

South Plainfield 1985 (July 9)

Amendment to the Zoning Ordinance

Pgs. 36

M100034 IT

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JUDGE SERPENTELLI'S CHAMBERS



BOROUGH of SOUTH PLAINFIELD

MIDDLESEX COUNTY • NEW JERSEY

July 9, 1985

ML000341T

reviewed by U.L.?

Zoning
p. 19 land use
fact - Excavation
for sc. c'ts

Aff. Hsg. Ord.
see notes in
margins

Hon. Eugene D. Serpentelli, J.S.C.
Court Room No. One
Ocean County Court House
Toms River, N. J. 08753

Dear Judge Serpentelli:

The enclosed amendment to the Zoning Ordinance of the Borough of South Plainfield and an ordinance creating an Affordable Housing Agency for the Borough of South Plainfield has been introduced and passed on first reading.

A public hearing on the ordinance will be held at 8:00 P.M. on July 29, 1985 in the Municipal Building, South Plainfield, New Jersey.

Very truly yours,

William T. De Sabato,
Borough Clerk

cc: File

*Cross
See if Carla got
a copy -
If not send her
one for her review*

Be it resolved, by the Mayor and Council of the Borough of South Plainfield,
New Jersey, that:

Ordinance No. 1009 entitled, "AN ORDINANCE AMENDING ORDINANCE #801
ENTITLED "ZONING ORDINANCE OF THE BOROUGH OF SOUTH PLAINFIELD,
1978", be adopted UNDER PROTEST on first reading and be advertised
in The Reporter on July 18, 1985 and that a public hearing be held
thereon on July 29, 1985 at 8:00 P.M. in the Municipal Building,
South Plainfield, N.J.

(SEAL)

Approved July 8, 1985

W. W. DeLoe
.....
Clerk of the Borough of South Plainfield

s/ Michael English
Mayor of the Borough of South Plainfield

I certify the foregoing to be a true and correct
abstract of a resolution regularly passed at a meet-
ing of the Common Council of the Borough of
South Plainfield, held

..... July 8, 1985

and in that respect a true and correct copy of
its minutes.

W. W. DeLoe
.....
Clerk of the Borough of South Plainfield

..... }
..... } COMMITTEE
..... }

ORDINANCE NO. 1009

AN ORDINANCE AMENDING ORDINANCE #801 ENTITLED "ZONING
ORDINANCE OF THE BOROUGH OF SOUTH PLAINFIELD, 1978"

Be It Ordained, by the Municipal Council of the Borough of South Plainfield that the Zoning Ordinance of the Borough of South Plainfield, 1978, be amended as follows:

Section 1

Article II, Definitions, is amended to add the following:

32A. Apartments: A building, not more than 3 stories and forty (40') feet in height, on one lot, containing three (3) or more separate dwelling units, and sharing joint utility services and facilities.

32B. Gross Density: Gross density shall be the total number of dwelling units divided by the acreage of the entire planned residential development including dedicated areas, common areas, and open space.

46A. Manufactured Housing: A mass produced building manufactured off site and assembled on site for long term residential use. It is modular housing and is constructed in more than one section for combination on the site. Manufactured Housing must meet State Construction Code Standards and does not include trailer home or mobile homes.

46B. Mobile Home: A unit constructed off site for residential use which is equipped with wheels or some device used for the purpose of transporting such unit from place to place whether by motor vehicle or other means; or any factory built unit, equipped with wheels, used for living or sleeping purposes, whether the same is on blocks, posts, or any other type of foundation. Mobile Home shall be synonymous with Trailer Home.

47A. Multi-Family Residential: A building used or designed as a residence for three (3) or more separate dwelling units, sharing joint utility services and facilities. This does not include motels, hotels, or rooming houses.

68A. Townhouses: More than two (2) single family dwelling units which are attached by a common wall to each other, together with individual rear and front entrances. A townhouse unit may have a front and/or rear yard design as an integral part of each unit or all townhouse units in a development may share common outside facilities in conformance with an approved site plan. A townhouse has its own separate storage area and heating system and is considered to be an independent operating unit.

Section 2

Article II, Definitions is amended to read as follows:

24. Family: One (1) or more persons living as a single, non-profit housekeeping unit.

Section 3

Article IV, paragraph 401 shall be amended to add the following at the end of the paragraph.

PRD-1 Planned Residential Development
PRD-2 Planned Residential Development
MF-1 Multi-family Residential
SC-1 Senior Citizens Residential

Section 4

Article IV, paragraph 402 shall be amended to include zoning changes as shown on the attached map prepared by Robert E. Rosa Associates dated January 8, 1985.

Section 5

Article V, General Regulations shall be amended by adding the following paragraphs at the end of this article.

516 General Regulations for all Planned Residential Development, Multi-Family, and Senior Citizen Residential Zones (PRD-1, PRD-2, MF-1, SC-1).

516.1 The purpose of these special regulations is to satisfy a May 22, 1984 Judgement of the Superior Court of New Jersey in Urban League of Greater New Brunswick, et.al. v. Mayor and Council of the Borough of Carteret, et.al. including the Borough of South Plainfield.

- a. Each application for development shall comply with all provisions of the "Affordable Housing Ordinance of the Borough of South Plainfield, 1985".
- b. Each application for development subject to these provisions shall clearly state the number of low and moderate income units, as defined in the Affordable Housing Ordinance and each resolution of approval shall clearly state the number of low and moderate income units that are approved as part of the development.

- c. Each approved development subject to these provisions shall contain moderate income units, in a minimum proportion of ten percent (10%) of the total number of units that may be developed, assuming full development at the maximum gross density allowed by right in the zone, and low income units in a minimum proportion of ten percent (10%) of the total number of units that may be developed, assuming full development at the maximum gross density allowed by right in the zone.
- d. Any approval of a development application subject to these provisions shall require that construction of the low and moderate income units be phased in with the balance of the development in accordance with the following standard:

Number of market units completed as a % of total number of units approved	Number of low or moderate income units
Not more than 25%	At least 25%
50%	50 60%
75%	75 85%
90%	95 100%
95	100

To implement this requirement, certificates of occupancy shall not be issued for more than 25% of the total number of market units until certificates of occupancy have been issued for at least 25% of the total number of low or moderate income units; certificates of occupancy shall not be issued for more than 50% of the total number of market units until certificates of occupancy have been issued for at least 60% of the total number of low or moderate income units; certificates of occupancy shall not be issued for more than 75% of the total number of market units until certificates of occupancy have been issued for at least 85% of the total number of low or moderate income units; and certificates of occupancy shall not be issued for more than 90% of the total number of market units until certificates of occupancy have been issued for 100% of the low or moderate income units. Where construction of low or moderate income units is being phased in with the balance of a development, each phase shall include a mixture of low and moderate income units reasonably consistent with the percentage distribution of each category within the development as a whole.

