AGENDA

REGULAR MEETING
OF THE CITY COUNCIL OF THE CITY OF CAPE MAY, NJ
Tuesday, March 17, 2026 at 5:00 P.M

CALL TO ORDER – Pledge of Allegiance to the Flag

CLERK'S ANNOUNCEMENTS
Open Public Meetings Law P.L. 1975, Chapter 231 of the State of New Jersey (Sunshine Law)

Under the Open Public Meetings Law, notice of this meeting was sent to the Cape May County Herald and the Press of Atlantic City, and a copy of the agenda was delivered to each member of City Council, and posted on the Cape May City website and Cape May City Hall bulletin board.

Notice is hereby provided that Cape May City Council Meetings are audio recorded and video streamed live. Live video streams are posted to the Cape May City website. The City of Cape May is not responsible if audio recording or live video streaming of a meeting is unavailable.

ROLL CALL

ADDITIONS/DELETIONS:

UPDATES/OLD BUSINESS:
City Manager
City Solicitor
City Council

BUDGET DISCUSSION – Lauren Read, CFO and Leon Costello, City Auditor

BUDGET RESOLUTION:
135-03-2026 Resolution for the Approval by Council of the Local Municipal Budget

ORDINANCES FOR SECOND READING AND CONSIDERATION FOR ADOPTION:
591-2026 Ordinance Amending Chapter 525 of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District
PUBLIC HEARING

592-2026 Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" of the City Code
PUBLIC HEARING

593-2026 Ordinance Repealing and Replacing Chapter 59, Article VI Entitled "Development Fee Requirements" of the City Code
PUBLIC HEARING

596-2026 Bond Ordinance Providing for Various Beach Utility Improvements, by and in the City of Cape May, in the County of Cape May, State of New Jersey; Appropriating $300,000 Therefor and Authorizing the Issuance of $300,000 Bonds or Notes of the City to Finance the Costs Thereof

PUBLIC HEARING

597-2026 Bond Ordinance Providing for Various 2026 Capital Improvements, by and in the City of Cape May, in the County of Cape May, State of New Jersey; Appropriating $3,780,000 Therefor and Authorizing the Issuance of $3,605,997 Bonds or Notes of the City to Finance Part of the Cost Thereof

PUBLIC HEARING

598-2026 Bond Ordinance Providing for Various Water-Sewer Utility Improvements, by and in the City of Cape May, in the County of Cape May, State of New Jersey; Appropriating $400,000 Therefor and Authorizing the Issuance of $400,000 Bonds or Notes of the City to Finance the Costs Thereof

PUBLIC HEARING

599-2026 Bond Ordinance Providing Supplemental Funding for Various Water-Sewer Utility Improvements, by and in the City of Cape May, in the County of Cape May, State of New Jersey; Appropriating $1,475,000 Therefor and Authorizing the Issuance of $1,475,000 Bonds or Notes of the City to Finance the Costs Thereof

PUBLIC HEARING

PUBLIC PORTION ON RESOLUTIONS ONLY: Those wishing to publicly comment shall come forward, give their name and address and speak into the microphone. Please limit comments to a **5-minute** timeframe.

CONSENT AGENDA:

Reports:

Manager's Monthly Departmental Report for the month of February 2026

Resolutions:

136-03-2026 Resolution of the City Council of the City of Cape May Adopting a Combined Affordable Housing Operating Manual (Including Accessory Apartments) and an Affirmative Marketing Plan

137-03-2026 Resolution of the City Council of the City of Cape May Endorsing an Amended Fourth Round Housing Element and Fair Share Plan

138-03-2026 Resolution Authorizing a Hardship Street Opening for Property at 1115 Washington Street in the City of Cape May

139-03-2026 Resolution Authorizing Amendment to Lease With MAC for a Portion of City Property Known as "The Welcome Center," 609 Lafayette Street, Cape May, New Jersey

140-03-2026 Resolution Authorizing a Professional Services Contract With Phoenix Advisors for Municipal Advisor and Continuing Disclosure Services

141-03-2026 Resolution Authorizing Change Order #1 to Contract for Construction of New Cape May Police Department Headquarters

142-03-2026 Resolution Amendment to Contract for Professional Services for Implementation of the Boardwalk Preservation Fund Program to Deblasio & Associates P.C. (Phase 1)

143-03-2026 Resolution Supporting Senate Resolution No. 106 (Scutari D-22) to Determine that the NJDEP's Proposed Coastal Regulation are Inconsistent with Legislative Intent

144-03-2026 Resolution for the Payment of Bills

NEW BUSINESS:

- City Solicitor
- City Manager
- City Clerk –
  - Next Regular Council Meeting is March 31, 2026 at 5:00 P.M.
  - Mercantile License renewal invoices were emailed March 6th and 9th, 2026. Please check junk folder then reach out to the City Clerk's Office at licensing@capemaycity.com if you did not receive the email(s).
- City Council

PUBLIC PORTION: Those wishing to publicly comment shall come forward, give their name and address and speak into the microphone. Please limit comments to a **5-minute** timeframe.

ADJOURNMENT

CAPE MAY CITY COUNCIL

NOTICE OF LIVE-STREAMED, IN-PERSON MEETINGS AND INSTRUCTIONS

Please be advised that the City of Cape May is now holding all scheduled City Council meetings in-person at the Cape May City Hall auditorium, 643 Washington Street, Cape May, NJ 08204. Meetings will also be streamed live on the City's YouTube account (instructions on how to watch below).

To watch and listen to the Council Meeting:

- Prior to the start of the meeting, visit the City's website, www.capemaycity.com, and click the yellow "Livestream" tab on the left-hand side of the screen, or;
- Select the meeting you wish to observe (may have to click "Videos" for a full listing)

Please note that written submissions and comments made via telephone will no longer be accepted. You must attend the scheduled meeting in-person to make your public comment. Public comments will be limited to a five-minute timeframe.

Further notice is given that this notice and relevant meeting documents are posted with each Council Meeting Agenda on the "Meeting Calendar" page of the Cape May City website, www.capemaycity.com, and also posted on the municipal bulletin board.

Erin C. Burke, City Clerk
The City of Cape May

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 135-03-2026

RESOLUTION FOR THE APPROVAL BY COUNCIL OF THE LOCAL MUNICIPAL BUDGET

Section 1.

Municipal Budget of the City of Cape May, County of Cape May for the Fiscal Year 2026.

BE IT RESOLVED by the City Council of the City of Cape May that the following statements of revenue and appropriations shall constitute the Local Municipal Budget for the Year 2026; and

BE IT FURTHER RESOLVED that said budget be published on the official Cape May City website at https://www.capemaycity.com/PublicNotices on Wednesday, March 18, 2026; and

BE IT FURTHER RESOLVED that the City Council of the City of Cape May does hereby approve the following as the Budget for the year 2026:

Notice is hereby given that the Budget and Tax Resolution was approved by the City Council of the City of Cape May, County of Cape May on March 17, 2026.

A public hearing and consideration for adoption of the Budget and Tax Resolution will be held at Cape May City Hall on April 21, 2026 at 5:00 P.M. at which time objections to said Budget and Tax Resolution for the year 2026 may be presented by taxpayers or other interested persons.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

cc: CFO
Auditor

COMPARISON OF REVENUES & APPROPRIATIONS

	BUDGET YEAR	PRIOR YEAR	CHANGE	%
REVENUES				
Surplus	6,490,500.00	6,000,000.00	490,500.00	8.18%
Local	10,394,675.00	10,198,608.15	196,066.85	1.92%
State Aid	341,658.00	341,658.00	-	0.00%
State & Federal Grants	932,225.13	4,394,807.90	(3,462,582.77)	-78.79%
Delinquent Tax	165,000.00	100,000.00	65,000.00	65.00%
Local Purpose Tax	11,582,918.53	10,932,100.21	650,818.32	5.95%
Minimum Library Tax	-	-	-	#DIV/0!
School Tax (Debt Service)	-	-	-	#DIV/0!
Arts and Cultural Tax	-	-	-	#DIV/0!
TOTAL REVENUE	29,906,976.66	31,967,174.26	(2,060,197.60)	-6.44%
APPROPRIATIONS				
Salaries & Wages	10,519,370.00	9,489,429.00	1,029,941.00	10.85%
Other Expenses	7,234,606.00	6,957,611.00	276,995.00	3.98%
Statutory & Deferred Charges	2,971,292.95	3,654,678.15	(683,385.20)	-18.70%
State & Federal Grants	957,225.13	4,419,807.90	(3,462,582.77)	-78.34%
Capital (without grants)	1,429,000.00	1,235,000.00	194,000.00	15.71%
Debt Service	5,322,000.00	4,844,300.00	477,700.00	9.86%
School Debt Service	-	-	-	#DIV/0!
Reserve for Uncollected Taxes	1,473,482.58	1,366,348.21	107,134.37	7.84%
TOTAL APPROPRIATIONS	29,906,976.66	31,967,174.26	(2,060,197.60)	-0.06445
Adopted Emergencies		-		

CONDITION OF SURPLUS

	BUDGET YEAR	PRIOR YEAR	CHANGE
Available	14,195,443.41	13,171,926.18	1,023,517.23
Used to Fund Budget	6,490,500.00	6,000,000.00	490,500.00
Remaining Balance	7,704,943.41	7,171,926.18	533,017.23

LOCAL TAX LEVY AND ASSESSED VALUES

	BUDGET YEAR	PRIOR YEAR	CHANGE	%
Local Purpose Tax Levy (only)	11,582,918.53	10,932,100.21	650,818.32	5.95%
Local Tax Rate	0.3810	0.3610	0.0200	5.53%
Assessed Valuation	3,040,513,100	3,028,160,800	12,352,300	0.41%

STATUS OF "CAPS"

	SPENDING CAP		2% LEVY CAP	
	CAP 2.00%	CAP COLA		
			11,627,945.10	MAX
			11,582,918.53	ACTUAL
CAP Base from Prior Year	17,977,267.00	17,977,267.00	(45,026.57)	+ OR ( )
Rate Applied	2.00%	3.50%		
Allowable CAP	18,336,812.34	18,606,471.35	Must be zero or ( ) to Introduce Budget	
Additions:				
See Sheet 3b	439,986.43	439,986.43		
Other				
Total CAP Allowable	18,776,798.77	19,046,457.78		
Budget Expenditures Sheet 19	19,046,213.95	19,046,213.95		
Remaining or (Excess)	(269,415.18)	243.83		

% OF TAX COLLECTION

	CURRENT	PRIOR	CHANGE
Actual Percentage of Collection	99.23%	99.34%	-0.11%
Used for Reserve for Taxes	95.80%	95.80%	0.00%
Remaining	3.43%	3.54%	-0.11%

2026 MUNICIPAL DATA SHEET

(MUST ACCOMPANY 2026 BUDGET)

CAP

MUNICIPALITY: CITY OF CAPE MAY **COUNTY:** CAPE MAY

Zachary Mullock	December 31, 2028
Mayor's Name	**Term Expires**

Municipal Officials

	3/7/2020
	Date of Orig. Appt.
Erin Burke	C-2029
Municipal Clerk	**Cert. No.**
Deborah Lindholm	T-8510
Tax Collector	**Cert. No.**
Lauren Reed	N-0423
Chief Financial Officer	**Cert. No.**
Leon P. Costello, CPA	393
Registered Municipal Accountant	**Lic. No.**
Christopher Gillin-Schwartz	
Municipal Attorney	
City Manager - Paul Dietrich	

Governing Body Members

Name	Term Expires
Maureen K. McDade	12/31/2026
Lorraine Baldwin	12/31/2026
Shaine P. Meier	12/31/2026
Steve Bodnar	12/31/2028

Official Mailing Address of Municipality

CITY HALL
643 Washington Street
Cape May, NJ 08204

Fax #: 609-884-8589

Sheet A

2026
MUNICIPAL BUDGET

Municipal Budget of the **CITY** of **CAPE MAY**, County of **CAPE MAY** for the Fiscal Year 2026.

It is hereby certified that the Budget and Capital Budget annexed hereto and hereby made a part hereof is a true copy of the Budget and Capital Budget approved by resolution of the Governing Body on the 17th day of March, 2026 and that public advertisement will be made in accordance with the provisions of N.J.S.A. 40A:4-6 and N.J.A.C. 5:30-4.4(d).

Certified by me, this 17th day of March, 2026

eburke@capemaycity.com
Clerk
643 Washington Street
Address
Cape May, NJ 08204
Address
609-884-9532
Phone Number

It is hereby certified that the approved Budget annexed hereto and hereby made a part is an exact copy of the original on file with the Clerk of the Governing Body, that all additions are correct, all statements contained herein are in proof, and the total of anticipated revenues equals the total of appropriations.

Certified by me, this 17th day of March, 2026

Leon P. Costello, CPA, RMA
Registered Municipal Accountant
1535 Haven Avenue
Address
Ocean City, NJ 08226
Address
609-399-6333
Phone Number

It is hereby certified that the approved Budget annexed hereto and hereby made a part is an exact copy of the original on file with the Clerk of the Governing Body, that all additions are correct, all statements contained herein are in proof, the total of anticipated revenues equals the total of appropriations and the budget is in full compliance with the Local Budget Law, N.J.S.A. 40A:4-1 et seq.

Certified by me, this 17th day of March, 2026

lread@capemaycity.com
Chief Financial Officer

DO NOT USE THESE SPACES

CERTIFICATION OF ADOPTED BUDGET

(Do not advertise this Certification form)

It is hereby certified that the amounts to be raised by taxation for local purposes has been compared with the approved Budget previously certified by me and any changes required as a condition to such approval have been made. The adopted budget is certified with respect to the foregoing only.

STATE OF NEW JERSEY
Department of Community Affairs
Director of the Division of Local Government Services

Dated: _____, 2026 **By:** _____

Sheet 1

MUNICIPAL BUDGET NOTICE

Section 1.

Municipal Budget of the CITY of CAPE MAY, County of CAPE MAY for the Fiscal Year 2026

Be it Resolved, that the following statements of revenues and appropriations shall constitute the Municipal Budget for the year 2026;

Be it Further Resolved, that said Budget be published on the offical website www.capemaycity.com on March 18th, 2026;

Also, if applicable, it will be advertised in the following on-line publication of Cape May County Herald on March 25th, 2026.

The Governing Body of the CITY of CAPE MAY does hereby approve the following as the Budget for the year 2026:

RECORDED VOTE

(Insert Last Name)

Ayes		**Nays**		**Abstained**	
				Absent	

Notice is hereby given that the Budget and Tax Resolution was approved by the COUNCIL MEMBERS of the CITY of CAPE MAY, County of CAPE MAY, on March 17th, 2026.

A Hearing on the Budget and Tax Resolution will be held at CITY HALL, on April 21st, 2026 at 5:00 o'clock P.M. at which time and place objections to said Budget and Tax Resolution for the year 2026 may be presented by taxpayers or other interested persons.

Sheet 2

EXPLANATORY STATEMENT

SUMMARY OF CURRENT FUND SECTION OF APPROVED BUDGET

	YEAR 2026
General Appropriations For: (Reference to item and sheet number should be omitted in advertised budget)	xxxxxxxxxxx
1. Appropriations within "CAPS" -	xxxxxxxxxxx
(a) Municipal Purposes {(Item H-1, Sheet 19)(N.J.S.A. 40A:4-45.2)}	19,046,213.95
2. Appropriations excluded from "CAPS" -	xxxxxxxxxxx
(a) Municipal Purposes {(Item H-2, Sheet 28)(N.J.S.A. 40A:4-53.3 as amended)}	9,387,280.13
(b) Local District School Purposes in Municipal Budget (Item K, Sheet 29)	-
Total General Appropriations excluded from "CAPS" (Item O, Sheet 29)	9,387,280.13
3. Reserve for Uncollected Taxes (Item M, Sheet 29) Based on Estimated *95.80%* Percent of Tax Collections	1,473,482.58
Building Aid Allowance 2026 - $ _____	
4. Total General Appropriations (Item 9, Sheet 29) for Schools-State Aid 2025 - $	29,906,976.66
5. Less: Anticipated Revenues Other Than Current Property Tax (Item 5, Sheet 11) (i.e. Surplus, Miscellaneous Revenues and Receipts from Delinquent Taxes)	18,324,058.13
6. Difference: Amount to be Raised by Taxes for Support of Municipal Budget (as follows)	xxxxxxxxxxx
(a) Local Tax for Municipal Purposes Including Reserve for Uncollected Taxes (Item 6(a), Sheet 11)	11,582,918.53
(b) Addition to Local District School Tax (Item 6(b), Sheet 11)	-
(c) Minimum Library Tax	-

EXPLANATORY STATEMENT - (Continued)

SUMMARY OF 2025 APPROPRIATIONS EXPENDED AND CANCELED

	General Budget	WATER & SEWER Utility	BEACH Utility	TOURISM Utility	Utility	Utility	Utility
Budget Appropriations - Adopted Budget	28,235,635.36	7,742,500.00	4,332,850.00	1,600,000.00	-	-	-
Budget Appropriations Added by N.J.S.A. 40A:4-87	3,731,538.90						
Emergency Appropriations	-	-	-	-	-	-	-
Total Appropriations	31,967,174.26	7,742,500.00	4,332,850.00	1,600,000.00	-	-	-
Expenditures:							
Paid or Charged (Including Reserve for Uncollected Taxes)	31,255,570.01	7,536,801.86	4,072,705.93	1,566,749.37	-	-	-
Reserved	705,552.97	89,848.57	43,210.73	33,250.63	-	-	-
Unexpended Balances Canceled	6,051.28	115,849.57	216,933.34	-	-	-	-
Total Expenditures and Unexpended Balances Canceled	31,967,174.26	7,742,500.00	4,332,850.00	1,600,000.00	-	-	-
Overexpenditures *	-	-	-	-	-	-	-

Sheet 3a

EXPLANATORY STATEMENT - (Continued)

BUDGET MESSAGE

CAP CALCULATION

Total General Appropriations for 2025	28,235,635.36
Cap Base Adjustment:	262,226.00
Subtotal	28,497,861.36
Exceptions Less:	
Total Other Operations	282,226.00
Total Uniform Construction Code	
Total Interlocal Service Agreement	941,701.00
Total Additional Appropriations	
Total Capital Improvements	1,235,000.00
Total Debt Service	4,843,800.00
Transferred to Board of Education	
Type I School Debt	
Total Public & Private Programs	688,269.00
Judgements	
Total Deferred Charges	1,163,250.15
Cash Deficit	
Reserve for Uncollected Taxes	1,366,348.21
Total Exceptions	10,520,594.36
Amount on Which CAP is Applied	17,977,267.00
2.0% CAP	359,545.34
Allowable Operating Appropriations before Additional Exceptions per (N.J.S.A. 40A:4-45.3)	18,336,812.34

CAP CALCULATION

Allowable Operating Appropriations before Additional Exceptions per (N.J.S.A. 40A:4-45.3)		18,336,812.34
Additions:		
New Construction (Assessor Certification)		50,858.76
2024 Cap Bank Available		62,902.13
2025 Cap Bank Available		326,225.54
Total Additions		439,986.43
Maximum Appropriations within "CAPS" Sheet 19 @	2.0%	18,776,798.77
Additional Increase to COLA rate.	3.5%	
Amount of Increase allowable.	1.5%	269,659.01
Maximum Appropriations within "CAPS" Sheet 19 @	3.5%	19,046,457.78
Total General Appropriations for Municipal Purposes *(Sheet 19, H-1)*		19,046,213.95
Over or (Under) Appropriations Cap		(243.83)

NOTE: **Sheet 3b**

MANDATORY MINIMUM BUDGET MESSAGE MUST INCLUDE A SUMMARY OF:

1. **HOW THE "CAP" WAS CALCULATED. (Explain in words what the "CAPS" mean and show the figures.)**
2. **A SUMMARY BY FUNCTION OF THE APPROPRIATIONS THAT ARE SPREAD AMONG MORE THAN ONE OFFICIAL LINE ITEM (e.g. if Police S & W appears in the regular section and also under "Operation Excluded from "CAPS" section, combine the figures for purposes of citizen understanding.)**

EXPLANATORY STATEMENT - (Continued)

BUDGET MESSAGE

RECAP OF GROUP INSURANCE APPROPRIATION

Following is a recap of the Municipality's Employee Group Insurance

Estimated Group Insurance Costs - 2026		$ 4,285,600.00
Estimated Amounts to be Contributed by Employees:		
Contribution from all eligible emp.	500,000.00	
		3,785,600.00
Budgeted Group Insurance - Inside CAP		2,592,720.00
Budgeted Group Insurance - Utilities		948,500.00
Budgeted Group Insurance - Outside CAP		244,380.00
TOTAL		3,785,600.00

Instead of receiving Health Benefits, 27 employees have elected an opt-out for 2026. This opt-out amount is budgeted separately.

Health Benefits Waiver	
Salaries and Wages	$ 101,500.00

"2010" LEVY CAP BANKS:

2023	
Maximum Allowable Amount to be Raised by Taxation	
Amount to be Raised by Taxation for Municipal Purpose	
Available for Banking (CY 2026)	1,730,270
Amount Used in CY 2026	369,363
Balance to Expire	1,360,907
2024	
Maximum Allowable Amount to be Raised by Taxation	
Amount to be Raised by Taxation for Municipal Purpose	
Available for Banking (CY 2026 - CY 2027)	2,176,722
Amount Used in CY 2026	
Balance to Carry Forward (CY 2027)	2,176,722
2025	
Maximum Allowable Amount to be Raised by Taxation	11,682,106
Amount to be Raised by Taxation for Municipal Purpose	10,932,100
Available for Banking (CY 2026 - CY 2028)	750,006
Amount Used in CY 2026	
Balance to Carry Forward (CY 2027 - CY2028)	750,006
2026	
Maximum Allowable Amount to be Raised by Taxation	11,627,945
Amount to be Raised by Taxation for Municipal Purpose	11,582,919
Available for Banking (CY 2027 - CY 2029)	45,027
Total Levy CAP Bank	2,971,755

Sheet 3b (2)

NEW JERSEY 2010 LOCAL UNIT LEVY CAP LAW

P.L. 2007, c. 62, was amended by P.L. 2008 c. 6 and P.L. 2010 c. 44 (S-29 R1). The last amendment reduces the 4% to 2% and modifies some of the exceptions and exclusions. It also removes the LFB waiver. The voter referendum now requires a vote in excess of only 50% which is reduced from the original 60% in P.L. 2007, c. 62.

SUMMARY LEVY CAP CALCULATION

LEVY CAP CALCULATION	
Prior Year Amount to be Raised by Taxation	10,932,100.21
Less:	
Less: Prior Year Deferred Charges to Future Taxation Unfunded	1,052,380.00
Less: Prior Year Deferred Charges: Emergencies	
Less: Prior Year Recycling Tax	
Less:	
Less:	
Net Prior Year Tax Levy for Municipal Purpose Tax for CAP Calculation	9,879,720.21
Plus 2% CAP Increase	197,594.40
ADJUSTED TAX LEVY	10,077,314.61
Plus: Assumption of Service/Function	
ADJUSTED TAX LEVY PRIOR TO EXCLUSIONS	10,077,314.61

ADJUSTED TAX LEVY PRIOR TO EXCLUSIONS		10,077,314.61
Exclusions:		
Allowable Shared Service Agreements Increase		
Allowable Health Insurance Costs Increase	294,240.00	
Allowable Pension Obligations Increases	45,332.00	
Allowable LOSAP Increase		
Allowable Capital Improvements Increase	194,000.00	
Allowable Debt Service and Capital Leases Inc.	684,251.00	
Recycling Tax appropriation		
Deferred Charge to Future Taxation Unfunded	288,000.00	
Current Year Deferred Charges: Emergencies		
Add Total Exclusions		1,505,823.00
Less Cancelled or Unexpended Waivers		
Less Cancelled or Unexpended Exclusions		6,051.28
ADJUSTED TAX LEVY		11,577,086.33
Additions:		
New Ratables - Increase for new construction	14,088,300	
Prior Year's Local Purpose Tax Rate (per $100)	0.361	
New Ratable Adjustment to Levy		50,858.76
Amounts approved by Referendum		
Levy CAP Bank Applied		
MAXIMUM ALLOWABLE AMOUNT TO BE RAISED BY TAXATION		11,627,945.10
AMOUNT TO BE RAISED BY TAXATION FOR MUNICIPAL PURPOSES		11,582,918.53
OVER OR (UNDER) 2% LEVY CAP (must be equal or under for Introduction)		(45,026.57)

Sheet 3 - Levy CAP

EXPLANATORY STATEMENT - (Continued)

BUDGET MESSAGE

Sheet 3d

CURRENT FUND - ANTICIPATED REVENUES

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
1. Surplus Anticipated	08-101	6,490,500.00	6,000,000.00	6,000,000.00
2. Surplus Anticipated with Prior Written Consent of Director of Local Government Services	08-102			
Total Surplus Anticipated	08-100	6,490,500.00	6,000,000.00	6,000,000.00
3. Miscellaneous Revenues - Section A: Local Revenues	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Licenses:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Alcoholic Beverages	08-103	55,000.00	55,000.00	56,128.00
Other	08-104	325,000.00	325,000.00	483,034.63
Fees and Permits	08-105	380,000.00	380,000.00	412,886.91
Fines and Costs:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Municipal Court	08-110	225,000.00	225,000.00	396,461.38
Other	08-109			
Interest and Costs on Taxes	08-112	40,000.00	40,000.00	57,268.82
Interest and Costs on Assessments	08-115			
Parking Meters	08-111	2,303,000.00	2,075,000.00	2,748,974.14
Interest on Investments and Deposits	08-113	550,000.00	587,057.15	702,875.58
Anticipated Utility Operating Surplus	08-114			

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section A: Local Revenues (continued)				
Hotel Room Tax	08-107	3,100,000.00	3,100,000.00	3,459,285.93
Lease and Rent Contracts	08-118	450,000.00	450,000.00	487,189.32
T.V. Cable Receipts	08-134	40,000.00	40,000.00	45,286.61
Victorian Towers- In Lieu of Taxes	08-210	200,000.00	200,000.00	240,106.84
Emergency Medical Services	08-229	350,000.00	350,000.00	378,393.01

Sheet 4a

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section A: Local Revenues (continued)				

Sheet 4b

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section A: Local Revenues (continued)				
Total Section A: Local Revenue	**08-001**	8,018,000.00	7,827,057.15	9,467,891.17

Sheet 4c

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section B: State Aid Without Offsetting Appropriations				
Transitional Aid	09-212			
Energy Receipts Tax (P.L. 1997, Chapters 162 & 167)	09-202	341,658.00	341,658.00	341,658.22
Garden State Trust	09-206			
Watershed Aid	09-207			
Municipal Relief Fund				
Total Section B: State Aid Without Offsetting Appropriations	09-001	341,658.00	341,658.00	341,658.22

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section C: Dedicated Uniform Construction Code Fees Offset with Appropriations (N.J.S.A. 40A:4-36 and N.J.A.C. 5:23-4.17)	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Uniform Construction Code Fees	08-160	650,000.00	650,000.00	878,164.25
Special Item of General Revenue Anticipated with Prior Written Consent of Director of Local Government Services:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Additional Dedicated Uniform Construction Code Fees Offset with Appropriations (N.J.S.A. 40A:4-45.3h and N.J.A.C. 5:23-4.17)	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Uniform Construction Code Fees	08-160			
Total Section C: Dedicated Uniform Construction Code Fees Offset with Appropriations	08-002			
Total Section C: Dedicated Uniform Construction Code Fees Offset with Appropriations	**08-002**	650,000.00	650,000.00	878,164.25

Sheet 6

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section D: Special Items of General Revenue Anticipated With Prior Written Consent of the Director of Local Government Services				
Shared Service Agreements Offset With Appropriations:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Interlocal Agreement (Police Protection) with West Cape May	11-106	745,390.00	558,525.00	558,525.00
Interlocal Agreement (Police Protection) with Cape May Point	11-106	331,285.00	337,526.00	337,526.00

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section D: Special Items of General Revenue Anticipated With Prior Written Consent of the Director of Local Government Services Shared Service Agreements Offset With Appropriations:	XXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX

Sheet 7a

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section D: Special Items of General Revenue Anticipated With Prior Written Consent of the Director of Local Government Services Shared Service Agreements Offset With Appropriations:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Total Section D: Shared Service Agreements Offset With Appropriations	11-001	1,076,675.00	896,051.00	896,051.00

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section E: Special Items of General Revenue Anticipated With Prior Written Consent of the Director of Local Government Services - Additional Revenues Offset with Appropriations (N.J.S.A. 40A:4-45.3h):	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Total Section E: Special Item of General Revenue Anticipated with Prior Written	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Consent of Director of Local Government Services - Additional Revenues	08-003	-	-	-

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section F: Special Items of General Revenue Anticipated With Prior Written Consent of Director of Local Government Services - Public and Private Revenues Offset with Appropriations:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
				-
Alcohol Education and Rehabilitation Fund	10-501	2,263.58		-
Recycling Tonnage	10-569	30,118.44		-
Bureau of Housing Inspection	10-845	20,371.00		-
Body Armor Grant	10-505	5,447.32		-
Clean Communities	10-602	49,267.63		-
COPS in Shops	10-694	3,215.36		-
Community Capital Needs Grant	10-594	15,600.00		-
NJ Emergency Management Grant	10-537	10,000.00		-
NJDCA Neighborhood Preservation Program	10-690	125,000.00		-
2025 Small Cities CDBG	10-856	195,600.00		-
Spotted Lanternfly Program	10-603	20,000.00		-
Stormwater Assistance	10-564	15,000.00		-
2025 WaWa Foundation Grant	10-878	10,000.00		-
2019 Small Cities CDBG	10-856	123,942.31		-
2021 Small Cities CDBG	10-856	210,149.49		-
NJDOT - Pennsylvania Ave	10-559	96,250.00		-
				-
				-

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section F: Special Items of General Revenue Anticipated With Prior Written Consent of Director of Local Government Services - Public and Private Revenues Offset with Appropriations (Continued):	XXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX
				-
NJDOT Safe Streets	10-584		250,000.00	250,000.00
NJDOA Water/Waste Water			18,000.00	18,000.00
NJDOT 2024 Municipal Aid - Ohio Ave.	10-584		220,269.00	220,269.00
NJDOT 2023 Municipal Aid - Ohio Ave.	10-584		175,000.00	175,000.00
				-
Cape May County Infrastructure - Lafayette Trails	10-871		1,933,172.80	1,933,172.80
Cape May County Infrastructure	10-877		400,000.00	400,000.00
Cape May County Open Space - Harborview	10-871		1,397,366.10	1,397,366.10
2025 WaWa Foundation Grant - OEM	10-879		1,000.00	1,000.00
				-
				-
				-
				-
				-
				-
				-
Total Section F: Special Item of General Revenue Anticipated with Prior Written	XXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX
Consent of Director of Local Government Services - Public and Private Revenues	10-001	932,225.13	4,394,807.90	4,394,807.90

Sheet 9i

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section G: Special Items of General Revenue Anticipated With Prior Written Consent of Director of Local Government Services - Other Special Items:	XXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX
Utility Operating Surplus of Prior Year	08-116			
Uniform Fire Safety Act	08-106	250,000.00	225,000.00	280,799.88
Water & Sewer Utility Contribution to Street Improvements	08-240	50,000.00	50,000.00	50,000.00
Reserve to Pay Debt Service	08-227	100,000.00	300,500.00	300,500.00
Reserve for Open Space	08-241	250,000.00	250,000.00	250,000.00

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
3. Miscellaneous Revenues - Section G: Special Items of General Revenue Anticipated With Prior Written Consent of Director of Local Government Services - Other Special Items:	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Total Section G: Special Items of General Revenue Anticipated with Prior Written	xxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx	xxxxxxxxxxx
Consent of Director of Local Government Services - Other Special Items	08-004	650,000.00	825,500.00	881,299.88

CURRENT FUND - ANTICIPATED REVENUES - (Continued)

GENERAL REVENUES		FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Summary of Revenues		XXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX
1. Surplus Anticipated (Sheet 4, #1)		08-101	6,490,500.00	6,000,000.00	6,000,000.00
2. Surplus Anticipated with Prior Written Consent of Director of Local Government Services (Sheet 4, #2)		08-102	-	-	-
3. Miscellaneous Revenues:		XXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX
Total Section A:	Local Revenues	08-001	8,018,000.00	7,827,057.15	9,467,891.17
Total Section B:	State Aid Without Offsetting Appropriations	09-001	341,658.00	341,658.00	341,658.22
Total Section C:	Dedicated Uniform Construction Code Fees Offset with Appropriations	08-002	650,000.00	650,000.00	878,164.25
Total Section D:	Special Items of General Revenue Anticipated with Prior Written Consent of Director of Local Government Services - Shared Service Agreements	11-001	1,076,675.00	896,051.00	896,051.00
Total Section E:	Special Items of General Revenue Anticipated with Prior Written Consent of Director of Local Government Services - Additional Revenues	08-003	-	-	-
Total Section F:	Special Items of General Revenue Anticipated with Prior Written Consent of Director of Local Government Services - Public and Private Revenues	10-001	932,225.13	4,394,807.90	4,394,807.90
Total Section G:	Special Items of General Revenue Anticipated with Prior Written Consent of Director of Local Government Services - Other Special Items	08-004	650,000.00	825,500.00	881,299.88
Total Miscellaneous Revenues		13-099	11,668,558.13	14,935,074.05	16,859,872.42
4. Receipts from Delinquent Taxes		15-499	165,000.00	100,000.00	204,714.33
5. Subtotal General Revenues (Items 1, 2, 3 and 4)		13-199	18,324,058.13	21,035,074.05	23,064,586.75
6. Amount to be Raised by Taxes for Support of Municipal Budget:		XXXXX	XXXXXXXXXXX	XXXXXXXXXXX	XXXXXXXXXXX
a) Local Tax for Municipal Purposes Including Reserve for Uncollected Taxes		07-190	11,582,918.53	10,932,100.21	XXXXXXXXXXX
b) Addition to Local District School Tax		07-191	-	-	XXXXXXXXXXX
c) Minimum Library Tax		07-192	-	-	XXXXXXXXXXX
Total Amount to be Raised by Taxes for Support of Municipal Budget		07-199	11,582,918.53	10,932,100.21	12,124,263.37
7. Total General Revenues		13-299	29,906,976.66	31,967,174.26	35,188,850.12

Sheet 11

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS"	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
GENERAL GOVERNMENT FUNCTIONS:						-		-
General Administration	20-100					-		-
Salaries and Wages	20-100	1	310,500.00	283,010.00		284,510.00	280,793.05	3,716.95
Other Expenses	20-100	2	228,500.00	220,000.00		230,000.00	224,070.62	5,929.38
						-		-
Mayor and Council	20-110					-		-
Salaries and Wages	20-110	1	42,200.00	42,200.00		42,200.00	38,257.63	3,942.37
Other Expenses	20-110	2	6,200.00	6,200.00		6,200.00	5,526.83	673.17
						-		-
City Clerk	20-120					-		-
Salaries and Wages	20-120	1	304,330.00	286,100.00		273,100.00	272,902.27	197.73
Other Expenses	20-120	2	52,000.00	54,000.00		52,300.00	47,690.48	4,609.52
						-		-
Financial Administration	20-130					-		-
Salaries and Wages	20-130	1	217,630.00	173,650.00		207,650.00	207,266.35	383.65
Other Expenses	20-130	2	23,000.00	20,000.00		22,000.00	20,643.78	1,356.22
						-		-
Audit Services	20-135					-		-
Other Expenses	20-135	2	35,000.00	40,000.00		28,000.00	28,000.00	-
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
GENERAL GOVERNMENT FUNCTIONS - (cont.):						-		-
Assessment of Taxes	20-150					-		-
Salaries and Wages	20-150	1	127,000.00	122,850.00		116,850.00	114,011.99	2,838.01
Other Expenses	20-150	2	23,100.00	23,100.00		18,100.00	18,094.99	5.01
						-		-
Collection of Taxes	20-145					-		-
Salaries and Wages	20-145	1	115,000.00	108,800.00		108,800.00	106,366.47	2,433.53
Other Expenses	20-145	2	18,000.00	18,000.00		13,000.00	9,326.94	3,673.06
						-		-
Legal Services	20-155					-		-
Salaries and Wages	20-155	1				-		-
Other Expenses:	20-155	2				-		-
Special Litigation	20-155	2				-		-
Miscellaneous Other Expenses	20-155	2	400,000.00	476,000.00		430,500.00	385,220.84	45,279.16
						-		-
Engineering & Planning Services	20-165					-		-
Other Expenses	20-165	2	25,000.00	25,000.00		22,000.00	21,517.25	482.75
						-		-
Preparation of Tax Map	20-150	2				-		-
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
GENERAL GOVERNMENT FUNCTIONS- (cont.):						-		-
Economic Development	20-170					-		-
Other Expenses	20-170	2	5,000.00	5,000.00		-	-	-
						-		-
Emergency Medical Services- Collection	25-261					-		-
Contractual Expenses	25-261	2	19,500.00	19,500.00		19,500.00	18,051.78	1,448.22
						-		-
INSURANCE:						-		-
Surety Bonds						-		-
General Liability	23-210	2	321,605.00	393,880.00		189,830.00	176,423.80	13,406.20
Workers Compensation Insurance	23-215	2	338,051.00	420,774.00		473,105.00	451,534.83	21,570.17
Employee Group Health	23-220	2	2,592,720.00	2,223,000.00		2,493,000.00	2,474,459.77	18,540.23
Employee Group Health Waiver	23-222					-		-
Salaries and Wages	23-222	1	101,500.00	95,000.00		-	-	-
						-		-
LAND USE ADMINISTRATION						-		-
Planning Board	21-180					-		-
Salaries and Wages	21-180	1	30,000.00	28,300.00		28,300.00	26,293.04	2,006.96
Other Expenses	21-180	2	29,500.00	29,500.00		29,500.00	28,340.85	1,159.15
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
						-		-
Zoning Board of Adjustment						-		-
Salaries and Wages	21-185	1	65,000.00	61,600.00		70,600.00	69,525.84	1,074.16
Other Expenses	21-185	2	22,950.00	23,600.00		18,600.00	16,761.61	1,838.39
						-		-
PUBLIC SAFETY:						-		-
						-		-
Fire	25-265					-		-
Salaries and Wages	25-265	1	2,390,970.00	2,120,900.00		2,330,900.00	2,320,378.84	10,521.16
Other Expenses	25-265	2	160,000.00	160,000.00		110,000.00	104,336.79	5,663.21
						-		-
Aid to Volunteer Fire Company	25-255					-		-
Other Expenses	25-255	2	20,000.00	20,000.00		20,000.00	20,000.00	-
						-		-
Police	25-240					-		-
Salaries and Wages	25-240	1	2,184,790.00	2,166,299.00		2,131,299.00	2,074,368.43	56,930.57
Other Expenses	25-240	2	250,000.00	250,000.00		230,000.00	215,558.16	14,441.84
						-		-
County Dispatch Service	25-240	2	233,300.00	195,000.00		195,000.00	195,000.00	-
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
PUBLIC SAFETY (cont.):						-		-
Emergency Management Services	25-252					-		-
Salaries and Wages	25-252	1	20,000.00	10,000.00		-	(15,812.43)	15,812.43
Other Expenses	25-252	2	40,000.00	46,000.00		38,000.00	37,916.43	83.57
						-		-
Parking and Traffic Maintenance	25-241					-		-
Salaries and Wages	25-241	1	199,000.00	145,750.00		108,150.00	108,150.00	-
Other Expenses	25-241	2	63,000.00	70,000.00		69,000.00	62,108.39	6,891.61
						-		-
Public Safety	25-242					-		-
Salaries and Wages	25-242	1				-		-
Other Expenses	25-242	2	1,000.00	1,000.00		-	-	-
						-		-
Municipal Court	43-490					-		-
Salaries and Wages	43-490	1	145,000.00	163,550.00		148,419.00	137,191.88	11,227.12
Other Expenses	43-490	2	145,000.00	163,400.00		163,400.00	15,727.16	147,672.84
						-		-
Public Defender (P.L. 1997, C.256)	43-495					-		-
Other Expenses	43-495	2	8,300.00	8,300.00		8,300.00	8,125.00	175.00
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
PUBLIC WORKS FUNCTION:						-		-
Road Repairs and Maintenance						-		-
Salaries and Wages	26-290	1	1,004,500.00	807,300.00		892,300.00	890,307.06	1,992.94
Other Expenses	26-290	2	322,100.00	333,100.00		322,100.00	319,459.80	2,640.20
						-		-
Sanitary Landfill Contractual	26-305					-		-
Other Expenses	26-305	2	10,000.00	27,000.00		3,500.00	(1,027.29)	4,527.29
						-		-
Recycling	26-305					-		-
Salaries and Wages	26-305	1	125,000.00	93,050.00		53,050.00	46,901.58	6,148.42
Other Expenses	26-305	2	89,000.00	89,000.00		89,000.00	84,032.19	4,967.81
						-		-
Public Buildings and Grounds	26-310					-		-
Salaries and Wages	26-310	1	1,192,000.00	1,048,750.00		1,049,750.00	1,042,632.82	7,117.18
Other Expenses	26-310	2	597,200.00	520,000.00		540,350.00	539,854.50	495.50
						-		-
Shade Tree Commission	26-300					-		-
Salaries and Wages	26-300	1	25,000.00			-		-
Other Expenses	26-300	2	78,000.00	78,000.00		33,000.00	28,850.87	4,149.13
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
PUBLIC WORKS FUNCTION (cont.):						-		-
Property Maintenance Enforcement	26-300					-		-
Other Expenses	26-300	2	2,500.00	2,500.00		-	-	-
						-		-
						-		-
HEALTH AND HUMAN SERVICES:						-		-
Uniform Fire Safety	27-331					-		-
Salaries and Wages	27-331	1	215,100.00	209,350.00		124,350.00	122,821.76	1,528.24
Other Expenses	27-331	2	36,250.00	57,500.00		22,500.00	17,722.90	4,777.10
						-		-
Environmental Commission (N.J.S.A. 40:56 A-1)	27-335					-		-
Salaries and Wages	27-335	1	1,200.00	1,200.00		-	-	-
Other Expenses	27-335	2	10,000.00	10,000.00		2,500.00	1,659.10	840.90
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
PARKS AND RECREATION FUNCTIONS:						-		-
						-		-
Civic Affairs	28-370					-		-
Salaries and Wages	28-370	1	28,400.00	105,000.00		50,000.00	41,095.37	8,904.63
Other Expenses	28-370	2	38,700.00	54,700.00		29,700.00	25,363.16	4,336.84
						-		-
Historic Preservation Commission	28-371					-		-
(Ch. 516, P.L. 1985, N.J.S.A. 40:55D-107)	28-371					-		-
Salaries and Wages	28-371	1	60,000.00	61,450.00		65,450.00	64,580.81	869.19
Other Expenses	28-371	2	56,250.00	56,250.00		28,750.00	25,571.88	3,178.12
						-		-
Grants Coordinator	28-372					-		-
Other Expenses	28-372	2	52,500.00	50,000.00		55,000.00	52,550.00	2,450.00
						-		-
						-		-
						-		-
						-		-
						-		-
						-		-
						-		-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Uniform Construction Code - Appropriations	XXXXXX		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Offset by Dedicated Revenues (N.J.A.C. 5:23-4.17)	XXXXXX		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
State Uniform Construction Code								
Construction Official								
Salaries and Wages	22-195	1	538,575.00	472,200.00		507,700.00	507,700.00	-
Other Expenses	22-195	2	76,500.00	76,500.00		71,500.00	67,763.08	3,736.92
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Uniform Construction Code - Appropriations	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Offset by Dedicated Revenues (N.J.A.C. 5:23-4.17)	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
UNCLASSIFIED:	xxxxxx		xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
						-		-
Celebration of Public Events, Anniversary, etc.	30-420	2	77,000.00	75,000.00		75,000.00	61,030.47	13,969.53
Reserve for Storm Recovery	30-429	2	10,000.00			-		-
						-		-
UTILITY EXPENSES AND BULK PURCHASES:						-		-
General Office Operations	31-460	2	200,000.00	160,000.00		190,000.00	166,026.44	23,973.56
Street Lighting	31-435	2	185,000.00	160,000.00		232,000.00	221,170.11	10,829.89
Gas Lighting	31-460	2	38,500.00	38,500.00		35,500.00	26,205.26	9,294.74
Gas Lighting - Parts	31-460	2	30,000.00	30,000.00		20,000.00	14,812.36	5,187.64
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - within "CAPS" - (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
UNCLASSIFIED:	XXXXXX		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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						-		-
Total Operations {Item 8(A)} within "CAPS"	34-199		16,412,921.00	15,335,613.00	-	15,223,113.00	14,691,213.89	531,899.11
B. Contingent	35-470	2			XXXXXXXXXX	-		-
Total Operations Including Contingent - within "CAPS"	34-201		16,412,921.00	15,335,613.00	-	15,223,113.00	14,691,213.89	531,899.11
Detail:			XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	34-201	1	9,442,695.00	8,606,309.00	-	8,593,378.00	8,455,732.76	137,645.24
Other Expenses (Including Contingent)	34-201	2	6,970,226.00	6,729,304.00	-	6,629,735.00	6,235,481.13	394,253.87

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
(E) Deferred Charges and Statutory Expenditures - Municipal within "CAPS"	xxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
(1) DEFERRED CHARGES	xxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
Emergency Authorizations	46-870			xxxxxxxxxx	-		xxxxxxxxxx
				xxxxxxxxxx	-		xxxxxxxxxx
Overexpenditure of Appropriations	46-863	37,339.19	-	xxxxxxxxxx	-		xxxxxxxxxx
Overexpenditure of Capital Improvement Fund	46-863		99,728.00	xxxxxxxxxx	99,728.00	99,728.00	xxxxxxxxxx
Overexpenditure of Appropriations Reserves	46-863	49,253.76		xxxxxxxxxx	-		xxxxxxxxxx
				xxxxxxxxxx	-		xxxxxxxxxx
				xxxxxxxxxx	-		xxxxxxxxxx
				xxxxxxxxxx	-		xxxxxxxxxx
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
(E) Deferred Charges and Statutory Expenditures - Municipal within "CAPS"	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
(1) DEFERRED CHARGES	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
(E) Deferred Charges and Statutory Expenditures - Municipal within "CAPS" - (continued)	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
(2) STATUTORY EXPENDITURES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Contribution to: Public Employees' Retirement System	36-471	604,000.00	497,700.00		582,700.00	582,656.68	43.32
Social Security System (O.A.S.I.)	36-472	550,000.00	450,000.00		477,000.00	474,504.94	2,495.06
Consolidated Police & Fireman's Pension Fund	36-474				-		-
Police and Firemen's Retirement System of NJ	36-475	1,340,700.00	1,280,000.00		1,280,000.00	1,279,468.84	531.16
Unemployment Compensation Insurance (N.J.S.A. 43:21-3 et seq.)	23-225	27,000.00	27,000.00		27,000.00	27,000.00	-
Reserve for Retirement Trust	36-476	15,000.00	15,000.00		15,000.00	15,000.00	-
					-		-
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Defined Contribution Retirement Program (DCRP)	36-477	10,000.00	10,000.00		10,000.00	5,776.87	4,223.13
					-		-
Total Deferred Charges and Statutory Expenditures - Municipal within "CAPS"	**34-209**	2,633,292.95	2,379,428.00	-	2,491,428.00	2,484,135.33	7,292.67
(F) Judgments	37-480				-		XXXXXXXXXX
(G) Cash Deficit of Preceding Year	46-855				-		-
(H-1) Total General Appropriations for Municipal Purposes within "CAPS"	**34-299**	19,046,213.95	17,715,041.00	-	17,714,541.00	17,175,349.22	539,191.78

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
						-		-
Length of Service Award Program - Fire	25-286	2	20,000.00	20,000.00		20,000.00	1,429.00	18,571.00
						-		-
Employee Group Health	23-220	2	244,380.00			-		-
General Liability	23-210	2				-		-
Workers Compensation Insurance	23-215	2		262,226.00		262,226.00	139,435.81	122,790.19
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
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Total Other Operations - Excluded from "CAPS"	34-300	264,380.00	282,226.00	-	282,226.00	140,864.81	141,361.19

Sheet 20a

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Uniform Construction Code	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Appropriations Offset by Increased Fee Revenues (N.J.A.C. 5:23-4.17)	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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Total Uniform Construction Code Appropriations	22-999	-	-	-	-	-	-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Shared Service Agreements	xxxxxx		xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
						-		-
Police Protection West Cape May & Cape May Point	42-106					-		-
Contractual-West Cape May-Salaries and Wages	42-106	1	745,390.00	558,525.00		558,525.00	558,525.00	-
Contractual-Cape May Point-Salaries and Wages	42-106	1	331,285.00	337,526.00		337,526.00	337,526.00	-
Rental of Borough Property - West Cape May	42-106	2		45,650.00		45,650.00	45,650.00	-
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Shared Service Agreements	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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Sheet 22a

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Shared Service Agreements	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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Total Interlocal Municipal Service Agreements	42-999	1,076,675.00	941,701.00	-	941,701.00	941,701.00	-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Additional Appropriations Offset by Revenues (N.J.S.A. 40A:4-45.3h)	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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Total Additional Appropriations Offset by Revenues (N.J.S.A. 40A:4-45.3h)	34-303	-	-	-	-	-	-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Public and Private Programs Offset by Revenues								
Matching Funds for Grants	41-899	2	25,000.00	25,000.00		25,000.00		25,000.00
Alcohol Education and Rehabilitation Fund	41-501	2	2,263.58			-	-	-
Body Armor Grant	41-505	2	5,447.32			-	-	-
Recycling Tonnage Grant	41-569	2	30,118.44			-	-	-
Community Capital Needs Grant	41-594	2	15,600.00			-	-	-
Bureau of Housing Inspection	41-845	2	20,371.00			-	-	-
Clean Communities Program	41-602	2	49,267.63			-	-	-
NJLPS COPS in Shops	41-694	2	3,215.36			-	-	-
NJ Emergency Management Grant	41-537	2	10,000.00			-	-	-
NJDCA Neighborhood Preservation Program	41-690	2	125,000.00			-	-	-
2025 Small Cities CDBG	41-856	2	195,600.00			-	-	-
Spotted Lanternfly Program	41-603	2	20,000.00			-	-	-
Stormwater Assistance	41-564	2	15,000.00			-	-	-
2025 WaWa Foundation Grant	41-878	2	10,000.00			-	-	-
						-	-	-
						-	-	-
						-	-	-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS"	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Public and Private Programs Offset by Revenues								
						-	-	-
Cape May County Infrastructure - Lafayette Trails	41-871	2		1,933,172.80		1,933,172.80	1,933,172.80	-
Cape May County Infrastructure	41-877	2		400,000.00		400,000.00	400,000.00	-
Cape May County Open Space - Harborview	41-871	2		1,397,366.10		1,397,366.10	1,397,366.10	-
2025 WaWa Foundation Grant - OEM	41-879	2		1,000.00		1,000.00	1,000.00	-
						-	-	-
						-	-	-
NJDOT Safe Streets	41-584	2		250,000.00		250,000.00	250,000.00	-
NJDOA Water/Waste Water	41-591	2		18,000.00		18,000.00	18,000.00	-
NJDOT 2024 Municipal Aid - Ohio Ave.	41-584	2		220,269.00		220,269.00	220,269.00	-
NJDOT 2023 Municipal Aid - Ohio Ave.	41-584	2		175,000.00		175,000.00	175,000.00	-
						-	-	-
2019 Small Cities CDBG	41-856	2	123,942.31			-	-	-
2021 Small Cities CDBG	41-856	2	210,149.49			-	-	-
NJDOT - Pennsylvania Ave	41-559	2	96,250.00			-	-	-
						-	-	-
						-	-	-

Sheet 24a

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (A) Operations - Excluded from "CAPS" (continued)	FCOA		Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Public and Private Programs Offset by Revenues (cont)	XXXXXX		XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
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Total Public and Private Programs Offset by Revenues	40-999		957,225.13	4,419,807.90	-	4,419,807.90	4,394,807.90	25,000.00
Total Operations - Excluded from "CAPS"	34-305		2,298,280.13	5,643,734.90	-	5,643,734.90	5,477,373.71	166,361.19
Detail:								
Salaries & Wages	34-305	1	1,076,675.00	896,051.00	-	896,051.00	896,051.00	-
Other Expenses	34-305	2	1,221,605.13	4,747,683.90	-	4,747,683.90	4,581,322.71	166,361.19

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (C) Capital Improvements - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Down Payments on Improvements	**44-902**				-		-
Capital Improvement Fund	**44-901**	220,000.00	220,000.00	XXXXXXXXXX	220,000.00	220,000.00	-
					-		-
Reserve for Open Space Acquisitions	44-903	222,000.00	222,000.00		222,000.00	222,000.00	-
					-		-
Improvements to Municipal Facilites	44-905	987,000.00	543,000.00		543,000.00	543,000.00	-
					-		-
Acquisition of Open Space - Beach Front	44-904		250,000.00		250,000.00	250,000.00	-
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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (C) Capital Improvements - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
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Public and Private Programs Offset by Revenues:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
New Jersey Transportation Trust Fund Authority Act	41-865				-		-
					-		-
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Total Capital Improvements Excluded from "CAPS"	44-999	1,429,000.00	1,235,000.00	-	1,235,000.00	1,235,000.00	-

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (D) Municipal Debt Service - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Payment of Bond Principal	45-920	3,660,000.00	3,520,000.00		3,520,000.00	3,520,000.00	xxxxxxxxxx
Payment of Bond Anticipation Notes and Capital Notes	45-925		100.00		100.00	-	xxxxxxxxxx
Interest on Bonds	45-930	1,596,000.00	932,000.00		932,000.00	926,525.00	xxxxxxxxxx
Interest on Notes	45-935	-	307,500.00		307,500.00	307,500.00	xxxxxxxxxx
Green Trust Loan Program:	xxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
Loan Repayments for Principal and Interest	45-940	-	20,200.00		20,700.00	20,690.58	xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
Capital Lease Obligations					-		xxxxxxxxxx
Principal	45-941	50,000.00	49,000.00		49,000.00	49,000.00	xxxxxxxxxx
Interest	45-941	16,000.00	15,000.00		15,000.00	14,533.14	xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx
					-		xxxxxxxxxx

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (D) Municipal Debt Service - Excluded from "CAPS" (cont.)	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
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					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
Total Municipal Debt Service Excluded from "CAPS"	45-999	5,322,000.00	4,843,800.00	-	4,844,300.00	4,838,248.72	XXXXXXXXXX

Sheet 27a

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS (E) Deferred Charges - Municipal - Excluded from "CAPS"	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
(1) DEFERRED CHARGES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Emergency Authorizations	46-870		60,870.15	XXXXXXXXXX	60,870.15	60,870.15	XXXXXXXXXX
Special Emergency Authorization - 5 Years (N.J.S.A. 40A:4-55)	46-875	50,000.00	50,000.00	XXXXXXXXXX	50,000.00	50,000.00	XXXXXXXXXX
Special Emergency Authorization - 3 Years (N.J.S.A. 40A:4-55.1 & 40A:4-	46-871			XXXXXXXXXX	-		XXXXXXXXXX
Ordinance # 263-2013	46-880		500,000.00	XXXXXXXXXX	500,000.00	500,000.00	XXXXXXXXXX
Ordinance # 399-2020	46-880		100,000.00	XXXXXXXXXX	100,000.00	100,000.00	XXXXXXXXXX
Ordinance # 311-2016	46-880		200,000.00	XXXXXXXXXX	200,000.00	200,000.00	XXXXXXXXXX
Ordinance # 538-2024	46-880		252,380.00	XXXXXXXXXX	252,380.00	252,380.00	XXXXXXXXXX
Ordinance # 553-2025	46-880	95,238.00		XXXXXXXXXX	-		XXXXXXXXXX
Ordinance # 566-2025	46-880	192,762.00		XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
Total Deferred Charges - Municipal - Excluded from "CAPS"	46-999	338,000.00	1,163,250.15	XXXXXXXXXX	1,163,250.15	1,163,250.15	XXXXXXXXXX
(F) Judgments (N.J.S.A. 40A:4-45.3cc)	37-480				-		XXXXXXXXXX
(N) Transferred to Board of Education for Use of Local Schools (N.J.S.A. 40:48-	29-405			XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX			XXXXXXXXXX
(G) With Prior Consent of Local Finance Board: Cash Deficit of Preceding Year	46-885			XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX			XXXXXXXXXX
(H-2) Total General Appropriations for Municipal Purposes Excluded from	34-309	9,387,280.13	12,885,785.05	-	12,886,285.05	12,713,872.58	166,361.19

CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
For Local District School Purposes - Excluded from "CAPS"	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
(I) Type 1 District School Debt Service	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Payment of Bond Principal	48-920				-		XXXXXXXXXX
Payment of Bond Anticipation Notes	48-925				-		XXXXXXXXXX
Interest on Bonds	48-930				-		XXXXXXXXXX
Interest on Notes	48-935				-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
Total of Type 1 District School Debt Service - Excluded from "CAPS"	48-999	-	-	-	-	-	XXXXXXXXXX
(J) Deferred Charges and Statutory Expenditures - Local School -	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Emergency Authorizations - Schools	29-406			XXXXXXXXXX	-		XXXXXXXXXX
Capital Project for Land, Building or Equipment N.J.S.A. 18A:22-20	29-407				-		XXXXXXXXXX
Total Deferred Charges and Statutory Expenditures - Local School -	29-409	-	-	-	-	-	XXXXXXXXXX
(K) District School Purposes {Items (I) and (J) - Excluded from "CAPS"	29-410	-	-	-	-	-	XXXXXXXXXX
(O) Total General Appropriations - Excluded from "CAPS"	34-399	9,387,280.13	12,885,785.05	-	12,886,285.05	12,713,872.58	166,361.19
(L) Subtotal General Appropriations {Items (H-1) and (O)}	34-400	28,433,494.08	30,600,826.05	-	30,600,826.05	29,889,221.80	705,552.97
(M) Reserve for Uncollected Taxes	50-899	1,473,482.58	1,366,348.21	XXXXXXXXXX	1,366,348.21	1,366,348.21	XXXXXXXXXX
9. Total General Appropriations	34-499	29,906,976.66	31,967,174.26	-	31,967,174.26	31,255,570.01	705,552.97

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CURRENT FUND - APPROPRIATIONS

8. GENERAL APPROPRIATIONS Summary of Appropriations	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
(H-1) Total General Appropriations for	34-299	19,046,213.95	17,715,041.00	-	17,714,541.00	17,175,349.22	539,191.78
Municipal Purposes within "CAPS"	XXXXXX						
(A) Operations - Excluded from "CAPS"	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Other Operations	34-300	264,380.00	282,226.00	-	282,226.00	140,864.81	141,361.19
Uniform Construction Code	22-999	-	-	-	-	-	-
Shared Service Agreements	42-999	1,076,675.00	941,701.00	-	941,701.00	941,701.00	-
Additional Appropriations Offset by Revenues	34-303	-	-	-	-	-	-
Public & Private Programs Offset by Revenues	40-999	957,225.13	4,419,807.90	-	4,419,807.90	4,394,807.90	25,000.00
Total Operations Excluded from "CAPS"	34-305	2,298,280.13	5,643,734.90	-	5,643,734.90	5,477,373.71	166,361.19
(C) Capital Improvements	44-999	1,429,000.00	1,235,000.00	-	1,235,000.00	1,235,000.00	-
(D) Municipal Debt Service	45-999	5,322,000.00	4,843,800.00	-	4,844,300.00	4,838,248.72	XXXXXXXXXX
(E) Total Deferred Charges (Sheet 28)	46-999	338,000.00	1,163,250.15	XXXXXXXXXX	1,163,250.15	1,163,250.15	XXXXXXXXXX
(F) Judgments (Sheet 28)	37-480	-	-	-	-	-	XXXXXXXXXX
(G) Cash Deficit - With Prior Consent of Local Finance Board	46-885	-	-	XXXXXXXXXX	-	-	XXXXXXXXXX
(K) Local District School Purposes	29-410	-	-	-	-	-	XXXXXXXXXX
(N) Transferred to Board of Education	29-405	-	-	XXXXXXXXXX	-	-	XXXXXXXXXX
(M) Reserve for Uncollected Taxes	50-899	1,473,482.58	1,366,348.21	XXXXXXXXXX	1,366,348.21	1,366,348.21	XXXXXXXXXX
Total General Appropriations	34-499	29,906,976.66	31,967,174.26	-	31,967,174.26	31,255,570.01	705,552.97

