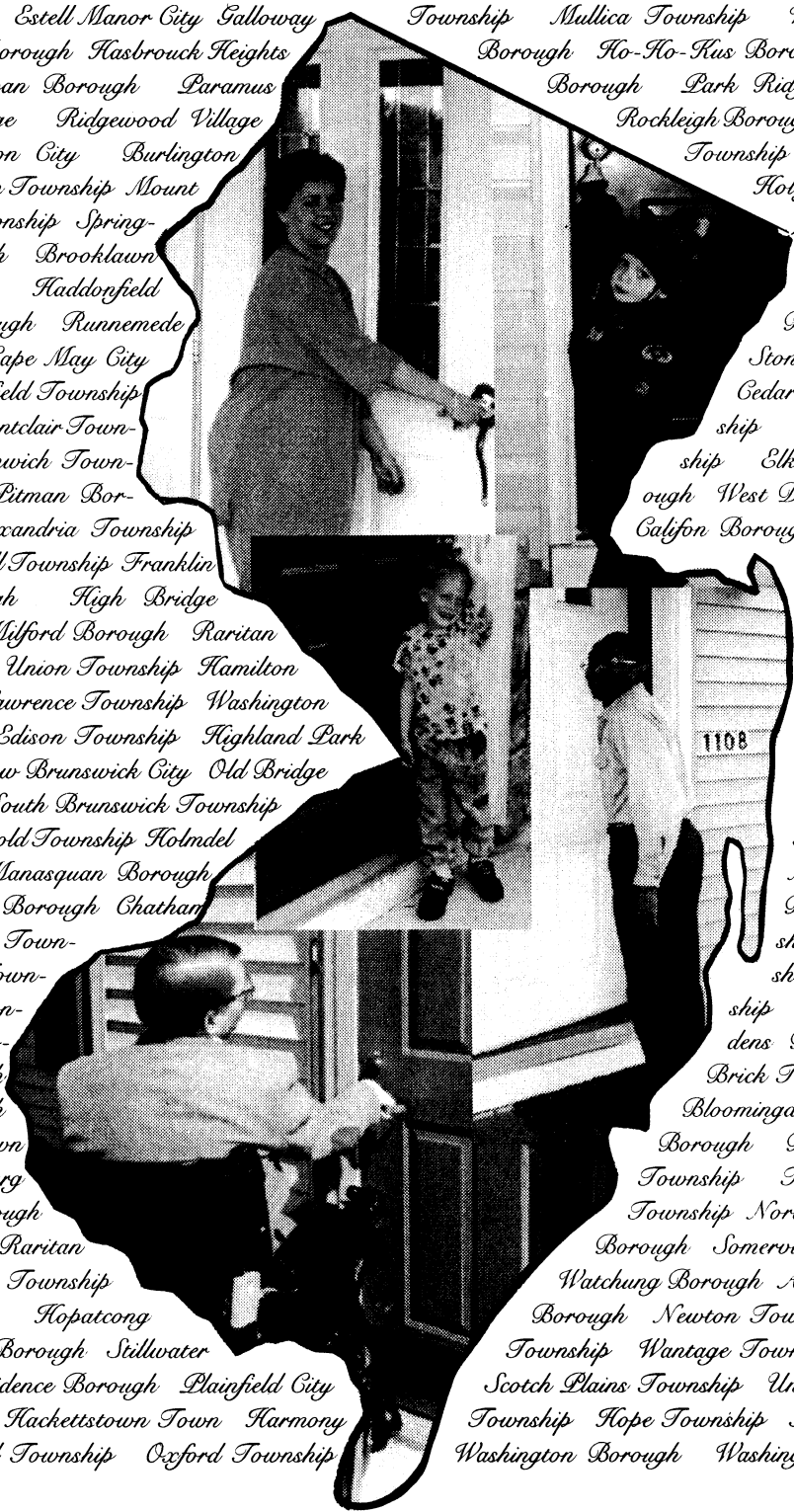


COAH

Opening Doors to Opportunity

Buena Vista Township Estell Manor City Galloway
Borough Glen Rock Borough Hasbrouck Heights
Borough Old Tappan Borough Paramus
Ridgefield Park Village Ridgewood Village
Township Burlington City Burlington
Township Moorestown Township Mount
ship Southampton Township Spring-
ough Berlin Borough Brooklawn
Gloucester Township Haddonfield
ough Lawnside Borough Runnemede
Winslow Township Cape May City
Vineland City Bloomfield Township
Borough Township Montclair Town-
Township East Greenwich Town-
Mantua Township Pitman Bor-
Secaucus Town Alexandria Township
Township East Amwell Township Franklin
Glen Gardner Borough High Bridge
Lebanon Township Milford Borough Raritan
Fewsbury Township Union Township Hamilton
Hopewell Borough Lawrence Township Washington
Cranbury Township Edison Township Highland Park
Monroe Township New Brunswick City Old Bridge
Sayreville Borough South Brunswick Township
Beach Borough Freehold Township Holmdel
Keyport Borough Manasquan Borough
Township Red Bank Borough Chatham
Township Kinnelon Town-
Borough Mine Hill Town-
ship Randolph Town-
Borough Victory Gar-
Wharton Borough
Beach Borough
Salem City Woodstown
Borough Branchburg
Township Hillsborough
Gladstone Borough Raritan
Borough Warren Township
Fredon Township Hopatcong
Township Stanhope Borough Stillwater
Borough New Providence Borough Plainfield City
Greenwich Township Rackettstown Town Harmony
Township Mansfield Township Oxford Township

Township Mullica Township Weymouth Township Edgewater
Borough Ho-Ko-Kus Borough Leonia Borough Norwood
Borough Park Ridge Borough Ramsey Borough
Rockleigh Borough Teterboro Borough Bordentown
Township Florence Township Hainesport
Kolly Township New Hanover Town-
field Township Barrington Bor-
Borough Gibbsboro Borough
Borough Haddon Heights Bor-
Borough Voorhees Township
Stone Harbor Borough Millville City
Cedar Grove Township Glen Ridge
ship Roseland Borough Deptford
ship Elk Township Harrison Township
ough West Deptford Township Woodbury City
Califon Borough Clinton Township Delaware
Township Frenchtown Borough
Borough Holland Township
Township Readington Township
Township Hightstown Borough
Township Carteret Borough
Borough Metuchen Borough
Township Piscataway Township
South Plainfield Borough Bradley
Township Howell Township
Middletown Township Millstone
Borough Chester Borough Denville
ship Long Hill Township Mendham
ship Parsippany-Troy Hills Town-
ship Riverdale Borough Rockaway
dens Borough Washington Township
Brick Township Lavalette Borough Pine
Bloomingdale Borough Ringwood Borough
Borough Bernards Township Bernardsville
Township Franklin Township Green Brook
Township North Plainfield Borough Peapack and
Borough Somerville Borough South Bound Brook
Watchung Borough Andover Borough Byram Township
Borough Newton Town Odensburg Borough Sparta
Township Wantage Township Clark Township Fanwood
Scotch Plains Township Union Township Franklin Township
Township Hope Township Independence Township Lopatcong
Washington Borough Washington Township



New Jersey Council On Affordable Housing

Christine Todd Whitman, Governor

Harriet Derman, Chairperson

Shirley Bishop, Executive Director

Annual Report Table of Contents

	page
Introduction	1
Message from the Chairperson	3
Report from the Executive Director	5
Mission Statement	6
The COAH Process	7
Major Accomplishments	10
■ Substantive Certification Awards	10
■ Regional Contribution Agreements	11
■ COAH Certified Municipalities	12
Council Members	18
Schedule of Meetings	20
Tenth Anniversary of the Fair Housing Act	21
Seeking a Better Way	23
Staffing Levels	24

Annual Report

Introduction

The Council on Affordable Housing (COAH) was created by the Fair Housing Act of 1985 as the State Legislature's response to a series of New Jersey Supreme Court cases known as the Mount Laurel decisions. The Supreme Court recognized a constitutional obligation for each of the 567 municipalities in the state to establish a realistic opportunity for the provision of low and moderate income housing generally through municipal land use and zoning powers.

