C: Roberts Ordinance

HOWELL TOWNSHIP, MONMOUTH COUNTY

ORDINANCE 2025-

**AN ORDINANCE AMENDING ARTICLE X OF THE TOWNSHIP CODE
ENTITLED "ZONES" CREATING A SECTION 188-84.6 ENTITLED
"MODERATE- AND LOW-INCOME HOUSING MIXED USE OVERLAY ZONE
16" KNOWN AS ML-16 ZONE**

WHEREAS, the Township of Howell, County of Monmouth, State of New Jersey, (hereinafter, "Township" or "Howell") has a demonstrated history of voluntary compliance with its constitutional affordable housing obligations and in fact obtained a Final Round Three Judgment of Compliance and Repose on from the Court in the matter captioned In the Matter of the Application of the Township of Howell, County of Monmouth, Superior Court of New Jersey, Law Division, Docket No. MON-L-2525-16 thereby immunizing the Township from builder’s remedy litigation until July 1, 2025 (the “Third Round Litigation”) ; and

WHEREAS, all Third Round Litigation projects are currently under various stages of development from pre-construction to completion and occupancy;

WHEREAS, on March 20, 2024, the Governor signed into law P.L. 2024, c.2, an Amendment to the 1985 Fair Housing Act (hereinafter “Amended FHA” or the “Act”); and

WHEREAS, the Amended FHA required the Department of Community Affairs (“DCA”) to provide an estimate of the Present Need, also referred to as the rehabilitation obligation, and the Round 4 Prospective Need (new construction) affordable housing obligation of all municipalities by October 20, 2024 for the Fourth Round period, July 1, 2025 through July 1, 2035.

WHEREAS, the DCA issued a report on October 18, 2024 (“DCA Report”) estimating the Present Need and the Round 4 Prospective Need obligation for all municipalities based upon its interpretation of the standards in the Act, including Howell Township and the DCA Report calculated Howell’s Round 4 (2025-2035) Present Need (Rehabilitation) Obligation as 63 units and its Round 4 Prospective Need Obligation as 338 affordable housing units; and

WHEREAS, the Amended FHA provides that, irrespective of the DCA’s calculations, municipalities have the ability to either accept, or provide alternate calculations for, the DCA’s “present and prospective fair share obligation(s)...by binding resolution no later than January 31, 2025”, a deadline which was later extended to February 3, 2025 by the Administrative Office of the Courts (“AOC”) via a directive issued on December 19, 2024; and

WHEREAS, the Township Council adopted Resolution 25-69 on January 21, 2025 rejecting the DCA’s calculation of its prospective need obligation calculation of 338 affordable housing units premised upon the Township Planner’s analysis that the areas the DCA identified as developable are overinclusive thereby reducing the Land Capacity Allocation Factor from 2.45 % to 1.99 % resulting in the reduction of the prospective need (New Construction) obligation from

338 to 276 affordable housing units; and

WHEREAS, the Acting Administrative Director issued Directive #14-24, dated December 13, 2024, requiring a municipality seeking a certification of compliance with the Act to file an action in the form of a declaratory judgment complaint within 48 hours after adoption of the municipal resolution of fair share obligations, or by February 3, 2025, whichever is sooner; and

WHEREAS, the Township filed a Declaratory Judgment Complaint on January 23, 2025 seeking Program and Court approval of its prospective need obligation at 276 affordable housing units and the Township is required by the Act to adopt a Housing Element and Fair Share Plan setting forth its strategy to meet its affordable housing obligation by June 30, 2025;

WHEREAS, the Township received a proposal from Route 9 Howell LLC, 120 Arbutus Drive, Lakewood, NJ 08701 (the “Developer”) to construct a mixed use inclusionary project comprised of 36 apartments, 116 townhomes, 7,000 square foot office and 15,000 square foot retail with a twenty percent set aside of 30 affordable housing units (the “Project”) on the property identified as Block 71, Lots 20 and 21 on the tax map of the Township of Howell located on US Highway 9 in the Township (the “Property”); and

WHEREAS, the Township is requiring the Developer to enter into a Developer’s Agreement with the Township to ensure the Developer will construct the Project in conformance with the concept plan and this ordinance and this ordinance shall not become effective unless and until the Township enter into a Developer’s Agreement with the Township so that the Township may rely upon the Project to meet a portion of its Fourth-Round affordable housing obligation; and

WHEREAS, the Township Council believes it is in the best interest of the Township’s residents to continue to meet its constitutional obligation to provide for its fair share of affordable housing in the least impactful way as possible to its current residents and in order to remain immune from builder’s remedy litigation through the adoption of an ordinance rezoning the Property to allow for the Project to be developed in accordance with the Concept Plan and the zoning standards set forth in this Ordinance.

NOW, THEREFORE, BE IT ORDAINED by the Mayor and Township Council of the Township of Howell, County of Monmouth, and State of New Jersey that Chapter 188 “Land Use”, Article X of the Township Code entitled " Zones" is hereby amended to create a Section 188-84.6 entitled “Moderate and Low- Income Housing Mixed Use Overlay Zone 16 (ML-16) " as follows:

188-84.6. Moderate- and Low- Income Housing Mixed Use Overlay Zone 16 (ML-16)

A. Purpose:

- (1) In accordance with its continuing constitutional obligation to meet its Fourth-Round affordable housing obligation, the Township is obligated to create a realistic opportunity to provide for its fair share of affordable housing in accordance with applicable affordable housing statute and regulations.**
- (2) The Moderate—and Low-Income Housing Mixed Use Overlay Zone 16 (ML-16) District is intended to assist the Township in complying with its**

Fourth-Round affordable housing obligation. The following property is included in the ML-16 Zoning District: Block 71, Lots 20 and 21.

- (3) The zoning standards authorized by this Ordinance shall constitute an overlay zone and the underlying zoning for the Property shall remain in effect.

B. Definitions:

- (1) Stacked Townhouse dwelling: a structure containing two or more connected dwelling units stacked one dwelling unit above the other, which can include shared floors divided by walls and shared common party walls, with private entrances to each unit. A building may contain both stacked townhouse dwellings and townhouse dwellings.

C. ML-16 Zoning Standards

- (1) The Property is a twenty-acre (20.23 AC) tract designated as Block 71, Lots 20 and 21, as per the Howell Township Tax Map. The Zoning Map of the Township of Howell, as amended, is hereby further amended to provide that Site 1 (Block 71, Lots 20 and 21 of the Howell Township Tax Map) is supplementally designated as the Moderate- and Low- Income Housing Mixed Use Overlay Zone 16 (ML-16).

- (2) The requirements of the ML-16 Mixed Use Overlay Zone including bulk requirements, are hereby specifically set forth as follows. The following overlay zone shall provide an alternative development opportunity to allow for flexibility from the underlying zoning requirements. The modifications are as follows:

- (a) Permitted uses – Multiple principally permitted uses and permitted buildings shall be permitted on the same lot.

[1] Permitted principal uses – A single building may contain one or more of the following:

[a] Stacked Townhouse dwellings

[b] Townhouse dwellings- as defined in Howell Township Ordinance Section 188-4

[c] Apartments

[d] Office

[e] Retail

[f] Community Center

[g] House of Worship and/or a Mikvah within the Community Center Building

~~[g][h]~~ EIRUV

- (b) Permitted accessory uses

[1] Off-street parking, subject to the Residential Site Improvement Standards (RSIS) New Jersey Administrative Codes, Title 5,

Chapter 21 for the residential units and 4 parking spaces per 1,000 square feet for the office and retail.

- [2] Active and passive recreational, and other such facilities for the exclusive use or service of the development and their guests, including but not limited to: fitness centers, playgrounds, landscaped trails, parks, clubhouses, maintenance buildings, picnic grounds, dog parks.
- [3] Utilities and utility structures including but not limited to: pump stations, pump house, water tank, treatment facilities, stormwater basins, transformers, meters, etc. necessary for the proper distribution and monitoring of these services.
- [4] All other utilities appurtenant to subject development.
- [5] Any other uses that are customarily incidental and subordinate to a principal use and/or principal building.

(c) Permitted accessory structures

- [1] Garage
- [2] Sheds
- [3] Gazebo
- [4] Trellis
- [5] Decks
- [6] Patios
- [7] Fences and walls
- [8] Signs
- [9] Dog-parks

(d) Residential dwelling requirements

- [1] Maximum number of Total Units: 175 housing units, with or without basements, inclusive of affordable units
- [2] Affordable housing units set aside shall be 20% of the total number of approved units, with all units for low- and moderate-income housing in accordance with the Uniform Housing Affordability Controls (UHAC)
- [3] Maximum number of units per building: 20

(e) Maximum Building Length: 240 feet

(f) Area, Yard, Bulk and Site Design Requirements

- [1] Minimum building setback from external right-of-way: 50 feet
- [2] Minimum building setback from off-street parking areas: 10 feet
- [3] Minimum building setback from all internal streets (measured from face of curb): 20 feet
- [4] Zero (0) setback lot line for units in the same building
- [5] Minimum distance between buildings:
 - [a] Front to front: 60 feet
 - [b] Side to side: 20 feet (excluding porches and common utility rooms, common meter banks, which may encroach up to 5 feet, and eaves, chimneys/fireplaces,

bay windows and other ornamental architectural features which may encroach up to 3 feet into the required separation)

[c] Side to front / rear: 20 feet

[d] Rear to rear: 20 feet

[e] At grade patios, decks and balconies shall be allowed in rear setbacks

[f] Driveways can be allowed within side yard setback, however no closer than three (3) for end units and zero (0) setback for interior units

[g] The following structures shall be permitted in the front yard area:

1. Hot boxes for domestic water service
2. Sewer Pumping Station
3. Trash Receptacles with enclosure
4. Mailbox clusters/kiosks
5. Separate mail structure building

[6] Minimum Lot Width 20 feet

[7] Minimum Lot Depth 65 feet

[8] Maximum building coverage (overall tract): 35%

[9] Maximum impervious coverage (overall tract): 60%

[10] Maximum building height: 45 feet measured from the finished grade to the eave of the roof of each housing unit.

(g) Miscellaneous Standards

[1] Porous pavement shall be permitted pursuant to standards in NJAC 7:8

[2] Driveways shall be a minimum of eleven (11) feet in width

(h) Parking requirements shall be governed by the New Jersey Residential Site Improvement Standards at N.J.A.C. 5:21.

[1] Parking is permitted within circulation drives

(i) Additional requirements and exceptions from other requirements

[1] Buffers and screening shall exempt from regulations 188-63

[2] A fifty (50) foot perimeter four (4) season buffer shall be provided to the adjacent farm and thirty (30) foot perimeter four (4) season buffer shall be provided to the adjacent commercial property with no buffer to Route 9 and Estelle Lane.

[3] All fences and walls proposed shall be exempt from the standards found within §188-12A, regarding 50% open space for light and air requirement for fences and retaining walls within the front yard setback

[4] All stormwater management structures, utility structures, as well as parking of vehicles shall be exempt from the standards found within §188-63D regarding buffers and screening.

- [5] Waiver of cost generation measures
- [a] Preparation and submission of a Woodland Management Plan Section 188-187 through 202
- [b] Waiver of cost generative measures pursuant to NJAC 5:93-10.1 et seq. in order to permit the intended, agreed upon development of the property the Township agrees to abide by the COAH regulations against cost measures.
- [c] Any inclusionary development within the ML-16 Zone shall be subject to the provisions NJAC 5:93-10.2, which set forth limitations on applications requirements and provide a standards of review for the Planning Board for necessary variances or deviations necessary to accomplish the intent of the district.
- [6] All multifamily dwellings shall be exempt from the standards found within 188-138, regarding look-alike standards for residential construction. Exemption from Street Tree Ordinance Section 188-122. Street trees will be provided where appropriate but shall be exempt from the requirement of a tree every twenty (20) feet along the roadway.
- [7] Exemption from Section 188-221C(7), basins shall be no closer than 20 feet of building.
- [8] Retaining walls shall be exempt from the provisions set forth in 134-7B(2), (9) and 134-7C(3). As such the project will be graded to allow infiltration and to both capture some of the stormwater and to allow some of the stormwater runoff to drain over the wall to existing grades. The maximum height for a retaining wall in the ML 16 Zone shall be six feet. In the event of stepped retaining walls, there shall be a minimum of four feet between each such retaining wall. A retaining wall shall not be subject to the requirements of the Township Code 188-12 but shall be subject to the provisions of the section of the Township Code 134-7 and the applicable provisions of the New Jersey State Uniform Construction Code, NJAC 5:23-1.1 et seq., including NJAC 5:23-2.14(g) except that the Township Code 134-7C(1) shall not be applicable, and retaining walls shall be permitted at or up to the property line of a lot
- [9] Steep slopes shall be defined as slopes greater than 20% over a minimum run of ten (10) feet
- [10] The provisions of Section 188-212 et seq. (Stormwater Control) shall be applicable within the ML-16 Zone. However, in the event that the provisions of Section 188-212 conflict with or impose requirements other than those set forth within the provisions of the Residential Site Improvement Standards, NJAC 5:21 (RSIS), the RSIS shall control.

- [11] Exempt from Section 188-16 with respect to setbacks. The Pump Station shall be adequately buffered and fenced, but no berm shall be required.
- [12] With respect to Section 188-23 topsoil shall be stockpiled and repurposed throughout the site to the maximum extent possible.
- [13] Exempt from Section 188-22 Lighting

SECTION 2. REPEALER

The remainder of all other sections and subsections of the aforementioned ordinances not specifically amended by this Ordinance shall remain in full force and effect.

SECTION 3. INCONSISTENT ORDINANCES

All other Ordinances or parts thereof inconsistent with the provisions of this Ordinance are hereby repealed as to such inconsistency, but only to the extent of such inconsistency.

SECTION 4. SEVERABILITY

If any section, paragraph, subdivision, clause or provision of this Ordinance shall be adjudged invalid, such adjudication shall apply only to the section, paragraph, subdivision, clause or provision so adjudged and the remainder of this Ordinance shall be deemed valid and effective.

SECTION 5. EFFECTIVE DATE

This Ordinance shall take effect upon its passage and publication according to law, subject to, and contingent upon, the approval and execution of a Developer's Agreement between the Township and the Developer, its successor and/or assigns.

NOTICE

The Ordinance published herewith was introduced and passed on first reading by the Township Council of the Township of Howell on _____ and will be further considered for final passage and adoption at the Township Municipal Building on 4567 Route 9 North, Howell, New Jersey on _____ at 7:00 p.m. or as soon thereafter as the matter can be reached on the Agenda, at which time and place all persons interested therein shall be given an opportunity to be heard and during the week prior thereto, and up to, and including, the date of such meeting, copies of said Ordinance will be available at the Clerk's Office in the Township of Howell Municipal Building to the members of the general public who shall request same.

DIANE FESTINO, TOWNSHIP CLERK

This is to certify that the foregoing Ordinance was adopted by the Township Council at a regular meeting of the Township of Howell held on _____, 2025.

DIANE FESTINO, TOWNSHIP CLERK

Explanatory Statement: This ordinance creates the Moderate- and Low-Income Housing Mixed Use Overlay Zone 16 (ML-16) to include a townhome and stacked townhome development totaling 290 units on Block 71, Lots 20 and 21. The proposed development also includes 58 number of affordable units to meet the Township's obligation towards its State mandated affordable housing units.

Appendix D: Existing Affordable Housing and Development Fee Ordinance

ARTICLE XX
Affordable Housing

§ 188-176. Purpose.

- A. The Township of Howell has been in the process of having its Final Housing Element and Fair Share Plan approved by the New Jersey Council on Affordable Housing (COAH) in accordance with the requirements of Southern Burlington County NAACP vs. Twp. of Mount Laurel, 92 NJ 158 (1983) and the Fair Housing Act of New Jersey.
- B. Certain affected property owners and/or developers have intervened in these proceedings as party objectors or otherwise participating parties; and the Township of Howell and these various party objectors and otherwise participating parties have reached agreement concerning the Final Housing Element and Fair Share Plan and development of the lands in question, and have entered into formal binding stipulations of settlement and agreements implementing their agreement, which stipulations and agreements are on file in the office of the Township Clerk and are incorporated herein by reference, and supersede any provision of this article to the contrary.
- C. In implementing the various stipulations and agreements aforesaid, it is necessary to amend and supplement the provisions of this Chapter 188 to provide, among other things, for new, modified or supplemental zoning requirements, to provide for certain affordability controls and resale/rental controls and similar matters required under regulations of the New Jersey Council on Affordable Housing to assure the development and continuation of low- and moderate-income housing at the sites designated for such purposes, to provide for regulations concerned with accessory apartments and to provide a mechanism for the receipt and use of case contributions by developers to further the development of low- and moderate-income housing in the Township of Howell.
- D. Therefore, the Township Council of the Township of Howell does establish the foregoing as the purpose and basis for the adoption of this article.

§ 188-177. Site and zoning designation; modifications; exceptions. [Amended 10-20-2003 by Ord. No. O-03-37]

The following site and zoning designations are hereby made, subject to the zoning requirements, as modified herein, for the purposes of this article:

- A. (Reserved)¹
- B. (Reserved)²
- C. (Reserved)³
- D. Site 5.

