

**STILLWATER TOWNSHIP
SUSSEX COUNTY, NJ**

RESOLUTION 2026-044

**RESOLUTION OF THE MAYOR AND TOWNSHIP COMMITTEE OF THE TOWNSHIP
OF STILLWATER, COUNTY OF SUSSEX, STATE OF NEW JERSEY
ADOPTING THE "REHABILITATION PROGRAM MANUAL" FOR THE TOWNSHIP
OF STILLWATER**

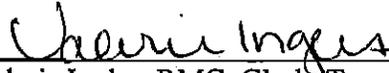
WHEREAS, in accordance with the Fair Housing Act and the New Jersey Uniform Housing Affordability Controls (N.J.A.C. 5:80-26-1, et seq.), the Township of Stillwater is required to adopt a Rehabilitation Program Manual to ensure that all affordable housing units rehabilitated through the Town's Rehabilitation Program, are rehabilitated according to all rules and regulations applicable to rehabilitation programs and participants meet income requirements, particularly those living and/or working within Housing Region 1, the Affordable Housing Region encompassing the Township of Stillwater.

NOW, THEREFORE, BE IT RESOLVED, that the Mayor and Governing Body of the Township of Stillwater, County of Sussex, State of New Jersey, do hereby adopt the Rehabilitation Program Manual attached hereto as Exhibit A.

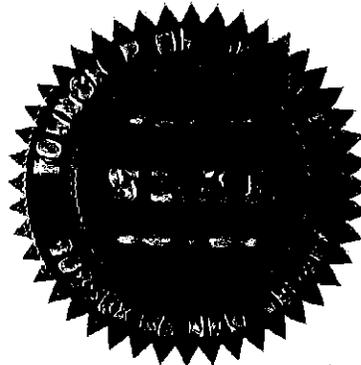
This Resolution shall take effect immediately.

CERTIFICATION

I, Valerie Ingles, RMC, Clerk of the Township of Stillwater, County of Sussex, hereby certify the foregoing to be a true copy of a Resolution adopted by the Township Committee of the Township of Stillwater.



Valerie Ingles, RMC, Clerk, Township of Stillwater



**EXHIBIT A – Township of Stillwater Rehabilitation
Program Manual**



The Township of Stillwater

Operating Manual For the Administration of Rehabilitation Units

In Accordance with the
Uniform Housing Affordability Controls

February 6, 2026

Prepared by:



**J Caldwell
& Associates, LLC**
Community Planning Consultants

Contents

Introduction4

A. Fair Housing and Equal Housing Opportunities4

I. Eligible Participants4

 A. Categories of Participants4

 B. Income Limits for Participation4

C. Program Area5

D. Certification of Substandard Housing5

II. Available Benefits5

 A. Program Financing5

 B. Program Affordability Controls5

 C. Owner-Occupied Affordability Controls5

 D. Renter-Occupied Affordability Controls5

III. Eligible Property Improvements6

 A. Eligible Property Improvements6

 B. Ineligible Property Improvements7

 C. Rehabilitation Standards7

 D. Certification Standard7

 E. Emergency Repairs7

IV. Overview of Administrative Procedures7

 A. Application/Interview7

 B. Income Eligibility and Program Certification8

 C. Housing Inspection/Substandard Certification8

 D. Ineligible Properties8

 E. Cost Estimate9

 F. Contractor Bidding Negotiations9

 G. Contract Signing/Pre-Construction Conference10

 H. Progress Inspections10

 I. Change Orders10

 J. Payment Schedule10

 K. Appeal Process11

 L. Final Inspection11

 M. Record Restricted Covenant and Mortgage Documentation11

 N. File Closing11

V. Procedure for Income-Eligibility Certification11

Township of Stillwater
Rehabilitation Program Operating Manual

February 6, 2026

- A. Complete a Household Eligibility Determination Form..... 11
- B. Records Documenting Household Composition and Circumstances..... 14
- C. Application 14
- D. Appeals 14
- VI. Contractor Related Procedures 14
 - A. Contractor Selection 14
 - B. Number of Proposals Required..... 14
 - C. Contractor Requirements..... 15
- VII. Maintenance of Records..... 15
 - A. Files to be Maintained on Every Applicant 15
 - B. Files of Applicants Approved for the Program..... 15
 - C. For Properties Determined Eligible and Where Applicants Continue in the Program 15
 - D. Rehabilitation Log 16
 - E. Monitoring 16
- VIII. Program Marketing 17
- Rehabilitation Program Audit Checklist..... 18
- Rehabilitation Program Audit Checklist – Rental Units 19

Introduction

This Rehabilitation Program Operating Manual has been prepared to assist in the administration of affordable rental units in the Township of Stillwater Rehabilitation Program. It will serve as a guide to the program staff.

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

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

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

A. Fair Housing and Equal Housing Opportunities

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

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-833-653-2748 or visit

<https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/>

I. Eligible Participants**A. Categories of Participants**

Both owner-occupied and renter-occupied housing units are eligible to receive funding for rehabilitation provided that the occupants of the units are determined to be low- or moderate-income households and that the units are determined to be substandard. Owners of rental properties do not have to be low- or moderate-income households. If a structure contains two or more units and an owner, who is not income eligible, occupies one unit funding may be provided for the rehabilitation of the rest of the units if income-eligible households occupy those units. Rents must be affordable to low- or moderate-income households.

B. Income Limits for Participation

The occupants of the units must have incomes that fall within the income guidelines established for Sussex County by the Annual Regional Income Limits chart. These limits are revised annually as the Affordable Housing Dispute Resolution Program ("the Program") figures become available and can be found in Appendix A.

For owner-occupied units, the carrying costs of the unit (taxes, mortgage, insurance, including the rehabilitation repayment mortgage) should meet FHA criteria (less than 33% of gross income for families, less than 40% of gross income for seniors).

C. Program Area

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

D. Certification of Substandard Housing

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

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

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

II. Available Benefits

A. Program Financing

Up to \$12,500 per unit (for a total of 45 units for a budget of \$562,500) may be available for improvements to eligible owner-occupied and renter-occupied units.

B. Program Affordability Controls

Ten-year controls on affordability on both owner-occupied units and rental units are required.

C. Owner-Occupied Affordability Controls

On owner-occupied units, the controls on affordability may be in the form of a lien.

D. Renter-Occupied Affordability Controls

For rental units, the controls on affordability shall be in the form of a deed restriction and may also include a lien. If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a low- or moderate- income household at an affordable price and affirmatively marketed pursuant to the N.J.A.C. 5:97-9. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:97-9.

III. Eligible Property Improvements***A. Eligible Property Improvements***

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

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

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

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

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

B. Ineligible Property Improvements

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

C. Rehabilitation Standards

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

D. Certification Standard

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

E. Emergency Repairs

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

IV. Overview of Administrative Procedures***A. Application/Interview***

Property owners interested in participating in the housing rehabilitation program may submit preliminary applications to the program staff. Preliminary applications are available at the following locations:

Township of Stillwater Municipal Building
964 Stillwater Road
Newton, NJ 07860

Upon request, the program staff will mail a preliminary application to an interested property owner.

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

Applications will be processed in the order of receipt.

B. Income Eligibility and Program Certification

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

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

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

If after review of the income documentation submitted an applicant is determined to be ineligible, the applicant will receive a letter delineating the reasons for the determination of ineligibility. An applicant may be determined ineligible if the applicant's or each tenants' income exceeds the Program's income limits or, for owner occupied units, if the carrying costs of the unit (taxes, mortgage, insurance, [including the rehabilitation repayment mortgage]) exceed FHA criteria (less than thirty-three (33%) percent of gross income for families, less than forty (40%) percent of gross income for seniors).

The program staff will arrange for a title search of all properties entering the program.

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

Upon confirmation of income eligibility of the applicant or the applicant's tenants, the program staff will send a letter, including the Eligible Certification Form, to the applicant certifying the applicant's and or tenant's eligibility. Eligibility will remain valid for six months. If the applicant has not signed a contract for rehabilitation within six (6) months of the date of the letter of certifying eligibility, the applicant will be required to reapply for certification.

C. Housing Inspection/Substandard Certification

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

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

D. Ineligible Properties

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

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

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

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

E. Cost Estimate

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

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

F. Contractor Bidding Negotiations

After the unit and the unit occupant have been certified as eligible, the program staff will provide a list of approved, pre-qualified trade contractors for bidding. The property owner reviews this list and selects a minimum of three and a maximum of five (5) contractors from whom to obtain bids. The program staff and property owner will then review these bids. The lowest responsible trade contractor shall then be selected. If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor.

The program may permit a property owner to seek proposals from non-program participating contractors. However, the municipality must pre-approve the contractor prior to submitting a bid.

G. Contract Signing/Pre-Construction Conference

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

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

H. Progress Inspections

The program staff will make periodic inspections to monitor the progress of property improvements. This is necessary to ensure that the ongoing improvements are in accordance with the scope of work outlined in the work write-up. It is the contractor's responsibility to notify the Building Inspector before closing up walls on plumbing and electrical improvements.

I. Change Orders

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

J. Payment Schedule

The contract will permit three progress payments if the project costs less than \$20,000 or four progress payments if the project costs more than \$20,000. For example: \$24,000 project has four payments, with the first payment of \$10,000 and the remaining payments are divided equally. First (1st) payment is made when the project is one-quarter completed. Second (2nd) payment is made when the project is one-half completed. Third (3rd) payment at three quarters completed. Fourth (4th) and final payment upon completion.

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

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

The contractor's performance bond will be released within three (3) months after the final payment is made to the contractor.