The council, with nine members* appointed by the Governor on the advice and consent of the Senate, was empowered to: (1) define housing regions, (2) estimate low and moderate income housing needs, (3) set criteria and guidelines for municipalities to determine and address their own fair share numbers and then (4) review and approve housing elements/fair share plans and regional contribution agreements (RCAs) for municipalities. As a quasi-judicial organization, COAH can also impose resource restraints and consider motions regarding housing plans.

In December 1990 the New Jersey Supreme Court directed COAH to determine criteria for development fee ordinances and then to review and approve the ordinances for municipalities.

COAH is an administrative and regulatory organization. It does not produce, fund or compel municipalities to expend local funds to build affordable housing. Funding is usually provided by the New Jersey Department of Community Affairs (DCA) through its various housing programs or by the New Jersey Housing and Mortgage Finance Agency (HMFA) using its bonding capabilities or its federal tax credit allocations. Some municipalities utilize their bonding capacity to fund affordable housing activities.

However, COAH can provide municipalities that choose to enter its process and obtain substantive certification of their fair share plans with an administrative shield from developer's lawsuits. Often such lawsuits result in the imposition of "builder's remedies" (four market units for each low and moderate income unit) and the subsequent explosive growth that may or may not reflect sound municipal land use planning and zoning determinations.

** In April 1995 Governor Christine Todd Whitman signed into law an amendment to the Fair Housing Act to increase the COAH membership to 11, including the Department of Community Affairs Commissioner who also serves as chairperson.*



Mendham Borough
(Morris County)



Mt. Holly Township
(Burlington County)

Message from the Chairperson

“Opening Doors to Opportunity” says it all.

This phrase is the banner headline on the poster commemorating the first decade of the New Jersey Fair Housing Act and the creation of the Council on Affordable Housing (COAH).

When the act was passed 10 years ago, opportunity for every person was the goal — and it remains so today.

As I said when Governor Christine Todd Whitman unveiled her \$525 million housing policy earlier this year, government alone cannot solve all of our housing problems. We need the help of the private sector, not-for-profits and citizens from every walk of life if we are to see significant progress. Government, however, does have an obligation to create opportunities and that’s where COAH comes into the picture.

COAH was never meant to be the panacea. It is not designed to solve all of the complex problems surrounding affordable housing needs in this state. COAH was not the end-all in 1985, and it is not today. But it is a very important piece of the affordable housing puzzle.

As the chairperson of COAH, I understand the vision of the Fair Housing Act. And I know that Governor Whitman sees its value and mission, too.

We believe that we must work together to ensure that every person in our state who wants safe, decent and affordable housing has the opportunity to access it. We must constantly review, reassess and recommit our resources and energies. We cannot sit still or rest on our laurels until affordable housing is a reality for everyone.

As we begin our next 10 years, COAH must focus on building bridges as well as affordable housing. We must encourage the efforts of Executive Director Shirley Bishop and COAH staff, who are reaching out to local officials and grass-roots groups for input and ideas. By maintaining an “open door,” Shirley and COAH are opening more doors to affordable housing opportunities.



Harriet Derman
Chairperson
Community Affairs Commissioner



Readington Township
(Hunterdon County)



Chatham Borough
(Morris County)

Executive Director's Message

The past year has been an exciting one for COAH and for me, personally. A year ago September, I was recruited back to COAH as its new executive director. In my three years away from COAH, I worked as a private housing and planning consultant with clients in the municipal, for-profit and nonprofit sectors. I had to know the COAH rules and how to make those regulations work for my clients. This proved to be a most valuable experience—I could understand both sides of the affordable housing issue—giving me the perspective of the public and private concerns.

As a consultant, I found out what it takes to make low and moderate income housing feasible, how to work through political issues and how to access funds. Getting from a dream to the bricks of an affordable house is not an easy task. As COAH's new executive director my first goals were to have a level playing field for everyone; to make the rules understandable and workable; to do more outreach and education about low and moderate income housing and the COAH process; and to see some affordable housing actually in place and occupied.

In the past year, we have seen these goals realized, but I intend to keep them foremost in my mind. It has been an innovative and exhilarating year. We have listened to municipalities asking for more options and we have heard developers and nonprofits plead for more money. Through COAH's new chairperson Harriet Derman, we have seen several new programs—a buy down/write down program as another housing option for municipalities and a four percent tax credit program.

Almost monthly in our newsletters, we are providing clarifications of rules and suggesting amendments or new regulations, where appropriate, based on input from various publics. We do listen.

We are willing to sit down with municipalities and developers to discuss ways of creating housing. COAH staff has gone out to talk with community leaders, local organizations and housing advocates about the need for affordable housing and how groups can work together to produce attractive housing.

We have also participated in ground breakings and ribbon cuttings for low and moderate income housing in urban and suburban areas. Yes, it has been an exciting and productive year! And there is more to come


Shirley M. Bishop, P.P.
COAH Executive Director

Mission Statement

To facilitate the production of sound, affordable housing for low and moderate income households by providing the most effective process to enable municipalities, housing providers, nonprofit and for-profit developers to address a constitutional housing obligation within the framework of sound, comprehensive planning.

GOALS OF THE COUNCIL ON AFFORDABLE HOUSING (COAH) 1995

To assist municipalities in developing realistic and implementable housing plans:

- a. informing municipalities on the benefits of petitioning for substantive certification;
- b. providing technical assistance in the form of manuals, model ordinances, workshops, outreach and seminars; and
- c. coordinating policy with other agencies involved in land use planning and the provision, subsidy, maintenance and creation of affordable housing.

To promote the production and rehabilitation of affordable housing by:

- a. monitoring the progress of certified plans and meeting with municipalities that may be experiencing difficulties;
- b. encouraging the adoption of developer fee ordinances to fund affordable housing activity;
- c. serving as an advocate and/or mediator to expedite municipal action on development applications;
- d. working closely with the New Jersey Housing and Mortgage Finance Agency (HMFA) and the Department of Community Affairs (DCA) to coordinate activities; and
- e. nurturing relationships with the Department of Environmental Protection (DEP), the Department of Transportation (DOT), the Office of State Planning (OSP), the Hackensack Meadowlands Development Commission (HMDC), the Department of Health (DOH), the Pinelands Commission and the Casino Reinvestment Development Authority (CREDA).

To promote access to affordable housing by:

- a. reviewing municipal procedures to remove barriers to low and moderate income households;
- b. providing technical assistance to municipal housing officials that administer affordable housing programs; and
- c. coordinating technical assistance efforts with financial institutions, state agencies, housing advocacy groups and other appropriate agencies.

To improve COAH's image by:

- a. emphasizing COAH's new outreach efforts through presentations and the media;
- b. informing the public regarding the need for affordable housing and its attractiveness;
- c. relating to municipalities in an efficient and professional manner; and
- d. revising and clarifying COAH's rules when appropriate.

To build and maintain staff resources to implement COAH's mission by:

- a. providing staff training to enhance professional knowledge and career opportunities;
- b. creating an organization chart with defined job descriptions and clear lines of supervision and responsibility;
- c. continuing regular weekly staff meetings; and
- d. encouraging participation at statewide seminars, workshops and conferences.

The COAH Process

New Jersey municipalities enter the COAH process voluntarily. They do so by filing a housing element (required by the Municipal Land Use Law as part of each municipal master plan) and a fair share plan establishing a realistic opportunity for the provision of a predetermined number of units affordable to low and moderate income households.

Within two years of such filing, municipalities must petition COAH for substantive certification (approval) of such plans. Petitioning assures continued protection from lawsuits while COAH reviews, sometimes requests revisions and possibly mediates objections from interested parties before it grants or denies substantive certification. The following chart summarizes the basic process. Certification is granted for a six-year period and may be withdrawn if a municipality fails to assure the continuing realistic opportunity for its fair share housing obligation.