DEDICATED WATER & SEWER UTILITY BUDGET

10. DEDICATED REVENUES FROM WATER & SEWER UTILITY	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Operating Surplus Anticipated	**08-501**	821,179.00	472,500.00	472,500.00
Operating Surplus Anticipated with Prior Written Consent of Director of Local Government Services	**08-502**			
Total Operating Surplus Anticipated	**08-500**	821,179.00	472,500.00	472,500.00
Rents	**08-503**	7,200,000.00	6,810,000.00	7,322,766.96
Miscellaneous	**08-505**	300,000.00	235,000.00	317,505.57
Reserve to Pay Bonds and Notes	08-508	188,000.00	225,000.00	225,000.00
Special Items of General Revenues Anticipated with Prior Written Consent of Director of Local Governement Services	**XXXXXX**	**XXXXXXXXXX**	**XXXXXXXXXX**	**XXXXXXXXXX**
Deficit (General Budget)	**08-549**			
Total WATER & SEWER Utility Revenues	**08-599**	8,509,179.00	7,742,500.00	8,337,772.53

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DEDICATED WATER & SEWER UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR WATER & SEWER	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	55-501	1,134,665.00	1,040,000.00		1,036,000.00	1,029,432.31	6,567.69
Other Expenses	55-502	5,233,535.00	4,780,000.00		4,794,000.00	4,713,109.05	80,890.95
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DEDICATED WATER & SEWER UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR WATER & SEWER U	FCOA	Appropriated				Expended 2025	
		for 2026	for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Paid or Charged	Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
					-		-
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					-		-
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Sheet 32a

DEDICATED WATER & SEWER UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR WATER & SEWER U	FCOA	Appropriated				Expended 2025	
		for 2026	for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Paid or Charged	Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	55-501				-		-
Other Expenses	55-502				-		-
					-		-
					-		-
					-		-
Capital Improvements:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Down Payments on Improvements	55-510				-		-
Capital Improvement Fund	55-511	10,000.00	10,000.00	XXXXXXXXXX	10,000.00	10,000.00	-
Capital Outlay	55-512				-		-
Current Fund Share of Roads	55-513	50,000.00	50,000.00		50,000.00	50,000.00	-
					-		-
Debt Service:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Payment on Bond Principal	55-520	540,000.00	1,000,000.00		1,000,000.00	992,234.19	XXXXXXXXXX
Payment on Bond Anticipation Notes & Capital Notes	55-521	596,000.00	60,000.00		60,000.00	-	XXXXXXXXXX
Interest on Bonds	55-522	280,000.00	350,000.00		350,000.00	302,387.49	XXXXXXXXXX
Interest on Notes	55-523	300,000.00	265,000.00		265,000.00	264,528.75	XXXXXXXXXX
Loan Payments	55-525	67,500.00			-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX

Sheet 32b

DEDICATED WATER & SEWER UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR WATER & SEWER UTILIT	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Deferred Charges and Statutory Expenditures:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
DEFERRED CHARGES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Emergency Authorizations	55-530			XXXXXXXXXX	-		XXXXXXXXXX
Overexpenditure of Appropriations	55-543	68,379.00		XXXXXXXXXX	-		XXXXXXXXXX
Various Ordinances	55-544			XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
STATUTORY EXPENDITURES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Contribution To: Public Employee's Retirement System	55-540	115,600.00	85,000.00		85,000.00	85,000.00	-
Social Security System (O.A.S.I.)	55-541	86,000.00	75,000.00		65,000.00	62,610.07	2,389.93
Unemployment Compensation Insurance (N.J.S.A. 43:21-3 et. Seq.)	55-542	5,000.00	5,000.00		5,000.00	5,000.00	-
Reserve for Retirement Trust	55-543	22,500.00	22,500.00		22,500.00	22,500.00	-
					-		-
					-		-
Judgements	55-531				-		XXXXXXXXXX
Deficit in Operations in Prior Years	55-532			XXXXXXXXXX	-		XXXXXXXXXX
Surplus (General Budget)	55-545			XXXXXXXXXX	-		XXXXXXXXXX
TOTAL WATER & SEWER UTILITY APPROPRIATIO	55-599	8,509,179.00	7,742,500.00	-	7,742,500.00	7,536,801.86	89,848.57

Sheet 33

DEDICATED BEACH UTILITY BUDGET

10. DEDICATED REVENUES FROM BEACH UTILITY	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Operating Surplus Anticipated	08-501	932,850.00	782,850.00	782,850.00
Operating Surplus Anticipated with Prior Written Consent of Director of Local Government Services	08-502			
Total Operating Surplus Anticipated	08-500	932,850.00	782,850.00	782,850.00
Rents	08-503			
User Fees	08-506	3,642,990.00	3,450,000.00	3,736,434.50
Miscellaneous	08-505	100,000.00	100,000.00	109,984.00
Special Items of General Revenues Anticipated with Prior Written Consent of Director of Local Governement Services	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Deficit (General Budget)	08-549			
Total BEACH Utility Revenues	08-599	4,675,840.00	4,332,850.00	4,629,268.50

Sheet 31

DEDICATED BEACH UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR BEACH UTILITY	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	55-501				-		-
Other Expenses	55-502				-		-
Beach Front (Lifeguards)	55-501				-		-
Salaries and Wages	55-501	1,347,710.00	1,280,000.00		1,324,000.00	1,323,326.91	673.09
Other Expenses	55-502	135,000.00	112,000.00		127,000.00	104,834.45	22,165.55
Beach Tag Program					-		-
Salaries and Wages	55-501	550,000.00	550,000.00		529,100.00	521,806.51	7,293.49
Other Expenses	55-502	171,700.00	170,000.00		150,000.00	149,461.12	538.88
Insurance					-		-
Liability Insurance	55-503	22,000.00	22,000.00		22,000.00	22,000.00	-
Workers Compensation	55-503	35,000.00	35,000.00		35,000.00	34,436.17	563.83
Employee Group Insurance	55-503	34,300.00	17,000.00		17,000.00	17,000.00	-
Audit Services					-		-
Other Expenses	55-502	6,000.00	6,000.00		6,000.00	6,000.00	-
Tax Collector					-		-
Salaries and Wages	55-501	20,600.00	20,000.00		20,000.00	20,000.00	-
Police	55-501				-		-
Salaries and Wages	55-501	290,000.00	132,650.00		132,650.00	132,650.00	-
Police Dispatch - Other Expenses	55-501	60,000.00	50,000.00		50,000.00	50,000.00	-

DEDICATED BEACH UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR BEACH UTILITY	FCOA	Appropriated				Expended 2025	
		for 2026	for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Paid or Charged	Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Fire	55-501				-		-
Salaries and Wages	55-501	104,030.00	101,000.00		101,000.00	101,000.00	-
Legal	55-501				-		-
Other Expenses	55-501	6,000.00	6,000.00		6,000.00	6,000.00	-
Road Repairs & Maintenance	55-501				-		-
Salaries and Wages	55-502	301,380.00	295,000.00		295,000.00	295,000.00	-
Other Expenses	55-501	100,000.00	100,000.00		85,000.00	84,737.33	262.67
Public Buildings & Grounds	55-501				-		-
Salaries and Wages	55-502	106,605.00	104,000.00		104,000.00	104,000.00	-
Other Expenses	55-501	211,450.00	200,000.00		200,000.00	199,708.21	291.79
General Administration	55-501				-		-
Salaries and Wages	55-502	121,230.00	47,700.00		47,700.00	47,700.00	-
Other Expenses	55-501	5,000.00	5,000.00		5,000.00	3,360.10	1,639.90
Financial Administration	55-501				-		-
Salaries and Wages	55-501	47,800.00	46,000.00		46,000.00	46,000.00	-
Other Expenses	55-501	3,000.00	3,000.00		3,000.00	2,153.91	846.09
Sanitary Landfill	55-501				-		-
Other Expenses	55-502	7,500.00	8,500.00		8,500.00	8,500.00	-
Beach Safety - Other Expenses	55-501		1,000.00		1,000.00	149.34	850.66

Sheet 32a

DEDICATED BEACH UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR BEACH UTILITY	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	55-501	28,735.00	28,000.00		28,000.00	28,000.00	-
Other Expenses	55-502	15,000.00	15,000.00		11,000.00	4,757.92	6,242.08
Engineering & Planning	55-502				-		-
Other Expenses	55-502	15,000.00	15,000.00		15,000.00	15,000.00	-
Mayor, Council & Clerk -Salaries & Wages	55-502	15,600.00	15,350.00		15,350.00	15,350.00	-
Capital Improvements:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Down Payments on Improvements	55-510				-		-
Capital Improvement Fund	55-511	20,000.00	20,000.00	XXXXXXXXXX	20,000.00	20,000.00	-
Capital Outlay	55-512				-		-
					-		-
					-		-
Debt Service:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Payment on Bond Principal	55-520	460,000.00	415,000.00		415,000.00	415,000.00	XXXXXXXXXX
Payment on Bond Anticipation Notes & Capital Notes	55-521	100.00	210,000.00		210,000.00		XXXXXXXXXX
Interest on Bonds	55-522	80,000.00	91,550.00		92,450.00	85,616.66	XXXXXXXXXX
Interest on Notes	55-523	100.00	100.00		100.00		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX

Sheet 32b

DEDICATED BEACH UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR BEACH UTILITY	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Deferred Charges and Statutory Expenditures:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
DEFERRED CHARGES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Emergency Authorizations	55-530			XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
Various Ordinances	55-544			XXXXXXXXXX	-		XXXXXXXXXX
Overexpenditure of Appropriations	55-543			XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
STATUTORY EXPENDITURES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Contribution To: Public Employee's Retirement System	55-540				-		-
Social Security System (O.A.S.I.)	55-541	215,000.00	145,000.00		145,000.00	143,157.30	1,842.70
Unemployment Compensation Insurance (N.J.S.A. 43:21-3 et. Seq.)	55-542	40,000.00	26,000.00		26,000.00	26,000.00	-
Lifeguard Pension	55-544	100,000.00	40,000.00		40,000.00	40,000.00	-
					-		-
					-		-
Judgements	55-531				-		XXXXXXXXXX
Deficit in Operations in Prior Years	55-532			XXXXXXXXXX	-		XXXXXXXXXX
Surplus (General Budget)	55-545			XXXXXXXXXX	-		XXXXXXXXXX
TOTAL BEACH UTILITY APPROPRIATIONS	55-599	4,675,840.00	4,332,850.00	-	4,332,850.00	4,072,705.93	43,210.73

Sheet 33

DEDICATED TOURISM UTILITY BUDGET

10. DEDICATED REVENUES FROM TOURISM UTILITY	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Operating Surplus Anticipated	**08-501**	814,100.00	185,000.00	185,000.00
Operating Surplus Anticipated with Prior Written Consent of Director of Local Government Services	**08-502**			
Total Operating Surplus Anticipated	**08-500**	814,100.00	185,000.00	185,000.00
Rents	**08-503**			
Miscellaneous	**08-505**			
Tourism Fees & Events	08-506	425,000.00	350,000.00	437,245.70
Hotel Room Tax	08-506	800,000.00	700,000.00	700,000.00
Lease and Rent Contracts	08-506	300,000.00	300,000.00	303,927.64
Mercantile License Fee	08-506	75,000.00	65,000.00	75,000.00
Special Items of General Revenues Anticipated with Prior Written Consent of Director of Local Governement Services	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Deficit (General Budget)	**08-549**			
Total TOURISM Utility Revenues	**08-599**	2,414,100.00	1,600,000.00	1,701,173.34

DEDICATED TOURISM UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR TOURISM UTILITY	FCOA	Appropriated				Expended 2025	
		for 2026	for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Paid or Charged	Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	55-501	817,900.00	630,000.00		605,000.00	581,245.70	23,754.30
Other Expenses	55-502	1,505,200.00	915,000.00		943,000.00	941,037.44	1,962.56
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					-		-
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DEDICATED TOURISM UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR TOURISM UTILITY	FCOA	Appropriated for 2026	Appropriated for 2025	Appropriated for 2025 By Emergency Appropriation	Appropriated Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
					-		-
					-		-
					-		-
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DEDICATED TOURISM UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR TOURISM UTILITY	FCOA	Appropriated				Expended 2025	
		for 2026	for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Paid or Charged	Reserved
Operating:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Salaries & Wages	55-501				-		-
Other Expenses	55-502				-		-
					-		-
					-		-
					-		-
Capital Improvements:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Down Payments on Improvements	55-510				-		-
Capital Improvement Fund	55-511			XXXXXXXXXX	-		-
Capital Outlay	55-512				-		-
					-		-
					-		-
Debt Service:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Payment on Bond Principal	55-520				-		XXXXXXXXXX
Payment on Bond Anticipation Notes & Capital Notes	55-521				-		XXXXXXXXXX
Interest on Bonds	55-522				-		XXXXXXXXXX
Interest on Notes	55-523				-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX
					-		XXXXXXXXXX

Sheet 32b

DEDICATED TOURISM UTILITY BUDGET - (continued)

11. APPROPRIATIONS FOR TOURISM UTILITY	FCOA	Appropriated for 2026	Appropriated for 2025	for 2025 By Emergency Appropriation	Total for 2025 As Modified By All Transfers	Expended 2025 Paid or Charged	Expended 2025 Reserved
Deferred Charges and Statutory Expenditures:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
DEFERRED CHARGES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Emergency Authorizations	55-530			XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
				XXXXXXXXXX	-		XXXXXXXXXX
STATUTORY EXPENDITURES:	XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Contribution To: Public Employee's Retirement System	55-540	40,000.00			-		-
Social Security System (O.A.S.I.)	55-541	51,000.00	55,000.00		52,000.00	44,466.23	7,533.77
Unemployment Compensation Insurance (N.J.S.A. 43:21-3 et. Seq.)	55-542				-		-
					-		-
					-		-
					-		-
Judgements	55-531				-		XXXXXXXXXX
Deficit in Operations in Prior Years	55-532			XXXXXXXXXX	-		XXXXXXXXXX
Surplus (General Budget)	55-545			XXXXXXXXXX	-		XXXXXXXXXX
TOTAL TOURISM UTILITY APPROPRIATIONS	55-599	2,414,100.00	1,600,000.00	-	1,600,000.00	1,566,749.37	33,250.63

DEDICATED ASSESSMENT BUDGET

14. DEDICATED REVENUES FROM	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Assessment Cash	51-101			
Deficit (General Budget)	51-885			
Total Assessment Revenues	51-899	-	-	-
15. APPROPRIATIONS FOR ASSESSMENT DEBT		**Appropriated 2026**	**Appropriated 2025**	**Expended 2025 Paid or Charged**
Payment of Bond Principal	51-920			
Payment of Bond Anticipation Notes	51-925			
Total Assessment Appropriations	51-999	-	-	-

DEDICATED ASSESSMENT BUDGET UTILITY

14. DEDICATED REVENUES FROM	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Assessment Cash	52-101			
Deficit (Utility Budget)	52-885			
Total Utility Assessment Revenues	52-899	-	-	-
15. APPROPRIATIONS FOR ASSESSMENT DEBT		**Appropriated 2026**	**Appropriated 2025**	**Expended 2025 Paid or Charged**
Payment of Bond Principal	52-920			
Payment of Bond Anticipation Notes	52-925			
Total Utility Assessment Appropriations	52-999	-	-	-

DEDICATED ASSESSMENT BUDGET UTILITY

14. DEDICATED REVENUES FROM	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Assessment Cash	53-101			
Deficit (Utility Budget)	53-885			
Total Utility Assessment Revenues	53-899	-	-	-
15. APPROPRIATIONS FOR ASSESSMENT DEBT		**Appropriated 2026**	**Appropriated 2025**	**Expended 2025 Paid or Charged**
Payment of Bond Principal	53-920			
Payment of Bond Anticipation Notes	53-925			
Total Utility Assessment Appropriations	53-999	-	-	-

Dedication by Rider - (N.J.S.A. 40A: 4-39) dedicated revenues anticipated during the year 2026 from Animal Control State or Federal Aid for Maintenance of Libraries Bequest, Escheat; Construction Code Fees Due Hackensak Meadowlands Development Commission; Outside Employment of Off-Duty Municipal Police Officers; Unemployment Compensation Insurance; Reimbursement of Sale of Gasoline to State Automobiles; State Training Fees - Uniform Construction Code Act; Older Americans Act - Program Contributions; Municipal Alliance on Alcoholism and Drug Abuse - Program Income:
Housing and Community Development Act; Afforadable Housing:
Recreation Commission; US Department of Housing and Urban Development; Neighborhood Preservantion Program; Retirement and Terminal Leave Trust; Nicoll Revocable Trust - Donations;
UCC Code Enforcement Fee 3rd Party; Drug Abuse Resistance Education; Outside Employment of Off-Duty Municipal Police Officers; Maintenance of Fishermen's Memorial Donantions;
Tourist Development Commission; Disposal of Forfeited Property; POAA; Unemployment Compensation Insurance; Lifeguard Pension Trust; Samll Cities Revolving Loan; Street Opening Trust;
Uniform Fire Safety Act Penalty Monies; Social Services Program, Reserve for Storm Recovery

are hereby anticipated as revenue and are hereby appropriated for the purpose to which said revenue is dedicated by statute or other legal requirement."

Sheet 38

APPENDIX TO BUDGET STATEMENT

CURRENT FUND BALANCE SHEET - DECEMBER 31, 2025

ASSETS	
Cash and Investments	17,318,584.73
Due from State of N.J.(c. 20, P.L. 1961)	32,276.45
Federal and State Grants Receivable	
Receivables with Offsetting Reserves:	XXXXXXXX
Taxes Receivable	236,314.74
Tax Title Lien Receivable	13,598.23
Property Acquired by Tax Title Lien Liquidation	83,316.00
Other Receivables	36,934.02
Deferred Charges Required to be in 2026 Budget	86,592.95
Deferred Charges Required to be in Budgets Subsequent to 2026	200,000.00
Total Assets	18,007,617.12

LIABILITIES, RESERVES AND SURPLUS

*Cash Liabilities	3,442,010.72
Reserves for Receivables	370,162.99
Surplus	14,195,443.41
Total Liabilities, Reserves and Surplus	18,007,617.12

School Tax Levy Unpaid	5,245,077.30
Less: School Tax Deferred	5,245,077.30
*Balance Included in Above "Cash Liabilities"	-

COMPARATIVE STATEMENT OF CURRENT FUND OPERATIONS AND CHANGE IN CURRENT SURPLUS

	YEAR 2025	YEAR 2024
Surplus Balance, January 1	13,171,926.18	14,427,489.48
CURRENT REVENUE ON A CASH BASIS:	XXXXXXXX	XXXXXXXX
Current Taxes:*(Percentage Collected 2025: 0%, 2024: 99.34%)	32,951,685.39	31,710,420.51
Delinquent Taxes	204,714.33	278,523.02
Other Revenues and Additions to Income	20,369,110.54	20,264,793.02
Total Funds	66,697,436.44	66,681,226.03
EXPENDITURES AND TAX REQUIREMENTS:	XXXXXXXX	XXXXXXXX
Municipal Appropriations	30,594,774.77	32,867,976.41
School Taxes (Including Local and Regional)	10,232,910.00	9,936,914.50
County Taxes (Including Added Tax Amounts)	11,673,932.23	11,001,987.02
Special District Taxes		-
Other Expenditures and Deductions from Income	376.03	50,631.26
Total Expenditures and Tax Requirements	52,501,993.03	53,857,509.19
Less: Expenditures to be Raised by Future Taxes	-	348,209.34
Total Adjusted Expenditures and Tax Requirements	52,501,993.03	53,509,299.85
Surplus Balance, December 31	14,195,443.41	13,171,926.18

*Nearest even percentage may be used

Proposed Use of Current Fund Surplus in 2026 Budget

Surplus Balance, December 31	14,195,443.41
Current Surplus Anticipated in 2026 Budget	6,490,500.00
Surplus Balance Remaining	7,704,943.41

(Important: This appendix must be Included in advertisement of Budget.)

2026
CAPITAL BUDGET AND CAPITAL IMPROVEMENT PROGRAM

This section is included with the Annual Budget pursuant to N.J.A.C. 5:30-4. It does not in itself confer any authorization to raise or expend funds. Rather it is a document used as part of the local unit's planning and management program. Specific authorization to expend funds for purposes described in this section must be granted elsewhere, by a separate bond ordinance, by inclusion of a line item in the Capital Improvement Section of this budget, by an ordinance taking the money from the Capital Improvement Fund, or other lawful means.

CAPITAL BUDGET

- A plan for all capital expenditures for the current fiscal year.
If no Capital Budget is included, check the reason why:

☐ Total capital expenditures this year do not exceed $25,000, including appropriations for Capital Improvement Fund, Capital Line items and Down Payments on Improvements.

☐ No bond ordinances are planned this year.

CAPITAL IMPROVEMENT PROGRAM

- A multi-year list of planned capital projects, including the current year.
Check appropriate box for number of years covered, including current year:

☐ 3 years. (Population under 10,000)

☒ 6 years. (Over 10,000 and all county governments)

☐ years exceeding minimum time period.

☐ Check if municipality is under 10,000, has not expended more than $25,000 annually for capital purposes in immediately previous three years, and is not adopting CIP.

CITY OF CAPE MAY
NARRATIVE FOR CAPITAL IMPROVEMENT PROGRAM

The 2026 Capital Budget for Cape May includes:

GENERAL CAPITAL		
Road resurfacing for several streets not addressing utility lines (NJ Ave, Perry St., Broad & Elmira Streets, Broad St. & Grant St.)	550,000.00	
Sidewalk Replacement Project	500,000.00	
Traffic Safety Improvements (Elmira St., Bank St.,Decatur St., Stockton Ave., Queen & Jefferson Sts)	200,000.00	
Police Building furniture/technology/add'l construction/security costs	350,000.00	
Design of Renovations at Convention Hall	75,000.00	
Bank Street Retaining Wall	100,000.00	
Lafayette St. Park - County match	150,000.00	
ADA Grant match	150,000.00	
OEM Automated weather warning system	180,000.00	
Equipment: Ambulance, Beachfront Recycle Truck, Police vehicles, Hook & Lift Truck, Mecanic Shop Equip (Tire/Balance lift)	1,385,000.00	
Police Equipment	140,000.00	
		3,780,000.00
BEACH UTILITY CAPITAL		
Promenade - Speakers	200,000.00	
Improvements to Buildings/Grounds	100,000.00	
Seawall	5,200,000.00	
		5,500,000.00
WATER/SEWER		
General Improvements	150,000.00	
Madison Ave. Water Tank Rehab	250,000.00	
FY 2026 NJIB Utility and Road Improvements	3,220,000.00	
FY 2026 NJIB Water Treatment Plant	16,880,000.00	
		20,500,000.00

CAPITAL BUDGET (Current Year Action)
2026

Local Unit CITY OF CAPE MAY

1 PROJECT TITLE	2 PROJECT NUMBER	3 ESTIMATED TOTAL COST	4 AMOUNTS RESERVED IN PRIOR YEARS	PLANNED FUNDING SERVICES FOR CURRENT YEAR - 2026					6 TO BE FUNDED IN FUTURE YEARS
				5a 2026 Budget Appropriations	5b Capital Improvement Fund	5c Capital Surplus	5d Grants in Aid and Other Funds	5e Debt Authorized	
GENERAL CAPITAL:		-							
Street Improvements		6,100,000.00			60,000.00			1,140,000.00	4,900,000.00
Vehicles/Equipment		2,415,000.00			50,750.00			964,250.00	1,400,000.00
Buildings & Grounds		6,175,000.00			28,750.00			546,250.00	5,600,000.00
Computers/Office		450,000.00			12,500.00			237,500.00	200,000.00
Public Safety Equipment		2,440,000.00			37,000.00			703,000.00	1,700,000.00
		-							
WATER & SEWER UTILITY:		-							
Utility System		38,070,000.00						20,370,000.00	17,700,000.00
Purchase of Equipment		1,005,000.00						130,000.00	875,000.00
		-							
BEACH UTILITY:		-							
Buildings & Grounds		3,600,000.00						200,000.00	3,400,000.00
Purchase of Equipment		615,000.00						100,000.00	515,000.00
Seawall		5,200,000.00						5,200,000.00	
		-							
		-							
		-							
TOTAL - THIS PAGE	XXXXX	66,070,000.00	-	-	189,000.00	-	-	29,591,000.00	36,290,000.00

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Sheet 40b

CAPITAL BUDGET (Current Year Action)
2026

Local Unit: CITY OF CAPE MAY

1 PROJECT TITLE	2 PROJECT NUMBER	3 ESTIMATED TOTAL COST	4 AMOUNTS RESERVED IN PRIOR YEARS	PLANNED FUNDING SERVICES FOR CURRENT YEAR - 2026					6 TO BE FUNDED IN FUTURE YEARS
				5a 2026 Budget Appropriations	5b Capital Improvement Fund	5c Capital Surplus	5d Grants in Aid and Other Funds	5e Debt Authorized	
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Sheet 40b1

CAPITAL BUDGET (Current Year Action)
2026

Local Unit: CITY OF CAPE MAY

1 PROJECT TITLE	2 PROJECT NUMBER	3 ESTIMATED TOTAL COST	4 AMOUNTS RESERVED IN PRIOR YEARS	PLANNED FUNDING SERVICES FOR CURRENT YEAR - 2026					6 TO BE FUNDED IN FUTURE YEARS
				5a 2026 Budget Appropriations	5b Capital Improvement Fund	5c Capital Surplus	5d Grants in Aid and Other Funds	5e Debt Authorized	
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TOTAL - ALL PROJECTS	XXXXX	66,070,000.00	-	-	189,000.00	-	-	29,591,000.00	36,290,000.00

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Sheet 40b - Totals

6 YEAR CAPITAL PROGRAM - 2026 to 2031
ANTICIPATED PROJECT SCHEDULE AND FUNDING REQUIREMENTS

Local Unit CITY OF CAPE MAY

1 PROJECT TITLE	2 PROJECT NUMBER	3 ESTIMATED TOTAL COST	4 Estimated Completion Time	FUNDING AMOUNTS PER BUDGET YEAR					
				5a 2026	5b 2027	5c 2028	5d 2029	5e 2030	5f 2031
GENERAL CAPITAL:		-							
Street Improvements		6,100,000.00	Ongoing	1,200,000.00	1,100,000.00	1,000,000.00	1,000,000.00	900,000.00	900,000.00
Vehicles/Equipment		2,415,000.00	Ongoing	1,015,000.00	280,000.00	280,000.00	280,000.00	280,000.00	280,000.00
Buildings & Grounds		6,175,000.00	Ongoing	575,000.00	1,100,000.00	1,300,000.00	1,000,000.00	1,200,000.00	1,000,000.00
Computers/Office		450,000.00	Ongoing	250,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Public Safety Equipment		2,440,000.00	Ongoing	740,000.00	340,000.00	340,000.00	340,000.00	340,000.00	340,000.00
		-							
WATER & SEWER UTILITY:		-							
Utility System		38,070,000.00	Ongoing	20,370,000.00	3,900,000.00	3,900,000.00	3,300,000.00	3,300,000.00	3,300,000.00
Purchase of Equipment		1,005,000.00	Ongoing	130,000.00	175,000.00	175,000.00	175,000.00	175,000.00	175,000.00
		-							
BEACH UTILITY:		-							
Buildings & Grounds		3,600,000.00	Ongoing	200,000.00	3,000,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Purchase of Equipment		615,000.00	Ongoing	100,000.00	115,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Seawall		5,200,000.00	Ongoing	5,200,000.00					
		-							
		-							
		-							
TOTAL - THIS PAGE	**XXXXX**	66,070,000.00	**XXXXXXXXXX**	29,780,000.00	10,050,000.00	7,235,000.00	6,335,000.00	6,435,000.00	6,235,000.00

6 YEAR CAPITAL PROGRAM - 2026 to 2031
ANTICIPATED PROJECT SCHEDULE AND FUNDING REQUIREMENTS

Local Unit: CITY OF CAPE MAY

1 PROJECT TITLE	2 PROJECT NUMBER	3 ESTIMATED TOTAL COST	4 Estimated Completion Time	FUNDING AMOUNTS PER BUDGET YEAR					
				5a 2026	5b 2027	5c 2028	5d 2029	5e 2030	5f 2031
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Sheet 40c1

6 YEAR CAPITAL PROGRAM - 2026 to 2031
ANTICIPATED PROJECT SCHEDULE AND FUNDING REQUIREMENTS

Local Unit: CITY OF CAPE MAY

1 PROJECT TITLE	2 PROJECT NUMBER	3 ESTIMATED TOTAL COST	4 Estimated Completion Time	FUNDING AMOUNTS PER BUDGET YEAR					
				5a 2026	5b 2027	5c 2028	5d 2029	5e 2030	5f 2031
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		-							
		-							
TOTAL - ALL PROJECTS	XXXXX	66,070,000.00	XXXXXXXXXX	29,780,000.00	10,050,000.00	7,235,000.00	6,335,000.00	6,435,000.00	6,235,000.00

Sheet 40c - Totals

6 YEAR CAPITAL PROGRAM - 2026 to 2031
SUMMARY OF ANTICIPATED FUNDING SOURCES AND AMOUNTS

Local Unit: CITY OF CAPE MAY

1 Project Title	2 Estimated Total Costs	BUDGET APPROPRIATIONS 3a Current Year 2026	3b Future Years	4 Capital Improvement Fund	5 Capital Surplus	6 Grants - in - Aid and Other Funds	BONDS AND NOTES 7a General	7b Self Liquidating	7c Assessment	7d School
GENERAL CAPITAL:	-			-						
Street Improvements	6,100,000.00			305,000.00			5,795,000.00			
Vehicles/Equipment	2,415,000.00			120,750.00			2,294,250.00			
Buildings & Grounds	6,175,000.00			308,750.00			5,866,250.00			
Computers/Office	450,000.00			22,500.00			427,500.00			
Public Safety Equipment	2,440,000.00			122,000.00			2,318,000.00			
	-			-						
WATER & SEWER UTILITY:	-			-						
Utility System	38,070,000.00							38,070,000.00		
Purchase of Equipment	1,005,000.00							1,005,000.00		
	-									
BEACH UTILITY:	-									
Buildings & Grounds	3,600,000.00							3,600,000.00		
Purchase of Equipment	615,000.00							615,000.00		
Seawall	5,200,000.00							5,200,000.00		
	-			-						
	-			-						
	-			-						
TOTAL - THIS PAGE	66,070,000.00	-	-	879,000.00	-	-	16,701,000.00	48,490,000.00	-	-

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Sheet 40d

6 YEAR CAPITAL PROGRAM - 2026 to 2031
SUMMARY OF ANTICIPATED FUNDING SOURCES AND AMOUNTS

Local Unit: CITY OF CAPE MAY

1 Project Title	2 Estimated Total Costs	BUDGET APPROPRIATIONS 3a Current Year 2026	3b Future Years	4 Capital Improvement Fund	5 Capital Surplus	6 Grants - in - Aid and Other Funds	BONDS AND NOTES 7a General	7b Self Liquidating	7c Assessment	7d School
	-			-						
	-			-						
	-			-						
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TOTAL - THIS PAGE	-	-	-	-	-	-	-	-	-	-

C - 5

Sheet 40d1

6 YEAR CAPITAL PROGRAM - 2026 to 2031
SUMMARY OF ANTICIPATED FUNDING SOURCES AND AMOUNTS

Local Unit: CITY OF CAPE MAY

1 Project Title	2 Estimated Total Costs	BUDGET APPROPRIATIONS 3a Current Year 2026	3b Future Years	4 Capital Improvement Fund	5 Capital Surplus	6 Grants - in - Aid and Other Funds	BONDS AND NOTES 7a General	7b Self Liquidating	7c Assessment	7d School
	-			-						
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TOTAL - ALL PROJECTS	66,070,000.00	-	-	879,000.00	-	-	16,701,000.00	48,490,000.00	-	-

C - 5

Sheet 40d - Totals

SECTION 2 - UPON ADOPTION FOR YEAR 2026

RESOLUTION

Be it Resolved by the COUNCIL MEMBERS of the CITY of CAPE MAY, County of CAPE MAY that the budget hereinbefore set forth is hereby adopted and shall constitute an appropriation for the purposes stated of the sums therein set forth as appropriations, and authorization of the amount of:

(a) $ 11,582,918.53 (Item 2 below) for municipal purposes, and

(b) $ - (Item 3 below) for school purposes in Type I School Districts only (N.J.S.A. 18A:9-2) to be raised by taxation and,

(c) $ - (Item 4 below) to be added to the certificate of amount to be raised by taxation for local school purposes in Type II School Districts only (N.J.S.A. 18A:9-3) and certification to the County Board of Taxation of the following summary of general revenues and appropriations.

(d) $ - (Sheet 43) Open Space, Recreation, Farmland and Historic Preservation Trust Fund Levy

(e) $ - (Sheet 44) Arts and Culture Trust Fund Levy

(f) $ - (Item 5 Below) Minimum Library Tax

RECORDED VOTE
(Insert last name)

Ayes	Nays	Abstained	Absent

SUMMARY OF REVENUES

1. General Revenues					
Surplus Anticipated				08-100	$ 6,490,500.00
Miscellaneous Revenues Anticipated				13-099	$ 11,668,558.13
Receipts from Delinquent Taxes				15-499	$ 165,000.00
2. AMOUNT TO BE RAISED BY TAXATION FOR MUNICIPAL PURPOSED (Item 6(a), Sheet 11)				07-190	$ 11,582,918.53
3. AMOUNT TO BE RAISED BY TAXATION FOR SCHOOLS IN TYPE I SCHOOL DISTRICTS ONLY:					
Item 6, Sheet 42	07-195	$	-		
Item 6(b), Sheet 11 (N.J.S.A. 40A:4-14)	07-191	$	-		
TOTAL AMOUNT TO BE RAISED BY TAXATION FOR SCHOOLS IN TYPE I SCHOOL DISTRICTS ONLY					$ -
4. To Be Added TO THE CERTIFICATE FOR THE AMOUNT TO BE RAISED BY TAXATION FOR SCHOOLS IN TYPE II SCHOOL DISTRICTS ONLY:					
Item 6(b), Sheet 11 (N.J.S.A. 40A:4-14)				07-191	
5. AMOUNT TO BE RAISED BY TAXATION MINIMUM LIBRARY TAX				07-192	$ -
Total Revenues				13-299	$ 29,906,976.66

Sheet 41

SUMMARY OF APPROPRIATIONS

5. GENERAL APPROPRIATIONS:	XXXXXX	XXXXXXXXXXXX
Within "CAPS"	XXXXXX	XXXXXXXXXXXX
(a & b) Operations Including Contingent	34-201	$ 16,412,921.00
(e) Deferred Charges and Statutory Expenditures - Municipal	34-209	$ 2,633,292.95
(g) Cash Deficit	46-885	$ -
Excluded from "CAPS"	XXXXXX	XXXXXXXXXXXX
(a) Operations - Total Operations Excluded from "CAPS"	34-305	$ 2,298,280.13
(c) Capital Improvements	44-999	$ 1,429,000.00
(d) Municipal Debt Service	45-999	$ 5,322,000.00
(e) Deferred Charges - Municipal	46-999	$ 338,000.00
(f) Judgments	37-480	$ -
(n) Transferred to Board of Education for Use of Local Schools (N.J.S.A. 40:48-17.1 & 17.3)	29-405	$ -
(g) Cash Deficit	46-885	$ -
(k) For Local District School Purposes	29-410	$ -
(m) Reserve for Uncollected Taxes	50-899	$ 1,473,482.58
6. SCHOOL APPROPRIATIONS - TYPE I SCHOOL DISTRICT ONLY (N.J.S.A. 40A:4-13)	07-195	
Total Appropriations	34-499	$ 29,906,976.66

It is hereby certified that the within budget is a true copy of the budget finally adopted by resolution of the Governing Body on the _____ day of _____, 2026. It is further certified that each item of revenue and appropriation is set forth in the same amount and by the same title as appeared in the 2026 approved budget and all amendments thereto, if any, which have been previously approved by the Director of Local Government Services.

Certified by me this _____ day of _____, 2026, _____, Clerk

Signature

Sheet 42

CITY OF CAPE MAY

OPEN SPACE, RECREATION, FARMLAND AND HISTORIC PRESERVATION TRUST FUND

DEDICATED REVENUES FROM TRUST FUND	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Amount to be Raised By Taxation	54-190			
Interest Income	54-113			
Reserve Funds:	54-101			
Total Trust Fund Revenues:	54-299	-	-	-

APPROPRIATIONS	FCOA	Appropriated for 2026	Appropriated for 2025	Expended 2025 Paid or Charged	Expended 2025 Reserved
Development of Lands for Recreation and Conservation:		xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
Salaries & Wages	54-385-1				-
Other Expenses	54-385-2				-
Maintenance of Lands for Recreation and Conservation:		xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
Salaries & Wages	54-375-1				-
Other Expenses	54-372-2				-
Historic Preservation:		xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
Salaries & Wages	54-176-1				-
Other Expenses	54-176-2				-
					-
Acquisition of Lands for Recreation and Conservation	54-915-2				-
Acquisition of Farmland	54-916-2				-
Down Payments on Improvements	54-902-2				-
Debt Service:		xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
Payment of Bond Principal	54-920-2				xxxxxxxxxx
Payment of Bond Anticipation Notes and Capital Notes	54-925-2				xxxxxxxxxx
Interest on Bonds	54-930-2				xxxxxxxxxx
Interest on Notes	54-935-2				xxxxxxxxxx
Reserve for Future Use	54-950-2				-
Total Trust Fund Appropriations:	54-499	-	-	-	-

Summary of Program

Year Referendum Passed/Implemented: _____ *(Date)*

Rate Assessed: $ _____

Total Tax Collected to date: $ _____

Total Expended to date: $ _____

Total Acreage Preserved to date: _____ *(Acres)*

Recreation land preserved in 2025: _____ *(Acres)*

Farmland preserved in 2025: _____ *(Acres)*

Sheet 43

CITY OF CAPE MAY ARTS AND CULTURE TRUST FUND

DEDICATED REVENUES FROM TRUST FUND	FCOA	Anticipated 2026	Anticipated 2025	Realized in Cash in 2025
Amount to be Raised By Taxation	56-190			
Reserve Funds:	56-101			
Total Trust Fund Revenues:	56-299	-	-	-

APPROPRIATIONS	FCOA	Appropriated for 2026	Appropriated for 2025	Expended 2025 Paid or Charged	Expended 2025 Reserved
xxxxxxxxxxxxxxxxxx	xxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx
					-
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					-
					-
					-
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					-
					-
					-
					-
					-
					-
					-
Total Trust Fund Appropriations:	56-499	-	-	-	-

Summary of Program

Year Referendum Passed/Implemented: _____ *(Date)*

Rate Assessed: $ _____

Total Tax Collected to date: $ _____

Total Expended to date: $ _____

Sheet 44

Annual List of Change Orders Approved
Pursuant to N.J.A.C. 5:30-11

Contracting Unit: **CITY OF CAPE MAY** Year Ending: December 31, 2025

The following is a complete list of all change orders which caused the originally awarded contract price to be exceeded by more than 20 percent. For regulatory details please consult N.J.A.C. 5:30-11.1 et seq. Please identify each change order by name of the project.

NONE

For each change order listed above, submit with introduced budget a copy of the governing body resolution authorizing the change order and an Affidavit of Publication for the newspaper notice required by N.J.A.C. 5:30-11.9(d). (Affidavit must include a copy of the newspaper notice.)

If you have not had a change order exceeding the 20 percent threshold for the year indicated above, please check here ☑ and certify below.

3/17/2026
Date

eburke@capemaycity.com
Clerk of the Governing Body

Sheet 45

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 591-2026

AN ORDINANCE AMENDING CHAPTER 525 OF THE CITY ZONING CODE TO PROMOTE AFFORDABLE HOUSING IN THE C-5 ZONING DISTRICT

WHEREAS, the C-5 Service Business–Light Industrial District includes certain areas fronting on Elmira Street and Bank Street and is located in proximity to Cape Island Creek; and

WHEREAS, pursuant to Section 525-26 of the City Code, the purposes of the C-5 District are to provide adequate space for service-oriented and light industrial businesses in designated areas, while ensuring compatibility among uses and accessibility to essential facilities; to maximize light and air through appropriate building height and spacing; and to safeguard these districts from incompatible intrusions. By promoting a well-planned pattern of land use, the City seeks to foster stable growth, protect the character and value of commercial and industrial zones, strengthen the economic base, and support municipal revenues. Additionally, these guidelines aim to preserve natural, historical, and physical resources, ensuring that permitted uses align with the long-term viability and overall economic well-being of the community; and

WHEREAS, consistent with the City's obligation to provide realistic opportunities for affordable housing, and in accordance with the Consent Order entered into with Fair Share Housing Center in the City's Fourth Round declaratory judgment case entitled In the Matter of the Application of the City of Cape May, Docket No. CPM-L-37-25, the City Council intends to promote affordable housing within the City of Cape May through the application of an overlay in the C-5 District where realistic development opportunities exist. For reference, the proposed overlay standards for bulk and density set forth below are similar to those that exist in the R-3 and R-S zones; and

WHEREAS, pursuant to N.J.S.A. 40:55D-26, prior to the final adoption of this development regulation, the City Council has reviewed the report and any recommendation of the Planning Board.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Cape May as follows:

Section 1. Section 525 of the Cape May City Code is hereby amended to include the following **NEW LANGUAGE**:

§ 525-26.1 C-5(O) - Service Business-Light Industrial Affordable Housing Overlay District.

A. Intent. In addition to the goals stated in § 525-2 of this chapter, this district is established in accordance with the planning policies as described in the City's Comprehensive Development Plan and are intended to achieve the following:

(1) Provide sufficient space in appropriate locations for various types of affordable housing uses anticipated by the City plan.

B. Use regulations.

(1) Conditional Uses by right. In any C-5(O) District, land, buildings, or premises may be used by right for the following purposes:

(a) Attached dwellings.

(b) Multifamily dwellings.

Subject to the following Conditions:

[1] Overall tract size must be at least 1 acre. Smaller lots may be created within the overall tract.

[2] Project must include an onsite inclusionary zoning component with a presumptive maximum affordable housing set-aside of twenty percent (20%) of the total number of units in the development. All affordable units in such projects will be constructed and occupied in compliance with the Fair Housing Act ("FHA"), the Uniform Housing Affordability Controls ("UHAC"), the City's Housing Element and Fair Share Plan, and the City's Affordable Housing Ordinance.

(2) Accessory uses. Only the following accessory uses may be permitted in any C-5(O) District:

(a) Customary accessory uses related to attached dwellings and multifamily dwellings.
(b) Off-street parking facilities.
(c) Private and semi-private recreation facilities subject to § 525-62.
(d) Residential accessory uses subject to § 525-55.
(e) Uses which are clearly incidental and accessory to the uses by right.

C. Area and bulk regulations.

(1) Minimum Requirements:

	Attached Dwelling/Multifamily Dwellings
Minimum lot size	12,500 sq. ft.
Min. lot size per dwelling unit	2,500 sq. ft.
Building setback line	20 feet
Lot width	100 feet
Lot frontage	100 feet*
Habitable floor area per dwelling unit	500 sq. ft.

	Attached Dwelling/Multifamily Dwellings
Rear yard	25 feet
Total	20 feet
Each side	10 feet

*For corner lots and lots fronting on a cul-de-sac, see definition of lot frontage.

(2) Maximum regulations:

TABLE 1

	Building Height	Lot Coverage
Attached dwellings	35 feet	75%
Multifamily dwellings	35 feet	75%

(3) Building heights are subject to § 525-59D.

D. Supplemental regulations. As required by Articles IX, X and XI, inclusive.

Section 2. All other ordinances in conflict or inconsistent with this Ordinance are hereby repealed, to the extent of such conflict or inconsistency. Should any portion of this Ordinance be adjudged by a court of competent jurisdiction to be invalid, such judgment shall not affect, impair or repeal the remainder of this Ordinance.

Section 3. This ordinance shall take effect 20 days after passage and publication, according to law.

ATTEST:

_____
Erin C. Burke, City Clerk

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

BY:_____
Zachary M. Mullock, Mayor

NOTICE

Ordinance 591-2026 was introduced at a Regular meeting of the City Council of the City of Cape May, held on February 3, 2026, tabled on March 3, 2026, and was further considered for final passage during a Regular meeting of the City Council, held at the Cape May City Hall Auditorium, 643 Washington Street, Cape May, New Jersey, on March 17, 2026 at 5:00 P.M. at which time a Public Hearing was held.

_____
Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

Introduced: February 3, 2026
1st Publication: February 11, 2026
Tabled: March 3, 2026
2nd Reading & Adoption: March 17, 2026
Final Publication: March 18, 2026
Effective Date: April 7, 2026

cc: City Manager
Affordable Housing Counsel
City Solicitor
Planning Board

RESOLUTION NO. 03-10-2026: 3

FINDINGS OF FACT AND CONCLUSIONS OF LAW OF THE

CITY OF CAPE MAY PLANNING BOARD

WHEREAS, the City of Cape May Planning Board at its regular meeting on March 10, 2026 discussed and considered The City of Cape May proposed Ordinance 591-2026 An Ordinance Amending Chapter 525 of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District,

WHEREAS, the City of Cape May Planning Board is tasked to review and determine the consistency of said Ordinance with the Master Plan for the City of Cape May and Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination for the City of Cape May;

NOW THEREFORE, BE IT RESOLVED, as set forth below:

1. The Board accepts and adopts the findings and recommendations of its Board Planner Craig Hurless as set forth on the record and in his report dated February 5, 2026, a copy of which is attached as Exhibit A and its relevant portions are incorporated by reference.

2. For the reasons set forth in said report, and for the reasons stated on the record at the hearing conducted on March 10, 2026, the Board finds The City of Cape May proposed Ordinance 591-2026 An Ordinance Amending Chapter 525 of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District, is consistent with the Master Plan for the City of Cape May and Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination for the City of Cape May, and so reports pursuant to N.J.S.A. 40:55D-62a.

I hereby certify the foregoing to be an original resolution adopted by the Planning Board of the City of Cape May at a meeting held on March 10, 2026.

Karen Keenan, Board Secretary

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Mr. Riggs				X		
Mr. Gorgone			X			
Councilmember Bodnar	X					
Deputy Mayor McDade	X				X	
Mrs. Reed			X			
Mr. Crowley	X					
Mr. Lundholm	X					
Mr. Padussis			X			
Mr. Crippen	X					X
Mr. Jones	X					
Mr. Bezaire	X					

cc:City Council via City Clerk
City Solicitor

EXHIBIT A

HURLESS PLANNING & ENGINEERING, LLC

Civil / Municipal Engineering
Land Use Planning and Design
Site Plan and Subdivision Design
Water, Septic and Wastewater Design
Environmental Consulting
Inspection / Construction Management

Craig R. Hurless, PE, PP, CME

MEMORANDUM

TO: Cape May City Planning Board

DATE: February 5, 2026

FROM: Hurless Planning & Engineering
Craig R. Hurless, PE, PP, CME
Planning Board Engineer & Planner

RE: **Cape May Master Plan Consistency Review**
Ordinance No. 591-2026
Ordinance No. 592-2026
Ordinance No. 593-2026
Affordable Housing Ordinances
HPE No. 1206.10

DESCRIPTION: The Master Plan Reexamination was adopted on March 12, 2019, by the City of Cape May Planning Board pursuant to Resolution 03-12-2019:3. The Master Plan represents the City's vision for itself and a means for guiding land development policy and planning decisions. Once adopted by the Planning Board, the Master Plan serves as the basis for governing land use throughout the City on both a private and public level. Goals and objectives serve as the crux of the Master Plan, outlining a vision for a community and delineate actions that can achieve that vision.

The following draft ordinances have been forwarded for master plan consistency review, comment and recommendation. The ordinances are titled the following:

- **Ordinance No. 591-2026 - An Ordinance Amending Chapter 525 Of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District.**
- **Ordinance No. 592-2026 - An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" Of the City Code.**
- **Ordinance No. 593-2026 - An Ordinance Repealing and Replacing Chapter 59, Article Vi**

507 Heritage Court, Galloway, NJ 08205
Phone: 609.204.0798 E-mail: c.hurless@comcast.net
COA# 24GA28385200

RECEIVED
FEB - 5 2026
CITY OF CAPE MAY

Entitled "Development Fee Requirements" Of the City Code.

I offer the following comments for Planning Board review:

MASTER PLAN CONSISTENCY REVIEW COMMENTS:

As part of the consideration of any proposed land use ordinances, a Master Plan consistency review is conducted. The specific language and recommendations contained in the March 12, 2019, Master Plan, Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination that relate to the proposed ordinance are as follows:

> *The Municipal Land Use Law N.J.S.A 40:55D-28(b)(3) requires a municipal master plan to include a Housing Element. It is a component of the master plan designed to achieve the goal of providing affordable housing by demonstrating that the zoning provides for adequate capacity and opportunity to accommodate residential and employment growth. It includes a statement of the standards, objectives and principals including, but is not limited to, residential standards and proposals for the construction and improvement of housing. It takes into account the environmental conditions, intensity of development, and existing zoning of a community; and a housing element which includes an analysis of housing, demographic and employment characteristics, and an analysis of municipal lands appropriate for affordable housing. It also sets forth the municipal fair share obligation.*

A new Housing Element & Fair Share Plan (HEFSP) dated June 4, 2025 was adopted after a public hearing by Resolution by the City of Cape May Planning Board on June 24, 2025. The HEFSP was endorsed by Resolution by the Council of the City of Cape May on July 1, 2025.

The stated purpose of the new HEFSP is stated as:

> *This Amended Fourth Round Housing Element and Fair Share Plan complies with COAH's Prior Round regulations at N.J.A.C. 5:93-1.1 et seq., as well as subsequent applicable laws, such as the 2024 amendments to the FHA. In accordance with the above, this Amended Fourth Round Housing Element and Fair Share Plan is designed to achieve the goal of addressing the City's current Rehabilitation Obligation (Present Need), Prior Round Obligation (1987-1999), Third Round Obligation (1999- 2025), and its Fourth Round Obligation (Prospective Need), with particular attention to creating a realistic opportunity for the production of low- and moderate-income housing in accordance with the Consent Order entered into between the City and FSHC on January 16, 2026.*

The City of Cape May filed a binding resolution and declaratory judgment action, pursuant to N.J.S.A. 52:27D-301 et seq. and Administrative Office of the Courts Directive #14-24 ("AOC Directive") with the Affordable Housing Dispute Resolution Program (the "Program") on January 24, 2025; and having received no objections to the City's binding resolution accepting the DCA's calculation of its fair share obligations by the February 28, 2025 deadline, the Court entered an Order on March 27, 2025, setting the City's Fourth Round fair share obligations as a Present Need of 46

units and a Prospective Need of 48 units, and ordering the City to file a Housing Element and Fair Share Plan ("HEFSP") by the June 30, 2025 statutory deadline. The City filed its HEFSP with the Program on June 25, 2025 and filed its Fourth Round Spending Plan with the Court on July 2, 2025.

The Fair Share Housing Center (FSHC) filed a letter pursuant to N.J.S.A. 52:27D-304.1(f)(2)(b) regarding the City's HEFSP on August 26, 2025 seeking additional compliance information and documentation before the HEFSP may be approved by the Program and/or the Court. The Court issued a Case Management Order in the City's Fourth Round Declaratory Judgment Action on November 18, 2025, which established certain deadlines, including the provision of documentation by December 1, 2025 to FSHC and the Court, with an explanation of what additional documentation still needed to be provided, if any.

On December 1, 2025, the City filed a letter with the Court, with a copy to FSHC, which attached additional compliance documentation, and also provided a response to FSHC's request for certain documentation that was not provided; and thereafter the City and FSHC negotiated and finalized a Consent Order. The Court having reviewed the City's HEFSP, attachments, and additional compliance documentation filed separately and having determined that the HEFSP and supporting documentation filed meets the "objective standard" and are in compliance with the Fair Housing Act and the Mount Laurel doctrine, so long as the conditions set forth in this order are met.

The ordinances subject to this review were drafted to address the conditions set forth in the Consent Order. The Housing Element and Fair Share Plan has also been revised to be consistent with these conditions and requires adoption of the updated plan.

GENERAL REVIEW COMMENTS:

1) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 591-2026 - An Ordinance Amending Chapter 525 Of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District**:

   The consent order requires the following: "The City will adopt an overlay zone or zones to comply with the 25% Fourth Round unmet need requirement." The Fourth Round unmet need is 48 units.

   The proposed ordinance intends to promote affordable housing within the City of Cape May through the application of an overlay in the C-5 District where realistic development opportunities exist. For reference, the proposed overlay standards for bulk and density set forth below are like those that exist in the R-3 and R-S zones. Attached and multifamily dwellings that include an onsite inclusionary zoning component with a presumptive maximum affordable housing set-aside of twenty percent (20%) of the total number of units in the development. All affordable units in such projects will be constructed and occupied in compliance with the Fair Housing Act ("FHA"), the Uniform Housing Affordability Controls ("UHAC"), the City's Housing Element and Fair Share Plan, and the City's Affordable Housing Ordinance. These standards apply only to lots greater than 1 acre in size.

2) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 592-2026 - An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" Of the City Code.**

The consent order requires the following: "The City shall update its Accessory Apartment Manual, Affordable Housing Ordinance, Development Fee Ordinance, Affirmative Marketing Plan, and other administrative documents in accordance with the adopted regulations at N.J.A.C. 5:80-26.1, et seq, and N.J.A.C. 5:99 no later than May 15, 2026."

This ordinance proposes to repeal and replace in its entirety, Chapter 59, Article VI (Development Fee Requirements) of the General Ordinances of the City of Cape May to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq.

This new chapter establishes standards for the collection, maintenance, and expenditure of development fees that are consistent with regulations set forth in P.L. 2024, c. 2, N.J.S.A. 52:27D-301 et seq., N.J.A.C. 5:99-1 et seq. and as previously established in accordance with P.L. 2008, c. 46, Sections 8 and 32 through 38 (N.J.S.A. 52:27D-329.2) and the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 8.7). Fees collected pursuant to this chapter shall be used for the sole purpose of providing very-low-, low- and moderate-income housing in accordance with a Court-approved Spending Plan.

3) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 593-2026 - An Ordinance Repealing and Replacing Chapter 59, Article Vi Entitled "Development Fee Requirements" Of the City Code.**

Thew consent order requires the following:

- *Any accessory apartments that are created beyond the six needed to satisfy the City's Third Round RDP will be applied to the unmet need.*
- *The City will amend its Mandatory Set-Aside Ordinance to require any residential developments of five units or more to have a 20% set-aside for both rental and for-sale units.*

The proposed ordinance changes amend both the accessory apartment program and mandatory set-aside ordinance consistent with the consent order requirements and updates the language in Chapter 59 to be consistent with to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq.

4) The Board may find that the proposed changes are consistent with the Master Plan as the proposed ordinance is consistent with the stated goals, objectives, and

recommendations cited above. The Board should discuss the proposed ordinance changes. Other comments and recommendations for changes may also be forwarded to the governing body for consideration.

Should there be any questions regarding the contents of this report, please feel free to contact this office.

cc: Bruce Britton, Zoning Official
Karen Keenan, Board Assistant
Richard M. King, Board Attorney
Christopher Gillin-Schwartz, City Solicitor

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CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 592-2026

AN ORDINANCE REPEALING AND REPLACING CHAPTER 59, ARTICLE V ENTITLED "AFFORDABLE HOUSING" OF THE CITY CODE

WHEREAS, Chapter 59, Article V (Affordable Housing) of the General Ordinances of the City of Cape May has to be repealed and replaced in its entirety to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq; and

WHEREAS, this Ordinance establishes City wide regulations and standards to govern the development of very low, low and moderate-income affordable units for multifamily for-sale and rental residential developments that may be approved by the City or the City Planning Board, and is designed to regulate these very low, low- and moderate-income units in a manner consistent with the FHA, UHAC, N.J.A.C. 5:99-1 et seq., and applicable New Jersey Council on Affordable Housing (COAH) regulations; and

BE IT ORDAINED by the Mayor and Council of the City of Cape May, in the County of Union and State of New Jersey that Chapter 59, Article V (Affordable Housing) of the General Ordinances of the City of Cape May is hereby repealed and replaced as follows:

Section 1. Chapter 59, Article V, Affordable Housing, of the General Ordinances of the City of Cape May, shall be repealed and replaced as follows:

§ 59-40 Introduction & Applicability.

1. This section of the Code sets forth regulations regarding the very low-, low- and moderate-income housing units in City of Cape May consistent with the provisions outlined in P.L 2024, Chapter 2, including the amended Fair Housing Act ("FHA") at N.J.S.A. 52:27D-301 et seq., as well as the Department of Community Affairs, Division of Local Planning Services ("LPS") at N.J.A.C. 5:99 et seq., statutorily upheld existing regulations of the now-defunct Council on Affordable Housing ("COAH") at N.J.A.C. 5:93 and 5:97, the Uniform Housing Affordability Controls ("UHAC") at N.J.A.C. 5:80-26.1 et seq., and as reflected in the adopted municipal Fourth Round Housing Element and Fair Share Plan ("HEFSP").
2. This Ordinance is intended to ensure that very low-, low- and moderate-income units ("affordable units") are created with controls on affordability over time and that very low-, low- and moderate-income households shall occupy these units pursuant to statutory requirements. This Ordinance shall apply to all inclusionary developments, individual affordable units, and 100% affordable housing developments except where inconsistent with applicable law. Low-Income Housing Tax Credit financed developments shall adhere to the provisions set forth below in item 5.c. below.
3. The City of Cape May Planning Board has adopted a HEFSP pursuant to the Municipal Land Use Law at N.J.S.A. 40:55D-1, et seq. The Fair Share Plan describes the ways the municipality shall address its fair share of very low-, low- and moderate-income housing as approved by the Superior Court and documented in the Housing Element.

4. This Ordinance implements and incorporates the relevant provisions of the HEFSP and addresses the requirements of P.L 2024, Chapter 2, the FHA, N.J.A.C. 5:99, NJ Supreme Court upheld COAH regulations at N.J.A.C. 5:93 and 5:97, and UHAC at N.J.A.C. 5:80-26.1, as may be amended and supplemented.
5. Applicability
    a. The provisions of this Ordinance shall apply to all affordable housing developments and affordable housing units that currently exist and that are proposed to be created pursuant to the municipality's most recently adopted HEFSP, excluding those affordable housing units that were subject to a written agreement, rezoning or approval prior to the end of the Third Round on June 30, 2025.
    b. This Ordinance shall also apply to any unanticipated future developments that will provide very low-, low- and moderate-income housing units.
    c. Projects receiving federal Low Income Housing Tax Credit financing and are proposed for credit shall comply with the low/moderate split and bedroom distribution requirements, maximum initial rents and sales prices requirements, affirmative fair marketing requirements of UHAC at N.J.A.C. 5:80-26.16 and the length of the affordability controls applicable to such projects shall be not less than a 30-year compliance period plus a 15-year extended-use period, for a total of not less than 45 years.

§ 59-41 Definitions.

As used herein the following terms shall have the following meanings:

"Accessory apartments" means a residential dwelling unit that provides complete independent living facilities with a private entrance for one or more persons, consisting of provisions for living, sleeping, eating, sanitation, and cooking, including a stove and refrigerator, and is located within a proposed preexisting primary dwelling, within an existing or proposed structure that is an accessory to a dwelling on the same lot, constructed in whole or part as an extension to a proposed or existing primary dwelling, or constructed as a separate detached structure on the same lot as the existing or proposed primary dwelling. Accessory apartments are also referred to as "accessory dwelling units".

"Act" means the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 et seq.

"Adaptable" means constructed in compliance with the technical design standards of the barrier free subcode adopted by the Commissioner of Community Affairs pursuant to the "State Uniform Construction Code Act," P.L.1975, c. 217 (C.52:27D-119 et seq.) and in accordance with the provisions of section 5 of P.L.2005, c. 350 (C.52:27D-123.15).

"Administrative agent" means the entity approved by the Division responsible for the administration of affordable units, in accordance with N.J.A.C. 5:99-7, and UHAC at N.J.A.C. 5:80-26.15.

"Affirmative marketing" means a regional marketing strategy designed to attract buyers and/or renters of affordable units pursuant to N.J.A.C. 5:80-26.16.

"Affirmative Marketing Plan" means the municipally adopted plan of strategies from which the administrative agent will choose to implement as part of the Affirmative Marketing requirements.

"Affirmative Marketing Process" or "Program" means the actual undertaking of Affirmative Marketing activities in furtherance of each project with very low- low- and moderate-income units.

"Affordability assistance" means the use of funds to render housing units more affordable to low- and moderate-income households and includes, but is not limited to, down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowner's association or condominium fees and special assessments, common maintenance expenses, and assistance with emergency repairs and rehabilitation to bring deed-restricted units up to code, pursuant to N.J.A.C. 5:99-2.5.