K. Appeal Process

If an applicant does not approve a payment that the housing/building inspector has approved, the disputed payment will be appealed to the municipality's Governing Body for a hearing. The municipality's Governing Body will decide if the payment shall be released to the contractor or the contractor must complete additional work or correct work completed before the release of the payment. The municipality's Governing Body decision will be binding on both the applicant and the contractor.

L. Final Inspection

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

M. Record Restricted Covenant and Mortgage Documentation

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

N. File Closing

After the final payment is made, the applicant's file will be closed by the program staff and submitted to the municipality upon termination of the program.

V. Procedure for Income-Eligibility Certification

A. Complete a Household Eligibility Determination Form

The program staff shall require each member of an applicant household who is eighteen (18) years of age or older to provide documentation to verify their income, pursuant to the Uniform Housing Affordability Controls at N.J.A.C. 5:80-16.1 et. seq. (except for the asset test). Income verification documentation should include, but is not limited to the following for each and every member of a household who is eighteen (18) years of age or older:

- Four (4) current consecutive pay stubs [including both the check and the stub], including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
- Copies of Federal and State income tax returns for each of the preceding three tax years - A Form 1040 Tax Summary for the past three tax years can be requested from the local Internal Revenue Service Center or by calling 1-800-829-1040.
- A letter or appropriate reporting form verifying monthly benefits such as:
 - Social Security or SSI – Current award letter or computer printout letter
 - Unemployment – verification of Unemployment Benefits
 - Welfare -TANF current award letter
 - Disability - Worker's compensation letter; or,
 - Pension income (monthly or annually) – a pension letter

- A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court or education scholarship/stipends – current award letter.
- Current reports of savings and checking accounts (bank statements and passbooks) and income reports from banks or other financial institutions holding or managing trust funds, money market accounts, certificates of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates).
- Evidence or reports of income from directly held assets, such as real estate or businesses.
- Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.
- Current reports of assets – Market Value Appraisal or Realtor Comparative Market Analysis and Bank/Mortgage Co. Statement indicating Current Mortgage Balance. For rental property attach copies of all leases.

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

Income

1. Wages, salaries, tips, commissions
2. Alimony
3. Regularly scheduled overtime
4. Pensions
5. Social security
6. Unemployment compensation (verify the remaining number of weeks they are eligible to receive)
7. TANF
8. Verified regular child support
9. Disability
10. Net income from business or real estate
11. Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds

12. Imputed interest (using a current average annual rate of two (2%) percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.
13. Rent from real estate is considered income
14. Any other forms of regular income reported to the Internal Revenue Service.

Not Income

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

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

Student Income

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

Income from Real Estate

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

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

B. Records Documenting Household Composition and Circumstances

The following are various records for documenting household information:

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

C. Application

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

D. Appeals

Appeals from all decisions of an Administrative Agent shall be made in writing to the Affordable Housing Dispute Resolution Program ("the Program"), (<https://www.njcourts.gov/courts/civil/affordable-housing>). The Program's written decision, which shall be made within fifteen (15) calendar days of receipt of an appeal, shall be a final administrative action of the Program.

VI. Contractor Related Procedures

A. Contractor Selection

Contractors must apply to the program staff to be placed on the pre-approved contractors list. Contractors seeking inclusion on the list must submit references from at least three recent general contracting jobs. Contractors also must submit documentation proving financial stability and the ability to obtain performance bonds, as performance bonds will be required on every rehabilitation project. If it is ever necessary for the municipality or the Administrative Agent to access the performance bond in order to complete a project, the contractor will be removed from the pre-approved contractors list. Contractors must carry workmen's compensation coverage and liability insurance of at least \$100,000/\$300,000 for bodily injury or death and \$50,000 for property damage. Only licensed tradesmen will be permitted to perform specialty work such as plumbing, heating, and electrical.

B. Number of Proposals Required

The property owner will select a minimum of three general contractors from a list of pre-approved contractors. Property owners may not select contractors who do not appear on the list.¹ The approved work write-up will be submitted to the selected contractors by the program staff. Contractors must visit the property and submit bids within fourteen (14) calendar days. The contract will be awarded to the lowest bidder,² provided that the housing/building inspector or the professional who drafted the work write-up certify that the work can be completed at the price bid

¹ The program may permit a property owner to seek proposals from non-program participating contractors. However, the municipality must pre-approve the contractor prior to submitting a bid.

² If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor.

and that the bid is reasonably close to the cost estimate. Bids must fall within ten (10%) percent of the cost estimate.

C. Contractor Requirements

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

VII. Maintenance of Records

A. Files to be Maintained on Every Applicant

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

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

B. Files of Applicants Approved for the Program

Files of applicants who have been approved for the program will also contain the following additional documentation:

- Housing Inspection Report
- Photographs - Before
- Certification of Property Eligibility or Determination of Ineligibility
- Proof of Homeowners Insurance
- Copy of Deed to Property

C. For Properties Determined Eligible and Where Applicants Continue in the Program

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

- Work Write-Up/Cost Estimate
- Copies of Bids
- Applicant/Contractor Contract Agreement
- Recorded Mortgage/Lien Documents

- Copies of All Required Permits
- Contractor Requests for Progress Payments
- Progress Payment Inspection Reports
- Progress Payment Vouchers
- Change Orders (If needed)
- Final Inspection Report
- Photographs - After
- Certification of Completion
- Certification of Release of Contractor's Bond

Individual files will be maintained throughout the process and submitted to the municipality upon termination of the program.

D. Rehabilitation Log

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

E. Monitoring

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

- Street Address
- Block/Lot/Unit Number
- Owner/Renter
- Income: Very Low/Low/Mod
- Final Inspection Date
- Funds expended on Hard Costs
- Development Fees expended
- Funds Recaptured
- Major Systems Repaired
- Unit Below Code & Raised to Code
- Effective date of affordability controls

- Length of Affordability Controls (yrs)
- Date Affordability Controls removed
- Reason for removal of Affordability Controls

VIII. Program Marketing

The program will conduct a public meeting announcing the implementation of the housing rehabilitation program. For the term of the program, the municipality will include flyers once a year with the tax bills, water bills, or other regular municipal mailing to all property owners. Program information will be available at the Township municipal building, library and on the municipal website. Posters regarding the program will be placed in retail businesses throughout the municipality.

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

Township of Stillwater
 Rehabilitation Program Operating Manual

February 6, 2026

Rehabilitation Program Audit Checklist

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

Township of Stillwater
 Rehabilitation Program Operating Manual

February 6, 2026

Rehabilitation Program Audit Checklist – Rental Units

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

**STILLWATER TOWNSHIP
SUSSEX COUNTY, NJ**

RESOLUTION 2026-045

**A RESOLUTION OF THE MAYOR AND COMMITTEE OF THE TOWNSHIP OF
STILLWATER, IN THE COUNTY OF SUSSEX, STATE OF NEW JERSEY,
RESOLUTION ADOPTING FOURTH ROUND AFFORDABLE HOUSING SPENDING
PLAN**

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2 which amended various provisions of the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq. ("Amended FHA")); and

WHEREAS, the Amended FHA sets forth that the Fourth Round period of affordable housing obligations shall run from July 1, 2025 through June 30, 2035 ("Fourth Round" or "Round Four"); and

WHEREAS, A municipality may not spend or commit to spend any affordable housing development fees, without first obtaining the approval of the expenditure as part of its compliance certification or by the New Jersey Department of Community Affairs (DCA); and

WHEREAS, the Governing Body of the Township of Stillwater, County of Sussex, State of New Jersey, adopted a development fee ordinance on 2005, with later amendments; and

WHEREAS, the development fee ordinance establishes an affordable housing trust fund that includes development fees, payments from developers in lieu of constructing affordable units on-site, barrier free escrow funds, rental income, repayments from affordable housing program loans, recapture funds, proceeds from the sale of affordable units, and/or any other funds collected for affordable housing purposes; and

WHEREAS, the Township has prepared a 2026 Affordable Housing Trust Fund Spending Plan, dated February, 2026; and

NOW THEREFORE, BE IT RESOLVED, by the Governing Body of the Township of Stillwater, Sussex County, New Jersey, that the Township of Stillwater hereby adopts the 2026 Affordable Housing Trust Fund Spending Plan for the Township of Stillwater, dated February 2026, prepared by J. Caldwell & Associates, LLC, which is attached hereto and incorporated herein.

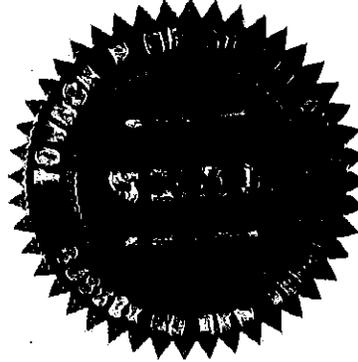
This Resolution shall take effect immediately.

RESOLUTION 2026-045

STILLWATER TOWNSHIP

I hereby certify that the foregoing is a true copy of a resolution duly adopted by the Township of Stillwater Governing Body at a meeting held on February 17, 2026.

Valerie Ingles
Valerie Ingles, RMC, Municipal Clerk



**AFFORDABLE HOUSING TRUST
FUND SPENDING PLAN**

**TOWNSHIP OF STILLWATER
SUSSEX COUNTY, NEW JERSEY**

February 2026

Prepared by: Jessica C. Caldwell, P.P., A.I.C.P.
NJPP License #5944

SPENDING PLAN

INTRODUCTION

The Township of Stillwater, Sussex County, has prepared a Housing Element and Fair Share plan that addresses its regional fair share of the present and prospective affordable housing need in accordance with the Municipal Land Use Law (MLUL), the Fair Housing Act (FHA), the Affordable Housing Dispute Resolution Program, and recent decisions by the Courts.