1. Editor's Note: Former Subsection A, Site 1, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-72C.

2. Editor's Note: Former Subsection B, Site 3, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-70C and D.

3. Editor's Note: Former Subsection C, Site 4, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-80F.

- (1) Site 5 is a fourteen-acre tract designated as Block 138, Lot 42, on the Howell Township Tax Map. The Zoning Map of the Township of Howell, as amended, is hereby further amended to provide that Site 5 (Block 138, Lot 42 of the Howell Township Tax Map) is designated as a portion of the R-4 Garden Apartments Zone.
- (2) The requirements of the R-4 Garden Apartments Zone, including bulk requirements, are hereby specifically modified as follows. The following modifications shall supersede any inconsistent provision in ordinance concerning the R-4 Garden Apartments Zone, and shall nullify, to the degree necessary, any existing provision of said zoning requirements that would prevent the implementation of any of the following specific modifications. The following modifications are further subject to all terms and conditions of any stipulation resolving objections and developer's agreement on file in the office of the Township Clerk. The modifications are as follows:
 - (a) Maximum density: 180 housing units with all units for low- and moderate-income housing under the regulations of the New Jersey Council on Affordable Housing. A maximum of 16 units per structure shall be permitted.
 - (b) Maximum building height: 30 feet measured from the ground to the eave of the roof of each housing unit.
 - (c) Parking requirements: Maximum 1 1/2 parking spaces per housing unit.
- (3) Special Mount Laurel requirements: as set forth in § 188-178 hereof, and subject to the terms and conditions of stipulations and developer's agreements on file in the office of the Township Clerk, regulations of the New Jersey Council on Affordable Housing, as amended, and any modification and/or approval received by the Township of Howell from the New Jersey Council on Affordable Housing.

E. (Reserved)⁴

F. (Reserved)⁵

G. (Reserved)⁶

H. (Reserved)⁷

I. (Reserved)⁸

J. (Reserved)⁹

K. Site 11.

- (1) Site 11 is a tract of 7.7 acres located at the southwest corner of the intersection of New

4. Editor's Note: Former Subsection E, Site 6, was repealed 11-15-2004 by Ord. No. O-04-63; and Site 7 was previously rezoned to R-5 and R-6 by Ord. No. O-03-37.

5. Editor's Note: Former Subsection F, Site 8, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-84D.

6. Editor's Note: Former Subsection G, Site 8A, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-84E.

7. Editor's Note: Former Subsection H, Site 9, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-70D.

8. Editor's Note: Former Subsection I, Site 10A, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 88-84F.

9. Editor's Note: Former Subsection J, Site 10B, was repealed 11-15-2004 by Ord. No. O-04-63; see now § 188-70D.

Jersey Highway No. 9 and Strickland Road and is designated as Block 139, Lot 11.02, on the Howell Township Tax Map.

- (2) The Zoning Map, Howell Township, as amended, is further amended to provide that Site 11 (Block 139, Lot 11.02) is designated as a portion of the Moderate- and Low-Income Housing Zone (ML7).
- (3) Special Mount Laurel requirements: as set forth in § Section 14-47 hereof, and subject to regulations of the New Jersey Council on Affordable Housing, as amended, and any modifications and/or approval received by the Township of Howell from the New Jersey Council on Affordable Housing.
- (4) The requirements of the ML7 Zone, including bulk requirements, are specifically modified below. The following modifications shall supersede any inconsistent provision in this chapter concerning the ML7 Zone and shall nullify, to the degree necessary, any existing provisions of said zoning requirements that would prevent the implementation of any of the specific modifications. The following modifications are further subject to the Council on Affordable Housing granting the petition of the Township to amend its Housing Element and Fair Share Plan. The modifications are as follows:
 - (a) Permitted uses.
 - [1] Multifamily dwellings restricted to occupancy by low- or moderate-income senior citizens.
 - [2] Essential services.
 - (b) Permitted accessory uses.
 - [1] Recreational, cultural and other such facilities for the exclusive use or service of the development and their guests, including but not limited to:
 - [a] Clubhouses.
 - [b] Picnic grounds.
 - [c] Health clinics.
 - [d] Recreation facilities.
 - [e] Maintenance buildings.
 - [f] Day-care facilities.
 - [g] Administrative/rental facilities.
 - [2] Fences.
 - [3] Signs.
 - [4] Other customary uses which are clearly incidental to the principal use of the building.

Township of Howell, NJ

§ 188-177

§ 188-178

- (c) Required accessory uses: Off-street parking at a rate 6/10 of a parking space per dwelling unit.
- (d) Area, yard and building requirements.
 - [1] Minimum lot area: 80,000 square feet.
 - [2] Minimum lot frontage: 200 feet.
 - [3] Minimum side yard setback: 25 feet.
 - [4] Minimum front yard setback: 100 feet.
 - [5] Minimum rear yard setback: 100 feet.
 - [6] Maximum building height: 50 feet.
 - [7] Maximum density: 12 dwelling units per acre.
- L. Friendship Gardens (Block 78.10, Lot 25.03). **[Added 11-15-2004 by Ord. No. O-04-63]**
 - (1) This senior rental development was part of the Township's 1989 first round certified Housing Element and Fair Share Plan and is eligible to receive from COAH 99 age-restricted credits plus 12 age-restricted rental bonuses.
 - (2) The Zoning Map of the Township of Howell, as amended, is hereby further amended to provide that Friendship Gardens (Block 78.10, Lot 25.03) is designated as a portion of the HD-1 Zone District.

§ 188-178. Special Mount Laurel requirements. [Amended 3-7-2016 by Ord. No. O-16-04]

The following requirements shall govern the construction of any low- and moderate-income housing under regulations of the New Jersey Council on Affordable Housing, including, but not limited to, N.J.A.C. 5:92-12, 5:92-14 and 5:92-15 and any further requirements provided by way of court order as a result of litigation bearing docket number MON-2525-15, at any site or portion of site set forth in § 188-177 hereof, subject to the terms and conditions of any stipulation and developer's agreement on file in the office of the Township Clerk. To the degree not inconsistent with regulations of the New Jersey Council on Affordable Housing, as amended, and any stipulation and developer's agreement on file in the office of the Township Clerk, the requirements for off-street parking, floor area, open space, recreation areas, road widths and rights-of-way requirements provided in this chapter shall govern the development of sites set forth in § 177-176 hereof.

- A. Resale and rental of lower-income housing.
 - (1) All lower-income dwelling units shall be required to have covenants and deed restrictions running with the land to control the resale price or sublease of for sale of low- and moderate-income units or to employ other legal mechanisms which shall be approved by the Township Attorney and will, in his opinion, ensure that such housing will remain affordable to persons of lower income for at least 20 years.
 - (2) The owner of all rental units shall provide legal documentation, to be approved by the

Township Attorney, to assure that rental units will remain affordable to persons of lower income for at least 20 years.

- (3) Administrative mechanism. The Township shall contract with the New Jersey Housing and Mortgage Finance Agency so that the latter shall be responsible for assuring that low- and moderate-income housing units remain affordable to low- and moderate-income households.
 - (4) Initial pricing. Maximum housing cost (for sale or rent) shall be calculated as a percentage of the uncapped HUD Section 8 income limit for Monmouth County, and as set forth in rules and regulations of New Jersey Council on Affordable Housing [N.J.A.C. 5:92-12.4(a)] hereinafter.
 - (5) The price of an owner-occupied housing unit and the rents of affordable housing units may increase annually based on the percentage increase in median income for Monmouth County as determined from the uncapped Section 8 income limits, published by HUD, or other recognized standard adopted by the New Jersey Council on Affordable Housing that applies to the rental housing unit.
 - (6) The developer shall submit a resale-rental plan for the affordable units to the Township Council and the Township Attorney, and such plan shall be approved by the Township Council and Township Attorney prior to the issuance of any building permits.
- B. Phasing of affordable units. Within inclusionary developments, low- and moderate-income housing units shall be built in accordance with the following schedule:

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

C. Bedroom mix.

- (1) Requirements.
 - (a) The following bedroom mix, unless waived or modified by the New Jersey Council on Affordable Housing, shall apply to the total number of affordable units in each project:
 - [1] Not less than 15% shall be three-bedroom units.
 - [2] Not less than 35% shall be two-bedroom units.
 - [3] Not more than 20% shall be efficiency units.

- (b) In the event the rules of the Council on Affordable Housing shall provide for a bedroom mix different than the foregoing, the requirements of the Council shall control, and the foregoing shall be deemed modified to comply therewith.
- (2) There shall be two spaces per unit except where common parking is provided in which case there shall be spaces according to the following schedule:
- (a) Three-bedroom or larger units: 2.0 spaces.
 - (b) Two-bedroom unit: 1.75 spaces if unit is adult citizen restricted; otherwise 2.0 spaces.
 - (c) One-bedroom unit: 1.5 spaces.
 - (d) Elderly unit (age restricted): 1.25 spaces.
- D. Open space and recreational area requirement. Not less than the 30% of the project area shall be devoted to open space as defined in this chapter and not less than 10% shall be designated for active recreation space such as swimming pool; clubhouse; court sports; softball, baseball or field sports areas; tot-lots; picnic areas; and exercise areas. Parking areas for recreational areas shall be provided based upon the size of the facilities provided.
- E. Governmental subsidies. Howell Township shall take such steps as are necessary to assist the developer in obtaining state and/or federal subsidies for low- and moderate-income housing when such subsidies are sought by the applicant as a means to provide such housing.
- F. Required storage area or garage. Each housing unit shall provide individual and secured storage facilities containing not less than 200 cubic feet. A private garage containing less than 180 square feet may be substituted for the storage area requirement and would count as 1/2 parking space.
- G. Marketing and administration. **[Amended 11-15-2004 by Ord. No. O-04-63]**
- (1) Affirmative marketing plan.
- (a) Howell Township, Monmouth County, has 12 cumulative fair-share obligations (1987-1999) of 1,109 units, of which 955 provide new affordable housing opportunities. This chapter will apply to all developments that contain low- and moderate-income units that are listed below and any future developments that may occur:

Description

RSL Investments/Countryside Place

Strickland Road age-restricted rental units

Friendship Gardens age-restricted rental units

- (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 sex, age or number of children, to housing units which are being marketed by a developer/

sponsor, municipality and/or designated administrative agency of affordable housing. The plan will address the requirements of N.J.A.C. 5:93-11. In addition, the plan prohibits discrimination in the sale, rental, financing or other services related to housing on the basis of race, color, sex, religion, handicap, age, familial status/size or national origin. Howell Township is in the housing region consisting of Monmouth, Ocean and Mercer Counties. The affirmative marketing program is a continuing program and will meet the following requirements:

- [1] All newspaper articles, announcements and requests for applications for low- and moderate-income units will appear in the Asbury Park Press and The Star Ledger.
- [2] The primary marketing will take the form of at least one press release sent to the above newspaper and a paid display advertisement in said newspaper. Additional advertising and publicity will be on an "as needed" basis.
- [3] The advertisement will include: the street address; direction to housing units; number of bedrooms per unit; range of selling prices/rents; size of units; household income limits and location of applications, including business hours and where/how applications may be obtained.
- [4] All newspaper articles, announcements and requests for applications for low- and moderate-income housing will appear in the following neighborhood-oriented weekly newspapers within the region.

Tri-Town News

The Howell Times

The News Transcript

- [5] The following regional radio will be used:

Radio Station WOBM - AM and FM

Radio Station WJLK - FM

Radio Station WADB - AM

- [6] The following is the location of applications, brochure(s), and/or poster(s) used as part of the affirmative marketing program, including specific employment centers within the region:

Howell Township Municipal Building Preventorium Road

Howell Township Municipal Building Old Tavern Road

Developer's sales/rental office on site

Howell Township Senior Center Preventorium Road

Howell Township Division of Youth and Family Services Howell Human Services building on Adelphia Road

- [7] The following is a list of community contact person(s) and/or organization(s) in Monmouth, Ocean and Mercer 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: County Board of Social Services.
- [8] Applications will be mailed to prospective applicants upon request.
- [9] Additionally, applications will be sent to the chief administrative employees of each of the following agencies in the counties of Monmouth, Ocean and Mercer:
- [a] Monmouth, Ocean and Mercer Counties' Offices on Aging.
 - [b] Monmouth, Ocean and Mercer Counties' housing agencies or authorities.
 - [c] Monmouth, Ocean and Mercer Counties' libraries.
 - [d] Monmouth, Ocean and Mercer Counties' area community action agencies.

(2) Administration of affordable housing program.

- (a) For purposes of this subsection the term "Housing Officer" is defined as the employee, consultant, authority or government or other agency charged with the responsibility of administering the affordable housing program of the Township of Howell.
- (b) Howell Township is ultimately responsible for administering the affordable housing program. Howell Township has delegated this responsibility to the Housing Officer. The Housing Officer will income qualify low- and moderate-income households; place income-eligible households in low- and moderate-income units upon initial occupancy; provide for the initial occupancy of low- and moderate-income units with income-qualified households; continue to qualify households for reoccupancy of units as they become vacant during the period of affordability controls; assist with advertising and outreach to low- and moderate-income households if in contract; and enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:93-9.
- (c) The Housing Officer will provide counseling services to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, responsibilities of home ownership, rental lease requirements and landlord/tenant law.
- (d) The types of activities to be undertaken by the Housing Officer after the completion of initial occupancy of sales and rental units in order to fill vacancies resulting from normal turnover shall include:

- [1] Insuring a sufficient supply of income-eligible applicants by continuing to implement the marketing plan throughout the housing region, as outlined herein. At a minimum, the Township shall maintain a current pool of at least five income-eligible applicants for each low- and moderate-income unit.
- [2] Contacting each income-eligible applicant annually to request updated information regarding income and family size.
- (e) As units become available, the Housing Officer shall select eligible applicants for the units, as described in N.J.A.C. 5:93-11.4(b) through (d), until the units are occupied by low- and moderate-income households.
- (f) Howell Township, by and through its Housing Officer, will comply with monitoring and reporting requirements as per N.J.A.C. 5:93-11.6 and 12.1.
- (g) Households who live or work in the COAH-established housing region may be given preference for sales and rental units constructed within that housing region. Applicants living outside the housing region will have an equal opportunity for units after regional applicants have been initially serviced. Howell Township intends to comply with N.J.A.C. 5:93-11.7.
- (h) Developers of low- and moderate-income housing units may assist in the marketing of the affordable units in their respective developments if so designated by Howell Township.
- (i) The marketing program will commence at least 120 days before the issuance of either temporary or permanent certificates of occupancy. The marketing program will continue until all low- and moderate-income housing units are initially occupied and for as long as affordable units are deed restricted and occupancy or reoccupancy of units continued to be necessary.

H. Accessory apartment requirements.

- (1) Purpose. This section provides conditions and controls for the development of accessory apartments in single-family homes, and specifically by the terms of this section, such use is to be permitted in all single-family dwelling units served by water and sewer facilities within any residential zoning district in the Township of Howell, wherein the Township Planning Board is hereby authorized to issue a special use permit. The purpose of this section is:
- (a) To provide for the legal and orderly development of accessory apartments;
- (b) To provide homeowners with the means of obtaining needed rental income, companionship, security and services, thereby enabling them to remain more comfortable in their homes and neighborhoods;
- (c) To meet the housing needs to persons with low- and moderate-income; and
- (d) To protect the stability, property values and single-family character of neighborhoods and to continue to protect the health, welfare and safety of the general public.

- (2) Definitions. As used in this section, the following terms shall have the meanings indicated:

ACCESSORY APARTMENT — A self-contained residential dwelling unit, containing its own kitchen, sanitary facilities and private entrance, which is created within an existing single-family home, or through the conversion of an existing accessory building on the same site, or by addition to an existing single-family home or accessory building.

- (3) Conditions and requirements. The following conditions and requirements shall govern the establishment of accessory apartments under this section:

- (a) Adequate off-street parking must be provided for both the principal and accessory uses on the subject property as determined under § 188-106 hereof. Adequate turnaround areas shall be provided to prevent vehicles from having to back into any roadway.
- (b) Where there is combined primary and accessory apartment use, the primary unit shall be occupied by the owner of the lot on which the dwelling or dwellings, as primary or accessory use, are located.
- (c) Exterior appearance. The principal dwelling and accessory apartment must, to the degree reasonably feasible, retain the appearance of a single-family residence. No additional entrances shall be permitted on the front of the principal dwelling. Dual access on a hallway to the outside is permitted. No unit shall be located above the second floor.
- (d) Size requirements. The net floor area of the accessory apartment shall be at least 400 square feet. The sizes of bedrooms in the apartment shall comply with the standards of the New Jersey State Housing Code.

[1] The net floor area of the accessory apartment shall not exceed the following percentage of the area of the single-family house or the following fixed amount, as the case may be:

If the area of the house is:	The net floor area of the apartment shall not exceed:
Less than 3,000 square feet	40% or 1,000 square feet, whichever is less
3,000 or more but less than 5,000 square feet	30% or 1,200 square feet, whichever is less
5,000 square feet or more	20% or 1,500 square feet, whichever is less

[2] For the purposes of this subsection, the area of the single-family house shall be the total area of all of the stories of the house, measured from the outside faces of the exterior walls, including the areas of enclosures and additions to the house that are proposed to be made for the purpose of an accessory apartment. It shall also include the area of basements. The area of the single-family house shall not include roofed but unenclosed areas, such as porches

and carports. Also for the purposes of this subsection, the net floor area of the accessory apartment shall not include any hall providing the unit with access to the outdoors. The accessory apartment is limited to a maximum of two bedrooms.

