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CRANFORD DEVELOPMENT ASSOCIATES, LLC, a limited liability company organized under the laws of the State of New Jersey, SAMUEL HEKEMIAN, PETER HEKEMIAN, JEFFREY HEKEMIAN and ANN KRIKORIAN as trustee for RICHARD HEKEMIAN and MARK HEKEMIAN, Plaintiffs,

vs.

TOWNSHIP OF CRANFORD, MAYOR AND COUNCIL OF THE TOWNSHIP OF CRANFORD and the PLANNING BOARD OF THE TOWNSHIP OF CRANFORD, Defendants.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION: UNION COUNTY

DOCKET NO. UNN-L-003759-08

CIVIL ACTION – *MOUNT LAUREL*

**CERTIFICATION OF
RANDALL GOTTESMAN IN SUPPORT
OF THE MOTION TO AMEND THIRD
ROUND FINAL JUDGEMENT OF
COMPLIANCE AND REPOSE**

Randall Gottesman, P.P., License # 3016, of full age, does hereby certify as follows:

1. I am a licensed Professional Planner in the State of New Jersey and President of CGP&H, a planning and full-service affordable housing firm which serves as the housing rehabilitation program administrator and Administrative Agent for the Township of Cranford.
2. I am a planning consultant with 36 years of experience in the public and private sectors which includes preparation of affordable housing fair share plans and housing elements, administering housing rehabilitation programs; doing financial packaging for affordable housing projects, including 100% affordable municipally sponsored projects, serving as Administrative Agent by overseeing the administration of existing affordable rental and owner occupied housing

units; designing and implementing Market to Affordable programs, Accessory Apartment Programs and Affordability Assistance programs for dozens of municipal clients throughout the State of New Jersey.

3. I am submitting this Certification in support of the Township's Motion for Leave to Amend Its Round 3 Judgement of Compliance and Repose in the above-captioned matter.

4. I am thoroughly familiar with the facts submitted herein.

5. On April 25, 2017, CGP&H began assisting the Township to perform various tasks associated with the administration of the affordable units within Cranford Township.

6. To date, CGP&H has taken the following actions:

a. Prepared the Cranford Home Improvement Program Policies and Procedures Manual. See Exhibit A.

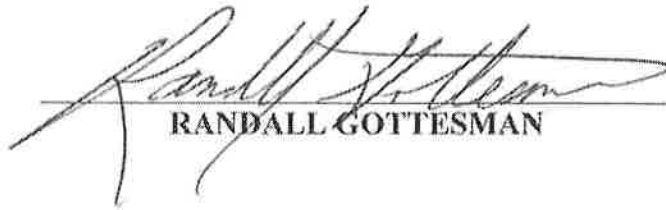
b. Completed a Marketing Plan (page 26 of the Manual, Section IX Marketing Strategy). It is in lieu of a separate submission of the Program's marketing plan, satisfying 5:93-5.2(d). In addition, please see Exhibit B with specific methods that will be employed to perform public outreach for Cranford's new Home Improvement Program, with kickoff of the outreach to occur by July 14, 2017. See Exhibit B.

c. Contacted the owners of all 29 permanent group home bedrooms throughout the Township for purposes of assembling the documentation needed to perfect the Mount Laurel credits (and bonus credits) concerning same. The Township now has documentation for 10 bedrooms, including the 3 bedrooms that were previously approved in 2013. We are working fast to secure more from the 16 remaining bedrooms. See Exhibit C for a detailed summary of documentation and the current status for each structure, as well as related communications initiated by CGP&H.

d. Created a new Spending Plan for the Township, which was adopted on June 13, 2017. See Exhibit D.

e. Communicated with the owners of the Needlepoint and Riverfront developments to secure the deed restriction documentation for the affordable units referenced in the Township's existing Judgment of Compliance and Repose. CGP&H staff prepared deed restriction language and has a fully executed Needlepoint deed restriction, included herein. See Exhibit E.

- f. Communicated with the owner of the Riverfront development to address the bedroom distribution issue referenced in Special Master McKenzie's 2013 Final Compliance Report. CGP&H staff prepared special deed restriction language to address this additional concern. We are in the process of resolving this matter.
7. CGP&H will continue to diligently work to address any remaining loose ends.
8. CGP&H is highly-adept at addressing these issues and, based on past experience, we are confident that we can complete our assignment in the coming weeks.
9. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



RANDALL GOTTESMAN

Date: July 14, 2017

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Exhibit A – Cranford Home Improvement Program Policies and Procedures Manual

Home Improvement Program

Policies and Procedures Manual

Township of Cranford
New Jersey

May 1, 2017

Prepared by:



CGPH

Community Grants, Planning & Housing

Good People. Great Results.™

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Home Improvement Program

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Home Improvement Program

Policies & Procedures Manual

I. INTRODUCTION

The purpose of this document is to establish policies, guidelines and procedures which will govern the Cranford Home Improvement Program (HIP). The HIP was created by the Township to assist properties occupied by very low, low and moderate income households to correct all existing interior and exterior health, safety and code violations in conformity with the standards of the New Jersey State Housing Code, N.J.A.C. 5:28 and the Rehabilitation Subcode, N.J.A.C. 5:23-6. The HIP is guided by N.J.A.C. 5:93-5.2 and is subject to all laws, regulations, ordinances, and codes of the New Jersey Department of Community Affairs (DCA) and the Township of Cranford. The Township of Cranford has contracted with Community Grants, Planning & Housing LLC (CGP&H), a private consulting firm specializing in the implementation of publicly-funded housing rehabilitation programs, to manage and administer the HIP. Initially the program's funding source will be municipal housing trust funds. If the funding source changes, the manual will be updated to reflect the change as well as changes to regulation requirements, if any.

A. Fair Housing and Equal Housing Opportunities

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



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

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

II. ELIGIBLE PARTICIPANTS

A. Program area

The Cranford Home Improvement Program is a Township wide program currently aimed at scattered site housing rehabilitation of housing occupied by very low, low and moderate income households throughout the Township of Cranford.

B. Categories of Participants

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

C. Income Limits

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

Table 1: 2017 Regional Income Limits (updated annually)

Household Size	Low Income Limit	Moderate Income Limit
1	\$31,715	\$50,744
2	\$36,246	\$57,993
3	\$40,777	\$65,242
4	\$45,307	\$72,492
5	\$48,932	\$78,291
6	\$52,556	\$84,090
7	\$56,181	\$89,890
8	\$59,806	\$95,689

These income guidelines are based on median income figures determined by the New Jersey Department of Community Affairs Income Limits for **Region 2** which includes **Union County**. However, since the 2015 NJ Supreme decision declaring COAH nonfunctioning, it may now be left to the local court vicinages to approve income, sales and rental increases using similar methodologies that were employed by COAH. The plan for properly amending median incomes

and rental increases every year is included as an Appendix B to this manual. The Program Administrator will ensure that this chart is updated whenever adjustments to these income figures become available.

D. Application Selection

The program will process new applicants added to the waiting list/applicant pool on a first-come, first served basis, to qualified applicants. Priority will be given to homeowners with less than \$250,000 in liquid assets. Assets in federally recognized retirement accounts do not apply to the liquid asset limit. The goal is to have a minimum of 50% of the properties assisted comprised of low income households. The HIP will establish the waiting list from the program marketing efforts identified in Section IX of this manual.

Emergency Processing Order

Properties with safety and/or health hazards, confirmed/certified as an emergency by the municipal Construction Official or Health Department, can by-pass the first-come, first served process however they must meet all the other program requirements including bringing the unit up to code.

The Program Administrator shall determine that an emergency situation exists based on the following:

- A. The repair problem is an immediate and serious threat to the health and safety of the building's residents, and
- B. The problem has been inspected and the threat verified by the appropriate local building inspector and/or health official

Please note that the loan agreement will state that if the homeowner takes the emergency funds to abate the safety/health hazards and then subsequently decides to voluntarily remove themselves from participation in the Township's rehabilitation program to complete the non-emergency substandard code violation components of their project, essentially negating any opportunity for the municipality to gain credit for a fully rehabilitated home for this unit, those public funds used for the emergency may be immediately due and payable back to the Township. There will also be a statement indicating that the Township will place a lien on the rental rehab properties to recapture the funds to be repaid at a low interest. The ten-year deed restriction for all rehabilitated rental units will run with the land to ensure compliance, which deed restriction will be filed with the County Clerk.

III. ELIGIBLE ACTIVITIES

A. Eligible Improvements

The purpose of the program is to bring substandard housing up to code. To qualify for participation in the program, the condition of each home must be certifiable as being "substandard" as defined in N.J.A.C. 5:93-1.3.

In other words, at least one of the following major systems must be in need of replacement or substantial repair:

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

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

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

B. Ineligible Improvements

Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), carpets, solar panels, generators, additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools and landscaping. If determined unsafe, stoves may be replaced. The replacement or repair of other appliances is prohibited. The cost of removing any illegally converted living space (e.g., illegal bedrooms in the basement) are not eligible for assistance.

Rehabilitation work performed by property owners shall not be funded under this program.

C. Rehabilitation Standards

Funds are to be used for work and repairs required to make the unit standard and abate all interior and exterior violations of the New Jersey State Housing Code, N.J.A.C. 5:28 and the Rehabilitation Subcode, N.J.A.C. 5:23-6, (of which the more restrictive requirements will apply), and remove health and/or safety hazards; and any other work or repairs, including finishing and painting, which are directly related to the above listed objectives. For projects that require construction permits, the rehabilitated unit shall be considered complete at the date of final approval pursuant to the Uniform Construction Code.

Municipal rehabilitation investment for hard costs shall average at least \$8,000 per unit, and include the rehabilitation of at least one major system, as previously defined under eligible improvements.

D. Certifications of Substandard/Standard

The Program Building Inspector will inspect the property to determine which systems, if any, are substandard in accordance with sub-section A above and issue a Certification of Substandard. Upon program construction completion, all code deficiencies noted in the inspection report must be corrected and rehabilitated units must be compliant with the standards prescribed in sub-section C above upon issuance of a municipal certificate of completion/approval.

IV. FUNDING TERMS FOR OWNER-OCCUPIED AND INVESTOR-OWNED UNITS

Funding will be provided on the following terms:

A. Terms and Conditions for Owner Occupied Units

Table 2 Owner-Occupied Single Family Home Terms & Conditions

Owner-Occupied Single Family Unit Terms and Conditions of Loan	
Minimum Loan Amount	Per N.J.A.C. 5:93-5.2, the municipality may rehabilitate substandard units that require less than \$8,000 of work, provided the municipal rehabilitation activity shall average at least \$8,000 per unit.
Maximum Loan Amount	\$20,000 per unit
Interest Rate	0% (No monthly payments)
Payment Terms:	100% forgivable if homeowner maintains occupancy and title during the 10-year period. Original Principal is due if house is sold and/or title/occupancy changes years 1 through 10 except for <i>Exceptions to Loan Repayment Terms</i> section below.
Mechanism for Securing Loan	Mortgage and Mortgage Note recorded against property

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

Exceptions to Loan Repayment Terms above during the lien period:

1. If the loan transfers due to inheritance by a Class A beneficiary who will take occupancy upon death of Program mortgagee/Borrower and assume the lien (income eligibility not a requirement); or if by inheritance by a qualified income eligible non-Class A beneficiary, or
2. If the house is sold at an affordable price pursuant to UHAC to someone who can be qualified as income eligible, takes occupancy and agrees to assume the program lien, or

3. If the house is sold at an affordable price pursuant to UHAC to an investor who assumes the lien and also signs a deed restriction for the remaining duration of the affordability period to rent the dwelling at the affordability controls restricted rental rate and according to the affirmative marketing requirements for re-rentals. When this occurs, the Township's Administrative Agent will be responsible for monitoring compliance over that unit.

B. Terms and Conditions on Owner-Occupied Multi-Family Properties including Tenant Units

Table 3 Owner-Occupied Multi-Family Home Terms & Conditions

Owner-Occupied Multi-Family Including Tenant Unit(s) Terms and Conditions of Loan	
Minimum Loan Amount	Per N.J.A.C. 5:93-5.2, the municipality may rehabilitate substandard units that require less than \$8,000 of work, provided the municipal rehabilitation activity shall average at least \$8,000 per unit.
Maximum Loan Amount	\$16,000 per unit
Interest Rate	0% (No monthly payments)
Payment Terms	100% forgivable if homeowner maintains occupancy and title during the ten- year period. Original Principal is due if not in compliance with affordability controls. Rental restrictions transfer with property. See Restrictions below.
Mechanism for Securing Loan	Mortgage, Mortgage Note and Deed Restriction recorded on property

Assisted unit(s) must be occupied by, and affordable to a household(s) that is(are) certified as very low, low or moderate income as per DCA very low, low and moderate Income Limits.

The owner will execute a Mortgage, Mortgage Note, and Deed Restriction, the latter which guarantees the continued availability of the rental unit to low or moderate income households for the terms of the ten-year deed restricted affordability period. The affordability terms for the rental units do not expire even in the event that the owner sells the property, transfers title to the property, or dies within the ten-year program deed restricted affordability period.

Moreover, if Program funds were expended on the owner-occupied unit, and the homeowner sells, transfers title, dies or is not in compliance during the ten-year deed restricted affordability period, unless ownership is transferred to another low or moderate income homeowner, any Program funds expended on work done on the owner's individual unit along with a pro-rata

portion of the shared improvements must be fully repaid to the Township and used to rehabilitate another housing unit.