A development fee ordinance creating a dedicated revenue source for affordable housing following state guidelines was adopted in December 2004, which was later amended in 2005 and 2015. The ordinance established a fee of 1% of equalized assessed value for new residential construction. The ordinance will be updated to include 1.5% for new residential development and 2.5% for new commercial construction. The ordinance established the need for a Township of Stillwater Affordable Housing Trust Fund. All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by affordable housing fees are deposited in a separate-interest-bearing affordable housing trust fund account for the purposes of affordable housing. This Spending Plan supersedes the spending plan adopted by the Township of Stillwater in 2016 as part of its Third Round Superior Court approvals.

The Township of Stillwater has prepared this Spending Plan (2026) to guide the allocation of funds within the Township of Stillwater Affordable Housing Trust Fund. As of December 31, 2024, the Township of Stillwater has \$95,984.33 funds in its Affordable Housing Trust Fund. The funds shall be spent in accordance N.J.A.C. 5:97-8.7-8.9 as described in the sections that follow.

REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of Fourth Round substantive certification, the Township of Stillwater considered the following:

- (a) Development fees:
 - 1. Nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
 - 2. All nonresidential projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
 - 3. Future development that is likely to occur based on historical rates of development.
- (b) Payments in Lieu (PIL): Payments in Lieu of development into the Township's Housing Trust are permitted as pursuant to Section 102.16-1 of Stillwater Code.
- (c) Other funding sources: The Township reserves the option to pursue various public funding options to support its municipal rehabilitation program.
- (d) Projected interest: Interest on the projected revenue in the municipal affordable housing trust fund at the current average interest rate is 0.5% based on prevailing interest rates for savings accounts.

**Projected Revenue Schedule, 2025-2035
Township of Stillwater Affordable Housing Trust Fund**

| Source of Funds | Up to 12/31/2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | Total |
|---|---------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| (a) Development Fees | \$95,984 | | | | | | | | | | | | |
| 1. Approved Residential and Nonresidential Development Projects | NA | \$2,500 | \$2,500 | \$2,500 | | | | | | | | | \$7,500 |
| 2. Projected Residential Development Projects Only | NA | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$7,500 | \$82,500 |
| 3. Projected Non-Residential Development Projects (New construction only) | NA | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$33,000 |
| (b) Other Funds (specify source) | NA | | | | | | | | | | | | |
| Subtotal | NA | \$13,000 | \$13,000 | \$13,000 | \$10,500 | \$10,500 | \$10,500 | \$10,500 | \$10,500 | \$10,500 | \$10,500 | \$10,500 | \$123,000 |
| (c) Interest | NA | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$11,000 |
| Total Revenue from Development Fees | NA | \$14,000 | \$14,000 | \$14,000 | \$11,500 | \$11,500 | \$11,500 | \$11,500 | \$11,500 | \$11,500 | \$11,500 | \$11,500 | \$130,000 |

The Township of Stillwater projects a total of \$130,000 to be collected between January 1, 2025 and December 31, 2035 for residential and non-residential new construction. There is an existing balance of \$95,984.33, resulting in a total of \$226,484.33 for use on affordable housing. Projections are based on projected development as it relates to permits issued within the Township over the last five years and revenues generated by the fund over the last ten years.

ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

Stillwater will follow the process for the collection and distribution of development fee revenues detailed below.

- (a) Collection of development fee revenues: Stillwater will collect development fee revenues in a manner that is consistent with the Township's development fee ordinance for both residential and nonresidential development and in accordance with applicable regulations.
- (b) Distribution of development fee revenues: Stillwater will distribute funds with the oversight of the Township Committee. The Committee will work with the Township Administration and the Municipal Housing Liaison to manage the projects outlined in this spending plan.

DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

The Township of Stillwater proposes to use the monies in its Affordable Housing Trust Fund for the following purposes:

- (a) **Rehabilitation Projects (N.J.A.C. 5:97-6.2):** the Township of Stillwater will dedicate the following funds to Rehabilitation projects in order to meet its fair share affordable unit obligation:
Township Rehabilitation Program: At least \$12,500 per unit for a total of 11 units for a budget of \$137,500.
- (b) **Administrative Expenses (N.J.A.C. 5:97-8.9)** the Township of Stillwater will dedicate no more than 20 percent of revenue from the affordable housing trust fund to be used for administrative purposes. **The current budget for administrative expenses is \$24,600, with any additional funds subject to the 20 percent cap are as follows:**
 - Administration of affordable housing programs;
 - Legal fees associated with affordable housing administration;
 - Planning fees for any necessary updates and/or revision to the Housing Element and Fair Share Plan; and
 - Other expenses associated with the development and implementation of the Housing and Fair Share Plan and the monitoring of current and future affordable housing programs within the Township of Stillwater.
- (c) **Affordability Assistance (N.J.A.C. 5:97-8.8)** Stillwater will dedicate **\$73,179** from the affordable housing trust fund to render units more affordable, including at \$24,393 to render units more affordable to households earning 30% or less of median income by region. This will include the rehabilitation program and providing assistance to existing low-income and very low income homeowners and renters in Stillwater Township.

(d) **Supportive Living and Special Needs** (N.J.A.C. 5:97-6.10): Stillwater will dedicate funds to assist in the development and renovation of supportive and special needs homes as the budget permits.

(e) **Excess Funds**: Any excess funds will be dedicated to emergent projects such as municipally sponsored 100% affordable housing/ market to affordable program, accessory apartments and other permitted affordable housing programs.

SUMMARY

Stillwater intends to spend affordable housing trust fund revenues pursuant to N.J.A.C. 5:97-8.7 through 8.9 and consistent with the affordable housing programs outlined in the Township’s Housing Element and Fair Share Plan dated January 2025.

**Spending Plan Summary
Stillwater Affordable Housing Trust Fund**

| | |
|--|------------------|
| Trust fund balance as of 12/31/2025 | \$95,984 |
| Projected Revenue (2025-2035) | |
| Development fees | \$123,000 |
| Other funds | |
| Interest | \$11,000 |
| Total Revenue (Rounded) | \$134,000 |
| Expenditures | |
| Rehabilitation | \$137,500 |
| Administration | \$24,000 |
| Affordability Assistance | \$64,500 |
| Other programs | \$* |
| Total Projected Expenditures | \$226,000 |

*WILL BE FUNDED WITH ANY ADDITIONAL FUNDS COLLECTED.

**STILLWATER TOWNSHIP
SUSSEX COUNTY, NJ**

RESOLUTION 2026-046

**RESOLUTION OF THE MAYOR AND GOVERNING BODY OF THE
TOWNSHIP OF STILLWATER, COUNTY OF SUSSEX, STATE OF NEW JERSEY
ADOPTING THE "AFFIRMATIVE MARKETING PLAN" FOR THE
TOWNSHIP OF STILLWATER**

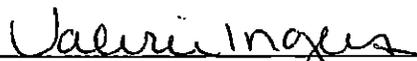
WHEREAS, in accordance with the Fair Housing Act and the New Jersey Uniform Housing Affordability Controls (N.J.A.C. 5:80-26-1, et seq.), the Township of Stillwater is required to adopt an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created by the Housing Element and Fair Share Plan within the Township of Stillwater, are affirmatively marketed to very low, low and moderate income households, particularly those living and/or working within Housing Region #1, the Affordable Housing Region encompassing the Township of Stillwater.

NOW, THEREFORE, BE IT RESOLVED, that the Mayor and Governing Body of the Township of Stillwater, County of Sussex, State of New Jersey, do hereby adopt the Affirmative Marketing Plan attached hereto as Exhibit A.

This Resolution shall take effect immediately.

CERTIFICATION

I, Valerie Ingles, RMC, CMR, Clerk of the Township of Stillwater, County of Sussex, hereby certify the foregoing to be a true copy of a Resolution adopted by the Township Committee of the Township of Stillwater.



Valerie Ingles, RMC, CMR, Clerk
Township of Stillwater



EXHIBIT A

**TOWNSHIP OF STILLWATER
COUNTY OF SUSSEX, STATE OF NEW JERSEY**

Affordable Housing

Affirmative Marketing Plan

Fourth Round 2025-2035

Stillwater Town Hall
964 Stillwater Road
Newton, NJ 07860
973-383-9484

Contents

| | |
|---|---|
| Overview | 1 |
| Regional Preference | 2 |
| Implementation | 2 |
| Sample Advertisement for Available Rental Units | 6 |
| Sample Public Service Announcement | 6 |
| Random Selection & Applicant Pool(s) | 7 |
| Initial Randomization..... | 8 |
| Randomization After Certificatlon..... | 8 |

Overview

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

The Township of Stillwater provides this Affirmative Marketing Plan for any affordable housing within the Township. Individual projects may develop their own affirmative marketing plan in compliance with this plan.

Every Affirmative Marketing Plan must include all of the following:

1. Publication of at least one (1) advertisement in a newspaper of general circulation within the housing region;
2. Broadcast of at least one (1) advertisement by radio or television throughout the housing region; and,
3. At least one (1) additional regional marketing strategy such as a neighborhood newspaper, religious publication, organizational newsletter, advertisement(s) with major employer(s), or notification through community and regional organizations such as non-profit, religious and civic organizations.

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

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

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

1. Location of the units;
2. Directions to the units;
3. Range of prices for the units;
4. Size, as measured in bedrooms, of units;

5. The maximum income permitted to qualify for the housing units;
6. The locations of applications for the housing units;
7. The business hours when interested households may obtain an application for a housing unit; and
8. Application fees, if any.

