



The Crossings at Morris Avenue
146 Morris Avenue, Summit, NJ

Frequently Asked Questions (FAQ)

Introduction

Morris Habitat for Humanity is part of a global, nonprofit housing organization committed to building homes, communities, and hope. The organization serves **Morris & Middlesex Counties and the Greater Plainfield area including Fanwood, Plainfield, North Plainfield, Scotch Plains, Green Brook & Watchung in New Jersey**. Through volunteer labor and donations of money and materials, Morris Habitat builds affordable new homes and provides home repair services to income eligible families. Since 1985, Morris Habitat has served nearly 1,000 families through building almost 200 homes locally, preserving over 400 homes for low-income and senior residents, and helping nearly 400 families with housing solutions worldwide. The organization has engaged more than 150,000 volunteers for various programs.

Morris Habitat also operates a successful ReStore home improvement outlet store and e-commerce website (ShopMorrisReStore.com) which has kept 17,588 tons of reusable materials out of landfills and funded 36 homes.

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Mission Statement

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Vision

A world where everyone has a decent place to live.

Project Overview

Our second partnership with the City of Summit in Union County features **two L-shaped buildings with six 3-bedroom and six 2-bedroom condominiums**. It is being built on the former site of the Italian American Club at 146 Morris Avenue. This project was seven years in the making, as Morris Habitat worked with Summit to obtain the necessary approvals. The all-volunteer Morris Avenue Building Committee worked tirelessly on the planning for these modular buildings.

The first building modules were delivered in October 2022 and the modules for the second building were delivered in June 2023.

The project is planned to be completed by the end of 2023.

Families:

Qualified applicants were randomly selected in 2022.

Household sizes range between 2 to 6 persons. The homes will be sold to eligible low- and moderate-income applicants with affordable 30-year mortgages. The homes will have a 30-year affordability deed restriction that allows modest equity upon resale, but mandates they be sold at an affordable price to other income-eligible homebuyers. Prospective homeowners will contribute **a minimum of 300 hours of sweat equity** helping to build their own home and other Habitat homes.

FREQUENTLY ASKED QUESTIONS

1. What is the size and scope of this project?

- The project consists of 12 two- and three-bedroom condominiums within two buildings with onsite parking. The development is accessible from Morris Avenue with a pedestrian sidewalk onto Ashwood Court.

2. Who has jurisdiction over the project related to zoning approvals?

- The City of Summit Zoning Board of Adjustment approved the project, and its Zoning and Engineering Department is responsible to ensure compliance with the approved plans.

3. Are Summit residents footing the bill for these homes?

- No. Summit residents are not paying for the project. Construction of these affordable homes is paid for by Morris Habitat for Humanity using private donations, federal grant dollars and volunteer labor. The City of Summit contributed \$1.4M toward the project through its affordable housing trust fund.

4. What is the City's requirement to build affordable homes and in what time frame?

- The City of Summit, along with every municipality in the State of New Jersey is mandated by the State Constitution to provide its fair share of affordable housing. Currently, the City has an obligation to complete 50 affordable homes by 2025. This project will provide 12 of the required 50 units needed for the City to comply.

5. Why are affordable homes needed in Summit?

- There is a housing crisis across the United States. New Jersey is especially hard hit due to the excessive cost of living, high rents, and home prices. Having homes that are affordable to those who cannot afford the high housing costs is essential to not only ensure people have a safe and decent place to live, but to provide healthy and vibrant communities. We all need and rely upon the people that earn low and moderate incomes that work in our hospitals, schools, government agencies, restaurants, grocery stores, retail shops and the service industry. These are the men and women who provide essential services to all of us.

6. How were the families selected?

- Anyone interested in buying a home from Morris Habitat for Humanity must attend an information session that explains our homeownership program and the sweat equity requirements and complete a rigorous application process to determine their eligibility. Those applicants who are eligible are chosen through a random selection process.

7. How was the site selected?

- This site was previously the Italian American Club property, and it was introduced to Morris Habitat by the City because the former owner expressed interest in selling the property. Due to the scarcity of land, the former owner’s interest in selling and the City’s affordable housing obligation, the site was selected, and the 12-home project was designed for the site.

8. What happened to the old Italian American Club?

- The Italian American Club sold the property to Morris Habitat for an amount of \$1,050,000.00.

9. Why does Morris Habitat/Habitat for Humanity get special treatment? Why can they do “whatever they want” when building homes in a community?

- This is often a misconception by those who are not fully familiar with New Jersey’s rigorous, costly and extensive land use approval process. Morris Habitat for Humanity receives no special treatment and must follow the same laws as any other real estate developer constructing homes in New Jersey. There are no shortcuts for non-profit developers and often, quite to the contrary of receiving “special treatment,” Morris Habitat often undergoes more scrutiny during the project approval process and the permitting and inspection processes.

10. What is sweat equity?

- Sweat equity is a process where Habitat Homeowners-in-Progress (HIPs) work to build their own home and the homes of others. This is a core tenet to the Habitat for Humanity program to provide a hand-up, not a hand-out. The opportunity for a future homeowner to help build their own home provides an unmistakable pride in homeownership and deepens relationships with their future neighbors and all the volunteers who donate their precious time. Morris Habitat’s partner families are required to perform a minimum of 300 hours of sweat equity and the actual number of hours is based on the household size.