- e. No more than fifty percent (50%) of the low or moderate income units in any development subject to these provisions shall be one (1) bedroom units or efficiency units. In developments containing one hundred (100) or more low or moderate income units, at least twenty percent (20%) of these units shall be three (3) bedroom units or larger, except for units in the SC-1 Zone. Construction of the various-sized units shall be phased proportionately according to the standard set forth in 516.1(d).

- f. No more than twenty percent (20%) of the total number of low or moderate income units that may be developed in any development subject to these provisions may have occupancy restrictions based on the age of household members, except in the MF-1 and SC-1 Zones if Senior Citizen projects are proposed. Where such age restrictions are permissible, occupancy shall be restricted to persons aged sixty-two (62) or over. The Borough may not require a developer of low or moderate income housing to impose any age-based occupancy restrictions with respect to such units as a condition of approval, waiver or assistance.
- g. The Borough shall permit, as a conditional use on any site of three (3) acres or more in any residential zone, where appropriate, multi-family development at a higher density than otherwise permitted by the applicable zoning subject to a mandatory set-aside of ten percent (10%) low income units and ten percent (10%) moderate income units, as set forth in this Section.
- h. Through 1990 no sites of three (3) acres or more may be zoned at gross densities greater than four (4) units per acre unless those sites are subject to a mandatory set-aside provision requiring that at least fifteen percent (15%) of the total number of units that may be developed on the site shall be low or moderate income units. Any site that is zoned at a gross density of eight (8) units per acre or greater shall be subject to a mandatory set-aside provision requiring that a minimum of ten percent (10%) of the total number of units that may be developed on the site shall be low income units and a minimum of ten percent (10%) of such units shall be moderate income units.

517 Manufactured or Modular Housing

517.1 Manufactured housing, including modular, is permitted in all residential zones.

Section 6

Article VI, Off-Street Parking and Loading Facilities, shall be amended to add the following:

603.20 Townhouse - At least one and half (1.5) spaces per one (1) bedroom unit and two (2) spaces per two (2) bedroom unit and above.

603.21 Multi-family - At least one and a half (1.5) spaces per efficiency and one (1) bedroom unit and one and three quarters spaces per two (2) bedroom unit and above.

603.22 Apartments - At least one and a half (1.5) spaces per efficiency and one (1) bedroom unit and one and three quarters spaces per two (2) bedroom unit and above.

603.23 Senior Citizens Community - At least one half (.5) space per unit.

Section 7

Article VII shall be amended to add the following paragraphs:

711 PRD-1 Planned Residential Development

711.1 PERMITTED USES

A building may be erected, altered, or used, and a lot or premises may be occupied and used for any of the following purposes:

a. Principal Uses

- (1) Apartment dwellings subject to all requirements of this Section.
- (2) Townhouses subject to all requirements of this Section.

b. Accessory Buildings and Uses Including:

- (1) Swimming pools and tennis courts, but not public swim or tennis clubs.
- (2) Signs subject to the special conditions of Article VIII.
- (3) Fences and hedges subject to the provisions of this Article
- (4) Other customary accessory uses and structures which are clearly incidental to the principal structure and use.

711.2 DEVELOPMENT STANDARDS

The PRD-1 Residential Zone specified herewith shall be occupied only as indicated in the Schedule of this Ordinance and as follows:

- a. The gross density shall be twelve (12) units per acre for the entire parcel but may consist of any percentage combination of apartments and townhouses. The net density of any section of a site devoted to townhouses shall not exceed ten (10) units per acre.

b. Special requirements for apartments are as follows:

(1) Principal Buildings

- (a) Minimum front setback (measured from the proposed street R.O.W. line) - 35 ft.
- (b) Minimum setback from interior private road - 20 ft.; or parking lots - 15 ft.
- (c) Minimum side and rear yard setbacks - 35 ft.
 - Two stories - 25 ft.
 - Three stories - 35 ft.
- (d) Maximum lot coverage - 20%
- (e) Maximum building height - 3 stories or 40 ft., whichever is less.
- (f) Each principal building shall:
 - (1) Not be designed for or occupied by more than 8 families per floor, nor more than three hundred (300') feet in length in its longest dimension, without terminating or providing a ninety (90) degree angle, nor exceed eighty (80') feet without a change in facade architecture, including at least twenty-five (25%) percent change in, setback, facade color, texture, design, etc., to bring about a varied composition.
 - (2) Not allow or contain outside television antenna. All television antenna equipment shall be built into the building to eliminate individual antennas from being erected on the roof. Not more than one common antenna may be used for each building.
 - (3) Provide not less than seven hundred (700) cubic feet of storage for each apartment unit in the building, exclusive of closets except those units reserved for low and moderate income units shall have not less than three hundred and fifty (350) cubic feet of storage.

- (4) Not fail to provide, in an enclosed area, laundry facilities of not less than one washer and dryer for each ten (10) dwelling units for the exclusive use of the occupants of the development, unless provided within each unit. No outside clothes lines or clothes hanging facilities or devices shall be provided or allowed.
- (5) Provide a recreation area to serve the needs of the anticipated apartment portion of the development and shall consist of at least the following:
 - (a) A fenced-off playlot including play equipment such as swings, seesaws, etc., shall be provided. The fenced-off area shall be not less than one hundred fifty (150) sq. ft. per dwelling unit for active recreation area with a minimum size of twenty thousand (20,000) sq. ft. for active and passive area combined.
- (6) Minimum space between buildings - there shall be a minimum open space of at least fifty (50') feet between the rears of any two buildings, or thirty-five (35') feet between any other combination of facades.

If buildings are overlapped, the overlapped sides may not contain any windows. Architectural connections are permitted between overlap portions separated from adjacent structures by at least fifteen (15') feet.
- (7) There shall be a trash area completely surrounded by a six (6') foot high solid architectural fence with front solid gates. All outside trash shall be stored in this area and shall not be in public view over the fence height. All similar accessory appurtenances such as propane tanks shall be similarly enclosed.
- (8) There shall be no window air conditioners.

(2) Accessory Buildings and Uses

- (a) Accessory buildings shall conform to at least the height and front setback requirements of the principal building. The side and rear yard setbacks shall be ten (10') feet.

Those swimming pools less than four (4') feet high shall be enclosed by a permanent fence not less than four (4') feet high with a locked gate. Building permits shall be required for all swimming pools, above or below ground, with a water surface area of two hundred and fifty (250) sq.ft. or over.

