

Affirmative Marketing Procedures



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Introduction

The purpose of this Manual is to describe the affirmative marketing procedures for affordable housing consisting of 5 or more units receiving financial assistance through the City of Elizabeth's Housing Improvement Program (EHIP) regardless of funding source.

The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups within Elizabeth'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 region includes Union, Essex, Morris, and Warren Counties.

The City of Elizabeth's EHIP Office 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 Program assisted housing units in Elizabeth.

The Owner/Property Manager is responsible for affirmatively marketing the affordable units, displaying Fair housing posters in rental and sales offices, preparing Tenant Certifications upon move-in and annually (if required) and submitting them to EHIP for approval.

Affirmative Marketing

A copy of the City's Affirmative Marketing Plan is attached to this Manual as Appendix A. All marketing initiatives, venues, policies and procedures are outlined in the Affirmative Marketing Plan. Marketing should begin at least four months (120 days) prior to initial occupancy.

In addition, the Owner/Property Manager is required:

- To notify and interview tenants from the Elizabeth Housing Authority's waiting list;
- To disperse vacancy information through social service agencies as an outreach to special needs households and those least likely to apply;
- Undertake marketing efforts in languages other than English;
- To list available units on the State's Housing Resource Center website located at : www.njhousing.gov

Developing an Advertisement

Advertisements must contain the following data on each affordable housing opportunity (see sample in Appendix B):

- The location of and directions to the units.
- A range of prices and/or rents for the housing units.
- The bedroom size(s) of the units.

- The maximum income permitted to qualify for the housing units.
- The locations of applications for the housing units.
- The business hours when interested households may obtain an application for a housing unit.
- Application and/or credit check fees, if any.
- Equal Housing Opportunity logo.

It is also recommended that the following information be included in the advertisements:

- Last date applications will be accepted.
- Contact number of the property manager or landlord.

Random Selection

All households that wish to be considered for affordable housing will be asked a series of questions to assess their likelihood of being approved as a low or moderate income family.

- How many people comprise the household?
- Is the total household income above or below the moderate income limit for their family size?

If the applicant indicates that their total household income is below the Program income limit for their family size, they will be eligible for placement in the applicant pool. Applicants will, of course, be required to provide written documentation to evidence this and other eligibility criteria at a later time.

Once a sufficient number of applicants have been placed in the pool, the Owner/Property Manager will close the pool and no other applicants will be considered until the applicant pool is reopened by the Owner/Property Manager.

All households in the Applicant Pool will then be notified of the location, date and time the random selection will take place. Each applicant will be assigned a number that will be used to identify them in the random selection process. This number will be provided to the applicant prior to the random selection.

All numbers will be placed in a container and chosen at random.

As units become available, and in the order described above, the Owner/Property Manager will notify applicants that they are among a group of applicants that are being considered for an available affordable unit. Once an applicant successfully passes the Owner/Property Manager's tenant selection process, applicants will receive a formal application and will be given 14 days to complete a full application and submit it to the Owner/Property Manager along with the requisite back-up documentation.

A waiting list of all eligible candidates will be maintained by the Owner/Property Manager. The advertising program shall be repeated by the Owner/Property Manager on an as-needed basis to ensure full occupancy of the Program assisted units.

Determining Income Eligibility

In order to be eligible for consideration for an affordable housing unit, a household must be determined to be income eligible. This income eligibility is modeled from the US Department of Housing & Urban Development's process known as Part 5. This system for determining *eligibility is the gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period.*

The following steps will be taken to determining income eligibility:

1. Using the order set by the Random Selection process, the Owner/Property Manager will identify applicants with household sizes that may be appropriate for occupying the available unit.
2. One or more letters will be mailed out to viable households indicating that they are being considered for an available unit and inviting them to submit full applications to document their eligibility.
3. Once the full application is received, the Owner/Property Manager will complete a determination of the household's eligibility within 7 days and submit it to EHIP for review and consideration.

Administration/Reporting

Owners/Property Managers should follow the affirmative marketing plan in Appendix A. Record keeping will be an ongoing process and will include a description of outreach efforts, steps being taken by owners to affirmatively market units, results of action taken, including copies of all ads, flyers, where and when & to whom they were distributed etc. and all characteristics of unit availability, unit size, rent, income information, family size, female headed households, and type of rental assistance, if applicable, etc.

The EHIP will assess tenant data annually (if applicable) and the owner will be responsible to provide the information.

The owners of Program assisted housing units shall be required to bear the cost of affirmatively marketing their affordable units and qualifying prospective tenants/purchasers.

Assessment and results of Affirmative Marketing efforts to owners, corrective efforts of owners, and failure of owners to comply with Affirmative Marketing procedures may result in default of mortgage.

