

# Housing Element and Fair Share Plan

*Prepared for:*

**Neptune Township  
Monmouth County, New Jersey**


**DRAFT FOR REVIEW**

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Prepared By:

**LEON S. AVAKIAN INC.**  
CONSULTING ENGINEERS

788 Wayside Road  
Neptune, New Jersey 07753  
(732) 922-9229

  
\_\_\_\_\_  
Jennifer C. Beahm, PP, AICP  
License No. 05625

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### **Township Committee**

Robert Lane, Jr., Mayor

Kevin McMillan, Deputy Mayor

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Derel M. Stroud

Tassie D. York

### **Planning Board**

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Robert Lane, Jr., Mayor

Dyese Davis

Richard Schlossbach

Roslyn Hurt-Steverson

### **Township Planning Board Professionals**

Mark G. Kitrick, Esq., Board Attorney

Peter R. Avakian, PE, PP, CME, Board Engineer

Jennifer C. Beahm, PP, AICP, Board Planner

Heather Kepler, Board Administrator

### **Project Team**

Jennifer Beahm, PP, AICP

Christine Bell, PP, AICP, CFM

Matthew Joyner

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## **INTRODUCTION**

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

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

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

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

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

applications for development and probable residential development of lands;

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

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## **MUNICIPAL SUMMARY**

The Township of Neptune is an 8.13 square mile, diverse, suburban, community located in the southern half of Monmouth County, directly abutting the Atlantic Ocean. It is bordered by the City of Asbury Park, to the north-east, Ocean Township, to the north, the Borough of Avon-By-The-Sea and the Borough of Bradley Beach, to the east, the Borough of Tinton Falls, to the west, Wall Township, to the south, and the Borough of Neptune City, towards the central portion of the Township, lying directly on the Shark River to the east. The Borough of Belmar shares a maritime border with Neptune along the Shark River, to the south-east. Neptune is a Jersey Shore Town, and its land uses are typical of a suburban coastal community and consist mostly of residential areas with commercial uses located along major transportation corridors including NJ Route 35, Asbury Avenue, NJ Route 66, and NJ Route 33.

Most of the Township is located inland, except for the small historic district/ Victorian beachfront neighborhood of Ocean Grove, and the Shark River Hills/Island areas. Ocean Grove is an unincorporated community and Census Designated Place within Neptune Township and had 2023 population of 2,916.

Neptune had a population of 28,108 in 2023, according to the U.S. Census Bureau's American Community Survey Demographics and Housing Estimates. Neptune has a population density of 3,453 persons per square mile of land area, which is higher than Monmouth County's overall density of 1,375 persons per square mile.

Neptune grew older between 2010 and 2023, with a 2010 median age of 41.6, and a 2023 median age of 45.6 years of age. The Township's 2023 median household income estimate of \$90,827 was lower than that of the County (\$122,727) and that of the State (\$101,050). In the guidelines established by the COAH, Neptune Township is located in affordable housing Region 4 which is comprised of Mercer, Monmouth, and Ocean Counties.

## DEMOGRAPHIC CHARACTERISTICS

### POPULATION

In 2023, the Township of Neptune had a total population of 28,180. This number represented a net increase of 255 individuals or 0.9 percent since the 2010 Census. During this same time Monmouth County experienced a population increase of 2.5 percent, and a net increase of 15,503 individuals. Neptune's population grew steadily from 1940 through 1970 but had begun to slow by the year 1980.

The decade of the 1960s saw Neptune experience its greatest overall population increase, adding 7,874 new residents, growing by 57.8 percent. The decade of the 2000s would see Neptune's largest recorded decline in population, losing 458 residents, or 1.6 percent of the Township's population. The 2023 estimated population of 28,108 represented approximately 4.4 percent of the total population of Monmouth County. The total population pattern over time for Neptune, Monmouth County, and the State of New Jersey are detailed below.

**TABLE 1: POPULATION TRENDS, 1940-2050**

Year	Neptune			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	10,207	-	-	161,238	-	-	4,160,165	-	-
1950	13,613	3,406	33.4%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	21,487	7,874	57.8%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	27,863	6,376	29.7%	461,849	127,448	38.1%	7,171,112	1,110,330	18.2%
1980	28,366	503	1.8%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	28,148	-218	-0.8%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	27,690	-458	-1.6%	615,301	62,177	11.2%	8,414,350	684,162	9.0%
2010	27,925	235	0.8%	628,112	12,811	2.1%	8,721,577	307,227	3.7%
2020*	27,547	-378	-1.4%	620,821	-7,291	-1.2%	8,885,418	163,841	1.9%
2023*	28,108	561	2.1%	643,615	15,503	2.5%	9,267,014	545,437	6.3%
2050**	29,626	1,518	5.4%	669,624	26,009	4.4%	-	-	-

Source: U.S. Census Bureau Decennial Census (table DP-1)  
NJSDC 2000 Census Publication: New Jersey Population Trends 1790 to 2000  
\*U.S. Census Bureau, 2010-2023 ACS 5-Year Estimates (table DP05)  
\*\*Projections from North Jersey Transportation Planning Authority

### Population Composition by Age

The age composition of Neptune has shifted noticeably since the 2010 Census. According to American Community Survey 2023 5-Year Estimates, significant changes occurred in many age groups. Children and young adults, aged 5 to 19, saw substantial declines, as did the 44 to 54 year old adult population and the 75 to 84 year old population. The largest percent decrease (-37.7%) was seen among adolescents aged 10 to 14 years old, followed closely by the 45 to 54 demographic which experienced a 36.5 percent decrease.

In terms of growth, the greatest gains were seen in the 60-64 demographic, which

experienced a 94.3 percent increase. With the exception of persons aged 75-84, every age demographic over 55 years experienced positive growth from the time of the 2010 Census.

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

Population	2010		2023		Change 2010-2023	
	Number	Percent	Number	Percent	Number	Percent
Total population	27,925	100.0%	28,108	100.0%	183	0.7%
Under 5 years	1,874	6.7%	1,410	5.0%	-464	-24.8%
5 to 9 years	1,710	6.1%	1,639	5.8%	-71	-4.2%
10 to 14 years	1,726	6.2%	1,075	3.8%	-651	-37.7%
15 to 19 years	1,964	7.0%	1,552	5.5%	-412	-21.0%
20 to 24 years	1,333	4.8%	1,695	6.0%	362	27.2%
25 to 34 years	2,969	10.6%	3,096	11.0%	127	4.3%
35 to 44 years	3,551	12.7%	3,414	12.1%	-137	-3.9%
45 to 54 years	5,058	18.1%	3,213	11.4%	-1,845	-36.5%
55 to 59 years	1,876	6.7%	2,569	9.1%	693	37.0%
60 to 64 years	1,396	5.0%	2,712	9.6%	1,316	94.3%
65 to 74 years	2,028	7.3%	3,315	11.8%	1,287	63.5%
75 to 84 years	1,932	6.9%	1,513	5.4%	-419	-21.7%
85 years and over	508	1.8%	905	3.2%	397	78.2%
U.S. Census Bureau, American Community Survey 2010, 2023 5- Year Estimates (table DP-05) S0101						

Monmouth County also experienced shifts in the age make-up of its population. Similarly to Neptune, the County also experienced significant decreases in the adolescent population. Monmouth County's 35 to 44 and 45 to 54-year-old cohorts experienced significant decreases in population, -18.8 percent and -18.9 percent respectively. The 65 to 74 age group saw the County's largest jump in population, an increase of 70.4 percent between 2010 and 2023. The second largest increase was recorded in the 60 to 64 age brackets, seeing an increase of 48.4 percent.

Similar to the Township, the percentage of the County's age cohorts over the age of 55 years experienced increases between 2010 and 2023, suggesting that the County, like Neptune, has an aging population.

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

Population	2010		2023.		Change 2010-2023	
	Number	Percent	Number	Percent	Number	Percent
Total population	628,112	100.0%	643,615	100.0%	15,503	2.5%
Under 5 years	36,105	5.7%	32,114	5.0%	-3,991	-11.1%
5 to 9 years	43,432	6.9%	37,013	5.8%	-6,419	-14.8%
10 to 14 years	45,172	7.2%	39,484	6.1%	-5,688	-12.6%
15 to 19 years	44,706	7.1%	42,163	6.6%	-2,543	-5.7%
20 to 24 years	33,055	5.3%	37,390	5.8%	4,335	13.1%
25 to 34 years	63,105	10.0%	70,569	11.0%	7,464	11.8%
35 to 44 years	93,461	14.9%	75,860	11.8%	-17,601	-18.8%
45 to 54 years	108,675	17.3%	88,083	13.7%	-20,592	-18.9%
55 to 59 years	42,594	6.8%	50,654	7.9%	8,060	18.9%
60 to 64 years	34,235	5.5%	50,797	7.9%	16,562	48.4%
65 to 74 years	41,719	6.6%	71,107	11.0%	29,388	70.4%
75 to 84 years	29,301	4.7%	33,953	5.3%	4,652	15.9%
85 years and over	12,552	2.0%	14,428	2.2%	1,876	14.9%
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (table DP-05) S0101						

The median age of Township residents increased between 2010 and 2023, rising 4 years from 41.6 years of age to 45.6 years. This trend follows a similar rise in the median age of Monmouth County and New Jersey's population as well, rising 3 years and 1.6 years, respectively.

**TABLE 4: MEDIAN AGE, 2010 - 2023**

Year	Neptune	Monmouth County	New Jersey
2010	41.6	40.6	38.5
2023	45.6	43.2	40.1
Change	4	2.6	1.6
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (table DP-05)			

## HOUSEHOLDS

A household is defined as one or more persons, either related or not, living together in a housing unit. 2023 ACS 5-Year Estimates note that there were approximately 11,387 households in the Township. Households that consisted of two (2) persons (35.2%) were the largest housing demographic in the Township, followed closely by one (1) person households at 31.6 percent. Together, one (1) and two (2) person units accounted for 66.8 percent of all households in the Township. Monmouth County shares similar housing characteristics to Neptune. Similar to the Township, two (2) and one (1) person households were the most numerous housing types in Monmouth County, together accounting for 59.1 percent of all housing in the County. The average household size in the Township is smaller than that of the County, with the Neptune average being 2.44 and the Monmouth County

average being 2.51.

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

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Total Households	11,387	100.0%	250,195	100.0%
1-person	3,603	31.6%	66,589	26.6%
2-persons	4,012	35.2%	81,289	32.5%
3-persons	1,592	14.0%	40,929	16.4%
4 or more persons	2,180	19.1%	61,388	24.5%
Average Household Size	2.44		2.51	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (tables S2501 & B25010)				

Family households are defined as two or more persons living in the same household, related by blood, marriage or adoption. Most households in Neptune were families, comprising 62.1 percent of all households. Approximately 68.7 percent of all family households were family households with married couple householders, while 8.2 percent and 23.1 percent of family households consisted of single parent male or female householders, respectively. The average family size was 3.08 persons. Of all Township households, 37.9 percent were non-family households.

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

Household Size	Total	Percent
Total Households	11,387	100.0%
1 person household	3,603	31.6%
2 or more person household	7,784	68.3%
Family households	7,068	62.1%
Married Couple Family	4,855	68.7%
With own children under 18 years	1,268	26.1%
No children under 18 years	3,587	73.9%
Other Family	2,213	31.3%
Male householder, no spouse present	578	8.2%
With own children under 18 years	237	41.0%
No own children under 18 years	341	59.0%
Female householder, no spouse present	1,635	23.1%
With own children under 18 years	817	50.0%
No own children under 18 years	818	50.0%
Nonfamily Households	4,319	37.9%
Average Family Size (persons)	3.08	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables S2501, S1101)		

## INCOME

Neptune experienced a 63.8 percent increase in per capita income between 2010 and 2023, higher than Monmouth County's 60 percent increase and the State's 52.4 percent increase over the same period. The Township's per capita income of \$50,214 is lower than the County's \$65,545 per capita income figure, and the State's \$53,118 per capita income.

**TABLE 7: PER CAPITA INCOME AND MEDIAN HOUSEHOLD INCOME, 2010-2023**

	2010 Per Capita Income	2023 Per Capita Income	Percent Change	2010 Median Household Income	2023 Median Household Income	Percent Change
Neptune	\$30,656	\$50,214	63.8%	\$74,422	\$96,827	30.1%
Monmouth County	\$40,976	\$65,545	60.0%	\$82,265	\$122,727	49.2%
New Jersey	\$34,858	\$53,118	52.4%	\$69,811	\$101,050	44.7%
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (tables S1902 and S1903)						

Median household incomes in Neptune Township are lower than the incomes for the County and the State overall, however, the Township experienced a higher percentage growth than Monmouth County did over the same period of time. 48.5 percent of Neptune Township households had incomes over \$100,000; while a majority (58.9%) of County households had incomes greater than \$100,000. The median household income in Neptune was \$96,827; \$25,900 less than the County median household income, and only around \$4,200 less than the State median household income. Between 2010 and 2023, the median household income increased by 30.1 percent, lower than the 49.2 percent growth rate experienced in Monmouth County, and the 44.7 percent growth rate for the State overall.

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

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
<b>Total Households</b>	11,387	100.0%	250,195	100.0%
Less than \$10,000	507	4.5%	8,165	3.3%
\$10,000 to \$14,999	269	2.4%	5,319	2.1%
\$15,000 to \$19,999	282	2.5%	5,203	2.1%
\$20,000 to \$24,999	477	4.2%	5,578	2.2%
\$25,000 to \$29,999	336	3.0%	5,530	2.2%
\$30,000 to \$34,999	210	1.8%	5,175	2.1%
\$35,000 to \$39,999	175	1.5%	5,648	2.3%
\$40,000 to \$44,999	280	2.5%	5,544	2.2%
\$45,000 to \$49,999	420	3.7%	6,198	2.5%
\$50,000 to \$59,999	482	4.2%	9,995	4.0%
\$60,000 to \$74,999	999	8.8%	15,158	6.1%
\$75,000 to \$99,999	1,425	12.5%	25,542	10.2%
\$100,000 to \$124,999	1,264	11.1%	24,161	9.7%
\$125,000 to \$149,999	1,095	9.6%	19,756	7.9%
\$150,000 to \$199,999	1,524	13.4%	33,996	13.6%
\$200,000 or more	1,642	14.4%	69,227	27.7%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B19001)				

## HOUSEHOLD COSTS

The tables below show housing expenditures for owner- and renter-occupied units in Neptune during the 2023 5-Year Estimate. The first table shows the housing costs of owner occupants as a percentage of total income. A total of 2,346 households (30%) were devoting more than 30 percent of their annual income to housing costs. The State affordability threshold for housing as a percentage of income suggests that not more than 28 percent of gross income should be allocated for housing costs. In Monmouth County, 27.3 percent of households dedicated more than 30 percent of their income to housing.

The second table shows rental costs as a percentage of household income. A total of 1,842 households renting in Neptune, or 51.5 percent, were spending over 30 percent of their income on rent. The State affordability threshold for housing as a percentage of income suggests that not more than 30 percent of gross income should be allocated for rent.

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

	Neptune		Monmouth County	
	Number	Percentage	Number	Percentage
Total Owner-Occupied Housing Units	7,812	100.0%	188,578	100.0%
Less than 10.0 percent	1,131	14.5%	28,917	15.3%
10.0 to 14.9 percent	1,125	14.4%	32,253	17.1%
15.0 to 19.9 percent	1,435	18.4%	31,997	17.0%
20.0 to 24.9 percent	1,163	14.9%	25,780	13.7%
25.0 to 29.9 percent	604	7.7%	16,946	9.0%
30.0 to 34.9 percent	433	5.5%	10,722	5.7%
35.0 to 39.9 percent	385	4.9%	8,426	4.5%
40.0 to 49.9 percent	482	6.2%	10,377	5.5%
50.0 percent or more	1,046	13.4%	21,847	11.6%
Not computed	8	0.15%	1,313	0.7%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25091)				

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

	Neptune		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	3,575	100.0%	61,617	100.0%
Less than 10.0 percent	91	2.5%	2,113	3.4%
10.0 to 14.9 percent	156	4.4%	4,993	8.1%
15.0 to 19.9 percent	450	12.6%	6,970	11.3%
20.0 to 24.9 percent	358	10.0%	6,927	11.2%
25.0 to 29.9 percent	442	12.4%	6,419	10.4%
30.0 to 34.9 percent	272	7.6%	4,751	7.7%
35.0 to 39.9 percent	234	6.5%	3,057	5.0%
40.0 to 49.9 percent	439	12.3%	6,163	10.0%
50.0 percent or more	897	25.1%	16,805	27.3%
Not computed	236	6.6%	3,419	5.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25070)				

## **EXISTING HOUSING CONDITIONS**

### **HOUSING UNIT DATA**

Neptune's housing stock is predominantly owner occupied and relatively old. According to the 2023 ACS, the Township had a total of 12,976 housing units, 11,387 (87.8%) of which are occupied. Of the Township's fully occupied housing units, most (68.6%) were owner-occupied, while 31.4 percent were renter-occupied. When compared with Monmouth



County, the housing stock in Neptune Township is older, with 1963 being the median year when most of the Township's housing stock was built. In Monmouth County, 1975 is the median year when most housing units were constructed.

**TABLE 11: OCCUPANCY DATA, 2023**

Housing Units in Neptune	Number	Percent
<b>Total Housing Units</b>	12,976	100.0%
Occupied Housing Units	11,387	87.8%
Owner Occupied	7,812	68.6%
Renter Occupied	3,575	31.4%
<b>Vacant Housing Units</b>	1,589	12.2%
For Rent / Rented Not Occupied	196	12.3%
For Sale Only	159	10.0%
Sold, not occupied	88	5.5%
For Seasonal, Recreational or Occasional Use	855	53.8%
Other Vacant	291	18.1%
U.S. Census Bureau, American Community Survey 2023 (tables DP04 and B25004)		

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

	Number	Percent
Built 2020 or later	68	0.5%
Built 2010 to 2019	978	7.5%
Built 2000 to 2009	994	7.7%
Built 1990 to 1999	578	4.5%
Built 1980 to 1989	1,431	11.0%
Built 1970 to 1979	1,032	8.0%
Built 1960 to 1969	2,102	16.2%
Built 1950 to 1959	2,335	18.0%
Built 1940 to 1949	651	5.0%
Built 1939 or earlier	2,807	21.6%
Total	12,976	100.0%
Median Year Structure Built	1963	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04 and B25035)		

### **Housing Type and Size**

A majority of housing units in Neptune (64.8%) are comprised of one (1) unit detached homes. One (1) unit attached units (i.e. townhomes) comprised the second largest percentage of the Township's housing typology (10.9%).

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

Units in Structure	Total	Percent
Total	12,976	100.0%
1 Unit, detached	8,405	64.8%
1 Unit, attached	1,412	10.9%
2 Units	406	3.1%
3 or 4 Units	931	7.2%
5 to 9 Units	339	2.6%
10 to 19 Units	585	4.5%
20 Units or more	800	6.2%
Mobile home	98	0.8%
Boat, RV, van, etc.	0	0.0%
Rooms	Total	Percent
1 room	226	1.7%
2 rooms	592	4.6%
3 rooms	970	7.5%
4 rooms	1,476	11.4%
5 rooms	2,691	20.7%
6 rooms	2,487	19.2%
7 rooms	1,739	13.4%
8 rooms	1,359	10.5%
9 or more rooms	1,436	11.1%
Median number of rooms	5.7	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (DP04)		

### **Housing Values and Contract Rents**

According to the 2023ACS 5-Year Estimates, the median value of owner-occupied housing units in Neptune was \$424,400, with the majority (84.1%) of units valued at \$300,000 or greater. Table 14 provides a breakdown of home values for owner-occupied units within the Township. Of the Township's 7,812 total owner-occupied housing units, fewer than 400 units (accounting for about 4.5%) were reported to be worth less than \$100,000.

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

	Neptune		Monmouth County	
	Number	Percentage	Number	Percentage
Total	7,812	100.0%	188,578	100.0%
Less than \$50,000	190	2.4%	3,202	1.7%
\$50,000 to \$99,999	114	1.5%	2,703	1.4%
\$100,000 to \$149,999	44	0.6%	1,760	0.9%
\$150,000 to \$199,999	118	1.5%	2,797	1.5%
\$200,000 to \$299,999	777	9.9%	12,780	6.8%
\$300,000 to \$499,999	3,924	50.2%	55,119	29.2%
\$500,000 to \$999,999	2,208	28.3%	88,909	47.1%
\$1,000,000 and greater	437	5.6%	21,308	11.3%
Median Value	\$424,400		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

With respect to renter-occupied units, a quarter of them (24.2%) fell into the gross rent paid range of '\$2,000 to \$2,499' per month, with another quarter (24%) of the Township paying in the range of \$1,000 to \$1,499 per month. At the time of the ACS 5-Year Estimates, the median gross rent in Neptune was \$1,700, slightly less than the County median rent of \$1771. 8.6% of Neptune's occupied rental units cost fewer than \$500 per month, while only 34 units did not require cash rent payments.

**TABLE 15: GROSS RENT PAID, 2023**

	Neptune		Monmouth County	
	Number	Percentage	Number	Percentage
Total	3,509	100.0%	59,223	100.0%
Less than \$500	301	8.6%	4,045	6.8%
\$500 to \$999	320	9.1%	3,453	5.8%
\$1,000 to \$1,499	843	24.0%	13,711	23.2%
\$1,500 to \$1,999	725	20.7%	15,499	26.2%
\$2,000 to \$2,499	849	24.2%	10,920	18.4%
\$2,500 to \$2,999	243	6.9%	6,150	10.4%
\$3,000 or more	228	6.5%	5,445	9.2%
No cash rent	34	(x)	2,394	(x)
Median Contract Rent	\$1,700		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

### **Housing Conditions**

According to the 2023 ACS, 4.8 percent and 4.5 percent of Neptune's owner occupied and renter occupied housing units, respectively, experienced overcrowding. There were 21 units lacking complete plumbing facilities and an additional 181 units lacked any complete kitchen facilities in Neptune. These factors are utilized in determining housing deficiency and general housing problems and are used as the basis to calculate the municipal rehabilitation obligation. According to the data, 4.7 percent of occupied housing units

experienced over-crowding, while 0.2 percent of occupied units lacked complete plumbing facilities and 1.6 percent lacked complete kitchen facilities.

**TABLE 16: HOUSING DEFICIENCY CHARACTERISTICS, 2023**

	Count	Percent
<b>Housing Units with 1.01 or More Persons Per Room</b>		
Owner-Occupied	375	4.8%
Renter-Occupied	160	4.5%
Total Occupied Housing Units	11,387	100.0%
Lacking complete plumbing facilities	21	0.2%
Total Occupied Housing Units	11,387	100.0%
Lacking complete kitchen facilities	181	1.6%
U.S. Census Bureau, American Community Survey 2023 (tables B25014, S2504)		

## PROJECTED HOUSING STOCK

According to the New Jersey Department of Community Affairs, Neptune Township issued building permits for 579 new residential dwelling units between January 2004 and December 2023. During that same time period, the Township also issued 179 residential demolition permits. Subtracting demolition permits from construction permits yields a net increase of 400 dwelling units over this time period.

**TABLE 17: BUILDING PERMITS AND DEMOLITION PERMITS ISSUED, 2004 - 2023**

Year	1 & 2 Family	Multi Family	Mixed Use	Total New Construction	Total Residential Demolitions	Net Units Added
2004	5	0	3	8	7	1
2005	6	0	0	6	9	-3
2006	8	0	0	8	4	4
2007	19	0	0	19	12	7
2008	5	1	1	7	1	6
2009	0	0	0	0	3	-3
2010	2	0	0	2	3	-1
2011	5	1	0	6	12	-6
2012	6	0	0	6	8	-2
2013	6	0	0	6	16	-10
2014	26	213	1	240	37	203
2015	15	0	0	15	22	-7
2016	16	0	0	16	12	4
2017	3	0	0	3	0	3
2018	1	44	0	45	0	45
2019	42	73	0	115	10	105
2020	33	0	0	33	2	31
2021	20	0	0	20	12	8
2022	8	0	0	8	6	2
2023	16	0	0	16	3	13
<b>Total</b>	<b>242</b>	<b>332</b>	<b>5</b>	<b>579</b>	<b>179</b>	<b>400</b>

Source: NJ DCA Construction Reporter

## EMPLOYMENT DATA

Data set DP03 of the 2023 ACS reports on work activity of residents aged 16 years and older. While Neptune's working age population was 23,763, the Township has a labor force of 15,725 residents. Approximately 33.8 percent of the Township's working age residents were not participating in the labor force at the time of the estimates. Most of the Township's labor force (66%) were employed in civilian jobs, with only 39 individual residents reported as members of the armed forces. Approximately 5.4 percent of Township residents reported being unemployed.

**TABLE 18: EMPLOYMENT STATUS, 2023**

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	23,763	100.0%	526,352	100.0%
In labor force	15,725	66.2%	349,815	66.5%
Civilian Labor Force	15,686	66.0%	349,355	66.4%
Employed	14,413	60.7%	331,018	62.9%
Unemployed	1,273	5.4%	18,337	3.5%
Armed Forces	39	0.2%	460	0.1%
Not in labor force	8,038	33.8%	176,537	33.5%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates table DP03)				

The majority of the Township's workers, 76.4 percent were employed in private wage and salary positions, while 5.8 percent of workers were self-employed. Government workers comprised approximately 17.8% of the Township's workforce. Table 19 provides a breakdown of worker classifications.

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

	Number	Percent
Total	14,413	100.0%
Private Wage and Salary Worker	11,011	76.4%
Government Worker	2,550	17.7%
Self-Employed Worker	836	5.8%
Unpaid Family Worker	16	0.1%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

An analysis of employees (over the age of 16) by economic sector indicates that employed working age individuals in Neptune were involved in a range of economic sectors. The highest concentration of workers (34%) were found in the 'educational services, and health care and social assistance' sector. 'Professional, scientific, and management, and administrative and waste management services' and 'retail trade' were the second and third

largest sectors in the Township workforce, comprising 12.3 percent and 9.7 percent respectively.

**TABLE 20: WORKFORCE BY SECTOR, 2023**

Industry	Number	Percent
Civilian employed population 16 years and over	14,413	100.0%
Agriculture, forestry, fishing and hunting, mining	94	0.7%
Construction	839	5.8%
Manufacturing	531	3.7%
Wholesale Trade	414	2.9%
Retail Trade	1,402	9.7%
Transportation and Warehousing, and Utilities	954	6.6%
Information	246	1.7%
Finance and insurance, and real estate and rental and leasing	824	5.7%
Professional, scientific, and management, and administrative and waste management services	1,775	12.3%
Educational services, and health care and social assistance	4,898	34.0%
Arts, entertainment, and recreation, and accommodation and food services	1,229	8.5%
Other Services, except public administration	455	3.2%
Public administration	752	5.2%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 21 provides a percentage comparison of the Township's workforce against that of the County. The Township's profile of employment by sector generally mirrors that of the County, with the largest sectors of employment being the 'educational services, and health care and social assistance' sector. 'Professional, scientific, and management, and administrative and waste management services' for both. However, a much higher percentage of the County's workforce is employed in 'Finance and insurance, and real estate and rental and leasing' when compared with the Neptune.

**TABLE 21: COMPARISON OF WORKFORCE BY SECTOR  
NEPTUNE TOWNSHIP AND MONMOUTH COUNTY, 2023**

Industry	Neptune	Monmouth County
Civilian employed population 16 years and over	14,413	331,018
Agriculture, forestry, fishing and hunting, mining	0.7%	0.4%
Construction	5.8%	7.0%
Manufacturing	3.7%	6.2%
Wholesale Trade	2.9%	2.5%
Retail Trade	9.7%	10.5%
Transportation and Warehousing, and Utilities	6.6%	4.4%
Information	1.7%	3.2%
Finance and insurance, and real estate and rental and leasing	5.7%	10.3%
Professional, scientific, and management, and administrative and waste management services	12.3%	15.5%
Educational services, and health care and social assistance	34.0%	24.4%
Arts, entertainment, and recreation, and accommodation and food services	8.5%	7.7%
Other Services, except public administration	3.2%	3.7%
Public administration	5.2%	4.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 22 provides a breakdown of occupations by type for the Township's employed civilian labor force. Almost half of the Township's civilian labor force was employed in the 'management, business, science, and arts occupations' sector. The 'service occupations' and 'sales and office occupations' were the second and third most common occupation type, respectively.

**TABLE 22: OCCUPATIONS BY TYPE, 2023**

	Number	Percentage
Employed Civilian population 16 years and over	14,413	100.0%
Management, business, science and arts occupations	6,765	46.9%
Service occupations	2,572	17.8%
Sales and office occupations	2,467	17.1%
Natural resources, construction and maintenance occupations	985	6.8%
Production Transportation and material moving occupations	1,624	11.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

As shown in Table 23, 68.6 percent of Neptune residents commute less than half an hour from home to their place of work. Approximately 22.2 percent commute between half an hour to an hour from home to their place of work, and 9 percent of residents have commutes greater than one hour. The mean travel time to work was 24.3 minutes, less than Monmouth County's average of 34.8 minutes. The majority of Neptune workers who commute to work do so by private automobile (73.4%).

**TABLE 23: TRAVEL TIME TO WORK, 2023**

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Workers who did not work at home	12,551	100.0%	270,382	100.0%
Less than 5 minutes	218	1.7%	7,133	2.6%
5 to 9 minutes	1,598	12.7%	23,580	8.7%
10 to 14 minutes	2,481	19.8%	34,617	12.8%
15 to 19 minutes	1,970	15.7%	34,788	12.9%
20 to 24 minutes	1,649	13.1%	30,346	11.2%
25 to 29 minutes	706	5.6%	15,220	5.6%
30 to 34 minutes	1,437	11.4%	30,368	11.2%
35 to 39 minutes	217	1.7%	8,941	3.3%
40 to 44 minutes	309	2.5%	12,716	4.7%
45 to 59 minutes	834	6.6%	25,519	9.4%
60 to 89 minutes	600	4.8%	27,152	10.0%
90 or more minutes	532	4.2%	20,002	7.4%
Mean travel time to work (minutes)	25.7		32.8	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03 and B08303)				
*-percentages may not total 100 due to rounding				

**TABLE 24: MEANS OF COMMUTE, 2023**

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Workers 16 years and over	14,246	100.0%	325,092	100.0%
Car, truck, van- Drove Alone	10,453	73.4%	217,077	66.8%
Car, truck, van- Carpooled	1,088	7.6%	23,553	7.2%
Public Transportation	451	3.2%	17,981	5.5%
Walked	293	2.1%	4,775	1.5%
Other Means	266	1.9%	6,996	2.2%
Worked at home	1,695	11.9%	54,710	16.8%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimate (table DP03)				

As indicated in Table 25 below, it is projected that Monmouth County will add 21,400 jobs by 2032. The Ambulatory Health Care Services, Transportation and Warehousing, and Information sectors are poised to experience the greatest increase in number of jobs over the course of the projection period.



**TABLE 25: PROJECTED EMPLOYMENT, MONMOUTH COUNTY, 2032**

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

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

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

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

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

### **Infrastructure**

#### **Water and Sewer**

The American Water Company is based in Camden, NJ as is the largest investor-owned water and wastewater utility company in the United States. The New Jersey subsidiary of American Water serves approximately 2.5 million people across 17 of the 21 counties. In Neptune, the company is located at 611 Old Corlies Avenue.

The Township of Neptune Sewage Authority (TNSA) provides sewage service to Neptune Township and other municipalities in Monmouth County such as Bradley Beach, Avon-by-the-Sea, Neptune City, Tinton Falls, and Wall Township. The Authority owns and operates an 8.5 M.G.D. secondary trickling filter treatment facility with a stabilization pond as the polishing point before discharging a mile into the ocean via an outfall pipe. The daily average this year has been 6.3 million gallons. The system also consists of a regional pumping station, force main, ocean outfall and the trunk line. Currently all sewage from the western portion of Neptune Township, while a portion of Neptune Township pumps their sewage to the Authority through a pump station. The Authority currently operates two inlet facilities and three parallel treatment trains (process units in series) which provide the ability to distribute the flow of sewage for the most efficient treatment.

The Ocean Grove Sewerage Authority (OGSA), located at 25 Neptune Boulevard, provides sewage service to the Ocean Grove section of Neptune Township. The OGSA contracts with the TNSA and have reserved 800,000 gallons per day.

### **Anticipated Demand and Land Use Patterns**

The Township of Neptune has been approaching a near build-out of its vacant, developable parcels. The Township is comprised of a variety of land uses, including residential, retail,

office, public, and institutional uses and a nominal amount of light industrial uses. According to NJTPA population estimates projected to 2050, it is anticipated that the Township's population will grow by approximately 1,581 people, an increase of 5.4 percent.

### Residential

Neptune Township is a primarily suburban community and residential uses comprise the single largest land use category in the Township (87%). As a mature suburban community, additional residential development will likely be accommodated with redevelopment or infill opportunities. Opportunities for new multi-family development may exist above existing retail stores within the Township's existing mixed-use zones.

### Non-Residential

Commercial uses within the Township of Neptune tend to be focused along State Highways 33/Corlies, 35, and 66. The Historic District Mixed-Use zone in the Ocean Grove portion of Neptune contains a vibrant pedestrian oriented shopping experience and professional office spaces. Other non-residential uses include hospital complexes, light industry, beaches, boardwalks, and public lands. New non-residential development will continue to take place as the market allows along the major transportation corridors within the Township.

### **Environmental Constraints**

Neptune's topography can be characterized as flat to gently sloping, with steeper slopes located in the central portion of the Shark River Hills neighborhood, the northern section of the Township, and near the interchange of State Hwy 18 and Asbury Avenue. While areas of steep slopes do exist, they are isolated and generally do not cause any serious limitations to commercial and residential development.

The Township is located within the Shark River watershed which itself contains five (5) smaller watersheds. Floodplains have been identified along the Jumping Brook, Musquash Brook, and the Shark River. Flood plain areas generally coincide with stream corridors and wetland areas; however, the wetlands are more geographically extensive than the flood plain areas. As Neptune continues to develop and increase the amount of impervious coverage, the Township will continue to see incremental impacts on flooding and drainage patterns.

### **Historic**

The entirety of Ocean Grove, an unincorporated community within Neptune Township, is listed on the State and National Register of Historic Places. Established in 1869 by a group of spiritual lay leaders, Ocean Grove claims to have the largest collection of authentic

Victorian architecture in the United States. The community was originally founded to serve as a Camp Meeting location, an outdoor religious gathering spot used by Methodists.

## **EXISTING LAND USE DESIGNATIONS**

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

The following districts comprise the Township's **residential** zones: R-1, R-2, R-3, R-4, R-5.

- **R-1:** The R-1 Very Low Density Residential Zone district is in the western portion of the Township and is bounded by Jumping Brook Road, to the west, and West Bangs Road, to the east. The district is intended for single family residential development at densities of less than 3.5 units per acre. Other permitted uses include: community centers, community shelters, detached single family residences, parks, places of worship, and recreational facilities.
- **R-2:** The R-2 Low Density Residential Zone District is primarily located in the western portion of the Township, bounded by State Hwy 18, to the east, and State Hwy 66, to the west; however, several smaller R-2 districts exist through Neptune Township. The district is intended single family residential development at densities ranging between four and five dwelling units per acre. Other permitted uses are identical to those found in the R-1 Zone, and include: cemeteries, marinas, public or private elementary, middle, or high schools.
- **R-3:** The Moderate Density Residential Zone district is primarily located in the portions of the Township east of State Hwy 18; however, smaller instances of this zone can be found elsewhere in the Township. The district is intended for single family residential development at densities not exceeding 5.8 dwelling units per acre. Other permitted uses are identical to those found in the R-1 Zone.
- **R-4: The R-4 Medium Density Single-Family Residential Zone** District is primarily located in the eastern portion of the Township, near the vicinity of Stokes Avenue. The district is intended for single family residential development at densities not exceeding 8.7 dwelling units per acre. Other permitted uses are identical to those found in the R-1 Zone, excluding community centers and including private or public elementary, middle, or high schools.
- **R-5:** The R-5 Multi-Family Residential Zone district is located throughout the Township, though notable clusters are found in the vicinity of State Hwy 18 and State Hwy 33/ Corlies Avenue. The district is intended for

multi-family residential development at densities not exceeding 12 dwelling units per acre. Other permitted uses include: age restricted residences, cemeteries, community shelters, detached single family residences, multifamily residences, parks, places of worship, recreational facilities, and townhouses.

The following districts comprise the Township's **commercial/mixed use/industrial** zones: B-1, R-2, R-3, R-4, R-5.

- **B-1:** The B-1 Town Commercial Zone district is located throughout the Township, notably in the vicinities of State Hwy 33/ Corlies Ave and State Hwy 35/Stokes Avenue. The district is intended to serve the needs of specific surrounding residential neighborhoods by providing for retail sale and service uses. The need to complement and preserve the character of the surrounding residential neighborhoods is paramount.
- **B-2:** The B-2 Professional Office Zone district is in the eastern portion of the Township, bounded by North Taylor Road, to the east, Wells Avenue, to the south and, Neptune Boulevard, to the west. The zone is intended to provide for professional office development in designated areas.
- **B-3:** The B-3 Marina Mixed Use Zone district is located on Shark River Island, and areas adjacent to in on the Township's mainland. The district is intended to provide a well balanced mix of residential and marine oriented retail uses that enhance the Shark River Waterfront area while respecting important coastal environments. Permitted uses include, but are not limited to: marinas/boat and marine equipment dealers, detached single family homes, multifamily dwellings, restaurants, and nightclubs.
- **C-1:** The Planned Commercial Development Zone district is located throughout the Township, primarily in the western portion of the Township along either side of State Hwy 66. The district is meant to provide for business uses that are appropriate to the Route 66 highway corridor, including, but not limited to: new car dealers, ambulatory healthcare services, banks, and other amusement and recreation industries.
- **C-2:** The Corridor Commercial Zone district is located in the eastern portion of Neptune, bounded by Springwood Avenue, to the north, the North Jersey Coast Line train tracks, to the east, and State Hwy 33/Corlies Avenue, to the south. The district is meant to provide for roadway oriented, non-retail business uses including, but not limited to: doctor's offices, golf courses, and sports and recreation instruction.
- **C-3:** The Route 66 West Commercial Zone district is located in the northwest corner of the Township and is intended to provide for business uses appropriate to the Route 66 highway corridor situated west of Route

18. Permitted uses within the district include, but are not limited to: automobile dealerships, furniture stores, vocational schools, and banquet facilities.

- **C-4:** The C-4 Route 66 East Commercial Zone district is located in the eastern portion of the Township and is intended to provide for business uses appropriate to the Route 66 highway corridor situated east of Route 18. Permitted uses within the district include, but are not limited to: doctor's offices, childcare centers, full service restaurants, municipal facilities, and cemeteries.
- **C-5:** The C-5 Corridor Commercial Zone district is located in the southern portion of the Township and is intended to provide for business uses appropriate to the Route 33 highway corridor situated west of Route 18. Permitted uses within the district include, but are not limited to: furniture stores, retail bakeries, musical instrument stores, and garden centers/nurseries.
- **C-6:** The C-6 Route 33 East Commercial Zone district is intended to provide for business uses appropriate to the Route 33 highway corridor of Neptune Township situated east of Route 18. Permitted uses within the district include but are not limited to: radio/television/electronic stores, butchers/delicatessens, art dealers, and jewelry stores.
- **C-7:** The C-7 Route 35 East Commercial Zone is intended to provide for business uses appropriate to the Route 35 highway corridor of Neptune Township situated south of the West Lake Avenue Town Commercial Zone. Permitted uses within the district include but are not limited to: household appliance stores, retail bakeries, fish/seafood markets, and grocery stores.
- **LI:** The LI Light Industrial Zone district is located throughout the Township and is intended to provide for light industrial uses, as well as office uses according to the design standards set forth in the Municipal Code. Permitted uses within the district include but are not limited to: planned commercial development, commercial banking, and heating/fuel oil dealers and distributors.
- **PUD:** The PUD Planned Unit Development Zone district is located in the western portion of the Township. The purpose of the district is to encourage innovations in residential, commercial and public development and redevelopment to achieve greater variety in type, layout and siting of buildings and the conservation and more efficient use of open space ancillary to those buildings or tracts of land under a comprehensive plan of development. Such comprehensive control over an entire development, rather than lot-by-lot regulations, should produce a well designed development that will have a beneficial effect upon the health,

safety, general welfare and morals of the Township and the neighboring areas. Zoning Ordinance regulations specific to Planned Commercial Development in the LI and C-1 Zone Districts are contained in Section LDO-414.

The following districts comprise the Township's **public use** zones: C,

- **C:** The C Civic Zone district is intended to provide for public and quasi-public uses, as well as community and service facilities that serve a general public purpose. Permitted uses within the district include but are not limited to: adult retirement communities, detached single family residences, commercial banking, and doctor's offices.

The following districts comprise the Township's **historic** zones: HD-R-1, HD-O, HD-R-2, HD-B-1, HD-1

- **HD-R-1:** The HD-R-1 Historic District Single Family Residential Zone district is intended for single family residential development at a density not exceeding 24.2 dwelling units per acre that is consistent with the established scale and pattern of development in the Ocean Grove portion of the Township. Permitted uses within the district include: community centers, community shelters, detached single-family residences, parks, places of worship, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.
- **HD-O:** The HD-O Historic District Oceanfront is intended to recognize the character and historic land use pattern of the oceanfront blocks in the Ocean Grove portion of the Township, east of Central Avenue. All zoning regulations applicable in the HD-O Zone District are intended to protect, preserve and perpetuate the historical framework in Ocean Grove. This framework includes single-family residences, bed and breakfasts, and historic hotels. Permitted uses within the district include: community shelters, detached single family dwellings, parks, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.
- **HD-R-2:** The HD-R-2 Historic District Multi-family Residential Zone district is located in the Ocean Grove portion of the Township and is intended to provide for single-family and multi-family residential development at a density of 48 dwelling units per acre, limited to areas that are already devoted to this use. Permitted uses within the district include: detached single family dwellings, long term care facilities, multi family dwellings, parks, townhouses, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.
- **HD-B-1:** The HD-B-1 Historic District Mixed Use Zone serves as the

commercial core for the Ocean Grove portion of the Township, and intends to serve the specific retail sales and service needs of local residents and seasonal visitors. This Zone District also acknowledges the suitability of residential uses located at upper stories of mixed-use buildings, with the ground story devoted to permitted uses in the district. Permitted within the district include: detached single family residences, general stores, pharmacies, and doctor's offices.

- **HD-R:** The HD-R Historic District Recreation Zone is intended to provide for the active and passive recreational use of land by the general public in the Township's Historic District. All uses, including parking and amenities for the use and comfort of residents and visitors to the District, should be consistent with, and representative of, the historic character of the area. Permitted uses within the district include: beach and beach related uses, boardwalk and fishing pier, noncommercial recreational facilities, parks, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.

The following districts comprise the Township's **redevelopment** areas:

- **High Pointe:** Route 18 Redevelopment Plan: This is an area bound by State Highways 66 and 18; Neptune Boulevard, West Bangs Avenue and Wayside Road. The larger parcel, located to the west of State Highway 18 and containing 122 acres, is designated as the west parcel, while the smaller parcel, located to the east of State Highway 18 and containing about 44 acres, is designated as the east parcel. The area is identified as Blocks 345-390 and including all the lots therein; Block 1000, Lots 1,2,6,10.01, 11.02, 12.01; Block 1006, Lots 4, 14.01, 17, 18; and Block 1008, Lots 10, 11, 12, 13, 14, 14.02 and 24. The High Pointe – Route 18 Redevelopment Plan was adopted on December 26, 2001 and subsequently a Redevelopment Agreement was approved by and between the Township of Neptune and Garden State Hi-Tech Park, L.L.C. on July 30, 2001. This Plan was subsequently amended in November 2005 and February 2008 to reflect the changes in market demand since the adoption of the original Plan. This Redevelopment Area is proposed as Planned Commercial Development (PCD) that will serve both local and regional patrons and is intended to be developed to encourage high quality uses such as planned retail centers, including regional retail, restaurants, hotels, research and development facilities. Additionally, the area is proposed to contain Planned Residential and Commercial development, which would allow residential, retail and service uses in accordance with the C-1 Commercial Zoning. Overall the Planned Residential and Commercial development option permits



residential development within high-rise structures of 12 stories and 150 feet in 32 height, office buildings to be developed to a height of eight (8) stories and 96 feet with garages to be a maximum of six (6) stories and 65 feet.