"Affordability average" means an average of the percentage of regional median income at which restricted units in an affordable development are affordable to low- and moderate-income households.

"Affordable" means, in the case of an ownership unit, that the sales price for the unit conforms to the standards set forth at N.J.A.C. 5:80-26.7 and, in the case of a rental unit, that the rent for the unit conforms to the standards set forth at N.J.A.C. 5:80-26.13.

"Affordable housing development" means a development included in a municipality's housing element and fair share plan, and includes, but is not limited to, an inclusionary development, a municipally sponsored affordable housing project, or a 100 percent affordable development. This includes developments with affordable units on-site, off-site, or provided as a payment in-lieu of construction only if such a payment-in-lieu option has been previously approved by the Program or Superior Court as part of the HEFSP. Payments in lieu of construction were invalidated per P.L. 2024, c.2.

"Affordable Housing Dispute Resolution Program" or "the Program" refers to the dispute resolution program established pursuant to N.J.S.A. 52:27D-313.2.

"Affordable Housing Monitoring System" or "AHMS" means the Department's cloud-based software application, which shall be the central repository for municipalities to use for reporting detailed information regarding affordable housing developments, affordable housing unit completions, and the collection and expenditures of funds deposited into the municipal affordable housing trust fund.

"Affordable Housing Trust Fund" or "AHTF" means that non-lapsing, revolving trust fund established in DCA pursuant to N.J.S.A. 52:27D-320 and N.J.A.C. 5:43 to be the repository of all State funds appropriated for affordable housing purposes. All references to the "Neighborhood Preservation Nonlapsing Revolving Fund" and "Balanced Housing" mean the AHTF.

"Affordable unit" means a housing unit proposed or developed pursuant to the Act, including units created with municipal affordable housing trust funds.

"Age-restricted housing" means a housing unit that is designed to meet the needs of, and is exclusively for, an age-restricted segment of the population such that: 1. All the residents of the development where the unit is situated are 62 years or older; 2. At least 80 percent of the units are occupied by one person that is 55 years or older; or 3. The development has been designated by the Secretary of HUD as "housing for older persons" as defined in Section 807(b)(2) of the Fair Housing Act, 42 U.S.C. § 3607.

"Agency" means the New Jersey Housing and Mortgage Finance Agency established by P.L.1983, c. 530 (C.55:14K-1 et seq.).

"Assisted living residence" means a facility licensed by the New Jersey Department of Health to provide apartment-style housing and congregate dining and to ensure that assisted living services are available when needed for four or more adult persons unrelated to the proprietor. Apartment units must offer, at a minimum, one unfurnished room, a private bathroom, a kitchenette, and a lockable door on the unit entrance.

"Barrier-free escrow" means the holding of funds collected to adapt affordable unit entrances to be accessible in accordance with N.J.S.A. 52:27D-311a et seq. Such funds shall be held in a municipal affordable housing trust fund pursuant to N.J.A.C. 5:99-2.6.

"Builder's remedy" means court-imposed site-specific relief for a litigant who seeks to build affordable housing for which the court requires a municipality to utilize zoning techniques, such as mandatory set-asides or density bonuses, including techniques which provide for the economic viability of a residential development by including housing that is not for low- and moderate-income households.

"Certified household" means a household that has been certified by an administrative agent as a very-low-income household, a low-income household, or a moderate-income household.

"CHOICE" means the no-longer-active Choices in Homeownership Incentives for Everyone Program, as it was authorized by the Agency.

"COAH" or the "Council" means the Council on Affordable Housing established in, but not of, DCA pursuant to the Act and that was abolished effective March 20, 2024, pursuant to section 3 at P.L. 2024, c. 2 (N.J.S.A. 52:27D-304.1).

"Commissioner" means the Commissioner of the Department of Community Affairs.

"Compliance certification" means the certification obtained by a municipality pursuant to section 3 of P.L.2024, c. 2 (C.52:27D-304.1), that protects the municipality from exclusionary zoning litigation during the current round of present and prospective need and through July 1 of the year the next round begins, which is also known as a "judgment of compliance" or "judgment of repose." The term "compliance certification" shall include a judgment of repose granted in an action filed pursuant to section 13 of P.L.1985, c. 222 (C.52:27D-313).

"Construction" means new construction and additions, but does not include alterations, reconstruction, renovations, conversion, relocation, or repairs, as those terms are defined in the State Uniform Construction Code promulgated pursuant to the State Uniform Construction Code Act, P.L. 1975, c. 217(N.J.S.A. 52:27D-119 et seq.).

"County-level housing judge" means a judge appointed pursuant to section 5 at P.L. 2024, c. 2, to resolve disputes over the compliance of municipal fair share affordable housing obligations and municipal Fair Share plans and housing elements with the Act.

"DCA" and "Department" mean the State of New Jersey Department of Community Affairs.

"Deficient housing unit" means a housing unit with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement and/or load bearing structural systems.

"Department" means the New Jersey Department of Community Affairs.

"Developer" means the legal or beneficial owner or owners of a lot or of any land proposed to be included in a proposed development, including the holder of an option or contract to purchase, or other person having an enforceable proprietary interest in such land.

"Development" means the division of a parcel of land into two or more parcels, the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any building or other structure, or of any mining, excavation, or landfill, and any use or change in the use of any building or other structure, or land or extension of use of land, for which permission may be required pursuant to the Municipal Land Use Law, N.J.S.A. 40:55D-1 et seq.

"Development fee" means money paid by a developer for the improvement of residential and non-residential property as permitted pursuant to N.J.S.A. 52:27D-329.2 and 40:55D-8.1 through 40:55D-8.7 and N.J.A.C. 5:99-3.

"Dispute Resolution Program" means the Affordable Housing Dispute Resolution Program, established pursuant to section 5 at P.L. 2024, c. 2 (N.J.S.A. 52:27D-313.2).

"Division" means the Division of Local Planning Services within the Department of Community Affairs.

"Emergent opportunity" means a circumstance that has arisen whereby affordable housing will be able to be produced through a delivery mechanism not originally contemplated by or included in a fair share plan that has been the subject of a compliance certification.

"Equalized assessed value" or "EAV" means the assessed value of a property divided by the current average ratio of assessed to true value for the municipality in which the property is situated, as determined in accordance with sections 1, 5, and 6 at P.L. 1973, c. 123 (N.J.S.A. 54:1-35a, 54:1-35b,and 54:1-35c). Estimates at the time of building permit may be obtained by the tax assessor using construction cost estimates. Final EAV shall be determined at project completion by the municipal assessor.

"Equity share amount" means the product of the price differential and the equity share, with the equity share being the whole number of years that have elapsed since the last non-exempt sale of a restricted ownership unit, divided by 100, except that the equity share may not be less than five percent and may not exceed 30 percent.

"Exit sale" means the first authorized non-exempt sale of a restricted unit following the end of the control period, which sale terminates the affordability controls on the unit.

"Exclusionary zoning litigation" means litigation challenging the fair share plan, housing element, ordinances, or resolutions that implement the fair share plan or housing element of a municipality based on alleged noncompliance with the Act or the Mount Laurel doctrine, which litigation shall include, but shall not be limited to, litigation seeking a builder's remedy.

"Extension of expiring controls" means extending the deed restriction period on units where the controls will expire in the current round of a housing obligation, so that the total years of a deed restriction is at least 60 years.

"Fair share obligation" means the total of the present need and prospective need, including prior rounds, as determined by the Affordable Housing Dispute Resolution Program, or a court of competent jurisdiction.

"Fair share plan" means the plan or proposal, with accompanying ordinances and resolutions, by which a municipality proposes to satisfy its constitutional obligation to create a realistic opportunity to meet its fair share of low- and moderate-income housing needs of its region and which details the affirmative measures the municipality proposes to undertake to achieve its fair share of very low-, low- and moderate-income housing, as provided in the municipal housing element, and which addresses the development regulations necessary to implement

the housing element, including, but not limited to, inclusionary requirements and development fees, and the elimination of unnecessary housing cost-generating features from the municipal land use ordinances and regulations.

"FHA" means the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 et seq.

"Green Building Strategies" means the strategies that minimize the impact of development on the environment, and enhance the health, safety and well-being of residents by producing durable, low-maintenance, resource-efficient housing while making optimum use of existing infrastructure and community services.

"HMFA" or "the Agency" means the New Jersey Housing and Mortgage Finance Agency established pursuant to P.L. 1983, c. 530 (N.J.S.A. 55:14K-1 et seq.).

"Household income" means a household's gross annual income calculated in a manner consistent with the determination of annual income pursuant to section 8 of the United States Housing Act of 1937 (Section 8), not in accordance with the determination of gross income for Federal income tax liability.

"Housing element" means the portion of a municipality's master plan adopted in accordance with the Municipal Land Use Law (MLUL) at N.J.S.A. 40:55D-28.b(3) and the Act consisting of reports, statements proposals, maps, diagrams, and text designed to meet the municipality's fair share of its region's present and prospective housing needs, particularly with regard to low- and moderate-income housing, which shall include the municipal present and prospective obligation for affordable housing, determined pursuant to subsection f. at N.J.S.A. 52:27D-304.1.

"Housing region" means a geographic area established pursuant to N.J.S.A. 52:27D-304.2b.

"Inclusionary development" means a residential housing development in which a substantial percentage of the housing units are provided for a reasonable income range of very low-, low- and moderate- income households.

"Judgment of compliance" or "judgment for repose" means a determination issued by the Superior Court approving a municipality's fair share plan to satisfy its affordable housing obligation for a particular 10-year round.

"Low-income household" means a household with a household income equal to 50 percent or less of the regional median income.

"Low-income unit" means a restricted unit that is affordable to a low-income household.

"Major system" means the primary structural, mechanical, plumbing, electrical, fire protection, or occupant service components of a building which include but are not limited to, weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement or load bearing structural systems.

"Mixed use development" means any development that includes both a non-residential development component and a residential development component, and shall include developments for which: (1) there is a common developer for both the residential development component and the non-residential development component, provided that for purposes of this definition, multiple persons and entities maybe considered a common developer if there is a contractual relationship among them obligating each entity to develop at least a portion of the residential or non-residential development, or both, or otherwise to contribute resources to the development; and (2) the residential and non-residential developments are located on the same

lot or adjoining lots, including, but not limited to, lots separated by a street, a river, or another geographical feature.

"Moderate-income household" means a household with a household income in excess of 50 percent but less than 80 percent of the regional median income.

"Moderate-income unit" means a restricted unit that is affordable to a moderate-income household.

"MONI" means the no-longer-active Market Oriented Neighborhood Investment Program, as it was authorized by the Agency.

"Municipal housing liaison" or "MHL" means an appointed municipal employee who is, pursuant to N.J.A.C. 5:99-6, responsible for oversight and/or administration of the affordable units created within the municipality.

"Municipal affordable housing trust fund" means a separate, interest-bearing account held by a municipality for the deposit of development fees, payments in lieu of constructing affordable units on sites zoned for affordable housing previously approved prior to March 20, 2024 (per P.L. 2024, c.2), barrier-free escrow funds, recapture funds, proceeds from the sale of affordable units, rental income, repayments from affordable housing program loans, enforcement fines, unexpended RCA funds remaining from a completed RCA project, application fees, and any other funds collected by the municipality in connection with its affordable housing programs, which shall be used to address municipal low- and moderate-income housing obligations within the time frames established by the Legislature and this chapter.

"Municipal development fee ordinance" means an ordinance adopted by the governing body of a municipality that authorizes the collection of development fees.

"New construction" means the creation of a new housing unit under regulation by a code enforcement official regardless of the means by which the unit is created. Newly constructed units are evidenced by the issuance of a certificate of occupancy and may include new residences created through additions and alterations, adaptive reuse, subdivision, or conversion of existing space, and moving a structure from one location to another.

"New Jersey Affordable Housing Trust Fund" means an account established pursuant to N.J.S.A. 52:27D-320.

"New Jersey Housing Resource Center" or "Housing Resource Center" means the online affordable housing listing portal, or its successor, overseen by the Agency pursuant to N.J.S.A. 52:27D-321.3 et seq.

"95/5 restriction" means a deed restriction governing a restricted ownership unit that is part of a housing element that received substantive certification from COAH pursuant to N.J.A.C. 5:93, as it was in effect at the time of the receipt of substantive certification, before October 1, 2001, or any other deed restriction governing a restricted ownership unit with a seller repayment option requiring 95 percent of the price differential to be paid to the municipality or an instrument of the municipality at the closing of a sale at market price.

"Non-exempt sale" means any sale or transfer of ownership of a restricted unit to one's self or to another individual other than the transfer of ownership between spouses or civil union partners; the transfer of ownership between former spouses or civil union partners ordered as a result of a judicial decree of divorce or judicial separation, but not including sales to third parties; the transfer of ownership between family members as a result of inheritance; the

transfer of ownership through an executor's deed to a class A beneficiary; and the transfer of ownership by court order.

"Nonprofit" means an organization granted nonprofit status in accordance with section 501(c)(3) of the Internal Revenue Code.

"Non-residential development" means:

Any building or structure, or portion thereof, including, but not limited to, any appurtenant improvements, which is designated to a use group other than a residential use group according to the State Uniform Construction Code, N.J.A.C. 5:23, promulgated to effectuate the State uniform Construction Code Act, N.J.S.A. 52:27D-119 et seq., including any subsequent amendments or revisions thereto;

Hotels, motels, vacation timeshares, and child-care facilities; and

The entirety of all continuing care facilities within a continuing care retirement community which is subject to the Continuing Care Retirement Community Regulation and Financial Disclosure Act, N.J.S.A.52:27D-330 et seq.

"Non-residential development fee" means the fee authorized to be imposed pursuant to N.J.S.A. 40:55D-8.1 through 40:55D-8.7.

"Order for repose" means the protection a municipality has from a builder's remedy lawsuit for a period of time from the entry of a judgment of compliance by the Superior Court. A judgment of compliance often results in an order for repose.

"Payment in lieu of constructing affordable units" means the prior approval of the payment of funds to the municipality by a developer when affordable units are were not produced on a site zoned for an inclusionary development. The statutory permission for payments in lieu of constructing affordable units was eliminated per P.L. 2024, c.2.

"Prospective need" means a projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations.

"Qualified Urban Aid Municipality" means a municipality that meets the criteria established pursuant to N.J.S.A. 52:27D-304.3.c(1).

"Person with a disability" means a person with a physical disability, infirmity, malformation, or disfigurement which is caused by bodily injury, birth defect, aging, or illness including epilepsy and other seizure disorders, and which shall include, but not be limited to, any degree of paralysis, amputation, lack of physical coordination, blindness or visual impairment, deafness or hearing impairment, the inability to speak or a speech impairment, or physical reliance on a service animal, wheelchair, or other remedial appliance or device.

"Price differential" means the difference between the controlled sale price of a restricted unit and the contract price at the exit sale of the unit, determined as of the date of a proposed contract of sale for the unit. If there is no proposed contract of sale, the price differential is the difference between the controlled sale price of a restricted unit and the appraised value of the unit as if it were not subject to UHAC, determined as of the date of the appraisal. If the controlled sale price exceeds the contract price or, in the absence of a contract price, the appraised value, the price differential is zero dollars.

"Prior round unit" means a housing unit that addresses a municipality's fair share obligation from a round prior to the fourth round of affordable housing obligations, including any unit that: (1) received substantive certification from COAH; (2) is part of a third-round settlement agreement or judgment of compliance approved by a court of competent jurisdiction, inclusive of units created pursuant to a zoning designation adopted as part of the settlement agreement or judgment of compliance to create a realistic opportunity for development; (3) is subject to a grant agreement or other contract with either the State or a political subdivision thereof entered into prior to July 1, 2025, pursuant to either item (1) or (2) above; or (4) otherwise addresses a municipality's fair share obligation from a round prior to the fourth round of affordable housing obligations. A unit created after the enactment of P.L. 2024, c. 2 (N.J.S.A. 52:27D-304.1) on March 20, 2024, is not a prior round unit unless: (1) it is created pursuant to a prior round development plan or zoning designation that was adopted and/or having received COAH or court approval on or before the cutoff date of June 30, 2025, or the date that the municipality adopts the implementing ordinances and resolutions for the fourth round of affordable housing obligations, whichever occurs sooner; and (2) its siting and creation are consistent with the form of the prior round development plan or zoning designation in effect as of the cutoff date, without any amendment or variance.

"Program" means the Affordable Housing Dispute Resolution Program, established pursuant to section 5 of P.L.2024, c. 2 (C.52:27D-313.2).

"Random selection process" means a lottery process by which currently income-eligible applicant-households are selected, at random, for placement in affordable housing units such that no preference is given to one applicant over another, except in the case of a veterans' preference where such an agreement exists; for purposes of matching household income and size with an appropriately priced and sized affordable unit; or another purpose allowed pursuant to N.J.A.C. 5:80-26.7(k)3. This definition excludes any practices that would allow affordable housing units to be leased or sold on a first-come, first-served basis.

"RCA administrator" means an appointed municipal employee who is responsible for oversight and/or administration of affordable units and associated revenues and expenditures within the municipality that were funded through regional contribution agreements.

"RCA project plan" means a past application, submitted by a receiving municipality in an RCA, delineating the manner in which the receiving municipality intended to create or rehabilitate low- and moderate-income housing.

"Receiving municipality" means, for the purposes of an RCA, a municipality that contractually agreed to assume a portion of another municipality's fair share obligation.

"Reconstruction" means any project where the extent and nature of the work is such that the work area cannot be occupied while the work is in progress and where a new certificate of occupancy is required before the work area can be reoccupied, pursuant to the Rehabilitation Subcode of the uniform Construction Code, N.J.A.C. 5:23-6. Reconstruction shall not include projects comprised only of floor finish replacement, painting or wallpapering, or the replacement of equipment or furnishings. Asbestos hazard abatement and lead hazard abatement projects shall not be classified as reconstruction solely because occupancy of the work area is not permitted.

"Recreational facilities and community centers" means any indoor or outdoor buildings, spaces, structures, or improvements intended for active or passive recreation, including, but not limited to, ballfields, meeting halls, and classrooms, accommodating either organized or informal activity.

"Regional contribution agreement" or "RCA" means a contractual agreement, pursuant to the Act, into which two municipalities voluntarily entered into and was approved by COAH and/or Superior Court prior to July 18, 2008, to transfer a portion of a municipality's affordable housing obligation to another municipality within its housing region.

"Regional median income" means the median income by household size for an applicable housing region, as calculated annually in accordance with N.J.A.C. 5:80-26.3.

"Rehabilitation" means the repair, renovation, alteration, or reconstruction of any building or structure, pursuant to the Rehabilitation Subcode, N.J.A.C. 5:23-6.

"Rent" means the gross monthly cost of a rental unit to the tenant, including the rent paid to the landlord, as well as an allowance for tenant-paid utilities computed in accordance with allowances published by DCA for its Section 8 program. With respect to units in assisted living residences, rent does not include charges for food and services.

"Residential development fee" means money paid by a developer for the improvement of residential property as permitted pursuant to N.J.S.A. 52:27D-329.2 and N.J.A.C. 5:99-3.2.

"Restricted unit" means a dwelling unit, whether a rental unit or ownership unit, that is subject to the affordability controls of this subchapter but does not include a market-rate unit that was financed pursuant to UHORP, MONI, or CHOICE.

"Spending plan" means a method of allocating funds contained in an affordable housing trust fund account, which includes, but is not limited to, development fees collected and to be collected pursuant to an approved municipal development fee ordinance, or pursuant to N.J.S.A. 52:27D-329.1 et seq., for the purpose of meeting the housing needs of low- and moderate-income individuals.

"State Development and Redevelopment Plan" or "State Plan" means the plan prepared pursuant to sections 1 through 12 of the "State Planning Act," P.L.1985, c. 398 (C.52:18A-196 et al.), designed to represent a balance of development and conservation objectives best suited to meet the needs of the State, and for the purpose of coordinating planning activities and establishing Statewide planning objectives in the areas of land use, housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination pursuant to subsection f. of section 5 of P.L.1985, c. 398 (C.52:18A-200).

"Supportive housing household" means a very low-, low- or moderate-income household certified as income eligible by an administrative agent in accordance with N.J.A.C. 5:80-26.14, in which at least one member is an individual who requires supportive services to maintain housing stability and independent living and who is part of a population identified by federal or state statute, regulation, or program guidance as eligible for supportive or special needs housing. Such populations include, but are not limited to: persons with intellectual or developmental disabilities, persons with serious mental illness, person with head injuries (as defined in Section 2 of P.L. 1977), persons with physical disabilities or chronic health conditions, persons who are homeless as defined by the U.S. Department of Housing and Urban Development at 24 C.F.R. Part 578, survivors of domestic violence, youth aging out of foster care, and other special needs populations recognized under programs administered by the U.S. Department of Housing and Urban Development, the Low-Income Housing Tax Credit Program, the McKinney–Vento Act, or the New Jersey Department of Human Services. A supportive housing household may include family members, unrelated individuals, or live-in

aides, provided that the household meets the income eligibility requirements of this subchapter, except that in the case of unrelated individuals not operating as a family unit, income eligibility shall be tested on an individual basis rather than in the aggregate; the unit is leased or sold subject to the affordability controls established herein; and the supportive services available to the household are designed to promote housing stability, independent living, and community integration. The determination of whether unrelated individuals are operating as a family unit shall be made based on the applicant's self-identification of household members on the affordable housing application.

"Supportive housing sponsoring program" means grant or loan program which provided financial assistance to the development of the unit.

"Supportive housing unit" means a restricted rental unit, as defined by N.J.S.A. 34:1B-21.24, that is affordable to very low-, low- or moderate-income households and is reserved for occupancy by a supportive housing household. Supportive housing units are also referred to as permanent supportive housing units.

"Transitional housing" means temporary housing that: (1) includes, but is not limited to, single-room occupancy housing or shared living and supportive living arrangements; (2) provides access to on-site or off-site supportive services for very low-income households who have recently been homeless or lack stable housing; (3) is licensed by the department; and (4) allows households to remain for a minimum of six months.

"Treasurer" means the Treasurer of the State of New Jersey.

"UHAC" means the Uniform Housing Affordability Controls set forth at N.J.A.C. 5:80-26.

"UHORP" means the Agency's Urban Homeownership Recovery Program, as it was authorized by the Agency Board.

"Unit type" means type of dwelling unit with various building standards including but not limited to single-family detached, single-family attached/townhouse, stacked townhouse (attached building containing 2 units each with separate entrances), duplex (detached building containing 2 units each with separate entrances), triplex (3 units each with separate entrance), quadplex (4 units each with separate entrance), multifamily / flat (2 or more units with a shared entrance). Inclusion of a garage, or not, shall not define the unit type.

"Very-low-income household" means a household with a household income less than or equal to 30 percent of the regional median income.

"Very-low-income housing" means housing affordable according to the Federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 30 percent or less of the median gross household income for households of the same size within the housing region in which the housing is located.

"Very-low-income unit" means a restricted unit that is affordable to a very-low-income household.

"Veteran" means a veteran as defined at N.J.S.A. 54:4-8.10.

"Veterans' preference" means the agreement between a municipality and a developer or residential development owner that allows for low- to moderate-income veterans to be given preference for up to 50 percent of rental units in relevant projects, as provided for at N.J.S.A. 52:27D-311.j.

"Weatherization" means building insulation (for attic, exterior walls and crawl space), siding to improve energy efficiency, replacement storm windows, replacement storm doors, replacement windows and replacement doors and is considered a major system for rehabilitation.

§ 59-42 Monitoring and Reporting Requirements.

1. The municipality shall comply with the following monitoring and reporting requirements regarding the status of the implementation of its court-approved Housing Element and Fair Share Plan:

   a. The municipality shall provide electronic monitoring data with the Department pursuant to P.L 2024, Chapter 2 and N.J.A.C. 5:99 through the Affordable Housing Monitoring System (AHMS). All monitoring information required to be made public by the FHA shall be available to the public on the Department's website at https://www.nj.gov/dca/dlps/hss/MuniStatusReporting.shtml.

   b. On or before February 15 of each year, the municipality shall provide annual reporting of its municipal Affordable Housing Trust Fund activity to the Department on the AHMS portal. The reporting shall include an accounting of all municipal Affordable Housing Trust Fund activity, including the sources and amounts of funds collected and the amounts and purposes for which any funds have been expended, for the previous year from January 1st to December 31st.

   c. On or before February 15 of each year, the annual reporting of the status of all affordable housing activity shall be provided to the Department on the AHMS portal, for the previous year from January 1st to December 31st.

§ 59-43 Municipality-wide Mandatory Set-Aside.

1. A development, other than single-family family detached, providing a minimum of five new housing units created through any municipal rezoning or Zoning Board action, use or density variance, redevelopment plan, or rehabilitation plan that provides for densities at or above six units per acre, is required to include an affordable housing set-aside of 20%.
2. Any affordable units generated through such mandatory set-aside shall be subject to all other provisions of this ordinance.
3. All such affordable units shall be governed by this ordinance the controls on affordability, including bedroom distribution, and affirmatively marketed to the housing region in conformance with UHAC at N.J.A.C. 5:80-26.1 et seq., any successor regulation, and all other applicable laws.
4. No subdivision shall be permitted or approved for the purpose of avoiding compliance with this requirement. Developers cannot, for example, subdivide a project into two lots and then make each of them a number of units just below the threshold.
5. The mandatory set-aside requirements of this section do not give any developer the right to any rezoning, variance or other relief, or establish any obligation on the part of the municipality to grant such rezoning, variance or other relief.
6. This municipality-wide mandatory set-aside requirement does not apply to any sites or specific zones otherwise identified in the HEFSP, for which density and set-aside requirements shall be governed by the specific standards as set forth therein.

7. In the event that the inclusionary set-aside of 20% of the total number of residential units does not result in a full integer, the developer shall choose one of two options for addressing the fractional unit:

   a. The developer may round the set-aside upward to construct a whole additional affordable unit; or

   b. If the set-aside includes a fractional unit equal to 0.49 or less, the developer may round the set-aside downward and construct the lesser whole number of affordable units and shall also contribute the fractional subsidy payment ("fractional subsidy payment") to be made to the municipality and deposited in the municipal Affordable Housing Trust Fund. The fractional subsidy payment amount shall be calculated as the fractional unit multiplied by the base subsidy payment amount currently established by the municipality as the average subsidy reflected in financial pro formas for 100% affordable housing or subsidized developments in the municipality or region on file with the municipality. For example, if seven total units are developed at an inclusionary site, a 20% set-aside would require 1.4 affordable units. Per the requirements above:

      The developer shall round up the 0.4 unit to one whole affordable unit so as to construct a total of two (2) affordable housing units; or The developer shall round the set-aside downward so as to construct only one affordable unit AND shall pay into the municipal affordable housing trust fund a fractional subsidy payment equal to the dollar amount established by the municipality multiplied by 0.4.

§ 59-44 New Construction (per N.J.A.C. 5:93 as may be updated per various sections in N.J.A.C. 5:97 and N.J.S.A. 52:27D-301 et seq.).

Per the definition of "New Construction," this section governs the creation of new affordable housing units regardless of the means by which the units are created. Newly constructed units may include new residences constructed or created through other means.

1. The following requirements shall apply to all new or planned developments that contain very low-, low- and moderate-income housing units. To the extent possible, details related to the adherence to the requirements below shall be outlined in the resolution granting municipal subdivision or site plan approval of the project to assist municipal representatives, developers and Administrative Agents.

2. Completion Schedule (previously known as phasing). Final site plan or subdivision approval shall be contingent upon the affordable housing development meeting the following completion schedule for very low-, low- and moderate-income units whether developed in a single-phase development, or in a multi-phase development:

Maximum Percentage of Market-Rate Units Issued a Temporary or Final Certificate of Occupancy	Minimum Percentage of Affordable Units Issued a Temporary or Final Certificate of Occupancy
25+1	10
50	50
75	75
90	100

3. Design. The following design requirements apply to affordable housing developments, excluding prior round units.

   a. Design of 100 percent affordable developments:

      i. Restricted units must meet the minimum square footage required for the number of inhabitants for which the unit is marketed and the minimum square footage required for each bedroom, as set forth in the Neighborhood Preservation Balanced Housing rules at N.J.A.C. 5:43-2.4.

      ii. Each bedroom in each restricted unit must have at least one window.

      iii. Restricted units must include adequate air conditioning and heating.

   b. Design of developments comprising market-rate rental units and restricted rental units. The following does not apply to prior round units, unless stated otherwise.

      i. Restricted units must use the same building materials and architectural design elements (for example, plumbing, insulation, or siding) as market-rate units of the same unit type (for example, flat or townhome) within the same development, except that restricted units and market-rate units may use different interior finishes. This shall apply to prior round units.

      ii. Restricted units and market-rate units within the same affordable development must be sited such that restricted units are not concentrated in less desirable locations.

      iii. Restricted units may not be physically clustered so as to segregate restricted and market-rate units within the same development or within the same building, but must be interspersed throughout the development, except that age-restricted and supportive housing units may be physically clustered if the clustering facilitates the provision of on-site medical services or on-site social services. Prior round affordable units shall be integrated with market rate units to the extent feasible.

      iv. Residents of restricted units must be offered the same access to communal amenities as residents of market-rate units within the same affordable development. Examples of communal amenities include, but are not limited to, community pools, fitness and recreation centers, playgrounds, common rooms and outdoor spaces, and building entrances and exits. This shall apply to prior round units.

      v. Restricted units must include adequate air conditioning and heating and must use the same type of cooling and heating sources as market-rate units of the same unit type. This shall apply to prior round units.

      vi. Each bedroom in each restricted unit must have at least one window.

      vii. Restricted units must be of the same unit type as market-rate units within the same building.

      viii. Restricted units and bedrooms must be no less than 90 percent of the minimum size prescribed by the Neighborhood Preservation Balanced Housing rules at N.J.A.C. 5:43-2.4.

   c. Design of developments containing for-sale units, including those with a mix of rental and for-sale units. Restricted rental units shall meet the requirements of section b above. Restricted sale units shall comply with the below:

i. Restricted units must use the same building standards as market-rate units of the same unit type (for example, flat, townhome, or single-family home), except that restricted units and market-rate units may use different interior finishes. This shall apply to prior round units.

ii. Restricted units may be clustered, provided that the buildings or housing product types containing the restricted units are integrated throughout the development and are not concentrated in an undesirable location or in undesirable locations. Prior round affordable units shall be integrated with market rate units to the extent feasible.

iii. Restricted units may be of different unit housing product types than market-rate units, provided that there is a restricted option available for each market rate housing type. Developments containing market-rate duplexes, townhomes, and/or single-family homes shall offer restricted housing options that also include duplexes, townhomes, and/or single-family homes. Penthouses and higher priced end townhouses may be exempt from this requirement. The proper ratio for restricted to market-rate unit type shall be subject to municipal ordinance or, if not specified, shall be determined at the time of site plan approval.

iv. Restricted units must meet the minimum square footage required for the number of inhabitants for which the unit is marketed and the minimum square footage required for each bedroom, as set forth in the Neighborhood Preservation Balanced Housing rules at N.J.A.C. 5:43-2.4.

v. Penthouse and end units may be reserved for market-rate sale, provided that the overall number, value, and distribution of affordable units across the development is not negatively impacted by such reservation(s).

vi. Residents of restricted units must be offered the same access to communal amenities as residents of market-rate units within the same affordable development. Examples of communal amenities include, but are not limited to, community pools, fitness and recreation centers, playgrounds, common rooms and outdoor spaces, and building entrances and exits. This shall apply to prior round units.

vii. Each bedroom in each restricted unit must have at least one window; and

viii. Restricted units must include adequate air conditioning and heating.

4. Utilities.

   a. Affordable units shall utilize the same type of cooling and heating source as market-rate units within the affordable housing development.

   b. Tenant-paid utilities that are included in the utility allowance shall be so stated in the lease and shall be consistent with the utility allowance in accordance with N.J.AC 5:80-26.13(e).

5. Low/moderate split and bedroom distribution.

   a. Affordable units shall be divided equally between low- and moderate-income units, except that where there is an odd number of affordable housing units, the extra unit shall be a low-income unit.

b. In each affordable housing development, at least 50% of the restricted units within each bedroom distribution rounded up to the nearest whole number shall be very low- or low-income units.

c. Within rental developments, of the total number of affordable rental units, at least 13%, rounded up to the nearest whole number, shall be affordable to very low-income households. The very low-income units shall be distributed between each bedroom count as proportionally as possible, to the nearest whole unit, to the total number of restricted units within each bedroom count, and counted as part of the required number of low-income units within the development.

d. Affordable housing developments that are not age-restricted or supportive housing shall be structured such that:

   i. At a minimum, the number of bedrooms within the restricted units equals twice the number of restricted units;

   ii. Two-bedroom and/or three-bedroom units compose at least 50 percent of all restricted units;

   iii. The combined number of efficiency and one-bedroom units shall be no greater than 20%, rounded down, of the total number of low- and moderate-income units.

   iv. At least 30% of all low- and moderate-income units, rounded up shall be two-bedroom units.

   v. At least 20% of all low- and moderate-income units, rounded up shall be three-bedroom units.

   vi. The remaining units may be allocated among two- and three- bedroom units at the discretion of the developer.

e. Affordable housing developments that are age-restricted or supportive housing, except those supportive housing units whose sponsoring program determines the unit arrangements, shall be structured such that, at a minimum, the number of bedrooms shall equal the number of age-restricted or supportive housing low- and moderate-income units within the inclusionary development. Supportive housing units whose sponsoring program determines the unit arrangement shall comply with all requirements of the sponsoring program. The standard may be met by having all one-bedroom units or by having a two-bedroom unit for each efficiency unit. In affordable housing developments with 20 or more restricted units that are age-restricted or supportive housing, two-bedroom units must comprise at least 5% of those restricted units.

6. Accessibility requirements.

a. Any new construction shall be adaptable; however, elevators shall not be required in any building or within any dwelling unit for the purpose of compliance with this section. In buildings without elevator service, only ground floor dwelling units shall be required to be constructed to conform with the technical design standards of the barrier free subcode. "Ground floor" means the first floor with a dwelling unit or portion of a dwelling unit, regardless of whether that floor is at grade. A building may have more than one ground floor.

b. Notwithstanding the exemption for townhouse dwelling units in the barrier free subcode, the first floor of all townhouse dwelling units and of all other multifloor

dwelling units that are attached to at least one other dwelling unit shall be subject to the technical design standards of the barrier free subcode and shall include the following features:

i. An adaptable toilet and bathing facility on the first floor;

ii. An adaptable kitchen on the first floor;

iii. An interior accessible route of travel however an interior accessible route of travel shall not be required between stories;

iv. An adaptable room that can be used as a bedroom, with a door, or the casing for the installation of a door that is compliant with the Barrier Free Subcode, on the first floor;

v. If not all of the foregoing requirements in b.i. through b.iv. can be satisfied, then an interior accessible route of travel shall be provided between stories within an individual unit; and

vi. An accessible entranceway as set forth in P.L. 2005, c. 350 (N.J.S.A. 52:27D-311a et seq.) and the Barrier Free Subcode, N.J.A.C. 5:23-7, or evidence that the municipality has collected funds from the developer sufficient to make 10% of the adaptable entrances in the development accessible:

(a) Where a unit has been constructed with an adaptable entrance, upon the request of a disabled person who is purchasing or will reside in the dwelling unit, an accessible entrance shall be installed.

(b) To this end, the builder of restricted units shall deposit funds within the Affordable Housing Trust Fund sufficient to install accessible entrances in 10% of the affordable units that have been constructed with adaptable entrances.

(c) The funds deposited shall be expended for the sole purpose of making the adaptable entrance of an affordable unit accessible when requested to do so by a person with a disability who occupies or intends to occupy the unit and requires an accessible entrance.

(d) The developer of the restricted units shall submit to the Construction Official a design plan and cost estimate for the conversion from adaptable to accessible entrances.

(e) Once the Construction Official has determined that the design plan to convert the unit entrances from adaptable to accessible meets the requirements of the Barrier Free Subcode, N.J.A.C. 5:23-7, and that the cost estimate of such conversion is reasonable, payment shall be made to the Affordable Housing Trust Fund and earmarked appropriately.

vii. Full compliance with the foregoing provisions shall not be required where an entity can demonstrate that it is "site-impracticable" to meet the requirements. If full compliance with this section would be site impracticable, compliance with this section for any portion of the dwelling shall be required to the extent that it is not site impracticable. Determinations of site impracticability shall comply with the Barrier Free Subcode at N.J.A.C. 5:23-7.

§ 59-45 Affordable Housing Programs/Compliance Techniques.

1. Pursuant to amended UHAC regulations at N.J.A.C. 5:80-26.1 et seq. and, in addition, pursuant to P.L. 2024, c.2 and specifically to the amended FHA at N.J.S.A. 52:27D-311.m, "All parties shall be entitled to rely upon regulations on municipal credits, adjustments, and compliance mechanisms adopted by the Council on Affordable Housing unless those regulations are contradicted by statute, including but not limited to P.L. 2024, c.2, or binding court decisions." The following are many of the main provisions of the COAH regulations at either N.J.A.C. 5:93 or 5:97 that have been upheld by the NJ Supreme Court. Municipalities should consult the cited full COAH regulations when preparing the HEFSP for required documentation, etc. Additional compliance details may also be included in the specific municipal program manual.
2. Rehabilitation Programs (per N.J.A.C. 5:93-5.2 with updated provisions herein per N.J.A.C. 5:97-6.2 related to credit towards a municipal present need obligation).
    a. The rehabilitation program shall be designed to renovate deficient housing units occupied or intended to be occupied by very low-, low- and moderate-income households such that, after rehabilitation, these units will comply with the New Jersey State Housing Code pursuant to N.J.A.C. 5:28-1.1 et seq or the Rehabilitation Subcode, N.J.A.C. 5:23-6 to the extent applicable.
    b. Both ownership and rental units shall be eligible for rehabilitation funds.
    c. All rehabilitated units shall remain affordable to very low-, low- and moderate-income households for a period of 10 years (the control period). For owner-occupied units, the control period shall be enforced with a mortgage and note and for renter-occupied units the control period will be enforced with a deed restriction.
    d. The municipality shall dedicate a minimum average hard cost of $10,000 for each unit to be rehabilitated through this program and in addition shall dedicate associated rehabilitation program soft costs such as case management, inspection fees and work write-ups.
    e. The municipality shall designate, subject to the approval of the Department, one or more Administrative Agents to administer the rehabilitation program in accordance with P.L 2024, Chapter 2. The Administrative Agent(s) shall provide rehabilitation manuals for ownership and rental rehabilitation programs. Manuals shall be adopted by resolution of the governing body. Both rehabilitation manuals shall be available for public inspection in the Office of the Municipal Clerk and on the municipal affordable housing web page.
    f. Households determined to be very low-, low-, or moderate-income may participate in a rehabilitation program. Rehabilitated units shall be exempt from the very low-income requirements, low/mod split, and bedroom distribution requirements of UHAC, but shall be administered in accordance with the following:
        i. If a unit is vacant at the time of rehabilitation, or if a rehabilitated unit becomes vacant and is re-rented before the expiration of the affordability controls, the deed restriction shall require that the unit be rented to a low- or moderate-income household at an affordable rent.
        ii. If a rental unit is occupied by a tenant at the time rehabilitation is completed, the rent charged after rehabilitation shall not exceed the lesser of the tenant's current rent or the maximum rent permitted under UHAC.

iii. Rents in rehabilitated units may increase annually based on the standards in UHAC.

iv. At the time of application, applicant households and/or tenant households shall be subject to income eligibility determinations in accordance with UHAC.

3. Accessory Apartment Program (per N.J.A.C. 5:93-5.9 as may be updated per various sections in N.J.A.C. 5:97-6.8).

a. Purpose and zoning districts. It is the purpose of this section to allow accessory apartments within the residential zoning districts within the City to provide for the development of affordable housing to meet the affordable housing needs of very low-, low- and moderate-income residents. This mechanism allows for the use of the City's existing and proposed dwellings and accessory buildings to be utilized for affordable housing opportunities. Accessory apartments shall also be permitted for all zoning districts that allow apartments over commercial uses.

b. Accessory apartments shall be permitted within the new or existing principle dwelling building or within an existing accessory building that contains an existing dwelling unit.

c. The minimum floor area for any accessory apartment shall be 350 square feet.

d. Floor area ratio requirements shall not apply to existing building conversions. Floor area ratio requirements shall apply to expansions or new construction.

e. Principal buildings shall have only one principal access entry orientated towards the street on which it fronts, and the accessory apartment access shall be provided so that it has a separate distinct entry which does not detract from the character of the principal building. It is the intent to provide accessory apartments while preserving the character of the neighborhood and principal building.

f. Parking shall be provided in accordance with the Residential Site Improvement Standards (N.J.A.C. 5:21-4.14).

g. Accessory apartments shall contain at minimum: Living/sleeping space, cooking facilities with kitchen sink and complete bathroom with shower and sanitary facilities.

h. Compliance with affordable housing regulations.

i. Per N.J.A.C. 5:97-6.8(c)1, at the time of initial occupancy of the unit and for at least ten (10) years thereafter, the accessory apartment shall be rented only to income eligible households consistent with the income category and rent structure of the unit.

ii. Rents of accessory apartments shall be established using the same methodology of affordable rental units discussed herein.

iii. There shall be a recorded deed or declaration of covenants and restrictions applied to the property upon which the accessory apartment is located running with the land and limiting its subsequent rental for the duration of the control period.

iv. The municipal accessory apartment program shall not restrict the number of bedrooms in any accessory apartment.

v. Compliance with all other applicable affordable housing requirements set forth herein is required.

i. Administration.

i. The City of Cape May shall designate an administrative entity by municipal resolution to administrate the accessory apartment program.

ii. Administration duties shall be in accordance with applicable requirements as set forth herein.

iii. The municipality shall provide from its Affordable Housing Trust Fund or some other source, $25,000 to subsidize the creation of a moderate income accessory apartment unit, $40,000 to subsidize the creation of a low-income accessory apartment unit, or $70,000 to subsidize the creation of a very low-income accessory apartment unit. Subsidy may be used to fund actual construction costs and/or to provide compensation for reduced rental rates.

j. Review. Applicants for the creation of an accessory apartment shall submit plans of building(s) showing layout of accessory apartment and principal building, entry location, and elevations showing entry locations. A site development plan shall be provided to demonstrate compliance with zoning and parking regulations. Supplemental information demonstrating compliance with this section is required.

4. Extension of Controls Program (for ownership units per N.J.A.C. 5:97-6.14 and UHAC at N.J.A.C. 5:80-26.6(h) through (k) and (m); and for rental units per N.J.A.C. 5:97-6.14 and N.J.A.C. 5:80-26.12(h) through (k)).

   a. An extension of affordability controls program is established to maintain and extend the affordability of deed restricted units scheduled to come out of their affordability control period, subject to N.J.A.C. 5:97-6.14 and UHAC, including the following:

      i. The affordable unit meets the criteria for prior cycle (April 1, 1980 - December 15, 1986) or post December 15, 1986 credits set forth in N.J.A.C. 5:97.

      ii. The affordability controls for the unit are scheduled to expire in the current round; or in the next round of housing obligations if the municipal election to extend controls is made no earlier than one year before the end of the current round;

      iii. The municipality shall obtain a continuing certificate of occupancy or a certified statement from the municipal building inspector stating that the restricted unit meets all code standards.

      iv. If a unit requires repair and/or rehabilitation work in order to receive a continuing certificate of occupancy or certified statement from the municipal building inspector, the municipality shall fund and complete the work.

      v. The municipality shall adhere to the process for extending controls pursuant to UHAC for extending ownership units and rental units, either inclusionary or 100% affordable developments.

      vi. The deed restriction for the extended control period shall be filed with the County Clerk.

5. Assisted Living Residence (per N.J.A.C. 5:97-6.11).

   a. An assisted living residence is a facility licensed by the New Jersey Department of Health to provide apartment-style housing and congregate dining and to assure that assisted living services are available. All or a designated number of apartments in the facility shall be restricted to low- and moderate-income households.

b. The unit of credit shall be the apartment. However, a two-bedroom apartment shall be eligible for two units of credit if it is restricted to two unrelated individuals.

c. A recipient of a Medicaid waiver shall automatically qualify as a low- or moderate-income household.

d. Assisted living units are considered age-restricted housing in a HEFSP and shall be included with the maximum number of units that may be age-restricted.

e. Low- and moderate-income residents cannot be charged any upfront fees.

f. The units shall comply with UHAC with the following exceptions:

   i. Affirmative marketing (N.J.A.C. 5:80-26.16); provided that the units are restricted to recipients of Medicaid waivers;

   ii. The deed restriction may be on the facility, rather than individual apartments or rooms;

   iii. Low/moderate income split and affordability average (N.J.A.C. 5:80-26.4); only if all of the affordable units are affordable to households at a maximum of 60 percent of median income; and

g. Tenant income eligibility (N.J.A.C. 5:80-26.14); up to 80 percent of an applicant's gross income may be used for rent, food and services based on occupancy type and the affordable unit must receive the same basic services as required by the Agency's underwriting guidelines and financing policies. The cost of non-housing related services shall not exceed one and two-thirds times the rent established for each unit.

6. Supportive Housing and Group Homes (per N.J.A.C. 5:97-6.10).

   a. The following provisions shall apply to group homes, residential health care facilities, and supportive shared living housing:

      i. Units are subject to Affirmative Marketing requirements, household certification, and administrative agent oversight; and may, with the approval of the municipal housing liaison and the administrative agent, be leased either by the bedroom or to a single household in the case of multi-bedroom configurations, provided such arrangement is consistent with the Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968).

      ii. Units may, with the approval of the administrative agent, be subject to a master lease by an approved supportive housing operator, provided that all subleases are to be certified supportive housing households and remain fully subject to the affordability controls of this subchapter. Rents for supportive housing units shall not exceed the rent standards established and published by the New Jersey Department of Human Services.

      iii. The unit of credit shall be the bedroom. However, the unit of credit shall be the unit if occupied by a single person or household.

      iv. Housing that is age-restricted shall be included with the maximum number of units that may be age-restricted pursuant to the Act.

      v. Occupancy shall not be restricted to youth under 18 years of age.

vi. In affordable developments with 20 or more restricted units that are supportive housing, two-bedroom units must compose at least five percent of those restricted units.

vii. The bedrooms and/or units shall comply with UHAC with the following exceptions:

(a) Affirmative marketing; however, group homes, residential health care facilities, permanent supportive housing, and supportive shared living housing shall be affirmatively marketed to broadest possible population of qualified individuals with special needs in accordance with a plan approved by the sponsoring program;

(b) Affordability average and bedroom distribution (N.J.A.C. 5:80-26.4).

viii. With the exception of units established with capital funding through a 20-year operating contract with the Department of Human Services, Division of Developmental Disabilities, group homes, residential health care facilities, supportive shared living housing and permanent supportive housing shall have the appropriate controls on affordability in accordance with the Act. In the event that a supportive housing provider is unable to record or execute a long-term deed restriction, the units shall be subject to annual recertification by the Municipal Housing Liaison to confirm continued occupancy and compliance with this Section.

ix. Objective standards shall be applied in the selection of tenants for supportive housing units and shall be designed to ensure that individuals are not excluded in an arbitrary or capricious manner.

x. The following documentation shall be submitted by the sponsor to the municipality prior to marketing the completed units or facility:

(a) An Affirmative Marketing Plan in accordance with §59-48 above; and

(b) If applicable, proof that the supportive and/or special needs housing is regulated by the New Jersey Department of Health and Senior Services, the New Jersey Department of Human Services or another State agency in accordance with the requirements of this section, which includes validation of the number of bedrooms or units in which low- or moderate-income occupants reside.

xi. The sponsor/owner shall complete annual monitoring as directed by the MHL.

§ 59-46 Regional Income Limits.

1. Administrative agents shall use the current regional income limits for the purpose of pricing affordable units and determining income eligibility of households.
2. Regional income limits are based on regional median income, which is established by a regional weighted average of the "median family incomes" published by HUD. The procedure for computing the regional median income is detailed in N.J.A.C. 5:80-26.3.
3. Updated regional income limits are effective as of the effective date of the regional Section 8 income limits for the year, as published by HUD, or 45 days after HUD publishes the regional Section 8 income limits for the year, whichever comes later. The new income limits may not be less than those of the previous year.

§ 59-47 Maximum Initial Rents And Sales Prices.

1. In establishing rents and sales prices of affordable housing units, the Administrative Agent shall follow the procedures set forth in UHAC N.J.A.C. 5:80-26.4.
2. The average rent for all restricted units within each affordable housing development shall be affordable to households earning no more than 52 percent of regional median income.
3. The maximum rent for restricted rental units within each affordable housing development shall be affordable to households earning no more than 60% of regional median income. The maximum rent may be increased to no more than 70 percent of regional median income for moderate-income units within affordable developments where very-low-income units compose at least 13 percent of the restricted units; however, the number of units with rent affordable to households earning 70 percent of regional median income may not exceed the number of very-low-income units in excess of 13 percent (rounded up) of the restricted units.)
4. The developers and/or municipal sponsors of restricted rental units shall establish at least one rent for each bedroom type for both low-income and moderate-income units, provided that at least 13% of all low- and moderate-income rental units shall be affordable to households earning no more than 30% of median income. These very low-income units shall be part of the low-income requirement and very-low-income units should be distributed between each bedroom count as proportionally as possible, to the nearest whole unit, to the total number of restricted units within each bedroom count.
5. The maximum sales price of restricted ownership units within each affordable housing development shall be affordable to households earning no more than 70% of median income, and each affordable housing development must achieve an affordability average that does not exceed 55% for all restricted ownership units. In achieving this affordability average, moderate-income ownership units must be available for at least three different prices for each bedroom type, and low-income ownership units must be available for at least two different prices for each bedroom type when the number of low- and moderate-income units permits.
6. The master deeds and declarations of covenants and restrictions for affordable developments
   may not distinguish between restricted units and market-rate units in the calculation of any condominium or homeowner association fees and special assessments to be paid by low- and
   moderate-income purchasers and those to be paid by market-rate purchasers. Notwithstanding the foregoing sentence, condominium units subject to a municipal ordinance adopted before December 20, 2004, which ordinance provides for condominium or homeowner association fees and/or assessments different from those provided for in this subsection are governed by the ordinance.
7. In determining the initial sales prices and rents for compliance with the affordability average requirements for restricted family units, the following standards shall be met:
   a. A studio or efficiency unit shall be affordable to a one-person household;
   b. A one-bedroom unit shall be affordable to a one and one-half person household;
   c. A two-bedroom unit shall be affordable to a three-person household;
   d. A three-bedroom unit shall be affordable to a four and one-half person household; and
   e. A four-bedroom unit shall be affordable to a six-person household.

8. In determining the initial rents and sales prices for compliance with the affordability average requirements for restricted units in assisted living facilities and age-restricted and special needs and supportive housing developments, the following standards shall be met:
    a. A studio or efficiency unit shall be affordable to a one-person household;
    b. A one-bedroom unit shall be affordable to a one and one-half person household; and
    c. A two-bedroom unit shall be affordable to a two-person household or to two one-person households. Where pricing is based on two one-person households, the developer shall provide a list of units so priced to the Municipal Housing Liaison and the Administrative Agent.
9. The initial purchase price for all restricted ownership units shall be calculated so that the monthly carrying cost of the unit, including principal and interest (based on a mortgage loan equal to 95 percent of the purchase price and the FreddieMac 30-Year Fixed Rate-Mortgage rate of interest), property taxes, homeowner and private mortgage insurance and condominium or homeowner association fees do not exceed 30 percent of the eligible monthly income of the appropriate size household as determined pursuant to N.J.A.C. 5:80-26.7, as may be amended and supplemented; provided, however, that the price shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.4, as may be amended and supplemented.
10. The initial rent for a restricted rental unit shall be calculated so that the total monthly housing expense, including an allowance for tenant-paid utilities, does not exceed 30 percent of the gross monthly income of a household of the appropriate size whose income is targeted to the applicable percentage of median income for the unit, as determined pursuant to N.J.A.C. 5:80-26.3, as may be amended and supplemented. The rent shall also comply with the affordability average requirement of N.J.A.C. 5:80-26.4, as may be amended and supplemented. The initial rent for a restricted rental unit shall be calculated so the eligible monthly housing expenses/income, including an allowance for tenant-paid utilities does not exceed 30 percent of gross income of and the appropriate household size as determined pursuant to N.J.A.C. 5:80-26.3, as may be amended and supplemented.
11. At the anniversary date of the tenancy of the certified household occupying a restricted rental unit, following proper notice provided to the occupant household pursuant to N.J.S.A. 2A:18-61.1.f, the rent may be increased to an amount commensurate with the annual percentage increase in the Consumer Price Index for All Urban Consumers (CPI-U), specifically U.S. Bureau of Labor Statistics Series CUUR0100SAH, titled "Housing in Northeast urban, all urban consumers, not seasonally adjusted." Rent increases for units constructed pursuant to Low-Income Housing Tax Credit regulations shall be indexed pursuant to the regulations governing Low-Income Housing Tax Credits.

§ 59-48 Affirmative Marketing.

1. The municipality shall adopt, by resolution, an Affirmative Marketing Plan, subject to approval of the Superior Court, compliant with N.J.A.C. 5:80-26.16, as may be amended and supplemented.
2. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age, or number of children, to housing units which are being marketed by a developer, sponsor or owner of affordable housing. The Affirmative Marketing Plan is

intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward Housing Region 6 and is required to be followed throughout the period of deed restriction.

3. The Affirmative Marketing Plan provides the following preferences, provided that units that remain unoccupied after these preferences are exhausted may be offered to households without regard to these preferences.

   a. Where the municipality has entered into an agreement with a developer or residential development owner to provide a preference for very-low-,low-, and moderate-income veterans who served in time of war or other emergency, pursuant to N.J.S.A. 52:27D-311.j, there shall be a preference for veterans for up to 50 percent of the restricted rental units in a particular project.

   b. There shall be a regional preference for all households that live and/or work in Housing Region 6 comprising Atlantic, Cape May, Cumberland, and Salem Counties.

   c. Subordinate to the regional preference, there shall be a preference for households that live and/or work in New Jersey.

   d. With respect to existing restricted units undergoing approved rehabilitation for the purpose of preservation or to restricted units newly created to replace existing restricted units undergoing demolition, a preference for the very-low-, low-, and moderate-income households that are displaced by the rehabilitation or demolition and replacement.

4. The municipality has the ultimate responsibility for adopting the Affirmative Marketing Plan and for the proper administration of the Affirmative Marketing Process, including the marketing of initial sales and rentals and resales and re-rentals. The Administrative Agent designated by the municipality shall implement the Affirmative Marketing Process to ensure the Affirmative Marketing of all affordable units, with the exception of affordable programs that are exempt from Affirmative Marketing as noted herein.

5. The Affirmative Marketing Process shall describe the media to be used in advertising and publicizing the availability of housing. In implementing the Affirmative Marketing Process, the Administrative Agent shall consider the use of language translations where appropriate.

6. Applications for affordable housing or notices thereof, if offered online, shall be available in several locations, including, at a minimum, the County Administration Building and/or the County Library for each county within the housing region; the municipal administration building and municipal library in the municipality in which the units are located; and the developer's rental or sales office. The developer shall mail applications to prospective applicants upon request and shall make applications available through a secure online website address.

7. In addition to other Affirmative Marketing strategies, the Administrative Agent shall provide specific notice of the availability of affordable housing units on the New Jersey Housing Resource Center website. Any other entities, including developers or persons or companies retained to implement the Affirmative Marketing Process, shall comply with this paragraph. The affirmative marketing plan shall include the following community and regional organizations: Fair Share Housing Center, New Jersey State Conference of the

NAACP, the Latino Action Network, and the Cape May County, Mainland/Pleasantville, and Atlantic City Branches of the NAACP

8. In implementing the Affirmative Marketing Process, the Administrative Agent shall provide a list of counseling services to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
9. The Affirmative Marketing Process for available affordable units shall begin at least four months (120 days) prior to the expected date of occupancy.
10. The cost to affirmatively market the affordable units shall be the responsibility of the developer, sponsor or owner, with the exception of Affirmative Marketing for resales.

§ 59-49 Selection of Occupants of Affordable Housing Units.

1. The Administrative Agent shall use a random selection process to select occupants of very low-, low- and moderate-income housing.
2. A pool of interested households will be maintained in accordance with the provisions of N.J.A.C. 5:80-26.16.

§ 59-50 Occupancy Standards.

1. In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to:
   a. Ensure each bedroom is occupied by at least one person, except for age-restricted and supportive and special needs housing units;
   b. Provide a bedroom for every two adult occupants;
   c. With regard to occupants under the age of 18, accommodate the household's requested arrangement, except that such arrangement may not result in more than two occupants under the age of 18 occupying any bedroom; and
   d. Avoid placing a one-person household into a unit with more than one bedroom.

§ 59-51 Control Periods for Restricted Ownership Units and Enforcement Mechanisms.

1. Control periods for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.6, as may be amended and supplemented, and each restricted ownership unit shall remain subject to the controls on affordability for a period of at least 30 years subject to the requirements of N.J.A.C. 5:80-26.6, as may be amended and supplemented.
2. Rehabilitated housing units that are improved to code standards shall be subject to affordability controls for a period of not less than 10 years (crediting towards present need only).
3. The affordability control period for a restricted ownership unit shall commence on the date the initial certified household takes title to the unit. The date of commencement shall be identified in the deed restriction.
4. If existing affordability controls are being extended, the extended control period for a restricted ownership unit commences on the effective date of the extension, which is the end of the original control period.

5. After the end of any control period, the restricted ownership unit remains subject to the affordability controls set forth in this subchapter until the owner gives notice of their intent to make an exit sale, at which point:
    a. If the municipality exercises the right to extend the affordability controls on the unit, no exit sale occurs and a new control period commences; or
    b. If the municipality does not exercise the right to extend the affordability controls on the unit, the affordability controls terminate following the exit sale.
6. Prior to the issuance of any building permit for the construction/rehabilitation of restricted ownership units, the developer/owner and the municipality shall record a preliminary instrument provided by the Administrative Agent.
7. Prior to the issuance of the initial certificate of occupancy for a restricted ownership unit and upon each successive sale during the period of restricted ownership, the Administrative Agent shall determine the restricted price for the unit and shall also determine the nonrestricted, fair market value of the unit based on either an appraisal or the unit's equalized assessed value without the restrictions in place.
8. At the time of the initial sale of the unit and upon each successive price-restricted sale, the initial purchaser shall execute and deliver to the Administrative Agent a recapture note obliging the purchaser, as well as the purchaser's heirs, successors, and assigns, to repay, upon the first non-exempt sale after the unit's release from the restrictions set forth in this Ordinance, an amount equal to the difference between the unit's non-restricted fair market value and its restricted price, and the recapture note shall be secured by a recapture lien evidenced by a duly recorded mortgage on the unit.
9. The affordability controls set forth in this Ordinance shall remain in effect despite the entry and enforcement of any judgment of foreclosure with respect to price-restricted ownership units.

§ 59-52 Price Restrictions for Restricted Ownership Units and Resale Prices.

1. Price restrictions for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.7, as may be amended and supplemented, including:
    a. The initial purchase price and affordability percentage for a restricted ownership unit shall be set by the Administrative Agent.
    b. The Administrative Agent shall approve all resale prices, in writing and in advance of the resale, to assure compliance with the standards set forth in N.J.A.C 5:80-26.7.
        i. If the resale occurs prior to the one-year anniversary of the date on which title to the unit was transferred to a certified household, the maximum resale price for a is the most recent non-exempt purchase price.
        ii. If the resale occurs on or after such anniversary date, the maximum resale price is the most recent non-exempt purchase price increased to reflect the cumulative annual percentage increases to the regional median income, effective as of the same date as the regional median income calculated pursuant to N.J.A.C. 5:80-26.3
    c. The owners of restricted ownership units may apply to the Administrative Agent to increase the maximum sales price for the unit on the basis of anticipated capital improvements. Eligible capital improvements shall be:

i. those that render the unit suitable for a larger household or the addition of a bathroom.

ii. The maximum resale price may be further increased by an amount up to the cumulative dollar value of approved capital improvements made after the last non-exempt sale for improvements and/or upgrades to the unit, excluding capital improvements paid for by the entity favored on the recapture note and recapture lien described at N.J.A.C. 5:80-26.6(d);

d. No increase for capital improvements is permitted if the maximum resale price prior to adjusting for capital improvements already exceeds whatever initial purchase price the unit would have if it were being offered for purchase for the first time at the initial affordability percentage. All adjustments for capital improvements are subject to 10-year, straight-line depreciation.

