

STAFFORD TOWNSHIP AFFORDABLE HOUSING PROGRAM



Prepared by the Stafford Township
Community Development Department

Stafford Township Affordable Housing Program

Thank you for your interest in our affordable housing program. We hope you find this information packet helpful in finding out more about affordable housing opportunities in Stafford Township. We have provided you with a background of the program and useful resources and documentation.

What is affordable housing?

Affordable housing is housing that is available to people of moderate income at a reasonable price. It is often built as townhomes or apartments but may also be single-family homes. A unit is generally considered affordable if the owner pays approximately 28% (30% for renters) or less of his/her gross income on housing costs. Housing costs include the base rent as well as the cost of utilities for renters and include mortgage payments, property taxes, insurance, and homeowner's association fees for owners. Families, singles, and seniors can all qualify for affordable housing.

Who benefits from affordable housing?

Working class families struggling to make ends meet, seniors, and people with disabilities all benefit from affordable housing. Children who have grown up in the community and have now entered the workforce but cannot find an affordable place to live benefit from affordable housing. Senior citizens that can no longer afford to keep up their homes and people with disabilities seeking to live independently in the community need housing that is affordable on a fixed income. Teachers, firefighters, waiters, cashiers and physician's assistants (to name a few) whose services contribute to the quality of life and attractiveness of communities also need affordable housing. The fastest growing sector of the economy in suburban areas such as ours is the service sector. Providing a range of housing opportunities within our community helps to ensure that the various services we all use at some point in our lives are available and convenient and that those employees may have an option to live near their job. Many people are surprised to learn that households earning up to 80% of area median income qualify for affordable housing. In Ocean County, a family of four making up to approximately \$74,000 qualifies for affordable housing. Providing affordable housing close to places of employment decreases road congestion, reduces commuting time, and saves energy. Having safe, decent and affordable housing for those in need leads to more stable families and communities.

Affordable Housing in Stafford Township

In an effort to provide affordable housing and comply with State statutes, Stafford Township has prepared a Housing Element and Fair Share Plan. Some of the ways in which the obligation is being met is with existing units already built in town, inclusionary and 100% affordable projects that are about to begin construction, zoning which requires affordable housing to be included in future development and a program to provide lots to affordable housing developers. Please refer to the Stafford Township Affordable Housing Units list for details about each housing opportunity.

The Affordable Housing Process

Initial eligibility for affordable units in Stafford Township is determined by gross annual household income. To qualify, the total household income of all household members over the age of 18 must be no more than 80% of the median income in the region. Households with income between 50% and 80% of the median income would qualify for a moderate-income unit. Households with income less than 50% of the median income would qualify for a low-income unit. An Administrative Agent for each project is designated and will screen households that apply for affordable housing. Income includes, but is not limited to, salary or wages (including regular overtime), alimony, child support, social security, benefits, pensions, business income, and actual or imputed interest earned from assets (which include bank accounts, CD's, stocks, bonds and other securities), and real estate.

If you are seeking to purchase a home, you must be able to qualify for a mortgage and have the ability to make a reasonable down payment at the time of purchase. Stafford Township has a down payment assistance program and further information about the program is included in this packet.

If you are seeking to rent a home, you must pay for and be able to pass a credit check and be able to make the required security deposit. In New Jersey, landlords have the authority to collect up to one and one-half times the amount of one month's rent as a security deposit.

How is a family selected for an affordable unit?

Every effort is made to match the household size and type with the number of bedrooms in the unit. The Administrative Agent strives to have children of a different gender in separate bedrooms and strives to have no more than 2 persons per bedroom. Generally, after a preliminary

application is provided to the Administrative Agent and a pool of applicants is established (after a set time frame), a random selection process occurs. This refers to a process by which applicants are randomly chosen from the pool and, after verification is determined, income-eligible households are selected for placement in affordable housing units. It is sometimes called a lottery system.