Additionally, for rental units in a multi-family owner-occupied home:

For tenant units, the maximum permitted rent is pursuant to UHAC and subject to annual adjustment. If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the Deed Restriction shall require the unit to be rented to a very low, low- or moderate- income household at an affordable rental price and will be affirmatively marketed by the Township designated Administrative Agent, in accordance with the Township of Cranford's Affordable Housing Affirmative Marketing Plan. Landlords are responsible to pay income certification fees and affirmative marketing cost for re-rentals.

For information regarding future rental increases: Please refer to Section VIII C of this manual.

C. Terms and Conditions on Investor-Owned Multi-Family Rental Units

Table 4 Investor-Owned Terms & Conditions

Investor-Owned Multi-Family Unit Terms and Conditions of Loan	
Minimum Loan Amount	Per N.J.A.C. 5:93-5.2, the municipality may rehabilitate substandard units that require less than \$8,000 of work, provided the municipal rehabilitation activity shall average at least \$8,000 per unit.
Maximum Loan Amount	\$16,000 per rental unit
Interest Rate	0% (No monthly payments)
Payment Terms	Owner pays 25% of rehab cost at construction agreement signing. 75% balance forgiven if in compliance with rental restrictions. Rental restrictions transfer with property. See restrictions below.
Mechanism for Securing Loan	Mortgage, Mortgage Note and Deed Restriction recorded against property

The ten-year affordability controls against the property will be recorded in a Deed Restriction. The property owner agrees to abide by the rental affordability controls for the life of the Deed Restriction. Additionally, the following conditions apply:

The assisted housing unit(s) is(are) occupied by and affordable to a household that is certified as a very low, low or moderate income household as per DCA's very low, low and moderate Income Limits and as designated by unit in the Deed Restriction. The maximum permitted rent is determined by the Township's Administrative Agent and is pursuant to UHAC and subject to annual adjustment.

Throughout the ten year affordability controls, if a rental unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the Deed Restriction shall require the unit to be rented to a very low, low- or moderate- income household(as designated by unit in the Deed Restriction) at an affordable price and will be affirmatively marketed in accordance with the Township of Cranford Affordable Housing Affirmative Marketing Plan by the Townships' current Administrative Agent at the rates and terms defined within that Agreement. Landlords are responsible to pay income certification fees and affirmative marketing costs for re-rentals.

The owner will execute a Deed Restriction which will guarantee the continued availability of the unit to income eligible households for the terms of the ten-year lien affordability period.

Throughout the ten-year deed restrictive period, the affordability terms do not expire even if the owner sells the property, transfers title to the property, dies, or rents to other than very low, low or moderate income renters, before the terms of the lien expire.

D. Special Needs Waivers for Higher Cost Rehabilitation Projects

In cases of housing rehabilitation need more than the program cap:

- The Program will get confirmation of whether the homeowner can contribute personal funding.
- If needed, the Program will attempt to partner with other possible funding sources such as the Low-Income Home Energy Assistance Program (LIHEAP). The Program reserves the right to make a request to the Township for an exception, having the Township allow the expenditure of up to an additional \$5,000 per unit to address code violations. The Township may consider other situations for special needs waivers. Individual files will be reviewed on a case-by-case basis. Upon Program and Township approval, a Special Needs Funding Limit Waiver may be issued.

E. Use of Recaptured Program Funds

All recaptured funds will be deposited into a Cranford affordable housing trust fund in accordance with N.J.A.C. 5:93-8.15

V. IMPLEMENTATION PROCESS

A. Application/Interview

For each prospective applicant, this process starts with a homeowner either submitting an online preliminary application or the Case Manager pre-qualifies the interested homeowner by phone, whichever is the homeowner's preference. The information is entered in the program applicant pool/waiting list. If the homeowner passes the preliminary criteria review, program information, guidelines, and an application package will be mailed to the applicant when their name is reached on the program's waiting list.

Each prospective applicant is to complete the application and return it to the Case Manager, along with the required verification documents. Upon receipt of the completed application package, a case file will be opened for the applicant and a case file number will be assigned to the unit. The Case Manager will be available via a direct phone line to assist applicants during this and all other phases of the process. Additionally, as needed, a Case Manager will be available for face to face prescheduled appointments. Once a case is assigned a number, the cases are processed in the order of receipt of completed applications and homeowners' cooperation to provide all additional documentation required to finalize the eligibility process.

B. Eligibility Certification

To be eligible for assistance, households in each unit to be assisted must be determined to be income eligible. All adult members of each household, 18 years of age and older, must be fully certified as income-eligible before any assistance will be provided by the Program. The HIP will income qualify applicant, and when applicable tenant, households in accordance with N.J.A.C. 5:93-9 and the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-16.1 et seq., except for the asset test.

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

C. What is Considered Income

The following income sources are considered income and will be included in the income eligibility determination:

- Wages, salaries, tips, commissions
- Alimony
- Regularly scheduled overtime
- Pensions

- Social security
- Unemployment compensation TANF (Temporary Assistance for Needy Families)
- Verified regular child support
- Disability
- Net income from business or real estate
- Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
- Imputed interest (using a current average annual rate of two percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.
- Rent from real estate is considered income
- Any other forms of regular income reported to the Internal Revenue Service

D. What is Not Considered Income

The following income sources are not considered income and will not be included in the income eligibility determination:

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

E. How to Verify Income

To calculate income, the current gross income of the applicant is used to project that income over the next 12 months. Income verification documentation should include, but is not limited to the following for each and every member of a household who is 18 years of age or older:

1. Four current consecutive pay stubs, including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
2. A signed copy of regular IRS Form 1040 (Tax computation form), 1040A or 1040EZ (as applicable) and state income tax returns filed for the last three years prior to the date of interview or notarized tax waiver letter for respective tax year(s)- A Form 1040 Tax Summary for the past three tax years can be requested from the Internal Revenue Service Center by calling 1-800-829-1040 or visiting irs.gov to either obtain an online printout or to request a copy by mail, the latter which takes five to ten calendar days.
3. If applicable, a letter or appropriate reporting form verifying monthly benefits such as:
 - Social Security or SSI – Current award letter or computer printout letter
 - Unemployment – verification of Unemployment Benefits
 - Welfare -TANF current award letter
 - Disability - Worker's compensation letter or
 - Pension income (monthly or annually) – a pension letter
4. A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court (includes separation agreement or divorce papers) or education scholarship/stipends – current award letter;
5. Reports from at least the last two consecutive months that verify income from assets to be submitted by banks or other financial institutions managing savings and checking accounts (bank statements and passbooks), trust funds, money market accounts, certificate of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates), whole life insurance. Examples include copies of all interest and dividend statements for savings accounts, interest and non-interest bearing checking accounts, and investments;
6. Evidence or reports of income from directly held assets, such as real estate or businesses owned by any household member 18 years and older.
7. Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.
8. Current reports of assets – Market Value Appraisal or Realtor Comparative Market Analysis and Bank/Mortgage Co. Statement indicating Current Mortgage Balance. For rental property attach copies of all leases.

F. Additional Income Verification Procedures

Student Income

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

Income from Real Estate

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

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

G. Other Eligibility Requirements

Applicant to submit the following in the application package:

- Copy of current homeowner's insurance declarations page (not the policy or receipt)
- Proof of flood insurance, if property is located in a flood zone
- Copy of recorded deed to the property to be assisted
- Proof of separate residency if a deed co-holder resides at another location (copy of driver's license, etc.)
- If deed holder is a widow or widower, copy of Death Certificate should be included
- Copy of the most current property tax assessment
- Receipt for property taxes
- Signed Eligibility Release form
- Proof that all mortgage payments are current
- Copy of any and all other liens recorded against the property
- Personal identification (a copy of any of the following: Driver's License, Passport, Birth Certificate, Social Security Card, Adoption Papers, Alien Registration Card, etc.)

H. Requirements of Utilities & Taxes Paid Current

All applicants' property tax and sewer accounts must be paid current. The Program reserves the right to make an exception to the requirement of paid up tax and/or sewer accounts. Individual files will be reviewed on a case-by-case basis. Upon approval by the appropriate municipal officials and the Program, a Special Needs Eligibility Requirements Waiver may be issued.

I. Sufficient Equity and Carrying Cost

Additionally, to be determined eligible, there must be sufficient equity in the home to cover the program lien plus the total of other liens. In other words, the market value of the house must be greater than the total of the liens combined. The Township may consider a Special Needs Waiver approved by the municipality on a case-by-case basis for limited equity, but not for negative equity. Additionally, the applicant's income shall be sufficient to meet the carrying costs of the unit or the homeowner is to demonstrate how the unit's carrying costs are funded. This will be reviewed on a case-by-case basis.

J. Eligibility Scenarios of Multi-Family Structures

Several possibilities exist concerning the determination of eligibility in a multi-family structure.

Scenario 1. The Program Administrator determines that the owner is income eligible and the renters in each unit are income eligible. In this case, all of the units are eligible for rehabilitation.

Scenario 2. The Program Administrator determines that the owner is income eligible, but the renters are not. In this case, only the landlord's unit is eligible for rehabilitation. If a home improvement is undertaken which affects all the units in the house (e.g., replacement of a roof), the HIP will only cover a prorated percentage of the cost. For example, in a two-family home with units of approximately equal size, only 50% of the cost of roof replacement will be covered. Where units differ by more than 10% in size, the proration should be based on percentage of square footage within each unit compared to the total interior square footage of all other units in the structure. Shared common areas should not be counted in the denominator for the pro rata calculation.

Scenario 3. The Program Administrator determines that the owner is not income eligible, but the renters are. In this case, the rental units are eligible for rehab, but the owner's is not. If a rehab activity is undertaken which affects all of the units in the house (e.g., replacement of roof), the HIP will only cover a prorated percentage of the cost. For example, in a four -family home, only 75% of the cost of roof replacement would be covered. Where units differ in size, the proration is based on percentage of square footage.

If any of the conditions above apply to a particular applicant's case, CGP&H sends correspondence that explicitly identifies which of the units is eligible for rehabilitation, as well as specifies any applicable percentage of the hard costs of rehabilitation between the program and the homeowner. The homeowner's monetary contribution is to be paid prior to the start of construction at the preconstruction conference in the form of a money order or certified check made payable to the contractor. The payment is held by the program until the work is satisfactorily completed, at which time the program will release the payment to the contractor.

K. Eligibility Certification

After the Program Administrator has determined that the household is income eligible and meets all other eligible requirements, the Program Manager will complete and sign the Eligibility Certification. This certification is valid for six months starting from date of eligibility certification. A Construction Agreement must be signed within this time period. If not, the Program Administrator must reevaluate the household's eligibility.

After the household is certified as income eligible, the Homeowner/Program Agreement will be executed between the owner and the program.

L. Housing Inspection/Substandard Certification/Work Write Up/Cost Estimate

The Program Inspector will perform a comprehensive inspection to determine what work items are necessary to bring the home up to code, as identified in section III C. Photos will be taken at the comprehensive inspection to document existing conditions. As a result of the comprehensive inspection, the Program Inspector will prepare a work write-up and cost estimate. All repairs needed to bring the home up to code will be identified. This work write-up will include a breakdown of each work item by category and by location in the house. The work write-up will contain information as to the scope of work and specifics on materials such as type, quantity and cost. A total cost estimate will be calculated for each housing unit. The HIP's policy is to create Work Write-Ups and Cost Estimates that fall within the HIP funding caps. In unusual hardship cases and when the cost to correct all code violations exceeds the program funding limit, the HIP will seek the homeowner's monetary contribution. If the homeowner is unable to contribute funds or obtain funds from another funding source, the HIP will request additional funds from the Township of Cranford. If the unit cannot be brought up to code with the combination of funds available, the unit may not proceed.

For houses built prior to 1978, refer to Section VII Lead Based Paint (LBP).

M. Contractor Selection

The homeowner, with the approval of the Program Inspector, will select the contractor. The Case Manager will provide the homeowner with a copy of the work write up and the Program

contractor list. The homeowner will complete the Work Write-Up Review Form indicating review and approval of the work write-up and advising of any contractors currently on the Program contractor list that the homeowner does not wish to have notified of the availability of the bid package. If the homeowner wishes to solicit a bid from a contractor not currently on the Program contractor list, the homeowner will provide the contractor's name, address and telephone number on the Work Write-Up Review Form. Any contractors that have not been previously qualified are eligible to participate but must submit their qualifications as well as their bid in the bid package.

The Case Manager will notify at least three (3) currently active contractors that a bid package for the property is available. Each contractor must contact the Case Manager to obtain a full bid package and the contractor must submit a bid to the Case Manager by the submission deadline (usually within three (3) weeks of the date of the bid notification letter). All submitted bids will be opened and recorded by the Program Administrator at a meeting open to all interested parties.

The submitted bids will be reviewed by the homeowner and the Program Inspector. Generally, the lowest responsible bid from a qualified contractor will be chosen. If the homeowner selects a higher bid, he/she must pay the difference between the chosen and the lowest responsible bid. Contractors will be notified of the results of the bidding within one (1) week of the date the homeowner makes his/her contractor selection.

The Case Manager will provide the Municipal Clerk with the executed Bid Tabulation and contractor bid documents to demonstrate contractor award decision. For contractors who are new to the municipality's payment system, the Case Manager will include the contractor's business registration certificate and W-9 form. Contractor award is passed via resolution by Township Committee. To be placed on the Committee meeting agenda, the documents are to be received two weeks prior to the meeting.

