

# Housing Element and Fair Share Plan

*Prepared for:*


**The Borough of Manasquan  
Monmouth County, New Jersey**

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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 Borough of Manasquan, 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**

Manasquan is a coastal Borough, located along the Atlantic Ocean in southeastern Monmouth County, New Jersey. The Borough covers approximately 1.38 square miles, and was incorporated as the Borough of Manasquan in 1887. The Borough offers convenient access to major roadways, including Route 35 and the Garden State Parkway, which allows easy travel for residents and visitors.

Today, Manasquan is known for its residential and commercial areas, as well as its close proximity to the Atlantic Ocean and beaches. The Borough maintains a blend of year-round residents as well as seasonal tourists and visitors. Recreational opportunities are abundant throughout the Borough, including fishing and walking trails, as well as public facilities like sports courts, and playgrounds. Manasquan is bordered by the Borough of Sea Girt to the north, Wall Township to the west, the Borough of Brielle to the southwest, the Manasquan River and Inlet to the south, and the Atlantic Ocean to the east.

The current year-round population of Manasquan is estimated at 5,915 (ACS 2023 5-year data). Manasquan has a population density of 2,347 persons per square mile. The Township grew older by 5.2 years between 2010 and 2023, with a current median age of 47.6 years of age. Manasquan's 2023 median household income estimate of \$156,542 was higher than that of the county (\$122,727) and the State (\$101,050).

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

## DEMOGRAPHIC CHARACTERISTICS

### POPULATION

In 2023, the Borough of Manasquan had an estimated total population of 5,915. This number represented a net increase of 78 persons (1.3 percent) since the year 2020. Manasquan experienced a steady increase from 1940 to 1970, followed by a tapered increase in population from 1970 to 1990. The sharpest increase occurred between 1990 and 2000. The Borough's population decreased between 2000 and 2020, but returned to an upward trend in 2023, with a slight increase of 1.3 percent. Monmouth County, in comparison, experienced a similar decrease between 2010 and 2020 and increase between 2020 and 2023. Overall, the State of New Jersey and Monmouth County have experienced upward trends in population growth.

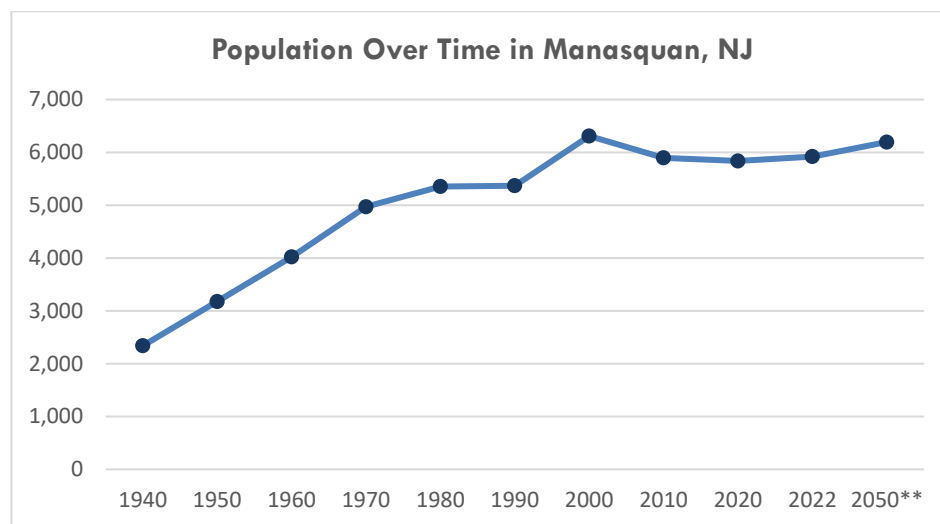
**TABLE 1: POPULATION TRENDS, 1940-2023**

Year	Manasquan			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	2,340	-	-	161,238	-	-	4,160,165	-	-
1950	3,178	838	35.8%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	4,022	844	26.6%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	4,971	949	23.6%	461,849	127,448	38.1%	7,171,112	1,104,330	18.2%
1980	5,354	383	7.7%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	5,369	15	0.3%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	6,310	941	17.5%	615,301	62,177	11.2%	8,414,350	684,162	8.9%
2010	5,897	-413	-6.5%	628,112	12,811	2.0%	8,721,577	307,227	3.6%
2020*	5,837	-60	-1.0%	620,821	-7,291	-1.2%	8,885,418	163,841	1.9%
2023*	5,915	78	1.3%	643,615	22,794	3.67%	9,267,014	381,596	4.29%
2050**	6,195	280	4.7%	669,624	48,559	4.0%	-	-	-

Source: U.S. Census Bureau Decennial Census (table DP-1)

\*U.S. Census Bureau, ACS 5-Year Estimates (table B01003)

\*\*Projections from North Jersey Transportation Planning Authority, (NJTPA)



## POPULATION COMPOSITION BY AGE

The age composition of Manasquan has shifted noticeably since 2010. According to American Community Survey 5-Year Estimates, significant changes occurred in many age groups. The number of elementary and pre-school-aged children has decreased significantly over this time period, as has the number of adults aged 35 to 44 years and adults 85 years and over. The greatest percentage decrease occurred in the 85 years and over cohort, which decreased by 73.5%, while the overall population only decreased by 0.9%. Conversely, the Borough has seen a significant increase in the number of residents between the 55 years and 74 years. The greatest percentage increases occurred in the 55 to 59 age cohort, which grew by 50.5%.

**TABLE 2: POPULATION BY AGE COHORT, MANASQUAN, 2010-2023**

Population	2010		2023		Change 2010-2023
	Number	Percent	Number	Percent	
Total population	5,975	100.0%	5,915	100%	-1%
Under 5 years	379	6.3%	203	3.4%	-46.4%
5 to 9 years	314	5.3%	217	3.7%	-30.9%
10 to 14 years	390	6.5%	603	10.1%	47.2%
15 to 19 years	439	7.3%	373	6.3%	-11.8%
20 to 24 years	215	3.6%	270	4.5%	46.0%
25 to 34 years	430	7.2%	501	8.5%	26.7%
35 to 44 years	981	16.4%	373	6.3%	-59.3%
45 to 54 years	1,059	17.7%	1,435	24.2%	9.3%
55 to 59 years	321	5.4%	325	5.4%	50.5%
60 to 64 years	394	6.6%	476	8.0%	30.5%
65 to 74 years	526	8.8%	760	12.8%	36.7%
75 to 84 years	327	5.5%	300	5.0%	8.3%
85 years and over	200	3.3%	79	1.3%	-73.5%
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (table S0101)					

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 24-year-old and 55 and over age cohorts experienced population increases between 2010 and 2023, with the largest increases in the older age cohorts, suggesting that the County 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%	37,390	5.8%	-13.9%
10 to 14 years	45,172	7.2%	39,484	6.1%	-12.5%
15 to 19 years	44,706	7.1%	42,163	6.6%	-5.7%
20 to 24 years	33,055	5.3%	37,390	5.8%	13.99%
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	13.7%	-18.9%
55 to 59 years	42,594	6.8%	50,654	7.8%	18.9%
60 to 64 years	34,235	5.5%	50,797	7.8%	48.4%
65 to 74 years	41,719	6.6%	71,107	11.04%	70.4%
75 to 84 years	29,301	4.7%	33,953	5.3%	15.9%
85 years and over	12,552	2.0%	14,423	2.2%	14.9%
U.S. Census Bureau American Community Survey 2010, 2023 5-Year Estimates (table DP-05)					

The median age of Borough residents has increased by approximately five (5) years between 2010 and 2023. This trend is consistent with the general “graying” of America as the Baby Boom generation continues to age. While the State, County, and Borough have all experienced increases in median age between 2010 and 2023, the Borough experienced the largest increase. The Borough also exhibits the highest median age of the three populations.

**TABLE 4: MEDIAN AGE**

Year	Manasquan	Monmouth County	New Jersey
2010	42.4	40.6	38.5
2023	47.6	43.2	40.1
Change	5.2	2.6	1.6
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (table S0101)			

## 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 2,513 households in the Borough. Approximately 64.2 percent of the Borough’s households were comprised of one or two persons with the two-person category containing the greatest number of households. A smaller percentage (~59%) of Monmouth County households fell into these categories. The Borough exhibited a lower percentage of three and four-or-more person households than the County. The Borough’s average household size reflects these trends, at 2.37 persons per household compared to the County’s 2.55 persons per household figure.

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

	Manasquan		Monmouth County	
	Number	Percent	Number	Percent
Total Households	2,513	100.0%	250,195	100.0%
1-person	846	29.3%	66,589	26.6%
2-persons	873	34.9%	81,289	32.4%
3-persons	235	11.5%	40,929	16.4%
4 or more persons	559	24.2%	61,388	24.5%
Average Household Size	2.37		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 Manasquan are mainly family households, comprising 61.7 percent of all households. Approximately 84.3 percent of all family households were family households with married couple householders, while 6.0 percent and 9.7 percent of family households respectively were family households consisting of single parent male or female householders. The average family size was 3.1 persons. Of all Borough households, 38.3 percent were non-family households.

**TABLE 6: HOUSEHOLDS BY TYPE (2023)**

Households	Total	Percent
	2,513	100.00%
Average Household Size	2.35	
Average Non-Family Household Size	1.1	
Family households	1,550	61.7%
Married Couple Family	1,306	84.3%
With own children under 18 years	447	34.2%
No children under 18 years	859	65.8%
Other Family		
Male householder, no spouse present	93	6.0%
With own children under 18 years	93	6.0%
No own children under 18 years	0	0.0%
Female householder, no spouse present	151	9.7%
With own children under 18 years	49	32.5%
No own children under 18 years	102	67.5%
Nonfamily Households	963	38.3%
Average Family Size	3.1	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table S1101)		

## INCOME

Manasquan experienced an 84.9 percent increase in per capita income between 2010 and 2023, which was a greater percent increase than that of Monmouth County's 59.9 percent increase, and greater than the State's 52.3 percent increase over the same period. The Borough's per capita income of \$94,402 in 2023 is higher than the County's \$65,545 per capita income figure and is higher than the State's \$53,118 per capita income.

**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
Manasquan	\$51,068	\$94,402	84.9%	\$82,265	\$156,542	90.3%
Monmouth County	\$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, American Community Survey 2010, 2023-5 Year Estimates (tables S1902 and S1903)						

The income distribution for the Borough is similar to that of the County. The income bracket containing the highest percentage of households was the \$200,000 or more range for both Manasquan (38.6%) and the County (27.7%). In terms of median household income, households in Manasquan earned more than households in Monmouth County and the State overall in 2023. The median income in Manasquan was \$156,542, approximately \$33,815 more than county median household income and \$55,492 more than state median household income. Between 2010 and 2023, Manasquan's median household income increased 90.3 percent, higher than the 49.1 percent increase experienced in Monmouth County and the 44.7 percent increase for the State overall.

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

	Manasquan		Monmouth County	
	Number	Percent	Number	Percent
<b>Total Households</b>	<b>2,513</b>	<b>100.0%</b>	<b>250,195</b>	<b>100.0%</b>
Less than \$10,000	32	1.2%	8,165	3.2%
\$10,000 to \$14,999	0	0.0%	5,319	2.1%
\$15,000 to \$24,999	177	7.0%	10,781	4.3%
\$25,000 to \$34,999	85	3.3%	10,705	4.3%
\$35,000 to \$49,999	246	9.8%	17,390	6.9%
\$50,000 to \$74,999	209	8.3%	25,153	10.05%
\$75,000 to \$99,999	147	5.9%	25,542	10.2%
\$100,000 to \$149,999	313	13.5%	43,917	17.5%
\$150,000 to \$199,999	333	13.2%	33,996	13.6%
\$200,000 or more	971	38.6%	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 Manasquan in 2023. The first table shows the housing costs of owner occupants as a percentage of total income. A total of 658 households (30.3%) 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 90 households renting in Manasquan, or 26 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**

	Manasquan		Monmouth County	
	Number	Percentage	Number	Percentage
Total Owner-Occupied Housing Units	2,170	100.0%	188,578	100.0%
Less than 15%	651	30.0%	28,917	15.3%
15 to 19%	483	22.3%	32,253	17.1%
20 to 24%	182	8.4%	31,997	17.0%
25 to 29%	179	8.3%	25,780	13.7%
30 to 34%	94	4.3%	16,946	9.0%
35% or more	564	26.0%	10,722	5.7%
Not computed	17	0.8%	8,426	4.5%

U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25091)

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

	Manasquan		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	343	100.0%	61,617	100.0%
Less than 15%	32	9.3%	7,106	11.5%
15 to 19%	0	0.0%	6,970	11.3%
20 to 24%	35	10.2%	6,927	11.2%
25 to 29%	8	2.3%	6,419	10.4%
30 to 34%	21	6.1%	4,751	7.7%
35% or more	69	20.1%	26,025	42.2%
Not computed	169	49.2%	3,419	5.5%

U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25070)

## EXISTING HOUSING CONDITIONS

### HOUSING UNIT DATA

According to the 2023 ACS, the Borough had a total of 3,372 housing units, 2,513 (74.5%) of which are occupied. The majority (64.3%) are owner-occupied homes. Approximately 25.4 percent of the Borough's housing stock is vacant. The majority of these homes (89.5% of total vacant units) are considered vacant because they serve as seasonal homes, rather than as the primary residence of the owners. About half of all housing structures (~50.4%) in Manasquan were built before 1960.

**TABLE 11: OCCUPANCY DATA, 2023**

Housing Units in Manasquan	Number	Percent
Total Housing Units	3,372	100.0%
Occupied Housing Units	2,513	74.5%
Owner Occupied	2,170	64.3%
Renter Occupied	343	10.0%
Vacant Housing Units	859	25.4%
For Rent / Rented Not Occupied	11	0.3%
For Sale Only	27	0.8%
Sold, not occupied	0	0.0%
For Seasonal, Recreational or Occasional Use	662	89.5%
Other Vacant	160	6.3%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables DP04 and B25004)		

**TABLE 12: AGE OF HOUSING, 2023**

	Number	Percent
Built 1939 or earlier	834	24.7%
Built 1940 to 1949	536	15.9%
Built 1950 to 1959	329	12.8%
Built 1960 to 1969	330	8.7%
Built 1970 to 1979	207	5.8%
Built 1980 to 1989	256	4.2%
Built 1990 to 1999	107	4.6%
Built 2000 to 2009	408	10.8%
Built 2010 to 2019	365	10.8%
Built 2020 or later	0	0.0%
Total	3,372	100.0%
Median Year Structure Built	1960	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04 and B25035)		



## HOUSING TYPE AND SIZE

There are approximately 3,372 total housing units in Manasquan, the majority of which consist of single-family detached homes (85.4%). Single-family attached homes (6.8%) and 2-unit homes (5.6%) comprise the next two largest amounts of housing unit types. The median number of rooms per unit was 6.4.

**TABLE 13: HOUSING UNITS BY TYPE, 2023**

Units in Structure	Total	Percent
Total	3,372	100.0%
1 Unit, detached	2,879	85.4%
1 Unit, attached	231	6.8%
2 Units	192	5.6%
3 or 4 Units	54	1.6%
5 to 9 Units	0	0.0%
10 to 19 Units	8	0.2%
20 Units or more	8	0.2%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Rooms	Total	Percent
1 room	0	0.0%
2 rooms	13	0.4%
3 rooms	97	2.9%
4 rooms	442	13.1%
5 rooms	504	14.9%
6 rooms	721	21.3%
7 rooms	614	18.2%
8 rooms	467	13.8%
9 or more rooms	514	15.2%
Median number of rooms	6.4	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (DP04)		

## HOUSING VALUES AND CONTRACT RENTS

According to ACS 5-Year Estimates, most housing units in Manasquan (94.4%) were valued at over \$500,000. Table 14 provides a breakdown of home values for owner-occupied units within the Borough. Only 40 owner-occupied housing units in Manasquan were worth less than \$100,000. The median value of an owner-occupied housing unit was \$947,100 at the time of the survey, compared to the county's median value of \$566,500.

**TABLE 14: VALUE OF OWNER-OCCUPIED HOUSING UNITS, 2023**

	Manasquan		Monmouth County	
	Number	Percentage	Number	Percentage
Total	2,170	100.0%	188,578	100%
Less than \$50,000	26	1.2%	3,202	1.6%
\$50,000 to \$99,999	14	0.6%	2,703	1.4%
\$100,000 to \$149,999	16	0.7%	1,760	0.9%
\$150,000 to \$199,999	0	0.0%	2,797	1.4%
\$200,000 to \$299,999	34	1.5%	12,780	6.8%
\$300,000 to \$499,999	43	1.9%	55,119	29.2%
\$500,000 to \$999,999	1,114	51.3%	88,909	47.1%
\$1,000,000 and greater	936	43.1%	21,308	11.3
Median Value	\$947,100		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)				

The number of rental units in the Borough is estimated at 174. With respect to renter-occupied units, there are a range of rents, with most rental units in the Borough carrying rental costs within the \$1,000 to \$1,999 range per month (79%). At the time of the ACS 5-Year Estimates, the median gross rent in Manasquan was \$1,655, \$116 less than the County median rent of \$1,771. No units in the Borough carried rental costs less than \$500 per month or more than \$2,500 per month, while 0 units (0%) did not require cash rent payments.

**TABLE 15: GROSS RENT PAID**

	Manasquan		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter Occupied Units	174	100.0%	59,223	100%
Less than \$500	0	0.0%	4,045	6.8%
\$500 to \$999	0	0.0%	3,453	5.8%
\$1,000 to \$1,499	64	36.7%	13,711	23.1%
\$1,500 to \$1,999	74	42.5%	15,499	26.1%
\$2,000 to \$2,499	28	17.2%	10,920	18.4%
\$2,500 to \$2,999	8	0.0%	6,150	10.3%
\$3,000 or more	0	0.0%	5,445	9.1%
No cash rent	0	0.0%	2,394	4.0%
Median Contract Rent	\$1,655		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)				

## **HOUSING CONDITIONS**

According to the 2023 ACS, there were no units exhibiting overcrowding (more than one person per room) or lacking complete kitchen facilities in Manasquan. However, a minimal number of units were lacking complete plumbing facilities. 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, 0.6 percent of occupied housing units lacked complete plumbing facilities.

**TABLE 16: HOUSING DEFICIENCY CHARACTERISTICS**

	Count	Percent
<b>Housing Units with 1.01 or More Persons Per Room</b>		
Owner-Occupied	0	0.0%
Renter-Occupied	0	0.0%
<b>Plumbing Facilities</b>		
Total Occupied Housing Units	2,513	100.0%
Lacking complete plumbing facilities	15	0.6%
<b>Kitchen Equipment</b>		
Total Occupied Housing Units	2,513	100%
Lacking complete kitchen facilities	0	0.0%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables B25014, S2504)		

## **PROJECTED HOUSING STOCK**

According to New Jersey Department of Community Affairs, Manasquan Borough issued building permits for 349 residential dwelling units between 2010 and 2023. During that same time period, the Borough also issued 276 residential demolition permits. Subtracting demolition permits from construction permits yields a net increase of 104 dwelling units over this time period. Building permit data by year is summarized in Table 17 below.

**TABLE 17: BUILDING PERMITS AND DEMOLITION PERMITS ISSUED,  
2010 – 2023**

Year	1 & 2 Family	Multi Family	Mixed Use	Total New Construction	Total Residential Demolitions	Net Units Added
2010	24	0	0	24	27	-3
2011	13	0	0	13	11	2
2012	15	0	0	15	18	-3
2013	71	0	0	71	106	-35
2014	49	0	0	49	36	13
2015	39	0	0	39	28	11
2016	15	0	0	15	8	7
2017	0	0	0	0	7	-7
2018	1	0	0	1	0	1
2019	15	0	0	15	6	9
2020	20	0	0	20	2	18
2021	33	10	0	43	9	34
2022	37	13	8	58	18	40
2023	17	0	0	17	0	17
<b>Total</b>	<b>349</b>	<b>23</b>	<b>8</b>	<b>380</b>	<b>276</b>	<b>104</b>
NJ Department of Community Affairs Construction Reporter						

**EMPLOYMENT DATA**

The 2023 ACS reports on work activity of residents aged 16 years and older. The Borough's working age population was 4,813 residents (81.9 percent of the overall population), approximately 3,214 of whom were part of the labor force (66.8%). Approximately 33.2 percent of the Borough's working age residents were not participating in the labor force at the time of the estimates. All of Manasquan's labor force was employed in civilian jobs, with zero residents reported as members of the armed forces. Approximately 1.9 percent of Borough residents reported being unemployed, lower than the estimated unemployment rate of Monmouth County overall (3.4%).

**TABLE 18: EMPLOYMENT STATUS**

	Manasquan		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	4,813	100.0%	526,352	100.0%
In labor force	3,214	66.8%	349,815	66.4%
Civilian Labor Force	3,214	66.8%	349,355	66.3%
Employed	3,124	64.9%	331,018	62.9%
Unemployed	90	1.9%	18,337	3.4%
Armed Forces	0	0.0%	460	0.09%
Not in labor force	1,599	33.2%	174,537	28.03%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)				

More than three quarters of the Borough's workers were employed in private wage and salary positions, while 8.4 percent of workers were self-employed. Government workers comprised 18.1 percent of the Borough's workforce. Table 19 provides a breakdown of worker classifications.

**TABLE 19: CLASSIFICATION OF WORKERS IN MANASQUAN, 2023**

	Number	Percent
Total	3,124	100.0%
Private Wage and Salary Worker	2,294	73.4%
Government Worker	567	18.1%
Self-Employed Worker	263	8.4%
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 Manasquan were involved in a range of economic sectors. The highest concentration of workers (30.1%) were employed in the educational, health, and social services sector, followed by the professional, scientific, and management, and administrative and waste management services sector (13.9%). The other sector employing over 10 percent of the Borough's residents was the finance and insurance, and real estate and rental and leasing (13.1%).

**TABLE 20: WORKFORCE BY SECTOR**

Industry	Number	Percent
Civilian employed population 16 years and over	3,124	100.0%
Agriculture, forestry, fishing and hunting, mining	11	0.3%
Construction	126	4.0%
Manufacturing	201	6.4%
Wholesale Trade	76	2.4%
Retail Trade	262	8.3%
Transportation and Warehousing, and Utilities	108	3.4%
Information	139	4.4%
Finance and insurance, and real estate and rental and leasing	412	13.1%
Professional, scientific, and management, and administrative and waste management services	435	13.9%
Educational services, and health care and social assistance	941	30.1%
Arts, entertainment, and recreation, and accommodation and food services	156	4.9%
Other Services, except public administration	84	2.7%
Public administration	173	5.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

Table 21 provides a percentage comparison of the Borough's workforce against that of the County. The Borough's profile of employment by sector generally mirrors that of the County. A higher percentage of the Borough's workforce is employed in the finance and insurance, and real estate and rental leasing sector; while a higher percentage of the County's workforce is employed in the retail trade sector.

**TABLE 21: COMPARISON OF WORKFORCE BY SECTOR  
MANASQUAN BOROUGH AND MONMOUTH COUNTY, 2023**

Industry	Manasquan	Monmouth County
Civilian employed population 16 years and over	3,124	331,018
Agriculture, forestry, fishing and hunting, mining	0.3%	0.36%
Construction	4.0%	6.9%
Manufacturing	6.4%	6.2%
Wholesale Trade	2.4%	2.4%
Retail Trade	8.3%	10.4%
Transportation and Warehousing, and Utilities	3.4%	4.4%
Information	4.4%	3.2%
Finance and insurance, and real estate and rental and leasing	13.1%	10.3%
Professional, scientific, and management, and administrative and waste management services	13.9%	15.5%
Educational services, and health care and social assistance	30.1%	24.3%
Arts, entertainment, and recreation, and accommodation and food services	4.9%	7.7%
Other Services, except public administration	2.7%	3.7%
Public administration	5.5%	4.3%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

Table 22 provides a breakdown of occupations by type for the Borough's employed civilian labor force. Almost three-quarters of the Borough's employed civilian labor force was employed in management, professional, or related occupations (72.7%), while 15.6% was employed in sales and office occupations.

**TABLE 22: OCCUPATIONS BY TYPE**

	Number	Percentage
Employed Civilian population 16 years and over	3,124	100.0%
Management, business, science and arts occupations	2,272	72.7%
Service occupations	193	6.2%
Sales and office occupations	488	15.6%
Natural resources, construction and maintenance occupations	81	2.5%
Production Transportation and material moving occupations	90	2.8%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

As indicated in Table 23 below, it is projected that Monmouth County will add 21,400 jobs by 2032. The Ambulatory Health Care Services; Transportation and Warehousing, and Information sectors are poised to experience the greatest increase in number of jobs over the course of the projection period.

**TABLE 23: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
<b>Total All Industries</b>	<b>302,150</b>	<b>323,550</b>	<b>21,400</b>	<b>7.1</b>	<b>7.0%</b>	<b>Growing</b>

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 Borough could accommodate developments that address affordable housing need. This analysis reviews the Borough's existing zoning and planned zoning changes and outlines the Borough'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 Borough and anticipated land use patterns; and
- Factors, such as environmental conditions, that present constraints on development.

## **INFRASTRUCTURE**

### *Water and Sewer*

The entirety of Manasquan Borough is located within public water and sewer service areas. Sewer service is provided by the South Monmouth Regional Sewerage Authority, which directs wastewater to a secondary treatment plant located in Wall Township. Public Water is provided by the Manasquan Water Department which owns and operates the potable water system within the Borough. Water for public consumption is drawn from four groundwater wells tapping into the Kirkwood-Cohansey Aquifer.

## **ANTICIPATED DEMAND AND LAND USE PATTERNS**

The Borough of Manasquan contains residential neighborhoods, commercial development, and public uses with very limited vacant land. According to the NJTPA, the population estimates projected to 2050, the Borough is expected to grow to approximately 6,405 people (a 4.7 percent increase since 2023). As a coastal community with a fully developed infrastructure, Manasquan will likely need to address future population growth and employment opportunities while preserving its small-town character. With limited space for new development, the Borough will focus on accommodating growth through redevelopment and improving public services to meet the needs of its residents and visitors.



*Residential*

Currently, higher-density residential districts are concentrated in the eastern portion of the Borough, where the smallest lot sizes are permitted in the beach and first inland block from the Atlantic Ocean. There are four areas of the Borough that have already been zoned for multi-family development, three of which are located in the western portion of the Borough west of Colby Avenue, and one of which is located in a mixed-use beachfront area. The Borough currently exhibits a high propensity toward allowing and encouraging mixed-use development in its downtown area, permitting upper floor apartments in most of its commercial zones. The current locations permitting apartment and multi-family uses, particularly those within the Borough's downtown area with proximity to rail transit, are the most appropriate and most logical starting points for building encouraging additional inclusionary multi-family development.

*Non-Residential*

The commercial zone is characterized by low- to medium-density development, with buildings typically ranging from one to two stories in height and containing a mix of retail shops, restaurants, offices, and service businesses. The Borough's downtown area maintains a focus on local businesses that serve both residents and tourists. Given the build-out nature of the Borough, new commercial development will most likely take the place of existing tenants, or will require some degree of redevelopment to occur on already developed sites. The Borough's zoning district, which permits mixed-use arrangements of residential units above first floor stores and shops illustrates the desire to accommodate residential units within generally non-residential zones to the maximum extent possible given current development patterns.

**ENVIRONMENTAL CONSTRAINTS**

Manasquan enjoys many natural environmental amenities, including the ocean, wooded areas, lake and creeks, dunes, and wetlands. In order for these environmentally sensitive features to retain their existing quality and perform vital ecosystem functions, the Borough must be conscious of its role as steward of its natural environment. Manasquan is home to a stretch of coastline, an area of inlet, and three streams. It is also home to intensively developed lots, especially in the coastal zone, where pervious surface is limited. Impervious surface contributes to negative environmental outcomes, particularly in coastal communities, by creating high velocity runoff and limiting groundwater recharge during storm events. Given these realities, the Borough must conserve natural features such as dunes and wetlands that can absorb excess stormwater and help filter polluted runoff. Areas with sensitive environmental features, particularly those identified in the Borough's 1992 Natural Resource Inventory, are not suitable for development.

**HISTORIC**

Four (4) properties within Manasquan are listed on the State Register of Historic places. Brielle Road Bridge over the Glimmer Glass, Manasquan Friends Meetinghouse and Burying

Ground, Squan Beach Life-Saving Station #19, and the Old Coast Guard Station on Manasquan Inlet. An opinion was sought for the Manasquan Main Street Historic District in 2006, but a district has yet to be officially designated. The preparation of a Historic Element of the Master Plan has been a goal of the Borough's for some time, but has yet to be implemented. While select properties are targeted for preservation, historic status is not generally a major source of development constraint in Manasquan.

## EXISTING LAND USE DESIGNATIONS

The Borough's land use designations have been continually examined and updated through the Master Plan Reexamination process. The last Reexamination Report was adopted in 2023.

