

# Housing Plan Element and Fair Share Plan

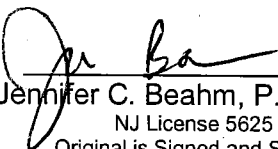
*Prepared for:*

The Township of Neptune  
Monmouth County, New Jersey

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Adopted by the Neptune Township Planning Board on \_\_\_\_\_

Endorsed by the Neptune Township Committee on \_\_\_\_\_

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## **Introduction**

The Township of Neptune has prepared this Housing Plan Element and Fair Share Plan in accordance with the requirements of the New Jersey Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the State Fair Housing Act (N.J.S.A. 52:27D-301 et seq.), and the New Jersey State Supreme Court's March 10, 2015 decision reestablishing the courts' role as the forum of first resort for evaluating municipal compliance with Mount Laurel obligations as decided in In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015) ("Mount Laurel IV"). This Housing Plan Element and Fair Share Plan supersedes the Township Housing Plan Element and Fair Share Plan adopted by the Neptune Township Planning Board on October 21, 2009.

The New Jersey Municipal Land Use Law ("MLUL") and the New Jersey Fair Housing Act ("FHA") require every municipal planning board to adopt a Housing Plan Element to its Master Plan and further require the governing body of each municipality to adopt a Fair Share Plan. The Housing Element is required to address the municipal present and prospective housing needs, "with particular attention to low and moderate income housing." In accordance with the Fair Housing Act at N.J.S.A. 52:27D-310 and as reaffirmed in N.J.A.C. 5:93, a Housing Element shall contain at least the following:

1. 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, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
2. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
3. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. 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;
6. 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;

7. A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block;
8. The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites;
9. Copies of necessary applications for amendments to, or consistency determinations regarding applicable area wide water quality management plans (including wastewater management plans);
10. A copy of the most recently adopted municipal master plan and where required, the immediately preceding, adopted master plan;
11. For each designated site, a copy of the New Jersey Freshwater Wetlands Maps where available. When such maps are not available, municipalities shall provide appropriate copies of the National Wetlands Inventory maps provided by the U.S. Fish and Wildlife Service;
12. A copy of appropriate United States Geological Survey Topographic Quadrangles for the designated site(s); and
13. Any other documentation pertaining to the review of the municipal housing element as may be required by the Court.

The preparation and submission of a Housing Element of a municipality's Master Plan, and a Fair Share Plan, is the first major step in the process for petitioning the New Jersey Courts for a Judgment of Compliance.

Affordable Housing regulations define "Fair Share Plan" as follows:

"Fair Share Plan" means that plan or proposal, which is in a form that may readily be converted into an ordinance, by which a municipality proposed to satisfy its obligation to create a realistic opportunity to meet its fair share of low and moderate income housing needs of its region and which details the affirmative measures the municipality proposes to undertake to achieve its fair share of low and moderate income housing, as provided in sections 9 and 14 of the Act, addresses the development regulations necessary to implement the housing element, and addresses the requirements of N.J.A.C. 5:93-7 through 11.

This Housing Element and Fair Share Plan ("Plan") satisfies all of the applicable requirements set forth within the MLUL, FHA, and those requirements set forth in COAH's regulations. This Plan has also been prepared in accordance with the requirements set forth within the Affordable Housing reform Statute, P.L. 2008, c.46, which became effective on July 17, 2008.

## **History of the Township's Affordable Housing Obligation and Fair Share Plan**

On December 14, 2005, the Neptune Township Planning Board adopted a Housing Element and Fair Share Plan to address the Township's Third Round Fair Share Obligation under COAH's first iteration of its Third Round Substantive Rules (N.J.A.C. 5:94). The Plan was endorsed by the Neptune Township Committee on December 27, 2005. After the governing body endorsed the plan, the Township petitioned COAH for substantive certification of the Plan.

Subsequent to the filing of the Township's petition for Third Round Substantive Certification, COAH adopted a revised set of substantive rules (N.J.A.C. 5:97-1 et seq.). The rules became effective in May 2008 and were further amended in October 2008. In June of 2008, the Governor signed into law Assembly Bill A-500, which made further changes to COAH's regulations and requirements by eliminating Regional Contribution Agreements and establishing a 2.5-percent statewide commercial development fee. These legislative changes occurred prior to COAH granting substantive certification to the Township for its 2005 Plan.

The adoption of revised substantive rules and passage of Assembly Bill A-500 required Neptune Township to revise its 2005 Housing Element and Fair Share Plan. On October 21, 2009 Neptune Township Planning Board adopted an amended Third Round Housing Plan Element and Fair Share Plan. The Plan was endorsed by the Township Committee on October 26, 2009. Again, the Township petitioned COAH for third round substantive certification; however, the revised Third Round rules were subsequently invalidated by the Appellate Court in 2010, and the Appellate Court's decision was upheld by the New Jersey Supreme Court in 2013. While the Court directed COAH to prepare and adopt revised Third Round rules based on the methodologies used in Rounds 1 and 2, COAH ultimately did not adopt these regulations, and the Supreme Court subsequently ordered the courts to resume oversight of affordable housing in Mount Laurel IV, rendered March 10, 2015.

## **Summary of the Township's Affordable Housing Obligation and Fair Share Plan**

This Housing Element and Fair Share Plan satisfies all of the applicable requirements set forth within the MLUL, FHA, COAH's regulations for the second round, and the Affordable Housing Reform Statute, P.L. 2008, c.46. The Third Round (1999-2025) present and prospective need obligations alluded to herein are consistent with the terms of a settlement agreement between the Township and the Fair Share Housing Center ("FSHC") dated June 27, 2016. The Township Fair Share Plan establishes how the Township will satisfy its Third Round present and prospective need obligations in accordance with this agreement. Table 1 below summarizes the Township's cumulative affordable housing obligation for the period 1987-2025 in accordance with the settlement agreement.

**Table 1: Fair Share Obligation Summary**

<b>Obligation Component</b>	<b>Number of Credits Required</b>
Rehabilitation Share	100
Prior Round Obligation	0
Third Round Prospective Need	203

*Source: Settlement Agreement Re: In the Matter of the Township of Neptune, County of Monmouth, Docket No. L-2236-15, June 27, 2016*

## **Inventory of Housing Stock**

### **Age of Housing Stock**

The age of a community's housing stock is considered a means of determining its overall condition and identifying housing units in need of rehabilitation, especially those units constructed 50 or more years ago. Much of Neptune's housing stock was constructed between 1950 and 1979, while slightly more than a quarter of the Township's housing stock was constructed prior to 1940. While the rate of residential development within the Township began to slow after 1979, approximately 22 percent of the Township's housing stock was constructed during or after 1980. As noted, a significant amount of the Township's housing stock is over 50 years old and will continue to age, and it is anticipated that many of these homes will require significant repair or upgrades in the future.

**Table 2: Age of Housing Stock**

<b>Time of Construction</b>	<b>Number of Units</b>	<b>Percent of Units</b>
Prior to 1939	3,341	25.8%
1940-1949	813	6.3%
1950-1959	2,558	19.7%
1960-1969	2,010	15.5%
1970-1979	1,281	9.9%
1980-1989	930	7.2%
1990-1999	709	5.5%
2000-2009	1,286	9.9%
2010 or later	33	0.3%
<b>Total</b>	<b>12,961</b>	<b>100.0%</b>

*Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates*

### **Condition of Housing Stock**

In addition to age, other factors are taken into consideration to determine the quality and condition of a municipality's housing stock and whether units are substandard. Data from the 2010-2014 American Community Survey 5-Year Estimates is used to estimate the number of substandard housing units in Neptune using the following factors.

- **Persons per room:** The number of persons per room is an index of overcrowding. Dwelling units exhibiting 1.01 or more occupants per room are overcrowded as defined by the U.S. Department of Housing and Urban Development and therefore considered substandard.
- **Adequacy of Plumbing Facilities:** The adequacy of plumbing facilities is used to determine if a unit is substandard. If a unit lacks complete plumbing facilities as indicated by either a lack of exclusive use of plumbing facilities or incomplete plumbing facilities, it is considered substandard.
- **Adequacy of Kitchen Facilities:** The adequacy of kitchen facilities is also used to determine the quality of a unit and determine if it is substandard. Inadequate kitchen facilities are marked by shared use of a kitchen or the lack of a sink with piped water, a stove, or a refrigerator.

Using the above indicators, the table below shows the number of substandard occupied housing units in Neptune Township.

