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## Township of Washington council discusses VFW property housing options

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BY SARAH NOLAN

MANAGING EDITOR | PASCAK VALLEY COMMUNITY LIFE

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The Township of Washington Governing Body continues to work out specifics regarding its intention to construct four affordable housing units on the former VFW property, and whether those units will be designated solely for veterans, or be open to other low-income groups.

Jacey Raimondo, executive director of Habitat for Humanity Bergen County, was present at the June 15 council meeting to discuss the logistics of how an arrangement between the township and the organization would work, if the officials decide to partner with the nonprofit. Habitat creates homeownership opportunities for families or individuals with limited income.

Township Attorney Kenneth Poller explained that the site, which VFW Post 6192 previously called home, was acquired by the township via eminent domain more than four years ago, and was also put into the affordable housing element to potentially help meet the municipality's Council on Affordable Housing (COAH) obligations.

He said there was originally a sentiment to place veterans in the four units, which could be in the form of two duplexes, but the idea of senior citizens or other low-income groups has also been considered – that aspect of the project is up for discussion and for the council to decide, he added.

Raimondo said Habitat has done similar projects in Hackensack, Oradell, Waldwick, Bergenfield, Englewood and Edgewater, and explained how the process will work. She said Habitat initially maintains ownership of the property, and then acts just as a developer would.

The organization applies for grants from either HOME Investment Partnerships Program or the Community Development Block Grant (CDBG) Program, and also seeks funding from New Jersey Housing and Mortgage Finance Agency (NJHMFA) in Trenton, as well as private funding to finance projects.

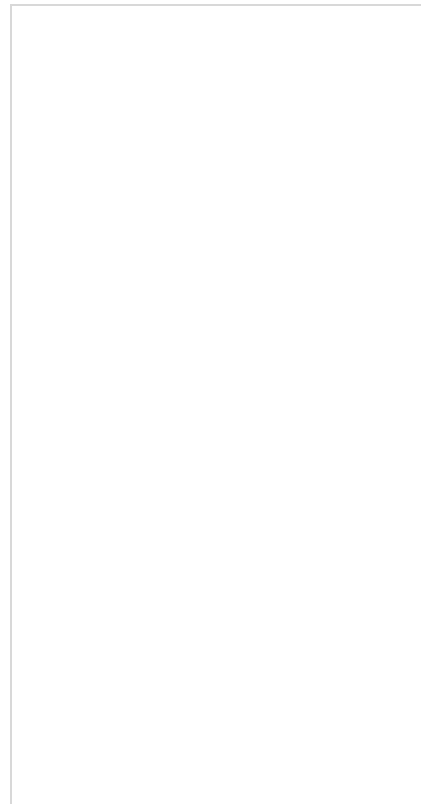
Raimondo said Habitat cannot start fundraising for a project until it has ownership of the job, but she has already looking into financing for Washington Township's potential project, and is confident that it would be sufficient.

Once ownership by Habitat and fundraising are in place, architects and engineers bid on the project, just as they traditionally would; the winner develops plans and comes to the town for approval. If variances are sought, engineers and planners will come before the township Planning or Zoning boards seeking approvals.

While Habitat is known for using volunteers to build homes, the Bergen chapter uses professional plumbing, electrical and HVAC (heating, ventilation and air condition) trades, and does not let its volunteers go on the roofs of homes. Still, volunteers do about 80 percent of the job, she said, and are there to assist the trades. Homes take about 10 months to build, she said.

While building is taking place, Habitat begins the process of looking for suitable low income/affordable families or individuals to live in the homes. Raimondo said the state sets the criteria by family size and those interested fill out an application. Habitat goes through credit ratings, whether or not there's been a bankruptcy, and makes sure the family can pay the mortgage.

Raimondo also explained that if the homes are going toward the municipality's COAH obligation, the state goes through applications with a fine tooth comb and chooses from the eligible applicant's via a lottery



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process. Otherwise approvals with NJHMFA via Habitat are much more flexible, she said.

Once a family or individual is chosen, Habitat provides the eventual homeowner with the mortgage, which is interest free. New homeowners own the home fee simple and pay real estate taxes, albeit at a reduced amount because there's a deed restriction that says the home is affordable housing, and always will be. The homeowner pays Habitat, which makes sure bills are paid on time to the township.

Raimondo said in the traditional model, homeowners buy their home with "sweat equity," which for the Bergen chapter is 400 hours of service – usually it's construction, however she said the organization is "very flexible" in terms of sweat equity. For example if an elderly person or someone unable to do construction work is the homeowner, other arrangements can be made.

Poller asked whether you can specify that the township would like to place veterans in properties when COAH is involved, and Raimondo said she would have to get back to him on that to see how they would go about doing that. She said regarding an agreement between Habitat and Washington Township, the town can stipulate whether they want veterans, seniors or traditional low-income families, but she would ask for flexibility in the case that there were no eligible candidates in one of those groups.

The attorney also asked if Raimondo had heard of any program that gave preference to town residents – he said he asked because he knows it's a question members of the public might want to know. Raimondo said no, that would be illegal.

Raimondo said she would come back to the township with some more information, particularly regarding putting veterans into homes, and said hopefully the township and Habitat can start working on an agreement to transfer the property soon.


Resident Rosa D'Ambrada said she is hopeful that the homes will be reserved for vets, since the property was "taken away" from the VFW.


"This is the least we can do for war veterans," she said. "Give them something – they gave to you, now you give back to them."

Council President Peter Calamari said he believes the council "wholeheartedly agrees with that statement," but said it's an ongoing process, one that won't happen overnight, and the council is working to come to a resolution.

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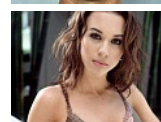
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