N. Pre-Construction Conference/Contract Signing/Loan Closing

Upon receipt of the Township contractor award resolution, the Program Inspector will schedule and conduct a pre-construction conference with the homeowner and contractor. Prior to the pre-construction conference the homeowner will be provided with copies of the loan documents and the Construction Agreement and the contractor will be provided with a copy of the Construction Agreement for review. At the time of the pre-construction conference, the scope of work will once again be reviewed. The homeowner and contractor responsibilities will also be reviewed, as well as the program's construction procedures and program limitations. The homeowner and contractor will each sign the Construction Agreement and receive copies. The homeowner will sign and receive copies of the Mortgage and Mortgage Note in the amount of the HIP subsidy.

For rental properties, the property owner will also sign the Deed Restriction (COAH form Appendix E-3).

If the homeowner is providing any funds for the rehabilitation of his/her home, those funds must be provided at the time of the pre-construction conference in the form of a certified check or money order made payable to the contractor. The check will be held by the Program and will be applied towards the contractor's first progress payment.

The contractor will be provided with information regarding the Lead-Based Paint Poisoning Prevention Act (4a.USC 483 1 (b)). The homeowner will be advised of the hazards of lead based paint in houses built prior to 1978 and provided with the EPA booklet Renovate Right. Both contractor and homeowner will each sign the respective Certifications. Additionally, for houses built prior to 1978, Section VII Lead Based Paint (LBP) applies.

Following the pre-construction meeting, the Case Manager will provide the Construction Office with 1) a copy of the first three pages of the Construction Agreement which includes identifying the homeowner, the property and the contractor, and an itemized price list of the work; and 2) the program scope of work to ensure the contractor makes application for the applicable permits. For each job, the Township's Construction office will notify the Case Manager which permits are required to compare to the permit documentation later provided by the contractor.

It is the contractor's responsibility to ensure all required permits are applied for prior to the start of construction and, if applicable, at the time of any change orders.

The construction permitting process is handled by the municipality's Construction office.

O. Initiate Township Voucher

The Township will initiate a purchase order upon the execution of the contractor award resolution. The Township will then forward the purchase order, along with a copy of the resolution, to the Case Manager who in turn will obtain the contractor's signature at the pre-construction construction agreement signing /loan closing. The contractor's signed purchase order will be held by the Case Manager until construction progress is sufficient to submit to the municipality for a contractor payment.

P. Progress Inspections

The Program Inspector will make the necessary inspections of the progress of property improvements. Inspections are necessary to ensure that the ongoing improvements coincide with the scope of work outlined in the work write-up. It is the contractor's responsibility to notify the Program Inspector when a minimum of 40% of the total contract work is completed. The Program

Inspector will schedule the inspection with the homeowner, at which time the Program Inspector will also obtain verbal confirmation from the homeowner that the work is ready for inspection.

If work passes the satisfactory progress inspection, the Case Manager will follow the procedures spelled out in Section V subsection S, *Payment Structure and Process* to process a contractor's progress payment request.

The Program Inspector will notify the contractor and the homeowner in writing of any work deficiencies discovered during the progress inspection. Work deficiencies must be corrected prior to the contractor's request for the next inspection.

For houses built prior to 1978, a work item marked *EPA RRP Rule* cannot be paid for until the contractor provides a post renovation report to the program. Refer to Section VII Lead Based Paint (LBP) for the EPA regulation.

Q. Change Orders

If it is determined during rehabilitation that a change from the original work write-up is required, a Program Change Order Authorization form must be completed and approved by the Homeowner, the Contractor, and the Program. The Case Manager will forward the executed change order to the Township. The contractor will be notified by the Case Manager of the results, and no change order work should be undertaken by the contractor until he has received a copy of the fully executed Change Order Authorization or the contractor risks non-payment for the change order work.

R. Final Inspection

Prior to requesting a final inspection, it is the contractor's responsibility to:

- Properly close out all the permits and to provide proof of closed out permits to the Case Manager via the municipal Certificate of Approval;
- Deliver to the homeowner a complete release of all liens arising out of the Construction Agreement, a receipt in full covering all labor, materials and equipment for which a lien could be filed or a bond satisfactory to the owner indemnifying owner against any lien; and
- Provide the homeowner with all applicable warranties for items installed and work completed during the course of the rehabilitation.

Once the contractor has provided the Case Manager with all required job closeout forms, the contractor will be responsible to request the program's final inspection. The Program Inspector will schedule the final inspection with the homeowner, at which time the Program Inspector will also obtain verbal confirmation from the homeowner that the rehabilitation work has been

completed and is ready for inspection. The Program Inspector will then conduct a final inspection to certify that the required property improvements are complete. The homeowner will be present during the final inspection and the contractor will be present if there are issues to resolve.

Only 100% completed line items will be inspected and considered for payment. If the work passes satisfactory final inspection, the Case Manager will follow the procedures spelled out in Section V subsection *S Payment Structure and Process* to process the contractor's final payment request.

For houses built prior to 1978, a work item marked *EPA RRP Rule* cannot be paid for until the contractor provides a post renovation report to the program. Refer to Section VII Lead Based Paint (LBP) for the EPA regulation.

If the Program Inspector identifies any work deficiencies during the final inspection, the Program Inspector will notify the contractor and the homeowner of the deficiencies in writing and the value of said deficiencies will be deducted from the final payment request. Work deficiencies discovered during the final inspection will require the Program Inspector to conduct a subsequent inspection upon contractor's correction of deficiencies. The Rehabilitation Program reserves the right to hold the contractor responsible to pay the cost of any additional inspections beyond the final inspection at a rate of \$350 per inspection for prematurely requesting the final inspection with the work not 100% completely done in a workman-like manner. Additional inspections are those in excess of the one progress inspection and the final inspection which are needed to inspect corrected deficiencies. The contractor must issue the failed final inspection penalty payment directly to CGP&H via a check prior to the program inspector scheduling and repeating the final inspection process. CGP&H will notify the municipality each time a penalty is levied.

The Program lien period will commence upon satisfactory completion of the final inspection. Photographs will be taken of the rehabilitated housing unit by the Program Inspector at the time of the satisfactory final inspection.

S. Payment Structure and Process

The Township will issue all payments, which may be made according to the following schedule:

One progress payment (representing a minimum of 40% of total contract work completed) will be paid. Upon completion of one hundred percent (100%) of the rehabilitation work, the contractor is eligible for final payment of the contract price.

Upon a satisfactory program inspection, and confirmation from the Case Manager that all contractor's documents have been submitted in accordance with program procedures, the Case Manager will submit to the Township:

- Program's Request for Payment form with homeowner's and Program's written approval
- Contractor signed Township Purchase Order with payment amount identified
- Copy of change order, if one occurred

The payment request is to be sent to the Municipal Clerk for receipt no later than two weeks in advance of the Township Bill List (dates on Municipal website). The Township will forward to the Case Manager a copy of the executed payment to the contractor for case file records.

Upon job completion, the combined Township payments will total the Construction Agreement, including all applicable change order(s) if any, and minus homeowner contribution, if any. The combined Township payments will also match the final Township Voucher amount. Progress and final payments will be made payable to the contractor.

T. Standard Certification

A Certificate of Approval issued by the municipal construction official at the time the contractor closes out the rehabilitation construction permits, will confirm the scope of rehabilitation work has been completed and that the housing unit is now up to code standard. The contractor is to provide the Certificate of Approval to the Case Manager when requesting the final inspection. The Case Manager will ensure that a copy of the Certificate of Approval is placed in the case file.

U. Record Program Mortgage Documentation

At construction completion, the Case Manager shall attach a copy of the contractor's final payment form as Schedule B to the program mortgage to document the commencement date of the program lien period. The Case Manager shall then forward the executed program mortgage to the Municipal Clerk for recording. The Township shall promptly file the mortgage with the County Clerk. For rental properties, the Deed Restriction shall also be recorded.

V. File Closing

The Case Manager will close the homeowner's file after the final payment is made and the mortgage, and when applicable, Deed Restriction is/are returned from the County with recorded date, book and page. A program letter will be sent to the homeowner, thanking him/her for participating in the Program. Enclosed with the letter to the homeowner shall be a copy of the aforementioned Schedule B to attach to the homeowner's copy of the program mortgage for future reference to lien period timeframe.

W. Requests for Subordination or Program Loan Payoff

Cranford may agree to subordination of its program lien if the mortgage company supplies an appraisal showing that the new loan plus the balance(s) on all unpaid loans (including the value of the rehabilitation assistance) does not exceed ninety-five (95%) of the appraised value of the unit. If the homeowner is simply refinancing their primary mortgage to a lower interest rate and

not “cashing out” any equity, Cranford will subordinate up to 100% of the appraised value. The fee to process subordination requests will be paid by the homeowner directly to CGP&H at a rate of \$150 per request.

VI. CONTRACTOR REQUIREMENTS AND RECRUITMENT

A. Marketing

The contractor outreach material will be posted on CGP&H's website. The Program will coordinate with the Township to advertise the availability of construction work on the Township's website and display a contractor outreach poster and business card size handouts in the municipal building, including the local construction office. CGP&H also send contractor outreach postcards via mass mailings to the list of home improvement contractors registered with Consumer Affairs. If determined needed, additional outreach will be conducted in the local newspapers and through the posting of community notices. As necessary, the Program will advertise the availability of construction work by posting information at local building supply dealers. All interested general contractors will have the opportunity to apply for inclusion on the Program contractor list, which will be made available for the homeowner's use in selecting rehabilitation contractors.

B. Contractor Qualifications

To qualify, contractors must meet the following minimum requirements:

- Contractors must carry at least \$1,000,000 in general liability insurance. The Contractor shall carry full workmen's compensation coverage including Employer's Liability limits of at least \$500,000 and statutory state coverage for all his/her employees and those of his/her subcontractors engaged in program rehab work. The Contractor must provide the Case Manager with a certificate of insurance naming the Program as Certificate Holder, and naming the Municipality and CGP&H as additional insureds at time of program job award.
- At least three favorable references on the successful completion of similar work; and
- A reference of permit compliance from a municipal inspector (building inspector, code official, etc.); and
- The Contractor's State Business Registration Certificate; and
- Current Consumer Affairs Home Improvement Contractor license; and

- Applicable lead certifications for contractors working on houses built prior to 1978. As identified in the scope of work, the contractor must comply with the EPA Renovation, Repair and Painting (RRP) Rule regarding certification; and
- If claiming prior experience with local, state or federally funding housing rehabilitation programs, a record of satisfactory performance in a neighborhood rehabilitation program or other federal/state programs; and
- Appropriate licenses; e.g. plumbing, electrical.

Contractors must also complete a Contractor Qualification Form. The contractor's qualifications will be reviewed and the references cited will be checked by the Program Inspector before the contractor is awarded a job.

VII. LEAD BASED PAINT (LBP):

For houses built prior to 1978, contractors must comply with the Environmental Protection Agency Renovation, Repair and Painting Rules (40 CFR Part 745) when any work item is marked with (EPA-RRP Rule) in the work specifications. The requirements are spelled out in the General Conditions of the work specifications.

VIII. RENTAL PROCEDURES:

Rental units are subject to the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5-80:26.1 et. seq. once the rental units are rehabilitated. In addition to the mortgage and mortgage note, the controls on affordability shall be in the form of a deed restriction.

The Cranford Home Improvement Program shall be administered in accordance with the following as it pertains to rentals:

- If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit be rented to an income eligible household at an affordable rent and affirmatively marketed pursuant to UHAC.
- If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to UHAC.
- Rental Increases: See section VIII C, below.

The municipality's Administrative Agent will continue to administer the rental affordability controls during the 10-year affordability period for each rental property assisted. Landlords are responsible to pay income certification fees for re-rentals.

A. Determining Initial Affordable Rents

The initial maximum affordable rent for a rehabilitated unit is determined by the program staff based on several NJ rules and regulations. The Administrative Agent will make every attempt to price initial rents to average fifty-two percent (52%) of the median income for the household size appropriate to the sized unit within each individual project (N.J.A.C. 5:80-26.3 (d)). Thirty percent (30%) (N.J.A.C. 5:80-26-12 (a)) of that figure is considered the "maximum base rent." Subtracted from the maximum base rent is the cost of all tenant-paid utilities as defined and calculated by the HUD Utilities Allowance figures (updated annually). The remainder becomes the maximum initial rent for that unit. The Home Improvement Program staff can provide potential applicants/landlords with a reasonable estimate of what the maximum base rent will be on their rental unit if they elect to participate in the program.

B. Pricing by Household Size

Initial rents are based on targeted "model" household sizes for each size home as determined by the number of bedrooms. Initial rents must adhere to the following rules. These rents are based on COAH's Annual Regional Income Limits Chart at the time of occupancy:

Table 5 Investor-Owned Terms & Conditions

Size of Unit	Household Size Used to Determined Max Rent
Studio/Efficiency	1
1 Bedroom	1.5
2 Bedrooms	3
3 Bedrooms	4.5
4 Bedrooms	6

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

The above rules are only to be used for setting initial rents.

C. Determining Rent Increases

Rents in rehabilitated units may increase annually based on the standards in Appendix B, entitled "Current Income Limits & Rental Increase Procedures" and only upon written notification from the Administrative Agent.