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

### *One-Family Residential Zones:*

**R-1** is a one-family Residential Zoning District. Permitted uses within this zone include: Single-family detached dwellings; Municipal buildings, parks, playgrounds, public open space and other facilities; Privately owned conservation/open space areas; and Family day care home operations. Conditionally permitted uses include home occupations and professional office; Community residences for the developmentally disabled, community shelters for victims of domestic violence, community residences for the terminally ill, community residences for persons with head injuries, and adult family care homes for elderly persons and physically disabled adults. The R-1 zone is located in two areas, one in the northern-central portion of the Borough in the area of Stockton Lake that occupies approximately 20 blocks, and another in the residential area of Glimmer Glass Circle off of Brielle Road.

**R-2, R-3, R-4, and R-5** are all one-family Residential Zoning District. The principal permitted uses, permitted accessory uses and conditional uses in this zone are the same as those in the R-1 One-Family Residential Zone, except churches and church related facilities are permitted as conditional uses.

The R-2 zone is the district that occupies the largest land area of any zone in the Borough. It is the only single-family residential zone west of the railroad tracks, but also occupies large areas in the portion of the Borough at the eastern and western ends of Stockton Lake, and the blocks in the vicinity of Glimmer Glass Harbor. Small R-2 areas are located adjacent to the Fisherman's Cove Conservation area on Deep Creek Drive, and in the second beach blocks adjacent to Sea Girt.

The R-3 zone is located in two areas in the eastern portion of the Borough, one area adjacent to Fisherman's Cove Conservation area south of Brielle Road, and another larger area north of Brielle Road along the lagoon-type communities near Watson Creek, extending west the width of one block for several blocks between Rogers Avenue, East Main Street, and North

Potter Avenue. It is the second highest density single-family district in the Borough.

The R-4 zone is specifically called the Beachfront One-Family Residential Zone. True to its name, it covers the vast majority of properties located in the block adjacent to the beach as the easternmost strip of development in the Borough. The R-4 zones does allow for accessory apartments through a provision allowing two principal buildings on a lot, one of which is permitted to be a garage with a second floor living unit as an accessory to a separate single-family residential dwelling.

Finally, the R-5 zone covers the vast majority of properties located in the first inland block from the beach, directly behind the R-4 zone. It is the highest density single-family district in the Borough.

**R-M** is a Multifamily Residential Zoning District. The R-M designation occurs in three isolated areas in the Borough, on the inland side of the train tracks. The purpose of the zone is to provide locations for the development of multi-family housing. Permitted uses include townhouses and multi-family residences for three or more families. Senior Citizen multi-family housing is a permitted conditional use in the zone. To accommodate multi-family developments, the required minimum lot size is 40,000 square feet. The maximum permitted density is 10 units per acre. Similar accessory uses are permitted in the R-M district as in the R-1 district, with the exception of an additional allowance for common facilities and amenities serving residents in multi-family developments. .

**R-PM** is a planned Multifamily Residential Zoning District. The R-PM zone occurs in one small portion of the Borough's central beachfront and the first inland blocks, between East Main Street and Brielle Road. The zone permits planned multifamily residential development, including accessory commercial uses. The maximum permitted density is 16 units per acre. As anticipated by the zone, this portion of the Borough contains a number of residences, as well as retail, restaurant, and commercial uses serving beach area residents and visitors. Senior Citizen Housing is permitted as a conditional use.

**R-2A** is a one- and two- family residential zoning district. Principle permitted uses within this zone include; Single-family detached dwellings; Duplexes; Municipal buildings, parks, playgrounds, public open space and other facilities; Privately owned conservation/open space areas; and Family day care home operations. Conditional permitted uses include: Home occupation and professional offices; Community residences for the developmentally disabled, community shelters for victims of domestic violence, community residences for the terminally ill, community residences for persons with head injuries, adult family care homes for elderly persons and physically disabled adults; and Houses of Worship. The R-2A Zone is located on the west side of Broad Street, north of Main Street and the B-1 Zone District.

**AR-1** Affordable Housing Zone. The purpose of the Affordable Housing AR-1 Zone ("AR-1 Zone") is to provide for the development of a multifamily inclusionary development

designed to assist the Borough in satisfying its combined Prior Round and Round 3 (1999-2025) Realistic Development Potential ("RDP") affordable housing obligation through construction of affordable units set aside for low- and moderate-income households. The AR-1 Zone comprises the following tax lots: Lots 25.01, 25.02, 26, and 27, Block 64.

**AR-2 Affordable Housing Zone.** The purpose of the Affordable Housing AR-2 Zone ("AR-2 Zone") is to provide for the development of a multifamily inclusionary development designed to assist the Borough in satisfying its combined Prior Round and Round 3 (1999-2025) Realistic Development Potential ("RDP") affordable housing obligation through construction of affordable units set aside for low- and moderate-income households. The AR-2 Zone shall comprise the following tax lots: Lot 31.01, Block 66.02.

In addition to its residential zones, Manasquan has established the following **non-residential zones** where the main purpose is to accommodate non-residential uses, but **where dwelling units are permitted by right as either a principal or conditionally permitted use**:

**B-1** is a Business Zoning District. The purpose of the B-1 zone is to provide for neighborhood-commercial type retail and services uses such as retail goods, personal services, banks, professional offices, restaurants and other uses of similar intensity meeting the daily needs of residents. This zone is a mixed-use zone, with apartments permitted on the upper floors above stores. Senior Citizen Housing is also a permitted conditional use. The B-1 district is located in several pockets within the eastern beachfront and first inland blocks. B-1 pockets also ring the Business Retail Zone located along East Main Street west of the railroad tracks as a transitional zone before R-2 residential district areas.

**B-2** is the Marine Business Zoning District. The Marine Business Zone is located in one single area of the Borough, south of Brielle Road, containing the Deep Creek Cove marina and a townhome development. Uses are similar to those permitted in the B-1 zone, with the exception of a de-emphasis on retail, replaced by water-based uses such as marinas, boat sales and rentals, and boat storage. In terms of residential uses, the B-2 zone also permits apartments over stores, and well as planned multifamily residential development and senior citizen housing as principal permitted uses.

**B-3:** Is a General Business Zoning District. The B-3 zone is the Borough's most intensive commercial zone, permitting uses such as wholesale purchasing and distribution facilities, automobile repair, mechanical contracting shops and services, and inns and fast-food drive ins as conditional uses. While upper-floor apartments are not permitted in the B-3 zone, Senior Citizen Housing is permitted as a conditional use. The B-3 zone occurs in five locations in the Borough, along Route 71 and the railroad tracks, consistent with permitted auto-oriented uses.

**BR-1:** Business Retail Zoning District. The BR-1 zone covers the extent of downtown

Manasquan, including all properties fronting on Main Street between Broad Street in the west and Colby Avenue in the east. The district seeks to encourage the neighborhood commercial uses typically associated with traditional main streets, such as retail, personal service, restaurants, and public uses. An active commercial downtown is encouraged by the zone's mixed-use options for upper floors, which include allowances for apartments over shops, as well as upper floor businesses and professional offices.

**I:** Industrial Zoning District. The I district is located in a single, small three-lot area south of the Manasquan Elementary School and across from the Manasquan First Aid Squad. Warehouses, lumberyards, and wholesale distributors are permitted. The zone houses a single light industrial enterprise – the W.F. Sherman & Son Millworks operation. While the I zone is thus completely built out, it permits all uses in the B-1 district, which would technically include apartments over stores.

**O:** Office Zone. The office zone occurs in five locations west of the railroad tracks, along the outer edges of the BR-1 and B-1 commercial districts. While the principal purpose of the zone is to provide space for professional offices for doctors, lawyers, architects, banks, real estate, and other such trades, single-family homes are permitted in the office district. Senior Citizen Housing is a permitted conditional use.

**AH-O Affordable Housing Overlay:** The purpose of this district is to provide an opportunity to develop affordable housing to meet present and prospective housing needs, with particular attention to low and moderate-income housing, in conformance with the requirements of the New Jersey Council on Affordable Housing. Permitted and conditional uses within designated Overlay Zone include all permitted and conditional uses in the zoning district in which the Overlay Zone is located, and the development of townhomes or multifamily residential buildings for three or more families.

Certain zones in the Borough **do not permit residential uses** at all, as summarized below:

**P:** Public Parking Zoning District. The purpose of this district is to provide space for public municipal parking lots. Pockets of the P zone are located in the area of the downtown East Main Street B-1 districts, and on the backend of the ocean and inland beach blocks.

**CON:** Conservation Zoning District. The C district is located along the waterbodies that surround the Borough, chiefly intended to restrict areas designated as wetlands areas or dunes as preserved open space.

**PR:** Public Recreation Zoning District. Permitted principle uses within this zoning district include Public parks, playgrounds, open space, recreation facilities and parking.

**CONSISTENCY WITH THE STATE PLAN**

The Borough of Manasquan remains consistent with the New Jersey State Development and Redevelopment Plan (SDRP). The Borough is located within the PA 1 – Metropolitan Planning Area. This planning area is characterized by mature settlement patterns, the need to rehabilitate housing, the recognition that redevelopment will be the most predominant form of growth, and a growing need to revitalize and regionalize services and systems.

Manasquan has also published multiple public documents related to storm water planning, most notably, a stormwater management plan that outlines the proactive steps the Borough is taking to protect citizens and property from the adverse effects of stormwater flooding. Additionally, the Borough has mapped its Stormwater Infrastructure, in compliance with NJDEP requirements.

The Borough of Manasquan is not one of the State's 36 designated Transit Villages; however, the NJ Transit North Jersey Coast Commuter Rail Line runs through the Borough and has its southernmost stop in Monmouth County at the Manasquan Train Station. NJ Transit also provides bus service throughout the Borough.

## **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 24, below:

**TABLE 24: FAIR SHARE OBLIGATION SUMMARY**

<b>Obligation Component</b>	<b>Number of Credits Required</b>
Present Need	0
Prior Round Obligation (1987-1999)	149
Third Round "Gap" and Prospective Need (1999-2025)	10
Fourth Round Prospective Need (2025-2035)	67
Total Realistic Development Potential	10

The following sections outline how the Borough will comply with its Fair Share Obligation.

#### **Lack of Developable Vacant Land**

From the outset of the Mount Laurel affordable housing program, Manasquan has continually had to contend with the reality that it is a built-out municipality with virtually no available developable vacant land upon which to construct new affordable housing units.

Given the Borough's lack of sufficient vacant and developable land, the Borough's ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its continued lack of vacant developable land, the Borough has prepared an updated Vacant Land Adjustment analysis in accordance with N.J.A.C. 5:93:4.2, submitted as part of this plan as Appendix A. The Borough continues to exhibit a lack of vacant developable land, with redevelopment over time presenting itself as the principal vehicle for accomplishing projects with affordable housing. Three (3) potential redevelopment opportunities have presented themselves in this round, and have been factored into the vacant land assessment, yielding a Realistic Development Potential (RDP) of ten (10) affordable units.

#### **Satisfaction of the Borough's Rehabilitation/Present Need Obligation**

Manasquan has fully satisfied its Rehabilitation Obligation of zero (0) units. The Borough has been participating in the Monmouth County Rehabilitation Program since 1995, and thirty-six (36) units have been rehabilitated in the Borough since that time. Of the 36 units rehabilitated since 1995, eight (8) were rehabilitated after April 1, 2010, and are therefore creditworthy. Thus, not only has the Borough fully satisfied its Third Round Rehabilitation Obligation of six (6) units, but also has two (2) surplus rehabilitation credits



that can be applied in future rounds.

### **SATISFACTION OF THE BOROUGH'S PRIOR ROUND OBLIGATIONS**

The Borough's participated in the Fair Share Third Round and was found to have a Realistic Development Potential (RDP) of 12 units and an unmet need of 519 units. The Borough addressed this RDP with two combined inclusionary projects, which have provided family rental units. The projects are as follows:

1. The **Broad Street** (Block 64, Lots 25.01, 25.03, 26, and 27) project consists of twenty-two (22) market-rate units.
2. The **Union Avenue** (Block 66.02, Lot 31.01) project consists of fourteen (14) market-rate units and nine (9) affordable family rental units.

The nine (9) affordable family rental units developed at the Union Avenue project represent a 20% affordable housing set-aside from the 45 total units across the two projects. To ensure both projects generate affordable housing credits to be applied to the Borough's affordable housing obligations, the certificates of occupancy for the two projects will be phased together and issued as if they were one project. The Borough updated its zoning regulations to permit the project as negotiated through a developers agreement to create the new AH-1 and AH-2 zones, which are applied to the specific sites, similar to the existing affordable overlay districts within the Borough. The project also yielded 3 bonus credits for family rentals units.

The Union Avenue affordable units are required to meet unit income distribution requirements. The nine (9) affordable units will consist of one (1) very low-income unit, four (4) low-income units, and four (4) moderate income units. The Union Avenue affordable units will also be required to deliver a mix of bedroom units. At least two (2) of the units will be three-bedroom units and no more than two (two) of the units will be a one-bedroom unit.

**TABLE 25: THIRD ROUND OBLIGATION SUMMARY**

<b>Affordable Housing Mechanism</b>	<b>Number of Units</b>
Total Realistic Development Potential	12
Unmet Need, 1987-2025	519

### **FOURTH ROUND OBLIGATION**

#### **Satisfaction of the Borough's Realistic Development Potential**

The Borough's Realistic Development Potential (RDP) is 10 units. The Borough proposes to address this RDP through the following three (3) inclusionary affordable housing projects, totaling 12.5 credits:



**TABLE 26: FOURTH ROUND OBLIGATION COMPLIANCE SUMMARY**

#	Developer	Location	Affordable Units	Bonus Credits	Total Credits
1	Trenton Partners	East Side of Rt. 71 at Curtis Ave.	5	2.5	5
2	23 Taylor	West Side of Rt. 71 North of Main	3	-	3
3	Sepe	11-13 Pearce	2	-	2
<b>Total</b>			<b>10</b>	<b>2.5</b>	<b>12.5</b>

*Trenton Partners*

Trenton Partners is seeking to construct a mixed use building consisting of 24 residential units, including five (5) affordable units, 3,000 sq. ft. of retail, and 35 parking spaces on the east side of Rt. 71 at Curtis Avenue. The Borough will also seek credit for 2.5 bonus credits for this project, based on its location within a redevelopment area. The proposed zoning ordinance is included herein as Appendix B.

*23 Taylor*

This project will be located on the west side of Rt. 71, north of Main Street, and will consist of 14 townhouses, including three (3) affordable units. This project would also be eligible for 1.5 bonus credits, based on its location within a redevelopment area. However, Manasquan can only seek credit for a maximum of 2.5 bonus credits in this round, and as such cannot seek the additional bonus credits for this project. The proposed zoning ordinance is included herein as Appendix C.

*Sepe*

This project will consist of 12 residential units, including two (2) affordable units, and a payment-in-lieu for .4 of an affordable unit, and 837 sq. ft. of retail space to be located at 11-13 Pearce. The proposed zoning ordinance is included herein as Appendix D.

The Borough anticipates a surplus of 2.5 credits in the Fourth Round, to be eligible to be utilized in future housing rounds.

**Satisfaction of the Borough's Unmet Need**

The Borough's unmet need is 57 units based on the remaining Fourth Round Obligation. The Borough has implemented and intends to continue the following mechanisms to address its unmet need:

*Accessory Apartment Program*

The Borough has adopted an Accessory Apartment Ordinance that permits the development of accessory apartments in the Borough's R-1, R-2, and R-M Zones, subject to

the bulk and yard requirements of the zone in which the unit is located. The Ordinance contains provisions for the design, accessibility, affordability, marketing, and administration of the Accessory Apartment units generated as a result of the Ordinance. The Borough has amended the ordinance to allow accessory apartments to be created throughout the Borough instead of just in the R-1, R-2, and R-M zones and to increase the subsidies for the Accessory Apartment program from \$10,000 for all units to \$25,000 for a moderate income unit, \$35,000 for a low income unit and \$50,000 for a very low income unit. The Borough will use Affordable Housing Trust Fund monies to pay for the increased subsidies. The existing ordinance is included herein as Appendix E.

#### *Mandatory Set-Aside Ordinance (“MSO”)*

The Borough has an existing adopted Borough-wide Mandatory Set-Aside Ordinance (“MSO”) in place. The MSO currently requires a 20 percent (20%) affordable housing set-aside for residential developments comprised of five or more dwelling units. The MSO exempts developments less than five dwelling units, residential expansions/additions/renovations/replacements, or any other type of residential development that does not result in a net increase in the number of dwelling units. In addition, the MSO requires fractional dwelling units to be either (a) constructed as an additional unit on site, or (b) be provided for via a payment-in-lieu of constructing the second unit to the Borough’s Affordable Housing Trust Fund. The MSO will not apply to the Borough’s R-M, B-1, BR-1, O, and B-3 Zones.

The MSO does not give any developer the right to any such rezoning, variance, redevelopment designation or other relief, or establish any obligation on the part of Manasquan or its boards to grant such rezoning, variance, redevelopment designation or other relief. The existing ordinance is included herein as Appendix E.

#### *B-1, BR-1, O, B-3 and R-M Zone Affordable Housing Overlay Zone*

The Borough established an affordable housing overlay zone in the B-1, BR-1, BO, B-3, and R-M zones to provide an opportunity to develop additional affordable housing. Any affordable units generated in the overlay zone will be applied toward satisfying unmet need. The overlay zone requires a 20% affordable housing set-aside, set at a density of fourteen (14) units per acres for those properties fronting on Main Street west of Route 71, and ten (10) units per acre for those properties that front on Route 71 itself. The existing ordinance is included herein as Appendix F.

#### **Compliance with Affordable Housing Distribution Requirements**

The Substantive Rules for affordable housing that were promulgated as Chapter 93 and which are being used during the present round include limitations on the number of age-restricted affordable units that can count toward the municipal obligation, as well as a cap on the number of bonus credits that can be claimed for rental units. There is also a minimum requirement for the provision of rental units as opposed to sale units, and requirements for

the distribution of units across very low-, low- and moderate-income categories. Manasquan complies with these rules as follows:

#### *Age-Restricted Unit Maximum*

The Borough is not seeking credit for any age-restricted units. The age-restriction maximum is therefore not applicable at this time. The 10 family rental units will be open to residents of any age or family makeup.

#### *Rental Unit Minimum*

The Borough is seeking credit only for rental units at this time in the form of ten (10) family rental units. Because no sale units are proposed for credit, the rental unit minimum is therefore not applicable at this time.

#### *Bonus Maximum*

Maximum bonus credits are capped at 25% of total obligation figures, with the added stipulation that no more than 50 percent of the rental obligation shall receive a bonus for age-restricted rental units. The Borough is claiming 2.5 bonus credits for the 10 family rental units, eight (8) of which are located within a redevelopment area.

#### *Income Distribution Requirements*

Income distribution requirements mandate the following:

- 50 percent of affordable units must be affordable to moderate-income households with a gross income between 80 and 50 percent of regional median household income;
- At least 50 percent of units must be affordable to low-income households making 50% or less of regional median income; and
- At least 13 percent of all units must be affordable to very low-income households making 30 percent or less as compared to regional median income.

As described above, the Borough will meet this requirement by requiring the ten (10) rental units to meet the income distribution requirements.

## **APPENDICES**

## **Appendix A: Vacant Land Adjustment**

# **Vacant Land Inventory and Analysis Report**

**Prepared for:**  
**Borough of Manasquan**  
**Monmouth County, New Jersey**

**June 2025**

Prepared By:



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## **I. INTRODUCTION**

As noted in N.J.A.C. 5:93, “there may be instances where a municipality can exhaust an entire resource (land, water or sewer) and still not be able to provide a realistic opportunity for addressing the need for low and moderate income housing.” In recognition of the need to provide for the opportunity to adjust municipal affordable housing obligations, N.J.A.C. 5:93 outlines standards and procedures for municipalities to demonstrate that a municipal response to its housing obligation is limited by lack of land, water or sewer. This report outlines the vacant land analysis methodology and summarizes the results of the vacant land analysis prepared on behalf of the Borough of Manasquan by Leon S. Avakian Inc (Avakian).

### *Previous Housing Rounds and Vacant Land Analyses*

The Borough of Manasquan is a fully developed coastal community located along the Atlantic Ocean and Manasquan Inlet in southern Monmouth County. The Borough participated in the third housing round.

### *Current Housing Round and Vacant Land Assessment*

Given the Borough’s relative lack of vacant and developable land, the Borough’s ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its continued lack of vacant developable land, the Borough has prepared an updated Vacant Land Adjustment analysis in accordance with N.J.A.C. 5:93:4.2, which includes the following components:

- An inventory of all vacant parcels in accordance with N.J.A.C. 5:93-4.2(b), included as Attachment A.
- A Vacant Land Map depicting vacant properties within the Borough, included as Attachment B.
- An existing land use map for the Borough in accordance with N.J.A.C. 5:93-4.2(a), included as Attachment C.

The realistic development potential (RDP) of the Borough’s vacant land was analyzed in accordance with the provisions of Subchapter 4 of N.J.A.C. 5:93 based on the most recently available data. After following the procedures as outlined, the analysis shows that the Borough has three (3) suitable sites available for development, and consequently, has an RDP new construction obligation of ten (10) affordable units.

## **II. PERMITTED EXCLUSIONS**

N.J.A.C. 5:93 establishes criteria by which sites, or portions thereof, in a municipal land inventory may be excluded from a municipality’s RDP. Environmentally sensitive areas, including flood hazard areas, areas within Environmentally Sensitive Planning Areas according to the State Plan Policy Map, areas outside of the Sanitary Sewer Service Area (SSA), wetlands, and areas characterized by steep slopes of greater than 15 percent that render a site unsuitable for affordable housing may be excluded from consideration. In addition, small, isolated lots lacking

sufficient acreage to generate an affordable housing set-aside as part of an inclusionary development may also be excluded. Vacant lots under development or properties for which site plan approval has been granted may also be excluded. Finally, landlocked parcels or sites with limited or no access may also be excluded from the calculation of the Borough's RDP.

The vacant land inventory table in Attachment A provides a parcel-by-parcel description of exclusions that have been made pursuant to N.J.A.C. 5:93.

It should be noted that the Borough is permitted to reserve up to three percent of its total developed and developable acreage, less existing active municipal recreation areas, for active municipal recreation and exclude this acreage from consideration as potential sites for low and moderate income housing pursuant to N.J.A.C. 5:93-4.2(e)4. Any such site designated for active recreation in accordance with this section must be purchased and limited to active recreational purposes within one year of substantive certification. Although this calculation has not been completed as part of this analysis, the Borough reserves the right to revise this analysis to complete this calculation.

### **III. Summary and Conclusion**

Based on the procedures for municipal adjustments provided in N.J.A.C. 5:93, the Borough of Manasquan's RDP has been determined to be ten (10) affordable units. This finding is consistent with the Borough's current development conditions.



## **ATTACHMENT A: VACANT LAND INVENTORY** **TABLE**

MANASQUAN BOROUGH VACANT LAND ADJUSTMENT ANALYSIS											SJM 06/11/2025
Block	Lot	Class	Location	Owner Name	Area	Constrained Acres	Unconstrained Acres	Developable Acres	Reason for Exclusion	Total Units	Affordable Units
1	1	15C	110 Lenape Tr	BOROUGH OF MANASQUAN	0.10	0.10	0.00	0.00	On ROSI	0.00	0.00
2	1.02	15C	55 Manito Rd	BOROUGH OF MANASQUAN	0.31	0.31	0.00	0.00	On ROSI	0.00	0.00
2	1.03	15C	201 Iroquois Rd	BOROUGH OF MANASQUAN	1.41	1.41	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
2	1.04	15C	95 Manito Rd	BOROUGH OF MANASQUAN	1.87	1.87	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
3	1.01	15C	200 Iroquois Rd	BOROUGH OF MANASQUAN	1.88	1.88	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
6	47	15C	2511 Lenape Tr	TOWNSHIP OF WALL	0.00	0.00	0.00	0.00	Developable area <0.8 acres	0.00	0.00
6	48	15C	2511 Lenape Tr	TOWNSHIP OF WALL	0.01	0.00	0.01	0.00	Developable area <0.8 acres	0.00	0.00
7	37.01	1	51 Narrumson Rd	RAFFETTO, NICHOLAS H & FITZPATRICK, S	0.17	0.00	0.17	0.00	Developable area <0.8 acres	0.00	0.00
8.01	9.01	15C	112 Iroquois Rd	BOROUGH OF MANASQUAN	0.12	0.00	0.12	0.00	Developable area <0.8 acres	0.00	0.00
9	30.01	15C	199 South St	BOROUGH OF MANASQUAN	0.88	0.88	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
11	17	1	1098 Lakewood Rd	HERBERT, PATRICIA	0.00	0.00	0.00	0.00	Developable area <0.8 acres	0.00	0.00
11	19	1	2436 Lenape Tr	KERNAN, KEITH & SUZANNE	0.02	0.00	0.02	0.00	Developable area <0.8 acres	0.00	0.00
11	20	1	2436 Lenape Tr	KERNAN, KEITH & SUZANNE	0.02	0.00	0.02	0.00	Developable area <0.8 acres	0.00	0.00
11	21	1	2436 Lenape Tr	KERNAN, KEITH & SUZANNE	0.01	0.00	0.01	0.00	Developable area <0.8 acres	0.00	0.00
11	22	1	2436 Lenape Tr	KERNAN, KEITH & SUZANNE	0.01	0.00	0.01	0.00	Developable area <0.8 acres	0.00	0.00
12	64	15F	11 Minnesink Rd	MCRAE, EDWIN & MARGARET	0.06	0.00	0.06	0.00	Developable area <0.8 acres	0.00	0.00
12	65	15F	11 Minnesink Rd	MCRAE, EDWIN & MARGARET	0.06	0.00	0.06	0.00	Developable area <0.8 acres	0.00	0.00
14	18	15F	105 South St	SQUAN VILLAGE HISTORICAL SOCIETY	0.47	0.00	0.47	0.00	Developable area <0.8 acres	0.00	0.00
18	27	15C	21 Fisk St	BOROUGH OF MANASQUAN	0.64	0.64	0.00	0.00	On ROSI	0.00	0.00
18	28.01	15F	105 Church St	SMYTH, KEVIN P & ELAINE E	0.45	0.00	0.45	0.00	Developable area <0.8 acres	0.00	0.00
19	16.01	1	34 Wigwam Pa	VILLANI, JOSEPH R	0.16	0.00	0.16	0.00	Developable area <0.8 acres	0.00	0.00
22	34	1	58 Church St	RABENDA, PAUL & DEBORAH	0.17	0.00	0.17	0.00	Developable area <0.8 acres	0.00	0.00
24	1.01	15C	South St	BOROUGH OF MANASQUAN	0.12	0.12	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
24	1.02	15C	South St	BOROUGH OF MANASQUAN	0.16	0.16	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
25	1.01	15C	36 Central Ave	BOROUGH OF MANASQUAN	1.76	1.76	0.00	0.00	On ROSI	0.00	0.00
27	5.01	15C	1 South St	BOROUGH OF MANASQUAN	0.58	0.58	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
28	1.01	1	3 Central Ave	BAY/PARK PROPERTIES, LLC	0.17	0.00	0.17	0.00	Developable area <0.8 acres	0.00	0.00
28	1.02	1	5 Central Ave	BREWER, THOMAS & PAIGE	0.17	0.00	0.17	0.00	Developable area <0.8 acres	0.00	0.00
28	5	1	Central Ave	CENTRELLA, LORRAINE	0.87	0.87	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
30	1	15C	19 Main St N	BOROUGH OF MANASQUAN	1.19	1.19	0.00	0.00	On ROSI	0.00	0.00
31	4.01	1	105 Atlantic Ave	NORDELL, CARL III	0.31	0.00	0.31	0.00	Developable area <0.8 acres	0.00	0.00
31	15	1	1011 New Brunswick Ave	TULLY, JOSEPH E & PATRICIA A	0.17	0.17	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
32	1.03	15C	27 Osborn Ave	BOROUGH OF MANASQUAN	0.53	0.53	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
32	1.06	15C	67 Atlantic Ave	BOROUGH OF MANASQUAN	0.29	0.29	0.00	0.00	Senior and recreation center	0.00	0.00
33	1.01	15C	12 Main St N	BOROUGH OF MANASQUAN	0.39	0.39	0.00	0.00	On ROSI	0.00	0.00
33	1.02	15C	12 Main St N	BOROUGH OF MANASQUAN	0.13	0.00	0.13	0.00	Developable area <0.8 acres	0.00	0.00
33	1.03	15C	12 Main St N	BOROUGH OF MANASQUAN	0.13	0.00	0.13	0.00	Developable area <0.8 acres	0.00	0.00
35	9.01	15F	62 Main St	WOMANS CLUB OF MANASQUAN	0.43	0.00	0.43	0.00	Developable area <0.8 acres	0.00	0.00
35	14	15C	86 Main St	BOROUGH OF MANASQUAN	0.18	0.00	0.18	0.00	Developable area <0.8 acres	0.00	0.00
35	24	15F	55 Broad St	PUBLIC LIBRARY OF MANASQUAN	1.72	1.72	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
35	25	15F	Osborn Ave	MANASQUAN VILLAGE TOWNHOUSE ASSO	0.82	0.82	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
35	26.01	15F	65 Broad St	MANASQUAN FIRST AID SQUAD	1.34	1.34	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
37	3.02	15C	49 Atlantic Ave	BOROUGH OF MANASQUAN	0.09	0.00	0.09	0.00	Developable area <0.8 acres	0.00	0.00
37	6.02	15F	27 Atlantic Ave	MIHOK, JOHN	0.14	0.00	0.14	0.00	Developable area <0.8 acres	0.00	0.00
38	1.02	15A	167 Broad St	BD OF ED-BOROUGH OF MANASQUAN	15.93	15.93	0.00	0.00	Manaquan High School	0.00	0.00
41	16	15F	32 Trenton Ave	STOPA, JOAN M	0.17	0.00	0.17	0.00	Developable area <0.8 acres	0.00	0.00
42	3	15F	39 Trenton Ave	MARGULIES, JUDITH ANN	0.14	0.00	0.14	0.00	Developable area <0.8 acres	0.00	0.00

