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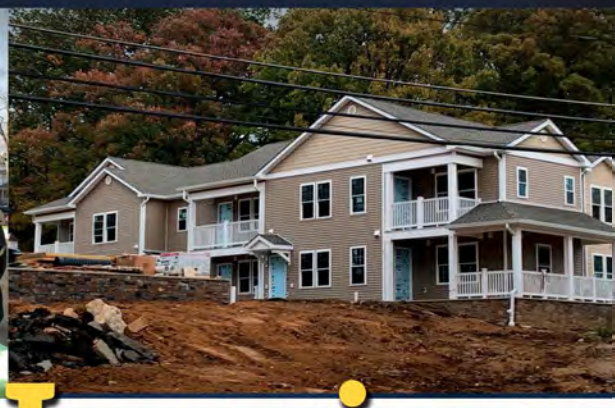

Affordable Housing

Considerations for a New Round

Habitat For Humanity

Greater Middlesex & Morris group works with municipalities toward affordable housing goals

Liz DeCoursey, *CEO, Greater Middlesex & Morris Habitat for Humanity*

When Mount Laurel was in the 3rd round and going through the courts, Habitat for Humanity's philosophy was that its mission to help was the same, regardless of Mount Laurel outcomes. But we recognized early on that we could use the Mount Laurel Doctrine and Council on Affordable Housing (COAH) obligations to share how we help municipalities offset some of those obligations

In New Jersey need is often hidden. Greater Middlesex & Morris Habitat for Humanity (GMM) is trying to get people into better situations and get families into more stable housing to help communities. When you have all types of people at every socioeconomic level living together and participating, that builds a community and strengthens it.

GMM works with municipalities to identify their needs and help resolve them in 68 municipalities spanning four counties.

Weighing your options

Habitat is well known for new home construction–we put people into affordable home ownership. But we also have other options, such as rehab programs. We understand that municipalities have obligations to satisfy for group homes, seniors, families, rentals, home ownership, and repairs. GMM works with municipalities on several specific categories.

Single Family Homes. Traditionally, Habitat built single family homes. And we still do those, I don't see ever going away from that. It's just that it's harder and harder to do those because municipalities need their affordable housing credits and need to get more people into homes.

Multiple-Family Units. We are continuing to do a mix of housing, but we are definitely moving in the direction of larger-scale projects with increased density. For example, the Crossings at Bennett Avenue in Randolph was a prior

commercial industrial site that the town took back.

We've been working on that 25-unit project for over 15 years and we're finally getting our final COs.

As part of the project, we set up the condominium association and we create a master deed. Then we hand it over to a management company.

Affiliates

There are 15 habitat affiliates covering the entire state. Mayors or municipalities that are interested in partnering with an affiliate should reach out to them.

Search: www.habitat.org/local/affiliate-by-state?state=NJ

Redevelopment and Adaptive Reuse Projects. GMM can work together with municipalities on properties they own for projects that will help them meet their affordable housing requirements. Depending on the project, we create agreements with the municipality to help it succeed, including towns securing approvals before we take title. It can be a big help getting through the approval process and is one of the ways that municipalities can offset costs on a 100% affordable housing project.

Or, if communities have identified properties that they don't own, they might have a pathway to the seller that Habitat doesn't. We can work together to consider how we are going to acquire the land—through grant money, local trust funds, or other funding options.

We've had municipalities work with property owners who could no longer pay their taxes, telling them that Habitat may be able to help structure a deal to sell and get them out of out of a potential bankruptcy.

Affordable Housing Resources

WEBSITE

Visit the League website:
- Read a bill history
- FHA/AH Timeline and Deadlines
- League reports and analyses
- Fair Share Projections

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As we move forward, we are hoping to do more adaptive reuse. If there's a vacant, unused, or underutilized property, let's say an office building, school, or a commercial building, we can work with municipalities.

We also specialize in brownfield redevelopment, and a good majority of our projects have some type of environmental issue.

Home Repairs. GMM contracts with municipalities for repairs on the homes of their existing residents who are lower- to moderate-income homeowners that need help with repairs.

If an income eligible resident has a leaking roof, needs a new furnace, or needs a ramp installed, for example, we engage with the municipality for home repairs that may qualify towards their obligation.