The applicant pool will be notified when the selection process takes place. When a development is first constructed, all the units will be matched from the applicant pool. As units are occupied and then vacant, the same random selection process occurs so any new applicants may enter the pool and have the same chance to be chosen for a unit. No preference is given to one applicant over another except those currently living or working in our affordable housing region (Mercer, Monmouth and Ocean Counties). Also, preference is given for purposes of matching household income and size with an appropriately priced and sized affordable unit.

Included in this packet is the following documentation to help in your search for affordable housing:

1. **Stafford Township Affordable Housing Units** list showing all existing and future units included in the Township's program. Each listing notes how many units are in each project, the number of bedrooms and other details about the development together with contact information.
2. **Resources** list giving various local, regional and national agencies and organizations dealing with affordable housing issues.
3. **2014 Regional Income Limits** chart adopted by DCA. The 2015/2016/2017 charts have not been updated by the State. Simply find the column for the number of people in your household and the row for moderate, low or very low income. The household income cannot be higher than the moderate income level shown in Region 4.
Please note that income guidelines vary slightly for Stafford Park Apartments and you may contact them for up to date information. A rental chart is included in this packet for new rents effective January 1, 2017.
4. Information Sheet in connection with the **Down Payment Assistance Program**.

5. For Pine Crest Village and Perry's Lake:

The Township has contracted with the company Community Grants, Planning and Housing (CGP&H) to handle the application process for units in **Pine Crest Village** and **Perry's Lake**. Please visit www.affordablehomesnewjersey.com to see what new or resale units are available and to apply online. An instructional flyer is provided in this packet. If you do not have access to a computer or have any questions concerning the application process please feel free to contact CGP&H 609-664-2769 x 29.

For those projects not listed above, please contact the owner or management agent for more information. All contact information is provided in the *Stafford Township - Affordable Housing Units* list included in this packet.

6. Flyer in connection with the Township's **Home Improvement Program** which was instituted in May 2014. This program is administered by Community Grants, Planning and Housing (CGP&H) and more information can be found by visiting www.hip.cgph.net.

If you have any questions about the Township's affordable housing program, please contact the Community Development Department (609) 597-1000 x 8535 or zoning@staffordnj.gov.

Stafford Township - Affordable Housing Units

Cedar Run Apts and Cedar Run Apts. II

240 South Main Street (Route 9)
Cedar Run

Occupied – Re-rentals only

72 affordable units
age-restricted
rental
low income
1-bedroom units

Managed by and apply to GND Management
Georgiana Earls, Director of Housing – (609) 597-4396 (Tues&Wed)

Perry's Lake

Off McKinley Avenue
Sales Office – 4 Princeton Drive

Occupied – Re-sales only

46 affordable units (426 market-rate units)
age-restricted – 55 or older
for sale
22 low-income, 24 moderate-income
1- and 2-bedroom units

Managed by Perry's Lake - Sale Center – (609) 597-7771

Apply to Community Grants, Planning and Housing
To view available units and to apply online visit www.affordablehomesnewjersey.com
Or call 609-664-2769 x 29 if you do not have access to a computer

Pine Crest Village

Off McKinley Avenue & Route 9 South
Sales Office – 46 Baltimore Avenue

Units built & occupied
Re-sales AND New units available

75 affordable units (32 market-rate units)
family
for sale
38 low-income, 37 moderate-income
2- and 3-bedroom units

Managed by Dan and Kristina Latoof - (609) 597-6602
<http://www.mhvillage.com/Communities/MobileHomePark.php?key=72379>

Apply to Community Grants, Planning and Housing
To view available units and to apply online visit www.affordablehomesnewjersey.com
Or call 609-664-2769 x 29 if you do not have access to a computer

Stafford by the Bay
312 East Bay Avenue

Occupied – Re-rentals only

84 affordable units
age-restricted – 62 or older at the time of application
rental
low-income
1-bedroom units