- [3] The accessory apartment must be available to low- or moderate-income tenants for a period of at least 10 years.
- [4] The accessory apartment must conform with all applicable standards of health, building, zoning and other codes and regulations.
- [5] Accessory apartments shall not be permitted on lots of less than 20,000 square feet in size. The use shall be considered for zoning purposes an existing family use.
- [6] Bedroom number. The Township Planning Board shall only approve permits if the bedroom mix of all units granted does not exceed the following:
 - [a] Efficiency apartment: 35% of the maximum number.
 - [b] One-bedroom apartment: 35% of the maximum number.
 - [c] Two-bedroom apartment: 30% of the maximum number.
- [7] The following are hereby established as the regulations governing the controls on affordability and occupancy:
 - [a] As a condition of any resolution granting a conditional use permit for an accessory apartment, the Planning Board shall require the recording of a deed in the County Clerk's office, to appear in the chain of title, which shall set forth deed restrictions restricting occupancy to low- or moderate-income households and in conformity with the regulations below. The deed restriction shall be effective for a minimum of 10 years.
 - [b] Rents, excluding utilities, may not exceed 30% of the gross monthly income of the appropriate household size. Median income household size shall be established by the most recently published income limits promulgated by the New Jersey Council on Affordable Housing. The following criteria shall apply in determining rental amounts:
 - [i] Efficiency units shall be affordable to one-person households.
 - [ii] One-bedroom units shall be affordable to two-person households.
 - [iii] Two-bedroom units shall be affordable to three-person households.
 - [c] The owner of an accessory apartment may submit the name of a proposed tenant to the agency administering § 188-178 hereof. In the event that the proposed tenant is certified eligible, the owner may enter into a leasing agreement for rental which is consistent with the restrictions set forth above. In the event that the owner does not have a proposed tenant, or

the proposed tenant is not certified eligible, the agency shall advise the owner of the names and addresses of eligible tenants, appropriate in size for the unit, from the agencies waiting list. No owner shall rent an accessory apartment to anyone who has not been certified eligible by the agency.

[d] Commencing one year after the initial renting of the unit, the unit owner shall certify to the agency administering § 188-178 hereof, name(s) and address(es) of each tenant who has occupied the unit during the past 12 months, the beginning and ending dates of their tenancy and that the tenant(s) were certified eligible by the agency at the time of their initial occupancy of the unit.

[e] The agency administering § 188-178 hereof shall administer the accessory apartments so that not more than 50% of the number set forth above shall be rented to moderate-income households, and not less than 50% of the number set forth above shall be rented to low-income households. This requirement shall be administered on a first-come-first-served basis.

[f] Affirmative marketing requirements for accessory apartments shall be supplemented by the requirements of § 188-178 hereof.

[8] The construction and modification of any accessory apartment shall be in accordance with the requirements of the Uniform Construction Code of New Jersey, including the requirement to obtain a building permit and certificate of occupancy.

I. Range of affordability for purchased housing.

(1) Developers shall offer average pricing for affordable units which will, as best as practicable, result in units being affordable to households at 57.5% of median income. To achieve this goal, the following distribution of prices shall be adhered to, to the extent practicable, for each 20 affordable units:

Proposed Pricing Stratification	
Low	1 at 40% through 42.5% of median income
	3 at 42.6% through 47.5% of median income
	6 at 47.6% through 50% of median income
Moderate	1 at 50.1% through 57.5% of median income
	1 at 57.6% through 64.5% of median income
	1 at 64.6% through 68.5% of median income
	1 at 68.6% through 72.5% of median income
	2 at 72.6% through 77.5% of median income

Proposed Pricing Stratification	
	4 at 77.6% through 80% of median income

- (2) For initial occupancy, priority shall be given to households which fall within the median income categories set forth above.
- J. Special provisions relating to group homes on Block 26, Lot 7.03; and Block 84.08, Lot 74.01, the Strickland Road Senior Project (Block 139, Lot 11.02 - Site 11), and Friendship Gardens (Block 78.10, Lot 25.03). Subchapter 9, entitled "Controls on Affordability," of Chapter 93, entitled "Substantive Rules of the New Jersey Council on Affordable Housing for the Period Beginning June 6, 1994,"¹⁰ are hereby incorporated herein and made a part hereof as though fully set forth herein at length with respect to the two group homes located on Block 26, Lot 7.03 and Block 84.08, Lot 74.01, respectively, and the Strickland Road Senior Project located on Block 139, Lot 11.02 (Site 11). This subsection shall supersede § 188-178 of this chapter with respect to those projects identified herein. **[Added 11-15-2004 by Ord. No. O-04-63]**
- K. **Occupancy Preference.** In accordance with N.J.S.A. 52:27D-311(j), the Township and developer or residential development owner may enter into an agreement to provide a preference for affordable housing to low- to moderate-income veterans who served in time of war or other emergency, as defined in Section 1 of P.L.1963, c. 171 (N.J.S.A. 54:4-8.10), of up to 50% of the affordable units in that particular project. This preference shall be established in the applicant selection process for available affordable units so that applicants who are veterans who served in time of war or other emergency, as referenced in this subsection, and who apply within 90 days of the initial marketing period shall receive preference for the rental of the agreed-upon percentage of affordable units. After the first 90 days of the initial one-hundred-twenty-day marketing period, if any of those units subject to the preference remain available, then applicants from the general public shall be considered for occupancy. Following the initial one-hundred-twenty-day marketing period, previously qualified applicants and future qualified applicants who are veterans who served in time of war or other emergency, as referenced in this subsection, shall be placed on a special waiting list as well as the general waiting list. The veterans on the special waiting list shall be given preference for affordable units as the units become available, and whenever the percentage of preference-occupied units falls below the agreed upon percentage. Any agreement to provide affordable housing preferences for veterans pursuant to this subsection shall not affect a municipality's ability to receive credit for the unit from the council, or its successor. **[Added 3-7-2016 by Ord. No. O-16-04]**

10. Editor's Note: See N.J.A.C. 5:93 et seq.

ARTICLE XXI

Development Fees

[Amended 2-15-2005 by Ord. No. O-05-6; 2-17-2009 by Ord. No. O-09-05; 11-12-2019 by Ord. No. O-19-51]

§ 188-179. Development fee provisions.

A. Purpose.

- (1) In *Holmdel Builder's Association v. Holmdel Township*, 121 N.J. 550 (1990), the New Jersey Supreme Court determined that mandatory development fees are authorized by the Fair Housing Act of 1985, N.J.S.A. 52:27d-301 et seq., and the State Constitution, subject to the adoption of Rules by the Council on Affordable Housing (COAH).
- (2) Pursuant to P.L. 2008, c. 46, Section 8 (N.J.S.A. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (N.J.S.A. 40:55D-8.1 through 40:55D-8.7), COAH was authorized to adopt and promulgate regulations necessary for the establishment, implementation, review, monitoring and enforcement of municipal affordable housing trust funds and corresponding spending plans. Municipalities that were under the jurisdiction of COAH and that are now before a court of competent jurisdiction and have a Court-approved spending plan may retain fees collected from nonresidential development.
- (3) This section 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 32-38 (N.J.S.A. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (N.J.S.A. 40:55D-8.1 through 40:55D-8.7). Fees collected pursuant to this section shall be used for the sole purpose of providing low- and moderate-income housing in accordance with a Court-approved spending plan.

B. Basic requirements.

- (1) This section shall not be effective until approved by the Court.
- (2) The Township of Howell shall not spend development fees until the Court has approved a plan for spending such fees (spending plan).

C. Definitions. The following terms, as used in this section, shall have the following meanings:

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 housing development.

COAH or THE COUNCIL — The New Jersey Council on Affordable Housing established under the Fair Housing Act.

CONSTRUCTION OFFICIAL — The construction officer or his/her designee.

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 permitted at N.J.A.C. 5:97-8.3.

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 — Those 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.

TOWNSHIP — The Township of Howell.

D. Residential development fees.

(1) Imposition of fees.

- (a) Within the Township of Howell, all residential developers, except for developers of the types of developments specifically exempted below and developers of developments that include affordable housing, shall pay a fee of 1.5% of the equalized assessed value for all new residential development, provided no increased density is permitted. Development fees shall also be imposed and collected when an additional dwelling unit is added to an existing residential structure; in such cases, the fee shall be calculated based on the increase in the equalized assessed value of the property due to the additional dwelling unit.
- (b) When an increase in residential density is permitted pursuant to a "d" variance granted under N.J.S.A. 40:55D-70d(5), developers shall be required to pay a "bonus" development fee of 6% of the equalized assessed value for each additional unit that may be realized, except that this provision shall not be applicable to a development that will include affordable housing. If the zoning on a site has changed during the two-year period preceding the filing of such a variance application, the base 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 variance application.
- (c) Development fees shall be imposed and collected when an existing structure undergoes a change to a more intense use, is demolished and replaced, or is expanded, if the expansion is not otherwise exempt from the development fee requirement. The development fee shall be calculated on the increase in the equalized assessed value of the improved structure.

(2) Eligible exactions, ineligible exactions and exemptions for residential developments.

- (a) Affordable housing developments, developments where the developer is providing for the construction of affordable units elsewhere in the municipality, and developments where the developer has made a payment in lieu of on-site construction of affordable units shall be exempt from development fees.

- (b) Developments that have received preliminary or final site plan approval prior to the adoption of a municipal development fee ordinance shall be exempt from development fees, unless the developer seeks a substantial change in the approval. Where a site plan approval does not apply, a zoning and/or building permit shall be synonymous with preliminary or final site plan approval for this purpose. The fee percentage shall be vested on the date that the building permit is issued.
 - (c) Developers of educational facilities shall be exempt from paying a development fee.
 - (d) Developers of houses of worship and other uses that are entitled to exemption from New Jersey real property tax shall be exempt from the payment of a development fee, provided that such development does not result in the construction of any additional housing or residential units, including assisted living and continuing care retirement communities.
 - (e) A development shall be exempt from an increase in the percentage of the development fee, provided the building permit was issued prior to the effective date of this article, or prior to any subsequent ordinance increasing the fee percentage. The developer shall have the right to pay the fee based on the percentage in effect on the date the building permit was issued.
 - (f) Any development or improvement to structures of owner-occupied property in which there is located an affordable accessory residence. This exemption shall only apply to development or improvements to the property during the period of affordability controls.
 - (g) The construction of a new accessory building or other structure on the same lot as the principal building shall be exempt from the imposition of development fees if the assessed value of the structure is determined to be less than \$100,000.
- E. Nonresidential development fees.
- (1) Imposition of fees.
 - (a) Within all zoning districts, nonresidential developers, except for developers of the types of developments specifically exempted below, 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.
 - (b) Within all zoning districts, nonresidential developers, except for developers of the types of developments specifically exempted below, 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.
 - (c) 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 improvements and the equalized assessed value of the newly improved structure, i.e., land and improvements, and such calculation shall be made at the time a 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.

- (d) The nonresidential portion of a mixed-use inclusionary or market-rate development shall be subject to the development fee of 2.5% unless otherwise exempted below.
- (2) Eligible exactions, ineligible exactions and exemptions for nonresidential development.
 - (a) The development fee of 2.5% shall not apply to an increase in equalized assessed value resulting from alterations, change in use within the existing footprint, reconstruction, renovations and repairs.
 - (b) Nonresidential developments shall be exempt from the payment of nonresidential development fees in accordance with the exemptions required pursuant to the Statewide Non-Residential 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 Non-Residential Development Certification/Exemption. Any exemption claimed by a developer shall be substantiated by that developer.
 - (c) A developer of a nonresidential development exempted from the nonresidential development fee pursuant to the Statewide Non-Residential 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.
 - (d) 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 Howell as a lien against the real property of the owner.
 - (e) Pursuant to P.L. 2009, c. 90¹¹ and P.L. 2011, c. 122,¹² the nonresidential statewide development fee of 2.5% for nonresidential development is suspended for all nonresidential projects that received preliminary or final site plan approval subsequent to July 17, 2008, until July 1, 2013, provided that a permit for the construction of the building has been issued prior to January 1, 2015.

F. Collection procedures.

- (1) Upon the granting of a preliminary, final or other applicable approval for a development, the approving authority or entity shall notify or direct its staff to notify the Construction Official responsible for the issuance of a construction permit.
- (2) For nonresidential developments only, the developer shall also be provided with a copy of Form N-RDF, State of New Jersey Non-Residential Development Certification/

11. Editor's Note: See N.J.S.A. 52:27D-489a.

12. Editor's Note: See N.J.S.A. 40:55D-8.6.

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 Form N-RDF. The Tax Assessor shall verify exemptions and prepare estimated and final assessments as per the instructions provided in Form N-RDF.

- (3) The Construction Official responsible for the issuance of a construction permit shall notify the Township Tax Assessor of the issuance of the first construction permit for a development which is subject to a development fee.
- (4) Within 90 days of receipt of such notification, the Township Tax Assessor shall prepare an estimate of the equalized assessed value of the development based on the plans filed.
- (5) The Construction Official responsible for the issuance of a final certificate of occupancy shall notify the Township Tax Assessor of any and all requests for the scheduling of a final inspection on a property which is subject to a development fee.
- (6) Within 10 business days of a request for the scheduling of a final inspection, the Township Tax Assessor shall confirm or modify the previously estimated equalized assessed value of the improvements associated with the development; calculate the development fee; and thereafter notify the developer of the amount of the fee.
- (7) Should the Township of Howell 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-8.6).
- (8) Except as provided in hereinabove, 50% of the initially calculated development fee shall be collected at the time of issuance of the construction 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 the time of issuance of the construction permit and that determined at the time of issuance of the certificate of occupancy.
- (9) Appeal of development fees.
 - (a) 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 the Township of Howell. 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.
 - (b) 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 the Township of Howell. 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.

G. Affordable Housing Trust Fund.

- (1) There is hereby created a separate, interest-bearing Affordable Housing Trust Fund to be maintained by the Chief Financial Officer of the Township of Howell for the purpose of depositing development fees collected from residential and nonresidential developers and proceeds from the sale of units with extinguished controls.
- (2) The following additional funds shall be deposited in the Affordable Housing Trust Fund and shall at all times be identifiable by source and amount:
 - (a) Payments in lieu of on-site construction of a fraction of an affordable unit, where permitted by ordinance or by agreement with the Township of Howell;
 - (b) Funds contributed by developers to make 10% of the adaptable entrances in a townhouse or other multistory attached dwelling unit development accessible;
 - (c) Rental income from municipally operated units;
 - (d) Repayments from affordable housing program loans;
 - (e) Recapture funds;
 - (f) Proceeds from the sale of affordable units; and
 - (g) Any other funds collected in connection with Howell Township's affordable housing program.
- (3) In the event of a failure by the Township of Howell 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 Howell, or, if not practicable, then within the County or the Housing Region.
- (4) 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.

- (5) Interest accrued in the Affordable Housing Trust Fund shall only be used to fund eligible affordable housing activities approved by the Court.

H. Use of funds.

- (1) The expenditure of all funds shall conform to a spending plan approved by the Court. Funds deposited in the Affordable Housing Trust Fund may be used for any activity approved by the Court to address the Township of Howell'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.
- (2) Funds shall not be expended to reimburse the Township of Howell for past housing activities.
- (3) At least 30% of all development fees collected and interest earned on such fees shall be used to provide affordability assistance to 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 4, in which Howell Township is located.
 - (a) 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.
 - (b) 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.
 - (c) Payments in lieu of constructing affordable housing units on site, if permitted by

ordinance or by agreement with the Township of Howell, and funds from the sale of units with extinguished controls shall be exempt from the affordability assistance requirement.

- (4) The Township of Howell 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.
 - (5) 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.
 - (a) In the case of a rehabilitation program, the administrative costs of the rehabilitation program shall be included as part of the 20% of collected development fees that may be expended on administration.
 - (b) Administrative funds may be used for income qualification of households, monitoring the turnover of sale and rental units, and compliance with COAH's 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.
- I. Monitoring. The Township of Howell shall provide annual reporting of Affordable Housing Trust Fund activity to the State of New Jersey, Department of Community Affairs, Council on Affordable Housing or Local Government Services or other entity designated by the State of New Jersey, with a copy provided to Fair Share Housing Center and posted on the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs, Council on Affordable Housing or Local Government Services. The reporting shall include an accounting of all Affordable Housing Trust Fund activity, including the sources and amounts of funds collected and the amounts and purposes for which any funds have been expended. Such reporting shall include an accounting of development fees collected from residential and nonresidential developers, payments in lieu of constructing affordable units on site (if permitted by ordinance or by agreement with the Township), funds from the sale of units with extinguished controls, barrier-free escrow funds, rental income from Township-owned affordable housing units, repayments from affordable housing program loans, and any other funds collected in connection with Howell Township's affordable housing programs, as well as an accounting of the expenditures of revenues and implementation of the spending plan approved by the Court.
- J. Ongoing collection of fees.
- (1) The ability for the Township of Howell to impose, collect and expend development fees shall expire with the expiration of the repose period covered by its judgment of compliance unless the Township of Howell has first 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

Township of Howell, NJ

§ 188-179

§ 188-180

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.

- (2) If the Township of Howell fails to renew its ability to impose and collect development fees prior to the expiration of its judgment of compliance, 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).
- (3) The Township of Howell shall not impose a residential development fee on a development that receives preliminary or final site plan approval after the expiration of its judgment of compliance, nor shall the Township of Howell retroactively impose a development fee on such a development. The Township of Howell also shall not expend any of its collected development fees after the expiration of its judgment of compliance.

§ 188-180. through § 188-186.1. (Reserved)

Appendix E: Affirmative Marketing Plan

Mr. Bonevich offered the following Resolution for adoption seconded by Ms. Richmond.