In addition, the Township's Administrative Agent must be used by the Landlord to ensure that all appropriate affirmative marketing and all other affordable housing compliance procedures are followed and will continually oversee compliance for these affordable rental units throughout their restrictive term.

These increases must be filed with and approved by the Administrative Agent. Property managers or landlords who have charged less than the permissible increase may use the maximum allowable rent with the next tenant with permission of the Administrative Agent. Rents may not be increased more than once a year, may not be increased by more than one COAH-approved increment at a time, and may not be increased at the time of new occupancy if this occurs less than one year from the last rental. No additional fees may be added to the approved rent without the express written approval of the Administrative Agent.

IX. MARKETING STRATEGY

In lieu of a separate submission of the Program's marketing plan for DCA (Court Master)'s approval, this section will satisfy the obligation of 5:93-5.2(d). In coordination with the Township, the Program Administrator will employ a variety of proven strategies to advertise the program within Cranford to establish the program's applicant pool/waiting list. The marketing strategy/plan possibilities include but are not limited to:

- Creation and distribution of program homeowner outreach posters, flyers and brochures
- Place program outreach material on the Township's website
- Place program outreach material on CGP&H's website
- Municipal E-newsletter and paper newsletter (if available)
- Appending announcements and/or flyers to other municipal mailings as they become available (tax, etc) or direct mailing, whenever available and appropriate
- Municipal email blasts and Twitter communication (if available)
- Program marketing will be distributed to local community organizations and major employers including religious organizations, civic groups, senior group, ethnic organizations, etc.

- Free local cable TV advertising (when available)
- Periodic Press releases
- Program group presentations to community organizations or at the Township Municipal Building to prospective homeowners and even to local contractors
- Paid newspaper advertisements (last resort) when deemed necessary and appropriate
- The order of method used will be analyzed to implement the most effective combination of strategies. Extensive marketing efforts are essential for all successful housing rehabilitation programs to meet their productivity objectives.

Available rental units assisted via the HIP will be affirmatively marketed in accordance with the Township of Cranford Affordable Housing Affirmative Marketing Plan.

X. MAINTENANCE OF RECORDS AND CLIENT FILES

A. Programmatic Recording

The Program files will include:

- The policies and procedures manual, which will also be updated when applicable.
- An applicant pool will be maintained by the program staff to track intake of the people interested in the program and the corresponding outgoing application invites.
- A rehabilitation log will be maintained by the program staff that depicts the status of all applications in progress.

B. Participant Record keeping

The Program will be responsible for ensuring that individual files for each unit are established, maintained and then submitted to the municipality upon completion. Each completed file will contain a minimum of the following:

- Checklist
- Application form
- Tenant Application form (Rental Units Only) including rental lease
- Proof of ownership
- Income verification (for all households)
- Proof of currency of property tax and sewer accounts
- Proof of homeowner extended coverage/hazard insurance (Declaration Page)

- Proof that the municipal lien plus the total of other liens does not exceed the market value of the unit.
- Certification of Eligible Household or Notice of Ineligible Household (whichever is applicable)
- Homeowner/Program Agreement
- Certificate of Substandard
- Work Specifications/Cost Estimate aka Work Write-Up
- Bid Notice
- Contractor bids
- Bid Tabulation
- Construction Agreement
- Mortgage and Mortgage Note, and for rental properties, Deed Restriction
- Notice of Right of Rescission
- Homeowner Confirmation of Receipt of EPA Lead Information Pamphlet
- Contractor Confirmation of Receipt of Lead Paint Notice
- Copies of all required permits
- Change orders, if any
- Work progress and final inspection reports
- Copies of contractor payment documentation
- Photographs (Before and After)
- Close-out documents
- Certification of Approval

C. Reporting

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

- Street Address
- Block/Lot/Unit Number
- Owner/Renter
- Income: Very Low/Low/Mod

- Final Inspection Date
- Funds Expended on Hard Costs
- Funds Recaptured
- Major Systems Repaired
- Unit Below Code & Raised to Code
- Effective Date of Affordability Controls
- Length of Affordability Controls (years)
- Date Affordability Controls Removed
- Reason for Removal of Affordability Controls

The Program Administrator is responsible for entering each completed unit's data into the State's online CTM system.

D. Financial Recordkeeping

Financial recordkeeping through the State's online CTM system is the responsibility of the Municipal Housing Liaison.

XI. HOUSING ADVISORY COMMITTEE AND APPEALS PROCESS

In homeowner/contractor disputes, as well as disputes with regard to staff decisions, a Housing Advisory Committee formed by the Township will act as a mediator to resolve the differences. Homeowners involved in a dispute will be instructed to submit their concerns in writing. The homeowner may request a hearing conducted by the Housing Advisory Committee. All Housing Advisory Committee decisions are final.

If the reason for the mediation is due to the homeowner's refusal to pay the contractor and work has been done to work specification and to the satisfaction of the Program, it may authorize payment to the contractor directly. However, the Program will make a reasonable attempt to resolve the differences before taking this step.

Additionally, the Housing Advisory Committee may decide on cases that are not clearly determined via the Policy and Procedures Manual, requiring either a change to the Manual, a waiver approval or waiver denial. During this process, when discussing case specifics with and among Committee members, the confidentiality of the individual homeowner will be protected by use of case numbers rather than names.

XII. CONCLUSION

If the procedures described in this manual are followed, the Township of Cranford's Home Improvement Program should operate smoothly and effectively. Where it is found that a new procedure will eliminate a recurring problem, that procedure may be incorporated into the program operation. In addition, this manual may be periodically revised to reflect changes in local, state and federal policies and regulations relative to the Home Improvement Program.

APPENDIX A - LIST OF PROGRAM FORMS

- Application Transmittal Letter
- Program Information Handout
- Application for Assistance- Homeowner
- Application for Assistance- Landlord (Investor)
- Application for Assistance- Tenant
- Eligibility Release Form
- Checklist
- Special Needs Waiver (Eligibility Requirements)
- Special Needs Waiver (Exceed Program Limit)
- Certification of Eligible Household
- Eligibility Determination Form
- Notification of Eligibility
- Notification of Ineligibility
- Homeowner/Program Agreement
- Certificate of Substandard
- Certificate of Substandard – Emergency Situation
- Letter: forward work write-up and contractor list to homeowner
- Work Write-Up Review Form
- Request for Rehabilitation Bid
- Affidavit of Contractor
- Subcontractor Bid Sheet
- Bid Tabulation/Contractor Selection
- Construction Agreement
- Mortgage
- Mortgage Note – single family, multi family, investor versions
- Notice of Right of Rescission
- COAH Deed Restriction (when applicable)
- Homeowner Confirmation of Receipt of EPA Lead Information Pamphlet
- Contractor Confirmation of Receipt of Lead Paint Notice
- Notice to Proceed
- Change Order Authorization (when applicable)
- Contractor's Request for Final Inspection
- Contractor Payment
- Certificate and Release
- Closeout Statement

APPENDIX B - Current Income Limits & Rental Increase Procedures

See following pages

2016 AFFORDABLE HOUSING REGIONAL INCOME LIMITS BY HOUSEHOLD SIZE

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase**		Regional Asset Limit***
												Rents	Sales	
Region 1 Bergen, Hudson, Passaic and Sussex	Median	\$59,096	\$63,317	\$67,538	\$75,980	\$84,423	\$87,799	\$91,176	\$97,930	\$104,684	\$111,438	1.1%	0.00%	\$163,245
	Moderate	\$47,277	\$50,654	\$54,030	\$60,784	\$67,538	\$70,240	\$72,941	\$78,344	\$83,747	\$89,150			
	Low	\$29,548	\$31,658	\$33,769	\$37,990	\$42,211	\$43,900	\$45,588	\$48,965	\$52,342	\$55,719			
	Very Low	\$17,729	\$18,995	\$20,261	\$22,794	\$25,327	\$26,340	\$27,353	\$29,379	\$31,405	\$33,431			
Region 2 Essex, Morris, Union and Warren	Median	\$63,879	\$68,441	\$73,004	\$82,130	\$91,255	\$94,905	\$98,555	\$105,856	\$113,156	\$120,457	1.1%	0.00%	\$175,072
	Moderate	\$51,103	\$54,753	\$58,403	\$65,704	\$73,004	\$75,924	\$78,844	\$84,685	\$90,525	\$96,365			
	Low	\$31,939	\$34,221	\$36,502	\$41,065	\$45,628	\$47,453	\$49,278	\$52,928	\$56,578	\$60,228			
	Very Low	\$19,164	\$20,532	\$21,901	\$24,639	\$27,377	\$28,472	\$29,567	\$31,757	\$33,947	\$36,137			
Region 3 Hunterdon, Middlesex and Somerset	Median	\$73,500	\$78,750	\$84,000	\$94,500	\$105,000	\$109,200	\$113,400	\$121,800	\$130,200	\$138,600	1.1%	0.00%	\$199,936
	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			
	Very Low	\$22,050	\$23,625	\$25,200	\$28,250	\$31,500	\$32,760	\$34,020	\$36,540	\$39,060	\$41,580			
Region 4 Mercer, Monmouth and Ocean	Median	\$65,030	\$69,675	\$74,320	\$83,610	\$92,900	\$96,616	\$100,332	\$107,764	\$115,196	\$122,628	1.1%	0.00%	\$174,747
	Moderate	\$52,024	\$55,740	\$59,456	\$66,888	\$74,320	\$77,293	\$80,266	\$86,211	\$92,157	\$98,102			
	Low	\$32,515	\$34,838	\$37,160	\$41,805	\$46,450	\$48,308	\$50,166	\$53,882	\$57,598	\$61,314			
	Very Low	\$19,509	\$20,903	\$22,296	\$25,083	\$27,870	\$28,985	\$30,100	\$32,329	\$34,559	\$36,788			
Region 5 Burlington, Camden and Gloucester	Median	\$57,050	\$61,125	\$65,200	\$73,350	\$81,500	\$84,760	\$88,020	\$94,540	\$101,060	\$107,580	1.1%	0.00%	\$151,043
	Moderate	\$45,640	\$48,900	\$52,160	\$58,680	\$65,200	\$67,808	\$70,416	\$75,632	\$80,848	\$86,064			
	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	\$22,605	\$24,450	\$25,428	\$26,406	\$28,362	\$30,318	\$32,274			
Region 6 Atlantic, Cape May, Cumberland, and Salem	Median	\$51,086	\$54,735	\$58,384	\$65,682	\$72,979	\$75,899	\$78,818	\$84,657	\$90,495	\$96,334	1.1%	0.00%	\$136,680
	Moderate	\$40,869	\$43,788	\$46,707	\$52,546	\$58,383	\$60,719	\$63,055	\$67,725	\$72,396	\$77,067			
	Low	\$25,543	\$27,368	\$29,192	\$32,841	\$36,489	\$37,949	\$39,409	\$42,328	\$45,248	\$48,167			
	Very Low	\$15,326	\$16,421	\$17,515	\$19,705	\$21,894	\$22,770	\$23,646	\$25,397	\$27,149	\$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. The increase for 2015 was 2.3%, and the increase for 2016 is 1.1%. Landlords who did not increase rents in 2015 may increase rent by the combined 2015 and 2016 increase, or 3.4% percent, but in no case can rent for any particular apartment be increased more than one time per year.

Low income tax credit developments may increase based on the low income tax credit regulations.
 *** 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).

Note: Since the Regional Income Limits last adopted by COAH in 2014 for Regions 1, 3, 5, and 6 were higher than the 2016 calculations, the 2014 income limits will remain in force for 2016 and until Regional Income Limits surpass the 2014 Regional Income Limits. The Regional Income Limits for Regions 2 and 4 were higher in 2015 than the 2014 Regional Income Limits, and so the Regional Income Limits for Regions 2 and 4 are based on 2015 data and will remain in force for 2016 and until Regional Income Limits surpass the 2015 Regional Income Limits. See N.J.A.C. 5:97-9.2(c).