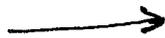
- (b) No truck or commercial vehicle, licensed for over 8,000 lbs. gross weight shall be stored or parked on any lot or portion of a lot.
- (c) Accessory building attached to a principal building shall comply with the setbacks of the principal building.

c. Special requirements for townhouses are as follows:

(1) Principal Buildings

- (a) Minimum front setback (measured from the proposed public street R.O.W. line) - 35 ft.
- (b) Minimum setback from pavement of interior private road or parking area - 20 ft.
- (c) Minimum each side and rear yard setbacks - 25 ft.
- (d) Maximum lot coverage - 20% ~~30%~~
- (e) Maximum building height - 2 stories or 35 ft., whichever is less.
- (f) Each principal building shall not:
- (1) Be designed for more than ten (10) nor less than three (3) attached units.
 - (2) Exceed one hundred and seventy-five (175') feet in length.

Should be 40%
front yd 20'



- (3) Exceed two townhouse units on one facade without providing a variation in setback equal to five (5') feet or greater.
- (4) Exceed two townhouse units without a change in facade architecture, including at least twenty-five (25%) percent of facade color, texture, design, etc., to bring about a varied composition.
- (5) Provide less than two (2) exterior exposures for each unit which shall be properly windowed so as to provide through-ventilation or cross-ventilation for each unit.
- (6) Allow or contain outside television antennas. All television antenna equipment shall be built into the building to eliminate individual antenna towers from being erected on the roof. One common antenna tower may be used for each building.
- (7) Provide, less than seven hundred (700) cubic feet of storage for each unit in the building, exclusive of closets, except those units reserved for low and moderate income units shall have not less than three hundred and fifty (350) cubic feet.
- (8) Provide less than a minimum open space of at least fifty (50') feet between the rears of any two buildings, or thirty-five (35') feet between any other combination of facades. If buildings are overlapped, the overlapped sides may not contain any windows. Architectural connections are permitted.
- (9) Provide a townhouse unit of less than twenty (20') feet in width, except for low and moderate income units which shall be no less than sixteen (16') feet.

Sec 7

(A-7)

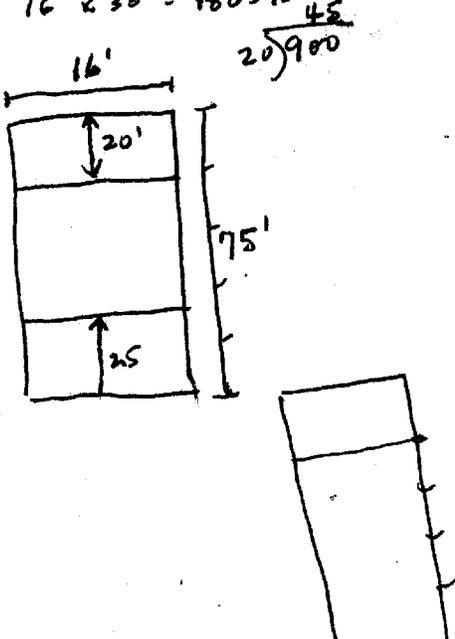
711.2

c

(9) and (11)

dimensions of townhouse combined with setbacks and permitted lot size, if fee simple, would make very small unit (960^{sq}) with possible 25' back yd.

alt. $20 \times 30 = 600 = 1200^{\text{sq}}$ 2 BR needs 600^{sq}
 $20 \times 35 = 700 = 1400^{\text{sq}}$ - 3 BR
 $20 \times 40 = 800 = 1600^{\text{sq}}$ - 3 BR
 $16 \times 35 = 560 = 1120^{\text{sq}}$ - 3 BR
 $16 \times 30 = 480 = 960^{\text{sq}}$ - tiny 3 BR



alt. $\geq 20' \times 30'$ deep - not realistic if fee simple were desired

Caution re: provision for 20% lot

(11) Provide individual lots for sale of less than two thousand (2,000) sq.ft. if lots are sold except that for low and moderate income units the lots shall be no less than 1,200 sq.ft. Land may be kept in common ownership.

*coverage - or
applies to principal
buildings not
each TH on
its own lot.*

(2) Accessory Buildings and Uses.

Accessory building and uses shall conform to the same requirements as specified in 711.2(2) for apartments.

(3) Ownership and Maintenance of Common Areas

Common areas of any tract utilized for a townhouse development which are not accepted by the Township shall be deeded to a corporation, association, individuals or other legal entity consisting of a majority of the property owners within the development for their use, control, management and maintenance.

711.3 Off-street parking is required subject to the special conditions of Article VI.

711.4 LANDSCAPING

a. General Regulations

(1) Landscape Area

All areas in a development not used for construction of buildings, roads, accessways, parking or sidewalks shall be fully landscaped in accordance with these regulations.

(2) Site Considerations

Natural site features such as: existing trees, streams, rock outcropping, etc. shall be preserved wherever possible. Whenever such natural features are absent or insufficient or have been destroyed during the development of the site, additional new plantings of a sufficient size as determined by the Municipal Agency shall be established to provide environmental protection to beautify the buildings and grounds, and to provide privacy, shade and the screening out of objectionable features created on the site.

$$\begin{array}{r} 75 \\ 16 \overline{) 1200.} \\ \underline{112} \\ 80 \end{array}$$

240

(3) Design

Landscape plans shall be required, except for single and two-family homes, where no plan is required.

(4) Labeling

All landscape plans shall have a schedule of the Latin and common name, the quantity, the size, spacing, and method of planting of each plant material.

b. Additional Regulations

- (1) A minimum landscaped area five (5') feet wide shall be provided along all property lines including public streets.
- (2) All buffers and landscaped areas shall be protected from adjacent parking areas by curbs, or concrete, metal or wood bumpers at least six (6") inches in height and securely anchored into the ground. Buffer areas are included within setbacks.
- (3) Service areas, parking areas, transformer compounds, and other strictly utilitarian improvements, shall be screened as fully as practicable. In general, it is intended that possible objectionable or unsightly features within a given development shall be screened from passing traffic or abutting residential properties.
- (4) In the case of a repetition of building designs, as in apartment house development, care shall be exercised to avoid monotony in the planting design by introducing sufficient variety in the planting layout to lend interest and aesthetic appeal. By the same token, excessive variety shall be avoided, and all shall be represented as a balanced design with proper accent in the right places.
- (5) All street trees and on-site deciduous shade trees shall not be less than two and one-half (2 1/2") inch diameter measured one (1') foot above the root crown.
- (6) A satisfactory amount of evergreen plant material shall be included in the planting, this to be judged on an individual basis by the Municipality.