Resolution No: R-19-316

**RESOLUTION APPROVING AFFORDABLE HOUSING AFFIRMATIVE
MARKETING PLAN**

WHEREAS, the Township of Howell (“Township”) filed a Mt. Laurel declaratory judgment action in the Superior Court of New Jersey, Law-Division bearing the caption In the Matter of the Township of Application of the Township of Howell, Docket No. MON-L-2525-15 (the “Litigation”) following the New Jersey Supreme Court’s decision in Mt. Laurel IV; and

WHEREAS, the Township entered into a Settlement Agreement with Fair Share Housing Center on or about October 9, 2018 and an Amended Settlement Agreement on November 20, 2018 (collectively referred to as the “Settlement Agreements”) establishing the Township’s Third Round affordable housing obligation for the period 1999-2025 and the compliance mechanisms by which the Township will meet its constitutional obligation to provide for its fair share of affordable housing; and

WHEREAS, the Court conducted a Fairness Hearing on February 27, 2019 and entered an order on April 5, 2019 approving the Settlement Agreements by and between the Township and Fair Share Housing Center finding on a preliminary basis that the Settlement Agreement is fair to low and moderate-income households; and

WHEREAS, the Court Order approving the Settlement Agreements requires the Township to approve an Affirmative Marketing Plan; and

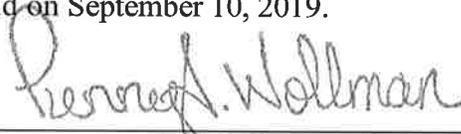
WHEREAS, the Township’s Planning Consultant prepared an Affirmative Marketing Plan and the Planning Board approved the Affirmative Marketing Plan as an appendix to the Housing Element and Fair Share Plan; and

WHEREAS, the Township Council of the Township of Howell believes it is in the best interest of the Township to approve an Affirmative Marketing Plan to comply with the Court’s Order of Fairness and Preliminary Compliance dated April 5, 2019 and to obtain a Final Judgment of Compliance and Repose protecting the Township from builder’s remedy litigation until July 1, 2025;

NOW, THEREFORE, BE IT RESOLVED by the Township Council of the Township of Howell hereby approves the Affordable Housing Affirmative Marketing Plan.

<u>VOTE:</u>	<u>AYES</u>	<u>NAYS</u>	<u>ABSTAIN</u>	<u>ABSENT</u>	<u>DISQUALIFY</u>
Mr. Bonevich	X				
Ms. Richmond	X				
Mr. Russo	X				
Mrs. O'Donnell	X				
Mayor Berger				X	

This is to certify that the foregoing Resolution was adopted by the Township Council of the Township of Howell during a regular meeting held on September 10, 2019.



Penny Wollman, Township Clerk

Appendix A

AFFIRMATIVE FAIR HOUSING MARKETING PLAN For Affordable Housing in (REGION 4)

HOWELL TOWNSHIP

I. APPLICANT AND PROJECT INFORMATION

(Complete Section I individually for all developments or programs within the municipality.)

1a. Administrative Agent Name, Address, Phone Number CGP&H 101 Interchange Plaza, Suite 301 Cranbury, NJ 08512 609-664-2769 ext 19		1b. Development or Program Name, Address	
1c. Number of Affordable Units: Number of Rental Units: Number of For-Sale Units:	1d. Price or Rental Range From \$ To Be Determined To \$ To Be Determined	1e. State and Federal Funding Sources (if any) <p style="text-align: center;">N/A</p>	
1f. <input type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted	1g. Approximate Starting Dates Advertising: Occupancy:		
1h. County <p style="text-align: center;">Mercer, Monmouth, Ocean</p>		1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number			
1k. Application Fees (if any): Application fee applies to conduct credit and criminal background checks.			

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

II. RANDOM SELECTION

<p>2. Describe the random selection process that will be used once applications are received.</p> <p>The Administrative Agent will assign random numbers to each applicant through a computerized random number generator.</p> <p>After the list of applications submitted during the initial lottery period is exhausted, the priority of preliminary applications is established by the date the household submitted their preliminary application (Interest Date).</p> <p>In addition to the random number assigned to the household and/or the interest date, there are other factors impacting waiting priority which are described below.</p> <ul style="list-style-type: none"> • Regional Preference: Applicants that indicated that they lived or work in the Affordable Housing Region will be contacted first. Once those applicants are exhausted, applicants outside the region will be contacted. • Veterans Preference: If there is an executed agreement between the developer or landlord and the Township, duly quailed veterans will also be given preference according to the terms of the agreement. • Household Size: Whenever possible, there will be at least one person for each bedroom. If the waiting list is exhausted and there are no in or out region households with a person for each bedroom size, units will be offered to smaller sized households that do not have a person for each bedroom. The Administrative Agent cannot require an applicant household to take an affordable unit with a greater number of bedrooms, as long as overcrowding is not a factor. A household can be eligible for more than one unit category.
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- Fully Accessible Units:** A household with a person with physical disabilities will get preference on the waiting list because of the very limited number of accessible units. If there is more than one household with a person with physical disabilities on the waiting list, in region households with a person for each bedroom will be contacted first. Applicants must provide a letter from their doctor stating what kind of accommodation they require as a result of their disability.

III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)

White (non-Hispanic)
 Black (non-Hispanic)
 Hispanic
 American Indian or Alaskan Native
 Asian or Pacific Islander
 Other group:

3b. Websites: Post on the following websites at initial occupancy and as needed:

HOUSING RESOURCE CENTER (www.njhousing.gov) A free, online listing of affordable housing
 Howell Township Website (<https://www.twp.howell.nj.us/>)
 Affordable Homes New Jersey (CGP&H) website (<https://www.affordablehomesnewjersey.com/>)

3c. Commercial Media (required) (Check all that applies)

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
TARGETS PARTIAL HOUSING REGION 4			
Daily Newspaper			
<input type="checkbox"/>		Trenton Times	Mercer
<input checked="" type="checkbox"/>		Trentonian	Mercer
<input checked="" type="checkbox"/>		Asbury Park Press	Monmouth, Ocean
		Ocean County Observer	Ocean
Weekly Newspaper			
<input type="checkbox"/>		Howell Times	Monmouth
<input type="checkbox"/>		Tri-Town News	Monmouth
<input type="checkbox"/>		Ewing Observer	Mercer
<input type="checkbox"/>		Hopewell Valley News	Mercer
<input type="checkbox"/>		Lawrence Ledger	Mercer
<input type="checkbox"/>		Pennington Post	Mercer
<input type="checkbox"/>		Princeton Town Topics	Mercer
<input type="checkbox"/>		Tempo Mercer	Mercer
<input type="checkbox"/>		Trenton Downtowner	Mercer
<input type="checkbox"/>		Windsor Heights Herald	Mercer
<input type="checkbox"/>		West Windsor-Plainsboro News	Mercer, Middlesex
<input type="checkbox"/>		Princeton Packet	Mercer, Middlesex, Somerset

<input type="checkbox"/>		Messenger-Press	Mercer, Monmouth, Ocean
<input type="checkbox"/>		Woodbridge Sentinel	Middlesex
<input type="checkbox"/>		Atlanticville	Monmouth
<input type="checkbox"/>		Coaster	Monmouth
<input type="checkbox"/>		Courier	Monmouth
<input type="checkbox"/>		Examiner	Monmouth
<input type="checkbox"/>		Hub, The	Monmouth
<input type="checkbox"/>		Independent, The	Monmouth
<input type="checkbox"/>		News Transcript	Monmouth
<input type="checkbox"/>		Two River Times	Monmouth
<input type="checkbox"/>		Coast Star, The	Monmouth, Ocean
<input type="checkbox"/>		Beach Haven Times	Ocean
<input type="checkbox"/>		Beacon, The	Ocean
<input type="checkbox"/>		Berkeley Times	Ocean
<input type="checkbox"/>		Brick Bulletin	Ocean
<input type="checkbox"/>		Brick Times	Ocean
<input type="checkbox"/>		Jackson Times	Ocean
<input type="checkbox"/>		Lacey Beacon	Ocean
<input type="checkbox"/>		Manchester Times	Ocean
<input type="checkbox"/>		New Egypt Press	Ocean
<input type="checkbox"/>		Ocean County Journal	Ocean
<input type="checkbox"/>		Ocean Star, The	Ocean
<input type="checkbox"/>		Tri-Town News	Ocean
<input type="checkbox"/>		Tuckerton Beacon	Ocean
<input type="checkbox"/>		Atlantic Highlands Herald	Monmouth

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL TV STATION(S)	CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
TARGETS ENTIRE HOUSING REGION 4			
<input type="checkbox"/>		2 WCBS-TV CBS Broadcasting Inc.	
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		5 WNYW Fox Television Stations, Inc. (News Corp.)	

<input type="checkbox"/>		7 WABC-TV American Broadcasting Companies, Inc (Walt Disney)	
<input type="checkbox"/>		9 WWOR-TV Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		10 WCAU NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		11 WPIX WPIX, Inc. (Tribune)	
<input type="checkbox"/>		13 WNET Educational Broadcasting Corporation	
<input type="checkbox"/>		58 WNJB New Jersey Public Broadcasting Authority	
TARGETS PARTIAL HOUSING REGION 4			
<input checked="" type="checkbox"/>		Cablevision 77 FIOS 39 and 40	Monmouth
<input type="checkbox"/>		25 W25AW WZBN TV, Inc.	Mercer
<input type="checkbox"/>		39 WLVT-TV Lehigh Valley Public Telecommunications Corp.	Mercer
<input type="checkbox"/>		60 WBPB-TV Sonshine Family Television Corp	Mercer
<input type="checkbox"/>		63 WMBC-TV Mountain Broadcasting Corp.	Mercer
<input type="checkbox"/>		69 WFMZ-TV Maranatha Broadcasting Company, Inc.	Mercer
<input type="checkbox"/>		41 WXTV WXTV License Partnership, G.P. (Univision Communications Inc.)	Mercer, Monmouth
<input type="checkbox"/>		3 KYW-TV CBS Broadcasting Inc.	Mercer, Ocean
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc (Walt Disney)	Mercer, Ocean
<input type="checkbox"/>		12 WHYI-TV WHYY, Inc.	Mercer, Ocean
<input type="checkbox"/>		17 WPHL-TV Tribune Company	Mercer, Ocean
<input type="checkbox"/>		23 WNJS New Jersey Public Broadcasting Authority	Mercer, Ocean
<input type="checkbox"/>		29 WTXF-TV Fox Television Stations, Inc. (News Corp.)	Mercer, Ocean
<input type="checkbox"/>		35 WYBE Independence Public Media Of Philadelphia, Inc.	Mercer, Ocean
<input type="checkbox"/>		48 WGTW-TV Trinity Broadcasting Network	Mercer, Ocean
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	Mercer, Ocean
<input type="checkbox"/>		57 WPSG CBS Broadcasting Inc.	Mercer, Ocean
<input type="checkbox"/>		61 WPPX Paxson Communications License Company, LLC	Mercer, Ocean

<input type="checkbox"/>		65 WUVP-TV Univision Communications, Inc.	Mercer, Ocean
<input type="checkbox"/>		25 WNYE-TV New York City Dept. Of Info Technology & Telecommunications	Monmouth
<input type="checkbox"/>		31 WPXN-TV Paxson Communications License Company, LLC	Monmouth
<input type="checkbox"/>		47 WNJU NBC Telemundo License Co. (General Electric)	Monmouth
<input type="checkbox"/>		50 WNJN New Jersey Public Broadcasting Authority	Monmouth
<input type="checkbox"/>		68 WFUT-TV Univision New York LLC	Monmouth, Ocean (Spanish)
<input type="checkbox"/>		62 WWSI Hispanic Broadcasters of Philadelphia, LLC	Ocean

	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
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TARGETS PARTIAL HOUSING REGION 4

<input type="checkbox"/>		Cablevision of Hamilton	Partial Mercer, Monmouth
<input type="checkbox"/>		Comcast of Central NJ,	Partial Mercer, Monmouth
<input type="checkbox"/>		Patriot Media & Communications, CNJ	Partial Mercer
<input type="checkbox"/>		Cablevision of Monmouth, Raritan Valley	Partial Monmouth
<input type="checkbox"/>		Comcast of Mercer County, Southeast Pennsylvania	Partial Middlesex
<input type="checkbox"/>		Comcast of Monmouth County	Partial Monmouth, Ocean
<input type="checkbox"/>		Comcast of Garden State, Long Beach Island, Ocean County, Toms River	Partial Ocean

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
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TARGETS ENTIRE HOUSING REGION 4

AM

<input type="checkbox"/>		WWJZ 640	
<input type="checkbox"/>		WOR 710	
<input type="checkbox"/>		WABC 770	
<input type="checkbox"/>		WCBS 880	
<input type="checkbox"/>		WBBR 1130	
<input type="checkbox"/>		WPST 94.5	

FM

<input type="checkbox"/>		WKXW-FM 101.5	
<input type="checkbox"/>		WPRB 103.3	

TARGETS PARTIAL HOUSING REGION 4			
AM			
<input type="checkbox"/>		WFIL 560	Mercer, Monmouth
<input type="checkbox"/>		WMCA 570	Monmouth, Ocean
<input type="checkbox"/>		WFAN 660	Mercer, Monmouth
<input type="checkbox"/>		WNYC 820	Mercer, Monmouth
<input type="checkbox"/>		WWBD 860	Mercer
<input type="checkbox"/>		WPHY 920	Mercer
<input type="checkbox"/>		WNTN 990	Mercer
<input type="checkbox"/>		WCHR 1040	Mercer
<input type="checkbox"/>		WOBM 1160	Monmouth, Ocean
<input type="checkbox"/>		WWTR 1170	Mercer
<input type="checkbox"/>		WPHT 1210	Mercer, Monmouth
<input type="checkbox"/>		WBUD 1260	Mercer, Monmouth
<input type="checkbox"/>		WIMG 1300	Mercer
<input type="checkbox"/>		WADB 1310	Monmouth, Ocean
<input type="checkbox"/>		WHTG 1410	Monmouth
<input type="checkbox"/>		WCTC 1450	Mercer, Monmouth
<input type="checkbox"/>		WBCB 1490	Mercer
<input type="checkbox"/>		WTTM 1680	Mercer, Monmouth
FM			
<input type="checkbox"/>		WNJT-FM 88.1	Mercer
<input type="checkbox"/>		WWFM 89.1	Mercer, Monmouth
<input type="checkbox"/>		WRDR 89.7	Monmouth, Ocean
<input type="checkbox"/>		WRTI 90.1	Mercer
<input type="checkbox"/>		WBJB-FM 90.5	Monmouth
<input type="checkbox"/>		WWNJ 91.1	Ocean
<input type="checkbox"/>		WTSR 91.3	Mercer
<input type="checkbox"/>		WBGD 91.9	Ocean
<input type="checkbox"/>		WFNY-FM 92.3	Mercer, Monmouth
<input type="checkbox"/>		WXTU 92.5	Mercer
<input type="checkbox"/>		WOBM-FM 92.7	Ocean
<input type="checkbox"/>		WPAT-FM 93.1	Mercer, Monmouth

<input type="checkbox"/>		WMMR 93.3	Mercer
<input type="checkbox"/>		WNYC-FM 93.9	Mercer, Monmouth
<input type="checkbox"/>		WYSP 94.1	Mercer
<input type="checkbox"/>		WJLK-FM 94.3	Monmouth, Ocean
<input type="checkbox"/>		WFME 94.7	Mercer, Monmouth
<input type="checkbox"/>		WZZO 95.1	Mercer
<input type="checkbox"/>		WPLJ 95.5	Mercer, Monmouth
<input type="checkbox"/>		WBEN-FM 95.7	Mercer
<input type="checkbox"/>		WRAT 95.9	Monmouth, Ocean
<input type="checkbox"/>		WCTO 96.1	Mercer
<input type="checkbox"/>		WQXR-FM 96.3	Mercer, Monmouth
<input type="checkbox"/>		WRDW-FM 96.5	Mercer
<input type="checkbox"/>		WQHT 97.1	Mercer, Monmouth
<input type="checkbox"/>		WSKQ-FM 97.9	Mercer, Monmouth
<input type="checkbox"/>		WOGL 98.1	Mercer
<input type="checkbox"/>		WMGQ 98.3	Mercer, Monmouth
<input type="checkbox"/>		WRKS 98.7	Mercer, Monmouth
<input type="checkbox"/>		WUSL 98.9	Mercer, Monmouth
<input type="checkbox"/>		WAWZ 99.1	Mercer, Monmouth
<input type="checkbox"/>		WBAI 99.5	Mercer, Monmouth
<input type="checkbox"/>		WJRZ-FM 100.1	Ocean
<input type="checkbox"/>		WHTZ 100.3	Mercer, Monmouth
<input type="checkbox"/>		WCBS-FM 101.1	Mercer, Monmouth
<input type="checkbox"/>		WQCD 101.9	Mercer, Monmouth
<input type="checkbox"/>		WIOQ 102.1	Mercer
<input type="checkbox"/>		WNEW 102.7	Mercer, Monmouth
<input type="checkbox"/>		WMGK 102.9	Mercer
<input type="checkbox"/>		WKTU 103.5	Mercer, Monmouth
<input type="checkbox"/>		WAXQ 104.3	Mercer, Monmouth
<input type="checkbox"/>		WWPR-FM 105.1	Mercer, Monmouth
<input type="checkbox"/>		WDAS-FM 105.3	Mercer, Monmouth
<input type="checkbox"/>		WCHR-FM 105.7	Ocean

<input type="checkbox"/>		WJJZ 106.1	Mercer, Monmouth
<input type="checkbox"/>		WHTG-FM 106.3	Monmouth, Ocean
<input type="checkbox"/>		WLTW 106.7	Mercer, Monmouth
<input type="checkbox"/>		WKDN 106.9	Mercer
<input type="checkbox"/>		WWZY 107.1	Monmouth, Ocean
<input type="checkbox"/>		WBLS 107.5	Mercer, Monmouth
<input type="checkbox"/>		WWPH 107.9	Mercer

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

	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
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TARGETS ENTIRE HOUSING REGION 4

Weekly

<input checked="" type="checkbox"/>		Reporte Hispano	Central/South Jersey	Spanish-Language
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TARGETS PARTIAL HOUSING REGION 4

Weekly

<input type="checkbox"/>		New Jersey Jewish News	Northern and Central New Jersey	Jewish
<input type="checkbox"/>		El Hispano	Camden and Trenton areas	Spanish-Language
<input type="checkbox"/>		Ukrainian Weekly	New Jersey	Ukrainian community