2. Upon the resale of a restricted ownership unit, all items of property that are permanently affixed to the unit or were included when the unit was initially restricted (for example, refrigerator, range, washer, dryer, dishwasher, wall-to-wall carpeting) shall be included in the maximum allowable resale price. Other items may be sold to the purchaser at a reasonable price that has been approved by the Administrative Agent at the time of the signing of the agreement to purchase but shall be separate and apart from any contract of sale for the underlying real estate. The purchase of central air conditioning installed subsequent to the initial sale of the unit and not included in the base price may be made a condition of the unit resale provided the price of the air conditioning equipment, which shall be subject to 10-year, straight-line depreciation, has been approved by the Administrative Agent. Unless otherwise approved by the Administrative Agent, the purchase of any property other than central air conditioning shall not be made a condition of the unit resale. The seller and the purchaser must personally certify at the time of closing that no unapproved transfer of funds for the purpose of selling and receiving property has taken place at the time of or as a condition of resale.

§ 59-53 Buyer Income Eligibility.

1. Buyer income eligibility for restricted ownership units shall be established pursuant to N.J.A.C. 5:80-26.17, as may be amended and supplemented, such that very low-income ownership units shall be reserved for occupancy by households with a gross household income less than or equal to 30% of median income, low-income ownership units shall be reserved for occupancy by households with a gross household income less than or equal to 50% of median income and moderate-income ownership units shall be reserved for occupancy by households with a gross household income less than 80% of median income.

2. Notwithstanding the foregoing, the Administrative Agent may, upon approval by the municipality, and subject to the Division's approval, permit a moderate-income purchaser to buy a low-income unit if and only if the Administrative Agent can demonstrate that there is an insufficient number of eligible low-income purchasers in the housing region to permit prompt occupancy of the unit and all other reasonable efforts to attract a low-income purchaser, including pricing and financing incentives, have failed. Any such low-income unit that is sold to a moderate-income household shall retain the required pricing and pricing restrictions for a low-income unit. Similarly, the administrative agent may permit low-income purchasers to buy very-low-income units in housing markets where, as determined by the Division, units are reserved for very-low-income purchasers, but there is an insufficient number of very-low-income purchasers to permit prompt occupancy of

the units. In such instances, the purchased unit must be maintained as a very-low-income unit and sold at a very-low-income price point such that on the next resale the unit will still be affordable to very-low-income households and able to be purchased by a very-low-income household. A very-low-income unit that is seeking bonus credit pursuant to N.J.S.A. 52:27D-311.k(9) must first be advertised exclusively as a very-low-income unit according to the Affirmative Marketing requirements at N.J.A.C. 5:80-26.16, then advertised as a very-low-income or low-income unit for at least 30 additional days prior to referring any low-income household to the unit.

3. A certified household that purchases a restricted ownership unit must occupy it as the certified household's principal residence and shall not lease the unit; provided, however, that the Administrative Agent may permit the owner of a restricted ownership unit, upon application and a showing of hardship, to lease the restricted unit to another certified household for a period not to exceed one year.

4. The Administrative Agent shall certify a household as eligible for a restricted ownership unit when the household is a low-income household or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the particular unit (including principal, interest, property taxes, homeowner and private mortgage insurance and condominium or homeowner association fees, as applicable) does not exceed 35 percent of the household's eligible monthly income; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:

   a. The household currently pays more than 35% (40% for households eligible for age-restricted units) of its gross household income for housing expenses, and the proposed housing expenses will reduce its housing costs;

   b. The household has consistently paid more than 35% (40% for households eligible for age-restricted units) of eligible monthly income for housing expenses in the past and has proven its ability to pay; or

   c. The household is currently in substandard or overcrowded living conditions;

   d. The household documents the existence of assets, within the asset limitation otherwise applicable, with which the household proposes to supplement the rent payments

§ 59-54 Limitations on Indebtedness Secured by Ownership Unit; Subordination.

1. Prior to incurring any indebtedness to be secured by a restricted ownership unit, the owner shall apply to the Administrative Agent for a determination in writing that the proposed indebtedness complies with the provisions of this Section, and the Administrative Agent shall issue such determination prior to the owner incurring such indebtedness.

2. With the exception of original purchase money mortgages, neither an owner nor a lender shall at any time during the control period cause or permit the total indebtedness secured by a restricted ownership unit to exceed 95% of the maximum allowable resale price of that unit, as such price is determined by the Administrative Agent in accordance with N.J.A.C. 5:80-26.7(c).

§ 59-55 Control Periods for Restricted Rental Units.

1. Control periods for units that meet the definition of prior round units shall be pursuant to the 2001 UHAC rules originally adopted October 1, 2001, 33 N.J.R. 3432, and amended December 20, 2004, 36 N.J.R. 5713 and shall remain subject to the requirements of this ordinance for a period of at least 30 years as applicable unless otherwise indicated.

2. Other than for prior round units, control periods for restricted rental units shall be in accordance with N.J.A.C. 5:80-26.12, as may be amended and supplemented, and each restricted rental unit shall remain subject to the requirements of this Ordinance for a period of at least 40 years. Restricted rental units created as part of developments receiving 9% Low-Income Housing Tax Credits must comply with a control period of not less than a 30-year compliance period plus a 15-year extended use period for a total of 45 years.
3. The affordability control period for a restricted rental unit shall commence on the first date that a unit is issued a certificate of occupancy following the execution of the deed restriction or, if affordability controls are being extended, on the effective date of the extension, which is the end of the original control period.
4. Rehabilitated renter-occupied housing units that are improved to code standards shall be subject to affordability controls for a period of not less than 10 years.
5. Prior to the issuance of any building permit for the construction/rehabilitation of restricted rental units, the developer/owner and the municipality shall record a preliminary instrument provided by the Administrative Agent.
6. Deeds of all real property that include restricted rental units shall contain deed restriction language. The deed restriction shall have priority over all mortgages on the property. The deed restriction shall be recorded by the developer with the county records office, and provided as filed and recorded, to the Administrative Agent within 30 days of the receipt of a certificate of occupancy.
7. A restricted rental unit shall remain subject to the affordability controls of this Ordinance despite the occurrence of any of the following events:
    a. Sublease or assignment of the lease of the unit;
    b. Sale or other voluntary transfer of the ownership of the unit;
    c. The entry and enforcement of any judgment of foreclosure on the property containing the unit; or
    d. The end of the control period, until the occupant household vacates the unit, or is certified as over-income and the controls are released in accordance with UHAC.

§ 59-56 Rent Restrictions for Rental Units; Leases and Fees.

1. The initial rent for a restricted rental unit shall be set by the Administrative Agent.
2. A written lease shall be required for all restricted rental units, except for units in an assisted living residence, and tenants shall be responsible for security deposits and the full amount of the rent as stated on the lease. A copy of the current lease for each restricted rental unit shall be retained on file by the Administrative Agent.
3. No additional fees, operating costs, or charges shall be added to the approved rent (except, in the case of units in an assisted living residence, to cover the customary charges for food and services) without the express written approval of the Administrative Agent.
    a. Operating costs, for the purposes of this section, include certificate of occupancy fees, move-in fees, move-out fees, mandatory internet fees, mandatory cable fees, mandatory utility submetering fees, and for developments with more than one and a half off-street parking spaces per unit, parking fees for one parking space per household.

4. Any fee structure that would remove or limit affordable unit occupant access to any amenities or services that are required or included for market-rate unit occupants is prohibited. Application fees (including the charge for any credit check) shall not exceed 5% of the monthly rent of the applicable restricted unit to be applied to the costs of administering the controls applicable to the unit as set forth in this Ordinance.
5. Fees for unit-specific, non-communal items that are charged to market-rate unit tenants on an optional basis, such as pet fees for tenants with pets, storage spaces, bicycle-share programs, or one-time rentals of party or media rooms, may also be charged to affordable unit tenants, if applicable.
6. Pet fees may not exceed $30.00 per month and associated one-time payments for optional fees pertaining to pets, such as a pet cleaning fee, are prohibited.
7. Fees charged to affordable unit tenants for other optional, unit-specific, non-communal items shall not exceed the amounts charged to market-rate tenants.
8. For any prior round rental unit leased before December 20, 2024, elements of the existing fee structure that are consistent with prior rules, but inconsistent with 5:80-26.13(c)1, may continue until the occupant household's current lease term expires or that occupant household vacates the unit, whichever occurs later.

§ 59-57 Tenant Income Eligibility.

1. Tenant income eligibility shall be determined pursuant to N.J.A.C. 5:80-26.14, as may be amended and supplemented, and shall be determined as follows:
   a. Very low-income rental units shall be reserved for households with a gross household income less than or equal to 30% of the regional median income by household size.
   b. Low-income rental units shall be reserved for households with a gross household income less than or equal to 50% of the regional median income by household size.
   c. Moderate-income rental units shall be reserved for households with a gross household income less than 80% of the regional median income by household size.
2. The Administrative Agent shall certify a household as eligible for a restricted rental unit when the household is a very low-income, low-income or moderate-income household, as applicable to the unit, and the rent proposed for the unit does not exceed 35% (40% for age-restricted units) of the household's eligible monthly income as determined pursuant to N.J.A.C. 5:80-26.17, as may be amended and supplemented; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:
   a. The household currently pays more than 35% (40% for households eligible for age-restricted units) of its gross household income for rent, and the proposed rent will reduce its housing costs;
   b. The household has consistently paid more than 35% (40% for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;
   c. The household is currently in substandard or overcrowded living conditions;
   d. The household documents the existence of assets with which the household proposes to supplement the rent payments; or

e. The household documents reliable anticipated third-party assistance from an outside source such as a family member in a form acceptable to the Administrative Agent and the owner of the unit.

3. The applicant shall file documentation sufficient to establish the existence of any of the circumstances in 2.a. through 2.e. above with the Administrative Agent, who shall counsel the household on budgeting.

§ 59-58 Municipal Housing Liaison.

1. The Municipal Housing Liaison shall be approved by municipal resolution.
2. The Municipal Housing Liaison shall be approved by the Division, or is in the process of getting approval, and fully or conditionally meets the requirements for qualifications, including initial and periodic training as set forth in in N.J.A.C. 5:99-1 et seq.
3. The Municipal Housing Liaison shall be responsible for oversight and administration of the affordable housing program, including the following responsibilities, which may not be contracted out to the Administrative Agent:
   a. Serving as the primary point of contact for all inquiries from the Affordable Housing Dispute Resolution Program, the State, affordable housing providers, administrative agents and interested households.
   b. The oversight of the Affirmative Marketing Plan and affordability controls.
   c. When applicable, overseeing and monitoring any contracting Administrative Agent.
   d. Overseeing the monitoring of the status of all restricted units listed in the Fair Share Plan.
   e. Verifying, certifying and providing annual information within AHMS at such time and in such form as required by the Division.
   f. Coordinating meetings with affordable housing providers and administrative agents, as needed.
   g. Attending continuing education opportunities on affordability controls, compliance monitoring, and affirmative marketing as offered or approved by the Division.
   h. Overseeing the recording of a preliminary instrument in the form set forth at N.J.A.C. 5:80-26.1 for each affordable housing development.
   i. Coordinating with the Administrative Agent, municipal attorney and municipal Construction Code Official to ensure that permits are not issued unless the document required in C.8. above has been duly recorded.
   j. Listing on the municipal website contact information for the MHL and Administrative Agents.

§ 59-59 Administrative Agent.

1. All municipalities that have created or will create affordable housing programs and/or affordable units shall designate or approve, for each project within its HEFSP, an administrative agent to administer the affordable housing program and/or affordable housing units in accordance with the requirements of the FHA, NJAC 5:99-1 et seq. and UHAC.
2. The fees for administrative agents shall be paid as follows:

a. Administrative agent fees related to rental units shall be paid by the developer/owner.

b. Administrative agent fees related to initial sale of units shall be paid by the developer.

c. Administrative agent fees related to resales shall be paid by the seller of the affordable home.

d. Administrative agent fees related to ongoing administration and enforcement shall be paid by the municipality.

3. An Operating Manual for each affordable housing program shall be provided by the Administrative Agent(s). The Operating Manual(s) shall be available for public inspection in the Office of the Clerk and in the office(s) of the Administrative Agent(s). Operating manuals shall be adopted by resolution of the Governing Body.

4. Subject to the role of the Administrative Agent(s), the duties and responsibilities as are set forth in N.J.A.C. 5:99-7and which are described in full detail in the Operating Manual, including those set forth in UHAC, include:

   a. Attending continuing education opportunities on affordability controls, compliance monitoring, and affirmative marketing as offered or approved by the Division;

   b. Affirmative marketing:

      i. Conducting an outreach process to affirmatively market affordable housing units in accordance with the Affirmative Marketing Plan of the municipality and the provisions of N.J.A.C. 5:80-26.16.

      ii. Providing counseling, or contracting to provide counseling services, to low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements; and landlord/tenant law.

   c. Household certification.

      i. Soliciting, scheduling, conducting and following up on interviews with interested households.

      ii. Conducting interviews and obtaining sufficient documentation of gross income and assets upon which to base a determination of income eligibility for a low- or moderate-income unit;

      iii. Providing written notification to each applicant as to the determination of eligibility or non-eligibility within 5 days of the determination thereof.

      iv. Requiring that all certified applicants for restricted units execute a certificate substantially in the firm, as applicable, of either the ownership or rental certificates set forth in the Appendices J and K of N.J.A.C. 5:80-26.1 et seq.

      v. Creating and maintaining a referral list of eligible applicant households living in the housing region, and eligible applicant households with members working in the housing region, where the units are located.

      vi. Employing a random selection process as provided in the Affirmative Marketing Plan when referring households for certification to affordable units.

   d. Affordability controls.

      i. Furnishing to attorneys or closing agents forms of deed restrictions and mortgages for the recording at the time of conveyance of title of each restricted unit.

ii. Ensuring that the removal of the deed restrictions and cancellation of the mortgage note are effectuated and filed properly with the County Register of Deeds or County Clerk's office after the termination of the affordability controls for each restricted unit in accordance with UHAC.

iii. Communicating with lenders and the Municipal Housing Liaison regarding foreclosures.

iv. Ensuring the issuance of Continuing Certificates of Occupancy or certifications pursuant to N.J.A.C. 5:80-26.11.

e. Records retention.

i. Creating and maintaining a file on each restricted unit for its control period, including the recorded deed with restrictions, recorded recapture mortgage, and note, as appropriate.

ii. Records received, retained, retrieved, or transmitted in furtherance of crediting affordable units of a municipality constitute public records of the municipality as defined by N.J.S.A. 47:3-16, and are legal property of the municipality.

f. Resales and re-rentals.

i. Instituting and maintaining an effective means of communicating information between owners and the Administrative Agent regarding the availability of restricted units for resale or re-rental.

ii. Instituting and maintaining an effective means of communicating information to very low-, low-, or moderate-income households regarding the availability of restricted units for resale or re-rental.

g. Processing requests from unit owners.

i. Reviewing and approving requests from owners of restricted units who wish to refinance or take out home equity loans during the term of their ownership to determine that the amount of indebtedness to be incurred will not violate the terms of this ordinance.

ii. Reviewing and approving requests to increase sales prices from owners of restricted units who wish to make capital improvements to the units that would affect the selling price, such authorizations to be limited to those improvements resulting in additional bedrooms or bathrooms and the depreciated cost of central air conditioning systems.

iii. Notifying the municipality of an owner's intent to sell a restricted unit.

iv. Making determinations on requests by owners of restricted units for hardship waivers.

h. Enforcement.

i. Securing annually from the municipality a list of all affordable ownership units for which property tax bills are mailed to absentee owners, and notifying all such owners that they must either move back to their unit or sell it;

ii. Securing from all developers and sponsors of restricted units, at the earliest point of contact in the processing of the project or development, written acknowledgement of the requirement that no restricted unit can be offered, or in

any other way committed, to any person, other than a household duly certified to the unit by the Administrative Agent;

iii. Sending annual mailings to all owners of affordable dwelling units reminding them of the notices and requirements outlined in N.J.A.C. 5:80-26.19(d)4;

iv. Establishing a program for diverting unlawful rent payments to the municipal Affordable Housing Trust Fund; and

v. Creating and publishing a written operating manual for each affordable housing program administered by the Administrative Agent setting forth procedures for administering the affordability controls.

i. The Administrative Agent(s) shall, as delegated by the municipality, have the authority to take all actions necessary and appropriate to carry out its/their responsibilities, herein.

§ 59-60 Responsibilities of The Owner of a development containing affordable units.

1. The owner of all developments containing affordable units subject to this subchapter or the assigned management company thereof shall provide to the administrative agent:

   a. Site plan, architectural plan, or other plan that identifies the location of each affordable unit, if subject to the site plan approval, settlement agreement, or other applicable document regulating the location of affordable units. The administrative agent shall determine the location of affordable units if not set forth in the site plan approval, settlement agreement, or other applicable document.

   b. The total number of units in the project and the number of affordable units.

   c. The breakdown of the affordable units by or identification of affordable unit locations by bedroom count and income level, including street addresses / unit numbers, if subject to the site plan approval, settlement agreement, or other applicable document regulating the breakdown of affordable units. The administrative agent shall determine the bedroom and income distribution if not set forth in the site plan approval, settlement agreement, or other applicable document.

   d. Floor plans of all affordable units, including complete and accurate identification of all rooms and the dimensions thereof.

   e. A projected construction schedule.

   f. The location of any common areas and elevators.

   g. The name of the person who will be responsible for official contact with the administrative agent for the duration of the project, which must be updated if the contact changes.

2. In addition to 1 above, the owner of rental developments containing affordable rental units subject to this subchapter or the assigned management company thereof shall:

   a. Send to all current tenants in all restricted rental units an annual mailing containing a notice as to the maximum permitted rent and a reminder of the requirement that the unit must remain their principal place of residence, which is defined as residing in the unit at least 260 days out of each calendar year, together with the telephone number, mailing address, and email address of the administrative agent to whom complaints of excess rent can be issued.

b. Provide to the administrative agent a description of any applicable fees.

c. Provide to the administrative agent a description of the types of utilities and which utilities will be included in the rent.

d. Agree and ensure that the utility configuration established at the start of the rent-up process not be altered at any time throughout the restricted period.

e. Provide to the administrative agent a proposed form of lease for any rental units.

f. Ensure that the tenant selection criteria for the applicants for affordable units not be more restrictive that the tenant selection criteria for applicants for non-restricted units.

g. Strive to maintain the continued occupancy of the affordable units during the entire restricted period.

3. In addition to 1, above, the owner of affordable for-sale developments containing affordable for-sale units subject to this subchapter or the assigned management company thereof shall provide the administrative agent:

a. Proposed pricing for all units, including any purchaser options and add-on items.

b. Condominium or homeowner association fees and any other applicable fees.

c. Estimated real property taxes.

d. Sewer, water, trash disposal, and any other utility assessments.

e. Flood insurance requirement, if applicable.

f. The State-approved planned real estate development public offering statement and/or master deed, where applicable, as well as the full build-out budget.

§ 59-61 Enforcement of Affordable Housing Regulations.

1. Upon the occurrence of a breach of any of the regulations governing the affordable unit by an owner, developer or tenant, the municipality shall have all remedies provided at law or equity, including but not limited to foreclosure, tenant eviction, municipal fines, a requirement for household recertification, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.

2. After providing written notice of a violation to an owner, developer or tenant of an affordable unit and advising the owner, developer or tenant of the penalties for such violations, the municipality may take the following action against the owner, developer or tenant for any violation that remains uncured for a period of 60 days after service of the written notice:

a. The municipality may file a court action pursuant to N.J.S.A. 2A:58-11 alleging a violation, or violations, of the regulations governing the affordable housing unit. If the owner, developer or tenant is found by the Court to have violated any provision of the regulations governing affordable housing units the owner, developer or tenant shall be subject to one or more of the following penalties, at the discretion of the Court:

i. A fine of not more than $500 or imprisonment for a period not to exceed 90 days, or both, unless otherwise specified below, provided that each and every day that the

violation continues or exists shall be considered a separate and specific violation of these provisions and not a continuation of the initial offense;

ii. In the case of an owner who has rented his or her low- or moderate-income unit in violation of the regulations governing affordable housing units, payment into the Affordable Housing Trust Fund of the gross amount of rent illegally collected;

iii. In the case of an owner who has rented his or her affordable unit in violation of the regulations governing affordable housing units, payment of an innocent tenant's reasonable relocation costs, as determined by the Court.

3. The municipality shall have the authority to levy fines against the owner of the development for instances of noncompliance with NJHRC advertising requirements (N.J.S.A. 52:27D-321.6.e.(2)), following written notice to the owner. The fine for the first offense of noncompliance shall be $5,000, the fine for the second offense of noncompliance shall be $10,000, and the fine for each subsequent offense of noncompliance shall be $15,000.

4. The municipality may file a court action in the Superior Court seeking a judgment, which would result in the termination of the owner's equity or other interest in the unit, in the nature of a mortgage foreclosure. Any judgment shall be enforceable as if the same were a judgment of default of the first purchase money mortgage and shall constitute a lien against the low- or moderate-income unit.

   a. Such judgment shall be enforceable, at the option of the municipality, by means of an execution sale by the Sheriff, at which time the affordable unit of the violating owner shall be sold at a sale price which is not less than the amount necessary to fully satisfy and pay off any first purchase money mortgage and prior liens and the costs of the enforcement proceedings incurred by the municipality , including attorney's fees. The violating owner shall have the right to possession terminated as well as the title conveyed pursuant to the Sheriff's sale.

   b. The proceeds of the Sheriff's sale shall first be applied to satisfy the first purchase money mortgage lien and any prior liens upon the low- or moderate-income unit. The excess, if any, shall be applied to reimburse the municipality for any and all costs and expenses incurred in connection with either the court action resulting in the judgment of violation or the Sheriff's sale. In the event that the proceeds from the Sheriff's sale are insufficient to reimburse the municipality in full as aforesaid, the violating owner shall be personally responsible for the full extent of such deficiency, in addition to any and all costs incurred by the municipality in connection with collecting such deficiency. In the event that a surplus remains after satisfying all of the above, such surplus shall be placed in escrow by the municipality for the owner and shall be held in such escrow for a maximum period of two years or until such earlier time as the owner shall make a claim with the municipality for such. Failure of the owner to claim such balance within the two year period shall automatically result in a forfeiture of such balance to the municipality. Any interest accrued or earned on such balance while being held in escrow shall belong to and shall be paid to the municipality, whether such balance shall be paid to the owner or forfeited to the municipality.

   c. Foreclosure due to violation of the regulations governing affordable housing units shall not extinguish the restrictions of the regulations governing affordable housing units as they apply to the low- and moderate-income unit. Title shall be conveyed to the purchaser at the Sheriff's sale, subject to the restrictions and provisions of the

regulations governing the affordable housing unit. The owner determined to be in violation of the provisions of this plan and from whom title and possession were taken by means of the Sheriff's sale shall not be entitled to any right of redemption.

d. If there are no bidders at the Sheriff's sale, or if insufficient amounts are bid to satisfy the first purchase money mortgage and any prior liens, the municipality may acquire title to the affordable unit by satisfying the first purchase money mortgage and any prior liens and crediting the violating owner with an amount equal to the difference between the first purchase money mortgage and any prior liens and costs of the enforcement proceedings, including legal fees and the maximum resale price for which the affordable unit could have been sold under the terms of the regulations governing affordable housing units. This excess shall be treated in the same manner as the excess that would have been realized from an actual sale as previously described.

e. Failure of the low- or moderate-income unit to be either sold at the Sheriff's sale or acquired by the municipality shall obligate the owner to accept an offer to purchase from any qualified purchaser that may be referred to the owner by the municipality, with such offer to purchase being equal to the maximum resale price of the low- or moderate-income unit as permitted by the regulations governing affordable housing units.

f. The affordable unit owner shall remain fully obligated, responsible and liable for complying with the terms and restrictions of governing affordable housing units until such time as title is conveyed from the owner.

5. It is the responsibility of the municipal housing liaison and the administrative agent(s) to ensure that affordable housing units are administered properly. All affordable units must be occupied within a reasonable amount of time and be re-leased within a reasonable amount of time upon the vacating of the unit by a tenant. If an administrative agent or municipal housing liaison becomes aware of or suspects that a developer, landlord, or property manager has not complied with these regulations, it shall report this activity to the Division. The Division must notify the developer, landlord, or property manager, in writing, of any violation of these regulations and provide a 30-day cure period. If, after the 30-day cure period, the developer, landlord, or property manager remains in violation of any terms of this subchapter, including by keeping a unit vacant, the developer, landlord, or property manager may be fined up to the amount required to construct a comparable affordable unit of the same size and the deed-restricted control period will be extended for the length of the time the unit was out of compliance, in addition to the remedies provided for in this section. For the purposes of this subsection, a reasonable amount of time shall presumptively be 60 days, unless a longer period of time is required due to demonstrable market conditions and/or failure of the municipal housing liaison or the administrative agent to refer a certified tenant.

6. Banks and other lending institutions are prohibited from issuing any loan secured by owner occupied real property subject to the affordability controls set forth in this subchapter if such loan would be in excess of amounts permitted by the restriction documents recorded in the deed or mortgage book in the county in which the property is located. Any loan issued in violation of this subsection is void as against public policy.

7. The Agency and the Department hereby reserve, for themselves and for each administrative agent appointed pursuant to this subchapter, all of the rights and remedies available at law

and in equity for the enforcement of this subchapter, including, but not limited to, fines, evictions, and foreclosures as approved by a county-level housing judge.

§ 59-62 Appeals.

1. Appeals from all decisions of an administrative agent appointed pursuant to this subchapter must be filed, in writing, with the municipal housing liaison. A decision by the municipal housing liaison may be appealed to the Division. A written decision of the Division Director upholding, modifying, or reversing an administrative agent's decision is a final administrative action.

§ 59-63 through § 59-69. (Reserved).

Section 2. Chapter 59, Article VII, Accessory Apartments (§ 59-80 and 59-81), of the General Ordinances of the City of Cape May, shall be **repealed in its entirety**.

Section 3. Invalidity.

If any section, subsection, clause, or phrase of this ordinance is held to be unconstitutional or invalid for any reason, such decision shall not affect the remaining portions of this ordinance.

Section 4. Inconsistent Ordinances Repealed.

All ordinances or parts of ordinances inconsistent with this ordinance are hereby repealed to the extent of such inconsistency.

Section 5. Effective Date.

This ordinance shall take effect immediately upon:

1. Final passage and publication according to law and filing with the Cape May County Planning Board; and

2. Approval by the Court through the issuance of a Compliance Certification or other appropriate order.

ATTEST:

Erin C. Burke, City Clerk

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

BY: _____
Zachary M. Mullock, Mayor

NOTICE

Ordinance 592-2026 was introduced at a Regular meeting of the City Council of the City of Cape May, held on February 3, 2026, tabled on March 3, 2026, and was further considered for final passage during a Regular meeting of the City Council, held at the Cape May City Hall Auditorium, 643 Washington Street, Cape May, New Jersey, on March 17, 2026 at 5:00 P.M. at which time a Public Hearing was held.

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

Introduced: February 3, 2026
1st Publication: February 11, 2026
Tabled: March 3, 2026
2nd Reading & Adoption: March 17, 2026
Final Publication: March 18, 2026
Effective Date: April 7, 2026

cc: City Manager
Affordable Housing Counsel
City Solicitor
Planning Board

RESOLUTION NO. 03-10-2026: 4

FINDINGS OF FACT AND CONCLUSIONS OF LAW OF THE

CITY OF CAPE MAY PLANNING BOARD

WHEREAS, the City of Cape May Planning Board at its regular meeting on March 10, 2026 discussed and considered The City of Cape May proposed Ordinance 592-2026 An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" of the City Code,

WHEREAS, the City of Cape May Planning Board is tasked to review and determine the consistency of said Ordinance with the Master Plan for the City of Cape May and Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination for the City of Cape May;

NOW THEREFORE, BE IT RESOLVED, as set forth below:

1. The Board accepts and adopts the findings and recommendations of its Board Planner Craig Hurless as set forth on the record and in his report dated February 5, 2026, a copy of which is attached as Exhibit A and its relevant portions are incorporated by reference.

2. For the reasons set forth in said report, and for the reasons stated on the record at the hearing conducted on March 10, 2026, the Board finds The City of Cape May proposed Ordinance 592-2026 An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" of the City Code, is consistent with the Master Plan for the City of Cape May and Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination for the City of Cape May, and so reports pursuant to N.J.S.A. 40:55D-62a.

I hereby certify the foregoing to be an original resolution adopted by the Planning Board of the City of Cape May at a meeting held on March 10, 2026.

Karen Keenan, Board Secretary

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Mr. Riggs	X					
Mr. Gorgone			X			
Councilmember Bodnar	X					
Deputy Mayor McDade	X				X	
Mrs. Reed			X			
Mr. Crowley	X					
Mr. Lundholm	X					
Mr. Padussis			X			
Mr. Crippen	X					X
Mr. Jones	X					
Mr. Bezaire	X					

cc:City Council via City Clerk
City Solicitor

EXHIBIT A

HURLESS PLANNING & ENGINEERING, LLC

Civil / Municipal Engineering
Land Use Planning and Design
Site Plan and Subdivision Design
Water, Septic and Wastewater Design
Environmental Consulting
Inspection / Construction Management

Craig R. Hurless, PE, PP, CME

MEMORANDUM

TO: Cape May City Planning Board

DATE: February 5, 2026

FROM: Hurless Planning & Engineering
Craig R. Hurless, PE, PP, CME
Planning Board Engineer & Planner

RE: **Cape May Master Plan Consistency Review**
Ordinance No. 591-2026
Ordinance No. 592-2026
Ordinance No. 593-2026
Affordable Housing Ordinances
HPE No. 1206.10

DESCRIPTION: The Master Plan Reexamination was adopted on March 12, 2019, by the City of Cape May Planning Board pursuant to Resolution 03-12-2019:3. The Master Plan represents the City's vision for itself and a means for guiding land development policy and planning decisions. Once adopted by the Planning Board, the Master Plan serves as the basis for governing land use throughout the City on both a private and public level. Goals and objectives serve as the crux of the Master Plan, outlining a vision for a community and delineate actions that can achieve that vision.

The following draft ordinances have been forwarded for master plan consistency review, comment and recommendation. The ordinances are titled the following:

- **Ordinance No. 591-2026 - An Ordinance Amending Chapter 525 Of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District.**
- **Ordinance No. 592-2026 - An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" Of the City Code.**
- **Ordinance No. 593-2026 - An Ordinance Repealing and Replacing Chapter 59, Article Vi**

507 Heritage Court, Galloway, NJ 08205
Phone: 609.204.0798 E-mail: c.hurless@comcast.net
COA# 24GA28385200

RECEIVED
FEB - 5 2026
CITY OF CAPE MAY

Entitled "Development Fee Requirements" Of the City Code.

I offer the following comments for Planning Board review:

MASTER PLAN CONSISTENCY REVIEW COMMENTS:

As part of the consideration of any proposed land use ordinances, a Master Plan consistency review is conducted. The specific language and recommendations contained in the March 12, 2019, Master Plan, Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination that relate to the proposed ordinance are as follows:

> *The Municipal Land Use Law N.J.S.A 40:55D-28(b)(3) requires a municipal master plan to include a Housing Element. It is a component of the master plan designed to achieve the goal of providing affordable housing by demonstrating that the zoning provides for adequate capacity and opportunity to accommodate residential and employment growth. It includes a statement of the standards, objectives and principals including, but is not limited to, residential standards and proposals for the construction and improvement of housing. It takes into account the environmental conditions, intensity of development, and existing zoning of a community; and a housing element which includes an analysis of housing, demographic and employment characteristics, and an analysis of municipal lands appropriate for affordable housing. It also sets forth the municipal fair share obligation.*

A new Housing Element & Fair Share Plan (HEFSP) dated June 4, 2025 was adopted after a public hearing by Resolution by the City of Cape May Planning Board on June 24, 2025. The HEFSP was endorsed by Resolution by the Council of the City of Cape May on July 1, 2025.

The stated purpose of the new HEFSP is stated as:

> *This Amended Fourth Round Housing Element and Fair Share Plan complies with COAH's Prior Round regulations at N.J.A.C. 5:93-1.1 et seq., as well as subsequent applicable laws, such as the 2024 amendments to the FHA. In accordance with the above, this Amended Fourth Round Housing Element and Fair Share Plan is designed to achieve the goal of addressing the City's current Rehabilitation Obligation (Present Need), Prior Round Obligation (1987-1999), Third Round Obligation (1999- 2025), and its Fourth Round Obligation (Prospective Need), with particular attention to creating a realistic opportunity for the production of low- and moderate-income housing in accordance with the Consent Order entered into between the City and FSHC on January 16, 2026.*

The City of Cape May filed a binding resolution and declaratory judgment action, pursuant to N.J.S.A. 52:27D-301 et seq. and Administrative Office of the Courts Directive #14-24 ("AOC Directive") with the Affordable Housing Dispute Resolution Program (the "Program") on January 24, 2025; and having received no objections to the City's binding resolution accepting the DCA's calculation of its fair share obligations by the February 28, 2025 deadline, the Court entered an Order on March 27, 2025, setting the City's Fourth Round fair share obligations as a Present Need of 46

units and a Prospective Need of 48 units, and ordering the City to file a Housing Element and Fair Share Plan ("HEFSP") by the June 30, 2025 statutory deadline. The City filed its HEFSP with the Program on June 25, 2025 and filed its Fourth Round Spending Plan with the Court on July 2, 2025.

The Fair Share Housing Center (FSHC) filed a letter pursuant to N.J.S.A. 52:27D-304.1(f)(2)(b) regarding the City's HEFSP on August 26, 2025 seeking additional compliance information and documentation before the HEFSP may be approved by the Program and/or the Court. The Court issued a Case Management Order in the City's Fourth Round Declaratory Judgment Action on November 18, 2025, which established certain deadlines, including the provision of documentation by December 1, 2025 to FSHC and the Court, with an explanation of what additional documentation still needed to be provided, if any.

On December 1, 2025, the City filed a letter with the Court, with a copy to FSHC, which attached additional compliance documentation, and also provided a response to FSHC's request for certain documentation that was not provided; and thereafter the City and FSHC negotiated and finalized a Consent Order. The Court having reviewed the City's HEFSP, attachments, and additional compliance documentation filed separately and having determined that the HEFSP and supporting documentation filed meets the "objective standard" and are in compliance with the Fair Housing Act and the Mount Laurel doctrine, so long as the conditions set forth in this order are met.

The ordinances subject to this review were drafted to address the conditions set forth in the Consent Order. The Housing Element and Fair Share Plan has also been revised to be consistent with these conditions and requires adoption of the updated plan.

GENERAL REVIEW COMMENTS:

1) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 591-2026 - An Ordinance Amending Chapter 525 Of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District**:

   The consent order requires the following: "The City will adopt an overlay zone or zones to comply with the 25% Fourth Round unmet need requirement." The Fourth Round unmet need is 48 units.

   The proposed ordinance intends to promote affordable housing within the City of Cape May through the application of an overlay in the C-5 District where realistic development opportunities exist. For reference, the proposed overlay standards for bulk and density set forth below are like those that exist in the R-3 and R-S zones. Attached and multifamily dwellings that include an onsite inclusionary zoning component with a presumptive maximum affordable housing set-aside of twenty percent (20%) of the total number of units in the development. All affordable units in such projects will be constructed and occupied in compliance with the Fair Housing Act ("FHA"), the Uniform Housing Affordability Controls ("UHAC"), the City's Housing Element and Fair Share Plan, and the City's Affordable Housing Ordinance. These standards apply only to lots greater than 1 acre in size.

2) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 592-2026 - An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" Of the City Code.**

The consent order requires the following: "The City shall update its Accessory Apartment Manual, Affordable Housing Ordinance, Development Fee Ordinance, Affirmative Marketing Plan, and other administrative documents in accordance with the adopted regulations at N.J.A.C. 5:80-26.1, et seq, and N.J.A.C. 5:99 no later than May 15, 2026."

This ordinance proposes to repeal and replace in its entirety, Chapter 59, Article VI (Development Fee Requirements) of the General Ordinances of the City of Cape May to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq.

This new chapter establishes standards for the collection, maintenance, and expenditure of development fees that are consistent with regulations set forth in P.L. 2024, c. 2, N.J.S.A. 52:27D-301 et seq., N.J.A.C. 5:99-1 et seq. and as previously established in accordance with P.L. 2008, c. 46, Sections 8 and 32 through 38 (N.J.S.A. 52:27D-329.2) and the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 8.7). Fees collected pursuant to this chapter shall be used for the sole purpose of providing very-low-, low- and moderate-income housing in accordance with a Court-approved Spending Plan.

3) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 593-2026 - An Ordinance Repealing and Replacing Chapter 59, Article Vi Entitled "Development Fee Requirements" Of the City Code.**

Thew consent order requires the following:

- *Any accessory apartments that are created beyond the six needed to satisfy the City's Third Round RDP will be applied to the unmet need.*
- *The City will amend its Mandatory Set-Aside Ordinance to require any residential developments of five units or more to have a 20% set-aside for both rental and for-sale units.*

The proposed ordinance changes amend both the accessory apartment program and mandatory set-aside ordinance consistent with the consent order requirements and updates the language in Chapter 59 to be consistent with to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq.

4) The Board may find that the proposed changes are consistent with the Master Plan as the proposed ordinance is consistent with the stated goals, objectives, and

recommendations cited above. The Board should discuss the proposed ordinance changes. Other comments and recommendations for changes may also be forwarded to the governing body for consideration.

Should there be any questions regarding the contents of this report, please feel free to contact this office.

cc: Bruce Britton, Zoning Official
Karen Keenan, Board Assistant
Richard M. King, Board Attorney
Christopher Gillin-Schwartz, City Solicitor

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CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 593-2026

AN ORDINANCE REPEALING AND REPLACING CHAPTER 59, ARTICLE VI ENTITLED "DEVELOPMENT FEE REQUIREMENTS" OF THE CITY CODE

WHEREAS, Chapter 59, Article VI (Development Fee Requirements) of the General Ordinances of the City of Cape May has to be repealed and replaced in its entirety to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq; and

WHEREAS, this chapter establishes standards for the collection, maintenance, and expenditure of development fees that are consistent with regulations set forth in P.L. 2024, c. 2, N.J.S.A. 52:27D-301 et seq., N.J.A.C. 5:99-1 et seq. and as previously established in accordance with P.L. 2008, c. 46, Sections 8 and 32 through 38 (N.J.S.A. 52:27D-329.2) and the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 8.7). Fees collected pursuant to this chapter shall be used for the sole purpose of providing very-low-, low- and moderate-income housing in accordance with a Court-approved Spending Plan;

BE IT ORDAINED by the Mayor and Council of the City of Cape May, in the County of Cape May and State of New Jersey that Chapter 59, Article VI (Development Fee Requirements) of the General Ordinances of the City of Cape May is hereby repealed and replaced as follows:

Section 1. Chapter 59, Article VI, Development Fee Requirements, of the General Ordinances of the City of Cape May, shall be repealed and replaced as follows:

§ 59-70 Purpose.

A. This section establishes standards for the collection, maintenance, and expenditure of development fees that are consistent with the amended Fair Housing Act (P.L.2024, c.2), N.J.A.C. 5:99, and the Statewide Non-Residential Development Fee Act (C. 40:55D-8.1 through 8.7). Fees collected pursuant to this Ordinance shall be used for the sole purpose of providing very low-, low- and moderate-income housing in accordance with a Court-approved Spending Plan.

§ 59-71 Basic Requirements.

A. The municipality previously adopted a Development Fee Ordinance, which established the Municipal Affordable Housing Trust Fund.

B. The municipality shall not spend development fees until the court has approved a Spending Plan for spending such fees.

§ 59-72 Definitions.

As used herein the following terms shall have the following meanings:

"Act" means the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 et seq.

"Adaptable" means constructed in compliance with the technical design standards of the barrier free subcode adopted by the Commissioner of Community Affairs pursuant to the "State Uniform Construction Code Act," P.L.1975, c. 217 (C.52:27D-119 et seq.) and in accordance with the provisions of section 5 of P.L.2005, c. 350 (C.52:27D-123.15).

"Administrative agent" means the entity approved by the Division responsible for the administration of affordable units, in accordance with N.J.A.C. 5:99-7, and UHAC at N.J.A.C. 5:80-26.15.

"Affordability assistance" means the use of funds to render housing units more affordable to low- and moderate-income households and includes, but is not limited to, down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowner's association or condominium fees and special assessments, common maintenance expenses, and assistance with emergency repairs and rehabilitation to bring deed-restricted units up to code, pursuant to N.J.A.C. 5:99-2.5.

"Affordable housing development" means a development included in a municipality's housing element and fair share plan, and includes, but is not limited to, an inclusionary development, a municipally sponsored affordable housing project, or a 100 percent affordable development. This includes developments with affordable units on-site, off-site, or provided as a payment in-lieu of construction only if such a payment-in-lieu option has been previously approved by the Program or Superior Court as part of the HEFSP. Payments in lieu of construction were invalidated per P.L. 2024, c.2.

"Affordable Housing Monitoring System" or "AHMS" means the Department's cloud-based software application, which shall be the central repository for municipalities to use for reporting detailed information regarding affordable housing developments, affordable housing unit completions, and the collection and expenditures of funds deposited into the municipal affordable housing trust fund.

"Affordable Housing Trust Fund" or "AHTF" means that non-lapsing, revolving trust fund established in DCA pursuant to N.J.S.A. 52:27D-320 and N.J.A.C. 5:43 to be the repository of all State funds appropriated for affordable housing purposes. All references to the "Neighborhood Preservation Nonlapsing Revolving Fund" and "Balanced Housing" mean the AHTF.

"Barrier-free escrow" means the holding of funds collected to adapt affordable unit entrances to be accessible in accordance with N.J.S.A. 52:27D-311a et seq. Such funds shall be held in a municipal affordable housing trust fund pursuant to N.J.A.C. 5:99-2.6.

"Construction" means new construction and additions, but does not include alterations, reconstruction, renovations, conversion, relocation, or repairs, as those terms are defined in the State Uniform Construction Code promulgated pursuant to the State Uniform Construction Code Act, P.L. 1975, c. 217(N.J.S.A. 52:27D-119 et seq.).

"Developer" means the legal or beneficial owner or owners of a lot or of any land proposed to be included in a proposed development, including the holder of an option or contract to purchase, or other person having an enforceable proprietary interest in such land.

"Development" means the division of a parcel of land into two or more parcels, the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any building or other structure, or of any mining, excavation, or landfill, and any use or change

in the use of any building or other structure, or land or extension of use of land, for which permission may be required pursuant to the Municipal Land Use Law, N.J.S.A. 40:55D-1 et seq.

"Development fee" means money paid by a developer for the improvement of residential and non-residential property as permitted pursuant to N.J.S.A. 52:27D-329.2 and 40:55D-8.1 through 40:55D-8.7 and N.J.A.C. 5:99-3.

"Division" means the Division of Local Planning Services within the Department of Community Affairs.

"Emergent opportunity" means a circumstance that has arisen whereby affordable housing will be able to be produced through a delivery mechanism not originally contemplated by or included in a fair share plan that has been the subject of a compliance certification.

"Equalized assessed value" or "EAV" means the assessed value of a property divided by the current average ratio of assessed to true value for the municipality in which the property is situated, as determined in accordance with sections 1, 5, and 6 at P.L. 1973, c. 123 (N.J.S.A. 54:1-35a, 54:1-35b,and 54:1-35c). Estimates at the time of building permit may be obtained by the tax assessor using construction cost estimates. Final EAV shall be determined at project completion by the municipal assessor.

"FHA" means the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 et seq.

"Inclusionary development" means a residential housing development in which a substantial percentage of the housing units are provided for a reasonable income range of low- and moderate- income households.

"Low-income household" means a household with a household income equal to 50 percent or less of the regional median income.

"Low-income unit" means a restricted unit that is affordable to a low-income household.

"Mixed use development" means any development that includes both a non-residential development component and a residential development component, and shall include developments for which: (1)there is a common developer for both the residential development component and the non-residential development component, provided that for purposes of this definition, multiple persons and entities maybe considered a common developer if there is a contractual relationship among them obligating each entity to develop at least a portion of the residential or non-residential development, or both, or otherwise to contribute resources to the development; and (2) the residential and non-residential developments are located on the same lot or adjoining lots, including, but not limited to, lots separated by a street, a river, or another geographical feature.

"Moderate-income household" means a household with a household income in excess of 50 percent but less than 80 percent of the regional median income.

"Moderate-income unit" means a restricted unit that is affordable to a moderate-income household.

"Municipal housing liaison" or "MHL" means an appointed municipal employee who is, pursuant to N.J.A.C. 5:99-6, responsible for oversight and/or administration of the affordable units created within the municipality.

"Municipal affordable housing trust fund" means a separate, interest-bearing account held by a municipality for the deposit of development fees, payments in lieu of constructing affordable units on sites zoned for affordable housing previously approved prior to March 20, 2024 (per P.L. 2024, c.2), barrier-free escrow funds, recapture funds, proceeds from the sale of affordable units, rental income, repayments from affordable housing program loans, enforcement fines, unexpended RCA funds remaining from a completed RCA project, application fees, and any other funds collected by the municipality in connection with its affordable housing programs, which shall be used to address municipal low- and moderate-income housing obligations within the time frames established by the Legislature and this chapter.

"Municipal development fee ordinance" means an ordinance adopted by the governing body of a municipality that authorizes the collection of development fees.

"New construction" means the creation of a new housing unit under regulation by a code enforcement official regardless of the means by which the unit is created. Newly constructed units are evidenced by the issuance of a certificate of occupancy and may include new residences created through additions and alterations, adaptive reuse, subdivision, or conversion of existing space, and moving a structure from one location to another.

"New Jersey Affordable Housing Trust Fund" means an account established pursuant to N.J.S.A. 52:27D-320.

"Non-residential development" means:

> Any building or structure, or portion thereof, including, but not limited to, any appurtenant improvements, which is designated to a use group other than a residential use group according to the State Uniform Construction Code, N.J.A.C. 5:23, promulgated to effectuate the State uniform Construction Code Act, N.J.S.A. 52:27D-119 et seq., including any subsequent amendments or revisions thereto;
>
> Hotels, motels, vacation timeshares, and child-care facilities; and
>
> The entirety of all continuing care facilities within a continuing care retirement community which is subject to the Continuing Care Retirement Community Regulation and Financial Disclosure Act, N.J.S.A.52:27D-330 et seq.

"Non-residential development fee" means the fee authorized to be imposed pursuant to N.J.S.A. 40:55D-8.1 through 40:55D-8.7.

"Payment in lieu of constructing affordable units" means the prior approval of the payment of funds to the municipality by a developer when affordable units are were not produced on a site zoned for an inclusionary development. The statutory permission for payments in lieu of constructing affordable units was eliminated per P.L. 2024, c.2.

"Recreational facilities and community centers" means any indoor or outdoor buildings, spaces, structures, or improvements intended for active or passive recreation, including, but not limited to, ballfields, meeting halls, and classrooms, accommodating either organized or informal activity.

"Residential development fee" means money paid by a developer for the improvement of residential property as permitted pursuant to N.J.S.A. 52:27D-329.2 and N.J.A.C. 5:99-3.2.

"Spending plan" means a method of allocating funds contained in an affordable housing trust fund account, which includes, but is not limited to, development fees collected and to be collected pursuant to an approved municipal development fee ordinance, or pursuant to N.J.S.A. 52:27D-329.1 et seq., for the purpose of meeting the housing needs of low- and moderate-income individuals.

"UHAC" means the Uniform Housing Affordability Controls set forth at N.J.A.C. 5:80-26.

"Very-low-income household" means a household with a household income less than or equal to 30 percent of the regional median income.

"Very-low-income unit" means a restricted unit that is affordable to a very-low-income household.

§ 59-73 Residential Development Fees.

A. Imposed fees

1. Residential developers, except for developers of the types of development specifically exempted below, shall pay a fee of 1.5% of the equalized assessed value for residential development, provided no increased density is permitted. Development fees shall also be imposed and collected when an additional dwelling unit is added to an existing residential structure; in such cases, the fee shall be calculated based on the increase in the equalized assessed value of the property due to the additional dwelling unit.

2. When an increase in residential density is permitted pursuant to a "d" variance granted under N.J.S.A. 40:55D-70d(5), developers shall be required to pay a "bonus" development fee of 6.0% of the equalized assessed value for each additional unit that may be realized, except that this provision shall not be applicable to a development that will include affordable housing. If the zoning on a site has changed during the two-year period preceding the filing of such a variance application, the base density for the purposes of calculating the bonus development fee shall be the highest density permitted by right during the two-year period preceding the filing of the variance application.

   Example: If an approval allows four units to be constructed on a site that was zoned for two units, the fees could equal 1.5% of the equalized assessed value on the first two units; and the specified higher percentage of 6% of the equalized assessed value for the two additional units, provided zoning on the site has not changed during the two-year period preceding the filing of such a variance application.

B. Eligible exactions, ineligible exactions and exemptions for residential development

1. Affordable housing developments, developments where the developer is providing for the construction of affordable units elsewhere in the municipality, and developments where the developer has made an eligible payment in lieu of on-site construction of affordable units, if permitted by ordinance, or by agreement with the municipality and if approved by a municipality prior to the statutory elimination

of payments in-lieu on March 20, 2024 per P.L.2024, c.2, shall be exempt from development fees.

2. Developments that have received preliminary or final site plan approval prior to the adoption of this ordinance and any preceding ordinance permitting the collection of development fees shall be exempt from the payment of development fees, unless the developer seeks a substantial change in the original approval. Where a site plan approval does not apply, the issuance of a zoning and/or building permit shall be synonymous with preliminary or final site plan approval for the purpose of determining the right to an exemption. In all cases, the applicable fee percentage shall be determined based upon the development fee ordinance in effect on the date that the construction permit is issued.
3. Development fees shall be imposed and collected when an existing structure undergoes a change to a more intense use, is demolished and replaced, or is expanded, if the expansion is not otherwise exempt from the development fee requirement. The development fee shall be calculated on the increase in the equalized assessed value of the improved structure.
4. No development fee shall be collected for the demolition and replacement of a residential building resulting from a fire or a natural disaster.

§ 59-74 Non-Residential Development Fees.

A. Imposition of fees

1. Within all zoning districts, non-residential developers, except for developers of the types of development specifically exempted, shall pay a fee equal to 2.5% of the equalized assessed value of the land and improvements, for all new non-residential construction on an unimproved lot or lots.
2. Within all zoning districts, non-residential developers, except for developers of the types of development specifically exempted, shall also pay a fee equal to 2.5% of the increase in equalized assessed value resulting from any additions to existing structures to be used for non-residential purposes.
3. Development fees shall be imposed and collected when an existing structure is demolished and replaced. The development fee of 2.5% shall be calculated on the difference between the equalized assessed value of the pre-existing land and improvements and the equalized assessed value of the newly improved structure; i.e., land and improvements; and such calculation shall be made at the time a final certificate of occupancy is issued. If the calculation required under this section results in a negative number, the non-residential development fee shall be zero.

B. Eligible exactions, ineligible exactions and exemptions for non-residential development

1. The non-residential portion of a mixed-use inclusionary or market-rate development shall be subject to a 2.5% development fee, unless otherwise exempted below.

2. The 2.5% fee shall not apply to an increase in equalized assessed value resulting from alterations, change in use within existing footprint, reconstruction, renovations and repairs.

C. Non-residential developments shall be exempt from the payment of non-residential development fees in accordance with the exemptions required pursuant to the Statewide Non-Residential Development Fee Act (N.J.S.A. 40:55D-8.1 through 8.7), as specified in Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption." Any exemption claimed by a developer shall be substantiated by that developer.

D. A developer of a non-residential development exempted from the non-residential development fee pursuant to the Statewide Non-Residential Development Fee Act shall be subject to the fee at such time as the basis for the exemption no longer applies, and shall make the payment of the non-residential development fee, in that event, within three years after that event or after the issuance of the final certificate of occupancy of the non-residential development, whichever is later.

E. If a property that was exempted from the collection of a non-residential development fee thereafter ceases to be exempt from property taxation, the owner of the property shall remit the fees required pursuant to this section within 45 days of the termination of the property tax exemption. Unpaid non-residential development fees under these circumstances may be enforceable by the municipality as a lien against the real property of the owner.

§ 59-75 Collection Procedures.

A. Upon the granting of a preliminary, final or other applicable approval for a development, the applicable approving authority shall direct its staff to notify the construction official responsible for the issuance of a building permit.

B. For non-residential developments only, the developer shall also be provided with a copy of Form N-RDF, "State of New Jersey Non-Residential Development Certification/Exemption," to be completed by the developer as per the instructions provided in the Form N-RDF. The construction official shall verify the information submitted by the non-residential developer as per the instructions provided on Form N-RDF. The tax assessor shall verify exemptions and prepare estimated and final assessments as per the instructions provided in Form N-RDF.

C. The construction official responsible for the issuance of a building permit shall notify the tax assessor of the issuance of the first construction permit for a development that is subject to a development fee.

D. Within 90 days of receipt of that notice, the tax assessor shall provide an estimate, based on the plans filed, of the equalized assessed value of the development.

E. The construction official responsible for the issuance of a final certificate of occupancy shall notify the tax assessor of any and all requests for the scheduling of a final inspection on property that is subject to a development fee.

F. Within 10 business days of a request for the scheduling of a final inspection, the tax assessor shall confirm or modify the previously estimated equalized assessed value of

the improvements associated with the development; calculate the development fee; and thereafter notify the developer of the amount of the fee.

G. Should the municipality fail to determine or notify the developer of the amount of the development fee within 10 business days of the request for final inspection, the developer may estimate the amount due and pay that estimated amount consistent with the dispute process set forth in Subsection b. of section 37 of P.L.2008, c.46 (N.J.S.A. 40:55D-8.6).

H. Fifty percent (50%) of the development fee shall be collected at the time of issuance of the construction permit. The remaining portion shall be collected at the time of issuance of the certificate of occupancy. The developer shall be responsible for paying the difference between the fee calculated at the time of issuance of the construction permit and that determined at the time of issuance of certificate of occupancy.

§ 59-76 Appeal of Development Fees.

A. A developer may challenge residential development fees imposed by filing a challenge with the County Board of Taxation. Pending a review and determination by that board, collected fees shall be placed in an interest-bearing escrow account by the municipality. Appeals from a determination of the board may be made to the Tax Court in accordance with the provisions of the State Tax Uniform Procedure Law, R.S. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

B. A developer may challenge non-residential development fees imposed by filing a challenge with the director of the Division of Taxation. Pending a review and determination by the director, which shall be made within 45 days of receipt of the challenge, collected fees shall be placed in an interest-bearing escrow account by the municipality. Appeals from a determination of the director may be made to the Tax Court in accordance with the provisions of the State Tax Uniform Procedure Law, R.S. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

§ 59-77 Affordable Housing Trust Fund.

A. A separate, interest-bearing Municipal Affordable Housing Trust Fund shall be maintained by the chief financial officer of the municipality for the purpose of depositing development fees collected from residential and non-residential developers and proceeds from the sale of units with extinguished controls.

B. The following additional funds shall be deposited in the Municipal Affordable Housing Trust Fund and shall at all times be identifiable by source and amount:

1. Payments in lieu of on-site construction of an affordable unit, where previously permitted by ordinance or by agreement with the municipality and if approved by a municipality prior to the statutory elimination of payments in-lieu on March 20, 2024 per P.L.2024, c.2;

2. Funds contributed by developers to make 10% of the adaptable entrances in a townhouse or other multistory attached dwelling unit development accessible;

3. Rental income from municipally operated units;

4. Repayments from affordable housing program loans;
5. Recapture funds;
6. Proceeds from the sale of affordable units; and
7. Any other funds collected in connection with the municipal affordable housing program including but not limited to interest earned on fund deposits.

C. The municipality shall provide the Division with written authorization, in the form of a tri-party escrow agreement(s) between the municipality, the Division and the financial institution in which the municipal affordable housing trust fund has been established to permit the Division to direct the disbursement of the funds as provided for in N.J.A.C. 5:99-2.1 et seq.

D. Occurrence of any of the following deficiencies may result in the Division requiring the forfeiture of all or a portion of the funds in the municipal Affordable Housing Trust Fund:

1. Failure to meet deadlines for information required by the Division in its review of a development fee ordinance;
2. Failure to commit or expend development fees within four years of the date of collection in accordance with N.J.A.C. 5:99-5.5;
3. Failure to comply with the requirements of the Non-Residential Development Fee Act and N.J.A.C. 5:99-3;
4. Failure to submit accurate monitoring reports pursuant to this subchapter within the time limits imposed by the Act, this chapter, and/or the Division;
5. Expenditure of funds on activities not approved by the Superior Court or otherwise permitted by law;
6. Revocation of compliance certification or a judgment of compliance and repose;
7. Failure of a municipal housing liaison or administrative agent to comply with the requirements set forth at N.J.A.C. 5:99-6, 7, and 8;
8. Other good cause demonstrating that municipal affordable housing funds are not being used for an approved purpose.

E. All interest accrued in the housing trust fund shall only be used on eligible affordable housing purposes approved by the Court.

§ 59-78 Use of Funds.

A. The expenditure of all funds shall conform to a Spending Plan approved by Superior Court. Funds deposited in the municipal Affordable Housing Trust Fund may be used for any activity approved by the Court to address the fair share obligation and may be set up as a grant or revolving loan program. Such activities include, but are not limited to: preservation or purchase of housing for the purpose of maintaining or implementing affordability controls; housing rehabilitation; new construction of affordable housing units and related costs; accessory apartments; a market-to-affordable program; conversion of existing non-residential buildings to create new affordable units; green building strategies designed to be cost-saving and in accordance with accepted national

or state standards; purchase of land for affordable housing; improvement of land to be used for affordable housing; extensions or improvements of roads and infrastructure to affordable housing sites; financial assistance designed to increase affordability; administration necessary for implementation of the Housing Element and Fair Share Plan; and/or any other activity permitted by Superior Court and specified in the approved Spending Plan.

B. Funds shall not be expended to reimburse the municipality or activities that occurred prior to the authorization of a municipality to collect development fees.

C. At least a portion of all development fees collected and interest earned shall be used to provide affordability assistance to very low-, low- and moderate-income households in affordable units included in the municipal Fair Share Plan. A portion of the development fees which provide affordability assistance shall be used to provide affordability assistance to very low-income households.

   1. Affordability assistance programs may include down payment assistance, security deposit assistance, low-interest loans, rental assistance, assistance with homeowners association or condominium fees and special assessments, infrastructure assistance, and assistance with emergency repairs. The specific programs to be used for affordability assistance shall be identified and described within the Spending Plan.

   2. Affordability assistance for very low income households may include producing very low-income units or buying down the cost of low- or moderate-income units in the municipal Fair Share Plan to make them affordable to households earning 30% or less of median income.

D. No more than 20% of all affordable housing trust funds, exclusive of those collected to fund an RCA prior to July 17, 2008, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultants' fees necessary to develop or implement a new construction program, prepare and implement a Housing Element and Fair Share Plan, administer an Affirmative Marketing Program and for compliance with the Superior Court and the Program including the costs to the municipality of resolving a challenge.

§ 59-79 Monitoring.

A. On or before February 15 of each year, the municipality shall provide annual electronic data reporting of trust fund activity for the previous year from January 1st to December 31st through the AHMS Reporting System. This reporting shall include an accounting of all Municipal Affordable Housing Trust Fund activity, including the sources and amounts of all funds collected and the amounts and purposes for which any funds have been expended. Such reporting shall include an accounting of development fees collected from residential and non-residential developers, previously eligible payments in lieu of constructing affordable units on site (if permitted by ordinance or by agreement with the municipality prior to the March 20, 2024 statutory elimination per P.L. 2024, c.4), funds from the sale of units with extinguished controls, barrier-free escrow funds, rental income from municipally-owned affordable housing units, repayments from affordable housing program loans, interest and any other funds

collected in connection with municipal housing programs, as well as an accounting of the expenditures of revenues and implementation of the Spending Plan approved by the Court.

§ 59-80 Ongoing Collection of Fees.

A. The ability to impose, collect and expend development fees shall continue so long as the municipality retains authorization from the Court in the form of Compliance Certification, or a Judgment of Compliance and Repose, or the good faith effort to obtain either one.

B. If the municipality fails to renew its ability to impose and collect development fees prior to the expiration of its Compliance Certification or its Judgment of Compliance and Repose, it may be subject to forfeiture of any or all funds remaining within its Affordable Housing Trust Fund. Any funds so forfeited shall be deposited into the New Jersey Affordable Housing Trust Fund established pursuant to section 20 of P.L.1985, c.222 (C. 52:27D-320).