- (7) Areas required for buffers shall not be cleared or graded prior to development approval.
- (8) Retaining walls shall not be permitted within buffer areas unless approved as part of site plan approval.
- (9) Where the non-single-family zone line abuts a single-family residential zone, a buffer of twenty-five (25') feet shall be established, except where a public street intervenes.
- (10) Within the twenty-five (25') feet buffer to a residential zone line no improvements can be made, and the property shall be either left in its natural state, supplemented with evergreen screening plant materials, or both as determined by the Municipal Agency for each site.
- (11) In all zones where a commercial zone line abuts a multi-family residential use, a twenty-five (25') feet buffer must be established and maintained unless such a buffer is already established and maintained along the common boundary of that zone.

c. Landscaped Area Required

In calculating landscaped areas, the areas of plazas, open pedestrian shopping malls, sitting areas, pools and fountains shall be included. Landscaped areas within and between parking areas shall also be included.

- (1) A minimum of twenty (20%) percent of the site shall be devoted to landscaped areas in addition to all required buffers, but shall include required recreation areas referred to in Section 711.2 c(1)(f)(5). The Municipal Agency shall have the authority to determine its distribution, but all front yards shall have a minimum of fifteen (15%) percent landscaped areas.

711.5 FENCES AND HEDGES

a. Intersections

At the intersection of two (2) or more streets, no wall, fence, hedge or other structure shall be erected to a height in excess of three (3') feet above curb level, nor any other obstruction to vision shall be permitted within the triangular area formed by the nearest intersecting right-of-way street lines at points which are twenty-five (25') feet distant from the point of intersection, measured along said right-of-way street line. Trees whose branches are trimmed away to a height of at least ten (10') feet above curb level shall be permitted.

b. Height

On any lot in any residence district, no wall, fence, or hedge shall be erected or altered so that said wall or fence shall be over four (4') feet in height in the front yard nor be over six (6') feet in height in the side or rear yards, except that tennis court fences may have maximum height of twelve (12') feet. Tennis courts and front yard fences shall be restricted to open mesh or other open material as approved by the Construction Official.

c. Dangerous

No fence shall be erected of barbed wire, or electrified, or topped with metal spikes or constructed of any material or in any manner which may be dangerous to persons or animals.

d. Type

Solid architectural fences shall be required along all lot lines except the street line where said property lines abut single family residential zoning district lines. Such architectural fences may be made of any material which is aesthetically pleasing and prevents the dissemination of odors, noise, debris, and sight across the residential zoning boundary. Fences used for this purpose shall be six (6') feet in height. Nothing in this Section prevents the use of plant materials along any lot line in addition to the fence requirement, but plant materials cannot be substituted for the fence. Open chain link and chain link with plastic or aluminum slats shall not be considered to be an architecturally solid fence. A wall or fence which restricts the natural flow of drainage or causes stagnant water conditions shall not be permitted. Said wall or fence shall be ordered removed or corrected by the Owner upon direction of the Construction Official. The Municipal Agency shall have the authority to waive this requirement if a buffer area is landscaped to their requirements.

e. Maintenance

Walls or fences erected shall be maintained in an aesthetically pleasing manner and any failure to do so shall be subject to the Construction Official's order to repair or replace the wall or fence in order to meet the requirements of this Ordinance.

f. Swimming Pools

There shall be a fence, not less than four (4') feet high completely enclosing any below-ground swimming pool and any other swimming pool of one hundred (100) sq.ft. of surface water area or more and which is less than four (4') feet above the ground. Each gate in a pool fence shall be capable of being locked when not in use.

g. Finished Side

The finished side of all fences shall be on the outside facing away from the lot on which it is erected. The intent of this provision is for safety purposes to prevent easy access from neighboring property.

712 PRD-2 Planned Residential Development

712.1 PERMITTED USES

A building may be erected, altered, or used, and a lot or premises may be occupied and used for any of the following purposes:

a. Principal Uses

- (1) Apartment dwellings subject to all requirements of this Section.
- (2) Townhouses subject to all requirements of this Section.

b. Accessory Buildings and Uses Including:

- (1) Swimming pools and tennis courts, but not public swim or tennis clubs.
- (2) Signs subject to the special conditions of Article VIII.
- (3) Fences and hedges subject to the provisions of this Article.
- (4) Other customary accessory uses and structures which are clearly incidental to the principal structure and use.

712.2 DEVELOPMENT STANDARDS

The PRD-2 Residential Zone specified herewith shall be occupied only as in the Schedule of this Ordinance and as follows:

- a. The gross density shall be fifteen(15) units per acre for the entire parcel but may consist of any combination of apartments and townhouses. The net density of any section of a site devoted to townhouses shall not exceed ten (10) units per acre.
- b. All other provisions and requirements of the PRD-1 Zone shall apply to the PRD-2 Zone.

713 MF-1 Multi-Family Residential

713.1 PERMITTED USES

A building may be erected, altered, or used and a lot or premises may be occupied and used for the following uses:

- a. Principal Uses
 - (1) Multi-family Apartments
- b. Accessory Buildings and Uses
 - (1) Swimming pools and tennis courts, but not public swim or tennis clubs.
 - (2) Signs subject to the special conditions of Article VIII.
 - (3) Fences and hedges subject to the provisions of this Article.
 - (4) Other customary accessory uses and structures which are clearly incidental to the principal structure and use.

713.2 DEVELOPMENT STANDARDS

The MF-1 Residential Zone specified herewith shall be occupied only as indicated in the Schedule of this Ordinance and as follows:

- a. The entire parcel shall be utilized for multi-family apartments with the number of units to be one hundred (100) units. If the parcel is utilized for senior citizen units the standards of the SC-1 Zone shall apply in lieu of the following:
- b. Special Requirements for Multi-Family Apartments.
 - (1) Principal Buildings
 - (a) Minimum front setback - (measured from proposed street R.O.W. line) - 60 ft.

- (b) Minimum side yard setback - 30 ft.
- (c) Minimum rear yard setback - 40 ft.
- (d) Maximum lot coverage - 20%
- (e) Maximum building height - 6 stories or 60 ft. whichever is less.
- (f) Minimum landscaping - 15%
- (g) Each principal building shall:
 - (1) Not allow or contain outside television antenna. All television antenna equipment shall be built into the building to eliminate individual antennas from being erected on the roof. Not more than one common antenna may be used for each building.
 - (2) Provide not less than seven hundred (700) cubic feet of storage for each apartment unit in the building exclusive of closets, except those units reserved for low and moderate income units shall have not less than three hundred and fifty (350) cubic feet.
 - (3) Not fail to provide, in an enclosed area, laundry facilities of not less than one washer and dryer for each ten (10) dwelling units for the exclusive use of the occupants of the building, unless provided within each unit. No outside clothes lines or clothes hanging facilities or devices shall be provided or allowed.
 - (4) There shall be a trash area completely surrounded by a six (6') foot high solid architectural fence with front solid gates. All outside trash shall be stored in this area and shall not be in public view over the fence height. All accessory appurtenances such as propane tanks shall be similarly enclosed.