Managed by and apply to Springpoint Senior Living
Deborah Colianni – (609) 489-0809 or dcolianni@springpointsl.org
www.springpointsl.org

Stafford Park Apartments

321 Cook Road
Stafford Business Park
Route 72 & Garden State Parkway

Occupied – Re-rentals only

111 affordable units
family
rental
56 low-income, 55 moderate-income
1-, 2- and 3-bedroom apartment units

Apply to Stafford Park Apartments - (609) 597-3000
www.waltersgroupapartments.com
321 Cook Road
Manahawkin, NJ 08050

Brookdale Stafford (formerly Emeritus at Stafford)

1275 Route 72 West

Occupied – Re-rentals only

77 assisted living units
age-restricted
rental
studio and 1-bedroom units

Managed by and apply to Brookdale Stafford
www.brookdale.com
(609) 225-4182

If you have any questions about the Township's affordable housing program, please contact the Community Development Department (609) 597-1000 x 8535 or zoning@staffordnj.gov.

Resources

Stafford Township

Community Development Department
(609) 597-1000 x 8535
zoning@staffordnj.gov
www.staffordnj.gov

Administrative Agent

Community Grants, Planning and Housing (CGP&H)
101 Interchange Plaza, Suite 301
Cranbury, NJ 08512
(609) 664-2769
www.cgph.net
www.affordablehomesnewjersey.com

Administers the following:
Perry's Lake
Pine Crest Village
Home Improvement Program -
www.hip.cgph.net

Ocean County

Ocean County Board of Social Services
1027 Hooper Avenue
Toms River, NJ 08754
(732) 349-1500
www.co.ocean.nj.us/SocialServices

Ocean County Department of Human Services
1027 Hooper Avenue
Toms River, NJ 08754
(732) 506-5374 or 1-800-544-7184
www.co.ocean.nj.us/ocdhs

State of New Jersey

NJ Department of Community Affairs (DCA)
<http://www.state.nj.us/dca/>

Division of Housing & Community Resources

(609) 633-6286
<http://www.nj.gov/dca/divisions/dhcr/>

Local Planning Services (formerly NJ Council on Affordable Housing-COAH)
(Administers the Fair Housing Act)
(609) 292-3000
<http://www.nj.gov/dca/services/lps/hss/>

New Jersey Housing and Mortgage Finance Agency (HMFA)
(609) 278-7400 Hotline - 1-800-NJ-HOUSE, or 1-800-654-6873.
<http://www.nj.gov/dca/hmfa/>

New Jersey Housing Resource Center
<http://www.nj.gov/njhrc/>
Telephone, Dial 211

New Jersey Department of Human Services
<http://www.state.nj.us/humanservices/index.shtml>
(609) 292-3717

NJ 2-1-1 Partnership
<http://www.nj211.org/> - NJ 211 Community Resource website
Or call 211

Federal

US Department of Housing and Urban Development (HUD)
Camden Field Office
800-840 Cooper Street, 2nd Floor
Camden, NJ 08102-1156
(856) 757-5081
toll-free **(800) CALL-FHA** (800-225-5342)
<http://www.hud.gov/>

Miscellaneous

Free Credit Report – 1-877-322-8228
www.annualcreditreport.com

O.C.E.A.N., Inc. (Ocean Community Economic Action Now, Inc.)
40 Washington Street
Toms River, NJ 08753
(732) 244-5333 or (732) 244-2351
<http://www.oceaninc.org/>

United Way of Ocean County
650 Washington Street, Suite 2
Toms River, NJ 08753
732-240-0311
<http://www.uwocnj.org/>

Habitat for Humanity of So. Ocean County
668 Main Street (Rt 9)
West Creek, NJ 08092
(609) 978-9984
<http://www.hfhsoc.org/>

Habitat for Humanity of No. Ocean County
PO Box 1754
Toms River, NJ 08754-1754
(732) 228-7962
<http://www.nohfh.com>