§ 59-81 Emergent Affordable Housing Opportunities.

Requests to expend affordable housing trust funds on emergent affordable housing opportunities not included in the municipal fair share plan shall be made to the Division and shall be in the form of a governing body resolution. Any request shall be consistent with N.J.A.C. 5:99-4.1.

Section 2. Invalidity.

If any section, subsection, clause, or phrase of this ordinance is held to be unconstitutional or invalid for any reason, such decision shall not affect the remaining portions of this ordinance.

Section 3. Inconsistent Ordinances Repealed.

All ordinances or parts of ordinances inconsistent with this ordinance are hereby repealed to the extent of such inconsistency.

Section 4. Effective Date.

This ordinance shall take effect immediately upon:

1. Final passage and publication according to law and filing with the Cape May County Planning Board; and

2. Approval by the Court through the issuance of a Compliance Certification or other appropriate order.

ATTEST:

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

_____
Erin C. Burke, City Clerk

BY:_____
Zachary M. Mullock, Mayor

NOTICE

Ordinance 593-2026 was introduced at a Regular meeting of the City Council of the City of Cape May, held on February 3, 2026, tabled on March 3, 2026, and was further considered for final passage during a Regular meeting of the City Council, held at the Cape May City Hall Auditorium, 643 Washington Street, Cape May, New Jersey, on March 17, 2026 at 5:00 P.M. at which time a Public Hearing was held.

_____
Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

Introduced: February 3, 2026
1st Publication: February 11, 2026
Tabled: March 3, 2026
2nd Reading & Adoption: March 17, 2026
Final Publication: March 18, 2026
Effective Date: April 7, 2026

cc: City Manager
Affordable Housing Counsel
City Solicitor
Planning Board

RESOLUTION NO. 03-10-2026: 5

FINDINGS OF FACT AND CONCLUSIONS OF LAW OF THE

CITY OF CAPE MAY PLANNING BOARD

WHEREAS, the City of Cape May Planning Board at its regular meeting on March 10, 2026 discussed and considered The City of Cape May proposed Ordinance 593-2026 An Ordinance Repealing and Replacing Chapter 59, Article VI Entitled "Development Fee Requirements" of the City Code,

WHEREAS, the City of Cape May Planning Board is tasked to review and determine the consistency of said Ordinance with the Master Plan for the City of Cape May and Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination for the City of Cape May;

NOW THEREFORE, BE IT RESOLVED, as set forth below:

1. The Board accepts and adopts the findings and recommendations of its Board Planner Craig Hurless as set forth on the record and in his report dated February 5, 2026, a copy of which is attached as Exhibit A and its relevant portions are incorporated by reference.

2. For the reasons set forth in said report, and for the reasons stated on the record at the hearing conducted on March 10, 2026, the Board finds The City of Cape May proposed Ordinance 593-2026 An Ordinance Repealing and Replacing Chapter 59, Article VI Entitled "Development Fee Requirements" of the City Code,, is consistent with the Master Plan for the City of Cape May and Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination for the City of Cape May, and so reports pursuant to N.J.S.A. 40:55D-62a.

I hereby certify the foregoing to be an original resolution adopted by the Planning Board of the City of Cape May at a meeting held on March 10, 2026.

Karen Keenan, Board Secretary

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Mr. Riggs	X					
Mr. Gorgone			X			
Councilmember Bodnar	X					
Deputy Mayor McDade	X				X	
Mrs. Reed			X			
Mr. Crowley	X					
Mr. Lundholm	X					
Mr. Padussis			X			
Mr. Crippen	X					X
Mr. Jones	X					
Mr. Bezaire	X					

cc:City Council via City Clerk
City Solicitor

EXHIBIT A

HURLESS PLANNING & ENGINEERING, LLC

Civil / Municipal Engineering
Land Use Planning and Design
Site Plan and Subdivision Design
Water, Septic and Wastewater Design
Environmental Consulting
Inspection / Construction Management

Craig R. Hurless, PE, PP, CME

MEMORANDUM

TO: Cape May City Planning Board

DATE: February 5, 2026

FROM: Hurless Planning & Engineering
Craig R. Hurless, PE, PP, CME
Planning Board Engineer & Planner

RE: **Cape May Master Plan Consistency Review**
Ordinance No. 591-2026
Ordinance No. 592-2026
Ordinance No. 593-2026
Affordable Housing Ordinances
HPE No. 1206.10

DESCRIPTION: The Master Plan Reexamination was adopted on March 12, 2019, by the City of Cape May Planning Board pursuant to Resolution 03-12-2019:3. The Master Plan represents the City's vision for itself and a means for guiding land development policy and planning decisions. Once adopted by the Planning Board, the Master Plan serves as the basis for governing land use throughout the City on both a private and public level. Goals and objectives serve as the crux of the Master Plan, outlining a vision for a community and delineate actions that can achieve that vision.

The following draft ordinances have been forwarded for master plan consistency review, comment and recommendation. The ordinances are titled the following:

- **Ordinance No. 591-2026 - An Ordinance Amending Chapter 525 Of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District.**
- **Ordinance No. 592-2026 - An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" Of the City Code.**
- **Ordinance No. 593-2026 - An Ordinance Repealing and Replacing Chapter 59, Article Vi**

507 Heritage Court, Galloway, NJ 08205
Phone: 609.204.0798 E-mail: c.hurless@comcast.net
COA# 24GA28385200

RECEIVED
FEB - 5 2026
CITY OF CAPE MAY

Entitled "Development Fee Requirements" Of the City Code.

I offer the following comments for Planning Board review:

MASTER PLAN CONSISTENCY REVIEW COMMENTS:

As part of the consideration of any proposed land use ordinances, a Master Plan consistency review is conducted. The specific language and recommendations contained in the March 12, 2019, Master Plan, Section 5.0 of the Housing Element & Fair Share Plan of the Master Plan Reexamination that relate to the proposed ordinance are as follows:

> *The Municipal Land Use Law N.J.S.A 40:55D-28(b)(3) requires a municipal master plan to include a Housing Element. It is a component of the master plan designed to achieve the goal of providing affordable housing by demonstrating that the zoning provides for adequate capacity and opportunity to accommodate residential and employment growth. It includes a statement of the standards, objectives and principals including, but is not limited to, residential standards and proposals for the construction and improvement of housing. It takes into account the environmental conditions, intensity of development, and existing zoning of a community; and a housing element which includes an analysis of housing, demographic and employment characteristics, and an analysis of municipal lands appropriate for affordable housing. It also sets forth the municipal fair share obligation.*

A new Housing Element & Fair Share Plan (HEFSP) dated June 4, 2025 was adopted after a public hearing by Resolution by the City of Cape May Planning Board on June 24, 2025. The HEFSP was endorsed by Resolution by the Council of the City of Cape May on July 1, 2025.

The stated purpose of the new HEFSP is stated as:

> *This Amended Fourth Round Housing Element and Fair Share Plan complies with COAH's Prior Round regulations at N.J.A.C. 5:93-1.1 et seq., as well as subsequent applicable laws, such as the 2024 amendments to the FHA. In accordance with the above, this Amended Fourth Round Housing Element and Fair Share Plan is designed to achieve the goal of addressing the City's current Rehabilitation Obligation (Present Need), Prior Round Obligation (1987-1999), Third Round Obligation (1999- 2025), and its Fourth Round Obligation (Prospective Need), with particular attention to creating a realistic opportunity for the production of low- and moderate-income housing in accordance with the Consent Order entered into between the City and FSHC on January 16, 2026.*

The City of Cape May filed a binding resolution and declaratory judgment action, pursuant to N.J.S.A. 52:27D-301 et seq. and Administrative Office of the Courts Directive #14-24 ("AOC Directive") with the Affordable Housing Dispute Resolution Program (the "Program") on January 24, 2025; and having received no objections to the City's binding resolution accepting the DCA's calculation of its fair share obligations by the February 28, 2025 deadline, the Court entered an Order on March 27, 2025, setting the City's Fourth Round fair share obligations as a Present Need of 46

units and a Prospective Need of 48 units, and ordering the City to file a Housing Element and Fair Share Plan ("HEFSP") by the June 30, 2025 statutory deadline. The City filed its HEFSP with the Program on June 25, 2025 and filed its Fourth Round Spending Plan with the Court on July 2, 2025.

The Fair Share Housing Center (FSHC) filed a letter pursuant to N.J.S.A. 52:27D-304.1(f)(2)(b) regarding the City's HEFSP on August 26, 2025 seeking additional compliance information and documentation before the HEFSP may be approved by the Program and/or the Court. The Court issued a Case Management Order in the City's Fourth Round Declaratory Judgment Action on November 18, 2025, which established certain deadlines, including the provision of documentation by December 1, 2025 to FSHC and the Court, with an explanation of what additional documentation still needed to be provided, if any.

On December 1, 2025, the City filed a letter with the Court, with a copy to FSHC, which attached additional compliance documentation, and also provided a response to FSHC's request for certain documentation that was not provided; and thereafter the City and FSHC negotiated and finalized a Consent Order. The Court having reviewed the City's HEFSP, attachments, and additional compliance documentation filed separately and having determined that the HEFSP and supporting documentation filed meets the "objective standard" and are in compliance with the Fair Housing Act and the Mount Laurel doctrine, so long as the conditions set forth in this order are met.

The ordinances subject to this review were drafted to address the conditions set forth in the Consent Order. The Housing Element and Fair Share Plan has also been revised to be consistent with these conditions and requires adoption of the updated plan.

GENERAL REVIEW COMMENTS:

1) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 591-2026 - An Ordinance Amending Chapter 525 Of the City Zoning Code to Promote Affordable Housing in the C-5 Zoning District**:

   The consent order requires the following: "The City will adopt an overlay zone or zones to comply with the 25% Fourth Round unmet need requirement." The Fourth Round unmet need is 48 units.

   The proposed ordinance intends to promote affordable housing within the City of Cape May through the application of an overlay in the C-5 District where realistic development opportunities exist. For reference, the proposed overlay standards for bulk and density set forth below are like those that exist in the R-3 and R-S zones. Attached and multifamily dwellings that include an onsite inclusionary zoning component with a presumptive maximum affordable housing set-aside of twenty percent (20%) of the total number of units in the development. All affordable units in such projects will be constructed and occupied in compliance with the Fair Housing Act ("FHA"), the Uniform Housing Affordability Controls ("UHAC"), the City's Housing Element and Fair Share Plan, and the City's Affordable Housing Ordinance. These standards apply only to lots greater than 1 acre in size.

2) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 592-2026 - An Ordinance Repealing and Replacing Chapter 59, Article V Entitled "Affordable Housing" Of the City Code.**

The consent order requires the following: "The City shall update its Accessory Apartment Manual, Affordable Housing Ordinance, Development Fee Ordinance, Affirmative Marketing Plan, and other administrative documents in accordance with the adopted regulations at N.J.A.C. 5:80-26.1, et seq, and N.J.A.C. 5:99 no later than May 15, 2026."

This ordinance proposes to repeal and replace in its entirety, Chapter 59, Article VI (Development Fee Requirements) of the General Ordinances of the City of Cape May to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq.

This new chapter establishes standards for the collection, maintenance, and expenditure of development fees that are consistent with regulations set forth in P.L. 2024, c. 2, N.J.S.A. 52:27D-301 et seq., N.J.A.C. 5:99-1 et seq. and as previously established in accordance with P.L. 2008, c. 46, Sections 8 and 32 through 38 (N.J.S.A. 52:27D-329.2) and the Statewide Nonresidential Development Fee Act (N.J.S.A. 40:55D-8.1 through 8.7). Fees collected pursuant to this chapter shall be used for the sole purpose of providing very-low-, low- and moderate-income housing in accordance with a Court-approved Spending Plan.

3) The following is a summary of the Ordinance and the changes that are proposed: **Ordinance No. 593-2026 - An Ordinance Repealing and Replacing Chapter 59, Article Vi Entitled "Development Fee Requirements" Of the City Code.**

Thew consent order requires the following:

- *Any accessory apartments that are created beyond the six needed to satisfy the City's Third Round RDP will be applied to the unmet need.*
- *The City will amend its Mandatory Set-Aside Ordinance to require any residential developments of five units or more to have a 20% set-aside for both rental and for-sale units.*

The proposed ordinance changes amend both the accessory apartment program and mandatory set-aside ordinance consistent with the consent order requirements and updates the language in Chapter 59 to be consistent with to comply with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), as was amended in 2024, the newly adopted Uniform Housing Affordability Controls ("UHAC") regulations, N.J.A.C. 5:80-26.1 et seq., and newly adopted N.J.A.C. 5:99-1 et seq.

4) The Board may find that the proposed changes are consistent with the Master Plan as the proposed ordinance is consistent with the stated goals, objectives, and

recommendations cited above. The Board should discuss the proposed ordinance changes. Other comments and recommendations for changes may also be forwarded to the governing body for consideration.

Should there be any questions regarding the contents of this report, please feel free to contact this office.

cc: Bruce Britton, Zoning Official
Karen Keenan, Board Assistant
Richard M. King, Board Attorney
Christopher Gillin-Schwartz, City Solicitor

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CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 596-2026

BOND ORDINANCE PROVIDING FOR VARIOUS BEACH UTILITY IMPROVEMENTS, BY AND IN THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY; APPROPRIATING $300,000 THEREFOR AND AUTHORIZING THE ISSUANCE OF $300,000 BONDS OR NOTES OF THE CITY TO FINANCE THE COSTS THEREOF

BE IT ORDAINED AND ENACTED BY THE CITY COUNCIL OF THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY (not less than two-thirds of all the members thereof affirmatively concurring), **AS FOLLOWS:**

SECTION 1. The improvements or purposes described in Section 3 of this bond ordinance are hereby authorized to be undertaken by the Beach Utility of the City of Cape May, in the County of Cape May, State of New Jersey (the "City") as general improvements. For the said improvements or purposes stated in Section 3, there is hereby appropriated the principal amount of $300,000. Pursuant to the provisions of N.J.S.A. 40A:2-7(h) and 40A:2-11(c) of the Local Bond Law, N.J.S.A. 40A:2-1 et seq., as amended and supplemented (the "Local Bond Law"), no down payment is required as the Beach Utility of the City is self-liquidating.

SECTION 2. For the financing of said improvements or purposes described in Section 3 hereof, negotiable bonds of the Beach Utility of the City are hereby authorized to be issued in the aggregate principal amount not exceeding $300,000 pursuant to the Local Bond Law. In anticipation of the issuance of said bonds and to temporarily finance said improvements or purposes, negotiable notes of the Beach Utility of the City in an aggregate principal amount not exceeding $300,000 are hereby authorized to be issued pursuant to and within the limitations prescribed by said Local Bond Law.

SECTION 3. (a) The improvements hereby authorized and purposes for the financing of which said obligations are to be issued include, but are not limited to, as follows:

Description	Appropriation	Authorization	Down Payment	Useful Life
(i) **Capital Equipment** – Acquisition Of Various Capital Equipment Including, But Not Limited to, Speakers And Lighting For Promenade; And	$200,000	$200,000	N/A	5 years
(ii) **Capital Improvements** – Various Improvements To City Beaches, Beach Access Walkways And Promenade.	$100,000	$100,000	N/A	15 years
TOTAL	$300,000	$300,000	N/A	

(b) The aggregate estimated maximum amount of bonds or notes to be issued for said improvements or purposes is $300,000.

(c) The aggregate estimated cost of said improvements or purposes is $300,000.

(d) All such improvements or purposes set forth in Section 3(a) shall include, but are not limited to, as applicable, engineering, architectural and design work, surveying, construction planning, preparation of plans and specifications, permits, bid documents, construction inspection and contract administration, and also shall include all work, materials, equipment, accessories, labor and appurtenances necessary therefor or incidental thereto.

SECTION 4. In the event the United States of America, the State of New Jersey, the County of Cape May and/or a private entity make a contribution or grant in aid to the City for the improvements and purposes authorized hereby and the same shall be received by the City prior to the issuance of the bonds or notes authorized in Section 2 hereof, then the amount of such bonds or notes to be issued shall be reduced by the amount so received from the United States of America, the State of New Jersey, the County of Cape May and/or a private entity. In the event, however, that any amount so contributed or granted by the United States of America, the State of New Jersey, the County of Cape May and/or a private entity shall be received by the City after the issuance of the bonds or notes authorized in Section 2 hereof, then such funds shall be applied to the payment of the bonds or notes so issued and shall be used for no other purpose. This Section 4 shall not apply, however, with respect to any contribution or grant in aid received by the City as a result of using funds from this bond ordinance as "matching local funds" to receive such contribution or grant in aid.

SECTION 5. All bond anticipation notes issued hereunder shall mature at such time as may be determined by the Chief Financial Officer of the City, provided that no note shall mature later than one (1) year from its date unless such bond anticipation notes are permitted to mature at such later date in accordance with applicable law. The notes shall bear interest at such rate or rates and be in such form as may be determined by the Chief Financial Officer. The Chief Financial Officer of the City shall determine all matters in connection with the notes issued pursuant to this bond ordinance, and the signature of the Chief Financial Officer upon the notes shall be conclusive evidence as to all such determinations. All notes issued hereunder may be renewed from time to time in accordance with the provisions of the Local Bond Law. The Chief Financial Officer is hereby authorized to sell part or all of the notes from time to time at public or private sale and to deliver them to the purchaser thereof upon receipt of payment of the purchase price and accrued interest thereon from their dates to the date of delivery thereof. The Chief Financial Officer is directed to report in writing to the governing body at the meeting next succeeding the date when any sale or delivery of the notes pursuant to this bond ordinance is made. Such report must include the principal amount, the description, the interest rate, the maturity schedule of the notes so sold, the price obtained and the name of the purchaser.

SECTION 6. The capital budget of the City is hereby amended to conform with the provisions of this bond ordinance, and to the extent of any inconsistency herewith, a resolution in the form promulgated by the Local Finance Board showing full detail of the amended capital budget and capital programs as approved by the Director of the Division of Local Government Services in the New Jersey Department of Community Affairs will be on file in the Office of the Clerk and will be available for public inspection.

SECTION 7. The following additional matters are hereby determined, declared, recited and stated:

(a) The purposes described in Section 3 of this bond ordinance are not current expenses and are improvements or purposes which the City may lawfully undertake as general improvements or purposes, and no part of the cost thereof has been or shall be specially assessed on property specially benefited thereby.

(b) The average period of usefulness of said improvements or purposes within the limitations of said Local Bond Law, according to the reasonable life thereof computed from the date of the said bonds authorized by this bond ordinance, is 8.33 years.

(c) The supplemental debt statement required by the Local Bond Law has been duly made and filed in the Office of the Clerk of the City and a complete executed duplicate thereof has been filed in the Office of the Director of the Division of Local Government Services in the New Jersey Department of Community Affairs, and such statement shows that the gross debt of the City as defined in the Local Bond Law is increased by the authorization of the bonds or notes provided for in this bond ordinance by $300,000 and the said obligations authorized by this bond ordinance will be within all debt limitations prescribed by said Local Bond Law.

(d) An aggregate amount not exceeding $60,000 for items of expense listed in and permitted under N.J.S.A. 40A:2-20 is included in the estimated cost indicated herein for the purposes or improvements hereinbefore described.

SECTION 8. Unless paid from other sources, the full faith and credit of the City are hereby pledged to the punctual payment of the principal of and the interest on the obligations authorized by this bond ordinance. Unless paid from other sources, the obligations shall be direct, unlimited obligations of the City, and the City shall be obligated to levy *ad valorem* taxes upon all the taxable property within the City for the payment of the obligations and the interest thereon without limitation as to rate or amount.

SECTION 9. The City hereby declares the intent of the City to issue the bonds or bond anticipation notes in the amount authorized in Section 2 of this bond ordinance and to use proceeds to pay or reimburse expenditures for the costs of the purposes described in Section 3 of this bond ordinance. This Section 9 is a declaration of intent within the meaning and for purposes of Treasury Regulations §1.150-2 or any successor provisions of federal income tax law.

SECTION 10. The City Chief Financial Officer is hereby authorized to prepare and to update from time to time as necessary a financial disclosure document to be distributed in connection with the sale of obligations of the City and to execute such disclosure document on behalf of the City. The City Chief Financial Officer is further authorized to enter into the appropriate undertaking to provide secondary market disclosure on behalf of the City pursuant to Rule 15c2-12 of the Securities and Exchange Commission (the "Rule") for the benefit of holders and beneficial owners of obligations of the City and to amend such undertaking from time to time in connection with any change in law, or interpretation thereof, provided such undertaking is and continues to be, in the opinion of a nationally recognized bond counsel, consistent with the requirements of the Rule. In the event that the City fails to comply with its undertaking, the City shall not be liable for any monetary damages, and the remedy shall be limited to specific performance of the undertaking.

SECTION 11. The City covenants to maintain the exclusion from gross income under Section 103(a) of the Code of the interest on all bonds and notes issued under this ordinance.

SECTION 12. This bond ordinance shall take effect twenty (20) days after the first publication thereof after final adoption, as provided by the Local Bond Law.

ATTEST:

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

_____
Erin C. Burke, City Clerk

BY:_____
Zachary M. Mullock, Mayor

NOTICE

Ordinance 596-2026 was introduced at a Regular meeting of the City Council of the City of Cape May, held on February 17, 2026 and was further considered for final passage during a Regular meeting of the City Council, held at the Cape May City Hall Auditorium, 643 Washington Street, Cape May, New Jersey, on March 17, 2026 at 5:00 P.M. at which time a Public Hearing was held.

_____
Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

Introduced: February 17, 2026
1st Publication: February 25, 2026
2nd Reading & Adoption: March 17, 2026
Final Publication: March 18, 2026
Effective Date: April 7, 2026

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 597-2026

BOND ORDINANCE PROVIDING FOR VARIOUS 2026 CAPITAL IMPROVEMENTS, BY AND IN THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY; APPROPRIATING $3,780,000 THEREFOR AND AUTHORIZING THE ISSUANCE OF $3,605,997 BONDS OR NOTES OF THE CITY TO FINANCE PART OF THE COST THEREOF

BE IT ORDAINED AND ENACTED BY THE CITY COUNCIL OF THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY (not less than two-thirds of all the members thereof affirmatively concurring), **AS FOLLOWS:**

SECTION 1. The improvements or purposes described in Section 3 of this bond ordinance are hereby authorized as general improvements or purposes to be undertaken by the City of Cape May, in the County of Cape May, State of New Jersey (the "City"). For the said improvements or purposes stated in Section 3, there is hereby appropriated the aggregate sum of $3,780,000, said sum being inclusive of the sum of $180,003 as the aggregate amount of down payments for said improvements or purposes required by the Local Bond Law, N.J.S.A. 40A:2-1 et seq. (the "Local Bond Law"). The down payments are now available by virtue of a provision or provisions in a previously adopted budget or budgets of the City for down payment or for capital improvement purposes.

SECTION 2. For the financing of said improvements or purposes described in Section 3 hereof and to meet the part of said $3,780,000 appropriation not provided for by application hereunder of said down payments, negotiable bonds of the City are hereby authorized to be issued in the aggregate principal amount of $3,605,997 pursuant to the Local Bond Law. In anticipation of the issuance of said bonds and to temporarily finance said improvements or purposes, negotiable notes of the City in an aggregate principal amount not exceeding $3,605,997 are hereby authorized to be issued pursuant to and within the limitations prescribed by said Local Bond Law.

SECTION 3. (a) The improvements hereby authorized and purposes for the financing of which said obligations are to be issued include, but are not limited to:

Description	**Appropriation**	**Authorization**	**Down Payment**	**Useful Life**
(i) **Police Department** – Acquisition And Installation, As Applicable, Of Equipment Including, But Not Limited To, Tactical Defense Equipment, Tasers, Radar Units And Trailers, Camera System, And Mobile	$145,000	$138,095	$6,905	5.00 years

Description	Appropriation	Authorization	Down Payment	Useful Life
Data/Patrol Car Computers;				
(ii) **City Buildings, Facilities And Park Improvements** – Various Improvements To City Buildings, Facilities And Parks Including, But Not Limited To, Bank Street Retaining Wall, Tennis Courts And Lafayette Street Park;	$485,000	$461,904	$23,096	15.00 years
(iii) **Police Building** – Construction Of New Police Building And Various Related Improvements Including, But Not Limited To, Equipment, Furnishings, Landscaping And Hardscaping, Computers Hardware And Software And Aesthetic Improvements; And	$360,000	$342,857	$17,143	30.00 years
(iv) **Vehicles And Equipment** – Acquisition Of Various Vehicles And Equipment Including, But Not Limited To, An Ambulance For the Fire Department, A Hook And Lift Truck, Police Vehicles, Recycling Truck, Tire Machine And Office Of Emergency Management Weather Warning System.	$1,580,000	$1,504,761	$75,239	7.73 years
(v) **Roads** – Various Roadway, Bicycle And Pedestrian Path Improvements Throughout The City Which Improvements Shall Include, But Not Be Limited To, As Applicable, Excavation, Milling, Paving, Reconstruction And Boxing	$1,210,000	$1,152,380	$57,620	20.00 years

Description	Appropriation	Authorization	Down Payment	Useful Life
Out And Resurfacing Or Full Depth Pavement Replacement, And Where Necessary, The Sealing Of Pavement Cracks, The Repairing And/Or Installation Of Curbs, Sidewalks And Driveway Aprons, Installation Of Curb Ramps In Compliance With ADA, Drainage Improvements, Resetting of Utility Castings, Roadway Painting, Signage, Landscaping And Aesthetic Improvements;				
Totals	$3,780,000	$3,605,997	$180,003	

(b) The above improvements or purposes set forth in Section 3(a) shall include, as applicable, all engineering, architectural or design work, construction planning, preparation of plans and specifications, permits, bid documents, inspection and contract administration; and all work, materials, equipment, labor and appurtenances necessary therefor or incidental thereto.

(c) The aggregate estimated maximum amount of bonds or notes to be issued for said purposes is $3,605,997.

(d) The aggregate estimated cost of said purposes is $3,780,000, the excess amount thereof over the said estimated maximum amount of bonds or notes to be issued therefor being the aggregate amount of $3,605,997, is the aggregate down payments for said purposes in the amount of $180,003, and the Chief Financial Officer may reappropriate the amounts among the improvements or purposes set forth in Section 3(a).

SECTION 4. In the event the United States of America, the State of New Jersey, the County of Cape May and/or a private entity make a contribution or grant in aid to the City for the improvements and purposes authorized hereby and the same shall be received by the City prior to the issuance of the bonds or notes authorized in Section 2 hereof, then the amount of such bonds or notes to be issued shall be reduced by the amount so received from the United States of America, the State of New Jersey, the County of Cape May and/or a private entity. In the event, however, that any amount so contributed or granted by the United States of America, the State of New Jersey, the County of Cape May and/or a private entity shall be received by the City after the issuance of

the bonds or notes authorized in Section 2 hereof, then such funds shall be applied to the payment of the bonds or notes so issued and shall be used for no other purpose.

SECTION 5. All bond anticipation notes issued hereunder shall mature at such times as may be determined by the Chief Financial Officer of the City (the "Chief Financial Officer"), provided that no note shall mature later than one (1) year from its date unless such bond anticipation notes are permitted to mature at such later date in accordance with applicable law. The notes shall bear interest at such rate or rates and be in such form as may be determined by the Chief Financial Officer. The Chief Financial Officer shall determine all matters in connection with the notes issued pursuant to this bond ordinance, and the signature of the Chief Financial Officer upon the notes shall be conclusive evidence as to all such determinations. All notes issued hereunder may be renewed from time to time in accordance with the provisions of N.J.S.A. 40A:2-8(a). The Chief Financial Officer is hereby authorized to sell part or all of the notes from time to time at public or private sale and to deliver them to the purchaser thereof upon receipt of payment of the purchase price and accrued interest thereon from their dates to the date of delivery thereof. The Chief Financial Officer is directed to report in writing to the governing body at the meeting next succeeding the date when any sale or delivery of the notes pursuant to this bond ordinance is made. Such report must include the principal amount, the description, the interest rate and the maturity schedule of the notes so sold, the price obtained and the name of the purchaser.

SECTION 6. The capital budget of the City is hereby amended to conform with the provisions of this bond ordinance to the extent of any inconsistency herewith and a resolution in the form promulgated by the Local Finance Board showing full detail of the amended capital budget and capital programs as approved by the Director of the Division of Local Government Services, New Jersey Department of Community Affairs, is on file in the Office of the City Clerk and is available for public inspection.

SECTION 7. The following additional matters are hereby determined, declared, recited and stated:

(a) The improvements or purposes described in Section 3 of this bond ordinance are not current expenses and are improvements or purposes which the City may lawfully undertake as general improvements or purposes, and no part of the cost thereof has been or shall be specially assessed on property specially benefited thereby.

(b) The average period of usefulness of said improvements or purposes within the limitations of said Local Bond Law, according to the reasonable life thereof computed from the date of the said bonds authorized by this bond ordinance, is 14.60 years.

(c) The supplemental debt statement required by the Local Bond Law has been duly made and filed in the Office of the City Clerk and a complete executed duplicate thereof has been filed in the Office of the Director of the Division of Local Government Services, New Jersey Department of Community Affairs, and such statement shows that the gross debt of the City as defined in the Local Bond Law is increased by the authorization of the bonds or notes provided for in this bond ordinance by $3,605,997 and the said obligations authorized by this bond ordinance will be within all debt limitations prescribed by said Local Bond Law.

(d) An aggregate amount not exceeding $756,000 for items of expense listed in and permitted under N.J.S.A. 40A:2-20 is included in the estimated cost indicated herein for the improvements or purposes herein before described.

SECTION 8. The full faith and credit of the City are hereby pledged to the punctual payment of the principal of and the interest on the obligations authorized by this bond ordinance. The obligations shall be direct, unlimited obligations of the City, and the City shall be obligated to levy *ad valorem* taxes upon all the taxable property within the City for the payment of the obligations and the interest thereon without limitation as to rate or amount.

SECTION 9. The City hereby declares the intent of the City to issue the bonds or bond anticipation notes in the amount authorized in Section 2 of this bond ordinance and to use proceeds to pay or reimburse expenditures for the costs of the purposes described in Section 3 of this bond ordinance. This Section 9 is a declaration of intent within the meaning and for purposes of Treasury Regulations §1.150-2 or any successor provisions of federal income tax law.

SECTION 10. The City Chief Financial Officer is hereby authorized to prepare and to update from time to time as necessary a financial disclosure document to be distributed in connection with the sale of obligations of the City and to execute such disclosure document on behalf of the City. The City Chief Financial Officer is further authorized to enter into the appropriate undertaking to provide secondary market disclosure on behalf of the City pursuant to Rule 15c2-12 of the Securities and Exchange Commission (the "Rule") for the benefit of holders and beneficial owners of obligations of the City and to amend such undertaking from time to time in connection with any change in law, or interpretation thereof, provided such undertaking is and continues to be, in the opinion of a nationally recognized bond counsel, consistent with the requirements of the Rule. In the event that the City fails to comply with its undertaking, the City shall not be liable for any monetary damages, and the remedy shall be limited to specific performance of the undertaking.

SECTION 11. The City covenants to maintain the exclusion from gross income under section 103(a) of the Code, of the interest on all bonds and notes issued under this bond ordinance.

SECTION 12. This bond ordinance shall take effect twenty (20) days after the first publication thereof after final adoption and approval by the Mayor, as provided by the Local Bond Law.

ATTEST:

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

_____
Erin C. Burke, City Clerk

BY:_____
Zachary M. Mullock, Mayor

NOTICE

Ordinance 597-2026 was introduced at a Regular meeting of the City Council of the City of Cape May, held on February 17, 2026 and was further considered for final passage during a Regular meeting of the City Council, held at the Cape May City Hall Auditorium, 643 Washington Street, Cape May, New Jersey, on March 17, 2026 at 5:00 P.M. at which time a Public Hearing was held.

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

Introduced: February 17, 2026
1st Publication: February 25, 2026
2nd Reading & Adoption: March 17, 2026
Final Publication: March 18, 2026
Effective Date: April 7, 2026

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 598-2026

BOND ORDINANCE PROVIDING FOR VARIOUS WATER-SEWER UTILITY IMPROVEMENTS, BY AND IN THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY; APPROPRIATING $400,000 THEREFOR AND AUTHORIZING THE ISSUANCE OF $400,000 BONDS OR NOTES OF THE CITY TO FINANCE THE COSTS THEREOF

BE IT ORDAINED AND ENACTED BY THE CITY COUNCIL OF THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY (not less than two-thirds of all the members thereof affirmatively concurring), **AS FOLLOWS:**

SECTION 1. The improvements or purposes described in Section 3 of this bond ordinance are hereby authorized to be undertaken by the Water-Sewer Utility of the City of Cape May, in the County of Cape May, State of New Jersey (the "City") as general improvements. For the said improvements or purposes stated in Section 3, there is hereby appropriated the principal amount of $400,000. Pursuant to the provisions of N.J.S.A. 40A:2-7(h) and 40A:2-11(c) of the Local Bond Law, N.J.S.A. 40A:2-1 et seq., as amended and supplemented (the "Local Bond Law"), no down payment is required as the Water-Sewer Utility of the City is self-liquidating.

SECTION 2. For the financing of said improvements or purposes described in Section 3 hereof, negotiable bonds of the Water-Sewer Utility of the City are hereby authorized to be issued in the aggregate principal amount not exceeding $400,000 pursuant to the Local Bond Law. In anticipation of the issuance of said bonds and to temporarily finance said improvements or purposes, negotiable notes of the Water-Sewer Utility of the City in an aggregate principal amount not exceeding $400,000 are hereby authorized to be issued pursuant to and within the limitations prescribed by said Local Bond Law.

SECTION 3. (a) The improvements hereby authorized and purposes for the financing of which said obligations are to be issued are Improvements To Existing Water-Sewer Infrastructure And Facilities Including, But Not Limited to, Repair And Refurbishment of The Water Tower, Along With Any And All Work And Materials Necessary Therefor And Incidental Thereto.

(b) The aggregate estimated maximum amount of bonds or notes to be issued for said improvements or purposes is $400,000.

(c) The aggregate estimated cost of said improvements or purposes is $400,000.

(d) All such improvements or purposes set forth in Section 3(a) shall include, but are not limited to, as applicable, engineering, architectural and design work, surveying, construction planning, preparation of plans and specifications, permits, bid documents, construction inspection and contract administration; and also shall include all work, materials, equipment, accessories, labor and appurtenances necessary therefor or incidental thereto.

SECTION 4. In the event the United States of America, the State of New Jersey, the County of Cape May and/or a private entity make a contribution or grant in aid to the City for the improvements and purposes authorized hereby and the same shall be received by the

City prior to the issuance of the bonds or notes authorized in Section 2 hereof, then the amount of such bonds or notes to be issued shall be reduced by the amount so received from the United States of America, the State of New Jersey, the County of Cape May and/or a private entity. In the event, however, that any amount so contributed or granted by the United States of America, the State of New Jersey, the County of Cape May and/or a private entity shall be received by the City after the issuance of the bonds or notes authorized in Section 2 hereof, then such funds shall be applied to the payment of the bonds or notes so issued and shall be used for no other purpose. This Section 4 shall not apply, however, with respect to any contribution or grant in aid received by the City as a result of using funds from this bond ordinance as "matching local funds" to receive such contribution or grant in aid.

SECTION 5. All bond anticipation notes issued hereunder shall mature at such time as may be determined by the Chief Financial Officer of the City, provided that no note shall mature later than one (1) year from its date unless such bond anticipation notes are permitted to mature at such later date in accordance with applicable law. The notes shall bear interest at such rate or rates and be in such form as may be determined by the Chief Financial Officer. The Chief Financial Officer of the City shall determine all matters in connection with the notes issued pursuant to this bond ordinance, and the signature of the Chief Financial Officer upon the notes shall be conclusive evidence as to all such determinations. All notes issued hereunder may be renewed from time to time in accordance with the provisions of the Local Bond Law. The Chief Financial Officer is hereby authorized to sell part or all of the notes from time to time at public or private sale and to deliver them to the purchaser thereof upon receipt of payment of the purchase price and accrued interest thereon from their dates to the date of delivery thereof. The Chief Financial Officer is directed to report in writing to the governing body at the meeting next succeeding the date when any sale or delivery of the notes pursuant to this bond ordinance is made. Such report must include the principal amount, the description, the interest rate, the maturity schedule of the notes so sold, the price obtained and the name of the purchaser.

SECTION 6. The capital budget of the City is hereby amended to conform with the provisions of this bond ordinance, and to the extent of any inconsistency herewith, a resolution in the form promulgated by the Local Finance Board showing full detail of the amended capital budget and capital programs as approved by the Director of the Division of Local Government Services in the New Jersey Department of Community Affairs will be on file in the Office of the Clerk and will be available for public inspection.

SECTION 7. The following additional matters are hereby determined, declared, recited and stated:

(a) The purposes described in Section 3 of this bond ordinance are not current expenses and are improvements or purposes which the City may lawfully undertake as general improvements or purposes, and no part of the cost thereof has been or shall be specially assessed on property specially benefited thereby.

(b) The average period of usefulness of said improvements or purposes within the limitations of said Local Bond Law, according to the reasonable life thereof computed from the date of the said bonds authorized by this bond ordinance, is 20.00 years.

(c) The supplemental debt statement required by the Local Bond Law has been duly made and filed in the Office of the Clerk of the City and a complete executed duplicate thereof has been filed in the Office of the Director of the Division of Local Government Services in the

New Jersey Department of Community Affairs, and such statement shows that the gross debt of the City as defined in the Local Bond Law is increased by the authorization of the bonds or notes provided for in this bond ordinance by $400,000 and the said obligations authorized by this bond ordinance will be within all debt limitations prescribed by said Local Bond Law.

(d) An aggregate amount not exceeding $80,000 for items of expense listed in and permitted under N.J.S.A. 40A:2-20 is included in the estimated cost indicated herein for the purposes or improvements hereinbefore described.

SECTION 8. Unless paid from other sources, the full faith and credit of the City are hereby pledged to the punctual payment of the principal of and the interest on the obligations authorized by this bond ordinance. Unless paid from other sources, the obligations shall be direct, unlimited obligations of the City, and the City shall be obligated to levy *ad valorem* taxes upon all the taxable property within the City for the payment of the obligations and the interest thereon without limitation as to rate or amount.

SECTION 9. The City hereby declares the intent of the City to issue the bonds or bond anticipation notes in the amount authorized in Section 2 of this bond ordinance and to use proceeds to pay or reimburse expenditures for the costs of the purposes described in Section 3 of this bond ordinance. This Section 9 is a declaration of intent within the meaning and for purposes of Treasury Regulations §1.150-2 or any successor provisions of federal income tax law.

SECTION 10. The City Chief Financial Officer is hereby authorized to prepare and to update from time to time as necessary a financial disclosure document to be distributed in connection with the sale of obligations of the City and to execute such disclosure document on behalf of the City. The City Chief Financial Officer is further authorized to enter into the appropriate undertaking to provide secondary market disclosure on behalf of the City pursuant to Rule 15c2-12 of the Securities and Exchange Commission4 (the "Rule") for the benefit of holders and beneficial owners of obligations of the City and to amend such undertaking from time to time in connection with any change in law, or interpretation thereof, provided such undertaking is and continues to be, in the opinion of a nationally recognized bond counsel, consistent with the requirements of the Rule. In the event that the City fails to comply with its undertaking, the City shall not be liable for any monetary damages, and the remedy shall be limited to specific performance of the undertaking.

SECTION 11. The City covenants to maintain the exclusion from gross income under Section 103(a) of the Code of the interest on all bonds and notes issued under this ordinance.

SECTION 12. This bond ordinance shall take effect twenty (20) days after the first publication thereof after final adoption, as provided by the Local Bond Law.

ATTEST:

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

_____
Erin C. Burke, City Clerk

BY:_____
Zachary M. Mullock, Mayor

NOTICE

Ordinance 598-2026 was introduced at a Regular meeting of the City Council of the City of Cape May, held on February 17, 2026 and was further considered for final passage during a Regular meeting of the City Council, held at the Cape May City Hall Auditorium, 643 Washington Street, Cape May, New Jersey, on March 17, 2026 at 5:00 P.M. at which time a Public Hearing was held.

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

Introduced: February 17, 2026
1st Publication: February 25, 2026
2nd Reading & Adoption: March 17, 2026
Final Publication: March 18, 2026
Effective Date: April 7, 2026

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

ORDINANCE NO. 599-2026

BOND ORDINANCE PROVIDING SUPPLEMENTAL FUNDING FOR VARIOUS WATER-SEWER UTILITY IMPROVEMENTS, BY AND IN THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY; APPROPRIATING $1,475,000 THEREFOR AND AUTHORIZING THE ISSUANCE OF $1,475,000 BONDS OR NOTES OF THE CITY TO FINANCE THE COSTS THEREOF

BE IT ORDAINED AND ENACTED BY THE CITY COUNCIL OF THE CITY OF CAPE MAY, IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY (not less than two-thirds of all the members thereof affirmatively concurring), **AS FOLLOWS:**

SECTION 1. The improvements or purposes described in Section 3 of this bond ordinance are hereby authorized to be undertaken by the Water-Sewer Utility of the City of Cape May, in the County of Cape May, State of New Jersey (the "City") as general improvements. For the said improvements or purposes stated in Section 3, there is hereby appropriated the principal amount of $1,475,000. Pursuant to the provisions of N.J.S.A. 40A:2-7(h) and 40A:2-11(c) of the Local Bond Law, N.J.S.A. 40A:2-1 et seq., as amended and supplemented (the "Local Bond Law"), no down payment is required as the Water-Sewer Utility of the City is self-liquidating.

SECTION 2. For the financing of said improvements or purposes described in Section 3 hereof, negotiable bonds of the Water-Sewer Utility of the City are hereby authorized to be issued in the aggregate principal amount not exceeding $1,475,000 pursuant to the Local Bond Law. In anticipation of the issuance of said bonds and to temporarily finance said improvements or purposes, negotiable notes of the Water-Sewer Utility of the City in an aggregate principal amount not exceeding $1,475,000 are hereby authorized to be issued pursuant to and within the limitations prescribed by said Local Bond Law.

SECTION 3. (a) The improvements hereby authorized and purposes for the financing of which said obligations are to be issued are as follows:

Description	Appropriation	Authorization	Down Payment	Useful Life
(i) **Water Improvements** – Supplemental Funding For Replacement Of Various Water Mains, Water Service Connections And Fire Hydrant Assembles In And For The City, As Originally Financed By Bond Ordinance 567-2025; And	$1,150,000	$1,150,000	$0	40 years

Description	Appropriation	Authorization	Down Payment	Useful Life
(ii) **Sanitary Sewer Improvements** – Supplemental Funding For Replacement Of Various Sanitary Sewer Mains And Sanitary Sewer Connections In And For The City, As Originally Financed By Bond Ordinance 567-2025.	$325,000	$325,000	$0	40 years
TOTALS	$1,475,000	$1,475,000	$0	

(b) The aggregate estimated maximum amount of bonds or notes to be issued for said improvements or purposes is $1,475,000.

(c) The aggregate estimated cost of said improvements or purposes is $1,475,000.

(d) All such improvements or purposes set forth in Section 3(a) shall include, but are not limited to, as applicable, engineering, architectural and design work, surveying, construction planning, preparation of plans and specifications, permits, bid documents, construction inspection and contract administration; and also shall include all work, materials, equipment, accessories, labor and appurtenances necessary therefor or incidental thereto.

SECTION 4. In the event the United States of America, the State of New Jersey, the County of Cape May and/or a private entity make a contribution or grant in aid to the City for the improvements and purposes authorized hereby and the same shall be received by the City prior to the issuance of the bonds or notes authorized in Section 2 hereof, then the amount of such bonds or notes to be issued shall be reduced by the amount so received from the United States of America, the State of New Jersey, the County of Cape May and/or a private entity. In the event, however, that any amount so contributed or granted by the United States of America, the State of New Jersey, the County of Cape May and/or a private entity shall be received by the City after the issuance of the bonds or notes authorized in Section 2 hereof, then such funds shall be applied to the payment of the bonds or notes so issued and shall be used for no other purpose. This Section 4 shall not apply, however, with respect to any contribution or grant in aid received by the City as a result of using funds from this bond ordinance as "matching local funds" to receive such contribution or grant in aid.

SECTION 5. All bond anticipation notes issued hereunder shall mature at such time as may be determined by the Chief Financial Officer of the City, provided that no note shall mature later than one (1) year from its date unless such bond anticipation notes are permitted to mature at such later date in accordance with applicable law. The notes shall bear interest at such rate or rates and be in such form as may be determined by the Chief Financial Officer. The Chief

Financial Officer of the City shall determine all matters in connection with the notes issued pursuant to this bond ordinance, and the signature of the Chief Financial Officer upon the notes shall be conclusive evidence as to all such determinations. All notes issued hereunder may be renewed from time to time in accordance with the provisions of the Local Bond Law. The Chief Financial Officer is hereby authorized to sell part or all of the notes from time to time at public or private sale and to deliver them to the purchaser thereof upon receipt of payment of the purchase price and accrued interest thereon from their dates to the date of delivery thereof. The Chief Financial Officer is directed to report in writing to the governing body at the meeting next succeeding the date when any sale or delivery of the notes pursuant to this bond ordinance is made. Such report must include the principal amount, the description, the interest rate, the maturity schedule of the notes so sold, the price obtained and the name of the purchaser.

SECTION 6. The capital budget of the City is hereby amended to conform with the provisions of this bond ordinance, and to the extent of any inconsistency herewith, a resolution in the form promulgated by the Local Finance Board showing full detail of the amended capital budget and capital programs as approved by the Director of the Division of Local Government Services in the New Jersey Department of Community Affairs will be on file in the Office of the Clerk and will be available for public inspection.

SECTION 7. The following additional matters are hereby determined, declared, recited and stated:

(a) The purposes described in Section 3 of this bond ordinance are not current expenses and are improvements or purposes which the City may lawfully undertake as general improvements or purposes, and no part of the cost thereof has been or shall be specially assessed on property specially benefited thereby.

(b) The average period of usefulness of said improvements or purposes within the limitations of said Local Bond Law, according to the reasonable life thereof computed from the date of the said bonds authorized by this bond ordinance, is 40.00 years.

(c) The supplemental debt statement required by the Local Bond Law has been duly made and filed in the Office of the Clerk of the City and a complete executed duplicate thereof has been filed in the Office of the Director of the Division of Local Government Services in the New Jersey Department of Community Affairs, and such statement shows that the gross debt of the City as defined in the Local Bond Law is increased by the authorization of the bonds or notes provided for in this bond ordinance by $1,475,000 and the said obligations authorized by this bond ordinance will be within all debt limitations prescribed by said Local Bond Law.

(d) An aggregate amount not exceeding $300,000 for items of expense listed in and permitted under N.J.S.A. 40A:2-20 is included in the estimated cost indicated herein for the purposes or improvements hereinbefore described.

SECTION 8. Unless paid from other sources, the full faith and credit of the City are hereby pledged to the punctual payment of the principal of and the interest on the obligations authorized by this bond ordinance. Unless paid from other sources, the obligations shall be direct, unlimited obligations of the City, and the City shall be obligated to levy *ad valorem* taxes upon all the taxable property within the City for the payment of the obligations and the interest thereon without limitation as to rate or amount.

SECTION 9. The City hereby declares the intent of the City to issue the bonds or bond anticipation notes in the amount authorized in Section 2 of this bond ordinance and to use proceeds to pay or reimburse expenditures for the costs of the purposes described in Section 3 of

this bond ordinance. This Section 9 is a declaration of intent within the meaning and for purposes of Treasury Regulations §1.150-2 or any successor provisions of federal income tax law.

SECTION 10. The City Chief Financial Officer is hereby authorized to prepare and to update from time to time as necessary a financial disclosure document to be distributed in connection with the sale of obligations of the City and to execute such disclosure document on behalf of the City. The City Chief Financial Officer is further authorized to enter into the appropriate undertaking to provide secondary market disclosure on behalf of the City pursuant to Rule 15c2-12 of the Securities and Exchange Commission4 (the "Rule") for the benefit of holders and beneficial owners of obligations of the City and to amend such undertaking from time to time in connection with any change in law, or interpretation thereof, provided such undertaking is and continues to be, in the opinion of a nationally recognized bond counsel, consistent with the requirements of the Rule. In the event that the City fails to comply with its undertaking, the City shall not be liable for any monetary damages, and the remedy shall be limited to specific performance of the undertaking.

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ATTEST:

CITY OF CAPE MAY, a municipal corporation of the State of New Jersey

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Erin C. Burke, City Clerk

BY:_____
Zachary M. Mullock, Mayor

NOTICE

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Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
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McDade						
Bodnar						
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Mullock						

Introduced: February 17, 2026
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Cape May City

Monthly Managers Report

February 2026

Paul Dietrich, PE, PP, CME, CFM, CPWM
City Manager – City Engineer – Floodplain Manager

Justin Riggs, MPA, SHRM-CP
Deputy City Manager

ADMINISTRATION

Worked on budget and Capital Budget with the CFO. We have several capital projects that are wrapping up the design phase and we are looking to start construction this Fall including: Seawall expansion from Madison to Wilmington and replacement of the Desalination Water Treatment Plant. Capital Projects that are currently under construction include (Full summary in Appendix A):

- Reconstruction of Harborview Park (Opening June 2026)
- Construction of Police HQ Building (Opening Feb/March 2027)
- Reconstruction of Lifeguard HQ (Opening May 2026)
- Reconstruction of Promenade (Cove to Madison) (Opening June 2026)
- Water/Sewer/ Road Reconstruction (Complete Winter 2026 with Summer break)
- ADA improvements at Tennis Club & Physick Estate (Start Fall 2026)

Met with the new Executive Director of Cape May Housing Authority, Ron Miller.

SAFETY & CLAIMS

During January, safety training and toolbox talks were conducted for City staff. Topics included walking on ice, safe snow shoveling practices, and plowing safety. Additional training opportunities facilitated through the JIF included Employee Conduct and Violence Prevention, four hours of Public Works and Utility Safety and Regulatory Awareness, First Amendment Audit preparedness, and Bloodborne Pathogens.

In February, the monthly toolbox talk focused on cold weather safety, emphasizing the importance of dressing appropriately and staying warm while working outdoors, as well as continued plowing safety reminders. Scheduled trainings included Employee Conduct & Violence Prevention (online), Active Shooter and Hostile Events: Critical Considerations for Organizations, Public Works & Utility Safety & Regulatory training, and Playground Safety Inspections. Some scheduled sessions were canceled due to a winter storm.

Attended the ACMJIF Annual Reorganization Meeting on January 21, 2026. Topics discussed included updates on risk management trends among member municipalities, as well as updates on legal developments and personnel-related matters affecting the ACMJIF. I also have worked with our Risk Management Consultant (RMC) for updating our coverage on locations and buildings.

Justin Riggs
Deputy City Manger, Fund Commissioner

LAND USE

The Construction Office issued 39 new permits including demolition of 1 structure and 1 new principal structure (Police HQ building). Additionally 3 new permits were issued for Cape May Point and 9 new permits were issued for West Cape May.

The Zoning Office has issued 21 Zoning permits along with reviewing City Permits.

The Planning Board held their reorganization meeting and heard 1 application.

The Zoning Board of Adjustment held their reorganization meeting and heard 1 application.

The Historic Preservation Commission held their regular meeting , approved 15 applications in review (not needing a full Commission review) and heard 4 applications.

The Shade Tree Commission held their reorganization meeting, reviewed no street tree removal and 3 residential street tree removal requests.

Flood Manager reviewed 50 applications and issued 5 Flood Compliance Certificates new residential home sales.

Lou Vito
Construction Official

Paul Dietrich
City Engineer

CIVIC AFFAIRS – TOURISM – RECREATION

- February is just as important as January to finish planning out the year, but final planning steps are taking place – booking vendors, advertising, etc.
- Roller Skating is in full swing so I have limited payroll during the week due to heavy scheduling on the weekends to run the program.
- We are moving forward with hiring (2) part time Community Center employees to cover the hours the building is open. These employees (we already have one – Katie Rafter is one of the current part timers) will not only open and close the Community Center, but they will be included under the umbrella of the full time staff I have to assist me with running both buildings and all programs. In other words, they will be assisting with additional administrative tasks such as creating schedules, entering waivers, comp analysis, booking services for events, follow up, marketing tasks such as entering our events on the local websites (AC Press, visitnj.com, etc.)
- This is the time of year we finalize all planning. There is a lot that goes into putting on our normal schedule – parades, concerts, Easter, movies, magic show, weddings, meetings, Christmas events, etc. I meet with the staff weekly to ensure everything is complete or soon to be completed for all events. Attached is the CURRENT state of our event list. This is always updating, just FYI.
- Concerts are live as of March 1st; the lineup is:
    - 6/28 Mac McAnally
    - 7/12 The Stylistics
    - 7/26 Joan Osbourne
    - 8/2 The Spinners
    - 8/7 AJ Croce
    - 8/9 The Legendary Wailers
    - 8/23 Blue Oyster Cult
- As of today, I do not have movement of production for a massive beach concert. Councilmember Bodnar requested to host a beach concert for several thousand guests with a big name. I have put that out to promoters to submit offers. This is not something we are equipped to host in house.
- We hit our Anniversary Kick-Off goal dates – banners went up before Presidents Day Weekend. Most of the goal dates are in March so I will include them next month. Unfortunately, we lost one over-the-street banner in the storm. Commemorative booklets came out the first week of March instead of March 1st due to the storm, but they're out and look great.
- Anniversary Task Force met again in February and established events and networking steps moving forward.

- Harborview bench holders have been contacted; Promenade plaque inscriptions were sent to Gen Rec for creation. Harborview plaque inscriptions were sent to Nichol.
- Livestream and Audio Visual is still not complete.
- Stage Lighting is scheduled for March/April.

Kacie Rattigan
Director of Civic Affairs, Recreation, Tourism and Marketing

OUTSIDE OPERATIONS

Beach Tag sales are at $239,460 which is $12,927 less than same period in 2025. Staff is prepping for the start of the season and letter have gone out to re-hire beach taggers that were with the City in 2025.

Beach Concession leas deposits have been received and will anticipate holding pre-season meeting with them in April.

We have installed 4 new parking kiosks along Beach Ave.

Michelle Sampson
Outside Operations Manager

TAX ASSESSOR'S OFFICE

In February 2026, the Cape May City Tax Assessor's Office continued its regular statutory duties while maintaining accurate property assessment records for the City. During the month, the office processed 16 deeds to ensure property ownership records remained current and accurate and completed 9 two-hundred and five-hundred foot lists to assist with zoning applications, planning matters, and public notification requirements. In addition, the office completed 6 initial COAH estimations related to affordable housing obligations, conducted 1 field inspection to verify property information, and processed 20 address changes to maintain accurate municipal records. A primary project for the month was the preparation and mailing of the 2026 Notice of Assessment cards to all property owners, which show each property's current assessment compared to the prior year and notify taxpayers of their right to file an appeal if they believe their assessment is incorrect.

Patrick McCarthy, CTA
Tax Assessor

CITY CLERK'S OFFICE

Tort Claims:

2 active
1 denied
1 not located within the City

Active litigation: 8 cases

Permits/Licenses

ABC Licenses:	Renewal process begins in May. Due by 6/30
Bank Street Parking Permits:	Renewals to be mailed 3/1. Due 4/30
BID assessments:	To be mailed 3/1. Due 4/30
Contractors Licenses:	46
Dog Licenses:	10
Dog Park (weekly & seasonal):	2
Handicapped Parking Permits:	1 new application conditionally approved. Pending Council consideration.
Jackson Street Parking Permits:	Sold out for 2026. Renewed in November annually
Mercantile Licenses:	Renewals to be emailed first week in March.
On-Street Parking Permits:	21
OPRA requests:	14
Patio Permits:	Applications mailed to usual permittees 2/2. Due by 4/1
Peddlers/Vendors Permits:	Registrations mailed to usual permittees 2/2. Due by 4/30
Private Driveway Permits:	Renewed in September annually
Street Opening Permits:	1
Tent Permits:	0
Yard Sale Permits:	0
Wedding ceremony location permits:	1
Certified copies issued:	128
Marriage license appts:	2
Marriage licenses processed:	2
Resolutions adopted:	30
Ordinances introduced:	9
Ordinances adopted:	5 (+1 tabled indefinitely)

Current/upcoming tasks:

Established new page on the City website for public notices as per P.L. 2025 c.72; conducted training; and will begin posting public notices to website as of 3/1/26.

- Preparing Mercantile License renewal cover letters and invoices which will be emailed out the first week of March.
- Election Petition packets prepared – 3 Councilmember-at-Large seats to be filled in the November
  General Election. Petition packets due to Municipal Clerk by 4:00pm August 20, 2026.

Erin C. Burke, RMC, CMR
City Clerk

FIRE PREVENTION BUREAU

During the month of February, our inspectors focused on addressing systems taken out of service due to severe weather (examples: damaged fire alarm panels from electrical issues, broken sprinkler pipes due to freezing, etc.) This resulted in an increase in the number of imminent hazard notices issued.

Scheduling is currently ongoing, and we expect inspection volumes to increase over the coming months.

Month	# of Inspections	# of Imminent Hazard Notices	Violations Cited
January	101	0	28
February	129	7	60
Total	**230**	**7**	**88**

Billin Billing occurs in bulk during the first week of January, typically resulting in a high collection rate in the initial months. Additional revenue streams include new property registrations, the sale of properties, and quarterly state reimbursement checks received for completed Life Hazard Use properties.

Properties categorized as Life Hazard Use (LHU) have a greater inherent risk compared to non-Life Hazard Use (NLHU) properties. The State registers and bills for these specific uses. While the Local Enforcing Agency (LEA) conducts all the necessary inspections, the State retains 35% of the associated fees and reimburses the remaining 65% to the LEA

Month	Billed	Collected
January	$192,475.00	$111,775.00
February	$ 1,085.00	$ 41,695.00
Total	**$193,560.00**	**$154,460.00**

Mark Barham
Fire Official

PUBLIC WORKS DEPARTMENT

Current Projects:
Building lifeguard stands
Community center sign
Penn Ave rock islands





On top of these projects DPW is maintaining daily duties such as Maintain/Cleaning of (10) public facilities, collecting trash, recycling, residential recycling, work orders and a Bizzard snowstorm which required a total of 998.50 hours of overtime and roughly 15 tons of salt to be used. We also saw a record high in low temperatures during the month.

February Collection Totals:

- Residential Recycle (15.25) tons, which is down (15) tons from the new ordinance

February Overtime Totals:

- (62) hours of schedule overtime for roller skating
- (4) Call ins requesting (7) personal for foul weather, Leaking pipe, road barricades and broken door.
- (998.50) total hours for 3-day snowstorm Hernando 2/22/26-2/24/26, which included 12 plow trucks and dropped roughly (15) tons of salt



The two photos above show the great job DPW did during the storm. The 2 photos are from Monday February 23, 2026 @ 8:15am.

Eric Prusinski
Superintendent of Public Works

WATER – SEWER DEPARTMENT

Approximately 170+ snow related incidents were handled by the department, consisting of broken/frozen pipes, broken frostplates on meters, customers without water, frozen sewer traps and broken water services in the street. We logged 26 "re-call to duty" incidents, some requiring multiple personnel. Water Dept. cleared snow from all fire hydrants in the city.

Fire Hydrant @ Lafayette St. and Rosemans Ln. was struck by a plow truck and taken out of service 2-22-26.

We are working to get the beachfront restrooms operational. We are working on getting a secure backup internet communication system for the Water Treatment Plant, as the Plant lost communications with the Elevated Tank on Madison Ave. during the 2-22-26 Snow Event. The plant had to be run manually until the internet was back in operation.

Delaware Ave. Sewer Pump Station ran for approximately 6 hrs on generator power during the Snow event.Exca vated the Victorian Motel's 2" curbstop to confirm that we were providing water to the property. Their water service was frozen.

We have been assisting the USCG Engineers with figuring out their ongoing Chlorine Residual issues. This includes flowing multiple hydrants and taking chlorine tests at various locations. We determined that we are providing adequate chlorine to them and they need to flush their system more frequently, and/or re-install a chlorine injection system.

Repaired a water leak at Michigan Ave. & Illinois Ave.

We found that the fasteners deteriorated and failed on the cap on a dead leg of a 6" ductile "Tee". We isolated that section of the water main, cut out the "Tee" and replaced it with a 48" length of 6" C-900. The excavation site is inside the paving limits of the Illinois Ave. Road Project so Lafayette Construction Co. will repave the area.

We performed sewer camera inspections on 7 different properties, all issues were deemed to be the responsibility of the homeowner.