If municipalities choose to meet a portion of their fair share obligation through rehabilitation of existing units, they must design, implement, fund and administer their own program. They may take advantage of existing programs administered by 14 county agencies in the state or contract with an experienced entity. While the requirements of these rehabilitation programs vary, COAH generally recognizes for credit against a rehabilitation obligation, units that are restored to local code standards with an average expenditure of \$8,000 in hard costs and which remain affordable to low and/or moderate income households

for periods of six years for homeowners and 10 years for renters. Affordability is normally maintained by deed restrictions or other incumbrances on the property.

To provide a realistic opportunity for the construction of new units, municipalities may zone specific sites for residential development by the private sector and set aside a fixed percentage of affordable units - usually 20 percent - of the total constructed on the site. These units are then marketed to, and maintained affordable for, low and moderate income households for periods of up to 30 years.

This zoning does not mandate construction but if such sites are approvable, available, suitable and developable, COAH will consider such sites as providing a realistic opportunity for the provision of low and moderate income housing. As long as such zoning remains in place, COAH will not normally expect any additional actions by a municipality unless market conditions change to such an extent that the ratio of market to affordable units is insufficient to provide the necessary subsidy. In such instances, COAH



Mendham Borough
(Morris County)

may permit a reduced setback if the realistic opportunity is otherwise assured through other means.

Other methods for meeting the obligation generally require greater municipal participation and involvement in obtaining or assuring

adequate financing from both public and private sources or may even require that a municipality use its bonding capacity to guarantee funding. These other methods include municipally sponsored construction using for-profit, nonprofit builders or joint ventures; the

purchase of existing units for sale or rent to eligible householders; regional contribution agreements (RCAs); the creation of accessory apartments within existing structures; a buy-down program and the provision of alternative or congregate living arrangements.

Municipalities are also expected to remove, reduce or otherwise control cost

generating local standards or practices that unnecessarily increase residential development costs or impede the construction of affordable housing.

Developers of affordable housing sites may petition COAH to exercise its quasi-judicial powers to order certified municipalities to expedite local approvals and/or to otherwise remove barriers to the production of affordable housing.



Washington Borough
(Warren County)



City of Newark
(Essex County)



CHRISTINE TODD WHITMAN
Governor

State of New Jersey
COUNCIL ON AFFORDABLE HOUSING
CN-813
TRENTON NJ 08625-0813
609-292-3000
FAX: 609-633-6056
TDD#: (609) 278-0175

HARRIET DERMAN
Chairperson
SHIRLEY M. BISHOP, P.P.
Executive Director

February 1996

Greetings,

Last July was the 10th anniversary of the Fair Housing Act which created the Council on Affordable Housing (COAH). Enclosed is our annual report which reviews the process and the progress of providing low and moderate income housing in the state over the last 10 years.

As the year 2000 nears, COAH continues its search for ways that municipalities can best address their housing needs in the 21st century. We look forward to working with the Governor's Office, the State Legislature, state agencies, elected officials and the public to make affordable housing a reality in New Jersey.

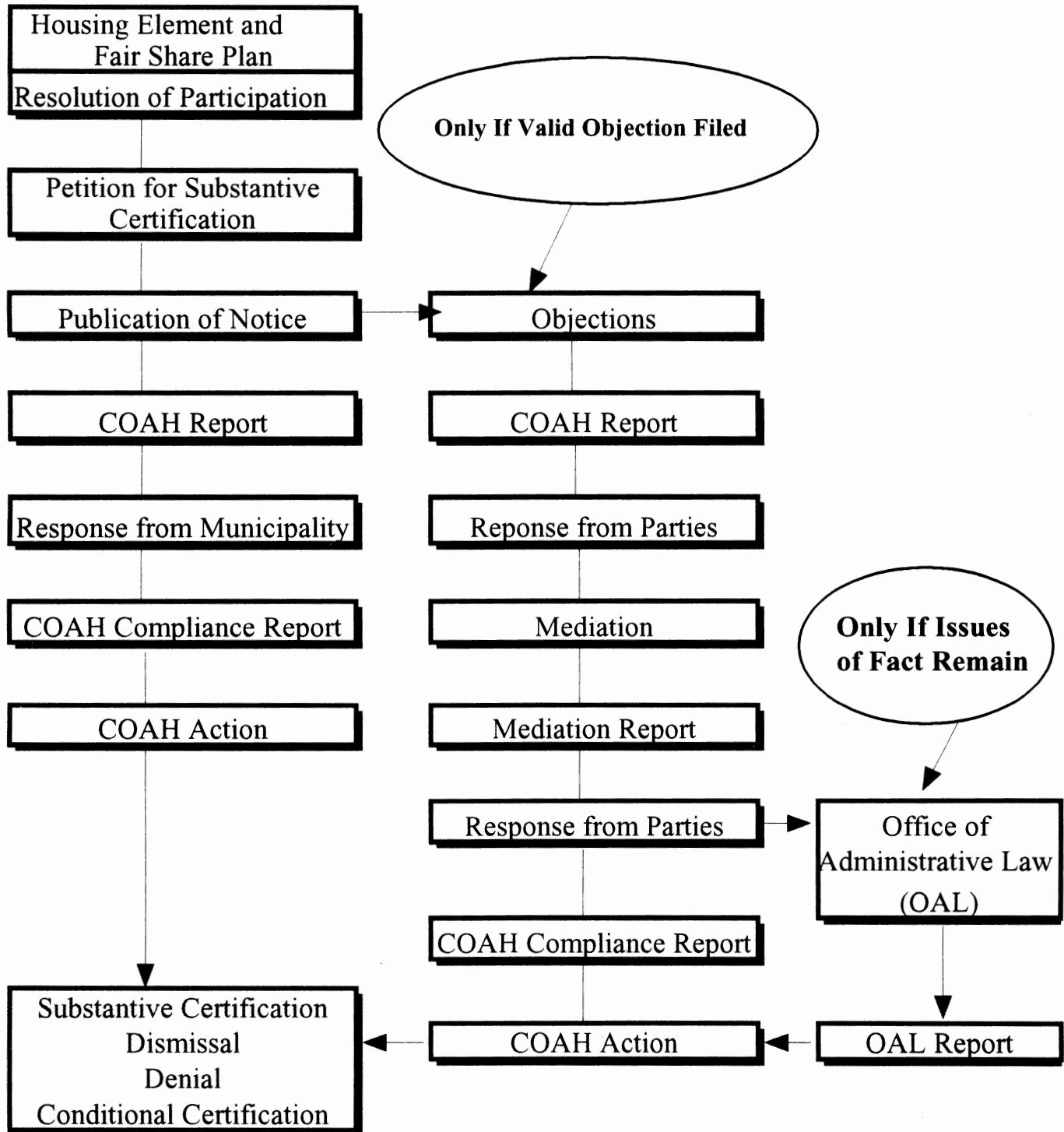
Sincerely,


Shirley M. Bishop, P.P.
Executive Director

2424v



The Basic COAH Process



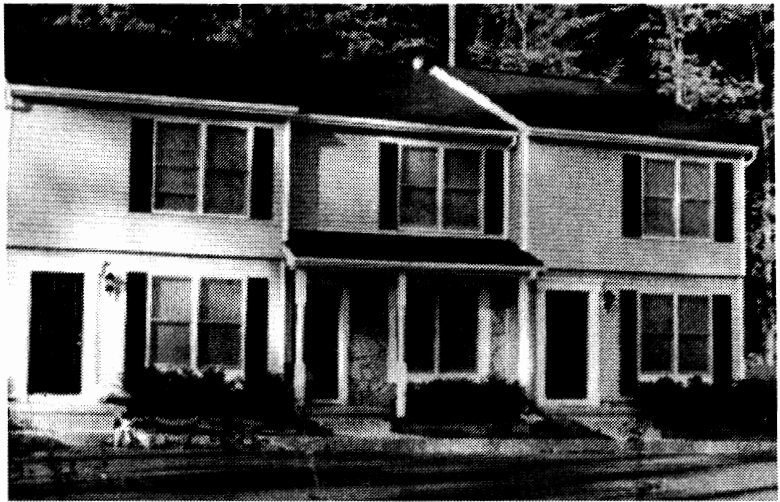
Major Accomplishments

Substantive Certification Awards

COAH certified the fair share plans of seven municipalities on May 20, 1987. Bordentown Township (Burlington County), Gibbsboro Borough (Camden County), Gloucester Township (Camden County), Deptford Township (Gloucester County), Mendham Borough (Morris County), Ringwood Borough (Passaic County) and Washington Borough (Warren County) were the first municipalities to receive substantive certification of their plans. Conditional certification was also granted to Delaware Township (Hunterdon County), East Amwell (Hunterdon County) and South Brunswick (Middlesex County).