**NEW JERSEY COUNCIL ON AFFORDABLE HOUSING
2014 AFFORDABLE HOUSING REGIONAL INCOME LIMITS**

		1 Person	+1.5 Person	2 Person	+3 Person	4 Person	+4.5 Person	5 Person	6 Person	7 Person	8 Person	Max. Increase** Rent/ Sale/	Regional Asset Limit***
Region 1 Bergen, Hudson, Passaic and Sussex	Median	\$59,095	\$63,317	\$67,538	\$75,980	\$84,422	\$87,799	\$91,176	\$97,930	\$104,683	\$111,437		
	Moderate	\$47,276	\$50,653	\$54,030	\$60,784	\$67,538	\$70,239	\$72,941	\$78,344	\$83,747	\$89,150		\$163,245
	Low	\$29,548	\$31,658	\$33,769	\$37,990	\$42,211	\$43,899	\$45,588	\$48,985	\$52,342	\$55,719	1.8%	0.00%
Region 2 Essex, Morris, Union and Warren	Very Low	\$17,729	\$18,995	\$20,261	\$22,794	\$25,327	\$26,340	\$27,353	\$29,379	\$31,405	\$33,431		
	Median	\$63,430	\$67,961	\$72,492	\$81,553	\$90,614	\$94,239	\$97,864	\$105,113	\$112,362	\$119,611		
	Moderate	\$50,744	\$54,369	\$57,993	\$65,242	\$72,482	\$75,391	\$78,291	\$84,090	\$89,890	\$95,689	1.8%	0.00%
Region 3 Hunterdon, Middlesex and Somerset	Low	\$31,715	\$33,980	\$36,246	\$40,777	\$45,307	\$47,120	\$48,932	\$52,556	\$56,181	\$59,806		\$173,844
	Very Low	\$19,029	\$20,388	\$21,747	\$24,466	\$27,184	\$28,272	\$29,359	\$31,534	\$33,709	\$35,883		
	Median	\$73,500	\$78,750	\$84,000	\$94,500	\$105,000	\$109,200	\$113,400	\$121,800	\$130,200	\$138,600		\$199,936
Region 4 Mercer, Monmouth and Ocean	Moderate	\$58,800	\$63,000	\$67,200	\$75,600	\$84,000	\$87,360	\$90,720	\$97,440	\$104,160	\$110,880		
	Low	\$36,750	\$39,375	\$42,000	\$47,250	\$52,500	\$54,600	\$56,700	\$60,900	\$65,100	\$69,300	1.8%	0.00%
	Very Low	\$22,050	\$23,625	\$25,200	\$28,350	\$31,500	\$32,760	\$34,020	\$36,540	\$39,060	\$41,580		
Region 5 Burlington, Camden and Gloucester	Median	\$64,830	\$69,461	\$74,091	\$83,353	\$92,614	\$96,319	\$100,023	\$107,432	\$114,841	\$122,250		
	Moderate	\$51,864	\$55,568	\$59,273	\$66,682	\$74,091	\$77,055	\$80,018	\$85,946	\$91,873	\$97,800	1.8%	0.00%
	Low	\$32,415	\$34,730	\$37,046	\$41,676	\$46,307	\$48,159	\$50,012	\$53,716	\$57,421	\$61,125		\$174,209
Region 6 Atlantic, Cape May, Cumberland and Salem	Very Low	\$19,449	\$20,838	\$22,227	\$25,006	\$27,784	\$28,896	\$30,007	\$32,230	\$34,452	\$36,675		
	Median	\$57,050	\$61,125	\$65,200	\$73,350	\$81,500	\$84,760	\$88,020	\$94,540	\$101,060	\$107,580		\$151,043
	Moderate	\$45,640	\$48,900	\$52,160	\$58,680	\$65,200	\$67,808	\$70,416	\$75,632	\$80,848	\$86,064	1.8%	0.00%
Region 6 Atlantic, Cape May, Cumberland and Salem	Low	\$28,525	\$30,563	\$32,600	\$36,675	\$40,750	\$42,380	\$44,010	\$47,270	\$50,530	\$53,790		
	Very Low	\$17,115	\$18,338	\$19,560	\$22,005	\$24,450	\$25,428	\$26,406	\$28,362	\$30,318	\$32,274		
	Median	\$51,085	\$54,734	\$58,383	\$65,681	\$72,979	\$75,888	\$78,817	\$84,656	\$90,494	\$96,332	1.8%	0.00%
Region 6 Atlantic, Cape May, Cumberland and Salem	Moderate	\$40,868	\$43,787	\$46,707	\$52,545	\$58,383	\$60,719	\$63,054	\$67,725	\$72,395	\$77,066		\$136,680
	Low	\$25,543	\$27,367	\$29,192	\$32,841	\$36,490	\$37,949	\$39,409	\$42,328	\$45,247	\$48,166		
	Very Low	\$15,326	\$16,420	\$17,515	\$19,704	\$21,894	\$22,769	\$23,645	\$25,397	\$27,148	\$28,900		