**Table 3: Housing Deficiency Characteristics**

	Total	Percentage
<b>Number of Persons per Room</b>		
1.00 or less	10,845	98.4%
1.01 or more	174	1.6%
<b>Plumbing Facilities</b>		
Units Lacking Complete Plumbing Facilities	33	0.3%
<b>Kitchen Facilities</b>		
Units Lacking Complete Kitchen Facilities	61	0.6%
<b>Total Occupied Housing Units</b>	<b>11,019</b>	<b>100%</b>

*Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates*

As indicated in the table above, Neptune’s housing stock is generally high quality. Less than two percent of all of the Township’s occupied housing units exhibit overcrowding, while 0.3 percent and 0.6 percent of all occupied units exhibit a lack of complete plumbing and kitchen facilities respectively.

**Purchase or Rental Value of Housing Stock**

The median home value in Neptune was \$304,600 at the time of the 2010-2014 ACS 5-year estimates. Slightly more than 40 percent of the owner-occupied housing stock in the Township was valued between \$300,000 and \$499,999 at the time of the estimates. The Township’s median home value of owner-occupied units (\$304,600) is less the County’s median home value of \$386,900. Nearly 85 percent of all owner-occupied housing units in the Township are valued at more than \$200,000.



**Table 4: Value of Owner-Occupied Housing Units**

<b>Value (\$)</b>	<b>Units</b>	<b>Percentage</b>
Less than 50,000	202	2.8%
50,000-99,999	101	1.4%
100,000-149,999	184	2.5%
150,000-199,999	651	8.9%
200,000-299,999	2,424	33.0%
300,000-499,999	3,077	41.9%
500,000-999,999	628	8.6%
1,000,000 or more	78	1.1%
<b>Total</b>	<b>7,345</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

**Table 5: Gross Rent Paid**

<b>Contract Rent Specified</b>	<b>Units</b>
Less than \$499	424
\$500-\$749	206
\$750-\$999	614
\$1,000 to \$1,499	897
\$1,500 or more	1,415
No rent paid	118
<b>Occupied Units Paying Rent</b>	<b>3,556</b>

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Table 5 describes gross rents paid for rental units within the Township. While slightly more than 100 households occupying rental units in the Township paid no rent, approximately 65 percent of all renter-occupied units were rented at \$1,000 or more per month.

### **Occupancy Characteristics and Types of Housing Units**

According to the 2014 ACS 5-year estimates, Neptune Township had 11,019 occupied housing units, with 66.7% being owner-occupied and 33.3% being renter-occupied. 1,942 of the 12,961 housing units in the Neptune Township were described as vacant.

Table 6 below provides a description of the types of housing units in the Township. As noted in this table, nearly two-thirds of the Township's housing stock consists of single-family detached housing. The balance of housing within the Township is comprised of a variety of residential unit types including duplexes, three- and four-family buildings, multifamily buildings consisting of five or more dwelling units, and mobile homes.

**Table 6: Units in Structure**

<b>Units in Structure</b>	<b>Number</b>	<b>Percent of Total Units</b>
1-Unit Detached	8,309	64.1%
1-Unit Attached	820	6.3%
2 Units	580	4.5%
3 or 4 Units	644	5.0%
5 to 9 Units	848	6.5%
10 to 19 Units	704	5.4%
20 Units or more	985	7.6%
Mobile Home	71	0.5%
Other	0	0.0%
<b>Total</b>	<b>12,961</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

### **Units Affordable to Low and Moderate Income Households**

N.J.A.C. 5:93 defines low-income households as those households earning less than or equal to 50 percent of the median gross household income for households of the same size within the housing region in which the housing is located. Similarly, moderate-income households are defined as those households earning more than 50 percent but less than 80 percent of the regional median household income for the corresponding household size. This definition is derived from the U.S. Department of Housing and Urban Development (HUD). A sliding scale based on household size has been developed to establish income limits for low- and moderate-income households. This sliding scale establishes income limits for households of one up to households of eight.

**Table 7**

### **2014 Income Limits COAH Region 4 (Monmouth, Ocean, and Mercer Counties)**

	<b>Median</b>	<b>Moderate</b>	<b>Low</b>	<b>Very Low</b>
<b>1 Person</b>	\$64,830	\$51,864	\$32,415	\$19,449
<b>1.5 Person</b>	\$69,461	\$55,568	\$34,730	\$20,838
<b>2 Person</b>	\$74,091	\$59,273	\$37,046	\$22,227
<b>3 Person</b>	\$83,353	\$66,682	\$41,676	\$25,006
<b>4 Person</b>	\$92,614	\$74,091	\$46,307	\$27,784
<b>4.5 Person</b>	\$96,319	\$77,055	\$48,159	\$28,896
<b>5 Person</b>	\$100,023	\$80,018	\$50,012	\$30,007
<b>6 Person</b>	\$107,432	\$85,946	\$53,716	\$32,230
<b>7 Person</b>	\$114,841	\$91,873	\$57,421	\$34,452
<b>8 Person</b>	\$122,250	\$97,800	\$61,125	\$36,675

Source: NJ Council on Affordable Housing 2014 Affordable Housing Regional Income Limits

To be affordable, a household should not be paying more than 28 percent of its gross income on principal, interest, taxes and insurance, subsequent to a minimum down payment of 5 percent. A rental unit is considered affordable if the household occupying the unit is paying no

more than 30 percent of its income on rent and utilities. The following tables display how many households are spending more than 30 percent of gross income on mortgages or rent.

**Table 8: Monthly Owner Cost as a Percentage of Household Income, 2014**

Percentage of Income	Number	Percent of Total
Less than 20%	1,136	21.4%
20% to 24.9%	830	15.6%
25% to 29.9%	639	12.0%
30% to 34.9%	549	10.3%
35% or more	2,158	40.6%
<b>TOTAL</b>	<b>5,312*</b>	<b>100%</b>

*\*39 units not computed*

*Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates*

**Table 9: Gross Rent as a Percentage of Household Income, 2013**

Percentage of Income	Number	Percent of Total
Less than 15%	259	7.4%
15% to 19.9%	257	7.4%
20% to 24.9%	514	14.7%
25% to 29.9%	327	9.4%
30% to 34.9%	307	8.8%
35% or more	1,830	52.4%
<b>TOTAL</b>	<b>3,494*</b>	<b>100.0%</b>

*\*180 units not computed*

*Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates*

As evidenced above, approximately half of all homeowners and sixty percent of all renters spend more than thirty percent of their gross incomes on mortgages or rent.

### **Projected Housing Stock**

According to New Jersey Department of Community Affairs, Neptune has issued 779 building permits for the construction of new dwelling units between 2000 and March of 2016. Using New Jersey Department of Community Affairs demolition data for the same period, the Borough of Neptune approved 156 demolition permits. This results in a net gain of 623 residential dwelling units in the Township over this time period. The building and demolition permit information is depicted within Table 7 below.

**Table 10: Building Permits and Demolition Permits Issued  
2000 – March 2016**

Year	Residential Building Permits Issued	Residential Demolitions	Total Added
2000	66	4	62
2001	227	1	226
2002	111	9	102

Year	Residential Building Permits Issued	Residential Demolitions	Total Added
2003	45	13	32
2004	8	7	1
2005	6	9	-3
2006	8	4	4
2007	19	12	7
2008	7	1	6
2009	0	3	-3
2010	2	3	-1
2011	6	0	6
2012	6	8	-2
2013	6	16	-10
2014	240	37	203
2015	14	22	-8
2016*	8	7	1
<b>Total</b>	<b>779</b>	<b>156</b>	<b>623</b>

Source: New Jersey Department of Community Affairs, Division of Codes and Standards website; Accessed on August 4, 2015 and July 7 2016.

\*Through March 2016

## **Demographic Characteristics**

As depicted in Table 11 below, Neptune Township experienced much of its population growth between 1950 and 1970, with its greatest increase in population of 57.8 percent occurring between 1950 and 1960. The Township's population has remained relatively constant since 1970.

In 2007, the North Jersey Transportation Planning Authority (NJTPA) prepared population projections for its jurisdiction, inclusive of the Township, as part of its 2040 Regional Transportation Plan Update. The NJTPA projects the Township to grow by 9 percent to approximately 31,000 residents by 2040.

**Table 11: Historic and Projected Population, 1930-2040**

Year	Population	Percent Change	Population Density
1930	10,625	-	1,225
1940	10,207	-3.9%	1,177
1950	13,613	33.4%	1,569
1960	21,487	57.8%	2,447
1970	27,863	29.7%	3,212
1980	28,366	1.8%	3,267
1990	28,148	-0.8%	3,245
2000	27,690	-1.6%	3,193

Year	Population	Percent Change	Population Density
2010	27,935	0.9%	3,221
2040**	30,850	9.0%	3,557

\*Population Density displayed as residents per square mile (8.672 mi<sup>2</sup>)

\*\* Population Projections from North Jersey Transportation Planning Authority

Sources: U.S. Census Bureau, North Jersey Transportation Planning Authority

Table 12 provides an age cohort breakdown of then Township against that of Monmouth County. The age distribution of the Township's population is similar to that of Monmouth County, and the median age of each geography is also similar.