Regional Preference

The Township of Stillwater has provided that households that live or work in Housing Region #1 (comprised of Bergen, Hudson, Passaic and Sussex Counties) shall be selected for an affordable housing unit before households from outside of this region. Units that remain unoccupied after households who live or work in the region are exhausted, may be offered to the households outside the region.

Implementation

The affirmative marketing process for affordable units shall begin at least four (4) months prior to expected occupancy. In implementing the marketing program, the Administrative Agent shall undertake all of the strategies outlined in the Township of Stillwater's Affirmative Marketing Plan. Advertising and outreach shall take place during the first (1st) week of the marketing program and each month thereafter until all the units have been sold. Applications for affordable housing shall be available in several locations in accordance with the Affirmative Marketing Plan. The time period when applications will be accepted will be posted with the applications. Applications shall be mailed to prospective applicants upon request.

All newspaper articles, announcements and requests for applications for low- and moderate-income units will appear in the following daily regional newspapers/publications when units are available and there is no wait list for existing units and when any new units may be constructed in the future:

1. New Jersey Herald Daily
2. Township Journal

The primary marketing will take the form of at least one (1) press release sent to the above publications and a paid display advertisement in each of the above newspapers. Additional advertising and publicity will be on an as-needed basis. The advertisement will include a description of the:

1. Location of the units;
2. Directions to the units;
3. Range of prices for the units;
4. Size, as measured in bedrooms, of units;
5. Maximum income permitted to qualify for the units;
6. Location of applications;
7. Business hours when interested households may obtain an application; and,

8. Application fees.

All newspaper articles, announcements and requests for applications for low- and moderate-income housing will appear in the following neighborhood-oriented weekly newspapers, religious publications and organizational newsletters within the region:

1. New Jersey Herald and Sunday Herald
2. Township Journal

The primary marketing shall take the form of at least one (1) press release and a paid display advertisement in the above newspapers once a week for four (4) consecutive weeks. 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.

The following regional cable television stations or regional radio stations shall be used during the first month of advertising. The developer must provide satisfactory proof of public dissemination:

Station(s): Choose two (2) from Attachment A.

The Administrative Agent shall develop, maintain and update a list of community contact person(s) and/or organizations(s) in Bergen, Hudson, Passaic, and Sussex counties that will aid in the affirmative marketing program with particular emphasis on those contacts that are able to reach out to groups that are least likely to apply for housing within the region, including major regional employers identified in Attachment A, Part III, Marketing, Section 3d of COAH's Affirmative Fair Housing Marketing Plan for Affordable Housing in Region 1 (attached to and hereby made part of this Resolution) as well as the following entities:

1. Quarterly informational flyers and applications shall be sent to the Bergen, Hudson, Passaic and Sussex counties' Boards of Realtors for publication in their journals and for circulation among their members; and
2. Quarterly informational circulars and applications shall be sent to the administrators of each of the following agencies within the municipalities and counties of Bergen, Hudson, Passaic and Sussex.

Applications will be mailed to prospective applicants upon request.

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

1. Municipal Building: 964 Stillwater Road, Newton, NJ 07860
2. Municipal Library: Sussex County Library, **125 Morris Turnpike, Newton, NJ 07860**

The following is the community contact person who will aid the affirmative marketing program:

Municipal Housing Liaison
964 Stillwater Road
Newton, NJ 07860
973-383-9484

Additionally, quarterly informational circulars and applications for new units which may be constructed in the future will be sent to the chief administrative employees of each of the following agencies in the counties of Bergen, Hudson, Passaic and Sussex:

1. Welfare or Social Service Board;
2. Rental assistance office (local office of DCA);
3. Office on Aging.
4. Housing Agency or Authority.
5. County Library.
6. Area community action agencies.

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. The Township of Stillwater Administrative Offices;
2. The Township of Stillwater website;
3. Developer's Sales/Rental Offices;
4. Bergen, Hudson, Passaic, and Sussex counties Administration Buildings;
5. Bergen, Hudson, Passaic, and Sussex counties Libraries (all branches); and,
6. Other public buildings and agencies as deemed appropriate by the Administrative Agent.

Applications shall be mailed by the Administrative Agent and Municipal Housing Liaison to prospective applicants upon request. Applications shall also be available at the developer's sales/rental office and multiple copies of application forms shall be mailed to Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, County NAACP, Newark NAACP, East Orange NAACP, Housing Partnership for Morris County, Community Access Unlimited, Inc., Northwest New Jersey Community Action Program, Inc. (NORWESCAP), Homeless Solutions of Morristown and the Supportive Housing Association for dissemination to their respective constituents. In addition, the foregoing entities shall be notified directly whenever an affordable housing unit(s) becomes available in the Township of Stillwater.

The following is a listing of community contact person(s) and/or organizations in Bergen, Hudson, Passaic and Sussex counties that will aid in the affirmative marketing program and provide guidance and counseling services to prospective occupants of very low-, low-and moderate-income units:

1. Family Promise of Sussex County: www.familypromisesussex.org ; 973-579-1180
2. NJHMFA: www.nj.gov.dca.hmfa; 609-278-7400
3. Norwescap: www.norwescap.org; 908-454-7000
4. New Jersey Housing Resource Center: www.nj.gov.njhrc ; 1-877-428-8844

5. Affordable Housing Alliance: www.housingall.org ; 732-389-2958

A random selection method to select occupants of very low-, low- and moderate-income housing will be used by the Administrative Agent, in conformance with N.J.A.C. 5:80-26.16 (l). The Affirmative Marketing Plan shall provide a regional preference for very low-, low- and moderate-income households that live and/or work in Housing Region #1, comprised of Bergen, Hudson, Passaic and Sussex counties. Pursuant to the New Jersey Fair Housing Act (C.52:27D-311), a preference for very low-, low- and moderate-income veterans duly qualified under N.J.A.C. 54:4-8.10 may also be exercised, provided an agreement to this effect has been executed between the developer or landlord and the municipality prior to the affirmative marketing of the units.

The Administrative Agent shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify very low-, low- and moderate-income households; to place income-eligible households in very low-, low- and moderate-income units upon initial occupancy; to provide for the initial occupancy of very low, low and moderate income units with income qualified households; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to very low-, low- and moderate-income households; and to enforce the terms of the deed restriction and mortgage loan, as per N.J.A.C. 5:80-26-1, et. seq.

The Administrative Agent shall provide or direct qualified very low-, low- and moderate-income applicants to counseling services on subjects such as budgeting, credit issues, mortgage qualifications, rental lease requirements and landlord/tenant law and shall develop, maintain and update a list of entities and lenders willing and able to perform such services. In addition, it shall be the responsibility of the Administrative Agent to inform owners of affordable units and prospective occupants of affordable units of the Borough's affordability assistance programs and to assist with the implementation of such programs.

All developers/owners of very low-, low- and moderate-income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Administrative Agent.

The implementation of the Affirmative Marketing Plan for a development that includes affordable housing shall commence at least one hundred twenty (120) calendar 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 thereafter upon the re-sale or re-rental of an affordable unit for as long as an affordable unit remains deed restricted.

The Administrative Agent shall provide the Affordable Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to the Borough's adopted Affordable Housing Ordinance.

An applicant pool will be maintained by the Administrative Agent for re-rentals.

1. When a re-rental affordable unit becomes available Administrative Agent will select applicants from the applicant pool and, if necessary, the unit will be affirmatively marketed as described above. The selection of applicants from the applicant pool is described in more detail in this manual under the section **Random Selection & Applicant Pool(s)**.

Sample Advertisement for Available Rental Units

The Township of Stillwater hereby announces that # affordable housing units will be available for rent in the name of development/project. The housing is under development by developer and is available for type of income households. Development is located at address, description.

The affordable housing available includes rents from \$#,###/month and includes #-bedroom units. Utilities are included (if applicable). Interested households will be required to submit application, documentation if applicable, and any other requirements in order to qualify. The maximum household incomes permitted are \$41,471 for a one (1) person household, \$47,395 for a two (2) person household, \$53,320 for a three person household, \$59,244 for a four person household, \$63,984 for a five (5) person household, and \$69,723 for a six (6) person household. Once certified, households will be matched to affordable units through a lottery system. All successful applicants will be required to demonstrate the ability to pay a security deposit (requirements of security deposit).

Applications are available at Location(s), hours of operation. Applications can also be requested via mail by calling Realtor at Phone #. Applications will be accepted until mm/dd/yy and there is a \$5 fee for the credit check.

Visit www.njhousing.gov or call 1-877-428-8844 for more affordable housing opportunities.

Although any income eligible households may apply, workers of [Insert counties in the COAH Housing regional preference zone; Sussex County will be selected before residents of other counties or states.

Sample Public Service Announcement

10 second slot:

Affordability priced homes available in Stillwater Township. Income restrictions apply. Call (800) 555-1234 for information.

30-35 second slot:

Affordably priced, brand new two (2), three (3), and four- (4) bedroom attractive homes with nice amenities are available at the Equality at Mayberry Development in desirable Mayberry Borough. Call A Home For You at (800) 555-1234 for information on sales prices and income limits and to get a pre-application. The deadline to submit a pre-application is _____, so don't delay. These homes are in accordance with State requirements for low- and moderate-income housing.

Random Selection & Applicant Pool(s)

The following is a description of the random selection method that will be used to select occupants for low- and moderate-income housing:

There will be a period in which to complete and submit applications. Households that have completed applications in that timeframe and have been determined that they are income eligible will be randomly selected to establish an order (service list) in which they will be evaluated by the Administrative Agent for the available unit(s). A copy of the first page of the applications will be folded and placed in a container of sufficient size to allow the applications to be randomly mixed. Once mixed, all applications will be drawn one by one from the container until none are left. The first application drawn will be the first position on the service list, and so on.