Moderate income is between 80 and 50 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

* These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

** This column is used for calculating the pricing for resale and rent increases for units as per N.J.A.C. 5:97-9.3. However, low income tax credit developments may increase based on the low income tax credit regulations. Landlords who did not increase rent in 2012 may increase rent by the combined 2012 and 2013 increase, or 3 percent.

*** The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.

Since the COAH Regional Income Limits for 2013 were higher than 2014 figures, the 2013 income limits, shown above, will remain in force for 2014 and until Regional Income Limits surpass the 2013 Regional Income Limits.

Stafford Park Apartments

Income Guidelines - Rent Effective 1/1/17

	No. Bedroom	Rent	Maximum Income Based on Household Size					
			1 person	2 person	3 person	4 person	5 person	6 person
Very Low Income	1	\$520	\$22,505	\$25,725	n/a	n/a	n/a	n/a
	2	\$621		\$25,725	\$28,945	\$32,130	n/a	n/a
	3	\$711			\$28,945	\$32,130	\$34,720	\$37,275
Low Income	1	\$778	\$32,150	\$36,750	n/a	n/a	n/a	n/a
	2	\$932		\$36,750	\$41,350	\$45,900	n/a	n/a
	3	\$1,079			\$41,350	\$45,900	\$49,600	\$53,250
Moderate Income	1	\$951	\$38,580	\$44,100	n/a	n/a	n/a	n/a
	2	\$1,139		\$44,100	\$49,620	\$55,080	n/a	n/a
	2	\$1,055		\$44,100	\$49,620	\$55,080	n/a	n/a
	3	\$1,319			\$49,620	\$55,080	\$59,520	\$63,900
	3	\$1,191			\$49,620	\$55,080	\$59,520	\$63,900



STAFFORD TOWNSHIP AFFORDABLE HOUSING DOWN PAYMENT ASSISTANCE PROGRAM

Stafford Township has created a Down Payment Assistance Program. The program is for eligible purchasers of homes that are part of the Stafford Township Affordable Housing Program.

The program shall provide an amount matching the contribution of the program participant, with one dollar (\$1.00) provided by the Township for every one dollar (\$1.00) provided for down payment by the program participant. The minimum down payment by the program participant must be five percent (5%) of purchase price and the maximum matching contribution by Stafford Township shall be ten percent (10%) of the purchase price.

The program will provide a ten (10) year, no interest, deferred loan. During years one (1) through six (6), if the program participant sells his/her home, the full amount of the loan is to be repaid to the Township upon transfer of the property to the next homeowner. During years seven (7) through ten (10), the loan shall be forgiven at the rate of twenty percent (20%) per year. After ten (10) years, the loan is fully forgiven.