APPENDIX A: AFFIRMATIVE MARKETING PLAN

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in Elizabeth, New Jersey

I. APPLICANT AND PROJECT INFORMATION

1a. Administrative Agent Name, Address, Phone Number		1b. Development or Program Name, Address	
1c. Number of Affordable Units: Number of Rental Units: Number of For-Sale Units:	1d. Price or Rental Range From To	1e. State and Federal Funding Sources (if any)	
1f. <input type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted	1g. Approximate Starting Dates Advertising: Occupancy:		
1h. County <p style="text-align: center;">Union</p>		1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number			
1k. Application Fees (if any):			

II. RANDOM SELECTION

<p>2. Describe the random selection process that will be used once applications are received.</p> <p>All households that wish to be considered for affordable housing will be asked a series of questions to assess their likelihood of being approved as a low or moderate income family.</p> <ul style="list-style-type: none"> • How many people comprise the household? • Is the total household income above or below the moderate income limit for their family size? <p>If the applicant indicates that their total household income is below the Program income limit for their family size, they will be eligible for placement in the applicant pool. Applicants will, of course, be required to provide written documentation to evidence this and other eligibility criteria at a later time.</p> <p>Once a sufficient number of applicants have been placed in the pool, the Owner/Property Manager will close the pool and no other applicants will be considered until the applicant pool is reopened by the Owner/Property Manager. All households in the Applicant Pool will then be notified of the location, date and time the random selection will take place. Each applicant will be assigned a number that will be used to identify them in the random selection process. This number will be provided to the applicant prior to the random selection.</p> <p>All numbers will be placed in a container and chosen at random. There is no Regional Preference.</p> <p>As units become available, and in the order described above, the Owner/Property Manager will notify applicants that they are among a group of applicants that are being considered for an available affordable unit. Once an applicant successfully passes the developer's tenant selection process, applicants will receive a formal application and will be given 14 days to complete a full application and submit it to the developer along with the requisite back-up documentation.</p> <p>A waiting list of all eligible candidates will be maintained by the Owner/Property Manager. The advertising program shall be repeated by the Owner/Property Manager on an as-needed basis to ensure full occupancy of the low and moderate income units.</p>
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III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)

White (non-Hispanic) Black (non-Hispanic) Hispanic American Indian or Alaskan Native

Asian or Pacific Islander Other groups: Disabled, Special Needs, Homeless

3b. **HOUSING RESOURCE CENTER** (www.njhousing.gov) A free, online listing of affordable housing

3c. Commercial Media

Newspaper/Radio/TV	DURATION & FREQUENCY OF OUTREACH	NAMES	CIRCULATION/AUDIENCE AREA
<input checked="" type="checkbox"/>	Monthly for 3 months	Star-Ledger	Northern NJ
<input checked="" type="checkbox"/>	Monthly for 3 months	La Voz	Hudson, Union, Middlesex
	As Needed	WBGO 88.3	Essex, Morris, Union
	As Needed	Cablevision of Elizabeth	Partial Union

3d. Employer Outreach (*Must choose at least Three (3) plus EHIP*)

LETTER, FLYER, ETC.	DURATION & FREQUENCY OF OUTREACH	NAME OF EMPLOYER/COMPANY	Address
Essex County			
	Minimum of once per year	Newark Liberty International Airport	Newark Airport, Newark, NJ
	Minimum of once per year	University of Medicine/Dentistry	Office of Marketing & Media Relations 150 Bergen Street Room D347 Newark, NJ 07103
Union County			
	Minimum of once per year	Trinitas Hospital	225 Williamson St, Elizabeth
<input checked="" type="checkbox"/>	Required	City of Elizabeth – Elizabeth Home Improvement Program (EHIP)	50 Winfield Scott Plaza – Room 109, Elizabeth, NJ 07201
	Minimum of once per year	Merck & Co. Inc	1 Merck Drive PO Box 2000 (RY60-200E) Rahway, NJ
	Minimum of once per year	Rahway Hospital	865 Stone Street Rahway, NJ
	Minimum of once per year	IKEA	1000 Ikea Drive, Elizabeth, NJ
	Minimum of once per year	Wakefren	600 York St, Elizabeth, NJ
	Minimum of once per year	Micheal’s Foods	1 Papetti Plaza, Elizabeth, NJ
	Minimum of once per year	S & G Packaging	750 Dowd Avenue, Elizabeth, NJ
	Minimum of once per year	Shop Rite of Elizabeth	865 West Grans St., Elizabeth, NJ
	Minimum of once per year	Union County College	1033 Springfield Ave Cranford,NJ & Elizabeth Campus