42	4	1	55 Ridge Ave	MARGULIES, NORMAN	0.13	0.00	0.13	0.00	0.00	Developable area <0.8 acres	0.00	0.00
42	13	1	982 Atlantic Ave	MALLARD PARK OFFICES, LLC	0.35	0.00	0.35	0.00	0.00	Developable area <0.8 acres	0.00	0.00
43	4.01	15F	30 Ridge Ave	MANASQUAN VFW POST 1838	0.54	0.00	0.54	0.00	0.00	Developable area <0.8 acres	0.00	0.00
44.02	2.03	15F	133 Main St N	MCGREEVEY, NADINE A	0.29	0.00	0.29	0.00	0.00	Developable area <0.8 acres	0.00	0.00
44.03	11	15C	99 Main St N	BOROUGH OF MANASQUAN	1.00	1.00	0.00	0.00	0.00	On ROSI	0.00	0.00
44.03	12	15C	99 Main St N	BOROUGH OF MANASQUAN	1.13	1.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
45	15	15F	Squan Ct	SQUAN CT CONDO ASSOC	0.30	0.00	0.30	0.00	0.00	Developable area <0.8 acres	0.00	0.00
45	15.03	1	63 Sea Girt Ave	DROPCINSKI, MARTHA	0.17	0.00	0.17	0.00	0.00	Developable area <0.8 acres	0.00	0.00
45	15.08	1	63 Sea Girt Ave	DROPCINSKI, MARTHA	0.13	0.00	0.13	0.00	0.00	Developable area <0.8 acres	0.00	0.00
45.04	36	1	27 Willow Way	MCKEON, HOWARD & LINDA	0.33	0.33	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
45.06	13.01	15A	Main St N	BD OF ED-BOROUGH OF MANASQUAN	2.59	2.59	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
46	3.01	15A	169 Broad St	BD OF ED-BOROUGH OF MANASQUAN	1.75	1.75	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
47	50.05	15A	168 Broad St	BD OF ED-BOROUGH OF MANASQUAN	0.35	0.35	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
47	52.01	15A	168 Broad St	BD OF ED-BOROUGH OF MANASQUAN	6.90	6.90	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
47	60	15F	81 Curtis Pl	HART, ERICA LYN & MATTHEW KYLE	0.17	0.17	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
47	62.02	15A	168 Broad St	BD OF ED-BOROUGH OF MANASQUAN	2.46	2.46	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
54	2.01	15C	100-200 Camp Dr	NJ STATE POLICE	2.32	2.32	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
56	38	15F	200 Parker Ave	STORAGE DEPOT ASS'N C/O SCHWIER, H	1.23	1.23	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
58	1.04	15C	93 Pearce Ave Right Of Way	BOROUGH OF MANASQUAN	0.04	0.00	0.04	0.00	0.00	Developable area <0.8 acres	0.00	0.00
58.01	2	15C	151 Parker Ave	BOROUGH OF MANASQUAN	0.07	0.07	0.00	0.00	0.00	On ROSI	0.00	0.00
58.02	1.02	15C	145 Parker Ave	BOROUGH OF MANASQUAN	0.13	0.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
59	1.01	15C	2 Woodland Ave	BOROUGH OF MANASQUAN	0.14	0.14	0.00	0.00	0.00	On ROSI	0.00	0.00
60	1.01	15F	111 Parker Ave	VOLUNTEER ENGINE CO NO 2 INC	1.43	1.43	0.00	0.00	0.00	Manasquan Fire Department	0.00	0.00
62	3.01	15F	Main St	MAIN STREET CONDO ASSOCIATION	0.63	0.00	0.63	0.00	0.00	Developable area <0.8 acres	0.00	0.00
62	9	4A	23 Taylor Ave	23 TAYLOR AVE, LLC C/O ADAMCZYK	0.50	0.00	0.50	0.50	0.50	included	14.00	3.00
62	17	15F	67 Taylor Ave	COMMON GROUND	0.26	0.00	0.26	0.00	0.00	Developable area <0.8 acres	0.00	0.00
63	19	15F	43 Woodland Ave	MADIA, JOSEPH A SR & CONSTANCE L	0.16	0.00	0.16	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	2	2	11 Pearce Ave	BRADENTON BEACH DEVELOPMENT, LLC	0.17	0.00	0.17	0.17	0.16	included w/ Block 64, Lot 3	0.00	0.00
64	3	4A	13 Pearce Ave	126 MAIN STREET, LLC	0.16	0.00	0.16	0.16	0.16	included	12.00	2.00
64	19	1	88 Broad St	SHERMAN PROPERTIES, INC	0.22	0.00	0.22	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	21	1	Broad St	SHERMAN PROPERTIES, INC	0.23	0.00	0.23	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	27.01	15F	34 Broad St	BROAD STREET COMMONS, A CONDOMINIUM	0.50	0.00	0.50	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	27.01	1	34 Broad St, Unit 206	R THREE SONS, INC	0.01	0.00	0.01	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	27.01	1	34 Broad St, Unit 306	BROAD STREET COMMONS, A CONDOMINIUM	0.01	0.00	0.01	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	27.01	1	34 Broad St, Unit 210	BEGGANS, JOSEPH A	0.01	0.00	0.01	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	27.01	1	34 Broad St, Unit 309	WILLIAM WALDMAN BLOODLINE TRUST	0.01	0.00	0.01	0.00	0.00	Developable area <0.8 acres	0.00	0.00
64	27.01	1	34 Broad St, Unit 310	BROAD STREET COMMONS, A CONDOMINIUM	0.01	0.00	0.01	0.00	0.00	Developable area <0.8 acres	0.00	0.00
65.02	19.03	15F	60-62-64 Abe Voorhees Dr	ALGONQUIN ARTS	0.73	0.73	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
66	17	15F	36 South St	SAMARITAN CENTER AT THE JERSEY SHOR	0.16	0.16	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
66	23.04	15F	33 Abe Voorhees Dr	MANASQUAN HOOK & LADDER CO NO 1	0.39	0.00	0.39	0.00	0.00	Developable area <0.8 acres	0.00	0.00
66	29.01	15C	65 Abe Voorhees Dr	BOROUGH OF MANASQUAN	0.59	0.59	0.00	0.00	0.00	On ROSI	0.00	0.00
67	61.01	15F	Virginia Ave	VIRGINIA CROSSING, LLC	0.50	0.50	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
71	1.01	15C	160 South St	BOROUGH OF MANASQUAN	3.71	3.71	0.00	0.00	0.00	On ROSI	0.00	0.00
71	3.01	1	Union Ave	APPEGATE, JEAN D	0.88	0.88	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
71	110.01	1	83 Morris Ave	83 MORRIS AVE, LLC	0.19	0.19	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
72	1.08	1	123 Morris Ave	ROBERTSON, CHARLES & JENNY	0.14	0.14	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
72	2.01	15C	135 Morris Ave	BOROUGH OF MANASQUAN	3.24	3.24	0.00	0.00	0.00	On ROSI	0.00	0.00
73	78	15F	142 Morris Ave	RAMOS, MARIA & ORTIZ, MANUEL R	0.15	0.15	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
75.01	1.01	15C	255 Perrine Blvd	BOROUGH OF MANASQUAN	0.73	0.73	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
75.02	1	15C	144 Morris Ave	SOUTH MONMOUTH REG SEWERAGE AUTH	0.24	0.24	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
77.01	155	15C	160 Marcellus Ave	BOROUGH OF MANASQUAN	0.19	0.19	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
80	17.01	1	275 Pine Ave	MALLIN, BRIAN & LEIGH	0.17	0.17	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
81	57.01	4A	56 Union Ave-105 Curtis A	56 UNION AVENUE PARTNERS, LLC	0.53	0.00	0.53	0.53	0.53	included	24.00	5.00

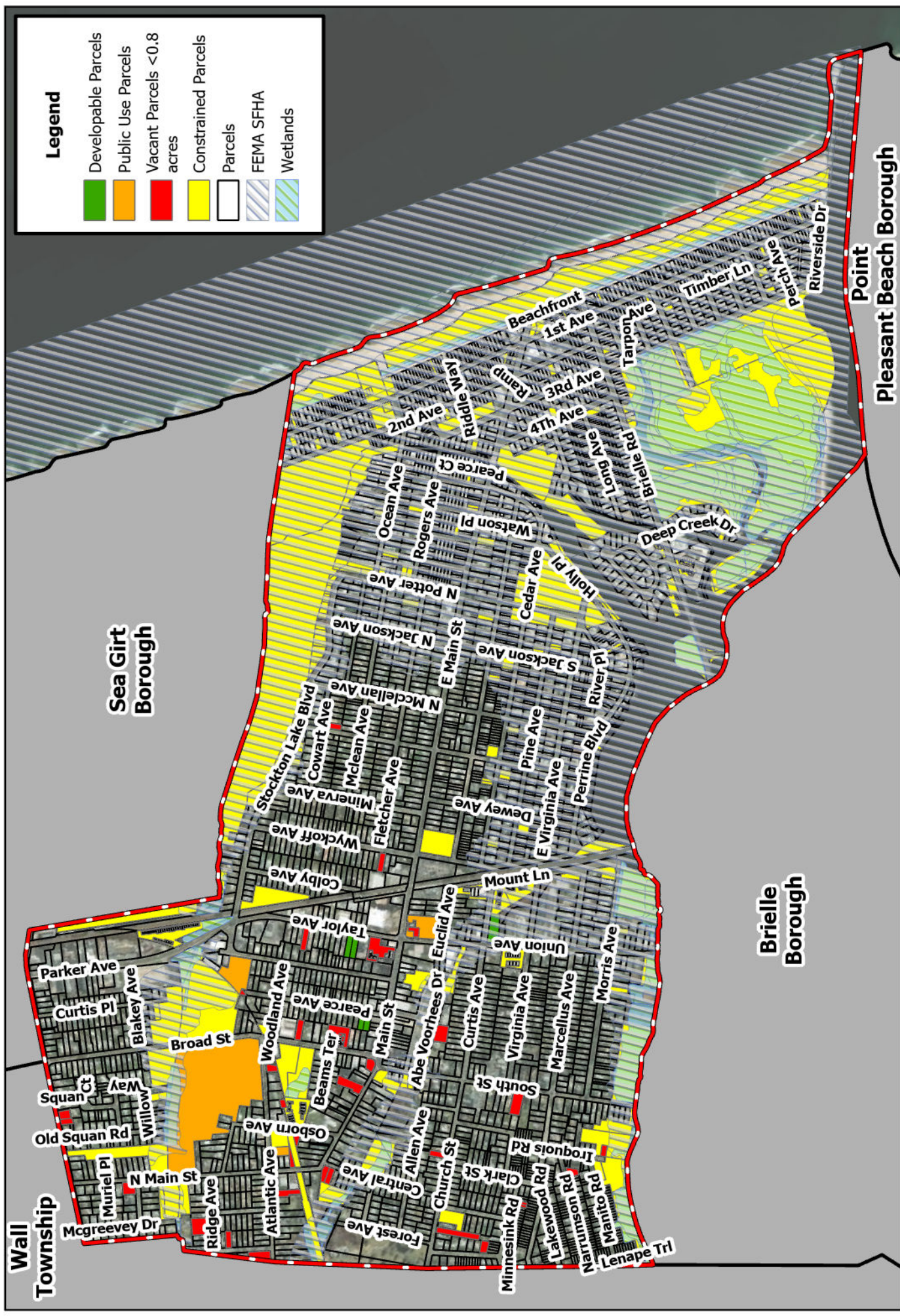
81	170.01	15F	101 Mount Ln	SQUAN VILLAGE CONDOMINIUM ASSOC	0.86	0.86	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
81	170.03	15F	121 Curtis Ave	SQUAN VILLAGE CONDOMINIUM ASSOC	0.49	0.49	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
81	170.03	15F	115-1 Curtis Ave	FEELY, EDWARD & ELIZABETH	0.01	0.01	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
82	56.01	15F	Mount Ln	MOUNT LANE CONDOMINIUM ASSOC	0.37	0.37	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
85	28.01	1	261 Cedar Ave	DALY, CYNTHIA M	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
87	1	15C	251 Main St E	BOROUGH OF MANASQUAN	1.39	1.39	0.00	0.00	0.00	On ROSI	0.00	0.00
89	4.02	15C	201 Main St E	BOROUGH OF MANASQUAN	0.14	0.00	0.14	0.00	0.00	Developable area <0.8 acres	0.00	0.00
89	4.02	15C	201 Main St E	BOROUGH OF MANASQUAN	1.13	1.13	0.00	0.00	0.00	Manasquan Borough Hall	0.00	0.00
93	1.01	15F	17 Stockton Lake Blvd	2534 HOLDING CORPORATION	1.53	1.53	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
95	12	1	21 Wyckoff Ave	LUDWIG & WARE, LLC & LITWIN, DIANA	0.20	0.00	0.20	0.00	0.00	Developable area <0.8 acres	0.00	0.00
99	3	15C	28 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.31	0.31	0.00	0.00	0.00	On ROSI	0.00	0.00
99	12	15C	Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.80	0.80	0.00	0.00	0.00	On ROSI	0.00	0.00
100	1	15C	110 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.13	0.13	0.00	0.00	0.00	On ROSI	0.00	0.00
100.01	1	15C	150 Stockton Lake Blvd	BOROUGH OF MANASQUAN	28.36	28.36	0.00	0.00	0.00	On ROSI	0.00	0.00
100.01	1.01	15C	150 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.32	0.32	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
101	1	15C	130 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.20	0.20	0.00	0.00	0.00	On ROSI	0.00	0.00
102	1	1	Stockton Lake Blvd	GONZALEZ, PABLO & GALLO, NANCY	0.01	0.01	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
102	2.01	1	Stockton Lake Blvd	ROBERTS, MARY KATHRYN	0.04	0.04	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
102	3.01	1	Stockton Lake Blvd	COX, PAUL E & MARGARET C	0.07	0.07	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
102	4	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.10	0.10	0.00	0.00	0.00	On ROSI	0.00	0.00
102	5	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.12	0.12	0.00	0.00	0.00	On ROSI	0.00	0.00
102	6	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.14	0.14	0.00	0.00	0.00	On ROSI	0.00	0.00
102	7	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.14	0.14	0.00	0.00	0.00	On ROSI	0.00	0.00
102	8	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.13	0.13	0.00	0.00	0.00	On ROSI	0.00	0.00
102	9	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.12	0.12	0.00	0.00	0.00	On ROSI	0.00	0.00
102	10	15C	180 Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.11	0.11	0.00	0.00	0.00	On ROSI	0.00	0.00
105	10.01	1	Stockton Lake Blvd	MCCUTCHEON, WILLIAM T & THERESA M	0.16	0.16	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
105	12	1	115 Stockton Lake Blvd	J & G PROPERTY MGMT, LLC	0.19	0.19	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
107	14	1	62 Farragut Ave N	SICKLES, WILLIAM & VICTORIA	0.17	0.00	0.17	0.00	0.00	Developable area <0.8 acres	0.00	0.00
118	9	1	300 Cedar Ave	MIKAEIL, KEROLOS & RAEYLN	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
118	10	1	300 Cedar Ave	MIKAEIL, KEROLOS & RAEYLN	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
119	1.02	1	320 Cedar Ave	LANGAN, LAURENCE & MARY H	0.23	0.23	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
120	17.02	1	374 Cedar Ave	VAN VLIET, SHAUN & JEAN	0.12	0.12	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
120	17.03	1	376 Cedar Ave	VAN VLIET, SHAUN & JEAN	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
120	28	1	365 Euclid Ave	JOHN CONWAY & PATRICIA CORLETT, TRUST	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
120	29	1	365 Euclid Ave	JOHN CONWAY & PATRICIA CORLETT, TRUST	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
122	17.01	15F	335 Cedar Ave	KING, MARIAN E, ETALS	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
123	19.01	15F	309 Cedar Ave	CLAYTON, THOMAS C & MAUREEN E	0.17	0.17	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
131	24.01	1	337 Perrine Blvd	GUNTHER, GAIL	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
131	24.02	1	337 Perrine Blvd	GUNTHER, GAIL	0.04	0.04	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
133	11	1	402 Perrine Blvd	MORAN, FRANCIS J & MARIE E	0.07	0.07	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
133	21	15C	425 Virginia Ave E	BOROUGH OF MANASQUAN	0.72	0.72	0.00	0.00	0.00	On ROSI	0.00	0.00
133	41.02	1	402 Perrine Blvd	MORAN, FRANCIS J & MARIE E	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
135	1	15C	Glimmer Glass Island	COUNTY OF MONMOUTH-BRIDGE DEPT	1.57	1.57	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
135.01	1	15C	Brielle Rd	COUNTY OF MONMOUTH	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
135.02	1	15C	Brielle Rd	COUNTY OF MONMOUTH	0.08	0.08	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
136	3.02	15F	Brielle Rd	CASTAWAYS TOWNHOMES & MARINA	0.21	0.21	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
136	26.01	15C	400 Brielle Rd	BOROUGH OF MANASQUAN	0.27	0.27	0.00	0.00	0.00	On ROSI	0.00	0.00
136	27	15C	400 Brielle Rd	BOROUGH OF MANASQUAN	0.25	0.25	0.00	0.00	0.00	On ROSI	0.00	0.00
137	13	15C	Virginia Ave E	BOROUGH OF MANASQUAN	0.51	0.51	0.00	0.00	0.00	On ROSI	0.00	0.00
137	54	1	391 Pine Ave	GERB, ADAM & RENEE	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
137	55	1	391 Pine Ave	GERB, ADAM & RENEE	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
137	58	1	60 Jackson Ave S	RAMFAME5, LLC	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00

137	59	1	60 Jackson Ave S	RAMFAMS, LLC	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
138	1	15C	435 Cedar Ave	BOROUGH OF MANASQUAN	3.83	3.83	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
139	31	15C	455 Perrine Blvd	BOROUGH OF MANASQUAN	0.75	0.75	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
139	31.01	15C	455 Perrine Blvd	BOROUGH OF MANASQUAN	0.57	0.57	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
140	3	1	388 Pine Ave	BARBERA, ANTHONY & JOANNE	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
140	4	1	388 Pine Ave	BARBERA, ANTHONY & JOANNE	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
140	13	15C	Pine Ave-Cedar Ave	BOROUGH OF MANASQUAN	0.51	0.51	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
141	13	15C	Cedar Ave	BOROUGH OF MANASQUAN	0.25	0.25	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
142	10	15C	Cedar Ave	BOROUGH OF MANASQUAN	0.63	0.63	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
143	19	1	457 Euclid Ave	BORUSZKOWSKI, LILLY A	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
143	20	1	457 Euclid Ave	BORUSZKOWSKI, LILLY A	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
147	14.01	1	449 Main St E	LAROSA, RICHARD & CLAIRE	0.22	0.22	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
148	6	15F	402 Euclid Ave	ATNO, ANDREA R	0.17	0.17	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
152	16	1	10 Sims Ave	CARR, TERENCE & KERRY & BARBARA	0.08	0.08	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
153	20.01	1	450 Main St E	450 CHRISANDER, LLC	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
153	21.01	1	450 Main St E	450 CHRISANDER, LLC	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
154	5	1	10 Meadow Ave	DEC, THEODORE G & MARGARET M	0.08	0.08	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
157	1.06	1	56 Potter Ave N	GUTIERREZ, ANTHONY & MICHELE K	0.14	0.14	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
157	5	1	17 Ocean Ave	PULEO, JOSEPH S & CAROLYN A	0.17	0.17	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
157	34	1	60 Rogers Ave	GRAINGEMO, LLC	0.17	0.17	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
157	45	1	38 Potter Ave N	GALE, RHONDA	0.17	0.17	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
157	46	1	40 Potter Ave N	GALE, RHONDA	0.17	0.17	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
158	6	1	162 Fletcher Ave	KELLY FAMILY TRUST	0.18	0.18	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
160	1	1	142 Lake Ave	LOCKENMEYER, FREDERICK E & MARY F	0.16	0.16	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	1	1	Stockton Lake Blvd	MULYK, OKSANA; HURLEY, J & BAXER, M	0.09	0.09	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	2	15C	Stockton Lake Blvd	BOROUGH OF MANASQUAN	0.09	0.09	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
161	3	1	Stockton Lake Blvd	EVANS, PAULINE	0.08	0.08	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	4	1	Stockton Lake Blvd	MANHEIMER, P RUSSELL; D'AMATO, JULI	0.07	0.07	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	5	1	Stockton Lake Blvd	YANGER, NADINE	0.03	0.03	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	6	1	Stockton Lake Blvd	YANGER, NADINE	0.03	0.03	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	7	1	Stockton Lake Blvd	SWIECINSKI, JILL	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	8	1	Stockton Lake Blvd	SWIECINSKI, JILL	0.06	0.06	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	9	1	Stockton Lake Blvd	TIELMAN, MENNO & DEBRA K	0.05	0.05	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
161	9.01	1	Stockton Lake Blvd	TIELMAN, MENNO & DEBRA K	0.02	0.02	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
162	1.01	1	66 Potter Ave N	NORTH POTTER PARTNERS, LLC	0.10	0.10	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
162	1.02	1	6 Ocean Ave	SMITH, KELLY & HOWARD, BRICE	0.13	0.13	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
162	1.03	1	66 Potter Ave N	NORTH POTTER PARTNERS, LLC	0.22	0.22	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
162	2.01	1	8 Ocean Ave	KELLY, KEVIN M & NICOLE M	0.13	0.13	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
162	2.02	1	8 Ocean Ave	KELLY, KEVIN M & NICOLE M	0.28	0.28	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
162	12.03	1	46 Ocean Ave	LABA, THOMAS & KAREN	0.11	0.11	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
163	1	15C	69 Second Ave	BOROUGH OF MANASQUAN	10.66	10.66	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
164	4.01	1	17 First Ave	17 FIRST AVE	0.12	0.12	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
164	29.01	1	34 Second Ave	34 SECOND, LLC	0.11	0.11	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
165	4.01	1	22 First Ave	KELLY, MAUREN	0.10	0.10	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
165	17	15C	Right Of Way 4 Foot	BOROUGH OF MANASQUAN	0.01	0.01	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
165	32.01	15C	90 First Ave-95 Beachfront	BOROUGH OF MANASQUAN	1.42	1.42	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
165	32.02	15C	79 Beachfront	BOROUGH OF MANASQUAN	0.05	0.05	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
165	32.03	15C	81 Beachfront	BOROUGH OF MANASQUAN	0.04	0.04	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
165	32.04	15C	83 Beachfront	BOROUGH OF MANASQUAN	0.04	0.04	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
165	33	15C	Oceanfront Beach-Northend	BOROUGH OF MANASQUAN	2.56	2.56	0.00	0.00	0.00	0.00	On ROSI	0.00	0.00
165	34	15C	150 Ocean Ave	SOUTH MONMOUTH REG SEWERAGE AUTH	0.31	0.31	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
166	5	15F	48 Second Ave	BOSTEL, FREDERICK & MARLENE	0.11	0.11	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
166	35.01	15C	124 Ocean Ave-80 Second A	BOROUGH OF MANASQUAN	0.77	0.77	0.00	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00

166	35.02	15C	Ocean Ave	US COAST GUARD	0.15	0.15	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
167	14	1	130 First Ave-131 Beachfr	BALDWIN, MARY; BENNETT, RON & CATHY	0.07	0.07	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
169.02	30	15C	150 Third Ave	BOROUGH OF MANASQUAN	0.50	0.50	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
169.03	3	1	131 Second Ave	IMMORDINO, VINCENT & MICHELE	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
169.03	11	15C	130 Third Ave	BOROUGH OF MANASQUAN	0.61	0.61	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
169.06	56	1	7 Pickell Alley	CARR, LIAM & SUZANNA M	0.13	0.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
170	12	15F	171 Beachfront	BEACH SIDE VILLAS CONDO ASSOC INC	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
171	1.01	15F	580 Main St E	VIEWS AT THE BEACH CONDO ASSOC INC	0.13	0.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
171	23	15F	165-165-1/2 First Ave	165 FIRST AVE, LLC	0.04	0.04	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
173	1.01	15C	100 Fourth Ave	BOROUGH OF MANASQUAN	1.98	1.98	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
173	1.04	15C	100 Fourth Ave	BOROUGH OF MANASQUAN	3.87	3.87	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
175	80	15F	521 Long Ave	BLORE, MARSHALL E & BLORE, JANICE	0.16	0.16	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
176	34	1	200 Fourth Ave	RAMUNDO, GIOVANNI & MARCO; VIGGIANO	0.14	0.14	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
177	46	1	213 Second Ave	DECROCE, JOSEPH J	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
178	1.03	15F	582.84 Brielle Rd/243 Fir	BRIELLE ROAD HOLDINGS, LLC	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
179	1.01	15F	209 Beachfront	SURFSIDE EST C/O HEARTHSTONE MGMT	0.95	0.95	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
179	1.02	15C	204 First Ave	BOROUGH OF MANASQUAN	0.16	0.16	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
180	1	15C	Oceanfront Beach	BOROUGH OF MANASQUAN	16.55	16.55	0.00	0.00	0.00	On ROSI	0.00	0.00
181	15.01	1	263 Beachfront	BREUNIG, MARIE E ESTATE%BREUNIG, VERA	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
182.01	2	1	295 First Ave	MURPHY, STEPHEN R & CATHLEEN D	0.06	0.06	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
182.01	30.01	1	557 Brielle Rd	LUBRANO, M & SAAELJ & LUBRANO, E	0.08	0.08	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
183.01	1	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	3.09	3.09	0.00	0.00	0.00	On ROSI	0.00	0.00
183.02	1	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	11.72	11.72	0.00	0.00	0.00	On ROSI	0.00	0.00
184.02	7	1	569 Pompano Ave	APPEGATE, TAYLOR S & LISA	0.08	0.08	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
186.01	14	1	391 First Ave	HAAS, JEFFREY L.S. & LISA W	0.07	0.07	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
186.01	16	15F	385 First Ave	BEDARD, ROBERT & JEANNE M	0.07	0.07	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
186.03	2	15F	565 Whiting Ave	BEIOT, LORETTA	0.13	0.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
186.03	6	1	553 Whiting Ave	MIDLIGE, MICHAEL & SUZANNE	0.08	0.08	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
187	17	15F	413 Beachfront/412 First	DOC'S CONDOMINIUM ASSOC	0.04	0.04	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
187	21	1	420 First Ave-421 Beachfr	INLET PARTNERS, LLC	0.08	0.08	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
187	26	15C	435 Beachfront	BOROUGH OF MANASQUAN	0.02	0.02	0.00	0.00	0.00	On ROSI	0.00	0.00
188	1.01	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	31.80	31.80	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
188	14	15C	Manasquan River	COUNTY OF MONMOUTH-PARK SYSTEM	2.97	2.97	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
189	2.09	15F	Drawbridge Ln	DRAWBRIDGE CONDO ASSOC C/O PINNACLE	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
189	2.10	15F	Drawbridge Ln	DRAWBRIDGE CONDO ASSOC C/O PINNACLE	0.13	0.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
189.01	7.03	1	37 Deep Creek Rd	37 DEEP CREEK, LLC	0.11	0.11	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
189.03	1.01	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	7.98	7.98	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
190	1.01	1	Manasquan River Island	BROEGE, PETER J & CATHLEEN L	1.69	1.69	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
190	1.02	1	Manasquan River Island	BROEGE, PETER J & CATHLEEN L	1.61	1.61	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
190	1.03	1	Manasquan River Island	BROEGE, PETER J & CATHLEEN L	0.05	0.05	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
190	1.04	1	Manasquan River Island	BROEGE, PETER J & CATHLEEN L	0.03	0.03	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
190.01	1.02	15C	Manasquan River Island	COUNTY OF MONMOUTH-PARK SYSTEM	0.48	0.48	0.00	0.00	0.00	On ROSI	0.00	0.00
191	1.01	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	1.49	1.49	0.00	0.00	0.00	On ROSI	0.00	0.00
191	1.02	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	2.27	2.27	0.00	0.00	0.00	On ROSI	0.00	0.00
191	1.03	15C	503 Brielle Rd	COUNTY OF MONMOUTH-PARK SYSTEM	0.13	0.13	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
191	1.04	15C	507 Brielle Rd	COUNTY OF MONMOUTH-PARK SYSTEM	0.08	0.08	0.00	0.00	0.00	Constrained by SFHA and/or wetlands	0.00	0.00
191	3	15C	Fishermans Cove	COUNTY OF MONMOUTH-PARK SYSTEM	0.15	0.15	0.00	0.00	0.00	On ROSI	0.00	0.00
										Total	50.00	10.00