At least two (2) people will be present during a random selection and both will sign the resulting service list as having participated and/or witnessed the random selection. Once the applicant is placed on the service list, they shall remain in that position until they are served or asked to be withdrawn from the list. Applicants on the service list shall not be a part of any future random selections. If the household on the list is not of an appropriate household size, income or does not live or work in the Housing Region, that applicant will be skipped and the next applicant household with sufficient income will be evaluated for the available unit. This will continue until a properly sized household with sufficient income or purchase or rent the unit is reached.

The applicant household will be required to submit a complete application to establish their eligibility as defined by the Fair Housing Act. If the end of the service list is reached before an appropriately-sized household that lives or works in the New Jersey Housing Region is identified the Administrative Agent will review skipped households in the order of the random selection. Households that live or work in the Housing Region that are smaller than the ideal household size, as defined by the Township's Affordable Housing Ordinance, will be considered next.

Any applicants that are skipped for size, income or regional preference will remain on the list and continue to be considered for future restricted units in the order in which they were selected in the random selection.

Unless applicants ask to be removed from the list or become ineligible for assistance, or are unresponsive to our communications, they will remain on the service list. Therefore, these applicants will not need to be in future random selections. Instead, the service order created by future random selections will be placed at the end of the service list set by all prior random selections.

If there are sufficient names remaining on the service list to fill two (2) years of resales and rentals, the applicant pool may be closed by the Administrative Agent. The Administrative Agent will notify the Township in writing if it intends to close the waiting list. Any households calling or writing to express their interest in an affordable home will be directed to call back on a future date determined by the Administrative Agent. When the applicant pool is being depleted to a point where there is not a sufficient number of people to fill two (2) years of re-sales or rentals, the Administrative Agent will re-open the pool and conduct a new random selection process after fulfilling the affirmative marketing requirements. The service list established by subsequent random selection shall be added to the end of the previous service list.

Initial Randomization

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

1. After advertising is implemented, applications are accepted for one hundred twenty (120) calendar days.
2. At the end of the period, sealed applications are selected one-by-one through a lottery (unless fewer applications are received than the number of available units, then all eligible households will be placed in a unit).
3. Households are informed of the date, time and location of the lottery and invited to attend.
4. An applicant pool is created by listing applicants in the order selected.
5. Applications are reviewed for income-eligibility.
6. Ineligible households are informed that they are being removed from the applicant pool or given the opportunity to correct and/or update income and household information.
7. Eligible households are matched to available units based upon the number of bedrooms needed (and any other special requirements, such as [regional preference or] the need for an accessible unit).
8. If there are sufficient names remaining in the pool to fill future re-rental, the applicant pool shall be closed.
9. When the applicant pool is close to being depleted, the Administrative Agent will re-open the pool and conduct a new random selection process after fulfilling the affirmative marketing requirements. The new applicant pool will be added to the remaining list of applicants.

Randomization After Certification

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

1. After advertising is implemented, applications are accepted for one hundred twenty (120) calendar days.
2. All applications are reviewed and households are either certified or informed of non-eligibility. (The certification is valid for one hundred eighty (180) calendar days and may be renewed by updating income-verification information.)
3. Eligible households are placed in applicant pools based upon the number of bedrooms needed (and any other special requirements, such as regional preference or the need for an accessible unit)
4. When a unit is available, only the certified households in need of that type of unit are selected for a lottery.
5. Households are informed of the date, time and location of the lottery and invited to attend.

6. After the lottery is conducted, the first household selected is given three (3) calendar days to express interest or disinterest in the unit. (If the first household is not interested in the unit, this process continues until a certified household selects the unit.)
7. Applications are accepted on an ongoing basis, certified households are added to the pool for the appropriate household income and size categories, and advertising and outreach is ongoing, according to the Affirmative Marketing Plan.

Matching Households to Available Units

1. In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to implement the following policies:
 - a. Maximum of two (2) person per bedroom;
 - b. Children of same sex in same bedroom;
 - c. Unrelated adults or persons of the opposite sex other than husband and wife in separate bedrooms;
 - d. Children not in same bedroom with parents;
 - e. Provide an occupant for each unit bedroom;
 - f. Provide children of different sex with separate bedrooms;
 - g. Require that all the bedrooms be used as bedrooms; and,
 - h. Require that a couple requesting a two-bedroom unit provide a doctor's note justifying such request.

In no case shall a household be referred to an affordable housing unit that provides for more than one additional bedroom per household occupancy as stated in the policies above.

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

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

ATTACHMENT A
Affirmative Fair Housing Marketing Plan
For Affordable Housing in Region #1

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 1)

I. APPLICANT AND PROJECT INFORMATION

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

| | | | |
|---|--|--|--|
| 1a. Administrative Agent Name, Address, Phone Number | | 1b. Development or Program Name, Address | |
| 1c. Number of Affordable Units: Number of Rental Units: Number of For-Sale Units: | 1d. Price or Rental Range From To | 1e. State and Federal Funding Sources (if any) | |
| 1f. <input type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted | 1g. Approximate Starting Dates Advertising: Occupancy: | | |
| 1h. County Bergen, Hudson, Passaic, Sussex | 1i. Census Tract(s): | | |
| 1j. Managing/Sales Agent's Name, Address, Phone Number | | | |
| 1k. Application Fees (if any): | | | |

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

II. RANDOM SELECTION

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

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

3b. HOUSING RESOURCE CENTER (www.njhousing.gov) A free, online listing of affordable housing

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

| | DURATION & FREQUENCY OF OUTREACH | NAMES OF REGIONAL NEWSPAPER(S) | CIRCULATION AREA |
|---|----------------------------------|--------------------------------|---------------------------------|
| TARGETS ENTIRE HOUSING REGION 1 | | | |
| Daily Newspaper | | | |
| <input type="checkbox"/> | | Star-Ledger | Northern and Central New Jersey |
| TARGETS PARTIAL HOUSING REGION 1 | | | |
| Daily Newspaper | | | |
| <input type="checkbox"/> | | Record, The | Bergen |
| <input type="checkbox"/> | | Jersey Journal | Hudson |
| <input type="checkbox"/> | | Herald News | Passaic |
| <input type="checkbox"/> | | New Jersey Herald | Sussex |
| TARGETS PARTIAL HOUSING REGION 1 | | | |
| Non-Daily Newspaper | | | |
| | DURATION & FREQUENCY OF OUTREACH | NAMES OF REGIONAL NEWSPAPER(S) | CIRCULATION AREA |
| <input type="checkbox"/> | | Bayonne Community News | Hudson |
| <input type="checkbox"/> | | Northern Valley Suburbanite | Northern Bergen |
| <input type="checkbox"/> | | Teaneck Suburbanite | Teaneck, Bergen |
| <input type="checkbox"/> | | Twin Boro News | Northern Bergen |
| <input type="checkbox"/> | | Shopper News | Bergen |
| <input type="checkbox"/> | | The Ramsey Reporter | Ramsey, Bergen |
| <input type="checkbox"/> | | The Town Journal | Franklin Lakes, Bergen |

| | | | |
|--------------------------|--|-----------------------------------|----------------------------------|
| <input type="checkbox"/> | | The Village Gazette | Ridgewood, Bergen |
| <input type="checkbox"/> | | Messenger | Garfield, Bergen |
| <input type="checkbox"/> | | Observer | Hasbrouck Heights, Bergen |
| <input type="checkbox"/> | | Weekly News | Hasbrouck Heights, Bergen |
| <input type="checkbox"/> | | Hawthorne Press | Hawthorne, Passaic |
| <input type="checkbox"/> | | Journal America | Passaic |
| <input type="checkbox"/> | | Hoboken Reporter | Hoboken, Hudson |
| <input type="checkbox"/> | | Hudson Current | Hudson |
| <input type="checkbox"/> | | Jersey City Register | Hudson |
| <input type="checkbox"/> | | The Shoppers' Friend | Sussex |
| <input type="checkbox"/> | | The Commercial Leader | Lyndhurst, Bergen |
| <input type="checkbox"/> | | North Bergen Register | Hudson |
| <input type="checkbox"/> | | Secaucus Reporter | Secaucus, Hudson |
| <input type="checkbox"/> | | Weehawken Reporter | Weehawken, Hudson |
| <input type="checkbox"/> | | West New York/Union City Reporter | West New York/Union City, Hudson |
| <input type="checkbox"/> | | Observer | Hudson |
| <input type="checkbox"/> | | The Commercial Leader | Lyndhurst, Bergen |
| <input type="checkbox"/> | | The Leader Free Press | Lyndhurst, Bergen |
| <input type="checkbox"/> | | News Leader of Rutherford | Rutherford, Bergen |
| <input type="checkbox"/> | | North Arlington Leader | North Arlington, Bergen |

| | | | |
|--------------------------|--|-----------------------------------|--------------------------------|
| <input type="checkbox"/> | | Our Town | Maywood, Bergen |
| <input type="checkbox"/> | | The Ridgewood Times – Zone 2 | Midland Park/Ridgewood, Bergen |
| <input type="checkbox"/> | | The Villadom Times Midland Park | Midland Park/Ridgewood, Bergen |
| <input type="checkbox"/> | | The Palisadian | Bergen |
| <input type="checkbox"/> | | Aim Community News/Aim Action Ads | Passaic |
| <input type="checkbox"/> | | Shoppers Guide to Sussex County | Sussex |
| <input type="checkbox"/> | | Bergen News | Bergen |
| <input type="checkbox"/> | | Press Journal | Pallsades Park, Bergen |
| <input type="checkbox"/> | | Korean Bergen News | Bergen |
| <input type="checkbox"/> | | Sun Bulletin | Bergen |
| <input type="checkbox"/> | | News Beacon | Paramus |
| <input type="checkbox"/> | | Slovak Catholic Falcon | (Slovak/English) Passaic |
| <input type="checkbox"/> | | Independence News | Passaic |
| <input type="checkbox"/> | | Home and Store News | Bergen |
| <input type="checkbox"/> | | Our Town | Northern Bergen |
| <input type="checkbox"/> | | The Glen Rock Gazette | Glen Rock, Bergen |
| <input type="checkbox"/> | | Ridgewood News | Ridgewood, Bergen |
| <input type="checkbox"/> | | Suburban News | Northern Bergen |
| <input type="checkbox"/> | | Town News | Northern Bergen |
| <input type="checkbox"/> | | Wyckoff Suburban News | Wyckoff, Bergen |