- **West Lake Avenue Redevelopment Plan:** The West Lake Avenue Redevelopment Plan was adopted in 2005 and subsequently the Township entered into a Redevelopment Agreement with CityWorks West Lake, LLC. The area governed by the West Lake Avenue Redevelopment Plan includes all properties fronting along West Lake Avenue between State Highway 35 and the Township's boundary with Asbury Park. The area is identified as Block 178, Lots 4, 4.01, 5 and 6; Block 179, Lots 4, 5, and 6; Block 194, Lots 1, 2, 3 and 173-178; Block 195, Lots 1, 1.01, 2, 3 and 167-172; Block 217, Lots 56-61 and 482, 484 and 487; Block 218.02, Lots 612-618, 627-637, 642, 643 and 646; Block 219, Lots 50, 55 and 488-493; and Block 225, Lots 564-568 and 589-611. West Lake Avenue was the Township's premier commercial corridors but has declined since the 1960s and at the present state consists of primarily underutilized and vacant properties. Some of the commercial establishments show signs of disinvestment and many buildings in the corridor are substandard. The overall goal of the Redevelopment Plan is the creation of walkable, attractive and inviting neighborhood center to serve the needs of the surrounding residential neighborhoods and the Neptune Township community. Additionally, the Plan was put in place with the objective of improving business opportunities and expansion through promotion of new and diverse economic activities and a variety of businesses in the said area. To that end the land uses proposed within the area consist of senior residential, commercial, restaurant, office and mixed use option, residential and office use overlay and mixed uses consisting of commercial on the first floor and residential on the second and third floor, if applicable. The Plan is currently in the process of being implemented, with Phase I of the project being completed.
- **Redevelopment Plan for the North Channel of the Shark River:** The North Channel of the Shark River is one of the numerous waterfront areas in Neptune. The Redevelopment Plan for the North Channel of the Shark River was revised on November 27, 2006. In order to further enhance its role as a "Gateway" to the Jersey shore, Neptune Township 33 has identified the North Channel of the Shark River as a critical community and regional resource and proposed its redevelopment as a new waterfront destination for Neptune and the surrounding region. To that end the Redevelopment Plan proposes the creation of a mixed-use waterfront center supporting the recreational, commercial and residential needs of the Township. To that end the area is slated to be developed to contain a variety of residential, commercial and office

buildings. If planned and implemented appropriately, the redevelopment of the North Channel can help initiate and support further economic growth and redevelopment in Neptune and provide a wide variety of commercial, recreational and cultural activities that will benefit the residents of the Township. Additionally, it will also promote public access to the waterfront by providing improved circulation, a new public plaza and pedestrian mall and a waterfront walkway and promenade. It is the intent of the Plan to avail of the scenic vistas and waterways in order to attract residents and visitors into the area to shop, dine and recreate in an attractive setting, consequently support economic activity and job creation in the Township as well as an appreciation of the natural resources of the Township.

- **Route 35 and West Bangs Avenue Redevelopment Plan:** The Route 35 and West Bangs Avenue Redevelopment Plan was adopted in 2008. This area, identified as Block 249, Lots 1,4,5,6 and 10.1 and Block 250, Lots 1.01 and 3 and containing an area of approximately 1.34 acres, has frontage along State Highway 35, Monroe Avenue and Bangs Avenue. The area contains a mix of vacant commercial and residential buildings. The overall goal of the Redevelopment Plan is the commercial redevelopment of the 1.34 acre tract in a manner that will enhance the Township's overall economic base.
- **Ocean Grove North End Redevelopment Plan:** The Ocean Grove North End Redevelopment Plan, adopted in 2008, provides a planning framework for the redevelopment and revitalization of the former North End Hotel site situated at the north end of the Ocean Grove oceanfront and boardwalk. The subject area containing approximately 5.60 acres is identified as Block 1, Lots 1 and 2, Block 1.01, Lots 3 and part of Lot 1, Block 146.03 and Portions of Lots 1 and 2. The Plan proposes to redevelop the site into a new mixed-use community with a hotel and combination of single-family residential and 34 commercial uses including public spaces and amenities. The purpose of the Plan is to reclaim the North End site as the northern anchor to Ocean Grove, while providing for new opportunities for employment and housing within the Township, as well as enhanced public access to the Wesley Lake waterfront and the oceanfront and beach areas of the Township.

## **CONSISTANCY WITH THE STATE PLAN**

The Township of Neptune remains consistent with New Jersey State Development and Redevelopment Plan. The majority of the Township falls within the State's PA-1 Metropolitan Planning Area. This Planning Area is intended to: provide for much of the state's future growth in compact development and redevelopment; revitalize cities, towns

and neighborhoods, and in particular overburdened neighborhoods; address existing legacy issues such as air pollution, urban heat islands, lead contamination, Brownfields, urban highways, and combined sewer systems; prevent displacement and gentrification; promote growth that occurs in Centers, other appropriate areas that are pedestrian friendly, and in compact transit-oriented forms; rebalance urbanization with natural systems; promote increased biodiversity and habitat restoration; stabilize and enhance older inner ring suburbs; redesign and revitalize auto oriented areas; protect and enhance the character of existing stable communities.

A small portion of southwestern Neptune adjacent to the Shark River/ Jumping Brook is classified as Parks, Open Space, and Natural Areas. The goal of this Area is to: protect critical natural resources; provide for public recreational and educational opportunities; promote continued maintenance of associated facilities; and incentivize the connection of these areas to a system of open lands.

In compliance with the NJ Department of Environmental Protection, Neptune Township maintains multiple public documents related to storm water planning, most notably, a stormwater management plan that outlines the proactive steps the Township is taking to protect citizens and property from the adverse effects of stormwater flooding.

Neptune Township is not one of the State's 36 designated Transit Villages, nor is the Township serviced by any NJ Transit rail connections. The nearest Transit Villages to Neptune are centered around the Asbury Park train station (~1.6 miles from the Neptune Municipal Complex) and the Belmar train station (~3 miles from the Neptune Municipal Complex); both of which are served by NJ Transit's North Jersey Coast Line. Neptune Township is serviced by the 317, 830, 832, and 836 NJ Transit bus routes. The NJ Transit North Jersey Coast Line runs through the portion of Neptune Township west of Ocean Grove and forms the Township's eastern border with Bradley Beach. The Bradley Beach Train Station is located just outside of the Neptune Township municipal boundary.

## **FAIR SHARE PLAN**

### **FAIR SHARE OBLIGATION SUMMARY**

The Fourth Round (2025- 2035) housing obligation is based upon the figures calculated by the NJ Department of Community Affairs Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and agreed upon by Fair Share Housing and The Township of Neptune. The Township's **2025-2035** affordable housing obligation is outlined in Table 26 below.

**TABLE 26: FAIR SHARE OBLIGATION SUMMARY**

<b>Obligation Component</b>	<b>Number of Credits Required</b>
Present Need	97
Prior Round Obligation (1987-1999)	0
Third Round "Gap" and Prospective Need (1999-2025)	202
Fourth Round Prospective Need (2025-2035)	170

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

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

Given the Township's relative lack of vacant and developable land, the Township's ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its lack of vacant developable land, the Township has prepared a Vacant Land Adjustment analysis in accordance with N.J.A.C. 5:93:4.2, submitted as part of this plan as Appendix A. The Township exhibits a lack of vacant developable land, with redevelopment over time presenting itself as the principal vehicle for accomplishing projects with affordable housing. The prepared VLA illustrated a lack of vacant land and a Realistic Development Potential (RDP) of 38 affordable units.

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

The Township of Neptune has a present need/ rehabilitation obligation of 97 units. The Township will continue to implement its Home Improvement Program to meet this 100 unit rehabilitation obligation. The average per unit rehabilitation costs shall be \$10,000 or more. Financing in the form of a forgivable loan in an amount up to \$25,000 shall be made available for eligible rehabilitation work on residential units owned by eligible households. If a particular unit requires more than \$25,000, the Township will review the application for consideration for approval or denial on a case by case basis. For funding amounts over \$25,000 the applicant would need to demonstrate an urgent need based upon public or homeowner health and safety.

#### **SATISFACTION OF PRIOR ROUND OBLIGATION**

As noted in Table 26, Neptune Township was previously classified as an Urban Aid municipality and did not have an affordable housing obligation during the first or second

rounds.

### SATISFACTION OF THIRD ROUND OBLIGATION

Pursuant to the terms of the settlement agreement between the Township and the Fair Share Housing Center, the Township had a Third Round obligation of 203 units. The Township satisfied its Third-Round obligation with existing affordable housing and associated bonus credits as outlined below:

**TABLE 27: THIRD ROUND OBLIGATION SUMMARY**

Obligation Component and Eligible Credits	Number of Credits
<b>Age-Restricted Rental Units</b>	<b>50</b>
<i>Carver Inn</i>	14
<i>West Lake Senior Apartments<sup>1</sup></i>	36
<b>Family Rental Units</b>	<b>99</b>
<i>Winding Ridge Apartments</i>	99
<b>Family For-Sale Units</b>	<b>18</b>
<i>Summerfield Estates</i>	10
<i>Coastal Habitat</i>	3
<i>Interfaith Neighbors</i>	5
<b>Supportive/Special needs Housing</b>	<b>12</b>
<i>M&amp;O Housing</i>	12
Bonus Credits	50
Winding Ridge Apartments (Family Rental Bonus)	50
<b>Total Number of Units</b>	<b>179</b>
<b>Total Number of Credits</b>	<b>229</b>
<b>Third Round Prospective Need Obligation</b>	<b>203</b>
<b>Third Round Prospective Need Surplus</b>	<b>26</b>
<sup>1</sup> Project contains a total of 42 units. The Township proposes to claim 36 units to comply with the age-restricted cap pursuant to N.J.A.C 5:93-5.14.	

#### Age-Restricted Rental Units

##### *Carver Inn (Block 602, Lot 12)*

The Affordable Housing Alliance (formerly Monmouth Housing Alliance) developed and operates the 100-percent affordable development known as Carver Inn on Block 602, Lot 12. The development contains a total of 14 age-restricted rental units that were issued certificates of occupancy in 2008. The Township claimed a total of 14 credits toward satisfying its Third Round prospective need obligation.

##### *West Lake Senior Apartments (JP Housing) (Block 606, Lots 13 and 15)*

The West Lake Senior Apartments are located at 1609 West Lake Avenue. The community was developed utilizing tax-credit financing and is comprised of 42 one-bedroom, age-restricted rental units. The community has been in service since 2005. The Township claimed credit for 36 of the 42 affordable units to satisfy its Third Round prospective need obligation and ensure compliance with the cap on the number of age-restricted units

pursuant to N.J.A.C. 5:93-5.14.

### **Family Rental Units**

#### *Winding Ridge Apartments (Block 1401, Lot 1)*

Winding Ridge Apartments is a 99-unit affordable family rental community located off of West Bangs Avenue near Route 18. These units have been in service since 1994 and were developed utilizing Low Income Housing Tax Credits. The Township applied 99 credits plus 50 bonus credits toward satisfying its 203-unit Third Round prospective need obligation.

### **For Sale Units**

#### *Summerfield Estates (Various Blocks/Lots)*

Summerfield Estates contains a total of 17 non-age-restricted sale units, ten of which are affordable. The development is located on Summerfield Avenue and is comprised of a number of properties. This residential development was financed with assistance from the New Jersey Housing and Mortgage Finance Agency and was issued certificates of occupancy in 2005. The Township claimed one credit for each of the ten affordable units in the development, for a total of ten (10) credits.

#### *Coastal Habitat (Block 617, Lot 15; Block 510, Lot 18; Block 608, Lot 2)*

Coastal Habitat has constructed a total of three (3) affordable, non-age restricted sale units at 1810 McBride Road, 138 Division Street, and 1701 Columbus Avenue. These units were issued certificates of occupancy in 2005 on property donated to Habitat for Humanity by the Township of Neptune. The Township claimed a total of three credits for each of the units constructed through this program.

#### *Interfaith Neighbors (Various Blocks/Lots)*

Interfaith Neighbors has constructed a total of five (5) affordable, non-age-restricted sale units on five (5) properties located throughout the Township. These units were issued certificates of occupancy in 2005 and 2006, and the property used to construct them was donated by the Township of Neptune. The Township claimed five (5) credits for these properties.

### **Supportive and Special Needs Housing**

#### *M&O Housing (Block 3705, Lot 4)*

This property, located at 2550 Asbury Avenue, was developed in 1991 and contains 12 units of supportive and special needs housing. The units have been continuously occupied as supportive and special needs housing since being developed. Neptune Township claimed 12 credits for this property.

## FOURTH ROUND OBLIGATION

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

The Township's Realistic Development Potential (RDP) is 38 units. The Township proposed to address this RDP through the following two (2) inclusionary affordable housing projects, as well as Third Round surplus credits, totaling 66.5 credits:

**TABLE 28: FOURTH ROUND OBLIGATION COMPLIANCE SUMMARY**

<b>Project</b>	<b>Affordable Units</b>	<b>Bonus Credits</b>	<b>Total Credits</b>
Tides at Memorial	15	1.5	16.5
Faith Ventures	16	8	24
Third Round Surplus Credits	26		26
<b>Total</b>	<b>57</b>	<b>9.5</b>	<b>66.5</b>
<b>Surplus Credits</b>			<b>28.5</b>

The Township anticipates a surplus of 28.5 credits, to be used towards future housing obligations.

#### *Tides at Memorial*

The proposed Tides at Memorial development is located at Block 302, Lot 27, and consists of 83,311.62 acres, located along Memorial Drive, with additional frontage on 11<sup>th</sup> Avenue and Vanderbilt Place. The property is currently utilized as a metal recycling facility, containing a masonry building and garage and a separate garage building. The property will be redeveloped with a four-story, 75 unit residential building, consisting of a one-story lobby and common area and three-stories over a parking garage. Additional site improvements would include ADA complaint and EV charging stations, curbing, sidewalks, stormwater management facilities, utility infrastructure, landscaping, and lighting. Fifteen (15) of the total 75 units would be set aside for affordable family rental units. As this site is the redevelopment of non-residential space, the development is eligible for a 0.5 credit/unit bonus, which would result in an additional 7.5 bonus credits. However, as bonus credits are capped at 25% of the perspective obligation, this project can only receive credit for 1.5 bonus credits, when combined with the other Fourth Round projects. The draft zoning ordinance is attached herein as Appendix B.

#### *Faith Ventures*

The proposed Faith Ventures development is located Block 1004, Lot 1 which is a 3.21 acres located at 57 Highway 35 in Neptune New Jersey. The site currently houses the Living Word Christian Fellowship. The site will be subdivided and a smaller church structure will be located on one lot. The other lot will be a mixed use development with modest commercial on the first floor with 84 total rental units on the second lot with a twenty (20%) set aside yielding 16 low- and moderate-income family rental units. As this site is the redevelopment of non-residential space, the development is eligible for a 0.5 credit/unit bonus which results in 8 bonus credits for 24 total credits. The draft zoning ordinance is attached herein as Appendix C.

### **Satisfaction of the Township's Unmet Need**

The Township has an unmet need of 132 units bases on the remaining Fourth Round Obligation. The Township proposes to implement the following mechanisms to address its unmet need.

#### *Mandatory Set Aside Ordinance*

The Township will adopt a Township-wide Mandatory Set-Aside Ordinance ("MSO"). The MSO will require a 20% affordable housing set aside for residential developments comprised of five or more dwelling units. The MSO exempts developments less than five dwelling units, residential expansions/additions/renovations/replacements, or any other type of residential development that does not result in a net increase in the number of dwelling units. In addition, the MSO requires fractional dwelling units to be either (a) constructed as an additional unit on site, or (b) be provided for via a payment-in-lieu of constructing the second unit to the Township's Affordable Housing Trust Fund.

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

#### *Overlay Zone Ordinance*

The Township will adopt an Affordable Housing Overlay Zone along the Highway 35 Corridor from the Highway 35/Highway 66/Asbury Avenue Circle south to the intersection of Highway 33. All properties fronting on Highway 35 will be included in the overlay zone which will permit Mixed-Use development, requiring commercial/retail and/or office on the first floor and residential units on the second and third floors. The residential development will require a twenty percent (20%) set aside for low- and moderate-income units. The proposed ordinance is included herein as Appendix E.

#### *Development Fee Ordinance*

The Township last updated its development fee ordinance in 2012 (LDO-1001). The Township will update the development fee ordinance or all new non-residential development and new non-inclusionary residential development. The ordinance will require residential development fees be collected for all residential expansions that increase density pursuant to N.J.S.A. 40:55D-70d(5). The existing ordinance can be found in Appendix F.



## **APPENDICES**

DRAFT

## Appendix A. Vacant Land Adjustment

DRAFT

# **Vacant Land Inventory and Analysis Report**

**Prepared for:**  
**Township of Neptune**  
**Monmouth County, New Jersey**

June 2025

Prepared By:

**LEON S. AVAKIAN INC.**  
CONSULTING ENGINEERS

788 Wayside Road  
Neptune, New Jersey 07753  
(732) 922-9229

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Christine Bell, PP, AICP  
License No. 06289

## **I. INTRODUCTION**

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

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

The Township of Neptune is a fully developed suburban, waterfront community located in southern Monmouth County. The Township has participated in prior affordable housing rounds.

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

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

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

The realistic development potential (RDP) of the Township’s vacant land was analyzed in accordance with the provisions of Subchapter 4 of N.J.A.C. 5:93 based on the most recently available data. After following the procedures as outlined, the analysis shows that the Township has eight (8) suitable sites available for development, and consequently, has an RDP new construction obligation of 38 affordable units.

## **II. PERMITTED EXCLUSIONS**

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

development may also be excluded. Vacant lots under development or properties for which site plan approval has been granted may also be excluded. Finally, landlocked parcels or sites with limited or no access may also be excluded from the calculation of the Township's RDP.

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

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

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

Based on the procedures for municipal adjustments provided in N.J.A.C. 5:93, the Township of Neptune's RDP has been determined to be 38 affordable units. This finding is consistent with the Township's current development conditions.

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

Neptune Township  
Vacant Land Adjustment  
June 2025

Block	Lot	Location	Owner Name	Tax Class	Comments	Area (Sq. Ft)	Acres	Total Units	Affordable Units
101	1	Wesley Lake	TOWNSHIP OF NEPTUNE	15C	WESLEY LAKE	291008.54	6.68	0.00	0.00
101	2	Lake Ave-Walkway	OCEAN GROVE CAMP MEETING ASSN	15F	Lake Sidewalks - Green Acres	179213.12	4.11	0.00	0.00
101	3	17 Spray Ave	OG NORTH END DEVELOPMENT, LLC	1	has approvals	37796.45	0.87	0.00	0.00
101	4	Boardwalk North End	OG NORTH END DEVELOPMENT, LLC	1	has approvals	87432.27	2.01	0.00	0.00
101	5	East Of Ocean Ave	OCEAN GROVE CAMP MEETING ASSN	15F	Beach/ Restrooms	784149.33	18.00	0.00	0.00
101	6	4 Boardwalk	MAPLEWOOD-OCEAN GROVE ASSOC INC	1	less than 0.8 Acres	32280.15	0.74	0.00	0.00
101	8	East Of Ocean Ave	OCEAN GROVE CAMP MEETING ASSN	15F	Beach Parking - Green Acres	48717.53	1.12	0.00	0.00
101	10	100 Fletcher Lake Ave	TOWNSHIP OF NEPTUNE	15C	FLETCHER LAKE	174852.05	4.01	0.00	0.00
101	11	50 Fletcher Lake Ave	TOWNSHIP OF NEPTUNE	15C	GAZEBO	18396.50	0.42	0.00	0.00
101	13	Ocean Grove Cross Pier	Ocean Grove Camp Meeting Associatio	15C	less than 0.8 Acres	3550.34	0.08	0.00	0.00
102	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	22067.10	0.51	0.00	0.00
102	9	1 Ocean Ave	ONE OCEAN AVE CONDO	15F	Common Area	3820.38	0.09	0.00	0.00
103	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Sidewalk Area	4323.54	0.10	0.00	0.00
103	4	22 Lake Ave	ES 22 LAKE AVE, LLC	1	less than 0.8 Acres	3137.39	0.07	0.00	0.00
103	5.03	18 Lake Ave	18 LAKE AVENUE, LLC	1	less than 0.8 Acres	1861.39	0.04	0.00	0.00
103	7	17 Sea View Ave	MALBOROUGH CONDOMINIUMS	15F	Common Area	3942.50	0.09	0.00	0.00
103	9	25 Sea View Ave	ES 22 SEAVIEW AVE, LLC	1	less than 0.8 Acres	1598.45	0.04	0.00	0.00
104	1	Central Avenue	OCEAN GROVE CAMP MEETING ASSN	15F	Founders Park	57133.22	1.31	0.00	0.00
105	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	14415.68	0.33	0.00	0.00
106	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	30376.82	0.70	0.00	0.00
106	8	4 Ocean Ave	THE SEASIDE MANOR CONDOMINIMUMS	15F	Common Area	3942.65	0.09	0.00	0.00
107	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	30379.12	0.70	0.00	0.00
107	8.01	6 Atlantic Ave	OLD FORGE AT OCEAN GROVE	15F	Common Area	1564.11	0.04	0.00	0.00
107	11	5 Ocean Ave	ATLANTIC VIEW CONDOMINIUM	15F	Common Area	647.62	0.01	0.00	0.00
108	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	14353.62	0.33	0.00	0.00
108	13	18 Atlantic Ave	EIGHTEEN ATLANTIC LLC CONDOMINIUM	15F	Common Area	1239.07	0.03	0.00	0.00
108	18	27 Surf Ave	SURF AVENUE CONDOMINIUMS	15F	Common Area	2296.48	0.05	0.00	0.00
111	9	15 Pilgrim Pathway	OCEAN GROVE CAMP MEETING ASSN	15F	Grove Hall Recreation Center	5129.29	0.12	0.00	0.00
113	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	14265.31	0.33	0.00	0.00
114	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	30524.70	0.70	0.00	0.00
114	2	16 Surf Ave	HONEYSUCKLE CONDOMINIUM	15F	Common Area	367.43	0.01	0.00	0.00
115	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	23481.25	0.54	0.00	0.00
115	9	1 Ocean Pathway 1/2	FAIRMONT OCEANVIEW CONDO	15F	Common Area	794.89	0.02	0.00	0.00
115	11	9 Ocean Avenue	WORLD FOR CHRIST CRUSADE, INC	15F	Religious Retreat	1905.36	0.04	0.00	0.00
116	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	15301.30	0.35	0.00	0.00
116	7	26 Bath Ave	BUFFARDI, ALAN CHRISTOPHER & KRISTI	1	less than 0.8 Acres	1761.44	0.04	0.00	0.00
118	9	Mt Zion Way	OCEAN GROVE CAMP MEETING ASSN	15F	PARK	6148.00	0.14	0.00	0.00
118	15	Mt Pisgah Way-Walkway	OCEAN GROVE CAMP MEETING ASSN	15F	GREEN ACRES	6147.99	0.14	0.00	0.00
119	1	Asbury Ave	TOWNSHIP OF NEPTUNE	15C	TRAFFIC TRIANGLE	85.36	0.00	0.00	0.00
121	1	102 Lake Avenue	BEACH CASTLE CONDOMINIUM	15F	Common Area	930.53	0.02	0.00	0.00
122	1	Asbury Ave	TOWNSHIP OF NEPTUNE	15C	TRAFFIC TRIANGLE	185.17	0.00	0.00	0.00
124	1	Central Avenue	OCEAN GROVE CAMP MEETING ASSN	15F	Pavillion	12698.86	0.29	0.00	0.00
125	1	Central Avenue	OCEAN GROVE CAMP MEETING ASSN	15F	PARK	12261.26	0.28	0.00	0.00
126	1	Ocean Pathway	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	46144.03	1.06	0.00	0.00
127	1	Ocean Pathway	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	64055.82	1.47	0.00	0.00
128	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	12446.66	0.29	0.00	0.00
129	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	12013.20	0.28	0.00	0.00
129	3	40 Ocean Pathway	DARDAELLE CONDOMINIUM	15F	Common Area	2470.61	0.06	0.00	0.00
129	7.01	30 Ocean Pathway	OCEAN PATHWAY CONDOMINIUM	15F	Common Area	4526.54	0.10	0.00	0.00
130	1	22 Pilgrim Pathway	OCEAN GROVE CAMP MEETING ASSN	15F	Youth Temple	18447.18	0.42	0.00	0.00
133	1	Asbury Ave	TOWNSHIP OF NEPTUNE	15C	TRAFFIC TRIANGLE	271.73	0.01	0.00	0.00
138	1	Asbury Avenue	TOWNSHIP OF NEPTUNE	15C	TRAFFIC TRIANGLE	363.14	0.01	0.00	0.00
140	3	98 Mt Carmel Way	THE MT CARMEL WAY CONDOMINIUM	15F	Common Area	665.54	0.02	0.00	0.00
142	1	Mt Carmel Way	OCEAN GROVE CAMP MEETING ASSN	15F	Greenleaf Park	15830.33	0.36	0.00	0.00
144	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	10655.12	0.24	0.00	0.00
145	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	19599.39	0.45	0.00	0.00
146	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	19592.24	0.45	0.00	0.00
147	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	Camp Meeting Association Property	10540.52	0.24	0.00	0.00
147	12	45 Beach Ave	OLIN STREET CONDOMINIUM	15F	Common Area	583.41	0.01	0.00	0.00
148	1	54 Pitman Avenue	OCEAN GROVE CAMP MEETING ASSN	15F	Camp Meeting Administrative Building	8354.26	0.19	0.00	0.00
148	2	50 Pitman Ave Unit C-1A	HISTORICAL SOCIETY OF OCEAN GROVE	15F	Museum	347.95	0.01	0.00	0.00
148	2	53 Olin St Unit C-1C	HISTORICAL SOCIETY OF OCEAN GROVE N	15F	Museum	347.95	0.01	0.00	0.00
148	2	50 Pitman Avenue	PARKVIEW AT OCEAN GROVE CONDO	15F	Common Area	1361.40	0.03	0.00	0.00
155	2	Main Ave & Boulevard	OCEAN GROVE CAMP MEETING ASSN	15F	Camp Meeting Association Property	4452.01	0.10	0.00	0.00
156	1	Main Ave & Lawrence Ave	OCEAN GROVE CAMP MEETING ASSN	15F	Evergreen Park	20699.10	0.48	0.00	0.00
160	1	105 Main Ave	OCEAN GROVE CAMP MEETING ASSN	15F	Woodlawn Park	22740.78	0.52	0.00	0.00
163	13	77 Main Ave	ST. ELMO HOTEL CONDOMINIUM	15F	Common Area	1701.91	0.04	0.00	0.00
164	2	57 Main Ave	OCEAN GROVE LANDMARK CONDOMINIUM	15F	Common Area	6799.12	0.16	0.00	0.00
164	4	50 Olin St	BOARD OF FIRE COMMISSIONERS	15F	Fire House	9540.87	0.22	0.00	0.00
165	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	12884.36	0.30	0.00	0.00
165	17	37 Main Ave	QUAKER INN, LLC	1	less than 0.8 Acres	1791.18	0.04	0.00	0.00
166	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	21330.77	0.49	0.00	0.00
166	4	15 Main Ave	ALDINE CONDOMINIUM	15F	Common Area	893.48	0.02	0.00	0.00
201	1	66 Main St	Jersey Shore Arts Center	15C	Jersey Shore Arts Center	44732.95	1.03	0.00	0.00
201	1.01	Main St	N/A	1	less than 0.8 Acres	24073.33	0.55	0.00	0.00
201	1.06	66 So Main St	OCEAN GROVE HISTORIC PRESV SOCIETY	15F	Historic Site	62608.15	1.44	0.00	0.00
201	13	Broadway	OCEAN GROVE CAMP MEETING ASSN	15F	Park	19641.33	0.45	0.00	0.00
202	1	146 Main Ave	THE GATEWAY AT OCEAN GROVE CONDO	15F	Common Area	4220.60	0.10	0.00	0.00
203	6	128 Main Avenue	OCEAN GROVE- BD OF FIRE COMMISSIONS	15F	Fire House	4080.00	0.09	0.00	0.00
208	3	74 Main Ave 1/2	74.5 MAIN AVENUE, LLC	1	less than 0.8 Acres	1820.47	0.04	0.00	0.00
210	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	14259.18	0.33	0.00	0.00
210	9	20 Main Ave	OCEAN GRAND CONDOMINIUM	15F	Common Area	2406.43	0.06	0.00	0.00
211	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	30933.78	0.71	0.00	0.00
212	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	30210.50	0.69	0.00	0.00
213	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	14367.26	0.33	0.00	0.00

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215	10	61 Pilgrim Pathway	PILGRIM APARTMENTS CONDOMINIUM	15F	Common Area	1967.73	0.05	0.00	0.00
219	11	65 Whitefield Ave	EMBURY ARMS CONDOMINIUMS	15F	Common Area	11603.74	0.27	0.00	0.00
219	12	75 Whitefield Ave	EMBURY ARMS CONDOMINIUM	15F	Common Area	11704.12	0.27	0.00	0.00
220	8	66 Whitefield Ave	EMBURY ARMS CONDOMINIMUMS	15F	Common ARea	11957.03	0.27	0.00	0.00
220	9	76 Whitefield Ave	EMBURY ARMS CONDOMINIMUM	15F	Common Area	12229.81	0.28	0.00	0.00
220	17	73 Benson Ave 1/2	FYFFE, SANDRA B	1	less than 0.8 Acres	1836.30	0.04	0.00	0.00
224	4	96 Embury Ave	TWIN GROVE CONDOMINIUM	15F	Common Area	1444.72	0.03	0.00	0.00
228	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	14468.16	0.33	0.00	0.00
229	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	30137.71	0.69	0.00	0.00
230	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	31401.44	0.72	0.00	0.00
230	7	6 Webb Avenue	CEDAR SANDS CONDOMINIUM	15F	Common Area	1471.54	0.03	0.00	0.00
231	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	14668.77	0.34	0.00	0.00
236	3	112 Webb Ave	COASTAL CONDOMINIUMS	15F	Common Area	1283.77	0.03	0.00	0.00
239	5	130 Abbott Ave	BADGER, MICHEAL & NANCY	1	less than 0.8 Acres	1785.85	0.04	0.00	0.00
246	1	Beach Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	13945.46	0.32	0.00	0.00
247	1	Ocean Avenue	OCEAN GROVE CAMP MEETING ASSN	1	less than 0.8 Acres	29746.32	0.68	0.00	0.00
247	9	27 Ocean Ave	THE OCEANSIDE CONDOMINIUM	15F	Common Area	500.16	0.01	0.00	0.00
247	10	28 Ocean Ave	THE BEACHFRONT CONDOMINIUM	15F	Common Area	804.46	0.02	0.00	0.00
247	15	13 Broadway Unit 1	THE BEACH ROSE CONDOMINIUM	15F	Common Area	439.65	0.01	0.00	0.00
256	1	Broadway	TOWNSHIP OF NEPTUNE	15C	PARK	8012.67	0.18	0.00	0.00
257	1	Broadway & Lawrence Ave	OCEAN GROVE CAMP MEETING ASSN	15F	Park	20429.03	0.47	0.00	0.00
257	7.02	142 Lawrence Ave	120 SOUTH MAIN REALTY LLC	1	less than 0.8 Acres	2821.89	0.06	0.00	0.00
257	7.03	144 Lawrence Ave	120 SOUTH MAIN REALTY LLC	1	less than 0.8 Acres	2915.07	0.07	0.00	0.00
257	7.04	146 Lawrence Ave	120 SOUTH MAIN REALTY LLC	1	less than 0.8 Acres	2826.05	0.06	0.00	0.00
263	1	Cookman & New York	OCEAN GROVE CAMP MEETING ASSN	15F	Boswell Park	22994.67	0.53	0.00	0.00
270	8	104 Clark Ave	BALSAMO, DOLLY & THARAUD, JUSTIN IV	1	less than 0.8 Acres	1913.96	0.04	0.00	0.00
270	9	103 Franklin Ave	OLECK, PETER & VIRGINIA	1	less than 0.8 Acres	1909.82	0.04	0.00	0.00
272	5	130 Clark Ave	JAMES M MUMMA REVOCABLE TRUST	1	less than 0.8 Acres	1810.69	0.04	0.00	0.00
272	11	135 Franklin Ave	BAGDANOV, GAIL & PAUL	1	less than 0.8 Acres	934.93	0.02	0.00	0.00
276	9	121 Stockton Ave	WARREN, DAVID J & JULIA A	1	less than 0.8 Acres	1753.87	0.04	0.00	0.00
284	8	79 Inskip Ave 1/2	LAMIS, ALEXANDER & HORN, HOLLY	1	less than 0.8 Acres	1918.83	0.04	0.00	0.00
284	10	83 Inskip Ave	LUNDY,JW JR& MARGARET K& BUCKHOUT,J	1	less than 0.8 Acres	1752.68	0.04	0.00	0.00
292	5	Benson Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	913.48	0.02	0.00	0.00
293	6	Delaware Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5341.34	0.12	0.00	0.00
295	1	Inskip Avenue	OCEAN GROVE CAMP MEETING ASSN	15F	Park	24605.38	0.56	0.00	0.00
295	2	130 Pennsylvania Ave	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	7437.29	0.17	0.00	0.00
301	5	Atkins Ave	TOWNSHIP OF NEPTUNE	15C	DITCH LOT	825.61	0.02	0.00	0.00
301	8	200 Atkins Ave	MARTINEZ-RUBIO, SANTOS	1	less than 0.8 Acres	3789.15	0.09	0.00	0.00
301	11	1108 11Th Ave	OFW, L.L.C.	1	less than 0.8 Acres	8229.85	0.19	0.00	0.00
301	12	201 Memorial Drive	OFW LLC C/O KEITH LOWY	1	soc. w/ industrial business on lot	35902.78	0.82	0.00	0.00
301	13	Memorial Drive	TOWNSHIP OF NEPTUNE	15C	DITCH LOT	2149.99	0.05	0.00	0.00
302	13	1134 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	7438.87	0.17	0.00	0.00
302	14	1132 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4249.25	0.10	0.00	0.00
302	17	1120 Corlies Ave	NEPTUNE FIRE DIST #1 UNEXCELLED FIR	15F	Fire House	26964.70	0.62	0.00	0.00
302	21	1106 Corlies Ave	COUNTY OF MONMOUTH	15C	less than 0.8 Acres	4077.04	0.09	0.00	0.00
302	22	6 Vanderbilt Pl	PAZ, JOSE LAZO	1	less than 0.8 Acres	6258.65	0.14	0.00	0.00
302	23	8 Vanderbilt Pl	PAZ, JOSE LAZO	1	less than 0.8 Acres	2824.85	0.06	0.00	0.00
302	24	10 Vanderbilt Pl	LAZO-PAZ, JOSE C	1	less than 0.8 Acres	3386.30	0.08	0.00	0.00
303	1	11 Memorial Dr	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL-PUBLIC	460741.30	10.58	0.00	0.00
305	10	1123 Heck Ave	ODUNSI,SAMUSIDEEN	1	less than 0.8 Acres	6115.67	0.14	0.00	0.00
306	5	Memorial Drive	MEMORIAL AVE HOLDINGS, LLC	1	less than 0.8 Acres	812.92	0.02	0.00	0.00
306	8	So Main St	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	1422.36	0.03	0.00	0.00
307	1	1102 Corlies Ave	STATE OF NJ-DOT	15C	less than 0.8 Acres	2117.50	0.05	0.00	0.00
308	8	147 So Main St	JOHNSON, ROBERT W, JR	1	less than 0.8 Acres	16002.53	0.37	0.00	0.00
308	9	So Main St	OUTDOOR SYSTEMS INC OF DELA	1	less than 0.8 Acres	8762.34	0.20	0.00	0.00
402	1	1338 10Th Ave	STATE OF NJ-DOT	15C	HIGHWAY	2574.54	0.06	0.00	0.00
402	2	304 Highway 35 So	STATE OF NJ-DOT	15C	HIGHWAY	5254.24	0.12	0.00	0.00
402	7	1324 10Th Ave	ZUNIGA, JUAN CARLOS RIANO	1	less than 0.8 Acres	4839.69	0.11	0.00	0.00
402	16	301 Ridge Ave	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	77113.07	1.77	0.00	0.00
402	29	316 Highway 35 So	STATE OF NJ-DOT	15C	HIGHWAY	4300.91	0.10	0.00	0.00
402	30	314 Highway 35 So	STATE OF NJ-DOT	15C	HIGHWAY	4188.82	0.10	0.00	0.00
402	31	312 Highway 35 So	STATE OF NJ-DOT	15C	HIGHWAY	2122.99	0.05	0.00	0.00
402	32	310 Highway 35 So	STATE OF NJ-DOT	15C	HIGHWAY	3786.06	0.09	0.00	0.00
405	5.01	301 Memorial Drive	SURFSIDE CROSSING, LLC	1	has approvals	78433.94	1.80	0.00	0.00
407	21	1315 08Th Ave	NEPTUNE DEVEL INC	15F	Handicap Housing	7463.04	0.17	0.00	0.00
408	1	Highway 35 & 09Th Ave	COUNTY OF MONMOUTH-PARK	15C	less than 0.8 Acres	987.41	0.02	0.00	0.00
409	13	1402 09Th Ave	R DEAL HOLDINGS LLC C/O MEGLIO P.C.	1	less than 0.8 Acres	6450.72	0.15	0.00	0.00
409	14	401 Highway 35 So	401 HIGHWAY 35 NEPTUNE, C/O MEGLIO	1	less than 0.8 Acres	5902.92	0.14	0.00	0.00
409	15	403 Highway 35 So	DISTRESSED PROPERTIES C/O MEGLIO	1	less than 0.8 Acres	8069.99	0.19	0.00	0.00
412	33	07Th Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4440.10	0.10	0.00	0.00
417	16	100 Highway 35 So	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	8105.55	0.19	0.00	0.00
417	31	N/A	N/A	1	less than 0.8 Acres	7624.13	0.18	0.00	0.00
418	14	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	5907.73	0.14	0.00	0.00
419	11	1302 06Th Ave	MAZUR, SHAWN J	1	less than 0.8 Acres	3305.12	0.08	0.00	0.00
419	17	Ridge Ave Rear	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	357.22	0.01	0.00	0.00
420	15	1202 06Th Ave	ZARCARO,JOHN M & CHARLES T	1	less than 0.8 Acres	5636.26	0.13	0.00	0.00
421	3	1113 05Th Ave	1100 6TH AVENUE, LLC	1	less than 0.8 Acres	30628.84	0.70	0.00	0.00
421	4	1125 05Th Ave	1100 6TH AVENUE, LLC	1	less than 0.8 Acres	24283.30	0.56	0.00	0.00
422	1	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	9524.16	0.22	0.00	0.00
501	2	Heck Ave	COAKLEY, IDA	1	less than 0.8 Acres	3305.24	0.08	0.00	0.00
501	7	Heck Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3521.89	0.08	0.00	0.00
502	1	104 Borden Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3443.29	0.08	0.00	0.00
503	1	14 Ridge Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4187.79	0.10	0.00	0.00
503	2	Heck Ave	BIG FRANK CORPORATION	1	less than 0.8 Acres	3939.75	0.09	0.00	0.00
503	9	18 Borden Alley	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	7004.00	0.16	0.00	0.00
503	23	1207 Embury Ave	INTI CONCEPTS, LLC	1	less than 0.8 Acres	4518.89	0.10	0.00	0.00
503	26	1223 Embury Ave	TAIPE, ROSA	1	less than 0.8 Acres	4512.18	0.10	0.00	0.00



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504	24	Myrtle Ave	BAITY, EUGENE SR	1	less than 0.8 Acres	7430.55	0.17	0.00	0.00
505	1	1618 Heck Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2873.70	0.07	0.00	0.00
506	2	Heck Ave	GUSTAVE, LOUIS & GILLES, DARLINE J	1	less than 0.8 Acres	3088.66	0.07	0.00	0.00
510	1	30 Ridge Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	128222.55	2.94	0.00	0.00
510	2	1316 Embury Ave	NEPTUNE TOWNSHIP HOUSING DEVELOPMEN	15C	PUBLIC HOUSING	12327.51	0.28	0.00	0.00
510	3.02	First St	NEPTUNE HOUSING AUTHORITY	15C	PARKING AREA	26540.87	0.61	0.00	0.00
510	16	128 Division St	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	1397.90	0.03	0.00	0.00
510	17	130 Division St	TOWNSHIP OF NEPTUNE	15C	PLAYGROUND	29313.10	0.67	0.00	0.00
511	4	41 Atkins Avenue	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PARKING AREA	55631.61	1.28	0.00	0.00
511	5	110 Division St	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL	9003.07	0.21	0.00	0.00
511	11	16 Pharo St	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	6384.61	0.15	0.00	0.00
512	1	1241 Corlies Ave	STATE OF NJ	15C	HIGHWAY	3041.90	0.07	0.00	0.00
512	2	1227 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	25812.30	0.59	0.00	0.00
512	3	1225 Corlies Ave	STATE OF NJ-DOT	15C	HIGHWAY	5831.07	0.13	0.00	0.00
512	4	1223 Corlies Ave	STATE OF NJ	15C	HIGHWAY	5825.32	0.13	0.00	0.00
512	5	1221 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5819.63	0.13	0.00	0.00
512	6	129 Division St	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3271.30	0.08	0.00	0.00
512	7	1219 Corlies Ave	STATE OF NJ-DOT	15C	HIGHWAY	4174.23	0.10	0.00	0.00
512	8	1217 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5841.60	0.13	0.00	0.00
512	10	1211 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	10887.71	0.25	0.00	0.00
513	2	Huntington Ave	EQUITY TRUST COMPANY	1	less than 0.8 Acres	11249.98	0.26	0.00	0.00
513	8	Myrtle Ave	SANTILLO, JOSEPHINE	1	less than 0.8 Acres	3015.82	0.07	0.00	0.00
514	1	14 NJ-35	N/A	1	less than 0.8 Acres	8212.50	0.19	0.00	0.00
515	22	1315 11Th Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4963.64	0.11	0.00	0.00
516	2	1246 Corlies Ave	N/A	1	less than 0.8 Acres	4435.58	0.10	0.00	0.00
516	3	1244 Corlies Ave	N/A	1	less than 0.8 Acres	4506.52	0.10	0.00	0.00
516	13	1220 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	11745.81	0.27	0.00	0.00
516	14	1218 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	9953.09	0.23	0.00	0.00
517	15	203 Atkins Ave	203 ATKINS AVE, LLC	1	less than 0.8 Acres	7114.35	0.16	0.00	0.00
517	17	Ridge Ave	TOWNSHIP OF NEPTUNE	15C	DITCH LOT	4264.06	0.10	0.00	0.00
601	4	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	192.34	0.00	0.00	0.00
602	2	346 Myrtle Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3035.45	0.07	0.00	0.00
602	12	312 Myrtle Ave	MONMOUTH HOUSING ALLIANCE	15F	IN-LIEU TAX PAYMENT	18401.94	0.42	0.00	0.00
602	13	1507 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5940.22	0.14	0.00	0.00
602	14	1509 West Lake Ave	KUCHACULLA, KUSUMAKER R & VEENA R	1	less than 0.8 Acres	5893.26	0.14	0.00	0.00
603	3	Assessor Line	ASBURY PARK CITY	15C	less than 0.8 Acres	495.73	0.01	0.00	0.00
605	1	1600 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3875.10	0.09	0.00	0.00
605	2	263 Myrtle Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2725.79	0.06	0.00	0.00
605	44	1616 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5265.43	0.12	0.00	0.00
605	45	1614 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	COMMERCIAL BLDG.	2667.35	0.06	0.00	0.00
605	46	1610 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5689.59	0.13	0.00	0.00
605	47	1602 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	6262.69	0.14	0.00	0.00
606	15	1609 West Lake Ave	WEST LAKE SENIOR APTS URBAN RENEWAL	15F	Affordable Housing	22863.79	0.52	0.00	0.00
607	6	421 Myrtle Ave	YBEG PROPERTY MANAGEMENT, LLC	1	less than 0.8 Acres	6600.66	0.15	0.00	0.00
607	11	1609 Stratford Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	1604.43	0.04	0.00	0.00
607	13	402 Fisher Ave	GAVIN, ROBERT	1	less than 0.8 Acres	3763.06	0.09	0.00	0.00
607	20	Fisher Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3799.08	0.09	0.00	0.00
608	7	1746 Bangs Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2477.61	0.06	0.00	0.00
608	9	1742 Bangs Ave	COASTAL HABITAT FOR HUMANITY INC	1	less than 0.8 Acres	2507.18	0.06	0.00	0.00
610	14	1711 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	PARKING AREA	17115.28	0.39	0.00	0.00
611	1	1700 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	COMMERCIAL BLDG.	10905.26	0.25	0.00	0.00
611	10	231 Fisher Ave	AMERICAN LEGION-FREDERICK DEMPSEY	15F	VFW Post- American Legion	7366.82	0.17	0.00	0.00
611	12	227 Fisher Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3727.32	0.09	0.00	0.00
611	29	240 Drummond Ave	FREDERICK DEMPSEY POST 266	15F	VFW Post- American Legion	18292.03	0.42	0.00	0.00
611	38	1718 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4961.70	0.11	0.00	0.00
611	39	1716 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	PARKING AREA	9623.96	0.22	0.00	0.00
611	40	1710 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	RESIDENCE	2739.78	0.06	0.00	0.00
611	41	1708 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5955.27	0.14	0.00	0.00
615	5	1827 West Lake Ave	TOWNSHIP OF NEPTUNE	15C	PLAYGROUND	31247.30	0.72	0.00	0.00
616	17	Stratford Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2499.72	0.06	0.00	0.00
617	6	1807 Mc Bride Ave	1807 MCBRIDE AVENUE, LLC	1	less than 0.8 Acres	6129.81	0.14	0.00	0.00
617	10	1821 Mc Bride Ave	1821 MCBRIDE AVE, LLC	1	less than 0.8 Acres	4978.52	0.11	0.00	0.00
617	33	1823 Stratford Ave	TOWNSHIP OF NEPTUNE	15C	UTILITY BLDG.	2856.51	0.07	0.00	0.00
617	44	1804 Columbus Ave	1804 COLUMBUS AVE, LLC	1	less than 0.8 Acres	4294.52	0.10	0.00	0.00
619	1	Bangs Ave	ROJAS, IRMA	1	less than 0.8 Acres	5216.97	0.12	0.00	0.00
701	2	Oxonia Ave	N/A	1	less than 0.8 Acres	6514.61	0.15	0.00	0.00
701	2	132 Oxonia Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	6514.63	0.15	0.00	0.00
701	5	132 Oxonia Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	108969.22	2.50	0.00	0.00
701	20	1601 Monroe Ave	TOWNSHIP OF NEPTUNE	15C	PLAYGROUND-GREEN AC	83587.98	1.92	0.00	0.00
701	28	628 Highway 35	NRZ ENTERTAINMENT, LLC	1	less than 0.8 Acres	7124.99	0.16	0.00	0.00
701	29	632 Highway 35	NRZ ENTERTAINMENT, LLC	1	less than 0.8 Acres	9500.00	0.22	0.00	0.00
704	1	137 Leonard Ave	N/A	1	less than 0.8 Acres	12783.61	0.29	0.00	0.00
704	1.02	137 Leonard Ave	135 LEONARD, LLC	1	less than 0.8 Acres	7648.86	0.18	0.00	0.00
704	9	1405 Monroe Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2427.27	0.06	0.00	0.00
705	1	Asbury Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	59176.36	1.36	0.00	0.00
705	3	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	3218.66	0.07	0.00	0.00
705	11	Asbury Ave	TOWNSHIP OF NEPTUNE	15C	UNDERGROUND PUMPING	3658.11	0.08	0.00	0.00
706	1	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	412.04	0.01	0.00	0.00
706	2	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	682.23	0.02	0.00	0.00
706	3	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	2837.69	0.07	0.00	0.00
707	1	161-169 Whitesville Rd	161-169 WHITESVILLE, LLC	1	less than 0.8 Acres	26966.51	0.62	0.00	0.00
707	7	1611 Sewall Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4532.12	0.10	0.00	0.00
707	14	151 Whitesville Rd	GPU ENERGY % FIRST ENERGY TAX DEPT	1	less than 0.8 Acres	8259.55	0.19	0.00	0.00
708	9	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	243.67	0.01	0.00	0.00
708	22.01	105 Whitesville Rd	WHITESVILLE MANOR CONDOMINIUM	15F	Common Area	13214.06	0.30	0.00	0.00
709	6	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	231.88	0.01	0.00	0.00
710	3	Summerfield Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2740.80	0.06	0.00	0.00