## **ATTACHMENT B: VACANT LAND MAPPING**





**Legend**

- Developable Parcels
- Public Use Parcels
- Vacant Parcels <0.8 acres
- Constrained Parcels
- Parcels
- FEMA SFHA
- Wetlands

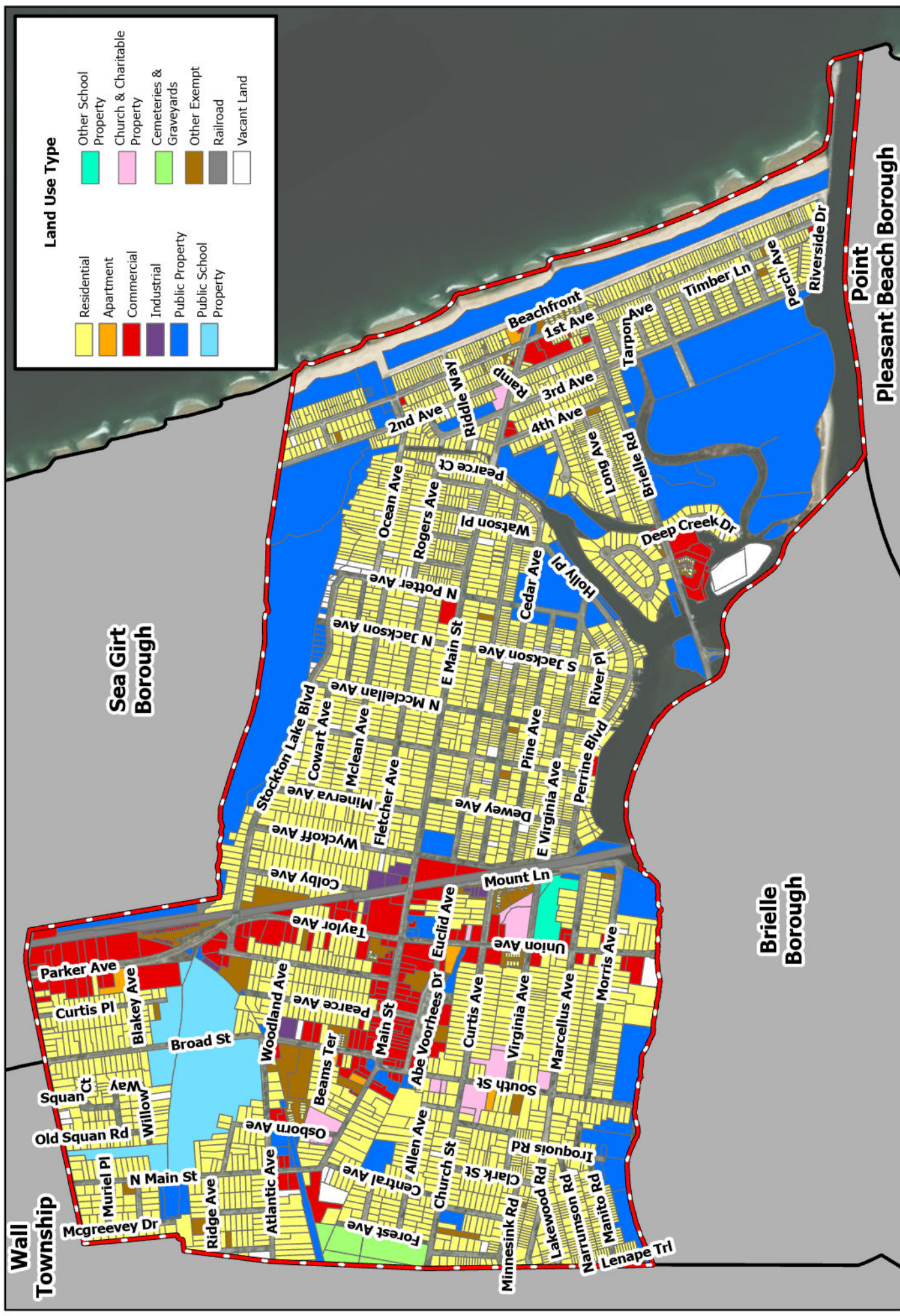
LEON S. AVAKIAN, Inc.  
Consulting Engineers

**Vacant Land and Constraints**  
Vacant Land Adjustment  
Borough of Manasquan  
Monmouth County, New Jersey

Source: LSA, NJGIN, and Monmouth County GIS.  
Revised: June 11, 2025  
This map was developed using New Jersey Department of Environmental Protection Geographic Information System digital data, but this secondary product has not been verified by NJDEP and is not state-authorized or endorsed.



## **ATTACHMENT C: EXISTING LAND USE MAP**



LEON S. AVAKIAN, Inc.  
Consulting Engineers

**Existing Land Use**  
Vacant Land Adjustment  
Borough of Manasquan  
Monmouth County, New Jersey

Source: LSA, NJGIN, and Monmouth County GIS.  
Revised: May 22, 2025  
This map was developed using New Jersey Department of Environmental Protection Geographic Information System digital data, but this secondary product has not been verified by NJDEP and is not state-authorized or endorsed.

## **Appendix B: Trenton Partners Draft Ordinance**

**(PROPOSED TAYLOR AVENUE ORDINANCE)**

## Affordable Housing AR-3 Zone

The purpose of the Affordable Housing AR-3 Zone (“AR-3 Zone”) is to provide for the development of a multi-family inclusionary development designed to assist the Borough in satisfying its combined Round 4 (2025-2035) Realistic Development Potential (“RDP”) affordable housing obligation through construction of affordable units set aside for low and moderate income households. The AR-3 Zone shall comprise the following tax lot: Lot 57.01, Block 81.

- (1) Permitted principal uses. Multi-Family Residential within a mixed-use building. A maximum of twenty-two (24) units are permitted, five (5) of the units shall be low- and moderate-income.
- (2) Permitted accessory uses.
  - (a) Off-street parking facilities.
  - (b) Other uses that are customarily incidental to a permitted principal use. No sheds are permitted on the property.
  - (c) Common facilities and amenities serving the residents of the multi-family developments including swimming pools and other on-site recreational areas and facilities, common walkways, sitting areas and gardens, and other similar uses.
  - (d) Fences and walls erected, maintained or planted no greater than six (6) feet above ground level within a side or rear yard, and no greater than four (4) feet within a front yard, and otherwise in accordance with the standards of Section 35-7.5.
  - (e) Bike racks.
  - (f) Solid waste and recycling area, setback at least five (5) feet from any rear yard or side yard. No setback from the parking area is required. The area shall be screened from view from a public right-of-way by a combination of block and chain link fence, and shall have gated access.
  - (g) Site lighting. The arrangement of exterior lighting shall adequately illuminate parking areas, and prevent glare to adjoining residential areas.
- (3) Prohibited uses.
  - (a) Parking or storage of boats, boat trailers, motor homes, taxi cabs, limousines, construction equipment, commercial vehicles and recreational vehicles.
- (4) Bulk, area and building requirements.
  - (a) Minimum lot size 20,000 square feet

- (b) Minimum lot frontage 100 feet
- (c) Minimum lot depth 75 feet
- (d) Minimum front yard setback 5 feet
- (e) Minimum one side yard setback 6 feet
- (f) Minimum both side yard setback 15 feet
- (g) Minimum rear yard setback 25 feet
- (h) Maximum building height 40 feet / 3.5 stories<sup>1</sup>
- (i) Maximum building coverage 50%
- (j) Maximum floor area ratio 1.5
- (k) Maximum lot coverage 80%
- (l) Minimum parking setback from side lot line 5 feet
- (m) Minimum parking setback rear from lot line 10 feet
- (n) Minimum drive aisle setback from a side lot line 4 feet

(5) Site access, off-street parking, and loading requirements.

- (a) One site access driveway shall be provided with a minimum width of 22 ft.
- (b) Number of spaces, and parking space dimensions, as required by New Jersey Residential Site Improvement Standards at N.J.A.C. 5:21-1.1 et seq. shall apply, notwithstanding any standards to the contrary in the zoning ordinance.
- (c) Parking shall be in the rear yard, and may also be provided beneath the principal building, without setback from a principal or accessory building.
- (d) No Loading space is required.
- (6) Landscape Buffer. Adjacent to a residential zone a ten (10) foot buffer, a 5 foot portion of which must be planted, landscaped and provides irrigation. Landscaping along the public right-of-way is not required.
- (7) Identification Sign. One (1) wall mounted, non-illuminated address sign is permitted with a maximum sign area of five (5) square feet
- (8) Design Standards. A multi-family building should have a unified theme, displayed through the application of common building materials.

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<sup>1</sup> Chimneys and cupolas are not counted towards building height.

(9) Miscellaneous. The standards of Section 35-7.9 b and e shall not apply.

## **Appendix C: 23 Taylor Draft Ordinance**



***(PROPOSED 23 TAYLOR AVENUE ORDINANCE)*****Affordable Housing AR-4 Zone**

The purpose of the Affordable Housing AR-4 Zone (“AR-4 Zone”) is to provide for the development of a multi-family inclusionary development designed to assist the Borough in satisfying its combined Round 4 (2025-2035) Realistic Development Potential (“RDP”) affordable housing obligation through construction of affordable units set aside for low- and moderate-income households. The AR-4 Zone shall comprise the following tax lot: Lot 9, Block 62.

(1) Permitted principal uses. Townhouse Residential. A maximum of fourteen (14) units are permitted, three (3) of the units shall be low- and moderate-income.

(2) Permitted accessory uses.

(a) Off-street parking facilities.

(b) Other uses that are customarily incidental to a permitted principal use. No sheds are permitted on the property.

(c) Common facilities and amenities serving the residents of the multi-family developments including swimming pools and other on-site recreational areas and facilities, common walkways, sitting areas and gardens, and other similar uses.

(d) Fences and walls erected, maintained or planted no greater than six (6) feet above ground level within a side or rear yard, and no greater than four (4) feet within a front yard, and otherwise in accordance with the standards of Section 35-7.5.

(e) Bike racks.

(f) Solid waste and recycling area, setback at least five (5) feet from any rear yard or side yard. No setback from the parking area is required. The area shall be screened from view from a public right-of-way by a combination of block and chain link fence, and shall have gated access.

(g) Site lighting. The arrangement of exterior lighting shall adequately illuminate parking areas, and prevent glare to adjoining residential areas.

(3) Prohibited uses.

(a) Parking or storage of boats, boat trailers, motor homes, taxi cabs, limousines, construction equipment, commercial vehicles and recreational vehicles.

(4) Bulk, area and building requirements.

(a) Minimum lot size 20,000 square feet

(b) Minimum lot frontage 100 feet



- (c) Minimum lot depth 200 feet
- (d) Minimum front yard setback 25 feet
- (e) Minimum one side yard setback 10 feet
- (f) Minimum both side yard setback 25 feet
- (g) Minimum rear yard setback 25 feet
- (h) Maximum building height 40 feet / 3.5 stories<sup>1</sup>
- (i) Maximum building coverage 50%
- (j) Maximum floor area ratio 1.5
- (k) Maximum lot coverage 80%
- (l) Minimum parking setback from side lot line 5 feet
- (m) Minimum parking setback rear from lot line 10 feet
- (n) Minimum drive aisle setback from a side lot line 4 feet

(5) Site access, off-street parking, and loading requirements.

- (a) One site access driveway shall be provided with a minimum width of 22 ft.
- (b) Number of spaces, and parking space dimensions, as required by New Jersey Residential Site Improvement Standards at N.J.A.C. 5:21-1.1 et seq. shall apply, notwithstanding any standards to the contrary in the zoning ordinance.
- (c) Parking shall be in the rear yard, and may also be provided beneath the principal building, without setback from a principal or accessory building.
- (d) No Loading space is required.
- (6) Landscape Buffer. Adjacent to a residential zone a ten (10) foot buffer, a 5 foot portion of which must be planted, landscaped and provides irrigation. Landscaping along the public right-of-way is not required.
- (7) Identification Sign. One (1) wall mounted, non-illuminated address sign is permitted with a maximum sign area of five (5) square feet
- (8) Design Standards. A multi-family building should have a unified theme, displayed through the application of common building materials.
- (9) Miscellaneous. The standards of Section 35-7.9 b and e shall not apply.

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<sup>1</sup> Chimneys and cupolas are not counted towards building height.

## **Appendix D: Sepe Draft Ordinance**

GH&amp;C Draft 6-11-25

**BOROUGH OF MANASQUAN****ORDINANCE NO. \_\_\_\_\_-2025****ZONING ORDINANCE FOR THE PEARCE AVENUE PROJECT****Affordable Housing AR-3 Zone**

The purpose of the Affordable Housing AR-3 Zone (“AR-3 Zone”) is to provide for the development of a mixed-use inclusionary development designed to assist the Borough in satisfying its Round 4 (2025-2035) Realistic Development Potential (“RDP”) affordable housing obligation through construction of affordable units set aside for low and moderate income households. The AR-3 Zone shall comprise the following tax lots: Lots 2 & 3, Block 64. This Ordinance is adopted in furtherance of the Borough’s Fourth Round Housing Element and Fair Share Plan, and in connection with the Borough’s application to the Affordable Housing Dispute Resolution Program captioned at MON-L-0029-25.

**(1) Permitted principal uses.**

Mixed-use building and development, with at least 800 s.f. of area dedicated to commercial use on the ground floor, with residential use on floors above. All nonresidential uses in the B-1 Business Zone shall be permitted in the commercial use area. A maximum of twelve (12) units are permitted, and two (2) units shall be affordable to low and moderate income individuals or families. Residential units shall have no less than 800 s.f. of gross floor area.

**(2) Permitted accessory uses.****(a) Off-street parking facilities.**

(b) Other uses that are customarily incidental to a permitted principal use, including but not limited to all accessory uses permitted in the B-1 Business Zone.

(c) Common facilities and amenities serving the residents of the residential development.

(d) Fences and walls erected, maintained or planted no greater than six (6) feet above ground level within a side or rear yard, and no greater than four (4) feet within a front yard, and otherwise in accordance with the standards of Section 35-7.5.

**(e) Bike racks.**

(f) Solid waste and recycling area, setback at least five (5) feet from any rear yard or side yard. No setback from the parking area is required. The area shall be screened from view from a public right-of-way by either an enclosed by six (6) foot chain link fence with vinyl strips, or a combination of block and chain link fence, and shall have gated access.

GH&C Draft 6-11-25

(g) Site lighting. The arrangement of exterior lighting shall adequately illuminate parking areas, and prevent glare to adjoining residential areas.

(3) Bulk, area and building requirements.

- (a) Minimum lot size 13,500 square feet
- (b) Minimum lot frontage 100 feet
- (c) Minimum lot depth 130 feet
- (d) Minimum front yard setback 10 feet
- (e) Minimum one side yard setback 3 feet
- (f) Minimum both side yard setback 10 feet
- (g) Minimum rear yard setback 5 feet
- (h) Maximum building height 40 feet / 3 stories<sup>1</sup>
- (i) Maximum building coverage 81%
- (j) Maximum lot coverage 84%

(4) Site access, off-street parking, and loading requirements.

- (a) One site access driveway shall be provided with a minimum width of 22 ft.
- (b) Number of spaces. 21. There shall be no parking requirement for space dedicated to a nonresidential use.
- (c) Number of parking spaces, and space dimensions, as required by New Jersey Residential Site Improvement Standards at N.J.A.C. 5:21-1.1 et seq. shall apply, with crediting for EV spaces, notwithstanding any standards to the contrary in the zoning ordinance.
- (d) Parking shall be provided beneath the principal building.
- (e) No Loading space is required.

(5) Signs.

- (a) Identification Sign. One (1) wall mounted, non-illuminated address sign is permitted with a maximum sign area of five (5) square feet.
- (b) Other Signage. In accordance with standards of Section 35-25.

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<sup>1</sup> Chimneys, cupolas, elevator banks, and roof mounted mechanicals are not counted towards building height.

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(6) Design Standards. A mixed-use building should have a unified theme, displayed through the application of common building materials..

(7) Miscellaneous.

(a) The standards of Section 35-7.9 b and e shall not apply.

(b) The two affordable units shall include one one-bedroom unit affordable to low income households, and one three-bedroom unit affordable to moderate income households.

## **Appendix E: Adopted Affordable Housing Ordinances**

**§ 35-35. MANDATORY AFFORDABLE HOUSING DEVELOPMENT FEES.<sup>1</sup>****§ 35-35.1. Findings and Purpose. [Ord. No. 2042-08 § 2]**

- a. 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 (the Act), N.J.S.A. 52:27D-301 et seq., and the State Constitution, subject to the Council on Affordable Housing's (COAH's) adoption of rules.
- b. Pursuant to 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), COAH is 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 are under the jurisdiction of the Council or court of competent jurisdiction and have a COAH-approved spending plan may retain fees collected from nonresidential development.
- c. This section establishes standards for the collection, maintenance, and expenditure of development fees pursuant to COAH's regulations and in accordance P.L. 2008, c. 46, Sections 8 and 32-38. Fees collected pursuant to this section shall be used for the sole purpose of providing low- and moderate-income housing. This section shall be interpreted within the framework of COAH's rules on development fees, codified at N.J.A.C. 5:97-8.

**§ 35-35.2. Basic Requirements. [Ord. No. 2042-08 § 2]**

- a. This section shall not be effective until approved by COAH pursuant to N.J.A.C. 5:96-5.1.
- b. The Borough of Manasquan shall not spend development fees until COAH has approved a plan for spending such fees in conformance with N.J.A.C. 5:97-8.10 and N.J.A.C. 5:96-5.3.

**§ 35-35.3. Definitions. [Ord. No. 2042-08 § 2]**

- a. The following terms, as used in this section, shall have the following meanings:

**AFFORDABLE HOUSING DEVELOPMENT** — Shall mean a development included in the Housing Element and Fair Share Plan, and includes, but is not limited to, an inclusionary development, a Borough construction project or a 100% affordable development.

**COAH or the COUNCIL** — Shall mean the New Jersey Council on Affordable Housing established under the Act which has primary jurisdiction for the administration of housing obligations in accordance with sound regional planning consideration in the State.

**DEVELOPER** — Shall mean 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** — Shall mean money paid by a developer for the improvement of property as permitted in N.J.A.C. 5:97-8.3.

**EQUALIZED ASSESSED VALUE** — Shall mean the assessed value of a property divided

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1. Editor's Note: Prior ordinance history includes portions of Ordinance Nos. 1821-00 and 1833-00.

by the current average ratio of assessed to true value for the Borough of Manasquan, as determined in accordance with sections 1, 5, and 6 of P.L. 1973, c. 123 (C. 54:1-35a through C. 54:1-35c).

**GREEN BUILDING STRATEGIES** — Shall mean 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.

**§ 35-35.4. Residential Development Fees. [Ord. No. 2042-08 § 2]**

- a. **Imposed Fees.** Within the zoning districts specified, residential developers, except for developers of the types of development specifically exempted, shall pay a fee of 0.5% of the equalized assessed value, provided no increased density is permitted.
  1. In the R-1, R-2, and R-3 One-Family Residential, R-4 Beachfront One-Family Residential, R-5 One-Family, R-M Multi-Family Residential, and R-PM Planned Multi-Family Residential Zones, where a developer develops land for residential purposes and receives no right to increased density, the developer shall pay a development fee of 0.5% of the equalized assessed value.
  2. In those circumstances where a developer secures the right to increased density resulting from a variance granted pursuant to N.J.S.A. 40:55D-70d (a "d" or "use" variance), then the additional residential units realized (above what is permitted by right under the existing zoning), the developer will incur a bonus development fee. The developer shall pay a fee of 0.5% of equalized assessed value for all base units and 6% of equalized value for all bonus units. If there has been an ordinance adopted within two years prior to the filing of the "d" variance application that decreases the density permitted on the subject property, the base density, for the purpose of calculating the 6% bonus shall be the highest density permitted by right during the two years preceding the filing of the "d" variance application.
 

Example: If an approval allows four units to be constructed on a site that was zoned for two units, the fees could equal 0.5% of the equalized assessed value on the first two units; and 6% of the equalized assessed value for the two additional units, provided zoning on the site has not changed during the two-year period preceding the filing of such a variance application.
  3. Sites in the R-PM Planned Multi-Family Residential Zone that require a percentage of housing units to be set aside for low and moderate income households and that the Borough elects to allow the developer to pay a fee in lieu of constructing some or all of the number of low and moderate units otherwise required, the developer and Borough shall enter into an agreement allowing the developer to pay a fee in an amount equal to the cost of subsidizing the affordable units. The fee amount shall be not less than the subsidy required payment in lieu amount as determined by COAH for the applicable housing region pursuant to N.J.S.A. 5:97-6.4(c).
- b. **Eligible Exactions, Ineligible Exactions and Exemptions for Residential Development.**



1. Affordable housing developments and developments where the developer has made a payment in lieu of on-site construction of affordable units shall be exempt from development fees.
2. Developments that have received preliminary or final site plan approval prior to the adoption of the Borough of Manasquan development fee ordinance shall be exempt from the 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.
3. 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, provided 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 subject to the following provision for residential expansions and additions.

- (a) Residential additions and expansions that result in an increase in equalized assessed value (EAV) that are equal to, or less than, 50% of the EAV of the original structure shall not be subject to a fee, provided that the expansion does not increase the number of dwelling units. However, if a property owner applies for two or more construction permits within a five-year period, then the cumulative increase in EAV compared to the EAV of the original structure shall be used to determine the percentage increase in the EAV.

Example: If in Year One, the EAV is \$200,000, and the property owner constructs an addition which increases the EAV to \$300,000, then the addition is exempt from the payment of a development fee since the increase in equalized assessed value of \$100,000 is 50% of the EAV of the original structure.

$(\$300,000 - \$200,000 = \$100,000)$  which is equal to 50% of the EAV of the original structure  $(\$100,000/\$200,000 = 0.50 \text{ or } 50\%)$ .

If in Year Three, the property owner seeks to construct a second addition that increases the EAV by an additional \$50,000, then the property owner would have to pay a development fee because the cumulative increase to the original EAV is more than 50%. In that case, the fee would be based on the total cumulative increase in EAV of \$150,000.

$(\text{Original EAV } (\$200,000) + \text{EAV increase of Year One addition } (\$100,000) + \text{EAV increase of Year Three } (\$50,000) = \text{New EAV } (\$350,000)).$  New EAV  $(\$350,000) - \text{Original EAV } (\$200,000) = \text{Cumulative EAV Increase } (\$150,000)$  which is equal to 75% of the EAV of the original structure  $(\$150,000/\$200,000 = 0.75 \text{ or } 75\%)$ .

4. The Borough exempts the following types of development from residential development fees:
  - (a) Nonprofit organizations, which have received tax exempt status pursuant to

Section 501(c) 3 of the Internal Revenue Code, providing evidence of that status is submitted to the Borough Clerk and the Borough Tax Assessor together with a certification that services of the organization are provided at reduced rates to those who establish an inability to pay such charges.

- (b) Federal, State, County, and local governments.
- (c) Reconstruction of existing owner occupied residential structures as a result of fire, flood or natural disaster.

#### **§ 35-35.5. Nonresidential Development Fees. [Ord. No. 2042-08 § 2]**

##### **a. Imposed Fees.**

1. Within all zoning districts, nonresidential developers, except for developers of the types of development specifically exempted, shall pay a fee equal to 2.5% of the equalized assessed value of the land and improvements, for all new nonresidential construction on an unimproved lot or lots.
2. Nonresidential developers, except for developers of the types of development specifically exempted, shall also pay a fee equal to 2.5% of the increase in equalized assessed value resulting from any additions to existing structures to be used for nonresidential purposes.
3. Development fees shall be imposed and collected when an existing structure is demolished and replaced. The development fee of 2.5% shall be calculated on the difference between the equalized assessed value of the preexisting land and improvement and the equalized assessed value of the newly improved structure, i.e. land and improvement, at the time 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.
4. Eligible Exactions, Ineligible Exactions and Exemptions for Nonresidential Development.
  - (a) The nonresidential portion of a mixed-use inclusionary or market rate development shall be subject to the 2.5% development fee, unless otherwise exempted below.
  - (b) The 2.5% fee shall not apply to an increase in equalized assessed value resulting from alterations, change in use within existing footprint, reconstruction, renovations and repairs.
  - (c) Nonresidential developments shall be exempt from the payment of nonresidential development fees in accordance with the exemptions required pursuant to P.L. 2008, c. 46, as specified in the Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption" Form. Any exemption claimed by a developer shall be substantiated by that developer.
  - (d) A developer of a nonresidential development exempted from the nonresidential development fee pursuant to P.L. 2008, c. 46 shall be subject to it at such time 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 of the nonresidential development, whichever is later.

- (e) 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 shall be enforceable by the Borough of Manasquan as a lien against the real property of the owner.

**§ 35-35.6. Collection Procedures. [Ord. No. 2042-08 § 2]**

- a. Upon the granting of a preliminary, final or other applicable approval, for a development, the applicable approving authority shall direct its staff to notify the Construction Official responsible for the issuance of a building permit.
- b. For nonresidential developments only, the developer shall also be provided with a copy of Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption" to be completed as per the instructions provided. The developer of a nonresidential development shall complete Form N-RDF as per the instructions provided. The Construction Official shall verify the information submitted by the nonresidential developer as per the instructions provided in the Form N-RDF. The Borough Tax Assessor shall verify exemptions and prepare estimated and final assessments as per the instructions provided in Form N-RDF.
- c. The Construction Official responsible for the issuance of a building permit shall notify the Borough Tax Assessor of the issuance of the first building permit for a development, which is subject to a development fee.
- d. Within 20 days of receipt of that notice, the Borough Tax Assessor, based on the plans filed, shall provide an estimate of the equalized assessed value of the development.
- e. The Construction Official responsible for the issuance of a final Certificate of Occupancy notifies the Borough Tax Assessor of any and all requests for the scheduling of a final inspection on property which is subject to a development fee.
- f. Within 10 business days of a request for the scheduling of a final inspection, the Borough Tax Assessor shall confirm or modify the previously estimated equalized assessed value of the improvements of the development; calculate the development fee; and thereafter notify the developer of the amount of the fee.
- g. Should the Borough of Manasquan 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 (C. 40:55D-8.6).
- h. 50% of the development fee shall be collected at the time of issuance of the building permit. The remaining portion shall be collected at the issuance of the Certificate of Occupancy. The

developer shall be responsible for paying the difference between the fee calculated at building permit and that determined at issuance of Certificate of Occupancy.

i. Appeal of Development Fees.

1. A developer may challenge residential development fees imposed by filing a challenge with the County Board of Taxation. Pending a review and determination by the Board, collected fees shall be placed in an interest bearing escrow account by the Borough of Manasquan. 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, R.S. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.
2. A developer may challenge nonresidential development fees imposed by filing a challenge with the Director of the Division of Taxation. Pending a review and determination by the Director, which shall be made within 45 days of receipt of the challenge, collected fees shall be placed in an interest bearing escrow account by the Borough of Manasquan. 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, R.S. 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.

**§ 35-35.7. Affordable Housing Trust Fund. [Ord. No. 2042-08 § 2]**

- a. There is hereby created a separate, interest-bearing housing trust fund to be maintained by the Borough Chief Financial Officer for the purpose of depositing development fees collected from residential and nonresidential developers and proceeds from the sale of units with extinguished controls.
- b. The following additional funds shall be deposited in the Affordable Housing Trust Fund and shall at all times be identifiable by source and amount:
  1. Payments in lieu of on-site construction of affordable units;
  2. Developer contributed funds to make 10% of the adaptable entrances in a townhouse or other multistory attached development accessible;
  3. Rental income from municipally operated units;
  4. Repayments from affordable housing program loans;
  5. Recapture funds;
  6. Proceeds from the sale of affordable units; and
  7. Any other funds collected in connection with the Borough of Manasquan's affordable housing program.
- c. Within seven days from the opening of the trust fund account, the Borough of Manasquan shall provide COAH with written authorization, in the form of a three-party escrow agreement between the municipality, the bank and COAH to permit COAH to direct the

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disbursement of the funds as provided for in N.J.A.C. 5:97-8.13(b).

- d. All interest accrued in the housing trust fund shall only be used on eligible affordable housing activities approved by COAH.