| | | | |
|--------------------------|--|----------------------------|------------------------|
| <input type="checkbox"/> | | The South Bergenite | Southern Bergen |
| <input type="checkbox"/> | | Secaucus Home News | Secaucus, Hudson |
| <input type="checkbox"/> | | The Advertiser | Sussex |
| <input type="checkbox"/> | | The Advertiser News | Sussex |
| <input type="checkbox"/> | | Sparta Independent | Sparta, Sussex |
| <input type="checkbox"/> | | Sussex County Chronicle | Sparta, Sussex |
| <input type="checkbox"/> | | The Connection Newspaper | Southern Bergen |
| <input type="checkbox"/> | | Jewish Community News | (Jewish) Bergen |
| <input type="checkbox"/> | | Jewish Standard | (Jewish) Bergen |
| <input type="checkbox"/> | | Avance | (Spanish) Hudson |
| <input type="checkbox"/> | | Continental | (Spanish) Hudson |
| <input type="checkbox"/> | | La Tribuna de North Jersey | (Spanish) Hudson |
| <input type="checkbox"/> | | The Argus | West Paterson, Passaic |
| <input type="checkbox"/> | | Suburban Life | Passaic |
| <input type="checkbox"/> | | Today Newspaper | Passaic |
| <input type="checkbox"/> | | Community Life | Northern Bergen |
| <input type="checkbox"/> | | Wood Ridge Independent | Wood Ridge |

TARGETS ENTIRE HOUSING REGION 1

| | DURATION & FREQUENCY OF OUTREACH | NAMES OF REGIONAL TV STATION(S) | CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE |
|--|----------------------------------|---------------------------------|--|
| | | | |

| | | | |
|--------------------------|--|---|--|
| <input type="checkbox"/> | | 2 WCBS-TV Cbs Broadcasting Inc. | NYC Metropolitan Area |
| <input type="checkbox"/> | | 4 WNBC NBC Telemundo License Co. (General Electric) | NYC Metropolitan Area |
| <input type="checkbox"/> | | 5 WNYW Fox Television Stations, Inc. (News Corp.) | NYC Metropolitan Area |
| <input type="checkbox"/> | | 7 WABC-TV American Broadcasting Companies, Inc (Walt Disney) | NYC Metropolitan Area |
| <input type="checkbox"/> | | 11 WPIX Wpix, Inc. (Tribune) | NYC Metropolitan Area |
| <input type="checkbox"/> | | 13 Wpix, Inc. (Tribune) Educational Broadcasting Corporation | NYC Metropolitan Area |
| <input type="checkbox"/> | | 25 WNYE-TV New York City Dept. Of Info Technology & Telecommunications | NYC Metropolitan Area |
| <input type="checkbox"/> | | 31 WPXN-TV Paxson Communications License Company, Llc | NYC Metropolitan Area |
| <input type="checkbox"/> | | 41 WXTV Wxtv License Partnership, G.p. (Univision Communications Inc.) | NYC Metropolitan Area, Spanish-language |
| <input type="checkbox"/> | | 47 WNJU NBC Telemundo License Co. (General Electric) | NYC Metropolitan Area, Spanish-language |
| <input type="checkbox"/> | | 50 WNJN New Jersey Public Broadcasting Authority | New Jersey |
| <input type="checkbox"/> | | 62 WRNN-TV Wrnn License Company, Llc | Hudson Valley |
| <input type="checkbox"/> | | 63 WMBC-TV Mountain Broadcastng Corporation | Northern New Jersey, Various ethnic |

| | | | |
|---|--|--|---|
| <input type="checkbox"/> | | 66 WFME-TV Family Stations Of New Jersey, Inc. | Northern New Jersey, Christian |
| <input type="checkbox"/> | | 68 WFUT-TV Univision New York Llc | NYC Metropolitan Area, Spanish-language |
| TARGETS PARTIAL HOUSING REGION 1 | | | |
| <input type="checkbox"/> | | 8 WTNH Wtnh Broadcasting, Inc. (LIN TV Corp.) | Bergen |
| <input type="checkbox"/> | | 49 WEDW Connecticut Public Broadcasting, Inc. | Bergen |
| <input type="checkbox"/> | | 17 WEBR-CA K Licensee, Inc. | Bergen, Hudson (Christian) |
| <input type="checkbox"/> | | 26 WNXV-LP Island Broadcasting Company | Bergen, Hudson |
| <input type="checkbox"/> | | 32 WXNY-LP Island Broadcasting Company | Bergen, Hudson |
| <input type="checkbox"/> | | 35 WNYX-LP Island Broadcasting Company | Bergen, Hudson |
| <input type="checkbox"/> | | 39 WNYN-LP Island Broadcasting Company | Bergen, Hudson (Spanish) |
| <input type="checkbox"/> | | 21 WLIW Educational Broadcasting Corporation | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | 60 W60AI Ventana Television, Inc. | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | 6 WNYZ-LP Island Broadcasting Co. | Bergen, Sussex |
| <input type="checkbox"/> | | 22 WMBQ-CA Renard Communications Corp. | Hudson |
| <input type="checkbox"/> | | 34 WPXO-LP Paxson Communications License Company, Llc | Hudson |

| | | | |
|--------------------------|--|--|-----------------------|
| <input type="checkbox"/> | | 42 WKOB-LP Nave Communications, Llc | Hudson (Christian) |
| <input type="checkbox"/> | | 3 WBQM-LP Renard Communications Corp. | Hudson, Sussex |
| <input type="checkbox"/> | | 52 WNJT New Jersey Public Broadcasting Authority | Hudson, Sussex |
| <input type="checkbox"/> | | 28 WBRE-TV Nexstar Broadcasting, Inc. | Passaic, Sussex |
| <input type="checkbox"/> | | 36 W36AZ New Jersey Public Broadcasting Authority | Passaic, Sussex |
| <input type="checkbox"/> | | 16 WNEP-TV New York Times Co. | Sussex |
| <input type="checkbox"/> | | 22 WYOU Nexstar Broadcasting, Inc. | Sussex |
| <input type="checkbox"/> | | 23 W23AZ Centenary College | Sussex |
| <input type="checkbox"/> | | 38 WSWB Mystic Television of Scranton Llc | Sussex |
| <input type="checkbox"/> | | 39 WLVT-TV Lehigh Valley Public Telecommunications Corp. | Sussex |
| <input type="checkbox"/> | | 44 WVIA-TV Ne Pa Ed Tv Association | Sussex |
| <input type="checkbox"/> | | 49 W49BE New Jersey Public Broadcasting Authority | Sussex |
| <input type="checkbox"/> | | 56 WOLF-TV Wolf License Corp | Sussex |
| <input type="checkbox"/> | | 60 WBPH-TV Sonshine Family Television Corp | Sussex |

| | | | |
|---|--|--|-----------------------|
| <input type="checkbox"/> | | 64 WQPX Paxson Communications License Company, Llc (Ion Media Networks) | Sussex |
| <input type="checkbox"/> | | 69 WFMZ-TV Maranatha Broadcasting Company, Inc. | Sussex |
| DURATION & FREQUENCY OF OUTREACH | | | |
| DURATION & FREQUENCY OF OUTREACH | | NAMES OF CABLE PROVIDER(S) | BROADCAST AREA |
| TARGETS PARTIAL HOUSING REGION 1 | | | |
| <input type="checkbox"/> | | Time Warner Cable of Bergen & Hudson Counties | Partial Bergen |
| <input type="checkbox"/> | | Comcast of the Meadowlands | Partial Bergen |
| <input type="checkbox"/> | | Cablevision of New Jersey, Oakland, Ramapo, and Rockland | Partial Bergen |
| <input type="checkbox"/> | | US Cable of Paramus-Hillsdale | Partial Bergen |
| <input type="checkbox"/> | | Cablevision of NJ (Bayonne System), Hudson | Partial Hudson |
| <input type="checkbox"/> | | Comcast of Jersey City, Meadowlands, NJ (Union System) | Partial Hudson |
| <input type="checkbox"/> | | Time Warner Cable of Bergen & Hudson Counties | Partial Hudson |
| <input type="checkbox"/> | | Cablevision of Oakland, Paterson | Partial Passaic |
| <input type="checkbox"/> | | Hometown Online | Partial Passaic |