We can serve under their housing element as their rehab contractor in collaboration with their code enforcement, because typically in a municipality local government officials know the people that need help.

Local Benefits

When selecting applicants for homes by random selection, the inability to have a preference for existing residents is a challenge for municipalities. It's not permitted–

Municipal Viewpoints

Mayor Helmin J. Caba

In Perth Amboy, our successful collaboration with Habitat for Humanity and our dedicated partner, P.A.R.T.N.E.R., has reshaped our approach to affordable housing. The secret? Constant communication and a unified vision. We hold regular joint meetings and actively involve the community to ensure everyone's needs are addressed. My tip for other towns: embrace partnerships from day one and avoid working in isolation. This inclusive strategy not only smooths project execution but also builds strong community trust and enthusiasm. Building trust and a shared vision with Habitat has transformed lives in our city, and it can do the same for yours.

Jillian Barrick, Business Administrator, Morristown

At last count, there were more than 40 affordable Habitat homes in Morristown, and we're in the process of buying another piece of land for a new development.

Our most recent townhouse development was started by a private developer and fell into inaction. Habitat for Humanity was able to purchase the incomplete project utilizing a contribution from another developer. It was a win on so many levels. It completed a project that had been left incomplete by another developer and it brought in 10 affordable housing units.

My advice is: do it. Habitat has a long history nationwide for providing home ownership opportunities for many families who wouldn't otherwise have that opportunity. Leveraging your resources in your affordable housing trust fund with their abilities to match with potential homeowners is a win-win.

We've had great experiences with our local chapter and there are many chapters throughout the state who are just as good.

John Shepherd, Township Manager, Township of Roxbury

Roxbury knows that Habitat will perform as promised. This is important so that the project gets completed on time and in accordance with approvals. Depending on the needs of the town, it helps if the non-profit has various models of development to fit varied circumstances.

Development of housing is complex, especially in New Jersey. The non-profit and town must be comfortable with each other through a positive relationship which will most likely take years to realize the goal of the housing. This relationship is based on trust and mutual understanding of the goals of the project.

the only preferences are for veterans and people in your region.

You hear stories about municipalities where all of their DPW workers live out of state because they can't afford to live in New Jersey. When there is a snowstorm, the munipalitiy would have to put them up in a hotel because they can't afford to live locally. It makes sense to have people that serve your community live in and around your community.

My recommendation to the municipality is to help us. Work with us. If we're doing a project, you can put a link about the project on your website to get your residents and employees to apply. We've put information in school digital backpacks or notices in with the quarterly tax bills.

There are ways for municipalities to make sure residents are aware of the opportunity to go through the process and apply.

Zoning Considerations

The biggest opportunity to address the affordable housing crisis would be for municipalities to reconsider how they zone their municipalities. We can't build our way out of this need; there has to be changes to municipal zoning law to allow other types of housing and be more open to new ways of viewing the makeup of the town.

Some municipalities don't allow accessory dwelling units (ADUs). That would be something that could make a big difference in certain communities. ADUs may also need variances for off-site parking, especially if the property is in a downtown area.

We're looking to partner with Mayors or town managers. Affordable housing is going to happen. It's a state mandate. Look at Habitat as a solution, as a partner, because that's how we will all succeed. Our only objective is to get families into homes.

2024 Veterans Build

This year Greater Middlesex & Morris Habitat for Humanity will highlight the homeownership challenges facing veterans during Verterans Build Week 2024. From Nov. 11-15, construction will take place on sites in Middlesex and Morris Counties. For more information, visit https://www.morrishabitat.org/veteranbuild2024

Sustainability

All of Habitat's homes are, at minimum, Energy Star Certified. They use Watersense equipment. We build to LEED certifications, although we don't get the actual certification because it's an additional expense.

In addition, we try and use native plantings. We try to not only use sustainable materials, but the result is to have a low-maintenance, low-cost home for the resident. Some of our residence's utility bills are extremely low because of the way that we build the homes, with efficient appliances, heat sources and air conditioning. It's all done with intent to make it low maintenance and low cost to run the home.

Liz DeCoursey is the Chief Executive Officer of Greater Middlesex & Morris Habitat for Humanity (GMM). The organization was rebranded with this name recently that more accurately reflects its expanded geographic service area (GSA) that includes 68 municipalities spanning four counties.