**§ 35-35.8. Use of Funds. [Ord. No. 2042-08 § 2]**

- a. The expenditure of all funds shall conform to a spending plan approved by COAH. Funds deposited in the housing trust fund may be used for any activity approved by COAH to address the Borough of Manasquan'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, rehabilitation, new construction of affordable housing units and related costs, accessory apartment, market to affordable, or 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, or any other activity as permitted pursuant to N.J.A.C. 5:97-8.7 through 8.9 and specified in the approved spending plan.
- b. Funds shall not be expended to reimburse the Borough of Manasquan for past housing activities.
- c. At least 30% of all development fees collected and interest earned 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 median income by region.
  - 1. Affordability assistance programs may include down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowners association or condominium fees and special assessments, and assistance with emergency repairs.
  - 2. Affordability assistance to households earning 30% or less of median income may include buying down the cost of low or moderate income units in the municipal Fair Share Plan to make them affordable to households earning 30% or less of median income. The use of development fees in this manner may entitle the Borough of Manasquan to bonus credits pursuant to N.J.A.C. 5:97-3.7.
  - 3. Payments in lieu of constructing affordable units on site and funds from the sale of units with extinguished controls shall be exempt from the affordability assistance requirement.
- d. The Borough of Manasquan may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan, including the requirement for affordability

assistance, in accordance with N.J.A.C. 5:96-18.

- e. No more than 20% of all revenues collected from development fees, may be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a new construction program, a Housing Element and Fair Share Plan, and/or an affirmative marketing program. In the case of a rehabilitation program, no more than 20% of the revenues collected from development fees shall be expended for such administrative expenses. Administrative funds may be used for income qualification of households, monitoring the turnover of sale and rental units, and compliance with CO AH's monitoring requirements. Legal or other fees related to litigation opposing affordable housing sites or objecting to the Council's regulations and/or action are not eligible uses of the affordable housing trust fund.

#### **§ 35-35.9. Monitoring. [Ord. No. 2042-08 § 2]**

The Borough of Manasquan shall complete and return to COAH all monitoring forms included in monitoring requirements related to the collection of development fees from residential and nonresidential developers, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, barrier free escrow funds, rental income, repayments from affordable housing program loans, and any other funds collected in connection with the Borough of Manasquan housing program, as well as to the expenditure of revenues and implementation of the plan certified by COAH. All monitoring reports shall be completed on forms designed by COAH.

#### **§ 35-35.10. Ongoing Collection of Fees. [Ord. No. 2042-08 § 2]**

The ability for the Borough of Manasquan to impose, collect and expend development fees shall expire with its substantive certification unless the Borough of Manasquan has filed an adopted Housing Element and Fair Share Plan with COAH, has petitioned for substantive certification, and has received COAH's approval of its development fee ordinance. If the Borough of Manasquan fails to renew its ability to impose and collect development fees prior to the expiration of substantive certification it may be subject to forfeiture of any or all funds remaining within its municipal 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 (C. 52:27D-320). The Borough of Manasquan shall not impose a residential development fee on a development that receives preliminary or final site plan approval after the expiration of its substantive certification or judgment of compliance, nor shall the Borough of Manasquan retroactively impose a development fee on such a development. The Borough of Manasquan shall not expend development fees after the expiration of its substantive certification or judgment of compliance.

#### **§ 35-36. AFFORDABLE HOUSING REGULATIONS. [Ord. No. 1939-04 § 2; amended 3-18-2019 by Ord. No. 2282-19]**

- a. Purpose.
  - 1. This section is intended to assure that very-low, low-, and moderate-income units ("affordable units") are created with controls on affordability and that very-low, low-, and moderate-income households shall occupy these units. This section shall apply



except where inconsistent with applicable law.

2. The Borough of Manasquan Planning Board has adopted a Housing Element and Fair Share Plan pursuant to the Municipal Land Use Law at N.J.S.A. 40:55D-1 et seq. (hereinafter "Fair Share Plan"). The Fair Share Plan was endorsed by the Borough Council. The Fair Share Plan describes how the Borough of Manasquan shall address its fair share of very-low, low-, and moderate-income housing as documented in the Fair Share Plan itself, the Settlement Agreement entered into between the Borough and Fair Share Housing Center ("FSHC") on July 3, 2018 (hereinafter "FSHC Settlement Agreement"), and the Superior Court Order approving same, which was entered by the Court on September 14, 2018, after a properly noticed fairness hearing was held on September 11, 2018.
  3. The Borough of Manasquan shall track the status of the implementation of the Fair Share Plan.
- b. Monitoring and Reporting Requirements. The Borough of Manasquan shall comply with the following monitoring and reporting requirements regarding the status of the implementation of its Superior Court-approved Housing Element and Fair Share Plan:
1. Beginning one year after the entry of the Borough's Round 3 Judgment of Compliance and Repose, and on every anniversary of that date through 2025, the Borough shall provide an annual report of its Affordable Housing Trust Fund activity to the 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 (FSHC) and posted on the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs (NJDCA), Council on Affordable Housing (COAH), or Local Government Services (NJLGS). The report shall include an accounting of all Affordable Housing Trust Fund activity, including the source and amount of funds collected and the amount and purpose for which any funds have been expended.
  2. Beginning one year after the entry of the Borough's Round 3 Judgment of Compliance and Repose, and on every anniversary of that date through 2025, the Borough agrees to provide an annual report of the status of all affordable housing activity within the municipality through posting on the municipal website with a copy of such posting provided to Fair Share Housing Center, using forms previously developed for this purpose by COAH, or any other forms endorsed by the Superior Court Appointed Special Master and FSHC.
  3. The Fair Housing Act<sup>2</sup> includes two provisions regarding action to be taken by the Borough during its ten-year repose period. The Borough will comply with those provisions as follows:
    - (a) For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, the Borough will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its

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2. Editor's Note: See N.J.S.A. 52:27D-301 et seq.

implementation of its plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether the mechanisms to meet unmet need should be revised or supplemented. Such posting shall invite any interested party to submit comments to the Borough, with a copy to Fair Share Housing Center, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether the mechanisms to meet unmet need should be revised or supplemented. Any interested party may by motion request a hearing before the Superior Court regarding these issues.

- (b) For the review of very-low-income housing requirements required by N.J.S.A. 52:27D-329.1, within 30 days of the third anniversary of the entry of the Borough's Judgement of Compliance and Repose, and every third year thereafter, the Borough will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its satisfaction of its very-low-income requirements, including the family very-low-income requirements referenced herein. Such posting shall invite any interested party to submit comments to the Borough and Fair Share Housing Center on the issue of whether the Borough has complied with its very-low-income housing obligation under the terms of this settlement.
- (c) In addition to the foregoing postings, the Borough may also elect to file copies of its reports with COAH or its successor agency at the state level.

c. Definitions.

The following terms when used in this section shall have the meanings given in this section:

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

**ACT** — The Fair Housing Act of 1985, P.L. 1985, c. 222 (N.J.S.A. 52:27D-301 et seq.), as has been subsequently amended.

**ADAPTABLE** — Constructed in compliance with the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.<sup>3</sup>

**ADMINISTRATIVE AGENT** — The entity designated by the Borough responsible for the administration of affordable units in accordance with this section, applicable COAH regulations and the Uniform Housing Affordability Controls (UHAC N.J.A.C. 5:80-26.1 et seq.)

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

**AFFORDABILITY AVERAGE** — The average percentage of median income at which restricted units in an affordable housing development are affordable to low- and moderate-

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3. Editor's Note: See now N.J.A.C. 5:23-3.14(b).



income households.

**AFFORDABLE** — A sales price or rent within the means of a low- or moderate-income household as defined by COAH in its applicable regulations or an equivalent controlling New Jersey state agency; in the case of an ownership unit, that the sales price for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.6, as may be amended and supplemented, and, in the case of a rental unit, that the rent for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.12, as may be amended and supplemented.

**AFFORDABLE DEVELOPMENT** — A housing development all or a portion of which consists of restricted units.

**AFFORDABLE HOUSING DEVELOPMENT** — A development included in the Borough's Fair Share Plan, and includes, but is not limited to, an inclusionary development, a municipal construction project or a 100% affordable development.

**AFFORDABLE HOUSING PROGRAM(S)** — Any mechanism in the Borough's Fair Share Plan prepared or implemented to address the Borough's fair share obligation.

**AFFORDABLE UNIT** — A housing unit proposed or created pursuant to the Act, credited pursuant to applicable COAH regulations, the FSHC Settlement Agreement, or an order of the Superior Court.

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

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

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

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

**CERTIFIED HOUSEHOLD** — A household that has been certified by an administrative agent as a very-low-income household, low-income household or moderate-income household.

COAH — The New Jersey Council on Affordable Housing.

DCA — The State of New Jersey Department of Community Affairs.

DEFICIENT HOUSING UNIT — A housing unit with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement and/or load-bearing structural systems.

DEPARTMENT — The Department of Community Affairs of the State of New Jersey, that was established under the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.).

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

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

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

LOW-INCOME HOUSEHOLD — A household with a total gross annual household income equal to 50% or less of the median household income.

LOW-INCOME UNIT — A restricted unit that is affordable to a low-income household.

MAJOR SYSTEM — The primary structural, mechanical, plumbing, electrical, fire protection, or occupant service components of a building, which include but are not limited to weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement or load-bearing structural systems.

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

MEDIAN INCOME — The median income by household size for the applicable county, as adopted annually by the Department.

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

MODERATE-INCOME UNIT — A restricted unit that is affordable to a moderate-income household.

MUNICIPAL HOUSING LIAISON — The employee charged by the governing body with the responsibility for oversight and administration of the affordable housing program for Manasquan.

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

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

**REGIONAL ASSET LIMIT** — The maximum housing value in each housing region affordable to a four-person household with an income at 80% of the regional median as defined by the Department's adopted Regional Income Limits published annually by COAH, a successor entity or established by the Court.

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

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

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

**SUPPORTIVE AND SPECIAL NEEDS HOUSING** — A structure or structures in which individuals or households reside, which is also referred to as "alternative living arrangements." See definition of "alternative living arrangements" above.

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

**VERY-LOW-INCOME HOUSEHOLD** — A household with a total gross annual household income equal to 30% or less of the median household income.

**VERY-LOW-INCOME UNIT** — A restricted unit that is affordable to a very-low-income household.

**WEATHERIZATION** — Building insulation (for attic, exterior walls and crawl space), siding to improve energy efficiency, replacement storm windows, replacement storm doors, replacement windows and replacement doors, and is considered a major system for rehabilitation.

d. Applicability.

1. The provisions of this section shall apply to all affordable housing developments and affordable housing units that currently exist and that are proposed to be created within the Borough of Manasquan pursuant to the Borough's most recently adopted Housing Element and Fair Share Plan.

2. This section shall apply to all developments that contain low-and moderate-income housing units, including any currently unanticipated future developments that will provide low- and moderate-income housing units.

e. Rehabilitation Programs.

1. The Borough of Manasquan and FSHC have agreed that the Borough's Round 3 (1999-2025) indigenous need rehabilitation obligation is six units. The Borough has already fully satisfied its Round 3 rehabilitation obligation and has two additional rehabilitation credits that can be applied to Round 4, should applicable law allow such credits to be counted in the future. If the Borough chooses to continue to participate in the Monmouth County Rehabilitation Program and/or hires a separate qualified entity to rehabilitate units in the Borough, this section will apply. Any such rehabilitation programs will update and renovate deficient housing units occupied by low- and moderate-income households such that, after rehabilitation, these units will comply with the New Jersey State Housing Code pursuant to N.J.A.C. 5:28.
  - (a) All rehabilitated rental and owner-occupied units shall remain affordable to low- and moderate-income households for a period of 10 years (the control period). For owner-occupied units, the control period will be enforced with a lien and for renter-occupied units the control period will be enforced with a deed restriction.
  - (b) The Borough of Manasquan shall dedicate an average of at least \$10,000 for each unit to be rehabilitated through this program, reflecting the minimum hard cost of rehabilitation for each unit.
  - (c) Units in the rehabilitation programs shall be exempt from N.J.A.C. 5:93-9<sup>4</sup> and UHAC requirements, but shall be administered in accordance with the following:
    - (1) If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a low- or moderate-income household at an affordable rent and affirmatively marketed pursuant to N.J.A.C. 5:93-9 and UHAC.
    - (2) If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to N.J.A.C. 5:93-9 and UHAC.
    - (3) Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9 or the standards issued by a New Jersey administrative agency with proper authority to issue such standards.
    - (4) Applicant and/or tenant households shall be certified as income-eligible in accordance with N.J.A.C. 5:93-9 and UHAC, except that households in owner-occupied units shall be exempt from the regional asset limit.

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4. Editor's Note: In accordance with N.J.S.A. 52:14B-5.1b, Chapter 93, Substantive Rules of the New Jersey Council on Affordable Housing for the Period Beginning June 6, 1994, expired on 10-16-2016.

## f. Alternative living arrangements.

1. The administration of an alternative living arrangement shall be in compliance with N.J.A.C. 5:93-5:8<sup>5</sup> and UHAC, with the following exceptions:
  - (a) Affirmative marketing (N.J.A.C. 5:80-26.15); provided, however, that the units or bedrooms may be affirmatively marketed by the provider in accordance with an alternative plan approved by the Superior Court;
  - (b) Affordability average and bedroom distribution (N.J.A.C. 5:80-26.3).
2. With the exception of units established with capital funding through a twenty-year operating contract with the Department of Human Services, Division of Developmental Disabilities, alternative living arrangements shall have at least thirty-year controls on affordability in accordance with UHAC, unless an alternative commitment is approved by the Superior Court.
3. The service provider for the alternative living arrangement shall act as the administrative agent for the purposes of administering the affirmative marketing and affordability requirements for the alternative living arrangement.

## g. Phasing schedule for inclusionary developments.

In inclusionary developments the following schedule shall be followed:

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

## h. New construction.

1. Low/moderate split and bedroom distribution of affordable housing units:
  - (a) The fair share obligation shall be divided equally between low- and moderate-income units, except that where there is an odd number of affordable housing units, the extra unit shall be a low-income unit. At least 13% of all restricted rental units shall be very-low-income units (affordable to a household earning 30% or less of regional median income by household size). The very-low-income units shall be counted as part of the required number of low-income units within the development. At least 50% of the very-low-income units must be available to

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5. Editor's Note: In accordance with N.J.S.A. 52:14B-5.1b, Chapter 93, Substantive Rules of the New Jersey Council on Affordable Housing for the Period Beginning June 6, 1994, expired on 10-16-2016.

families.

- (b) In each affordable development, at least 50% of the restricted units within each bedroom distribution shall be low-income units including at least 13% of the restricted units within each bedroom distribution shall be very-low-income units.
  - (c) Affordable developments that are not age-restricted shall be structured in conjunction with realistic market demands such that:
    - (1) The combined number of efficiency and one-bedroom units shall be no greater than 20% of the total low- and moderate-income units;
    - (2) At least 30% of all low- and moderate-income units shall be two-bedroom units;
    - (3) At least 20% of all low- and moderate-income units shall be three-bedroom units; and
    - (4) The remaining units may be allocated among two- and three-bedroom units at the discretion of the developer and the Borough.
  - (d) Affordable developments that are age-restricted shall be structured such that the number of bedrooms shall equal the number of age-restricted low- and moderate-income units within the inclusionary development. This standard may be met by having all one-bedroom units or by having a two-bedroom unit for each efficiency unit.
2. Accessibility requirements:
- (a) The first floor of all restricted townhouse dwelling units and all restricted units in all other multistory buildings shall be subject to the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.<sup>6</sup>
  - (b) All restricted townhouse dwelling units and all restricted units in other multistory buildings in which a restricted dwelling unit is attached to at least one other dwelling unit shall have the following features:
    - (1) An adaptable toilet and bathing facility on the first floor; and
    - (2) An adaptable kitchen on the first floor; and
    - (3) An interior accessible route of travel on the first floor; and
    - (4) An adaptable room that can be used as a bedroom, with a door or the casing for the installation of a door, on the first floor; and
    - (5) If all of the foregoing requirements in Subsection h2(b)(1) through (4) above cannot be satisfied, then an interior accessible route of travel must be provided between stories within an individual unit, but if all of the terms of Subsection h2(b)(1) through (4) above have been satisfied, then an interior accessible

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6. Editor's Note: See now N.J.A.C. 5:23-3.14(b).



route of travel shall not be required between stories within an individual unit; and

- (6) An accessible entranceway as set forth at P.L. 2005, c. 350 (N.J.S.A. 52:27D-311a et seq.) and the Barrier Free Subcode, N.J.A.C. 5:23-7,<sup>7</sup> or evidence that Manasquan has collected funds from the developer sufficient to make 10% of the adaptable entrances in the development accessible:
  - (i) Where a unit has been constructed with an adaptable entrance, upon the request of a disabled person who is purchasing or will reside in the dwelling unit, an accessible entrance shall be installed.
  - (ii) To this end, the builder of restricted units shall deposit funds into the Borough of Manasquan's Affordable Housing Trust Fund sufficient to install accessible entrances in 10% of the affordable units that have been constructed with adaptable entrances.
  - (iii) The funds deposited under Subsection h2b(6) above shall be used by the Borough of Manasquan for the sole purpose of making the adaptable entrance of an affordable unit accessible when requested to do so by a person with a disability who occupies or intends to occupy the unit and requires an accessible entrance.
  - (iv) The developer of the restricted units shall submit a design plan and cost estimate to the Construction Official of the Borough of Manasquan for the conversion of adaptable to accessible entrances.
  - (v) Once the Construction Official has determined that the design plan to convert the unit entrances from adaptable to accessible meets the requirements of the Barrier Free Subcode, N.J.A.C. 5:23-7,<sup>8</sup> and that the cost estimate of such conversion is reasonable, payment shall be made to the Borough's Affordable Housing Trust Fund in care of the Borough Chief Financial Officer who shall ensure that the funds are deposited into the Affordable Housing Trust Fund and appropriately earmarked.
- (7) Full compliance with the foregoing provisions shall not be required where an entity can demonstrate that it is "site impracticable" to meet the requirements. Determinations of site impracticability shall be in compliance with the Barrier Free Subcode, N.J.A.C. 5:23-7.

### 3. Design:

- (a) In inclusionary developments, very-low, low- and moderate-income units shall be integrated with the market units to the extent possible.
- (b) In inclusionary developments, very-low, low- and moderate-income units shall have access to all of the same common elements and facilities as the market units.

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7. Editor's Note: See now N.J.A.C. 5:23-3.14(b).

8. Editor's Note: See now N.J.A.C. 5:23-3.14(b).

## 4. Maximum rents and sales prices:

- (a) In establishing rents and sales prices of affordable housing units, the administrative agent shall follow the procedures set forth in UHAC, utilizing the most recently published regional weighted average of the uncapped Section 8 income limits published by HUD.
- (b) The maximum rent for restricted rental units within each affordable development shall be affordable to households earning no more than 60% of median income, and the average rent for restricted rental units shall be affordable to households earning no more than 52% of median income.
- (c) The developers and/or municipal sponsors of restricted rental units shall establish at least one rent for each bedroom type for both low-income and moderate-income units, provided that at least 13% of all low- and moderate-income rental units shall be affordable to very-low-income households, which very-low-income units shall be part of the low-income requirement.
- (d) The maximum sales price of restricted ownership units within each affordable development shall be affordable to households earning no more than 70% of median income, and each affordable development must achieve an affordability average of 55% for restricted ownership units; in achieving this affordability average, moderate-income ownership units must be available for at least three different sales prices for each bedroom type, and low-income ownership units must be available for at least two different sales prices for each bedroom type.
- (e) In determining the initial sales prices and rent levels for compliance with the affordability average requirements for restricted units other than assisted living facilities and age-restricted developments, the following standards shall be used:
  - (1) A studio shall be affordable to a one-person household;
  - (2) A one-bedroom unit shall be affordable to a one-and-one-half-person household;
  - (3) A two-bedroom unit shall be affordable to a three-person household;
  - (4) A three-bedroom unit shall be affordable to a four-and-one-half-person household; and
  - (5) A four-bedroom unit shall be affordable to a six-person household.
- (f) In determining the initial sales prices and rents for compliance with the affordability average requirements for restricted units in assisted living facilities and age-restricted developments, the following standards shall be used:
  - (1) A studio shall be affordable to a one-person household;
  - (2) A one-bedroom unit shall be affordable to a one-and-one-half-person household; and



- (3) A two-bedroom unit shall be affordable to a two-person household or to two one-person households.
- (g) The initial purchase price for all restricted ownership units shall be calculated so that the monthly carrying cost of the unit, including principal and interest (based on a mortgage loan equal to 95% of the purchase price and the Federal Reserve H.15 rate of interest), taxes, homeowner and private mortgage insurance and condominium or homeowner's association fees do not exceed 28% of the eligible monthly income of the appropriate size household as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the price shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
- (h) The initial rent for a restricted rental unit shall be calculated so as not to exceed 30% of the eligible monthly income of the appropriate size household, including an allowance for tenant paid utilities, as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the rent shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
- (i) Income limits for all units that are part of the Borough's Housing Element and Fair Share Plan, and for which income limits are not already established through a federal program exempted from the Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1, shall be updated by the Borough annually within 30 days of the publication of determinations of median income by HUD as follows:
  - (1) The income limit for a moderate-income unit for a household of four shall be 80% of the HUD determination of the median income for COAH Region 4 for a family of four. The income limit for a low-income unit for a household of four shall be 50% of the HUD determination of the median income for COAH Region 4 for a family of four. The income limit for a very-low-income unit for a household of four shall be 30% of the HUD determination of the median income for COAH Region 4 for a family of four. These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than the previous year.
  - (2) The income limits are based on carrying out the process in Subsection h4(i)(1) based on HUD determination of median income for the current fiscal year, and shall be utilized by the Borough until new income limits are available.
- (j) In establishing sale prices and rents of affordable housing units, the administrative agent shall follow the procedures set forth in UHAC, utilizing the regional income limits established by the Council:
  - (1) The price of owner-occupied very-low, low- and moderate-income units may increase annually based on the percentage increase in the regional median income limit for each housing region determined pursuant to Subsection h4(i). In no event shall the maximum resale price established by the administrative

agent be lower than the last recorded purchase price.

- (2) The rents of very-low-, low- and moderate-income units may be increased annually based on the permitted percentage increase in the Housing Consumer Price Index for the Central New Jersey Area, upon its publication for the prior calendar year. This increase shall not exceed 9% in any one year. Rents for units constructed pursuant to low-income housing tax credit regulations shall be indexed pursuant to the regulations governing low-income housing tax credits.

i. Utilities.

1. Affordable units shall utilize the same type of heating source as market units within an inclusionary development.
2. Tenant-paid utilities included in the utility allowance shall be set forth in the lease and shall be consistent with the utility allowance approved by the NJDCA for its Section 8 program.

j. Occupancy standards. In referring certified households to specific restricted units, the administrative agent shall, to the extent feasible and without causing an undue delay in the occupancy of a unit, strive to:

1. Provide an occupant for each bedroom;
2. Provide children of different sexes with separate bedrooms;
3. Provide separate bedrooms for parents and children; and
4. Prevent more than two persons from occupying a single bedroom.

k. Control Periods for Restricted Ownership Units and Enforcement Mechanisms.

1. Control periods for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.5, as may be amended and supplemented, and each restricted ownership unit shall remain subject to the requirements of this section for a period of at least 30 years, until Manasquan Borough takes action to release the unit from such requirements; prior to such action, a restricted ownership unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented.
2. The affordability control period for a restricted ownership unit shall commence on the date the initial certified household takes title to the unit.
3. Prior to the issuance of the initial certificate of occupancy for a restricted ownership unit and upon each successive sale during the period of restricted ownership, the Borough's administrative agent, or an administrative agent appointed by a particular developer, shall determine the restricted price for the unit and shall also determine the nonrestricted, fair market value of the unit based on either an appraisal or the unit's equalized assessed value without the restrictions in place.
4. At the time of the initial sale of the unit, the initial purchaser shall execute and deliver

to the Borough's administrative agent, or an administrative agent appointed by a particular developer, a recapture note obligating the purchaser (as well as the purchaser's heirs, successors and assigns) to repay, upon the first nonexempt sale after the unit's release from the restrictions set forth in this section, an amount equal to the difference between the unit's nonrestricted fair market value and its restricted price, and the recapture note shall be secured by a recapture lien evidenced by a duly recorded mortgage on the unit.

5. The affordability controls set forth in this section shall remain in effect despite the entry and enforcement of any judgment of foreclosure with respect to restricted ownership units.
6. A restricted ownership unit shall be required to obtain a continuing certificate of occupancy or a certified statement from the Construction Official stating that the unit meets all code standards upon the first transfer of title following the removal of the restrictions provided under N.J.A.C. 5:80-26.5(a), as may be amended and supplemented.
- l. Price Restrictions for restricted ownership units, homeowners' association fees and resale prices. Price restrictions for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, including:
  1. The initial purchase price for a restricted ownership unit shall be approved by the Borough's administrative agent, or an administrative agent appointed by a particular developer.
  2. The Borough's administrative agent, or an administrative agent appointed by a particular developer, shall approve all resale prices, in writing and in advance of the resale, to assure compliance with the foregoing standards.
  3. The master deeds of inclusionary developments shall provide no distinction between the condominium or homeowners' association fees and special assessments paid by low- and moderate-income purchasers and those paid by market purchasers, unless the master deed for the inclusionary project was executed prior to the enactment of UHAC.
  4. The owners of restricted ownership units may apply to the Borough's administrative agent, or an administrative agent appointed by a particular developer, to increase the maximum sales price for the unit on the basis of anticipated capital improvements. Eligible capital improvements shall be those that render the unit suitable for a larger household or the addition of a bathroom.
- m. Buyer Income Eligibility.
  1. Buyer income eligibility for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, such that low-income ownership units shall be reserved for households with a gross household income less than or equal to 50% of median income and moderate- income ownership units shall be reserved for households with a gross household income less than 80% of median income.

2. The administrative agent shall certify a household as eligible for a restricted ownership unit when the household is a low-income household or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the particular unit (including principal, interest, taxes, homeowner and private mortgage insurance and condominium or homeowners' association fees, as applicable) does not exceed 33% of the household's eligible monthly income.
- n. Limitations on Indebtedness Secured by Ownership Unit; Subordination.
1. Prior to incurring any indebtedness to be secured by a restricted ownership unit, the owner shall apply to the Borough's administrative agent, or an administrative agent appointed by a particular developer, for a determination in writing that the proposed indebtedness complies with the provisions of this section, and the Borough's administrative agent, or an administrative agent appointed by a particular developer, shall issue such determination prior to the owner incurring such indebtedness.
  2. With the exception of first purchase money mortgages, neither an owner nor a lender shall at any time cause or permit the total indebtedness secured by a restricted ownership unit to exceed 95% of the maximum allowable resale price of the unit, as such price is determined by the Borough's administrative agent, or an administrative agent appointed by a particular developer, in accordance with N.J.A.C. 5:80-26.6(b).
- o. Capital Improvements to Ownership Units.
1. The owners of restricted ownership units may apply to the Borough's administrative agent, or an administrative agent appointed by a particular developer, to increase the maximum sales price for the unit on the basis of capital improvements made since the purchase of the unit. Eligible capital improvements shall be those that render the unit suitable for a larger household or that add an additional bathroom. In no event shall the maximum sales price of an improved housing unit exceed the limits of affordability for the larger household.
  2. Upon the resale of a restricted ownership unit, all items of property that are permanently affixed to the unit or were included when the unit was initially restricted (for example, refrigerator, range, washer, dryer, dishwasher, wall-to-wall carpeting) shall be included in the maximum allowable resale price. Other items may be sold to the purchaser at a reasonable price that has been approved by the Borough's administrative agent, or an administrative agent appointed by a particular developer, at the time of the signing of the agreement to purchase. The purchase of central air conditioning installed subsequent to the initial sale of the unit and not included in the base price may be made a condition of the unit resale provided the price, which shall be subject to ten-year, straight-line depreciation, has been approved by the Borough's administrative agent, or an administrative agent appointed by a particular developer. Unless otherwise approved by the Borough's administrative agent, or an administrative agent appointed by a particular developer, the purchase of any property other than central air conditioning shall not be made a condition of the unit resale. The owner and the purchaser must personally certify at the time of closing that no unapproved transfer of funds for the purpose of selling and receiving property has taken place at the time of or as a condition of resale.

p. Control Periods for Restricted Rental Units.

1. Control periods for restricted rental units shall be in accordance with N.J.A.C. 5:80-26.11, as may be amended and supplemented, and each restricted rental unit shall remain subject to the requirements of this section for a period of at least 30 years, until Manasquan Borough takes action to release the unit from such requirements. Prior to such action, a restricted rental unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented.
2. Deeds of all real property that include restricted rental units shall contain deed restriction language. The deed restriction shall have priority over all mortgages on the property, and the deed restriction shall be filed by the developer or seller with the records office of the County of Monmouth. A copy of the filed document shall be provided to the Borough's administrative agent within 30 days of the receipt of a certificate of occupancy.
3. A restricted rental unit shall remain subject to the affordability controls described in this section despite the occurrence of any of the following events:
  - (a) Sublease or assignment of the lease of the unit;
  - (b) Sale or other voluntary transfer of the ownership of the unit; or
  - (c) The entry and enforcement of any judgment of foreclosure on the property containing the unit.

q. Rent Restrictions for Rental Units; Leases.