| | | | |
|--------------------------|--|--|-----------------|
| <input type="checkbox"/> | | Cable Vision of Morris, Warwick | Partial Sussex |
| <input type="checkbox"/> | | Hometown Online | Partial Sussex |
| <input type="checkbox"/> | | Service Electric Broadband Cable | Partial Sussex |
| <input type="checkbox"/> | | Time Warner Cable of Bergen & Hudson Counties | Partial Bergen |
| <input type="checkbox"/> | | Comcast of the Meadowlands | Partial Bergen |
| <input type="checkbox"/> | | Cablevision of New Jersey, Oakland, Ramapo, and Rockland | Partial Bergen |
| <input type="checkbox"/> | | US Cable of Paramus-Hillsdale | Partial Bergen |
| <input type="checkbox"/> | | Cablevision of NJ (Bayonne System), Hudson | Partial Hudson |
| <input type="checkbox"/> | | Comcast of Jersey City, Meadowlands, NJ (Union System) | Partial Hudson |
| <input type="checkbox"/> | | Time Warner Cable of Bergen & Hudson Counties | Partial Hudson |
| <input type="checkbox"/> | | Cablevision of Oakland, Paterson | Partial Passaic |
| <input type="checkbox"/> | | Hometown Online | Partial Passaic |
| <input type="checkbox"/> | | Cable Vision of Morris, Warwick | Partial Sussex |
| <input type="checkbox"/> | | Hometown Online | Partial Sussex |

| | | | |
|--------------------------|--|--|-----------------|
| <input type="checkbox"/> | | Service Electric Broadband Cable | Partial Sussex |
| <input type="checkbox"/> | | Time Warner Cable of Bergen & Hudson Counties | Partial Bergen |
| <input type="checkbox"/> | | Comcast of the Meadowlands | Partial Bergen |
| <input type="checkbox"/> | | Cablevision of New Jersey, Oakland, Ramapo, and Rockland | Partial Bergen |
| <input type="checkbox"/> | | US Cable of Paramus-Hillsdale | Partial Bergen |
| <input type="checkbox"/> | | Cablevision of NJ (Bayonne System), Hudson | Partial Hudson |
| <input type="checkbox"/> | | Comcast of Jersey City, Meadowlands, NJ (Union System) | Partial Hudson |
| <input type="checkbox"/> | | Time Warner Cable of Bergen & Hudson Counties | Partial Hudson |
| <input type="checkbox"/> | | Cablevision of Oakland, Paterson | Partial Passaic |
| <input type="checkbox"/> | | Hometown Online | Partial Passaic |
| <input type="checkbox"/> | | Cable Vision of Morris, Warwick | Partial Sussex |
| <input type="checkbox"/> | | Hometown Online | Partial Sussex |
| <input type="checkbox"/> | | Service Electric Broadband Cable | Partial Sussex |

| | DURATION & FREQUENCY OF OUTREACH | NAMES OF REGIONAL RADIO STATION(S) | BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE |
|--|----------------------------------|------------------------------------|--|
| TARGETS ENTIRE HOUSING REGION 1 | | | |
| AM | | | |
| <input type="checkbox"/> | | WFAN 660 | |
| <input type="checkbox"/> | | WOR 710 | |
| <input type="checkbox"/> | | WABC 770 | |
| <input type="checkbox"/> | | WCBS 880 | |
| <input type="checkbox"/> | | WBBR 1130 | |
| FM | | | |
| <input type="checkbox"/> | | WFNY-FM 92.3 | |
| <input type="checkbox"/> | | WPAT-FM 93.1 | Spanish |
| <input type="checkbox"/> | | WNYC-FM 93.9 | |
| <input type="checkbox"/> | | WFME 94.7 | Christian |
| <input type="checkbox"/> | | WPLJ 95.5 | |
| <input type="checkbox"/> | | WQXR-FM 96.3 | |
| <input type="checkbox"/> | | WQHT 97.1 | |
| <input type="checkbox"/> | | WSKQ-FM 97.9 | Spanish |
| <input type="checkbox"/> | | WAWZ 99.1 | Christian |
| <input type="checkbox"/> | | WBAI 99.5 | |
| <input type="checkbox"/> | | WHTZ 100.3 | |

| | | | |
|---|--|---------------|--|
| <input type="checkbox"/> | | WHUD 100.7 | |
| <input type="checkbox"/> | | WCBS-FM 101.1 | |
| <input type="checkbox"/> | | WQCD 101.9 | |
| <input type="checkbox"/> | | WNEW 102.7 | |
| <input type="checkbox"/> | | WKTU 103.5 | |
| <input type="checkbox"/> | | WAXQ 104.3 | |
| <input type="checkbox"/> | | WWPR-FM 105.1 | |
| <input type="checkbox"/> | | WLTW 106.7 | |
| <input type="checkbox"/> | | WBLS 107.5 | |
| TARGETS PARTIAL HOUSING REGION 1 | | | |
| AM | | | |
| <input type="checkbox"/> | | WEEX 1230 | Bergen |
| <input type="checkbox"/> | | WKDM 1380 | Bergen, Hudson (Chinese/ Mandarin) |
| <input type="checkbox"/> | | WMCA 570 | Bergen, Hudson, Passaic (Christian) |
| <input type="checkbox"/> | | WNYC 820 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WRKL 910 | Bergen, Hudson, Passaic (Polish) |
| <input type="checkbox"/> | | WPAT 930 | Bergen, Hudson, Passaic (Caribbean, Mexican, Mandarin) |
| <input type="checkbox"/> | | WWDJ 970 | Bergen, Hudson, Passaic (Christian) |
| <input type="checkbox"/> | | WINS 1010 | Bergen, Hudson, Passaic |

| | | | |
|--------------------------|--|--------------|--|
| <input type="checkbox"/> | | WEPN 1050 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WWNJ 1160 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WLIB 1190 | Bergen, Hudson, Passaic (Christian) |
| <input type="checkbox"/> | | WADO 1280 | Bergen, Hudson, Passaic (Spanish) |
| <input type="checkbox"/> | | WWRV 1330 | Bergen, Hudson, Passaic (Spanish) |
| <input type="checkbox"/> | | WNSW 1430 | Bergen, Hudson, Passaic (Portuguese) |
| <input type="checkbox"/> | | WZRC 1480 | Bergen, Hudson, Passaic (Chinese/Cantonese) |
| <input type="checkbox"/> | | WQEW 1560 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WWRL 1600 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WWRU 1660 | Bergen, Hudson, Passaic (Korean) |
| <input type="checkbox"/> | | WMTR 1250 | Passaic |
| <input type="checkbox"/> | | WGHT 1500 | Passaic |
| <input type="checkbox"/> | | WNNJ 1360 | Sussex |
| FM | | | |
| <input type="checkbox"/> | | WSOU 89.5 | Bergen, Hudson |
| <input type="checkbox"/> | | WCAA 105.9 | Bergen, Hudson (Latino) |
| <input type="checkbox"/> | | WBGO 88.3 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WFDU 89.1 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WKCR-FM 89.9 | Bergen, Hudson, Passaic |

| | | | |
|--------------------------|--|----------------|-------------------------|
| <input type="checkbox"/> | | WNYU-FM 89.1 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WFUV 90.7 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WFMU 91.1 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WNYE 91.5 | Bergen, Hudson, Passaic |
| <input type="checkbox"/> | | WRKS 98.7 | Bergen, Hudson, Sussex |
| <input type="checkbox"/> | | WRTN 93.5 | Bergen, Hudson, Sussex |
| <input type="checkbox"/> | | WHCR-FM 90.3 | Bergen, Passaic |
| <input type="checkbox"/> | | WPSC-FM 88.7 | Passaic |
| <input type="checkbox"/> | | WRHV 88.7 | Passaic |
| <input type="checkbox"/> | | WNJP 88.5 | Sussex |
| <input type="checkbox"/> | | WNTI 91.9 | Sussex |
| <input type="checkbox"/> | | WCTO 96.1 | Sussex |
| <input type="checkbox"/> | | WSUS 102.3 | Sussex |
| <input type="checkbox"/> | | WNNJ-FM 103.7 | Sussex |
| <input type="checkbox"/> | | WDHA -FM 105.5 | Sussex |
| <input type="checkbox"/> | | WHCY 106.3 | Sussex |
| <input type="checkbox"/> | | WWYY 107.1 | Sussex |

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 |
|--|----------------------|---------------|--|
| | | | |

| TARGETS ENTIRE HOUSING REGION 1 | | | | |
|----------------------------------|--|----------------------|---|---------------------|
| Bi-weekly | | | | |
| <input type="checkbox"/> | | Al Manassah | | Arab-American |
| Monthly | | | | |
| <input type="checkbox"/> | | Sino Monthly | North Jersey/NYC area | Chinese-American |
| | | | | |
| TARGETS PARTIAL HOUSING REGION 1 | | | | |
| Daily | | | | |
| <input type="checkbox"/> | | 24 Horas | Bergen, Essex, Hudson, Middlesex, Passaic, Union Counties | Portuguese-Language |
| Weekly | | | | |
| <input type="checkbox"/> | | Arab Voice Newspaper | North Jersey/NYC area | Arab-American |
| <input type="checkbox"/> | | La Voz | Hudson, Union, Middlesex Counties | Cuban community |
| <input type="checkbox"/> | | Italian Tribune | North Jersey/NYC area | Italian community |
| <input type="checkbox"/> | | Jewish Standard | Bergen, Passaic, Hudson Counties | Jewish community |
| <input type="checkbox"/> | | El Especialito | Union City | Spanish-Language |
| <input type="checkbox"/> | | El Nuevo | Hudson County | Spanish-Language |
| <input type="checkbox"/> | | La Tribuna Hispana | Basking Ridge, Bound Brook, Clifton, East Rutherford, Elizabeth, Fort Lee, Greebrook, Linden, Lydenhurst, Newark, North Plainfield, Orange, Passaic, Paterson, Plainfield, Roselle, Scotch Plains, Union, Union City, West NY | Spanish-Language |
| <input type="checkbox"/> | | Su Guia | Bergen and Passaic | Spanish-Language |