**Table 12: Population by Age Cohort**

Age	Neptune Township	Monmouth County
Under 5	4.7%	5.3%
5 to 19	18.4%	20.2%
20 to 24	5.0%	5.6%
25 to 44	23.5%	23.3%
45 to 64	31.7%	31.0%
Over 65	16.9%	14.7%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Median Age</b>	<b>43.8</b>	<b>42.0</b>

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Table 13 provides a breakdown of Township households according to household income. At the time of the survey, the Township's median household income was \$63,881, which is substantially less than the County's median household income of \$85,605. The Township has a higher percentage of low- and moderate-income households than the County, while the County exhibits much higher percentages of households with incomes greater than \$100,000.

**Table 13: Households by Income, 2014**

Income (\$)	Neptune	Monmouth County
Less than \$10,000	7.3%	3.9%
\$10,000-\$14,999	2.3%	3.0%
\$15,000-\$24,999	9.3%	7.2%
\$25,000-\$34,999	11.0%	7.2%
\$35,000-\$49,999	10.5%	8.8%
\$50,000-\$74,999	17.7%	14.1%
\$75,000-\$99,999	15.8%	12.4%
\$100,000-\$149,999	15.7%	18.8%
\$150,000-\$199,999	5.7%	10.8%
\$200,000 or more	4.9%	13.7%
<b>Median Household Income</b>	<b>\$63,881</b>	<b>\$85,605</b>

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

As per the 2014 ACS, the average household size in Neptune Township is 2.49 persons per household. Family households occupied 66.2 percent of all of the Township's occupied housing units, while nonfamily households occupied 33.8 percent of the Township's occupied housing units. Slightly more than one quarter of all occupied households included the householder's own children. More than 80 percent of nonfamily households were comprised of a householder living alone, while nearly half of all householders living alone were aged 65 years and over.

**Table 14: Households by Type, 2014**

Household Type	Number	Percent
Total Occupied Housing Units	11,019	100.0%
Family households (families)	7,295	66.2%
With own children under 18 years	2,777	25.2%
Married-couple family	4,529	41.1%
Female householder, no husband present	2,116	19.2%
Male householder, no wife present	650	5.9%
Nonfamily households	3,724	33.8%
Householder living alone	3,118	28.3%
Householder 65 years and over	1,388	12.6%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

## **Employment Characteristics**

The American Community Survey five-year estimates report on the work activity of residents aged 16 years and older. A total of 13,470 residents aged 16 years and older were employed in the civilian labor force, while 6.2 percent of the Township's population aged 16 years and older were unemployed at the time of the ACS estimates. Table 15 provides a description of worker classifications for employed individuals in the Township. More than three quarters of workers in the Township are employed in the private sector, while government workers comprise slightly less than 20 percent of the Township's total employed population.

**Table 15: Class of Worker**

Class	Neptune	Percentage of Workers
Private Wage and Salary	10,560	78.4%
Government Workers	2,327	17.3%
Self Employed	583	4.3%
Unpaid Family Workers	0	0.0%
TOTAL	13,470	100.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

An analysis of the Township's civilian labor force by economic sector indicates that Neptune workers are employed by a broad array of economic sectors. As depicted in Table 16 below, the highest concentration of workers (27.7 percent of the total workforce) is employed in the educational, health, and social services sector. Retail Trade professions and Professional,

Scientific, Management, Administrative, and Waste Management Services professions each employ more than ten percent of the Township's workforce.

**Table 16: Workforce by Sector**

Sector	Number of Employees	Percentage of Workforce
Agriculture, Forestry, Fisheries & Mining	24	0.2%
Construction	647	4.8%
Manufacturing	808	6.0%
Wholesale Trade	339	2.5%
Retail Trade	1,766	13.1%
Transportation, Warehousing and Utilities	928	6.9%
Information	459	3.4%
Finance, Insurance & Real Estate	887	6.6%
Professional, Scientific, Management, Administrative, and Waste Management Services	1,460	10.8%
Educational, Health and Social Services	3,731	27.7%
Arts, Entertainment, Recreation, Accommodation and Food Services	1,170	8.7%
Other Services	522	3.9%
Public Administration	729	5.4%

*Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates*

Table 17 provides a comparison of workforce by sector for Neptune Township and Monmouth County. The breakdown of the Township's workforce by sector is generally similar to that of the County, although the Township has a higher percentage of working age population employed in the Retail Trade and Public Administration sectors than the County. Conversely, the County's workforce has a higher percentage of individuals employed in the Construction and Finance, Insurance & Real Estate sectors.

**Table 17: Comparison of Workforce by Sector**

Sector	Neptune Township (Percentage)	Monmouth County (Percentage)
Agriculture, Forestry, Fisheries & Mining	0.2	0.3
Construction	3.7	6.7
Manufacturing	5.7	6.2
Wholesale Trade	3.0	3.3
Retail Trade	13.1	11.4
Transportation, Warehousing and Utilities	7.2	5.1
Information	3.0	3.6
Finance, Insurance & Real Estate	6.9	10.3

Sector	Neptune Township (Percentage)	Monmouth County (Percentage)
Professional, Scientific, Management, Administrative, and Waste Management Services	10.6	12.7
Educational, Health and Social Services	26.9	23.4
Arts, Entertainment, Recreation, Accommodation and Food Services	8.0	8.7
Other Services	4.4	3.8
Public Administration	7.3	4.6

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

The New Jersey Department of Labor ("NJDOLE") has prepared projections which analyze the expected increase or decrease in a particular employment sector by the year 2022. These labor projections provide an estimation of anticipated employment trends at the County level over the projection period. This data has been summarized and is illustrated within Table 18.

**Table 18: Projected Employment, Monmouth County, 2022**

Industry Title	2012 Estimated Employment	2022 Projected Employment	Numeric Change	Annual Growth Rate	Percent Change	Outlook
Accommodation and Food Services	23,200	25,350	2,150	0.9	9.2	Growing
Administrative and Support and Waste Management and Remediation	11,300	12,400	1,100	0.9	9.9	Growing
Ambulatory Health Care Services	17,050	22,750	5,700	2.9	33.5	Growing
Arts, Entertainment, and Recreation	7,900	8,850	950	1.2	12.2	Growing
Construction	11,750	15,550	3,800	2.9	32.6	Growing
Education and Health Services	66,550	76,200	9,700	1.4	14.5	Growing
Educational Services	26,050	27,250	1,200	0.5	4.7	Stable
Federal Government, Excluding Post Office	1,000	850	-200	-2.1	-18.8	Declining
Finance and Insurance	11,250	11,600	300	0.3	2.9	Stable
Financial Activities	14,300	14,800	550	0.4	3.7	Stable
Goods Producing	20,500	23,700	3,200	1.5	15.7	Growing
Government	15,750	15,200	-550	-0.4	-3.5	Declining



Industry Title	2012 Estimated Employment	2022 Projected Employment	Numeric Change	Annual Growth Rate	Percent Change	Outlook
Health Care and Social Assistance	40,500	48,950	8,450	1.9	20.9	Growing
Hospitals	10,750	11,250	500	0.4	4.4	Stable
Information	7,250	6,800	-450	-0.6	-6.3	Declining
Leisure and Hospitality	31,150	34,250	3,100	1.0	10.0	Growing
Local Government, Excluding Education and Hospitals	11,450	11,600	150	0.1	1.2	Stable
Management of Companies and Enterprises	2,350	3,000	650	2.4	26.9	Growing
Manufacturing	8,750	8,150	-600	-0.7	-6.9	Declining
Natural Resources and Mining	0	0	0	-3.6	-30.8	Declining
Nursing and Residential Care Facilities	7,050	8,550	1,500	1.9	21.0	Growing
Other Services (except Government)	13,000	13,800	800	0.6	6.1	Growing
Postal Service	1,300	850	-450	-4.0	-33.6	Declining
Professional and Business Services	33,300	37,250	3,950	1.1	11.9	Growing
Professional, Scientific, and Technical Services	19,650	21,850	2,200	1.1	11.2	Growing
Real Estate and Rental and Leasing	3,050	3,250	200	0.6	6.7	Growing
Retail Trade	37,950	40,050	2,250	0.6	5.9	Growing
Self Employed and Unpaid Family Workers, All Jobs	20,450	21,100	650	0.3	3.1	Stable
Self Employed Workers, All Jobs	20,250	20,900	650	0.3	3.2	Stable
Services Providing	234,600	255,250	20,650	0.8	8.8	Growing
Social Assistance	5,650	6,400	800	1.3	14.0	Growing
State Government, Excluding Education and Hospitals	2,000	1,950	-50	-0.4	-3.5	Declining
Total Federal Government	2,300	1,700	-650	-3.1	-27.0	Declining

Industry Title	2012 Estimated Employment	2022 Projected Employment	Numeric Change	Annual Growth Rate	Percent Change	Outlook
Employment						
Trade, Transportation, and Utilities	53,350	56,950	3,600	0.7	6.7	Growing
Transportation and Warehousing	5,150	5,650	500	1.0	10.1	Growing
Unclassified	20,450	21,100	650	0.3	3.1	Stable
Unpaid Family Workers, All Jobs	200	200	0	-0.7	-6.9	Declining
Utilities	1,500	1,800	300	1.8	19.5	Growing
Wholesale Trade	8,850	9,400	550	0.6	6.2	Growing
<b>Total All Industries</b>	<b>275,550</b>	<b>300,050</b>	<b>24,500</b>	<b>0.9</b>	<b>8.9</b>	<b>Growing</b>

Source: 2012-2022 Industry Employment Projections, NJ Department of Labor and Workforce Development

As indicated above in Table 18, it is projected that 24,500 jobs will be added in Monmouth County over the projection period (2012 through 2022). The Service Providing, Education and Health Services, and Healthcare and Social assistance sectors are poised to experience the greatest increase in jobs over the course of the projection period.