The following is for illustrative purposes only

Purchase Price = \$80,000.00

Down Payment Assistance Loan amount = \$8,000.00 (10% maximum matching amount)
(minimum matching would be 5% or \$4,000.00)

Date of Purchase: 1/1/2017

If sold before 12/31/2022, the entire \$8,000.00 loan must be paid back.

If sold between 1/1/2023 and 12/31/2023, 80% of the loan or \$6,400.00 must be paid back.

If sold between 1/1/2024 and 12/31/2024, 60% of the loan or \$4,800.00 must be paid back.

If sold between 1/1/2025 and 12/31/2025, 40% of the loan or \$3,200.00 must be paid back.

If sold between 1/1/2026 and 12/31/2026, 20% of the loan or \$1,600.00 must be paid back.

If sold after 1/1/2027, the loan is fully forgiven.

For more information, please contact the Township's Community Development Department at
(609) 597-1000 x 8535 or zoning@staffordnj.gov

OR

Community Grants, Planning and Housing (CGP&H)

101 Interchange Plaza, Suite 301

Cranbury, NJ 08512

(609) 664-2769

www.cgph.net or www.affordablehomesnewjersey.com



AFFORDABLE HOUSING APPLICATION INFO

Thank you for your interest in Affordable Housing!

The *fastest* and *easiest* way to apply is to submit a preliminary application online at:

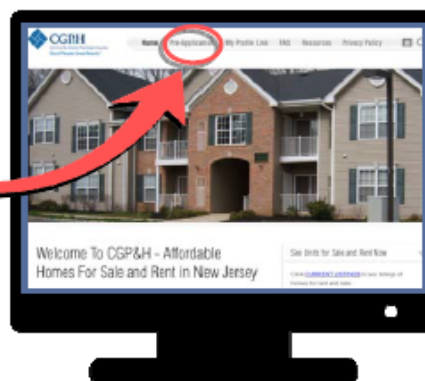
www.AffordableHomesNewJersey.com

Follow these two easy steps to apply today!

Step One:

Simply click on the “Pre-Application” link at the top of the webpage and you will be sent straight to the simple application form to fill out online.

On the pre-application page, simply enter your information and instantly submit your online preliminary application. Once done, you should receive a confirmation email instantly!



Step Two:

Visit your online **Applicant Profile** by following the link in the confirmation email you will receive after submitting your preliminary application. On this profile, you can:

- ◆ *Add yourself to affordable housing waitlists*
- ◆ *Look for up-to-date rental and sale property listings*
- ◆ *Verify and update any of your personal information*
- ◆ *Find information on program income limits and other policies*



APPLY ONLINE TODAY!



If you don't have access to a computer, please give us a call at 609-664-2769 ext. 29.

DOES YOUR HOME NEED REPAIRS?

The Township of Stafford invites you to apply to the

Stafford Home Improvement Program

You can receive up to **\$25,000** in repairs!

			<p>ELIGIBLE USES OF FUNDS INCLUDE</p> <p></p> <p><i>Roofs & Foundations</i> <i>Heating & Electrical</i> <i>Windows & Insulation</i> <i>Plumbing and more!</i></p>
			

If you live in Stafford Township, own your home, and your total gross annual household income falls below the income limit for your household size, you may qualify to participate in the program.

Household size	1	2	3	4	5	6	7	8
Maximum Income	\$51,864	\$59,273	\$66,682	\$74,091	\$80,018	\$85,946	\$91,873	\$97,800



(income limits updated annually)

- There is **no cost to apply** and it does not affect your credit score.
- Funds are provided as a **no interest (0%)** ten-year forgivable loan.
- A **professional inspector** oversees the rehabilitation process.
- There is **no monthly payment**.

This Program is Sponsored by the Township of Stafford

**FIRST COME, FIRST SERVED
TAKE THE FIRST STEP!**

www.hip.cgph.net

Easily submit your preliminary application online!

If you have additional questions, or if you do not have internet access, call the Township Representative at (609) 664-2783