In all of 1987, final certification was granted to a total of 21 municipalities in 13 counties. These municipalities had a combined potential of 2,765 affordable units of which 311 were to be provided through rehabilitation of existing substandard units and 2,454 were to be provided through new construction. Through September 1995, these municipalities had rehabilitated 369 units (58 more than required) and 1,148 units of new construction or its equivalent had been completed. In addition, 666 units were in various stages of construction or local approval. Zoning remained in place for developers to prepare plans to provide the remaining units.

In 1988, COAH certified fair share plans for 32 municipalities in 14 counties. The total obligation for these municipalities was 7,764 units, of which 698 were to be rehabilitated, 5,872 were to be new construction and 1,194 were to be transferred as part of RCAs. By September 1995, 49 percent of the total new



South Brunswick Township
(Middlesex County)

construction component was completed, under construction or in various stages of the local approval process. Appropriate zoning continued in effect for the remainder and the municipalities had earned 322 bonus credits for providing rental housing for senior citizens and families. Sixty percent of the rehabilitation component was completed and more than \$24,735,000 for the 1,194 units in RCAs was transferred or in the process of being transferred to the receiving municipalities.

From 1987 through 1994, COAH granted substantive certification to 161 municipalities of which 42 had fair share obligations of zero. The remaining 119 municipalities have ongoing obligations totalling just over 21,000 units. Through September 1995, 2,966 of these units had been transferred through RCAs* to the state's urban areas.

Of the 2,626 slated for rehabilitation, over 1,700 have been rehabilitated within the certified municipalities. The remaining 15,415 units were reduced by 783 rental bonus credits to 14,632. Of these 7,227 were completed or in various stages of construction or approval.

Appropriate zoning is in place for the remaining 8,000 \pm units.

It should be noted that the numbers above do *not* reflect the universe of low and moderate income housing activity within the State of New Jersey as a result of Mt. Laurel litigation. The 71 municipalities that were involved with the courts have not filed monitoring forms with COAH and as a result there is no definitive number for units actually completed or under construction.

The court municipalities have precertified fair share numbers that total 26,000. Assuming that their completion and/or under construction percentages are similar to those of the COAH certified municipalities, an additional 7,500 \pm units could have been added to the inventory through September 1995.

As the judgments of repose and compliance expire and these municipalities elect to come under COAH's jurisdiction, a more complete picture of actual affordable housing activity will be available.

**An additional 1,214 units were transferred by court settled towns.*

Regional Contribution Agreements (RCAs) 1988 - 1994—The First Six Years

The Fair Housing Act permits certified or court-ordered municipalities to transfer up to 50 percent of their fair share obligations to one or more municipalities within the applicable housing region. The sending municipality must transfer a negotiated payment which has ranged from \$11,500 to \$27,500 per unit to the receiving municipality generally over a six-year period. The new COAH rules which became effective on June 6, 1994 established \$20,000 per unit as the minimum that could be transferred. Funds may be used to subsidize new construction or to rehabilitate existing units for occupancy by low or moderate income households.

The first RCA, approved by COAH on February 10, 1988, involved the transfer of 45 units from Tewksbury Township in Hunterdon County to Perth Amboy in Middlesex County at a total cost of approximately \$1,200,000. The 45 units have been rehabilitated at an average cost of \$26,667. On March 7, 1988 COAH approved an RCA between Warren Township in Somerset County and New Brunswick in Middlesex County for 166 units at a cost of \$4,399,000. This involved the construction of 133 new units and the rehabilitation of 33 existing units of affordable housing. The 33 rehabilitated units are completed and all of the new units are completed and occupied.

By the end of 1994, 39 agreements had been signed, involving 19 receiving and 33 sending municipalities. At an average of more than \$19,000 per unit, 4,172 units have been or will be built or restored to standard condition at a total cost of approximately \$81 million.

The transfer of millions of dollars from suburban and rural municipalities to the more urbanized areas of the state is perhaps one of the most significant and unanticipated effects of the Fair Housing Act. This substantial affordable housing program has provided an average annual subsidy of approximately \$13.5 million over a six-year period to municipalities with the greatest proportion and number of low and moderate income households in the state. Some cities have used the RCA subsidy to provide the gap financing needed to assure the construction of new affordable housing units and to rehabilitate existing units in need of extensive renovation. Others have made low cost loans and/or grants directly to low and moderate income homeowners to pay for repairs necessary to meet local housing code standards.

The COAH Handbook and N.J.A.C. 5:93-6.1 - 6.5 provide additional information on the RCA process.

COAH CERTIFIED MUNICIPALITIES 1987-94

								Number of New Units				New Units	
MUNICIPALITY	COUNTY	Final Cert Date	Final Fair Share	Rehab Component	Rehab Completed	Inclusion Component	New Units in Town Required	Completed	Under Construction	Approved	Rental Bonus	Total towards fair share	RCA
MUNICIPALITIES CERTIFIED IN 1987													
Bordentown Twp	Burlington	05/20/87	175	0	—	175	175	0		72		72	
Gibbsboro Boro	Camden	05/20/87	100	0	4	100	100	0				0	
Gloucester Twp	Camden	05/20/87	0	0	—	0		—				0	
Deptford Twp	Gloucester	05/20/87	0	0	—	0		—				0	
Mendham Boro	Morris	05/20/87	0	0	—	0		—				0	
Ringwood Boro	Passaic	05/20/87	32	32	68	0		—				0	
Washington Boro	Warren	05/20/87	0	0	18	0		—				0	
Red Bank Boro	Monmouth	07/20/87	0	0	—	0		—				0	
Haddon Heights Boro	Camden	08/03/87	23	23	32	0		—				0	
East Amwell Twp	Hunterdon	08/03/87	14	14	14	0		—				0	
So. Brunswick Twp	Middlesex	08/03/87	575	0	—	575	575	303	129	60	47	539	
Delaware Twp	Hunterdon	09/28/87	21	21	1	0		—				0	
Franklin Twp .	Somerset	09/28/87	492	0	—	492	463	316		183	31	530	29
Brooklawn Boro .	Camden	10/05/87	6	6	15	0		—				0	
Woodbury City	Gloucester	10/05/87	0	0	—	0		—				0	
Lawrence Twp	Mercer	10/19/87	694	71	94	623	623	329		219	19	567	
So. Plainfield Boro .	Middlesex	10/19/87	389	14	5	375	375	0				0	
Winslow twp	Camden	11/16/87	0	0	—	0		—				0	
Union Twp	Union	11/16/87	199	105	111	94	94	90				90	
Franklin Twp	Hunterdon	12/07/87	34	20	7	14	14	7	3			10	
Millstone Twp	Monmouth	12/07/87	11	5	0	6	6	6				6	
TOTALS			2765	311	369	2454	2425	1051	132	534	97	1814	29