## **Fair Share Plan**

### **Fair Share Obligation Summary**

The Township's cumulative 1987-2025 affordable housing obligation for the Township was calculated by totaling the prior round obligation (1987-1999) and the 1999-2025 present and prospective need obligations. Neptune Township is classified as an Urban Aid municipality. As such, the Township has no prior round obligation. Therefore, the Township is required only to address its Third Round present need (rehabilitation) obligation and prospective need (new construction) obligation. To date, municipal fair share obligations have yet to be definitively determined. However, The Township and Fair Share Housing center have entered into a settlement agreement that establishes Third Round present and prospective need obligations for the Township as agreed to by both parties. Neptune Township's Fair Share obligation, as agreed to and memorialized in the aforementioned settlement agreement, is outlined in Table 19.

**Table 19: Cumulative 1987-2025 Affordable Housing Obligation**

<b>Obligation Component</b>	<b>Number of Credits Required</b>
Rehabilitation Share	100
Prior Round Obligation	0
Third Round Prospective Need	203

*Source: Settlement Agreement Re: In the Matter of the Township of Neptune, County of Monmouth, Docket No. L-2236-15, June 27, 2016*

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

**Satisfaction of Rehabilitation Obligation**

Neptune Township will address its 100-unit rehabilitation obligation through the continued implementation of its annual Paint and Rehab Program. The Township Paint and Rehab Program is a community program that relies on volunteer manpower to rehabilitate qualified dwelling units occupied by low and moderate income households. This annual program receives several dozen applications annually, and serves to rehabilitate more than ten units each year. The Township will continue to implement its Paint and Rehab Program to satisfy its rehabilitation obligation. The Township will complete an average of ten (10) rehabilitations annually to satisfy its rehabilitation obligation by June 30, 2025.

**Satisfaction of Prior Round Obligation**

As noted above, Neptune Township is classified as an Urban Aid municipality and does not have a prior round obligation.

**Satisfaction of Third Round Obligation**

Pursuant to the terms of the settlement agreement between the Township and the Fair Share Housing Center, the Township is required to satisfy a Third Round prospective need obligation of 203 units. The Township will satisfy its Third Round prospective need obligation with existing affordable housing and associated bonus credits as outlined in the following sections.

**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 proposes to claim a total of 14 credits toward satisfying its Third Round prospective need obligation.

Midtown Senior Housing (714, Lot 4)

The Midtown Senior Apartments are located at 1512 Monroe 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 proposes to claim 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.

West Lake Avenue (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's Settlement Agreement with Fair Share Housing Center identifies this project as having 23 units, in fact the development maintains 42 senior low and moderate income apartments. However the Township proposes to utilize these senior units for future rounds in order to 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 proposes to apply 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 proposes to claim one credit for each of the ten affordable units in the development.

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 proposes to claim a total of three credits for each of the units

constructed through this program. These units are eligible for credit pursuant to N.J.A.C. 5:93-5.5.

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. These units are eligible for credit pursuant to N.J.A.C. 5:93-5.5.

**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 and are eligible for credit toward the Township's prospective need obligation. These units are eligible for credit pursuant to N.J.A.C. 5:93-5.8.

**Fair Share Plan and Compliance Summary**

Table 20 outlines the Township's plan to comply with its fair share obligation. The Township will satisfy its 100-unit rehabilitation obligation through its existing Paint and Rehab program. The Township will rely on existing affordable units to satisfy its Third Round prospective need obligation. These existing units include family rental and for-sale units, age-restricted rental units, and supportive and special needs housing units. The Township will also claim bonus credits for eligible units pursuant to the provisions governing bonus credits contained in N.J.A.C. 5:93-5.15. The Township's compliance plan results in a surplus of 26 credits. The surplus credits will be allocated toward the Township's Fourth Round prospective need obligation.

**Table 20: Fair Share Plan Summary**

<b>Obligation Component and Eligible Credits</b>	<b>Number of Credits</b>
<b>REHABILITATION SHARE/PRESENT NEED</b>	<b>100</b>
<i>Projects to Address Rehabilitation Share/Present Need</i>	
Neptune Township Paint and Rehab Program, 2016-2025	100
<b>Remaining Rehabilitation Share/Present Need</b>	<b>0</b>
<b>THIRD ROUND PROSPECTIVE NEED</b>	<b>203</b>
<b>Age-Restricted Rental Units</b>	<b>77</b>
Carver Inn	14
Mid-Town Senior Apartments <sup>1</sup>	40
JP Housing	42
<b>Family Rental Units</b>	<b>99</b>
Winding Ridge Apartments	99
<b>Family For-Sale Units</b>	<b>18</b>
Summerfield Estates	10
Coastal Habitat	3
Interfaith Neighbors	5
<b>Supportive/Special Needs Housing</b>	<b>12</b>
M&O Housing	12
<b>Bonus Credits</b>	<b>50</b>
Winding Ridge Apartments (Family Rental Bonus)	50
<b>Total Number of Units</b>	<b>206</b>
<b>Total Number of Credits</b>	<b>256</b>
<b>Third Round Prospective Need Obligation</b>	<b>203</b>
<b>Third Round Prospective Need Surplus</b>	<b>53</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.

**Table 21. Township Credits toward Third Round Obligation**

<b>Project</b>	<b>Number of Third Round Units/Credits/Bonuses</b>	<b>Number of Possible Round Units/Credits (subject to applicable law in future)</b>
<b>Credits for Age-Restricted Units</b>		
Carver Inn	14	
Midtown Senior Housing	36	
JP Housing (West Lake Avenue)		42
<b>Credits for Affordable Rental Units</b>		
Winding Ridge Apartments	99 plus 50 bonuses	
<b>Credits for Affordable For Sale Units</b>		
Summerfield Estates	10	
Coastal Habitat	3	
Interfaith Neighbors	5	
<b>Credit for Group Homes</b>		
M&O Housing	12	
<b>Total Units/Credits</b>	<b>229</b>	<b>42</b>
<b>Third Round Obligation</b>	<b>203</b>	
<b>Surplus Units</b>	<b>26</b>	<b>42</b>

**Appendix A**

**Draft Affordable Housing Trust Fund Spending Plan**



**Appendix B**  
**Development Fee Ordinance**

**Appendix C**

**Draft Resolution Appointing Administrative Agent and Municipal Housing Liaison**

**Appendix D**

**Draft Affirmative Marketing Plan Resolution**

**Appendix A**

**Draft Affordable Housing Trust Fund Spending Plan**

## **INTRODUCTION**

The Township of Neptune, Monmouth County has prepared a Housing Element and Fair Share plan that addresses its regional fair share of the affordable housing need in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Fair Housing Act (N.J.S.A. 52:27D-301) and the affordable housing regulations of the Council on Affordable Housing (COAH) (N.J.A.C. 5:93-1 et seq. and N.J.A.C. 5:91-1 et seq.). A development fee ordinance creating a dedicated revenue source for affordable housing was adopted by the Township on June 11, 2012. The ordinance establishes the Township of Neptune's affordable housing trust fund for which this spending plan is prepared.

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

**As of December 31, 2015, the Township of Neptune has collected \$631,285.52, expended \$19,483.00, resulting in a balance of \$611,802.52.** All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by the fees are deposited in a separate interest-bearing affordable housing trust fund in Two River Community Bank for the purposes of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:93-8.16 as described in the sections that follow.

To calculate a projection of revenue anticipated during the period of third round substantive certification, the Township of Neptune considered the following:

(a) Development fees:

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

(b) Other funding sources:

All monies in the Affordable Housing Trust Fund are anticipated to come from development fees and interest.