3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) **See Appendix B of Howell Affirmative Marketing Plan**

3f. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) **See Appendix B of Howell Affirmative Marketing Plan**

IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that applies) See Appendix C of Howell Affirmative Marketing Plan
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact) See Appendix C of Howell Affirmative Marketing Plan
4c. Sales/Rental Office for units (if applicable)

V. CERTIFICATIONS AND ENDORSEMENTS

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

Name (Type or Print)

Administrative Agent for the Township of Howell

Signature

Date



9/18/19

Appendix A - Howell Township Affordable Housing Distrubtion List

Business Name	Address 1	Address 2	City State Zip	Email	Co.	Type of Organization
Exing Branch Library	61 Scotch Rd		Exing, NJ 08538		Mercer Co.	Libraries
Hanshan Township Free Public Library	1 Justice Samuel A. Altm, Jr Way		Hanshon, NJ 08010		Mercer Co.	Libraries
Hickory Corner Branch Library	138 Hickory Corner Rd.		East Windsor, NJ 08520		Mercer Co.	Libraries
Hightstown Memorial Library	114 Franklin St.		Hightstown, NJ 08520		Mercer Co.	Libraries
Hopewell Branch Library	345 Pennington Titusville Rd.		Pennington, NJ 08534		Mercer Co.	Libraries
Hopewell Public Library	13 E. Broad St.		Hopewell, NJ 08525		Mercer Co.	Libraries
Lawrence Headquarters Branch	2751 Bounwick Pike		Lawrenceville, NJ 08648-3099		Mercer Co.	Libraries
NJ State Library	P.O. Box 520		Trenton, NJ 08650		Mercer Co.	Libraries
Pennington Free Public Library	30 N. Main St.		Pennington, NJ 08534		Mercer Co.	Libraries
Princeton Public Library	65 Witherspoon St.		Princeton, NJ 08542		Mercer Co.	Libraries
Princeton University, Firestone Library	Public Administration Collection	Firestone A-17-J-1	Princeton, NJ 08544		Mercer Co.	Libraries
Rider University	Franklin F. Mazze Library	2083 Lawrenceville Rd	Lawrenceville, NJ 08648-3099		Mercer Co.	Libraries
Robbinsville Branch Library	42 Abertown- Robbinsville Rd.		Robbinsville, NJ 08601		Mercer Co.	Libraries
Roscoe L. West Library	College of New Jersey	2000 Pennington Rd.	Exing, NJ 08516-1469		Mercer Co.	Libraries
Trenton Free Public Library	120 Arademy St.		Trenton, NJ 08608		Mercer Co.	Libraries
Twin Rivers Branch Library	276 Abington Dr.		Asbury Park, NJ 07712		Monmouth Co.	Libraries
Asbury Park Free Public Library	500 1st Avenue		East Windsor, NJ 08520		Monmouth Co.	Libraries
Atlantic Highlands Public Library	100 First Ave.		Atlantic Highlands, NJ 07716		Monmouth Co.	Libraries
Berlin Public Library	517 Tenth Ave.		Berlin, NJ 07179		Monmouth Co.	Libraries
Bradley Beach Public Library	511 Fourth Ave.		Bradley Beach, NJ 07720		Monmouth Co.	Libraries
Brick Public Library	610 South St.		Brick, NJ 08730		Monmouth Co.	Libraries
Easton Public Library	33 Broad St.		Easton, NJ 07124		Monmouth Co.	Libraries
Fair Haven Public Library	748 River Rd.		Fair Haven, NJ 07704		Monmouth Co.	Libraries
Freehold Public Library	38 1-2 E. Main St.		Freehold, NJ 07726		Monmouth Co.	Libraries
Little Silver Public Library	484 Prospect Ave.		Little Silver, NJ 07739		Monmouth Co.	Libraries
Long Branch Free Public Library	338 Broadway		Long Branch, NJ 07740		Monmouth Co.	Libraries
Manasquan Public Library	55 Broad St.		Manasquan, NJ 08078		Monmouth Co.	Libraries
Matawan-Aberdeen Public Library	165 Main St.		Matawan, NJ 07747		Monmouth Co.	Libraries
Middletown Township Public Library	55 New Monmouth Rd.		Middletown, NJ 07748		Monmouth Co.	Libraries
Monmouth Beach Public Library	18 Willow Ave.		Monmouth Beach, NJ 07750		Monmouth Co.	Libraries
Monmouth Co. Hall of Records	Hall of Records		Freehold, NJ 07728		Monmouth Co.	Libraries
Monmouth Co. Library	125 Symons Dr.		Marlton, NJ 08051		Monmouth Co.	Libraries
Monmouth Co. Library - Allentown	16 S. Main St.		Allentown, NJ 08601		Monmouth Co.	Libraries
Monmouth Co. Library - Eastern Branch	1001 Route 35		Shrewsbury, NJ 07702		Monmouth Co.	Libraries
Monmouth Co. Library - Hazlet	251 Middle Rd.		Hazlet, NJ 07730		Monmouth Co.	Libraries
Monmouth Co. Library - Holmdel	101 Crawford's Corner Rd.	Suite 2110	Holmdel, NJ 07733		Monmouth Co.	Libraries
Monmouth Co. Library - Howell	318 Old Tavern Rd		Howell, NJ 07731		Monmouth Co.	Libraries
Monmouth Co. Library - Marlboro	1 Library Ct & Wycrest Dr.		Marlboro, NJ 07746		Monmouth Co.	Libraries
Monmouth Co. Library - Ocean	701 Deal Rd		Ocean, NJ 07712		Monmouth Co.	Libraries
Monmouth Co. Library - Wall	2700 Abate Rd		Wall, NJ 07719		Monmouth Co.	Libraries
Highline Township Public Library	25 Neptune Blvd.		Highline, NJ 07753		Monmouth Co.	Libraries
Oceanic Free Library	109 Ave. Of Two Rivers		Rumson, NJ 07760		Monmouth Co.	Libraries
Red Bank Public Library	84 W. Front St.		Red Bank, NJ 07701		Monmouth Co.	Libraries
Sea Girt Library	92 Hathaway St.		Wallington, NJ 07097		Monmouth Co.	Libraries
Sea Girt Library	331 Baltimore Blvd.		Sea Girt, NJ 08750		Monmouth Co.	Libraries
Spring Lake Public Library	1501 Third Ave.		Spring Lake, NJ 07762		Monmouth Co.	Libraries
Tinton Falls Public Library	664 Tinton Ave.		Tinton Falls, NJ 07724		Monmouth Co.	Libraries
Union Beach Memorial Library	810 Union Ave.		Union Beach, NJ 07735		Monmouth Co.	Libraries
West Long Branch Public Library	95 Poplar Ave.		West Long Branch, NJ 07764		Monmouth Co.	Libraries
Ocean Co. Administration Building	101 Hooper Ave.		Toms River, 08754		Ocean Co.	Libraries
Ocean Co. Library - Barnegat Branch	112 Sun St.		Barnegat, NJ 08005		Ocean Co.	Libraries
Ocean Co. Library - Bay Head Reading Center	136 Miratow Ave		Bay Head, NJ 08743		Ocean Co.	Libraries
Ocean Co. Library - Beachwood Branch	326 Beachwood Blvd		Beachwood, NJ 08722		Ocean Co.	Libraries
Ocean Co. Library - Berkeley Branch	30 Station Rd		Bayville, NJ 08721		Ocean Co.	Libraries
Ocean Co. Library - Brick Branch	301 Chambers Bridge Rd.		Brick, NJ 08723		Ocean Co.	Libraries
Ocean Co. Library - Island Heights Branch	P.O. Box 1127	121 Central Ave	Island Heights, NJ 08732		Ocean Co.	Libraries
Ocean Co. Library - Jackson Branch	2 Jackson Dr.		Jackson, NJ 08527		Ocean Co.	Libraries
Ocean Co. Library - Lacey Branch	10 East Lacey Rd		Forked River, NJ 08731		Ocean Co.	Libraries
Ocean Co. Library - Lakewood Branch	301 Lexington Ave.		Lakewood, NJ 08701		Ocean Co.	Libraries
Ocean Co. Library - Little Egg Harbor Branch	290 Hathawson Rd		Little Egg Harbor, NJ 08067		Ocean Co.	Libraries
Ocean Co. Library - Long Beach Island Branch	217 S. Central Ave		Surf City, NJ 08008		Ocean Co.	Libraries
Ocean Co. Library - Manchester Branch	21 Colonial Dr.		Manchester, NJ 08759		Ocean Co.	Libraries
Ocean Co. Library - Plumsted Branch	119 Livingston Rd		New Egypt, NJ 08533		Ocean Co.	Libraries
Ocean Co. Library - Point Pleasant Branch	834 Beaver Dam Rd		Pt. Pleasant, NJ 08742		Ocean Co.	Libraries
Ocean Co. Library - Pt. Pleasant Beach Branch	710 McLean Ave		Pt. Pleasant Beach, NJ 08742		Ocean Co.	Libraries
Ocean Co. Library - Starport Branch	120 N. Main St.		Manahawkin, NJ 08050		Ocean Co.	Libraries
Ocean Co. Library - Toms River Branch	101 Washington St		Toms River, NJ 08753		Ocean Co.	Libraries
Ocean Co. Library - Tuckerton Branch	380 Bay Ave		Tuckerton, NJ 08087		Ocean Co.	Libraries
Ocean Co. Library - Upper Shores Branch	112 Jersey City Ave		Lavallette, NJ 08735		Ocean Co.	Libraries
Ocean Co. Library - Waretown Branch	112 Main St.		Waretown, NJ 08758		Ocean Co.	Libraries
Ocean Co. Library - Whiting Branch	400 Lacey Rd.		Whiting, NJ 08759		Ocean Co.	Libraries
Bischoff-Myers Squibb	100 Nassau Park Blvd #300		Princeton, NJ 08540		Mercer	Major Employer
Covance	210 Carnegie Center Drive		Princeton, NJ 08540		Mercer	Major Employer
Educational Testing Service	660 Rosedale Road		Princeton, NJ 08541		Mercer	Major Employer
Merrill Lynch Bank of America	7 Roszel Road	Floor D4	Princeton, NJ 08540		Mercer	Major Employer
Princeton Theological Seminary	P.O. Box 821	64 Mercer Street	Princeton, NJ 08542-0801		Mercer	Major Employer
Princeton University	Office of Human Resources	2 New South	Princeton, NJ 08544		Mercer	Major Employer

Business Name	Address 1	Address 2	City State Zip	Email	Co.	Type of Organization
Westminster College of Rider University	2533 Lawrenceville Road		Lawrenceville, NJ 08648		Mercer	Major Employer
A&T Holsdel	2103 State Route 35		Holmdel, NJ 07733		Monmouth	Major Employer
Ocean Medical Center	425 Jack Martin Boulevard		Brick, NJ 08724		Monmouth	Major Employer
Saker Shoprite	10 Centerville Road		Holmdel, NJ 07733		Monmouth	Major Employer
Acme-Sau-On	425 Route 9 S		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Blackman Middle School	600 Bamegal Blvd N		Bamegal, NJ 08005		Ocean	Major Employer
Causeway Ford Trucks	P.O. Box 547		Manahawkin, NJ 08050		Ocean	Major Employer
Cecil S Collins School	570 Bamegal Blvd N		Bamegal, NJ 08005		Ocean	Major Employer
Compass Healthcare Inc	1140 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
Durham School Service	1540 Route 539		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Frederic Puff School	130 VVH Mill Rd		Warrenton, NJ 08758		Ocean	Major Employer
Frog Pond Elementary School	307 Frog Pond Rd		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Genesis Healthcare	1361 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
George J Mitchell Elementary School-Little Egg Harbor Tow	950 N Green St		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Georgian Court University	800 Lakewood Ave		Lakewood, NJ 08701		Ocean	Major Employer
Holiday Inn-Long Beach Island	151 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
Katch Bar & Restaurant	P.O. Box 323		Ship Bottom, NJ 08088		Ocean	Major Employer
Little Egg Harbor Township-Public Schools-Superintendent	307 Frog Pond Rd		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Long Beach Township Beach Patrol	7910 Long Beach Blvd		Long Beach Township, NJ 08008		Ocean	Major Employer
Manahawkin Nursing & Rehabilitation Center	1211 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
NavalCare Rehabilitation	1001 Center St		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Ocean Acres Elementary School	489 Hazards Dr		Manahawkin, NJ 08050		Ocean	Major Employer
Seaside Village	1001 Center St		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Soch Home Care & Support Services	1140 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
Southern Ocean Center	1361 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
Southern Ocean County Dispatch LLC	279 Mathison Rd		Little Egg Harbor Twp, NJ 08087		Ocean	Major Employer
Southern Regional High School	600 N Main St		Manahawkin, NJ 08050		Ocean	Major Employer
St Francis Community Center	4700 Long Beach Blvd		Beach Haven, NJ 08008		Ocean	Major Employer
Stafford Intermediate School	1000 McKinley Ave		Manahawkin, NJ 08050		Ocean	Major Employer
Stafford Township School System	489 Hazards Dr		Manahawkin, NJ 08050		Ocean	Major Employer
TJ Maxx	901 Washington Ave Ste 1		Manahawkin, NJ 08050		Ocean	Major Employer
Tuckerton Historical Society	P.O. Box 43		Tuckerton, NJ 08077		Ocean	Major Employer
Viking Village Inc	PO Box 458		Bamegal Light, NJ 08006		Ocean	Major Employer
Walmart	525 Route 72 W		Manahawkin, NJ 08050		Ocean	Major Employer
Trac Intermodal	750 Colgate Road East		Pineclun, NJ 08540		Mercer	Major Employers
Capital Health Systems - Fuld Campus	750 Binnsack Ave.		Trenton, NJ 08638		Mercer Co.	Major Employers
Comcast	90 Lake Dr		East Windsor, NJ 08520		Mercer Co.	Major Employers
Conair	1500 Millford Rd.		East Windsor, NJ 08520		Mercer Co.	Major Employers
Congolium	3900 Quakerbridge Rd.		Mercerville, NJ		Mercer Co.	Major Employers
Dana Communications	2 E. Broad St.		Hopewell, NJ		Mercer Co.	Major Employers
East Windsor Regional School District	25A Leshin Lane		Hightstown, NJ 09520		Mercer Co.	Major Employers
Evans East	104 Windsor Center Dr.		East Windsor, NJ 08520		Mercer Co.	Major Employers
Ewing Township Schools	2009 Pennington Road		Ewing, NJ 08616-1499		Mercer Co.	Major Employers
Gaum, Inc.	1080 US Highway 130		Robbinsville, NJ 08691		Mercer Co.	Major Employers
Hamilton Township Schools	90 Park Ave.		Hamilton Square, NJ 08690		Mercer Co.	Major Employers
Homeside	937 Lower Ferry Rd.		Trenton, NJ 08618		Mercer Co.	Major Employers
Hopewell Valley Regional Schools	425 South Main St.		Pennington, NJ 08534		Mercer Co.	Major Employers
Hovone	40 Lake Dr.		East Windsor, NJ 08520		Mercer Co.	Major Employers
Janssen Pharmaceutical	1125 Trenton harborton Rd.		Titusville, NJ		Mercer Co.	Major Employers
Johnson & Johnson	One Johnson & Johnson Plaza		New Brunswick, NJ 08533		Mercer Co.	Major Employers
FortDax Pharma Corp	59 Princeton Hightstown Rd		East Windsor, NJ 08520		Mercer Co.	Major Employers
Laurence Township Schools	2565 Princeton Pike		Laurenceville, NJ 08548-3631		Mercer Co.	Major Employers
McGraw Hill	120 Windsor Center Dr.		East Windsor, NJ 08520		Mercer Co.	Major Employers
Mercer Co. Board of Education	1075 Old Trenton Rd.		Trenton, NJ 08618		Mercer Co.	Major Employers
Mercer Co. Special Services School District	1020 Old Trenton Rd.		Hamilton, NJ 08690-1230		Mercer Co.	Major Employers
Mercer Co. Vocational School District	1085 Old Trenton Rd.		Trenton, NJ 08690-1229		Mercer Co.	Major Employers
Merrill Lynch & Co.	1300 Merrill Lynch Drive		Pennington, NJ 08534		Mercer Co.	Major Employers
NJ Manufacturers Insurance	P.O. Box 1408	301 Sullivan Way	West Trenton, NJ 08628		Mercer Co.	Major Employers
Peddin School	201 S. Main Street		Hightstown, NJ 08520		Mercer Co.	Major Employers
Pineclun Regional School District	25 Valley Rd.		Pineclun, NJ 08540		Mercer Co.	Major Employers
Robbinsville Township Schools	195 Robbinsville-Edinburg Rd.		Robbinsville, NJ 08691		Mercer Co.	Major Employers
Robert Wood Johnson University	1 Hamilton Health Plaza		Trenton, NJ 08618		Mercer Co.	Major Employers
Sisdeco America	266 Princeton-Hightstown Rd.		Hightstown, NJ 08520		Mercer Co.	Major Employers
St. Francis Medical Center	601 Hamilton Ave.		Trenton, NJ 08629		Mercer Co.	Major Employers
St. Laurence Rehabilitation Center	2381 Lawrenceville Rd.		Lawrenceville, NJ 08648		Mercer Co.	Major Employers
The College of New Jersey	3000 Pennington Rd.		Ewing, NJ 08618		Mercer Co.	Major Employers
The Times of Trenton	413 River View Plaza		Trenton, NJ 08611		Mercer Co.	Major Employers
Trenton Schools	108 North Clinton Ave.		Trenton, NJ 08629		Mercer Co.	Major Employers
West Windsor-Plainsboro Regional Schools	505 Village Rd. West	P.O. Box 505	Princeton Junction, NJ 08550		Mercer Co.	Major Employers
Brookdale Community College	765 Newman Springs Rd.	Attn: Patricia Senai	Lincroft, NJ 07738		Monmouth Co.	Major Employers
Centra State Healthcare Systems	West Main St.	Attn: Jacque Piccolini	Fischel, NJ 07728		Monmouth Co.	Major Employers
Co. Of Monmouth - Has Of Records	1 East Main St.	Attn: Fredrick Brown	Fischel, NJ 07728		Monmouth Co.	Major Employers
Food Town Circus Supermarkets	835 Highway 35, P.O. Box 278	Attn: Nancyanne Fama	Medford, NJ 07748		Monmouth Co.	Major Employers
Foodarama Supermarkets	10 Centerville Road		Holmdel, NJ 07733		Monmouth Co.	Major Employers
Horizon Blue Cross Blue Shield	1427 Wyckoff Rd.	Attn: Jonathan Pearson	Farmingdale, NJ 07727		Monmouth Co.	Major Employers
International Flavors and Fragrances	State Highway 36	Attn: Silvio Amoroso	Union Beach, NJ 07735		Monmouth Co.	Major Employers
JCP&J Fast Energy	1345 Old Bridge-Englishtown Rd		Old Bridge, NJ 08857		Monmouth Co.	Major Employers