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710	4	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	1251.49	0.03	0.00	0.00
710	5	Assessor Line	CITY OF ASBURY PARK	15C	less than 0.8 Acres	1227.69	0.03	0.00	0.00
710	6	Summerfield Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2621.54	0.06	0.00	0.00
714	2	1518 Monroe Ave	NEPTUNE BOARD OF FIRE COMM.	15F	Fire House	13761.91	0.32	0.00	0.00
714	4	1512 Monroe Ave	MIDTOWN SENIOR HOUSING URBAN RENEW	15F	Affordable Housing	45473.37	1.04	0.00	0.00
714	24	Summerfield Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3124.99	0.07	0.00	0.00
714	31	1711 Bangs Ave	BARNES, HAROLD C/O A BARNES ADMX.	1	less than 0.8 Acres	4375.05	0.10	0.00	0.00
802	10	700 Neptune Blvd	NEPTUNE BLVD DEVELOPMENT GROUP, LLC	1	enviro constraints	1439424.26	33.04	0.00	0.00
802	23	Robin Road	UNKNOWN OWNER % TOWNSHIP OF NEPTUNE	1	less than 0.8 Acres	4032.78	0.09	0.00	0.00
802	25	Robin Road	UNKNOWN OWNER % TOWNSHIP OF NEPTUNE	1	less than 0.8 Acres	4040.55	0.09	0.00	0.00
802	31	Robin Rd	GILMAN CIRCLE, LLC	1	less than 0.8 Acres	22410.99	0.51	0.00	0.00
802	39	712 Bingham St	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	28642.55	0.66	0.00	0.00
802	39.01	Brockton Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	40350.84	0.93	0.00	0.00
802	66	498 Neptune Blvd	GPU ENERGY % FIRST ENERGY TAX DEPT	1	less than 0.8 Acres	1175.29	0.03	0.00	0.00
802	68	600 Neptune Blvd	NEPTUNE BOULEVARD PROPERTIES LLC	1	buffer	182818.61	4.20	0.00	0.00
802	69	650 Neptune Blvd	GPU ENERGY % FIRST ENERGY TAX DEPT	1	utility property	87327.72	2.00	0.00	0.00
804	2	1709 Brockton Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2780.90	0.06	0.00	0.00
805	10	635 Highway 35	R DEAL HOLDINGS LLC C/O MEGLIO P.C.	1	less than 0.8 Acres	10669.99	0.24	0.00	0.00
806	7				less than 0.8 Acres	5499.99	0.13	0.00	0.00
807	10	603 Highway 35	AMERICAN ESTATE & TRUST LC FBO LODA	1	less than 0.8 Acres	6512.83	0.15	0.00	0.00
808	5	1702 Monroe Ave	N/A	1	less than 0.8 Acres	10819.93	0.25	0.00	0.00
808	5.01	505-507 Highway 35	VSV REAL ESTATE, LLC	1	Approved Development	59340.25	1.36	0.00	0.00
808	6	515 NJ-35	N/A	1	less than 0.8 Acres	9361.93	0.21	0.00	0.00
808	7	513 NJ-35	N/A	1	less than 0.8 Acres	3358.91	0.08	0.00	0.00
808	8	505 NJ-35	n/a	1	less than 0.8 Acres	35951.34	0.83	0.00	0.00
816	2	N/A	N/A	1	less than 0.8 Acres	6950.10	0.16	0.00	0.00
816	7	W Bangs Ave	GPU ENERGY % FIRST ENERGY TAX DEPT	1	less than 0.8 Acres	6664.93	0.15	0.00	0.00
816	14	2305 W Bangs Ave	SEBASTIAN-NEPTUNE URBAN RENEWAL LLC	15F	Public Housing	390185.97	8.96	0.00	0.00
816	17	2375 W Bangs Ave	TOWNSHIP OF NEPTUNE	15C	RECREATION FIELDS	401941.34	9.23	0.00	0.00
816	19	2397 W Bangs Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	248945.60	5.72	0.00	0.00
816	20	2395 W Bangs Ave	GPU ENERGY % FIRST ENERGY TAX DEPT	1	utility property	256265.43	5.88	0.00	0.00
901	1	W Bangs & W Lake Ave	MENDEZ, GILBERTO	1	less than 0.8 Acres	11853.93	0.27	0.00	0.00
902	5	Richardson Avenue	LA TORRES, MILTON	1	less than 0.8 Acres	7486.03	0.17	0.00	0.00
902	6	Richardson Ave	STAVOLA, RICHARD	1	less than 0.8 Acres	5087.65	0.12	0.00	0.00
902	7	Richardson Avenue	JEAN-BAPTISTE, GILBERTHE	1	less than 0.8 Acres	22609.69	0.52	0.00	0.00
903	2	W Bangs Ave	STAVOLA, RICHARD	1	enviro constraints	140029.52	3.21	0.00	0.00
903	6	407 Neptune Blvd	STAVOLA, RICHARD J	1	less than 0.8 Acres	18143.03	0.42	0.00	0.00
903	11	Neptune Blvd	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5229.58	0.12	0.00	0.00
903	12	Neptune Blvd	PURYEAR, DONNA L.	1	less than 0.8 Acres	4877.12	0.11	0.00	0.00
903	24	Richardson Avenue	LA TORRES, MILTON	1	less than 0.8 Acres	31831.82	0.73	0.00	0.00
904	1	444 Neptune Blvd	HERITAGE COMMONS CONDOMINIUM	15F	Common Area	145587.82	3.34	0.00	0.00
904	18	1959 Stratford Ave	MONMOUTH BEVERAGES, INC	1	less than 0.8 Acres	6614.82	0.15	0.00	0.00
905	1	2150 Stratford Avenue	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	24958.44	0.57	0.00	0.00
905	4	2010 Stratford Ave	WALLING, ROBERT	1	less than 0.8 Acres	6249.93	0.14	0.00	0.00
906	2	1916 Stratford Ave	OBAYUWANA,JOHNSON% AVIS M OBAYUWANA	1	less than 0.8 Acres	11395.22	0.26	0.00	0.00
906	3	1912 Stratford Ave	TILTON, FRANK JR	1	less than 0.8 Acres	5697.61	0.13	0.00	0.00
907	9	Milton Ave	N/A	1	less than 0.8 Acres	4992.78	0.11	0.00	0.00
909	1	2201 Heck Ave	TOWNSHIP OF NEPTUNE	15C	CORP YARD-GARAGE	562774.55	12.92	0.00	0.00
909	7	W Lake Ave	N/A	1	less than 0.8 Acres	30158.53	0.69	0.00	0.00
909	9	2201 Heck Ave	TOWNSHIP OF NEPTUNE	15C	CORP YARD-GARAGE	189575.00	4.35	0.00	0.00
1004	11	56 N Taylor Ave	NEPTUNE TOWNSHIP HOUSING AUTHORITY	15C	Public Housing	77437.77	1.78	0.00	0.00
1004	13	1932 Heck Ave	PARLAMAS ASSOCIATES LLC	1	wetlands	74154.01	1.70	0.00	0.00
1005	1	62 Neptune Blvd	BOARD OF ED-TWP OF NEPTUNE	15A	BOARD OF EDUCATION	75161.09	1.73	0.00	0.00
1005	2	60 Neptune Blvd	BOARD OF ED-TWP OF NEPTUNE	15A	BOARD OF EDUCATION	115364.86	2.65	0.00	0.00
1012	10	West Lake Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	3101.92	0.07	0.00	0.00
1101	1	2100 Wells Ave	NEPTUNE TOWNSHIP HOUSING AUTHORITY	15C	Public Housing	85664.96	1.97	0.00	0.00
1103	1	1825 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	RECREATION CENTER	57842.13	1.33	0.00	0.00
1104	1	1607 Corlies Ave	TOWNSHIP OF NEPTUNE	15C	ADMINISTRATIVE BLDG.	94073.08	2.16	0.00	0.00
1105	2	1511 Corlies Ave	HAROLD DALEY POST NO 1333 VFW OF US	15F	VFW Post- American Legion	51215.66	1.18	0.00	0.00
1106	7	Highway 33 & Highway 35	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	203.51	0.00	0.00	0.00
1106	8	205 Highway 35 So	JAVA ENTERPRISES LLC	1	less than 0.8 Acres	3854.09	0.09	0.00	0.00
1106	9	207 Highway 35 So	GATEWAY NEPTUNE, LLC	1	less than 0.8 Acres	4077.85	0.09	0.00	0.00
1106	10	211 Highway 35 So	GATEWAY NEPTUNE, LLC	1	less than 0.8 Acres	7637.72	0.18	0.00	0.00
1106	11	213 Highway 35 So	GATEWAY NEPTUNE, LLC	1	less than 0.8 Acres	3799.95	0.09	0.00	0.00
1106	14	1407 10Th Ave	GATEWAY NEPTUNE, LLC	1	less than 0.8 Acres	8907.82	0.20	0.00	0.00
1108	21	10Th Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	825.45	0.02	0.00	0.00
1108	29	108 Hamilton Ave	COLLABORATIVE SUPPORT PROGRAMS NJ	15F	Group Home	5783.92	0.13	0.00	0.00
1108	29.01	1551 10Th Avenue	COLLABORATIVE SUPPORT PROGRAMS NJ	15F	Group Home	5812.29	0.13	0.00	0.00
1112	8	1508 07Th Ave	HETZEL, CRAIG KEVIN & JUNE A	1	less than 0.8 Acres	7485.02	0.17	0.00	0.00
1112	22	232 Hamilton Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	37511.80	0.86	0.00	0.00
1113	18	Assessor Line	BOROUGH OF NEPTUNE CITY	15C	less than 0.8 Acres	81.71	0.00	0.00	0.00
1114	16	225 Hamilton Ave	NEPTUNE HOUSING AUTHORITY	15C	ADMINISTRATIVE BLDG.	4999.98	0.11	0.00	0.00
1114	17	227 Hamilton Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	50740.14	1.16	0.00	0.00
1115	17	159 Hawthorne Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	33977.25	0.78	0.00	0.00
1115	24	Taylor Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	967.01	0.02	0.00	0.00
1117	1	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	1838.17	0.04	0.00	0.00
1118	1	1809-1845 06Th Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	35470.79	0.81	0.00	0.00
1119	1	208 Neptune Blvd	TOWNSHIP OF NEPTUNE	15C	LAKE ALBERTA	130876.42	3.00	0.00	0.00
1120	6	Lakeview Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	24144.96	0.55	0.00	0.00
1121	3	Alberta Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	61774.40	1.42	0.00	0.00
1122	4	1807 Alberta Avenue	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	30424.71	0.70	0.00	0.00
1201	1	1945 Corlies Ave	MERIDIAN HOSPITALS CORP%HMH HOSPITA	15F	Hospital	1179247.44	27.07	0.00	0.00
1201	3	25 Neptune Blvd	TOWNSHIP OF NEPTUNE	15C	MUNICIPAL COMPLEX	266551.48	6.12	0.00	0.00
1201	4	19-21 Davis Ave	MERIDIAN HOSPITALS CORP%HMH HOSPITA	15F	Hospital	203336.13	4.67	0.00	0.00
1201	5	N/A	N/A	15F	less than 0.8 Acres	21749.94	0.50	0.00	0.00
1201	5	1945 Corlies Ave	MERIDIAN HOSPITALS CORP%HMH HOSPITA	15F	Hospital	21749.91	0.50	0.00	0.00
1201	7	N/A	N/A	1	less than 0.8 Acres	11793.91	0.27	0.00	0.00

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1201	7	1945 Corlies Ave	MERIDIAN HOSPITALS CORP%HMH HOSPITA	15F	Hospital	11793.90	0.27	0.00	0.00
1201	8	200 Wakefield Rd	MERIDIAN HEALTH REALTY CORP	1	less than 0.8 Acres	10681.00	0.25	0.00	0.00
1201	9	206 Wakefield Rd	MERIDIAN HEALTH REALTY CORPORATION	1	less than 0.8 Acres	11315.48	0.26	0.00	0.00
1201	10	300 Wakefield Rd	MERDIAN HEALTH REALTY CORP	1	less than 0.8 Acres	10355.18	0.24	0.00	0.00
1201	12	400 Mayfair Lane	MERIDIAN HEALTH REALTY CORP	1	less than 0.8 Acres	16117.10	0.37	0.00	0.00
1201	15	6 Surrey Lane	MERIDIAN HEALTH REALTY CORP	1	less than 0.8 Acres	13746.42	0.32	0.00	0.00
1201	17	2 Surrey Lane	MERIDIAN HEALTH REALTY CORPORATION	1	less than 0.8 Acres	14201.27	0.33	0.00	0.00
1202	4	5 Neptune Blvd	NEPTUNE FIRST AID SQUAD, INC.	15F	First Aid Building	15599.68	0.36	0.00	0.00
1202	5	3 Neptune Blvd	TOWNSHIP OF NEPTUNE	15C	PARKING AREA	9722.98	0.22	0.00	0.00
1203	1	1920 Corlies Ave	MERIDIAN HEALTH REALTY CORP	1	less than 0.8 Acres	11169.70	0.26	0.00	0.00
1203	2	1910 Corlies Ave	MERIDIAN HEALTH REALTY CORP	1	included	66974.23	1.54	18.45	3.69
1203	3	1900 Corlies Ave	OMNI CENRE CONDOMINIUM	15F	Common Area	55935.82	1.28	0.00	0.00
1203	10	1911 06Th Ave	NEPTUNE HOUSING AUTHORITY	15C	PUBLIC HOUSING	39084.67	0.90	0.00	0.00
1204	1	1944 Corlies Ave Unit101B	MERIDIAN HEALTH REALTY CORP	15F	Health Center	1154.26	0.03	0.00	0.00
1204	1	1944 Corlies Ave Unit 203	MODERN HEALTH REALTY CORP	15F	Health Center	1316.26	0.03	0.00	0.00
1204	1	1944 Corlies Ave Unit 204	MERIDIAN HEALTH REALTY CORP	15F	Health Center	1316.26	0.03	0.00	0.00
1204	1	1944 Corlies Ave Unit 102	MODERN HEALTH REALTY CORP	15F	Health Center	2308.49	0.05	0.00	0.00
1204	1	1944 Corlies Ave	JERSEY SHORE MEDICAL ARTS BLD.CONDO	15F	Common Area	102259.38	2.35	0.00	0.00
1204	2	1930 Corlies Ave	MERIDIAN HEALTH REALTY CORP.	1	less than 0.8 Acres	32494.44	0.75	0.00	0.00
1204	3	1917 06Th Ave	MERIDIAN HEALTH REALTY CORP	1	less than 0.8 Acres	4815.60	0.11	0.00	0.00
1205	1	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	9731.07	0.22	0.00	0.00
1206	1	1910 06Th Ave	FARRO JR, EDWARD	1	less than 0.8 Acres	10420.00	0.24	0.00	0.00
1206	2	93 So Neptune Blvd	CARROLL, FREDERICK F & GLORIA E	1	less than 0.8 Acres	3994.91	0.09	0.00	0.00
1301	1	55 Neptune Blvd	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PUBLIC	2510145.46	57.63	0.00	0.00
1301	1.01	89 Davis Avenue	BD OF ED-TWP OF NEPTUNE & J.S.U.M.C	15A	SCHOOLS	56110.65	1.29	0.00	0.00
1401	1	Winding Ridge Drive	PROSPECT HILL CONDOMINIUM	15F	Common Area	459035.07	10.54	0.00	0.00
1402	3	Alpine Trail	THE SUMMIT AT NEPTUNE CONDOMINIUM	15F	Common Area	823721.96	18.91	0.00	0.00
1402	4	W Bangs Ave	PRESS COMMUNICATIONS, LLC	1	included	40534.72	0.93	11.17	2.23
1501	10	Route 18 Freeway	TOWNSHIP OF NEPTUNE	15C	Township Property	174395.09	4.00	0.00	0.00
1506	6	504 Mayfair Lane	DEVEREUX FOUNDATION	15F	Group Home	9972.22	0.23	0.00	0.00
1601	17	Fordham Road	STATE OF NJ-DOT	15C	less than 0.8 Acres	5468.39	0.13	0.00	0.00
1601	19	Rt 18-Walkway	TOWNSHIP OF NEPTUNE	15C	FOOT BRIDGE OVER 18	2211.78	0.05	0.00	0.00
1608	1	Corlies Ave	TOWNSHIP OF NEPTUNE	15C	PARK	100987.14	2.32	0.00	0.00
1612	2	Eton Way	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4992.97	0.11	0.00	0.00
1615	14	109 Oxford Way	ALPHA CHI RHO EDUCATIONAL FOUND.IN	15F	Fraternal Organization	32489.01	0.75	0.00	0.00
1615	15	Corlies Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	9427.59	0.22	0.00	0.00
1615	20.01	112 Walnut St	TOWNSHIP OF NEPTUNE	15C	DRAINAGE	11669.90	0.27	0.00	0.00
1703	7	Poplar Pl	STATE OF NJ-DOT	15C	NJ DOT	50620.19	1.16	0.00	0.00
1703	8	Poplar Pl	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	14803.54	0.34	0.00	0.00
1709	2	Route 18 Freeway	STATE OF NJ-DOT	15C	less than 0.8 Acres	7564.33	0.17	0.00	0.00
1801	7	West End Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	2507.13	0.06	0.00	0.00
1805	2	Knox Blvd	TOWNSHIP OF NEPTUNE	15C	Township Property	2222.82	0.05	0.00	0.00
1806	3	Monmouth Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	4041.30	0.09	0.00	0.00
1807	2	10 Pine Dr	MONMOUTH COUNTY	15C	Sunshine Park Rec Fields	1256163.88	28.84	0.00	0.00
1813	4	West End Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	7607.57	0.17	0.00	0.00
1816	6	101 Deal Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	7633.60	0.18	0.00	0.00
1817	5	Hollywood Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	1996.16	0.05	0.00	0.00
1818	10	Hollywood Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	1994.71	0.05	0.00	0.00
1901	2	Route 18 Freeway	TOWNSHIP OF NEPTUNE	15C	Township Property	42562.20	0.98	0.00	0.00
1901	5	2711 W Bangs Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	enviro constraints	531618.39	12.20	0.00	0.00
1901	11	2745 W Bangs Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	high power utility lines	82832.36	1.90	0.00	0.00
1902	1	Louisville Avenue	KNOX HILL CONDOMINIUM	15F	Common Area	847910.05	19.47	0.00	0.00
2001	1	Trenton Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	enviro constraints	1878048.98	43.11	0.00	0.00
2001	2	Girard Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	6249.97	0.14	0.00	0.00
2001	3	Jersey Ave	UNKNOWN OWNER % TOWNSHIP OF NEPTUNE	1	less than 0.8 Acres	6452.19	0.15	0.00	0.00
2001	4	Ocean Ave	KANTOR, JEFF	1	less than 0.8 Acres	10022.53	0.23	0.00	0.00
2001	5	Route 66	OUTDOOR SYSTEMS,INC	1	less than 0.8 Acres	1592.54	0.04	0.00	0.00
2001	6	Ocean Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	18653.02	0.43	0.00	0.00
2001	8	Elizabeth Ave	HANFLING,H & J % ROBERT HANFLING	1	less than 0.8 Acres	7499.80	0.17	0.00	0.00
2001	9	Asbury Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	11891.24	0.27	0.00	0.00
2101	4	W Bangs Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	enviro constraints	623587.46	14.32	0.00	0.00
2101	5	2813 W Bangs Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	less than 0.8 Acres	13930.60	0.32	0.00	0.00
2101	6	North Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	enviro constraints	1172338.55	26.91	0.00	0.00
2101	7	Summit Dr	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	enviro constraints	132908.53	3.05	0.00	0.00
2101	8	Central Ave	ROSEN, JACOB S.	1	less than 0.8 Acres	5070.23	0.12	0.00	0.00
2101	9	Jersey Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	10200.42	0.23	0.00	0.00
2101	10	Rahway Ave	STATE OF NJ-DOT	15C	NJ DOT	2501.60	0.06	0.00	0.00
2201	10	Wayside Rd	GPU ENERGY % FIRST ENERGY TAX DEPT	1	utility property	39561.65	0.91	0.00	0.00
2201	13	Fabio Court	BATTAGLIA, ESTATE FABIO% UNKNOWN	1	less than 0.8 Acres	13395.30	0.31	0.00	0.00
2201	26	N/A	N/A	15F	less than 0.8 Acres	18176.18	0.42	0.00	0.00
2201	27.01	101-408 High Pointe Lane	HIGH POINT AT NEPTUNE, LLC	15F	Common Area	545744.27	12.53	0.00	0.00
2201	34	Asbury Ave	OUTDOOR SYSTEMS, INC.	1	less than 0.8 Acres	4924.13	0.11	0.00	0.00
2201	35	N/A	N/A	1	less than 0.8 Acres	83.89	0.00	0.00	0.00
2201	35	Route 66	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	83.89	0.00	0.00	0.00
2201	36	Route 66	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	1001.20	0.02	0.00	0.00
2201	37	Asbury Ave	OUTDOOR SYSTEMS,INC	1	less than 0.8 Acres	19551.97	0.45	0.00	0.00
2201	38	North Ave	OUTDOOR SYSTEMS, INC	1	less than 0.8 Acres	2589.65	0.06	0.00	0.00
2201	39	North Ave	OUTDOOR SYSTEMS,INC	1	less than 0.8 Acres	4985.91	0.11	0.00	0.00
2201	41	2318 Summit Dr	18 NEPTUNE ASSOCIATES, LLC	1	landlocked parcel	50221.54	0.95	0.00	0.00
2201	43	2815 W Bangs Ave	18 NEPTUNE ASSOC,LLC % DANA BEHAR	1	less than 0.8 Acres	9735.13	0.22	0.00	0.00
2301	1	3300 Route 66	FOOD BANK OF MONMOUTH & OCEAN CO	15F	County Food Bank	315879.65	7.25	0.00	0.00
2301	19	Bob Terrace	BOESCH, ANN M & RICHARD W	3B	enviro constraints	54249.93	1.25	0.00	0.00
2301	33	White Lane	TOWNSHIP OF NEPTUNE	15C	FOOTPATH	27965.56	0.64	0.00	0.00
2301	39	Wayside Rd	GPU ENERGY % FIRST ENERGY TAX DEPT	1	utility property	94756.93	2.18	0.00	0.00
2301	88	Route 66	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	9642.48	0.22	0.00	0.00
2401	1	3410 Route 66	RT 66 PROPERTIES,LLC %MYNT PROP LLC	1	enviro constraints	527789.64	12.12	0.00	0.00
2401	18	Sunnyfield Terr	TOWNSHIP OF NEPTUNE	15C	Sunnyfield Park Dedicated Open Spa	107505.23	2.47	0.00	0.00



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2505	12	3001 W Bangs Ave	MADS INVESTORS, LLC	1	included	124352.36	2.85	14.27	2.85
2601	5	3138 W Bangs Ave	SCARLET FLIER VENTURES LLC	1	included	61538.43	0.73	8.70	1.74
2601	6	3136 W Bangs Ave	SCARLET FLIER VENTURES, LLC	1	less than 0.8 Acres	20290.36	0.47	0.00	0.00
2601	7	3128 W Bangs Ave	SCARLETT FLIER VENTURES LLC	1	included	137706.93	3.16	37.94	7.59
2601	16	W Bangs Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	12358.89	0.28	0.00	0.00
2601	106	Moss Pl	TOWNSHIP OF NEPTUNE	15C	DRAINAGE	91010.84	2.09	0.00	0.00
2603	11	Wayside Rd	SILVA, JOSEPH & ANTHONY	3B	farm	331160.16	7.60	0.00	0.00
2603	23	Fern Rd	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2692.35	0.06	0.00	0.00
2702	10	Sunshine Pkwy	TOWNSHIP OF NEPTUNE	15C	Township Property	11565.42	0.27	0.00	0.00
2702	25.1	Hogans Way	TOWNSHIP OF NEPTUNE	15C	Storm Basin	6536.06	0.15	0.00	0.00
2702	39	552 Wayside Rd	GUNN, VICKI LEE	1	steep slopes	62752.98	1.41		3.40
2801	1	1 Summerfield Lane	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PUBLIC	954235.57	21.91	0.00	0.00
2801	9	621 Highland Avenue	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PUBLIC	89701.36	2.06	0.00	0.00
2803	1	Green Grove Rd	TOWNSHIP OF NEPTUNE	15C	Township Property	28214.84	0.65	0.00	0.00
2805	2	Hawthorne St	TAYLOR, RICHARD & GAIL	1	less than 0.8 Acres	4122.29	0.09	0.00	0.00
2806	5	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township. Parking Area	2361.82	0.05	0.00	0.00
2807	4	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	3210.57	0.07	0.00	0.00
2807	5	N/A	N/A	1	less than 0.8 Acres	1484.55	0.03	0.00	0.00
2808	1	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	2165.62	0.05	0.00	0.00
2809	1	Highway 33	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PUBLIC	19281.03	0.44	0.00	0.00
2903	1	Fairview Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	32151.74	0.74	0.00	0.00
2904	1	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	6384.67	0.15	0.00	0.00
2905	1	Fairview Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	59260.43	1.36	0.00	0.00
2906	1	Fairview Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	16104.10	0.37	0.00	0.00
2906	9	Fairview Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	16000.69	0.37	0.00	0.00
2907	2	3002 Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	3278.47	0.08	0.00	0.00
2907	8	Locust St	TOWNSHIP OF NEPTUNE	15C	Township Property	3981.32	0.09	0.00	0.00
2908	1	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	392.84	0.01	0.00	0.00
2908	3	675 Maple Ave	ROSS, MARTIN C, JR	1	less than 0.8 Acres	18924.36	0.43	0.00	0.00
2909	2	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	437.72	0.01	0.00	0.00
2910	1	Highway 33	TOWNSHIP OF NEPTUNE	15C	Township Property	817.32	0.02	0.00	0.00
2917	2	612 Fletcher Dr	JOHNSON, PRISCILLA	1	less than 0.8 Acres	11388.00	0.26	0.00	0.00
3001	4	Old Corties Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	235705.76	5.41	0.00	0.00
3001	13	Old Corties Ave	TOWNSHIP OF NEPTUNE	15C	Dedicated Open Space	57907.05	1.33	0.00	0.00
3001	14	703 Old Corties Ave	TOWNSHIP OF NEPTUNE	15C	Veterans Park Commercial Building	284600.71	6.53	0.00	0.00
3001	29	803 Old Corties Ave	TOWNSHIP OF NEPTUNE	15C	Bert Willis Recreation Fields	458049.35	10.52	0.00	0.00
3001	30	Highway 33 Rear	TOWNSHIP OF NEPTUNE	15C	Dedicated Open Space	643542.64	14.77	0.00	0.00
3001	31	Fletcher Dr	TOWNSHIP OF NEPTUNE	15C	Dedicated Open Space	216574.53	4.97	0.00	0.00
3001	32	820 Maple Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	40350.44	0.93	0.00	0.00
3101	1	Jumping Brook Rd	RMH AT COUNTRY WOODS, LLC	1	enviro constraints	1249635.50	28.69	0.00	0.00
3101	3	3525 Highway 33	LIPSCHITZ, JACOB & MIRIAM D	1	enviro constraints/ approved project	195718.13	4.49	0.00	0.00
3101	5.01	10 Jumping Brook Rd	HAMILTON FIRE COMPANY	15F	Fire House	242141.83	5.56	0.00	0.00
3102	5	3512 Highway 33	HIGHWAY 33 COURT, LLC%THE ALPERT GRO	1	enviro constraints	59809.74	0.44	0.00	0.00
3201	1	160 Jumping Brook Rd	TOWNSHIP OF NEPTUNE	15C	Baseball Field Parking Area	230577.91	5.29	0.00	0.00
3201	38	Tall Pines Drive	THE VILLAS AT JUMPING BROOK HOA, INC	15F	Common Element for Condo Complex - Bu	124735.31	2.86	0.00	0.00
3201	74	100 Jumping Brook Rd	TOWNSHIP OF NEPTUNE	15C	Fred Boenig Baseball Field	434909.45	9.98	0.00	0.00
3202	1	Champions Drive	THE VILLAS AT JUMPING BROOK HOA, INC	15F	Common Element for Condo Complex - Bu	31342.76	0.72	0.00	0.00
3203	22	Tall Pines Drive	THE VILLAS AT JUMPING BROOK HOA, INC	15F	Common Element for Condo Complex - Bu	82488.27	1.89	0.00	0.00
3204	14	Tall Pines Drive	THE VILLAS AT JUMPING BROOK HOA, INC	15F	Common Element for Condo Complex - Bu	34361.58	0.79	0.00	0.00
3301	8	3405 Highway 33	3405 STATE HIGHWAY 33 CONDO	15F	Common Area	82486.71	1.89	0.00	0.00
3301	12	3454 W Bangs Ave	MORGAN PARKING, LLC	1	less than 0.8 Acres	20000.05	0.46	0.00	0.00
3301	30	3436 W Bangs Ave	GPU ENERGY % FIRST ENERGY TAX DEPT	1	utility property	42508.27	0.98	0.00	0.00
3301	44	23 Victoria Lane	VICTORIA ESTATES, LLC%JMJ MANAGEMEN	1	common area	188707.63	4.33	0.00	0.00
3401	22	30 Hill Dr	TOWNSHIP OF NEPTUNE	15C	Hillview Park Dedicated Open Space	895133.33	20.55	0.00	0.00
3401	51	Brookside Rd	TOWNSHIP OF NEPTUNE	15C	Township Property	34411.58	0.79	0.00	0.00
3501	1	Golfview Dr	TOWNSHIP OF NEPTUNE	15C	Township Property	5060.40	0.12	0.00	0.00
3504	5	701 Green Grove Rd	CEREBRAL PALSY OF MONM. & OCEAN CTY	15F	Health Center	25943.92	0.60	0.00	0.00
3508	1	715 Hillview Dr	NEW HORIZONS IN AUTISM	15F	Handicap Housing	12256.53	0.28	0.00	0.00
3510	13	3403 W Bangs Ave	N/A	1	less than 0.8 Acres	16396.59	0.38	0.00	0.00
3510	13.01	3409 W Bangs Ave	LODGE #128 ORDER OF ELKS OF USA, INC	15F	Elks Club	152965.62	3.51	0.00	0.00
3510	17	W Trident Blvd	TOWNSHIP OF NEPTUNE	15C	Township Property	29645.58	0.68	0.00	0.00
3601	5	3530 Route 66	SYLHAR REALTY LLC % LAWRENCE COHEN	1	enviro constraints	945284.46	21.70	0.00	0.00
3601	10	909 Green Grove Rd	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PUBLIC	493111.77	11.32	0.00	0.00
3601	26	3544-3570 Route 66	JMDH REAL ESTATE OF NEPTUNE LLC	15F	Common Area	476546.71	10.94	0.00	0.00
3705	4	2550 Asbury Ave	M & O HOUSING INC % HUMAN RESOURCES	15F	Handicap Housing	47081.80	1.08	0.00	0.00
3705	5	Asbury Ave	SCHULTZ, ROBERT L JR	1	steep slopes	66123.51	1.43	0.00	0.00
3705	8	Asbury Ave	SCHULTZ, ROBERT L JR	1	included	65569.24	1.51	18.06	3.61
3705	9	2520 Asbury Ave	3205 NEPTUNE LLC	1	included	52906.23	2.20	26.40	5.28
3705	11	Route 66	SEAVIEW CORP PARK C/O US REALTY INV	1	landlocked	119549.71	2.74	0.00	0.00
3801	1	3544 Asbury Ave	COUNTY OF MONMOUTH	15C	County Property	5959.10	0.14	0.00	0.00
3805	12	3410 Asbury Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	16588.50	0.38	0.00	0.00
3808	10.01	3 Smith Lane	LUJAN, VICTORINO	1	less than 0.8 Acres	13733.97	0.32	0.00	0.00
3901.01	1	3601 Route 66	3601 ROUTE 66, LLC	1	pending application	961885.24	22.08	0.00	0.00
3901.01	2	Essex Road	JERSEY SHORE PO OUTPARCEL, LLC	1	pending application	40376.14	0.93	0.00	0.00
3902	3	Jumping Brook Rd	SITAR, WILLIAM	1	less than 0.8 Acres	6920.76	0.16	0.00	0.00
3903	5	1600 Jumping Brook Rd	TOWNSHIP OF NEPTUNE	15C	Township Property	402086.49	9.23	0.00	0.00
3903	5.01	1800 Jumping Brook Rd	TOWNSHIP OF NEPTUNE	15C	Township Property	301941.81	6.93	0.00	0.00
3903	11	1103 Green Grove Rd	INTI CONCEPTS, LLC	1	less than 0.8 Acres	19025.22	0.44	0.00	0.00
4001	8	Jumping Brook Road	TIMBER RIDGE AT NEPTUNE, LLC	1	has approvals	104229.89	2.39	0.00	0.00
4101	13	Route 33	EETSA, LLC	1	included	128182.36	2.94	35.31	7.06
4101	14	Route 33	EETSA, LLC	1	less than 0.8 Acres	17757.36	0.41	0.00	0.00
4201	1	Commons Drive	HAMILTON COMMONS CONDOMINIUM	15F	Common Element for Condo Complex	114145.50	2.62	0.00	0.00
4213	8	28 Schoolhouse Rd	COUNTY OF MONMOUTH-GARAGE	15C	UTILITY BLDG.	36662.88	0.84	0.00	0.00
4217	10	Schoolhouse Rd	COUNTY OF MONMOUTH	15C	County Park	102850.12	2.36	0.00	0.00
4301	3	3600 Highway 33	SHARK RIVER HILLS FIRST AID SQUAD	15F	Shore Christian Community Center	20276.49	0.47	0.00	0.00
4302	4	1000 Old Corties Ave	TOWNSHIP OF NEPTUNE	15C	CEMETERY	29930.63	0.69	0.00	0.00
4306	17	Gully Rd	COUNTY OF MONMOUTH-PARK	15C	MONMOUTH COUNTY PARK	1565862.45	35.95	0.00	0.00

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4306	18	21 Gully Rd	AMERICAN LEGION POST 346	15F	VFW American Legion	69161.14	1.59	0.00	0.00
4308	3	Hemlock Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	553.63	0.01	0.00	0.00
4401	21	21 Crest Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	14727.80	0.34	0.00	0.00
4401	22	Gully Rd	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	593628.77	13.63	0.00	0.00
4401	76	3 Poppy Ave	HOMETECH REMODELING, LLC	1	less than 0.8 Acres	12017.99	0.28	0.00	0.00
4402	3	800 Old Corties Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5939.98	0.14	0.00	0.00
4501	33	Dianne Dr	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	438606.11	10.07	0.00	0.00
4501	37	Dianne Dr	COUNTY OF MONMOUTH	15C	DEDICATED OPEN SPACE	619454.01	14.22	0.00	0.00
4501	57.01	17 Chapman Ave	LEMBERG, CHRISTOPHER	1	less than 0.8 Acres	9914.22	0.23	0.00	0.00
4501	82	Remsen Mill Rd	NEW JERSEY AMERICAN WATER CO	1	utility property	92878.48	2.13	0.00	0.00
4601	1	328 Old Corties Ave	COUNTY OF MONMOUTH-GOLF COURSE%A/P	15C	GOLF COURSE	11948110.46	274.29	0.00	0.00
4601	2	634 Old Corties Ave	NEPTUNE TOWNSHIP SEWERAGE AUTHORITY	15C	SEWER PLANT-GREEN AC	907279.69	20.83	0.00	0.00
4601	3	636 Old Corties Ave	NEPTUNE TOWNSHIP SEWERAGE AUTHORITY	15C	SEWAGE DISPOSAL	83652.97	1.92	0.00	0.00
4701	2	Brighton Ave	MIDIN LLC	1	less than 0.8 Acres	1886.12	0.04	0.00	0.00
4701	3	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2488.48	0.06	0.00	0.00
4702	2	Brighton Ave	STATE OF NJ-DOT	15C	less than 0.8 Acres	454.85	0.01	0.00	0.00
4702	3	Brighton Ave	STATE OF NJ-DOT	15C	less than 0.8 Acres	1264.97	0.03	0.00	0.00
4703	1	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4506.36	0.10	0.00	0.00
4703	3	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2484.35	0.06	0.00	0.00
4703	20	Brighton Ave	STATE OF NJ-DOT	15C	less than 0.8 Acres	2962.72	0.07	0.00	0.00
4704	5	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4997.46	0.11	0.00	0.00
4705	1	Brighton Ave	KAYE, ROBERT M. % PRC GROUP	1	common area	124045.00	2.85	0.00	0.00
4705	10	509 N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5024.04	0.12	0.00	0.00
4708	1	Smock Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	10206.32	0.23	0.00	0.00
4708	2	Overbrook Pl	SYLVANIA APT, INC. % PRC GROUP	1	less than 0.8 Acres	656.83	0.02	0.00	0.00
4709	2	N Riverside Dr	n/a	15C	landlocked parcel	65639.02	1.51	0.00	0.00
4709	2.01	329 N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	68098.44	1.56	0.00	0.00
4709	4	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2492.98	0.06	0.00	0.00
4709	12	Smock Ave / N Riverside D	N/A	1	less than 0.8 Acres	2459.39	0.06	0.00	0.00
4712	1	Westwood Place	TOWNSHIP OF NEPTUNE	15C	CREEK	27704.10	0.64	0.00	0.00
4712	3	Westwood Place	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2598.51	0.06	0.00	0.00
4802	11	Audrey Place	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3325.40	0.08	0.00	0.00
4805	2	130 Mc Dermott Rd	TOWNSHIP OF NEPTUNE	15C	PLAYGROUND	159674.83	3.67	0.00	0.00
4806	3	Mc Dermott Rd	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	39283.86	0.90	0.00	0.00
4806	4	Bennett Road	SF2 RE1 LLC %ROBERT DEL VECCHIO,ESQ	1	less than 0.8 Acres	4920.75	0.11	0.00	0.00
4806	5	Mc Dermott Rd	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	70725.60	1.62	0.00	0.00
4806	7	N/A	N/A	1	less than 0.8 Acres	9905.77	0.23	0.00	0.00
4806	7	Mc Dermott Rd	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	9905.75	0.23	0.00	0.00
4806	8	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2499.82	0.06	0.00	0.00
4807	7	Wilson Road	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	5089.15	0.12	0.00	0.00
4807	10	111 Bennett Rd	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	78501.97	1.80	0.00	0.00
4807	11	138 N Riverside Dr	SF2 RE1 LLC %ROBERT DEL VECCHIO,ESQ	1	less than 0.8 Acres	5014.35	0.12	0.00	0.00
4810	11	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	14930.68	0.34	0.00	0.00
4811	1	Norwalk Pl	TOWNSHIP OF NEPTUNE	15C	Township Property	39368.66	0.90	0.00	0.00
4811	2	Norwalk Pl	JOHN D PITTENGER BUILDER, INC	1	less than 0.8 Acres	11221.43	0.26	0.00	0.00
4811	3	Grammercy Court	TOWNSHIP OF NEPTUNE	15C	Township Property	92740.80	2.13	0.00	0.00
4811	4	Grammercy Court	JOHN D PITTENGER BUILDER INC	1	less than 0.8 Acres	15871.17	0.36	0.00	0.00
4811	5	Norwalk Pl	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	11244.88	0.26	0.00	0.00
4812	1	Grammercy Court	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	71246.97	1.64	0.00	0.00
4812	2	Norwalk Pl	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	2010.22	0.05	0.00	0.00
4812	3	Grammercy Court	JOHN D PITTENGER BUILDER INC	1	less than 0.8 Acres	4999.74	0.11	0.00	0.00
4813	2	127 N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	65474.85	1.50	0.00	0.00
4814	15	Audrey Pl	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2638.69	0.06	0.00	0.00
4815	1	Norwalk Pl	TOWNSHIP OF NEPTUNE	15C	Township. Property	38968.11	0.89	0.00	0.00
4815	2	N Riverside Dr	GRANT, DOROTHY H	1	less than 0.8 Acres	8722.27	0.20	0.00	0.00
4815	3	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	Township Property	1140143.10	26.17	0.00	0.00
4815	4	N Riverside Dr	SHARK RIVER HILLS EST. C/O W.OLIVER	1	less than 0.8 Acres	2531.32	0.06	0.00	0.00
4815	5	N/A	N/A	1	less than 0.8 Acres	2499.83	0.06	0.00	0.00
4815	5	N Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2499.82	0.06	0.00	0.00
4815	6	N Riverside Dr	GRANT, VERNAL L. & DOROTHY H.	1	less than 0.8 Acres	6227.32	0.14	0.00	0.00
4901	1	200 Brighton Ave	SHARK RIVER HILLS FIRE COMPANY #4	15F	Fire House	40915.06	0.94	0.00	0.00
4902	1	201 Carton Ave	SHARK RIVER HILLS FIRST AID, INC.	15F	First Aird Building	20001.15	0.46	0.00	0.00
4907	3	Hillside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4618.58	0.11	0.00	0.00
4909	7	May Pl	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	1747.03	0.04	0.00	0.00
4909	8	May Pl	WYSOCKI, CASMER % UNKNOWN	1	less than 0.8 Acres	2552.81	0.06	0.00	0.00
4916	14	221 Overlook Dr	MYERS, ROBERT	1	less than 0.8 Acres	7902.39	0.18	0.00	0.00
4917	1.02	418 Ely Rd	WATT, HERBERT R & ALICE DALE BEEKMA	1	less than 0.8 Acres	7518.19	0.17	0.00	0.00
4917	8	Overlook Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	3206.19	0.07	0.00	0.00
4919	1	312 Brighton Ave	BOARD OF ED-TWP OF NEPTUNE	15A	SCHOOL PUBLIC	243971.25	5.60	0.00	0.00
5005	10	406 Moore Road	FORCIER, DONNA G	1	less than 0.8 Acres	5068.18	0.12	0.00	0.00
5013	1	Brighton Ave	COUNTY OF MONMOUTH	15C	County Property	622136.51	14.28	0.00	0.00
5110	1	426 Brighton Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4970.43	0.11	0.00	0.00
5110	9	728 S Riverside Dr	MONMOUTH COUNTY % MON CO. PARK SYS.	15C	DEDICATED OPEN SPACE	12322.90	0.28	0.00	0.00
5110	12	27 Hillside Rd	COUNTY OF MONMOUTH	15C	less than 0.8 Acres	13675.96	0.31	0.00	0.00
5114	1	2 Hillside Rd	COUNTY OF MONMOUTH-PARK SYSTEM	15C	Bulkhead	54832.88	1.26	0.00	0.00
5114	2	12 Hillside Rd	TOWNSHIP OF NEPTUNE	15C	pumping station	24621.96	0.57	0.00	0.00
5114	3	20 Hillside Rd	COUNTY OF MONMOUTH-PARK SYSTEM	15C	Bulkhead	85860.39	1.97	0.00	0.00
5213	6	504 S Riverside Dr	DYKEMAN ROBERT H & CAROL	1	less than 0.8 Acres	3896.15	0.09	0.00	0.00
5303	2	S Riverside Dr	OLIVER, CATHARINE S	1	less than 0.8 Acres	7528.85	0.17	0.00	0.00
5303	3	S Riverside Dr	OLIVER, CATHARINE S	1	less than 0.8 Acres	3552.89	0.08	0.00	0.00
5303	4	11 S Riverside Dr	OLIVER, CATHARINE S	1	less than 0.8 Acres	7001.89	0.16	0.00	0.00
5303	13	107 Hobart Pl	OLIVER, CATHERINE C/O HOLLY BROOK L	1	less than 0.8 Acres	8733.42	0.20	0.00	0.00
5303	14	4 Valetta Pl	WERNIK, ROBIN T	1	less than 0.8 Acres	12271.69	0.28	0.00	0.00
5303	15	5 Valetta Pl	N/A	1	less than 0.8 Acres	7382.27	0.17	0.00	0.00
5303	16	N/A	N/A	1	less than 0.8 Acres	7382.98	0.17	0.00	0.00
5303	19.01	6 Park Place	ERCOLINO BUILDERS & DEVELOPERS, LLC	1	less than 0.8 Acres	17002.01	0.39	0.00	0.00
5303	20.01	2 Park Place	ZALUSKY, ROBERT & ANASTASIIA	1	less than 0.8 Acres	15074.43	0.35	0.00	0.00