11. Is Morris Habitat giving away these homes for free?

- Absolutely not. Habitat homes are sold to qualified partner families, and each has an affordable mortgage. Each homeowner pays a mortgage, property taxes and insurance, just like any other homeowner. The Habitat program is not a handout but a hand-up to affordable homeownership.

12. Are the families legal citizens?

- Yes. All persons applying and using income for qualification purposes must be a US citizen or legal resident.

13. Are these families currently homeless or unemployed?

- No. Although many Habitat applicants have difficult living situations – overcrowding, living with friends or family, or are paying more than 50% of their income on housing, they must have adequate income to pay their mortgage and other living expenses. As with so many residents of New Jersey, our applicants are often working multiple jobs to afford high rents and just trying to make ends meet.

14. What are the income requirements for the people buying these condos?

- Income limits by household size are established annually by HUD and published by Affordable Housing Professionals of New Jersey. At the time of the Summit home application process in 2022, a family of four could earn up to \$53,808, to qualify for a low-income home and a family of four could earn up to \$86,092 to qualify for a moderate-income home.

15. How many kids are in these homes? Is this going to impact our schools?

- As with all new homebuyers in residential developments, the opportunity to provide for our children is the reason most of us look to improve our living situations. This is never truer than when Habitat provides the opportunity for a stable home in a good community that is affordable. The 12 condominiums at The Crossings at Morris Avenue will have 16 school-aged children and two college students. While 16 children in a city of 23,000 represent little impact to the public school system, there are tremendous opportunities for these children, their families and the community of Summit.

16. How does Morris Habitat ensure that two and three families aren't living in these homes?

- Unlike people who buy their homes through regular channels for full market sale prices, Habitat homeowners have limitations placed on the value and use of their homes through Deed Restrictions at the time of sale. These deed restrictions do not allow the owners to rent out their homes and the homes must be owner-occupied.

17. When is construction supposed to be completed?

- The project is scheduled for completion by the end of 2023.

18. What if the families don't pay their mortgage?

- Habitat homebuyers have a mortgage on their home just like any other homeowner and they are required to comply with the terms and conditions of their loan. If they experience any financial difficulties, they can contact their lender for ways to help. In Morris Habitat's 38 years, we have never foreclosed on one of our homes.

19. How much will these homes be sold for?

- The new homes will be sold between \$100,000 and \$200,000 based on the number of bedrooms and the homebuyer's income.

20. Can I buy one of these properties and rent it out?

- These homes are sold to low- and moderate-income families that meet the criteria for homeownership. The homes are deed restricted and must be owner occupied and cannot be rented out. If you want to see if you are qualified to apply for an affordable home, please visit our website www.MorrisHabitat.org.

21. Were the plans submitted for planning board approval before building?

- The plans were submitted to the City's Zoning Board of Adjustment and have received all necessary approvals before receiving building permits and proceeding to construction. A copy of the Zoning Board of Adjustment's Resolution of Approval is available from the City.

22. Was there a review period for residents to see what it looked like before building began?

- Yes, of course. Morris Habitat for Humanity's application was the subject of seven (7) zoning board meetings between December 2018 and April 2021. It was approved in June 2019 by the Zoning Board of Adjustment hearing. The decision was appealed and a settlement agreement (Oct. 12, 2020) was entered into, and the application received final approval by the Zoning Board of Adjustment on May 5, 2021.

23. Why weren't the buildings situated closer to Morris Avenue versus adjacent to the cul-de-sac at Ashwood Court?

- There are two reasons the buildings are located where they are on the property. The shape of the site is narrower in the area closest to Morris Avenue and could not accommodate the building footprints. The original project was designed to comply with the City's ordinances by having access to the site directly onto Ashwood Court, allowing the portion of the property fronting Morris Avenue to remain owned by The Italian American Club, and the buildings to be positioned closer to Ashwood Court.

24. Is it true the City of Summit provided nearly \$2m towards this project? Why?

- The City contributed \$1.4M from its affordable housing trust funds to this project. The City must use its affordable housing trust funds for affordable housing projects in the City and they have an obligation to provide 50 affordable housing units by the year 2025.

25. Is it true The Summit Civic Foundation has given \$100,000 towards this project?

- Yes, the Summit Civic Foundation supports affordable homeownership opportunities in its community and has generously donated \$100,000 toward the project. If you want to learn more about the good work done by the Summit Civic Foundation and how you can support the organization, please visit their website at www.SummitCivicFoundation.org.

26. Where can I get additional information about this project?

- Visit the MHfH website Summit Project page at https://www.morrishabitat.org/?viba_portfolio=crossings-morris-avenue
- Watch a video showing "Building Modules Set" posted on the MHfH Web site under the About/News tab- <https://www.morrishabitat.org/news#videos>
- Please e-mail additional questions to: Habitat.Summit@MorrisHabitat.org. and include "Crossings at Morris Avenue" in the subject line. Please allow two business days for a response. In order to receive a response, all inquiries must include your full name, address and e-mail address.