(c) Projected interest:

The current interest rate is variable but the Township anticipates earning approximately \$720.00 annually based upon current interest rates and historic interest earned since the inception of the Trust Fund.

**Table 1: Projected Revenues-Housing Trust Fund 2016-2025**

Initial Balance (12/31/15)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Total
Source of Funds	\$611,802.52										
(a) Development Fees	\$315,170.90	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$1,665,170.90
Approved Development	\$235,170.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$235,170.90
Pending Development Approval	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Projected Development	\$80,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$1,430,000.00
<b>Total Programs</b>	<b>\$315,170.90</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$150,000.00</b>	<b>\$1,665,170.90</b>
(d) Interest*	\$364.56	\$720.00	\$720.00	\$720.00	\$720.00	\$720.00	\$720.00	\$720.00	\$720.00	\$720.00	\$6,844.56
<b>TOTAL</b>	<b>\$315,535.46</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$150,720.00</b>	<b>\$1,672,015.46</b>

\* Interest has been projected using the average annual dollar amount of interest collected since the inception of the Trust Fund.

The Township of Neptune projects a total of **\$1,665,170.90** in revenue to be collected between January 1, 2016 and December 31, 2025. This projected amount, when added to Neptune's trust fund balance of \$611,802.52 as of December 31, 2015, results in anticipated total revenue of **\$2,276,973.42** available to fund and administer its affordable housing plan. All interest earned on the account shall accrue to the account and be used only for the purposes of affordable housing.

## 2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

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

(a) Collection of development fee revenues:

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

(b) Distribution of development fee revenues:

Development Fee revenues are distributed under the same procedures for any bill or purchase in the Township. Purchase orders are requested and processed and eventually approved by the Governing Body.

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

(a) **Rehabilitation and new construction programs and projects**

**Rehabilitation**

- Unit Rehabilitation: \$1,000,000.00 will be dedicated toward rehabilitation in the Township, which includes an allocation of \$10,000.00 per unit, for a total of one hundred (100) projected units, in order to meet the Township rehabilitation share in accordance with the terms of a settlement agreement between the Township and the Fair Share Housing Center ("FSHC") dated October 31, 2016.

**New Construction**

- Down Payment Assistance: The Township has dedicated \$140,000.00 (an average of \$20,000/unit) for down payment assistance for low- and moderate-income home buyers at the Schoolhouse Square Development. The Schoolhouse Square Development is a mixed-income inclusionary development. The Down Payment Assistance has been included under Affordability Assistance within this Spending Plan.

(b) **Affordability Assistance**

<b>Table 2. Minimum Affordability Assistance</b>		
Actual development fees through 12/31/15		\$634,721.71
Development fees projected* 2016-2025	+	\$1,665,170.90
Interest projected* 2016-2025	+	\$6,844.56
Less Housing activity expenditures through 12/31/2015	-	\$19,483
<b>Total</b>	<b>=</b>	<b>\$2,326,220.17</b>
30 percent requirement	x 0.30 =	\$697,866.05
Less affordability assistance expenditures through 12/31/2015	-	\$0
<b>Projected Minimum Affordability Assistance Requirement 1/1/2016 through 12/31/2022</b>	<b>=</b>	<b>\$697,866.05</b>
<b>Projected Minimum Very Low-Income Affordability Assistance Requirement 1/1/2005 through 12/31/2020</b>	<b>x .34 =</b>	<b>\$237,274.46</b>

The Township of Neptune will dedicate **\$697,866.05** from the affordable housing trust fund to render units more affordable, including **\$237,274.46** to render units more affordable to households earning 30 percent or less of median income by region, as follows:

- Down payment/closing cost assistance (Including Down Payment Assistance for the Schoolhouse Square Development);
- Rental assistance program(s);
- Emergency repairs.

**(c) Administrative Expenses**

<b>Table 3. Administrative Expense Calculation</b>		
Actual dev fees and interest thru 12/31/2015		\$640,463.73
Projected dev fees and interest 2016 thru 2025	+	\$1,665,170.90
Payments-in-lieu of construction and other deposits thru 12/31/10	+	\$0.00
Less RCA expenditures thru 12/31/2018	-	\$0.00
<b>Total</b>	<b>=</b>	<b>\$2,305,634.63</b>
Calculate 20 percent	x .20 =	\$461,126.93
Less admin expenditures thru 12/31/2015	-	\$19,483.00
<b>PROJECTED MAXIMUM available for administrative expenses 1/1/2016 thru 12/31/2025</b>	<b>=</b>	<b>\$441,643.93</b>



The Township of Neptune projects that **\$441,643.93** will be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, are as follows: Planner Fees, Administrative Agent, Rehabilitation Program Administration, and Attorney fees. Legal or other fees related to litigation opposing affordable housing sites are not eligible uses of the affordable housing trust fund. Attorney fees related to the administration of the affordable housing programs referenced herein are eligible

#### 4. EXPENDITURE SCHEDULE

The Township of Neptune intends to use affordable housing trust fund revenues for the creation and/or rehabilitation of housing units. Where applicable, the creation/rehabilitation funding schedule below parallels the implementation schedule set forth in the Housing Element and Fair Share Plan and is summarized as follows.

**Table 4 - Projected Expenditure Schedule 2016-2025**

Program	Number of Units	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
Rehabilitation	100	\$0.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$120,000.00	\$1,000,000.00
<b>Total Programs</b>	1	\$0.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$110,000.00	\$120,000.00	\$1,000,000.00
<b>Affordability Assistance</b>		\$0.00	\$77,540.67	\$77,540.67	\$77,540.67	\$77,540.67	\$77,540.67	\$77,540.67	\$77,540.67	\$77,540.67	\$77,540.67	\$697,866.05
<b>Administration</b>		\$1,346.88	\$48,921.89	\$48,921.89	\$48,921.89	\$48,921.89	\$48,921.89	\$48,921.89	\$48,921.89	\$48,921.89	\$48,921.89	\$441,643.93
<b>TOTAL</b>		\$1,346.88	\$236,462.57	\$236,462.57	\$236,462.57	\$236,462.57	\$236,462.57	\$236,462.57	\$236,462.57	\$236,462.57	\$246,462.57	\$2,139,509.98

## **5. EXCESS OR SHORTFALL OF FUNDS**

In the event of any expected or unexpected shortfalls if the anticipated revenues are not sufficient, the Township will generate the necessary funds. The Township will adopt a resolution of intent to bond to fund the affordable housing programs outlined herein in the event of a revenue shortfall.

In the event more funds than anticipated are collected, projected funds exceed the amount necessary to implement the fair share plan, or Neptune is reserving funds for affordable housing projects to meet a future affordable housing obligation, these excess funds will be used to fund additional rehabilitation, the affordability assistance program and/or new construction.

## **6. BARRIER FREE ESCROW**

Collection and distribution of barrier free funds shall be consistent with the provisions of Neptune Township's Affordable Housing Ordinance. Funds shall be expended to create accessible units in accordance with the applicable provisions of the Fair Housing Act (N.J.S.A. 52:27D-311a et seq. and the Barrier Free Subcode, N.J.A.C. 5:23-7. A process describing the collection and distribution procedures for barrier free escrow is detailed within the Township's Affordable Housing Ordinance.

## **7. SUMMARY**

The Township of Neptune intends to spend affordable housing trust fund revenues pursuant to N.J.A.C. 5:93-8.16 and consistent with the housing programs outlined in the Housing Plan Element and Fair Share Plan dated July 13, 2016.

The Township of Neptune has a balance of **\$611,802.52** as of December 31, 2015 and anticipates an additional **\$1,672,015.46** in revenues, including interest, before the expiration of substantive certification in 2025 for a total of **\$2,283,817.98**.

The municipality will dedicate a total of **\$1,000,000.00** towards rehabilitation projects, **\$140,000.00** towards down payment assistance for low-moderate income new construction units at School House Square, and an additional **\$557,866.05** toward affordability assistance as part of the overall affordable housing program (Total proposed affordability assistance is **\$697,866.05**).

In addition, the Township has dedicated an additional **\$441,643.93** for administrative costs, within the threshold of the 20% cap on administrative costs. Total expenditures are anticipated to be **\$2,139,509.98**. Excess funds in the trust fund will be dedicated to rehabilitating additional dwelling units or providing additional affordability assistance to eligible households.

<b>Table 5. Spending Plan Summary</b>	
Balance as of 12/31/2015	\$611,802.52
<b>Projected REVENUE</b>	
Development fees	+ \$1,665,170.90
Payments in lieu of construction	+ 0
Other funds	+ 0
Interest	+ \$6,844.56
<b>Total Revenue</b>	<b>= \$2,283,817.98</b>
<b>EXPENDITURES</b>	
Funds Used for Rehabilitation	- \$1,000,000
Affordability Assistance	- \$697,866.05
Administration	- \$441,643.93
Excess Funds for Additional Housing Activity	= -
<b>Total Projected Expenditures</b>	<b>= \$2,139,509.98</b>
<b>Remaining Balance</b>	<b>= \$144,308.00</b>

\*Actual affordability assistance minimums are calculated on an ongoing basis, based on actual revenues.