Business Name	Address 1	Address 2	City State Zip	Email	Co.	Type of Organization
Mendian Health Systems	1350 Campus Parkway Ste 110		Wall Township, NJ 07753		Monmouth Co.	Major Employers
Monmouth Medical Center	300 Second Ave.	Attn: Bruce Pando	Long Branch, NJ 07740		Monmouth Co.	Major Employers
Monmouth University	400 Cedar Avenue		West Long Branch, NJ 07764		Monmouth Co.	Major Employers
NJ Resources Corporation	1415 Wyckoff Rd.	Attn: Betty Marrschel	Wall, NJ 07719		Monmouth Co.	Major Employers
Norfolk Enterprises	505 Richmond Ave.	Attn: Louise Morozitz	Point Pleasant, NJ 08742		Monmouth Co.	Major Employers
Vantage	27 Main St		Hoboken, NJ 07733		Monmouth Co.	Major Employers
Brick Township Board of Education	101 Hembickson Ave.		Brick, NJ 08724		Ocean Co.	Major Employers
Brick Township Municipal Offices	401 Chambers Bridge Rd.		Brick, NJ 08723		Ocean Co.	Major Employers
DPT Lakewood	1200 Pace Way		Lakewood, NJ 08701		Ocean Co.	Major Employers
Health South Rehabilitation Hospital	14 Hospital Dr.		Toms River, NJ 08755		Ocean Co.	Major Employers
Jackson Township Board of Education	101 Dun Canost Blvd.		Jackson, NJ 08527		Ocean Co.	Major Employers
Jenkinsons	300 Ocean Ave.		Point Pleasant, NJ 08742		Ocean Co.	Major Employers
Lacey Township Board of Education	200 Western Blvd.		Lanoka Harbor, NJ 08734		Ocean Co.	Major Employers
Lakewood Township Board of Education	855 Somerset Ave		Lakewood, NJ 08701		Ocean Co.	Major Employers
Manchester Board of Education	121 Route 539	P.O. Box 4100	Whiting, NJ 08759		Ocean Co.	Major Employers
Mendian Health - Ocean Medical Center	415 Jack Martin Blvd.		Toms River, NJ 08754		Ocean Co.	Major Employers
Ocean Co. College	College Dr.	P.O. Box 2001	Toms River, NJ 08755		Ocean Co.	Major Employers
Saint Barnabas Health Care Systems	368 Lakehurst Rd., Suite 203		Jackson, NJ 08527		Ocean Co.	Major Employers
Six Flags	Route 537	P.O. Box 120	Manahawkin, NJ 08050		Ocean Co.	Major Employers
Southern Ocean Co. Hospital	1140 Route 72 West		Manahawkin, NJ 08050		Ocean Co.	Major Employers
Southern Regional School District	105 Cedar Bridge Rd.		Toms River, NJ 08753		Ocean Co.	Major Employers
Toms River Municipal Offices	33 Washington St.		Toms River, NJ 08753		Ocean Co.	Major Employers
Toms River Regional School District	1144 Hooper Ave.		Toms River, NJ 08753		Ocean Co.	Major Employers
Princeton Packet/Central Jersey.com	198 Route 9 N	Suite 100	Manalapan, NJ 07726		Monmouth	Media
The Trieronian	600 Penny St.		Trenton, NJ 08618		Mercer Co.	Media
Trenton Times	413 River View Plaza		Trenton, NJ 08611-J427		Mercer Co.	Media
Windsor Heights Herald	300 Witherspoon St.	P.O. Box 350	Princeton, NJ 08544		Mercer Co.	Media
Cablevision of Monmouth	1601 18th Ave.		Wall, NJ 07719		Monmouth Co.	Media
Comcast Cable of Monmouth Co.	403 South St.		Eatontown, NJ 07724		Monmouth Co.	Media
Greater Media Newspapers	Attn: To-Town News/Town Transcript PO Box 950	198 Rt. 9 North, Suite 100	Manalapan, NJ 07726		Monmouth Co.	Media
Star-Ledger	1 Star Ledger Plaza		Freehold, NJ 07728		Monmouth Co.	Media
Ashbury Park Press	3601 Highway 66		Highland, NJ 07734		Ocean Co.	Media
Comcast Cable of Ocean Co.	761 Brick Blvd.	PO Box 1550	Brick, NJ 08723		Ocean Co.	Media
Comcast of Toms River	830 Route 37 West		Toms River, NJ 08754		Ocean Co.	Media
Point Pleasant Beach Ocean Star	13 Broad St.		Manasquan, NJ 08736		Ocean Co.	Media
Star-Ledger	1 Star Ledger Plaza		Freehold, NJ 07728		Ocean Co.	Media
Shiloh Baptist Church	340 Reverend S. Howard Woodson		Trenton, NJ 08618		Mercer	Religious Buildings
St. Paul Parish	218 Nassau Street		Princeton, NJ 08542-4604		Mercer	Religious Buildings
Witherspoon Street Presbyterian Church	112 Witherspoon Street		Princeton, NJ 08542		Mercer	Religious Buildings
Beth El Synagogue	50 Maple Stream Rd.		East Windsor, NJ 08520		Mercer Co.	Religious Buildings
Bethany Lutheran Church	1125 Parkside Ave.		Trenton, NJ 08618		Mercer Co.	Religious Buildings
Bible Baptist Church	1824 Klockner Ave.		Trenton, NJ 08619		Mercer Co.	Religious Buildings
Calvary Assembly of God	120 Mechanic St		Highstown, NJ 08520		Mercer Co.	Religious Buildings
Calvary Missionary Baptist Church	735 E. State St.		Trenton, NJ 08609		Mercer Co.	Religious Buildings
Catholic Campus Ministry	492 Ewingville Rd.		Trenton, NJ 08638		Mercer Co.	Religious Buildings
Chambers Methodist Church	1627 Liberty St		Trenton, NJ 08620		Mercer Co.	Religious Buildings
Chesterfield Baptist Church	209 Crosswicks Chesterfield Rd.		Chesterfield, NJ 08515		Mercer Co.	Religious Buildings
Church of God of Prophecy	917 S. Clinton Ave.		Trenton, NJ 08611		Mercer Co.	Religious Buildings
Congregation Beth Chaim	329 Village Rd. E.		Princeton Junction, NJ 08550		Mercer Co.	Religious Buildings
Congregation Toras Emes	839 Abbington Dr.		East Windsor, NJ 08520		Mercer Co.	Religious Buildings
Coomb's Baptist Church	51 Hawthorne Ave.		Trenton, NJ 08638		Mercer Co.	Religious Buildings
Davine Temple Church of God	202 Bristol Ave.		Trenton, NJ 08618		Mercer Co.	Religious Buildings
Ebenezer Church of God	121 Wayne Ave.		Trenton, NJ 08618		Mercer Co.	Religious Buildings
Emmanuel Pentecostal Temple	203 Hutchinson Rd.		Rohintonville, NJ 08091		Mercer Co.	Religious Buildings
First Assembly of God	87 Route 31 S.		Perth Amboy, NJ 08534		Mercer Co.	Religious Buildings
First Baptist Church	125 South Main St.		Highstown, NJ 08520		Mercer Co.	Religious Buildings
First Baptist Church	138 Centre St.		Trenton, NJ 08611		Mercer Co.	Religious Buildings
First Presbyterian Church	48 River Dr.		Trenton, NJ 08620		Mercer Co.	Religious Buildings
First Presbyterian Church of Highstown	320 North Main St.		Highstown, NJ 08520		Mercer Co.	Religious Buildings
Grace-St. Paul's Church	3715 E. State St. Ext.		Mercerville, NJ 08619		Mercer Co.	Religious Buildings
Hamilton Square Baptist Church	3752 Nottingham Way		Trenton, NJ 08690		Mercer Co.	Religious Buildings
Highstown Church of God	1004 Old York Rd.		East Windsor, NJ 08520		Mercer Co.	Religious Buildings
Joyful Baptist Korean Church	118 Bear Brook Rd.		Princeton, NJ 08540		Mercer Co.	Religious Buildings
Lawrence Rd. Presbyterian Church	1039 Lawrence Rd.		Lawrenceville, NJ 08548		Mercer Co.	Religious Buildings
Our Lady of Good Counsel	137 W. Upper Ferry Rd.		West Trenton, NJ 08628		Mercer Co.	Religious Buildings
Our Lady of Sorrows	3816 E. State St. Ext.		Mercerville, NJ 08619		Mercer Co.	Religious Buildings
Prince of Peace Lutheran Church	177 Princeton Highstown Rd.		Princeton Junction, NJ 08550		Mercer Co.	Religious Buildings
Robbinsville Baptist Church	22 Main St.		Robbinsville, NJ 08861		Mercer Co.	Religious Buildings
Saint David the King Church	1 New Village Rd.		Princeton Junction, NJ 08550		Mercer Co.	Religious Buildings
Seventh Day Adventist Church of Highstown	116 Broad St.		Highstown, NJ 08520		Mercer Co.	Religious Buildings
St. Ann's Roman Catholic Church	1253 Lawrenceville Rd.		Trenton, NJ 08648		Mercer Co.	Religious Buildings
St. Anthony of Padua Roman Catholic Church	251 Franklin St.		Highstown, NJ 08520		Mercer Co.	Religious Buildings
St. James African Methodist Episcopal Church	413 Summit St.		Highstown, NJ 08520		Mercer Co.	Religious Buildings
St. James Church	115 E. Delaware Ave.		Perth Amboy, NJ 08534		Mercer Co.	Religious Buildings
St. Paul's Lutheran Church	79 One Mile Rd. Extension		East Windsor, NJ 08520		Mercer Co.	Religious Buildings
St. Vincent's Catholic Church	555 Yardsville Allentown Rd.		Yardsville, NJ 08520		Mercer Co.	Religious Buildings
Andrea Baptist Church	523 Adelphi Rd.		Freehold, NJ 07728		Monmouth Co.	Religious Buildings

Business Name	Address 1	Address 2	City State Zip	Email	Co.	Type of Organization
Bethany Baptist Church	15 West Farms Rd.		Farmingdale, NJ 07727		Monmouth Co.	Religious Buildings
Belheads United Methodist Church	Antonia Rd. & Route 524		Asbury Park, NJ 07710		Monmouth Co.	Religious Buildings
Church of Master United Methodist Church	110 Salem Hill Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Church of St. William the Abbot	2740 Lakewood Allenwood Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Church of the Holy National Catholic	107 West 2nd St. & Route 9		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Community Bible Fellowship	3071 Lakewood Allenwood Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Congregation Ahavat Achim	100 Windstar Rd.		Freehold, NJ 07728		Monmouth Co.	Religious Buildings
Congregation Kol Am	59 Broad Street		Freehold, NJ 07728		Monmouth Co.	Religious Buildings
First Baptist Southard Church	31 Hilltop Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Howell Baptist Church	1954 Maxim Southard Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Immanuel Baptist Church	1244 West Farms Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Jerseyville United Methodist Church	8 Howell Rd.		Freehold, NJ 07728		Monmouth Co.	Religious Buildings
Open Door Bible Baptist Church	521 Lakewood Farmingdale Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Pierce Memorial Presbyterian	40 Main St.		Farmingdale, NJ 07727		Monmouth Co.	Religious Buildings
Prince of Peace Lutheran Church	434 East Ablich Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Sauwamunk United Methodist Church	45 Old Tavym Rd.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
St. Alexander Nevsky Russian Orthodox	200 Alexander Ave.		Howell, NJ 07731		Monmouth Co.	Religious Buildings
St. Catherine's Roman Catholic Church	31 Ashbury Rd.		Farmingdale, NJ 07727		Monmouth Co.	Religious Buildings
St. Veronica's Roman Catholic Church	4219 US 9 North		Howell, NJ 07731		Monmouth Co.	Religious Buildings
Temple Beth Am	1235 Highway 70		Lakewood, NJ 08701		Monmouth Co.	Religious Buildings
West Farms United Methodist Church	153 Cambs Dr.		Farmingdale, NJ 07727		Monmouth Co.	Religious Buildings
Holy Spirit Lutheran Church	1333 North Main St.		Manahawkin, NJ 08050		Ocean Co.	Religious Buildings
King of Kings Community Church	1000 Route 9		Manahawkin, NJ 08050		Ocean Co.	Religious Buildings
Manahawkin Baptist Church	400 Beach Ave.		Manahawkin, NJ 08050		Ocean Co.	Religious Buildings
Manahawkin United Methodist	116 Stafford Ave.		Manahawkin, NJ 08050		Ocean Co.	Religious Buildings
Ocean Community Church	1495 Route 72 West		Manahawkin, NJ 08050		Ocean Co.	Religious Buildings
Fair Share Housing Center	510 Park Blvd		Cherry Hill, NJ 08002		ALL	Social Service Offices/Administration Buildings
New Jersey Housing Resource Center	637 South Clinton Ave	PO Box 16550	Trenton, NJ 08650		ALL	Social Service Offices/Administration Buildings
Arm In Arm	123 East Hanover Street		Trenton, NJ 08608		Mercer	Social Service Offices/Administration Buildings
Arm In Arm	51 Nassau Street		Princeton, NJ 08542		Mercer	Social Service Offices/Administration Buildings
Hightstown Housing Authority	131 Rogers Avenue		Hightstown, NJ 08520		Mercer	Social Service Offices/Administration Buildings
Mercer County Department of Human Services	640 S. Broad Street	P. O. Box 8068	Trenton, NJ 08650-0068		Mercer	Social Service Offices/Administration Buildings
Mercer County Dept of Housing & Community Development	640 S. Broad Street	P. O. Box 8068	Trenton, NJ 08650-0068		Mercer	Social Service Offices/Administration Buildings
Mercer County Office on Aging	640 S. Broad Street	P. O. Box 8068	Trenton, NJ 08650-0068		Mercer	Social Service Offices/Administration Buildings
NJ Department of Community Affairs	Division of Housing and Community Resources	101 South Broad Street, PO Box 806	Trenton, NJ 08625-0806		Mercer	Social Service Offices/Administration Buildings
Princeton Housing Authority	1 Redding Circle		Princeton, NJ 08540		Mercer	Social Service Offices/Administration Buildings
Princeton Senior Resource Center	The Suzanne Patterson Building	45 Stockton Street	Princeton, NJ 08540		Mercer	Social Service Offices/Administration Buildings
Princeton Senior Resource Center	179 Spruce Circle		Princeton, NJ 08540		Mercer	Social Service Offices/Administration Buildings
The Salvation Army Trenton	575 E. State St.		Trenton, NJ 08601		Mercer	Social Service Offices/Administration Buildings
Trenton Housing Authority	875 New Willow Street		Trenton, NJ 08638		Mercer	Social Service Offices/Administration Buildings
Community Action Service Center	PO Box 88		Hightstown, NJ 08520		Mercer Co.	Social Service Offices/Administration Buildings
Concerned Citizens of Ewing, Inc.	320 Hollowbrook Dr.		Ewing, NJ 08638		Mercer Co.	Social Service Offices/Administration Buildings
East Windsor Senior Center	40 Laning Blvd.		East Windsor, NJ 08520		Mercer Co.	Social Service Offices/Administration Buildings
John O. Wilson Hamilton Twp. Service Center	169 Wilfred Ave.		Trenton, NJ 08610		Mercer Co.	Social Service Offices/Administration Buildings
Lawrence Twp. Community Council, Inc.	295 Eggeerts Rd.		Lawrence, NJ 08648		Mercer Co.	Social Service Offices/Administration Buildings
Mercer Co. Board of Social Services	200 Woolverton St.	P.O. Box 1450	Trenton, NJ 08650		Mercer Co.	Social Service Offices/Administration Buildings
United Way Greater Mercer	3150 Brunswick Pike Ste 230		Lawrenceville, NJ 08648		Mercer Co.	Social Service Offices/Administration Buildings
Veteran Services	2280 Hamilton Ave.		Hamilton, NJ 08619		Mercer Co.	Social Service Offices/Administration Buildings
CARCNj	913 Sewall Ave		Asbury Park, NJ 07712		Monmouth	Social Service Offices/Administration Buildings
CARCNj	12 Throckmorton Street		Freehold, NJ 07728		Monmouth	Social Service Offices/Administration Buildings
Monmouth County Community Development	Monmouth County Hall of Records	One East Main Street, P.O. Box 1255	Freehold, NJ 07728		Monmouth	Social Service Offices/Administration Buildings