Neptune Township  
Vacant Land Adjustment  
June 2025

5304	1	108 Hobart Pl	TLH TD PROPERTIES, LLC	1	less than 0.8 Acres	19811.69	0.45	0.00	0.00
5304	3	102 Hobart Pl	BONDAR, TYLER & MAYER, MERANDA	1	less than 0.8 Acres	9848.39	0.23	0.00	0.00
5304	4	5 Riverview Ct	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	4943.07	0.11	0.00	0.00
5304	5	7 Riverview Ct	OLIVER, CATHERINE % HOLLY BROOK LLC	1	less than 0.8 Acres	2456.16	0.06	0.00	0.00
5304	7	Beverly Way	SHARK RIVER PINES C/O W. OLIVER	1	less than 0.8 Acres	4999.94	0.11	0.00	0.00
5304	8	109 Beverly Way	LEONE, MATTHEW J & CORRIS, JOANNE	1	less than 0.8 Acres	7441.32	0.17	0.00	0.00
5304	9	Beverly Way	SHARK RIVER PINES C/O W. OLIVER	1	less than 0.8 Acres	4957.72	0.11	0.00	0.00
5304	10	125 Beverly Way	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	17259.73	0.40	0.00	0.00
5305	1	101 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	PARK	108372.24	2.49	0.00	0.00
5306	9	100 Beverly Way	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	2503.88	0.06	0.00	0.00
5306	10	131 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	19651.03	0.45	0.00	0.00
5307	1	Beverly Way	TOWNSHIP OF NEPTUNE	15C	DEDICATED OPEN SPACE	65351.82	1.50	0.00	0.00
5308	3	8 Elmwood Dr	TOWNSHIP OF NEPTUNE	15C	RECREATION FIELDS	80180.06	1.84	0.00	0.00
5309	5	Elmwood Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	7471.20	0.17	0.00	0.00
5309	8	11 Elmwood Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	28068.65	0.64	0.00	0.00
5311	2	Pinehurst Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	15046.17	0.35	0.00	0.00
5311	3	3 Pinehurst Dr	KIEFFER, ARTHUR JOHN & ROY THOMAS	1	less than 0.8 Acres	5012.39	0.12	0.00	0.00
5311	4	N/A	N/A	1	less than 0.8 Acres	15028.23	0.35	0.00	0.00
5311	4	Pinehurst Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	15028.23	0.35	0.00	0.00
5311	5	11 Pinehurst Dr	STAAB, MARIE LOUISEC/OW.D. STAAB	1	less than 0.8 Acres	5006.43	0.11	0.00	0.00
5311	6	Pinehurst Dr	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	9716.47	0.22	0.00	0.00
5312	1	Woodbine Dr	TOWNSHIP OF NEPTUNE	15C	Township Property	81807.32	1.88	0.00	0.00
5312	2	2 Pinehurst Dr	JOHN D PITTENGER BUILDER INC	1	less than 0.8 Acres	7509.40	0.17	0.00	0.00
5313	3	Beverly Way	TOWNSHIP OF NEPTUNE	15C	Township Property	61220.63	1.41	0.00	0.00
5314	1	Hawthorne Way	TOWNSHIP OF NEPTUNE	15C	Township Property	103366.50	2.37	0.00	0.00
5314	10	Hillcrest Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	22275.92	0.51	0.00	0.00
5314	11	223 Melrose Ave	HOHL, FREDERICK W. & AMELIA	1	less than 0.8 Acres	4999.98	0.11	0.00	0.00
5316	7	137 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	MARINA	20869.60	0.48	0.00	0.00
5317	5	149 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	MARINA	24731.71	0.57	0.00	0.00
5318	1	Melrose Ave	TOWNSHIP OF NEPTUNE	15C	Township Property	41124.02	0.94	0.00	0.00
5318	13	Melrose Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	15345.73	0.35	0.00	0.00
5318	14	Melrose Ave	ESTATE OF WILLIAM OLIVER	1	less than 0.8 Acres	5097.00	0.12	0.00	0.00
5318	15	209 Melrose Ave	JOHN D PITTENGER BUILDER INC	1	less than 0.8 Acres	5123.13	0.12	0.00	0.00
5319	1	306 Glendale Pl	TOWNSHIP OF NEPTUNE	15C	Township Property	64382.99	1.48	0.00	0.00
5320	1	Melrose Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	15980.82	0.37	0.00	0.00
5320	2	224 Melrose Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	7318.46	0.17	0.00	0.00
5320	3	Melrose Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	31893.97	0.73	0.00	0.00
5320	4	208 Melrose Ave	COWPERTHWAIT EST, NANCY M. PIPO	1	less than 0.8 Acres	4932.85	0.11	0.00	0.00
5320	5	Melrose Ave	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	14840.09	0.34	0.00	0.00
5320	6	200 Melrose Ave	RICHARDS, MARVIN S.	1	less than 0.8 Acres	7630.01	0.18	0.00	0.00
5321	7	155 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	RIVERSIDE PARK	27517.30	0.63	0.00	0.00
5322	1	140 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	DOCK BULKHEAD	28903.89	0.66	0.00	0.00
5322	2	140 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	DOCK BULKHEAD	34799.99	0.80	0.00	0.00
5322	2	S Riverside Dr	N/A	15F	less than 0.8 Acres	34800.12	0.80	0.00	0.00
5322	3	140 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	DOCK BULKHEAD	64677.82	1.48	0.00	0.00
5322	5	400 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	Township Property	82051.15	1.88	0.00	0.00
5405	7.02	111 Prospect Ave	PAGANO, RAFFAELLA	1	less than 0.8 Acres	10642.80	0.24	0.00	0.00
5407	10	Clinton Pl	SHARK RIVER PINES C/O W. OLIVER	1	less than 0.8 Acres	2490.79	0.06	0.00	0.00
5408	3	46 Tremont Dr	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	5022.68	0.12	0.00	0.00
5408	16	23 Vernon Ave	SRH HOLDING, LLC	1	less than 0.8 Acres	5015.49	0.12	0.00	0.00
5410	17	53 Ridgewood Way	CAROL M BYRNE	1	less than 0.8 Acres	9502.83	0.22	0.00	0.00
5411	6	120 Clinton Pl	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	2600.41	0.06	0.00	0.00
5411	13	349 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	9938.91	0.23	0.00	0.00
5417	1	389 S Riverside Dr	TOWNSHIP OF NEPTUNE	15C	SRH MEMORIAL PARK	23726.52	0.54	0.00	0.00
5417	3.01	52 Ridgewood Way	NINO REALTY, LLC	1	less than 0.8 Acres	14936.16	0.34	0.00	0.00
5501	1	Sea Spray Lane	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	393030.18	9.02	0.00	0.00
5501	2	Spinnaker Way	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	598440.53	13.74	0.00	0.00
5501	3	Seaview Circle	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	542827.49	12.46	0.00	0.00
5501	4	99 Seaview Ct	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	3750.00	0.09	0.00	0.00
5501	122	Sea Spray Lane	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	36547.03	0.84	0.00	0.00
5501	139	Seaview Circle	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	1626.60	0.04	0.00	0.00
5501	161	Spinnaker Way	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	61228.07	1.41	0.00	0.00
5501	163	2 Seaview Circle	STATE OF NJ-DOT	15C	less than 0.8 Acres	4740.55	0.11	0.00	0.00
5501	208	Sea Spray Lane	SEAVIEW AT S R I HOMEOWNERS ASSOC	15F	Common Area	74488.46	1.71	0.00	0.00
5503	1	Captains Way	COMPASS POINTE HOMEOWNERS ASSOC.INC	15F	Common Area	12284.04	0.28	0.00	0.00
5503	9	Compass Ct	COMPASS POINTE HOMEOWNERS ASSOC, INC	15F	Common Area	18646.30	0.43	0.00	0.00
5503	18	1701 Highway 35 So	TOWNSHIP OF NEPTUNE	15C	Township Property	130161.93	2.99	0.00	0.00
5503	19	1701 Highway 35 So	TOWNSHIP OF NEPTUNE	15C	less than 0.8 Acres	25665.78	0.59	0.00	0.00
5602	2	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	592.17	0.01	0.00	0.00
5602	3	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	945.32	0.02	0.00	0.00
5602	4	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	1303.09	0.03	0.00	0.00
5602	5	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	1660.86	0.04	0.00	0.00
5602	6	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	2018.64	0.05	0.00	0.00
5602	7	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	2475.45	0.06	0.00	0.00
5602	8	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	3244.73	0.07	0.00	0.00
5602	9	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	3931.48	0.09	0.00	0.00
5602	10	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	4445.84	0.10	0.00	0.00
5602	11	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	5098.85	0.12	0.00	0.00
5602	12	Assessor Line	NEPTUNE CITY BOROUGH	15C	less than 0.8 Acres	6289.94	0.14	0.00	0.00
5602	40	118 New York Rd	TOWNSHIP OF NEPTUNE	15C	PUMPING STATION	13086.68	0.30	0.00	0.00
5604	8	39 Waterview Court	BRY, JAMES, PAT, WM, BARBARA	1	wetlands	37831.97	0.43	0.00	0.00
5604	9	New York Rd	KELLY, PATRICIA ANN	1	less than 0.8 Acres	12725.93	0.29	0.00	0.00
5604	10	30 New York Road	GAROFALO, ANTHONY	1	less than 0.8 Acres	12687.61	0.29	0.00	0.00
5606	3	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6272.54	0.14	0.00	0.00
5606	4	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6229.01	0.14	0.00	0.00
5606	5	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6273.96	0.14	0.00	0.00
5606	5	10 S Concourse	N/A	1	less than 0.8 Acres	6273.99	0.14	0.00	0.00

Neptune Township  
Vacant Land Adjustment  
June 2025

5606	6	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6230.51	0.14	0.00	0.00
5606	6	South Concourse	N/A	1	less than 0.8 Acres	6230.51	0.14	0.00	0.00
5606	7	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6275.45	0.14	0.00	0.00
5606	7	South Concourse	N/A	1	less than 0.8 Acres	6275.10	0.14	0.00	0.00
5606	8	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6232.06	0.14	0.00	0.00
5606	8	South Concourse	N/A	1	less than 0.8 Acres	6231.74	0.14	0.00	0.00
5606	9	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6276.86	0.14	0.00	0.00
5606	9	South Concourse	N/A	1	less than 0.8 Acres	6276.74	0.14	0.00	0.00
5606	10	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6232.04	0.14	0.00	0.00
5606	10	South Concourse	N/A	1	less than 0.8 Acres	6231.93	0.14	0.00	0.00
5606	11	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6272.59	0.14	0.00	0.00
5606	11	South Concourse	N/A	1	less than 0.8 Acres	6272.61	0.14	0.00	0.00
5606	12	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6187.39	0.14	0.00	0.00
5606	12	South Concourse	N/A	1	less than 0.8 Acres	6187.40	0.14	0.00	0.00
5606	13	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6236.27	0.14	0.00	0.00
5606	13	South Concourse	N/A	1	less than 0.8 Acres	6236.27	0.14	0.00	0.00
5606	14	10 Concourse South	ZEKARIA FAMILY LTD PARTNERSHIP	1	less than 0.8 Acres	6744.20	0.15	0.00	0.00
5606	14	South Concourse	N/A	1	less than 0.8 Acres	6744.20	0.15	0.00	0.00
5607	3	120 Concourse So	SOUTHPORTE CONDO	15F	Condon Common Area	24041.21	0.55	0.00	0.00
5607	7	16 Concourse South	NO SURRENDER, LLC	1	less than 0.8 Acres	6717.69	0.15	0.00	0.00
5607	10	200 Concourse So	CONCOURSE SOUTH	15F	Common Area	13910.60	0.32	0.00	0.00
5608	1	Assessor Line	BOROUGH OF NEPTUNE CITY	15C	less than 0.8 Acres	915.66	0.02	0.00	0.00
5608	2	Assessor Line	BOROUGH OF NEPTUNE CITY	15C	less than 0.8 Acres	2211.92	0.05	0.00	0.00
5608	3	506 Concourse West (Dock)	COYLE, KATHLEEN E	1	less than 0.8 Acres	891.00	0.02	0.00	0.00
5608	5	Concourse West	TOWNSHIP OF NEPTUNE	15C	PARKING AREA	2407.18	0.06	0.00	0.00
5608	20	302 S Concourse	N/A	1	less than 0.8 Acres	1467.26	0.03	0.00	0.00
5608	20	Concourse West	TOWNSHIP OF NEPTUNE	15C	PARKING AREA	1467.26	0.03	0.00	0.00
						Total Units:		170.30	37.46

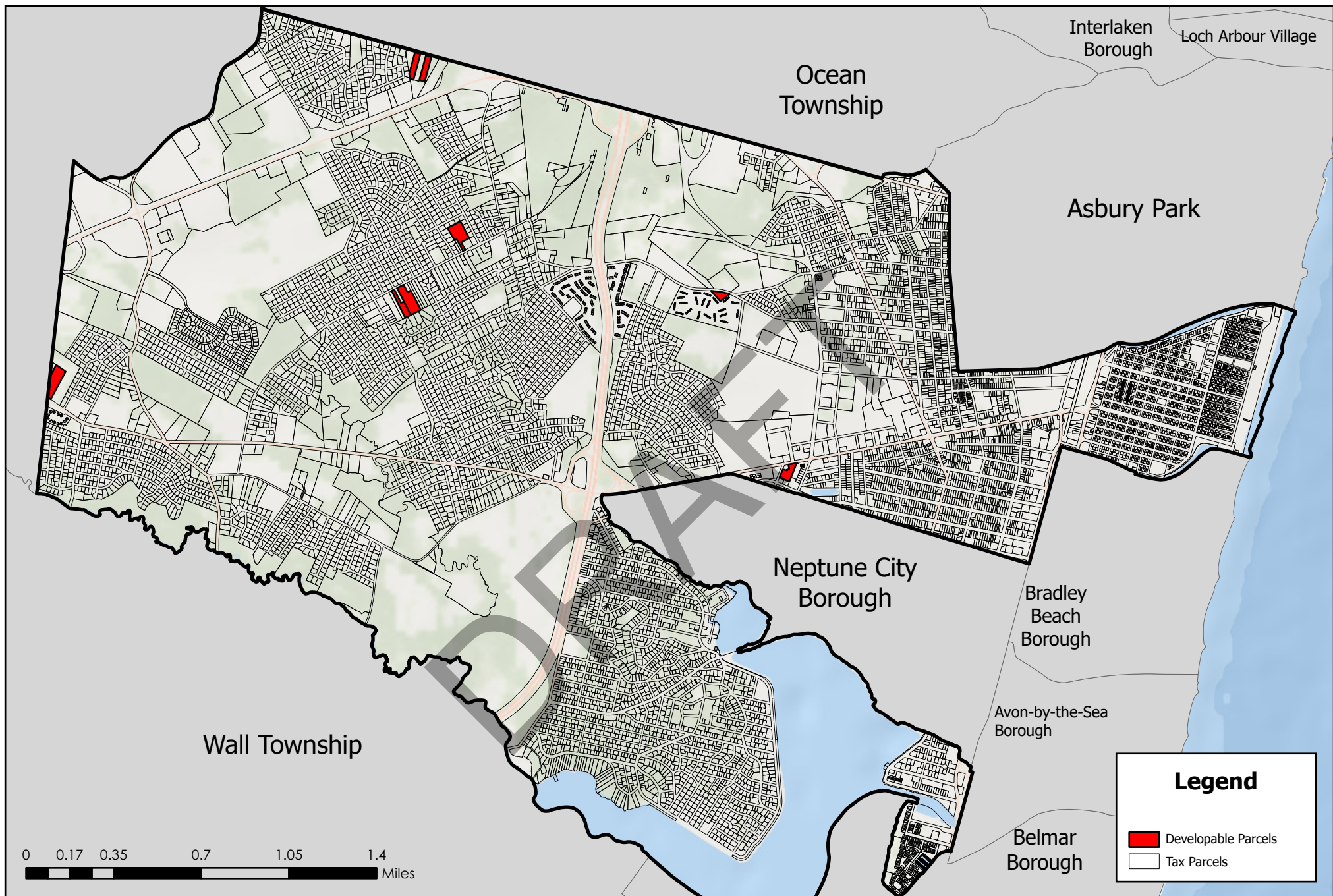
DRAFT



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

DRAFT





LEON S. AVAKIAN, Inc.  
 Consulting Engineers

This map was developed using New Jersey Department of Environmental Protection Geographic Information System digital data, but this secondary product has not been verified by NJDE and is not state-authorized or endorsed.

# Vacant Land & Developable Parcels

## Vacant Land Adjustment

### Township of Neptune

### Monmouth County, New Jersey

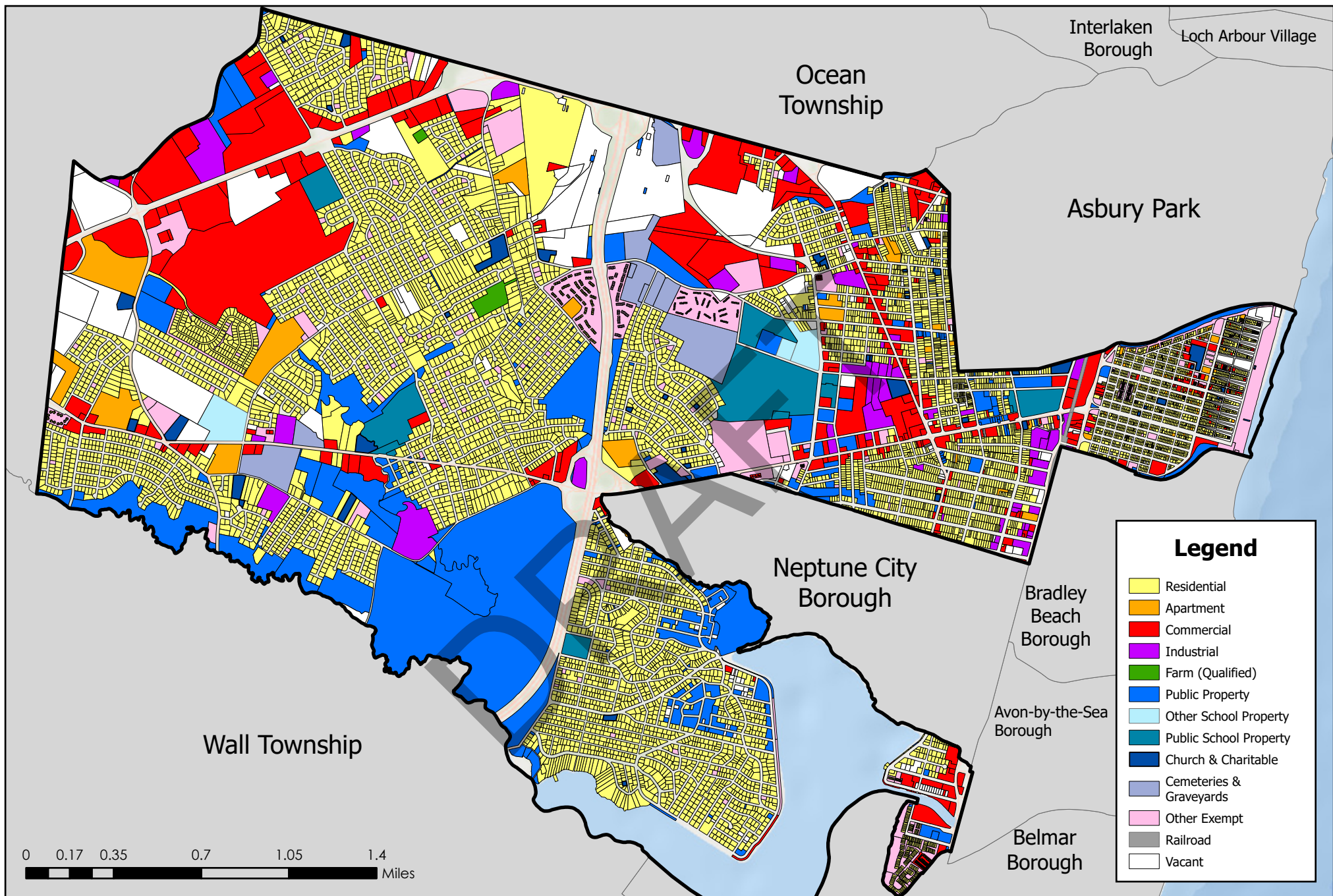
Source: LSA, NJGIN  
 Date: June 2025



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

DRAFT





LEON S. AVAKIAN, Inc.

Consulting Engineers

This map was developed using New Jersey Department of Environmental Protection Geographic Information System digital data, but this secondary product has not been verified by NJDE and is not state-authorized or endorsed.

# Land Use

## Vacant Land Adjustment

### Township of Neptune

### Monmouth County, New Jersey

Source: LSA, NJGIN  
Date: June 2025



## **Appendix B. Tides at Memorial Draft Ordinance**

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## Memorial Drive Affordable Housing ☐one

- A. Purpose. The purpose of the Memorial Drive Affordable Housing ☐one is to permit multi-family residential development that includes an affordable housing component, thereby advancing the Township's efforts to meet its constitutionally mandated affordable housing obligations in accordance with applicable State law.
- B. Permitted Uses.
  - a. Multi-family dwellings
- C. Accessory permitted uses.
  - a. Parking areas and electric vehicle charging stations.
  - b. Interior amenities, including, but not limited to: community room, wellness and health room(s), library, meeting rooms, lobbies, laundry areas, mail centers, fitness rooms, and other traditional ancillary spaces intended to serve the residents.
  - c. Utility rooms
  - d. Indoor and outdoor recreational areas
  - e. Bicycle storage facilities
  - f. Patios, balconies, and porches intended to serve the residents.
  - g. Mail rooms and package rooms
  - h. Trash and recycling rooms and enclosures
  - i. Storage and equipment sheds
  - j. Stormwater management facilities, including but not limited to typical stormwater basins as well as underground recharge basins.
  - k. Private and public utility structures, including standby generators intended to serve the residents.
  - l. Signage in accordance with § LDO-416 SIGNS (confirm we can comply)
  - m. Fences and walls
  - n. Temporary construction trailers
  - o. Accessory uses customarily incidental to a permitted principal use as approved by the Planning Board.
- D. Bulk Regulations. Development in the Memorial Drive Affordable Housing ☐one shall be subject to the following bulk regulations:
  - a. Minimum lot area: 75,000 SF
  - b. Minimum lot width: 450 FT
  - c. Minimum lot frontage: 450 FT
  - d. Minimum lot depth: 100 FT
  - e. Minimum front yard setback: 0 FT – or 5 FT ☐
  - f. Minimum side yard setback: 50 FT
  - g. Minimum side yard setback (combined): 50 FT
  - h. Minimum rear yard setback: 25 FT
  - i. Maximum building coverage: 45%
  - j. Maximum lot coverage: 80%

- k. Maximum number of stories: 4 stories
- l. Maximum Density (dwelling units per acre): 40.7 DU/AC
- m. Maximum Floor Area Ratio: 1.25
- n. Minimum improvable area (total area): 40,000 SF
- o. Minimum Improvable area (diameter of a circle): 130 FT
- E. Development in the Memorial Drive Affordable Housing ☐one shall be consistent with NJ Residential Site Improvement Standards found within N.J.A.C. 5:21.
- F. Architectural Design Standards. Development in the Memorial Drive Affordable Housing zone shall be consistent with the applicable Architectural and Design Standards found within § LDO-502.
- G. Buffering and Screening. Buffering and screening in the Memorial Drive Affordable Housing ☐one shall be consistent with the applicable Buffering and Screening requirements found within § LDO-503, unless otherwise expressly permitted by the board.
- H. Landscaping. Landscaping within the Memorial Drive Affordable Housing zone shall be consistent with the applicable landscaping requirements found within § LDO-509 unless otherwise expressly permitted by the board.

**Appendix C. Faith Ventures Draft Ordinance**

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Faith Ventures Affordable Housing Mixed Use Overlay ☐one

A. Purpose. The purpose of the Faith Ventures Affordable Housing Mixed Use Overlay ☐one is to permit multi-family residential development that includes an affordable housing component, house of worship, and optional commercial ground floor space, thereby advancing the Township's efforts to meet its constitutionally mandated affordable housing obligations in accordance with applicable State law.

B. Permitted Uses.

a. Multi-family dwellings with or without ground floor retail commercial

b. Ground floor commercial uses:

1. Grocery (except convenience) stores.
2. Convenience stores.
3. Retail bakeries.
4. Delicatessens.
5. Butcher shops.
6. Fish and seafood markets.
7. Fruit and vegetable markets.
8. Beer, wine and liquor stores.
9. Pharmacies and drug stores.
10. Cosmetics, beauty supplies and perfume store.
11. Food (health) supplement stores.
12. Health and personal care stores.
13. Family clothing and apparel stores.
14. Swimwear stores.
15. Jewelry stores.
16. Shoe stores.
17. Hobby, toy and game stores.
18. Arts and craft shops.
19. Family book stores.
20. Magazine/newspaper stands.
21. Florists/flower shops.



22. Gift shops.
23. Greeting card stores.
24. Commercial banking.
25. Savings institutions.
26. Bank.
27. Credit unions.
28. Offices of real estate agents.
29. Drinking places (alcoholic beverages).
30. Full-service restaurants.
31. Restaurant.
32. Restaurant, take-out.
33. Barber and beauty shops, beauty salons and parlors, hairdressers.
34. Cosmetic salons and cosmetology services.
35. Manicure salon or nail services.
36. Wig grooming service.
37. Diet and weight reducing centers.
38. Depilatory salons (hair removal).
39. Ear piercing services.
40. Body piercing services.
41. Electrologist's studio.
42. Electrolysis studio.
43. Massage parlor.
44. Scalp treatment.
45. Hair replacement.
46. Tanning salons.
47. Leather goods repair services.
48. Shoe repair and shoeshine parlors.
49. Locksmiths.

- c. Places of Worship

C. Accessory permitted uses.

- a. Parking areas and electric vehicle charging stations.
- b. Interior amenities, including, but not limited to: community room, wellness and health room(s), library, meeting rooms, lobbies, laundry areas, mail centers, fitness rooms, and other traditional ancillary spaces intended to serve the residents.
- c. Utility rooms
- d. Indoor and outdoor recreational areas
- e. Bicycle storage facilities
- f. Patios, balconies, and porches intended to serve the residents.
- g. Mail rooms and package rooms
- h. Trash and recycling rooms and enclosures
- i. Storage and equipment sheds
- j. Stormwater management facilities, including but not limited to typical stormwater basins as well as underground recharge basins.
- k. Private and public utility structures, including standby generators intended to serve the residents.
- l. Signs in accordance with § LDO-416 SIGNS
- m. Fences and walls
- n. Temporary construction trailers
- o. Accessory uses customarily incidental to a permitted principal use as approved by the Planning Board.

D. Bulk Regulations. Development in the Faith Ventures Affordable Housing Mixed Use Overlay ☐one shall be subject to the following bulk regulations:

- a. Minimum total tract area: 3 acres
  - i. Minimum lot area for multi-family with to without ground floor retail commercial: 2 acres
  - ii. Maximum lot area for Place of Worship: 1 acre
- b. Minimum lot width: 100 FT
- c. Minimum lot frontage: 100 FT
- d. Minimum lot depth: 100 FT

- e. Parking shall not be in Route 35 front yard area.
- f. Maximum front yard setback from Route 35: 20 feet.
- g. Maximum front yard setback from Heck: 20 feet.
- h. Minimum building setback from residential lot line: 40 feet.
- i. Maximum percent building coverage: 50%.
- j. Maximum impervious coverage: 80%.
- k. Maximum Building Height: 42 feet.
- l. Maximum Density for total tract (dwelling units per acre): 28 DU/AC
- m. Maximum Floor Area Ratio: 1.50

- E. Development in the Faith Ventures Affordable Housing Mixed Use Overlay ☐one shall be consistent with NJ Residential Site Improvement Standards found within N.J.A.C. 5:21.
- F. Architectural Design Standards. Development in the Faith Ventures Affordable Housing Mixed Use Overlay ☐one shall be consistent with the applicable Architectural and Design Standards found within § LDO-502.
- G. Buffering and Screening. Buffering and screening in the Faith Ventures Affordable Housing Mixed Use Overlay ☐one shall be consistent with the applicable Buffering and Screening requirements found within § LDO-503, unless otherwise expressly permitted by the board.
- H. Landscaping. Landscaping within the Faith Ventures Affordable Housing Mixed Use Overlay ☐one shall comply with the applicable standards set forth in § LDO-509 of the Land Development Ordinance, except as expressly modified herein or as may be otherwise permitted by the reviewing board. Notwithstanding the foregoing, the provisions of § LDO-509.I.4 shall not apply within the Faith Ventures Affordable Housing Mixed Use Overlay ☐one; specifically, parking lots shall be exempt from the requirement that a minimum of five percent (5%) of the interior area of the lot be provided with planting islands.

## **Appendix D. Mandatory Set Aside Ordinance**

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**DRAFT**  
**ORDINANCE □2025-XX**

**AN ORDINANCE AMENDING AND SUPPLEMENTING THE MUNICIPAL CODE OF THE  
TOWNSHIP OF NEPTUNE TO ADD SECTION XX-XXX ENTITLED “AFFORDABLE HOUSING  
MANDATORY SET-ASIDE REQUIREMENT”**

**WHEREAS**, the Township Council of the Township of Neptune (the “Township”) has determined that it is in the best interests of the community to revise portions of its existing Municipal Code concerning the Development Regulations, to establish a Mandatory Set-Aside Ordinance to promote the creation of low- and moderate-income housing within the Township; and

**WHEREAS**, the Township has sought, to the best of its ability as a built-out municipality with a lack of available vacant land, to meet the intent and spirit of the Affordable Housing process by drafting an affordable housing plan and reviewing its existing land use ordinances; and

**WHEREAS**, the Township has determined that enacting a Township-wide Mandatory Set-Aside Ordinance to ensure that any site that benefits from rezoning, variance or redevelopment plan approved by the Township or the Township’s Planning Board that results in multi-family residential development of five (5) or more dwelling units, produces affordable housing at a set-aside of 20%, is in the public interest with respect to the Township’s Fourth Round Housing Element and Fair Share Plan; and

**WHEREAS**, such set-aside requirement shall apply and be effective immediately for multi-family residential development of five (5) or more dwelling units in the Township with the exception of the set-aside required of those developments that are subject to settlement in accordance the terms of a Settlement Agreement reached with Fair Share Housing Center.

**NOW THEREFORE BE IT ORDAINED** by the Governing Body of the Township of Neptune that Chapter XX of the Municipal Code of the Township of Neptune, be and is hereby amended and supplemented as follows:

**SECTION 1: Amend Chapter XX to add Section 17-XX “Affordable Housing Mandatory Set-Aside Requirement”**

- a. If the Township or the Township’s Planning Board permits the construction of multi-family or single-family attached residential development that is “approvable” and “developable,” as defined at N.J.A.C. 5:93-1.3, the Township or the Township’s Planning Board shall require that an appropriate percentage of the residential units be set aside for low and moderate income households.
- b. This requirement shall apply, beginning with the effective date the Ordinance creating this section was adopted, to any multi-family or single-family attached residential development, including the residential portion of a mixed-use project, which consists of five (5) or more new residential units, whether permitted by a zoning amendment, a variance granted by the Township’s Planning Board, or

adoption of a Redevelopment Plan or amended Redevelopment Plan in areas in need of redevelopment or rehabilitation.

- c. For any such development for which the Township's land use ordinances (e.g. zoning or an adopted Redevelopment Plan) already permitted residential development as of the date of the Ordinance creating this section was adopted, this requirement shall only apply if the Township or the Township's Planning Board permits an increase in approvable and developable gross residential density to at least twice the permitted approvable and developable gross residential density as of the effective date of this Ordinance.
- d. Nothing in this section precludes the Township or the Township's Planning Board from imposing an affordable housing set-aside in a development not required to have a set-aside pursuant to this paragraph consistent with N.J.S.A. 52:27D-311(h) and other applicable law.
- e. For all inclusionary projects, the appropriate set-aside percentage shall be twenty percent (20%) or a minimum of one (1) unit.
- f. This requirement does not create any entitlement for a property owner or applicant to a zoning amendment, variance, or adoption of a Redevelopment Plan or amended Redevelopment Plan in areas in need of redevelopment or rehabilitation, or for approval of any particular proposed project.
- g. This requirement does not apply to any sites or specific zones otherwise identified in the Township's Settlement Agreement with Fair Share Housing Center, or in the Township's Housing Element and Fair Share Plan, for which density and set-aside standards shall be governed by the specific standards set forth therein.
- h. Furthermore, this section shall not apply to developments containing four (4) or less dwelling units.
- i. All subdivision and site plan approvals of qualifying residential developments shall be conditioned upon compliance with the provisions of this section.
- j. Where a developer demolishes existing dwelling units and builds new dwelling units on the same site, the provisions of this section shall apply only if the net number of dwelling units is five (5) or more.

- k. All inclusionary projects created under this section must comply with the affordable housing requirements in Chapter □□(Affordable Housing Regulations).

**SECTION 2.** If any article, section, subsection, sentence, clause or phrase of this Ordinance is, for any reason, held to be unconstitutional or invalid, such decision shall not affect the remaining portions of this Ordinance and they shall remain in full force and effect.

**SECTION 3.** In the event of any inconsistencies between the provisions of this Ordinance and any prior ordinance of the Township of Neptune, the provisions hereof shall be determined to govern. All other parts, portions and provisions of the Revised General Ordinances of the Township of Neptune are hereby ratified and confirmed, except where inconsistent with the terms hereof.

**SECTION 4.** This Ordinance shall take effect immediately upon (1) adoption; (2) approval by the Mayor and Council pursuant to N.J.S.A. 40:69A-149.7; (3) publication in accordance with the laws of the State of New Jersey; and (4) filing of the final form of adopted ordinance by the Clerk with (a) the Monmouth County Planning Board pursuant to N.J.S.A. 40:55D-16, and (b) the Township Tax Assessor as required by N.J.S.A. 40:49-2.1.

**Appendix E. Overlay Zone Ordinance**

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# **TOWNSHIP OF NEPTUNE, MONMOUTH COUNTY**

## **ORDINANCE 2025-**

### **AN ORDINANCE TO AMEND THE LAND DEVELOPMENT ORDINANCE OF THE TOWNSHIP OF NEPTUNE BY CREATING AN AFFORDABLE HOUSING OVERLAY ZONE**

---

**WHEREAS**, Neptune Township's Land Development Ordinance and Regulations include standards that control the location, scale, and type of land uses within the Township; and

**WHEREAS**, in accordance with section 40:55D-62 of the Municipal Land Use Law, the Neptune Township Committee is charged with adopting zoning standards ordinances relating to the nature and extent of the uses of the land and of buildings and structures thereon in order to protect the general health, safety, and welfare of the public.

**NOW, THEREFORE BE IT ORDAINED** by the Township Committee of the Township of Neptune, County of Monmouth, that the Land Development Ordinance of the Township of Neptune is hereby amended as follows:

**SECTION 1.** Purpose. The purpose of this ordinance is to establish an Affordable Housing Overlay Zoning Ordinance that places an overlay zone over specific areas of the Township. Given the built-out nature of the Township, an effective affordable housing overlay zone will produce affordable units when suitable opportunities become available through redevelopment or other planning mechanisms. This ordinance would ensure that residential affordable housing developments accompany major development on tax lots included in the overlay zone. The specific areas included are the properties that front on Highway 35 extending from the Highway 35/Highway 66/Asbury Avenue Circle south to the intersection of Highway 66 of the Township that can realistically accommodate affordable housing development.

The affordable housing overlay zone will regulate said developments through bulk and design standards. However, the Township's underlying zoning will still be in effect. This will allow affordable housing to be approved under local ordinance and regulations without detriment to the existing Township zoning plan and ordinance. This creates a realistic opportunity to provide for the development of affordable housing in accordance with the Fair Housing Act (N.J.S.A. 52-27D-301), New Jersey Council on Affordable Housing ("COAH") prior round regulations, and the Housing Element and Fair Share Plan prepared by the Township to address its Third-Round affordable housing obligation.

SECTION 2. A new section entitled "Affordable Housing Overlay Zoning Provisions" is hereby established as follows:

#### Affordable Housing Overlay Zoning Provisions

- A. Purpose: The purpose of the Affordable Housing Overlay Zone is to provide an opportunity to develop affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing, in conformance with the requirements of the Court, the Fair Housing Act, and the Housing Element and Fair Share Plan of Neptune. Permitted and conditional uses within the designated Overlay Zone shall include all permitted and conditional uses in the underlying zoning district in which the Overlay Zone is located and allow for affordable housing development within the provisions of this section.
- B. Affordable Housing Overlay Zone: Tax lots with frontage on Highway 35 from the Asbury Avenue Circle to Highway 33 within Neptune Township will be included in the overlay zone and allow for affordable housing development with no affect to any existing zoning district regulations or standards.

C. Principal Permitted Uses:

- a. All uses permitted within the underlying zoning district in which the overlay zone is located.
- b. Affordable housing development for sale or rental housing may include the following uses:
  - i. Mixed Use Buildings that include commercial, restaurant, retail or office space on the ground floor and residential development on the second and third floors.
- c. Permitted Accessory Uses: Uses that are customary and incidental to multi-family housing, including, but not limited to:
  1. Parking
  2. Garages
  3. Signs
  4. Fences
  5. Trash Enclosure
  6. Temporary construction trailers
  7. Utility pump stations, transformers, switches and meter facilities to support the development
  8. HVAC units
  9. Generators
- d. Bulk regulations: Pursuant to this ordinance for purposes of this Ordinance, Seventh Avenue (Route 71) shall be considered the front yard and any intersecting street shall be considered the side yard

1. Minimum Lot Frontage (Feet)	100
2. Minimum Lot Depth (Feet)	150
3. Minimum Front Yard Setback (Feet)	25

4. Minimum Side Yard Setback	10
5. Minimum Rear Yard Setback (Feet)	25
6. Maximum Height (Stories/Feet)	3/45
7. Maximum Building Coverage (Percent)	50%
8. Maximum Improved Lot Coverage (Percent)	80%

e. All property lines abutting a residential use shall provide a 20-foot landscaped buffer. Said buffer shall not be in addition to the required setback

f. Area, Yard and Bulk Requirements for Accessory Structures (including parking) & Uses. Pursuant to this ordinance, Washington Boulevard is the front yard and Fifth Avenue is a side yard. No accessory structures shall be permitted in the front yard set-back.

1. Minimum Side Yard Set-back (Feet)	5
2. Minimum Rear Yard Setback (Feet)	5
3. Minimum Distance Between Accessory and Principal Structures (Feet)	10
4. Maximum Height (Stories/Feet)	1/15

g. Parking

i. Commercial parking requires in accordance with the Neptune Township Land Development Ordinance requirements.

ii. Residential parking shall be in accordance with Residential Site Improvement Standards (RSIS)

iii.

D. Affordable housing requirement: A 20% set-aside with a minimum of one (1) units. All affordable housing developments shall conform to the standards found in the Neptune Township Affordable Housing Ordinance including provisions for affordability, very low-income units, and UHAC standards.

- E. REPEALER. The remainder of all other sections and subsections of the aforementioned ordinance not specifically amended by this Ordinance shall remain in full force and effect.
- F. INCONSISTENT ORDINANCES. All other Ordinances or parts thereof inconsistent with the provisions of this Ordinance are hereby repealed as to such inconsistency.
- G. SEVERABILITY. If any section, paragraph, subdivision, clause, or provision of this Ordinance shall be adjudged invalid, such adjudication shall apply only to the section, paragraph, subdivision, clause, or provision so adjudged and the remainder of this Ordinance shall be deemed valid and effective.
- H. EFFECTIVE DATE. This Ordinance shall take effect upon its passage and publication according to law.

SECTION 2. All Ordinances, or parts thereof, inconsistent with the provision of this Ordinance, and the same are hereby repealed to the extent of such inconsistency.

SECTION 3. Should any section, paragraph, clause or any other portion of the Ordinance be adjusted by a Court of competent jurisdiction to be invalid, such judgement shall not affect or impair the remainder of this Ordinance.

SECTION 4. This ordinance shall take effect upon its passage and publication according to law upon the filing of a certified copy thereof with the Monmouth County Planning Board.

## **Appendix F. Development Fee Ordinance**

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**§ LDO-1001. AFFORDABLE HOUSING CONTRIBUTION. [Ord. No. 00-40, 7-24-2000; amended 6-14-2004 by Ord. No. 04-22; 10-27-2008 by Ord. No. 08-39; amended in its entirety 6-11-2012 by Ord. No. 12-13]**

**§ LDO-1001.01. Purpose. [Amended 6-11-2012 by Ord. No. 12-13]**

- A. In *Holmdel Builder's Association V. Holmdel Township*, 121 N.J. 550 (1990), the New Jersey Supreme Court determined that mandatory development fees are authorized by the Fair Housing Act of 1985 (the Act), N.J.S.A. 52:27D-301 et seq., and the State Constitution, subject to the Council on Affordable Housing's (COAH's) adoption of rules.
- B. Pursuant to P.L. 2008, c. 46, Section 8 (N.J.S.A. 52:27D-329.2) and the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 40:55D-8.7), COAH is authorized to adopt and promulgate regulations necessary for the establishment, implementation, review, monitoring and enforcement of municipal affordable housing trust funds and corresponding spending plans. Municipalities that are under the jurisdiction of the Council or court of competent jurisdiction and have a COAH-approved spending plan may retain fees collected from non-residential development.
- C. This section establishes standards for the collection, maintenance, and expenditure of development fees pursuant to COAH's regulations and in accordance P.L. 2008, c. 46, Sections 8 and 32-38. Fees collected pursuant to this section shall be used for the sole purpose of providing low- and moderate-income housing. This section shall be interpreted within the framework of COAH's rules on development fees, codified at N.J.A.C. 5:97-8.