\*\* Administrative expenses are limited to 20 percent of what is actually collected.

**Appendix B**  
**Development Fee Ordinance**

ORDINANCE NO. 12-13

AN ORDINANCE TO AMEND SECTION 1001 OF THE LAND DEVELOPMENT ORDINANCE OF THE TOWNSHIP OF NEPTUNE BY AMENDING THE AFFORDABLE HOUSING CONTRIBUTION REQUIREMENTS AND PROCEDURES IN ACCORDANCE WITH COUNCIL ON AFFORDABLE HOUSING REGULATIONS

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

**SECTION 1**

Section 1001 – Affordable Housing Contribution, is hereby amended in its entirety and replaced with the following:

1001 – AFFORDABLE HOUSING CONTRIBUTION

**I. Purpose**

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

**II. Basic Requirements**

- a) This ordinance 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*.

### III. Definitions

- a) The following terms, as used in this ordinance, shall have the following meanings:
  - i. **"Affordable housing development"** means 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 percent affordable development.
  - ii. **"COAH"** or the **"Council"** means 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.
  - iii. **"Development fee"** means money paid by a developer for the improvement of property as permitted in *N.J.A.C. 5:97-8.3*.
  - iv. **"Developer"** means 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.
  - v. **"Equalized assessed value"** means 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 (C.54:1-35a through C.54:1-35c).

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:

### IV. Residential Development Fees

- a) Imposed fees
  - i. Within the all zoning districts, residential developers, except for developers of the types of development specifically exempted below, shall pay a fee up to one and a half (1.5%) percent of the equalized assessed value for residential development provided no increased density is permitted.
  - ii. When an increase in residential density pursuant to *N.J.S.A. 40:55D-70d(5)* (known as a "d" variance) has been permitted, developers may be required to pay a development fee of up to six percent (6%) percent 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 one and a half (1.5) percent of the equalized assessed value on the first two units; and the specified higher percentage up to six (6) percent 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
- i. 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.
  - ii. 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 (1) of the following limitations:\*

- (a) Five (5) feet of improvements into any yard setback;
- (b) Seven (7) feet in building height;
- (c) One (1) percent in floor area ratio;
- (d) One (1) percent in impervious coverage;
- (e) Five (5) feet in building spacing or location;
- (f) Three (3) parking spaces;
- (g) Five (5) feet in driveway locations;
- (h) One (1) percent in site disturbances;
- (i) Five (5) feet in lot line locations;
- (j) Any change in residential density;
- (k) Any new variances pursuant to N.J.S.A. 40-55D-70.c 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.



- iii. 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.
- iv. Single family structures new or renovated that result in no additional residential structures;
- v. Public government agencies and schools, which are classified by the Tax Assessor as exempt from payment of property taxes (Property Classes 15A & 15C), shall be exempt from paying development fees.

## **V. Collection Procedures**

- 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 (C.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, R.S.54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.
  - 2) A developer may challenge 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, R.S.54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

## **VI. Affordable Housing Trust Fund**

- a) There is hereby created a separate, interest-bearing housing trust fund to be maintained by the Chief Financial Officer for the purpose of depositing development fees collected from residential and 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 ten percent (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.

## **VII. Use of Funds**

- 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 non-residential 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 percent 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 percent or less of median income by region.
  - i. 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.
  - ii. Affordability assistance to households earning 30 percent 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 percent or less of median income.
  - iii. 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 percent 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 percent 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.

## **VIII. Monitoring**

- 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.

**IX. Ongoing Collection of Fees**

- 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 (C.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.

**SECTION 2**

Each section, subsection, sentence, clause and phrase of this Ordinance is declared to be an independent section, subsection, sentence, clause and phrase, and the finding or holding of any such portion of this Ordinance to be unconstitutional, void, or ineffective for any cause, or reason, shall not affect any other portion of this Ordinance.

**SECTION 3**

This Ordinance shall be in full force and effect from and after its adoption and publication as may be required by law and upon approval by the Council on Affordable Housing.

APPROVED ON FIRST READING: May 24, 2012

APPROVED, PASSED, AND ADOPTED: June 11, 2012

\_\_\_\_\_  
Richard J. Cuttrell,  
Municipal Clerk

\_\_\_\_\_  
J. Randy Bishop,  
Mayor

**Appendix C**

**Draft Resolution Appointing Administrative Agent and Municipal Housing Liaison**

RESOLUTION #16-\_\_\_\_\_

**RESOLUTION OF THE TOWNSHIP COMMITTEE OF THE TOWNSHIP OF NEPTUNE, MONMOUTH COUNTY, NEW JERSEY, APPOINTING AN ADMINISTRATIVE AGENT AND MUNICIPAL HOUSING LIAISON FOR THE ADMINISTRATION OF AFFORDABLE UNITS**

**WHEREAS**, in accordance with the regulations of COAH pursuant to N.J.A.C. 5:93-1, et seq., the New Jersey Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1, et seq., and the terms of a settlement agreement between the Township of Neptune and the Fair Share Housing Center in the Matter of the Township of Neptune, County of Monmouth, Docket No. L-2236-15 regarding In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015) ("Mount Laurel IV"), the Township of Neptune is required to appoint an Administrative Agent and Municipal Housing Liaison to provide for the administration of existing and proposed affordable housing units; and

**WHEREAS**, the Township has requested a Final Judgment of Compliance and Repose in in the Matter of the Township of Neptune, County of Monmouth, Docket No. L-2236-15; and

**WHEREAS**, the Township of Neptune's Fair Share Plan promotes an affordable housing program pursuant to the Fair Housing Act (N.J.S.A. 52:27D-301, et seq.) and In re Adoption of N.J.A.C. 5:96 & 5:97 by N.J. Council on Affordable Housing; and

**WHEREAS**, municipal employee Monique Burger, Community Programs Coordinator, has previously been acting as the Administrative Agent and Municipal Housing Liaison for the Township since May of 2009; and

**WHEREAS**, the Township Committee has made a determination that Ms. Burger will continue to provide said Housing Liaison and Administrative Agent functions on behalf of the Township and will implement the Township's affordable housing programs pursuant to N.J.A.C. 5:93-1.1 et seq.;

**NOW THEREFORE BE IT RESOLVED** that subject to the Court's approval of this agreement, the Township Committee for the Township of Neptune, Monmouth County approves Monique Burger to continue to act as the Municipal Housing Liaison and Administrative Agent on behalf of the Township to effectuate implementation of the Township's affordable housing programs; and

**BE IT FURTHER RESOLVED** that a copy of this resolution shall be forwarded to the Court upon execution of same.

\_\_\_\_\_  
Richard J. Cuttrell, RMC  
Township Clerk

Date \_\_\_\_\_

**Appendix D**

**Draft Affirmative Marketing Plan Resolution**



**RESOLUTION #16-\_\_\_\_\_**

**RESOLUTION OF THE TOWNSHIP COMMITTEE OF THE TOWNSHIP OF NEPTUNE, MONMOUTH COUNTY, NEW JERSEY, ADOPTING AN AFFIRMATIVE MARKETING PLAN FOR THE TOWNSHIP OF NEPTUNE**

**WHEREAS**, in accordance with the regulations of COAH pursuant to N.J.A.C. 5:93-1, et seq., the New Jersey Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26., et seq., and the terms of a settlement agreement between the Township and the Fair Share Housing Center in the Matter of the Township of Neptune, County of Monmouth, Docket No. L-2236-15 regarding In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015) ("Mount Laurel IV"), the Township of Neptune is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created by the rehabilitation of rental housing units within the Township of Neptune, are affirmatively marketed to low and moderate income households, particularly those living and/or working within Housing Region 4, which encompasses the Township of Neptune.

**NOW, THEREFORE, BE IT RESOLVED**, that the Township Committee of the Township of Neptune, County of Monmouth, State of New Jersey, does hereby adopt the following Affirmative Marketing Plan:

**Affirmative Marketing Plan**

- A. All affordable housing units in the Township of Neptune shall be marketed in accordance with the provisions herein unless otherwise provided in COAH's Rules at N.J.A.C. 5:93-1, et seq.
- B. The Township of Neptune has a Third Round obligation. This Affirmative Marketing Plan shall apply to all developments that contain or will contain low and moderate income units, including those that are part of the Township's current Housing Element and Fair Share Plan and those that may be constructed in future developments not contemplated in the Township's Housing Element and Fair Share Plan. This Affirmative Marketing Plan shall also apply to any rehabilitated rental units that are vacated and re-rented during the applicable period of controls for rehabilitated rental units.
- C. The Affirmative Marketing Plan shall be implemented by the Administrative Agent under contract to the Township of Neptune. All of the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developer/seller/owner of the affordable unit(s).

