

# West Cape reaches deal with Habitat for Humanity

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ner Susan Gruel said the borough passed a development fee ordinance a number of years ago that was approved by the court where builders are assessed a fee which is placed into an affordable housing trust fund.

"That is an earmarked account that's through the

borough that can only be used for affordable housing," she said.

Gruel said the amount of money spent on affordable housing has to be consistent with its housing plan. The borough still has an obligation to provide accessory apartments which can be deed restricted as an affordable household, granting the owner a subsidy for

providing the housing, she said.

The Habitat for Humanity Project has three components: \$50,000 for construction costs, \$50,000 for water/sewer, site preparation and subdivision of the property and \$344,000 for land acquisition, Gruel said.

She said the borough may reimburse itself for

the value of the land. The borough has a balance of approximately \$900,000 in its affordable housing trust fund, she said.

"There is a minimum affordability assistance requirement and that requires 30% of whatever you have in your account to be used to assist with affordability," Gruel said. "It can be rental subsidies, it can be utility subsidies, there are different ways you can assist affordable households in being able to live in these units."

There also is a requirement to assist very low-income households, she said. A total of 20% of the trust fund may be used for providing for professional expenses and other expenses dealing with affirmative marketing.

Gruel said the original affordable housing spending plan approved by the court did not anticipate the Habitat for Humanity project.

Nolan said the borough was not giving away the land, but it would not be reimbursed at market value.

During public comment, Willow Avenue resident Susan Callender asked what Habitat for Humanity was paying for the property on her street. Borough solicitor Frank Corrado said Habitat for Humanity would pay West Cape May \$1 for each lot. He said such a transaction was permitted under municipal land use law.

"In addition, the borough's COAH (Council on Affordable Housing) Trust Fund is going to reimburse the borough general fund a total of approximately \$350,000," Corrado said. He said the deed restric-

tion on the Habitat for Humanity houses for affordable housing would remain for 30 years.

Habitat for Humanity Executive Director Sarah Matthews said the homeowner of the affordable houses will pay no more than 30% of their income for the purchase of the house. She said a person who purchases a Habitat for Humanity home may sell the house but there is a deed restriction for 30 years.

"If they do decide to sell their house, it has to go to someone else who also qualifies for the same affordable criteria," Matthews said. "If that can't happen, Habitat has first right of refusal."

Matthews said the homeowners could not sell their home and walk away with fair market proceeds. The homeowner would be obligated to pay the difference between what they paid and fair market value if the house is sold on the open market, she said.

"We typically have plenty of people that are waiting for an affordable home," Matthews said.

In the past 30 years, no owners of Habitat homes have sold them on the open market, she said.

Matthews said when a municipality provides Habitat with land, it costs the organization approximately \$200,000 to build a three-bedroom, two bath home with the use of volunteers. She said keeping in mind the 30% of income limit, Habitat generally sells the home to the new owners for \$150,000.

During public comment, Fifth Avenue resident Myra Belasco said she was

in favor of the Habitat for Humanity homes in West Cape May.

"We desperately need families to live here," she said. "The people that come for the summer, whether they stay themselves, invite their friends, Airbnb, that's not building a community."

T.J. Belasco, president of the West Cape May Board of Education, said he wanted to see more families with children move into the borough. He said the West Cape May Elementary School applied for a grant to expand pre-kindergarten classes from 4-year-olds to include 3-year-olds.

The expanded pre-school would be entirely paid for by the state, T. J. Belasco said. He said he was a former teacher at Lower Cape May Regional High School which has had difficulty in filling two special education teacher positions due to the high cost of homes in the county.

He said two applicants for the positions looked at property and could not find rentals here.

Leaming Avenue resident Jack Antonicello said the affordable homes should go to West Cape May residents such as teachers or firefighters.

Matthews said the homeowners are chosen on the basis of their ability to obtain a mortgage, their willingness to partner with Habitat which includes 300 hours of providing "sweat equity," and their need for affordable and safe housing.

If many applicants apply for a home, a lottery drawing is held, she said.

Fourth Avenue resident Wayne Hoffman, chairman of the borough's Shade Tree Commission, said he surveyed trees on the Willow Avenue properties and counted over 100 trees. He said the condition of most of the trees on the perimeter was very good while interior trees were either dead or in very poor condition.

Hoffman said the loss of 50% of the trees on the property would not be a great loss.

Sunset Boulevard resident Lynn Dudinsky said the borough was selling two lots for \$1 each to Habitat and reimbursing itself \$150,000 per lot. Gruel said moving forward in the state's next round of affordable housing regulations, the borough could receive more money for the acquisition of land.

Dudinsky said the borough would spend \$180,000 of the affordable housing trust fund on administrative costs. Nolan said the borough must develop a new affordable housing plan by 2025 which would take funding.

Mayor Carol Sabo said affordable housing trust funds have been used to assist residents with replacement of roofs and windows and the accessory apartment program.

Dudinsky asked what the income limit was for the affordable housing program. Gruel said for 2023 for Cape May County for a four-person household moderate income was \$76,000. She said low income was \$48,000 and very low income was approximately \$28,000.



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