Work on the well 8 transmission line is nearing its completion and should be completed by the second week of March.

Robert Cummiskey
Superintendent Water Sewer Department

FIRE DEPARTMENT

For the month of February, the Fire Department responded to 115 fire calls and 95 EMS calls. EMS by district – 59 Cape May, 6 Cape May Point, 16 West Cape May, 2 Villas, 1 North Cape May, 11 others.



USFA reports 4 firefighter line of duty deaths year to date. The Fire Department continued training on the new Pierce Tower during February. Crews completed in house training evaluations and trained at "Target Hazard" locations to determine best positioning with the new tower. The moving of the turn table from a rear mount to a mid-mount required evaluation of best approach angles, and most serviceable scrub angles.

Scrub angle is an industry term that indicates where the ladder can reach for either rescue or suppression once set up.

Members will be attending a progress inspection on the new Ferrara, "Squad 51" in late March. This factory visit allows staff to perform vital inspections to ensure that the apparatus meets the specifications of Cape May Fire, as well as an opportunity to make any changes before delivery to a New Jersey location for upfitting.



The department has completed its transition from National Fire Incident Reporting System to National Emergency Response Information System. This transition represents FEMA's attempt to modernize response data in near real time, opposed to the former system's monthly uploads. The new system aims to coordinate an all-hazards approach to data collection with improved analytics and more precise incident locations. These improvements are designed to allow for safer response on a national level by allowing for rapid identification of trends in response.

February Training

- February 3rd - Employee Conduct & Violence Prevention 9a-1030a
- February 18 - Employee Conduct & Violence Prevention 9a-1030a
- February 19 – Active Shooter and Hostile Events, 1p-2p
- February 25 - Pediatric Trauma Assessment, USCG Station 59

Rapid Intervention Training:
Members took part in training that focuses on rescuing our own. This detailed training covers specialized equipment designed to locate, assist and remove firefighters that have experienced an event that requires rescue such as entrapment, lost or low air emergencies.

EMS

Members conducted online training that covers legal and ethical issues associated with
"Do Not Resuscitate" orders. The learning modules included what to do if a DNR is present,
varied medical emergencies that may be encountered and the complications they face to DNR's.

Equipment review:
Members reviewed all parts and components of the in-station cascade systems utilized to fill breathing air for SCBA's as well as the system used to fill oxygen cylinders. Review of safe use procedures, inspection of cylinders used and their life cycle. These systems use compressed air at a pressure of 4,500 PSI and can lead to serious injury if not used properly. This review is part of our annual training program.

EMERGENCY MANAGEMENT

February 2nd, OEM staff met with members of Cape May Police and West Cape May OEM to participate in a demo of Axess Vehicle Mitigation barriers. The barriers are similar in design to those used in 2025 at the annual Christmas parade. The demoed product comes in a smaller footprint and are easier to store than the barriers used in December, allowing for easier deployment at local events.

A historic blizzard struck Cape Island February 22-23, 2026. OEM began the planning stage on February 20th and continued through the end of the event February 25th. City departments including Police, DPW, PIO, Water/Sewer, Administration and Fire/EMS, all conducted online meetings to assist in the planning of response, event objectives and recovery. OEM staff were in town responding to and assessing damage throughout the entirety of the storm. Through a coordinated effort, City of Cape May departments responded and assisted in reopening the town for normal day-to-day activities.

February 25th OEM met with local ministerial leaders to discuss how to best assist each other in not only times of emergency or disaster but also in day-to-day operations and planning. Those present discussed options to assist in security

assessments, funding availability through grants and points of contact with Cape May County Prosecutors Office. With the meeting being on the heels of a historic blizzard, local congregation representatives discussed ways they could help support the community through warming and charging centers open to the public. During the meeting OEM provided those in attendance with a 13-page self-assessment tool to help guide them in planning for emergencies. This meeting helped to set the foundation for a whole community approach to planning and responding to disaster or emergencies.

Alex Coulter, Chief
Michael Eck, Deputy Chief

CASH RECONCILIATION JANUARY 31, 2026

	Bank Balances		Cash *On Hand	Cash On Deposit	Less Checks Outstanding	Cash Book Balance	Interest Rate	YTD Interest Earned
Current	12,023,855.11		8,158,160.02	12,309,185.93	2,307,354.49	18,159,991.46	2.85%	$ 21,641.37
Clearing	207,259.14						2.85%	$ 3,088.99
Payroll	77,964.76						2.86%	$ 285.43
Meters	106.92						2.89%	$ 1.00
Escrow	62,920.83		0.00	62,920.83	632.50	62,288.33	0.002%	$ 1.07
Grant Fund	4,112,023.45		112,411.80	4,112,023.45	4,216,293.06	8,142.19	2.85%	$ 6,561.17
Trust - Animal Control	2,868.01		232.60	2,868.01	12.00	3,088.61	2.85%	$ 6.66
Trust - Assessment								
Trust - Municipal Open Space								
Trust - LOSAP								
Trust - CDBG								
Trust - Other	3,677,749.31		31,863.60	6,625,275.82	7,543.56	6,649,595.86	2.85%	$ 8,517.88
COAH	2,917,570.52						2.85%	$ 6,805.18
Fire Safety	15,225.40						2.85%	$ 35.18
Flexible Spending	14,730.59						2.86%	$ 40.91
Capital - General	9,914,059.95		2,873,237.57	14,991,058.58	590,242.63	17,274,053.52	2.86%	$ 24,086.65
Capital - NJARM	5,076,998.63						3.64%	$ 15,640.98
UTILITIES:								
Water & Sewer - Operating	2,212,983.00		146,769.21	2,212,983.00	55,000.00	2,304,752.21	2.86%	$ 5,246.15
Water & Sewer - Capital	645,515.52		200,000.00	645,515.52	815,789.31	29,726.21	2.85%	$ 1,664.31
Beach Utility - Operating	2,494,939.85		4,211.29	2,494,939.85	94,927.50	2,404,223.64	2.85%	$ 5,678.11
Beach Utility - Capital	310,911.26		43,600.00	310,911.26	350,731.29	3,779.97	2.85%	$ 731.29
Tourism Utility	2,562,573.61		10,155.23	2,572,706.25	10,132.64	2,572,728.84	2.85%	$ 5,937.28
Tourism Credit Card	10,132.64						2.85%	$ 23.43
Sweeps to Current								
Sweeps to Utility Operating								
Remains in Fund								
								$ 105,993.04
Total	46,340,388.50		11,580,641.32	46,340,388.50	8,448,658.98	49,472,370.84		

*Include Deposits In Transit (and change funds) 0.00

**Be sure to include a Public Assistance Account reconciliation and trial balance if the municipality maintains such a bank account.

REQUIRED CERTIFICATION

I hereby certify that all amounts shown in the "Cash on Deposit" column on Sheet 9 and 9(a) have been verified with the applicable bank statements, certificates, agreements or passbooks at 31-Jan-26

I also certify that all amounts, if any, shown for Investments in Savings and Loan Association on any trial balance have been verified with the applicable passbook at 31-Jan-26

All "Certificates of Deposits," "Repurchase Agreements," and other investments must be reported as cash and included in this certification.

(THIS MUST BE SIGNED BY THE REGISTERED MUNICIPAL ACCOUNTANT (STATUTORY AUDITOR) OR CHIEF FINANCIAL OFFICER) depending on who prepared this Annual Financial Statement as certified to on Sheet 1 or 1(a).

Signature: Lauren Read

Title: CFO, Cape May City

ZACK MULLOCK
Mayor
MAUREEN K. MCDADE
Deputy Mayor
LORRAINE M. BALDWIN
Councilmember
STEVE BODNAR
Councilmember
SHAINE P. MEIER
Councilmember

PAUL E. DIETRICH
City Manager
ERIN C. BURKE
City Clerk

RECEIVED
MAR 11 2026
CITY CLERK
CITY OF CAPE MAY

MONTHLY REPORT OF TAX COLLECTIONS
Period Ending: January 31, 2026

	M-T-D	Y-T-D
TAX COLLECTIONS:		
PRIOR YEAR (2024)	$0.00	$0.00
CURRENT YEAR (2025)	$32,301.03	$32,301.03
PRELIMINARY YEAR (2026)	$5,023,291.29	$5,024,060.49
CITY LIENS REDEEMED	$0.00	$0.00
LATE INTEREST CHARGES	$1,227.82	$1,227.82
END OF YEAR 6% PENALTY		$0.00
	$5,056,820.14	$5,057,589.34
REFUNDS	$0.00	$0.00
	$5,056,820.14	$5,057,589.34
ALL OTHER RECEIPTS (CURR FD)	$3,933,160.46	$3,934,295.32
TOTAL COLLECTIONS FOR THE MONTH	$8,989,980.60	$8,991,884.66

Deborah Lindholm
DEBORAH LINDHOLM
TAX & UTILITY COLLECTOR

2024
TAX RECONCILIATION
JANUARY 31, 2026

2024 EXTENDED DUPLICATE		$31,605,674.53
2024 ADDED ASSESSMENTS		$ 282,590.75
2024 CORRECTIONS TO THE TAX DUPLIC/		($41,748.78)
2024 TRANSFER TO TAX LIEN		($699.73)
2024 HOMESTEAD REBATE		$0.00
2024 Y.E.P.(6%)		$4,229.43
TOTAL DEBITS		$31,850,046.20
PREPAID TAXES (JULY - DEC 2023)	$728,999.01	
COUNTY/STAT APPEALS	$906.99	
REFUNDS	$0.00	
SR/VET DED ADJ	$0.00	
INTERNAL TRANFERS	($32,756.09)	
		$697,149.91
TAXES PAID (JAN-DEC 2024)	$30,970,001.29	
COUNTY/STATE APPEALS	$2,237.54	
REFUNDS	($3,414.66)	
SR/VET DED ADJ	$500.00	
INTERNAL TRANSFERS	($20,766.18)	
		$30,948,557.99
TAXES PAID (JAN - NOV 2025)	$204,588.30	
COUNTY/STATE APPI		
REFUNDS		
SR/VET DED ADJ	($376.03)	
INTERNAL TRANSFERS	$126.03	
		204338.3
TOTAL CREDITS		$31,850,046.20
BALANCE AS OF 12/31/25		$0.00
TAX STATUS REPORT 12/31/25		$0.00
DIFFERENCE		$0.00

2025
TAX RECONCILIATION
JANUARY 31, 2026

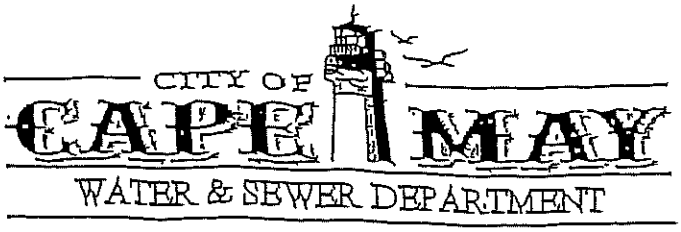
2024 EXTENDED DUPLICATE		$32,974,793.92
2025 ADDED ASSESSMENTS		$ 201,644.13
2025CORRECTIONS TO THE TAX DUPLICA		($1,118.30)
2025 TRANSFER TO TAX LIEN		($186.85)
		$0.00
2025 Y.E.P.(6%)		$4,546.68
TOTAL DEBITS		$33,179,679.58
PREPAID TAXES (JULY - DEC 2024)	$806,371.51	
COUNTY/STAT APPEALS	$0.00	
REFUNDS	$0.00	
SR/VET DED ADJ	$0.00	
INTERNAL TRANFERS	$28,879.81	
		$835,251.32
TAXES PAID (JAN - DEC 2025)	$32,126,590.91	
COUNTY/STATE APPEALS	$1,412.88	
REFUNDS	($4,124.41)	
SR/VET DED ADJ	$16,219.85	
INTERNAL TRANSFERS	($31,985.71)	
		$32,108,113.52
TAXES PAID (JAN 2026)	$32,301.03	
COUNTY/STATE APPI	$0.00	
REFUNDS	$0.00	
SR/VET DED ADJ	$0.00	
INTERNAL TRANSFERS	$0.00	
		32301.03
TOTAL CREDITS		$32,975,665.87
BALANCE AS OF 1/31/26		$204,013.71
TAX STATUS REPORT 1/31/26		$204,013.71
DIFFERENCE		($0.00)

2026

TAX RECONCILIATION

December 31, 2025

2025 EXTENDED DUPLICATE		$16,535,784.16
2025 ADDED ASSESSMENTS		$ 77,963.93
2025 CORRECTIONS TO THE TAX DUPLIC/		$0.00
2025 TRANSFER TO TAX LIEN		$0.00
2025 Y.E.P.(6%)		$0.00
TOTAL DEBITS		$16,613,748.09
PREPAID TAXES (JULY - DEC 2025)	$868,673.85	
COUNTY/STAT APPEALS	$1,211.04	
REFUNDS	$0.00	
SR/VET DED ADJ	$0.00	
INTERNAL TRANFERS	$31,676.40	
		$901,561.29
TAXES PAID (JAN 2026)	$5,023,291.29	
COUNTY/STATE APPEALS	($2,216.86)	
REFUNDS	$0.00	
SR/VET DED ADJ	$0.00	
INTERNAL TRANSFERS	($20.00)	
		$5,021,054.43
TAXES PAID	$0.00	
COUNTY/STATE APPI	$0.00	
REFUNDS	$0.00	
SR/VET DED ADJ	$0.00	
INTERNAL TRANSFERS	$0.00	
		$0.00
TOTAL CREDITS		$5,922,615.72
BALANCE AS OF 1/31/26		$10,691,132.37
TAX STATUS REPORT 1/31/26		$10,691,132.37
DIFFERENCE		$0.00



643 Washington St
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January	2026		WATER/SEWER TRIAL BALANCE				
City Accounts							
		WATER			SEWER		
DATE	Account	CHRG	CRED	BALANCE	CHRG	CRED	BALANCE
	Dec Bal Forward			$7,206.63			$43,579.50
1/1	Billing 25-4	$445,626.27		$452,832.90	$685,300.59		$728,880.09
1/1	NSF billed	$40.00		$452,872.90			$728,880.09
1/1	Receipts		($52,419.43)	$400,453.47		($71,224.98)	$657,655.11
1/1	LNF collected		($150.00)	$400,303.47			$657,655.11
1/1	NSF collected		($20.00)	$400,283.47			$657,655.11
1/8	Lk adj 1236-0			$400,283.47		($633.50)	$657,021.61
1/23	pmt in error	$259.60		$400,543.07			$657,021.61
1/30	Lk adj 312-0		($72.72)	$400,470.35		($144.80)	$656,876.81
1/31	Trans overp	$5.00		$400,475.35		($5.00)	$656,871.81
1/31	Trans overp	$4,309.51		$404,784.86		($4,309.51)	$652,562.30
1/31	Trans overpay		($775.31)	$404,009.55	$775.31		$653,337.61
				$404,009.55			$653,337.61
				$404,009.55			$653,337.61
				$404,009.55			$653,337.61
				$404,009.55			$653,337.61
				$404,009.55			$653,337.61
				$404,009.55			$653,337.61
		$450,240.38	($53,437.46)	$404,009.55	$686,075.90	($76,317.79)	$653,337.61

Year/Prd Range: 2024/ 1 to 2026/ 4 — Balance as of 12/31/25 — 43,579.50

Calculated Charges	Minimum	Excess	Total		
R02 Sewer	242,188.80	422,635.00	664,823.80		
S02 Convert Sewer H02	71.40	7,982.10	8,053.50		
S09 Convert Sewer H09	71.40	2,523.32	2,594.72		
S32 Convert Sewer H32	71.40	7,654.49	7,725.89		
S91 Sewer	1,071.00	1,031.68	2,102.68		
Total Calculated Charges				685,300.59	
Billing Adjustments and Final Bills	Minimum	Excess	Total		
Total Billing Adjustments and Final Bills				0.00	
Total Billed					685,300.59
Collections	Principal				
TS SEWER - CITY	71,224.98				
Total Collections					(71,224.98)
NSF Reversals	Principal				
Total NSF Reversals					0.00
Balance Adjustments	Principal				
052 Mis-read Adjustment	144.80-				
053 Leak Adjustment	633.50-				
Total Accrued Revenue Balance Adjustments				778.30-	
Transfer Overpayment Balance Adjustments					
Sewer 001 Transfer Overpayment	770.31				
Sewer Total			770.31		
Total Transfer Overpay Balance Adjustments				770.31	
Total Balance Adjustments					7.99-
Transfer Overpayments	Principal				
Sewer	4,309.51-				
Total Transfer Overpayments					4,309.51-
Balance as of 01/31/26					
Credit Balance				1,047.84-	
Debit Balance				654,385.45	
Principal Balance					653,337.61
Interest Adjustments	Interest				
Total Interest Adjustments		0.00			

NOTE: Prior Year/Period Principal IS included on this report.

Year/Prd Range: 2024/ 1 to 2026/ 4 — Balance as of 12/31/25 — 7,206.63

Calculated Charges	Minimum	Excess	Total		
H02	39.00	4,008.69	4,047.69		
H09	39.00	1,267.24	1,306.24		
H32	39.00	3,844.16	3,883.16		
R01 Water	132,288.00	212,251.50	344,539.50		
R11 Water	31,668.00	58,994.10	90,662.10		
R91 Water	624.00	563.58	1,187.58		
Total Calculated Charges				445,626.27	

Billing Adjustments and Final Bills	Minimum	Excess	Total		
NSF Non Sufficient Funds	40.00	0.00	40.00		
Total Billing Adjustments and Final Bills				40.00	
Total Billed					445,666.27

Collections	Principal				
WP WATER - CITY	52,419.43				
XLN Late Notice Fee	150.00				
XNS Non Sufficient Funds	20.00				
Total Collections					(52,589.43)

NSF Reversals	Principal				
Total NSF Reversals					0.00

Balance Adjustments	Principal				
052 Mis-read Adjustment	72.72-				
057 Refund Overpayment	259.60				
Total Accrued Revenue Balance Adjustments				186.88	

Transfer Overpayment Balance Adjustments					
Water 001 Transfer Overpayment	775.31-				
LNF 001 Transfer Overpayment	5.00				
Water Total			770.31-		
Total Transfer Overpay Balance Adjustments				770.31-	
Total Balance Adjustments					583.43-

Transfer Overpayments	Principal				
Water	4,309.51				
Total Transfer Overpayments					4,309.51

Balance as of 01/31/26					
Credit Balance				10,784.26-	
Debit Balance				414,793.81	
Principal Balance					404,009.55

Interest Adjustments	Interest	
Total Interest Adjustments		0.00

NOTE: Prior Year/Period Principal IS included on this report.

Range of Accounts: First to Last
Range of Cycles: 1 to 1
Range of Years: 2024 to 2026
Range of Periods: 1 to 4
Range of Dates: 01/01/26 to 01/31/26
Service Type Includes: Water: Y Sewer: Y
Range of City Ids: First to Last
Range of Types: First to Last
Range of Codes: 051 to 070
Range of Sections: First to Last
Location to Print: Service
Status to Include: Both

Account Id / Type	Location / Service	Year	Prd	Type / Principal	Section / Interest	City Id / Total	Adj Code / Description	Bill Code	Date	User	Batch	Reference	
312-0	273 WINDSOR AVE			RES	R02								
Bal Adjust	Water	2025	4	72.72-	0.00	72.72-	052		01/30/26	LISAB	WS30	68624	1
							BILLED 19,000 GAL SB 9,000 GAL						
Bal Adjust	Sewer	2025	4	144.80-	0.00	144.80-	052		01/30/26	LISAB	WS30	68624	2
							BILLED 19,000 GAL SB 9,000 GAL						
					Account Total:	217.52-							
956-0	711 KEARNEY AVE			RES	R02								
Bal Adjust	Water	2025	4	259.60	0.00	259.60	057		01/23/26	DEB	DAL23	68509	1
							PMT IN ERROR - PRIMAVERA						
1236-0	704C MADISON AVE			RES	R02								
Bal Adjust	Sewer	2025	3	633.50-	0.00	633.50-	053		01/08/26	LISAB	UTL08	68315	1
							LK ADJ 35,000 GAL						

Bill Code Adjust Code/Type	Description	Count	Principal	Interest	Total
Fiscal Year 2025 Adjustments:					
052 Balance Adjustment	Mis-read Adjustment	1	72.72-	0.00	72.72-
057 Balance Adjustment	Refund Overpayment	1	259.60	0.00	259.60
2025 Water Adjustments		2	186.88	0.00	186.88
052 Balance Adjustment	Mis-read Adjustment	1	144.80-	0.00	144.80-
053 Balance Adjustment	Leak Adjustment	1	633.50-	0.00	633.50-
2025 Sewer Adjustments		2	778.30-	0.00	778.30-
Total 2025 Adjustments		4	591.42-	0.00	591.42-

CITY OF CAPE MAY
WATER & SEWER DEPARTMENT

643 Washington St
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LOWER TWP METERED ACCOUNTS (WT) 2026					
DATE	BL/LOT		CHRG	CRED	BALANCE
12/31/25	Balance forward				$ (787.50)
01/31/26	Billing		$3,993.78		$ 3,206.28
01/31/26	Receipts in Jan			-422.49	$ 2,783.79
					$ 2,783.79
					$ 2,783.79

Year/Prd Range: 2024/ 1 to 2026/ 4 — Balance as of 12/31/25 — 787.50-

Calculated Charges	Minimum	Excess	Total		
L01 LOWER	2,262.00	1,608.93	3,870.93		
L10 LT FIRE HYDRANTS	122.85	0.00	122.85		
Total Calculated Charges				3,993.78	

Billing Adjustments and Final Bills	Minimum	Excess	Total		
Total Billing Adjustments and Final Bills				0.00	
Total Billed					3,993.78

Collections	Principal				
WT WTR-LWR TWP MTR ACCT	422.49				
Total Collections					(422.49)

NSF Reversals	Principal				
Total NSF Reversals					0.00

Balance Adjustments	Principal				
Total Accrued Revenue Balance Adjustments				0.00	
Transfer Overpayment Balance Adjustments					
Total Transfer Overpay Balance Adjustments				0.00	
Total Balance Adjustments					0.00

Transfer Overpayments	Principal				
Total Transfer Overpayments					0.00

Balance as of 01/31/26					
Credit Balance				775.49-	
Debit Balance				3,559.28	
Principal Balance					2,783.79

Interest Adjustments	Interest
Total Interest Adjustments	0.00

NOTE: Prior Year/Period Principal IS included on this report.

CITY OF CAPE MAY
WATER & SEWER DEPARTMENT

643 Washington St
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		2026 Cape May Point Bulk Water Billing (wn)					
					Charge	Credit	Balance
	Dec 31, 2025 Balance Fwd						104,289.05
1	27	Jan			$ 10,328.58		114,617.63
							114,617.63
							114,617.63
							114,617.63
							114,617.63
							114,617.63
							114,617.63
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							$114,617.63

CITY OF CAPE MAY
WATER & SEWER DEPARTMENT

643 Washington St
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	2026 West Cape May Bulk Water Billing (ww)					
				Charge	Credit	Balance
	Dec 31, 2025 Balance Fwd					0.01
1	27	O/N/D 25		$16,904.16		16,904.17
1	27	Annual maintanance		$ 1,498.50		18,402.67
						18,402.67
						18,402.67

CITY OF CAPE MAY
WATER & SEWER DEPARTMENT

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WEST CAPE MAY SEWER (TW) 2026

DATE		CHRG	CRED	BALANCE
12/31/25	Balance Forward		$ -	$2,449.89
01/27/26	4th Qtr 2025 (O/N/D)	$ 3,742.71		$6,192.60
01/01/26	Annual Maintanance	$1,498.50		$7,691.10
				$7,691.10
				$7,691.10
				$7,691.10
				$7,691.10
				$7,691.10
				$7,691.10

CITY OF CAPE MAY
WATER & SEWER DEPARTMENT

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	2026 United States Coast Guard (US)						
					Charge	Credit	Balance
	Dec 31, 2025 Balance Fwd						58,983.33
1	2	Pmt				($7,467.58)	51,515.75
1	5	Pmt				($51,515.75)	0.00
1	8	25-Dec#1	2,620,000 gal		$52,842.43		52,842.43
1	8	25-Dec#8	344,000 gal		$7,194.44		60,036.87
							60,036.87
							60,036.87

2025

TAX COLLECTOR'S ANNUAL REPORT

SUBMITTED BY: DEBORAH A. LINDHOLM

TAX COLLECTOR

CITY OF CAPE MAY

COUNTY OF CAPE MAY

This report is submitted in compliance with N.J.S.A. 54:4-91 – Collector's Annual Statement of Receipts. This report being filed with the Treasurer and the Governing Body as prescribed by statute.

Tax Collector's Year in Review

2025

The Tax Collector's Office is staffed with three personnel and has been in a constant state of training since the early part of 2019. In a few short years, there have been 5 new employees enter the office with 3 of those employees venturing into other City positions. The changing of staff creates challenges however, with strategic planning and effective training, the office continues to operate efficiently. The staff included:

- Esther Chico, Account Clerk
- Lisa Brown, Principal Account Clerk
- Deborah Lindholm, Certified Tax Collector

The office ended the year with a tax collection rate of 99.25%. This year we held 3 properties for Tax Sale, the first sale in 7 years. All 3 properties were sold to outside lien holders at zero percent interest and collected premiums totaling $127,700.00.

Tax Collector's Office staff collectively processed $36,979,923.06 of the money that was received on behalf of the City of Cape May. The remaining portion of $3,358,997.25 collected by other departments was transferred to the Tax Office for verification, updating, and preparation of deposits.

The Tax Office collects on behalf of Current Fund:

- Property Taxes
- Emergency Medical Payments on behalf of the Fire Department
- Parking Meter Revenue on behalf of Public Works/Finance Department
- Payments received by the Cape May City Police Department
- Payments received by the Finance Office
- Collect money monthly due the city from Municipal Court
- All miscellaneous billing & collections
    - Miscellaneous billing for 11 NSF checks for other City Hall Offices
    - Miscellaneous billing for Parking of Tour Buses & Horse-Drawn Carriages
    - Miscellaneous quarterly billing for Police Services
    - Miscellaneous quarterly billing for Court Services

We received and processed:

- All money collected from the Clerk's Office, Construction Office, Land Use, and Fire Prevention Bureau/Shade Tree
- Prepared all deposits for current fund, water/sewer utility, and Beach Utility Fund

- Processed 365 adjustments to various tax accounts as indicated below

Sr Deduction Disallowed	2	$500.00
Transfer to Lien	4	($723.57)
Transfer Overpayments	139	$9,525.38
Refund Overpayment	1	$4,124.41
Added Tax	163	$142,587.46
Omitted/Added Tax	2	$165.68
County Board Judgements	1	($1,412.88)
6% Penalty	3	$4,546.68
100% Veteran Exemptions	11	($16,719.85)
Preliminary Year Adjustments	1	($605.52)
Senior Deduction Chargebacks	2	$376.03
NSF Charges Assessed Tax	36	$720.00
Totals	365	$143,083.82

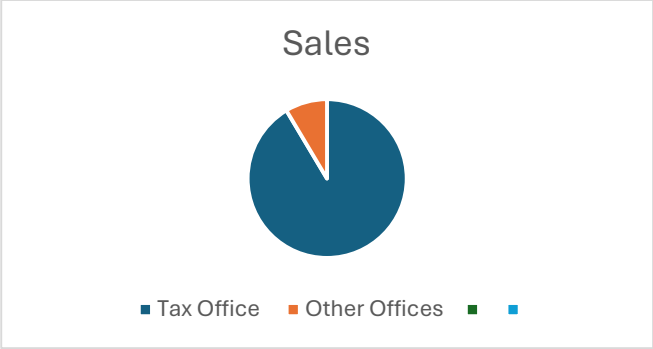
Changes to Tax Office responsibilities during the year:

- Emergency Medical Billing: Beginning November, 2024 the City established a relationship with Coronis Health for the billing and management of all ambulance billing. Since the onset of this relationship, the Tax Office has worked diligently to establish a rapport with the new billing company. Although we experienced challenges in the beginning, the process is now becoming more streamlined.
- Jersey Cape Virtual Tags: With the hiring of Michelle Sampson, the Tax Office has had less interaction with Jersey Cape Virtual Tags. The Tax Office handles ensuring the money is being received timely & accurately, while Michelle handles the day-to-day operational end along with any patron issues that may arise.
- Deb successfully achieved a passing score on the State Fiscal (Part 3) portion of the Tax Collector exam and now holds an Unrestricted Tax Collector Certificate with eligibility to serve as Tax Collector in any of the States 564 municipalities. Deb is also in the running for a seat on the Tax Collectors & Treasurers Board of Directors for the upcoming 2026 year.
- Lisa has successfully achieved her Certified Tax Collector Certificate and is now the Secretary for the Tax Collector & Treasurer's Association of Cape May County. She continues to educate herself on the duties & responsibilities of Tax Collector and takes on extra responsibilities to help Deb. She is an asset to the Tax Collector's Office and to the City of Cape May.

- Esther has been concentrating on the basic duties of the office for taxes, utilities, & beach tags. As the year progresses, Esther will continue to train in all facets of Tax Collector responsibilities assisting Deb & Lisa wherever possible. Esther is a great asset to the office.

The money collected for Current Fund is as follows:

Payment Type	Number of Payments	Amount Collected
Tax including interest	18,195	$33,231,052.72
NSF Payments	34	$640.00
Year End Penalty including interest	2	$7,430.47
Pilot Program	5	$240,106.84
Tax Sale payments	6	$18,562.10
Tax/Finance Miscellaneous	37	$30,831.66
Budget Appropriate Refunds	85	$914,537.90
Tax Sale Cost	4	$237.64
Grants	5	$448,276.26
Petty Cash Returns (Clerk/CMPD)	2	$606.63
Parking Meters	66	$2,665,491.74
EMS Cape May City	683	$258,405.11
EMS Cape May Point	47	$47,493.12
EMS West Cape May	118	$91,623.33
Fines collected from court	12	$396,461.38
Restitution collected from court	4	$250.00
POAA (Failure to Appear from court)	12	$8,202.00
Interlocal Court	4	$19,940.81
Pistol Permits from CMPD	28	$2,270.00
Accident Reporting Fees from CMPD	48	$1,070.00
Police Traffic Services	27	$240,800.00
Police Interlocal WCM	4	$515,276.00
Police Interlocal CMP	4	$337,526.00
Tax Sale Premiums	3	$127,700.00
Current Fund Collected by Tax Office	**19,435**	**$39,604,791.71**
Collections by other offices and turned over	**12,099**	**$3,730,161.97**
Total Current Fund Collections		**$43,334,953.68**



The Tax Office collects on behalf of the Water/Sewer Utility Fund:

- Quarterly Billing, Collecting & Posting all water/sewer accounts & payments totaling $7,418,831.08
- Bulk Water Billing, Collecting, & Processing for Cape May Point Monthly
- Bulk Water/Sewer Billing, Collecting, & Processing for Coast Guard Base Monthly
- Bulk Water/Sewer Billing, Collecting, & Processing for Coast Guard Housing Monthly
- Bulk Water/Sewer Billing, Collecting, Processing for West Cape May Quarterly
- Miscellaneous Billing of Maintenance fee for West Cape May use of automated water reading system on the Cape May City Water Tower
- Manage all financial reports for Water/Sewer Department
- Assist Water Department with terminating services for non-payment.

We prepared & collected :

- Approximately, 106 special water readings fees for property transfers
- Bill Adjustments & Balance Adjustments, depicted in the various charts below

Bill Adjustments:

Termination Fee	4	$200.00
Reconnection Fee	4	$330.89
NSF Fees	38	$760.00
Delinquent Notice Fee	1,711	$8,495.00
Total Bill Adjustments	**1,757**	**$9,785.89**

Balance Adjustments:

Sewer Transfer Overpayments	519	$31,830.22
Sewer Mis-Read Adjustments	3	($7,493.40)
Sewer Leak Adjustments	32	($9,144.73)
Total Sewer Balance Adjustments	**554**	**$15,192.09**

Water Transfer Overpayments	1,292	$32,513.93
Water Mis-Read Adjustments	3	($3,833.00)
Water Leak Adjustments	5	($634.41)
Total Water Balance Adjustments	**1,300**	**$28,046.52**

The money collected for Water/Sewer is as follows:

Type of Payments	Number of Payments	Amount Received
Water	18,364	$2,492,326.21
Sewer	15,196	$3,452,432.71
USCG	26	$783,407.04
Cape May Point	8	$193,147.33
West Cape May Water	12	$387,497.60
West Cape May Sewer	3	$5,654.16
Miscellaneous fees	1,890	$104,366.03
Total Collected by Tax Office	**35,443**	**$7,418,831.08**



The Tax Office Sells & Collects on behalf of the Beach Utility Fund:

- Annual Pre-Season Discount Seasonal Beach Tags (December 1st through April 30th)
- Seasonal Tags at Season Price (May 1st through Labor Day)
- Commemorative Tags (December 1, 2025– December 31, 2025)
- Commercial Beach Tags (December 1st through Labor Day)
- Maintains, sells, and audits beach tags

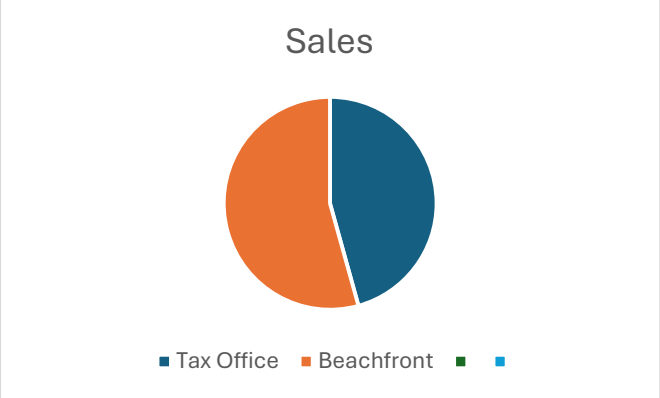
The office Collects & Processes:

- All deposit receipts from Beach Tag Headquarters
- Maintains daily, monthly, annual sales report for all tag sales
- Audits beach tags maintained in Tax Office

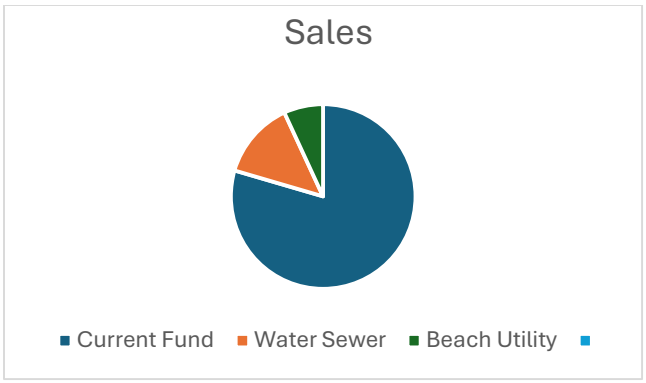
From January 1, 2025 through December 31, 2025 the tax office employees collected $1,713,814.50 in beach tag revenue and miscellaneous fees.

The money collected for Beach Tags is as follows:

Transaction Type	Number of Tags/Orders	Revenue Collected
Commercial Tags	3,613	$451,625.00
Seasonal In-Office	18,945	$581,270.00
Seasonal Mail Order	7,268	$218,040.00
Mail Orders Processed/Fees	1,533	$9,674.50
Commemorative Tags December	50	$2,500.00
Jersey Cape (Mail Order)	4,864	$152,430.00
Jersey Cape (Virtual/App)	7,030	$$290,325.00
Miscellaneous Revenue	5	$90.00
Budget Approp. Refunds	4	$7,860.00
Total Collected Tax Office		**$1,713,814.50**
Beachfront sales		**$2,033,660.00**
Total Recorded by Tax Office		**$3,747,474.50**



All monies collected by the City of Cape May totaled Current Fund $43,334,953.68, Water/Sewer Utility Fund $7,418, 831.08, and Beach Utility Fund $3,747,474.50 for a grand total of $54,501,259.26.



Thank you for the honor of serving the City of Cape May, the residents of Cape May, and the visitors that frequent our city.

CAPE MAY CITY POLICE DEPARTMENT

643 Washington Street Cape May, NJ 08204
609-884-9500

Monthly Activity and Arrest Summary- February 2026(Cape May, WCM, Point)

	Totals	Cape May	WCM	CMPT	Arrests
Total Calls For Service	**1283**	**879**	**330**	**74**	**0**
Calls for service requiring multiple officers.	238	181	47	10	
INVESTIGATIONS					
ASSAULTS	0	0	0	0	
BURGLARIES	1	1	0	0	
MALICIOUS MISCHIEF	7	7	0	0	
DISORDERLY CONDUCT	37	8	29	0	
FAMILY OFFENSE	0	0	0	0	
THEFTS	2	1	0	1	
SUSPICIOUS PERSONS/VEHICLES	14	8	5	1	
SERVICE CALLS					
ALARMS	54	44	4	6	
CITIZEN ASSISTS	34	29	4	1	
MEDICAL ASSISTS	36	23	8	5	
SCHOOL RELATED ACTIVITIES	58	29	29	0	
PROPERTY CHECKS	407	261	102	44	
PUBLIC SERVICE/ MISCELLANEOUS	502	337	109	56	
TRAFFIC					
MOTOR VEHICLE STOPS	170	137	32	1	
TRAFFIC SUMMONS ISSUED	40	32	8	0	
PARKING SUMMONS	5	4	0	1	
DWI	0	0	0	0	
ACCIDENTS	6	5	1	0	
TRAFFIC ENFORCEMENT/RADAR	232	186	36	10	
TRAFFIC SERVICES	3	3	0	0	
ADMINISTRATIVE					
ADMINISTRATIVE DUTIES	276	159	115	2	
COURT SERVICES	6	2	2	2	

Chief Dekon Fashaw Captain John Bobik Lieutenant Joseph Walker Lieutenant Kris Mazza

Cape May Police Department

643 Washington Street
Cape May, NJ 08204

Chief Dekon W. Fashaw Sr. **(609)884-9500** **Fax (609)884-9589**

John F. Bobik **Captain**
Joseph M. Walker **Lieutenant**
Kristopher P. Mazza **Lieutenant**
Dorann V. Heminway **Administrative Clerk**

Monthly Squad Directed Patrol Statistics

February 2026

Patrol Sqaud 1- Sgt. Coll
*Area Assigned**- Lafayette St.**
*Radar Details Conducted- 11
*Motor Vehicle Stops Conducted- 9
*Tickets Issued- 0
*Warnings-0

Patrol Squad 2- Sgt. Genaro
*Area Assigned**- Fourth Ave.**
*Radar Details Conducted- 6
*Motor Vehicle Stops Conducted- 6
*Tickets Issued- 0
*Warnings- 0

Patrol Squad 3- Sgt. Murphy
*Area Assigned**- Broadway Blvd.**
*Radar Details Conducted- 15
*Motor Vehicle Stops Conducted-15
*Tickets Issued- 2
*Warnings- 13

Patrol Squad 4- Ptlm. Comly
*Area Assigned**- Pennsylvania Ave.**
*Radar Details Conducted- 32
*Motor Vehicle Stops Conducted- 19
*Tickets Issued- 4
*Warnings- 17

Incident/CFS Search List

Agency: CAPE MAY CODE ENFORCEMENT From Report Date: 02/01/2026 To Report Date: 02/28/2026

Report Date / Time	PD Case #	Agency	CAD Incident CFS Type	Agency Incident / Actual CFS Type	Location Of Incident	Source Type	CAD Disposition
02/27/2026 14:01	2026-41501	0502		ASSIST CITIZEN	WASHINGTON ST, CAPE MAY, NJ 08204	RMS	
02/27/2026 08:49	2026-41296	0502		OPRA REQUEST	WASHINGTON ST, CAPE MAY, NJ 08204	RMS	
02/27/2026 07:27	2026-41246	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER	RMS	
02/27/2026 07:26	2026-41245	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/26/2026 09:00	2026-40433	0502		MUNICIPAL ORDINANCE VIOLATIONS	JEFFERSON ST, CAPE MAY, NJ 08204	RMS	
02/26/2026 08:07	2026-40384	0502		PROPERTY CHECK / AREA CHECK	BROAD ST, CAPE MAY, NJ 08204	RMS	
02/26/2026 07:27	2026-40354	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER	RMS	
02/26/2026 07:26	2026-40353	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/20/2026 09:48	2026-35835	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY CITY, CAPE MAY, NJ 08204	RMS	
02/20/2026 09:47	2026-35834	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER / VILLAGE GREEN	RMS	
02/20/2026 09:46	2026-35833	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/19/2026 10:42	2026-35251	0502		MUNICIPAL ORDINANCE VIOLATIONS	JEFFERSON ST, CAPE MAY, NJ 08204	RMS	
02/19/2026 10:35	2026-35245	0502		PRO-ACTIVE PATROL	VILLAGE GREEN	RMS	
02/19/2026 07:27	2026-35121	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER	RMS	
02/19/2026 07:26	2026-35120	0502		MUNICIPAL ORDINANCE VIOLATIONS	TEXAS AVE, CAPE MAY, NJ 08204	RMS	
02/18/2026 14:44	2026-34703	0502		MUNICIPAL ORDINANCE VIOLATIONS	JEFFERSON ST, CAPE MAY, NJ 08204	RMS	
02/18/2026 09:38	2026-34477	0502		PRO-ACTIVE PATROL	VILLAGE GREEN	RMS	

Report Date / Time	PD Case #	Agency	CAD Incident CFS Type	Agency Incident / Actual CFS Type	Location Of Incident	Source Type	CAD Disposition
02/18/2026 09:16	2026-34462	0502		MUNICIPAL ORDINANCE VIOLATIONS	PENNSYLVANIA AVE, CAPE MAY, NJ 08204	RMS	
02/18/2026 09:14	2026-34461	0502		MUNICIPAL ORDINANCE VIOLATIONS	NEW YORK AVE, CAPE MAY, NJ 08204	RMS	
02/18/2026 07:28	2026-34394	0502		MUNICIPAL ORDINANCE VIOLATIONS	NEW YORK AVE, CAPE MAY, NJ 08204	RMS	
02/18/2026 07:20	2026-34391	0502		PRO-ACTIVE PATROL	CAPE MAY/ VILLAGE GREEN	RMS	
02/18/2026 07:19	2026-34389	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/17/2026 11:21	2026-33746	0502		COURT	WASHINGTON ST, CAPE MAY, NJ 08204	RMS	
02/17/2026 07:57	2026-33617	0502		PRO-ACTIVE PATROL	CAPE MAY/ VILLAGE GREEN	RMS	
02/17/2026 07:56	2026-33616	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/13/2026 14:10	2026-30519	0502		MUNICIPAL ORDINANCE VIOLATIONS	CONGRESS ST & PARK BLVD, CAPE MAY, NJ 08204	RMS	
02/13/2026 07:26	2026-30216	0502		MUNICIPAL ORDINANCE VIOLATIONS	DELAWARE AVE (CR 640), CAPE MAY, NJ 08204	RMS	
02/13/2026 07:21	2026-30215	0502		PRO-ACTIVE PATROL	CAPE MAY CITY	RMS	
02/13/2026 07:19	2026-30213	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, COLD SPRING, NJ 08204	RMS	
02/12/2026 12:00	2026-29640	0502		MUNICIPAL ORDINANCE VIOLATIONS	JEFFERSON ST, CAPE MAY, NJ 08204	RMS	
02/12/2026 11:51	2026-29631	0502		MUNICIPAL ORDINANCE VIOLATIONS	MISSOURI AVE, CAPE MAY, NJ 08204	RMS	
02/12/2026 11:46	2026-29627	0502		MUNICIPAL ORDINANCE VIOLATIONS	CONGRESS ST, CAPE MAY, NJ 08204	RMS	
02/12/2026 10:42	2026-29583	0502		MUNICIPAL ORDINANCE VIOLATIONS	MISSOURI AVE	RMS	
02/12/2026 10:38	2026-29576	0502		MUNICIPAL ORDINANCE VIOLATIONS	CONGRESS STREET	RMS	

Report Date / Time	PD Case #	Agency	CAD Incident CFS Type	Agency Incident / Actual CFS Type	Location Of Incident	Source Type	CAD Disposition
02/12/2026 10:36	2026-29574	0502		MUNICIPAL ORDINANCE VIOLATIONS	NEW YORK AVE, CAPE MAY, NJ 08204	RMS	
02/12/2026 10:35	2026-29568	0502		PRO-ACTIVE PATROL	VILLAGE GREEN, CAPE MAY, NJ 08204	RMS	
02/12/2026 08:20	2026-29464	0502		MUNICIPAL ORDINANCE VIOLATIONS	NEW YORK AVE, CAPE MAY, NJ 08204	RMS	
02/12/2026 08:17	2026-29461	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/12/2026 08:16	2026-29460	0502		PRO-ACTIVE PATROL	VILLAGE GREEN / CAPE MAY	RMS	
02/11/2026 07:50	2026-28586	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, COLD SPRING, NJ 08204	RMS	
02/11/2026 07:48	2026-28582	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER/ VILLAGE GREEN	RMS	
02/11/2026 07:43	2026-28577	0502		MUNICIPAL ORDINANCE VIOLATIONS	NEW YORK AVE, CAPE MAY, NJ 08204	RMS	
02/10/2026 07:53	2026-27740	0502		MUNICIPAL ORDINANCE VIOLATIONS	TEXAS AVE, CAPE MAY, NJ 08204	RMS	
02/10/2026 07:52	2026-27738	0502		PROJECT LIFE SAVER	CAPE MAY/ VILLAGE GREEN	RMS	
02/10/2026 07:51	2026-27737	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, COLD SPRING, NJ 08204	RMS	
02/09/2026 07:27	2026-26869	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, COLD SPRING, NJ 08204	RMS	
02/09/2026 07:02	2026-26857	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER, PE MAY	RMS	
02/06/2026 13:33	2026-24961	0502		MUNICIPAL ORDINANCE VIOLATIONS	CORGIE ST, CAPE MAY, NJ 08204	RMS	
02/06/2026 08:17	2026-24758	0502		VEHICLE MAINTENANCE	CANNING HOUSE LN, CAPE MAY, NJ 08204	RMS	
02/06/2026 07:38	2026-24725	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER / VILLAGE GREEN	RMS	
02/06/2026 07:37	2026-24724	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/05/2026 07:49	2026-23975	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	

Report Date / Time	PD Case #	Agency	CAD Incident CFS Type	Agency Incident / Actual CFS Type	Location Of Incident	Source Type	CAD Disposition
02/05/2026 07:36	2026-23962	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER	RMS	
02/04/2026 10:53	2026-23302	0502		MUNICIPAL ORDINANCE VIOLATIONS	WASHINGTON ST, CAPE MAY, NJ 08204	RMS	
02/04/2026 09:51	2026-23263	0502		MUNICIPAL ORDINANCE VIOLATIONS	VILLAGE GREEN, CAPE MAY, NJ 08204	RMS	
02/04/2026 09:50	2026-23260	0502		PRO-ACTIVE PATROL	VILLAGE GREEN, CAPE MAY, NJ 08204	RMS	
02/04/2026 07:53	2026-23184	0502		MUNICIPAL ORDINANCE VIOLATIONS	BEACH AVE (CR 604), CAPE MAY, NJ 08204	RMS	
02/04/2026 07:44	2026-23177	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER/ VILLAGE GREEN	RMS	
02/04/2026 07:43	2026-23175	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, CAPE MAY, NJ 08204	RMS	
02/03/2026 14:21	2026-22703	0502		MUNICIPAL ORDINANCE VIOLATIONS	NEW YORK AVE, CAPE MAY, NJ 08204	RMS	
02/03/2026 14:19	2026-22699	0502		MUNICIPAL ORDINANCE VIOLATIONS	FRANKLIN ST, CAPE MAY, NJ 08204	RMS	
02/03/2026 09:28	2026-22520	0502		MUNICIPAL ORDINANCE VIOLATIONS	VILLAGE GREEN, CAPE MAY, NJ 08204	RMS	
02/03/2026 09:27	2026-22518	0502		PRO-ACTIVE PATROL	VILLAGE GREEN	RMS	
02/03/2026 07:59	2026-22449	0502		MUNICIPAL ORDINANCE VIOLATIONS	VILLAGE GREEN	RMS	
02/03/2026 07:52	2026-22447	0502		PROPERTY CHECK / AREA CHECK	NDIANA AVE, CAPE MAY, NJ 08204	RMS	
02/03/2026 07:43	2026-22439	0502		PRO-ACTIVE PATROL	CAPE MAY PROPER	RMS	
02/03/2026 07:42	2026-22438	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, COLD SPRING, NJ 08204	RMS	
02/02/2026 07:52	2026-21704	0502		MUNICIPAL ORDINANCE VIOLATIONS	CAPE MAY HARBOR, COLD SPRING, NJ 08204	RMS	
02/02/2026 07:46	2026-21700	0502		PRO-ACTIVE PATROL	CAPE MAY OROPER	RMS	

APPENDIX A

CAPITAL PROJECTS

ZACK MULLOCK
Mayor

MAUREEN K. MCDADE
Deputy Mayor

LORRAINE M. BALDWIN
Councilmember

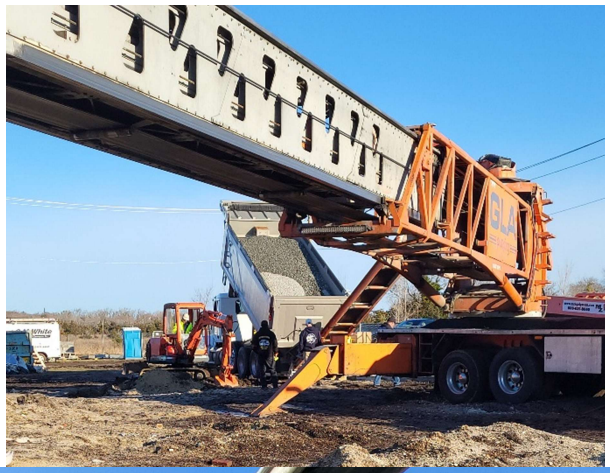
STEVE BODNAR
Councilmember

SHAINE P. MEIER
Councilmember

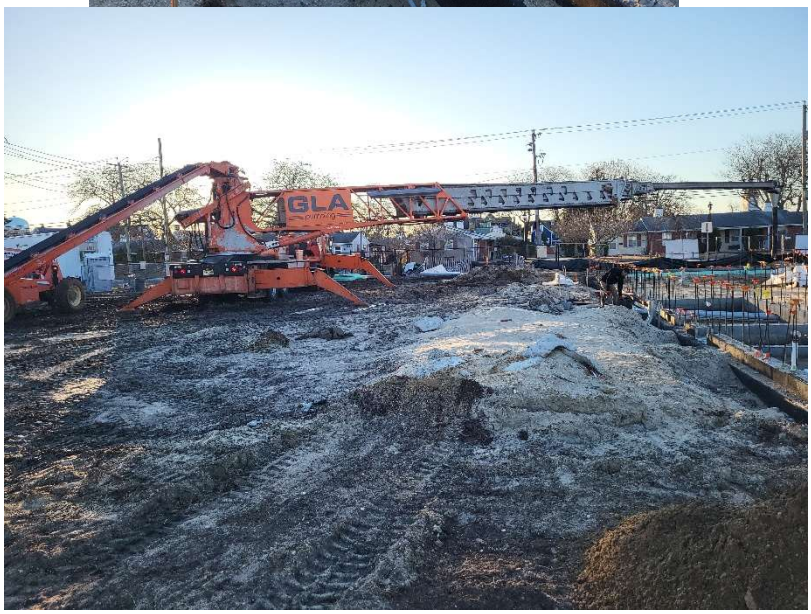
PAUL E. DIETRICH
City Manager
City Engineer

ERIN BURKE
City Clerk









Loading Stone at Police HQ

City of Cape May
National Historic Landmark
City Hall • 643 Washington Street • Cape May, New Jersey 08204-2397 • (609) 884-9525 • Fax: 609) 884-8589
www.capemaycity.com

ZACK MULLOCK
Mayor

MAUREEN K. MCDADE
Deputy Mayor

LORRAINE M. BALDWIN
Councilmember

STEVE BODNAR
Councilmember

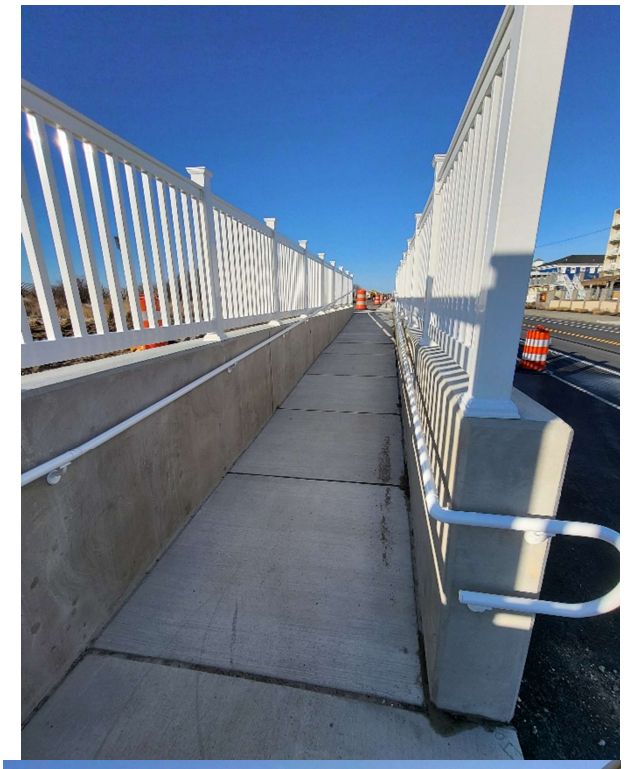
SHAINE P. MEIER
Councilmember

PAUL E. DIETRICH
City Manager
City Engineer

ERIN BURKE
City Clerk

New ADA Ramps on Promenade & Concrete repairs









ZACK MULLOCK
Mayor

MAUREEN K. MCDADE
Deputy Mayor

LORRAINE M. BALDWIN
Councilmember

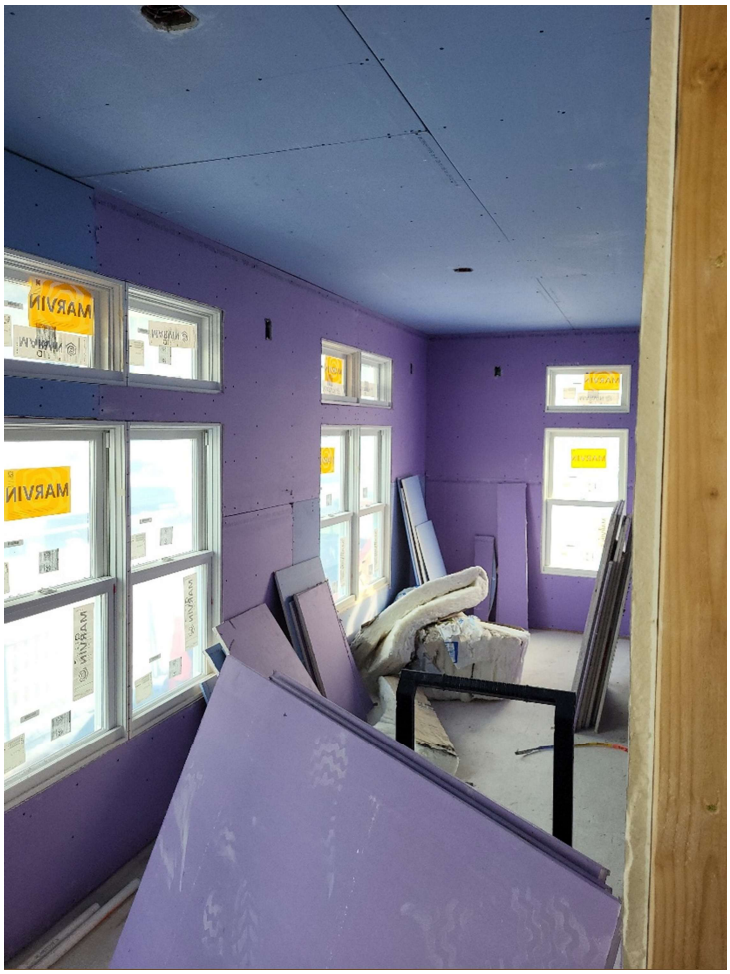
STEVE BODNAR
Councilmember

SHAINE P. MEIER
Councilmember

PAUL E. DIETRICH
City Manager
City Engineer

ERIN BURKE
City Clerk

New roof for Lifeguard HQ
Sheetrock is 90% complete







Cape May City Project List

Projects under construction: $ 25,012,429.89
Projects under design: $ 69,563,428.00
Grants: $ 59,894,989.00

Promenade Preservation Project

Contractor: Fred Schiavone Constr
Engineer: DeBlasio Assoc

Construction Cost	$ 5,864,590.50		Grant	$ 6,722,552.00
Change Orders	$ 1,092,275.72		10% required Match	$ 672,255.20
Adjusted Contract	$ 6,956,866.22	18.62%		$ 7,394,807.20

Contractor restarted work. Working concrete repairs (Queen - Decatur); timber repairs (228 Beach ave to Broadway) COMPLETED; timber decking (Convention Hall) COMPLETED. Started working on electrical underground services. About half of the benches have been moved off the promenade. Anticipate starting paving 3rd week of march

Police Station Building

Contractor: Ogren Construction

Architect: Robbie Conely

Engineer: EDA

Inspector: Authority

Anticipated Completion: March 2027

Construction Cost	$ 8,626,000.00			
Change Orders	$ -			
Adjusted Contract	$ 8,626,000.00	0.0%		

Contractor complete foundation wall 1/9. Plumbing rough-in below slab has been inspected. Delay due to weather. Anticipate pouring concrete slab week of 3/16

Additional Expenses

Furniture:	$	180,000.00
IT	$	20,000.00
Security/ Cameras	$	150,000.00
Subtotal	$	350,000.00

2025 Water/Sewer Project

Contractor: L.Feriozzi Concrete

Engineer: DeBlasio

Construction Cost	$ 5,989,622.00		NJIB Principal For.	$ 7,000,000.00
Change Orders	$ -			
Adjusted Contract	$ 5,989,622.00	0.0%		

Roads: Illinois Ave; Ohio Ave; Idaho Ave; Stockton Place; Washington/Sydney.

Contractor started. Water/sewer services done Illinois, Ohio and Idaho. Working on Stockton; Sidewalk/ curb work on Illinois & Ohio. Anticipate submitting change order to utilize the $1,000,000 remaining in the Principal Forgiveness (grant).

Harborview Park

Contractor: Fred M. Shiavone
Engineer: EDA

Construction Cost	$ 1,748,956.13		County Grant	$ 1,397,366.00
Change Orders	$ -		Match 10%	$ 208,596.40
Adjusted Contract	$ 1,748,956.13	0.0%		$ 1,605,962.40

Contractor started demolition and clearing site. Pavilion and benches have been ordered. Civic Affairs is doing outreach for Memorial Benches.

Capital Sidewalk Project

Contractor: Ambient
Engineer: EDA

Construction Cost			Budget:	$ 600,000.00
Change Orders	$ -			
Adjusted Contract	$ -	#DIV/0!		

Project awarded Dec. 2025; Contracts have been signed. Contractor to start Mid-March

Lifeguard HQ Renovations

Contractor: Marino Construction
Architect Robie Conley

Construction Cost	$ 1,168,645.00		Budget:	$ 1,500,000.00
Change Orders	$ 27,736.70			
Adjusted Contract	$ 1,196,381.70	2.4%		

New roof installed. Rough electrical and mechanicals complete. Sheetrock is about 90% complete

Seawall Extension

Contractor:
Architect Colliers

Construction Cost			FEMA Mit Grant	$ 24,308,799.00
Change Orders	$ -		25% Match	$ 8,102,933.00
Adjusted Contract	$ -	#DIV/0!		$ 32,411,732.00

Colliers working on final plans. Awaiting sign-off and advancement from FEMA. Congressman's VanDrew's office reports tat DHS has signed off on the project.

Desalination Plant

Engineer CME

CME has received NJDEP for permits (CAFRA and TWA). Had meeting with NJIB to coordinate funding for next year. Scheduling meeting with USACOE to discuss project coordinate and their grant funding. Working on scenarios to adjust water rates.