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

3. The advertisement shall include a description of the:
  - i. Location of the units;
  - ii. Direction of the units;
  - iii. Range of prices for the units;
  - iv. Size, as measured in bedrooms, of units;
  - v. Maximum income permitted to qualify for the units;
  - vi. Location of applications;
  - vii. Business hours when interested households may obtain an application; and
  - viii. Application fees.
4. Newspaper articles, announcements and information on where to request applications for low and moderate income housing shall appear at least once a week for four consecutive weeks in at least three locally oriented weekly newspapers within the region, one of which shall be circulated primarily in Monmouth County and the other two of which shall be circulated primarily outside of Monmouth County but within the housing region.
5. Four or more of the following regional cable television stations or regional radio stations shall be used during the first month of advertising. The developer must provide satisfactory proof of public dissemination:
  - i. 2 WCBS-TV (CBS Broadcasting, Inc.)
  - ii. 4 WNBC (NBC Telemundo License Co., General Electric)
  - iii. 5 WNYW (Fox Television Stations, Inc., News Corp.)
  - iv. 7 WABC-TV (American Broadcasting Companies, Inc., Walt Disney)
  - v. 9 WWOR-TV (Fox Television Stations, Inc., News Corp.)
  - vi. 10 WCAU (NBC Telemundo License Co., General Electric)
  - vii. 11 WPIX (WPIX, Inc., Tribune)

- viii. 13 WNET (Educational Broadcasting Corporation)
  - ix. 58 WNJB (New Jersey Public Broadcasting Authority)
6. Applications, brochure(s), sign(s), and/or poster(s) used as part of the affirmative marketing program shall be available/posted in the following locations:
- i. Neptune Township Municipal Building
  - ii. Neptune Township Public Library
  - iii. Neptune Township Website
  - iv. Developer's Sales/Rental Office
  - v. Monmouth County Administration Building
  - vi. Monmouth County Library (and branches)

Applications shall be mailed by the Administrative Agent to the prospective applications upon request. Also, applications shall be made available at the developer's sales/rental office and shall be mailed to prospective applicants upon request.

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

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

Monmouth County Board of Realtors

Ocean County Board of Realtors

Mercer County Board of Realtors

- ii. Quarterly informational circulars and applications shall be sent to the administrators of each of the following agencies in the counties of Monmouth, Ocean, and Mercer:

Welfare or Social Service Board

Rental Assistance Office (local office of DCA)

Office on Aging

Housing Authority

Community Action Agencies

Community Development Departments

- iii. Quarterly informational circulars and applications shall be sent to the chief personnel administrators of all the major employers within the region as listed in Attachment A in accordance with the Region 4 Affirmative Marketing Plan.

- iv. Quarterly informational circulars, applications, and copies of press releases and advertisements of the availability of low and moderate income housing shall be sent to the following additional community and regional organizations:

Fair Share Housing Center

The Asbury Park/Neptune, Long Branch, and Lakewood branches of the NAACP

The Latino Action Network

- 8. A random selection method to select occupants of low and moderate income housing will be used by the Administrative Agent in conformance with N.J.A.C. 5:80-26.16(l). The Affirmative Marketing Plan shall provide a regional preference for all households that live and/or work COAH Housing Region 4 comprised of Monmouth, Ocean, and Mercer Counties.
- 9. The Administrative Agent shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify low and moderate income households; to place income eligible households in low and moderate income units upon initial occupancy; to provide for the initial occupancy of low and moderate income units with income qualified

households; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to low and moderate income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:80-26.1, et seq.

10. The Administrative Agent shall provide or direct qualified low and moderate income applicants to counseling services on subjects such as budgeting, credit issues, mortgage qualifications, rental lease requirements and landlord/tenant law and shall develop, maintain and update a list of entities and lenders willing and able to perform such services.
11. All developers/owners of low and moderate income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Administrative Agent.
12. The implementation of the Affirmative Marketing Plan for a development that includes affordable housing shall commence at least 120 days before the issuance of either a temporary or permanent certificate of occupancy. The implementation of the Affirmative Marketing Plan shall continue until all low income housing units are initially occupied and for as long as affordable units exist that remain deed restricted and for which the occupancy or re-occupancy of units continues to be necessary.
13. The Administrative Agent shall provide the Affordable Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to N.J.A.C.5:80-26-1, et seq. and the Order granting Neptune a Final Judgment of Compliance and Repose entered by the Hon. Jamie S. Perri, JSC.

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Richard J. Cuttrell, RMC  
Township Clerk

**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.)

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

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

**II. RANDOM SELECTION**

2. Describe the random selection process that will be used once applications are received.
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### 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>			
Daily Newspaper			
<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
Weekly Newspaper			
<input type="checkbox"/>		Ewing Observer	Mercer
<input type="checkbox"/>		Hopewell Valley News	Mercer
<input type="checkbox"/>		Lawrence Ledger	Mercer
<input type="checkbox"/>		Pennington Post	Mercer
<input type="checkbox"/>		Princeton Town Topics	Mercer
<input type="checkbox"/>		Tempo Mercer	Mercer
<input type="checkbox"/>		Trenton Downtowner	Mercer
<input type="checkbox"/>		Windsor Heights Herald	Mercer
<input type="checkbox"/>		West Windsor-Plainsboro News	Mercer, Middlesex
<input type="checkbox"/>		Princeton Packet	Mercer, Middlesex, Somerset
<input type="checkbox"/>		Messenger-Press	Mercer, Monmouth, Ocean
<input type="checkbox"/>		Woodbridge Sentinel	Middlesex
<input type="checkbox"/>		Atlanticville	Monmouth
<input type="checkbox"/>		Coaster	Monmouth
<input type="checkbox"/>		Courier	Monmouth
<input type="checkbox"/>		Examiner	Monmouth



<input type="checkbox"/>		Hub, The	Monmouth
<input type="checkbox"/>		Independent, The	Monmouth
<input type="checkbox"/>		News Transcript	Monmouth
<input type="checkbox"/>		Two River Times	Monmouth
<input type="checkbox"/>		Coast Star, The	Monmouth, Ocean
<input type="checkbox"/>		Beach Haven Times	Ocean
<input type="checkbox"/>		Beacon, The	Ocean
<input type="checkbox"/>		Berkeley Times	Ocean
<input type="checkbox"/>		Brick Bulletin	Ocean
<input type="checkbox"/>		Brick Times	Ocean
<input type="checkbox"/>		Jackson Times	Ocean
<input type="checkbox"/>		Lacey Beacon	Ocean
<input type="checkbox"/>		Manchester Times	Ocean
<input type="checkbox"/>		New Egypt Press	Ocean
<input type="checkbox"/>		Ocean County Journal	Ocean
<input type="checkbox"/>		Ocean Star, The	Ocean
<input type="checkbox"/>		Tri-Town News	Ocean
<input type="checkbox"/>		Tuckerton Beacon	Ocean
<input type="checkbox"/>		Atlantic Highlands Herald	Monmouth
<b>DURATION &amp; FREQUENCY OF OUTREACH</b>			
<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"/>		60 WBPH-TV Sonshine Family Television Corp	Mercer
<input type="checkbox"/>		63 WMBC-TV Mountain Broadcasting Corp.	Mercer
<input type="checkbox"/>		69 WFMZ-TV Maranatha Broadcasting Company, Inc.	Mercer
<input type="checkbox"/>		41 WXTV WXTV License Partnership, G.P. (Univision Communications Inc.)	Mercer, Monmouth
<input type="checkbox"/>		3 KYW-TV CBS Broadcasting Inc.	Mercer, Ocean
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc (Walt Disney)	Mercer, Ocean
<input type="checkbox"/>		12 WHYI-TV WHYY, Inc.	Mercer, Ocean
<input type="checkbox"/>		17 WPHL-TV Tribune Company	Mercer, Ocean
<input type="checkbox"/>		23 WNJS New Jersey Public Broadcasting Authority	Mercer, Ocean
<input type="checkbox"/>		29 WTXF-TV Fox Television Stations, Inc. (News Corp.)	Mercer, Ocean
<input type="checkbox"/>		35 WYBE Independence Public Media Of Philadelphia, Inc.	Mercer, Ocean
<input type="checkbox"/>		48 WGTW-TV Trinity Broadcasting Network	Mercer, Ocean
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	Mercer, Ocean
<input type="checkbox"/>		57 WPSG CBS Broadcasting Inc.	Mercer, Ocean
<input type="checkbox"/>		61 WPPX Paxson Communications License Company, LLC	Mercer, Ocean
<input type="checkbox"/>		65 WUVP-TV Univision Communications, Inc.	Mercer, Ocean
<input type="checkbox"/>		25 WNYE-TV New York City Dept. Of Info Technology & Telecommunications	Monmouth

