

## Mt. Laurel/State of NJ Very Low, Low & Moderate Income Housing Program Frequently Asked Questions (FAQs)

### What is the State of NJ Very Low, Low & Moderate Income Program?

The NJ Supreme court established a constitutional obligation requiring all 566 municipalities in NJ to create realistic opportunities for the provision of very low, low and moderate income housing. Some towns are currently exempt from building new housing if there is existing housing stock that meets the obligations. A designated municipal liaison or housing officer in the municipality keeps track of the units and who can direct you to the Administrative Agent (AA) who processes the pre-applications/applications, ensures the rules are being followed, handles the random selection, etc.

### Does every borough, township or municipality have an affordable housing program?

No. Some boroughs, townships or municipalities are exempt. However, every ten years the plans are reviewed and sometimes a municipality that was exempt the first 20 years of a program may now need to build units and vice versa.

### Does every borough, township, or municipality have to offer every kind of affordable housing: group home, rental, for sale, etc.?

No. Some boroughs, townships or municipalities may only offer units for sale, some only to rent, some may meet the need by offering only age restricted units. On the other hand, several boroughs, townships or municipalities do offer many types of affordable housing options and some offer all types.

### How can I apply to a new complex under construction that will include affordable housing units?

Often the Administrative Agent only finds out about new units 6 months prior to occupancy because affordable units are only required to be marketed/offered to the public four months (120 days) prior to occupancy. Interested applicant(s) can reach out to the township's planning department or administrator for more details. Keep in mind, it can take years from the time a project is approved/planned before they even break ground or will be offering units. Sometimes planned units are never even built as unexpected situations may impact the project.

### How can I find applications or opportunities for the State of NJ Very Low, Low & Moderate Income Program?

Finding how to apply can sometimes be confusing and slightly difficult. There is NOT one application per town, county or state. Each property that offers low/moderate income units can have a separate application or pre-application. At times, several properties in the same town can have different Administrative Agents and an applicant(s) will need to complete numerous applications or pre-applications from different entities.

HUD Housing Counselors may also be able to help you or direct you to housing options in the program. CJHRC can provide information on how to apply to Somerset or Hunterdon County properties by contacting one of our counselors at 908-446-0036 or by emailing us at [2cjhrc@gmail.com](mailto:2cjhrc@gmail.com); our website is [www.cjhrc.org](http://www.cjhrc.org).

Where can I find resources to locate affordable housing in New Jersey?

- The **Housing Affordability Service (HAS)** is a State agency that contracts with NJ municipalities to administer the sale and re-sale of affordable units. HAS can be reached at (609) 278-7579 or (609) 278-8841.
- **New Jersey's Housing Resource Center** is an online searchable listing service for all types of affordable housing in New Jersey. Landlords, developers, and administrators can post available units and contact information. (The website contains affordable and market rate housing.) Visit [njhrc.gov](http://njhrc.gov); if you do not have access to the internet, call 211 for assistance.

I want to apply to a specific complex but nothing is currently available. Can I be contacted when something becomes available?

No. Unfortunately, there is a huge demand for units and the Administrative Agents cannot be responsible to ensure they remember to reach out to anyone that expressed an interest. In order to have a fair system, each applicant or pre-applicant needs to be treated the same.

What is the different between a pre- application and a full application?

- What is a pre-application?  
Requires applicant(s) in the household who plan to live in the affordable unit, complete an online or hard copy pre-application and self declares information. The applicant(s) does not have to return any or, sometimes minimal documentation is required. This ONLY places the household in a category based on what was provided on the pre-application. The household is NOT certified. Once a unit is available, the household will be contacted and will need to submit a full application with required documentation in order to be certified.
- What is a full application?  
Requires all sections of the application be completed, signed, dated and returned with all required documentation in order to be certified. The Administrative Agent (AA) responsible for that property reviews the information for completeness and places the household in the appropriate category(categories). If all documentation is submitted, the AA will certify the applicant(s); certification is good for 6 months.

How long does it take for a pre-application or full application to be processed once I submit it to the Administrative Agent?

The Administrative Agent (AA) hired to handle a specific property will contact the household and advise them of their status within 6 weeks. Some AA's respond much quicker and others may go past the date. It is suggested applicant(s) keep track of all complexes you applied to, keep track of what type of application you completed (pre or full), date of submission and how you submitted (online/email/in person/by mail). When you follow up with the AA, all the information is in an organized manner. If you have not received a response from the AA, we advise following up with the AA by email and requesting the AA respond that way.

How long is a certification valid for and can it be renewed?

The Administrative Agent shall prepare a standard form of certification and shall sign and date one for each household when certified. An initial certification shall be valid for no more than 180 days unless a valid contract for sale or lease has been executed within that time period. In this event, certifications shall be valid until such time as the contract for sale or lease is ruled invalid and no occupancy has occurred. Certifications may be renewed in writing at the request of a certified household for an additional period of 180 days at the discretion of the Administrative Agent.

What is a random selection?

Whenever there are more certified households than available affordable units, a "Random selection process" (lottery) is required in this program. No preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery). Each Administrative Agent must have an administrative manual that outlines the random selection process and how it will be done.

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