(2) Accessory Buildings and Uses

- (a) Accessory buildings shall conform to at least the height and front setback requirements of the principal building. The side and rear yard setbacks shall be ten (10') feet.

Those swimming pools less than four (4') feet high shall be enclosed by a permanent fence not less than four (4') feet high with a locked gate. Building permits shall be required for all swimming pools, above or below ground, with a water surface area of two hundred and fifty (250) sq.ft. or over.

- (b) No truck or commercial vehicle, licensed to transport more than 8,000 lbs. gross weight shall be stored or parked on any lot or portion of a lot.
- (c) Accessory buildings attached to a principal building shall comply with the setbacks of the principal building.

713.3 Off-street parking is required subject to the special condition of Article VI.

713.4 Landscaping in accordance with paragraph 711.4 of this ordinance.

714 SC-1 Multi-Family Residential

714.1 PERMITTED USES

A building may be erected, altered, or used, and a lot or premises may be occupied and used for any of the following purposes:

a. Principal Use

- (1) Senior Citizen Housing

b. Accessory Buildings and Uses

- (1) Swimming pools and tennis courts, but not public swim or tennis clubs.
- (2) Signs subject to the special conditions of Article VIII.

- (3) Fences and hedges subject to the provisions of this Article.
- (4) Other customary accessory uses and structures which are clearly incidental to the principal structure and use.

714.2 DEVELOPMENT STANDARDS

The SC-1 Residential Zone specified herewith shall be occupied only as indicated in the Schedule of this Ordinance and as follows:

a. The entire parcel shall be utilized for Senior Citizen apartments with the number of units to be between one hundred (100) and one hundred and fifty (150) units.

b. Special requirements for Senior Citizens Apartments:

(1) Principal Buildings

(a) Minimum front setback - (measured from the proposed street R.O.W. line) - 50 ft.

(b) Minimum setback from interior private road - 20 ft.

(c) Minimum side and rear yard setbacks - 35 ft.

(d) Maximum lot coverage - 20%

(e) Maximum building height - 5 stories or 50 ft., whichever is less.

(f) Each principal building shall:

(1) Not allow or contain outside television antenna. All television antenna equipment shall be built into the building to eliminate individual antennas from being erected on the roof. Not more than one common antenna may be used for each building.

(2) Provide, in an enclosed basement area, not less than four hundred (400) cubic feet of storage for each apartment unit in the building.

(3) Not fail to provide, in an enclosed area, laundry facilities of not less than one washer and dryer for each ten (10) dwelling units for the exclusive use of the occupants of the building, unless provided within each unit. No outside clothes lines or clothes hanging facilities or devices shall be provided or allowed.

(4) There shall be a trash area completely surrounded by a six (6') foot high solid architectural fence with front solid gates. All outside trash shall be stored in this area and shall not be in public view over the fence height. All accessory appurtenances such as propane tanks shall be similarly enclosed.

(2) Accessory Buildings and Uses

(a) Accessory buildings shall conform to at least the height and front setback requirements of the principal building. The side and rear yard setbacks shall be ten (10') feet.

Those swimming pools less than four (4') feet high shall be enclosed by a permanent fence not less than four (4') feet high with a locked gate. Building permits shall be required for all swimming pools, above or below ground, with a water surface area of two hundred and fifty (250) sq.ft. or over.

(b) No truck or commercial vehicle, licensed for over 8,000 lbs. gross weight shall be stored or parked on any lot or portion of a lot.

(c) Accessory buildings attached to a principal building shall comply with the setbacks of the principal building.

714.3 Off-street parking is required subject to the special conditions of Article VI.

714.4 Landscaping is required subject to paragraph 711.4 of this ordinance.

Section 8

Article VIII, Signs, is amended to add the following:

801.1 e. One (1) sign shall be permitted for the purpose of identifying a multi-family, townhouse, garden apartment or any combination thereof, but shall not exceed twenty (20) sq.ft. aggregate on both sides. Said signs shall not be allowed to project above the ground by more than five (5') feet. Signs may be illuminated as long as the glare from the lights shines directly on the sign and does not permit light to emanate beyond the property lines of the subject site. All signs shall be setback not less than fifteen (15') feet from each street right-of-way.

Section 9

"Schedule of General Requirements" is ammended to add the following at the bottom of the schedule.

Zone	Area Sq. Feet	Minimum Lot Requirements		Front	Rear	Each Side	Accessory		Percent Maximum Lot Coverage	Maximum Height (whichever is less)
		Width	Depth				Rear	Side		
PRD-1	300,000	none		35/40	35/40	35/40	10	10	20	3 stories or 40'
PRD-2	800,000	none		35/40	35/40	35/40	10	10	20	3 stories or 40'
MF-1	60,000	none		60	40	30	10	10	20	6 stories or 60'
SC-1	250,000	none		50	35	35	10	10	20	5 stories or 50'

Section 10

This Ordinance shall become effective upon passage according to law.

Be it resolved, by the Mayor and Council of the Borough of South Plainfield,
New Jersey, that:

Ordinance No. 1010 entitled, "AFFORDABLE HOUSING ORDINANCE OF
THE BOROUGH OF SOUTH PLAINFIELD", be adopted on first reading
UNDER PROTEST and be advertised in The Reporter on July 18,
1985 and that a public hearing be held thereon on July 29, 1985
at 8:00 P.M. in the Municipal Building, South Plainfield, N.J.

RECEIVED

JUL 12 1985

JUDGE SERPENTELLI'S CHAMBERS

(SEAL)

Approved July 8, 19 85

William DeLuca
Clerk of the Borough of South Plainfield

s/ Michael English
Mayor of the Borough of South Plainfield

I certify the foregoing to be a true and correct
abstract of a resolution regularly passed at a meet-
ing of the Common Council of the Borough of
South Plainfield, held

July 8, 1985

and in that respect a true and correct copy of
its minutes.

William DeLuca
Clerk of the Borough of South Plainfield

COMMITTEE

January 8, 1985

ORDINANCE # 1010

Affordable Housing Ordinance of the Borough of South
Plainfield

An Ordinance to Amend the Code of The Borough of South Plainfield, New Jersey creating an Affordable Housing Agency and fixing procedures for providing low and moderate income housing in the Borough of South Plainfield.