2015 Regional Income Limits by MHI Size (Midpoint Income)

	1	2	3	4	5
1	\$47,277	\$54,030	\$60,784	\$67,538	\$74,291
2	\$51,303	\$58,056	\$64,810	\$71,564	\$78,317
3	\$55,329	\$62,082	\$68,836	\$75,589	\$82,343
4	\$59,355	\$66,108	\$72,862	\$79,615	\$86,369
5	\$63,381	\$70,134	\$76,888	\$83,641	\$90,395
6	\$67,407	\$74,160	\$80,914	\$87,667	\$94,421

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Determination of 2015 Regional Income Limits

COAH Region	County	2015 Households	2015 HUD Median Family Income	80% of Median Family Income	Multiple Housing Units by 80% of Median Family Income
1	Attleboro	10,822	\$42,200	\$33,760	\$5,215,913.15
2	Barnstable	14,261	\$51,200	\$40,960	\$24,918,525.58
3	Berkshire	14,018	\$40,300	\$32,240	\$10,804,417.87
4	Camden	18,944	\$40,300	\$32,240	\$12,109,447.78
5	Cape May	38,544	\$40,300	\$32,240	\$12,109,447.78
6	Chatham	52,708	\$42,200	\$33,760	\$12,109,447.78
7	Columbia	28,871	\$40,300	\$32,240	\$12,109,447.78
8	Dorchester	10,822	\$42,200	\$33,760	\$5,215,913.15
9	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
10	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
11	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
12	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
13	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
14	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
15	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
16	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
17	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
18	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
19	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
20	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15

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10	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
11	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
12	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
13	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
14	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
15	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
16	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
17	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
18	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
19	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15
20	Dorchester	24,022	\$42,200	\$33,760	\$5,215,913.15

	6	7	8	9	10
1	\$78,344	\$85,097	\$91,851	\$98,604	\$105,358
2	\$82,370	\$89,123	\$95,877	\$102,630	\$109,384
3	\$86,396	\$93,149	\$99,903	\$106,656	\$113,410
4	\$90,422	\$97,175	\$103,929	\$110,682	\$117,436
5	\$94,448	\$101,201	\$107,955	\$114,708	\$121,462
6	\$98,474	\$105,227	\$111,981	\$118,734	\$125,488

1.16 1.24 1.32

Region	Count	Households in Region - 2015	80% Median Income for Region - 2015	Complete Income Limits for Region - 2015
1	1	53,110,019,831	\$27,166,015	\$67,538
2	2	55,136,924,257	\$27,166,015	\$67,538
3	3	57,163,838,693	\$27,166,015	\$67,538
4	4	59,190,753,129	\$27,166,015	\$67,538
5	5	61,217,667,565	\$27,166,015	\$67,538
6	6	63,244,582,001	\$27,166,015	\$67,538

Note: Since the Regional Income Limits for 2015 (below) were higher than the 2016 calculations, the 2015 income limits will remain in force for 2016 and until Regional Income Limits surpass the 2015 Regional Income Limits. See N.J.A.C. 17:27, 21(c).

Region	Count	Households in Region - 2015	80% Median Income for Region - 2015	Complete Income Limits for Region - 2015
1	1	54,125,019,860	\$27,166,015	\$67,538
2	2	56,151,934,287	\$27,166,015	\$67,538
3	3	58,178,848,713	\$27,166,015	\$67,538
4	4	60,205,763,140	\$27,166,015	\$67,538
5	5	62,232,677,567	\$27,166,015	\$67,538
6	6	64,259,591,994	\$27,166,015	\$67,538

Note: Since the Regional Income Limits last adopted by COAH in 2014 were higher than the 2016 calculations for Regions 1, 2, 3, and 4, the 2014 income limits for those regions remained in force for 2015 and until Regional Income Limits surpass the 2014 Regional Income Limits. See N.J.A.C. 17:27, 21(c).

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Exhibit B - Home Improvement Program Flyer and Marketing Worksheet (actual marketing plan located in Section IX of Exhibit A, above)

DOES YOUR HOME NEED REPAIRS?

The Mayor invites you to apply
to the Township of Cranford's *NEW*

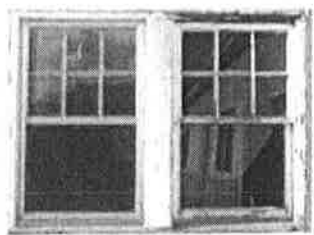
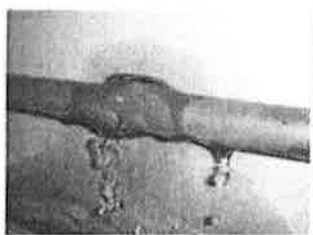
HOME IMPROVEMENT PROGRAM

You can receive up to \$20,000 in repairs!

brand new
program!



**ELIGIBLE USES OF
FUNDS INCLUDE**



*Roofs & Foundations
Heating & Electrical
Windows & Insulation
Plumbing and more!*

If you live in Cranford, 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	50,744	\$57,993	\$65,242	\$72,492	\$78,291	\$84,090	\$89,890	\$95,689

(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 process.
- ☒ There is **no monthly payment**.



This program is
sponsored by
the Township
of Cranford

**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.

Funding also available for rental properties
Landlords to call for terms

Below are drilled down specific activities that will be implemented, beginning July 14, 2017. Flyer follows on next page.

CGP&H's hip.cgph.net website	ongoing	
Municipal website	Putting promotional material on website on main page	
Program marketing material to be placed in municipal bldg & other local locations	Putting promotional material in muni building (includes - posters, flyers, brochures, and program business cards)	
Municipal newsletter/other mailings	Link to newsletter is already on website. It is also mailed by USPO, and will include advertising for the rehab program, going forward.	Publication is 2x per year. Fall next one - approx. mid-August deadline
Municipal email blasts/Twitter/Facebook	Facebook postings.	Yes to Facebook posts. Town does not do others at this time.
Local cable TV channel	Plan to advertise on TV-35 and Cranford Radio per website.	Westfield Leader, TV 35 public access Ed Gavanport ext 3995
Local newspaper	CGP&H to coordinate with Kathy Scotty.	
Program public presentation	As may be needed, to generate additional interest	
List of community groups/ houses of worship	CGP&H to coordinate with Kathy Scotty.	
Municipal Events	Have handouts distributed at community events.	
Other	Tapinto Cranford (online neighborhood news) - also linked on municipal website	

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Exhibit C – Group Home Status Report and Supporting Documentation

GROUP HOMES IN CRANFORD TOWNSHIP, UNION COUNTY, NEW JERSEY

Summary as of July 13, 2017:

- SERV units previously approved for three bedrooms. (See chart below: \$8)
- Identified and have documentation regarding long term affordability controls for 7 bedrooms (See Chart below: #6 and #7, HomeFirst).
- Working with Amy Scartocci, NJ DHS Housing Specialist, to obtain copies of existing DDD/DHS Agreements for another 11 bedrooms (See Chart below: item #3, Community Access 6 BR; item #8, SERV 3BR; and item #10, Bridgeway 2 BR).
- Working with Bridgeway, Diane Piagesi-Zett, to obtain affordability control information regarding the same 2 bedrooms noted above (See Chart below: #10, Bridgeway).
- Working with Domenic Longo, COO, SERV Properties & Management and Sherry Lynn Dzurko for information regarding 4 bedrooms at SERV properties (See Chart below: item #9, SERV).
- Possible total universe: 29 bedrooms

Information obtained from:

- NJ Property Tax Records - [_tax1.co.monmouth.nj.us/cgi-bin/prc6.cgi?menu=index&ms_user...data](http://tax1.co.monmouth.nj.us/cgi-bin/prc6.cgi?menu=index&ms_user...data).
- Union County Clerk's Office, Public Land Records - <http://clerk.ucnj.org/UCPA/DocIndex>
- Cranford Township Tax Assessor's Office – Kathy Lenahan, Assistant to the Tax Assessor
- Conversations with Homefirst, SERV and Bridgeway personnel.

Color Coding:

Green: Never contacted us back

White: Ineligible

Orange: Can be counted; we currently have documentation of long term affordability controls

Blue: Awaiting information

Group Home Bedroom Units identified in 2013 FSHP: are Indicated with an “*”

Cranford Township Supportive and Group Home Table

Name of Owner	B / L	Address	Bedrooms	Comments
1) Community Access Unlimited Inc.	208/7	112 Glenwood Road	3	Acquired in 2012
2) Creative Property Management NJ	403/59	54 Johnson Avenue	4*	Transferred from CAUNJ to Creative Property (same board as CAUNJ.)
3) CAU NJ	403/62	48 Johnson Avenue	6*	<i>Subject to a Mortgage with NJ DDD dated June 4, 1999, recorded Union County Clerk's Office 8/2/1999, Book 7326, Page 206. Mortgage references an Agreement dated March 22, 1999.</i>
4) Homefirst Interfaith Housing & Family Services	332/1 CO16F	16F Parkway Village	2	Transitional/homeless facility as advised by Debbie Anderson, Director. INELIGIBLE
5) Homefirst	332/1 CO18B	18B Parkway Village	2	Transitional/homeless facility INELIGIBLE
6) Homefirst	417/22	116 Benjamin Street	3	<i>Subject to a 30-year affordability period per CDBG Loan Agree. w/ HMFA to which leases were assigned in 2014. Document obtained.</i>
7) Homefirst	418/5	117 Benjamin Street	4 2 units; each with 2 BR	<i>Subject to a 30-year affordability period per CDBG Loan Agree. w/ HMFA to which leases were assigned in 2014. HOME Rehab 2014 – 15 yr. Deed Restriction. Documents obtained.</i>
8) SERV Centers of NJ Inc. ("SERV")	514/3	6 Hollywood Avenue	3*	<i>Subject to a Mortgage with NJ DHS. referencing an Agreement dated July 13, 1999.</i>
9) SERV	569/8	125 Dietz Street	4	
10) Bridgeway House Inc.	505.01/1 CO304	304 Lincoln Park East	2	<i>Subject to a Mortgage with NJ DHS dated September 30, 1996, recorded Union County Clerk's Office 11/18/96, Book 6095, Page 21. Mortgage references an Agreement dated September 6, 1996.</i>
TOTAL			As of 7/13: Firm Total:10 bedrooms	Potential total: 29

CRANFORD TOWNSHIP GROUP HOMES

SERV Centers of NJ Inc.

Name of Owner	B / L	Address	Bedrooms
SERV Centers of NJ, Inc.	514/3	6 Hollywood Avenue	3/4
SERV	569/8	125 Dietz Street	4/5

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 12:21 PM
To: 'Sherry Lynn Dzurko'
Subject: RE: SERV Behavioral Health System - Cranford Homes

Sherry, thank you! Michelle

From: Sherry Lynn Dzurko [mailto:sdzurko@servbhs.org]
Sent: Thursday, July 06, 2017 12:10 PM
To: Damaris Piliro <dpiliro@servbhs.org>; Pauline Simms <psimms@servbhs.org>
Cc: t-wall@cranfordnj.org; Randy Gottesman <randy@cgph.net>; Michelle Lamar <michelle@cgph.net>
Subject: RE: SERV Behavioral Health System - Cranford Homes

Hello Pauline and Damaris,

I am forwarding this request to you both for response. If it is should be directed to P&M, please let me know. Thanks.

Sherry Dzurko
Executive Assistant
SERV Behavioral Health System, Inc.
20 Scotch Road, 3rd Floor
Ewing, New Jersey 08628
P) 609-662-3040
SDzurko@servbhs.org
www.servbhs.org

From: Michelle Lamar [mailto:michelle@cgph.net]
Sent: Thursday, July 06, 2017 12:00 PM
To: Sherry Lynn Dzurko
Cc: t-wall@cranfordnj.org; Randy Gottesman
Subject: RE: SERV Behavioral Health System - Cranford Homes

Hello Sherry,

I was just emailing you (!) and thank you for taking my phone call this morning. As I explained CGP&H is assisting Cranford Township with its affordable housing requirements, and in providing related submissions to the court (which due to scheduling issues are due next week).

Specifically, I am researching existing group homes/supportive housing in Cranford Township and for each one identified, I need to obtain documentation confirming the non-profit nature of the organization as well as the restricted use of the property for a group home/supportive housing.

Based on a review of exempt properties on the property tax lists in Cranford, I identified two properties that appear to be group home/supportive housing residences owned by SERV:

Name of Owner	B / L	Address
SERV Centers of NJ Inc. ("SERV")	514/3	6 Hollywood Avenue
SERV	569/8	125 Dietz Street

For each residence identified, I need to obtain the basic information regarding affordability controls including:

- Total number of bedrooms
- Total number of consumers being served at each site
- Documentation detailing affordability controls (for example, deed restriction, mortgage and/or mortgage note with deed restriction)
- Length of controls, i.e., number of years
- If a licensed facility, indicate licensing agency
- **Additionally**, does SERV own any other group home/supportive housing properties in Cranford?

Please feel free to have someone call me or email me back (whatever is easiest for your organization). I have taken the liberty of copying Terence Wall, the Township Cranford Administrator, as well as Randy Gottesman, the President of CGP&H, to keep them in the loop and let them know of your assistance. Thank you for your help and please follow up with any questions that you may have,

Best Regards,

Michelle

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner
michelle@cgph.net
609.664.2769, ext. 31
101 Interchange Plaza, Suite 301
Cranbury, NJ 08512-3716
Fax 609.664.2786



Company Website: www.cgph.net
Home Improvement Program Website: www.hip.cgph.net
Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

From: Sherry Lynn Dzurko [<mailto:sdzurko@servbhs.org>]
Sent: Thursday, July 06, 2017 11:30 AM
To: Michelle Lamar <michelle@cgph.net>
Subject: SERV Behavioral Health System - Cranford Homes

Hello Michelle,

It was very nice speaking with you earlier. You are welcome to email me specific questions that you have about or Cranford homes or I can have one of our executives call you back at 609-664-2769 x31. Either way is fine. Let me know. Thanks.

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SDzurko@servbhs.org
www.servbhs.org

Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 11:52 AM
To: 'Sherry Lynn Dzurko'; Damaris Piliro; Pauline Simms
Cc: t-wall@cranfordnj.org; Randy Gottesman
Subject: RE: SERV Behavioral Health System - Cranford Homes - Follow Up

Tracking:	Recipient	Delivery
	'Sherry Lynn Dzurko'	
	Damaris Piliro	
	Pauline Simms	
	t-wall@cranfordnj.org	
	Randy Gottesman	Delivered: 7/7/2017 11:52 AM

Dear All:

I am following up to see if you need any information from me. If it is easier, please feel free to call me at 609.664.2769 ext. 31.