**§ LDO-1001.02. Basic Requirements. [Amended 6-11-2012 by Ord. No. 12-13]**

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

**§ LDO-1001.03. Definitions. [Amended 6-11-2012 by Ord. No. 12-13]**

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

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

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

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

**DEVELOPMENT FEE** □ Money paid by a developer for the improvement of property as permitted in N.J.A.C. 5:97-8.3.

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

**§ LDO-1001.04. Residential Development Fees. [Amended 6-11-2012 by Ord. No. 12-13]**

The following residential fees shall be determined annually by resolution of the Township Committee, in accordance with N.J.A.C. 5:97-8.3, limited to the following:

**A. Imposed Fees.**

1. Within the all zoning districts, residential developers, except for developers of the types of development specifically exempted below, shall pay a fee up to 1.5% of the equalized assessed value for residential development, provided no increased density is permitted.
2. When an increase in residential density pursuant to N.J.S.A. 40:55D-70d(5) (known as a "density variance") has been permitted, developers may be required to pay a development fee of up to 6% of the equalized assessed value for each additional unit that may be realized. However, if the zoning on a site has changed during the two-year period preceding the filing of such a variance application, the base density for the purposes of calculating the bonus development fee shall be the highest density permitted by right during the two-year period preceding the filing of the variance application.

Example. If an approval allows four units to be constructed on a site that was zoned for two units, the fees could equal up to 1.5% of the equalized assessed value on the first two units; and the specified higher percentage up to 6% of the equalized assessed value for the two additional units, provided zoning on the site has not changed during the two-year-period preceding the filing of such a variance application.

**B. Eligible exactions, ineligible exactions and exemptions for residential development.**

1. Affordable housing developments, developments where the developer is providing for the construction of affordable units elsewhere in the municipality, and developments where the developer has made a payment in lieu of on-site construction of affordable units shall be exempt from development fees.
2. Developments that have received preliminary or final site plan approval prior to the adoption of a municipal development fee ordinance shall be exempt from development fees, unless the developer seeks a substantial change in the approval.

A "substantial change" is a revision to an approved preliminary or final site plan or subdivision which meets any one of the following limitations: □

- (a) Five feet of improvements into any yard setback;
- (b) Seven feet in building height;
- (c) One percent in floor area ratio;
- (d) One percent in impervious coverage;



- (e) Five feet in building spacing or location;
- (f) Three parking spaces;
- (g) Five feet in driveway locations;
- (h) One percent in site disturbances;
- (i) Five feet in lot line locations;
- (j) Any change in residential density;
- (k) Any new variances pursuant to N.J.S.A. 40-55D-70c or d;
- (l) Any such change encumbered above shall not alter the percentage of low/moderate income housing in an approved project, if applicable.

□ A substitution of similar landscaping material, lighting fixtures and signage is not a substantial change as long as there is no change in approved quantities or dimensions. Where a site plan approval does not apply, a zoning and/or building permit shall be synonymous with preliminary or final site plan approval for this purpose. The fee percentage shall be vested on the date that the building permit is issued.

- 3. Owner-occupied residential structures demolished and replaced as a result of a fire, flood, or natural disaster shall be exempt from paying a development fee.
- 4. Single family structures new or renovated that result in no additional residential structures;
- 5. Public government agencies and schools, which are classified by the Tax Assessor as exempt from payment of property taxes (Property Classes 15A and 15C), shall be exempt from paying development fees.

**§ LDO-1001.05. Collection Procedures. [Amended 6-11-2012 by Ord. No. 12-13]**

- A. Upon the granting of a preliminary, final or other applicable approval for a development, the applicable approving authority shall direct its staff to notify the construction official responsible for the issuance of a building permit.
- B. The construction official responsible for the issuance of a final certificate of occupancy notifies the local assessor of any and all requests for the scheduling of a final inspection on property which is subject to a development fee.
- C. Within 10 business days of a request for the scheduling of a final inspection, the municipal assessor shall confirm or modify the previously estimated equalized assessed value of the improvements of the development; calculate the development fee; and, thereafter, notify the developer of the amount of the fee.
- D. Should Neptune Township fail to determine or notify the developer of the amount of the development fee within 10 business days of the request for final inspection, the developer may estimate the amount due and pay that estimated amount consistent with the dispute

process set forth in Subsection b of Section 37 of P.L. 2008, c. 46 (N.J.S.A. 40:55D-8.6).

The development fee shall be collected at the issuance of the certificate of occupancy.

E. Appeal of development fees.

1. A developer may challenge residential development fees imposed by filing a challenge with the County Board of Taxation. Pending a review and determination by the Board, collected fees shall be placed in an interest bearing escrow account by Neptune Township. Appeals from a determination of the Board may be made to the tax court in accordance with the provisions of the State Tax Uniform Procedure Law, N.J.S.A. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.
2. A developer may challenge non-residential development fees imposed by filing a challenge with the Director of the Division of Taxation. Pending a review and determination by the Director, which shall be made within 45 days of receipt of the challenge, collected fees shall be placed in an interest bearing escrow account by Neptune Township. Appeals from a determination of the Director may be made to the tax court in accordance with the provisions of the State Tax Uniform Procedure Law, N.J.S.A. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

**§ LDO-1001.06. Affordable Housing Trust Fund. [Amended 6-11-2012 by Ord. No. 12-13]**

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

between the municipality, the bank, and COAH to permit COAH to direct the disbursement of the funds as provided for in N.J.A.C. 5:97-8.13(b).

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

**§ LDO-1001.07. Use of Funds. [Amended 6-11-2012 by Ord. No. 12-13]**

- A. The expenditure of all funds shall conform to a spending plan approved by COAH. Funds deposited in the housing trust fund may be used for any activity approved by COAH to address the Neptune Township's fair share obligation and may be set up as a grant or revolving loan program. Such activities include, but are not limited to, preservation or purchase of housing for the purpose of maintaining or implementing affordability controls, rehabilitation, new construction of affordable housing units and related costs, accessory apartment, market to affordable, or regional housing partnership programs, conversion of existing nonresidential buildings to create new affordable units, green building strategies designed to be cost saving and in accordance with accepted national or state standards, purchase of land for affordable housing, improvement of land to be used for affordable housing, extensions or improvements of roads and infrastructure to affordable housing sites, financial assistance designed to increase affordability, administration necessary for implementation of the Housing Element and Fair Share Plan, or any other activity as permitted pursuant to N.J.A.C. 5:97-8.7 through 8.9 and specified in the approved spending plan.
- B. Funds shall not be expended to reimburse Neptune Township for past housing activities.
- C. At least 30% of all development fees collected and interest earned shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in the municipal Fair Share Plan. One-third of the affordability assistance portion of development fees collected shall be used to provide affordability assistance to those households earning 30% or less of median income by region.
1. Affordability assistance programs may include down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowners association or condominium fees and special assessments, and assistance with emergency repairs.
  2. Affordability assistance to households earning 30% or less of median income may include buying down the cost of low or moderate income units in the municipal Fair Share Plan to make them affordable to households earning 30% or less of median income.
  3. Payments in lieu of constructing affordable units on site and funds from the sale of units with extinguished controls shall be exempt from the affordability assistance requirement.
- D. Neptune Township may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan, including the requirement for affordability assistance, in accordance with N.J.A.C. 5:96-18.

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

**§ LDO-1001.08. Monitoring. [Amended 6-11-2012 by Ord. No. 12-13]**

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

**§ LDO-1001.09. Ongoing Collection of Fees. [Amended 6-11-2012 by Ord. No. 12-13]**

- A. The ability for Neptune Township to impose, collect and expend development fees shall expire with its substantive certification unless Neptune Township has filed an adopted Housing Element and Fair Share Plan with COAH, has petitioned for substantive certification, and has received COAH's approval of its development fee ordinance. If Neptune Township fails to renew its ability to impose and collect development fees prior to the expiration of substantive certification, it may be subject to forfeiture of any or all funds remaining within its municipal trust fund. Any funds so forfeited shall be deposited into the "New Jersey Affordable Housing Trust Fund" established pursuant to Section 20 of P.L. 1985, c. 222 (N.J.S.A. 52:27D-320). Neptune Township shall not impose a residential development fee on a development that receives preliminary or final site plan approval after the expiration of its substantive certification or judgment of compliance, nor shall Neptune Township retroactively impose a development fee on such a development. Neptune Township shall not expend development fees after the expiration of its substantive certification or judgment of compliance.

## **Appendix G. Affordable Housing Ordinance**

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ARTICLE XII  
**AFFORDABLE HOUSING**  
[Added 9-27-2004 by Ord. No. 04-39<sup>1</sup>]

**§ LDO-1201. FAIR SHARE/AFFORDABLE HOUSING. [Added 9-27-2004 by Ord. No. 04-39]**

This ordinance added a fair share/affordable housing Section LDO-1201 in accordance with the provisions of the Council on Affordable Housing.

- A. Purpose. This section of the Township of Neptune Code sets forth regulations regarding low- and moderate-income housing units in the Township of Neptune that are consistent with the provisions of N.J.A.C. 5:93 et seq. as effective on June 6, 1994. These rules are pursuant to the Fair Housing Act of 1985 and the Township of Neptune's constitutional obligation to provide for its fair share of low- and moderate-income housing.
- B. Township of Neptune's fair share obligation will be divided equally between low- and moderate-income households as per N.J.A.C. 5:93-2.20.
- C. Except for inclusionary developments constructed pursuant to low-income tax credit regulations:
1. At least half of all units within each inclusionary development will be affordable to low-income households; and
  2. At least half of all rental units will be affordable to low-income households; and
  3. At least one-third of all units in each bedroom distribution pursuant to N.J.A.C. 5:93-7.3 will be affordable to low-income households.
- D. Inclusionary developments that are not age-restricted will be constructed in conjunction with realistic market demands so that:
1. The combination of efficiency and one-bedroom units is at least 10% and no greater than 20% of the total low- and moderate-income units; and
  2. At least 30% of all low- and moderate-income units are two-bedroom units; and
  3. At least 20% of all low- and moderate-income units are three-bedroom units; and
  4. Low- and moderate-income units that are age-restricted may utilize a modified bedroom distribution. At a minimum, the number of bedrooms will equal the number of age-restricted low- and moderate-income units within the inclusionary development.
- E. In conjunction with realistic market information, the following criteria will be used in determining maximum rents and sale prices:
1. Efficiency units will be affordable to a one-person household; and
  2. One-bedroom units will be affordable to one-and-one-half-person households; and

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1. Editor's Note: This ordinance also renumbered former Art. XII as Art. XIII.

3. Two-bedroom units will be affordable to three-person households; and
  4. Three-bedroom units will be affordable to four-and-one-half-person households; and
  5. Median income by household size will be established by a regional weighted average of the uncapped Section 8 income limits published by HUD as per N.J.A.C. 5:93-7.4(b); and
  6. The maximum sales prices of low- and moderate-income units within each inclusionary development will be affordable to households earning no more than 70% of median income. In averaging an affordability range of 55% for sales units, the municipal ordinance will require moderate-income sales units to be available for at least three different prices and low-income sales units to be available for at least two different prices.
  7. For both owner-occupied and rental units, the low- and moderate-income units will utilize the same heating source as market units within an inclusionary development; and
  8. Low-income units will be reserved for households with a gross household income less or equal to 50% of the median income approved by COAH; moderate-income units will be reserved for households with a gross household income less than 80% of the median income approved by COAH as per N.J.A.C. 5:93-7.4(g); and
  9. The regulations outlined in N.J.A.C. 5:93-9.15 and 5:93-9.16 will be applicable for purchased and rental units.
- F. For rental units, developers and/or municipal sponsors may:
1. Establish one rent for a low-income unit and one for a moderate-income unit for each bedroom distribution; and
  2. Gross rents, including an allowance for tenant-paid utilities, will be established so as not to exceed 30% of the gross monthly income of the appropriate household size as per N.J.A.C. 5:93-7.4(f). The tenant-paid utility allowance will be consistent with the utility allowance approved by HUD for use in New Jersey.
  3. The maximum rents of low- and moderate-income units within each inclusionary development will be affordable to households earning no more than 60% of median income. In averaging an affordability range of 52% for rental units, developers and/or municipal sponsors of rental units may establish one rent for a low-income unit and one rent for a moderate-income unit for each bedroom distribution.
- G. For sale units:
1. The initial price of a low- and moderate-income owner-occupied for-sale housing unit will be established so that after a downpayment of 5%, the monthly principal, interest, homeowner and private mortgage insurance, property taxes (based on the restricted value of the low- and moderate-income unit) and condominium or homeowner fee do not exceed 28% of the eligible gross monthly income; and
  2. Master deeds of inclusionary developments will regulate condominium or homeowner

association fees or special assessments of low- and moderate-income purchasers so that low- and moderate-income purchasers shall pay 50% of those fees and special assessments paid by market purchasers. This 50% percentage is consistent with the requirements of N.J.A.C. 5:93-7.4(e). Once established within the master deed, the 50% percentage will not be amended without prior approval from COAH; and

3. Township of Neptune will follow the general provisions concerning uniform deed restriction liens and enforcement through certificates of occupancy or reoccupancy on sale units as per N.J.A.C. 5:93-9.3; and
  4. The Township of Neptune will require a certificate of reoccupancy for any occupancy of a low- or moderate-income sales unit resulting from a resale as per N.J.A.C. 5:93-9.3(c); and
  5. Municipal, state, nonprofit and seller options regarding sale units will be consistent with N.J.A.C. 5:93-9.5 to 5:93-9.8. Municipal rejection of repayment options for sale units will be consistent with N.J.A.C. 5:93-9.9; and
  6. The continued application of options to create, rehabilitate or maintain low- and moderate-income sale units will be consistent with N.J.A.C. 5:93-9.10; and
  7. Eligible capital improvements prior to the expiration of controls on sale units will be consistent with N.J.A.C. 5:93-9.11; and
  8. The regulations detailed in N.J.A.C. 5:93-9.12 to 5:93- 9.14 will be applicable to low- and moderate-income units that are for-sale units.
- H. In zoning for inclusionary developments the following is required:
1. Low- and moderate-income units will be built in accordance with N.J.A.C. 5:93-5.6(d):

<b>Minimum Percent Low/Moderate Income Units Completed</b>	<b>Percent of Market Housing Units Completed</b>
0	25
10	25 plus one unit
50	50
75	75
100	<u>90</u> 100

2. A design of inclusionary developments that integrates low- and moderate-income units with market units is encouraged as per N.J.A.C. 5:93-5.6(f).
- I. Development Fee Ordinance. A development fee ordinance was approved by COAH on April 6, 2004, and adopted by the Township of Neptune Committee on June 14, 2004 (by Ord. No. 04-22).



- J. Controls on Affordability and Length of Controls. To provide assurances that low- and moderate-income units are created with controls on affordability over time and that low- and moderate-income households occupy these units, the Township of Neptune will designate the Township Administrator with the responsibility of ensuring the affordability of sales and rental units over time:
1. The Township Administrator will be responsible for those activities detailed in N.J.A.C. 5:93-9.1(a); and
  2. In addition, the Township Administrator will be responsible for utilizing the verification and certification procedures outlined in N.J.A.C. 5:93-9.1(b) in placing households in low- and moderate-income units; and
  3. Regarding newly constructed low- and moderate-income sales units:
    - (a) Newly constructed low- and moderate-income sales units will remain affordable to low- and moderate-income households for at least 10 years pursuant to N.J.A.C. 5:93-9.2(b); and
    - (b) The Township Administrator will require all conveyances of newly constructed units to contain the deed restriction and mortgage lien adopted by COAH and referred as Technical Appendix E as found in N.J.A.C. 5:93; and
    - (c) Housing units created through the conversion of a nonresidential structure will be considered a new housing unit and will be subject to a minimum ten-year control on affordability pursuant to N.J.A.C. 5:93-9.2(b). The Township Administrator will require COAH's appropriate deed restriction and mortgage lien.
  4. Regarding rehabilitated units:
    - (a) Rehabilitated owner-occupied single-family housing units that are improved to code standard will be subject to affordability controls for at least six years, except that this minimum duration of affordability control shall be increased in accordance with the minimum required duration specified in future rounds/cycles of COAH's rules, if applicable; and
    - (b) Rehabilitated renter-occupied housing units that are improved to code standard will be subject to affordability controls for at least 10 years; and
    - (c) The Township Administrator will require COAH's appropriate deed restriction and mortgage lien.
  5. Regarding newly constructed and/or gut rehabilitated rental units:
    - (a) Newly constructed and/or gut rehabilitated low- and moderate-income rental units will remain affordable to low- and moderate-income households for at least 10 years pursuant to N.J.A.C. 5:93-9.2(e). The Township Administrator will require the deed restriction and lien and deed of easement referred as Technical Appendix H as found in N.J.A.C. 5:93; and
    - (b) Affordability controls in accessory apartments will be for a period of at least 10

years, except if the apartment is to receive a rental bonus credit pursuant to N.J.A.C. 5:93-5.15, then the controls on affordability will extend for 30 years (N.J.A.C. 5:93-5.9); and

- (c) Alternative living arrangements will be controlled in a manner suitable to COAH, that provides assurances that such a facility will house low- and moderate-income households for at least 10 years except if the alternative living arrangement is to receive a rental bonus credit pursuant to N.J.A.C. 5:93-5.15, then the controls on affordability will extend for 30 years (N.J.A.C. 5:93-5.8).
- K. Section 14(b) of the Fair Housing Act, N.J.S.A. 52:27D-301 et seq., incorporates the need to eliminate unnecessary cost generating features from the Township of Neptune's land use ordinances. Accordingly the Township of Neptune will eliminate development standards that are not essential to protect the public welfare and to expedite or fast track municipal approvals/denials on certain affordable housing developments. The Township of Neptune will adhere to the components of N.J.A.C. 5:93-10.1 to 5:93-10.3.
- L. Applicability. The Township of Neptune has a fair share obligation of 23 units, of which zero units are new construction. This section shall apply to:
  - 1. The Township of Neptune's rehabilitation program, the purpose of which is to rehabilitate substandard housing units occupied by low- and moderate-income households;
  - 2. Any and all developments that contain proposed low- and moderate-income units; and
  - 3. Any public lands, with or without improvements, determined to be no longer needed for municipal purposes pursuant to N.J.S.A. 40A:12-21, which permits private sales to certain organizations for a nominal consideration, when such land will be conveyed from The Township of Neptune to:
    - (a) Any duly incorporated nonprofit organization for the purpose of building or rehabilitating residential property for resale pursuant N.J.S.A. 40A:12-21(j); or
    - (b) Any duly incorporated nonprofit housing corporation or any limited-dividend housing corporation or housing association organized pursuant to P.L. 1949, c. 184 (N.J.S.A. 55:16-1 et seq.), for the purpose of constructing housing for low- or moderate-income persons or families or handicapped persons pursuant to N.J.S.A. 40A:12-21(l).

#### **§ LDO-1202. FAIR SHARE PLAN. [Added 12-21-2017 by Ord. No. 17-46]**

This ordinance enacted the Township's Third Round Housing Plan Element and Fair Share Plan consistent with the terms of the settlement agreement with the Fair Share Housing Center regarding compliance with the Township's Third Round Affordable Housing Obligations. This ordinance added LDO-1202 through LDO-1219.

- A. Sections LDO-1202 through LDO-1219 are intended to assure that low- and moderate-income units ("affordable units") are created with controls on affordability and that low- and moderate-income households shall occupy these units. Sections LDO-1202 through

LDO-1219 shall apply except where inconsistent with applicable law.

- B. The Township of Neptune Planning Board has adopted a Housing Element and Fair Share Plan pursuant to the Municipal Land Use Law at N.J.S.A. 40:55D-1 et seq. The Fair Share Plan has been adopted by the Planning Board and endorsed by the governing body. The Fair Share Plan describes the ways Neptune Township shall address its fair share for low- and moderate-income housing as documented in the Housing Element and outlined in the terms of the settlement agreement between the Township and Fair Share Housing Center (FSHC).
- C. Sections LDO-1202 through LDO-1219 implement the Township's Fair Share Plan, addresses the requirements of the Court and the terms of the settlement agreement.
- D. The Township of Neptune shall track the status of the implementation of the Housing Element and Fair Share Plan. Any plan evaluation report of the Housing Element and Fair Share Plan shall be available to the public at Town Hall located on 25 Neptune Boulevard, Neptune, New Jersey 07754.

**§ LDO-1203. AFFORDABLE HOUSING PROGRAMS. [Added 12-21-2017 by Ord. No. 17-46]**

The Township of Neptune will use the following mechanisms to satisfy its affordable housing obligations:

- A. A Rehabilitation program.
  - 1. The Township of Neptune and Fair Share Housing Center have agreed upon a rehabilitation program of 100 units. The Township will continue to implement its Paint and Rehab program to meet this 100 unit rehabilitation obligation. This is a community based program that has been successfully rehabilitating dwelling units within the Township that are occupied by low- and moderate-income households such that, after rehabilitation, these units will comply with the New Jersey State Housing Code pursuant to N.J.A.C. 5:28.
  - 2. All rehabilitated rentals units shall remain affordable to low- and moderate-income households for a period of 10 years (the control period). Owner-occupied units shall remain affordable to low- and moderate-income households for a period of six years. For owner-occupied units, the control period will be enforced with a lien and for renter occupied units the control period will be enforced with a deed restriction.
  - 3. The Township shall dedicate a minimum of \$10,000 for each unit to be rehabilitated through this program, reflecting the minimum hard cost of rehabilitation for each unit.
  - 4. The Township of Neptune shall designate, subject to the approval of the Court, one Administrative Agent to administer the rehabilitation program in accordance with COAH and UHAC regulations. The Administrative Agent shall provide a rehabilitation manual for the owner occupancy rehabilitation program and a rehabilitation manual for the rental occupancy rehabilitation program to be adopted by resolution of the governing body and subject to approval of the Court. Both rehabilitation manuals shall be available for public inspection in the Office of the Municipal Clerk and in the office of the Administrative Agent.

5. Units in a rehabilitation program shall be exempt from N.J.A.C. 5:93-9 and UHAC, but shall be administered in accordance with the following:
  - (a) If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a low- or moderate-income household at an affordable rent and affirmatively marketed pursuant to N.J.A.C. 5:93-9 and UHAC.
  - (b) If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to N.J.A.C. 5:93-9 and UHAC.
  - (c) Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9.
  - (d) Applicant and/or tenant households shall be certified as income-eligible in accordance with N.J.A.C. 5:93-9 and UHAC, except that households in owner occupied units shall be exempt from the regional asset limit.

**§ LDO-1204. NEW CONSTRUCTION. [Added 12-21-2017 by Ord. No. 17-46]**

The following general guidelines apply to all newly constructed developments that contain low- and moderate-income housing units, including any currently unanticipated future developments that will provide low- and moderate-income housing units.

**A. Low/Moderate Split and Bedroom Distribution of Affordable Housing Units:**

1. The fair share obligation shall be divided equally between low- and moderate-income units, except that where there is an odd number of affordable housing units, the extra unit shall be a low income unit.
2. In each affordable development, at least 50% of the restricted units within each bedroom distribution shall be low-income units. If there is only one affordable unit it must be a low income unit.
3. Thirteen percent of all affordable units shall be designated as very-low-income households at 30% of the median income, with at least 50% of all very-low-income units being available to families. If an inclusionary development proposes less than 10 total units, a payment in lieu of a very low income unit shall be deposited into the Township's Affordable Housing Trust Fund based on the difference in cost between providing a very-low-income unit and the region's affordability average. Inclusionary developments of 10 or more total units shall be required to provide a minimum of one very-low-income unit. Very-low-income units shall be considered low-income units for the purposes of evaluating compliance with the required low/moderate income unit splits, bedroom distribution, and phasing requirements of this ordinance.
4. Affordable developments that are not age-restricted shall be structured in conjunction with realistic market demands such that:

- (a) The combined number of efficiency and one-bedroom units shall be no greater than 20% of the total low- and moderate-income units;
  - (b) At least 30% of all low- and moderate-income units shall be two-bedroom units;
  - (c) At least 20% of all low- and moderate-income units shall be three-bedroom units; and
  - (d) The remaining units may be allocated among two- and three-bedroom units at the discretion of the developer.
5. Affordable developments that are age-restricted shall be structured such that the number of bedrooms shall equal the number of age-restricted low- and moderate-income units within the inclusionary development. The standard may be met by having all one-bedroom units or by having a two-bedroom unit for each efficiency unit.

B. Accessibility Requirements:

1. The first floor of all restricted townhouse dwelling units and all restricted units in all other multistory buildings shall be subject to the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.
2. All restricted townhouse dwelling units and all restricted units in other multistory buildings in which a restricted dwelling unit is attached to at least one other dwelling unit shall have the following features:
  - (a) An adaptable toilet and bathing facility on the first floor;
  - (b) An adaptable kitchen on the first floor;
  - (c) An interior accessible route of travel on the first floor;
  - (d) An interior accessible route of travel shall not be required between stories within an individual unit;
  - (e) An adaptable room that can be used as a bedroom, with a door or the casing for the installation of a door, on the first floor; and
  - (f) An accessible entranceway as set forth at P.L. 2005, c. 350 (N.J.S.A. 52:27D-311a et seq.) and the Barrier Free Subcode, N.J.A.C. 5:23-7, or evidence that the Township of Neptune has collected funds from the developer sufficient to make 10% of the adaptable entrances in the development accessible:
    - (i) Where a unit has been constructed with an adaptable entrance, upon the request of a disabled person who is purchasing or will reside in the dwelling unit, an accessible entrance shall be installed.
    - (ii) To this end, the builder of restricted units shall deposit funds within the Township's Affordable Housing Trust Fund sufficient to install accessible entrances in 10% of the affordable units that have been constructed with adaptable entrances.

- (iii) The funds deposited under Paragraph B2(f)(ii) above shall be used by the Township of Neptune for the sole purpose of making the adaptable entrance of any affordable unit accessible when requested to do so by a person with a disability who occupies or intends to occupy the unit and requires an accessible entrance.
- (iv) The developer of the restricted units shall submit a design plan and cost estimate for the conversion from adaptable to accessible entrances to the Construction Official of the Township.
- (v) Once the Construction Official has determined that the design plan to convert the unit entrances from adaptable to accessible meet the requirements of the Barrier Free Subcode, N.J.A.C. 5:23-7, and that the cost estimate of such conversion is reasonable, payment shall be made to the Township's affordable housing trust fund where the funds shall be deposited into the affordable housing trust fund and appropriately earmarked.
- (vi) Full compliance with the foregoing provisions shall not be required where an entity can demonstrate that it is site impracticable to meet the requirements. Determinations of site impracticability shall be in compliance with the Barrier Free Subcode, N.J.A.C. 5:23-7.

C. Maximum Rents and Sales Prices.

1. In establishing rents and sales prices of affordable housing units, the administrative agent shall follow the procedures set forth in UHAC utilizing the regional income limits established by the New Jersey Department of Community Affairs (DCA) or other agency as required by the Court.
2. The maximum rent for restricted rental units within each affordable development shall be affordable to households earning no more than 60% of median income, and the average rent for restricted low- and moderate-income units shall be affordable to households earning no more than 52% of median income.
3. The developers and/or municipal sponsors of restricted rental units shall establish at least one rent for each bedroom type for both low-income and moderate-income units.
  - (a) At least 13% of all low- and moderate-income dwelling units shall be affordable to households earning no more than 30% of median income.
4. The maximum sales price of restricted ownership units within each affordable development shall be affordable to households earning no more than 70% of median income, and each affordable development must achieve an affordability average of 55% for restricted ownership units; in achieving this affordability average, moderate-income ownership units must be available for at least three different prices for each bedroom type, and low-income ownership units must be available for at least two different prices for each bedroom type.
5. In determining the initial sales prices and rents for compliance with the affordability average requirements for restricted units other than assisted living facilities, the

following standards shall be used:

- (a) A studio shall be affordable to a one-person household;
  - (b) A one-bedroom unit shall be affordable to a one-and-one-half-person household;
  - (c) A two-bedroom unit shall be affordable to a three-person household;
  - (d) A three-bedroom unit shall be affordable to a four-and-one-half-person household;  
and
  - (e) A four-bedroom unit shall be affordable to a six-person household.
6. In determining the initial rents for compliance with the affordability average requirements for restricted units in assisted living facilities, the following standards shall be used:
- (a) A studio shall be affordable to a one-person household;
  - (b) A one-bedroom unit shall be affordable to a one-and-one-half-person household;  
and
  - (c) A two-bedroom unit shall be affordable to a two-person household or to two one-person households.
7. The initial purchase price for all restricted ownership units shall be calculated so that the monthly carrying cost of the unit, including principal and interest (based on a mortgage loan equal to 95% of the purchase price and the Federal Reserve H.15 rate of interest), taxes, homeowner and private mortgage insurance and condominium or homeowner association fees do not exceed 28% of the eligible monthly income of the appropriate size household as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the price shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
8. The initial rent for a restricted rental unit shall be calculated so as not to exceed 30% of the eligible monthly income of the appropriate household size as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the rent shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
9. The price of owner-occupied low- and moderate-income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.
10. The rent of low- and moderate-income units may be increased annually based on the percentage increase in the Housing Consumer Price Index for the United States. This increase shall not exceed 9% in any one year. Rents for units constructed pursuant to low-income housing tax credit regulations shall be indexed pursuant to the regulations governing low-income housing tax credits.

11. Utilities. Tenant-paid utilities that are included in the utility allowance shall be so stated in the lease and shall be consistent with the utility allowance approved by DCA for its Section 8 program.

**§ LDO-1205. AFFIRMATIVE MARKETING REQUIREMENTS. [Added 12-21-2017 by Ord. No. 17-46]**

- A. The Township of Neptune shall adopt by resolution an Affirmative Marketing Plan, subject to approval of the Court, compliant with N.J.A.C. 5:80-26.15, as may be amended and supplemented.
- B. The affirmative marketing plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children, to housing units which are being marketed by a developer, sponsor or owner of affordable housing. The affirmative marketing plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward Housing Region 4 and covers the period of deed restriction.
- C. The affirmative marketing plan shall provide a regional preference for all households that live and/or work in Housing Region 4.
- D. The Administrative Agent designated by the Township shall assure the affirmative marketing of all affordable units consistent with the Affirmative Marketing Plan for the municipality.
- E. In implementing the affirmative marketing plan, the Administrative Agent shall provide a list of counseling services to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
- F. The affirmative marketing process for available affordable units shall begin at least four months prior to the expected date of occupancy.
- G. The costs of advertising and affirmative marketing of the affordable units shall be the responsibility of the developer, sponsor or owner, unless otherwise determined or agreed to by the Township.

**§ LDO-1206. OCCUPANCY STANDARDS. [Added 12-21-2017 by Ord. No. 17-46]**

- A. In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to:
  1. Provide an occupant for each bedroom;
  2. Provide children of different sex with separate bedrooms; and
  3. Prevent more than two persons from occupying a single bedroom.
- B. Additional provisions related to occupancy standards (if any) shall be provided in the municipal Operating Manual.



**§ LDO-1207. CONTROL PERIODS FOR RESTRICTED OWNERSHIP UNITS AND ENFORCEMENT MECHANISMS. [Added 12-21-2017 by Ord. No. 17-46]**

- A. Control periods for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.5, as may be amended and supplemented, and each restricted ownership unit shall remain subject to the requirements of Sections LDO-1202 through LDO-1219 until the Township elects to release the unit from such requirements; however, and prior to such an election, a restricted ownership unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented, for at least 30 years.
- B. The affordability control period for a restricted ownership unit shall commence on the date the initial certified household takes title to the unit.
- C. Prior to the issuance of the initial certificate of occupancy for a restricted ownership unit and upon each successive sale during the period of restricted ownership, the administrative agent shall determine the restricted price for the unit and shall also determine the non-restricted, fair market value of the unit based on either an appraisal or the unit's equalized assessed value.
- D. At the time of the first sale of the unit, the purchaser shall execute and deliver to the Administrative Agent a recapture note obligating the purchaser (as well as the purchaser's heirs, successors and assigns) to repay, upon the first non-exempt sale after the unit's release from the requirements of Sections LDO-1202 through LDO-1219, an amount equal to the difference between the unit's non-restricted fair market value and its restricted price, and the recapture note shall be secured by a recapture lien evidenced by a duly recorded mortgage on the unit.
- E. The affordability controls set forth in Sections LDO-1202 through LDO-1219 shall remain in effect despite the entry and enforcement of any judgment of foreclosure with respect to restricted ownership units.
- F. A restricted ownership unit shall be required to obtain a Continuing Certificate of Occupancy or a certified statement from the Construction Official stating that the unit meets all code standards upon the first transfer of title that follows the expiration of the applicable minimum control period provided under N.J.A.C. 5:80-26.5(a), as may be amended and supplemented.

**§ LDO-1208. PRICE RESTRICTIONS FOR RESTRICTED OWNERSHIP UNITS, HOMEOWNER ASSOCIATION FEES AND RESALE PRICES. [Added 12-21-2017 by Ord. No. 17-46]**

Price restrictions for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, including:

- A. The initial purchase price for a restricted ownership unit shall be approved by the Administrative Agent.
- B. The Administrative Agent shall approve all resale prices, in writing and in advance of the resale, to assure compliance with the foregoing standards.
- C. The method used to determine the condominium association fee amounts and special

assessments shall be indistinguishable between the low- and moderate-income unit owners and the market unit owners.

- D. The owners of restricted ownership units may apply to the Administrative Agent to increase the maximum sales price for the unit on the basis of capital improvements. Eligible capital improvements shall be those that render the unit suitable for a larger household or the addition of a bathroom.

**§ LDO-1209. BUYER INCOME ELIGIBILITY. [Added 12-21-2017 by Ord. No. 17-46]**

- A. Buyer income eligibility for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, such that low-income ownership units shall be reserved for households with a gross household income less than or equal to 50% of median income and moderate-income ownership units shall be reserved for households with a gross household income less than 80% of median income.
- B. The Administrative Agent shall certify a household as eligible for a restricted ownership unit when the household is a low-income household or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the particular unit (including principal, interest, taxes, homeowner and private mortgage insurance and condominium or homeowner association fees, as applicable) does not exceed 33% of the household's certified monthly income.

**§ LDO-1210. LIMITATIONS ON INDEBTEDNESS SECURED BY OWNERSHIP UNIT; SUBORDINATION. [Added 12-21-2017 by Ord. No. 17-46]**

- A. Prior to incurring any indebtedness to be secured by a restricted ownership unit, the administrative agent shall determine, in writing, that the proposed indebtedness complies with the provisions of this section.
- B. With the exception of original purchase money mortgages, during a control period neither an owner nor a lender shall at any time cause or permit the total indebtedness secured by a restricted ownership unit to exceed 95% of the maximum allowable resale price of that unit, as such price is determined by the administrative agent in accordance with N.J.A.C. 5:80-26.6(b).

**§ LDO-1211. CONTROL PERIODS FOR RESTRICTED RENTAL UNITS. [Added 12-21-2017 by Ord. No. 17-46]**

- A. Control periods for restricted rental units shall be in accordance with N.J.A.C. 5:80-26.11, as may be amended and supplemented, and each restricted rental unit shall remain subject to the requirements of Sections LDO-1202 through LDO-1219 until the Township of Neptune elects to release the unit from such requirements pursuant to action taken in compliance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, and prior to such an election, a restricted rental unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented, for at least 30 years.
- B. Deeds of all real property that include restricted rental units shall contain deed restriction language. The deed restriction shall have priority over all mortgages on the property, and the

deed restriction shall be filed by the developer or seller with the records office of the County of Ocean. A copy of the filed document shall be provided to the Administrative Agent within 30 days of the receipt of a Certificate of Occupancy.

- C. A restricted rental unit shall remain subject to the affordability controls of Sections LDO-1202 through LDO-1219, despite the occurrence of any of the following events:
1. Sublease or assignment of the lease of the unit;
  2. Sale or other voluntary transfer of the ownership of the unit; or
  3. The entry and enforcement of any judgment of foreclosure.

**§ LDO-1212. PRICE RESTRICTIONS FOR RENTAL UNITS; LEASES. [Added 12-21-2017 by Ord. No. 17-46]**

- A. A written lease shall be required for all restricted rental units, except for units in an assisted living residence, and tenants shall be responsible for security deposits and the full amount of the rent as stated on the lease. A copy of the current lease for each restricted rental unit shall be provided to the Administrative Agent.
- B. No additional fees or charges shall be added to the approved rent (except, in the case of units in an assisted living residence, to cover the customary charges for food and services) without the express written approval of the Administrative Agent.
- C. Application fees (including the charge for any credit check) shall not exceed 5% of the monthly rent of the applicable restricted unit and shall be payable to the Administrative Agent to be applied to the costs of administering the controls applicable to the unit as set forth in Sections LDO-1202 through LDO-1219.

**§ LDO-1213. TENANT INCOME ELIGIBILITY. [Added 12-21-2017 by Ord. No. 17-46]**

- A. Tenant income eligibility shall be in accordance with N.J.A.C. 5:80-26.13, as may be amended and supplemented, and shall be determined as follows:
1. Very-low-income rental units shall be reserved for households with a gross household income less than or equal to 30% of median income.
  2. Low-income rental units shall be reserved for households with a gross household income less than or equal to 50% of median income.
  3. Moderate-income rental units shall be reserved for households with a gross household income less than 80% of median income.
- B. The Administrative Agent shall certify a household as eligible for a restricted rental unit when the household is a very-low-income, low-income household or a moderate-income household, as applicable to the unit, and the rent proposed for the unit does not exceed 35% (40% for age-restricted units) of the household's eligible monthly income as determined pursuant to N.J.A.C. 5:80-26.16, as may be amended and supplemented; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:

1. The household currently pays more than 35% (40% for households eligible for age-restricted units) of its gross household income for rent, and the proposed rent will reduce its housing costs;
  2. The household has consistently paid more than 35% (40% for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
  3. The household is currently in substandard or overcrowded living conditions;
  4. The household documents the existence of assets with which the household proposes to supplement the rent payments; or
  5. The household documents proposed third-party assistance from an outside source, such as a family member, in a form acceptable to the Administrative Agent and the owner of the unit.
- C. The applicant shall file documentation sufficient to establish the existence of the circumstances in Paragraph B1 through 5 above with the Administrative Agent, who shall counsel the household on budgeting.

**§ LDO-1214. ADMINISTRATION. [Added 12-21-2017 by Ord. No. 17-46]**

- A. The position of Municipal Housing Liaison (MHL) for the Township of Neptune is established by Sections LDO-1202 through LDO-1219. The Township shall make the actual appointment of the MHL by means of a resolution.<sup>2</sup>
1. The MHL must be either a full-time or part-time employee of Neptune.
  2. The person appointed as the MHL must be reported to the Court and thereafter posted on the Township's website.
  3. The MHL must meet all the requirements for qualifications, including initial and periodic training.
  4. The Municipal Housing Liaison shall be responsible for oversight and administration of the affordable housing program for the Township of Neptune, including the following responsibilities which may not be contracted out to the Administrative Agent:
    - (a) Serving as the municipality's primary point of contact for all inquiries from the State, affordable housing providers, Administrative Agents and interested households;
    - (b) The implementation of the Affirmative Marketing Plan and affordability controls.
    - (c) When applicable, supervising any contracting Administrative Agent.
    - (d) Monitoring the status of all restricted units in the Township Fair Share Plan;
    - (e) Compiling, verifying and submitting annual reports as required;

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2. Editor's Note: See also Chapter 2, Administration, for Municipal Housing Liaison.

- (f) Coordinating meetings with affordable housing providers and Administrative Agents, as applicable; and
  - (g) Attending continuing education opportunities on affordability controls, compliance monitoring and affirmative marketing as offered or approved by the Affordable Housing Professionals of New Jersey (AHPNJ).
- B. The Township of Neptune shall designate by resolution of the Township Committee, subject to the approval of the Court, one or more Administrative Agents to administer newly constructed affordable units in accordance with COAH and UHAC regulations.
- C. An Operating Manual shall be provided by the Administrative Agent(s) to be adopted by resolution of the governing body. The Operating Manuals shall be available for public inspection in the Office of the Municipal Clerk and in the office(s) of the Administrative Agent(s).
- D. The Administrative Agent shall perform the duties and responsibilities of an administrative agent as are set forth in UHAC, including those set forth in N.J.A.C. 5:80-26.14, 5:80-26.16 and 5:80-26.18 thereof, which includes:
  - 1. Attending continuing education opportunities on affordability controls, compliance monitoring, and affirmative marketing as offered or approved by the Affordable Housing Professionals of New Jersey (AHPNJ).;
  - 2. Affirmative Marketing;
  - 3. Household Certification;
  - 4. Affordability Controls;
  - 5. Records retention;
  - 6. Resale and re-rental;
  - 7. Processing requests from unit owners; and
  - 8. Enforcement, though the ultimate responsibility for retaining controls on the units rests with the municipality.
  - 9. The Administrative Agent shall have authority to take all actions necessary and appropriate to carry out its responsibilities, hereunder.
- E. The Administrative Agent shall restrict existing affordable units to very-low-income occupants as they turn over until such time that the very-low-income unit obligation is satisfied.

**§ LDO-1215. ENFORCEMENT OF AFFORDABLE HOUSING REGULATIONS. [Added 12-21-2017 by Ord. No. 17-46]**

- A. Upon the occurrence of a breach of any of the regulations governing the affordable unit by an Owner, Developer or Tenant, the municipality shall have all remedies provided at law or equity, including but not limited to foreclosure, tenant eviction, municipal fines, a

requirement for household recertification, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.

- B. After providing written notice of a violation to an Owner, Developer or Tenant of a low- or moderate-income unit and advising the Owner, Developer or Tenant of the penalties for such violations, the municipality may take the following action against the Owner, Developer or Tenant for any violation that remains uncured for a period of 60 days after service of the written notice:
1. The municipality may file a court action pursuant to N.J.S.A. 2A:58-11 alleging a violation, or violations, of the regulations governing the affordable housing unit. If the Owner, Developer or Tenant is found by the court to have violated any provision of the regulations governing affordable housing units the Owner, Developer or Tenant shall be subject to one or more of the following penalties, at the discretion of the court:
    - (a) A fine of not more than \$10,000 or imprisonment for a period not to exceed 90 days, or both. Each and every day that the violation continues or exists shall be considered a separate and specific violation of these provisions and not as a continuing offense;
    - (b) In the case of an Owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment into the Township of Neptune Affordable Housing Trust Fund of the gross amount of rent illegally collected;
    - (c) In the case of an Owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment of an innocent tenant's reasonable relocation costs, as determined by the court.
  2. The municipality may file a court action in the Superior Court seeking a judgment, which would result in the termination of the Owner's equity or other interest in the unit, in the nature of a mortgage foreclosure. Any judgment shall be enforceable as if the same were a judgment of default of the First Purchase Money Mortgage and shall constitute a lien against the low- and moderate-income unit.
- C. Such judgment shall be enforceable, at the option of the municipality, by means of an execution sale by the Sheriff, at which time the low- and moderate-income unit of the violating Owner shall be sold at a sale price which is not less than the amount necessary to fully satisfy and pay off any First Purchase Money Mortgage and prior liens and the costs of the enforcement proceedings incurred by the municipality, including attorney's fees. The violating Owner shall have the right to possession terminated as well as the title conveyed pursuant to the Sheriff's sale.
- D. The proceeds of the Sheriff's sale shall first be applied to satisfy the First Purchase Money Mortgage lien and any prior liens upon the low- and moderate-income unit. The excess, if any, shall be applied to reimburse the municipality for any and all costs and expenses incurred in connection with either the court action resulting in the judgment of violation or the Sheriff's sale. In the event that the proceeds from the Sheriff's sale are insufficient to

reimburse the municipality in full as aforesaid, the violating Owner shall be personally responsible for and to the extent of such deficiency, in addition to any and all costs incurred by the municipality in connection with collecting such deficiency. In the event that a surplus remains after satisfying all of the above, such surplus, if any, shall be placed in escrow by the municipality for the Owner and shall be held in such escrow for a maximum period of two years or until such earlier time as the Owner shall make a claim with the municipality for such. Failure of the Owner to claim such balance within the two-year period shall automatically result in a forfeiture of such balance to the municipality. Any interest accrued or earned on such balance while being held in escrow shall belong to and shall be paid to the municipality, whether such balance shall be paid to the Owner or forfeited to the municipality.