Project Phasing and Funding

	Funding	Funding Year	Budget Year	Grant Amount	City Match	Total
Phase 1b - Desal Equipment						
	WRDA	FY2026	2026/2027	$ 500,000.00	$ 165,000.00	$ 665,000.00
	WRDA	FY2027	2027/2028	$ 9,500,000.00	$ 3,135,000.00	$ 12,635,000.00
					Total Phase cost	$ 13,300,000.00
					2026 Bond	**$ 165,000.00**
					2027/2028 Bond	**$ 3,135,000.00**
Phase 1a - Water Treatment Facility						
	EPA	FY2024	before June 2026	$ 1,750,000.00	$ 437,500.00	$ 2,187,500.00
	Dept of Int	FY2026		$ 1,250,000.00	$ 312,500.00	$ 1,562,500.00
	NJIB	FY2026	before June 2026	$ 3,000,000.00	$ 7,000,000.00	$ 10,000,000.00
					Total Phase Cost	$ 13,750,000.00
					2026 Bond	**$ 12,000,000.00**
Phase 2 - Iron Removal						
	NJIB	FY2027	before June 2027	$ 3,000,000.00	$ 3,500,000.00	$ 6,500,000.00
					2027 Bond	**$ 6,500,000.00**
Phase 3 - Rehab Building & Energy Efficiency (Solar)						
	NJIB	FY2028	before June 2028	$ 2,000,000.00	$ 2,420,000.00	$ 4,420,000.00
					2028 Bond	**$ 4,420,000.00**
				55%	**44%**	
			TOTALS	**$ 21,000,000.00**	**$ 16,657,500.00**	**$ 37,970,000.00**

DCA ADA Grant PH1 & PH2

Contractor:

Engineer EDA

Construction Cost			FY2025	$ 195,600.00
			FY2024	$ 270,672.00
Change Orders	$ -		Match	$ 155,424.00
Adjusted Contract	$ -	#DIV/0!		$ 621,696.00

Met with MAC and Tennis Club to review scope of work and path of the ADA sidewalk and associated improvement. Draft Plans have been submitted

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 136-03-2026

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF CAPE MAY ADOPTING A COMBINED AFFORDABLE HOUSING OPERATING MANUAL (INCLUDING ACCESSORY APARTMENTS) AND AN AFFIRMATIVE MARKETING PLAN

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the New Jersey Fair Housing Act; and

WHEREAS, on November 6, 2025, the Uniform Housing Affordability Controls ("UHAC") were updated and amended; and

WHEREAS, to ensure that the City's Affordable Housing Operating Manual and Affirmative Marketing Plan conform with the FHA and UHAC as amended, the City will adopt an updated combined Affordable Housing Operating Manual, which includes an updated Accessory Apartment section and the City's Fourth Round Affirmative Marketing Plan;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Cape May , County of Atlantic, State of New Jersey as follows:

1. The City Council of the City of Cape May hereby adopts a combined Affordable Housing Operating Manual (including an updated Accessory Apartment section), which is attached hereto as part of Exhibit A.

2. The City Council of the City of Cape May hereby also adopts a Fourth Round Affirmative Marketing Plan, which is attached hereto as part of Exhibit A.

3. This Resolution shall take effect immediately.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2025.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

cc: Erik C. Nolan, Esq.
City Manager

Operating Manual



Affordable Housing Operating Manual

Including Accessory Apartments

A GUIDE TO THE ADMINISTRATION OF AFFORDABLE HOUSING AND PROGRAMS

TRIAD
IMPROVING HOUSING OPPORTUNITIES

January 2026


NATIONAL HISTORIC LANDMARK
NATIONS OLDEST SEASHORE RESORT
CITY OF
CAPE MAY
NEW JERSEY
PROUD COAST GUARD COMMUNITY
INC. 1857

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Introduction

This Manual describes the policies and procedures of the City of Cape May's Affordable Housing Program. It examines program purposes and provides guidelines for administering affordable housing units developed to address the City of Cape May's affordable housing obligation. The Manual has been prepared with a flexible format allowing for periodic updates of its sections, when required, due to revisions in regulations and procedures.

The scope of the manual includes the steps for renting and selling affordable housing units included in the City's Housing Element and Fair Share Plan. The manual also provides policies and procedures for the Affordability Assistance Program and other mechanisms to create affordable housing. In addition, it describes the eligibility requirements for buying and renting affordable units, record keeping, and overall Program administration.

Implementation of any procedure, even if it is not included in this Operating Manual, shall be in accordance with the Federal Fair Housing Act and Equal Opportunities laws, the Uniform Housing Affordability Controls (UHAC) N.J.A.C. 5:80-26.1 et seq., P.L.2020, c.51 (C.52:27D-321.3 et seq.), the Fair Chance in Housing Act (N.J.A.C. 46:8-52 et seq.), and the affordable housing regulations of the City of Cape May (hereafter referred to as the "Regulations").

A copy of the City of Cape May's Housing Element and Fair Share Plan and other related reports and information, including a pre-application form for households, can be found here: https://www.capemaycity.com/AffordableHousing

What Is Affordable Housing?

Affordable housing, unlike market-rate housing, is subject to affordability controls that restrict the price for a specified duration as mandated by relevant regulations. This duration typically spans 30 years or more. A rental unit is considered "affordable" under State regulations if the household pays 35% or less of its gross income on housing costs. In age-restricted units, households can spend up to 40% of their household income on housing expenses. Regulations for ownership, or for sale affordable housing, permit buyers to spend up to 33% of their gross household income on housing expenses.

Housing expenses are defined differently for ownership (for sale) affordable housing and rental housing. In the case of ownership (for sale) affordable housing expenses are defined as:

- Primary mortgage principal and interest;
- Local real estate taxes;
- Condominium or association dues, if any; and
- Homeowners insurance.

The following constitutes housing expenses for rental units:

- Rent; and
- Tenant-paid utilities.

Affordable housing is priced to be affordable to households earning up to 80% of the regional area median income by household size.

Who Qualifies for Affordable Housing?

To be eligible for affordable housing in New Jersey, a household's income must be below the income limit for the region in which the affordable housing is located, either for low or moderate levels:

- A ***moderate-income household*** earns between 50 percent and 80 percent of the area median income by household size.
- A ***low-income household*** is classified as earning less than 50 percent of the area median income by household size.
- The Fair Housing Act included an additional requirement for ***very low-income households***, classified as earning less than 30 percent of the area median income by household size.

The 2008 New Jersey Fair Housing Act amendments require municipalities to provide at least 13% of affordable units post-2008 in their fair share plans to very low-income households earning 30 percent or less of median income by household size.

The six housing regions consist of up to four counties:

Region	Counties
1	Bergen, Hudson, Passaic, Sussex
2	Essex, Morris, Union, Warren
3	Hunterdon, Middlesex, Somerset
4	Mercer, Monmouth, Ocean
5	Burlington, Camden, Gloucester
6	Atlantic, Cape May, Cumberland, Salem

The Regional Income Limits Chart (Attachment A) provides income limits for each of the six housing regions. The City of Cape May is located in Region 6. Median incomes, and therefore income limits, differ by Region. Income limits are updated annually in the Spring of each year.

Applicants do not have to currently live in the region they are interested in applying to, for an affordable unit. An applicant's income qualification is determined by the Regional Income Limits for where the unit is located rather than where the applicant currently lives.

Applying for City of Cape May Affordable Housing

The City of Cape May uses a pre-application and full application model to identify potential tenants and owners for its affordable housing. The pre-application collects basic information that allows the Administrative Agent to "test" an applicant against an available unit. Specifically, the household size is compared against the bedroom count, and income is compared to the unit's housing expenses. The full application collects information on each household member, including details on income, assets, debt, and employment. Applicants must also submit documents, including bank account statements, tax returns, and pay stubs.

Other Affordable Housing Programs and Opportunities

A wide variety of organizations and agencies administer affordable housing. Under the Fair Housing Act's jurisdiction, each New Jersey community has a Municipal Housing Liaison responsible for helping the local affordable housing program. Individuals interested in applying for affordable housing should contact the Municipal Housing Liaison in the community they are interested in living in. Some communities administer their affordable housing and have their own application process. If not, the Municipal Housing Liaison can direct applicants to developers, nonprofit agencies, State agencies, or consultants that may administer affordable housing within the community.

The ***New Jersey Housing and Mortgage Finance Agency*** has established New Jersey's Housing Resource Center, an online, searchable database of affordable housing in the State. The Housing Resource Center provides a listing of available, affordable housing. Available units are listed with contact and application information. Visit the Housing Resource Center at **www.njhrc.gov.**

The ***Affordable Housing Professionals of New Jersey*** maintains a web page with a comprehensive list of affordable housing opportunities in New Jersey. Please visit https://ahpnj.org/housing-search for more information.

Fair Housing and Equal Housing Opportunities

It is unlawful to discriminate against any person making an application to buy or rent a home with regard to race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for mortgage or rental payments.

For more information on discrimination or if anyone feels they are a victim of discrimination, please get in touch with the New Jersey Division on Civil Rights at 1-866-405-3050 or **https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/.**

AFFIRMATIVE MARKETING

Overview of the Requirements of an Affirmative Marketing Plan

All affordable units are required to be affirmatively marketed using the Affirmative Marketing Plan. An Affirmative Marketing Plan is a regional marketing strategy designed to attract households of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for mortgage or rental payments to housing units which are being marketed by an Administrative Agent or a developer, sponsor, owner or property manager of affordable housing. The primary objectives of an Affirmative Marketing Plan are to identify households who are least likely to apply for affordable housing and to target households throughout the entire housing region in which the units are located.

Every Affirmative Marketing Plan must include the following:

- Post a listing of the available affordable housing units to the New Jersey Housing Resource Center at least 60 days before the random selection process.
- Publication of at least one advertisement in a newspaper of general circulation within the housing region; and
- Advertise the units on at least one housing search website; and
- Undertake at least two additional regional marketing strategies, one digital and one non-digital using the following sources:
  - Neighborhood newspaper, religious publication, organizational newsletter,
  - Mailing to major employer(s), community and regional organizations such as nonprofit, religious, governmental, fraternal, civic, and other organizations
  - Social media websites and platforms where advertisements will be posted or linked
  - Public Transit stops in the region

Online Advertising

To comply with the rules of the Fair Housing Act the developer, owner, or Administrative Agent of affordable units must affirmatively market units through newspaper and online. To stay current with changes in technology and how the public searches for housing, the owner, developer, property manager, or other administrative entity will be required to post rental units onto the NJHMFA's Housing Resource Center (HRC) under P.L. 2020, c.51, effective November 1, 2020. Any affordable units listed for the first time, existing units expected to become available, and opened waiting lists for current and future units must be listed on the HRC. All postings should include a link to an online fillable pre-application or downloadable application and information on obtaining a paper application.

For each affordable housing rental opportunity within the City, the Affirmative Marketing Plan must include the following information:

- The address of the project and development name, if any

- The number of rental units
- The price ranges of the rental units
- The number of bedrooms in the units
- The name and contact information of the Administrative Agent,
- A description of the Random Selection method that will be used to select applicants for affordable housing and the date on which the first Random Selection will be conducted.
- Disclosure of required application fees, if any.

Advertisements must contain the following information for each affordable housing ownership opportunity:

- The location of and directions to the units
- A range of prices for the housing units
- The number of bedrooms in the units
- The maximum income permitted to qualify for the housing units
- The locations of applications for the housing units
- The website where interested households may complete a pre-application
- The name and contact information of the Administrative Agent
- A description of the Random Selection method that will be used to select applicants for affordable housing and the date on which the first Random Selection will be conducted.

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

- Last date applications will be accepted
- A statement concerning the availability of credit, budget, and homeownership counseling services
- If already adopted by ordinance, a statement concerning regional or veteran preference.
- "Visit www.njhrc.gov for more affordable housing opportunities."

Implementation of the Affirmative Marketing Plan

The affirmative marketing process for affordable units shall ideally begin at least four months before expected occupancy. In implementing the marketing program, the Administrative Agent shall undertake all the strategies outlined in the Affirmative Marketing Plan. Advertising and outreach shall occur during the first week of the marketing program and each month after that until all the units have been rented. The Administrative Agent shall market and advertise each project separately during each project's initial affirmative marketing. Applications for affordable housing shall be available in several locations through the Affirmative Marketing Plan. The period when applications will be accepted will be posted with the applications. Applications shall be mailed to prospective applicants upon request.

MATCHING HOUSEHOLDS WITH AVAILABLE UNITS

The Administrative Agent uses a two-step process to match available units with potential tenants and buyers of affordable homes. First, anyone interested in buying or renting an affordable unit must complete a pre-application. The pre-application is brief and designed to collect only the information necessary to assess a household's income and bedroom requirements for available units. Pre-applications may be submitted online or via paper.

Once a pre-applicant has been part of a random selection and has been potentially matched with an available unit, they will be required to complete a full application. The application collects detailed information on each household member, including their income, assets, and other information necessary to determine the household's eligibility according to the UHAC regulations.

The Random Selection Process

UHAC requires communities to include a "random selection" among interested applicants when an affordable housing unit is available. Random selection ensures "that no preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit." The initial Random Selection for a given project may be conducted no sooner than sixty (60) days following the start of the Affirmative Marketing Plan.

The City's Affirmative Marketing Plan (attached as Appendix B) details the specific steps of the random selection process.

Identifying Candidates for Available Units

The Administrative Agent will use the following process to test each applicant against the available unit(s) in the order of their random selection.

1. Regional Preference Test. Pre-applicants that live or work in Region 6 will be considered first as per the City's Affirmative Housing Ordinance establishing a preference for pre-applicants that live or work within the COAH Region.
2. Veteran Preference Test. If applicable to the available unit(s), pre-applicants who served in time of war or other emergency, as defined in section 1 of P.L.1963, c. 171 (C.54:4-8.10) and who apply within 90 days of the initial marketing period shall receive preference for the rental of the agreed-upon percentage of affordable units.
3. Bedroom Test. Next, the number of bedrooms in the available unit(s) will be tested against the random selection list. If the first pre-applicant qualifies for a unit with a different number of bedrooms, they will be skipped, and the next pre-applicant will be evaluated. Once a match is made between the available unit(s) and a pre-applicant, the following criteria will be tested.
4. Income Test. The first pre-applicant on the random selection list that meets the bedroom test will then be tested to ensure their reported income is sufficient to afford the housing expenses of the available unit. See ***Maximum Monthly Expenses.***
5. If the database record for the pre-applicant is more than six months old, the AA will contact the pre-applicant to update their gross household income, household size, and bedroom

requirement. Any changes will be made to the random selection list and the pre-applicant database.

Confirming the Interest of a Candidate

A pre-applicant that passes the Regional Preference, Veteran Preference (if applicable), Bedroom, and Income Tests is considered a viable candidate for the available unit and will be contacted to determine their interest in the available unit. The Administrative Agent will provide the candidate with essential information about the unit, including current rent (or sales price). Other information may include amenities, parking availability, HOA/association dues, real estate taxes, and potential availability date. If the candidate is interested in the unit, they will be instructed by the Administrative Agent to contact the Landlord, Property Manager, or seller of the unit to visit the unit. Prospective buyers must provide a mortgage pre-approval letter before visiting an available unit before they are referred to the seller to view the unit.

If the candidate is interested in moving forward after seeing the unit, the Administrative Agent will make the full application available. Prospective buyers and renters are given 48 hours to decide if they want to move forward after visiting an available unit. Before completing a full application, prospective tenants must first meet the Landlord's tenant selection criteria. The candidate will be instructed to complete the full application and attach all of the required source documents listed on the application.

Full Application & Income Certification Process

A pre-applicant who has confirmed their interest in buying or renting an available, affordable housing unit will be required to complete a full application (see Appendix C). The household will be given ten (10) calendar days to complete the application and provide the required documentation listed in the application. Those documents include the following:

- Copies of driver's license or state IDs for all adults in the household
- Copies of social security cards for all members of the household
- Copies of birth certificates for all members of the household.
- Four (4) most recent consecutive pay stubs for each source of income for every working member of the household. Proof of employment income may include documentation of bonuses, overtime, or tips, or a letter from the employer stating the current annual income. For self-employed applicants, a current certified Profit and Loss Statement and Balance Sheet are required.
- Copies of full Federal and State income tax returns (all pages) and W2s for the preceding three (3) tax years for each working adult in the household.
- A letter or appropriate reporting form verifying monthly benefits, such as
    - Social Security income including children
    - Unemployment
    - Welfare or TANF
    - Disability or Worker's Compensation
    - Pension income

  - Where applicable, the most recent award letter for SSI or SSD.
- A notarized letter, court order, or statement verifying any other sources of income claimed by the applicant, such as alimony or child support.
- Six (6) consecutive months of complete statements (all pages) for all savings and checking accounts. This includes bank statements, passbooks, and income reports from banks or other financial institutions that hold or manage trust funds, money market accounts, certificates of deposit, stocks, or bonds.
- Evidence or reports of income from directly held assets, such as real estate or businesses.
- Other documentation that may be necessary to document any other source of income fully, must be provided upon request.

The application must be complete and signed before the Administrative Agent reviews an application. In addition, all applicable source documents are required before reviewing the application.

It may be necessary for the Administrative Agent to collect additional information and documentation from the applicant beyond the items listed above. The Administrative Agent will notify applicant households in writing of certification or denial within 20 days of the determination.

Once approved, a certified household for a rental unit will work with the leasing agent or landlord to sign the lease, pay the first month's rent and the security deposit, and receive the keys. Then, the certified household moves into the affordable rental unit.

Once approved, a certified household for an ownership unit will have a contract of sale drawn up and executed with the seller. Then, the certified household will move through the purchasing process to closing with the guidance of their lender and chosen title company.

See ***Household Certification*** for more information on how eligibility is determined.

HOUSEHOLD CERTIFICATION

Before any household can rent or buy an affordable unit, the Administrative Agent must certify the household as eligible. Certification of a household involves verifying two critical pieces of data: 1) Household size and composition, including gender, and 2) The total income and assets for all household members over 18 years of age. The certification process begins with the applicant completing an application and providing the required backup documentation. Once eligibility documents and data have been collected, the Administrative Agent can calculate the household's income.

Procedure for Income-Eligibility Certification

The Administrative Agent shall require each member of an applicant household who is 18 or older to provide documentation to verify their income. The household shall have ten (10) business days from the first notification to submit all required documents. Income verification documentation includes, but is not limited to, the following for every member of a household who is 18 years of age or older:

- Four (4) most recent consecutive pay stubs, including bonuses, overtime, or tips, or a letter from the employer stating the present annual income figure or, if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
- Copies of Federal and State income tax returns and W2s for the preceding three (3) tax years.
- A letter or appropriate reporting form verifying monthly benefits, such as
    - Social Security
    - Unemployment
    - Welfare or TANF
    - Disability or Worker's compensation
    - Pension income
- A notarized letter, court order, or statement verifying any other sources of income claimed by the applicant, such as alimony or child support.
- Six (6) consecutive months of statements for all savings and checking accounts (bank statements and passbooks) and income reports from banks or other financial institutions holding or managing trust funds, money market accounts, certificates of deposit, stocks, or bonds.
- Evidence or reports of income from directly held assets, such as real estate or businesses.
- Other documentation that may be necessary to document any other source of income fully.

The following is a list of various types of wages, payments, rebates, and credits. Those considered as part of the household's income are listed under Income. Sources not considered part of the household's income are listed under Not Income.

Income

- Wages, salaries, tips, commissions
- Alimony
- Regularly scheduled overtime
- Pensions
- Social security
- Unemployment compensation
- Temporary Assistance to Needy Families (TANF)
- Verified regular child support
- Disability
- Net income from business or real estate
- Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
- Imputed interest (using a current average annual rate of two percent) from non-income-producing assets, such as equity in real estate. Rent from real estate is considered income after deducting any mortgage payments, taxes, and property owner's insurance.
- Rent from real estate is considered income
- Any other forms of regular income reported to the Internal Revenue Service

Not Income

- Income received on behalf of foster children
- Rebates or credits received under low-income energy assistance programs
- Food stamps
- Relocation assistance benefits
- Income of live-in attendants
- Scholarships
- Student loans
- Personal property such as automobiles, clothing, household items
- Lump-sum additions to assets such as inheritances, lottery winnings, gifts, insurance settlements
- Part-time income of persons enrolled as full-time students
- Court-ordered payments for alimony or child support paid to another household shall be deducted from gross annual income

Student Income

Only the full-time income from a full-time job held by a full-time student is considered income. A full-time student is a household member enrolled in a degree-seeking program for 12 or more credit hours per semester. Part-time income is a job of less than a 35-hour per week.

The Real Estate Asset Limit

If an applicant's primary residence, has no mortgage debt and is valued at or above the regional asset limit as published annually by the Affordable Housing Professionals of New Jersey with the Annual Regional Income Limits Chart (see Appendix A), the household will be determined ineligible for certification.

However, if the applicant's existing monthly housing costs, including taxes, homeowner insurance, and condominium or homeowner association fees, exceed 38 percent of the household's eligible monthly income, the household will be exempt from the asset limit.

An applicant must provide a recent Market Value Appraisal or Realtor Comparative Market Analysis on the home they own unless the applicant has mortgage debt on the house or can demonstrate that the existing monthly housing costs exceed 38 percent of the household's eligible monthly income in which case the applicant is exempt from the asset limit.

Before obtaining a professional appraisal, the applicant should review the property's tax appraisal and current market value and compare them to the asset limit to avoid unnecessary expenses. For instance, if homes are commonly sold in the applicant's neighborhood for over $250,000, it is unlikely that an appraisal will determine a value below the asset limit.

Income from Real Estate

If real estate owned by an applicant for affordable housing is a rental property, the rent is considered income. After deducting any mortgage payments, real estate taxes, property owner insurance, and reasonable property management expenses as reported to the Internal Revenue Service, the remaining amount shall be counted as income.

If an applicant owns real estate with mortgage debt, which is not to be used as rental housing, the Administrative Agent should determine the imputed interest from the property's value. The Administrative Agent should deduct outstanding mortgage debt from the documented market value established by a market value appraisal. Then, based on current money market rates, interest will be imputed on the determined value of the real estate. The imputed interest will be added to the household's annual income.

Maximum Monthly Expenses

The percentage of funds that a household can contribute toward housing expenses is limited. However, an applicant may qualify for an exception based on the household's current housing cost (see below). Therefore, the Administrative Agent will strive to place an applicant in a unit with a monthly housing cost equal to or less than the applicant's current housing cost.

Maximum Monthly Expenses for Tenants

A certified household cannot lease a restricted rental unit requiring more than 35 percent of the verified household income (40 percent for age-restricted units) to pay rent and utilities. However, at the discretion of the Administrative Agent, this limit may be exceeded if:

- The household currently pays more than 35 percent (40 percent for a household seeking an age-restricted unit) of its gross household income for rent, and the proposed rent will reduce the household's housing costs;
- The household has consistently paid more than 35 percent (40 percent for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its ability to pay;

- The household is currently in substandard or overcrowded living conditions;
- The household documents the existence of assets with which the household proposes to supplement the rent payments or
- The household documents proposed third-party assistance from an outside source, such as a family member in a form acceptable to the Administrative Agent and the Owner of the unit; and
- The household receives budget counseling.

Maximum Monthly Expenses for Owners

As per 5:80-26.7(b), the Administrative Agent shall certify a household as eligible for a restricted ownership unit when the household is a low-income household or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the unit (including principal, interest, taxes, homeowner and private mortgage insurance and condominium or homeowner association fees as applicable) does not exceed 33 percent of the household's eligible monthly income.

If the housing expenses (principal, interest, real estate taxes, HOA/association dues, and homeowners' insurance) exceed 33% of an applicant's gross income, the Administrative Agent may exercise discretion permitted in 5:80-26.7(b). Specifically, the Administrative Agent may certify a low- or moderate-income household as eligible even though the unit's monthly housing cost would exceed the 33 percent level if the household obtains a firm mortgage loan commitment at the higher level from a licensed financial institution under terms consistent with the requirements of the New Jersey Home Ownership Security Act of 2002, N.J.S.A. 46:10B-22 et seq., including certification from a non-profit counselor approved by HUD or the New Jersey Department of Banking and Insurance that the borrower has received counseling on the advisability of the loan transaction.

Housing Counseling

The Administrative Agent is responsible for providing referrals for counseling as a part of the Affirmative Marketing Plan and during the application process. Although housing counseling is recommended, a household must only attend counseling if their monthly housing expense exceeds UHAC standards. A HUD-approved housing counseling agency, or one approved by the NJ Department of Banking and Insurance, meets UHAC's requirements for an experienced Housing Counseling Agency. If the Administrative Agent is not authorized by HUD or the NJ Department of Banking and Insurance, the Agent will make referrals to one of the HUD-approved housing counseling agencies in New Jersey. This counseling to low- and moderate-income housing applicants will focus on budgeting, credit issues, and mortgage qualification and is free of charge. A list of non-profit counselors approved by HUD and the New Jersey Department of Banking and Insurance is included on DCA's website and is available from the Administrative Agent.

The Applicant Interview

The prospective applicant may meet with the Administrative Agent to review the certification and random selection processes in detail and ask any questions they may have about the project or the

process. The Administrative Agent is prepared to complete the certification process via virtual meeting, telephone, mail, and email. If an interview is to be conducted, the Administrative Agent will attempt to achieve the following objectives:

- Confirm and update all information provided on the application.
- Explain program requirements, procedures for verifying information, and penalties for providing false information. Ask the head of household, co-head, spouse, and household members over 18 to sign the Authorization for Release of Information forms and other verification requests.
- Review the applicant's identification and financial information and documentation, ask questions to clarify the application information, and obtain any additional information needed to verify the household's income.
- Make sure the applicant has reported all sources for earned and benefit income and assets (including assets disposed of for less than fair market value in the past two years). In addition, the applicant must give a written certification as to whether any household member did or did not dispose of any assets for less than the fair market value during the past two years.

Approving or Rejecting a Household

Administrative Agents must notify applicant households of their eligibility within twenty (20) days of the Administrative Agent's determination. Households with a verified total household income that exceeds 80 percent of the current Regional Income Limit (Appendix A) for the appropriate family size are ineligible to buy or rent an affordable unit. A letter rejecting the household's application shall be mailed or emailed to the household.

Similarly, households with a verified total household income that is within the income limits but too low to afford any units administered by the Administrative Agent shall be sent a letter rejecting the household's application and referring them to housing counseling.

Households with a verified total household income of less than 80 percent shall be issued a letter certifying eligibility. This certification is valid for 180 days. If the Administrative Agent cannot place the household in a restricted unit after 180 days, an extension may be granted once the household's eligibility is verified.

Once the applicant is certified and matched to an available unit, the Administrative Agent must secure from the applicant a signed and notarized acknowledgment of their requirements and responsibilities of renting or owning a restricted unit. In addition, UHAC's Disclosure Statement shall be forwarded to the applicants.

In addition to non-eligibility based on income, the Administrative Agent may deny certification because of the household's failure or inability to document household composition, income, assets, sufficient funds for a down payment, or any other required facts and information. A household may also be denied certification if the Administrative Agent determines the applicant made a willful or material misstatement of fact.

Dismissal of Applications

Applications can be dismissed for one or more of the following reasons:

- The application is not signed or submitted on time.
- The applicant commits fraud, or the application is not truthful or complete.
- The applicant cannot or does not provide documentation to verify their income or other required information when due.
- The household income does not meet a particular property's minimum or maximum income requirements.
- The applicant household owns a primary residence with no mortgage on the property valued at or above the regional asset limit as published annually.
- The applicant fails to respond to any inquiry promptly.
- The applicant is non-cooperative or abusive with the staff, property manager, or landlord.
- The applicant changes address or other contact information without informing the Administrative Agent in writing.
- The applicant does not meet the credit standard or other lawful requirements set forth by managers of rental properties.
- The applicant fails to verify attendance in a credit counseling program when required to do so by the program rules.
- The applicant does not promptly respond to periodic update inquiries.
- The applicant fails to sign the Compliance Certification, Certificate for Applicant, and Lease Document, as may be required.
- The applicant, once approved, fails to sign the lease promptly.

Applicants who are dismissed must re-apply. A minimum period of six months applies where the applicant has been denied for fraud, uncooperative behavior, or other serious matters.

Applicants will be removed from the City's applicant pool once approved for an affordable unit. However, these applicants may re-apply for other opportunities in that City once they have occupied their unit.

Applicants are not removed from the applicant pool if they do not respond to a Notice of Availability.

AFFORDABILITY ASSISTANCE

In accordance with N.J.A.C. 5:93-8.16, the City of Cape May will dedicate at least 30 percent of all development fees collected and interest earned to provide affordability assistance to very low-, low- and moderate-income households. The availability of the City's Affordability Assistance Program will be noticed to all prospective tenants and purchasers of affordable units within the City of Cape May. An income-eligible applicant for an affordable unit within the City may not be denied participation in the Affordability Assistance Program(s) unless funding is no longer available.

The following sections describe the City's Affordability Assistance Programs.

SECURITY DEPOSITS FOR RENTERS

Prospective tenants of affordable housing units can apply for an interest-free loan from the Affordable Housing Trust fund for their security deposit. A loan of up to 1.5 times the affordable monthly rent is available to new tenants who qualify for a very low, low- or moderate-income rental unit:

1. The security deposit assistance will be in the form of a cash loan equal to the security deposit amount determined by the landlord and paid to the landlord on behalf of the tenant.

2. At the termination of the lease, the landlord will return the portion of the security deposit it determines to the City of Cape May, along with interest earned. The tenant will repay any difference between the original security deposit amount and the portion returned by the landlord. Funds returned to the City will be placed in the affordable housing trust fund for future security deposit assistance.

3. The Administrative Agent will administer the City of Cape May's Security Deposit Affordability Assistance Program. After an applicant is income qualified by the Administrative Agent pursuant to UHAC, an affordability assistance application will be completed and forwarded with all necessary documentation to the Administrative Agent. The affordability assistance recipient will sign a contract with the City of Cape May stating the amount of funds granted, interest information, procedures, duration and conditions of affordability assistance, and repayment information.

DOWN PAYMENT AND CLOSING COST ASSISTANCE

The down payment and closing cost assistance loan will be in the form of a secured second mortgage. The maximum amount of assistance is established in the Spending Plan. Assistance will be provided as a deferred loan at zero percent interest. The loan will be due and repayable to the City upon resale of the property.

Eligible closing cost fees include expenses paid at closing such as an attorney, title insurance and survey fees, appraisals, points, origination fees, recording taxes and fees, prepaid escrows for property taxes and insurance, structural inspection/engineer's report and pest inspections, and the reimbursement of fees paid before loan closing (i.e., application, credit, flood certification, and

appraisal fees). All closing costs must be reasonable and customary and may not exceed those generally charged on a conventionally financed home in the area where the financed property is located.

Assistance from the Program shall be secured through a Mortgage and Mortgage Note in favor of the municipality executed by the property owner. The Mortgage and Mortgage Note will be executed at closing. The closing agent will record said documents with the County Clerk's office upon closing the title. The original mortgage note shall be retained by the Administrative Agent and kept in the unit file. The Program mortgage must be listed on the HUD1 Settlement Statement and will precede the Affordable Housing Recapture Mortgage in the chain of title.

Down payment and closing cost assistance will be paid directly to the title company responsible for the real estate closing.

All first-money mortgages on units participating in the Program must adhere to the following requirements:

- All loans must have a fixed rate interest rate.
- Lenders are encouraged to offer "below-market" interest rates.
- Loans may not exceed a term of more than thirty (30) years.

Mortgage Requirements

All first-money mortgages on units participating in the Program must adhere to the following requirements:

- All loans must have a fixed rate interest rate.
- Lenders are encouraged to offer "below-market" interest rates.
- Loans may not exceed a term of more than thirty (30) years.

ACCESSORY APARTMENT PROGRAM

Affordable accessory apartments, unlike market rate housing, have affordability controls limiting the rent for ten (10) years. Housing is "affordable" if the household pays approximately 35% or less of the household's gross income on housing costs. Affordable housing is priced to be affordable to households earning up to 80% of the area median income for the region in which the affordable housing is located.

What is an Accessory Apartment?

An Accessory Apartment is "a self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters and a private entrance, which is created within an existing home, or through the conversion of an existing accessory structure on the same site, or by an addition to an existing home or accessory building, or by the construction of a new accessory structure on the same site."

The Program

The City of Cape May has established by ordinance, a program to allow the creation of accessory apartments, provided the units are affordable to very low, low, and moderate- income household as follows:

1. **Number of units**:

   The City will allow the development of a total of twelve (12) accessory apartments, including six (6) low-income accessory apartments, of which two (2) will be deed restricted for very low-income households. The remaining six (6) will be designated for moderate-income households.

2. **Conditions:** Accessory apartments shall meet the following conditions:

   a. The application submitted to the Construction Office shall include the following:

      - Name and address of owner,
      - Name, address, and income verification of the proposed occupant of the accessory unit (if known),
      - Floor plan of sketch, and
      - Current property survey.

   b. Accessory apartments are permitted in accordance with City Ordinance Article VII.

Program Administration

1. City of Cape May has designated Triad Associates as the administrative agency to administer the accessory apartment program. Triad Associates shall administer the program, in accordance with the terms of this Operating Manual, including advertising, income qualifying prospective renters, setting rents and annual rental increases, maintaining a waiting list, distributing the subsidy, overseeing the securing of certificates of occupancy, qualifying properties, handling application forms, overseeing the filing deed restrictions, filing monitoring reports and affirmatively marketing the accessory apartment program.

2. The city shall provide a subsidy that may be used by the property owner to fund actual construction costs and/or to provide compensation for reduced rental rates. The city shall provide $25,000 each for moderate income units, $40,000 each for the low-income units, and $70,000 for the very low-income units.

3. Prior to the grant of the subsidy, the property owner shall enter into a written agreement with the city ensuring that the subsidy shall be used to create the accessory apartment and the apartment shall meet the requirements of this ordinance and applicable regulations.

4. The subsidy shall be paid in the following manner:

    a. 25% of the subsidy shall be paid upon permit and/or zoning approvals and the recording of the Deed Restriction;
    b. 25% shall be paid to the property owner when, upon the determination of the construction official, the unit is ready for rental; and
    c. The remainder of the subsidy shall be paid once a lease is signed with a tenant certified by the Administrative Agent.

5. Applicants intending to create an accessory apartment shall submit to Triad Associates, the Administrative Agent, a sketch of floor plans showing the location, size and relationship of both the accessory apartment and the primary dwelling within the building or in another structure, rough elevations showing the modification of any exterior building facade to which changes are proposed, and a site development sketch showing the location of the existing dwelling and other existing buildings, all property lines; proposed addition, if any, along with the minimum building setback lines, the required parking spaces for both dwelling units. Triad will submit floor plans to the Municipality for approval.

6. The units shall comply with applicable regulations and UHAC with the following exceptions:
    a. Control periods for rental units (N.J.A.C. 5:80-26.11(a)); accessory apartments will have 10-year controls on affordability;
    b. Bedroom distribution (N.J.A.C. 5:80-26.3(b) and (c)); however, the ordinance does not restrict the number of bedrooms per unit;

c. Affordability average (N.J.A.C. 5:80-26.3(d) and (e)); however, the maximum rent for a moderate-income unit shall be affordable to households earning no more than 60 percent of median income and the maximum rent for a low-income unit shall be affordable to households earning no more than 44 percent of median income.

Responsibilities of Owners of Accessory Apartments

When an owner is in the planning process for an affordable accessory apartment, she/he should contact Triad Associates, the Program Administrator. The purpose of this initial meeting is to develop a clear division of labor between the parties and to transmit any components of the Operating Manual – including copies of all related local ordinances – that have already been adopted by the municipality.

The Administrative Agent will secure from the owner, written acknowledgement that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.

Open and direct communication between the Owners of rental developments, the Municipal Housing Liaisons and the Administrative Agent is essential to ongoing administration of affordability controls. Although the Administrative Agent is required to serve as the primary point of contact with households, the Owner must provide the Municipal Housing Liaisons and Administrative Agent with information on vacancies. Owners of rental developments are also responsible for working with the Administrative Agent to ensure that the Municipal Housing Liaisons have all necessary information to complete the annual reporting.

Requirements and Process for Creating an Accessory Apartment

- Homeowners interested in creating an accessory apartment or making an existing accessory unit available for this program must read this manual and understand all of the requirements of owning and renting out an affordable housing unit.

- Prior to the issuance of a building permit, the applicant shall have entered into an Accessory Apartment Agreement with the city and recorded a deed restriction specifying the appropriate affordability controls for the units.

- Upon submission of construction permits, the Municipal Building inspector shall conduct an initial inspection and forward plans for approval of apartment design.

- The property must have sufficient sewer and water capacity to service the proposed accessory apartment. This must be documented and kept on file by the Administrative Agent.

- A deed restriction stating the affordability controls will be recorded on the primary residence.

- Deed restrictions for accessory apartments in City of Cape May are for a period of no less than 10 years.

- The rent for the accessory apartment will be lower than market rate rents in the area to make it affordable for low- and/or moderate-income households. Households must be income-qualified by the Administrative Agent. Application for the apartment is open to the public, however the homeowner may establish reasonable criteria for the household selected to live in the unit.

Determining Affordable Rents

To determine the affordable rents the Administrative Agent uses the approved calculators.

Development Considerations and Compliance Issues

There are several regulations that must be considered from the development perspective before the rents of accessory apartments can be calculated. These requirements should be discussed at the first meeting between the Municipal Housing Liaisons, Administrative Agent and homeowner.

Number of Bedrooms. The number of bedrooms is a decision that must be made by the homeowner as there is no requirement for a certain number of bedrooms for accessory apartments. The homeowner must provide this information to the municipality and the Administrative Agent so that a rent may be established for the unit.

RESALE OF AFFORDABLE OWNERSHIP UNITS

When an Owner of a restricted unit wishes to sell, the sale must be processed through the Administrative Agent to ensure an appropriately sized income-eligible household purchases the unit and maintains the affordability controls. At the initial date of purchase, the Owner makes a certification regarding their understanding of this requirement.

Typically, the resale process begins when an Owner inquires about their unit's maximum resale price (MRP). At that time, the Administrative Agent provides the Owner with a "Notice of Intent to Sell" form and the written "Affordable Homes Resale Process" for owners wishing to sell an Affordable Unit.

Once the Owner/Seller returns the completed "Notice of Intent to Sell" form, the Administrative Agent will begin the outreach process.

The Administrative Agent uses the current applicant pool and conducts a random selection of the entire pool. Using the process described in ***Matching Households with Available Units*** section of this manual, the Administrative Agent will identify a candidate to purchase the available unit. Information on the available unit will be shared with the candidate. If the candidate is interested in the unit, they will be instructed to contact a mortgage lender for a pre-qualification. Once the pre-qualification letter is received, the Administrative Agent will refer the prospective buyer to the Owner/Seller to view the unit.

If the Buyer would like to proceed with the purchase, they will then be required to complete the full income eligibility application according to the process described in the ***Household Certification*** section of this manual. Once the buyer is certified, and if the Seller and Buyer agree on a sale price (not to exceed MRP) and other terms of the sale, they will be encouraged to have a contract of sale prepared and fully executed.

If the unit is not a 95/5-unit, the Buyer will be required to obtain an appraisal of the property with a market rate value. This value will be used to determine the recapture amount that is used in the Recapture Mortgage Note.

The Administrative Agent ensures that the Deed, Recapture Mortgage, Recapture Mortgage Note, and Disclosure Statement form are submitted to the closing agent as part of the closing package. The closing agent will be instructed to record the Deed and Recapture Mortgage immediately after closing. The Recapture Mortgage will be filed immediately behind the Buyer's permanent mortgage.

ROLES AND RESPONSIBILITIES

Key Roles

The ***Municipal Housing Liaison (MHL)*** is a City of Cape May full-time employee. The MHL serves as the main point of contact for residents, developers, and stakeholders interested in learning more about the Township's efforts to create affordable housing. The City's Municipal Housing Liaison is:

Paul Detrich
City Engineer
Floodplain Manager
City of Cape May
643 Washington Street
Cape May, NJ 08204
Phone: 609.435-2642

The ***Administrative Agent (AA)*** is responsible for the overall administration of the City's affordable housing portfolio and various related affordable housing programs. The City's Administrative Agent is a private consultant:

Triad Associates
1301 W. Forest Grove Road, Bldg. 3
Vineland, NJ 08360
P: (856) 690-5749
F: (856) 690-5622
E: housing@triadincorporated.com
W: www.triadhousingprograms.com

Responsibilities of the Municipal Housing Liaison

The Municipal Housing Liaison is responsible for coordinating all the activities of the municipal government as it relates to the creation and administration of affordable housing units, in conjunction with the City's Affordable Housing Attorney, where appropriate (see **Responsibilities of the Affordable Housing Attorney**). The primary purpose of the Municipal Housing Liaison is to ensure that all affordable housing projects are established and administered according to applicable regulations. The duties of the Municipal Housing Liaison include the following:

- **Monitor the status of all restricted units in the City's Fair Share Plan.** Regardless of any arrangements the City may have with one or more Administrative Agents, it is the Municipal Housing Liaison's responsibility to know the status of all restricted units in the community.
- **Serve as the City's primary point of contact for all inquiries from the State, Administrative Agents, developers, affordable housing sponsors, owners, property managers, and interested households.** In addition, the Municipal Housing Liaison serves as the City's primary point of contact on affordable housing issues. Therefore, interested applicants should be provided with information on the types of affordable units within the City, and

where applicable, the name of the Administrative Agent who manages the units and the contact information for the Administrative Agent.

- **Compile, verify, and submit annual reporting.** Administrative Agents are responsible for collecting much of the data that is ultimately included in an annual monitoring report. However, the Municipal Housing Liaison's responsible for collecting and verifying this data and consolidating it into the annual report.
- **Coordinate meetings with Administrative Agents and Developers/Affordable Housing Sponsors/Owners.** When a new affordable unit or series of units is in the planning process, the Municipal Housing Liaison should coordinate a meeting between the Administrative Agent and the developer, affordable housing sponsor, or owner. This initial meeting aims to develop a clear division of labor between the parties and to transmit any components of the Operating Manual – including copies of all related local ordinances.

The Municipal Housing Liaison, in conjunction with the Affordable Housing Attorney, must have the affordable housing provisions of any Master Deed and Public Offering reviewed for consistency with UHAC regulations before they are recorded and submitted to DCA for approval.

Responsibilities of an Administrative Agent

The primary responsibility of an Administrative Agent is to establish and enforce affordability controls and ensure that units in their portfolio are rented to eligible households. Administrative Agents must:

- **Secure written acknowledgment from all developers, affordable housing sponsors, and owners that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.**
- **Create and adhere to an Operating Manual**. Administrative Agents are required to follow the policies and procedures of an Operating Manual, as applicable to the scope of services they have been contracted to perform.
- **Implement the City's Affirmative Marketing Plan**. The Administrative Agent, the developer, the affordable housing sponsor, or the owner could be responsible for implementing the Affirmative Marketing Plan adopted by the City. This responsibility should be discussed with the Municipal Housing Liaison, Administrative Agent, developer, affordable housing sponsor, or owner at the first meeting. Affirmative marketing includes conducting regional outreach and advertising for available affordable units. Advertising costs have been delegated to the developer in accordance with the City's adopted Affirmative Marketing Plan.
- **Accept applications from interested households.** Interested households will contact the Administrative Agent in response to marketing initiatives or by referral from the Municipal Housing Liaison. The Administrative Agent will supply applicants with applications, provide additional information on available units, and accept completed applications.
- **Conduct a random selection of applicants for the rental of restricted units.** The Administrative Agent is responsible for conducting the random selection in accordance

with the Affirmative Marketing Plan and any related local ordinances and as described in the Operating Manual.

- **Create and maintain a pool of applicant households.** This includes contacting households in the applicant pool to determine continued interest and household size and income changes.
- **Determine the eligibility of households.** Collecting application materials and documentation from applicant households and analyzing it for eligibility is the responsibility of an Administrative Agent. A written determination of a household's eligibility must be provided within twenty (20) days of the Administrative Agent's determination of eligibility or non-eligibility. Whether or not the household is eligible for a unit, it is an Administrative Agent's responsibility to secure all information provided by the household in individual files and maintain strict confidentiality of all information regarding that household. In addition, an Administrative Agent is required to ensure that all certified applicants execute a Disclosure Statement acknowledging the rights and requirements of renting or owning an affordable unit.
- **Establish and maintain effective communication with property managers and landlords.** Property managers and landlords of restricted units should be instructed and regularly reminded that the Administrative Agent is their primary point of contact. The Administrative Agent must immediately inform all property managers and landlords of any changes to the Administrative Agent's contact information or business hours.

  Property managers and landlords should be instructed to contact the Administrative Agent immediately:

  - Immediately upon learning that an affordable rental unit will be vacated.
  - For review and approval of annual rental increases.

- **Provide annual notification of maximum rents.** Each year, when AHPNJ releases its low- and moderate-income limits, rental households must be notified of the new maximum rent that may be charged for their unit. The Administrative Agent's contact information must be included in the notification if the tenant is overcharged.
- **Serve as the custodian of all legal documents.** An Administrative Agent is responsible for maintaining the originals of all legal instruments for the units in their portfolio. In addition, throughout the duration of a control period, an Administrative Agent must maintain a file containing its affordability control documents. This includes but is not limited to, the recorded Declarations of Covenants, Conditions, Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, and Recapture Mortgage Notes.
- **Serve as the point of contact on all matters relating to affordability controls.** It is recommended that the Administrative Agent develop a system to be notified by lenders when a unit is at risk of foreclosure. In the event of a foreclosure, the Administrative Agent should work with the foreclosing institution to ensure that the affordability controls are maintained. The Administrative Agent should seek the City attorney's counsel on legal matters threatening the durability of the affordability controls.

- **Provide annual activity reports to the Municipal Housing Liaison for use in the annual required monitoring report.** An Administrative Agent is responsible for collecting the reporting data on each unit in the Administrative Agent's portfolio.
- Maintain and distribute information on HUD-approved Housing Counseling Programs.

Responsibilities of the Affordable Housing Attorney

The Affordable Housing Attorney assists the City with developing, administrating, and enforcing affordability controls, including but not limited to the following:

- Assisting the Municipal Housing Liaison with reviewing the affordable housing provisions of any Master Deed and Public Offering for consistency with UHAC regulations before they are recorded and submitted to DCA for approval.
- Providing all reasonable and necessary assistance to support the Administrative Agent's efforts to ensure compliance with the housing affordability controls, including reviewing legal documents and legal actions required on foreclosures and violations.

Responsibilities of Developers

When a new affordable unit or series of units is in the planning process, the affordable housing developer should contact the Municipal Housing Liaison, who shall coordinate a meeting with the Administrative Agent, where applicable, and the developer, affordable housing sponsor, or owner.

This initial meeting aims to develop a clear division of labor between the parties and to transmit any components of the Operating Manual – including copies of all related local ordinances- that the City has already adopted.

The Administrative Agent will secure from the developer written acknowledgment that no restricted unit can be offered or in any other way committed to any person other than a household duly certified by the Administrative Agent.

Responsibilities of Owners of Affordable Rental Units

Open and direct communication between the Owners of affordable rental units, the Municipal Housing Liaison, and the Administrative Agent is essential to the ongoing administration of affordability controls. Although the Administrative Agent is required to serve as the primary point of contact with households, the Owner must provide the Municipal Housing Liaison and Administrative Agent with information on vacancies. Owners of rental developments are also responsible for working with the Administrative Agent to ensure that the Municipal Housing Liaison has all the necessary information to complete the annual reporting.

Responsibilities of Landlords and Property Managers

Landlords and property managers must place a notice in all rental properties annually informing residents of the rent increase for the year and the contact information for the Administrative Agent.

VIOLATIONS, DEFAULTS, AND REMEDIES

In the event of a threatened breach of any of the regulations governing the affordable unit, the City of Cape May shall have all the remedies provided at law or equity, including the right to seek injunctive relief or specific performance, both parties recognize that it will cause irreparable harm to the City of Cape May, in light of the public policies outlined in the Fair Housing Act and the obligation for the provision of low- and moderate-income housing.

Upon the occurrence of a breach of any of the regulations governing the affordable units, the City of Cape May shall have all remedies provided at law or equity, including but not limited to foreclosure, acceleration of all sums due under a mortgage, recoupment of any funds from a sale in the violation of the regulations, injunctive relief to prevent further violation of the rules, the entry on the premises, and specific performance.

Appeals

Appeals from all decisions of an Administrative Agent shall be made in writing to the Commissioner of the Executive Director of the NJ Housing Mortgage and Finance Agency:

NJ HMFA
Executive Director
637 South Clinton Avenue
P.O. Box 18550
Trenton, NJ 08625

The Executive Director's written decision, which shall be made within 15 days of receipt of an appeal, shall be a final administrative action.

MAINTENANCE OF RECORDS AND APPLICANT FILES

Pursuant to NJAC 5:80-26.14(a)8, NJAC 5:80-26.15(c), and NJAC 5:80-26.17, the Administrative Agent must maintain current records, and outdated documents must be given to the City of Cape May for safe-keeping. A file must be created and held on each restricted unit for its control period.

Administrative Agents maintain detailed records on all marketing initiatives.

Files To Be Maintained on Every Applicant

The Administrative Agent will maintain files on every applicant. All files will contain a preliminary application. If an applicant's preliminary application is approved, and the applicant files a formal application, the file will have, at a minimum:

- Application Form and all Source Documents
- Tenant/Purchaser Information Form
- Income Verification
- Letter of Certification of Eligibility or Letter of Determination of Ineligibility

Files To Be Maintained on Every Unit

The Administrative Agent will maintain files on every unit for the length of the affordability controls. The unit file will contain, at a minimum:

- Base rent or sales price
- Identification as low- or moderate-income
- Description of the number of bedrooms and physical layout
- Floor plan
- Application materials, verifications, and certifications of all present owners, pertinent correspondence
- Copy of lease
- Disclosure Statement

Files to Be Maintained on Every Project

The Administrative Agent will maintain files on every project for the length of the affordability controls. The project file will contain, at a minimum:

- Condominium Master Deed
- Condominium Public Offering
- Crediting Information
- Original deed restriction
- Affordability control documents, including Declarations of Covenants, Conditions, and Restrictions, Deed Restrictions, Deeds, Recapture Mortgages, Recapture Mortgage Notes, Disclosure Statement

Files To Be Maintained on The Applicant Pool

- Any changes to the applicant pool.
- Any action taken with regard to the applicant pool.
- Any activity that occurs that affects a particular applicant.
- Current information for all pre-applicants whose status is active in the applicant pool.

Monitoring

The information required for each unit includes but is not limited to the following:

- A Recorded Deed for each project
- Street Address
- Block/Lot/Qualifier/Unit Number
- Housing Type
- Income: Very Low/Low/Moderate
- Initial Rental Price
- % of affordability
- Bedroom Type
- Age-restricted
- Handicap accessible/adaptable
- Date of Certificate of occupancy
- Effective date of affordability controls
- Length of affordability controls (years)
- Date Affordability controls removed

Appendix A

REGIONAL INCOME LIMITS CHART



Last updated May 5, 2025, by New Jersey Housing and Mortgage Finance Agency (NJHMFA). Effective May 16, 2025.

UHAC 2025 Affordable Housing Regional Income Limits by Household Size

Regional Income Limits		Household Size										
		1 Person	1.5 Persons	2 Persons	2.5 Persons	3 Persons	4 Persons	4.5 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Region 1	Median	$89,100	$95,450	$101,800	$108,150	$114,500	$127,200	$132,300	$137,400	$147,600	$157,800	$168,000
Bergen, Hudson,	Moderate (80%)	$71,280	$76,360	$81,440	$86,520	$91,600	$101,760	$105,840	$109,920	$118,080	$126,240	$134,400
Passaic, Sussex	Low (50%)	$44,550	$47,725	$50,900	$54,075	$57,250	$63,600	$66,150	$68,700	$73,800	$78,900	$84,000
	Very Low (30%)	$26,730	$28,635	$30,540	$32,445	$34,350	$38,160	$39,690	$41,220	$44,280	$47,340	$50,400
Region 2	Median	$94,800	$101,550	$108,300	$115,050	$121,800	$135,300	$140,750	$146,200	$157,000	$167,800	$178,600
Essex, Morris,	Moderate (80%)	$75,840	$81,240	$86,640	$92,040	$97,440	$108,240	$112,600	$116,960	$125,600	$134,240	$142,880
Union, Warren	Low (50%)	$47,400	$50,775	$54,150	$57,525	$60,900	$67,650	$70,375	$73,100	$78,500	$83,900	$89,300
	Very Low (30%)	$28,440	$30,465	$32,490	$34,515	$36,540	$40,590	$42,225	$43,860	$47,100	$50,340	$53,580
Region 3	Median	$107,400	$115,100	$122,800	$130,450	$138,100	$153,400	$159,550	$165,700	$178,000	$190,300	$202,500
Hunterdon, Middlesex,	Moderate (80%)	$85,920	$92,080	$98,240	$104,360	$110,480	$122,720	$127,640	$132,560	$142,400	$152,240	$162,000
Somerset	Low (50%)	$53,700	$57,550	$61,400	$65,225	$69,050	$76,700	$79,775	$82,850	$89,000	$95,150	$101,250
	Very Low (30%)	$32,220	$34,530	$36,840	$39,135	$41,430	$46,020	$47,865	$49,710	$53,400	$57,090	$60,750
Region 4	Median	$94,300	$101,000	$107,700	$114,450	$121,200	$134,600	$140,000	$145,400	$156,200	$167,000	$177,700
Mercer, Monmouth,	Moderate (80%)	$75,440	$80,800	$86,160	$91,560	$96,960	$107,680	$112,000	$116,320	$124,960	$133,600	$142,160
Ocean	Low (50%)	$47,150	$50,500	$53,850	$57,225	$60,600	$67,300	$70,000	$72,700	$78,100	$83,500	$88,850
	Very Low (30%)	$28,290	$30,300	$32,310	$34,335	$36,360	$40,380	$42,000	$43,620	$46,860	$50,100	$53,310
Region 5	Median	$83,600	$89,600	$95,600	$101,550	$107,500	$119,400	$124,200	$129,000	$138,600	$148,100	$157,700
Burlington, Camden,	Moderate (80%)	$66,880	$71,680	$76,480	$81,240	$86,000	$95,520	$99,360	$103,200	$110,880	$118,480	$126,160
Gloucester	Low (50%)	$41,800	$44,800	$47,800	$50,775	$53,750	$59,700	$62,100	$64,500	$69,300	$74,050	$78,850
	Very Low (30%)	$25,080	$26,880	$28,680	$30,465	$32,250	$35,820	$37,260	$38,700	$41,580	$44,430	$47,310
Region 6	Median	$71,900	$77,050	$82,200	$87,350	$92,500	$102,700	$106,850	$111,000	$119,200	$127,400	$135,600
Atlantic, Cape May,	Moderate (80%)	$57,520	$61,640	$65,760	$69,880	$74,000	$82,160	$85,480	$88,800	$95,360	$101,920	$108,480
Cumberland, Salem	Low (50%)	$35,950	$38,525	$41,100	$43,675	$46,250	$51,350	$53,425	$55,500	$59,600	$63,700	$67,800
	Very Low (30%)	$21,570	$23,115	$24,660	$26,205	$27,750	$30,810	$32,055	$33,300	$35,760	$38,220	$40,680

Bedroom Count	Household Size (Family)*	Household Size (Senior)**
0BR	1 Person	1 Person
1BR	1.5 Persons	1.5 Persons
2BR	3 Persons	2 Persons
3BR	4.5 Persons	2.5 Persons
4BR	6 Persons	N/A

Maximum Sale Price Increase***	
Region 1	5.64%
Region 2	4.55%
Region 3	4.92%
Region 4	3.50%
Region 5	4.10%
Region 6	4.41%

Maximum Rent Increase****	
Statewide	5.0%

Net Asset Limit*****	
Statewide	$300,000

* N.J.A.C. 5:80-26.4(i).
** N.J.A.C. 5:80-26.4(j).
*** N.J.A.C. 5:80-26.7(c).
**** N.J.A.C. 5:80-26.13(b).
***** N.J.A.C. 5:80-26.17(b)3.

Appendix B

AFFIRMATIVE MARKETING PLAN





Affordable Housing Operating Manual

A GUIDE TO THE ADMINISTRATION OF AFFORDABLE HOUSING AND PROGRAMS

TRIAD
IMPROVING HOUSING OPPORTUNITIES

January 2026

AFFIRMATIVE FAIR HOUSING MARKETING PROCESS
For Affordable Housing in (REGION 6)

I. APPLICANT AND PROJECT INFORMATION

(Complete Section I individually for all developments or programs within the municipality.)

1a. Administrative Agent Name, Address, Phone Number	1b. Development or Program Name, Address
Triad Associates 1301 W. Forest Grove Road Vineland NJ 856-590-9590	City of Cape May, NJ 643 Washington Street Cape May, NJ 08204 P: 609-884-9525 F: 609-884-8589

✓ FOR RENT UNITS ✓ FOR SALE UNITS

1c. Total Number of Units: TBD Number of Affordable Units: TBD Number of Affordable Rental Units: TBD Number of Sales Units: TBD	1d. Price or Rental Range From: To be determined To: To be determined	1e. State and Federal Funding Sources (if any) N/A
1f. ✓ Age Restricted ✓ Non-Age Restricted	1g. Approximate Starting Dates Advertising: To be determined Occupancy: To be determined Lottery Date: To be Determined for Each Project	
1h. County Cape May, Atlantic, Cumberland, and Salem Counties	1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number To be Determined for Each Project		
1k. Application fee, credit background check fees may apply. Each landlord to establish application fees & rental criteria.		

(Sections II through IV should be consistent for all affordable housing developments and programs within the municipality. Sections that differ must be described in the approved contract between the municipality and the administrative agent and in the approved Operating Manual.)

II. RANDOM SELECTION

INITIAL RANDOMIZATION

The Affirmative Marketing period begins when the applicant waitlist opens, and a property is posted on the NJHRC website. During this 120-day period, the property is advertised and interested applicants have the opportunity to submit Preliminary Applications. After a minimum of 60 days from the date that the affirmative marketing period begins, a lottery randomization takes place, which will establish the applicant waitlist. The lottery date will be included in all affirmative marketing materials.

All applicants are included in the lottery and randomized regardless of household size or desired number of bedrooms. The process is as follows:

The lottery will be conducted by the Administrative Agent with at least two professionals present. The applicant pool will include all applicants who have applied. The Administrative Agent will utilize a computer program to randomly assign a number, which will then become the applicant's lottery number.

When a unit becomes available, the Administrative Agent will identify the applicants that match the number of bedrooms and affordability (very low, low, or moderate income). Those who work or live in Region 6 will be given preference and contacted for the unit first. Pursuant to the New Jersey Fair Housing Act (C.52:27D-311), a preference for very low-, low- and moderate-income veterans duly qualified under N.J.A.C. 54:4-8.10 may also be exercised. If a veteran's preference is in effect, the veterans will be offered the unit prior to the general applicant pool.

Preliminary Applications received after the lottery date will be added to the applicant pool in the order they were received.

If the applicant pool becomes close to being depleted, the Administrative Agent will conduct additional marketing until all units are filled.

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 group:
3b. HOUSING RESOURCE CENTER (www.njhrc.gov) A free, online listing of affordable housing. **3c. Commercial Media (required) (Check all that apply)**

ONLINE ADVERTSING

Listed for the duration of the affirmative marketing process	Craigslist/Zillow	Continuous	Regional
Listed for the duration of the affirmative marketing process	triadhousingprograms.com	Continuous	Regional
Listed for the duration of the affirmative marketing process	NJHRC.gov	Continuous	Regional
An online digital ad to run in conjunction with a print ad. Ad will include a link to the website and application portal.		2-4 Weeks	Regional
Run social media ads targeting the housing region of the City.	www.facebook.com	8 weeks	Regional
	DURATION & FREQUENCY OF OUTREACH	**REGIONAL NEWSPAPER(S)**	**CIRCUATION AREA**
TARGETS PARTIAL COAH REGION 6			
Daily Newspaper			
✓	Press release	Press of Atlantic City	Regional
✓	Press release	Daily Journal	Regional
✓	Press release	NJ.COM	Regional
Weekly Newspaper			
✓	1 Print ad at the beginning of outreach	Cape May Star & Wave	Cape May Counties
✓	Press release	Bridgeton News	Cumberland
✓	Press release	Shore Local News Magazine	Atlantic
✓	Press release	Current of Ventnor, Margate, Longport	Atlantic
✓	Press release	Beachcomber News	Atlantic
✓	Press release	The Current of Galloway, Absecon, Hamilton, Brigantine, Port Republic & Egg Harbor City	Atlantic
✓	Press release	Current of Egg Harbor Township	Atlantic
✓	Press release	Current of Mays Landing and Hamilton Township	Atlantic
✓	Press release	Current of Northfield, Linwood and Somers Point	Atlantic
✓	Press release	Cape May Star & Wave	Cape May
✓	Press release	Hammonton Gazette	Atlantic
✓	Press release	Hammonton News	Atlantic
✓	Press release	Mainland Journal	Atlantic
✓	Press release	Record Journal	Atlantic

✓	Press release	Cape May County Herald	Cape May
✓	Press release	The Current of Cape May County	Cape May
✓	Press release	Ocean City Gazette	Cape May

3d. Community Contacts (names of community groups/organizations throughout the housing region who will receive direct notification of the availability of affordable housing units and who will be asked to post advertisements and distribute flyers and application forms regarding available affordable housing to their constituencies).