Thank you,
Michelle Lamar

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Sent: Thursday, July 06, 2017 12:10 PM
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Cc: t-wall@cranfordnj.org; Randy Gottesman <randy@cgph.net>; Michelle Lamar <michelle@cgph.net>
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Best Regards,

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www.servbhs.org

Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 2:36 PM
To: 'Sherry Lynn Dzurko'; 'Damaris Piliro'; 'Pauline Simms'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: RE: SERV Behavioral Health System - Cranford Homes - Follow Up

With apologies for sending multiple emails, however we are under a court imposed deadline to obtain information. Accordingly, I am reaching out once again. Best regards, Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 11:52 AM
To: 'Sherry Lynn Dzurko' <sdzurko@servbhs.org>; Damaris Piliro <dpiliro@servbhs.org>; Pauline Simms <psimms@servbhs.org>
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SDzurko@servbhs.org
www.servbhs.org

From: Michelle Lamar [<mailto:michelle@cgph.net>]
Sent: Thursday, July 06, 2017 12:00 PM
To: Sherry Lynn Dzurko
Cc: t-wall@cranfordnj.org; Randy Gottesman
Subject: RE: SERV Behavioral Health System - Cranford Homes

Hello Sherry,

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- Additionally, does SERV own any other group home/supportive housing properties in Cranford?

Please feel free to have someone call me or email me back (whatever is easiest for your organization). I have taken the liberty of copying Terence Wall, the Township Cranford Administrator, as well as Randy Gottesman, the President of CGP&H, to keep them in the loop and let them know of your assistance. Thank you for your help and please follow up with any questions that you may have,

Best Regards,

Michelle

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner
michelle@cgph.net
609.664.2769, ext. 31
101 Interchange Plaza, Suite 301
Cranbury, NJ 08512-3716
Fax 609.664.2786



Company Website: www.cgph.net
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From: Sherry Lynn Dzurko [<mailto:sdzurko@servbhs.org>]
Sent: Thursday, July 06, 2017 11:30 AM
To: Michelle Lamar <michelle@cgph.net>
Subject: SERV Behavioral Health System - Cranford Homes

Hello Michelle,

It was very nice speaking with you earlier. You are welcome to email me specific questions that you have about or Cranford homes or I can have one of our executives call you back at 609-664-2769 x31. Either way is fine. Let me know. Thanks.

Sherry Dzurko
Executive Assistant
SERV Behavioral Health System, Inc.
20 Scotch Road, 3rd Floor
Ewing, New Jersey 08628
P) 609-662-3040
SDzurko@servbhs.org
www.servbhs.org

Michelle Lamar

From: Michelle Lamar
Sent: Monday, July 10, 2017 11:39 AM
To: 'Pauline Simms'; 'dlongo@servbhs.org'
Cc: 'Sherry Lynn Dzurko'; 'Damaris Piliro'; Randy Gottesman; 't-wall@cranfordnj.org'
Subject: RE: SERV Behavioral Health System - Cranford Homes - Follow Up

Tracking:	Recipient	Delivery
	'Pauline Simms'	
	'dlongo@servbhs.org'	
	'Sherry Lynn Dzurko'	
	'Damaris Piliro'	
	Randy Gottesman	Delivered: 7/10/2017 11:40 AM
	't-wall@cranfordnj.org'	

Pauline Simms
Chief Operating Officer, SERV Achievement Centers

RE: Cranford – 6 Hollywood Avenue & 125 Dietz Street

Dear Ms. Sims,

Dominic Longo, Chief Operating Officer, SERV Properties & Management, very kindly contacted me this morning by phone and recommended that I follow up with you regarding the two group homes operated by SERV in Cranford. As I explained, we are looking for the following information:

1. **Number of Bedrooms serving as affordable housing:** The Town states that the Hollywood property has 4 and the Dietz property has 5, however Dominic believes that 1 bedroom in each property serves as an office so that in terms of actually serving consumers, Hollywood has 3 bedroom units and Dietz has 4. Can you please confirm?
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Thank you for any assistance that you are able to provide; as I explained to Sherry on Friday, we have been asked to provide information to Cranford's Affordable Housing attorney by tomorrow.

Best regards,
Michelle Lamar

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Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
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Cc: t-wall@cranfordnj.org; Randy Gottesman <randy@cgph.net>; Michelle Lamar <michelle@cgph.net>

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Hello Pauline and Damaris,

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Sherry Dzurko

Executive Assistant

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P) 609-662-3040

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Cc: t-wall@cranfordnj.org; Randy Gottesman

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SDzurko@servbhs.org

www.servbhs.org

Michelle Lamar

From: Michelle Lamar
Sent: Wednesday, July 12, 2017 12:28 PM
To: 'Pauline Simms'; 'dlongo@servbhs.org'
Cc: 'Sherry Lynn Dzurko'; 'Damaris Piliro'; Randy Gottesman; 't-wall@cranfordnj.org'
Subject: RE: SERV Behavioral Health System - Cranford Homes - Follow Up

Good afternoon Ms. Simms,

I am writing to follow up on the email that I sent you on Monday. If you or a member of your staff could follow up with us, we would greatly appreciate your assistance.

Thank you and best regards,

Michelle Lamar

From: Michelle Lamar
Sent: Monday, July 10, 2017 11:39 AM
To: 'Pauline Simms' <psimms@servbhs.org>; 'dlongo@servbhs.org' <dlongo@servbhs.org>
Cc: 'Sherry Lynn Dzurko' <sdzurko@servbhs.org>; 'Damaris Piliro' <dpiliro@servbhs.org>; Randy Gottesman <randy@cgph.net>; 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>
Subject: RE: SERV Behavioral Health System - Cranford Homes - Follow Up

Pauline Simms
Chief Operating Officer, SERV Achievement Centers

RE: Cranford – 6 Hollywood Avenue & 125 Dietz Street

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Fax 609.664.2786



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SDzurko@servbhs.org

www.servbhs.org

CRANFORD TOWNSHIP GROUP HOMES

Bridgeway House, Inc.

Name of Owner	B / L	Address	Bedrooms
Bridgeway	505.01/1 CO304	304 Linccoln Park East	2

Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 2:37 PM
To: 'Cory Storch'
Cc: 'Terence Wall'; Randy Gottesman
Subject: RE: Cranford Township - Group Homes/Supportive Housing

With apologies for sending multiple emails, however we are under a court imposed deadline to obtain information. Accordingly, I am reaching out once again. Best regards, Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 10:19 AM
To: 'Cory Storch' <Cory.Storch@bridgewayrehab.org>
Cc: Terence Wall <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: RE: Cranford Township - Group Homes/Supportive Housing

Good morning Mr. Storch:

Again thank you for your assistance yesterday. In speaking with the affordable housing attorneys advising Cranford Township, we believe that the Bridgeway property can be considered affordable housing if we are able to obtain documentation confirming the 20 year term.

I was able to locate the recorded Purchase Money Mortgage for the property on the Union County Clerk's Office Public Land Records website (please see attached), however it does not reference the 20 year term. It does however reference an Agreement and Promissory Note both dated September 6, 1996 (which appear to not have been recorded). See paragraph 2 on first page.

Would you have a copy of the Agreement (which I suspect details the 20 year term) or any other documentation that sets out this time restriction?

Thank you and please contact me with any questions.

Regards,

Michelle Lamar

From: Cory Storch [<mailto:Cory.Storch@bridgewayrehab.org>]
Sent: Thursday, July 06, 2017 3:30 PM

To: Michelle Lamar <michelle@cgph.net>

Subject: RE: Cranford Township - Group Homes/Supportive Housing

This unit has two bedroom and there are two tenants, one for each bedroom. Bridgeway has no other units in Cranford. The apartment is not licensed. There is a mortgage held by New Jersey Dept of Human Services with a 20 year term.

Cory Storch, President & CEO

Bridgeway Rehabilitation Services, Inc.

615 N. Broad Street

Elizabeth, New Jersey 07208

908-355-7886 ext.103 | cory.storch@bridgewayrehab.org | www.bridgewayrehab.org



From: Michelle Lamar [<mailto:michelle@cgph.net>]

Sent: Thursday, July 6, 2017 3:00 PM

To: Cory Storch <Cory.Storch@bridgewayrehab.org>

Cc: t-wall@cranfordnj.org; Randy Gottesman <randy@cgph.net>

Subject: Cranford Township - Group Homes/Supportive Housing

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Name of Owner	B / L	Address
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Bridgeway House Inc.	505.01/1 CO304	304 Lincoln Park East
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For each residence identified, I would like to obtain basic information regarding affordability controls including:

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I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Cranford Township Administrator, as well as Randy Gottesman, the President of CGP&H.

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Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 10:47 AM
To: 'Cory Storch'
Cc: 'Terence Wall'; Randy Gottesman
Subject: RE: Cranford Township - Group Homes/Supportive Housing

As a follow up, given that the twenty year period would have expired on or about 2016 is there new agreement in place?

From: Michelle Lamar
Sent: Friday, July 07, 2017 10:19 AM
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Michelle Lamar

From: Michelle Lamar
Sent: Monday, July 10, 2017 1:40 PM
To: 'Cory Storch'
Cc: Randy Gottesman; 't-wall@cranfordnj.org'
Subject: Affordable Housing

Dear Mr. Storch,

I am reaching out again in what I am sure is a busy and challenging time for New Jersey nonprofits providing supportive residential services.

Cranford has advised us to let your organization know that the Township has a small amount of funds in its affordable housing trust fund to help nonprofits operating group homes and providing residential support services with either the purchase and set up of an emergency generator, or other energy related improvements to make the units more affordable. Funds are limited, so please let the Township or us know if Bridgeway can benefit from the use of such funds.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner
michelle@cgph.net
609.664.2769, ext. 31
101 Interchange Plaza, Suite 301
Cranbury, NJ 08512-3716
Fax 609.664.2786



Company Website: www.cgph.net
Home Improvement Program Website: www.hip.cgph.net
Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

Michelle Lamar

From: Michelle Lamar
Sent: Wednesday, July 12, 2017 12:16 PM
To: 'Cory Storch'
Cc: Randy Gottesman
Subject: RE: Affordable Housing

Good afternoon Mr. Storch,

Thank you very much for your statement which helps enormously (wherein you have told us in a past email and now this email that 304 Lincoln Park East has served and continues to serve as long term affordable low income housing). And many thanks to Diane for assisting in this matter.

However in the category of "no good deed goes unpunished", I need to ask for an additional piece of information. In order for the affordable housing credit (related to the Lincoln housing) to be applied to Cranford Township, the courts require written documentation of the long term nature of the affordable housing – it can be in the form of a deed restriction, a mortgage (or note) with a restriction, Capital Application Funding Unit (CAFU) or DHS Capital Application Letter. Would Bridgeway have anything in writing that sets out the prior (or present) 20 or 30 year affordable housing restriction on the Lincoln property?

Through the Union County Clerk's Office, Public Land Records website, I was able to determine that a Mortgage between Bridgeway and NJ DHS dated September 30, 1996 and recorded on November 18, 1996 (Book: 6095 Page: 21) referenced an Agreement with NJ DHS dated September 6, 1996. Unfortunately, this Agreement was not recorded. However if you have a copy it may set out the restriction period.

Again, thank you for your continued assistance.

Best regards,

Michelle Lamar

From: Cory Storch [mailto:Cory.Storch@bridgewayrehab.org]
Sent: Wednesday, July 12, 2017 11:45 AM
To: Michelle Lamar <michelle@cgph.net>
Subject: RE: Affordable Housing

My colleague Diane Piagesi – Zett, through Randy Gottesman, mentioned that you need the following statement from me:

304 Lincoln Park East will continue as low income housing for the long term.

Cory Storch, President & CEO
Bridgeway Rehabilitation Services, Inc.
615 N. Broad Street
Elizabeth, New Jersey 07208
908-355-7886 ext.103 | cory.storch@bridgewayrehab.org | www.bridgewayrehab.org



From: Michelle Lamar [<mailto:michelle@cgph.net>]
Sent: Monday, July 10, 2017 1:40 PM
To: Cory Storch <Cory.Storch@bridgewayrehab.org>
Cc: Randy Gottesman <randy@cgph.net>; t-wall@cranfordnj.org
Subject: Affordable Housing

Dear Mr. Storch,

I am reaching out again in what I am sure is a busy and challenging time for New Jersey nonprofits providing supportive residential services.

Cranford has advised us to let your organization know that the Township has a small amount of funds in its affordable housing trust fund to help nonprofits operating group homes and providing residential support services with either the purchase and set up of an emergency generator, or other energy related improvements to make the units more affordable. Funds are limited, so please let the Township or us know if Bridgeway can benefit from the use of such funds.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner
michelle@cgph.net
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BRIDGEWAY email is not encrypted, Please do not email Persons Served confidential information. This is a HIPAA violation.

"HIPAA PRIVACY NOTICE: The contents of this e-mail are for the sole use of the intended recipient and any unauthorized review, use, disclosure or distribution is strictly prohibited. If you are not the intended recipient, please contact the sender by reply e-mail, delete any e-mails sent to you in error, and do not print the e-mail or its contents. Violators of the HIPAA Privacy Rule, and any other confidentiality law, may be subject to civil and criminal penalties, and will be subject to disciplinary actions."