1. A written lease shall be required for all restricted rental units and tenants shall be responsible for security deposits and the full amount of the rent as stated on the lease. A copy of the current lease for each restricted rental unit shall be provided to the Borough's administrative agent, or an administrative agent appointed by a particular developer.
2. No additional fees or charges shall be added to the approved rent (except, in the case of units in an assisted living residence, to cover the customary charges for food and services) without the express written approval of the Borough's administrative agent, or an administrative agent appointed by a particular developer.
3. Application fees (including the charge for any credit check) shall not exceed 5% of the monthly rent of the applicable restricted unit and shall be payable to the developer and/or landlord or to the Borough's administrative agent appointed by a particular developer. If the fees are paid to the Borough's administrative agent or an administrative agent appointed by a particular developer, they are to be applied to the costs of administering the controls applicable to the unit as set forth in this section.
4. No rent control ordinance or other pricing restriction shall be applicable to either the market units or the affordable units in any development in which at least 15% of the total number of dwelling units are restricted rental units in compliance with this section.

r. Tenant Income Eligibility.

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1. Tenant income eligibility shall be in accordance with N.J.A.C. 5:80-26.13, as may be amended and supplemented, and shall be determined as follows:
    - (a) Very-low-income rental units shall be reserved for households with a gross household income less than or equal to 30% of the regional median household income by household size.
    - (b) Low-income rental units shall be reserved for households with a gross household income less than or equal to 50% of the regional median household income by household size.
    - (c) Moderate-income rental units shall be reserved for households with a gross household income less than 80% of the regional median household income by household size.
  2. The Borough's administrative agent, or a qualified administrative agent appointed by a particular developer, shall certify a household as eligible for a restricted rental unit when the household is a very-low-income household, low-income household or a moderate-income household, as applicable to the unit, and the rent proposed for the unit does not exceed 35% 40% for age-restricted units) of the household's eligible monthly income as determined pursuant to N.J.A.C. 5:80-26.16, as may be amended and supplemented; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:
    - (a) The household currently pays more than 35% 40% for households eligible for age-restricted units) of its gross household income for rent, and the proposed rent will reduce its housing costs;
    - (b) The household has consistently paid more than 35% 40% for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
    - (c) The household is currently in substandard or overcrowded living conditions;
    - (d) The household documents the existence of assets with which the household proposes to supplement the rent payments; or
    - (e) The household documents reliable anticipated third-party assistance from an outside source such as a family member in a form acceptable to the administrative agent and the owner of the unit.
  3. The applicant shall file documentation sufficient to establish the existence of the circumstances in Subsection r2(a) through (e) above with the Borough's administrative agent, or an administrative agent appointed by a particular developer, who shall counsel the household on budgeting.
- s. Municipal Housing Liaison.
1. The position of Municipal Housing Liaison (MHL) for the Borough of Manasquan is established by this section. The Borough shall make the actual appointment of the MHL by means of a resolution.



- (a) The MHL must be either a full-time or part-time employee of Manasquan.
- (b) The person appointed as the MHL must be reported to the Superior Court and thereafter posted on the Borough's website.
- (c) The MHL must meet all the requirements for qualifications, including initial and periodic training, if such training is made available by COAH or the DCA.
- (d) The Municipal Housing Liaison shall be responsible for oversight and administration of the affordable housing program for the Borough of Manasquan, including the following responsibilities which may not be contracted out to the administrative agent, or the administrative agent appointed by a specific developer:
  - (1) Serving as the municipality's primary point of contact for all inquiries from the state, affordable housing providers, administrative agents and interested households;
  - (2) The implementation of the Affirmative Marketing Plan and affordability controls;
  - (3) When applicable, supervising any contracting administrative agent;
  - (4) Monitoring the status of all restricted units in the Borough's Fair Share Plan;
  - (5) Compiling, verifying and submitting annual reports as required;
  - (6) Coordinating meetings with affordable housing providers and administrative agents, as applicable; and
  - (7) Attending continuing education opportunities on affordability controls, compliance monitoring and affirmative marketing as offered or approved by the Affordable Housing Professionals of New Jersey (AHPNJ), if such continuing education opportunities are made available by COAH or the DCA.
- 2. Subject to the approval of the Superior Court, the Borough of Manasquan shall designate one or more administrative agent(s) to administer and to affirmatively market the affordable units constructed in the Borough in accordance with UHAC and this section.
  - t. Administrative agent. An administrative agent may be either an independent entity serving under contract to and reporting to the Borough, or reporting to a specific individual developer. The fees of the administrative agent shall be paid by the owners of the affordable units for which the services of the administrative agent are required. The Borough administrative agent shall monitor and work with any individual administrative agents appointed by individual developers. The administrative agent(s) shall perform the duties and responsibilities of an administrative agent as set forth in UHAC including those set forth in N.J.A.C. 5:80-26.14, 5:80-26.16 and 5:80-26.18 thereof, which includes:
    - 1. Affirmative marketing:
      - (a) Conducting an outreach process to affirmatively market affordable housing units

in accordance with the Affirmative Marketing Plan of the Borough of Manasquan and the provisions of N.J.A.C. 5:80-26.15; and

- (b) Providing counseling or contracting to provide counseling services to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.

2. Household certification:

- (a) Soliciting, scheduling, conducting and following up on interviews with interested households;
- (b) Conducting interviews and obtaining sufficient documentation of gross income and assets upon which to base a determination of income eligibility for a low- or moderate-income unit;
- (c) Providing written notification to each applicant as to the determination of eligibility or noneligibility;
- (d) Requiring that all certified applicants for restricted units execute a certificate substantially in the form, as applicable, of either the ownership or rental certificates set forth in Appendices J and K of N.J.A.C. 5:80-26.1 et seq.;
- (e) Creating and maintaining a referral list of eligible applicant households living in the housing region and eligible applicant households with members working in the housing region where the units are located;
- (f) Employing a random selection process as provided in the Affirmative Marketing Plan of the Borough of Manasquan when referring households for certification to affordable units; and
- (g) Notifying the following entities of the availability of affordable housing units in the Borough of Manasquan: FSHC, the New Jersey State Conference of the NAACP, the Latino Action Network, STEPS, OCEAN Inc., the Greater Red Bank, Asbury Park/Neptune, Bayshore, Greater Freehold, Greater Long Branch, and Trenton Branches of the NAACP and the Supportive Housing Association.

3. Affordability controls:

- (a) Furnishing to attorneys or closing agents forms of deed restrictions and mortgages for recording at the time of conveyance of title of each restricted unit;
- (b) Creating and maintaining a file on each restricted unit for its control period, including the recorded deed with restrictions, recorded mortgage and note, as appropriate;
- (c) Ensuring that the removal of the deed restrictions and cancellation of the mortgage note are effectuated and properly filed with the Monmouth County Register of Deeds or the Monmouth County Clerk's office after the termination of the affordability controls for each restricted unit;



- (d) Communicating with lenders regarding foreclosures; and
  - (e) Ensuring the issuance of continuing certificates of occupancy or certifications pursuant to N.J.A.C. 5:80-26.10.
- 4. Resales and rentals:
  - (a) Instituting and maintaining an effective means of communicating information between owners and the Borough's administrative agent, or any administrative agent appointed by a specific developer, regarding the availability of restricted units for resale or rental; and
  - (b) Instituting and maintaining an effective means of communicating information to very-low, low- and moderate-income households regarding the availability of restricted units for resale or rental.
- 5. Processing requests from unit owners:
  - (a) Reviewing and approving requests for determination from owners of restricted units who wish to take out home equity loans or refinance during the term of their ownership that the amount of indebtedness to be incurred will not violate the terms of this section;
  - (b) Reviewing and approving requests to increase sales prices from owners of restricted units who wish to make capital improvements to the units that would affect the selling price, such authorizations to be limited to those improvements resulting in additional bedrooms or bathrooms and the depreciated cost of central air-conditioning systems;
  - (c) Notifying the Borough of an owner's intent to sell a restricted unit; and
  - (d) Making determinations on requests by owners of restricted units for hardship waivers.
- 6. Enforcement:
  - (a) Securing annually from the Borough a list of all affordable housing units for which tax bills are mailed to absentee owners, and notifying all such owners that they must either move back to their unit or sell it;
  - (b) Securing from all developers and sponsors of restricted units, at the earliest point of contact in the processing of the project or development, written acknowledgement of the requirement that no restricted unit can be offered, or in any other way committed, to any person, other than a household duly certified to the unit by the Borough's administrative agent, or any administrative agent appointed by a specific developer;
  - (c) Posting annually, in all rental properties (including two-family homes), a notice as to the maximum permitted rent together with the telephone number of the Borough's administrative agent, or any administrative agent appointed by a specific developer, where complaints of excess rent or other charges can be made;

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- (d) Sending annual mailings to all owners of affordable dwelling units, reminding them of the notices and requirements outlined in N.J.A.C. 5:80-26.18(d)4;
- (e) Establishing a program for diverting unlawful rent payments to the Borough's Affordable Housing Trust Fund; and
- (f) Creating and publishing a written operating manual for each affordable housing program administered by the Borough's administrative agent, or any administrative agent appointed by a specific developer, to be approved by the Borough Council and the Superior Court, setting forth procedures for administering the affordability controls.

7. Additional responsibilities:

- (a) The administrative agent shall have the authority to take all actions necessary and appropriate to carry out its responsibilities hereunder.
- (b) The administrative agent shall prepare monitoring reports for submission to the Municipal Housing Liaison in time to meet the Court-approved monitoring and reporting requirements in accordance with the deadlines set forth in this section. The Borough's administrative agent will be responsible for collecting monitoring information from any administrative agents appointed by specific developers.
- (c) The Borough's administrative agent, or any administrative agent appointed by a specific developer, shall attend continuing education sessions on affordability controls, compliance monitoring, and affirmative marketing at least annually and more often as needed.

u. Affirmative Marketing Requirements.

- 1. The Borough of Manasquan shall adopt by resolution an Affirmative Marketing Plan that is compliant with N.J.A.C. 5:80-26.15, as may be amended and supplemented.
- 2. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer, sponsor or owner of affordable housing. The Affirmative Marketing Plan is intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs marketing activities toward Housing Region 4 and is required to be followed throughout the period of restriction.
- 3. The Affirmative Marketing Plan shall provide a regional preference for all households that live and/or work in Housing Region 4, comprised of Mercer, Monmouth and Ocean Counties.
- 4. The Borough has the ultimate responsibility for adopting the Affirmative Marketing Plan and for the proper administration of the Affirmative Marketing Program, including initial sales and rentals and resales and rerentals. The Borough's administrative agent

designated by the Borough of Manasquan, or any administrative agent appointed by a specific developer, shall implement the Affirmative Marketing Plan to assure the affirmative marketing of all affordable units.

5. In implementing the Affirmative Marketing Plan, the Borough's administrative agent, or any administrative agent appointed by a specific developer, shall provide a list of counseling services to very-low, low-, and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
6. The Affirmative Marketing Plan shall describe the media to be used in advertising and publicizing the availability of housing. In implementing the Affirmative Marketing Plan, the Borough's administrative agent, or any administrative agent appointed by a specific developer, shall consider the use of language translations where appropriate.
7. The affirmative marketing process for available affordable units shall begin at least 120 days prior to the expected date of occupancy.
8. Applications for affordable housing shall be available in several locations, including, at a minimum, the County Administration Building and/or the County Library for each county within the housing region; and the municipal building in which the units are located; and the developer's rental office. Applications shall be mailed to prospective applicants upon request.
9. The costs of advertising and affirmative marketing of the affordable units shall be the responsibility of the developer, sponsor or owner.

v. Enforcement of Affordable Housing Regulations.

1. Upon the occurrence of a breach of any of the regulations governing an affordable unit by an owner, developer or tenant, the Borough shall have all remedies provided at law or equity, including but not limited to foreclosure, tenant eviction, a requirement for household recertification, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.
2. After providing written notice of a violation to an owner, developer or tenant of a low- or moderate-income unit and advising the owner, developer or tenant of the penalties for such violations, the Borough may take the following action(s) against the owner, developer or tenant for any violation that remains uncured for a period of 60 days after service of the written notice:
  - (a) The Borough may file a court action pursuant to N.J.S.A. 2A:58-11 alleging a violation or violations of the regulations governing the affordable housing unit. If the owner, developer or tenant is adjudged by the Superior Court to have violated any provision of the regulations governing affordable housing units, the owner, developer or tenant shall be subject to one or more of the following penalties, at the discretion of the Court:
    - (1) A fine of not more than \$2,000 per day or imprisonment for a period not to

exceed 90 days, or both, provided that each and every day that the violation continues or exists shall be considered a separate and specific violation of these provisions and not a continuation of the initial offense;

- (2) In the case of an owner who has rented a very-low, low- or moderate-income unit in violation of the regulations governing affordable housing units, payment into the Borough of Manasquan Affordable Housing Trust Fund of the gross amount of rent illegally collected;
  - (3) In the case of an owner who has rented a very-low, low- or moderate-income unit in violation of the regulations governing affordable housing units, payment of an innocent tenant's reasonable relocation costs, as determined by the Court.
- (b) The Borough may file a court action in the Superior Court seeking a judgment that would result in the termination of the owner's equity or other interest in the unit, in the nature of a mortgage foreclosure. Any such judgment shall be enforceable as if the same were a judgment of default of the first purchase money mortgage and shall constitute a lien against the low- or moderate-income unit.
- (1) The judgment shall be enforceable, at the option of the Borough, by means of an execution sale by the Sheriff, at which time the low- and moderate-income unit of the violating owner shall be sold at a sale price which is not less than the amount necessary to fully satisfy and pay off any first purchase money mortgage and prior liens and the costs of the enforcement proceedings incurred by the Borough, including attorney's fees. The violating owner shall have his right to possession terminated as well as his title conveyed pursuant to the Sheriff's sale.
  - (2) The proceeds of the Sheriff's sale shall first be applied to satisfy the first purchase money mortgage lien and any prior liens upon the low- and moderate-income unit. The excess, if any, shall be applied to reimburse the Borough for any and all costs and expenses incurred in connection with either the court action resulting in the judgment of violation or the Sheriff's sale. In the event that the proceeds from the Sheriff's sale are insufficient to reimburse the Borough in full as aforesaid, the violating owner shall be personally responsible for the full extent of such deficiency, in addition to any and all costs incurred by the Borough in connection with collecting such deficiency. In the event that a surplus remains after satisfying all of the above, such surplus, if any, shall be placed in escrow by the Borough for the owner and shall be held in such escrow for a maximum period of two years or until such earlier time as the owner shall make a claim with the Borough for such. Failure of the owner to claim such balance within the two-year period shall automatically result in a forfeiture of such balance to the Borough. Any interest accrued or earned on such balance while being held in escrow shall belong to and shall be paid to the Borough, whether such balance shall be paid to the owner or forfeited to the Borough.
  - (3) Foreclosure by the Borough due to violation of the regulations governing

affordable housing units shall not extinguish the restrictions of the regulations governing affordable housing units as the same apply to the very-low, low- and moderate-income unit. Title shall be conveyed to the purchaser at the Sheriff's sale, subject to the restrictions and provisions of the regulations governing the affordable housing unit. The owner determined to be in violation of the provisions of this plan and from whom title and possession were taken by means of the Sheriff's sale shall not be entitled to any right of redemption.

- (4) If there are no bidders at the Sheriff's sale, or if insufficient amounts are bid to satisfy the first purchase money mortgage and any prior liens, the Borough may acquire title to the very-low, low- and moderate-income unit by satisfying the first purchase money mortgage and any prior liens and crediting the violating owner with an amount equal to the difference between the first purchase money mortgage and any prior liens and costs of the enforcement proceedings, including legal fees and the maximum resale price for which the very-low, low- and moderate-income unit could have been sold under the terms of the regulations governing affordable housing units. This excess shall be treated in the same manner as the excess which would have been realized from an actual sale as previously described.
- (5) Failure of the very-low, low- and moderate-income unit to be either sold at the Sheriff's sale or acquired by the Borough shall obligate the owner to accept an offer to purchase from any qualified purchaser which may be referred to the owner by the Borough, with such offer to purchase being equal to the maximum resale price of the very-low, low- and moderate-income unit as permitted by the regulations governing affordable housing units.
- (6) The owner shall remain fully obligated, responsible and liable for complying with the terms and restrictions of governing affordable housing units until such time as title is conveyed from the owner.

w. Appeals. Appeals from all decisions of an administrative agent appointed pursuant to this section shall be filed in writing with the Superior Court.

**§ 35-37. (RESERVED)<sup>9</sup>**

**§ 35-38. (RESERVED)<sup>10</sup>**

### **Inclusionary Zoning Provisions (Affordable Housing)**

**§ 35-38A. AFFORDABLE HOUSING MANDATORY SET-ASIDE. [Ord. No. 2202-2016;**

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9. Editor's Note: Former § 35-37, Alternative Marking for Affordable Housing, Ord. No. 1935-04 § 2, was repealed 3-18-2019 by Ord. No. 2282-19. See now § 35-36.

10. Editor's Note: Former § 35-38, Municipal Housing Liaison, Ord. No. 2044-08, was repealed 3-18-2019 by Ord. No. 2282-19. See now § 35-36.

**amended 3-18-2019 by Ord. No. 2283-19]**

### **Accessory Apartments (Affordable Housing)**

#### **§ 35-38.1. Purpose and Scope.**

- a. This section amends the Borough land use ordinances by establishing regulations to ensure that any site that benefits from a rezoning, variance or redevelopment plan approved by the Borough or the Borough Planning/Zoning Board that results in multifamily residential development of five dwelling units produces affordable housing at a set-aside rate of 20%, in accordance with the Borough's Third Round Housing Element and Fair Share Plan, consistent with the terms of the Settlement Agreement reached with Fair Share Housing Center regarding compliance with the Borough's affordable housing obligations. This section will not apply to the Borough's RM, B-A, BR-1, O and B-3 Zones, as said zones already have affordable housing set-aside requirements.

#### **§ 35-38.2. Affordable Housing Mandatory Set-Aside Requirement.**

- a. If the Borough or the Borough's Planning Board permits the construction of multifamily or single-family attached residential development that is "approvable" and "developable," as defined at N.J.A.C. 5:93-1.3,<sup>11</sup> the Borough or the Borough's Planning Board shall require that an appropriate percentage of the residential units be set aside for low- and moderate-income households.
- b. This requirement shall apply beginning with the effective date the ordinance creating this section was adopted to any multifamily or single-family attached residential development, including the residential portion of a mixed-use project, which consists of five or more new residential units, whether permitted by a zoning amendment, a variance granted by the Borough's Planning Board, or adoption of a redevelopment plan or amended redevelopment plan in areas in need of redevelopment or rehabilitation.
- c. For any such development for which the Borough's land use ordinances (e.g., zoning or an adopted redevelopment plan) already permitted residential development as of the effective date of the ordinance creating this section was adopted, this requirement shall only apply if the Borough or the Borough's Planning Board permits an increase in approvable and developable gross residential density up to twice the permitted approvable and developable gross residential density as of the effective date the ordinance creating this section was adopted.
- d. Nothing in this section precludes the Borough or the Borough's Planning Board from imposing an affordable housing set-aside in a development not required to have a set-aside pursuant to this subsection consistent with N.J.S.A. 52:27D-311(h) and other applicable law.
- e. For all inclusionary projects, the appropriate set-aside percentage will be 20%.

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11. Editor's Note: In accordance with N.J.S.A. 52:14B-5.1b, Chapter 93, Substantive Rules of the New Jersey Council on Affordable Housing for the Period Beginning June 6, 1994, expired on 10-16-2016.



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- f. This requirement does not create any entitlement for a property owner or applicant for a zoning amendment, variance, or adoption of a redevelopment plan or amended redevelopment plan in areas in need of redevelopment or rehabilitation, or for approval of any particular proposed project.
- g. This requirement does not apply to any sites or specific zones otherwise identified in the Borough's Settlement Agreement with FSHC, which was executed by the Borough on July 3, 2018, or in the Borough's 2019 Housing Element and Fair Share Plan, for which density and set-aside standards shall be governed by the specific standards set forth therein. As such, this section will not apply to the Borough's RM, B-A, BR-1, O and B-3 Zones, as said zones already have affordable housing set-aside requirements.
- h. Furthermore, this section shall not apply to developments containing four or less dwelling units.
- i. All subdivision and site plan approvals of qualifying residential developments shall be conditioned upon compliance with the provisions of this section.
- j. Where a developer demolishes existing dwelling units and builds new dwelling units on the same site, the provisions of this section shall apply only if the net number of dwelling units is five or more.
- k. All inclusionary projects created under this section must comply with the affordable housing requirements in § 35-36, Affordable Housing Regulations.

**§ 35-38B. ACCESSORY APARTMENTS. [Ord. No. 2203-2016; amended 3-18-2019 by Ord. No. 2284-19]**

This section sets forth regulations governing an affordable accessory apartment program, which is hereby enacted for the purpose of providing the opportunity to construct affordable housing in the Borough of Manasquan.

- a. Definitions. As used in this section, the following terms shall have the meanings indicated:  
 ACCESSORY APARTMENT — A self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters, and a private entrance, which is created within an existing home, or through the conversion of an existing attached accessory structure on the same site, or by an addition to an existing home or accessory building.
- b. General provisions.
  - 1. Accessory apartments shall be permitted in all zones located in the Borough and shall be subject to the bulk and yard requirements of the zone in which the unit is located.
  - 2. There shall be water and sewer infrastructure available to serve any proposed accessory apartment.
  - 3. An accessory apartment shall consist of no fewer than two rooms, one of which shall be a full bathroom, and shall contain a living space, sleeping space, cooking facilities, a kitchen sink, and complete sanitary facilities for the exclusive use of its occupants.

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4. Each accessory apartment shall be served by a separate entrance that provides direct access to the outdoors.
5. Accessory apartments shall comply with all other applicable statutes and regulations of the State of New Jersey and shall be constructed in accordance with all applicable building codes.
6. Accessory apartments shall be exempt from the required bedroom mix governing the provision of affordable housing as permitted in N.J.A.C. 5:93-5.9.<sup>12</sup>
7. Each accessory apartment shall be affirmatively marketed to the region in accordance with N.J.A.C. 5:93-11.1<sup>13</sup> and the Borough's Affirmative Marketing Plan.

c. Affordability.

1. The Borough shall provide a subsidy for accessory apartment program of \$25,000 for a moderate-income unit, \$35,000 for a low-income unit and \$50,000 for a very-low-income unit to subsidize the creation of each accessory apartment. Such subsidy may be used to fund actual construction costs or to provide compensation for the reduced rental rates needed to ensure the affordability of the unit. Prior to the grant of such subsidy, the property owner shall enter into a written agreement with the Borough to ensure that: i) the subsidy is used to create the accessory apartment; and ii) the apartment meets requirements of this section and all applicable regulations governing accessory apartments in effect at the time of creation.
2. Affordability controls shall be established for each accessory apartment created in accordance with the provisions of this section. Such affordability controls shall remain in place for a minimum of 10 years and shall be included in a recorded deed or declaration of covenants and restrictions applied to the property upon which the accessory apartment is located. Such deed or declaration of covenants shall run with the land and limit the subsequent rental or sale of the unit so as to ensure the continued affordability of the unit until the expiration of affordability controls.
3. Accessory apartments shall maintain affordability for either moderate- or low-income households in accordance with applicable regional income limits. The maximum rent for accessory apartments, inclusive of the cost of utilities, shall be affordable to households earning no more than 60% of area median income. Accessory apartments for very-low-income households shall be affordable to households earning no more than 50% of area median income. Accessory apartments for very-low-income households shall be affordable to households earning no more than 30% of area median income. The rents of accessory apartments shall be based on the number of bedrooms in accordance with N.J.A.C. 5:80-26.4.
4. The rents of all accessory apartments, inclusive of utilities, created through the Borough's accessory apartment program shall be distributed such that the average rents

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12. Editor's Note: In accordance with N.J.S.A. 52:14B-5.1b, Chapter 93, Substantive Rules of the New Jersey Council on Affordable Housing for the Period Beginning June 6, 1994, expired on 10-16-2016.

13. Editor's Note: In accordance with N.J.S.A. 52:14B-5.1b, Chapter 93, Substantive Rules of the New Jersey Council on Affordable Housing for the Period Beginning June 6, 1994, expired on 10-16-2016.



do not exceed 57.5% of median income. The average affordability of accessory apartments within the Borough shall be verified and maintained by the Borough's administrative agent.

5. Accessory apartments may be age-restricted provided that each age-restricted accessory apartment is applied toward the Borough's age-restricted cap. Any accessory apartment may be deemed ineligible to be age-restricted by the Borough if the Borough's age-restricted cap has been met.

d. Administration.

1. The Borough of Manasquan shall administer or designate an administrative entity to administer the Borough's accessory apartment program. The administration of the accessory apartment program shall include advertising and affirmatively marketing the accessory apartments, completing income qualification activities for prospective renters, determining monthly rents and annual rental increases, maintaining a waiting list, distributing the subsidy used to create or maintain the affordability of the accessory apartments, securing certificates of occupancy, qualifying properties for the appropriateness of accessory apartments, administering the application process, filing deed restrictions and/or covenants, ensuring the average affordability of the Borough's accessory apartment program, and preparing and filing monitoring reports as required.
2. The Borough shall only deny an application for an accessory apartment if the project does not conform to applicable state affordable housing provisions, the Borough's development ordinance, or this section. All application denials shall be in writing and shall clearly state the reason(s) for denial.

e. Application submission requirements.

1. Applicants seeking to create an accessory apartment shall submit the following to the Borough:
  - (a) A site plan prepared in accordance with the requirements of § 35-20 of the Borough Zoning Ordinance, except that the applicant may request a waiver of information pursuant to § 35-20.4, Waiver of Information, of the Borough Zoning Ordinance. Such request for waiver shall be made in writing and shall be submitted with a sketch site plan in lieu of a full site plan. The Borough Engineer shall evaluate the applicant's submission package and shall advise the applicant in writing whether the applicant's submission is sufficient or whether any additional information is required to evaluate the applicant's proposal.
  - (b) Floor plan(s) showing the location and size of the proposed accessory apartment and the relationship of the unit to the primary dwelling(s) within the building or located in another structure on the same property.
  - (c) Architectural elevations depicting all modifications to the exterior building facade(s).

f. Severability.

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1. If any provision of this section is determined to be invalid by a court of competent jurisdiction, then such provisions shall be severed and the remaining provisions of this section shall continue to be valid.

## **Appendix F: Affordable Housing Zoning Ordinances**

**§ 35-5.20. AH-O Affordable Housing Overlay Zone. [Added 3-18-2019 by Ord. No. 2285-19]**

- a. Purpose: The purpose of the Affordable Housing Overlay Zone is to provide an opportunity to develop affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing, in conformance with the requirements of the Court, the Fair Housing Act,<sup>1</sup> and the Housing Element and Fair Share Plan of Manasquan Borough. Permitted and conditional uses within the designated overlay zone shall include all permitted and conditional uses in the underlying zoning district in which the overlay zone is located and allow for affordable housing development within the provisions of this subsection.
- b. Affordable Housing Overlay Zone: Tax lots with frontage on portions of Route 71 and Main Street within the Borough of Manasquan will be included in the overlay zone and allow for affordable housing development with no affect to any existing zoning district regulations or standards. A map is attached to this subsection that delineates the overlay zone. Additionally, a list of all tax lots to be included in the Affordable Housing Overlay Zone is provided below.<sup>2</sup>
- c. Density: The maximum density permitted for all affordable housing development in the overlay zone fronting on Main Street is 14 units per acre. The maximum density permitted for all affordable housing development in the overlay zone fronting on Route 71 is 10 units per acre.
- d. Principal Permitted Uses:
  1. All uses permitted within the underlying zoning district in which the overlay zone is located.
  2. Affordable housing development for sale or rental housing may include the following uses:
    - (a) Mixed uses with ground floor retail;
    - (b) Townhouses;
    - (c) Age-restricted units, however, age-restricted units shall be permitted to satisfy up to 25% of the Borough's unmet need. Any age-restricted units beyond 25% of the Borough's unmet need shall not be permitted to count as an affordable housing credit against unmet need for the Third Round, but may count towards future affordable housing obligations, should future laws or court orders so permit;
    - (d) Supportive and special needs housing; and
    - (e) Multiple-family residential buildings with five or more units.
  3. Accessory Uses:
    - (a) Off-street parking facilities in conformance with RSIS standards;

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

2. Editor's Note: Said map and list are available for review in the Borough offices.

- (b) Signs in accordance with the ordinance requirements;
  - (c) Fences, walls, and other accessory uses of the underlying zoning in accordance with the Borough Zoning Ordinance.
4. Common facilities and amenities serving residents of multifamily developments including swimming pools or other on-site recreational facilities, common walkways, sitting areas and gardens, and other similar accessory uses.
  5. Affordable Housing Requirements: All affordable housing developments within the overlay zone, for projects consisting of five or more units only, shall provide a minimum of 20% affordable housing units for very-low, low- and moderate-income households in accordance with Manasquan Borough affordable housing requirements. All affordable housing developments shall conform to the standards and requirements found in the Borough of Manasquan's Affordable Housing Ordinance (§ 35-36), including provisions for affordability, very-low-income units, and UHAC standards.
- e. Repealer. The remainder of all other sections and subsections of the aforementioned subsection not specifically amended by this subsection shall remain in full force and effect.
  - f. Inconsistent ordinances. All other ordinances or parts thereof inconsistent with the provisions of this subsection are hereby repealed as to such inconsistency.
  - g. Severability. If any section, paragraph, subdivision, clause, or provision of this subsection shall be adjudged invalid, such adjudication shall apply only to the section, paragraph, subdivision, clause, or provision so adjudged and the remainder of this subsection shall be deemed valid and effective.
  - h. Effective Date. This subsection shall take effect upon its passage and publication according to law.

