

AFFIRMATIVE MARKETING POLICY

This Affirmative Marketing Plan shall apply to all low and moderate income housing units created in the City of Passaic.

The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups within Passaic's housing region, regardless of sex, age or number of children (unless units are age-restricted), to affordable housing units created within the City.

The plan prohibits discrimination in the sale, rental, financing or other services related to housing on the basis of color, race, sex., religion, handicap, age (except for designated age-restricted units), familial status or national origin.

REQUIRED OUTREACH

NEWSPAPERS/PUBLICATIONS

All newspaper articles, advertisements, announcements and requests for applications pertaining to low moderate income housing units shall appear in the following daily regional newspapers.

Herald News/Bergen Record
North Jersey Media Group
1 Garret Mountain Plaza
West Paterson, N.J. 07424
(973) 569-7427

El Especialto
3510 Bergenline Avenue
Union City, N.J. 07087
(201) 348-1959

The primary marketing shall take the form of at least one press release sent to the above publications and a paid display advertisement in each of the above newspapers. Additional advertising and publicity shall be on an "as needed" basis.

The advertisement shall include a description of the following:

1. Street address (es) of the units;
2. Directions to the housing units;
3. Number of units currently available;
4. The bedroom size (s) of the units;
5. The minimum/maximum household sizes;
6. The minimum/maximum income permitted to qualify for the housing units
7. Contact information regarding potential issues and questions;

8. The sales price of the units;
9. Where and how applications may be obtained, including business hours at each location

The following are the locations where applications and information packets to be used as part of the affirmative marketing plan shall be made available:

City Hall
City Clerk's Office 1st floor
330 Passaic St.
Passaic, NJ 07055

Department of Community Development
330 Passaic St. 2nd Floor
Passaic, NJ 07055

Department of Human Services
330 Passaic St. 2nd Floor
Passaic, NJ 07055

Passaic Housing Authority
52 Aspen Place
Passaic, NJ 07055
PHA Hours: 8:30 am to 4:00 pm

Passaic Public Library
195 Gregory Avenue
Passaic, NJ 07055

Passaic Board of Education
185 Paulison Avenue
Passaic, NJ 07055

The following is a list of community contact persons(s) and/or organizations in the City of Passaic and its housing region that are also expected to aid in the affirmative marketing program and to provide financial/credit counseling to prospective purchasers or tenants of low and moderate income housing units:

- *First AmeriCasa Mortgage –
23 Howe Ave., Passaic, NJ 07055
William Rivas – (973) 777-8888*
- *Superior Mortgage – 322 Route 46 West
Parsippany, NJ 07054
Henry Cruz – (973) 939-8668*

- *Saldino Group – 147 Prospect St.
Passaic, NJ 07055
Oscar Marino – (973) 767-2850*
- *Eagle Nationwide Mortgage Co
15 Broadway, Suite 203, Passaic, NJ 07055
David Maldonado – (973) 473-0200*
- *Valley National Bank – (973) 253-0130
261 Clifton Avenue, Clifton, NJ 07011*
- *JP Morgan Chase – Home Lending
W115 Century Road Suite 135, Paramus, NJ 07652
Nataliya Dovgan-Cronin – (201) 225-3962*
- *First Residential Mortgage
570 Sylvan Ave Englewood Cliffs NJ 07632
Angel Maldonado – (201) 861-0531 X 187*
- *TD Bank
Martha Rincon Assistant Vice President
155 Jefferson Street, Passaic, NJ 07055
Roxanne Vivanco – (201) 739-4125*
- *Intercounty Mortgage Network, Corp.
254 Union Blvd., Totowa, NJ 07512
Carlos Velez – (973) 200-3633*

ADMINISTRATION/REPORTING

The City of Passaic's Department of Community Development is the designated Housing Administrator and shall have the primary responsibility for overseeing the execution of the Affirmative Marketing Program, the income qualification of low and moderate income households; and the enforcement of deed restrictions and affordable housing agreements and other applicable documents pertaining to low and moderate income housing units in Passaic.

The Owners of low and moderate income housing units shall be required to bear the cost of affirmatively marketing their affordable units and qualifying prospective tenants/purchasers.

The Developers of low and moderate income housing units and the Department of Community Development shall arrange with one or more local lending institution or other third party (ies) to offer counseling services to low and moderate income applicants on

subjects such as budgeting, credit issues, lease requirements, foreclosure law and landlord/tenant law.

Subsequent to the initial sale and rent-up period, the Department of Community Development or designated CHDO will maintain a list of pre-qualified applicants for each type of low and moderate-income unit. Advertising shall be repeated by all owners of low and moderate income housing units as needed to maintain full occupancy of the low and moderate income units, and, in the case of rental units, shall be undertaken by the landlord at least annually to help maintain the waiting list of pre-qualified applicants.