CRANFORD TOWNSHIP GROUP HOMES

HomeFirst Interfaith Housing and Family Services

Name of Owner	B / L	Address	Bedrooms
HomeFirst Interfaith Housing & Family Services	417/22	116 Benjamin Street	3
HomeFirst	418/5	117 Benjamin Street	4

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 2:40 PM
To: 'mercy@homefirstinc.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: Cranford Township - Group Homes/Supportive Housing

Tracking:	Recipient	Delivery
	'mercy@homefirstinc.org'	
	't-wall@cranfordnj.org'	
	Randy Gottesman	Delivered: 7/6/2017 2:40 PM

Ms. Mercy Mwaura

Director of Housing and Supportive Services

Homefirst Interfaith Housing & Family Services

Good afternoon Ms. Mwaura,

I called Homefirst this morning and left a message for your Executive Director, Debbie-Anderson. As I stated in my voice mail message, CGP&H is assisting Cranford Township with its affordable housing requirements, and in providing related submissions to the court (which due to scheduling issues are to be filed next week).

Specifically, I am researching existing group homes/supportive housing in Cranford Township and for each one identified, I am seeking to obtain documentation confirming the non-profit nature of the organization as well as the restricted use of the property for a group home/supportive housing. Based on a review of exempt properties on the property tax lists in Cranford, I identified four properties that appear to be group home/supportive housing residences owned by Homefirst:

Name of Owner	B / L	Address
Homefirst Interfaith Housing & Family Services "Homefirst"	332/1 C016F	16F Parkway Village

Homefirst	332/1 CO18B	18B Parkway Village
Homefirst	417/22	116 Benjamin Street
Homefirst	418/5	117 Benjamin Street

For each residence identified, I would like to obtain basic information regarding affordability controls including:

- Total number of bedrooms
- Total number of consumers being served at each site
- Documentation detailing affordability controls (for example, deed restriction, mortgage and/or mortgage note with deed restriction)
- Length of controls, i.e., number of years
- If a licensed facility, indicate licensing agency
- Additionally, does Homefirst own any other group home/supportive housing properties in Cranford?

I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Cranford Township Administrator, as well as Randy Gottesman, the President of CGP&H.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner
michelle@cgph.net
 609.664.2769, ext. 31
 101 Interchange Plaza, Suite 301
 Cranbury, NJ 08512-3716
 Fax 609.664.2786



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 Home Improvement Program Website: www.hip.cgph.net
 Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 11:57 AM
To: 'mercy@homefirstinc.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: RE: Cranford Township - Group Homes/Supportive Housing

Dear Ms. Mwaura,

I am writing to follow up on yesterday's email. Please feel free to call me if it is easier at 609.664.2769, ext. 31.

Thank you and regards,

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 2:40 PM
To: 'mercy@homefirstinc.org' <mercy@homefirstinc.org>
Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: Cranford Township - Group Homes/Supportive Housing

Ms. Mercy Mwaura

Director of Housing and Supportive Services

Homefirst Interfaith Housing & Family Services

Good afternoon Ms. Mwaura,

I called Homefirst this morning and left a message for your Executive Director, Debbie-Anderson. As I stated in my voice mail message, CGP&H is assisting Cranford Township with its affordable housing requirements, and in providing related submissions to the court (which due to scheduling issues are to be filed next week).

Specifically, I am researching existing group homes/supportive housing in Cranford Township and for each one identified, I am seeking to obtain documentation confirming the non-profit nature of the

organization as well as the restricted use of the property for a group home/supportive housing. Based on a review of exempt properties on the property tax lists in Cranford, I identified four properties that appear to be group home/supportive housing residences owned by Homefirst:

Name of Owner	B / L	Address
Homefirst Interfaith Housing & Family Services "Homefirst"	332/1 C016F	16F Parkway Village
Homefirst	332/1 C018B	18B Parkway Village
Homefirst	417/22	116 Benjamin Street
Homefirst	418/5	117 Benjamin Street

For each residence identified, I would like to obtain basic information regarding affordability controls including:

- Total number of bedrooms
- Total number of consumers being served at each site
- Documentation detailing affordability controls (for example, deed restriction, mortgage and/or mortgage note with deed restriction)
- Length of controls, i.e., number of years
- If a licensed facility, indicate licensing agency
- **Additionally**, does Homefirst own any other group home/supportive housing properties in Cranford?

I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Cranford Township Administrator, as well as Randy Gottesman, the President of CGP&H.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner



michelle@cgph.net

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Cranbury, NJ 08512-3716

Fax 609.664.2786

Company Website: www.cgph.net

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Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 2:34 PM
To: 'mercy@homefirstinc.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: RE: Cranford Township - Group Homes/Supportive Housing

With apologies for sending multiple emails, however we are under a court imposed deadline to obtain information. Accordingly, I am reaching out once again. Best regards, Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 11:57 AM
To: 'mercy@homefirstinc.org' <mercy@homefirstinc.org>
Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: RE: Cranford Township - Group Homes/Supportive Housing

Dear Ms. Mwaura,

I am writing to follow up on yesterday's email. Please feel free to call me if it is easier at 609.664.2769, ext. 31.

Thank you and regards,

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 2:40 PM
To: 'mercy@homefirstinc.org' <mercy@homefirstinc.org>
Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: Cranford Township - Group Homes/Supportive Housing

Ms. Mercy Mwaura

Director of Housing and Supportive Services

Homefirst Interfaith Housing & Family Services

Good afternoon Ms. Mwaura,

I called Homefirst this morning and left a message for your Executive Director, Debbie-Anderson. As I stated in my voice mail message, CGP&H is assisting Cranford Township with its affordable housing requirements, and in providing related submissions to the court (which due to scheduling issues are to be filed next week).

Specifically, I am researching existing group homes/supportive housing in Cranford Township and for each one identified, I am seeking to obtain documentation confirming the non-profit nature of the organization as well as the restricted use of the property for a group home/supportive housing. Based on a review of exempt properties on the property tax lists in Cranford, I identified four properties that appear to be group home/supportive housing residences owned by Homefirst:

Name of Owner	B / L	Address
Homefirst Interfaith Housing & Family Services "Homefirst"	332/1 CO16F	16F Parkway Village
Homefirst	332/1 CO18B	18B Parkway Village
Homefirst	417/22	116 Benjamin Street
Homefirst	418/5	117 Benjamin Street

For each residence identified, I would like to obtain basic information regarding affordability controls including:

- Total number of bedrooms
- Total number of consumers being served at each site
- Documentation detailing affordability controls (for example, deed restriction, mortgage and/or mortgage note with deed restriction)
- Length of controls, i.e., number of years
- If a licensed facility, indicate licensing agency
- Additionally, does Homefirst own any other group home/supportive housing properties in Cranford?

I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Cranford Township Administrator, as well as Randy Gottesman, the President of CGP&H.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner

michelle@cgph.net

609.664.2769, ext. 31

101 Interchange Plaza, Suite 301

Cranbury, NJ 08512-3716

Fax 609.664.2786



CGP&H

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Good People. Great Results.

Company Website: www.cgph.net

Home Improvement Program Website: www.hip.cgph.net

Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

Michelle Lamar

From: Michelle Lamar
Sent: Monday, July 10, 2017 4:01 PM
To: 'danderson@homefirstinc.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: Cranford: Group Homes

Tracking:	Recipient	Delivery
	'danderson@homefirstinc.org'	
	't-wall@cranfordnj.org'	
	Randy Gottesman	Delivered: 7/10/2017 4:01 PM

Dear Ms. Anderson:

Thank you for returning my phone message. I have taken the information that you provided me during our call and summarized it in the table below. (Please let me know if I was incorrect regarding anything.) You further advised me that the occupants are very low income families. As we discussed the CDBG Loan Agreement sets out the 30 year affordability period.

Additionally, I let you know that Cranford Township has a small amount of funds in its affordable housing trust fund to help nonprofits operating group homes and providing residential support services with either the purchase and set up of an emergency generator, or other energy related improvements to make the units more affordable. Funds are limited, so please let the Township or us know if Homefirst can benefit from the use of such funds.

You further let me know that HomeFirst, which has been around for over 30 years, serves low income families in providing quality housing and helping them get back on track to permanent housing. Moreover, Homefirst is always interested in partnering with municipalities.

Again, thank you for your help and we look forward to speaking with you in the future.

Best Regards,

Michelle Lamar

Name of Owner	B / L	Address	Comment
Homefirst Interfaith Housing & Family Services "Homefirst"	332/1 C016F	16F Parkway Village 2 bedrooms	Transitional Housing – Is not a group home

Homefirst	332/1 CO18B	18B Parkway Village 2 bedrooms	Transitional Housing – is not a group home
Homefirst	417/22	116 Benjamin Street 3 BEDROOMs	Subject to a 30 year affordability period per CDBG Loan Agreement and Deed Restriction dated July 30, 2014 between NJ HMFA and Home first
Homefirst	418/5	117 Benjamin Street 4 BEDROOMs	Subject to a 30 year affordability period per CDBG Loan Agreement and Deed Restriction dated July 30, 2014 between NJ HMFA and Home first

Michelle Lebovitz Lamar
Corporate Counsel/Senior Planner
michelle@cgph.net
609.664.2769, ext. 31
101 Interchange Plaza, Suite 301
Cranbury, NJ 08512-3716
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Home Improvement Program Website: www.hip.cgph.net
Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

CRANFORD TOWNSHIP GROUP HOMES

Community Access Unlimited Inc.

Name of Owner	B / L	Address	Bedrooms
Community Access Unlimited Inc.	208/7	112 Glenwood Road	3
Creative Property Management of NJ	403/59	54 Johnson Avenue	4
CAU NJ	403/62	48 Johnson Avenue	6

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 12:38 PM
To: 'bgriswold@caunj.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: Cranford Township - Group Homes/Supportive Housing

Tracking:	Recipient	Delivery
	'bgriswold@caunj.org'	
	't-wall@cranfordnj.org'	
	Randy Gottesman	Delivered: 7/6/2017 12:38 PM

Good afternoon Ms. Griswold,

I called CAUNJ this afternoon and spoke with Marisol Aponte who provided me with your email address. As I explained to Ms. Aponte, CGP&H is assisting Cranford Township with its affordable housing requirements, and in providing related submissions to the court (which due to scheduling issues are to be filed next week).

Specifically, I am researching existing group homes/supportive housing in Cranford Township and for each one identified, I am seeking to obtain documentation confirming the non-profit nature of the organization as well as the restricted use of the property for a group home/supportive housing. Based on a review of exempt properties on the property tax lists in Cranford, I identified three properties that appear to be group home/supportive housing residences owned by CAUNJ and/or Creative Property Management of NJ:

Name of Owner	B / L	Address
Community Access Unlimited Inc. "CAUNJ"	208/7	112 Glenwood Road
Creative Property Management of NJ (CAUNJ)	403/59	54 Johnson Avenue
CAUNJ	403/62	48 Johnson Avenue

For each residence identified, I would like to obtain basic information regarding affordability controls including:

- Total number of bedrooms
- Total number of consumers being served at each site

- Documentation detailing affordability controls (for example, deed restriction, mortgage and/or mortgage note with deed restriction)
- Length of controls, i.e., number of years
- If a licensed facility, indicate licensing agency
- Additionally, does CAUNJ and/or Creative Property Management own any other group home/supportive housing properties in Cranford?

I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Township Cranford Administrator, as well as Randy Gottesman, the President of CGP&H.

Best Regards,

Michelle Lamar

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Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 11:55 AM
To: 'bgriswold@caunj.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: RE: Cranford Township - Group Homes/Supportive Housing - Follow Up

Tracking:	Recipient	Delivery
	'bgriswold@caunj.org'	
	't-wall@cranfordnj.org'	
	Randy Gottesman	Delivered: 7/7/2017 11:55 AM

Dear Ms. Griswold,

I am writing to follow up on yesterday's email. Please feel free to call me if it is easier at 609.664.2769, ext. 31.

Thank you and regards,

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 12:38 PM
To: 'bgriswold@caunj.org' <bgriswold@caunj.org>
Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: Cranford Township - Group Homes/Supportive Housing

Good afternoon Ms. Griswold,

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appear to be group home/supportive housing residences owned by CAUNJ and/or Creative Property Management of NJ:

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CAUNJ	403/62	48 Johnson Avenue

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- If a licensed facility, indicate licensing agency
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I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Township Cranford Administrator, as well as Randy Gottesman, the President of CGP&H.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
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Company Website: www.cgph.net
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Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 2:35 PM
To: 'bgriswold@caunj.org'
Cc: 't-wall@cranfordnj.org'; Randy Gottesman
Subject: RE: Cranford Township - Group Homes/Supportive Housing - Follow Up

With apologies for sending multiple emails, however we are under a court imposed deadline to obtain information. Accordingly, I am reaching out once again. Best regards, Michelle Lamar

From: Michelle Lamar
Sent: Friday, July 07, 2017 11:55 AM
To: 'bgriswold@caunj.org' <bgriswold@caunj.org>
Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: RE: Cranford Township - Group Homes/Supportive Housing - Follow Up

Dear Ms. Griswold,

I am writing to follow up on yesterday's email. Please feel free to call me if it is easier at 609.664.2769, ext. 31.

Thank you and regards,

Michelle Lamar

From: Michelle Lamar
Sent: Thursday, July 06, 2017 12:38 PM
To: 'bgriswold@caunj.org' <bgriswold@caunj.org>
Cc: 't-wall@cranfordnj.org' <t-wall@cranfordnj.org>; Randy Gottesman <randy@cgph.net>
Subject: Cranford Township - Group Homes/Supportive Housing

Good afternoon Ms. Griswold,

I called CAUNJ this afternoon and spoke with Marisol Aponte who provided me with your email address. As I explained to Ms. Aponte, CGP&H is assisting Cranford Township with its affordable housing requirements, and in providing related submissions to the court (which due to scheduling issues are to be filed next week).