Business Name	Address 1	Address 2	City State Zip	Email	Co.	Type of Organization
Monmouth County Department of Human Services	Monmouth County Hall of Records	One East Main Street, P.O. Box 1255	Freehold, NJ 07728		Monmouth	Social Service Offices/Administration Buildings
Monmouth County Office on Aging	3000 Kosloski Road		Freehold, NJ 07728		Monmouth	Social Service Offices/Administration Buildings
Monmouth County Public Housing Agency	3000 Kosloski Road		Freehold, NJ 07728		Monmouth	Social Service Offices/Administration Buildings
The Ashbury Park/Neptune Branch of the NAACP	PO Box 1143		Asbury Park 07712		Monmouth	Social Service Offices/Administration Buildings
The Latino Action Network	PO Box 943		Freehold, NJ 07728		Monmouth	Social Service Offices/Administration Buildings
The NAACP of Greater Long Branch	231 Wilbur Ray Avenue		Long Branch, NJ 07740		Monmouth	Social Service Offices/Administration Buildings
Freehold Senior Citizens Center	116 Jackson Mills Rd.		Freehold, NJ 07728		Monmouth Co.	Social Service Offices/Administration Buildings
Howell Senior Citizens Center	251 Preventorium Rd.	P.O. Box 580	Howell, NJ 07731		Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Division of Social Services	P.O. Box 3000	Kosowski Rd.	Freehold, NJ 07728		Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Human Services	3000 Kosloski Rd.		Freehold, NJ 07728		Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Human Services	2405 Route 86		Ocean, NJ 07712		Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Housing Alliance	7535 State Route 66 Ste 4		Neptune, NJ 07753		Monmouth Co.	Social Service Offices/Administration Buildings
United Way Monmouth Co.	1415 Wycoff Rd.		Farmingdale, NJ 07727		Monmouth Co.	Social Service Offices/Administration Buildings
NAACP Ocean County/Lakewood Branch	PO Box 836		Lakewood, NJ 08701		Ocean	Social Service Offices/Administration Buildings
NAACP Toms River Branch	PO Box 5144		Toms River, NJ 08754		Ocean	Social Service Offices/Administration Buildings
NJ Department of Community Affairs Homeless Prevention	1510 Hooper Ave		Toms River, NJ 08753		Ocean	Social Service Offices/Administration Buildings
Ocean City Housing Authority	204 4th Street		Ocean City, NJ 08226		Ocean	Social Service Offices/Administration Buildings
Ocean County Board of Chosen Freeholders	P.O. Box 2191		Toms River, N.J. 08754-2191		Ocean	Social Service Offices/Administration Buildings
Ocean County Community Development	129 Hooper Ave.	PO Box 2191	Toms River, NJ 08754-2191		Ocean	Social Service Offices/Administration Buildings
Ocean County Department of Human Services	101 Hooper Avenue		Toms River, NJ 08753		Ocean	Social Service Offices/Administration Buildings
Ocean County Office on Aging	1027 Hooper Avenue	Building 2, 1st Floor	Toms River, NJ 08754		Ocean	Social Service Offices/Administration Buildings
OCEAN, INC	52 Hyam Street	P.O. Box 1029	Toms River, NJ 08754		Ocean	Social Service Offices/Administration Buildings
Saint Francis Community Center	4700 Long Beach Blvd		Long Beach Township, NJ 08008		Ocean	Social Service Offices/Administration Buildings
The New Jersey State Conference of the NAACP	14 Clifton Ave South		Lakewood, NJ 08701		Ocean	Social Service Offices/Administration Buildings
Ocean Co. Board of Social Services	1027 Hooper Ave.	P.O. Box 547	Toms River, NJ 08754		Ocean Co.	Social Service Offices/Administration Buildings
Ocean Co. Board of Social Services	North Ocean Co. Resource Center	225 Fourth St.	Lakewood, NJ 08701		Ocean Co.	Social Service Offices/Administration Buildings
Ocean County Administrative Offices	PO Box 2191		Toms River, NJ 08754-2191		Ocean Co.	Social Service Offices/Administration Buildings
STEPS	14 Clifton Ave South		Lakewood, NJ 08701		Ocean Co.	Social Service Offices/Administration Buildings
The ARC of Ocean County	815 Cedar Bridge Avenue		Lakewood, NJ 08701		Ocean Co.	Social Service Offices/Administration Buildings
United Way Ocean Co.	253 Chestnut Street		Toms River, NJ 08753		Ocean Co.	Social Service Offices/Administration Buildings
Bayside NAACP	PO Box 865		Malawan, NJ 07747			Social Service Offices/Administration Buildings
Greater Freehold NAACP	PO Box 246		Marlboro Annex, NJ 07746			Social Service Offices/Administration Buildings
Greater Red Bank NAACP	PO Box 2147		Red Bank, NJ 07701-2147			Social Service Offices/Administration Buildings
Supportive Housing Association	185 Valley Street		South Orange, NJ 07076			Social Service Offices/Administration Buildings
The New Jersey State Conference of the NAACP	4326 Harbor Beach Blvd. #775		Brigantiae, NJ 08203			Social Service Offices/Administration Buildings
Trenton NAACP	117 Cadwalader Dr		Trenton, NJ 08618			Social Service Offices/Administration Buildings
Mercer County Association of REALTORS	1428 Brunswick Avenue		Trenton, N.J. 08638		Mercer	Social Service Offices/Administration Buildings
Monmouth Ocean Regional Realtors	One Horshold Plaza	4000 Route 66	Tinton Falls, NJ 07753		Monmouth/Ocean	Social Service Offices/Administration Buildings
Ocean County Board of Realtors	271 Lakeland Road		Toms River, NJ 08755		Ocean	

Appendix B - Howell Township Pre-Application Distribution List

Business Name	Address1	Address 2	City State Zip
Monmouth Co. Office on Aging	21 Main and Court Center	PO Box 1255	Freehold, NJ 07728
Ocean Co. Office of Senior Services	1027 Hooper Avenue		Toms River, NJ 08754-2191
Mercer Co. Office on Aging	Mercer Co. Administration Bldg.	PO Box 8068	Trenton, NJ 08650-0068
Monmouth Co. Public Housing Agency	Monmouth Co. Division of Social Services	PO Box 3000	Freehold, NJ 07728
Mercer Co. Library Headquarters	2751 Brunswick Pike		Lawrenceville, NJ 08648
Monmouth Co. Headquarters Library	125 Symmes Drive		Manalapan, NJ 07726
Ocean Co. Library	101 Washington Street		Toms River, NJ 08753
Howell Township	4567 Route 9 North	PO Box 580	Howell, NJ 07731
Monmouth Co. Library – Howell Branch	318 Old Tavern Road		Howell, NJ 07731

Appendix F: Operating Plan

Township of Howell

Affordability Assistance Program

Policies & Procedures Manual



CGPH

Community Grants, Planning & Housing
Good People. Great Results.™

569 Abbington Drive
East Windsor, NJ 08520
800/619-9979 www.cgph.net

Revised: 06/08/12

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Affordability Assistance Program

Policies & Procedures Manual

Introduction

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 programs. 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.

Where it is found that a new procedure may be more effective or can eliminate a recurring problem, that procedure may be incorporated into the program operation by amending this Operating Manual. In addition, this manual may be periodically revised to reflect changes in local, state, and federal policies and regulations relative to implementation of the affordable housing Programs described herein.

Types of Affordability Assistance

The three types of affordability assistance are listed below. The specifics of each type is summarized in Appendix A. No ongoing or monthly assistance is available through the affordability assistance program.

1. ***Down Payment and or Closing Cost Assistance*** – Affordability Assistance funds for downpayment and/or closing costs will help low- and moderate-income households achieve the goal of homeownership. The goal of the program is to provide financial assistance to income-qualified homebuyers moving into affordable housing in Howell.
2. ***First Month's Rent*** –When applicants of affordable rental housing move into an affordable rental unit, they experience financial hardship resulting from paying the security deposit and first month's rent at the same time. To address this hardship, Howell will pay for the first month's rent for renters moving into deed restricted affordable units. This assistance is a grant and does not need to be paid back. The Township has elected to pay for the first month's rent rather than the security deposit so the tenant will have an incentive to maintain the unit in order to receive the security deposit back when they move out.
3. ***Other*** – Howell will identify other mechanisms to make units more affordable in the Township. **If assistance is directly provided to an existing tenant or owner of affordable housing, the applicant will be income certified at the time of the application.**

3 Affordability Assistance Program

Annual Budget

The annual budget for the program and percentage spent on each type of assistance is summarized in Appendix A.

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 owns or rents a deed restricted affordable unit in Howell Township that they maintain as their primary residence.
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. The applicant is income certified. Applicants applying for down payment assistance and first month's rent assistance will have already been income certified. Applicants applying for all other types of assistance will require income certification at the time of application.
5. The applicant does not have sufficient resources to pay for the requested assistance themselves.
6. The applicant has demonstrated that they can pay housing expenses in the future .

Maximum Amount

The maximum amount of assistance that may be provided is in Appendix A.

Repayment Terms & Repayment Agreement

Deed restrictions will be required for certain types of assistance. The assistance requiring deed restrictions is indicated in Appendix A. When required, the following is the term of the deed restriction:

The loan principal is forgiven at 10% per year for a period of 10 years and is secured by a second mortgage and note.

Security Instruments

When required, loans for properties participating in the Affordability Assistance Program shall be secured through a Mortgage and Mortgage Note in favor of the municipality executed by the property owner. The administrative 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.

ADMINISTRATION

The Administrative agent will be responsible for administering the program. Questions about the Program should be directed the Administrative Agent. All forms are included in the appendices and the process for disbursing funds is outlined in Appendix H.

CGP&H LLC
569 Abbington Drive
East Windsor, NJ 08520

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homes@cgph.net www.cgph.net

APPENDICES

Appendix A: Summary of Howell Township Affordability Assistance Program Terms

Affordability Assistance Program

Summary of Howell Township Affordability Assistance Program Terms

	Ownership	Rental
Purpose	Down Payment and/or Closing Cost Assistance Help low and moderate income households achieve home-ownership	First Month's Rent Assist renters of affordable units by paying the first month's rent
Maximum Amount	Maximum of \$10,000 per award	Up to 1 month's rent
Deed Restriction And Terms	The loan principal is forgiven at 10% per year for a period of 10 years and is secured by a second mortgage and note.	The assistance is a grant and does not need to be returned
Additional Criteria	<ul style="list-style-type: none"> • First time homebuyer not required • Must apply for county program. Not eligible if receive County funds. • Priority to very low income candidates 	Priority to very low-income households
Assistance Paid To:	Closing Costs/Down payment assistance on HUD 1	Landlord
Advertising Budget	Notify applicants when submit pre-application to purchase unit	Landlord & Administrative Agent
	2012: 130,000 (approx 13 awards)	2012: \$20,000 (approx 25 awards)
	2013: \$96,000 (approximately 10 awards)	2013: \$28,000 (approx 35 awards)
	2014: \$100,000 (approximately 10 awards)	2014: \$10,000 (approximately 12 awards)
	2015: \$100,000 (approximately 10 awards)	2015: \$10,000 (approximately 12 awards)
	2016: \$100,000 (approximately 11 awards)	2016: \$10,000 (approximately 12 awards)
	2017: \$10,000 (approximately 1 award)	2017: \$12,060 (approximately 15 awards)
	2018: \$10,000 (approximately 1 award)	2018: \$12,060 (approximately 15 awards)
	TOTAL: \$25,000	TOTAL: 120,000
Eligibility Criteria	<ol style="list-style-type: none"> 1. There are affordability assistance funds remaining in the budget for the year. 2. The applicant owns or rents a deed restricted affordable unit in Howell Township that they maintain as their primary residence. 3. The applicant has not received an affordability assistance grant in the past. (Only one award per household is permitted. This required can be waived with justification.) 4. The applicant is income certified. Applicants applying for down payment assistance and first month's rent assistance will have already been income certified. Applicants applying for all other types of assistance will require income certification at the time of application. 5. The applicant does not have sufficient resources to pay for the requested assistance themselves. 6. The applicant has demonstrated that they can pay housing expenses in future (mortgage/association, repairs, and utility assistance only). 	

Appendix B: Affordability Assistance Application

APPLICATION FOR AFFORDABILITY ASSISTANCE IN HOWELL TOWNSHIP

This application must be fully completed so that it can be accepted and processed. This application is not transferable. If you require assistance, please call CGP&H at **609-371-2181**. If your application is complete and you are approved to receive affordability assistance, you will be certified by CGP&H and notified by mail. **IT IS YOUR RESPONSIBILITY TO MAKE CERTAIN YOUR APPLICATION IS COMPLETE AND THE INFORMATION PROVIDED IS TRUE AND ACCURATE.**

The information in this application and any other information that is required to complete this application are kept confidential. **NO PART OF THIS APPLICATION OR YOUR APPLICATION FILE WILL BE GIVEN TO ANY PERSON, ENTITY OR BUSINESS NOT RELATED TO THE TOWNSHIP OF HOWELL, CGP&H, OR THEIR AGENTS WITHOUT YOUR WRITTEN REQUEST OR CONSENT.**

“Family” includes all persons living in a single unit whether they are related by blood, marriage or otherwise. The information requested includes information about all persons intending to reside in the Affordable Rental Unit.

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 owns or rents a deed restricted affordable unit in Howell Township that they maintain as their primary residence.
3. The applicant has not received an affordability assistance grant in the past. (Only one award per household is permitted.)
4. The applicant is income certified. Applicants applying for down payment assistance and first month's rent assistance will have already been income certified. **Applicants applying for all other types of assistance will require income certification at the time of application and must complete Part II of this application.**
5. The applicant does not have sufficient resources to pay for the requested assistance themselves.
6. The applicant has demonstrated that they can pay housing expenses in the future.

Part I. All Applicants must complete this section

Name: _____ Date: _____

1. Please indicate what type of assistance you are applying for (Choose one):

Down Payment Assistance	<ul style="list-style-type: none"> • Up to \$10,000 • 0% interest loan, forgiven at 10% per year for a period of 10 years and is secured by a second mortgage and note.
First Month's Rent	<ul style="list-style-type: none"> • Up to one month's rent • Grant (does not have to be repaid)
Other Assistance	Other types of assistance may be available under special circumstances such as a special assessment by the homeowner's association.

2. \$ Amount of Request (Please see above for maximum amounts): _____

3. Please explain the reason why you need assistance (attach additional paper if needed):

CERTIFICATION

I hereby certify that all information concerning my family size, actual gross income as well as all other information contained herein is true and accurate to the best of my knowledge. I further understand that CGP&H and Howell Township are relying upon this information in order to determine whether I qualify for affordability assistance. I further certify that the copies of the documents attached to this application are true and accurate copies of the originals of such documents. I further certify that I intend to personally occupy the unit as my primary residence except for reasonable periods of vacations and illnesses. I understand that I cannot sublet or re-rent the unit.

I authorize CGP&H, Howell Township or their agents to check for accuracy on any and all statements and representations made in this application. This may include calls to employers to verify income, contact with banks, etc.

Applicant _____ Co-Applicant _____

Date _____ Date _____

3 Affordability Assistance Program

Part II: Only complete this section if you are applying for assistance other than down payment/closing costs or first month's rent.

Please list your estimated monthly expenses:

	Monthly Expense
Auto	
Loan	
Insurance	
Maintenance/Repairs	
Housing	
Rent/Mortgage	
Home owners association	
Property Tax	
Insurance	
Medical	
Health Insurance	
Co-pays	
Other (medications, glasses, etc.)	
Utilities	
Internet/phone/cable	
Electricity/heating	
Water Sewer	
Trash	
Cell Phone	
Other	
Childcare/day care	
Child Support/Alimony	
Credit card debt	
Education	
Food	
Gas/tolls/parking	
Public Transportation	
Student loan	
Tuition	
Other: (please specify)	
TOTAL Expenses	

If your total monthly expenses, exceed your monthly income, how will you pay your household expenses in the future: _____

HOUSEHOLD COMPOSITION

Name of Household Member filling out this form _____ Sex: M/F

Date of Birth _____ SS# _____ - _____ - _____

Name of Second Household Member _____ Sex: M/F

Date of Birth _____ SS# _____ - _____ - _____

Home Phone () _____ Work Phone () _____

Current Street Address _____ Apt # _____

Town _____ State _____ Zip Code _____

County _____

Mailing Address if different from above:

Please list all other household members, excluding the person filling out this form, who will live in the unit.

NAME	RELATIONSHIP	GENDER	BIRTH DATE	SOCIAL SECURITY #

HOUSING REQUIREMENTS

How many persons presently live in your home? _____

How many are less than 18 years of age? _____

5 Affordability Assistance Program**EMPLOYMENT INFORMATION**

Please fill out the information below for every household member who receives income from employment and is 18 years of age or over. (Also include any part-time employment)

1. Household Member Name _____
 Employer Name _____
 Employer Address _____ County _____
 Years at Job _____ Job Title _____
 Phone # _____ Immediate Supervisor _____
2. Household Member Name _____
 Employer Name _____
 Employer Address _____ County _____
 Years at Job _____ Job Title _____
 Phone # _____ Immediate Supervisor _____
3. Household Member Name _____
 Employer Name _____
 Employer Address _____ County _____
 Years at Job _____ Job Title _____
 Phone # _____ Immediate Supervisor _____
4. Household Member Name _____
 Employer Name _____
 Employer Address _____ County _____
 Years at Job _____ Job Title _____
 Phone # _____ Immediate Supervisor _____

INCOME DOCUMENTATION

Please use a separate income information section for every household member who is 18 years of age or over and receives income of any kind.

ATTACH THE FOLLOWING REQUIRED DOCUMENTS FOR EACH APPLICANT:

- 1) Copies of federal and state tax returns for the previous 3 consecutive years.
- 2) Copies of 4 consecutive/current pay stubs: including overtime, bonuses or tips.
- 3) Copies of 6 months current bank statements for all accounts.
- 4) Copies of child support court documents and custody verification, if applicable, is required.

