

# Affordability Assistance

## *Township of North Hanover* *New Jersey*

### Affordability Assistance Policies and Procedures Manual

November 2020



**CGP&H**

Community Grants, Planning & Housing

*Good People. Great Results.™*

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# North Hanover Affordability Assistance Policies and Procedures Manual

## *Policies & Procedures Manual*

### **Introduction**

The Township of North Hanover has dedicated funding from its Affordable Housing Trust Fund to operate this Affordability Assistance Program. Trust funds come from Development Fees levied upon developers in accordance with the Township's Development Fee Ordinance, and may also come from a payment in lieu of construction of affordable units for a specific development project as approved by the Superior Court. The creation of this Affordability Assistance program is designed to help implement the Township's chosen program areas.

The purpose of this Manual is to describe the policies and procedures of the Affordability Assistance Program. This Manual describes the basic content and operation of the affordable assistance program components. It has been prepared with a flexible format allowing for periodic updates, when required, due to revisions in regulations, terms, and/or procedures.

Where it is found that a new procedure may be more effective or can eliminate a recurring problem, that procedure may be incorporated into the program operation by amending this Operating Manual. In addition, this manual may be periodically revised to reflect changes in local, state, and federal policies and regulations relative to implementation of the affordable housing programs described herein.

## Types of Affordability Assistance

There are two options of affordability assistance listed below. The specifics of both are summarized in Exhibit 1. No ongoing or monthly assistance options are currently available.

1. **Rental Assistance.** It is the township's preference to offer affordability assistance in such a manner as to reduce costs for renters of the unit through one of two options for rental assistance:
  - Security Deposit Assistance: Rental applicants who display a need for funds for the security deposit requirements at any of the three affordable rental complexes may apply for funds to cover that requirement. In addition, assistance for rentals would achieve its objective of rendering units more affordable for moderate, low, and very low rentals.
  - First Month's Rental Payment Program: If it is the rental complex's preference, funds may instead be used to pay the first month's rent to lower the initial expenses of signing a lease for an affordable housing unit.
2. **Rental Complex Rehabilitation Assistance Fund.** If the need arises due to an emergency situation or due to weather related incidents, the rental complexes may apply to the Township for rehabilitation funds derived from the affordability assistance fund. As the rental complexes are comprised of only deed-restricted affordable housing units, funds may be used to rehabilitate units or common areas, including such things as providing generators or mechanical upgrades as required.

## Eligibility

Applications (see Exhibit 1) submitted for affordability assistance (First Month's Rent and Security Deposit Assistance) will be provided on a first come-first-served basis according to the following criteria:

1. There are affordability assistance funds remaining in the budget for the year.
2. The applicant is currently in the process renting or rents a deed restricted affordable unit in North Hanover Township as their primary residence.
3. The applicant has not received an affordability assistance grant in the past. (Only one award per household is permitted. This requirement can be waived with justification.)
4. The end user household must be income certified.

## Repayment Terms

The First Months' Rent Program, Security Deposit Assistance and Rental Complex Rehabilitation Fund programs are grants and there is no repayment agreement.

## ADMINISTRATION

The Administrative Agent will be responsible for administering the Affordability Assistance Programs. Questions about these programs should be directed to the Administrative Agent, included on the next page. All forms are included in the appendices and the process for disbursing

funds is outlined in the Exhibits. Contact information for the current Administrative Agent is listed directly below:

CGP&H LLC  
1249 S. River Rd, Suite 301  
Cranbury, NJ 08512  
609-664-2769 phone  
609-664-2786 fax  
email: homes@cgph.net  
website:www.affordablehomesnewjersey.com

### **First Month's Rent/Security Deposit Program**

1. Applicant submits application.
2. CGP&H reviews and processes application.
3. CGP&H notifies Township and prepares resolution authorizing grant.
4. Township adopts Resolution.
5. Township sends assistance directly to landlord.
6. CGP&H records assistance on master reporting spreadsheet.

### **Rental Complex Rehabilitation Fund**

1. Applicant submits a statement of necessary repairs and cost estimates.
2. CGP&H reviews and processes application.
3. Applicant selects Contractor and signs contract with contractor.
4. All necessary permits are filed with the township and the work is completed.
5. Township inspects and approves the work is completed.
6. Applicant notifies CGP&H that the work has been satisfactorily completed and sends copy of completed permit.
7. CGP&H drafts resolution authorizing grant.
8. Township adopts resolution
9. Township issues check to the contractor.
10. CGP&H records assistance on master reporting spreadsheet.

**Exhibit 1**

**APPLICATION FOR AFFORDABILITY ASSISTANCE IN NORTH HANOVER  
TOWNSHIP**

**(First Month's Rent, Security Deposit Assistance)**

This application must be fully completed so that it can be accepted and processed. This application is not transferable. If you require assistance, please call CGP&H at **609-664-2769 ext 5**. If your application is complete and you are approved to receive affordability assistance, you will be certified by CGP&H and notified by mail.

Applications submitted for affordability assistance will be provided on a first come-first-served basis according to the following criteria:

1. There are affordability assistance funds remaining in the budget for the year.
2. The applicant is currently in the process of renting a deed restricted affordable unit in North Hanover Township as their primary residence.
3. The applicant has not received an affordability assistance grant in the past. (Only one award per household is permitted. This requirement can be waived with justification.)
4. The end user household must be income certified.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

1. Please indicate what type of assistance you are applying for (Chosen by the landlord):

Mark with X	Program	Details
	First Month's Rent	<ul style="list-style-type: none"><li>• The program will pay for the first month of rent</li></ul>
	Security Deposit Assistance	<ul style="list-style-type: none"><li>• The Program will pay for the security deposit</li></ul>

2. \$ Amount of Request: \_\_\_\_\_

### CERTIFICATION

I hereby certify that all information concerning my family size, actual gross income as well as all other information contained in my income certification (attached to this application) is true and accurate to the best of my knowledge. I further understand that CGP&H and North Hanover Township are relying upon this information in order to determine whether I qualify for affordability assistance. I further certify that the copies of the documents attached to this application are true and accurate copies of the originals of such documents. I further certify that I intend to personally occupy the unit as my primary residence except for reasonable periods of vacations and illnesses. I understand that I cannot sublet or re-rent the unit.

I authorize CGP&H, North Hanover Township or their agents to check for accuracy on any and all statements and representations made in this application. This may include calls to employers to verify income, contact with banks, etc.

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

Date \_\_\_\_\_ Date \_\_\_\_\_