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I would greatly appreciate it if you or a member of your staff could get back to me by week's end (via phone or email – whichever easiest) to discuss this information request. I have taken the liberty of copying Terence Wall, the Township Cranford Administrator, as well as Randy Gottesman, the President of CGP&H.

Best Regards,

Michelle Lamar

Michelle Lebovitz Lamar
 Corporate Counsel/Senior Planner
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Affordable Homes For Sale and Rent: www.affordablehomesnewjersey.com

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Exhibit D – Revised Spending Plan

**2017 - 2018
AFFORDABLE HOUSING TRUST FUND
SPENDING PLAN**

**TOWNSHIP OF CRANFORD
UNION COUNTY, NEW JERSEY**

May 2017

**Prepared by
Megan York, PP, AICP
CGP&H**



**Megan York, New Jersey Professional Planner
License No. LI-00596600**

The original document has been signed and sealed.

INTRODUCTION

The Township of Cranford, Union County, New Jersey has prepared a Housing Element and Fair Share plan that addresses its regional fair share of the affordable housing need. A development fee ordinance creating a dedicated revenue source for affordable housing was passed at the December 10, 2013 meeting of the Township Committee of the Township of Cranford. The ordinance establishes the Cranford Township affordable housing trust fund for which this spending plan is prepared.

As of April 30, 2017, Cranford Township has collected \$74,943.77, expended \$0, resulting in a balance of \$74,943.77. 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 TD Bank for the purposes of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:97-8.7-8.9 as described in the sections that follow.

Cranford Township's Housing Plan Element and Fair Share Plan implementation was placed under the jurisdiction of the Court in January of 2008. Subsequently, on December 3, 2008 the Cranford Township Planning Board adopted the 2008 Housing Plan Element and Fair Share Plan, which was then endorsed by the Township Committee on December 9, 2008. A comprehensive update of the 2008 Plan was prepared and was adopted by the Planning Board on May 2, 2012. This Plan was prepared in accordance with the December 9, 2011 Order Granting Relief in Exclusionary Zoning Litigation issued by Honorable Judge Lisa F. Chrystal, JSC in Cranford Development Associates, LLC at als. v. Township of Cranford et al. Subsequent to the adoption of the 2012 Plan, the Special Master had requested that all the supporting documents be included as amendments to the Plan and be a part of the adopted Plan. This Spending Plan facilitates the projects identified in the Township's April 3, 2013 Housing Element and Fair Share Plan. Cranford received a Judgment of Repose through December 31, 2018.

1. REVENUES FOR CERTIFICATION PERIOD

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

Funds from other sources, including, but not limited to, the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units may be collected when such events occur. For this plan other funding sources are not anticipated to be significant and therefore are not projected to 2018.

(d) Projected interest:

Interest earned on the projected revenue in the municipal affordable housing trust fund.

Township of Cranford Projected Revenues 2017-2018			
	2017	2018	Total
Development fees	11,000	22,000	33,000
Payments in Lieu of Construction	-	-	-
Other Funds	-	-	-
Interest	13	26	39
Total	11,013	22,026	33,039

Cranford Township projects a total of \$33,039 in revenue to be collected between May 1, 2017 and December 31, 2018. All interest earned on the account shall accrue to the account to 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 Cranford Township:

(a) Collection of development fee revenues:

Collection of development fee revenues shall be consistent with Cranford Township's development fee ordinance for both residential and non-residential developments in accordance with COAH's 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:

A general description of the distribution of revenues is provided below.

Once a request is approved by the Finance Department, the request is presented to the Township Committee for approval. After receiving Township Committee approval, the Township Chief Financial Officer releases the requested revenue from the trust fund for the specific use.

3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

- **Rehabilitation and new construction programs and projects (N.J.A.C. 5:97-8.7)**

Cranford Township will dedicate \$102,000 to rehabilitation and new construction programs (see detailed descriptions in Fair Share Plan) as follows:

Rehabilitation program: \$102,000 is budgeted for the rehabilitation program. This will fund 4 units. The average per unit cost of \$25,500 includes construction costs, income certification, cost estimating, bid specifications, contractor bid process, loan closing, and construction inspections. (Rehabilitation administrative costs such as program marketing and reporting are not included in this per unit cost and is Administrative expense.)

- **Affordability Assistance (N.J.A.C. 5:97-8.8)**

Projected minimum affordability assistance requirement:

Cranford Township Projected Minimum Affordability Assistance		
Actual development fees thru 4/30/17		\$76,097.25
Actual interest thru 4/30/17	+	\$ 11.94
Projected Development Fees, 5/1/2017 thru 12/31/2018	+	\$ 33,000.00
Projected Trust Fund Interest, 5/1/2017 thru 12/31/2018	+	\$ 39.00
Less housing expenditures	-	\$ -
TOTAL		\$ 109,148.19
30% Requirement	x .30	\$ 32,744.46
Less Affordability assist. expenditures thru 4/30/17	-	\$ -
Projected Min Afford Assist, 5/1/2017 thru 12/31/2018		\$ 32,744.46
Proj Min Affordability Assististance for Very Low Income, 5/1/2017 thru 12/31/2018	x 1/3	\$ 10,914.82

Cranford Township will dedicate \$32,744.46 from the affordable housing trust fund to render units more affordable, including \$10,914.82 to render units more affordable to households earning 30 percent or less of median income by region, as follows:

- For For-Sale Units in the form of down-payment and closing cost assistance.
- For Rental Units in the form of assistance with first month's rent.
- For creditworthy Group Homes.

• **Administrative Expenses (N.J.A.C. 5:97-8.9)**

Projected maximum administrative expense calculation:

Cranford Township Maximum Administrative Expense Calculation		
Actual development fees and interest thru 4/30/17		\$ 76,109.19
Projected Development Fees and interest 5/1/2017 thru 12/31/2018	+	\$ 33,039.00
Payments-In-Lieu of construction and other deposits thru 4/30/17	+	\$ -
Less RCA expenditures thru 12/31/2018	-	\$ -
Total For Admin. Calculation, 5/1/2017 thru 2018	=	\$ 109,148.19
20% Maximum for Admin Expense	x .20	\$ 21,829.64
Less Admin thru 4/30/17	-	\$ -
Available for Admin 5/1/2017 Thru 12/31/2018	=	\$ 21,829.64

The Township of Cranford projects that a maximum of \$21,829.64 will be available from the affordable housing trust fund to be used for administrative purposes. However, at this time Cranford is only allocating \$10,000 for administrative purposes but reserves the right to automatically increase the amount to the 20 percent cap, if needed.

Administrative costs may include the costs of salaries and benefits for municipal employees or consultants' fees necessary to develop or implement municipal housing programs such as the preparation of amendments to the housing element and fair share plan, the implementation of the affirmative marketing program, the costs of marketing the Housing Rehabilitation Program and reporting.

4. EXPENDITURE SCHEDULE

Cranford Township 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.

Township of Cranford Projected Expenditure Schedule 2017-2018			
	2017	2018	Total
Rehabilitation Program (4 projected units)	25,500	76,500	102,000
Affordability Assistance	5,000	27,744	32,744
Administration	5,000	5,000	10,000
TOTAL	35,500	109,244	144,744

5. EXCESS OR SHORTFALL OF FUNDS

Pursuant to the Housing Element and Fair Share Plan, the governing body of Cranford Township has adopted a resolution agreeing to fund any shortfall of funds required for implementing the Housing Rehabilitation Program. In the event that a shortfall of anticipated revenues occurs, Cranford Township has adopted a resolution of intent to bond.

In the event of excess funds, any remaining funds above the amount necessary to satisfy the municipal affordable housing obligation will be used to supplement the rehabilitation program.

SUMMARY

Cranford Township intends to spend affordable housing trust fund revenues pursuant to N.J.A.C. 5:97-8.7 through 8.9 and consistent with the housing programs outlined in the housing element and fair share plan dated April 3, 2013.

Cranford Township has a balance of \$76,109.19 as of April 30, 2017 and anticipates an additional \$33,039 in revenues before December 31, 2018 for a total of \$109,148.19. The municipality will dedicate \$102,000.00 toward its Rehabilitation Program and \$32,744.46 to render units more affordable, and \$10,000 to administrative costs. Any shortfall of funds will be offset by a bond. The municipality anticipates that the balance of revenues collected less expenses paid from 2017 to 2018 will be as close to zero dollars (\$0) as possible whereas any small surplus will be dedicated toward the Housing Rehabilitation Program.

Cranford Township Spending Plan Summary		
Balance as of 4/30/17		\$76,109.19
Projected REVENUE 2016-2018		
Development fees	+	\$ 33,000.00
Payments in Lieu of Construction	+	\$ -
Other Funds	+	
Interest	+	\$ 39.00
TOTAL AVAILABLE FUNDS	=	\$ 109,148.19
PROJECTED EXPENDITURES 2015-2018		
Rehabilitation Program	+	\$ 102,000.00
Affordability Assistance	+	\$ 32,744.46
Administration	+	\$ 10,000.00
TOTAL PROJECTED EXPENDITURES	=	\$ 144,744.46
REMAINING BALANCE	=	\$ (35,596.27)

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After Recording Return To:

Prepared by: Megan York

Megan York
CGP&H
101 Interchange Plaza, Suite 301
Cranbury, NJ 08512

APPENDIX E-2

MANDATORY DEED RESTRICTION FOR RENTAL PROJECTS

Deed Restriction

DEED-RESTRICTED AFFORDABLE HOUSING PROPERTY WITH RESTRICTIONS ON RESALE AND REFINANCING

To Rental Property

With Covenants Restricting Rentals, Conveyance and Improvements
And Requiring Notice of Foreclosure and Bankruptcy

THIS DEED RESTRICTION, entered into as of this the 7th day of July, 2017, by and between the CGP&H, LLC, with offices at 101 Interchange Plaza, Suite 301, Cranbury, NJ 08512 ("Administrative Agent"), or its successor, acting on behalf of the Township of Cranford, with offices at 8 Springfield Avenue, Cranford, New Jersey 07016, and 4 Centennial, LLC a New Jersey Limited Liability Company having offices at 108 N. Union Ave, Suite 5, Cranford, New Jersey, 07016, the developer/sponsor (the "Owner") of a residential low- or moderate-income rental project (the "Project"):

WITNESSETH

Article 1. Consideration

In consideration of benefits and/or right to develop received by the Owner from the Municipality regarding this rental Project, the Owner hereby agrees to abide by the covenants, terms and conditions set forth in this Deed restriction, with respect to the land and improvements more specifically described in Article 2, hereof (the Property).

Article 2. Description of Property

The Property consists of all of the land, and a portion of the improvements thereon, that is located in the municipality of the Township of Cranford, County of Union, State of New Jersey, and described more specifically as Block No. 0408 Lot 1, and known by the street address:

4 Centennial Avenue
Cranford, New Jersey 07016

Housing Affordability Control rules found at N.J.A.C. 5:80-26, and the obligation for the provision of low and moderate-income housing.

- A. In the event of a threatened breach of any of the Covenants by the Owner, or any successor in interest of the Property, the Administrative Agent and the Municipality shall have all remedies provided at law or equity, including the right to seek injunctive relief or specific performance.
- B. Upon the occurrence of a breach of any Covenants by the Grantee, or any successor in interest or other owner of the Property, the Administrative Agent and the Municipality shall have all remedies provided at law or equity including but not limited to forfeiture, foreclosure, acceleration of all sums due under any mortgage, recouping of any funds from a sale in violation of the Covenants, diverting of rent proceeds from illegal rentals, injunctive relief to prevent further violation of said Covenants, entry on the premises, those provided under Title 5, Chapter 80, Subchapter 26 of the New Jersey Administrative Code and specific performance.

IN WITNESS WHEREOF, the Administrative Agent and the Owner have executed this Deed Restriction in triplicate as of the date first above written.

CGP&H, LLC

BY: Megan York

Megan York
Vice President

4 CENTENNIAL, LLC

By: Steven Needle
Steven Needle
Managing Member

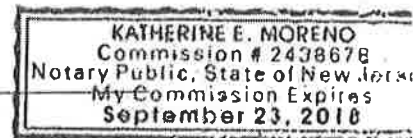
APPROVED BY the TOWNSHIP OF CRANFORD

BY: _____
Thomas H. Hannen
Mayor

ACKNOWLEDGEMENTS

On this the 13 day of July, 2017 before me came Megan York, to me known and known to me to be the Administrative Agent for the Township of Cranford, who states that (s)he has signed said Agreement on behalf of said Municipality for the purposes stated therein.

Katherine E. Moreno
NOTARY PUBLIC



On this the 14th day of JULY, 2017 before me came Steven Needle, to me known and known to me to be Managing Member of 4 Centennial LLC the Owner of the Property, who states that (s)he has signed said Agreement for the purposes stated therein.

Robyn Feldblum
ROBYN FELDBLUM
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 9/30/2019

NOTARY PUBLIC

On this the day of , 2017 before me came Thomas H. Hannen known and known to me to be Mayor of Township of Cranford, the Municipality identified as such in the foregoing Agreement, who states that (s)he is duly authorized to execute said Agreement on behalf of said Municipality, and that (s)he has so executed the foregoing Agreement for the purposes stated therein.

NOTARY PUBLIC