**§ 35-5.21. AR-1 Affordable Housing Zone. [Added 5-6-2019 by Ord. No. 2286-19]**

The purpose of the Affordable Housing AR-1 Zone ("AR-1 Zone") is to provide for the development of a multifamily inclusionary development designed to assist the Borough in satisfying its combined Prior Round and Round 3 (1999-2025) Realistic Development Potential ("RDP") affordable housing obligation through construction of affordable units set aside for low- and moderate-income households. The AR-1 Zone shall comprise the following tax lots: Lots 25.01, 25.02, 26, and 27, Block 64. This section is adopted in furtherance of the Settlement Agreement entered into between the Borough and Fair Share Housing Center ("FSHC") on July 2, 2018 (hereinafter the "FSHC Settlement Agreement"), the Settlement Agreement entered into between the Borough and Broad Street 44, LLC, and Union Avenue 33, LLC (hereinafter the "Sepe Settlement Agreement"), and in connection with the Borough's Mount Laurel litigation captioned at MON-L-2508-15.

- a. Permitted principal uses: residential within a single multifamily building. A maximum of 22 units are permitted, and all units shall be market rate. The affordable housing obligation generated by this development shall be provided off-site pursuant to the terms of the Sepe Settlement Agreement, which provides that COs shall not be issued for units in this zone until overall affordable unit/market unit phasing requirements are complied with for the

Broad Street site and the Union Avenue site.

b. Permitted accessory uses.

1. Off-street parking facilities.
2. Other uses that are customarily incidental to a permitted principal use. No sheds are permitted on the property.
3. Common facilities and amenities serving the residents of the multifamily developments, including swimming pools and other on-site recreational areas and facilities, common walkways, sitting areas and gardens, and other similar uses.
4. Fences and walls erected, maintained or planted no greater than six feet above ground level within a side or rear yard, and no greater than four feet within a front yard, and otherwise in accordance with the standards of § 35-7.5.
5. Bike racks.
6. Solid waste and recycling area, set back at least five feet from any rear yard or side yard. No setback from the parking area is required. The area shall be screened from view from a public right-of-way by a combination of block and chain-link fence and shall have gated access.
7. Site lighting. The arrangement of exterior lighting shall adequately illuminate parking areas and prevent glare to adjoining residential areas.

c. Prohibited uses.

1. Parking or storage of boats, boat trailers, motor homes, taxicabs, limousines, construction equipment, commercial vehicles and recreational vehicles.

d. Bulk, area and building requirements.

1. Minimum lot size: 36,000 square feet.
2. Minimum lot frontage: 190 feet.
3. Minimum lot depth: 180 feet.
4. Minimum front yard setback: five feet.
5. Minimum one side yard setback: six feet.
6. Minimum both side yard setback: 20 feet.
7. Minimum rear yard setback: 50 feet.
8. Maximum building height: 40 feet/3.5 stories.<sup>3</sup>
9. Maximum building coverage: 50%.

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3. Editor's Note: Chimneys and cupolas are not counted towards building height.

10. Maximum floor area ratio: 1.5.
  11. Maximum lot coverage: 80%.
  12. Maximum building width: 160 feet.
  13. Minimum parking setback from side lot line: five feet.
  14. Minimum parking setback rear from lot line: 15 feet.
  15. Minimum drive aisle setback from a side lot line: four feet.
- e. Site access, off-street parking, and loading requirements.
1. One site access driveway shall be provided with a minimum width of 22 feet.
  2. Number of spaces, and parking space dimensions, as required by New Jersey Residential Site Improvement Standards at N.J.A.C. 5:21-1.1 et seq., shall apply, notwithstanding any standards to the contrary in the Zoning Ordinance.
  3. Parking shall be in the rear yard, and may also be provided beneath the principal building, without setback from a principal or accessory building.
  4. No loading space is required.
- f. Landscape buffer. Adjacent to a residential zone, a fifteen-foot buffer, a five-foot portion of which must be planted, landscaped and provides irrigation. Landscaping along the public right-of-way is not required.
- g. Identification sign. One wall-mounted, nonilluminated address sign is permitted with a maximum sign area of five square feet.
- h. Design standards. A multifamily building should have a unified theme, displayed through the application of common building materials consistent with the rendering attached to the Sepe Settlement Agreement as Exhibit A, and materials list as Exhibit E,<sup>4</sup> or as may be modified as permitted by the Settlement Agreement. If the rendering conflicts with design standards or regulations within the zoning ordinance the rendering shall control.
- i. Miscellaneous. The standards of § 35-7.9b and e shall not apply.

**§ 35-5.22. AR-2 Affordable Housing Zone. [Added 5-6-2019 by Ord. No. 2287-19; amended 7-20-2020 by Ord. No. 2321-20]**

The purpose of the Affordable Housing AR-2 Zone ("AR-2 Zone") is to provide for the development of a multifamily inclusionary development designed to assist the Borough in satisfying its combined Prior Round and Round 3 (1999-2025) Realistic Development Potential ("RDP") affordable housing obligation through construction of affordable units set aside for low- and moderate-income households. The AR-2 Zone shall comprise the following tax lots: Lot 31.01, Block 66.02. This section is adopted in furtherance of the Settlement Agreement entered into between the Borough and Fair Share Housing Center ("FSHC") on July 2, 2018 (hereinafter

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4. Editor's Note: The settlement and exhibits may be found in the Borough offices.

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"FSHC Settlement Agreement"), the Settlement Agreement entered into between the Borough and Broad Street 33, LLC and Union Avenue 33, LLC (hereinafter the "Sepe Settlement Agreement"), and in connection with the Borough's Mount Laurel litigation captioned at MON-L-2508-15.

- a. Permitted principal uses: market rate and affordable residential housing within a multifamily building. A maximum of 23 units are permitted, with an on-site affordable housing set-aside provided. The required affordable housing set-aside shall be 20% of the total number of units developed at this site (Lot 31.01, Block 66.02), and the site known as Lots 25.01, 25.02, 26 & 27, Block 64 (the "Broad Street Site"). For example, it is anticipated that a total of 45 residential units will be developed at both sites, which will require a 20% affordable housing set-aside of nine total affordable family rental housing units to be developed on the Union Avenue site. In addition, the affordable housing phasing requirement in the Sepe Settlement Agreement will apply to both the Broad Street Site and the Union Avenue Site.
- b. Permitted accessory uses.
  1. Off-street parking facilities.
  2. Other uses that are customarily incidental to a permitted principal use.
  3. Common facilities and amenities serving the residents of the multifamily developments including swimming pools and other on-site recreational areas and facilities, common walkways, sitting areas and gardens, and other similar uses.
  4. Fences and walls erected, maintained or planted no greater than six feet above ground level within a side or rear yard, and no greater than four feet within a front yard, and otherwise in accordance with the standards of § 35-7.5.
  5. Bike racks.
  6. Solid waste and recycling area, setback at least five feet from any rear or side yard. No setback from the parking area is required. The area shall be screened from view from a public right-of-way by either an enclosed by six-foot chain link fence with vinyl strips, or a combination of block and chain link fence, and shall have gated access.
  7. Site lighting. The arrangement of exterior lighting shall adequately illuminate parking areas and prevent glare to adjoining residential areas.
- c. Prohibited uses.
  1. Parking or storage of boats, boat trailers, motor homes, and recreational vehicles.
- d. Bulk, area and building requirements.
  1. Minimum lot size: 24,000 square feet.
  2. Minimum lot frontage: 130 feet.
  3. Minimum lot depth: 240 feet.
  4. Minimum front yard setback: 10 feet.



5. Minimum one side yard setback: four feet.
6. Minimum both side yard setback: nine feet.
7. Minimum rear yard setback: 20 feet.
8. Maximum building height: 40 feet/3.5 stories.<sup>5, 6</sup>
9. Maximum building coverage: 60%.
10. Maximum lot coverage: 60%.
11. Maximum building width: 100 feet.
12. Maximum building length: 200 feet.
13. Minimum parking setback from side lot line: five feet.
14. Minimum parking setback rear from lot line: 20 feet.
- e. Site access, off-street parking, and loading requirements.
  1. One site access driveway shall be provided with a minimum width of 24 feet.
  2. Number of parking spaces = 0.6/ unit.<sup>7</sup>
  3. Parking shall be in the rear yard, and may also be provided beneath the principal building, without setback from a principal or accessory building.
  4. No loading space is required.
- f. Identification sign. One wall-mounted, nonilluminated address sign is permitted with a maximum sign area of five square feet.
- g. Design standards. A multifamily building should have a unified theme, displayed through the application of common building materials consistent with the rendering attached to the Sepe Settlement Agreement as Exhibit B, and the material list as Exhibit E,<sup>8</sup> or as may be modified as permitted by the Settlement Agreement. If the rendering conflicts with design standards or regulations within the zoning ordinance the rendering shall control.
- h. Miscellaneous. The standards of § 35-7.9b shall not apply.

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5. Chimneys and cupolas are not counted towards building height.

6. Building Height will be measured from one foot above the Base Flood Elevation as established by the NJDEP.

7. The off-street parking requirement can be met through use of available on-street parking. Shared parking arrangements with properties within 1/2 mile of the site shall also be permitted.

8. Editor's Note: The settlement and exhibits may be found in the Borough offices.

## **Appendix G. Spending Plan**

**MANASQUAN BOROUGH**  
**AFFORDABLE HOUSING TRUST FUND SPENDING PLAN**  
**June 2025**

The Borough of Manasquan 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 Borough 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 Borough has actively participated in the Fourth Round compliance process.

The Borough's existing development fee ordinance, codified as Chapter 35, Section 35 of the Borough's Municipal Code, most recently revised in 2024, will be updated and continue to require and regulate the collection of residential and non-residential development fees as revenue for the Borough's affordable housing trust fund. The sections below outline the Borough'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 Borough had a balance of \$908,152.16 in the trust fund account. Averaging expenditures for 2000 through 2024, the Borough has expended an average of \$62,196.99 per year and had an average income of \$99,901.09 per year in development fees and interest. The average annual development fee collected over this period was \$91,139.93. This figure, in combination with the fund's interest rate, provides a reasonable estimate for anticipated annual development fee revenues through 2035.

The Borough of Manasquan projects a total of \$1,348,058.95 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 \$2,256,211.11 available to fund and administer the Borough'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 Borough's Development Fee Ordinance is recorded in Chapter 35, Subsections 34 through 38 of Manasquan'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 Borough'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.

## **III. Anticipated Use of Development Fees**

As per the Borough'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 Construction Projects**

As discussed in the Housing Element and Fair Share Plan, Manasquan has a rehabilitation present need obligation of zero (0) units in the Fourth Round.

### **(B) Affordability Assistance Requirement**

The Borough anticipates dedicating \$677,100.00 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 01/01/25	\$908,152.16
Projected development fees plus interest, 2025 - 2035	\$1,348,058.95
<b>PROJECTED TOTAL</b>	<b>\$2,256,211.11</b>
Projected minimum affordability assistance requirement (30%)	\$ 676,863.33
Projected minimum required for very low-income households (1/3 of total affordability assistance)	\$ 225,621.10

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**

Manasquan Borough 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 Borough 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 01/01/25	\$908,152.16
Projected development fees plus interest, 2025-2035	\$1,348,058.95
<b>PROJECTED TOTAL</b>	<b>\$2,256,211.11</b>
Projected maximum administrative expenditures (20%)	\$ 451,242.22

#### **IV. Expenditure Schedule**

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

#### **V. 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.

#### **VI. Barrier Free Escrow**

Collection and distribution of barrier free funds shall be consistent with the Borough'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.

#### **VII. In Sum**

Manasquan 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 Borough has a balance of \$908,152.16 as of January 1, 2025 and anticipates an additional \$1,348,058.95 in revenues, including interest, by December 31, 2035 for a total of \$2,256,211.11. The Spending Plan represents the Borough's intended use of development fee revenues that are collected in its Housing Trust Fund, illustrating how the Borough will use these funds to provide for its fair share of regional affordable housing need. This will leave a balance of \$1,127,811.11, which the Borough will

reserve in the event that an additional affordable housing project becomes necessary. The Spending Plan represents the Borough's intended use of development fee revenues that are collected in its Housing Trust Fund, illustrating how the Borough will use these funds to provide for its fair share of regional affordable housing need.



Table 3: Housing Trust Fund Borough of Manasquan, New Jersey													
Projected Revenues for 2025-2035													
Funding Source	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total	
AHIF Balance as of 12/31/24	\$ 908,152.16											\$ 908,152.16	
Projected Development Fees	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 91,139.93	\$ 1,002,539.23	
Prnts in lieu of construction	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Other funds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Interest on total account balance (3.75%)	\$ 33,573.45	\$ 33,109.95	\$ 32,646.45	\$ 32,218.57	\$ 31,790.69	\$ 31,383.44	\$ 30,976.19	\$ 30,568.94	\$ 30,161.68	\$ 29,754.43	\$ 29,335.93	\$ 345,519.72	
<b>Total</b>	<b>\$ 1,032,865.54</b>	<b>\$ 124,249.88</b>	<b>\$ 123,786.38</b>	<b>\$ 123,358.50</b>	<b>\$ 122,930.62</b>	<b>\$ 122,523.37</b>	<b>\$ 122,116.12</b>	<b>\$ 121,708.87</b>	<b>\$ 121,301.61</b>	<b>\$ 120,894.36</b>	<b>\$ 120,475.86</b>	<b>\$ 2,256,211.11</b>	
Projected Expenditures for 2025-2035													
Type	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total	
Rehabilitation Program													
Affordability Assistance	\$ 63,000.00	\$ 62,500.00	\$ 62,500.00	\$ 61,550.00	\$ 61,550.00	\$ 61,000.00	\$ 61,000.00	\$ 61,000.00	\$ 61,000.00	\$ 61,000.00	\$ 61,000.00	\$ 677,100.00	
Administrative Costs	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,000.00	\$ 41,300.00	\$ 451,300.00	
												\$ -	
<b>Total</b>	<b>\$ 104,000.00</b>	<b>\$ 103,500.00</b>	<b>\$ 103,500.00</b>	<b>\$ 102,550.00</b>	<b>\$ 102,550.00</b>	<b>\$ 102,000.00</b>	<b>\$ 102,000.00</b>	<b>\$ 102,000.00</b>	<b>\$ 102,000.00</b>	<b>\$ 102,000.00</b>	<b>\$ 102,300.00</b>	<b>\$ 1,128,400.00</b>	
Projected Balance available for Future Projects and Programs												<b>\$ 1,127,811.11</b>	

## **Appendix H. Affirmative Marketing Plan**

**BOROUGH OF MANASQUAN  
RESOLUTION NO. 2019-**

**RESOLUTION OF THE COUNCIL OF THE BOROUGH OF  
MANASQUAN ADOPTING AN “AFFIRMATIVE  
MARKETING PLAN” FOR THE BOROUGH OF  
MANASQUAN**

**WHEREAS**, in accordance with applicable Council on Affordable Housing (“COAH”) regulations, the New Jersey Uniform Housing Affordability Controls (“UHAC”)(N.J.A.C. 5:80-26., et seq.), and the terms of a Settlement Agreement between the Borough of Manasquan and Fair Share Housing Center (“FSHC”), which was entered into as part of the Borough’s Declaratory Judgment action entitled In the Matter of the Application of the Borough of Manasquan, County of Monmouth, Docket No. MON-L-2508-15, which was filed in response to Supreme Court decision In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015)(“Mount Laurel IV”), the Borough of Manasquan is required to adopt an Affirmative Marketing Plan to ensure that all affordable housing units created are affirmatively marketed to low and moderate income households, particularly those living and/or working within Housing Region 4, the Housing Region encompassing the Borough of Manasquan.

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

**Affirmative Marketing Plan**

- A. All affordable housing units in the Borough of Manasquan shall be marketed in accordance with the provisions herein.
- B. The Borough of Manasquan has a plan to address both its Prior Round Obligation (1987-1999) and its Third Round Obligation (1999-2025). This Affirmative Marketing Plan shall apply to all developments that contain or will contain very low, low and moderate income units, including those that are part of the Borough’s Housing Element and Fair Share Plan, and those that may be constructed in future developments not yet anticipated by the Housing Element and Fair Share Plan.
- C. The Affirmative Marketing Plan shall be implemented by the Administrative Agent under contract to the Borough of Manasquan, or the Administrative Agent of any specific developer. All of the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of affordable unit(s), and all such advertising and affirmative marketing shall be subject to approval and oversight by the designated Borough Administrative Agent.
- D. The implementation of the Affirmative Marketing Plan for a development that includes affordable housing shall commence at least 120 days before the issuance of either a

temporary or permanent certificate of occupancy. The implementation of the Affirmative Marketing Plan shall continue until all very low, low and moderate income housing units are initially occupied and for as long as the affordable units remain deed restricted such that qualifying new tenants and/or purchasers continues to be necessary.

- E. In implementing the Affirmative Marketing Plan, the Administrative Agent, whether acting on behalf of the Borough of Manasquan or on behalf of a specific developer, shall undertake, at the minimum, all of the following strategies:
  - 1. Publication of an advertisement in one or more newspapers of general circulation within the housing region.
  - 2. Broadcasting of an advertisement by a radio or television station broadcasting throughout the housing region.
  - 3. At least one additional regional marketing strategy using one of the other sources listed below.
- F. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer or sponsor of affordable housing. The Affirmative Marketing Plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward the Housing Region in which the municipality is located and covers the entire period of the deed restriction for each restricted housing unit. The Borough of Manasquan is located in Housing Region 4, consisting of Mercer, Monmouth and Ocean Counties.
- G. The Affirmative Marketing Plan is a continuing program intended to be followed throughout the entire period of restrictions and shall meet the following requirements:
  - 1. All newspaper articles, announcements and requests for applications for very low, low and moderate income units shall appear in the Asbury Park Press and The Trentonian.
  - 2. The primary marketing shall take the form of at least one press release and a paid display advertisement in the above newspapers the first week of the marketing program. Additional advertising and publicity shall be on an "as needed" basis. The developer/owner shall disseminate all public service announcements and pay for display advertisements. The developer/owner shall provide proof of all publications to the Administrative Agent. All press releases and advertisements shall be approved in advance by the Administrative Agent.
  - 3. The advertisement shall include a description of the:

- a. Location of the units;
    - b. Directions to the units;
    - c. Range of prices for the units;
    - d. Size, as measured in bedrooms, of units;
    - e. Maximum income permitted to qualify for the units;
    - f. Location of applications;
    - g. Business hours when interested households may obtain an application; and
    - h. Application fees.
  4. Newspaper articles, announcements and information on where to request applications for very low, low and moderate income housing shall appear in at least three locally oriented newspapers serving the housing region, one of which shall be circulated primarily in Monmouth County, and the other two of which shall be circulated primarily outside of Monmouth County but within the housing region.
  5. Broadcast of at least one advertisement by a radio or television station listed in Exhibit A. The Administrative Agent working on behalf of the developer of each affordable housing project in the Borough must provide satisfactory proof of public dissemination.
- H. Applications, brochure(s), sign(s) and/or poster(s) used as part of the affirmative marketing program shall be available/posted in the following locations:
1. Manasquan Borough Hall
  2. Manasquan Borough Web Site
  3. Manasquan Library
  4. Developer's Sales/Rental Offices
  5. Mercer County Office on Aging.
  6. Monmouth County Office on Aging.
  7. Ocean County Office on Aging.
  8. Mercer County Library Headquarters.

9. Monmouth County Library Headquarters.

10. Ocean County Library Headquarters.

Applications shall be mailed by the Borough's Administrative Agent and Municipal Housing Liaison, or by the Administrative Agent of any specific developer, to prospective applicants upon request. When on-line preliminary applications are utilized, if prospective applicants do not have internet access they will be given a phone number to call the Administrative Agent, who will then enter all pre-application information online during the phone call.

I. The Borough's Administrative Agent shall develop, maintain and update a list of community contact person(s) and/or organizations(s) in Mercer, Monmouth and Ocean Counties that will aid in the affirmative marketing program with particular emphasis on contacts that will reach out to groups that are least likely to apply for housing within the region, including major regional employers identified in Exhibit B.

1. Quarterly informational flyers and applications shall be sent to each of the following agencies for publication in their journals and for circulation among their members:

Mercer County Board of Realtors  
Monmouth County Board of Realtors  
Ocean County Board of Realtors

2. Quarterly informational circulars and applications shall be sent to the administrators of each of the following agencies within the Counties of Mercer, Monmouth and Ocean:

Welfare or Social Service Board (via the Director)  
Rental Assistance Office (local office of DCA)  
Office on Aging  
Housing Authority (municipal or county)  
Community Action Agencies  
Community Development Departments

3. Quarterly informational circulars and applications shall be sent to the chief personnel administrators of all of the major employers within the region, as listed on Exhibit B.

4. The Administrative Agent will also provide specific direct notice to the following community and regional organizations whenever affordable housing units become available in the Township to the organizations listed in attached Exhibit B including those listed below:

Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002).

New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd. #775, Brigantine, NJ 08203).

The Latino Action Network (P.O. Box 943, Freehold, NJ 07728).

STEPS (14 Clifton Ave South, Lakewood, NJ 08701).

OCEAN, Inc.(22 Hyers Street, Toms River, NJ 08753).

The Greater Red Bank NAACP (Navesink, NJ 07752).

Asbury Park/Neptune NAACP (PO Box 1143, Asbury Park, NJ 07712.

Bayshore NAACP (PO Box 865, Matawan, NJ 07747).

Greater Freehold NAACP (PO Box 246, Marlboro Annex, NJ 07746).

Greater Long Branch NAACP (38 Memorial Parkway, Long Branch NJ 07740).

Trenton Branches of the NAACP (117 Cadwalader Dr, Trenton, NJ 08618).

Supportive Housing Association (185 Valley Street, South Orange, NJ 07079).

- J. A random selection method to select occupants of very low, low and moderate income housing will be used by the Borough's Administrative Agent, or the Administrative Agent of any specific developer, in conformance with N.J.A.C. 5:80-26.16 (l). This Affirmative Marketing Plan provides a regional preference for very low, low and moderate income households that live and/or work in Housing Region 4, which is comprised of Mercer, Monmouth and Ocean Counties.
- K. The Borough's Administrative Agent, or the Administrative Agent of any specific developer, shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify very low, low and moderate income households; to place income eligible households in very low, low and moderate income units upon initial occupancy; to provide for the initial occupancy of very low, low and moderate income units with income qualified households; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to very low, low and moderate income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:80-26-1, et seq.
- L. The Borough's Administrative Agent, or the Administrative Agent of any specific developer, shall provide or direct qualified very low, low and moderate income applicants to counseling services on subjects such as budgeting, credit issues, mortgage qualifications, rental lease requirements and landlord/tenant law and shall develop,

maintain and update a list of entities and lenders willing and able to perform such services.

- M. All developers/owners of very low, low and moderate income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Borough's Administrative Agent.
- N. The Borough's Administrative Agent shall provide the Affordable Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to N.J.A.C. 5:80-26-1, et seq.

**BE IT FURTHER RESOLVED** that the appropriate Borough officials and professionals are authorized to take all actions required to implement the terms of this Resolution and attached Exhibits A, B and C.

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

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Mayor, Borough of Manasquan

I, \_\_\_\_\_, Borough Clerk of the Borough of Manasquan, do hereby certify that the above is a true copy of a resolution adopted by the Borough Council at a meeting held on March 18, 2019.

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Borough Clerk, Borough of Manasquan





- **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:

**X HOUSING RESOURCE CENTER** ([www.njhousing.gov](http://www.njhousing.gov)) A free, online listing of affordable housing  
 X Borough of Manasquan Website (<https://www.manasquan-nj.gov/>)  
 X 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
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
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"/>		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
<b>TARGETS ENTIRE HOUSING REGION 4</b>			
<input type="checkbox"/>		2 WCBS-TV Paramount Global.	
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (Comcast)	
<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. (Comcast)	
<input type="checkbox"/>		11 WPIX WPIX, Inc. (Mission Broadcasting)	
<input type="checkbox"/>		13 WNET Educational Broadcasting Corporation	
X		58 WNJB New Jersey Public Broadcasting Authority	
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<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 WBPH-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 Paramount Global	Mercer, Ocean
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc (Walt Disney)	Mercer, Ocean
<input type="checkbox"/>		12 WHYY-TV WHYY, Inc.	Mercer, Ocean
<input type="checkbox"/>		17 WPHL-TV Nexstar	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 &	Monmouth

		Telecommunications	
<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
	<b>DURATION &amp; FREQUENCY OF OUTREACH</b>	<b>NAMES OF CABLE PROVIDER(S)</b>	<b>BROADCAST AREA</b>
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<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
	<b>DURATION &amp; FREQUENCY OF OUTREACH</b>	<b>NAMES OF REGIONAL RADIO STATION(S)</b>	<b>BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE</b>
<b>TARGETS ENTIRE HOUSING REGION 4</b>			
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	
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
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"/>		WNTP 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	
<b>TARGETS ENTIRE HOUSING REGION 4</b>				
Weekly				
<input checked="" type="checkbox"/>	Reporte Hispano	Central/South Jersey	Spanish-Language	
<b>TARGETS PARTIAL HOUSING REGION 4</b>				
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) <b>See Exhibit B of Manasquan Affirmative Marketing Plan</b>				
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) <b>See Exhibit B of Manasquan Affirmative Marketing Plan</b>				

#### 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) <b>See Exhibit C of Manasquan Affirmative Marketing Plan</b>
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact) <b>See Exhibit C of Manasquan Affirmative Marketing Plan</b>
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 UHOP/MONI/CHOICE funding).	
Name (Type or Print) Administrative Agent for the Borough of Manasquan	
Signature	Date



## Exhibit B: Manasquan Affirmative Marketing List

	Address1	Address 2	City State Zip	Co.	Type of Organization
Ewing Branch Library	61 Scotch Rd.		Ewing, NJ 08628	Mercer Co.	Libraries
Hamilton Township Free Public Library	1 Justice Samuel A. Altib, Jr. Way		Hamilton, NJ 08619	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	245 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 Brunswick 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. Moore Library	2083 Lawrenceville Rd	Lawrenceville, NJ 08691	Mercer Co.	Libraries
Robbinsville Branch Library	42 Allentown- Robbinsville Rd.		Robbinsville, NJ 08691	Mercer Co.	Libraries
Roscoe L. West Library	College of New Jersey	2000 Pennington Rd.	Ewing, NJ 08618-1499	Mercer Co.	Libraries
Trenton Free Public Library	120 Academy St.		Trenton, NJ 08608	Mercer Co.	Libraries
Twin Rivers Branch Library	276 Abbington Dr.		East Windsor, NJ 08520	Mercer Co.	Libraries
Asbury Park Free Public Library	500 1st Avenue		Asbury Park, NJ 07712	Monmouth Co.	Libraries
Atlantic Highlands Public Library	100 First Ave.		Atlantic Highlands, NJ 07716	Monmouth Co.	Libraries
Belmar Public Library	517 Tenth Ave.		Belmar, NJ 07719	Monmouth Co.	Libraries
Bradley Beach Public Library	511 Fourth Ave.		Bradley Beach, NJ 07720	Monmouth Co.	Libraries
Brielle Public Library	610 South St.		Brielle, NJ 08730	Monmouth Co.	Libraries
Eatontown Public Library	33 Broad St.		Eatontown, NJ 07724	Monmouth Co.	Libraries
Fair Haven Public Library	748 River Rd.		Fair Haven, NJ 07704	Monmouth Co.	Libraries
Freehold Public Library	28 1-2 E. Main St.		Freehold, NJ 07728	Monmouth Co.	Libraries
Little Silver Public Library	484 Prospect Ave.		Little Silver, NJ 07739	Monmouth Co.	Libraries
Long Branch Free Public Library	328 Broadway		Long Branch, NJ 07740	Monmouth Co.	Libraries
Manasquan Public Library	55 Broad St.		Manasquan, NJ 08736	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 Symmes Dr.		Manalapan, NJ 07726	Monmouth Co.	Libraries
Monmouth Co. Library - Allentown	16 S. Main St.		Allentown, NJ 08501	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	4 Crawford's Corner Rd.		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 & Wyncrest Dr.		Marlboro, NJ 07748	Monmouth Co.	Libraries
Monmouth Co. Library- Ocean	701 Deal Rd		Ocean, NJ 07712	Monmouth Co.	Libraries
Monmouth Co. Library- Wall	2700 Allaire Rd		Wall, NJ 07719	Monmouth Co.	Libraries
Neptune Township Public Library	25 Neptune Blvd.		Neptune, NJ 07753	Monmouth Co.	Libraries
Oceanic Free Library	109 Ave. Of Two Rivers		Runson, NJ 07760	Monmouth Co.	Libraries
Red Bank Public Library	84 W. Front St.		Red Bank, NJ 07701	Monmouth Co.	Libraries
Sea Bright Library	92 Hathaway St.		Wallington, NJ 07057	Monmouth Co.	Libraries
Sea Girt Library	321 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 Burr St.		Barnegat, NJ 08005	Ocean Co.	Libraries
Ocean Co. Library - Bay Head Reading Center	136 Meadow Ave		Bay Head, NJ 08742	Ocean Co.	Libraries
Ocean Co. Library - Beachwood Branch	126 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 Mathistown Rd		Little Egg Harbor, NJ 08087	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 Evergreen 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 - Stafford Branch	129 N. Main St.		Manahawkin, NJ 08030	Ocean Co.	Libraries