| | | | | |
|---|--|--------------------------------------|-----------------------|---|
| <input type="checkbox"/> | | Banda Oriental Latinoamérica | North Jersey/NYC area | South American community |
| <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) (Check all that applies) | | | | |
| DURATION & FREQUENCY OF OUTREACH | | NAME OF EMPLOYER/COMPANY | | LOCATION |
| Hudson County | | | | |
| <input type="checkbox"/> | | United Parcel Service Inc. NY Corp | | 492 County Ave, Secaucus |
| <input type="checkbox"/> | | USPS | | 80 County Road, Jersey City |
| <input type="checkbox"/> | | Liz Claiborne Inc | | 1 Claiborne Ave, North Bergen |
| <input type="checkbox"/> | | Credit Suisse First Boston LLC | | 1 Pershing Plz Jersey City |
| <input type="checkbox"/> | | HealthCare Staffing and Consult | | 26 Journal Square, Jersey City |
| <input type="checkbox"/> | | Ritter Sysco Food Service | | 20 Theodore Conrad Dr. Jersey City |
| <input type="checkbox"/> | | Jersey City Medical Center Inc. | | 50 Grand St, Secaucus |
| <input type="checkbox"/> | | Marsh USA Inc. | | 121 River St, Hoboken |
| <input type="checkbox"/> | | National Retail Systems Inc. | | 2820 16th St North Bergen |
| <input type="checkbox"/> | | Community Corrections Corp | | Lincoln Hwy Kearny |
| <input type="checkbox"/> | | Marine Personnel & Provisioning Inc. | | 1200 Harbor Blvd Weehawken |
| <input type="checkbox"/> | | Port Authority of NY and NJ | | 241 Erie St. Jersey City and 120 Academy St. Jersey City |
| <input type="checkbox"/> | | Christ Hospital Health Service | | 176 Palisade Ave, Jersey City |
| <input type="checkbox"/> | | Bayonne Hospital | | 29th Street and Ave E, Bayonne |
| <input type="checkbox"/> | | Salson Logistics Inc. | | 2100 88th St. and 7373 West Side Ave, North Bergen, NJ |

| | | | |
|--------------------------|--|--|---------------------------------------|
| <input type="checkbox"/> | | National Financial Service | 1000 Plaza, Jersey City |
| <input type="checkbox"/> | | Fleet NJ Company Development Corp. | 10 Exchange Place, Jersey City |
| <input type="checkbox"/> | | Maidenform Inc | 154 Ave E, Bayonne |
| <input type="checkbox"/> | | Lord Abbett & Company | 90 Hudson City, Jersey City |
| <input type="checkbox"/> | | Liberty Health Plan Inc. | 50 Baldwin Ave Jersey City |
| <input type="checkbox"/> | | Port Imperial Ferry Corp. | Pershing Rd Secaucus |
| <input type="checkbox"/> | | Hudson News | 1305 Paterson Plank Rd, North Bergen |
| <input type="checkbox"/> | | Palisades General Hospital | 7600 River Rd North Bergen, NJ |
| <input type="checkbox"/> | | Equiserve Inc. | 525 Washington Blvd Jersey city |
| <input type="checkbox"/> | | Ciricorp Data Systems Incorporated | 1919 Park Ave Secaucus |
| <input type="checkbox"/> | | Meadowlands Hospital Medical Center | Meadowlands Pkwy Secaucus |
| <input type="checkbox"/> | | Retailers & Manufacturers Dist Marking Serv. | 50 Metro Way Secaucus |
| <input type="checkbox"/> | | Dynamic Delivery Corp | 125 Pennsylvania Ave Kearny, NJ |
| <input type="checkbox"/> | | Bowne Business Communications Inc. | 215 County Ave Secaucus |
| <input type="checkbox"/> | | North Hudson Community Action Corp. | 5301 Broadway West New York 07093 |
| <input type="checkbox"/> | | Goya Foods Inc. | 100 Seaview Dr. Secaucus |
| <input type="checkbox"/> | | Cristi Cleaning Service | 204 Paterson Plank Rd Union, NJ |
| Bergen County | | | |
| <input type="checkbox"/> | | Hackensack University Medical Center | 30 Prospect Ave, Hackensack, NJ 07601 |
| <input type="checkbox"/> | | Professional Employer Group Service | 2050 Center Ave Ste 336 Fort Lee |

| | | | |
|--------------------------|--|--|---|
| <input type="checkbox"/> | | County of Bergen, NJ | 1 Bergen County Plaza Hackensack, NJ 07601 |
| <input type="checkbox"/> | | Society of the Valley Hospital | 223 N Van Dien Ave Ridgewood |
| <input type="checkbox"/> | | NJ Sports & Expo Authority | 50 State Highway 120 East Rutherford |
| <input type="checkbox"/> | | Merck-Medco Managed Care LLC | 100 Parsons Pond Dr. Franklin Lakes 07417 |
| <input type="checkbox"/> | | Quest Diagnostics Incorporated | 1 Malcolm Ave Teterboro ,NJ 07608 |
| <input type="checkbox"/> | | AT&T | 15 E Midland Ave Paramus |
| <input type="checkbox"/> | | Englewood Hospital and Medical Center | 350 Engle St. Englewood |
| <input type="checkbox"/> | | Aramark Svcs Management of NJ Inc | 50 Route 120 East Rutherford |
| <input type="checkbox"/> | | Holy Name Hospital | 718 Teaneck Road Teaneck |
| <input type="checkbox"/> | | Doherty Enterprises Inc | 7 Pearl Ct Allendale |
| <input type="checkbox"/> | | Bergen Regional Medical Center | 230 East Ridgewood Ave Paramus |
| <input type="checkbox"/> | | Inserra Supermarkets, Inc. | 20 Ridge Rd Mahwah |
| <input type="checkbox"/> | | Howmedica Osteonics Corp | 59 Route 17 Allendale |
| <input type="checkbox"/> | | Becton Dickinson & Company Corp | 1 Becton Dr. Franklin Lakes |
| <input type="checkbox"/> | | Pearson Education, Inc. | 1 Lake St. Upper Saddle River |
| Passaic County | | | |
| <input type="checkbox"/> | | D&E Pharmaceutical Co. | 206 Macoprin Rd Bloomingdale, NJ 07403 |
| <input type="checkbox"/> | | Acme Markets | 467 AllWood Rd Clifton, NJ 07012 |
| <input type="checkbox"/> | | St. Mary's Hospital | 350 Boulevard Passaic, NJ 07055 |
| <input type="checkbox"/> | | Merry Maids | 14 Riverside Square Mall, Bloomingdale, NJ 07403 |

| | | | |
|--------------------------|--|------------------------------------|--|
| <input type="checkbox"/> | | Health Center at Bloomingdale | 255 Union Ave Bloomingdale, NJ 07403 |
| <input type="checkbox"/> | | Sommers Plastic Product Co. Inc. | 31 Styertowne Rd Clifton, NJ 07012 |
| <input type="checkbox"/> | | St. Joseph's Hospital | 703 Main St. Paterson, NJ 07503 |
| <input type="checkbox"/> | | BAE Systems | 164 Totowa Rd, Wayne, NJ 07470 |
| <input type="checkbox"/> | | Drake Bakeries Inc | 75 Demarest Dr, Wayne, NJ 07470 |
| <input type="checkbox"/> | | Toys R Us National Headquarters | 1 Geoffrey Way, Wayne, NJ 07470 |
| <input type="checkbox"/> | | GAF Materials Corporation | 1361 Alps Rd, Wayne, NJ 07470 |
| <input type="checkbox"/> | | Valley National Bank Headquarters | 1455 Valley Road Wayne, New Jersey 07470 |
| Sussex County | | | |
| <input type="checkbox"/> | | Selective Insurance | 40 Wantage Ave, Branchville, NJ |
| <input type="checkbox"/> | | Andover Subacute and Rehab Center | 99 Mulford Rd Bldg 2, Andover, NJ |
| <input type="checkbox"/> | | Mountain Creek Resorts | 200 State Rt 94, Vernon, NJ |
| <input type="checkbox"/> | | County of Sussex | One Spring Street, Newton, NJ 07860 |
| <input type="checkbox"/> | | Newton Memorial Hospital Inc. | 175 High St, Newton, NJ |
| <input type="checkbox"/> | | Vernon Township Board of Education | 539 State Rt 515, Vernon, NJ |
| <input type="checkbox"/> | | F.O. Phoenix (Econo-Pak) | 1 Wiebel Plz, Sussex, NJ |
| <input type="checkbox"/> | | Hopatcong Board of Education | 2 Windsor Ave, Hopatcong, NJ |
| <input type="checkbox"/> | | Saint Clare's Hospital | 20 Walnut St, Sussex, NJ |
| <input type="checkbox"/> | | Ames Rubber Corp | 19 Ames Blvd, Hamburg, NJ |

| 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) | | | |
|--|---------------|--|----------------------------------|
| Name of Group/Organization | Outreach Area | Racial/Ethnic Identification of Readers/Audience | Duration & Frequency of Outreach |
| | | | |
| | | | |
| | | | |

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) | |
| BUILDING | LOCATION |
| <input type="checkbox"/> Sussex County Main Library | 125 Morris Turnpike, Newton, NJ 07860 |
| <input type="checkbox"/> Hudson County Administration Building | 595 Newark Avenue, Jersey City, NJ 07306 |
| <input type="checkbox"/> Passaic County Administration Building | 401 Grand Street, Paterson, NJ 07505 (973) 225-3632 |
| <input type="checkbox"/> Bergen County Administration Building | One Bergen County Plaza, Hackensack, NJ 07601 (201)336-6000 |
| 4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person) | |
| | |
| | |
| 4c. Sales/Rental Office for units (if applicable) | |
| | |

V. CERTIFICATIONS AND ENDORSEMENTS

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

-
Name (Type or Print)

-
Title/Municipality

-
Signature Date