- E. Foreclosure by the municipality due to violation of the regulations governing affordable housing units shall not extinguish the restrictions of the regulations governing affordable housing units as the same apply to the low- and moderate-income unit. Title shall be conveyed to the purchaser at the Sheriff's sale, subject to the restrictions and provisions of the regulations governing the affordable housing unit. The Owner determined to be in violation of the provisions of this plan and from whom title and possession were taken by means of the Sheriff's sale shall not be entitled to any right of redemption.
- F. If there are no bidders at the Sheriff's sale, or if insufficient amounts are bid to satisfy the First Purchase Money Mortgage and any prior liens, the municipality may acquire title to the low- and moderate-income unit by satisfying the First Purchase Money Mortgage and any prior liens and crediting the violating owner with an amount equal to the difference between the First Purchase Money Mortgage and any prior liens and costs of the enforcement proceedings, including legal fees and the maximum resale price for which the low- and moderate-income unit could have been sold under the terms of the regulations governing affordable housing units. This excess shall be treated in the same manner as the excess which would have been realized from an actual sale as previously described.
- G. Failure of the low- and moderate-income unit to be either sold at the Sheriff's sale or acquired by the municipality shall obligate the Owner to accept an offer to purchase from any qualified purchaser which may be referred to the Owner by the municipality, with such offer to purchase being equal to the maximum resale price of the low- and moderate-income unit as permitted by the regulations governing affordable housing units.
- H. The Owner shall remain fully obligated, responsible and liable for complying with the terms and restrictions of governing affordable housing units until such time as title is conveyed from the Owner.

**§ LDO-1216. APPEALS. [Added 12-21-2017 by Ord. No. 17-46]**

Appeals from all decisions of an Administrative Agent designated pursuant to Sections LDO-1202 through LDO-1219 shall be filed with the Superior Court of New Jersey, Monmouth County.

**§ LDO-1217. REPEALER. [Added 12-21-2017 by Ord. No. 17-46]**

The remainder of all other sections and subsections of the aforementioned ordinance not specifically amended by Sections LDO-1202 through LDO-1219 shall remain in full force and

effect.

**§ LDO-1218. INCONSISTENT ORDINANCES. [Added 12-21-2017 by Ord. No. 17-46]**

All other Ordinances or parts thereof inconsistent with the provisions of Sections LDO-1202 through LDO-1219 are hereby repealed as to such inconsistency.

**§ LDO-1219. SEVERABILITY. [Added 12-21-2017 by Ord. No. 17-46]**

If any section, paragraph, subdivision, clause or provision of Sections LDO-1202 through LDO-1219 shall be adjudged invalid, such adjudication shall apply only to the section, paragraph, subdivision, clause or provision so adjudged and the remainder of this Article shall be deemed valid and effective.

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**Appendix H. Spending Plan.**

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## **TOWNSHIP OF NEPTUNE**

### **AFFORDABLE HOUSING TRUST FUND SPENDING PLAN**

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

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

The Township's existing development fee ordinance, codified as LDO-1001 of the Township's General Legislation, most recently revised in 2012, will be updated and continue to require and regulate the collection of residential and non-residential development fees as revenue for the Township's affordable housing trust fund. The sections below outline the Township's plan for the administration and use of collected development fee revenues as per the requirements of N.J.A.C. 5:93-5.1(c).

#### **I. Projected Revenues through 2035**

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

As of December 31, 2024, the Township had a balance of \$2,383,375.14 in the trust fund account. In 2024, the Township expended an average of \$18,039.54 per year and had an average income of \$114,244.50 per year. This figure, in combination with the fund's interest rate, provides a reasonable estimate for anticipated annual development fee revenues through 2035.

The Township of Neptune projects a total of \$1,663,468.58 in revenue and interest to be collected from January 1, 2025 to December 31, 2035. This projected amount, when added to the trust fund balance from December 31, 2024, results in an anticipated total revenue of \$4,046,843.72 available to fund and administer the Township's affordable housing plan and programs. All interest earned on the account shall accrue to the account and be used only for the purposes of affordable housing. See the Projected Revenues Table, appended to the end of this Spending Plan.

## **II. Administrative Mechanisms for Collecting and Distributing Revenues**

The Township's existing Development Fee Ordinance is recorded in LDO-1001 of Neptune's General Legislation. Procedures for collection, administration, and distribution of development fees as affordable housing trust fund revenues are fully established in this section. The Township's ordinance complies with P.L. 2008, c.46 section 8 (C. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (C. 40:55D-8.1 through 8.7).

The Development Fee Ordinance covers the following general topics:

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

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

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

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

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

**(A) Anticipated Rehabilitation**

The Township of Neptune will dedicate \$2,020,000 towards rehabilitation opportunities.

***Rehabilitation Program***

The Township anticipates dedicating \$2,020,000 to its rehabilitation program. As discussed in the Housing Element and Fair Share Plan, Neptune has a rehabilitation present need obligation of 97 units. To address this need, the Township plans to provide eligible households with the equivalent grant funding to meet this obligation at an estimated cost of \$10,000 to \$25,000 per grant. The Township anticipates rehabilitating an average of nine (9) units per year for the first ten (10) years, and seven (7) units per year for the remaining one (1) year to satisfy its rehabilitation obligation. See the Projected Expenditures table appended to the end of this spending plan for a yearly breakdown of rehabilitation program expenditures.

Neptune's Rehabilitation Program is managed by the Neptune Township Affordable Housing Administrative Agent. The availability of the program shall be advertised continually on the Township's website.

**(B) Affordability Assistance Requirement**

As per the requirements of N.J.A.C. 5:93-8.16, at least thirty (30%) percent of all development fees and interest earned shall be used to provide low- and moderate-income households in affordable units with affordability assistance. One-third of the required affordability assistance shall specifically be used to provide affordability assistance to very low-income households (i.e. those households earning thirty percent or less of regional median income). The Townships anticipates using a minimum of \$1,215,000.00 from the Affordable Housing Trust Fund towards affordability assistance.

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

**Table 1. Minimum Affordability Assistance**

Trust fund balance as of 01/01/25	\$ 2,383,375.14
Projected development fees plus interest, 2025-2035	\$ 1,663,468.58
<b>PROJECTED TOTAL</b>	<b>\$ 4,046,843.72</b>
Projected minimum affordability assistance requirement (30%)	\$ 1,214,053.12
Projected minimum required for very low-income households (1/3 of total affordability assistance)	\$ 404,684.37

### **(C) Administrative Expenses**

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

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

**Table 2. Maximum Administrative Expenditures**

Trust fund balance as of 01/01/25	\$ 2,383,375.14
Projected development fees plus interest, 2025-2035	\$ 1,663,468.58
<b>PROJECTED TOTAL</b>	<b>\$ 4,046,843.72</b>
Projected maximum administrative expenditures (20%)	\$ 809,368.74

Through 2035, Neptune anticipates using a total of \$808,500.00 of the maximum allowable \$809,368.74 for administrative expenses.

#### **IV. Schedule for New or Rehabilitated Housing Units**

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

#### **V. Implementation in the Event of Unexpected Shortfalls**

The Township of Neptune will commit to funding any shortfall of revenue needed to implement the Housing Element and Fair Share Plan as outlined above. Shortfalls will be addressed as need arises. The Township will fill gaps in funding through municipal bond. Any excess funds shall be put toward additional affordability assistance measures.

#### **VI. In Sum**

Neptune has prepared this Spending Plan in support of the implementation of its Fourth Round Housing Element and Fair Share plan, and in accordance with the administrative requirements of N.J.A.C. 5:93-1 et seq. The Spending Plan represents the Township's intended use of development fee revenues that are collected in its Housing Trust Fund, illustrating how the Township will use these funds to provide for its fair share of regional affordable housing need.

Table 3: Housing Trust Fund Neptune Township, New Jersey												
Projected Revenues for 2025-2035												
Funding Source	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
AHTF Balance as of 1/1/2025	\$ 2,383,375.14											\$ 2,383,375.14
Projected Development Fees	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 114,244.50	\$ 1,256,689.50
Pmts in lieu of construction	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other funds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest on total account balance (3.56%)	\$ 79,160.86	\$ 73,473.56	\$ 67,786.27	\$ 57,292.97	\$ 46,799.68	\$ 36,306.38	\$ 25,813.08	\$ 15,319.79	\$ 4,826.49	\$ (5,666.80)	\$ (14,362.30)	\$ 406,779.08
Total	\$ 2,576,780.50	\$ 187,718.06	\$ 182,030.77	\$ 171,537.47	\$ 161,044.18	\$ 150,550.88	\$ 140,057.58	\$ 129,564.29	\$ 119,070.99	\$ 108,577.70	\$ 99,882.20	\$ 4,046,843.72
Projected Expenditures for 2025-2035												
Type	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Rehabilitation Program	\$ 90,000.00	\$ 90,000.00	\$ 90,000.00	\$ 225,000.00	\$ 225,000.00	\$ 225,000.00	\$ 225,000.00	\$ 225,000.00	\$ 225,000.00	\$ 225,000.00	\$ 175,000.00	\$ 2,020,000.00
Administrative Costs	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 73,500.00	\$ 808,500.00
Affordability Assistance	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,500.00	\$ 110,000.00	\$ 1,215,000.00
												\$ -
Total	\$ 274,000.00	\$ 274,000.00	\$ 274,000.00	\$ 409,000.00	\$ 409,000.00	\$ 409,000.00	\$ 409,000.00	\$ 409,000.00	\$ 409,000.00	\$ 409,000.00	\$ 358,500.00	\$ 4,043,500.00
Projected Balance available for Future Projects and Programs												\$ 3,343.72

**Appendix I. Neptune Township Home Improvement Program Rehab Manual**

DRAFT



# **Neptune Township Home Improvement Program (HIP)**

**Operating Manual for the Administration of  
Rental & For Sale Units**

**Neptune Township, New Jersey**

September 20, 2024

Prepared by



Adopted by Neptune Township:



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## **Introduction**

This Rehabilitation Program Operating Manual has been prepared to assist in the administration of the Township of Neptune's Rehabilitation Program, also known as the Home Improvement Program ("HIP"). It will serve as a guide to the program's staff and applicants.

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

This manual explains the steps in the rehabilitation process. It describes the eligibility requirements for participation in the program, program criteria, funding terms and conditions, cost estimating, contract payments, record keeping and overall program administration. The following represents the procedures developed to offer an applicant the opportunity to apply to the program.

### **A. Fair Housing and Equal Housing Opportunities**



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

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or <http://www.state.nj.us/lps/dcr/index.html>.

Fair Housing and Equal Housing Opportunities apply to both owner and tenant applications.

## **Section 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 very low-, low- or moderate-income households and that the units are determined to be substandard. Owners of rental properties do not have to be very low-, 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 very low-, low- or moderate-income households.

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

Household income is defined as the combined annual income of all family members over 18 years of age including wages, Social Security, disability insurance, unemployment insurance, pensions, dividend/interest income, alimony, etc. Each unit's total household income must fall within the State's very low-, low- and moderate-income limits based on family size.

Regional income limits are determined annually by either the State of New Jersey or by the Affordable Housing Professionals of New Jersey's (AHPNJ). The Regional Income Limits for Region 4 (Mercer, Monmouth and Ocean Counties) are applicable to the Township of Neptune. Upon issuance of updated Regional Income Limits by AHPNJ or such other entity that has purview over the Regional Income Limits, the Program Administrator shall utilize the most recent updated Regional Income Limits without the need for formal action by the Township of Neptune.

## **C. Program Area**

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

## **D. Certification of Substandard Units**

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

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

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

## **Section II. Available Benefits**

### **A. Program Financing**

The average per unit rehabilitation costs shall be \$10,000 or more. Financing in the form of a forgivable loan in an amount up to \$25,000 shall be made available for eligible rehabilitation work on residential units owned by eligible households. If a particular unit requires more than \$25,000, the Township will review the application for consideration for approval or denial on a case by case basis. For funding amounts over \$25,000 the applicant would need to demonstrate

an urgent need based upon public or homeowner health and safety. Additional funding for lead paint assessment and control (limited to mitigation related to HIP scope of work items) is an eligible scope item that may exceed the \$25,000 funding cap.

## **B. Owner-occupied Units**

Eligible property owners may be eligible for an interest free loan which will be due if the property is sold and/or title/occupancy changes between years 1 through 10 except for allowable conditions under loan repayment terms section below. Upon the completion of year 10 of the loan, the loan shall be forgiven and be considered a grant only if the unit and occupant have satisfied all of the terms of the loan agreement and all applicable requirements of the HIP Program.

If the owner decides to sell the property, transfer title, or if the owner should die before the terms of the lien expire, the owner, heirs, executors or legal representatives must repay the loan according to the schedule above upon a title change. If the transfer of title occurs before the ten year period, 100% of the original loan will be due. Rental of house is allowable under certain conditions subject to approval by the Administrative Agent.

Exceptions to Loan Repayment Terms above during the lien period:

1. If the loan transfers due to inheritance of very low-, low- or moderate-income family member beneficiary who will take occupancy upon death of program mortgagee and assume the balance of the lien, or
2. If the house is sold at an affordable price pursuant to N.J.A.C. 5:97-9.3 to someone who can be qualified as income eligible, takes occupancy and agrees to assume the program lien for the remaining duration of the lien period, or
3. If the house is sold at an affordable price pursuant to N.J.A.C. 5:97-9.3 to an investor who assumes the lien and also signs a deed restriction for the remaining duration of the lien period to rent the dwelling at the affordability controls restricted rental rate and according to the affirmative marketing requirements for re-rentals. When this occurs, the Township's Administrative Agent will be responsible for monitoring compliance over that unit.

## **C. Renter-occupied Units**

Landlords of one to four unit buildings may be eligible for an interest free loan which will be due when title to the property is transferred. The landlords are required to provide at least 50% of the total construction costs needed for each unit to meet the New Jersey State Housing Code, N.J.A.C. 5:28 and each unit must meet the major system repair or replacement requirement. At the time the application is submitted, owners must submit proof of their ability to cover their share through bank statements, credit lines, etc. Title searches and property appraisals will be required to determine if there is sufficient equity in the property to cover to cost of the loan. The landlords will be expected to pay for the costs of the title searches and provide up to date property appraisals. In addition to the interest free, deferred payment loan, a ten-year deed restriction, attached to the mortgage and note, will be used to control the contract rent and

ongoing tenant eligibility on rental units that receive assistance. The loan will be due upon transfer of title to the property; however, the deed restrictions shall remain in effect for ten years from the date the units are certified as standard. There are no monthly payments. The deed restriction will be recorded in the county deed book.

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

If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls of affordability, the deed restriction shall require the unit to be rented to a very low-, 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.

#### **D. Subordination**

Neptune Township may agree to subordination of a loan if the mortgage company supplies an appraisal showing that the new loan plus the balance on the old loan does not exceed 95% of the appraised value of the unit. In addition, the household must be recertified as very low-, low- or moderate-income.

### **Section III. Eligible Property Improvements**

#### **A. Eligible Improvements**

Housing rehabilitation funds may be used only for repairs or system replacements necessary to bring a substandard unit into compliance with municipal health, safety and building codes, applicable code violations, as well as ancillary cosmetic work that 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
- Weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

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

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

## **B. Ineligible Improvements**

Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools, and landscaping.

If determined unsafe, stoves may be replaced. The replacement or repair of other appliances is prohibited. Rehabilitation work performed by property owners shall not be funded under this program.

## **C. Rehabilitation Standards**

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

## **D. Certification of Standard**

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

## **E. Emergency Repairs**

A situation relating to a safety and/or health hazard for the occupants would constitute an emergency. A municipal inspector will confirm the need for such work. In emergency cases, the formal solicitation process will not be followed. A minimum of three (3) estimates will be

obtained when possible for the “emergency” work. However, eligibility, as stated in Section I, subsection B, must be determined prior to soliciting estimates. Application for additional non-emergency work may be made in accordance with the procedures outlined in this Operating Manual. The funding for the emergency work and any additional rehabilitation may not exceed the program financing provisions in Section II, sub-section A.

## **Section IV. Overview of Administrative Procedures**

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

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

Neptune Town Hall  
25 Neptune Blvd, Neptune, NJ 07753  
Phone: (732) 988-5200  
Office Hours: Monday – Friday 8:00 am to 4:00 pm

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, a final application will be provided to the homeowner. Upon receipt of the completed final application an interview will be scheduled with the applicant to discuss the final application and the repairs that are needed for the residence.

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 they are received; however, if an application is delayed on the part of the homeowner or a third party the administrator may move onto subsequent applications for processing while the delay of the first application is in the process of being resolved. Applications subject to emergency situations may also be handled out of the order of receipt.

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

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

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

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



The Program Administrator will utilize current income limits and pricing limit calculators as approved by the court or appropriate State agency to determine income eligibility. These may include income limit and pricing limit calculators prepared by the Affordable Housing Professionals of New Jersey or other entity recognized by the State of New Jersey.

If, after review of the income documentation submitted by the applicant the applicant, or tenant in the case of rental units, is determined to be ineligible, the applicant will receive a letter delineating the reasons for the determination of ineligibility. An applicant or tenant may be determined ineligible if the combined income of the household members exceeds a moderate income level for that size household.

The program staff will arrange for a title search or otherwise obtain adequate proof of clear title 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 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.

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

In cases where total debt on the property will exceed the value of the property, such properties shall be reviewed and considered for approval or denial on a case by case basis.

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

#### **F. Contractor Bidding 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 four contractors from whom to obtain bids. The program staff will then review these bids and relay a bid summary to the homeowner for review. The lowest responsible trade contractor shall then be selected. If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor.

Property owners may seek proposals from non-program participating contractors. However, the Township must pre-approve the contractor prior to submitting a bid.

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

Program staff will meet with the property owner to review all bids by the various trades. This review will include a Final Work Write-up and Cost Estimate. The Contractor Agreement will be prepared by the program staff, as well as the 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, and contractor will execute the appropriate documents and copies will be provided as appropriate. A staff member will outline project procedures to which property owner must adhere. A Proceed to Work Order, guaranteeing that the work will commence within fifteen (15) calendar days of the date of the conference and be totally completed within ninety (90) days from the start of work, will be issued to each contractor at this Conference.

## **H. Progress Inspections**

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

## **I. Change Orders**

If it becomes apparent during the course of construction that additional repairs are necessary or the described repair needs to be amended, the program staff will have the qualified professional(s) inspect the areas in need of repair and prepare a change order describing the work to be done; however, this shall only be done if it is clear that the circumstance was unforeseen. 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: A \$22,000 project has four payments of \$5,500 each. First payment is made when the project is one-quarter completed. Second payment is made when the project is one-half completed. Third at three quarters completed. Fourth 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.

## **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 Township Council for a hearing. The Township

Council 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 Township Council's 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.

### **Section 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 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).<sup>1</sup> Income verification documentation should include, but is not limited to the following for each and every member of a household who is 18 years of age or older:

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

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<sup>1</sup> Asset Test – N.J.A.C. 5:80-26.16(b)3 which provides that if an applicant household owns a primary residence with no mortgage on the property valued at or above the regional asset limit as published annually by COAH, a certificate of eligibility shall be denied by the administrative agent, unless the applicant's existing monthly housing costs ...exceed 38 percent of the household's eligible monthly income.

- Welfare -TANF<sup>2</sup> current award letter
- Disability - Worker's compensation letter or
- Pension income (monthly or annually) – a pension letter
- A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court or education scholarship/stipends – current award letter.
- Current reports of savings and checking accounts (bank statements and passbooks) and income reports from banks or other financial institutions holding or managing trust funds, money market accounts, certificates of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates).
- Evidence or reports of income from directly held assets, such as real estate or businesses.
- Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.
- Current reports of assets – Market Value Appraisal or Realtor Comparative Market Analysis and Bank/Mortgage Co. Statement indicating Current Mortgage Balance. For rental property attach copies of all leases.

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

### ***Income***

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

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<sup>2</sup>TANF – Temporary Assistance for Needy Families

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

### ***Not Income***

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

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

### ***Student Income***

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

### ***Income from Real Estate***

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

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

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

The following are various records for documenting household information:

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

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

## **C. Appeals**

Appeals from all decisions of an Administrative Agent shall be made to the Superior Court, Monmouth County.

## **Section VI. Contractor Related Procedures**

### **A. Contractor Selection**

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

Contractors shall also be required to conduct lead safe work practices. Contractors shall provide a current Lead Renovators License with proof of Registration with the EPA.

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

The property owner will select a minimum of three general contractors from a list of pre-approved contractors. Property owners may not select contractors who do not appear on the list.<sup>3</sup> The approved work write-up will be submitted to the selected contractors by the program staff. Contractors must visit the property and submit bids within 14 days. The contract will be

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<sup>3</sup>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.

awarded to the lowest bidder<sup>4</sup>, provided that the housing/building inspector or the professional who drafted the work write-up certify that the work can be completed at the price bid and that the bid is reasonably close to the cost estimate. Bids must fall within 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. All building permits are required to be obtained prior to contract/agreement execution. At the time of contract/agreement execution the contractor shall sign a Certification of Work Schedule prepared by the program staff.

## **Section VII. Maintenance of Records and Client Files**

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

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

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

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

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

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

- Work Write-Up/Cost Estimate
- Copies of Bids
- Applicant/Contractor Contract Agreement

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<sup>4</sup> If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor.



- 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.

#### **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 (years)
- Date Affordability Controls removed
- Reason for removal of Affordability Controls

### **Section VIII. Program Marketing**

The municipality will conduct a public meeting announcing the implementation of the housing rehabilitation program. For the term of the program, the municipality may 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 municipal building, library, and senior center and on the municipal website. Posters regarding the program may be placed in retail businesses throughout the municipality.

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

## **Section IX. Rental Procedures**

Rental units are subject to the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5-80:26.1 et. seq. once the rental units are rehabilitated.

### **A. Fair Housing and Equal Housing Opportunities**



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

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or <http://www.state.nj.us/lps/dcr/index.html>.

### **B. Overview of the Affordable Housing Administration Process for Rental Units**

- The Municipal Housing Liaison serves as an initial point of contact for unsolicited calls to the municipality about affordable housing and to appropriately direct applicants to CME Associates, the Administrative Agent.
- The Administrative Agent implements the Township's Affirmative Marketing Plan.
- The Administrative Agent serves as the initial point of contact for all inquiries generated by the affirmative marketing efforts and sends out pre-applications to interested callers.
- The Administrative Agent will accept these returned pre-applications for a specific period of time, for example, 30 days. At the end of this time period these applications will be randomly selected, through a lottery, to create a pool of applicants.
- The Administrative Agent pre-qualifies applicants in the applicant pool for income eligibility and sends either a rejection letter to those over income or a preliminary approval letter to those who appear income-eligible.
- When a unit becomes available, the Administrative Agent will interview the applicant households and proceed with the income qualification process.
- The Administrative Agent must notify applicant households in writing of certification or denial within 20 days of the determination.
- Once certified, households are further screened to match household size to bedroom size.

- Certified households that are approved for a rental affordable housing unit will sign all applicable documents, which shall be held in the applicant file. Applicants then make an appointment with the leasing agent. Applicant households seeking rental units proceed with a credit check, which is generally conducted by the developer, affordable housing sponsor or landlord. If approved, the applicant will sign the lease, pay the first month's rent and the security deposit and receive the keys.
- The certified household moves in to the affordable rental unit.

## C. Roles and Responsibilities

### *Responsibilities of the Municipal Housing Liaison*

The Municipal Housing Liaison is responsible for coordinating all the activities of the municipal government as it relates to the creation and administration of affordable housing units, in conjunction with the Municipal Attorney, where appropriate (see the section **Responsibilities of the Municipal Attorney**). The primary purpose of the Municipal Housing Liaison is to ensure that all affordable housing projects are established and administered according to the Regulations as outlined in an Operating Manual. The duties of the Municipal Housing Liaison include the following duties, and may include the responsibilities for providing administrative services as described in the next Section under, Responsibilities of an Administrative Agent.

**Monitor the status of all restricted units in the municipality's Fair Share Plan.** Regardless of any arrangements the municipality may have with one or more Administrative Agents, it is the Municipal Housing Liaison's responsibility to know the status of all restricted units in the community.

**Serve as the municipality's primary point of contact for all inquiries from the State, Administrative Agents, developers, affordable housing sponsors, owners, property managers, and interested households.** The Municipal Housing Liaison serves as the municipality's primary point of contact on affordable housing issues. Interested applicants should be provided with information on the types of affordable units within the municipality and, where applicable, the name of the Administrative Agent that manages the units and the contact information for the Administrative Agent.

**Compile, verify and submit annual reporting.** Administrative Agents are responsible for collecting much of the data that is ultimately included in an annual DCA monitoring report. However, it is the Municipal Housing Liaison's responsibility to collect and verify this data and consolidate it into the annual report to DCA. Any requests from DCA for additional information or corrections will be directed to the Municipal Housing Liaison.

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

### ***Responsibilities of an Administrative Agent***

The primary responsibility of an Administrative Agent is to establish and enforce affordability controls and ensure that units in their portfolio are rented to eligible households. Administrative Agents must:

**Secure written acknowledgement from all owners that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.**

**Create and adhere to an Operating Manual.** Administrative Agents are required to follow the policies and procedures of an Operating Manual, as applicable to the scope of services they have been contracted to perform.

**Implement the municipality's Affirmative Marketing Plan.** The Administrative Agent, CME Associates, is responsible for implementing the Affirmative Marketing Plan adopted by the Township. At the first meeting with the Municipal Housing Liaison, Administrative Agent, and the developer, affordable housing sponsor or owner this responsibility should be discussed. Advertising costs may also be delegated to the developer, but this must be established by ordinance and a condition of approval of the Planning Board or Zoning Board.

**Accept applications from interested households.** In response to marketing initiatives or by referral from the Municipal Housing Liaison, interested households will contact the Administrative Agent. The Administrative Agent will supply applicants with applications, provide additional information on available units and accept completed applications.

**Conduct random selection of applicants for rental of restricted units.** The Administrative Agent is responsible for conducting the random selection in accordance with the Affirmative Marketing Plan and any related local ordinances, and as described in the Operating Manual.

**Create and maintain a pool of applicant households.** This includes reaching out to households in the applicant pool to determine continued interest and/or changes in household size and income.

**Determine eligibility of households.** The task of collecting application materials and documentation from applicant households and analyzing it for eligibility is the responsibility of an Administrative Agent. A written determination on a household's eligibility must be provided within twenty (20) days of the Agent's determination of eligibility or non-eligibility. Whether or not the household is determined to be eligible for a unit, it is an Administrative Agent's responsibility to secure all information provided by the household in individual files and to maintain strict confidentiality of all information regarding that household. An Administrative Agent is required to ensure that all certified applicants execute a certificate acknowledging the rights and requirements of renting an affordable unit, in the form of Appendix K of UHAC.

**Establish and maintain effective communication with property managers and landlords.** Property managers and landlords of restricted units should be instructed and regularly reminded

that the Administrative Agent is their primary point of contact. The Administrative Agent must immediately inform all property managers and landlords of any changes to the Administrative Agent's contact information or business hours.

Property managers and landlords shall immediately contact the Administrative Agent:

- Upon learning that an affordable rental unit will be vacated.
- For review and approval of annual rental increases.

**Provide annual notification of maximum rents.** Each year when the Administrative Agent releases the updated calculations of very low-, low- and moderate-income limits and calculates permissible rent increases, landlords and tenants must be notified of the new maximum rent that may be charged for each unit. The Administrative Agent's contact information must be included on such notification in case the tenant believes he/she is being overcharged.

**Serve as the custodian of all legal documents.** An Administrative Agent is responsible for maintaining original of all legal instruments for the units in their portfolio. Throughout the duration of a control period, an Administrative Agent must maintain a file containing its affordability control documents. This includes, but is not limited to, the recorded Declarations of Covenants, Conditions and Restrictions, Deed Restrictions, Deeds, Repayment Mortgages, Repayment Mortgage Notes, Leases and Rental Certifications.

**Serve as point of contact on all matters relating to affordability controls.** It is recommended that the Administrative Agent develop a system to be notified by lenders when a unit is at risk of foreclosure. In the event of a foreclosure, the Administrative Agent should work with the foreclosing institution to ensure that the affordability controls are maintained. The Administrative Agent should seek the counsel of the municipality's attorney on legal matters that threaten the durability of the affordability controls.

**Provide annual activity reports to Municipal Housing Liaison for use in annual monitoring and reporting of Trust Fund expenditures.** An Administrative Agent is responsible for collecting the reporting data on each unit in their portfolio.

**Maintain and distribute information on HUD-approved Housing Counseling Programs.**

### ***Responsibilities of the Municipal Attorney***

The Municipal Attorney assists the municipality with developing, administering, and enforcing affordability controls, including but not limited to providing all reasonable and necessary assistance in support of the Administrative Agent's efforts to ensure compliance with the housing affordability controls.

### ***Responsibilities of Owners of Rental Units***

Open and direct communication between the Owners of rental units, the Municipal Housing Liaison, and the Administrative Agent is essential to ongoing administration of affordability

controls. Although the Administrative Agent is required to serve as the primary point of contact with households, the Owner must provide the Municipal Housing Liaison and Administrative Agent with information on vacancies. Owners of rental units are also responsible for working with the Administrative Agent to ensure that the Municipal Housing Liaison has all necessary information to complete the annual DCA reporting.

### ***Responsibilities of Landlords and Property Managers***

Landlords and property managers must place a notice in all rental properties annually informing tenants of the permitted rent increase for the year and the contact information for the Administrative Agent.

### **Affirmative Marketing**

#### ***Overview of the Requirements of an Affirmative Marketing Plan***

All affordable units are required to be affirmatively marketed using Neptune Township's Affirmative Marketing Plan. Neptune Township's Affirmative Marketing Plan can be found under separate cover on file at Town Hall or with the Administrative Agent, CME Associates.

#### ***Implementation of the Affirmative Marketing Plan***

The affirmative marketing process for affordable units shall begin at least four months prior to expected occupancy date of a rehabilitated rental unit that is going to be re-rented. In implementing the marketing program, the Administrative Agent, CME Associates, shall undertake all of the strategies outlined in the Neptune Township's Affirmative Marketing Plan. Advertising and outreach shall take place during the first week of the marketing program and each month thereafter until the unit has been re-rented. Applications for affordable housing shall be available in several locations in accordance with the Affirmative Marketing Plan. The time period when applications will be accepted will be posted with the applications. Applications shall be mailed to prospective applicants upon request. An applicant pool will be maintained by the Administrative Agent for re-rentals. When a re-rental affordable unit becomes available, applicants will be selected from the applicant pool and, if necessary, the unit will be affirmatively marketed as described above.

#### ***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:

After advertising is implemented, applications are accepted for up to 30 days. Applicants will be asked where they learned of the housing opportunity. The Administrative Agent will pre-qualify applicants as soon as applications are received, and only place preliminary income-eligible applications in the lottery, provided that applicants are notified in writing of eligibility and non-eligibility in advance of the lottery.

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).

Households are informed of the date, time and location of the lottery and invited to attend.

An applicant pool is created by listing applicants in the order selected.

Applications are reviewed for income-eligibility. 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.

Eligible households are matched to available units based upon the number of bedrooms needed (and any other special requirements, such as the need for an accessible unit).

For future re-rentals the Administrative Agent may keep the applicant pool open after the initial lottery and add names to the existing list based on time and date of submission if additional affordable rental units are anticipated to become available within the next 4 months. This procedure may only be followed if the Administrative Agent engages in ongoing monthly affirmative marketing efforts according to the approved Affirmative Marketing Plan to ensure outreach to the housing region.

### ***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:

After advertising is implemented, applications are accepted for 30 days.

All applications are reviewed and households are either certified or informed of non-eligibility. (The certification is valid for 180 days, and may be renewed by updating income-verification information.)

Eligible households are placed in applicant pools based upon the number of bedrooms needed (and any other special requirements, such as the need for an accessible unit)

When a unit is available, only the certified households in need of that type of unit are selected for a lottery.

Households are informed of the date, time, and location of the lottery and invited to attend.

After the lottery is conducted, the first household selected is given 5 *business* 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.)

Applications are accepted on an ongoing basis if additional rental units are expected to become available within the next 4 months, 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**

In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to implement the following policies:

- Provide an occupant for each unit bedroom;
- Provide children of different sex with separate bedrooms;
- Prevent more than two persons from occupying a single bedroom;
- Require that all the bedrooms be used as bedrooms; and
- Require that a couple requesting a two-bedroom unit provide a doctor's note justifying such request.

The Administrative Agent cannot require an applicant household to take an affordable unit with a greater number of bedrooms, as long as overcrowding is not a factor. A household can be eligible for more than one unit category, and should be placed in the applicant pool for all categories for which it is eligible.

### **Maximum Monthly Payments**

The percentage of funds that a household can contribute toward housing expenses is limited. However, an applicant may qualify for an exception based on the household's current housing cost (see below). The Administrative Agent will strive to place an applicant in a unit with a monthly housing cost equal to or less than the applicant's current housing cost.

UHAC states that a certified household is not permitted to lease a restricted rental unit that would require more than 35 percent of the verified household income (40 percent for age-restricted units) to pay rent and utilities. However, at the discretion of the Administrative Agent, this limit may be exceeded if:

- The household currently pays more than 35 percent (40 percent for households eligible for age-restricted units) of its gross household income for rent and the proposed rent will reduce the household's housing costs;
- The household has consistently paid more than 35 percent (40 percent for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
- The household is currently in substandard or overcrowded living conditions;



- The household documents the existence of assets, with which the household proposes to supplement the rent payments; or
- The household documents proposed third party assistance from an outside source such as a family member in a form acceptable to the Administrative Agent and the Owner of the unit; and
- The household receives budget counseling.

## **Housing Counseling**

The Administrative Agent is responsible for or providing referrals for counseling, as a part of the Affirmative Marketing Plan and during the application process. Although housing counseling is recommended, a household is only required to attend counseling if their monthly housing expense exceeds UHAC standards. A HUD-approved housing counseling agency, or a counseling agency approved by the NJ Department of Banking and Insurance, meets UHAC's requirements for an experienced Housing Counseling Agency. The Agent will make referrals to one of the HUD-approved housing counseling agencies in New Jersey. This counseling to very low-, low- and moderate-income housing applicants will focus on subjects such as budgeting, credit issues, and mortgage qualification, and is free of charge. A list of non-profit counselors approved by HUD and/or the New Jersey Department of Banking and Insurance is included in the Affirmative Marketing Plan and is available from the Administrative Agent.

## **The Applicant Interview**

Ideally, the prospective applicant will be available to meet with the Administrative Agent to review the certification and random selection processes in detail and ask any questions they may have about the project or the process. However, scheduling time off from work may prove burdensome to the applicant. Applicants may also have mobility issues or special needs that also pose an obstacle to an interview. Therefore, the Administrative Agent is prepared to complete the certification process via telephone and mail. If an interview is to be conducted, the Administrative Agent will attempt to achieve the following objectives:

- Confirm and update all information provided on the application.
- Explain program requirements, procedures used to verify information, and penalties for providing false information. Ask the head of household, co-head, spouse and household members over age 18 to sign the Authorization for Release of Information forms and other verification requests.
- Review the applicant's identification and financial information and documentation, ask any questions to clarify information on the application, and obtain any additional information needed to verify the household's income.
- Make sure the applicant has reported all sources for earned and benefit income and assets (including assets disposed of for less than fair market value in the past two years). Require the applicant to give a written certification as to whether any household member

did or did not dispose of any assets for less than fair market value during the past two years.

### **Determining Affordable Rents and Rent Increases**

In establishing rents of re-rented rehabilitated units, the Administrative Agent shall follow the procedures set forth in UHAC, utilizing the most recently published regional weighted average of the uncapped Section 8 income limits published by the Department of Housing and Urban Development (“HUD”) and using the calculation procedures approved by the Court as set forth below. The income limits shall be updated by the Administrative Agent annually within 30 days of the publication of HUD’s determination of median family income for a family of four for that year as follows:

1. Regional income limits shall be established for the region that the Township is located within based on the median income by household size, which shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD. To compute this regional income limit, the HUD determination of median county income for a family of four is multiplied by the estimated households within the county according to the most recent decennial Census. The resulting product for each county within the housing region is summed. The sum is divided by the estimated total households from the most recent decennial Census in the Township’s housing region. This quotient represents the regional weighted average of median income for a household of four. The income limit for a moderate-income unit for a household of four shall be 80 percent of the regional weighted average median income for a family of four. The income limit for a low-income unit for a household of four shall be 50 percent of the HUD determination of the regional weighted average median income for a family of four. The income limit for a very low-income unit for a household of four shall be 30 percent of the regional weighted average median income for a family of four. These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than those for the previous year. Regional Income Limits provided by AHPNJ, the State of New Jersey or such other entity recognized by the State of New Jersey as the designated entity to provide the Regional Income Limits, may be utilized to fulfill the purpose of this paragraph.
2. The income limits are the result of applying the percentages in paragraph 1 above to HUD’s determination of median income for the fiscal year.
3. The Regional Asset Limit used in determining an applicant’s eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)(3) shall be calculated by the Township annually by taking the percentage increase of the income limits as noted within paragraph 1 above over the previous year’s income limits, and applying the same percentage increase to the Regional Asset Limit from the prior year. In no event shall the Regional Asset Limit be less than that for the previous year.
4. In establishing rents of rehabilitated affordable housing units, the Township’s administrative agent shall follow the procedures set forth in UHAC, utilizing the regional income limits established pursuant to the process defined above. The rent levels of very low-, low- and moderate-income units may be increased annually based on the percentage increase in the

Housing Consumer Price Index for the Northeast Urban Area, upon its publication for the prior calendar year. This increase shall not exceed nine percent in any one year.

The maximum rent for any restricted rental unit shall be affordable to a household earning no more than 60 percent of the median income, and the average rent for all restricted rental units in a single project shall be affordable to households earning no more than 52 percent of median income.

In buildings or for units that are vacant at the time of the rehabilitation, the Administrative Agent shall establish the initial affordable rent levels for the rehabilitated units. At least 50 percent of the affordable units and at least 50 percent of the affordable units within each bedroom distribution (unit size) must be low-income units. The remainder of the affordable units shall be moderate income units. At least 13 percent of all affordable rental units must be very low-income units, affordable to households earning no more than 30 percent of the regional median income, which very low-income units shall be included as part of the low-income requirement. The initial rents of rehabilitated rental units in buildings that are vacant at the time of the rehabilitation shall be structured such that there is at least one rent for each size unit (bedroom distribution) among the low-income units and one rent for each size unit (bedroom distribution) among the moderate-income units.

In determining the initial rent level for a deed-restricted rehabilitated unit, the following standards shall be used:

1. A studio shall be affordable to a one-person household;
2. A one-bedroom unit shall be affordable to a one and one-half person household;
3. A two-bedroom unit shall be affordable to a three-person household;
4. A three-bedroom unit shall be affordable to a four and one-half person household; and
5. A four-bedroom unit shall be affordable to a six-person household.

The initial rent for a restricted rehabilitated rental unit shall be calculated so as not to exceed 30 percent of the eligible monthly income of the appropriate size household, including an allowance for tenant paid utilities, as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that in buildings containing multiple qualified rental units, the rent shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented. Once an affordability level (very low, low or moderate) has been established for a particular unit based upon the income of the qualifying tenant household at the time of the rehabilitation, the unit shall be deed-restricted at that affordability level, and all subsequent tenant households shall be within the same income range (very low, low or moderate) for the duration of the affordability controls on the restricted unit.

## Rehabilitation Program Audit Checklist

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

## Rehabilitation Program Audit Checklist For Rental Units

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

## **Appendix J. Affordability Assistance Program Manual**

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# NEPTUNE TOWNSHIP AFFORDABILITY ASSISTANCE PROGRAMS

*(For Qualifying Households in Deed Restricted and Market Rate Housing within the  
Township)*

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NEPTUNE TOWNSHIP FOR-SALE UNIT AFFORDABILITY AND  
RENTAL UNIT AFFORDABILITY ASSISTANCE PROGRAMS

**I. FOR-SALE UNIT AFFORDABILITY ASSISTANCE PROGRAM**

**1. Down Payment Loan Program**

The Township may offer a Down Payment Assistance Loan program to eligible buyers of households earning 80% or less of Area Median Income (AMI) of the housing region. To be eligible for the loan, the qualified Buyer must be able to supply 3% of the down payment with the Buyer's own funds, plus additional closing costs that exceed the amount of the loan. No gifts or other loans may be used to fund the 3% down payment amount but may be used to fund additional closing costs. The loan amount may be made up to ten percent (10%) of the purchase price.

The Township must approve the Buyer's qualifications and need for the loan. The loan has no prepayment penalty. It is due and payable when the Buyer resells, borrows against the property or refinances the First Purchase Money Mortgage. The loan may be subordinated only to the First Purchase Money Mortgage. When calculating the borrowing capacity of the homeowner and the equity in the property, this loan must be included. The Buyer must sign a Mortgage, Mortgage Note and Repayment Agreement with the Neptune Township.

**2. Payment of Closing Costs**

Eligible buyers may receive payment of closing costs, i.e., title work and policy, reasonable attorney's fees for closing of title, preparation of survey, homeowners insurance, recording fees and other necessary closing expenses to third parties, not to exceed one thousand five hundred dollars (\$1,500) per household. This assistance shall be in the form of a grant. Total buyer assistance grants, which include Payment of Closing Costs and Payment of Lender Fees, shall not exceed three thousand dollars (\$3,000) per unit. The buyer will execute documents required to secure payment to the Neptune Township.

**3. Payment of Lender Fees**

Eligible Buyers may receive payment of lender fees, i.e., mortgage points, application fees, appraisal fees, bank attorney review fees, and necessary mortgage closing expenses, not to exceed one thousand five hundred dollars (\$1,500) per unit. This assistance shall be in the form of a grant. Total buyer assistance grants, which include Payment of Closing Costs and Payment of Lender Fees, shall not exceed three thousand dollars (\$3,000) per unit.

**4. Administration**

Neptune's Affordability Assistance Programs will be managed by the Administrative Agent. The availability of the program shall be advertised continually on the Neptune's website. The following administrative process is applied to the For-Sale Unit Affordability Assistance Program:

- a. The Buyer contacts the Administrative Agent to confirm that he/she wants to receive Down Payment Assistance.



- b. The Buyer must complete an application and provide required documentation for the Administrative Agent to verify that he/she is qualified for Affordable Housing in the Neptune Township.
- c. The Buyer must produce an exact copy of a signed Real Estate Contract for an affordable housing unit in Neptune, which indicates clearly the full amount of the purchase price. Buyer must provide the Administrative Agent with the full name, address, phone number, and fax number of the Buyer's Attorney or Settlement Agent so that the Attorney or Settlement Agent can review and approve any and all documents required for the loan.
- d. The Administrative Agent contacts the Realtor or Developer for confirmation of the sale of the unit, and the Attorney handling the sale for the Developer at closing.
- e. The amount of the Down Payment Assistance loan is verified (not to exceed ten percent of the Purchase Price) so that a Mortgage Note, Mortgage and Repayment Agreement can be prepared by the Administrative Agent.
- f. The amount of the Down Payment Assistance loan must be disclosed to the Lender, so that the Lender can accurately prepare the First Mortgage documents. The Buyer must give a copy of the First Mortgage Commitment to the Administrative Agent upon receipt of same, so that the Lender can receive full information about the Down Payment Assistance Loan, which shall constitute a Second Mortgage on the premises. The Lender must approve the secondary financing. The Neptune Township Affordable Housing Attorney will contact the Lender once the Affordable Housing Attorney has a copy of the First Mortgage Commitment.
- g. The Township Finance Department will generate the necessary forms and obtain Township Council approval for it to issue an Affordable Housing Trust Fund check payable to the Seller's Attorney or Settlement Agent, so that the Down Payment Assistance check can be deposited into the Seller's Attorney Trust Account or Settlement Agent Trust Account pending Closing of Title. The letter and check to the Seller's Attorney or Settlement Agent shall state that the deposit money must be returned to the Township if the closing is canceled, or if the sale is declared null and void. If there is a Closing of Title, the Down Payment Assistance money shall be released to the Seller. This money shall be shown on the Closing Statement as a deposit, with credit given at closing to the Buyer. The Buyer must fully execute the Mortgage Note, Mortgage, and Repayment Agreement at the Closing of Title before any money is released.
- h. The Seller's Attorney or Settlement Agent shall verify that the Mortgage Note, Mortgage, and Repayment Agreement have been properly executed, and shall file the original Mortgage with the County Clerk to protect the Township's Second Mortgage on the property and return the Filed Mortgage to Affordable Housing Attorney along with the original Mortgage Note and Repayment Agreement.