Be It Ordained by the Governing Body of the Borough of South Plainfield, in the County of Middlesex and the State of New Jersey as follows:

ARTICLE I-TITLE

100 Short Title

This Ordinance shall be known and may be cited as: The Affordable Housing Ordinance of the Borough of South Plainfield.

ARTICLE II - PURPOSE

200 Purpose

The purpose of this Section is to:

- (a) Comply with the May 22, 1984 Judgement of the Superior Court of New Jersey in Urban League of Greater New Brunswick, et. al. v. Mayor and Council of the Borough of Carteret, et.al., by establishing a mechanism for assuring that housing units designated for occupancy by low and moderate income households remain affordable to, and occupied by, low and moderate income households.

ARTICLE III - DEFINITIONS

300 Definitions

The following terms wherever used or referred to in this section shall have the following meanings unless a different meaning clearly appears from the context:

- (a) "Affordable Housing Agency" shall mean the Agency referred to in Article X of this Ordinance or its designee.
- (b) "Income Ceiling" shall mean 80% of the regional median income for moderate income households and 50% of the regional median income for low income households.
- (c) "Low Income Household" shall mean a household whose income does not exceed 50% of the regional median income, with adjustments for household size as determined by the Affordable Housing Agency.
- (d) "Low Income Unit" shall mean a dwelling unit which is subject to the price and occupancy requirements of this section and whose sales price or rental charge does not exceed the maximum price or charge that is affordable by low income households.
- (e) "Moderate Income Household" shall mean a household whose income is greater than 50%, but does not exceed 80%, of the regional median income, with adjustments for household size, as determined by the Affordable Housing Agency.
- (f) "Moderate Income Unit" shall mean a dwelling unit which is subject to the price and occupancy requirements of this section and whose sales price or rental charge does not exceed the maximum price or charge that is affordable by moderate income households.
- (g) "Regional Median Income" shall mean the median income for the present housing need region identified in the opinion of the Superior Court in AMG Realty Company v. Township of Warren, dated July 16, 1984. For ease of calculation, regional median income shall be deemed to mean 94% of the median income of the Primary Metropolitan Statistical Area (PMSA) in which Middlesex County is located.

ARTICLE IV - GENERAL PROVISIONS

400 General Provisions

401 Wherever reference is made to low or moderate income units in the Zoning Ordinance, the standards, qualifications, definitions, and procedures set forth in this section shall apply.

402 Except as otherwise expressly provided herein, no low or moderate income unit shall be offered for sale or rental except at prices that are affordable to low or moderate income households.

403 Except as otherwise expressly provided herein, no low or moderate income unit shall be sold, resold, rented or, re-rented except to a household that has been qualified as a low or moderate income household.

404 A covenant embodying these restrictions shall be recorded with the deed for all sales of property subject to the provisions of this section.

ARTICLE V - QUALIFIED HOUSEHOLDS

500 Qualification of Low and Moderate Income Households.

A prospective purchaser or renter of a low or moderate income unit must be qualified as a low or moderate income household by the Affordable Housing Agency prior to the purchase or sale of such unit. In making this determination, the Affordable Housing Agency shall apply the standards contained in the definitions of low and moderate income households set forth in Section 300 of this Ordinance. The Affordable Housing Agency shall periodically recalculate the regional median income and determine adjustments for household size based on changes in the official estimates of the median income for the Primary Metropolitan Statistical Area (PMSA) in which the Borough is located.

ARTICLE VI - MAXIMUM SALES PRICES AND RENTALS

600 Determination of Maximum Sales Prices and Rental Charges.

Prior to the sale, resale, rental, or re-rental of a low or moderate income unit, the Affordable Housing Agency shall determine the maximum sales price or rental charge that may be charged for that size unit in each income category.

601 Maximum Sales Price

The following procedure shall apply to determine maximum sales price:

- (a) A base price shall be calculated such that the sum of the monthly payments for principal, interest, taxes, fire, theft and liability insurance, and homeowner association fees, if any, shall not exceed 28% of the low or moderate income ceiling determined in accordance with section 500. A ten percent (10%) down payment requirement and a thirty (30) year mortgage term shall be assumed in making this calculation.

In calculating the monthly interest payment, the interest rate provided by the developer as being available to the subject development shall be utilized if the Affordable Housing Agency determines that it is in fact reasonably available to low or moderate income households. If the developer or any other entity offers to buy down the prevailing interest rate for a minimum of three years commencing at the time of purchase, and the terms of the buydown provide that the increase in interest rate charged does not exceed one half of one percent (0.5%) per year during the period of the buydown, the interest rate for the first year of the buydown period shall be used in the above calculation to determine monthly interest payment. If the increase in the interest rate exceeds one half of one percent (0.5%) per year, the average interest rate for the period of the buydown shall be used.

why not average the three years

If the developer proposes that an adjustable rate Mortgage (ARM) be used to calculate the monthly interest rate payment, the initial interest rate of that mortgage shall be used only if the maximum annual average increase does not exceed one half of one percent (0.5%). Otherwise, a rate which is the average of the initial interest rate and the highest possible rate in effect after three years shall be used.

Possible to find is better

(b) In order to assure that low and moderate income units are affordable by households whose income is less than the low or moderate income ceiling, the maximum sales price that may be offered for each such unit shall not exceed ninety percent (90%) of the base price for that size unit in each category of low or moderate income housing.

(c) Prior to final approval of any development subject to these provisions, the Affordable Housing Agency shall determine the maximum sales prices by unit size for the low and moderate income units in the development and shall so notify the developer. These prices shall remain in effect for a period of one year or until all of the low and moderate income units have been sold, whichever occurs first. The developer may request a modification of the maximum sales prices at any time by applying to the Affordable Housing Agency for recalculation of these prices based on changes in any of the factors used to calculate these prices.

by Pl. Bd?

oh # of units may make one year an unrealistic period

(d) Prior to the resale of any low or moderate income unit, the Affordable Housing Agency shall determine the maximum sales price for that unit in accordance with a formula developed by the Agency which takes into account increases in a generally accepted price or income index, reasonable improvements to the property as determined by the Agency, and reasonable out-of-pocket costs of the sale as determined by the Agency, and which, to the extent feasible, ensures that the sales price will be

too vague - must be part of deed - relate to max % of value of unit -

must remain affordable for length of 30 yr mortgage

consistent with the affordability standards set forth in subsections (a) and (b) above.

602 Maximum Rental Charges.

The following procedure shall apply to determine maximum rental charges.