COAH CERTIFIED MUNICIPALITIES 1987-94

								Number of New Units				New Units	
MUNICIPALITY	COUNTY	Final Cert Date	Final Fair Share	Rehab Component	Rehab Completed	Inclusion Component	New Units in Town Required	Completed	Under Construction	Approved	Rental Bonus	Total towards fair share	RCA
MUNICIPALITIES CERTIFIED IN 1988													
Raritan Twp	Hunterdon	01/05/88	358	0	—	358	358	113	16	118	19	266	
Washington Twp	Morris	02/16/88	149	0	—	149	149	42				42	
Randolph Twp	Morris	03/07/88	310	89	65	221	221	50		152	19	221	
Warren Twp	Somerset	03/07/88	367	34	28	333	167	117	28		22	167	166
Tewksbury Twp	Hunterdon	03/21/88	90	33	11	57	12	5		7		12	45
High Bridge Boro	Hunterdon	04/04/88	39	20	21	19	19	0				0	
Salem City	Salem	04/04/88	0	0	—	0	0	—				0	
Kinnelon Boro	Morris	04/18/88	104	13	13	91	91	0			6	6	
Long Hill Twp	Morris	05/02/88	196	11	11	185	143	57		8	11	76	42
Holmdel Twp	Monmouth	05/16/88	642	16	7	626	313	29	150		33	212	313
Piscataway Twp	Middlesex	06/06/88	787	164	60	623	524	366			41	407	99
Green Brook Twp	Somerset	06/06/88	154	0		154	154	0	12	67		79	
Hillsborough Twp	Somerset	06/06/88	194	12	19	182	103	24	67		12	103	79
Lebanon Twp	Hunterdon	07/05/88	24	24	7	0	0	—				0	
Bloomington Boro	Passaic	07/25/88	170	53	0	117	117	5				5	
Moorestown Twp	Burlington	08/15/88	648	0	—	648	648	116		248	43	407	
Denville Twp	Morris	08/15/88	388	0		388	252	0			25	25	136
Paramus Boro	Bergen	09/06/88	1000	0		1000	1000	0	274		23	297	
Washington Twp	Mercer	09/06/88	159	7	5	152	152	124		37		161	
Chatham Boro	Morris	09/06/88	40	17	15	23	23	4				4	
West Deptford Twp	Gloucester	09/26/88	299	36	27	263	263	0				0	
Freehold Twp	Monmouth	09/26/88	937	14	10	923	773	164	40	123	62	389	150
Watchung Boro	Somerset	09/26/88	132	9	4	123	66	0		60	6	66	57
Cedar Grove Twp	Essex	10/17/88	0	0	—	0	0	—				0	
Roseland boro	Essex	10/17/88	165	3	0	162	96	18		22		40	66
Bernardsville Boro	Somerset	10/17/88	119	37	37	82	41	0	41			41	41
Independence Twp	Warren	10/17/88	0	0	—	0	0	—				0	
Mt. Holly Twp	Burlington	11/07/88	108	55	57	53	53	47				47	
Cape May City	Cape May	11/28/88	0	0	—	0	0	—				0	
Bradley Beach Boro	Monmouth	11/28/88	0	0	—	0	0	—				0	
Union Twp	Hunterdon	12/19/88	7	0	—	7	7	0		2		2	
Monroe Twp	Middlesex	12/19/88	178	51	41	127	127			127		127	
TOTALS			7764	698	438	7066	5872	1281	628	971	322	3202	1194

COAH CERTIFIED MUNICIPALITIES 1987-94

								Number of New Units				New Units	
MUNICIPALITY	COUNTY	Final Cert Date	Final Fair Share	Rehab Component	Rehab Completed	Inclusion Component	New Units in Town Required	Completed	Under Construction	Approved	Rental Bonus	Total towards fair share	RCA
MUNICIPALITIES CERTIFIED IN 1989													
Bloomfield Twp	Essex	01/09/89	0	0		0	0					0	
Peapack/Gladstone Boro	Somerset	01/09/89	46	18	10	28	28	0				0	
Hopatcong Boro	Sussex	01/09/89	0	0	—	0	0	—				0	
Wantage Boro	Sussex	01/09/89	55	55	23	0	0	—				0	
Chester Boro	Morris	02/21/89	3	0	—	3	3	3				3	
Bernards Twp	Somerset	03/13/89	475	0	—	475	238	225			29	254	237
Galloway Twp	Atlantic	03/13/89	364	143	35	221	221	59			14	73	
Southampton Twp	Burlington	03/13/89	112	0		112	112	0				0	
Ramsey Boro	Bergen	04/24/89	350	10	10	340	190	152			24	176	150
Cranbury Twp	Middlesex	04/24/89	153	10	10	143	67	20			10	30	76
Raritan Boro	Somerset	c 04/24/89	24	0	—	24	24	0	24			24	
Plainfield City	Union	05/15/89	0	0	—	0	0	—				0	
Teterboro Boro	Bergen	06/05/89	0	0	—	0	0	—				0	
Frenchtown Boro	Hunterdon	06/05/89	0	0	—	0	0	—				0	
Haddonfield Boro	Camden	06/26/89	0	0	—	0	0	—				0	
Readington Twp	Hunterdon	06/26/89	265	82	13	183	183	14	40	60	12	126	
No. Plainfield boro	Somerset	08/07/89	0	0	—	0	0	—				0	
New Providence Boro	Union	09/18/89	76	22	9	54	54	23	2			25	
Burlington City	Burlington	10/10/89	0	0	—	0	0	—				0	
Stillwater Twp	Sussex	10/10/89	29	29	4	0	0					0	
New Hanover Twp	Burlington	10/30/89	0	0	—	0	0	—				0	
Howell Twp	Monmouth	10/30/89	837	10	27	827	827	314		81	53	448	
Franklin Twp	Warren	10/30/89	26	19	0	7	7	0				0	
Ridgefield Park Village	Bergen	12/11/89	106	106	37	0	0					0	
Old Bridge Twp	Middlesex	12/11/89	152	0	—	152	152	0				0	
Woodstown Boro	Salem	12/11/89	0	0	—	0	0	—				0	
TOTALS			3073	504	178	2569	2106	810	66	141	142	1159	463

COAH CERTIFIED MUNICIPALITIES 1987-94

								Number of New Units				New Units	
MUNICIPALITY	COUNTY	Final Cert Date	Final Fair Share	Rehab Component	Rehab Completed	Inclusion Component	New Units in Town Required	Completed	Under Construction	Approved	Rental Bonus	Total towards fair share	RCA
MUNICIPALITIES CERTIFIED IN 1990													
Park Ridge Boro	Bergen	01/29/90	33	0	—	33	33	0				0	
Glen Ridge Boro	Essex	01/29/90	47	22	5	25	25	0				0	
Keyport Boro	Monmouth	01/29/90	0	0	—	0	0	—				0	
Glen Rock Boro	Bergen	02/26/90	0	0	—	0	0	—				0	
Glen Gardner Boro	Hunterdon	02/26/90	0	0	—	0	0	—				0	
Milford Boro	Hunterdon	02/26/90	0	0	—	0	0	—				0	
Barrington Boro	Camden	03/16/90	0	0	—	0	0	—				0	
Califon Boro	Hunterdon	03/19/90	5	5	0	0	0	—				0	
Sparta Twp	Sussex	03/19/90	17	0	—	17	17	0				0	
Hasbrouck Hts. Boro	Bergen	04/18/90	56	42	38	14	14			14		14	
Highland Park Boro	Middlesex	04/18/90	0	0	—	0	0	—				0	
So. Bound Brook Boro	Somerset	05/16/90	0	0	—	0	0	—				0	
Mine Hill Twp	Morris	06/13/90	76	0		76	76	0		9		9	
Stanhope Boro	Sussex	06/13/90	0	0	—	0	0	—				0	
Greenwich Twp	Warren	06/13/90	74	4	10	70	70	0	70			70	
Harmony Twp	Warren	06/13/90	36	0		36	36	0				0	
Rockaway Boro	Morris	07/11/90	7	7	8	0	0					0	
Leonia Boro	Bergen	10/03/90	37	37		0	0					0	
Ridgewood Village	Bergen	10/03/90	5	5	4	0	0	—				0	
Victory Gardens Boro	Morris	10/03/90	12	12	12	0	0	—				0	
Byram Twp	Sussex	10/03/90	29	29	18	0	0	—				0	
Edgewater Boro	Bergen	10/03/90	90	0	—	90	90	4				4	
Stone Harbor Boro	Cape May	10/03/90	18	18	0	0	0	—				0	
Harrison Twp	Gloucester	10/03/90	93	0	—	93	93	0		93		93	
Branchburg Twp	Somerset	10/03/90	197	0	—	197	97	40	70			110	100
Scotch Plains Twp	Union	10/03/90	331	38	81	293	118	6			15	21	175
Hopewell Boro	Mercer	11/07/90	0	0	—	0	0	—				0	
Newton Town	Sussex	11/07/90	78	37	18	41	41	0				0	
Estell Manor City	Atlantic	12/05/90	20	20	21	0	0					0	
TOTALS			1261	276	215	985	710	50	140	116	15	321	275