## II. RENTAL UNIT AFFORDABILITY ASSISTANCE PROGRAM

### 1. Rental Assistance

Neptune Township may offer a Rental Assistance Program that is managed by the Administrative Agent. Eligible recipients of the program are Very-Low, Low- or Moderate-income renters earning 80% or less of Area Median Income (AMI) of the housing region who are renting a market-rate unit or Affordable Unit and not receiving any additional rental subsidies. The following assistance is available to eligible very-low, low- and moderate-income households:

- a. Payment of "moving expenses" based upon verified receipts, in an amount not to exceed five hundred dollars (\$500) per household. Moving expenses will be paid to the tenant as a reimbursement upon the tenant's submission of a paid invoice or receipt for moving expenses.
- b. Rental security deposits shall be paid directly to the landlord and are to be returned to the Township's Affordable Housing Trust Fund upon termination of tenancy. Rental security deposits shall not exceed one thousand five hundred dollars (\$1,500). This one-time assistance is available to renters of Affordable Housing as well as market-rate units.
- c. Rental subsidies for tenants of Affordable units will be available on a case-by-case basis via temporary crisis grants for those facing eviction who will have the means to afterward maintain the housing. Assistance will be based upon size of household and number of bedrooms in apartment, which subsidies shall be limited to a time period of one (1) year per household:

<u>□ of Bedrooms</u>	<u>Eligible Household</u>	<u>Subsidy Amount</u>
1 Bedroom	Low □ Very-Low	\$55 per month
1 Bedroom	Moderate	\$100 per month
2 Bedrooms	Low □ Very-Low	\$100 per month
2 Bedrooms	Moderate	\$200 per month
3 Bedrooms	Low □ Very-Low	\$150 per month
3 Bedrooms	Moderate	\$250 per month

- d. Rental subsidies for market-rate units will be available based upon the household income, size of household and number of bedrooms in the apartment. Subsidies shall be limited to a time period of one (1) year per household, but may be extended beyond one (1) year if affordable housing trust funds are available through the Neptune Township:

<u>□ of Bedrooms</u>	<u>Eligible Household</u>	<u>Subsidy Amount</u>
1 Bedroom	Very-Low, Low or Moderate	\$75 per month
2 Bedrooms	Very-Low, Low or Moderate	\$125 per month
3 Bedrooms	Very-Low, Low or Moderate	\$175 per month

- e. Rental assistance does not need to be repaid by the tenant. The amount of the rental supplement will be calculated initially based on the tenant's actual income and the amount of the market- rate rental to help bring the total shelter costs down to 30% of the total household income or lower, if warranted by the particular household circumstances. If the tenant wishes to renew the lease, he/she must be able to afford the unit without additional rental assistance from the Township. If he/she cannot afford the rent, he/she must be re-income qualified and the rental supplement will be recalculated ONL ☐ IF affordable housing trust funds are available. If the tenant no longer qualifies for the rental assistance, he/she may renew the lease and stay in the unit, but will no longer receive rental assistance from this program.
- f. Tenants utilizing the rental assistance program may not concurrently receive rental subsidies from any other programs. In the event that the tenant obtains an additional subsidy after program certification, the tenant must notify the Administrative Agent in writing. If the tenant does not notify the Administrative Agent they risk having an overpayment that they must repay to the Neptune Township and/or ineligibility for future Township programs.

## **2. Administration**

- a. Neptune's Rental Unit Affordability Assistance Program will be administered by the Administrative Agent. The availability of the program shall be advertised continually on the Township's website. The Buyer must complete an application and provide required documentation for the Administrative Agent to verify that he/she is qualified for Affordable Housing in the Neptune Township pursuant to the Uniform Housing Affordability Controls.
- b. For qualified and approved payment of moving expense, Neptune Township will generate a check that is made out to the applicant. Once the check is produced, the Township.
- c. The affordability assistance recipient will sign a contract with the Neptune Township which states, at a minimum: the amount of funds granted, interest information, procedures, duration and conditions of affordability assistance, and repayment information if required.
- d. The availability of any Affordability Assistance Programs must be noticed to all tenants of affordable units within Neptune and provided to all Administrative Agents of affordable units within Neptune and advertised on the Township's website.
- e. An eligible occupant or applicant for an affordable unit within the Township may not be denied participation in the Affordability Assistance Program(s) unless funding is no longer available.

## **Appendix K. Operating Manual for Sale Units**

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# Model Operating Man

For the Administration of  
**FOR SALE UNITS**

In Accordance with the  
Uniform Housing Affordability Contr



**SAMPLE**

**Model Operating Manual  
For-sale Units**

*This sample manual and the checklist of minimum topics provide the minimum criteria required for an Operating Manual for for-sale units. Municipalities should tailor this sample manual to meet any local requirements and include all established policies, but may not reduce the scope of this sample manual without permission from the Council on Affordable Housing (COAH). Municipalities must select an Administrative Agent experienced in the administration of for-sale units. Only experienced municipal agencies or employees will be approved if a municipality chooses in-house administration.*

## FOR-SALE OPERATING MANUAL CHECKLIST

### Minimum Standards

At a minimum the For-sale Operating Manual must clearly describe the procedures and policies for the following:

<input type="checkbox"/>	<b>Affordable Housing Program &amp; Opportunities</b>
<input type="checkbox"/>	Identify where Housing Element and Fair Share Plan can be viewed.
<input type="checkbox"/>	Identify local Affordable Housing Programs & Affordability Assistance Programs
<input type="checkbox"/>	Include overview of local for-sale and resale process
<input type="checkbox"/>	<b>Affirmative Marketing</b>
<input type="checkbox"/>	Approved Affirmative Marketing Plan included
<input type="checkbox"/>	How will new units be marketed?
<input type="checkbox"/>	How will resales be marketed?
<input type="checkbox"/>	Will there be a regional preference?
<input type="checkbox"/>	Who will implement marketing new units and resales?
<input type="checkbox"/>	Prepare sample marketing materials, including a sample display ad and Public Service Announcement
<input type="checkbox"/>	<b>Random Selection &amp; Applicant Pool</b>
<input type="checkbox"/>	What level of verification will be completed before the lottery process – pre-application or full applications?
<input type="checkbox"/>	Will the pool of applicants be randomized each time a unit is available?
<input type="checkbox"/>	Will there be categories of applicant pools?
<input type="checkbox"/>	<b>Matching Households to Available Units</b>
<input type="checkbox"/>	How will households be matched to available units? Will there be categories of applicant pools?
<input type="checkbox"/>	<b>Household Certification</b>
<input type="checkbox"/>	Standards for reviewing applicant household eligibility and certifying applicant households, including how long applicant has to submit required documents
<input type="checkbox"/>	Verification documentation required
<input type="checkbox"/>	Eligible Income/Ineligible Income
<input type="checkbox"/>	Maximum Monthly Payment
<input type="checkbox"/>	Housing Counseling
<input type="checkbox"/>	Basis for Dismissing Applications
<input type="checkbox"/>	Appeals
<input type="checkbox"/>	<b>Determining Affordable Sales Prices</b>
<input type="checkbox"/>	Development Considerations and Compliance Issues
<input type="checkbox"/>	Determining Maximum Initial Sales Prices
<input type="checkbox"/>	Determining Resale Prices
<input type="checkbox"/>	Establish resale procedures
<input type="checkbox"/>	<b>Waivers and Exemptions</b>
<input type="checkbox"/>	Identify Hardship Waivers
<input type="checkbox"/>	Identify Income Waiver
<input type="checkbox"/>	Identify Exempt Transactions
<input type="checkbox"/>	<b>Application Fees</b>
<input type="checkbox"/>	<b>Violations, Defaults and Remedies</b>
<input type="checkbox"/>	<b>Maintenance of Records</b>
<input type="checkbox"/>	List documents to be filed
<input type="checkbox"/>	Monitoring information required

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- A. COAH Annual Illustrative Sale Prices By Housing Region
- B. COAH Annual Regional Income Limits Chart
- C. Affirmative Marketing Plan
- D. List of HUD-Certified Housing Counseling Agencies
- E. Resale Procedures for Owners Wishing to Sell an Affordable Unit
- F. Fee Schedule

## INTRODUCTION

This Operating Manual has been prepared to assist in the administration of for-sale units in the Neptune Township Affordable Housing Program. It will serve as a guide to the program staff.

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

This manual explains the steps in the initial sale process and in the resale process. It describes the eligibility requirements for participation in the program, record keeping and overall program administration.

Implementation of any procedure, even if it is not included in this Operating Manual, shall be in accordance with the Federal Fair Housing Act and Equal Opportunities laws<sup>2</sup>, the Uniform Housing Affordability Controls (UHAC) N.J.A.C. 5:80-26.1 et seq.<sup>3</sup>, the substantive rules of the Council on Affordable Housing N.J.A.C. 5:96<sup>4</sup> and 5:97<sup>5</sup> and the affordable housing regulations of the Neptune Township (hereafter referred to as the "Regulations").



In accordance with the Federal Fair Housing Act and Equal Opportunities laws it is unlawful to discriminate against any person making application to buy or rent a home with regard to age, race, religion, national origin, sex, handicapped or familial status.

## WHAT IS AFFORDABLE HOUSING?

Affordable housing, unlike market rate housing, has affordability controls limiting the price for at least 30 years. COAH considers housing "affordable" if the household pays approximately 28% or less of the household's gross income on housing costs. Affordable housing is priced to be affordable to households earning up to 80% of the area median income for the region in which the affordable housing is located.

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<sup>2</sup> <http://www.hud.gov/offices/fheo/FHLaws/index.cfm>

<sup>3</sup> <http://www.nj.gov/dca/affiliates/coah/regulations/uhac.html>

<sup>4</sup> <http://www.nj.gov/dca/affiliates/coah/regulations/thirdroundregs/596.pdf>

<sup>5</sup> <http://www.nj.gov/dca/affiliates/coah/regulations/thirdroundregs/597.pdf>

## WHO QUALIFIES FOR AFFORDABLE HOUSING?

In order to be eligible for affordable housing in New Jersey, a household's income must be below the income limit for the region in which the affordable housing is located, either for low or moderate levels. A moderate-income household is classified as earning between 50 percent and 80 percent of the area median income. A low-income household is classified as earning less than 50 percent of area median income. COAH has included a new category for very low-income households, which are classified as earning less than 30 percent of area median income. Municipalities are not required to provide affordable sale housing to very low-income households.

The six COAH housing regions are as follows:

Regions	Counties
1	Bergen, Hudson, Passaic, Sussex
2	Essex, Morris, Union, Warren
3	Hunterdon, Middlesex, Somerset
4	Mercer, Monmouth, Ocean
5	Burlington, Camden, Gloucester
6	Atlantic, Cape May, Cumberland, Salem

The COAH Regional Income Limits Chart (Appendix B) provides information about income limits for each of COAH's six housing regions. Each region has different calculated median incomes, which are adjusted annually.

An applicant does not have to currently live in the region in which the applicant is interested in applying for an affordable unit. An applicant's income qualification is determined by the Region Income Limits for where the applicant wants to live.

## LOCAL AFFORDABLE HOUSING PROGRAMS AND OPPORTUNITIES

The following affordable housing programs and opportunities are available in the [Insert name of municipality]:

*Identify and describe the affordable housing programs and opportunities listed in the municipal Housing Element and Fair Share Plan, with for-sale and rental units.*

*Development 1, located [Insert location of development], consists of x number of for-sale market-rate units and x number of low-income for-sale affordable units and x number of moderate for-sale units.*

*Development 2, located [Insert location of development], consists of x number of rental market-rate units and x number of low-income rental affordable units and x number of moderate rental units. These units are age-restricted units, available only to households where the head of household is a minimum age of [Insert 55 or 62] years.*

A copy of the Neptune Township Housing Element and Fair Share Plan is available at:

Neptune Township Municipal Building and is available on the Township website.

## **OTHER AFFORDABLE HOUSING PROGRAMS AND OPPORTUNITIES**

Affordable housing is administered by a wide variety of organizations and agencies. COAH does not administer affordable housing but links to affordable housing resources can be found on COAH's website at <http://www.nj.gov/dca/affiliates/coah/resources/looking.html>.

Individuals interested in applying for affordable housing should contact the Municipal Housing Liaison in the municipality in which they are interested in living. Each municipality under COAH's jurisdiction has a Municipal Housing Liaison who is responsible for administering the municipality's affordable housing program. Some municipalities administer their own affordable housing and have their own application process. If not, the Municipal Housing Liaison can direct applicants to developers, nonprofit agencies, State agencies or consultants that may administer the affordable housing within the municipality. A list of Municipal Housing Liaisons can be found at <http://www.nj.gov/dca/affiliates/coah/resources/muniliasons.pdf>.

The New Jersey Housing and Mortgage Finance Agency has established New Jersey's Housing Resource Center, an on-line, searchable database of affordable housing in the State. The Housing Resource Center provides a listing posted by developers, landlords, and municipalities of available affordable housing. Available units are listed with contact and application information. Look for the Housing Resource Center at [www.njhousing.gov](http://www.njhousing.gov).

The New Jersey Guide to Affordable Housing, which can be found at <http://www.nj.gov/dca/codes/affdhousing/affdhsgguide/index2.shtml>, is a listing compiled by the New Jersey Department of Community Affairs Division of Codes and Standards. It lists all types of affordable housing by county. The housing units on the list have a variety of qualification requirements, including age-restricted housing and housing for the developmentally disabled.

**Applicants who do not have access to the Internet should call 211 for assistance**

## **FAIR HOUSING AND EQUAL HOUSING OPPORTUNITIES**

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

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or <http://www.state.nj.us/lps/dcr/index.html>.

## **OVERVIEW OF THE AFFORDABLE HOUSING ADMINISTRATION PROCESS**

*This is a sample process only. This section of the Operating Manual should be modified to reflect the local administrative process.*

- The Municipal Housing Liaison serves as an initial point of contact for unsolicited calls to the municipality about affordable housing and where appropriate directs applicants to an Administrative Agent, who may be developers, nonprofit agencies, State agencies or consultants that may administer the affordable housing within the municipality.
- The Administrative Agent implements the municipality's Affirmative Marketing Plan.
- The Administrative Agent serves as the initial point of contact for all inquiries generated by the affirmative marketing efforts and sends out pre-applications to interested callers.
- The Administrative Agent, the developer or the affordable housing sponsor will accept these returned pre-applications for a specific period of time, for example, 30 to 90 days. At the end of this time period, all applications will go to the Administrative Agent where these applications will be randomly selected, through a lottery, to create a pool of applicants.
- The Administrative Agent pre-qualifies applicants in the applicant pool for income eligibility and sends either a rejection letter to those over income or a preliminary approval letter to those who appear income-eligible.
- When a unit becomes available, the Administrative Agent will interview the applicant households and proceed with the income qualification process. Applicant households seeking for-sale units must obtain a mortgage pre-approval.
- The Administrative Agent must notify applicant households in writing of certification or denial within 20 days of the determination. Once all documents are filed and recorded, and returned to the Administrative Agent for inclusion in the file, the Administrative Agent will process a release of the original documents.
- Certified households that are approved for a for-sale affordable housing unit will work with the Administrative Agent to secure a mortgage in a timely fashion and, where applicable, obtain homeownership counseling.
- The Administrative Agent will prepare a Deed, a Recapture Mortgage and Recapture Mortgage Note, and Disclosure Statement (Appendix J) and may attend the closing for each unit.

- The filing and recording of documents is the responsibility of the buyer's attorney, but the Administrative Agent may also elect to file the documents. Once all documents are filed and recorded, and returned to the Administrative Agent for inclusion in the file, the Administrative Agent will process a release of the original documents.
- The certified household moves into the affordable ownership unit.

## OVERVIEW OF THE RESALE PROCESS

*This is a sample process only. This section of the Operating Manual should be modified to reflect the local resale process.*

When an Owner of a restricted unit wishes to sell, the sale must be processed through the Administrative Agent. At the initial date of purchase, the Owner makes a certification regarding his or her understanding of this requirement.

- Typically, the resale process begins when an Owner inquires about the maximum resale price (MRP) of their unit. At that time the Administrative Agent provides the Seller with a "Notice of Intent to Sell" form and the written "Resale Procedures for Owners Wishing to Sell an Affordable Unit".
- The Owner/Seller returns the completed "Notice of Intent to Sell" form to the Administrative Agent.
- The Administrative Agent reviews the unit and any eligible capital improvements, and calculates the MRP. The MRP is calculated by using COAH's Resale Price Calculator, which is based on COAH's Annual Regional Income Limits Chart.
- The Administrative Agent uses the current applicant pool, which is based on a previous affirmative marketing process, or affirmatively markets the unit and conducts random selection if there is no current applicant pool.
- If the Administrative Agent maintains a pool of certified households, the first randomly selected eligible household whose household size matches the bedroom size of the available unit is sent a "Housing Opportunity Letter" inviting them to contact the Buyer to view the unit.
- If the Administrative Agent maintains a pool of preliminarily eligible households, the first series (five is a recommended standard) of eligible households that match the bedroom size of the available unit are sent a "Housing Opportunity Letter" and "Application for Certification" (including a list of required documentation) to complete.
- Interested households complete the application and generally contact the Administrative Agent for an interview. Interested eligible households are certified, and ineligible households are noticed in writing and removed from the applicant pool.

- Certified households obtain a mortgage pre-approval based on the MRP. The first randomly selected interested certified household from the applicant pool is invited to view the unit and has a limited period of time in which to make an offer (three days is a recommended timeframe). A certified interested household makes an offer.
- The Owner/Seller and the certified interested household (now Buyer) execute a “Contract of Sale.” The Administrative Agent ensures that the Deed, Recapture Mortgage, Recapture Mortgage Note and Disclosure Statement (Appendix J) form are submitted as part of the closing package to the attorney responsible for the closing or other closing agent.
- The Administrative Agent generally attends the closing to ensure that all necessary documentation is executed and subsequently recorded in the County Clerk’s Office in the county in which the unit is located.
- Annually, the Administrative Agent shall send a mailing to the Owner of the affordable unit reminding them of the rights and requirements of owning an affordable unit.

## ROLES AND RESPONSIBILITIES

### Responsibilities of the Municipal Housing Liaison

The Municipal Housing Liaison is responsible for coordinating all the activities of the municipal government as it relates to the creation and administration of affordable housing units, in conjunction with the Municipal Attorney, where appropriate (see **Responsibilities of the Municipal Attorney**). The primary purpose of the Municipal Housing Liaison is to ensure that all affordable housing projects are established and administered according to the Regulations as outlined in an Operating Manual. The duties of the Municipal Housing Liaison include the following duties, and may include the responsibilities for providing administrative services as described in the next Section under, **Responsibilities of an Administrative Agent**.

**Monitor the status of all restricted units in the municipality's Fair Share Plan.** Regardless of any arrangements the municipality may have with one or more Administrative Agents, it is the Municipal Housing Liaison's responsibility to know the status of all restricted units in their community.

**Serve as the municipality's primary point of contact for all inquiries from the State, Administrative Agents, developers, affordable housing sponsors, owners, property managers, and interested households.** The Municipal Housing Liaison serves as the municipality's primary point of contact on affordable housing issues. Interested applicants should be provided with information on the types of affordable units within the municipality and, where applicable, the name of the Administrative Agent that manages the units and the contact information for the Administrative Agent.

**Compile, verify and submit annual reporting.** Administrative Agents are responsible for collecting much of the data that is ultimately included in an annual COAH monitoring report. However, it is the Municipal Housing Liaison's responsibility to collect and verify this data and consolidate it into the annual report to COAH. Any requests from COAH for additional information or corrections will be directed to the Municipal Housing Liaison.

**Coordinate meetings with Administrative Agents and Developers/Affordable Housing Sponsors/Owners.** When a new affordable unit or series of units is in the planning process, the Municipal Housing Liaison should coordinate a meeting between the Administrative Agent and the developer, affordable housing sponsor or owner. The developer, affordable housing sponsor or owner may serve as their own Administrative Agent, if they meet the applicable requirements and are approved by the municipality and COAH. The purpose of this initial meeting is to develop a clear division of labor between the parties and to transmit any components of the Operating Manual – including copies of all COAH-related local ordinances -- that have already been adopted by the municipality.



It is the responsibility of the Municipal Housing Liaison, in conjunction with the Municipal Attorney, to have the affordable housing provisions of any Master Deed and Public Offering reviewed for consistency with COAH and UHAC regulations, before they are recorded and submitted to DCA for approval.

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

### **Responsibilities of an Administrative Agent**

The primary responsibility of an Administrative Agent is to establish and enforce affordability controls and ensure that units in the Administrative Agent's portfolio are sold to eligible households. Administrative Agents must:

**Secure written acknowledgement from all developers, affordable housing sponsors and owners that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.**

**Create and adhere to an Operating Manual.** All Administrative Agents are required to follow the policies and procedures of an Operating Manual, as applicable to the scope of services they have been contracted to perform.

**Implement the municipality's Affirmative Marketing Plan.** The Administrative Agent, the developer, affordable housing sponsor or owner could be responsible for implementing the Affirmative Marketing Plan adopted by the municipality. At the first meeting with the Municipal Housing Liaison, Administrative Agent and the developer, affordable housing sponsor or owner, this responsibility should be discussed. Affirmative marketing includes conducting regional outreach and advertising for available affordable units. Advertising costs may also be delegated to the developer, but this must be established by ordinance and a condition of approval of the Planning Board or Zoning Board.

**Accept applications from interested households.** In response to marketing initiatives or by referral from the Municipal Housing Liaison, interested households will contact the Administrative Agent. The Administrative Agent will supply applicants with applications, provide additional information on available units and accept completed applications.

**Conduct random selection of applicants for sale and resale of restricted units.** The Administrative Agent is responsible for conducting the random selection in accordance with the Affirmative Marketing Plan and any related local ordinances, and as described in the Operating Manual.

**Create and maintain a pool of applicant households.** This includes reaching out to households in the applicant pool to determine continued interest and/or changes in household size and income.

**Determine eligibility of households.** The task of collecting application materials and documentation from applicant households and analyzing it for eligibility is the responsibility of an Administrative Agent. A written determination on a household's eligibility must be provided within twenty (20) days of the Administrative Agent's determination of eligibility or non-eligibility. Whether or not the household is determined to be eligible for a unit, it is an Administrative Agent's responsibility to secure all information provided by the household in individual files and to maintain strict confidentiality of all information regarding that household. An Administrative Agent is required to ensure that all certified applicants execute a Disclosure Statement acknowledging the rights and requirements of owning an affordable unit, in the form of Appendix J of UHAC, as applicable.

**Establish and maintain effective communication with owners and property managers.** Owners and property managers of restricted units should be instructed and regularly reminded that the Administrative Agent is their primary point of contact. The Administrative Agent must immediately inform all owners and property managers of any changes to the Administrative Agent's contact information or business hours. The Administrative Agent must create and distribute annual mailings to all Owners of affordable units reminding them of the rights and requirements of owning an affordable unit.

Owners should be instructed to immediately contact the Administrative Agent in the following circumstances:

- If they are considering or have decided to sell their home.
- In the event they wish to refinance their mortgage or take out a home equity loan and, consequently, will be seeking a subordination of their mortgage.
- If they are seeking an increase in the sales price of their unit due to capital improvements.
- If they are seeking a Hardship Waiver to allow them to rent their unit.

**Preserve affordability controls during the sale of restricted units.** Immediately upon being notified of an Owner's intent to sell their property, an Administrative Agent should inform the Owner of the Owner's role in the marketing and sale of the home. An Administrative Agent is responsible for extinguishing the affordability controls with the Seller and re-establishing them with the Buyer. An Administrative Agent is responsible for providing closing attorneys/agents with the appropriate legal instruments.

**Ensure cancellations of Recapture Mortgages are effectuated.** It is the Administrative Agent's responsibility to ensure that Recapture Mortgages are cancelled at the conclusion of the control period when the Recapture Mortgage is satisfied. If the Recapture Mortgage is being cancelled due to a sale of the property during the control period, then the Administrative Agent may wish to cancel the original Recapture Mortgage only after the Recapture Mortgage with the new Owner has been recorded.

**Send out annual mailings about restrictions.** Administrative Agents must annually mail to all Owners of affordable housing units a reminder of their rights and responsibilities as Owners of an affordable unit.

**Ensure unit has Continuing Certificate of Occupancy at final transfer.** To help ensure a healthy and safe living environment for all families, an Administrative Agent is responsible for obtaining an inspection or a certified statement from the local Building Inspector at the first sale after the expiration of the minimum affordability control period.

**Serve as the custodian of all legal documents.** An Administrative Agent is responsible for maintaining originals of all legal instruments for the units in their portfolio. Throughout the duration of a control period, an Administrative Agent must maintain a file containing its affordability control documents. This includes, but is not limited to, the recorded Declarations of Covenants, Conditions and Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, Recapture Mortgage Notes and Disclosure Statement (Appendix J).

**Serve as point of contact on all matters relating to affordability controls.** It is recommended that the Administrative Agent develop a system to be notified by lenders when a unit is at risk of foreclosure. In the event of a foreclosure, the Administrative Agent should work with the foreclosing institution to ensure that the affordability controls are maintained. The Administrative Agent should seek the counsel of the municipality's attorney on legal matters that threaten the durability of the affordability controls.

**Provide annual activity reports to Municipal Housing Liaison for use in the annual COAH monitoring report.** An Administrative Agent is responsible for collecting the reporting data on each unit in the Administrative Agent's portfolio.

**Maintain and distribute information on HUD-approved Housing Counseling Programs.**

#### **Responsibilities of the Municipal Attorney**

The Municipal Attorney assists the municipality with developing, administering, and enforcing affordability controls, including but not limited to:

- Assisting the Municipal Housing Liaison with the review of the affordable housing provisions of any Master Deed and Public Offering for consistency with COAH and UHAC regulations, before they are recorded and submitted to DCA for approval.
- Providing all reasonable and necessary assistance in support of the Administrative Agent's efforts to ensure compliance with the housing affordability controls, including reviewing legal documents and legal actions required on foreclosures and violations.

## **Responsibilities of Developers**

When a new affordable unit or series of units is in the planning process, the developer of affordable housing should contact the Municipal Housing Liaison, who shall coordinate a meeting with the Administrative Agent, where applicable, and the developer, affordable housing sponsor or owner.

The purpose of this initial meeting is to develop a clear division of labor between the parties and to transmit any components of the Operating Manual -- including copies of all COAH-related local ordinances -- that have already been adopted by the municipality.

If provided for by ordinance and made a condition of the approval of the planning board or zoning board of adjustment, the developer may be responsible for the costs of advertising affordable units.

The Administrative Agent will secure from the developer written acknowledgement that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.

## **Responsibilities of an Owner**

Owners should read annual mailings from the Administrative Agent, and cooperate with any and all requests for information from either the Municipal Housing Liaison or the Administrative Agent.

The Owner may sell the unit only to a household that has been approved in advance and in writing by the Administrative Agent. No sale of the unit shall be lawful unless approved in advance and in writing by the Administrative Agent. No sale shall be for a consideration greater than the maximum resale price, as determined by the Administrative Agent.

When an Owner wishes to sell an affordable unit, it is the Owner's responsibility to notify the Administrative Agent and to execute a "Notice of Intent to Sell". If a potential, certified Buyer makes an offer of the maximum resale price of an affordable unit, then the Owner is obligated to enter into a sales contract with that Buyer for the sale of that unit or withdraw the "Notice of Intent to Sell".

An Owner may not rent out the Owner's unit to any other person, not even to members of the Owner's family.

The Owner shall at all times maintain the unit as his or her principal place of residence, defined as residing at the unit at least 260 days out of each calendar year.

An Owner shall make no improvements to the unit that would effect its bedroom configuration or to increase the maximum permitted resale price, except for improvements approved in advance and in writing by the Administrative Agent.

The Owner shall pay all taxes and public assessments and assessments by the condominium association levied upon or assessed against the unit, or any part thereof, when they become due and before penalties accrue.

The Owner shall pay all charges of any utility authority when they become due and before penalties accrue.

The Owner shall not permit any lien, except those approved by the Administrative Agent, to attach and remain on the property for more than 60 days.

The Owner must have approval of the Administrative Agent if they wish to refinance their mortgage or take out a home equity loan and, consequently, will be seeking a subordination of their mortgage.

In the event that any first mortgagee or other creditor of an Owner of a low- and moderate-income unit exercises its contractual or legal remedies available in the event of default or nonpayment by the Owner of a low- and moderate-income unit, the Owner shall notify the Administrative Agent in writing within 10 days of such exercise by the first mortgagee or creditor and no later than 10 days after service of any summons and complaint.

An Owner shall notify the Administrative Agent within 10 days, in writing, of any default in the performance by the Owner of any obligation under either the master deed of the condominium association, including the failure to pay any lawful and proper assessment by the condominium association, or any mortgage or other lien against the low- and moderate-income unit, which default is not cured within 60 days of the date upon which the default first occurs.

## AFFIRMATIVE MARKETING

### Overview of the Requirements of an Affirmative Marketing Plan

All affordable units are required to be affirmatively marketed using the *[Insert name of municipality]*'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, affect ional 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 Neptune Township's Affirmative Marketing Plan can be found in the Appendix.

Every Affirmative Marketing Plan and any revisions thereto must be adopted by resolution of the governing body, referenced by ordinance and approved by COAH. A form to help municipalities set up an Affirmative Marketing Plan is available on COAH's website for Administrative Agents. It is recommended to include the approved Affirmative Marketing Plan in the Appendix rather than in the text of the Operating Manual so that if any revision is required to the Affirmative Marketing Plan, the manual will not need to be revised, only the insertion in the Appendix.

Every Affirmative Marketing Plan must include all of the following:

- Publication of at least one advertisement in a newspaper of general circulation within the housing region; and
- Broadcast of at least one advertisement by radio or television throughout the housing region.
- At least one 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.

Although not a requirement of UHAC, COAH encourages municipalities to list all affordable housing units in their community on the New Jersey Housing Resource Center at [www.njhousing.gov](http://www.njhousing.gov). The New Jersey Housing Resource Center is a free service to both owners and administrators of affordable housing and households seeking affordable housing opportunities.

A municipality may require that the costs of advertising affordable units are to be a developer's responsibility. Such a requirement must be a condition of the municipal planning board or zoning board approval and required by ordinance. If required by ordinance, the Operating Manual should include this requirement and outline a process

to bill the developer for the advertising costs.

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

- The address of the project and development name, if any
- The number of units, including number of sale units
- The price ranges of the sale units
- The name and contact information of the Municipal Housing Liaison, Administrative Agent or property manager
- A description of the Random Selection method that will be used to select applicants for affordable housing.
- Disclosure of required application fees, if any.

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

- The location of and directions to the units
- A range of prices for the housing units
- The bedroom size(s) of the units
- The maximum income permitted to qualify for the housing units
- The locations of applications for the housing units
- The business hours when interested households may obtain an application for a housing unit
- Application fees, if any

It is also recommended that the following information be included in the advertisements:

- Last date applications will be accepted
- Contact number of the Municipal Housing Liaison, Administrative Agent, or property manager
- A statement concerning the availability of credit, budget and/or homeownership counseling services
- If already adopted by ordinance, a statement concerning regional preference.

COAH recommends including the following statement on all advertisements. “Visit [www.njhousing.gov](http://www.njhousing.gov) for more affordable housing opportunities.”

### **Regional Preference**

The [*Insert name of municipality*] has by ordinance provided that households that live or work in COAH Housing Region [*Insert number*] comprised of the following counties [*Insert counties*] shall be selected for an affordable housing unit before households from outside this region. Units that remain unoccupied after households who live or work in the region are exhausted, may be offered to the households outside the region.

Municipalities that wish to give preference to applicant households that live or work in their housing region must state this preference in the form of an ordinance. This preference cannot be limited to families that live or work in the host municipality – if preference is given, it must be given to all households that live or work in the housing region.

### **Implementation of the Affirmative Marketing Plan**

The Operating Manual must identify who will market the affordable units, the municipality or the Administrative Agent, and how frequently they will be marketed, depending on such factors as whether there will be advertising to create and maintain a central list of applicants or advertising shall be conducted for each project, or some combination thereof.

It is strongly recommended that detailed records on all marketing initiatives be maintained.

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

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

Alternatively, the manual may say: An applicant pool will be maintained by each project for re-sales.

When a resale affordable unit becomes available, the applicants will be selected from the applicant pool and, if necessary, the unit will be affirmatively marketed as described above.



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

If a developer or affordable housing sponsor is permitted to advertise the availability of affordable housing, it is recommended that the following procedures be included in the Operating Manual.

#### **Developer, Affordable Housing Sponsor**

If permitted by the municipality, the developer or affordable housing sponsor may be responsible for advertising the affordable housing in accordance with the municipality's adopted Affirmative Marketing Plan. Prior to publication or broadcast, draft copies of the marketing material must be submitted to the Municipal Housing Liaison for approval. Proof of publication must be submitted, including a copy of the final advertisements with a copy of the paid bill. Public Service Announcements shall be submitted by the municipality.

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*Question: How often should we advertise?*

Answer: Administrative Agents responsible for new developments, or newly hired Administrative Agents, must advertise initially to create an applicant pool. For new developments, advertising should begin four months prior to the anticipated occupancy of the units. Advertising should continue monthly until all units are sold or rented. Once all vacant units are filled with eligible households, the Administrative Agent can either close the applicant pool or keep it open. If the applicant pool has sufficient eligible households for approximately two years worth of turnover, COAH recommends that the applicant pool be closed and applications no longer be accepted. In this case, advertising does not need to be conducted until four months before the applicant pool is to be reopened. If the Administrative Agent wishes to keep the applicant pool open, they must conduct some form of advertising on a monthly basis. However, all the components of the Affirmative Marketing Plan do not need to be implemented every month. One strategy can be implemented each month on a rotating basis. The section on Random Selection provides more information on random selection and applicant pool maintenance to help determine how often advertising should be conducted.

*Question: My county doesn't have a library. How do I comply with the application availability rule?*

Answer: Only 11 of New Jersey's 21 counties have a county library (a list is included on COAH's website for Administrative Agents). If one or more of the counties in a housing region do not have county libraries, applications must be made available at the county administration building.

*Question: Our affordable housing development is very small. It is unnecessary for us to conduct monthly marketing initiatives and the number of applicants in our existing pool already exceeds the two-year rule of thumb. Is there any way for us to maintain compliance without conducting monthly outreach initiatives?*

Answer: COAH suggests that you attempt to partner with other municipalities in your housing region to help defray time and cost or close the applicant pool and do not accept applications until the applicant pool contains fewer applicants and affirmative marketing is implemented.

*Question: We have moderate-income units available, but not low-income units. Can we keep only the moderate portion of the applicant pool open?*

Answer: Yes. In fact, if you regularly have a type of unit that is hard to fill, you may tailor marketing initiatives to fill that type of unit. However, households that submit applications and are not interested or eligible for the targeted unit type must be notified that they will not be placed in the applicant pool until it is reopened for their unit type.

*Question: Are all developments required to conduct affirmative marketing, or just those with a certain number of units, for example, more than five units?*

Answer: All affordable units governed by UHAC are required to be affirmatively marketed. If it is burdensome for a small development to conduct its own affirmative marketing, the municipality and Administrative Agent(s) should consider conducting the affirmative marketing for all the units within the municipality at the municipal level, not at the development level. An alternative is to contract with an Administrative Agent who will do the affirmative marketing for your units as well as other units they manage.

## RANDOM SELECTION & APPLICANT POOL(S)

The Operating Manual must describe the randomization process to be used. Below are two sample processes, Initial Randomization and Randomization After Certification.

### *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:

After advertising is implemented, applications are accepted for [*Insert the number of days*] days.

To help analyze the impact and success of various marketing initiatives, it is recommended that the Administrative Agent ask the applicants where they learned of the housing opportunity.

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).

The Administrative Agent may also pre-qualify applicants as soon as applications are received, and only place preliminarily income-eligible applications in the lottery, provided that applicants are notified in writing of eligibility and non-eligibility in advance of the lottery.

Households are informed of the date, time and location of the lottery and invited to attend.

A municipal representative should also be invited to attend the lottery.

An applicant pool is created by listing applicants in the order selected.

Applications are reviewed for income-eligibility. 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.

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).

If there are sufficient names remaining in the pool to fill future resales, the applicant pool shall be closed.

Two years of turnover is a recommended standard.

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.

Alternatively, for future resales only, the Administrative Agent can keep the applicant pool open after the initial lottery and add names to the existing list based on time and date of submission. This procedure may only be followed if the Administrative Agent engages in ongoing monthly affirmative marketing efforts according to the approved Affirmative Marketing Plan to ensure outreach to the housing region.

### ***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:

After advertising is implemented, applications are accepted for [*Insert the number of days*] days.

All applications are reviewed and households are either certified or informed of non-eligibility. (The certification is valid for 180 days, and may be renewed by updating income-verification information.)

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)

When a unit is available, only the certified households in need of that type of unit are selected for a lottery.

Households are informed of the date, time, and location of the lottery and invited to attend.

After the lottery is conducted, the first household selected is given [*Insert the number of days*] 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.)

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

This topic in the Operating Manual is frequently challenged. Think carefully about the policies entered and be sure the policies are consistent with the Federal Fair Housing Act.

In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to implement the following policies:

- Provide an occupant for each unit bedroom;
- Provide children of different sex with separate bedrooms;
- Prevent more than two persons from occupying a single bedroom;
- Require that all the bedrooms be used as bedrooms; and
- Require that a couple requesting a two-bedroom unit provide a doctor's note justifying such request.

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

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

*Question: What happens if a moderate-income household “walks in” (when the applicant pool is closed and no affirmative marketing is being conducted) and I have a moderate unit available with no eligible moderate-income households in the applicant pool?*

**Answer:** If the Administrative Agent notices that a specific unit type is hard to fill and few eligible households are in the applicant pool, the Administrative Agent should conduct ongoing affirmative marketing for that unit type to ensure a steady stream of certified households and keep the list open for that unit type. The walk-in can be added to the list.

*Question: I am working with an applicant household that requires an accessible unit. Do they skip ahead on the list when an accessible unit becomes available?*

**Answer:** UHAC does not provide any guidance on this situation. However, COAH suggests that the Administrative Agent consider an accessible unit a unit type, just as a unit is defined by bedroom size. Therefore, if the Administrative Agent is using the initial randomization model, the first household on the randomized list that requires an accessible unit should be selected when an accessible unit becomes available. If the Administrative Agent is using the randomization after certification model, all households of the appropriate size who are in need of an accessible unit, would be selected, and randomized.

*Question: An applicant household has a daughter that has room and board at her college. Can they request a unit that is large enough for her to have a bedroom when she is at home?*

**Answer:** Yes. If the household has a student away at college who is still claimed as a dependent and maintains the parents’ address as a legal address, the student should be counted in the household size.

*Question: If an Owner of an affordable unit receives a bid on their home from the first household selected from random selection and this offer is for less than the maximum resale price (MRP), must the Seller accept this price or can they ask that the next household selected bid on the house in hopes of getting the maximum resale price?*

**Answer:** The Seller of an affordable unit does not have to accept a bid that is less than the maximum resale price and may request that the next applicant household bid on their unit. However, if after a number of applicant households bid on the unit, the maximum resale price is not offered, the Seller could return to the highest bidding household or simply reject all offers and take the unit off the market. Sellers, however, should recognize that in some situations the resale market will not support holding out for maximum resale price, such as the condition of the unit or the unit in comparison to other units in the area.

*Question: Do I have to place a one-person household in a two-bedroom unit if there is no one-bedroom units available or the applicant requests a two-bedroom unit?*

**Answer:** A household should not be placed in a unit where there is more than one bedroom per household member. In order to deviate from these standards, the Administrative Agent must obtain written approval from COAH. If a development does not have any one-bedroom units, for example, the Administrative Agent should inform one-person households that they will not be offered a unit unless there are no eligible households with more than one person. The Administrative Agent should also refer one-bedroom households to other Administrative Agents within the municipality or region that offer one-bedroom units. The Administrative Agent must demonstrate that every effort has been made to find a household of the appropriate size and composition and that a hardship exists that would justify deviating from the established standard.

*Question: I am working with an applicant household that consists of two parents and five children. This household is applying for a three-bedroom unit. Should this household only be offered a four-bedroom unit?*

**Answer:** No. The administrator must strive to prevent more than two people from occupying one bedroom, as outlined in N.J.A.C. 5:80-26.4(c), but may not force a family to purchase or rent a larger unit as long as it does not violate municipal regulations for over-crowding.

## APPLICATION FEES

The Administrative Agent's fee schedule can be found in the Appendix.

## HOUSEHOLD CERTIFICATION

Before any household can purchase a restricted unit, the Administrative Agent must certify the household as eligible. Certification of a household involves the verification of two critical pieces of data: 1) Household size and composition, including gender; and 2) The total income and assets for all household members over 18 years of age. The certification process begins with the applicant completing an application in its entirety and providing the required backup documentation. Once eligibility documents and data have been collected, the Administrative Agent can begin the process of calculating the household's income.

Various properties utilize slightly different methods of calculating the income of applicants for affordable housing. Much depends on the particular program under which a property is operated. Outlined below is the most common set of requirements used in calculating income for households in New Jersey in UHAC; however, these requirements do not apply to programs which are regulated by the federal government.

### Procedure for Income-Eligibility Certification

The Administrative Agent shall require each member of an applicant household who is 18 years of age or older to provide documentation to verify their income. Income verification documentation should include, but is not limited to the following for each and every member of a household who is 18 years of age or older:

- Four current consecutive pay stubs [including both the check and the stub], including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
- Copies of Federal and State income tax returns for each of the preceding three tax years - A Form 1040 Tax Summary for the past three tax years can be requested from the local Internal Revenue Service Center or by calling 1-800-829-1040.
- A letter or appropriate reporting form verifying monthly benefits such as
  - Social Security or SSI – Current award letter or computer print out letter
  - Unemployment – verification of Unemployment Benefits
  - Welfare -TANF<sup>6</sup> current award letter
  - Disability - Worker's compensation letter

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<sup>6</sup> TANF – Temporary Assistance for Needy Families

- 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.

Administrative Agents typically use a spreadsheet or worksheet to help calculate an applicant's income. This summarizing document will also prove useful in the event there is an appeal or question by the applicant concerning the calculation or during COAH monitoring visits.

The Operating Manual should include a reasonable period to complete the submission of all required documentation and this policy should be included in the manual.

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

### ***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 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 persons enrolled as full-time students
11. Court ordered payments for alimony or child support paid to another household shall be deducted from gross annual income

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

### ***Student Income***

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

### **The Real Estate Asset Limit**

Except for federal programs, if an applicant's primary residence, which is to be sold upon purchase of an affordable unit, has no mortgage debt and is valued at or above the regional asset limit as published annually by COAH with COAH's Annual Regional Income Limits Chart, the household must be determined ineligible for certification.

However, if the applicant's existing monthly housing costs including taxes, homeowner insurance, and condominium or homeowner association fees exceed 38 percent of the household's eligible monthly income, the household will be exempt from the asset limit.

An applicant must provide a recent, Market Value Appraisal or Realtor Comparative Market Analysis, on the home they own unless the applicant has mortgage debt on the home or can demonstrate that the existing monthly housing costs exceed 38 percent of the household's eligible monthly income, in which case the applicant is exempt from the asset limit.

Before obtaining a professional appraisal, the applicant should review the property's tax appraisal and the current market value and compare it to the asset limit to avoid any unnecessary expense. For instance, if homes are commonly selling in the applicant's neighborhood for over \$250,000, it is unlikely that an appraisal will determine a value below the asset limit. The maximum asset limit for Region 1 in 2006, for example, is \$139,396.

### **Income from Real Estate**

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

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

## **Maximum Monthly Payments**

The percentage of funds that a household can contribute toward housing expenses is limited. However, an applicant may qualify for an exception based on the household's current housing cost (see below). The Administrative Agent will strive to place an applicant in a unit with a monthly housing cost equal to or less than the applicant's current housing cost.

A certified household is not permitted to purchase a unit that would require more than 33 percent of the verified household income to pay principal, interest, taxes, homeowner and private mortgage insurance and condominium or homeowner association fees, as applicable. However, at the discretion of the Administrative Agent, this limit can be exceeded if the applicant:

- Obtains a firm mortgage loan commitment at the higher level from a licensed financial institution, under terms consistent with the requirements of the New Jersey Home Ownership Security Act of 2002, N.J.S.A. 46:10B-22 et seq.; and
- Submits a certification from a non-profit counselor approved by HUD or the New Jersey Department of Banking and Insurance that the household has received counseling on the advisability of the loan transaction.

## **Housing Counseling**

The Administrative Agent is responsible for providing housing counseling, or providing referrals for counseling, as a part of the Affirmative Marketing Plan and during the application process. Although housing counseling is recommended, a household is only required to attend counseling if their monthly housing expense exceeds UHAC standards. A HUD-approved housing counseling agency, or a counseling agency approved by the NJ Department of Banking and Insurance, meets UHAC's requirements for an experienced Housing Counseling Agency. If the Administrative Agent is not approved by HUD or by the NJ Department of Banking and Insurance, the Agent will make referrals to one of the HUD-approved housing counseling agencies in New Jersey. This counseling to low- and moderate-income housing applicants will focus on subjects such as budgeting, credit issues, and mortgage qualification, and is free of charge. A list of non-profit counselors approved by HUD and/or the New Jersey Department of Banking and Insurance is included on COAH's website and is available from the Administrative Agent.