A list of each low and moderate-income unit in the development shall be provided to the Department of Community Development by the owner/developer. The owners/developers of low and moderate income housing shall submit copies of all applications and rental records concerning the low and moderate income housing units in the development to the Department of Community Development on a quarterly basis to assist with reporting, to aid future sales and rentals, and for the purposes of continuous evaluation of the results of the affirmative marketing activities. The information supplied shall include, as a minimum, the number of low and moderate income households that have signed leases or contracts of sale; the number of such households that have assumed occupancy of a low or moderate income housing unit; and, for each such household, the household size, number of bedrooms in the unit, sales price or monthly rent; and the costs of any landlord-paid utilities.

Additionally, at the end of each quarter, the developer/owner shall supply proofs of publication for all advertisements and copies of any press releases, brochures, flyers, print advertisements and application forms used in the affirmative marketing program to enhance marketing efforts.

Documentation concerning sales, rentals and re-rentals of affordable units shall be summarized and resubmitted to the Department of Community Development not later than the June 30 of each year. Such documentation shall include a description of the income and demographics characteristics of each applicant for low and moderate-income housing and for each occupant of a low and moderate-income unit.

PREQUALIFICATION AND SELECTION

The initial deadline for submission of preliminary housing applications shall be set approximately 30 days after the affordable housing have been initially advertised. Preliminary application forms prepared by the Department of Community Development and brochures prepared by the developer/owner shall be mailed by the developer/owner to each household requesting an application in response to the advertising program.

The cover letter accompanying these materials shall inform prospective applicants of the initial deadline for the submission of the preliminary applications. The preliminary applications shall be returned to the developer/owner for processing. All completed preliminary applications received by the developer/owner before the initial deadline date shall be deemed to have been received on the initial deadline date.

Households that apply for low and moderate income housing shall be pre-screened by the developer/owner for income eligibility by comparing their total income to the current low and moderate income limits for each size household. Thereafter, applicants shall be notified as to their preliminary eligibility status by the developer/owner.

A drawing shall be held under the direction of the Department of Community Development to determine the priority order of the pre-qualified applicants whose applications were received on the initial deadline date. Thereafter, all preliminary applications received after the initial deadline date shall be processed on a "first come, first served" basis, after the prequalification and prioritization of all of the applications received on the initial prequalification deadline.

Final applications shall be mailed by the developer/owner to pre-qualified applicants for each available low and moderate-income housing unit. The final application shall require the applicant to supply sufficient documentation to verify identity and household composition as well as income and assets. Applicants shall be required to submit income verification for each household member 18 years or older.

Applicants shall be interviewed by the developer/owner to ensure that the documentation submitted in the final application is complete and accurate. Developers/owners may screen applicants for affordable housing units based upon the same criteria applicable to the market rate units, such as creditworthiness, recommendations from former landlords, etc. The criteria shall comply with all fair housing standards and shall be set forth in a policy statement included with the application packet and posted in the sales/leasing office. Any applicant whose application is rejected by the developer/owner on the basis of creditworthiness shall, if the applicant requests it, be referred to the Department of Community Development for assistance in locating a suitable affordable housing unit.

Completed final applications shall be forwarded by the developer/owner to the Department of Community Development for review and a final determination as to the applicant's eligibility for a low or moderate-income unit. This process shall be utilized in establishing the final certified applicant group.

Certain families will be given preferences in accordance with the following schedule and point ranking system: City residents, disabled veterans, applicants working in the city, first-time homebuyers, and 2-4 person households will each earn one (1) point. An applicant can earn up to a maximum of five (5) points. Applicants earning five (5) points will be ranked at the top of the list in application date order. The designated CHDO shall maintain and update the waiting list with preferences on a monthly basis beginning the month following the opening of the list.

Subsequent to the initial sales or rent-up period, a list of prequalified applicants shall be maintained by the developer/owner for each type of low and moderate-income unit, to facilitate resale and re-rentals. The developer/owner shall update the waiting list annually by contacting prospective applicants and determining their continued eligibility for and interest in the program. The advertising program shall be repeated by the owners of rental

buildings on an as-needed basis to ensure continuing full occupancy of the low and moderate income units and, in any case, not less than annually.

Households shall generally be referred to available units using the following standards for occupancy:

Occupancy Limits

<u>Number of Bedrooms</u>	<u>Minimum/Maximum Number of Persons</u>	
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

- a.) Must provide an occupant for each unit bedroom; all bedrooms must be used as bedrooms.
- b.) Require that a couple requesting separate bedrooms provide a doctor's note justifying such request.
- c.) Persons of the opposite sex other than husband and wife in separate bedrooms.
- d.) Children not in same bedroom with parents.
- e.) Prevent more than two persons from occupying a single bedroom.