9/30/95

								Number of New Units				New Units	
MUNICIPALITY	COUNTY	Final Cert Date	Final Fair Share	Rehab Component	Rehab Completed	Inclusion Component	New Units in Town Required	Completed	Under Construction	Approved	Rental Bonus	Total towards fair share	RCA
MUNICIPALITIES CERTIFIED IN 1991													
Old Tappan Boro	Bergen	01/09/91	144	0	—	144	137	33	2	42	9	86	7
Hohokus Boro	Bergen	02/06/91	0	0	—	0	0	—				0	
Alexandria Twp	Hunterdon	02/06/91	15	15	5	0	0	—				0	
Somerville Boro	Somerset	04/03/91	10	0	—	10	10	0				0	
Riverdale Boro	Morris	05/01/91	59	0	—	59	59	0		36		36	
Washington Twp	Warren	05/01/91	93	0		93	93	32		72	11	115	
Millville City	Cumberland	06/05/91	253	0	124	253	253	6			17	23	
Montclair Twp	Essex	06/05/91	0	0	—	0	0	—				0	
Par-Troy Hills Twp	Morris	06/05/91	587	90	79	497	203	0		70	33	103	294
Mullica Twp	Atlantic	08/07/91	16	16	19	0	0	—				0	
Weymouth Twp	Atlantic	08/07/91	0	0	—	0	0	—				0	
Pine Beach boro	Ocean	08/07/91	0	0	—	0	0	—				0	
Rockleigh Boro	Bergen	09/04/91	11	0	—	11	6	0		6		6	5
Clark Twp	Union	09/04/91	37	14	3	23	23	0				0	
Lopatcong Twp	Warren	09/04/91	22	0	—	22	22	0		22		22	
East Greenwich Twp	Gloucester	10/02/91	163	0		163	163	0				0	
Mantua Twp	Gloucester	11/04/91	271	54	4	217	217	58		61	13	132	
Lawnside Boro	Camden	12/04/91	35	0		35	35	0				0	
TOTALS			1716	189	234	1527	1221	129	2	309	83	523	306
MUNICIPALITIES CERTIFIED IN 1992													
Oxford Twp	Warren	02/05/92	0	0	—	0	0	—				0	
Metuchen Boro	Middlesex	05/06/92	58	15	16	43	43	1		26		27	
Ogdensburg Boro	Sussex	06/04/92	0	0	—	0	0	—				0	
Buena Vista Twp	Atlantic	07/01/92	11	11	38	0	0	—				0	
Florence Twp	Burlington	07/01/92	205	61	5	144	41			32	9	41	103
Holland Twp	Hunterdon	07/01/92	28	28	9	0	0					0	
Hightstown Boro	Mercer	07/01/92	0	0	—	0	0	—				0	
Wharton Boro	Morris	10/08/92	58	15	0	43	43	0				0	
Springfield Twp	Burlington	10/08/92	66	23		43	43	0				0	
Runnemede Boro	Camden	10/08/92	54	41	8	13	13	13				13	
Pitman Boro	Gloucester	10/08/92	12	0	2	12	12	6				6	
Secaucus Town	Hudson	10/08/92	766	0		766	766	75			25	100	
Edison Twp	Middlesex	10/09/92	323	0		323	323	0		303	21	324	
TOTALS			1581	194	78	1387	1284	95	0	361	55	511	103

COAH CERTIFIED MUNICIPALITIES 1987-94

								Number of New Units				New Units	
MUNICIPALITY	COUNTY	Final Cert Date	Final Fair Share	Rehab Component	Rehab Completed	Inclusion Component	New Units in Town Required	Completed	Under Construction	Approved	Rental Bonus	Total towards fair share	RCA
MUNICIPALITIES CERTIFIED IN 1993													
Vineland City	Cumberland	02/03/93	0	0	-	0	0	-				0	
Elk Twp	Gloucester	02/03/93	121	0		121	121	0				0	
Clinton Twp	Hunterdon	02/03/93	201	26	4	175	175			19		19	
Brick Twp	Ocean	02/03/93	338	34	15	304	304	12	20	5	20	57	
Hope Twp	Warren	02/03/93	14	14	8	0	0	-				0	
Carteret Boro	Middlesex	03/11/93	0	0	-	0	0	-				0	
New Brunswick City	Middlesex	03/11/93	0	0	-	0	0	-				0	
Sayreville Boro	Middlesex	03/11/93	49	49	6	0	0	-				0	
Mansfield Twp	Warren	03/11/93	0	0	-	0	0	-				0	
Berlin Twp	Camden	05/05/93	34	0	30	34	34	0				0	
Andover Boro	Sussex	07/07/93	2	0		2	2	1				1	
Fanwood Boro	Union	08/04/93	8	0		8	4	0		3		3	4
Hackettstown Boro	Warren	08/04/93	60	0		60	60	0				0	
Hamilton Twp	Mercer	09/08/93	257	38	42	219	150	0		51	14	65	69
Fredon Twp	Sussex	09/08/93	40	0	-	40	40	0				0	
Norwood Boro	Bergen	10/06/93	47	0	-	47	24	24				24	23
TOTALS			1171	161	105	1010	914	37	20	78	34	169	96
MUNICIPALITIES CERTIFIED IN 1994													
Hainesport Twp	Burlington	01/05/94	110	0		110	110	0				0	
Lavallette Boro	Ocean	01/05/94	7	7	1	0	0	-				0	
Burlington Twp	Burlington	03/14/94	453	35		418	418	44		152		196	
Manasquan Boro	Monmouth	03/14/94	32	32	0	0	0	-				0	
Voorhees Twp	Camden	05/10/94	74	0		74	74	0		72	4	76	
Middletown Twp	Monmouth	05/10/94	1000	219	92	781	281	8			31	39	500
TOTALS			1676	293	93	1383	883	52	0	224	35	311	500
1987-94 TOTALS													
			21007	2626	1710	18381	15415	3505	988	2734	783	8010	2966

COAH Members



Top Row: Paul Matacera, Ira Oskowsky, Gregory Muller, Peter Reinhart, Robert Luban. **Seated:** Joan Blessing, Shirley Bishop (Executive Director), Harriet Derman (Chairperson), Dianne Brake (Vice Chairperson), Rose McConnell.

■ Harriet Derman, Chairperson

In signing an amendment to the Fair Housing Act in April 1995, Governor Christie Whitman named the Department of Community Affairs (DCA) commissioner as chairperson of COAH. Ms. Derman served as Assemblywoman from the 18th District from 1992 until named as DCA commissioner in February 1994. While a member of the Assembly, she served as vice chair of the Joint Legislative Committee on Economic Recovery and as majority whip. A cum laude graduate of Seton Hall University Law Center with a master of laws degree from New York University, Ms. Derman was previously a partner in the New Brunswick law firm of Weiner, Handler and Derman, P.A. She was president of the Middlesex County Bar Association from 1991-1992 and was on the Supreme Court's ethics committee for Middlesex County (1987-1991).

■ Dianne R. Brake, Vice chair

Ms. Brake was named to COAH in September 1990 to represent the public interest. She is

presently president of the Middlesex Somerset Mercer Regional Council (MSM). Additionally, she serves as a trustee of New Jersey Future, a trustee of the Greater Princeton Transportation Management Association and a member of the editorial board of *Housing New Jersey*. A resident of West Windsor, where she is a member of the Community Dispute Resolution Panel, Ms. Brake has a BA degree from Hollins College and a MFA degree in planning and social design from the California Institute of Arts.