## **The Applicant Interview**

Ideally, the prospective applicant will be available to meet with the Administrative Agent to review the certification and random selection processes in detail and ask any questions they may have about the project or the process. However, scheduling time off from work may prove burdensome to the applicant. Applicants may also have mobility issues or special needs that also pose an obstacle to an interview. Therefore, the Administrative Agent is prepared to complete the certification process via telephone and mail. If an

interview is to be conducted, the Administrative Agent will attempt to achieve the following objectives:

- Confirm and update all information provided on the application.
- Explain program requirements, procedures used to verify information, and penalties for providing false information. Ask the head of household, co-head, spouse and household members over age 18 to sign the Authorization for Release of Information forms and other verification requests.
- Review the applicant's identification and financial information and documentation, ask any questions to clarify information on the application, and obtain any additional information needed to verify the household's income.
- Make sure the applicant has reported all sources for earned and benefit income and assets (including assets disposed of for less than fair market value in the past two years). Require the applicant to give a written certification as to whether any household member did or did not dispose of any assets for less than fair market value during the past two years.
- Explain the requirement of obtaining a mortgage commitment in for-sale properties.

#### **Records Documents Household Composition and Circumstances**

The following are various records for documenting household information:

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

#### **Approving or Rejecting a Household**

Administrative Agents must notify applicant households of their eligibility within twenty (20) days of the Administrative Agent's determination.

Households with a verified total household income that exceeds 80 percent of the regional income limit for the appropriate family size are ineligible for purchase or rental of restricted units. A letter rejecting the household's application shall be mailed to the household.

Similarly, households with a verified total household income that is within the income limits, but too low to afford any of the units administered by the Administrative Agent shall be sent a letter rejecting the household's application, and/or referring them to housing counseling [*Insert if applicable* or the local Affordability Assistance Program].

Households with a verified total household income of less than 80 percent shall be issued a letter certifying eligibility. This certification is valid for 180 days. If the Administrative Agent is unable to place the household in a restricted unit at the conclusion of 180 days, an extension may be granted once the household's eligibility is verified.

Once the applicant is certified and matched to an available unit, the Administrative Agent must secure from the applicant a signed and notarized acknowledgement of their requirements and responsibilities in purchasing a restricted unit. UHAC's Disclosure Statement (Appendix J) shall be forwarded to the applicants.

In addition to non-eligibility based on income, the Administrative Agent may deny a certification because of the household's failure or inability to document household composition, income, assets, sufficient funds for down payment, or any other required facts and information. A household may also be denied certification if the Administrative Agent determines that there was a willful or material misstatement of fact made by the applicant.

### **Dismissal of Applications**

Applications can be dismissed for the following reasons:

1. The application is not signed or submitted on time.
2. The applicant commits fraud, or the application is not truthful or complete.
3. The applicant cannot or does not provide documentation to verify their income or other required information when due.
4. The household income does not meet the minimum or maximum income requirements for a particular property.
5. The applicant owns assets that exceed the Asset Limit.
6. The applicant fails to respond to any inquiry in a timely manner.
7. The applicant is non-cooperative or abusive with the staff, property manager, landlords or the Sellers of affordable units.
8. The applicant changes address or other contact information without informing the Administrative Agent in writing.
9. The applicant is unable to obtain suitable and legitimate financing for a sale unit or fails to verify attendance in a homebuyer credit counseling program when required to do so by the program rules.

10. The applicant does not respond to periodic update inquiry in a timely fashion.
11. The applicant fails to sign the Compliance Certification, Certificate for Applicant, Contract for Sale, Deed Restriction as may be required.
12. The applicant, once approved, fails to close on a sale in a timely manner.

Applicants will also be removed from all lists held by the Administrative Agent once they have been approved for an affordable unit. However, these applicants may re-apply for other opportunities in that municipality once they have occupied their unit.

Applicants who are dismissed must re-apply. A minimum time period of six months applies in most situations where the applicant has been withdrawn for fraud, poor credit, uncooperative behavior or other serious matters.

Applicants are not automatically removed from sales lists if they do not respond to a Notice of Availability.

Applications may be held in abeyance for a period not to exceed 60 days if there is an error on the credit report, so that the applicant can correct the error and re-apply. Units will not be held open for that applicant. However, once the credit report is corrected, the applicant will be given a priority for the next opportunity at that property.

### **Appeals**

Appeals from all decisions of an Administrative Agent shall be made in writing to the Executive Director of the Council on Affordable Housing (COAH), 101 South Broad Street, P.O. Box 813, Trenton, New Jersey 08615. The Executive Director's written decision, which shall be made within 15 days of receipt of an appeal, shall be a final administrative action of COAH.

*Question: Is it a requirement of UHAC that Administrative Agents meet with applicants in person?*

Answer: Because an applicant interview could prove to be burdensome to many households it is not a prerequisite to purchase or occupancy, although it is encouraged. Administrative Agents should be prepared to conduct the household certification via mail.

*Question: With households filing taxes through e-filing, we are having trouble getting copies of tax returns. How can we get copies of e-filed tax returns?*

Answer: According to the IRS website, transcripts of previously filed tax returns can be ordered by completing a Form 4506-T or calling (800) 829-1040 and following the prompts in the recorded message. There is no charge for the transcript and you should receive it in 10 business days from the time they receive your request. Tax return transcripts are generally available for the current and past three years.

*Question: How can child support payments that are made in cash be documented?*

Answer: If the applicant is depositing the cash child support payments into a bank account, a series of statements from that account should be used to establish a trend of payments. If not, a notarized statement from the former spouse should be obtained to document the income.

*Question: Is it a requirement that the Administrative Agent always obtain a written statement from the household's employer(s) confirming their income and job status?*

Answer: No. However, when evaluating overtime and other income trends, such as bonuses, working directly with the employer is typically much more efficient and reliable than simply evaluating pay stubs.

*Question: Are there any potential issues with selling to a separated family that has a divorce pending?*

Answer: Yes, until a divorce is finalized, a spouse can make claim on a residence purchased by the other spouse. Until a divorce is finalized, it is suggested that Administrative Agents place these types of cases on hold.

*Question: How can income eligibility be established for someone that may have been out of work for two years, but had a job during the most recent tax year?*

Answer: As long as the applicant is currently employed, a series of consecutive pay stubs (at least 3 months) should be used to establish the income of an applicant in this or similar situations.

*Question: Can an applicant be required to attend and graduate from a Housing Counseling Program in order to purchase or rent a restricted unit?*

Answer: No. A household is only required to attend housing counseling if their monthly housing expense exceeds UHAC standards. Administrative Agents, however, are required to provide housing counseling or refer applicants to an approved Housing Counseling Program.

*Question: Do households with Section 8 vouchers automatically qualify for affordable housing under UHAC?*

Answer: Yes, a Section 8 voucher is acceptable for income qualification, provided the applicant meets the criteria of the lending institution. The Administrative Agent must still collect income verification documentation to match the household to an appropriately priced unit.

*Question: Does the Administrative Agent need to impute the value of a household's stocks as an asset?*

Answer: Only dividends from stock count towards a household's income. IRS Form-1099 from the previous year should be requested from the applicant if it was not part of their initial application.

*Question: In order to overcome inadequate or poor credit, can an applicant have a cosigner on a*

*mortgage?*

Answer: No one outside the household, as certified by the Administrative Agent, may cosign or otherwise be party to any financing or legal instruments.

Question: *Does UHAC set a minimum income for eligibility for affordable housing?*

Answer: No, UHAC does not specify a minimum income for affordable housing units. However, an applicant household must be able to afford the unit and must not pay more than 33 percent for sale units or 35 percent for rental units of its monthly income (or 40 percent for age-restricted units), unless they meet the exemption criteria set forth in N.J.A.C. 5:80-26.7(b) or N.J.A.C. 5:80-26.13(b).

Question: *After I certify an applicant, how long is that certification valid?*

Answer: Pursuant to N.J.A.C. 5:80-26.16(b), an initial certification is valid for 180 days and may be extended for an additional 180 days once the household's eligibility is verified.

Question: *How do I document third-party assistance from a guarantor? For example, a relative is providing funds toward the applicant's purchase.*

Answer: Third-party funds should be placed into an applicant's bank account or in escrow prior to closing. In the case of a rental unit, the applicant should demonstrate regular deposits from third party assistance, or a notarized letter from the third party documenting future assistance. The Administrative Agent must receive a copy of the policy regarding guarantors from the developer, affordable housing provider or owner, so as to assure the policy is applied consistently.

Question: *If an applicant for affordable housing has a "reverse mortgage", how does an Administrative Agent count income from that mortgage?*

Answer: An applicant for affordable housing with a "reverse mortgage" would not be eligible for affordable housing unless that mortgage was satisfied or, at a minimum, a contract for sale of the market unit was in place. "Reverse mortgages" require that the mortgaged property remain the principal place of residence of the person taking the mortgage. Since this is also a requirement of affordable housing only one such residence can be owned or leased at any given time.

Question: *For the purpose of income-qualification, what is considered part-time income of full-time students?*

Answer: Under UHAC, part-time income of persons enrolled as fulltime students, who are reported as dependents to the IRS, is not included in income calculations for determining eligibility. COAH recommends stipulating in the Operating Manual the following criteria in applying this rule:

- A full-time student is a member of the household who is enrolled in a degree seeking program for 12 or more credit hours per semester; and
- Part-time income is income earned on less than a 35-hour workweek.

Please note that full-time income of full-time students is included in the income calculation.



## DETERMINING AFFORDABLE SALES PRICES

To determine the affordable sale prices the Administrative Agent uses the COAH calculators located at <http://www.nj.gov/dca/affiliates/coah/resources/calculators.html>.

### Development Considerations and Compliance Issues

There are several regulations that must be considered from the development perspective before the sales prices of individual units can be calculated. These requirements should be discussed at the first meeting between the Municipal Housing Liaison, Administrative Agent and developer or affordable housing sponsor. The following is a summary of the requirements for ownership projects.

**Bedroom Distribution.** The standards on the distribution of unit sizes for affordable developments require that:

- The combined number of efficiency and one-bedroom units may be no greater than 20 percent of the total low- and moderate-income units;
- At least 30 percent of all low- and moderate-income units must be two-bedroom units;
- At least 20 percent of all low- and moderate-income units are three-bedroom units; and
- The remainder, if any, may be allocated at the discretion of the developer.

**Age-restricted Units.** Affordable age-restricted units are not held to these bedroom distribution standards. For affordable age-restricted units, the number of age-restricted low- and moderate-income bedrooms must be equal to or greater than the number of age-restricted units within the development. In other words, the average bedroom size in an age-restricted development must be equal to or greater than one bedroom per unit. For example, if the overall age-restricted development is 25 percent efficiencies, and 50 percent one-bedroom units, and 25 percent two-bedroom units, that equals an overall development bedroom size of exactly one bedroom per unit. An age-restricted development can meet this standard by creating all one-bedroom units or by creating a two-bedroom unit for each efficiency unit, or any other combination that will equal a minimum of one bedroom per unit.

**Pricing by Household Size.** Initial sales prices and rents are based on targeted “model” household sizes for each size home as determined by the number of bedrooms. Initial sales prices and rents must adhere to the following rules. These maximum sales prices and rents are based on COAH’s Annual Regional Income Limits Chart at the time of occupancy:

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

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

The above rules are only to be used for setting initial sales prices. They are not guidelines for matching household sizes with unit sizes. The pricing of age-restricted units may not exceed affordability based on a two-person household.

### **Determining Maximum Initial Sales Price**

To determine the initial sales prices the Administrative Agent uses the COAH calculators located at <http://www.nj.gov/dca/affiliates/coah/resources/calculators.html>.

The maximum sales price for an ownership unit is determined by first calculating the amount that an appropriately sized household can afford for housing expenses at various income ranges. Several related expenses (homeowner insurance, private mortgage insurance (PMI), association fees and taxes) must then be subtracted from the household's maximum monthly contribution toward housing expenses to arrive at the maximum monthly mortgage payment. The calculated mortgage amount, a five percent down payment, and the current lending rate must be used to arrive at the maximum sales price.

### **Additional Regulations for an Ownership Development**

In addition to the regulations in the previous Section entitled **Development Considerations and Compliance Issues**, ownership developments must also comply with the following regulations:

**Division of Units: Low- and Moderate-income.** In each affordable ownership development, at least 50 percent of all affordable units must be affordable to low-income households. The remaining affordable units must be affordable to moderate-income households.

**Affordability Average.** Each affordable development must achieve an affordability average of no more than 55 percent of the regional median income for restricted ownership units. In achieving this affordability average, moderate-income ownership

units must be available for at least three different prices for each bedroom type, and low-income ownership units must be available for at least two different prices for each bedroom type. Calculation of the affordability average is also available on COAH's website.

**Maximum Initial Sales Price.** The maximum initial sales price of restricted ownership units within each affordable development shall be affordable to households earning no more than 70 percent of the regional median income.

**Condominium/Homeowner Association Fees.** Owners of affordable units and owners of market-rate units must be charged identical condominium or homeowner fees and/or special assessments.

However, affordable housing developments subject to a municipal ordinance adopted before October 1, 2001 may be exempt from this regulation if the ordinance establishes differing association fees or special assessments for market-rate and affordable unit owners. Condominium or Homeowner Association fees and increases must be considered when determining the maximum sales price and applicant's eligibility. *[Insert appropriate municipal regulation]*

### **Determining Resale Prices**

Calculating the maximum resale price (MRP) for an ownership unit involves applying the annual percentage increase corresponding with each calendar year since the Seller bought the house. No increase is permitted during the balance of the calendar year immediately after the sale. A Resale Price Calculator has been created by COAH to assist Administrative Agents with this calculation and is available on COAH's website. By selecting the proper county and inputting the year the home was purchased, along with the price the current Owner paid for the home, the calculator will determine the MRP for the home. The spreadsheet also includes a calculation to determine the maximum amount a homeowner may refinance, which requires the approval of the Administrative Agent.

### **Requests for Increases in Maximum Sales Price**

The Seller of an ownership unit may ask the Administrative Agent to increase the sales price of their home beyond the maximum sales price under limited circumstances. Only those improvements "that render the unit suitable for a larger household or that add an additional bathroom" can increase the calculated maximum sales price. In no event shall the maximum sales price of an improved housing unit exceed the limits of affordability for the larger households. Additionally, the purchase of a central air conditioning system installed subsequent to the initial sale and not included in the initial sales price may be made a condition of the resale provided the price, subject to a 10-year straight-line depreciation, for example, a 10 percent reduction in value each year since installation, may be approved by the Administrative Agent. In this instance, the approved value of the central air conditioning does not increase the resale price, but is listed as a separate item on the HUD 1 form. Options or upgrades purchased at the time of the initial sale are not considered part of the initial sales price and therefore do not affect the value or sales price at the time of resale. Unless otherwise approved by the Administrative Agent, the

purchase of any property other than central air conditioning shall not be made a condition of the unit resale.

### **Determining the Recapture Mortgage Amount**

The amount that the Mortgage Note recaptures is the difference between the fair market value and the restricted maximum sales price. Fair market value is based on either an appraisal of its unrestricted price or the unit's equalized assessed value of its unrestricted price, at the time of each purchase. For example, if the restricted sales price of the unit is \$110,000 and the appraised unrestricted market value of the unit is \$200,000, the Recapture Mortgage Note would be for \$90,000. The *[Insert municipality's name]* has determined to use the [appraised value or equalized assessed value (*select one*)] to establish the amount of the Recapture Mortgage.

## **WAIVERS AND EXEMPTIONS<sup>7</sup>**

### **Hardship and Income Waivers**

An Owner may not rent out the Owner's unit to any other person, not even to members of the Owner's family. The Administrative Agent may grant a Hardship Waiver for the following extenuating circumstances:

- The Owner's employer is temporarily sending the Owner to a work place a great distance from the Owner's home.
- The Owner is called up for military service

An Owner of a low-income unit may request that the unit be sold to a household whose income exceeds the established income eligibility criteria for a low-income household by submitting a written request for an Income Waiver to the Administrative Agent. The Owner must demonstrate that this request is consistent with the following reasons for an Income Waiver:

- The Owner has made a good faith effort to sell the unit to a certified household for (*insert number*) days in accordance with procedures required by the Administrative Agent and no certified household has made a "reasonable" offer during the (*insert number*)-day period. (A "reasonable" offer is any offer at or above the maximum sale price for a new unit at the original range of affordability at the time of the current sale)
- The Owner has demonstrated a willingness to consider price offers lower than the maximum allowable resale price, taking into account current market conditions and the marketability of the unit.
- The Owner has advertised the unit's availability in newspapers and other locations likely to be noticed by potential purchasers.

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<sup>7</sup> Revised 4.24.08

The Administrative Agent may grant an Income Waiver upon demonstration that the Owner has made a good faith effort to sell the unit and subject to COAH determining that there is an insufficient number of low-income purchasers in the market to permit prompt occupancy of the unit.

Upon receipt of a request for an Income Waiver,<sup>8</sup> the municipality shall have first option to purchase the unit at the approved resale price and holding, renting or conveying it to a certified household. The municipality shall have 30 days in which to exercise this option.

The Administrative Agent shall approve or deny a Hardship Waiver in writing within 30 days of receipt all requested verification.

The Administrative Agent shall approve or deny an Income Waiver in writing within 10 days of receipt of all requested verification from the Owner and a determination by COAH that there are an insufficient number of low-income purchasers in the market to permit prompt occupancy of the units. The Income Waiver shall be provided to the Owner with a copy to the Buyer at the time of closing. The original shall be filed with the Deed. The Income Waiver is only valid for the designated resale transaction. All future resales will be in accordance with the Deed restrictions and sold to income eligible households for no more than the approved indexed resale price.

The approval of an Income Waiver for a particular resale does not guarantee receipt of the maximum resale price to the Owner.

If the Administrative Agent denies a Hardship Waiver or Income Waiver, the Owner may appeal the decision of the Administrative Agent within 30 days from the date of notification of the decision of the Administrative Agent (see **Appeals**). If a written request has not been received within 30 days following the household's receipt of notification, the denial will be final. Owners shall be required to produce documentation to support their claim.

### **Exempt Transactions**

The following title transactions shall be deemed "non-sales" and the Administrative Agent shall provide the Owner receiving title with written confirmation of the exemption to those restrictions that determine occupancy of the unit.

- Transfer of ownership between former spouses ordered as a result of a judicial decrees of divorce or judicial decree of separation (but not including sales to third parties);
- Transfer of ownership between family members by will or intestate succession;
- Transfer of ownership through an Executor's Deed to a Class A beneficiary; and

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<sup>8</sup> Rev 5.16.08

- Transfer of ownership by Court Order.

An exempt transfer of ownership does not terminate the resale restrictions or existing liens on the property. All liens must be satisfied in full prior to subsequent resale and all subsequent resale prices must be calculated using the resale price index in compliance with the term of the affordable housing regulations.

The exempt transaction shall not be considered as a recorded transaction in calculating subsequent resale prices.

The Owner shall notify the Administrative Agent in writing of any proposed transaction that requires approval as an exempt transaction. The Owner shall supply the Administrative Agent with all necessary documentation to demonstrate that the transaction qualifies as an exemption as defined above. The Administrative Agent shall approve or deny in writing a request for a Certificate of Exemption within 15 days of the receipt of the request.

If the Administrative Agent denies the exemption, the Owner may appeal the decision of the Administrative Agent within 30 days from the date of notification of the decision of the Administrative Agent (see Appeals). If a written request has not been received within 30 days following the household's receipt of notification, the denial will be final. Owners shall be required to produce documentation to support their claim.

A Certificate of Exemption shall be filed with the Deed at the time of transfer of title.

## **LOCAL AFFORDABILITY ASSISTANCE PROGRAM**

*[Describe here any local affordability assistance program. See samples on COAH website.]*

## **VIOLATIONS, DEFAULTS AND REMEDIES**

In the event of a threatened breach of any of the regulations governing the affordable unit by an Owner, the Administrative Agent shall have all the remedies provided at law or equity, including the right to seek injunctive relief or specific performance, it being recognized by both parties that it will cause irreparable harm to the municipality, in light of the public policies set forth in the Fair Housing Act and the obligation for the provision of low- and moderate-income housing.

Upon the occurrence of a breach of any of the regulations governing the affordable unit by an Owner, the municipality shall have all remedies provided at law or equity, including but not limited to foreclosure, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.

*Insert additional enforcement provisions provided for by ordinance. See samples on COAH website.*

## **MAINTENANCE OF RECORDS AND APPLICANT FILES**

Pursuant to N.J.A.C. 5:80-26.14(a)8, N.J.A.C. 5:80-26.15(c) and N.J.A.C. 5:80-26.17 current records must be maintained by the Administrative Agent and outdated records must be given to the municipality for safe-keeping. A file must be created and maintained on each restricted unit for its control period.

Administrative Agents maintain detailed records on all marketing initiatives.

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

The Administrative Agent 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.
- Income Verification
- Letter of Certification of Eligibility or Letter of Determination of Ineligibility.

Individual files will be maintained throughout the process [*Insert if applicable* and submitted to the municipality upon termination of the program].

### **Files To Be Maintained on Every Unit**

The Administrative Agent will maintain files on every unit for the length of the affordability controls. The unit file will contain at a minimum:

- Base sales prices
- Identification as low- or moderate-income
- Description of number of bedrooms and physical layout
- Floor plan
- Original deed restriction
- Affordability control documents, including Declarations of Covenants, Conditions and Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, Recapture Mortgage Notes, Disclosure Statement (Appendix J)
- Application materials, verifications and certifications of all present owners, pertinent correspondence, any documentation of home improvement, hardship or income waivers or other approvals granted by an AA, certificate of exemption

### **Files To Be Maintained on Every Project**

The Administrative Agent will maintain files on every project for the length of the affordability controls. The project file will contain at a minimum:

- Condominium Master Deed
- Condominium Public Offering

- Crediting Information

### **Files To Be Maintained on The Applicant Pool**

- Any changes to the applicant pool
- Any action taken with regard to the applicant pool
- Any activity that occurs that affects a particular applicant
- Current applications for all applicants whose status is active in the applicant pool
- The application, the initial rejection notice, the applicant's reply to the notice, a copy of the Administrative Agent's final response to the applicant, and all documentation of the reason the applicant's name was removed from the applicant pool.

### **Monitoring**

A sample Deed must be submitted for each project. Additionally, the current annual monitoring information required to be maintained and reported annually to the Municipal Housing Liaison can be found on COAH's website at <http://www.nj.gov/dca/affiliates/coah/resources/munilaisons.pdf>. The information required for each unit includes but is not limited to:

- Street Address
- Block/Lot/Qualifier/Unit Number
- Housing Type
- Income: Very Low/Low/Moderate
- Initial Sale Price
- % of affordability
- Bedroom Type
- Age-restricted
- Handicap accessible/adaptable
- Co #, date
- Effective date of affordability controls
- Length of affordability controls (yrs)
- Date Affordability controls removed
- 95/5 unit

*Question: How long must the Administrative Agent keep files on applications for affordable housing units and certified Owners/tenants of affordable housing units?*

*Answer: Pursuant to N.J.A.C. 5:80-26.14(a)8, N.J.A.C. 5:80-26.15(c) and N.J.A.C. 5:80-26.17 current records must be maintained by the Administrative Agent and outdated records must be given to the municipality for safe-keeping. A file must be created and maintained on each restricted unit for its control period.*



## For-sale Housing Program Audit Checklist

<input type="checkbox"/>	<b>UP-TO-DATE OPERATING MANUAL</b>	Comments
<input type="checkbox"/>	Income Limits	
<input type="checkbox"/>	Sample Forms and Letters	
	<b>AFFIRMATIVE MARKETING</b>	
<input type="checkbox"/>	Copies of Display Ads	
<input type="checkbox"/>	Copies of PSA Requests	
<input type="checkbox"/>	Copies of Marketing Requests	
	<b>RANDOM SELECTION</b>	
<input type="checkbox"/>	Log of Applications Received	
<input type="checkbox"/>	Log of Random Selection Results	
<input type="checkbox"/>	Database of Referrals	
	<b>MAINTENANCE OF RECORDS</b>	
	<b>Files To Be Maintained on Every Applicant</b>	
<input type="checkbox"/>	Preliminary Application.	
<input type="checkbox"/>	Application Form.	
<input type="checkbox"/>	Income Verification, including spreadsheet to calculate applicant's income	
<input type="checkbox"/>	Letter of Certification of Eligibility or	
<input type="checkbox"/>	Letter of Determination of Ineligibility	
	<b>Files To Be Maintained on Every Unit</b>	
<input type="checkbox"/>	Base sales prices	
<input type="checkbox"/>	Identification as low- or moderate-income	
<input type="checkbox"/>	Description of number of bedrooms and physical layout	
<input type="checkbox"/>	Floor plan	
<input type="checkbox"/>	Original deed restriction	
<input type="checkbox"/>	Affordability control documents, including Declarations of Covenants, Conditions and Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, Recapture Mortgage Notes, Disclosure Statement (Appendix J)	
<input type="checkbox"/>	Application materials, verifications and certifications of all present owners, pertinent correspondence, any documentation of home improvement, hardship or income waivers or other approvals granted by an AA, certificate of exemption	
	<b>Files to Be Maintained on Every Project</b>	
<input type="checkbox"/>	Condominium Master Deed	
<input type="checkbox"/>	Condominium Public Offering	
<input type="checkbox"/>	Crediting Information	
	<b>MONITORING INFORMATION</b>	
<input type="checkbox"/>	Complete Monitoring Reporting Forms	

June 13, 2025

S. Brothers Construction  
PO Box 317  
South River, NJ 08882

**Re: 2024 Roadway Improvement Program  
Borough of Farmingdale  
Our File: FA 24-08**

To Whom It May Concern:

We are hereby returning the original bid bond that you submitted with your proposal for the above referenced project on June 12, 2025.

A contract is anticipated to be awarded to Fiore Paving Company. A copy of the bid results is also attached for your use. Thank you for your participation.

Very truly yours,

LEON S. AVAKIAN, INC.

Michael Shafai, P.E.  
Project Engineer

MS:mcs  
Enclosure  
cc: Corinne DiCorcia, Williams, Clerk  
FA/24/24-08a

June 13, 2025

Earle Asphalt Company  
PO Box 556  
Farmingdale, NJ 07727

**Re: 2024 Roadway Improvement Program**  
**Borough of Farmingdale**  
**Our File: FA 24-08**

To Whom It May Concern:

We are hereby returning the original bid bond that you submitted with your proposal for the above referenced project on June 12, 2025.

A contract is anticipated to be awarded to Fiore Paving Company. A copy of the bid results is also attached for your use. Thank you for your participation.

Very truly yours,

LEON S. AVAKIAN, INC.

Michael Shafai, P.E.  
Project Engineer

MS:mcs  
Enclosure  
cc: Corinne DiCorcia, Williams, Clerk  
FA/24/24-08a

## **Appendix L. Affirmative Marketing Plan**

DRAFT

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

**I. APPLICANT AND PROJECT INFORMATION**

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

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

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

**3b. HOUSING RESOURCE CENTER ([www.njhousing.gov](http://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
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<b>Daily Newspaper</b>			
<input type="checkbox"/>		Trenton Times	Mercer

<input type="checkbox"/>		Trentonian	Mercer
<input type="checkbox"/>		Asbury Park Press	Monmouth, Ocean
<input type="checkbox"/>		Ocean County Observer	Ocean
<b>Weekly Newspaper</b>			
<input type="checkbox"/>		Ewing Observer	Mercer
<input type="checkbox"/>		Hopewell Valley News	Mercer
<input type="checkbox"/>		Lawrence Ledger	Mercer
<input type="checkbox"/>		Pennington Post	Mercer
<input type="checkbox"/>		Princeton Town Topics	Mercer
<input type="checkbox"/>		Tempo Mercer	Mercer
<input type="checkbox"/>		Trenton Downtowner	Mercer
<input type="checkbox"/>		Windsor Heights Herald	Mercer
<input type="checkbox"/>		West Windsor- Plainsboro News	Mercer, Middlesex
<input type="checkbox"/>		Princeton Packet	Mercer, Middlesex, Somerset
<input type="checkbox"/>		Messenger-Press	Mercer, Monmouth, Ocean
<input type="checkbox"/>		Woodbridge Sentinel	Middlesex
<input type="checkbox"/>		Atlanticville	Monmouth
<input type="checkbox"/>		Coaster	Monmouth
<input type="checkbox"/>		Courier	Monmouth
<input type="checkbox"/>		Examiner	Monmouth
<input type="checkbox"/>		Hub, The	Monmouth
<input type="checkbox"/>		Independent, The	Monmouth
<input type="checkbox"/>		News Transcript	Monmouth
<input type="checkbox"/>		Two River Times	Monmouth
<input type="checkbox"/>		Coast Star, The	Monmouth, Ocean
<input type="checkbox"/>		Beach Haven Times	Ocean
<input type="checkbox"/>		Beacon, The	Ocean
<input type="checkbox"/>		Berkeley Times	Ocean
<input type="checkbox"/>		Brick Bulletin	Ocean
<input type="checkbox"/>		Brick Times	Ocean
<input type="checkbox"/>		Jackson Times	Ocean
<input type="checkbox"/>		Lacey Beacon	Ocean
<input type="checkbox"/>		Manchester Times	Ocean
<input type="checkbox"/>		New Egypt Press	Ocean
<input type="checkbox"/>		Ocean County Journal	Ocean
<input type="checkbox"/>		Ocean Star, The	Ocean
<input type="checkbox"/>		Tri-Town News	Ocean
<input type="checkbox"/>		Tuckerton Beacon	Ocean
<input type="checkbox"/>		Atlantic Highlands	Monmouth

		Herald	
	<b>Duration &amp; Frequency of Outreach</b>	<b>Names of Regional TV Station(s)</b>	<b>Circulation Area and/or Racial/Ethnic Identification of Readers/Audience</b>
<b>TARGETS ENTIRE HOUSING REGION 4</b>			
<input type="checkbox"/>		2 WCBS-TV CBS Broadcasting Inc.	
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		5 WNYW Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		7 WABC-TV American Broadcasting Companies, Inc (Walt Disney)	
<input type="checkbox"/>		9 WWOR-TV Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		10 WCAU NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		11 WPIX WPIX, Inc. (Tribune)	
<input type="checkbox"/>		13 WNET Educational Broadcasting Corporation	
<input type="checkbox"/>		58 WNJB New Jersey Public Broadcasting Authority	
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<input type="checkbox"/>		25 W25AW WZBN TV, Inc.	Mercer
<input type="checkbox"/>		39 WLVT-TV Lehigh Valley Public Telecommunications Corp.	Mercer



<input type="checkbox"/>		<b>60 WBPB-TV</b> <b>Sonshine Family</b> <b>Television Corp</b>	<b>Mercer</b>
<input type="checkbox"/>		<b>63 WMBC-TV</b> <b>Mountain Broadcasting</b> <b>Corp.</b>	<b>Mercer</b>
<input type="checkbox"/>		<b>69 WFMZ-TV</b> <b>Maranatha Broadcasting</b> <b>Company, Inc.</b>	<b>Mercer</b>
<input type="checkbox"/>		<b>41 WXTV</b> <b>WXTV License</b> <b>Partnership, G.P.</b> <b>(Univision</b> <b>Communications Inc.)</b>	<b>Mercer, Monmouth</b>
<input type="checkbox"/>		<b>3 KYW-TV</b> <b>CBS Broadcasting Inc.</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>6 WPVI-TV</b> <b>American Broadcasting</b> <b>Companies, Inc (Walt</b> <b>Disney)</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>12 WHYY-TV</b> <b>WHYY, Inc.</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>17 WPHL-TV</b> <b>Tribune Company</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>23 WNJS</b> <b>New Jersey Public</b> <b>Broadcasting Authority</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>29 WTXF-TV</b> <b>Fox Television Stations,</b> <b>Inc. (News Corp.)</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>35 WYBE</b> <b>Independence Public</b> <b>Media Of Philadelphia,</b> <b>Inc.</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>48 WGTW-TV</b> <b>Trinity Broadcasting</b> <b>Network</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>52 WNJT</b> <b>New Jersey Public</b> <b>Broadcasting Authority</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>57 WPSG</b> <b>CBS Broadcasting Inc.</b>	<b>Mercer, Ocean</b>
<input type="checkbox"/>		<b>61 WPPX</b>	<b>Mercer, Ocean</b>

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

	<b>Duration &amp; Frequency of Outreach</b>	<b>Names of Cable Provider(s)</b>	<b>Broadcast Area</b>
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<input type="checkbox"/>		<b>Cablevision of Hamilton</b>	<b>Partial Mercer, Monmouth</b>
<input type="checkbox"/>		<b>Comcast of Central NJ,</b>	<b>Partial Mercer, Monmouth</b>
<input type="checkbox"/>		<b>Patriot Media &amp; Communications, CNJ</b>	<b>Partial Mercer</b>
<input type="checkbox"/>		<b>Cablevision of Monmouth, Raritan Valley</b>	<b>Partial Monmouth</b>
<input type="checkbox"/>		<b>Comcast of Mercer County, Southeast Pennsylvania</b>	<b>Partial Middlesex</b>
<input type="checkbox"/>		<b>Comcast of Monmouth County</b>	<b>Partial Monmouth, Ocean</b>

<input type="checkbox"/>		Comcast of Garden State, Long Beach Island, Ocean County, Toms River	Partial Ocean
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	Duration & Frequency of Outreach	Names of Regional Radio Station(s)	Broadcast Area and/or Racial/Ethnic Identification of Readers/Audience
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#### TARGETS ENTIRE HOUSING REGION 4

##### AM

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

##### FM

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

#### TARGETS PARTIAL HOUSING REGION 4

##### AM

<input type="checkbox"/>		WFIL 560	Mercer, Monmouth
<input type="checkbox"/>		WMCA 570	Monmouth, Ocean
<input type="checkbox"/>		WFAN 660	Mercer, Monmouth
<input type="checkbox"/>		WNYC 820	Mercer, Monmouth
<input type="checkbox"/>		WWBD 860	Mercer
<input type="checkbox"/>		WPHY 920	Mercer
<input type="checkbox"/>		WNTP 990	Mercer
<input type="checkbox"/>		WCHR 1040	Mercer
<input type="checkbox"/>		WOBM 1160	Monmouth, Ocean
<input type="checkbox"/>		WWTR 1170	Mercer
<input type="checkbox"/>		WPHT 1210	Mercer, Monmouth
<input type="checkbox"/>		WBUD 1260	Mercer, Monmouth
<input type="checkbox"/>		WIMG 1300	Mercer
<input type="checkbox"/>		WADB 1310	Monmouth, Ocean
<input type="checkbox"/>		WHTG 1410	Monmouth
<input type="checkbox"/>		WCTC 1450	Mercer, Monmouth
<input type="checkbox"/>		WBCB 1490	Mercer
<input type="checkbox"/>		WTTM 1680	Mercer, Monmouth

<b>FM</b>			
<input type="checkbox"/>		WNJT-FM 88.1	Mercer
<input type="checkbox"/>		WWFM 89.1	Mercer, Monmouth
<input type="checkbox"/>		WRDR 89.7	Monmouth, Ocean
<input type="checkbox"/>		WRTI 90.1	Mercer
<input type="checkbox"/>		WBJB-FM 90.5	Monmouth
<input type="checkbox"/>		WWNJ 91.1	Ocean
<input type="checkbox"/>		WTSR 91.3	Mercer
<input type="checkbox"/>		WBGD 91.9	Ocean
<input type="checkbox"/>		WFNY-FM 92.3	Mercer, Monmouth
<input type="checkbox"/>		WXTU 92.5	Mercer
<input type="checkbox"/>		WOBM-FM 92.7	Ocean
<input type="checkbox"/>		WPAT-FM 93.1	Mercer, Monmouth
<input type="checkbox"/>		WMMR 93.3	Mercer
<input type="checkbox"/>		WNYC-FM 93.9	Mercer, Monmouth
<input type="checkbox"/>		WYSP 94.1	Mercer
<input type="checkbox"/>		WJLK-FM 94.3	Monmouth, Ocean
<input type="checkbox"/>		WFME 94.7	Mercer, Monmouth
<input type="checkbox"/>		WZZO 95.1	Mercer
<input type="checkbox"/>		WPLJ 95.5	Mercer, Monmouth
<input type="checkbox"/>		WBEN-FM 95.7	Mercer
<input type="checkbox"/>		WRAT 95.9	Monmouth, Ocean
<input type="checkbox"/>		WCTO 96.1	Mercer
<input type="checkbox"/>		WQXR-FM 96.3	Mercer, Monmouth
<input type="checkbox"/>		WRDW-FM 96.5	Mercer
<input type="checkbox"/>		WQHT 97.1	Mercer, Monmouth
<input type="checkbox"/>		WSKQ-FM 97.9	Mercer, Monmouth
<input type="checkbox"/>		WOGL 98.1	Mercer
<input type="checkbox"/>		WMGQ 98.3	Mercer, Monmouth
<input type="checkbox"/>		WRKS 98.7	Mercer, Monmouth
<input type="checkbox"/>		WUSL 98.9	Mercer, Monmouth
<input type="checkbox"/>		WAWZ 99.1	Mercer, Monmouth
<input type="checkbox"/>		WBAI 99.5	Mercer, Monmouth
<input type="checkbox"/>		WJRZ-FM 100.1	Ocean
<input type="checkbox"/>		WHTZ 100.3	Mercer, Monmouth
<input type="checkbox"/>		WCBS-FM 101.1	Mercer, Monmouth
<input type="checkbox"/>		WQCD 101.9	Mercer, Monmouth
<input type="checkbox"/>		WIOQ 102.1	Mercer
<input type="checkbox"/>		WNEW 102.7	Mercer, Monmouth
<input type="checkbox"/>		WMGK 102.9	Mercer
<input type="checkbox"/>		WKTU 103.5	Mercer, Monmouth
<input type="checkbox"/>		WAXQ 104.3	Mercer, Monmouth

<input type="checkbox"/>		WWPR-FM 105.1	Mercer, Monmouth
<input type="checkbox"/>		WDAS-FM 105.3	Mercer, Monmouth
<input type="checkbox"/>		WCHR-FM 105.7	Ocean
<input type="checkbox"/>		WJJZ 106.1	Mercer, Monmouth
<input type="checkbox"/>		WHTG-FM 106.3	Monmouth, Ocean
<input type="checkbox"/>		WLTW 106.7	Mercer, Monmouth
<input type="checkbox"/>		WKDN 106.9	Mercer
<input type="checkbox"/>		WWZY 107.1	Monmouth, Ocean
<input type="checkbox"/>		WBLS 107.5	Mercer, Monmouth
<input type="checkbox"/>		WWPH 107.9	Mercer

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

	Name of Publications	Outreach Area	Racial/Ethnic Identification of Readers/Audience
<b>TARGETS ENTIRE HOUSING REGION 4</b>			
<b>Weekly</b>			
<input type="checkbox"/>	Nuestra Comunidad	Central/South Jersey	Spanish-Language
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<b>Weekly</b>			
<input type="checkbox"/>	New Jersey Jewish News	Northern and Central New Jersey	Jewish
<input type="checkbox"/>	El Hispano	Camden and Trenton areas	Spanish-Language
<input type="checkbox"/>	Ukrainian Weekly	New Jersey	Ukrainian community

**3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that applies)**

Duration & Frequency of Outreach	Name of Employer/Company	Location
<b>Mercer County</b>		
<input type="checkbox"/>	Mercer County Board of	1075 Old Trenton Rd,

		<b>Education</b>	<b>Trenton, NJ</b>
<input type="checkbox"/>		<b>Medical Center at Princeton</b>	<b>253 Witherspoon St, Princeton, NJ</b>
<input type="checkbox"/>		<b>Bristol-Myers Squibb</b>	<b>100 Nassau Park Blvd, Princeton, NJ and 820 Bear Tavern Rd, Trenton, NJ</b>
<input type="checkbox"/>		<b>St. Lawrence Rehabilitation Center</b>	<b>2381 Lawrenceville Rd, Lawrenceville, NJ</b>
<input type="checkbox"/>		<b>McGraw-Hill</b>	<b>120 Windsor Center Dr, East Windsor, NJ</b>
<input type="checkbox"/>		<b>Conair Corporation</b>	<b>150 Milford Rd, Hightstown, NJ</b>
<input type="checkbox"/>		<b>Shiseido America, Inc.</b>	<b>366 Princeton Hightstown Rd, East Windsor, NJ</b>
<input type="checkbox"/>		<b>NJ Manufacturers Insurance Company</b>	<b>1001 Grand St S, Hammonton, NJ</b>
<input type="checkbox"/>		<b>Homasote</b>	<b>932 Lower Ferry Rd, Trenton, NJ</b>
<input type="checkbox"/>		<b>Robert Wood Johnson University Hospital</b>	<b>1 Hamilton Health Pl, Trenton, NJ</b>
<input type="checkbox"/>		<b>Congoleum Corp.</b>	<b>3500 Quakerbridge Rd, Mercerville, NJ</b>
<input type="checkbox"/>		<b>Coca-Cola Foods</b>	<b>480 Mercer St, Hightstown, NJ</b>
<input type="checkbox"/>		<b>Peddie School</b>	<b>111 Armellino Ct, Hightstown, NJ</b>
<input type="checkbox"/>		<b>Dana Communications</b>	<b>2 E Broad St, Hopewell, NJ</b>
<input type="checkbox"/>		<b>Merrill Lynch</b>	<b>410 Scotch Rd, Hopewell, NJ</b>
<input type="checkbox"/>		<b>Janssen Pharmaceutical</b>	<b>1125 Trenton Harbourton Rd, Titusville, NJ</b>
<input type="checkbox"/>		<b>St. Francis Medical Center</b>	<b>601 Hamilton Avenue Trenton NJ 08629-1986</b>
<input type="checkbox"/>		<b>The Trenton Times</b>	<b>500 Perry St, Trenton, NJ</b>
<input type="checkbox"/>		<b>Gaum. Inc.</b>	<b>1080 US Highway 130, Robbinsville, NJ</b>
<b>Monmouth County</b>			
<input type="checkbox"/>		<b>Meridian Health System</b>	<b>1350 Campus Parkway</b>

			Neptune
<input type="checkbox"/>		US Army Communications Electronics Command Fort Monmouth	CECOM Bldg 901 Murphy drive Fort Monmouth
<input type="checkbox"/>		County of Monmouth Hall of Records	1 East Main Street Freehold
<input type="checkbox"/>		Central State Healthcare Systems	West Main Street Freehold
<input type="checkbox"/>		Monmouth Medical Center	300 Second Ave Long Branch
<input type="checkbox"/>		Asbury Park Press	3601 Route 66 Neptune, NJ
<input type="checkbox"/>		Food Circus Super Markets, Inc.	835 Highway 35 PO BOX 278 Middletown, NJ
<input type="checkbox"/>		Monmouth University	Cedar Ave West Long Branch
<input type="checkbox"/>		Naval Weapons stations Earle	State Highway 34 Colts Neck, NJ
<input type="checkbox"/>		Norkus Enterprises, Inc.	505 Richmond Ave Point Pleasant, NJ
<input type="checkbox"/>		Horizon Blue Cross Blue Shield	1427 Wyckoff Road Farmingdale, NJ

#### **Ocean County**

<input type="checkbox"/>		Saint Barnabas Health Care System	300 2nd Ave Long Branch, NJ 07740
<input type="checkbox"/>		Six Flags Theme Parks Inc	Route 537 Jackson, NJ 08527
<input type="checkbox"/>		Meridian Health Care System	415 Jack Martin Blvd, Brick, NJ
<input type="checkbox"/>		Southern Ocean County Hospital	1140 Route 72 West, Manahawkin, NJ
<input type="checkbox"/>		Jenkinsons	300 Ocean Ave Pt. Pleasant Beach, NJ 08742

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

<b>Name of Group/Organization</b>	<b>Outreach Area</b>	<b>Racial/Ethnic Identification of Readers/Audience</b>	<b>Duration &amp; Frequency of Outreach</b>
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Fair Share Housing Center	Statewide	N/A	Ongoing as needed
NAACP (Asbury Park/Neptune, Long Branch and Lakewood Branches)	Monmouth and Ocean Counties	African-American	Ongoing as needed
Latino Action Network	Statewide	Hispanic	Ongoing as needed
STEPS	Statewide	N/A	Ongoing as needed

#### 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)	
<input type="checkbox"/>	Building: Mercer County Library Headquarters Location: 2751 Brunswick Pike, Lawrenceville, NJ 08648
<input type="checkbox"/>	Building: Monmouth County Headquarters Library Location: 125 Symmes Drive, Manalapan, NJ 07726
<input type="checkbox"/>	Building: Ocean County Library Location: 101 Washington Street, Toms River, NJ 08753
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

<p>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).</p>   
--



\_\_\_\_\_  
**Name (Type or Print)**

\_\_\_\_\_  
**Title/Municipality**

\_\_\_\_\_  
**Signature**

**Date**

DRAFT