

Mt. Laurel/State of NJ Very Low, Low & Moderate Income Housing Program Frequently Asked Questions (FAQs)

What is the State of NJ Very Low, Low & Moderate Income Program?

The NJ Supreme court established a constitutional obligation requiring all 564 municipalities in NJ to create realistic opportunities for the provision of very low, low and moderate income housing. Some towns may be exempt from constructing new units if their existing housing stock already satisfies their obligation. A designated municipal liaison or housing officer in the municipality keeps track of the units and directs applicants to the Administrative Agent (AA) responsible for processing pre-applications and applications, ensuring compliance with state regulations, and managing random selection and related program functions.

Does every borough, township or municipality have an affordable housing program?

No. Some boroughs, townships or municipalities are exempt. However, every ten years the plans are review and sometimes a municipality that was exempt in previous rounds may now need to build units and vice versa.

Does every borough, township, or municipality have to offer every kind of affordable housing: group home, rental, for sale, etc.?

No. Some boroughs, townships or municipalities may only offer units for sale, some only to rent, some may meet the need by offering only age restricted units. On the other hand, several boroughs, townships or municipalities do offer many types of affordable housing options and some offer all types.

How can I apply to a new complex under construction that will include affordable housing units?

Often, the Administrative Agent only finds out about new units 6 months prior to occupancy because affordable units are only required to be marketed/offered to the public a minimum of 60 days prior to occupancy. Interested applicant(s) can reach out to the township's planning department or administrator for more details. Keep in mind, it can take years from the time a project is approved/planned before they even break ground or start offering units. Sometimes planned units are never even built as unexpected situations may impact the project.

How can I find applications or opportunities for the State of NJ Very Low, Low & Moderate Income Program?

Finding out how to apply can sometimes be confusing and slightly difficult. There is NOT one application per town, county or state. Each property that offers very low/low/moderate income units may have a different Administrative Agent and require you completing a separate application or pre-application.

HUD Housing Counselors may also be able to help you or direct you to housing options in the program. CJHRC can provide information on how to apply to Somerset or Hunterdon County properties by contacting one of our counselors at 908-446-0036 or by emailing us at 2cjhrc@gmail.com; our website is www.cjhrc.org.

Where can I find resources to locate affordable housing opportunities in New Jersey?

- The **Housing Affordability Service (HAS)** is a State agency that contracts with NJ municipalities to administer the sale and re-sale of affordable units. HAS can be reached at (609) 278-7400 or askstaff@njhmfa.gov.

Where can I find resources to locate affordable housing opportunities in New Jersey? (Continued)

- **New Jersey's Housing Resource Center** is an online searchable listing service for all types of affordable housing in New Jersey. Landlords, developers, and administrators can post available units and contact information. (The website contains affordable and market rate housing.) Visit <https://njhrc.gov> ; if you do not have internet access, you can call 211 for help using the service.

I want to apply to a specific complex but nothing is currently available. Can I be contacted when something becomes available?

No. Because demand for units is so high, Administrative Agents cannot track or contact everyone who has expressed interest. To keep the process fair, each household must submit an application or pre-application in order to be included and contacted when opportunities become available.

What is the difference between a pre- application and a full application?

- What is a pre-application?

Requires applicant(s) in the household who plan to live in the affordable unit, complete an online or hard copy pre-application and self declares information. The applicant(s) does not have to provide any or minimal documentation. This **ONLY** places the household in a category based on what was provided on the pre- application. The household is **NOT** certified. Once a unit is available, the household will be contacted and will need to submit a full application with required documentation in order to be certified.

- What is a full application?

Requires the application to be completed, signed, dated and returned with all required documentation in order to be certified. The Administrative Agent (AA) responsible for that property reviews the information for completeness and places the household in the appropriate category/categories. If all documentation is submitted, the AA will certify the applicant(s); certification is good for 6 months.

How long does it take for a pre-application or full application to be processed once I submit it to the Administrative Agent?

The Administrative Agent (AA) hired to handle a specific property will contact the household and provide a status update within about six weeks. Some AA's respond sooner, while others may take longer. Applicants are encouraged to keep detailed records of every complex they apply to, including the type of application submitted (pre-application or full application), the submission date, and the method used (online, email, in person, or by mail). Having this information organized makes follow-up with the AA much easier. If you have not received a response, it is recommended to follow up by email and request that the AA reply in writing.

How long is a certification valid for and can it be renewed?

The Administrative Agent will prepare a Certification for each household. An initial certification is valid for up to 180 days, unless a signed lease or contract for sale is executed within that period. Certifications may be renewed in writing at the request of a certified household for an additional period of 180 days at the discretion of the Administrative Agent.

What is a random selection?

Whenever there are more certified households than available affordable units, a "random selection process" (lottery) is required in this program. No preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery). Each Administrative Agent is required to maintain an administrative manual that explains the random selection procedure and how it will be done.

What is Regional Preference?

Those households that live or work in the West Central Housing Region, Group 3 (Hunterdon, Somerset, and Middlesex counties) Receive regional preference for the affordable housing units.

What is CJHRC's application process?

CJHRC requires a full application be submitted with all required documents. To view our rental process, to go <https://cjhrc.org/wp-content/uploads/CJHRC-Application-Rental-Process-.pdf> To view our purchase process, go to <https://cjhrc.org/wp-content/uploads/CJHRC-Application-Sale-Unit-Process.pdf>

NOTE: INFORMATION ON THIS DOCUMENT IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED ACCURACY AND/OR APPLICATION OF DATA AND CONTENT. INFORMATION IS SUBJECT TO CHANGE.

8/27/2026