<input type="checkbox"/>		31 WPXN-TV Paxson Communications License Company, LLC	Monmouth
<input type="checkbox"/>		47 WNJU NBC Telemundo License Co. (General Electric)	Monmouth
<input type="checkbox"/>		50 WNJN New Jersey Public Broadcasting Authority	Monmouth
<input type="checkbox"/>		68 WFUT-TV Univision New York LLC	Monmouth, Ocean (Spanish)
<input type="checkbox"/>		62 WWSI Hispanic Broadcasters of Philadelphia, LLC	Ocean

	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
<input type="checkbox"/>		Cablevision of Hamilton	Partial Mercer, Monmouth
<input type="checkbox"/>		Comcast of Central NJ,	Partial Mercer, Monmouth
<input type="checkbox"/>		Patriot Media & Communications, CNJ	Partial Mercer
<input type="checkbox"/>		Cablevision of Monmouth, Raritan Valley	Partial Monmouth
<input type="checkbox"/>		Comcast of Mercer County, Southeast Pennsylvania	Partial Middlesex
<input type="checkbox"/>		Comcast of Monmouth County	Partial Monmouth, Ocean
<input type="checkbox"/>		Comcast of Garden State, Long Beach Island, Ocean County, Toms River	Partial Ocean

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE HOUSING REGION 4</b>			
AM			
<input type="checkbox"/>		WWJZ 640	
<input type="checkbox"/>		WOR 710	
<input type="checkbox"/>		WABC 770	
<input type="checkbox"/>		WCBS 880	
<input type="checkbox"/>		WBBR 1130	
<input type="checkbox"/>		WPST 94.5	
FM			
<input type="checkbox"/>		WKXW-FM 101.5	
<input type="checkbox"/>		WPRB 103.3	
<b>TARGETS PARTIAL HOUSING REGION 4</b>			

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

<input type="checkbox"/>		WPAT-FM 93.1	Mercer, Monmouth
<input type="checkbox"/>		WMMR 93.3	Mercer
<input type="checkbox"/>		WNYC-FM 93.9	Mercer, Monmouth
<input type="checkbox"/>		WYSP 94.1	Mercer
<input type="checkbox"/>		WJLK-FM 94.3	Monmouth, Ocean
<input type="checkbox"/>		WFME 94.7	Mercer, Monmouth
<input type="checkbox"/>		WZZO 95.1	Mercer
<input type="checkbox"/>		WPLJ 95.5	Mercer, Monmouth
<input type="checkbox"/>		WBEN-FM 95.7	Mercer
<input type="checkbox"/>		WRAT 95.9	Monmouth, Ocean
<input type="checkbox"/>		WCTO 96.1	Mercer
<input type="checkbox"/>		WQXR-FM 96.3	Mercer, Monmouth
<input type="checkbox"/>		WRDW-FM 96.5	Mercer
<input type="checkbox"/>		WQHT 97.1	Mercer, Monmouth
<input type="checkbox"/>		WSKQ-FM 97.9	Mercer, Monmouth
<input type="checkbox"/>		WOGL 98.1	Mercer
<input type="checkbox"/>		WMGQ 98.3	Mercer, Monmouth
<input type="checkbox"/>		WRKS 98.7	Mercer, Monmouth
<input type="checkbox"/>		WUSL 98.9	Mercer, Monmouth
<input type="checkbox"/>		WAWZ 99.1	Mercer, Monmouth
<input type="checkbox"/>		WBAI 99.5	Mercer, Monmouth
<input type="checkbox"/>		WJRZ-FM 100.1	Ocean
<input type="checkbox"/>		WHTZ 100.3	Mercer, Monmouth
<input type="checkbox"/>		WCBS-FM 101.1	Mercer, Monmouth
<input type="checkbox"/>		WQCD 101.9	Mercer, Monmouth
<input type="checkbox"/>		WIOQ 102.1	Mercer
<input type="checkbox"/>		WNEW 102.7	Mercer, Monmouth
<input type="checkbox"/>		WMGK 102.9	Mercer
<input type="checkbox"/>		WKTU 103.5	Mercer, Monmouth
<input type="checkbox"/>		WAXQ 104.3	Mercer, Monmouth

<input type="checkbox"/>		WWPR-FM 105.1	Mercer, Monmouth
<input type="checkbox"/>		WDAS-FM 105.3	Mercer, Monmouth
<input type="checkbox"/>		WCHR-FM 105.7	Ocean
<input type="checkbox"/>		WJJZ 106.1	Mercer, Monmouth
<input type="checkbox"/>		WHTG-FM 106.3	Monmouth, Ocean
<input type="checkbox"/>		WLTW 106.7	Mercer, Monmouth
<input type="checkbox"/>		WKDN 106.9	Mercer
<input type="checkbox"/>		WWZY 107.1	Monmouth, Ocean
<input type="checkbox"/>		WBLS 107.5	Mercer, Monmouth
<input type="checkbox"/>		WWPH 107.9	Mercer

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

	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE HOUSING REGION 4</b>			
Weekly			
	Nuestra Comunidad	Central/South Jersey	Spanish-Language
<b>TARGETS PARTIAL HOUSING REGION 4</b>			
Weekly			
<input type="checkbox"/>	New Jersey Jewish News	Northern and Central New Jersey	Jewish
<input type="checkbox"/>	El Hispano	Camden and Trenton areas	Spanish-Language
<input type="checkbox"/>	Ukrainian Weekly	New Jersey	Ukrainian community

3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that applies)

DURATION & FREQUENCY OF OUTREACH	NAME OF EMPLOYER/COMPANY	LOCATION
Mercer County		
<input type="checkbox"/>	Mercer County Board of Education	1075 Old Trenton Rd, Trenton, NJ
<input type="checkbox"/>	Medical Center at Princeton	253 Witherspoon St, Princeton, NJ
<input type="checkbox"/>	Bristol-Myers Squibb	100 Nassau Park Blvd, Princeton, NJ and 820 Bear Tavern Rd, Trenton, NJ
<input type="checkbox"/>	St. Lawrence Rehabilitation Center	2381 Lawrenceville Rd, Lawrenceville, NJ
<input type="checkbox"/>	McGraw-Hill	120 Windsor Center Dr, East Windsor, NJ

<input type="checkbox"/>		Conair Corporation	150 Milford Rd, Hightstown, NJ
<input type="checkbox"/>		Shiseido America, Inc.	366 Princeton Hightstown Rd, East Windsor, NJ
<input type="checkbox"/>		NJ Manufacturers Insurance Company	1001 Grand St S, Hammonton, NJ
<input type="checkbox"/>		Homasote	932 Lower Ferry Rd, Trenton, NJ
<input type="checkbox"/>		Robert Wood Johnson University Hospital	1 Hamilton Health Pl, Trenton, NJ
<input type="checkbox"/>		Congoleum Corp.	3500 Quakerbridge Rd, Mercerville, NJ
<input type="checkbox"/>		Coca-Cola Foods	480 Mercer St, Hightstown, NJ
<input type="checkbox"/>		Peddie School	111 Armellino Ct, Hightstown, NJ
<input type="checkbox"/>		Dana Communications	2 E Broad St, Hopewell, NJ
<input type="checkbox"/>		Merrill Lynch	410 Scotch Rd, Hopewell, NJ
<input type="checkbox"/>		Janssen Pharmaceutical	1125 Trenton Harbourton Rd, Titusville, NJ
<input type="checkbox"/>		St. Francis Medical Center	601 Hamilton Avenue Trenton NJ 08629-1986
<input type="checkbox"/>		The Trenton Times	500 Perry St, Trenton, NJ
<input type="checkbox"/>		Gaum. Inc.	1080 US Highway 130, Robbinsville, NJ

Monmouth County

<input type="checkbox"/>		Meridian Health System	1350 Campus Parkway 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)			
Name of Group/Organization	Outreach Area	Racial/Ethnic Identification of Readers/Audience	Duration & Frequency of Outreach
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

#### 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"/>	<b>BUILDING</b> Mercer County Library Headquarters
<input type="checkbox"/>	<b>LOCATION</b> 2751 Brunswick Pike, Lawrenceville, NJ 08648
<input type="checkbox"/>	<b>BUILDING</b> Monmouth County Headquarters Library
<input type="checkbox"/>	<b>LOCATION</b> 125 Symmes Drive, Manalapan, NJ 07726
<input type="checkbox"/>	<b>BUILDING</b> Ocean County Library
<input type="checkbox"/>	<b>LOCATION</b> 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

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



Signature	Date
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