- (a) A base rent shall be calculated such that the sum of the monthly rental payment, including utilities, does not exceed thirty percent (30%) of the low or moderate income ceiling, determined in accordance with subsection 601(d) above.
- (b) In order to assure that low and moderate income units are affordable by households whose income is less than the low or moderate income ceiling, the maximum gross rent that may be charged for any such unit shall not exceed ninety percent (90%) of the base rent for that size unit in each category of low or moderate income housing.
- (c) If the cost of all utilities, including heat, hot water, cooking fuel, and electricity, is not included in the monthly rental charge, an estimated monthly charge for those utilities not included in the rent shall be calculated for each unit size. This estimated charge shall be subtracted from the maximum gross rent to determine the maximum rental charge that may be imposed for each low and moderate income unit.
- (d) Once the maximum rental charges have been determined for a development subject to the provisions of this section, such charges shall not be increased without the prior written approval of the Affordable Housing Agency. The Agency shall establish appropriate criteria and procedures for allowing periodic rental charge increases consistent with the affordability standards set forth in subsections (a) and (b) above. No more than one rental charge increase shall be allowed for any unit or group of units within any twelve (12) month period.

603 Relationship Between Household Size and Unit Size.

For the purpose of determining maximum sales prices and rental charges pursuant to Subsections 601 and 602 of this Ordinance, the ceiling incomes of the following household sizes shall be used to determine the maximum prices for each of the following unit sizes:

efficiency	1 person
1 bedroom	2 persons
2 bedrooms	3 persons
3 bedrooms	5 persons
4 bedrooms	6 persons

604 Affordable Price Tables.

The Affordable Housing Agency shall prepare and maintain tables of maximum affordable prices for low and moderate income households by unit size as a guide for determining maximum sales prices and rental charges for low and moderate income units.

Table I of this Ordinance contains the maximum affordable sales prices for condominium ownership, Table II contains the maximum affordable sales prices for fee simple ownership, and Table III contains the maximum affordable rental charges for low and moderate income households, calculated using the median income data available as of April 30, 1984. The following assumptions were made in preparing the sales tables:

- (a) A ten percent (10%) down payment and a mortgage with a thirty (30) year term.
- (b) The property tax rate in effect in South Plainfield as of April 30, 1984.
- (c) Fire, theft and liability insurance was estimated to be \$40 per \$10,000 house value. $\$200. = 20\% / mo$
- (d) Homeowners' association fees were estimated to be \$150 annually per \$10,000 house value. $\$750 = 60\% / mo$

ARTICLE VII - RESTRICTIONS

700 Expiration of Restrictions.

- 701 Restrictions on the resale of low or moderate income sales units shall expire thirty (30) years from the date of the initial sale of the property.
- 702 Low or moderate income rental units shall remain subject to the requirements of this section indefinitely, except that the limitations set forth in Sections 701 and 800 shall apply if such rental units are converted into condominiums, co-operatives, or some other form of ownership property.

*Should identify
10% down payment
Tables ok
there can only
be a guide - i.e. if
int. rate is x% then
sales price could be \$
if int rate is x% then
sales price could be \$*

ARTICLE VIII - MARKETING

900 Affirmative Marketing

Developers of low or moderate income units shall affirmatively market those units to all segments of the lower income population within the Mount Laurel housing region in which the Borough is located and to all qualified low or moderate income households irrespective of race, color, religion, sex or national origin. Toward that end, the developer shall formulate and submit an affirmative marketing plan acceptable to the Affordable Housing Agency, which plan shall be incorporated into any approval of the development application. At a minimum, the plan shall provide for advertisement in newspapers with general circulation in the following urban areas: Jersey City, Newark, Elizabeth, Paterson, New Brunswick and Perth Amboy. The plan shall also require the developer to notify the following agencies on a regular basis of the availability of any low or moderate income units: The Civic League of Greater New Brunswick, the Housing Coalition of Middlesex County, the Middlesex County Office of Community Development; ~~and~~ other fair housing centers, housing referral organizations, and government social service and public welfare departments, ^{as identified by AHA,} located in the eleven-county present housing need region identified in the opinion of the Superior Court in AMG Realty Company v. Township of Warren, dated July 16, 1984.

ARTICLE IX - AGENCY

1000 Affordable Housing Agency1001 Creation and Purpose.

There is hereby created an Affordable Housing Agency ("Agency") whose purpose and responsibilities shall be as follows:

- (a) To create a body of rules and regulations to implement the policies and goals of this section, specifically; to ensure that housing units designated as low or moderate income units, once constructed, shall remain affordable to, and be occupied by, low or moderate income households;
- (b) To ensure the continued availability of low or moderate income units by: (1) reviewing the qualifications of prospective purchasers and tenants to ensure that they qualify as low or moderate income households; (2) determining the maximum sale, resale, and rental charges for low and moderate income units to ensure that the units are affordable to low or moderate income households; (3) requiring that a covenant be recorded with each deed restricting the resale of low or moderate income units to low or moderate income households; and (4) where appropriate, maintaining a waiting list of persons who have been qualified as low or moderate income households and are eligible to rent or purchase a low or moderate income unit;
- (c) To restrict the installation of improvements or amenities within or as a part of low or moderate income units which would unduly increase the resale price or rental charge of such units above the amounts considered by the Agency to be affordable by low or moderate income households, and to control the low or moderate income unit resale price adjustments for homeowner installed improvements;
- (d) To undertake efforts to ensure that units designated as low or moderate income units do not thereafter become unavailable to low or moderate income households by virtue of foreclosure; and
- (e) To monitor the marketing practices of developers of low and moderate income units to ensure that they comply with the affirmative marketing requirements set forth in Section 900 above.

better to make clear in deed who level of imp. will be covered for inc. in sales price.

add Helber statement from N. Brunswick

1002 Composition

- (a) The Agency shall consist of seven (7) regular members and two (2) alternate members. Five (5) members shall constitute a quorum.
- (b) The Mayor shall appoint two (2) regular members of the Agency and one (1) alternate. The Municipal Council shall appoint five (5) members of the Agency and one (1) alternate.
- (c) Alternate members shall be designated at the time of appointment and the Mayor shall designate his/her alternate as "Alternate No. 1" and the Council shall designate their alternate as "Alternate No. 2".

