

Who Lives in Affordable Housing

| 2019 Income Limits for Region 3 (Hunterdon, Middlesex and Somerset Counties) | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| Household Income Levels | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5-Person Household |
| Moderate | \$66,248 | \$75,712 | \$85,176 | \$94,640 | \$102,211 |
| Low | \$41,405 | \$47,320 | \$53,235 | \$59,150 | \$63,882 |
| Very-Low | \$24,843 | \$28,392 | \$31,941 | \$35,490 | \$38,329 |

Source: 2019 Income Limits prepared by the Affordable Housing Professionals of New Jersey

Who qualifies for affordable housing?



A family of 4 making less than \$94,640

Seniors

Individuals with Special Needs

A new college grad making less than \$66,248



The average annual salary of a police officer in Hunterdon County is \$77,155

The average annual salary of a bank teller in Hunterdon County is \$27,422

The average salary of a server in NJ ranges between \$17,501 and \$23,401

The median gross rent in Lambertville is \$1,218 per month. The general rule is that 30% of annual income should go towards housing. This means that a household needs to earn \$48,720 per year to afford Lambertville’s median gross rent. This household would qualify for affordable housing.

| Individual and Family Poverty Rates | | |
|-------------------------------------|-------------|----------|
| Location | Individuals | Families |
| City of Lambertville | 10.5% | 11.4% |
| Hunterdon County | 4.5% | 2.7% |

Source: 2013 – 2017 American Community Survey 5-Year Estimate (DP03)

How do you Apply for Affordable Housing

The City will establish a Pre-Application Process for affordable housing homes within Region 3 that encompasses Hunterdon, Middlesex and Somerset Counties.

Interested parties will be required to provide the following information as part of the Pre-Application Process:

- ❖ Applicant’s Name
- ❖ Email
- ❖ Phone Number
- ❖ Current Mailing Address
- ❖ Regional Preference
- ❖ Number of people living in the residence
- ❖ Combined Annual (Yearly) Income for all Household Members
- ❖ Indication if any household members are:
 - 55 years old or older
 - Permanently disabled
 - Require barrier free/ADA accessible unit
 - Veterans
- ❖ Current Housing Description
- ❖ Desired Tenure: Rental or Ownership