3e. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) <i>(Must Choose at least 3)</i>				
Letter/Flyer, etc	Name of Group/Organization	Address	Target Population	DURATION & FREQUENCY OF OUTREACH
	Proceed	1126 Dickinson St, Elizabeth	Hispanic	Minimum of once per year
	Urban League	288 N. Broad St., Elizabeth		Minimum of once per year
	Elizabeth Coalition to House the Homeless	118 Division St, Elizabeth	Homeless	Minimum of once per year
	Salvation Army of Shelters – Elizabeth	1018 E. Grand St, Elizabeth	Homeless	Minimum of once per year
	YMCA of Elizabeth Union County	144 Madison Ave, Elizabeth	Homeless, Special Needs	Minimum of once per year
	Brand New Day	176 First St, Elizabeth		Minimum of once per year
	Community Access Unlimited	80 W. Grand St., Elizabeth	Special Needs	Minimum of once per year
	Raphael's Life House	231 Court St., Elizabeth	Homeless woman and children	Minimum of once per year
	Elizabethport Presbyterian Center	184 First St., Elizabeth		Minimum of once per year
	Central Jersey Legal Services	60 Prince St., Elizabeth		Minimum of once per year
	Salvation Army Corp.	1008 Elizabeth Ave, Elizabeth	Homeless	Minimum of once per year
	Jewish Family Services	655 Westfield Ave., Elizabeth		Minimum of once per year
	Josephine's Place	622 Elizabeth Ave., Elizabeth	Woman	Minimum of once per year
	Jefferson Park Ministry	1147 E. Jersey St, Elizabeth	Haitian Community	Minimum of once per year
	NJ Veterans Affairs Medical Center	New Jersey	Veterans	Minimum of once per year
	Union County Social Services Department	342 Westminster Ave, Elizabeth	Families	Minimum of once per year
	HACE	Elizabeth	Section 8	Minimum of once per year
	YWCA of Eastern Union County	1131 E Jersey St., Elizabeth	Victims of Domestic Violence	Minimum of once per year
	Union County Office of the Disabled	ElizabethTown Plaza, Elizabeth	Disabled	Minimum of once per year
	Bridgeway House	615 N. Broad St, Elizabeth	Special Needs	Minimum of once per year
	United Way of Union County	33 W. Grand St, Elizabeth		Minimum of once per year

IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:		
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that applies)		
	BUILDING	LOCATION
X	Union County Administration Building	Elizabethtown Plaza, Elizabeth, NJ 07207 (908)527-4100
X	Elizabeth Public Library	11 South Broad St. Elizabeth, NJ 07207
4b. Municipal Contact person:		
Susan Ucci, Community Development Program Director, City of Elizabeth, 50 Winfield Scott Plaza – Room 109, Elizabeth, NJ 07201		

V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge.	

Name (Type or Print)	

Title/Municipality	

Signature	Date

APPENDIX B: SAMPLE ADVERTISEMENT

ADVERTISEMENT FOR AVAILABLE RENTAL UNITS**THE INCOME LIMITS MUST BE UPDATED ANNUALLY**

Happy Homes hereby announces that 45 affordable housing units will be available for rent in the Equality at Elizabeth development. The housing is under development by Happy Homes, Inc. and is available for low and moderate-income households. Equality at Elizabeth is located at 33 Walsh Avenue between High and Broad Streets in Elizabeth, exit x off Interstate x.

The affordable housing available includes rents from \$700 to \$1,100/month and includes one, two, and three bedroom units. Heat and hot water are included. Interested households will be required to submit an application and income documentation, and pass a credit/background check in order to qualify. The maximum household incomes permitted are \$49,176 for a one person household, \$56,201 for a two person household, \$63,226 for a three person household, \$70,252 for a four person household, \$75,872 for a five person household and \$81,492 for a six person household. Once certified, households will be matched to affordable units through a lottery system. All successful applicants will be required to demonstrate the ability to pay a security deposit (one and one half months rent) and first month's rent and agree to maintain the units as the family's primary residence.

Applications are available at the Elizabeth Library and Municipal Building and the Equality at Elizabeth rental office located within the development from 9 am to 5 pm on weekdays. Applications can also be requested via mail by calling Happy Homes at (800) 555-1234. Applications will be accepted until August 1, 2011 and there is a \$15 fee for the credit check.

Visit www.njhousing.gov or call 1-877-428-8844 for more affordable housing opportunities.

ADVERTISEMENT FOR AVAILABLE SALE UNITS**THE INCOME LIMITS MUST BE UPDATED ANNUALLY**

Happy Homes hereby announces that 45 affordable housing units will be available for sale in the Equality at Elizabeth development. The housing is under development by Happy Homes, Inc. and is available for low and moderate-income households. Equality at Elizabeth is located on Walsh Avenue between High and Broad Streets in Elizabeth, exit ss off Interstate xxx.

The affordable housing available ranges in price from \$100,000 to \$160,000 and includes two, three, and four bedroom units. Interested households will be required to submit an application and income documentation in order to qualify. The maximum household incomes permitted are \$49,176 for a one person household, \$56,201 for a two person household, \$63,226 for a three person household, \$70,252 for a four person household, \$75,872 for a five person household and \$81,492 for a six person household, \$87,112 for a seven person household and \$92,732 for an eight person household. Once certified, households will be matched to affordable units through a lottery system. All successful applicants will be required to provide down payment/closing cost funding and agree to maintain the units as the family's primary residence. Applicants will be required to obtain their own financing.

Applications are available at the Elizabeth Library and the Equality at Elizabeth sales office located within the development from 9 am to 5 pm on weekdays. Applications can also be requested via mail by calling Happy Homes at (800) 555-1234. Applications will be accepted until August 1, 2011 and there is no application fee.

Visit www.njhousing.gov or call 1-877-428-8844 for more affordable housing opportunities.