INCOME CALCULATION

Please state the amount of your current annual projected gross income from each applicable source. Use additional pages if necessary if there are more than two incomes.

	ADULT #1	ADULT #2
Gross Salary or Wages	\$ _____	\$ _____
Pension	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Unemployment Compensation	\$ _____	\$ _____
Child Support received	\$ _____	\$ _____
(Added to income)		
Child Support paid	\$ _____	\$ _____
(Subtracted from income)		
Disability Payment	\$ _____	\$ _____
Welfare	\$ _____	\$ _____
Tips/Commissions	\$ _____	\$ _____
Alimony	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total	\$ _____	\$ _____

TOTAL OF GROSS INCOMES Total \$ _____
INTEREST AND DIVIDEND INCOME

Please list all checking and savings accounts, CD's, Money Market Funds, Mutual Funds and any other assets held by financial institutions below, whether or not you gain interest from them for all members.

Name and address Financial Institution	Account Number	Current Balance/value	% interest	Projected Annual Interest Income

Total Projected Interest Income a year \$ _____

7 Affordability Assistance Program

Please list all stocks, bonds and other income producing assets.

<i>Name and address</i> Financial Institution	<i>Number of Shares</i>	<i>Current Value</i>	<i>Projected</i> Annual Income

Total Projected Income from dividends \$ _____

Other Income

Do you own a business or income producing real estate? Yes No

Do you receive income/rents from these assets? Yes No

If Yes: Value the yearly net income less valid business expenses on this property or business?

Total projected \$ _____

Do you have any other sources of income? Yes No

If yes: please describe _____ Gross yearly income \$ _____

TOTAL HOUSEHOLD GROSS ANNUAL INCOME FROM ALL SOURCES: _____
(Combination of sections 4 & 5 of this application)

General

Do you own a home or other real estate: _____

Appendix C: Resolution Authorizing Assistance - LOAN

**RESOLUTION AUTHORIZING AN AFFORDABILITY ASSISTANCE LOAN
REPAYMENT AGREEMENT WITH THE OWNER OF AN AFFORDABLE HOUSING
UNIT LOCATED _____**

WHEREAS, _____ is **purchasing/owns** property located at _____, Block No. _____, Lot No. _____, which property is governed by the statutes, ordinances, rules and regulations restricting ownership and use of the property as an Affordable Housing unit which, among other restrictions, restricts the property owner in financing the property or otherwise encumbering the property by way of mortgage, home equity loan, or other form of financing; and

WHEREAS, the property owner has requested an Affordability Assistance Program loan from the Affordable Housing Trust Fund; and

WHEREAS, the Township is willing to extend a loan to the property owner in the amount of _____ .

WHEREAS, it is appropriate for the Township to enter into an Agreement with the property owner setting forth the terms of the agreement at this time;

NOW THEREFORE BE IT RESOLVED on this _____ day of _____, _____, by the Township Committee of Howell, County of Monmouth, State of New Jersey, that:

1. The Mayor, Administrator, Clerk and attorney are hereby authorized to execute an Affordability Assistance Program Agreement with the owner of an Affordable Housing unit located at _____, Block No. _____, Lot No. _____.
2. A copy of the fully executed Agreement shall be kept on file with the Clerk. The original shall be kept in the unit file by the Administrative Agent.

I do hereby certify that the foregoing is a true copy of a resolution passed by the _____ at a meeting duly held on the _____ day of _____, _____.

Clerk

Appendix D: Resolution Authorizing Assistance - GRANT

RESOLUTION AUTHORIZING AFFORDABILITY ASSISTANCE GRANT WITH THE OWNER OF AN AFFORDABLE HOUSING UNIT LOCATED _____

WHEREAS, _____ is **owns/rents** property located at _____, Block No. _____, Lot No. _____, which property is governed by the statutes, ordinances, rules and regulations restricting ownership and use of the property as an Affordable Housing unit; and

WHEREAS, the **property owner/tenant** has requested an Affordability Assistance Program grant from the Affordable Housing Trust Fund; and

WHEREAS, the Township is willing to extend a grant to the **property owner/tenant** in the amount of _____ .

NOW THEREFORE BE IT RESOLVED on this _____ day of _____, _____, by the Township Committee of Howell, County of Monmouth, State of New Jersey, that:

1. The Mayor, Administrator, Clerk and attorney are hereby authorized to execute an Affordability Assistance Program grant with the owner/renter of an Affordable Housing unit located at _____, Block No. _____, Lot No. _____.

I do hereby certify that the foregoing is a true copy of a resolution passed by the _____ at a meeting duly held on the _____ day of _____, _____.

Clerk

Appendix E: Affordability Assistance Program Repayment Agreement

HOWELL TOWNSHIP

AFFORDABILITY ASSISTANCE PROGRAM REPAYMENT AGREEMENT

THIS AGREEMENT made on the _____ day of _____, _____ is between _____ (hereafter "Owner") whose address is _____ and Howell Township, with offices at 2261 Van Horne Road, Belle Mead, NJ 08502 (hereafter "Township") :

WHEREAS, Owner is **purchasing**/owns property located at _____, described more specifically as Block No. _____ Lot No. _____, located in the _____ development (hereafter "Property"); and

WHEREAS, the Property is governed by the statutes, ordinances, rules and regulations restricting ownership and use of the Property as an Affordable Housing unit which, among other restrictions, restricts the Owner in financing the Property or otherwise encumbering the Property by way of mortgage, home equity loan, or other forms of financing; and

WHEREAS, the Township is willing to extend a loan to Owner in the amount of _____ ; and

WHEREAS, the Owner will sign a mortgage note and record a mortgage on the Property in the principal amount of \$ _____ ; and

WHEREAS, the parties wish to memorialize the agreement between them by way of this Affordable Housing Loan Repayment Agreement (hereinafter "Agreement");

NOW THEREFORE IT IS AGREED on this _____ day of _____, _____, by and between the parties as follows:

1. Owner acknowledges that s/he is aware, and herein reaffirms her understanding, that the Property is and will continue to be governed by the Affordable Housing rules, regulations and restrictions because it is an Affordable Housing unit under the control of the Township.
2. Owner understands at the time of purchase that the restrictions on the Property, which state that s/he cannot make application for any second money mortgages

or refinance any first money mortgages as it may apply to the Affordable Housing unit in excess of the maximum restricted mortgage amount and not until prior written approval has been obtained from the Administrative Agent.

3. Owner acknowledges that the Deed to be signed by the Owner at closing contains the recorded restrictions that govern the Property, which provide that “Upon the occurrence of a breach of any Covenants by the Grantee, or any successor in interest or other owner of the Property, the Administrative Agent shall have all remedies provided at law or equity including but not limited to forfeiture, foreclosure, acceleration of all sums due under any mortgage, recouping of any funds from a sale in violation of the Covenants, diverting of rent proceeds from illegal rentals, injunctive relief to prevent further violation of said Covenants, entry on the premises, those provided under Title 5, Chapter 80, Subchapter 26 of the New Jersey Administrative Code and specific performance..”
4. Owner acknowledges that there will be a tertiary loan placed on the unit recorded after this Affordability Assistance mortgage, which applies the affordability control deed restriction pursuant to the Uniform Housing Affordability Controls (N.J.A.C. 5:80-26.1 *et seq.*).
5. Owner acknowledges that the Township, pursuant to its Affordable Housing regulations, has the right to foreclose on the Property as a result of any violation of the deed restrictions pertaining to the Property by the Owner and, if successful, the Township can retain all equity in the Property.
6. The Township agrees to extend a loan of \$_____ to the Owner for the exclusive use _____.
7. The loan principal is forgiven at a rate of 10% per year for a period of 10 years and is secured by a second mortgage and note.
8. In the event that Owner fails to make any and all necessary payments required by the within Agreement or otherwise breaches the terms of this Agreement, the Township shall have the right to immediately file a lawsuit, or pursue any other rights that it may have, to remedy the breach and otherwise enforce the Affordable Housing statutes, ordinances, rules and regulations.
9. In the event that Owner fails to make any and all payments when due, the Township shall be entitled to accelerate the repayment obligation to make the full amount immediately due (plus interest, if applicable).

- 10. This Agreement shall be construed in accordance with the laws of the State of New Jersey.
- 11. This Agreement constitutes the entire Agreement between the parties. No amendments or modifications to this Agreement shall have any force or effect unless in writing and executed by both parties.
- 12. In the event any provision of this Agreement shall be held invalid or unenforceable by any court of competent jurisdiction, such holdings shall not invalidate or render unenforceable any other provision hereof.
- 13. This Agreement shall be binding upon and inure to the benefit of the parties, their legal representatives, heirs, executors, administrators, successors and assigns.

IN WITNESS WHEREOF the parties hereto have signed and executed this agreement as of the date indicated above.

Municipality

Attest:

Attest:

STATE OF NEW JERSEY:

SS

COUNTY OF _____ :

I CERTIFY that on _____, 2012, _____ personally came before me and acknowledged under oath, to my satisfaction, that he/she:

- (a) was the maker of the attached instrument; and,
- (b) executed this instrument as his or her own act.

Signed and sworn to before me

On _____, _____

STATE OF NEW JERSEY:

SS

COUNTY OF _____ :

I CERTIFY that on _____, _____ personally came before me and acknowledged under oath, to my satisfaction, that:

- (a) s/he is the Township Clerk of _____, the municipal corporation named in this document;
- (b) s/he is the attesting witness to the signing of this document by _____, _____ (title) _____ of _____ (municipality) _____;
- (c) this document was signed and delivered by _____ (municipality) _____ as its voluntary act duly authorized by a proper resolution of the Township Committee
- (d) s/he knows the proper seal of the _____ which was affixed to this document; and
- (e) s/he signed this proof to attest to the truth of these facts.

Signed and sworn to before me

On _____, 2012

Appendix F: Mortgage Securing Payment Of Affordability Assistance Program Note

HOWELL TOWNSHIP

MORTGAGE SECURING PAYMENT OF AFFORDABILITY ASSISTANCE PROGRAM NOTE

THIS MORTGAGE, made on this the ____ day of _____, ____ by and between _____, (the "OWNER") and Howell Township (the "Municipality"), in connection with the property described herein (the "PROPERTY");

Article 1. REPAYMENT MORTGAGE NOTE

In consideration of value received, the Owner has signed an Affordability Assistance Program Mortgage Note (the "Note") dated _____. The Owner promises to pay to the Municipality amounts due under the Affordability Assistance Program Mortgage Note, and to abide by all obligations contained therein.

Article 2. MORTGAGE AS SECURITY FOR AMOUNT DUE

This Mortgage is given to the Municipality as security for the payment required to be paid as described in the Mortgage Note, the sum of \$[insert amount].

Article 3. PROPERTY DESCRIPTION

All of the land and improvements thereon located in the municipality of Howell in the County of Monmouth, State of New Jersey (hereinafter the "Property"), described more specifically as Block No. _____ Lot No. _____, and known by the street address:

Article 4. RIGHTS GIVEN TO MUNICIPALITY

The Owner gives the Municipality those rights stated in this Mortgage, and all the rights the law gives to the Municipality under Uniform Housing Affordability Controls, which are found in New Jersey Administrative Code at Title 5, chapter 80, subchapter 26 (N.J.A.C. 5:80-26.1, *et seq.*). The rights given to the Municipality are covenants running with the land. Upon performance of the promises contained in Note and Mortgage, the Municipality will prepare and deliver to the then current owner of record a quitclaim deed or other document of release.

Article 5. DEFAULT

The Municipality may declare the Owner in default on this Mortgage and on the Note if:

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1. The Owner attempts to convey an interest in the Property without giving prior written notice to the Municipality;
2. The ownership of the Property is changed for any reason other than in the course of an exempt sale;
3. The Owner fails to make any payment required by the Note;
4. The holder of any lien on the Property starts foreclosure proceedings; or
5. Bankruptcy, insolvency or receivership proceedings are commenced by or against the Owner.

Article 6. MUNICIPALITY'S RIGHTS UPON DEFAULT

If the Municipality declares that the Note and this Mortgage are in default, the Municipality shall have all of the rights given by law or set forth in this Mortgage.

Article 7. NOTICES

ALL NOTICES MUST BE IN WRITING AND PERSONALLY DELIVERED OR SENT BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED, TO THE ADDRESSES GIVEN IN THIS MORTGAGE. ADDRESS CHANGES MAY BE MADE UPON WRITTEN NOTICE, MADE IN ACCORDANCE WITH THIS ARTICLE 7.

Article 8. NO WAIVER BY MUNICIPALITY

The Municipality may exercise any right under this Mortgage or under any law, even if the Municipality has delayed in exercising that authority, or has agreed in an earlier instance not to exercise that right. The Municipality does not waive its right to declare the Owner is in default by making payments or incurring expenses on behalf of the Owner.

Article 9. EACH PERSON LIABLE

The Mortgage is legally binding upon each Owner individually and all their heirs, assigns, agents and designees who succeed to their responsibilities. The Municipality may enforce any of the provisions of the Note and of this Mortgage against any one or more liable individual.

Article 10. SUBORDINATION

This Mortgage will not be subordinate, and will not be subordinated by the Municipality, to any mortgage, refinancing, equity loan, secured letter of credit, or any other obligation secured by the Property, except with respect to (a) any such obligation which was duly recorded prior to the recording hereof, and (b) any such obligation which, when added to all other such obligations recorded against the Property, shall result in total debt secured by the Property being an amount

less than the maximum resale price that would be applicable were the Control Period still in effect.

Article 11. AMENDMENTS

No amendment or change to the Note and this Mortgage may be made, except in a written document signed by both parties and approved by the administrative agent appointed pursuant to N.J.A.C. 5:80-26.1 et seq.

Article 13. SIGNATURES

By executing this Mortgage on page 3, hereof, the Owner agrees to all of its terms and conditions.

Article 14. ACKNOWLEDGEMENT

The Owner acknowledges receipt of a true copy of this Mortgage, at no charge to the State.

IN WITNESS WHEREOF, the Owner(s) has executed this Mortgage for the purposes stated herein.

ATTEST:

Signature of (Owner)

Signature (Co-Owner)

STATE OF NEW JERSEY)

) ss:

COUNTY OF _____)

BE IT REMEMBERED, that on this the _____ day of _____, 20__ the subscriber _____ appeared personally before me *(If more than one person signed the foregoing mortgage and appeared before me, the words "the*

subscriber” and “the Owner” shall include all such persons)and who, being duly sworn by me, deposed and made proof to my satisfaction (i) that he/she is the Owner named in the foregoing mortgage and (ii) and that he/she has executed said mortgage with respect to the Property and for the purposes described and set forth therein.

Sworn to and subscribed before me, _____ on the date set forth above.

NOTARY PUBLIC

Appendix G: Recapture Mortgage Note for Affordability Assistance Program

HOWELL TOWNSHIP

RECAPTURE MORTGAGE NOTE FOR AFFORDABILITY ASSISTANCE PROGRAM

THIS NOTE is dated as of _____, _____. For value received _____ (referred to "Owner") promises to pay to Howell Township, which has its principal offices at 2261 Van Horne Road, Belle Mead, NJ 08502 (the "Municipality"), the amounts specified in this Note and promises to abide by the terms contained below.

Article 1. REPAYMENT MORTGAGE

As security for the payment of amounts due under this Note and the performance of all promises contained in this Note, the Owner is giving the Municipality a "Mortgage To Secure Payment of Affordability Assistance Program Note" (the "MORTGAGE"), dated _____, of the property described below (the "PROPERTY"). The Mortgage covers real estate owned by the Owner. The Mortgage will not be subordinate, and will not be subordinated by the Municipality, to any mortgage, refinancing, equity loan, secured letter of credit, or any other obligation secured by the Property, except with respect to (a) any such obligation which was duly recorded prior to the recording hereof, and (b) any such obligation which, when added to all other such obligations recorded against the Property, shall result in total debt secured by the Property being an amount less than the maximum resale price (MRP) that would be applicable were the Control Period still in effect, as those terms are defined in Article 2 of the Mortgage.

Article 2. OWNERS PROMISE TO PAY AND OTHER TERMS

This is no interest deferred loan in the amount of \$XXXXXXX will be for ten (10) years. The loan principal is forgiven at 10% per year for a period of 10 years. After ten (10) years, the loan is fully forgiven at the next resale. If sold before ten (10) years, the prorated loan amount shall be repaid by the applicant to the Howell Township Affordable Housing Trust Fund.

Article 3. PROPERTY DESCRIPTION

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

Article 4. WAIVER OF FORMAL ACTS

The Owner waives its right to require the Municipality to do any of the following before enforcing its rights under this Note:

1. To demand payment of amount due (known as Presentment).
2. To give notice that amounts due have not been paid (known as Notice of Dishonor).
3. To obtain an official certificate of non-payment (known as Protest).

Article 5. RESPONSIBILITY UNDER NOTE

All Owners signing this Note are jointly and individually obligated to pay the amounts due and to abide by the terms under this Note. The Municipality may enforce this Note against any one or more of the Owners or against all Owners together.

The Owner agrees to the terms of this Note by signing below.

ACKNOWLEDGEMENT

Owner acknowledges receipt of a true copy of the Mortgage and this Note at no charge.

Dated:

ATTEST:

By:

Signature (Owner)

Signature (Co-Owner)

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STATE OF NEW JERSEY)
) ss.:
COUNTY OF _____)

On this the _____ day of _____, 20__ before me came _____, who acknowledges and makes proof to my satisfaction that she is the Owner named within this Note, and that she has executed said Note for the purposes set forth therein, sworn to and subscribed by her in my presence on this date.

Sworn to and subscribed before me this the _____ day of _____, 20__.

A Notary Public/Attorney of the State of New Jersey

Appendix H: Reporting Form