■ Joan Blessing

Ms. Blessing, the former mayor of Montgomery Township (Somerset County), was appointed to COAH in June 1993 to represent the public interest. A graduate of Trenton State College and Rutgers Law School-Newark, she was admitted to the bar in 1985 and practiced law in Princeton before being elected to the Montgomery Township Committee in 1988. In addition to serving on the Montgomery Planning Board and Affordable Housing

Committee, she served as deputy mayor in 1990. She currently is a trustee of the Montgomery Education Foundation and of the Van Harlingen Historical Society and is a founding member of the Montgomery-Rocky Hill Youth Services Commission and Municipal Alliance. She is a 20-year-resident of the Bridgepoint section of Montgomery Township.

■ Robert G. Luban

President of the Woodbridge Township Council, Mr. Luban was named to COAH in June 1994 as a representative of local government. He is also vice president of the Middlesex County Economic Opportunities Corporation and a commissioner on the Middlesex County Improvement Authority. A graduate of Kean College with a degree in business administration, he is an internal auditor for AT&T. Active in the Lions Club, the Woodbridge Elks and the Knights of Columbus, Mr. Luban is a resident of Colonia and a former member of the Woodbridge Planning Board.

■ Rose McConnell

Ms. McConnell was named to COAH in June 1993 as an elected official member (county government). Currently a Somerset County freeholder and former freeholder director, she was the first woman elected to the North Plainfield Borough Council and the first woman elected council president. She serves on the board of the Somerset County Coalition on Affordable Housing, the Somerset County Board of Social Services and the Somerset Medical Center. A past freeholder director, Ms. McConnell was the 1995 recipient of the Somerset County Federation of Republican Women's Millicent Fenwick Award. A former

teacher and guidance counselor, Ms. McConnell is a graduate of Rider College and received her master's degree in school administration from Rutgers University.

■ Paul J. Matarera

Mr. Matarera was appointed to COAH in January 1992 as an elected official representing the interests of local government. He is presently the mayor of North Brunswick and past president of the New Jersey League of Municipalities. Mr. Matarera is general manager of Chambers of New Jersey, an environmental services company. Additionally, he is president of the Middlesex County Conference of Mayors and a member of the New Jersey Mayors Association and the New Jersey Conference of Mayors. Mr. Matarera earned a BA degree in business administration from Hofstra University.



■ Gregory A. Muller

Mr. Muller, mayor of Union Township (Union County), was named to COAH in May 1994 as an elected official representing urban areas. He is co-founder and liaison to the Union Township Special Improvement District (SID) and vice chair of the Union County Planning Board. With the Union Hospital Genesis Program since 1991, Mr. Muller is a former vice president/chief loan officer with Lehigh Savings Bank. A Vietnam War veteran, he is a life member of the VFW, the American Legion and the Disabled American Veterans. Mr. Muller has a bachelor's degree in business administration from Southwest University of Louisiana and a MBA from the University of Kings College, Canada, and is a post graduate fellow of the Canadian School of Management.

■ Ira J. Oskowsky

Mr. Oskowsky was appointed acting executive director of the New Jersey Housing and Mortgage Finance Agency (HMFA) in February 1995 and represented low and moderate income households on COAH; he remained in that position until Timothy Touhey was named executive director in August 1995. Previously, Mr. Oskowsky served as assistant executive director at HMFA from April 1994 to February 1995. He has experience as a mortgage banker, commercial lender and government relationship manager with Constellation Bank of New Jersey and Manufacturers Hanover Trust of New York. Mayor of East Brunswick since December 1991, he previously served as councilman. Mr. Oskowsky has also served as executive director of the East Brunswick Homeowner Association Council and on such boards as the Planning Board, Water Policy Board and the Chamber of Commerce. A director of the New Jersey Conference of Mayors, he has a bachelor's degree in business administration from Hofstra University.

■ Peter S. Reinhart

Mr. Reinhart was appointed to COAH in May 1993 to represent builders of low and moderate income housing. He is senior vice president and general counsel for Hovnanian Enterprises, Inc. A past president of the New Jersey Shore Builders Association and the Institute for Multi-Family Housing, Mr. Reinhart is currently president of the New Jersey Builders Association. He is president of the Monmouth Council of Boy Scouts, a first vice chairman of Bayshore Community Hospital and board member of Eastern Monmouth Area Chamber of Commerce. A Middletown resident, Mr. Reinhart is a graduate of Franklin and Marshall College and Rutgers School of Law-Camden with honors.

■ Timothy Touhey

Mr. Touhey was named executive director of the New Jersey Housing and Mortgage Finance Agency (HMFA) in August 1995 and, as such, is an ex officio member of COAH, representing the interests of households needing low and moderate income housing. He had been director of research and special programs at HMFA since March 1993, serving on Governor Whitman's Urban Coordinating Council and a member of the H-Easy 2000 Housing Policy Task Force. A graduate of Mount Mercy College, he has a master's degree in social work policy/administration from Rutgers University. Mr. Touhey, a resident of New Brunswick, has also served as a congressional staff assistant in Washington, D.C., YMCA director of youth and family services in Randolph and vice president of New Brunswick Tomorrow.

NOTE: *There are currently two vacancies: one to represent the public interest and one to represent the interests of nonprofit builders of low and moderate income housing.*

Schedule of Meetings

COAH normally meets on the first Wednesday of each month at the DCA Ashby Building at 101 South Broad Street in Trenton. The meetings generally begin at 9:30 a.m. and are open to the public. After the completion of its published agenda, COAH provides an opportunity for members of the public to speak on any issue related to affordable housing.

In addition, COAH holds and publishes notice of its public hearings on proposed rule adoptions and changes. Its meetings are recorded, its minutes are available to the general public and its documents are considered a public record.

Tenth Anniversary of the Fair Housing Act

The New Jersey Statehouse was the scene on June 19, 1995 for the commemoration of the 10th anniversary (July 2, 1995) of the Fair Housing Act. Before a capacity audience, the COAH poster entitled "Opening Doors to Opportunity" was presented to Senate President Donald DiFrancesco and Assembly Speaker Garabed (Chuck) Haytaian by COAH Chairperson and Department of Community Affairs (DCA) Commissioner Harriet Derman.

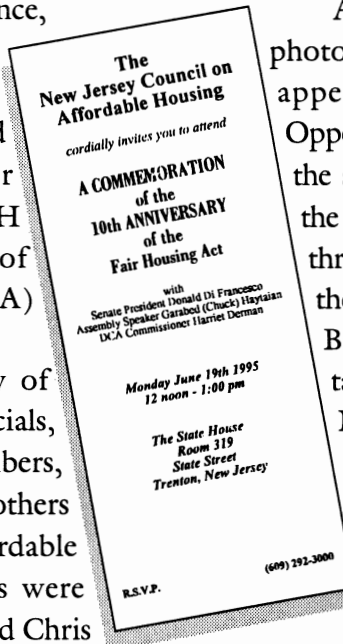
In the audience was an array of legislators, cabinet members, state officials, legislative aides, former COAH members, lawyers, planners, local officials and others who were involved in COAH's affordable housing efforts. Among the guests were former COAH chairs Art Kondrup and Chris Foglio, and members Bill Angus, Carol Rufener and Rod MacDougall. Current COAH members Paul Matacera, Ira Oskowsky and Peter Reinhart each addressed the audience.

Other dignitaries attending included: John Kelly, Chairman of the Assembly Housing Committee; Labor Commissioner Peter Calderone; Deputy Labor Commissioner Fred Kniesler; Chief of Staff of the Department of Military and Veterans' Affairs Col. William Apgar; DCA Deputy Commissioner Deborah De Santis; DCA Division on Aging Director Ruth Reader; DCA Division of Housing and Community Resources Director Anthony Cancro; Pauline Spriggs of the Mainland Chapter NAACP; Carolyn Jenkins of the Greater New Brunswick Civic League; New Jersey League of Municipalities Executive Director Bill Dressel; New Jersey Builders Association

Executive Director Patrick O'Keefe and Morris County Housing Partnership Executive Director Susan Zellman.