Station Two

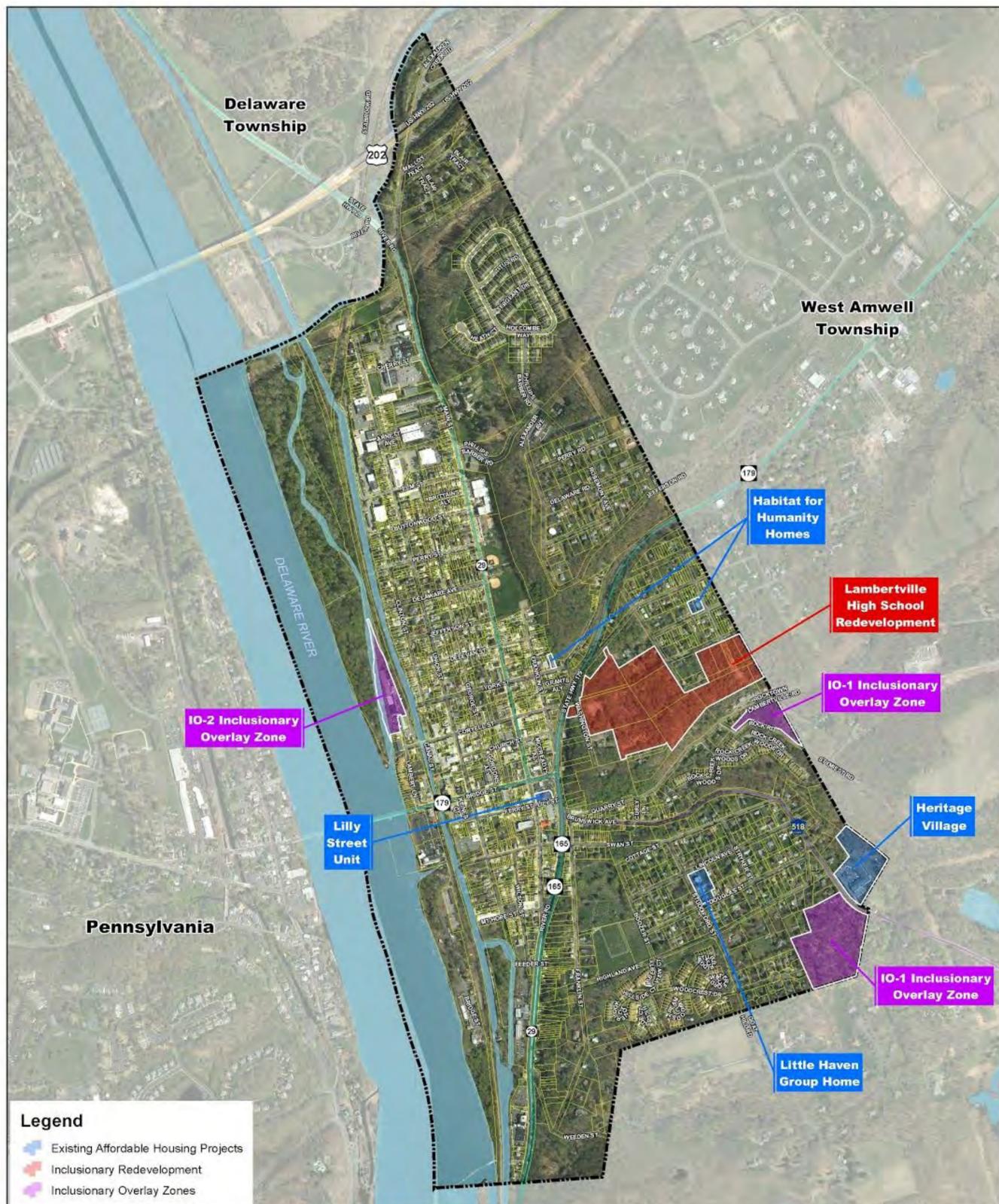
NJ's Affordable Housing Requirements

Providing an opportunity for the construction of affordable housing within developing municipalities was found to be a constitutional obligation by the New Jersey Supreme Court in its landmark 1975 decision, now referred to as Mount Laurel I.

In its 1983 Mount Laurel II decision, the Supreme Court extended the obligation to all municipalities.

To date, approximately 350 municipalities have filed Declaratory Judgment actions (Court Order) of which approximately 310 municipalities, including the City of Lambertville, have Settlement Agreements (Court overseen contract) with Fair Share Housing Center that outline the municipalities constitutional obligation of providing affordable housing.

Municipalities that fail to adopt or abide by either of these actions are subject to Builder Remedy lawsuits wherein the developer can basically build whatever they want and the City would have no say in the outcome of the project.



Lambertville's Affordable Housing Compliance Mechanisms

Rehabilitation

The repair or replacement of major systems to ameliorate a housing unit with health and safety code violations. Major systems include weatherization, exterior cladding, window and door replacement, roofing, plumbing (water supply and sanitary), heating, electricity, lead paint abatement and load bearing structural systems.

Prior Cycle Credits

A one-for-one credit for low- and moderate-income housing units constructed between April 1, 1980 and December 15, 1986 before the beginning of the First Round (1987 – 1993).

Alternative Living Arrangements / Supportive and Special Needs Housing

- A structure in which households live in distinct bedrooms, but share kitchen and plumbing facilities, central heat and common areas.
- They may be restricted to special needs groups, such as persons with developmental disabilities, veterans and their families, and victims of domestic abuse.

100% Affordable Housing Development

A development in which all of the units are affordable to low- and moderate-income households.

Inclusionary Development

- A development containing low- and moderate-income units among market-rate units. Affordable housing set-asides are often 15% or 20%.
- Inclusionary development may also be a non-residential development (i.e. a shopping center) with affordable units built in.

Accessory Apartment

A self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters and a private entrance, which is created within an existing home or through the conversion of an existing attached accessory structure on the same site or by an addition to an existing home or accessory building.