- (d) The initial terms of the Mayor's appointments shall be one (1) year and four (4) years for the regular members and two (2) years for the alternate member. The terms of the Council's appointments shall be one (1) year, two (2) years, two (2) three (3) year terms and one (1) four (4) year term and two (2) years for the alternate member. Thereafter, the term of each regular member shall be four (4) years; and the term of each alternate member shall be two (2) years.
- (e) No member may hold any elective office or position under the municipality. No member of the Agency shall be permitted to act on any matter in which he has, either directly or indirectly, any personal or financial interest. A member may, after public hearing if he requests it, be removed by the governing body for cause. A vacancy occurring otherwise than by expiration of term shall be filled for the unexpired term only.
- (f) The Agency shall elect a chairman and vice-chairman from its members and select a secretary who may or may not be a member of the Agency.
- (g) Alternate members may participate in discussions of the proceedings but may not vote except in the absence or disqualification of a regular member. A vote shall not be delayed in order that a regular member may vote instead of an alternate member. In the event that a choice must be made as to which alternate member is to vote, Alternate No. 1 shall vote.
- (h) All members must be residents of South Plainfield.

1003 Powers

1003.1 The Agency is hereby granted and shall have and exercise, in addition to other powers herein granted, all the powers necessary and appropriate to carry out and execute the purposes of this Ordinance, including but not limited to the following:

- (a) To prepare and forward to the Borough Council such rules and regulations as it deems necessary or appropriate to implement the purposes of this Ordinance. Said rules and regulations shall be filed with the Clerk and shall be subject to review and modification by the Borough Council; *such modification to be completed within 30 days of submission.*
- (b) To supply information to developers and low or moderate income households to help them comply with the provisions of this Ordinance; and
- (c) To review applications upon due notice and adjudicate applications of individuals or families who believe themselves to be low or moderate income households.

1003.2 The Affordable Housing Agency shall give ten (10) days written notice of any hearing to all parties involved, and shall give all interested persons an opportunity to be heard.

ARTICLE XI - TABLES

1100 Table I

PRICING OF SALES UNITS AFFORDABLE TO LOW AND MODERATE INCOME HOUSEHOLDS IN SOUTH PLAINFIELD

	EFFICIENCY	ONE BR	TWO BR	THREE BR
<u>LOW INCOME</u>				
Household Size	1	2	3	5
Ceiling Income	\$10,750	\$12,300	\$13,850	\$16,600
28% of Income	\$ 3,010	\$ 3,444	\$ 3,878	\$ 4,648
INTEREST RATE:	MAXIMUM AFFORDABLE PRICE - CONDOMINIUM UNITS (See Note 1)			
9%	\$20,900	\$23,900	\$26,900	\$32,200
10	19,700	22,500	25,300	30,400
11	18,600	21,300	23,900	28,700
12	17,600	20,100	22,600	27,100
13	16,700	19,100	21,500	25,700
14	15,800	18,100	20,400	24,500
	MAXIMUM AFFORDABLE PRICE - FEE SIMPLE UNITS (See Note 2)			
9%	\$23,600	\$27,000	\$30,400	\$36,400
10	22,100	25,200	28,400	34,100
11	20,700	23,700	26,700	32,000
12	19,500	22,300	25,100	30,100
13	18,400	21,000	23,700	28,400
14	17,400	19,900	22,400	26,800

Notes 1 & 2 - see notes on 'moderate income' pricing table

all numbers rounded to nearest \$100

1101 Table II

PRICING OF SALES UNITS AFFORDABLE TO LOW AND MODERATE
INCOME HOUSEHOLDS IN SOUTH PLAINFIELD

PRICING SHOULD NOT EXCEED AFFORDABILITY TO HOUSEHOLD
EARNING 90% OF CEILING INCOME FOR CATEGORY SPENDING 28%
MORTGAGE, TAXES, INSURANCE, AND HOMEOWNERS ASSOCIATION FEES

	EFFICIENCY	ONE BR	TWO BR	THREE BR
<u>MODERATE INCOME</u>				
Household Size	1	2	3	5
Ceiling Income	\$17,200	\$19,650	\$22,150	\$26,100
28% of Income	\$ 4,816	\$ 5,502	\$ 6,202	\$ 7,308
INTEREST RATE:	MAXIMUM AFFORDABLE PRICE - CONDOMINIUM UNITS (See Note 1)			
9%	\$33,400	\$38,100	\$43,000	\$50,600
10	31,500	35,900	40,500	47,700
11	29,700	34,000	38,300	45,100
12	28,100	32,100	36,200	42,700
13	26,700	30,500	34,300	40,500
14	25,300	29,000	32,600	38,500
	MAXIMUM AFFORDABLE PRICE - FEE SIMPLE UNITS (See Note 2)			
9%	\$37,700	\$43,100	\$48,600	\$57,200
10	35,300	40,300	45,500	53,600
11	33,100	37,900	42,700	50,300
12	31,200	35,600	40,100	47,300
13	29,400	33,400	37,800	44,600
14	27,800	31,700	35,600	42,200

Note 1 - shelter costs for condominium units include homeowners association fee @ estimated \$150 per \$10,000 house value; e.g., \$50/month for a \$40,000 unit. If fees are to be waived for a lower income unit, affordability can be calculated on the basis of the 'fee simple' table, with further adjustment if hazard insurance is included within the (waived) homeowners association fee.

Note 2 - shelter costs include mortgage payment, taxes @ 2.4% market value, and insurance @ \$40 per \$10,000 house value.

1103 Table III

AFFORDABLE RENT LEVELS FOR LOW AND MODERATE INCOME HOUSEHOLDS IN MIDDLESEX COUNTY (BASED ON 1983 MEDIAN INCOMES FOR 11-COUNTY REGION)

UNIT TYPE	STUDIO	1 BR	2 BR	3 BR
HOUSEHOLD SIZE	1	2	3	5
<u>MODERATE INCOME HOUSEHOLDS</u>				
1. MEDIAN INCOME	\$17,200	\$19,650	\$22,150	\$26,100
2. x .30 (Note 1)	5,160	5,895	6,645	7,830
3. x .90 (Note 2)	4,644	5,305	5,981	7,047
4. MONTHLY GROSS RENT AFFORDABLE (Row 3 ÷ 12)	387	442	498	587
5. LESS ESTIMATED (See Note 3) UTILITIES	(40)	(50)	(70)	(90)
6. MONTHLY NET RENT AFFORDABLE	\$ 347	\$ 392	\$ 428	\$ 497
<u>LOW INCOME HOUSEHOLDS</u>				
1. MEDIAN INCOME	\$10,750	\$12,300	\$13,850	\$16,600
2. x .30 (See Note 1)	3,225	3,690	4,155	4,980
3. x .90 (See Note 2)	2,902	3,321	3,740	4,482
4. MONTHLY GROSS RENT	242	277	312	374
5. LESS UTILITIES (See Note 3)	(40)	(50)	(70)	(90)