A display featuring enlarged photographs of the New Jerseyans who appear in the "Opening Doors to Opportunity" poster was the backdrop for the speakers. The display was moved to the Statehouse Rotunda where it remained through June 21st before being moved to the lobby of the DCA Building on South Broad Street. The photographs were taken by the photography unit of the New Jersey Office of Public Communications and the backdrop was provided through the courtesy of Bill Walsh, manager of State Governmental Affairs for Public Service Electric and Gas (PSE & G).

Copies of the poster were given to each of the attendees and lapel pins commemorating COAH's 10th anniversary were presented to the dignitaries.

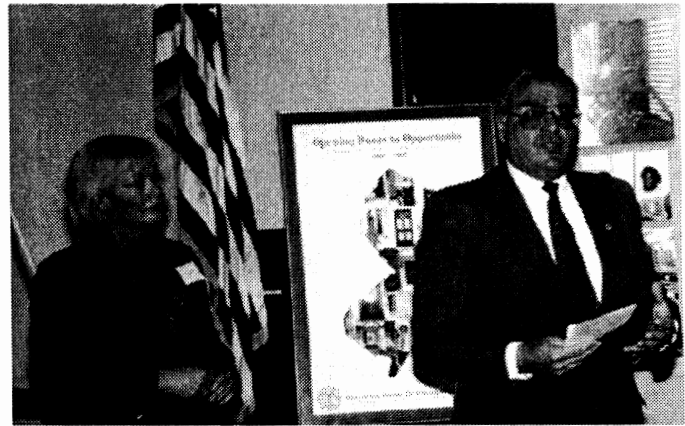


Senate President Donald DiFrancesco addresses the capacity audience at the commemoration of the 10th anniversary of the Fair Housing Act while Assembly Speaker Garabed (Chuck) Haytaian (right) admires the COAH lapel pin presented to him by COAH Chairperson Harriet Derman (center). COAH Executive Director Shirley Bishop stands alongside the "Opening Doors to Opportunity 1985-1995" poster, framed copies of which were also presented to the President and the Speaker.



◀ Roderick McDougall, William Angus, Arthur Kondrop, Carol Rufener and Christiana Foglio former COAH members, attended the commemoration.

Paul Matacera, COAH member, addressed the audience while Executive Director Shirley Bishop looked on. ▶



◀ John Kelly, Chairman of the Assembly Housing Committee, flanked by Deputy Director Sidna Mitchell and Executive Director Shirley Bishop, took part in the ceremony.

Peter Reinhart, COAH member, spoke to the participants. ▶



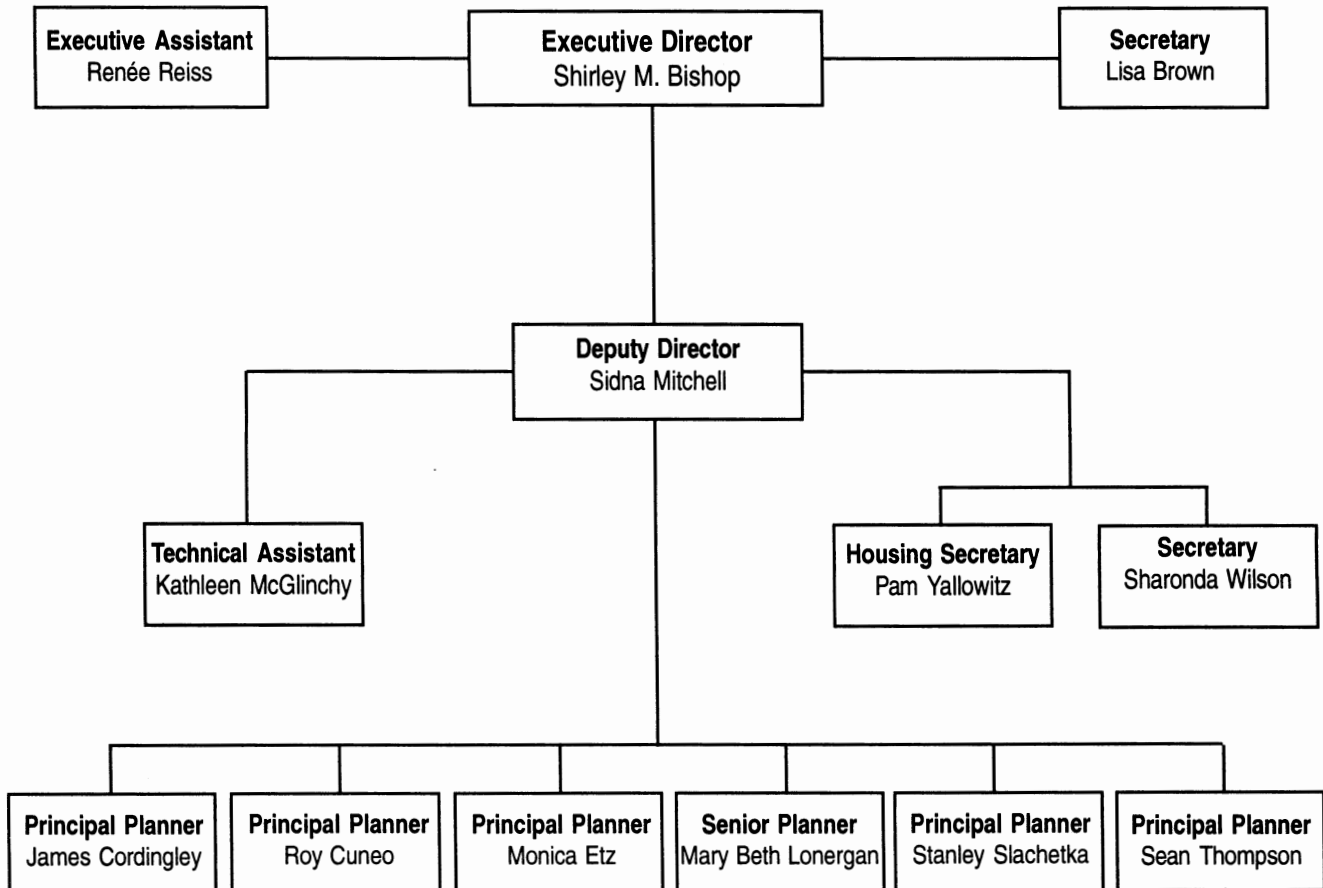
Seeking a better way

In late winter, COAH will activate a number of task forces to review and make recommendations on a variety of issues related to the provision of affordable housing during the remaining years of the 20th century. The task forces will be composed of elected and appointed officials, planning and housing consultants, attorneys, housing advocate groups and other practitioners and professionals with expertise in low and moderate income housing issues. The following issues have been identified for task force discussions:

1. COAH's third round methodology and formula for determining affordable housing needs for the various housing regions in the state.
2. Credits, bonuses, adjustments and infrastructure issues.
3. Inclusionary zoning, rehabilitation, rental and other housing options and opportunities.
4. Imposing, collecting and expending development fees to better achieve affordable housing obligations.
5. Monitoring municipal performance and affirmative marketing programs.
6. Issues peculiar to court-transferred municipalities.
7. Relations with state agencies: DOT, OSP, DEP, Pinelands Commission, HMDC, CAFRA, HMFA and DCA.
8. Review of COAH's procedural rules.

Based upon the reports from the task forces, COAH is expected to recommend amendments to the Fair Housing Act and/or to revise its rules to promote the provision of affordable housing for the third round obligation coming due in the next century.

COAH Staff



COAH Staff



Front Row: Jim Cordingley, Roy Cuneo, Renee Reiss, Sidna Mitchell, Shirley Bishop, Pam Yallowitz, Lisa Brown.

Back Row: Bill Malloy (DAG), Stan Slachetka, Monica Etz, Mary Beth Lonergan, Sharonda Wilson, Sean Thompson, Kathy McGlinchy.



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