	Address1	Address 2	City State Zip	Co.	Type of Organization
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
Bristol-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 04	Princeton, NJ 08540	Mercer	Major Employer
Princeton Theological Seminary	P.O. Box 821	64 Mercer Street	Princeton, NJ 08542-0803	Mercer	Major Employer
Princeton University	Office of Human Resources	2 New South	Princeton, NJ 08544	Mercer	Major Employer
Westminster Choir College of Rider University	2083 Lawrenceville Road		Lawrenceville, NJ 08648	Mercer	Major Employer
AT&T Holmdel	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
Georgian Court University	900 Lakewood Ave		Lakewood, NJ 08701	Ocean	Major Employer
Trac Intermodal	750 College Road East		Princeton, NJ 08540	Ocean	Major Employer
Capital Health Systems - Fuld Campus	750 Brunswick Ave.		Trenton, NJ 08638	Mercer Co.	Major Employers
Comcast	90 Lake Dr		East Windsor, NJ 08520	Mercer Co.	Major Employers
Conair	150 Milford Rd.		East Windsor, NJ 08520	Mercer Co.	Major Employers
Congoleum	3500 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 08520	Mercer Co.	Major Employers
Evans East	104 Windsor Center Dr.		East Windsor, NJ 08520	Mercer Co.	Major Employers
Ewing Township Schools	2099 Pennington Road		Ewing, NJ 08618-1499	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
Homasote	932 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
Hovione	40 Lake Dr.		East Windsor, NJ 08520	Mercer Co.	Major Employers
Janssen Pharmaceutical	1125 Trenton harbourton Rd.		Titusville, NJ	Mercer Co.	Major Employers
Johnson & Johnson	One Johnson & Johnson Plaza		New Brunswick, NJ 08933	Mercer Co.	Major Employers
Lavpharm	100 Overlook Cir	Floor 2	Princeton, NJ 08540-7814	Mercer Co.	Major Employers
Lawrence Township Schools	2565 Princeton Pike		Lawrenceville, NJ 08648-3631	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 Manufactures Insurance	P.O. Box 1428	301 Sullivan Way	West Trenton, NJ 08628	Mercer Co.	Major Employers
Peddie School	201 S. Main Street		Hightstown, NJ 08520	Mercer Co.	Major Employers
Princeton Regional School District	25 Valley Rd.		Princeton, NJ 08540	Mercer Co.	Major Employers
Robbinsville Township Schools	155 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
Shiseido America	366 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. Lawrence Rehabilitation Center	2381 Lawrenceville Rd.		Lawrenceville, NJ 08648	Mercer Co.	Major Employers
The College of New Jersey	2000 Pennington Rd.		Ewing, NJ 08628	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 08609	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 Sensi	Lincroft, NJ 07738	Monmouth Co.	Major Employers
Centra State Healthcare Systems	West Main St.	Attn: Jacquie Piccolini	Freehold, NJ 07728	Monmouth Co.	Major Employers
Co. Of Monmouth - Hall Of Records	1 East Main St.	Attn: Fredrica Brown	Freehold, NJ 07728	Monmouth Co.	Major Employers
Food Town Circus Supermarkets	835 Highway 35, P.O. Box 278	Attn: Nancyanne Fama	Middletown, NJ 07748	Monmouth Co.	Major Employers
Foodarania Supermarkets	10 Centerville Road		Holmdel, NJ 07733	Monmouth Co.	Major Employers
Horizon Blue Cross Blue Shield	1427 Wycoff 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&L/First Energy	1400 US Highway 9		Matawan, NJ 07747	Monmouth Co.	Major Employers
Meridian Health Systems	1350 Campus Parkway Ste 110		Wall Township, NJ 07753	Monmouth Co.	Major Employers
Monmouth Medical Center	300 Second Ave.	Attn: Bruce Pardo	Long Branch, NJ 07740	Monmouth Co.	Major Employers
Monmouth University	400 Cedar Avenue		West Long Branch, NJ 07764	Monmouth Co.	Major Employers
Nestle USA Beverage Division	61 Jerseyville Ave.	Attn: Wes Ikida	Freehold, NJ 07728	Monmouth Co.	Major Employers
NJ Resources Corporation	1415 Wycoff Rd.	Attn: Betty Moerschel	Wall, NJ 07719	Monmouth Co.	Major Employers
Norkus Enterprises	505 Richmond Ave.	Attn: Louise Horowitz	Point Pleasant, NJ 08742	Monmouth Co.	Major Employers
Vonage	23 Main St		Holmdel, NJ 07733	Monmouth Co.	Major Employers

	Address1	Address 2	City State Zip	Co.	Type of Organization
Brick Township Board of Education	101 Hendrickson 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 Paco 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 Don Connor 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
Meridian Health - Ocean Medical Center	415 Jack Martin Blvd.		Brick, NJ 08724	Ocean Co.	Major Employers
Ocean Co. College	College Dr.	P.O. Box 2001	Toms River, NJ 08754	Ocean Co.	Major Employers
Saint Barnabas Health Care Systems	368 Lakehurst Rd., Suite 203		Toms River, NJ 08755	Ocean Co.	Major Employers
Six Flags	Route 537	P.O. Box 120	Jackson, NJ 08527	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.		Manahawkin, NJ 08050	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	300 Witherspoon St.	P.O. Box 350	Princeton, NJ 08544	Mercer Co.	Media
The Trentonian	600 Perry St.		Trenton, NJ 08618	Mercer Co.	Media
Trenton Times	413 River View Plaza		Trenton, NJ 08611-3427	Mercer Co.	Media
Windsor Heights Herald	300 Witherspoon St.	P.O. Box 350	Princeton, NJ 08544	Mercer Co.	Media
Cablevision of Monmouth	1501 18th Ave.		Wall, NJ 07719	Monmouth Co.	Media
Comcast Cable of Monmouth Co.	403 South St.		Eatonstown, NJ 07724	Monmouth Co.	Media
Greater Media Newspapers	Attn: Tri-Town News/News Transcript PO Box 950	198 Rt. 9 North, Suite 100	Manalapan, NJ 07726	Monmouth Co.	Media
Star-Ledger	1 Star Ledger Plaza		Newark, NJ 07102	Monmouth Co.	Media
Asbury Park Press	3601 Highway 66	PO Box 1550	Neptune, NJ 07754	Ocean Co.	Media
Comcast Cable of Ocean Co.	751 Brick Blvd.		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		Newark, NJ 07102	Ocean Co.	Media
Shiloh Baptist Church	340 Reverend S Howard Woodson		Trenton, NJ 08618	Mercer	Religious Buildings
St. Paul Parish	216 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	1934 Klockner Ave.		Trenton, NJ 08619	Mercer Co.	Religious Buildings
Calvary Assembly of God	120 Mechanic St		Hightstown, 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 08629	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	639 Abington Dr.		East Windsor, NJ 08520	Mercer Co.	Religious Buildings
Corinth Baptist Church	31 Hawthorne Ave.		Trenton, NJ 08638	Mercer Co.	Religious Buildings
Devine Temple Church of God	202 Brinton 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.		Robbinsville, NJ 08691	Mercer Co.	Religious Buildings
First Assembly of God	87 Route 31 S.		Pennington, NJ 08534	Mercer Co.	Religious Buildings
First Baptist Church	125 South Main St.		Hightstown, NJ 08520	Mercer Co.	Religious Buildings
First Baptist Church	128 Centre St.		Trenton, NJ 08611	Mercer Co.	Religious Buildings
First Presbyterian Church	48 River Dr.		Titusville, NJ 08560	Mercer Co.	Religious Buildings
First Presbyterian Church of Hightstown	320 North Main St.		Hightstown, 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
Hightstown 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 08648	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 Hightstown Rd.		Princeton Junction, NJ 08550	Mercer Co.	Religious Buildings
Robbinsville Baptist Church	22 Main St.		Robbinsville, NJ 08691	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 Hightstown	116 Broad St.		Hightstown, 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.		Hightstown, NJ 08520	Mercer Co.	Religious Buildings

Address1	Address 2	City State Zip	Co.	Type of Organization
St. James African Methodist Episcopal Church	413 Summit St.	Hightstown, NJ 08520	Mercer Co.	Religious Buildings
St. James Church	115 E. Delaware Ave.	Pennington, NJ 08534	Mercer Co.	Religious Buildings
St. Pauls Lutheran Church	79 One Mile Rd. Extension	East Windsor, NJ 08520	Mercer Co.	Religious Buildings
St. Vincent's Catholic Church	555 Yardville Allentown Rd.	Yardville, NJ 08620	Mercer Co.	Religious Buildings
Ardena Baptist Church	593 Adelphi Rd.	Freehold, NJ 07728	Monmouth Co.	Religious Buildings
Bethany Baptist Church	15 West Farms Rd.	Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
Bethesda United Methodist Church	Ardena Rd. & Route 524	Adelphi, 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 Nativity National Catholic	102 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	106 Windeler Rd.	Howell, NJ 07731	Monmouth Co.	Religious Buildings
Congregation Kol Am	3587 Route 9 #520	Freehold, NJ 07728	Monmouth Co.	Religious Buildings
First Baptist Southard Church	31 Hilltop Rd.	Howell, NJ 07731	Monmouth Co.	Religious Buildings
Howell Baptist Church	1554 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 Aldrich Rd.	Howell, NJ 07731	Monmouth Co.	Religious Buildings
Squankum United Methodist Church	45 Old Tavern 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 Astury Rd.	Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
St. Veronica's Roman Catholic Church	4215 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 Casino Dr.	Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
Holy Spirit Lutheran Church	333 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	1492 Route 72 West	Manahawkin, NJ 08050	Ocean Co.	Religious Buildings
Fair Share Housing Center	510 Park Blvd	Cherry Hill, NJ 08002	ALL	Social Service
New Jersey Housing Resource Center	637 South Clinton Ave	Trenton, NJ 08650	ALL	Offices/Administration Buildings
Arm in Arm	123 East Hanover Street	Trenton, NJ 08608	Mercer	Offices/Administration Buildings
Arm In Arm	61 Nassau Street	Princeton, NJ 08542	Mercer	Social Service
Hightstown Housing Authority	131 Rogers Avenue	Hightstown, NJ 08520	Mercer	Offices/Administration Buildings
Mercer County Department of Human Services	640 S. Broad Street	Trenton, NJ 08650-0068	Mercer	Offices/Administration Buildings
Mercer County Dept of Housing & Community Development	640 S. Broad Street	Trenton, NJ 08650-0068	Mercer	Offices/Administration Buildings
Mercer County Office on Aging	640 S. Broad Street	Trenton, NJ 08650-0068	Mercer	Offices/Administration Buildings
NJ Department of Community Affairs	Division of Housing and Community Resources	Trenton, NJ 08625-0806	Mercer	Offices/Administration Buildings
Princeton Housing Authority	1 Redding Circle	Princeton, NJ 08540	Mercer	Offices/Administration Buildings
Princeton Senior Resource Center	The Suzanne Patterson Building	Princeton, NJ 08540	Mercer	Offices/Administration Buildings
Princeton Senior Resource Center	179 Spruce Circle	Princeton, NJ 08540	Mercer	Offices/Administration Buildings
The Salvation Army Trenton	575 E State St.	Trenton, NJ 08601	Mercer	Offices/Administration Buildings
Trenton Housing Authority	875 New Willow Street	Trenton, NJ 08638	Mercer	Offices/Administration Buildings
Community Action Service Center	116 North Main St.	Hightstown, NJ 08520	Mercer Co.	Social Service
Concerned Citizens of Ewing, Inc.	320 Hollowbrook Dr.	Ewing, NJ 08638	Mercer Co.	Social Service
East Windsor Senior Center	40 Lanning Blvd.	East Windsor, NJ 08520	Mercer Co.	Offices/Administration Buildings

	<u>Address1</u>	<u>Address 2</u>	<u>City State Zip</u>	<u>Co.</u>	<u>Type of Organization</u>
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 Eggerts 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
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 Kozloski Road		Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
Monmouth County Public Housing Agency	3000 Kozloski Road		Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
The Asbury 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	38 Memorial Parkway		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	Koslowski Rd.	Freehold, NJ 07728	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Human Services	3000 Koslowski Rd.		Freehold, NJ 07728	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Human Services	2405 Route 66		Ocean, NJ 07712	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Housing Alliance	3535 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 Hyers 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

	<u>Address1</u>	<u>Address 2</u>	<u>City State Zip</u>	<u>Co.</u>	<u>Type of Organization</u>
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
Bayshore NAACP	PO Box 865		Matawan, 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 311		Navesink, NJ 07752		Social Service Offices/Administration Buildings
Supportive Housing Association	185 Valley Street		South Orange, NJ 07079		Social Service Offices/Administration Buildings
The New Jersey State Conference of the NAACP	13 West Front Street		Trenton, NJ 08608		Social Service Offices/Administration Buildings
Trenton NAACP	1117 Cadwalader Dr.		renton, NJ 08618		Social Service Offices/Administration Buildings
Mercer County Association of REALTORS	1428 Brunswick Avenue		Trenton N.J. 08638	Mercer	
Monmouth Ocean Regional Realtors	One Hovchlid Plaza		Tinton Falls, NJ 07753	Monmouth/Ocean	
Ocean County Board of Realtors	271 Lakehurst Road	4000 Route 66	Toms River, NJ 08755	Ocean	

## Exhibit C: Manasquan Preliminary Application Distribution List

<u>Business Name</u>	<u>Address1</u>	<u>Address 2</u>	<u>City State Zip</u>
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
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

## **Appendix I. Affordability Assistance Manual**



# Affordability Assistance

## *Borough of Manasquan* *New Jersey*

### Affordability Assistance Policies and Procedures Manual

August 2023



**CGPH**

Community Grants, Planning & Housing

*Good People. Great Results.™*

1249 S. River Rd, Suite 301

Cranbury, NJ 08512

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## EXHIBITS:

EXHIBIT 1: Affordability Assistance Application

EXHIBIT 2: Resolution Authorizing Assistance – GRANT

EXHIBIT 3: Resolution Authorizing Assistance - LOAN

EXHIBIT 4: Affordability Assistance Program Repayment Agreement

EXHIBIT 5: Mortgage Securing Payment of Affordability Assistance Program Note

EXHIBIT 6: Mortgage Note for Affordability Assistance Program

# Manasquan Affordability Assistance Policies and Procedures Manual

## *Policies & Procedures Manual*

### Introduction

The Borough of Manasquan has dedicated funding from its Affordable Housing Trust Fund to operate this Affordability Assistance Program. Trust funds come from Development Fees levied upon developers in accordance with the Borough's Development Fee Ordinance, and any payment in lieu of construction of affordable units for a specific development project as approved by the Superior Court. The creation of the Affordability Assistance program is required in the Borough's Spending Plan. The purpose of this Manual is to describe the policies and procedures of the Affordability Assistance Program.

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

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

1. ***One Month's Rent*** – Manasquan Borough will pay for one month's rent from its Affordable Housing Trust Fund for renters moving into deed restricted affordable units. This assistance is a grant and does not need to be paid back. Priority will be given to very-low income households.
2. ***Down Payment and/or Closing Cost Assistance*** – Affordability Assistance funds for down payment and/or closing costs will help income-qualified 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 Manasquan.
3. ***Emergency Repair Program*** – Affordability Assistance funding is also available to assist owners of low-and moderate-income units to make code-related repairs that they do not have the financial resources to make otherwise. Funding will not be provided for minor

repairs such as small areas of peeling paint or other items that can be addressed easily by the homeowner. This funding will help preserve the affordable deed restricted housing stock and the residents who reside in the homes. Only units in the Borough's Fair Share Plan (portfolio of affordable units) may be eligible to apply.

4. **HOA Dues Assistance** – The Borough is providing assistance to owners of affordable units that are part of a Homeowner's Association. Preference will be given to households that are late in monthly dues payments. Funding will only be awarded to income-eligible households within the association where the affordable unit is the owner's primary residence. Funding will be sent to the HOA as a credit against the HOA dues. Only deed-restricted units in the Borough's Fair Share Plan (portfolio of affordable units) may be eligible to apply. The amount of assistance available is a one-time payment of \$2,500 per household.
5. **Special Assessment Program** – This program is available for affordable unit owners in condominium complexes for income-qualified households where a special assessment is being levied. Money for the amount of the special assessment for the proportion of households that qualify will be given to the condominium association to cover the costs for those unit owners. The amount of assistance available is a one-time payment of \$5,000 per household.
6. **Create Additional Very Low Income Units**– Affordability assistance may be utilized to create additional very low income units by converting a moderate or low income unit into a very low income unit in new developments. The affordability assistance will result in additional very low income units beyond what is required by state affordable housing rules. Manasquan may negotiate with developers of inclusionary developments to determine the appropriate amount of subsidy required to make the unit affordable to a very low income household. This subsidy amount may be determined by the following method outlined in N.J.A.C. 5:97-8.8 (2) but it is not required:

*Example: A 100-unit development in a municipality consists of 80 market-rate rental units, 10 moderate-income rental units and 10 low-income rental units. Two of the low-income units are priced to be affordable to a household earning 30 percent of regional median income (RMI). The remaining eight low-income units are priced to be affordable to households earning 45 percent of RMI. The rental rate established for the units priced at a 45 percent level of affordability is \$603.00 per month while the rental rate established for units priced at a 30 percent level of affordability is \$353.00 for a difference of \$250.00 per month or \$3,000 per year. Assuming a capitalization rate of 8.5 percent would establish a 30-year present value of \$35,294 on the reduced rental income. Therefore, a developer might consider re-pricing low-income units to provide additional very low income units in exchange for an up-front lump sum payment of \$35,294 for each unit re-priced.*

*This program can also be used to make existing low income units more affordable (very low income) via subsidies and changes to existing deed restriction*

## Manasquan Budget

Manasquan budgeted a total of \$316,457 for affordability assistance in its Spending Plan. Individual total program budgets are initially established as such:

- One month's rent: \$100,000
- Down payment/Closing Cost assistance: \$40,000
- Emergency Repairs: \$40,000
- HOA Dues/Special Assessment Programs: \$25,000
- Create additional VLI units: \$111,457

In the event that more funding becomes available, the Borough will have the discretion to increase program budgets as necessary. The Borough reserves the right to move money from less subscribed individual programs to others with more need.

## 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. For the Rental and Down Payment/Closing Cost Assistance, the applicant must be in the process of buying or renting a deed restricted affordable unit in Manasquan Borough 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 end user household must be income certified and the home must be in the Borough's affordable housing portfolio.

## Maximum Amount

The maximum amount of assistance that may be provided is in Exhibit 1.

## Repayment Terms, Repayment Agreement & Security Instruments

The One Month's Rent and the Emergency and Health/Safety Repairs Programs are grants and there is no repayment agreement.

The Down Payment/Closing Cost Assistance, the HOA Dues Assistance and the Special Assessment programs will have a mortgage and note in favor of the municipality and executed by the property owner with the following terms:

**The loan principal is forgiven at 0% per year for a period of 5 years and then 20% for the next 5 years and is secured by a second mortgage and note.**

## ADMINISTRATION

The Administrative Agent will be responsible for administering the Affordability Assistance Programs. Questions about these programs should be directed to the Administrative Agent, included on the next page. All forms are included in the appendices and the process for disbursing

funds is outlined in the Exhibits. Contact information for the current Administrative Agent is listed directly below:

CGP&H LLC 1249 S. River Rd, Suite 301 Cranbury, NJ 08512	Email (preferred): katherine@cgph.net 609-664-2780 phone 609-664-2786 fax Website: <a href="http://www.affordablehomesnewjersey.com">www.affordablehomesnewjersey.com</a>
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### One Month's Rent Program

1. Applicant submits application, including a current certificate of income eligibility if necessary (applies to units not administered by CGP&H)
2. CGP&H reviews and processes application.
3. CGP&H notifies Borough and CGP&H prepares resolution authorizing grant.
4. For units not administered by CGP&H, participating Landlords will be required to submit their W9 and Business Registration Form to CGP&H, who will collect and forward same to the Borough's finance office. It is critical to get these documents prior to resolution night, so that funds can be quickly processed for payment upon passage of resolution by the Borough Committee.
5. CGP&H provides Resolution to Borough Clerk for next Committee meeting agenda, no less than 10 days prior to meeting.
6. Borough adopts Resolution at Committee meeting including a certification of funds
7. Borough sends Landlord a Purchase Order immediately following approval of Resolution. Upon receipt of signed, returned purchase order (by hand, mail, or email), the Borough will cut and release check to Landlord.
8. CGP&H notifies tenant about the assistance approval giving a timeline when to expect the payment.
9. CGP&H records assistance on master reporting database.

## Down Payment and/or Closing Cost Assistance Program

1. Applicant submits application.
2. CGP&H reviews and processes application.
3. CGP&H notifies Borough and CGP&H prepares resolution authorizing award.
4. CGP&H provides Resolution to Borough Clerk for next Committee meeting agenda, no less than 10 days prior to meeting.
5. Borough adopts Resolution at Committee meeting.
6. Borough disperses funds directly to escrow account or wires money directly to title company.
7. The Repayment Agreement, 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 recorded mortgage and mortgage note shall be retained by the Program Administrator and kept in the unit file.
8. Title Company will record the Mortgage as part of the closing documents.
9. The administrative agent will send the Agreement to the Borough to obtain the Mayor's signature, once executed the Program Administrator will send a copy to the owner.
10. CGP&H records assistance on master reporting database.

## Emergency Repair Program

1. Applicant submits application.
2. CGP&H reviews and processes application, including income qualification if necessary.
3. Borough sends inspector to property to determine the scope of work and sends scope of work to applicant.
4. Applicant secures three quotes and submits quotes to CGP&H.
5. Applicant chooses preferred contractor and informs CGP&H. **(NOTE – the applicant must be informed that work cannot begin until the funding agreement is signed or the costs may not be covered by the Borough)**
6. Applicant signs and submits Funding Agreement to Borough.
7. Borough countersigns funding agreement and sends back to CGP&H.
8. Permits are pulled (if required) and work begins and is completed on the property.
9. Final inspection occurs by Borough Inspector and Certificate of Approval is completed.
10. CGP&H notifies Borough and prepares resolution authorizing award.
11. Borough adopts Resolution and processes payment to the Contractor.
12. CGP&H records assistance on master reporting spreadsheet.

### **HOA Dues/Special Assessment Program Procedures**

1. Applicant submits application, which will include a notice of late payment of HOA fees if applicable.
2. CGP&H reviews and processes application and income certifies the owner according to the procedures outlined in the Borough of Bedminster Affordable Housing Administrative Agent Policies and Procedures Manual Section IV: Determining Income Eligibility, found on page 20.
3. CGP&H notifies Borough and Borough prepares resolution authorizing award.
4. Borough adopts Resolution.
5. Owner will sign the Repayment Agreement, Mortgage and Mortgage Note and return to CGP&H. The terms of the mortgage are in the Mortgage Note, which is not recorded. The original recorded mortgage and mortgage note shall be retained by the Program Administrator and kept in the unit file.
6. Borough disperses funds directly to HOA. CGP&H notifies homeowner of disbursement.
7. CGP&H records assistance on master reporting database.

### **Creation of Additional Very Low Income Units Procedures**

Funding will be available on a case by case basis, to be negotiated with the housing developer/owner.



**Exhibit 1****APPLICATION FOR AFFORDABILITY ASSISTANCE IN MANASQUAN BOROUGH**

This application must be fully completed so that it can be accepted and processed. This application is not transferable. If you require assistance, please email [\*\*homes@cgph.net\*\*](mailto:homes@cgph.net) or call CGP&H at **609-664-2769 ext 5**. If your application is complete and you are approved to receive affordability assistance, you will be certified by CGP&H and notified by mail.

Applications submitted for affordability assistance will be provided on a first come-first-served basis according to the following criteria (One Months' Rent and Down Payment Assistance Only):

1. There are affordability assistance funds remaining in the budget for the year.
2. The applicant is currently in the process of buying, renting or rents a deed restricted affordable unit in Manasquan Borough 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 end user household must be income certified. Applicants applying for Down payment assistance will have already been income certified.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Property Address: \_\_\_\_\_

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

Mark with X	Program	Details
	One Month's Rent	<ul style="list-style-type: none"> <li>• Applicants not income certified by CGP&amp;H must submit Certificate of Income eligibility not older than 6 months.</li> <li>• Applicants living in housing units not administered by CGP&amp;H must request Landlords to submit their W9 and Business Registration Form to CGP&amp;H, who will collect and forward same to the Borough's finance office.</li> <li>• All attempts will be made to pay the first month, but meeting schedules and application timing may mean the funding is not available until after the tenant moves in.</li> </ul>
	Down Payment/Closing Cost Assistance	<ul style="list-style-type: none"> <li>• 5,000 per household</li> <li>• 0% interest loan, forgiven at 0% per year for a period of 5 years and then 20% for the next 5 years and is secured by a second mortgage and note.</li> <li>• Applicants must have a minimum of 5% of their own funds towards the purchase of the Home.</li> </ul>
	Emergency Repair Program	<ul style="list-style-type: none"> <li>• Funds to assist with emergency repairs required to address code violations</li> <li>• Up to \$5,000 available</li> <li>• Award is a grant</li> <li>• Applications must include detailed estimate from licensed contractor</li> </ul>
	HOA Dues/Special Assessment Assistance	<ul style="list-style-type: none"> <li>• Up to \$2,500 per unit for dues assistance</li> <li>• Up to \$5,000 per unit for special assessment assistance</li> <li>• Applicant must be income qualified</li> <li>• Unit must be deed restricted for at least another 10 years</li> </ul>

2. How much money are you putting down \$\_\_\_\_\_ (purchase only)

3. \$ Amount of Request (please see above for max amounts): \$\_\_\_\_\_

4. Please explain the reason for request: (attach additional paper if needed):

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**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 Manasquan Borough 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, Manasquan Borough 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 \_\_\_\_\_

**Exhibit 2**

**RESOLUTION AUTHORIZING AFFORDABILITY ASSISTANCE GRANT WITH THE  
[RENTER/OWNER] OF AN AFFORDABLE HOUSING UNIT LOCATED**

\_\_\_\_\_

**WHEREAS,** \_\_\_\_\_ [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 Borough 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 Borough Council of Manasquan, 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

**Exhibit 3**

**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 Borough is willing to extend a loan to the property owner in the amount of \_\_\_\_\_.

**WHEREAS**, it is appropriate for the Borough 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 Borough Committee of Manasquan, 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

**Exhibit 4**

**MANASQUAN BOROUGH  
AFFORDABILITY ASSISTANCE PROGRAM REPAYMENT AGREEMENT**

THIS AGREEMENT made on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ is between \_\_\_\_\_ (hereafter "Owner") whose address is \_\_\_\_\_ and Manasquan Borough, with offices at 201 East Main Street, Manasquan, NJ 08736 (hereafter "Borough") Collectively, the "Owner" and the "Borough" referred to herein as the "Parties":

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 Borough 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 Borough.
2. Owner understands and agrees 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 and agrees 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 and agrees 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 and agrees that the Borough, 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 Borough can retain all equity in the Property.
6. The Borough agrees to extend a loan of \$\_\_\_\_\_ to the Owner for the exclusive use \_\_\_\_\_.
7. The loan principal is forgiven at 0% per year for a period of 5 years and then 20% for the next 5 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 Borough 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 Borough 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.
- 14.

**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 \_\_\_\_\_, 20\_\_\_\_, \_\_\_\_\_ 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 \_\_\_\_\_, \_\_\_\_\_



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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 Borough 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 Borough 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 \_\_\_\_\_, 20\_\_\_\_

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**Exhibit 5****MANASQUAN BOROUGH****MORTGAGE SECURING PAYMENT OF AFFORDABILITY ASSISTANCE PROGRAM NOTE**

THIS MORTGAGE, made on this the \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_ by and between \_\_\_\_\_, (the “OWNER”) and Manasquan Borough (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 Manasquan 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:

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

**Exhibit 6****MANASQUAN BOROUGH****RECAPTURE MORTGAGE NOTE FOR AFFORDABILITY ASSISTANCE PROGRAM**

THIS NOTE is dated as of \_\_\_\_\_, \_\_\_\_\_. For value received \_\_\_\_\_ (referred to "Owner") promises to pay to Manasquan Borough, which has its principal offices at 201 East Main Street, Manasquan, NJ 08736 (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 a no interest deferred loan in the amount of \$XXXXXXX will be for ten (10) years. The loan principal is forgiven at 0% per year for a period of 5 years and then 20% for the next 5 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 Manasquan Borough 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)

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