✓	Flyers to be mailed at beginning of Marketing	Family Success Center of Cape May County	1046 NJ-47, Rio Grande, NJ 08242
✓	Flyers to be mailed at beginning of Marketing	Cape May County Social Services	4005 Rt. 9 S, Rio Grande, NJ 08242
✓	Flyers to be mailed at beginning of Marketing	Atlantic County Social Services	1333 Atlantic Avenue Atlantic City, NJ 08401-8297
✓	Flyers to be mailed at beginning of Marketing	Cumberland County Social Services	275 North Delsea Dr. Vineland, NJ 08360-3607
✓	Flyers to be mailed at beginning of Marketing	Salem County Social Services	147 South Virginia Avenue Penns Grove, NJ 08069-1797
✓	Flyers to be mailed at beginning of Marketing	Catholic Charities	1304 Rt. 47 South, Unit C1 P.O. Box 232 Rio Grande, NJ 08242
✓	Flyers to be mailed at beginning of Marketing	Latino Action Network	Freehold, NJ, United States, 07728
✓	Flyers to be mailed at beginning of Marketing	NAACP Conference	4326 Harbor Beach Blvd. #775 Brigantine, NJ 08203
✓	Flyers to be mailed at beginning of Marketing	Cape May County NAACP	PO Box 932 CMCH, NJ 08210
✓	Flyers to be mailed at beginning of Marketing	Cumberland County NAACP	PO Box 744 Vineland 08360
✓	Flyers to be mailed at beginning of Marketing	Atlantic County NAACP	PO Box 1977 Atlantic City 08404
✓	Flyers to be mailed at beginning of Marketing	Salem County NAACP	396 Bailey Street Woodstown 08098
✓	Flyers to be mailed at beginning of Marketing	Supportive Housing Association	185 Valley St, South Orange, NJ 07079
✓	Flyers to be mailed at beginning of Marketing	Fair Share Housing Development	1 Ethel Lawrence Blvd, Mt Laurel Township, NJ 08054
✓	Flyers to be mailed at beginning of Marketing	Fair Share Housing Center	510 Park Blvd, Cherry Hill, NJ 08002

✓	Flyers to be mailed at beginning of Marketing	Tri-County Community Action Partnership	110 Cohansey Street, Bridgeton
✓	Flyers to be mailed at beginning of Marketing	Anti-Poverty Network of NJ	272 Dunns Mill Road, Acme Commons Center, #327, Bordentown, NJ 08505
✓	Flyers to be mailed at beginning of Marketing	DCA Rental Assistance	20 Market St, Camden, NJ 08102
✓	Flyers to be mailed at beginning of Marketing	Anti-Poverty Network of NJ	272 Dunns Mill Road, Acme Commons Center, #327, Bordentown, NJ 08505
✓	Flyers to be mailed at beginning of Marketing	American Red Cross	850 N. Franklin Avenue Pleasantville, NJ 08232
✓	Flyers to be mailed at beginning of Marketing	Bethel Commandment Church	1717 Bishop Richard Allen Avenue in Atlantic City, New Jersey
✓	Flyers to be mailed at beginning of Marketing	Coalition Against Rape & Abuse, Inc.	P.O. BOX 774 Cape May Court House, NJ 08210-0774
✓	Flyers to be mailed at beginning of Marketing	American Red Cross	3 Parke Place Blvd Sewell, NJ 08080
✓	Flyers to be mailed at beginning of Marketing	Holy Spirit Lutheran Church	1220 BAYSHORE ROAD, VILLAS, NJ 08251
✓	Flyers to be mailed at beginning of Marketing	Jewish Family Services of Atlantic and Cape May Counties	1129 South Route 9 Suite 7 Cape May Court House, NJ 08210
✓	Flyers to be mailed at beginning of Marketing	Atlantic Homeless Alliance	1333 Atlantic Avenue, 1st Floor Atlantic City, NJ 08401
✓	Flyers to be mailed at beginning of Marketing	United Way	4 E Jimmie Leeds Rd, Galloway, NJ 08205
✓	Flyers to be mailed at beginning of Marketing	Atlantic City Rescue Mission	2009 Bacharach Blvd., PO Box 5358 Atlantic City, New Jersey 08404
✓	Flyers to be mailed at beginning of Marketing	Community Food Bank of New Jersey	6735 Black Horse Pike Egg Harbor Twp, NJ 08234
✓	Flyers to be mailed at beginning of Marketing	Division of Intergenerational Services	1333 Atlantic Avenue Atlantic City, NJ 08401
✓	Flyers to be mailed at beginning of Marketing	Covenant House of New Jersey	929 Atlantic Avenue, Atlantic City, NJ 08401

✓	Flyers to be mailed at beginning of Marketing	Grace Assembly of God- Food Pantry	201-205 Atlantic Ave Atlantic City, NJ
✓	Flyers to be mailed at beginning of Marketing	Puerto Rican Action Committee	114 EAST MAIN ST PENNS GROVE NJ 08069
✓	Flyers to be mailed at beginning of Marketing	Veterans Multi-Service Center	415 N. High Street Millville, NJ 08332
✓	Flyers to be mailed at beginning of Marketing	NJ Citizen Action	75 Raritan Avenue, Suite 200 Highland Park, NJ 08904
✓	Flyers to be mailed at beginning of Marketing	Salvation Army Food Pantry- Atlantic City	22 S. Texas Avenue Atlantic City, New Jersey 08401
✓	Flyers to be mailed at beginning of Marketing	Atlantic/Cape May Family Support Organization, Inc.	950 Tilton Rd # 108 Northfield, NJ 08225
✓	Flyers to be mailed at beginning of Marketing	AtlantiCare Behavioral Health	1925 Pacific Avenue Atlantic City, NJ 08401
✓	Flyers to be mailed at beginning of Marketing	Collaborative Support Programs of NJ	340 Route 45, Suite 1 Salem, NJ 08079
✓	Flyers to be mailed at beginning of Marketing	Department of Family and Community Development	1333 Atlantic Avenue Atlantic City, NJ 08401
✓	Flyers to be mailed at beginning of Marketing	Atlantic City Housing Authority	227 N. Vermont AvenueAtlantic City, NJ 08401
✓	Flyers to be mailed at beginning of Marketing	Catholic Charities- Atlantic County	9 North Georgia Ave. Atlantic City, NJ 08401
✓	Flyers to be mailed at beginning of Marketing	Covenant House of NJ	929 Atlantic Avenue, Atlantic City, NJ 08401

IV. APPLICATIONS

Information for Preliminary Applications the above affordable 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 apply)		
	BUILDING	**LOCATION**
✓	Cape May County Main Library	30 Mechanic Street, Cape May Courthouse, NJ
✓	Cape May County Administration Building 4 Moore Road, Cape May Court House, NJ 08210	Cape May County Administration Building 4 Moore Road, Cape May Court House, NJ 08210
✓	Cumberland County Library	800 East Commerce Street, Bridgeton, NJ 08302
✓	Cumberland County Administration Building 164 W. Broad St., Bridgeton, NJ 08302	Cumberland County Administration Building 164 W. Broad St., Bridgeton, NJ 08302
✓	Atlantic County Library System	40 Farragut Ave., Mays Landing, NJ 08330

		phone: (609) 625-2776 | fax: (609) 625-8143
✓	Atlantic County Administration Building 1333 Atlantic Avenue, Atlantic City, NJ 08401	Atlantic County Administration Building 1333 Atlantic Avenue, Atlantic City, NJ 08401
✓	Salem County Library	12 W. Broadway, Salem, NJ 08079 (856).935.0526
✓	Salem County Administration Building 110 Fifth Street, Salem, NJ 08079	Salem County Administration Building 110 Fifth Street, Salem, NJ 08079

4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person)
City of Cape May 643 Washington Street Cape May, NJ 08204
City of Cape May Public Library 110 Ocean Street Cape May, NJ 08204
4c. Sales/Rental Office for units (if applicable) *To be determined for each property*

V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the Municipality's substantive certification.

Susan DiBiasio

Susan DiBiasio, Triad Associates
Administrative Agent/Affirmative Marketing

1/27/2026
Date

Appendix C

HUD APPROVED COUNSELING AGENCIES



HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
ATLANTIC	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone:** 609-390-9652 **Fax:** 609-390-9653 **E-mail: help@cc-bc.com** **Web: www.cc-bc.com** **Agency ID:** 81557	299 South Shore Rd. MARMORA, New Jersey 08223	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
BERGEN	COUNTY OF BERGEN, DEPARTMENT OF HUMAN SERVICES, DIVISION OF SENIOR SERVICES	**Phone:** 201-336-7431 **E-mail:** senior@co.bergen.nj.us **Web: www.co.bergen.nj.us** **Agency ID:** 80398	1 Bergen County Plz Division Senior Services, Floor 2 HACKENSACK, New Jersey 07601	- Mortgage Delinquency and Default Resolution Counseling - Reverse Mortgage Counseling	- English
BERGEN	FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY	**Phone:** 201-489-3552 **E-mail:** info@fairhousingnj.org **Web: www.fairhousingnj.org** **Agency ID:** 80399	131 Main St Ste 140 HACKENSACK, New Jersey 07601	- Fair Housing Pre-Purchase Education Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Rental Housing Counseling	- English - Spanish
BERGEN	GREATER BERGEN COMMUNITY ACTION, INC.	**Phone:** 201-968-0200 **Fax:** 201-342-9339 **E-mail: info@greaterbergen.org** **Web: www.greaterbergen.org** **Agency ID:** 84293	392 Main St HACKENSACK, New Jersey 07601	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English - Spanish
BURLINGTON	BURLINGTON COUNTY COMMUNITY ACTION PROGRAM	**Phone:** 609-835-4329 option 2 **Fax:** 609-835-9607 **E-mail: housing @bccap.org** **Web: www.bccap.org** **Agency ID:** 81842	One Van Sciver Parkway WILLINGBORO, New Jersey 08046	- Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling	- English
CAMDEN	SENIOR CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.	**Phone:** 856-456-1121 **E-mail:** scucs@scucs.org **Web: www.scucs.org** **Agency ID:** 80409	537 W Nicholson Rd AUDUBON, New Jersey 08106	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Pre-purchase Counseling - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
CAMDEN	NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC	**Phone:** 856-541-0720 **Fax:** 856-541-8440 **E-mail:** info@nhscamden.org **Web:** www.nhscamden.org **Agency ID:** 80892	601-603 Clinton Street CAMDEN, New Jersey 08103	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - First Time Homebuyer Grant Program	- English - Spanish - Vietnamese
CAMDEN	PARKSIDE BUSINESS AND COMMUNITY IN PARTNERSHIP, INC.	**Phone:** 856-964-0440 **Fax:** 856-964-3664 **E-mail:** MDiaz@pbcip.org **Web:** www.pbcip.org **Agency ID:** 83501	1487 Kenwood Avenue CAMDEN, New Jersey 08103	- Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops	- English
CAMDEN	ST. JOSEPH'S CARPENTER SOCIETY	**Phone:** 856-966-8117 **Fax:** 856-342-7289 **E-mail:** info@sjcscamden.org **Web:** www.sjcscamden.org **Agency ID:** 84308	20 Church St CAMDEN, New Jersey 08105	- Financial, Budgeting, and Credit Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Counseling	- English - Spanish
CAMDEN	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	**Phone:** 800-989-2227 **Toll-free:** 800-989-2227 **Fax:** 215-563-7020 **E-mail:** customerservice@clarifi.org **Web:** www.clarifi.org **Agency ID:** 82100	1060 Kings Highway N Suite 315 CHERRY HILL, New Jersey 08034	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Home Repairs	- English
CAMDEN	GREENPATH FINANCIAL WELLNESS	**Phone:** 866-406-2062 **Email:** housingdepartment@greenpath.com **Web:** www.greenpath.org/housing **Agency ID:** 90542	1060 Kings Hwy N Suite 315 CHERRY HILL, New Jersey 08034	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling	- English - Spanish

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
CAMDEN	NEW JERSEY CITIZEN ACTION	**Phone:** 856-966-3091 **Fax:** 856-414-1054 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 81026	1040 Kings Highway Suite 308 CHERRY HILL, New Jersey 08034	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Free Tax Prep - Small landlord Education Program	- English - Spanish
CAPE MAY	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone:** 609-390-9652 **Fax:** 609-390-9653 **E-mail: help@cc-bc.com** **Web: www.cc-bc.com** **Agency ID:** 81557	299 South Shore Rd. MARMORA, New Jersey 08223	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
CUMBERLAND	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone:** 609-390-9652 **Fax:** 609-390-9653 **E-mail: help@cc-bc.com** **Web: www.cc-bc.com** **Agency ID:** 81557	299 South Shore Rd. MARMORA, New Jersey 08223	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
CUMBERLAND	NEW JERSEY CITIZEN ACTION	**Phone:** 856-966-3091 **Toll-free:** 800-656-9637 **Fax:** 856-414-1054 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 81026	1040 Kings Highway Suite 308 CHERRY HILL, New Jersey 08034	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
ESSEX	HOMES OF MONTCLAIR ECUMENICAL CORP. (HOMECORP)	**Phone:** 973-744-4141 **Fax:** 973-744-5333 **E-mail: info@homecorp.org** **Web: www.homecorp.org** **Agency ID:** 90058	17 Talbot St MONTCLAIR, New Jersey 07042	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
ESSEX	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone**: 888-738-8233 Fax: 888) 738-8234 **E-mail: help@cc-bc.com** **Web: www.cc-bc.com** **Agency ID:** 90224	299 South Shore Rd, US Route 9 South, Marmora, NJ 08223, US	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
ESSEX	CATHOLIC CHARITIES OF THE ARCHDIOCESE OF NEWARK	**Phone:** 973-596-4100 **Fax:** 973-676-0172 **E-mail: mmorore@ccannj.org** **Web: www.ccannj.com** **Agency ID:** 90020	590 North 7th Street NEWARK, New Jersey 07107	- Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish
ESSEX	LA CASA DE DON PEDRO	**Phone:** 973-482-8312 **Fax:** 973-485-9984 **E-mail:** info@lacasadedonpedro.org **Web: www.lacasanwk.org** **Agency ID:** 84555	75 Park Ave, Newark, NJ 07104	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish
ESSEX	NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)	**Phone:** 973-679-2601 **Toll-free:** 617-250-6222 (Headquartes) **Fax:** 877-329-6222 **E-mail: N/A** **Web: https://www.naca.com** **Agency ID:** 84368	60 Park Pl Fl 15 S NEWARK, New Jersey 07102	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops	- English - Other - Spanish
ESSEX	NEW COMMUNITY FEDERAL CREDIT UNION	**Phone:** 973-621-2363 **Toll-free:** 973-621-5624 **Fax:** 973-645-0252 **E-mail: mulu@newcommunity.org** info.fcu@newcommunity.org **Web: www.newcommunityfcu.org** **Agency ID:** 81161	274 S Orange Ave NEWARK, New Jersey 07103	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops	- English - Hindi

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
ESSEX	NEW JERSEY CITIZEN ACTION	**Phone:** 973-643-8800 **Toll-free:** 800-656-9637 **Fax:** 973-643-8100 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 80765	The Hahne's Building 625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops	- English - Spanish
ESSEX	TRI-CITY PEOPLES CORPORATION	**Phone:** 973-675-4484 **Fax:** 862-930-3745 **E-mail: tcaldwell@tri-citypeoples.org** **Web: www.tri-citypeoples.org** **Agency ID:** 83474	The People's Center 675 S 19th St NEWARK, New Jersey 07103	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Services for Homeless Counseling	- English
ESSEX	URBAN LEAGUE OF ESSEX COUNTY	**Phone:** 973-624-9535 **E-mail:** info@ulec.org **Web: www.ulec.org** **Agency ID:** 83500	508 Central Ave NEWARK, New Jersey 07107	- Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops - Services for Homeless Counseling	- English - Spanish
GLOUCESTER	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone:** 609-390-9652 **Fax:** 609-390-9653 **E-mail: help@cc-bc.com** **Web: www.cc-bc.com** **Agency ID:** 81557	299 South Shore Rd. MARMORA, New Jersey 08223	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish

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COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
GLOUCESTER	NEW JERSEY CITIZEN ACTION	**Phone:** 973-643-8800 **Toll-free:** 800-656-9637 **Fax:** 973-643-8100 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 81026	1040 Kings Highway Suite 308 CHERRY HILL, New Jersey 08034	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
HUDSON	HUDSON COUNTY HOUSING RESOURCE CENTER, INC.	**Phone:** 201-795-5615 **Fax:** 201-795-1091 **E-mail:** info@hudsonghrc.org **Web: https://hudsonhrc.org/** **Agency ID:** 84986	830 Bergen Ave Suite 1A JERSEY CITY, New Jersey 07306	- Rental Housing Counseling	- ASL - English - Portuguese - Spanish
HUDSON	THE WATERFRONT PROJECT, INC.	**Phone:** 551-256-7578 **Fax:** 201-630-4313 **E-mail:** director@thewaterfrontproject.org **Web: www.thewaterfrontproject.org** **Agency ID:** 90239	830 Bergen Ave Suite 4A JERSEY CITY, New Jersey 07306	- Fair Housing - Financial Management - Pre-purchase Counseling - Post purchase Counseling - Rental Housing Counseling	- English - Spanish
HUDSON	NORTH HUDSON COMMUNITY ACTION CORPORATION	**Phone:** 201-866-3140 **E-mail:** scastano@nhcac.org **Web: www.nhcac.org** **Agency ID:** 80255	407 39th Street Apt 2 UNION CITY, New Jersey 07087	- Fair Housing Pre-Purchase Education Workshops - Financial, Budgeting, and Credit Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English
HUNTERDON	CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.	**Phone:** 908-446-0036 **E-mail: 2cjhrc@gmail.com** **Web: www.cjhrc.org** **Agency ID:** 80650	92 E Main St Suite 407 SOMERVILLE, New Jersey 08876	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English - Spanish

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COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
MERCER	ISLES, INCORPORATED	**Phone:** 609-341-4700/609-341-4783 **Fax:** 609-341-4783 **E-mail: homehelp@isles.org** **Web: https://isles.org** **Agency ID:** 80988	10 Wood St TRENTON, New Jersey 08618	- Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Resolving/Preventing Mortgage Delinquency Workshops	- Cantonese - English - Spanish
MIDDLESEX	NEW JERSEY CITIZEN ACTION	**Phone:** 732-246-4772 **Toll-free:** 800-656-9637 **Fax:** 732-214-8385 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 80769	75 Raritan Ave Ste 200 HIGHLAND PARK, New Jersey 07055	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
MIDDLESEX	PUERTO RICAN ACTION BOARD, INC.	**Phone:** 732-832-7535 **Fax:** 732-832-7536 **E-mail:** Lilla@prab.org **Web: www.prab.org** **Agency ID:** 84236	754 Route 18, Suite 202 East Brunswick, NJ, 08816-5601	- Homebuyer Education and Counseling and Housing Counseling - Mortgage Counseling, Mortgage Assistance and Foreclosure Mediation - Landlord-Tenet Mediation - Housing Discrimination Prevention - Homelessness Prevention - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops - Services for Homeless Counseling	- English - Spanish
MIDDLESEX	PUERTO RICAN ASSOCIATION FOR HUMAN DEVELOPMENT, INC.	**Phone:** 732-442-1081 **Alternate Phone:** 732-638-2800 **Fax:** 732-826-3082 **E-mail:** contact@prahd.org aivan@prahd.org **Web: www.prahd.org** **Agency ID:** 84906	100 First Street PERTH AMBOY, New Jersey 08861	- Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops - Down Payment Assistance Program For Middlesex County, State Program	- English - Spanish

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
MIDDLESEX	THE HOUSING AUTHORITY OF THE CITY OF PERTH AMBOY	**Phone:** 732-826-3110-631 **Fax:** 732-826-3111 **E-mail: ehill@perthamboyha.org** **Web: www.perthamboyha.org/** **Agency ID:** 83664	881 Amboy Avenue PO BOX 390 PERTH AMBOY, New Jersey 08861	- Financial Management/Budget Counseling (FSS participants) - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling	- English - Other - Spanish
MONMOUTH	GARDEN STATE CONSUMER CREDIT COUNSELING, INC D/B/A NAVICORE SOLUTIONS	**Phone:** 732-409-6281 **Toll-free:** 866-472-4557 **Fax:** 732-863-5052 **E-mail: housing@navicoresolutions.org** **Web: www.navcioresolutions.org** **Agency ID:** 84870	200 US Highway 9 MANAPALAN, New Jersey 07726	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling	- English - Spanish
MONMOUTH	AFFORDABLE HOUSING AUTHORITY	**Phone:** 732-389-2958 **E-mail: info@housingall.org** **Web: www.housingall.org** **Agency ID:** 82133	3535 Route 66 Parkway 100, Building 4 NEPTUNE, New Jersey 07753	- Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Resolving/Preventing Mortgage Delinquency Workshops - Reverse Mortgage Counseling	- Czech - English - Polish - Spanish -Ukrainian
MONMOUTH	MONEY MANAGEMENT INTERNATIONAL	**Phone:** 732-747-2792 **Toll-free:** 866-232-9080 **Fax:** 866-921-5129 **E-mail: counselinginfo@moneymanagement.org** **Web: www.moneymanagement.org** **Agency ID:** 82645	309 Fellowship Rd, Suite 200 Mount Laurel, New Jersey, 08054	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Online Homebuyer courses	- English - Spanish

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
MONMOUTH	NAVICORE SOLUTIONS	**Phone:** (732) 409-6281 **Email** housing@navicoresolutions.org **Web**: http://www.navicoresolutions.org **Agency ID**: 82226	200 US Highway 9 Manalapan, New Jersey, 07726	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Home Improvement and Rehabilitation Counseling - Non-Delinquency Post Purchase Workshops - Pre-Purchase Counseling - Pre-Purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling	- English - Spanish
MORRIS	HOUSING PARTNERSHIP OF NEW JERSEY	**Phone:** 973-659-9222 **Fax:** 973-659-9220 **E-mail:** contact@hpnj.us **Web: www.housingpartnershipnj.org** **Agency ID:** 81648	2 E. Blackwell St Ste 12 DOVER, New Jersey 07801	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Financial Capability One on One Counseling - Financial Empowerment Workshop - Downpayment Assistance Loan Programs - CDFI Loan Program - Resolving/Preventing Mortgage Delinquency Workshops	- English - Spanish
OCEAN	AFFORDABLE HOUSING ALLIANCE, INC. TOMS RIVER BRANCH OFFICE	**Phone:** 732-389-2958/ 732-341-2272 **Fax:** 732-240-3639 **E-mail: info@@housingall.org** **Web: www.housingall.org** **Agency ID:** 90482	405 Washington Street TOMS RIVER, New Jersey 08753	- Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Reverse Mortgage Counseling	- English - Spanish
OCEAN	OCEAN, INC. (COMMUNITY ACTION PARTNERSHIP)	**Phone:** 732-244-5333 X 1108 **Fax:** 732-288-2619 **Email:** sshepard@oceaninc.org info@oceaninc.org **Web: www.oceaninc.org** **Agency ID:** 90545	40 Washington Street TOMS RIVER, New Jersey 08753	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops	- English - Spanish

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
PASSAIC	HOUSING AUTHORITY OF THE CITY OF PATERSON	**Phone:** 973-345-5080 **Fax:** 973-977-9085 **E-mail:** **Web: www.patersonhousingauthority.org** **Agency ID:** 81792	60 Van Houten St PO BOX H PATERSON, New Jersey 07505	- Financial Management/Budget Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish
PASSAIC	PATERSON TASK FORCE FOR COMMUNITY ACTION. INC	**Phone:** (973) 279-2333 ext.134 **Email:** dnicholson@patersontaskforce.com **Website:** http://www.patersontaskforce.com **Agency Id**: 80404	191 Market Street Paterson, New Jersey, 07505	- Fair Housing Pre-Purchase Education Workshops - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-Purchase Counseling - Pre-Purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshop -	- English
SALEM	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone:** 866-403-7798 **Toll-free:** 888-738-8233 **Fax:** 888-738-8234 **E-mail: help@cc-bc.com** **Web: www.cc-bc.com** **Agency ID:** 81557	299 S Shore Rd. US Route 9 So MARMORA, New Jersey 08223	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
SALEM	NEW JERSEY CITIZEN ACTION	**Phone:** 856-966-3091 **Toll-free:** 800-656-9637 **Fax:** 856-414-1054 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 81026	1040 Kings Highway Suite 308 CHERRY HILL, New Jersey 08034	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
SOMERSET	CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.	**Phone:** 908-446-0036 **E-mail: 2cjhrc@gmail.com** **Web: www.cjhrc.org** **Agency ID:** 80650	92 E Main St Suite 407 SOMERVILLE, New Jersey 08876	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English - Spanish

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
SUSSEX	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	**Phone:** 609-390-9652 **Toll-free:** 888-738-8233 **Fax:** 888-738-8234 **E-mail:** help@cc-bc.com/ rgraves@nfdm.org **Web:** www.cc-bc.com **Agency ID:** 90224	26 Park St. MONTCLAIR, New Jersey 07042	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
SUSSEX	NEW JERSEY CITIZEN ACTION	**Phone:** 973-643-8800 **Toll-free:** 800-656-9637 **Fax:** 973-643-8100 **E-mail:** application@njcitizenaction.org **Web:** www.njcitizenaction.org **Agency ID:** 80765	625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops	- English - Spanish
UNION	URBAN LEAGUE OF UNION COUNTY	**Phone:** 908-351-7200 **Email:** UrbanLeague@uloucnj.org **Web:** www.uloucnj.org **Agency ID:** 80403	1139 E Jersey St Ste 515 ELIZABETH, New Jersey 07201	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Resolving/Preventing Mortgage Delinquency Workshops - Services for Homeless Counseling	- English - Spanish
UNION	NID-HCA PLAINFIELD	**Phone:** 908-941-1112 833-364-3422 **E-mail:** MuhammadM@nidhousing.com **Web:** www.nidhousing.com **Agency ID:** 90527	311 Park Ave PLAINFIELD, New Jersey 07060	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Resolving/Preventing Mortgage Delinquency Workshops - Services for Homeless Counseling	- English

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 4/30/2025

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
WARREN	NEW JERSEY CITIZEN ACTION	**Phone:** 973-643-8800 **Toll-free:** 800-656-9637 **Fax:** 973-643-8100 **E-mail: application@njcitizenaction.org** **Web: www.njcitizenaction.org** **Agency ID:** 80765	625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops	- English - Spanish

People living in counties not listed here, should go to the nearest location in their housing region:
aa 04/30/25.

Region 1: Bergen, Hudson, Passaic and Sussex
Region 2: Essex, Morris, Union and Warren
Region 3: Hunterdon, Middlesex and Somerset
Region 4: Mercer, Monmouth and Ocean
Region 5: Burlington, Camden and Gloucester
Region 6: Atlantic, Cape May, Cumberland and Salem

The information listed here is from www.HUD.gov. This list is updated

Appendix C

ARCHIVE MANAGEMENT



STATE OF NEW JERSEY

MUNICIPAL HOUSING AND DEVELOPMENT

M500000-002

DIVISION of ARCHIVES & NJDARM RECORDS MANAGEMENT

Prepared by:
Division of Archives and Records Management
2300 Stuyvesant Avenue, PO Box 307 Trenton, NJ 08625-0307
www.njarchives.org
609.530.3200

Records Retention and Disposition Schedule		Agency: M500000	Schedule: 002	Page #:1 of 8
Department:	MUNICIPAL HOUSING AND DEVELOPMENT	**Agency Representative:**	BARBARA WALSH	
Division:		**Title:**	DIRECTOR	
Bureau:		**Phone #:**		

SCHEDULE APPROVAL: Unless in litigation, the records covered by this schedule, upon expiration of their retention periods, will be deemed to have no continuing value to the State of New Jersey and will be disposed of as indicated in accordance with the law and regulations of the State Records Committee. This schedule will become effective on the date approved by the State Records Committee.

Agency Representative Signature:	**Date:**	**Secretary, State Records Committee Signature:**	**Date:**

Record Series #	**Record Title and Description**	Audit	Alternate Media	Archival Review	Vital Record	Confidential	**Retention Policy**		**Disposition**	**Citation**
							Total Retention Period	Minimum Period in Agency		
	Director's Office									
0001-0000	Project File	X	X				10 Years After completion of construction		Destroy	
0002-0000	Blueprints and Maps		X				10 Years After completion of construction		Destroy	
0003-0000	Federal Grant File --- File contains but is not limited to Federal Grant Agreements, financial records, statistical records, and supporting documentation.	X								
0003-0001	Federal Grant File - Agreements --- File contains but is not limited to Federal Grant Agreements, financial records, statistical records, and supporting documentation.	X					6 Years After termination of grant		Destroy	
0003-0002	Federal Grant File - Supporting Documentation, Financial Records, and Statistical Records --- File contains but is not limited to Federal Grant Agreements, financial records, statistical records, and supporting documentation.						6 Years After termination of grant		Destroy	

* P - Public, C - Confidential

Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy: Total Retention Period	Retention Policy: Minimum Period in Agency	Disposition	Citation
	Economic Development									
0050-0000	Economic Development Studies and Surveys						Permanent		Retain at Agency	
0051-0000	Urban Renewal File - Economic Development						10 Years After completion of construction		Destroy	
	Neighborhood Development									
0120-0000	Affordable Housing Project File --- File contains but is not limited to the following: Documentation from the Developer including Developer Certifications, Planned Real Estate Development (PRED) Public Offering Statement, deed, municipal land use approval and/or grant contract, project total number of units, total number of affordable units, total number of very-low, low-, and/or moderate-income units, number of units by bedroom distribution by very-low, low- and/or moderate income, floor plans, project maps, list of project principals or partners, project construction schedule, proposed pricing, list of public funding sources, grant agreement (copies), loan agreement (copies), condominium or homeowner fees, real estate taxes, utilities, flood insurance, contact information, rental lease agreement, Planning Zoning Board Resolutions (copies), Condominium/Homeowner Association or Rental Project Recorded files, Affirmative Marketing Plans and Advertisements, and Cost of Advertising records.	X	X						Destroy	
0120-0001	Affordable Housing Project File - Approved						Life of Deed restriction plus 10 yrs or Or Until Municipality Relinquishes Contol Plus 10 Yrs		Destroy	

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Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy: Total Retention Period	Retention Policy: Minimum Period in Agency	Disposition	Citation
0120-0002	Affordable Housing Project File - Denied/Withdrawn						3 Years		Destroy	
0120-0003	Affordable Housing Project File - Referral List					P	3 Years After referral list is purged		Destroy	
0121-0000	Affordable Housing Application File --- File includes but not limited to preliminary and final applications, documentation, disclosures, appeals,extentions and correspondence.									
	Neighborhood Development									
0121-0001	Affordable Housing Application File - Cerification Approved	X					3 Years After recorded discharge of mortgage or 3 yrs after expiration of lease		Destroy	
0121-0002	Affordable Housing Application File - Certificatipn Denied Or Expired	X					3 Years		Destroy	
0122-0000	Affordable Housing Unit File --- Fiile includes but is not limited to deeds with restrictions, recorded mortgages and notes, discharges, approved increases, correspondence, certifications, contracts, and leases.	X					Life of Deed restriction plus 10 yrs		Destroy	
0122-0001	Affordable Housing Unit File - Mailing Notification Of Responsibilities						3 Years After recorded discharge of mortgage or 3 yrs after expiration of lease		Destroy	

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Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy: Total Retention Period	Retention Policy: Minimum Period in Agency	Disposition	Citation
	Neighborhood Development									
0123-0000	Affordable Housing Unit Inventory	X					3 Years After update		Destroy	
0124-0000	Affordable Housing Trust Fund And/Or Regional Contribution Agreement (RCA) Bank Account						6 Years After termination of account		Destroy	
0125-0000	Enforcement File - Projects And Units --- File includes but is not limited to Notices to Absentee Owner and correspondence.						10 Years After case closed		Destroy	
0126-0000	Monitoring Reports – Annual Submission						10 Years		Destroy	
0127-0000	Operations Manual						Life of Deed restriction plus 10 yrs or until municipality relinquishes control plus 10 yrs		Destroy	
	Neighborhood Planning									
0150-0000	Environmental Assessment File	X	X				Permanent		Retain at Agency	
0151-0000	Housing Project File	X	X				10 Years After completion of construction		Destroy	
0152-0000	General Planning Project File	X	X				10 Years After completion of construction		Destroy	

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Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy		Disposition	Citation
							Total Retention Period	Minimum Period in Agency		
0153-0000	Green Acres Project File	X	X				Permanent		Retain at Agency	
0154-0000	Urban Renewal File - Neighborhood Planning	X	X				10 Years After completion of construction		Destroy	
0155-0000	Flood Control File	X	X				Permanent		Retain at Agency	
0156-0000	Rent Stabilization File	X	X				7 Years		Destroy	
0157-0000	Recreation Recovery Action Plan	X	X				Permanent		Retain at Agency	
	Property Improvement									
0200-0000	Financial, Construction And Loan Data For Each Property Assisted By Property Improvement Program.	X					10 Years After completion of construction		Destroy	
0201-0000	Estimator's Records	X					10 Years		Destroy	
0202-0000	Delinquent Accounts	X					6 Years After final payment		Destroy	
0203-0000	Program Accounts	X					6 Years		Destroy	
	Property Management									
0250-0000	Sold Properties And Indices	X					7 Years Unless in litigation		Destroy	
0251-0000	Redeemed Properties	X					7 Years Unless in litigation		Destroy	
0252-0000	Inspection File	X					7 Years Unless in litigation		Destroy	

* P - Public, C - Confidential

Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy: Total Retention Period	Retention Policy: Minimum Period in Agency	Disposition	Citation
0253-0000	Relocation File	X					7 Years Unless in litigation		Destroy	
0254-0000	Owned Properties and Indices	X	X				Permanent		Retain at Agency	
0255-0000	General Record Series Deleted - See County and Municipal General Schedule.	X								
0256-0000	Title Foreclosures	X					Permanent		Retain at Agency	
	Property Maintenance									
0300-0000	Work Orders	X					6 Years		Destroy	
0301-0000	Housing Plans	X	X				Permanent		Retain at Agency	
0302-0000	Utility Bills	X					6 Years		Destroy	
0303-0000	Quarterly Reports	X					3 Years		Destroy	
0304-0000	City Owned Properties and Lots	X	X				7 Years After disposal of building		Destroy	
0305-0000	Seniority List - Property Maintenance	X					As updated		Destroy	
0306-0000	Police Reports	X					3 Years		Destroy	
0307-0000	Gas Usage Reports	X					2 Years		Destroy	
0308-0000	Solid Waste Transport Records	X					6 Years		Destroy	
	Traffic and Parking									
0350-0000	Street Closings	X					6 Years		Destroy	
0351-0000	General Record Series Deleted - See County and Municipal General Schedule.	X								

* P - Public, C - Confidential

Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy: Total Retention Period	Retention Policy: Minimum Period in Agency	Disposition	Citation
0352-0000	Traffic Reports	X					3 Years		Destroy	
0353-0000	Project File - Traffic and Parking	X					6 Years		Destroy	
0354-0000	Work Orders - Street Sweeping and Street Lighting	X					6 Years		Destroy	
0355-0000	Barricade Data	X					3 Years		Destroy	
0356-0000	Crosswalk Data	X					3 Years As updated		Destroy	
0357-0000	Yellow Curb Painting Work Orders	X					3 Years As updated		Destroy	
0358-0000	Signal Requests	X					6 Years Unless in litigation		Destroy	
0359-0000	Building Plans - Public Building	X	X				Permanent		Retain at Agency	
0360-0000	Vehicle Use Data	X					3 Years After disposition of vehicle		Destroy	
0361-0000	Daily Work Report	X					6 Years		Destroy	
0362-0000	Signing and Government Marking	X	X				Permanent		Retain at Agency	
0363-0000	Special Signing (Non-Traffic) and Lettering	X	X				Permanent		Retain at Agency	
0364-0000	Damage Reports and Billings	X					6 Years		Destroy	
0365-0000	Drawings, Plans, and Maps	X	X				Permanent		Retain at Agency	
	Community Affairs									
0400-0000	Relocation Hearings	X					7 Years After settlement		Destroy	
0401-0000	Condemnation Hearings	X	X				Permanent		Retain at Agency	

* P - Public, C - Confidential

Records Retention and Disposition Schedule	Agency: M500000	Schedule: 002	Page #:8 of 8

Record Series #	Record Title and Description	Audit	Alternate Media	Archival Review	Vital Record	Confidential	Retention Policy		Disposition	Citation
							Total Retention Period	Minimum Period in Agency		
0402-0000	Demolition File	X	X				Permanent		Retain at Agency	
0403-0000	Project Case File	X	X				10 Years After completion of construction		Destroy	
0404-0000	Inspection Reports	X					7 Years		Destroy	
0405-0000	Rental Assistance Certification/Recreation of Tenant Eligibility	X					6 Years		Destroy	
0406-0000	Notice of Rent Increase	X					7 Years After termination of lease		Destroy	

* P - Public, C - Confidential

Appendix D

PROGRAM FORMS



TRIAD
IMPROVING HOUSING OPPORTUNITIES

AFFORDABILITY ASSISTANCE PROGRAM
REQUEST FOR ASSISTANCE GRANT or LOAN

Date: 5/9/2025

✓ **SECURITY DEPOSIT ASSISTANCE** *One time grant or loan equal to security deposit to income-qualified tenants of deed restricted affordable apartments.*	☐ **FIRST MONTH'S RENTAL ASSISTANCE** *One time grant or loan equal to first month's rent to income-qualified tenants of deed restricted affordable apartments.*
☐ **DOWN PAYMENT ASSISTANCE PROGRAM** *The Down Payment Assistance Program is designed to help low- and moderate-income households achieve the goal of homeownership. This program will provide a no-interest, forgivable loan to homebuyers of deed restricted affordable properties within the municipality, of up to $10,000 to use as a principal down payment and/or closing costs. The goal of the program is to provide financial assistance to income-qualified homebuyers. The home must be located within the municipality of application.*	
☐ **EMERGENCY REPAIRS** *Funding to assist income eligible owners of deed restricted units to make emergency and/or health and safety related repairs for major systems. Funding is not provided for standard maintenance items, work covered by a HOA, damage covered by homeowner insurance and/ or minor repairs.* *Additional income verification and property documents required.*	**LIST REPAIRS NEEDED:**
☐ **ENERGY EFFICIENCY UPGRADES** *Funding to assist income eligible owners of deed restricted units to increase energy efficiency.* *Additional income verification and property documents required.*	**CHECK ALL THAT APPLY:** ☐ HVAC (Heating/Air Conditioning) ☐ Hot Water Heater ✓ Windows ☐ Doors
☐ **HOMEOWNERSHIP ASSISTANCE PROGRAM** *Funding to assist income eligible owners of deed restricted units. One time assistance with arrears for mortgage payments, taxes, utility payments, special assessments, or homeowners' fees.* *Additional income verification and property documents required.*	Mortgage Company: _____ Arrears Amount: _____ Utility Company: _____ Arrears Amount: _____ Property Taxes: _____ Arrears Amount: _____ HOA Contact Info: _____ Special Assessment Amount: _____

TRIAD
IMPROVING HOUSING OPPORTUNITIES

AFFORDABILITY ASSISTANCE PROGRAM
REQUEST FOR ASSISTANCE GRANT or LOAN

Date: 5/9/2025

Please be advised that I hereby submit a request for a ☐ GRANT ✓ LOAN

From _____ _____ _____
Municipality Address Attention

PROGRAM REQUEST:

- ✓ Security Deposit Assistance
- ☐ First Month's Rental Assistance
- ☐ Downpayment Assistance Program
- ☐ Energy Efficiency Upgrades
- ☐ Emergency Repairs
- ☐ Homeownership Assistance Program

APPLICANT INFORMATION:

Applicant Name: _____ Email: _____ Phone: _____

Present Address: _____

Payable to ☐Applicant ✓ Landlord: _____

Monthly Rent: $ _____ Security Deposit: $ _____ Funds Requested: $ _____

Unit to be Rented or Purchased: _____

Landlord or Development Address: _____

✓ A copy of the "CERTIFICATION OF ELIGIBLE HOUSEHOLD" is attached.

☐ A copy of the "RESOLUTION FOR DOWNPAYMENT ASSISTANCE" is attached.

☐ A copy of the "LICENSED CONTRACTOR QUOTE FOR REPAIRS" is attached.

REPAYMENT METHOD:

☐ An Affordability Assistance GRANT is not repaid.

✓ Security deposit assistance will be provided as a cash loan equal to the amount of the security deposit set by the landlord. This amount will be paid directly to the landlord on the tenant's behalf. Upon termination of the lease, the landlord shall return to the municipality the portion of the security deposit deemed refundable, along with any interest earned. The tenant is responsible for repaying any difference between the original deposit amount and the amount returned by the landlord. The total security deposit may not exceed one and one-half months' rent.

Repayments shall be delivered to: _____
Attention: TREASURER, _____

☐ *I hereby certify that I am unable to provide the funds required and the loan of these funds will assist me in obtaining an affordable housing unit. To the best of my knowledge, the information provided herein is true and accurate.*

☐ *I hereby certify that I am unable to provide the funds required for the cost of essential repairs and the loan of these funds will assist me in making the necessary repairs. To the best of my knowledge, the information provided herein is true and accurate.*

X _____ _____

Applicant for loan or grant Signature ***Date***

X _____ _____

Co-Applicant for loan or grant Signature ***Date***

APPROVALS:

Administrative Agent: Susan DiBiasio_____ Date: 5/9/2025

Municipality: _____ Date: _____

TREASURER: _____ CHECK #: _____ AMT:_____ DATE: _____

TRIAD
IMPROVING HOUSING OPPORTUNITIES

1301 West Forest Grove Road • Building 3
Vineland, NJ 08360
Housing@triadincorporated.com

CERTIFICATION OF ELIGIBLE HOUSEHOLD

January 27, 2026

Triad Associates has thoroughly reviewed the application from the household seeking an affordable housing unit. After careful verification of the provided information in accordance with program procedures, we confirm that the Certified Applicant meets the income eligibility criteria for such housing. As such, we certify that the applicant is eligible for an affordable housing unit, according to the specified household and unit characteristics.

HOUSEHOLD

NAME		
STREET ADDRESS		
CITY/STATE/ZIP		
PRIMARY PHONE		
EMAIL		
HOUSEHOLD MEMBERS	**OVER 18**	**MINOR**
	☐	☐
	☐	☐
	☐	☐

✓ ELIGIBLE FOR THIS UNIT
☐ INELIGIBLE FOR THIS UNIT

INCOME

SALARY & FIXED INCOME	
ADDITIONAL INCOME	
TOTAL ANNUAL INCOME	
% of REGIONAL MEDIAN INCOME	%
REGION	5
HOUSEHOLD SIZE	
VERY LOW INCOME	☐
LOW INCOME	☐
MODERATE INCOME	✓
2025 DCA MAXIMUM INCOME FOR THIS HOUSEHOLD/REGION:	

PROPERTY

PROPERTY	UNIT ADDRESS	BEDS	MONTHLY RENT	UNIT DESIGNATION
Lafayette Street				☐ V LOW ☐ LOW ✓ MOD

THE ABOVE-NAMED HOUSEHOLD MEMBERS ARE THE ONLY OCCUPANT(S) PERMITTED TO LIVE IN THE UNIT HERIN. ANY OTHER OCCUPANTS WOULD CONSTITUTE A VIOLATION OF THE LEASE AND BE SUBJECT TO EVICTION BY THE PROPERTY.

Utilities are not included in these calculations, unless specified in the lease, and are the responsibility of the prospective renter. All housing specifically designated for low and moderate income-eligible households is subject to deed restrictions.

The undersigned hereby states that all information submitted to Triad Associates for the purpose of obtaining this Certification is true and complete to the best of the applicant's knowledge, and that a false statement or misrepresentation of fact may be cause for program disqualification and/or the initiation of any applicable legal remedies.

NOTHING HEREIN SHALL BE INTERPRETED AS ASSURANCE THAT CERTIFIED HOUSEHOLDS WILL OBTAIN AFFORDABLE HOUSING THROUGH THIS CERTIFICATION.

Certified by: Susan DiBiasio, Administrative Agent

TRIAD
IMPROVING HOUSING OPPORTUNITIES

FORM OF CERTIFICATE FOR APPLICANTS CERTIFIED TO RENTAL UNIT, REQUIRED BY SECTION 5:80-26.18(c)(2)

CERTIFICATE FOR APPLICANT
CERTIFIED TO A RENTAL UNIT SUBJECT TO
AFFORDABLE HOUSING RESTRICTIONS

CERTIFIED APPLICANT:
UNIT ADDRESS:

I am making this certificate in connection with my certification to rent the Affordable Housing unit located at Unit address_____. "I" shall be considered "we" in the foregoing:

I am aware, that as the renter of an Affordable unit that from this date forward, as long as I am renting the unit described above, occupancy of the apartment is subject to the requirements that are listed below:

1. I am required to pay all rent set forth in my lease on time and in the manner provided for in my lease.

2. I know that I am required to live in my apartment, and cannot sublease it or rent it out to any other person, including family members. I acknowledge that no occupants other than those listed on this certification are permitted to reside in the unit.

3. I know that the maximum rent I am required to pay to the landlord/leasing office is limited by law, and it is announced each year by the Department of Community Affairs, and that I may contact Triad Associates at any time regarding questions about the rent I am required to pay.

4. I know that I am not allowed to make any improvements to my apartment unless they have been approved in writing by the landlord/leasing office.

APPLICANT 1:

_____
Applicant, Signature

Date _____

_____
Printed Name

APPLICANT 2:

_____
Applicant, Signature

Date _____

_____
Printed Name

PAYSTUB INCOME CALCULATION

APPLICANT: Applicant				
EMPLOYER		DATES OF PAY PERIOD	GROSS PAY	
PAY PERIOD:	1			
O/T				
PAY PERIOD:	2			
O/T				
PAY PERIOD:	3			
O/T				
PAY PERIOD:	4			
O/T				
		TOTAL:	$0.00	

BI-WEEKLY CALCULATION				TOTAL ANNUAL INCOME
$0.00	x	26	WEEKS	$0.00
TWICE MONTHLY CALCULATION				**TOTAL ANNUAL INCOME**
$0.00	x	24	WEEKS	$0.00

INCOME FROM YEAR TO DATE CALCULATION

		Year to Date Gross Income		
		First Day of Employment This Year		
		Last Day of Pay Period from YTD Pay Stub		
		Number of Weeks of Pay	0	
		Estimated Annual Income	#DIV/0!	
		Average Weekly Pay	#DIV/0!	
		Average Bi-Weekly Pay	#DIV/0!	
		Average Twice Monthly Pay	#DIV/0!	

ANNUAL INCOME CALCULATION FORM

Name:		Identification No.	
		ASSETS	
Family Member	Asset Description	Current Cash Value of Assets	Actual Income fromAssets
Total Actual Income from Assets		**$0.00**	

If line **10** is greater than $5,000, multiply line by .40% (Passbook Rate) and enter results here; otherwise, leave blank	**$0.00**

ANTICIPATED ANNUAL INCOME

Family Members	a. Wages/ Salaries	b. Benefits/ Pensions	c. Public Assistance	d. Other Income	
Totals	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**
Total of items from 19a. Through 19e. This is Total Annual Income					**$0.00**

Household of 2 income guideline	
Median Income	
Percentage	**#DIV/0!**
Monthly	$0.00
33% monthly	**$0.00**

AFFORDABILITY		
Monthly Income		$0.00
Rental Amount		% of Income
		#DIV/0!

TRIAD
IMPROVING HOUSING OPPORTUNITIES

CERTIFICATION OF ZERO INCOME AND NON-FILING TAX RETURNS

(To be completed by adult household members only, if appropriate)

Household Name: _____ Unit No._____

Development Name: _____ City:_____

I hereby certify that I do not individually receive income from any of the following sources:

- ☐ Wages from employment (including commissions, tips, bonuses, fees, etc.);
- ☐ Income from operation of a business;
- ☐ Rental income from real or personal property;
- ☐ Interest or dividends from assets;
- ☐ Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- ☐ Unemployment or disability payments;
- ☐ Public assistance payments;
- ☐ Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
- ☐ Sales from self-employed resources (Avon, Mary Kay, Shaklee, etc.);
- ☐ Any other source not named above.

I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

✓ I have not filed Federal/State Income Tax Returns for years:_____

✓ Reason I have not filed _____

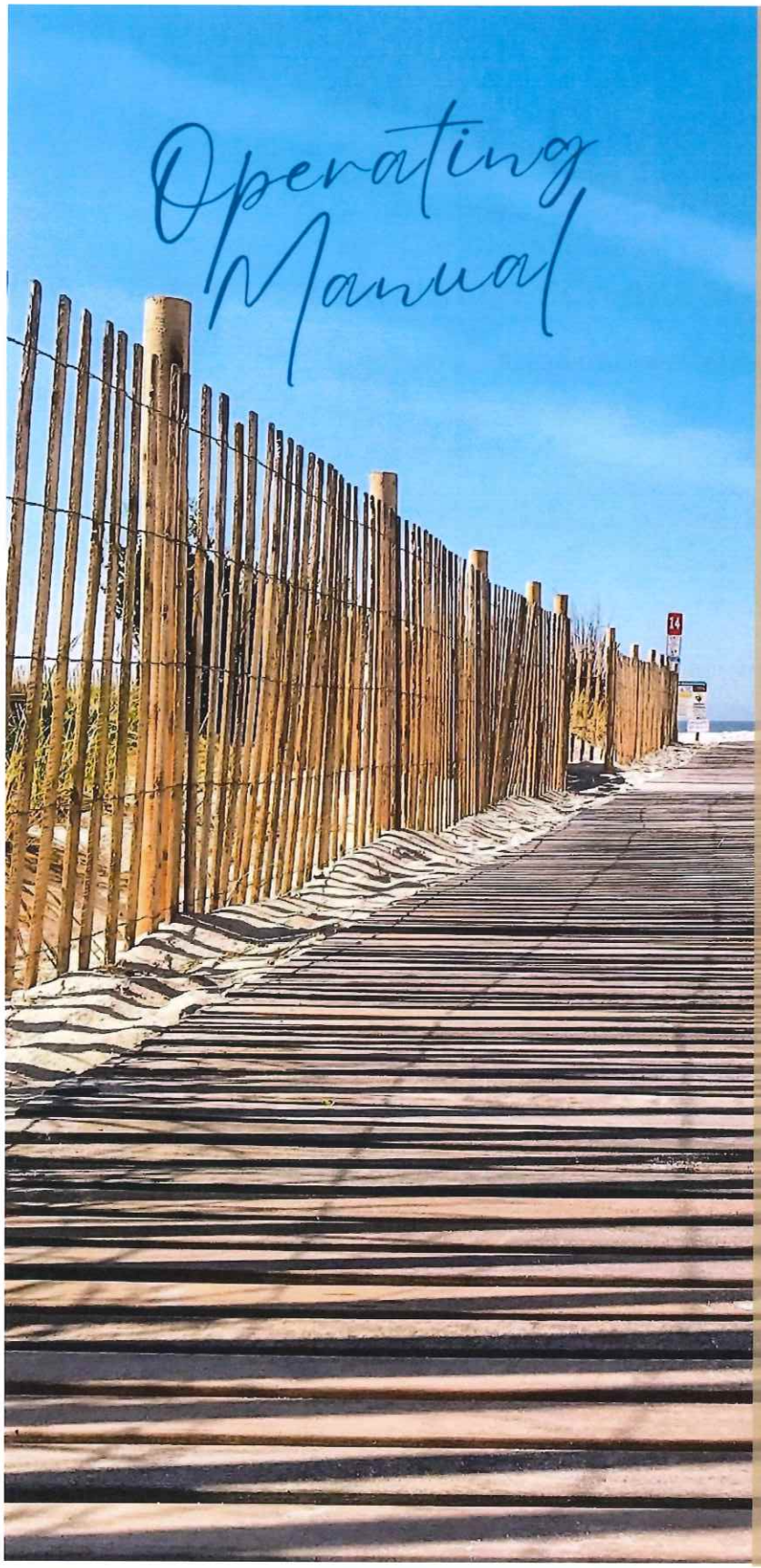
Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the denial of application/voiding of Certification of Eligible Household

X_____ _____

SIGNATURE OF APPLICANT **PRINTED NAME OF APPLICANT**

_____ _____

WITNESS DATE



Affordable Housing Operating Manual

Including Accessory Apartments

A GUIDE TO THE ADMINISTRATION OF AFFORDABLE HOUSING AND PROGRAMS

TRIAD
IMPROVING HOUSING OPPORTUNITIES

January 2026

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 137-03-2026

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF CAPE MAY ENDORSING AN AMENDED FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the New Jersey Fair Housing Act and established the Affordable Housing Dispute Resolution Program (the "Program"); and

WHEREAS, in accordance with the Amended Fair Housing Act, the City timely submitted its Fourth Round Housing Element and Fair Share Plan ("HEFSP") to the Program for review in June of 2025; and

WHEREAS, the City received a deficiency letter to its Fourth Round Plan from Fair Share Housing Center in August of 2025; and

WHEREAS, the Court entered a Case Management Order in November of 2025 which required the City to provide FSHC with the documents requested in the deficiency letter and to negotiate a Consent Order to submit to the Court; and

WHEREAS, the City and FSHC entered into a Consent Order on January 16, 2026 and filed it with the Court; and

WHEREAS, as per the FHA and the Consent Order with FSHC, the City is required to amend its Fourth Round Plan to include the terms and conditions agreed upon in the Consent Order; and

WHEREAS, the City has prepared an Amended Fourth Round Housing Element and Fair Share Plan ("Amended Fourth Round Plan"), which is attached hereto as Exhibit A; and

WHEREAS, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Planning Board adopted the Amended Fourth Round Plan after a public hearing was held on March 10, 2026; and

WHEREAS, the City Council has reviewed the Amended Fourth Round Plan and concurs with the Planning Board's determination that the Amended Fourth Round Plan is consistent with the City's Master Plan, promotes the public health, safety, and general welfare, and is in the best interests of the City.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Cape May, County of Cape May, State of New Jersey, that the City Council hereby endorses the City's Amended Fourth Round Housing Element and Fair Share Plan attached hereto as Exhibit A.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2025.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
McDade						
Bodnar						
Meier						
Baldwin						
Mullock						

cc: Erik C. Nolan, Esq.
City Manager

City of Cape May

Cape May County, New Jersey

AMENDED HOUSING ELEMENT & FAIR SHARE PLAN

June 4, 2025 – Amended February 3, 2026

Prepared by:

HURLESS PLANNING & ENGINEERING, LLC

Craig R. Hurless, PE, PP, CME
Hurless Planning & Engineering, LLC
507 Heritage Court
Galloway, NJ 08205
609.204.0798
c.hurless@comcast.net

Adopted after a public hearing by Resolution by the City of Cape May Planning Board on (June 24, 2025 Original & Amended **TBD**)

Endorsed by Resolution by the Council of the City of Cape May on (July 1, 2025 Original & Amended **TBD**)

HOUSING ELEMENT & FAIR SHARE PLAN

643 Washington Street
Cape May, NJ 08204

MAYOR

Mayor Zachary Mullock

COUNCIL MEMBERS

Councilmember Shaine P. Meier
Councilmember Lorraine Baldwin
Councilmember Steve Bodnar
Deputy Mayor Maureen K. McDade

Christopher Gillin-Schwartz, City Attorney

Erik C. Nolan, Affordable Housing Attorney

PLANNING BOARD

Zachary Mullock, Mayor

Maureen McDade, Deputy Mayor
Justin Riggs, Deputy City Manager
William Bezaire, Chairperson
Dennis Crowley
Robert Gorgone
Richard Lundholm
Marilyn Reed
Michael Jones, Vice Chairperson
Gary Padussis
Dennis Crippen
Karen Keenan, Board Assistant

Planning Board Staff:
Karen Keenan..... Board Assistant

Planning Board Professionals:
Mr. Craig R. Hurless, PE, PP.....Board Engineer & Planner
Mr. Richard King, Attorney.....Board Attorney

Prepared By:
HURLESS PLANNING & ENGINEERING, LLC

Craig R. Hurless

Craig R. Hurless, PP
New Jersey Professional Planner License No. 005646

The original of this document was signed and sealed in accordance with NJAC 13:41-1.3.b

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EXECUTIVE SUMMARY

Cape May City (hereinafter "Cape May" or the "City"), which has always voluntarily complied with its affordable housing obligations, prepared, adopted, endorsed and submitted a Fourth Round Master Plan Housing Element (including a Fair Share Element) to the Program and the Court on June 25, 2025 in accordance with the requirements set forth in the "Municipal Land Use Law" (N.J.S.A. 40:55D-28) ("MLUL"), the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.) ("FHA"), the Uniform Housing Affordability Controls, as may be amended (N.J.A.C. 5:80-26.1 et. seq.), applicable Mount Laurel case law, and applicable orders of the Program and the Court. The City received no challenges to is plan other than a letter from Fair Share Housing Center ("FSHC") submitted to the Program and the Court on August 26, 2025. The Court entered a Case Management Order on November 18, 2025, which required that the City and FSHC to negotiate, finalize and submit a Consent Order by February 2, 2026. The City and FSHC entered into and submitted the Consent Order on January 16, 2026. This Amended Housing Element and Fair Share Plan has been prepared to implement the terms of the Consent Order so the City can receive a Fourth Round Compliance Certification from the Court, which will give the City protection from all exclusionary zoning lawsuits, including builder's remedy lawsuits, until July 1, 2035.

Prior Round (1987-1999)

The City received First Round Substantive Certification from the New Jersey Council on Affordable Housing ("COAH") on November 28, 1988, in which it was established that the City had a Realistic Development Potential ("RDP") of zero (0). The City received Second Round Substantive Certification from COAH on July 9, 1997, and it was determined by COAH that the City's RDP was still zero (0).

Third Round (1999-2025)

The City was one of the few municipalities to receive early Third Round Substantive Certification, which it received from COAH on October 14, 2009, and it was determined once again by COAH that the City's RDP was still zero (0). That Third Round Substantive Certification did not hold up for a full ten years, however, since the New Jersey Supreme Court invalidated the 2008 affordable housing regulations promulgated by the New Jersey Council on Affordable Housing ("COAH") on September 26, 2013 in Re: Adoption of N.J.A.C. 5:96 & 5:97 by NJ Council on Affordable Housing, 215 N.J. 578 (2013).

This led to additional litigation, which eventually led to the New Jersey Supreme Court issuing In Re: the Adoption of N.J.A.C. 5:96 and 5:97 by N.J. Council on Affordable Housing, 221 N.J. 1 (2015) ("Mount Laurel IV"), which declared that COAH was no longer functioning, and turned over the plan approval process over to the trial courts. In response to the Mount Laurel IV decision, and to avoid any potential builder's remedy law suites, the City filed a Declaratory Judgment action on July 8, 2015 (hereinafter the City's "Third Round DJ Action"), along with a motion for temporary immunity, and sought approval of a Housing Element and Fair Share Plan.

The Court subsequently granted the City's immunity motion, and that immunity against all Mount Laurel lawsuits is still in full force and effect.

Under the supervision of the Special Court Master, the City and its professionals entered into negotiations with representatives of Fair Share Housing Center (FSHC) to settle the City's Third Round DJ action globally. A settlement agreement was eventually entered into between the City and FSHC on **February 21, 2018** (hereinafter the "FSHC Settlement Agreement"). The FSHC Settlement Agreement indicated that the City's Realistic Development Potential for the Third Round had increased from zero (0) to twelve (12).

After a properly noticed Fairness Hearing was held **April 20, 2018**, the Court entered an Order on **May 16, 2018**, which approved the FSHC Settlement Agreement. On **August 30, 2018**, the Court held a Compliance Hearing, and entered a Conditional Judgment of Compliance and Repose ("Third Round JOR Order") on that same, which required the satisfaction of certain short-term conditions. On **December 17, 2018**, the Court entered an order indicating that all of the short-term conditions had been satisfied, and that said order finalized the City's Third Round JOR Order, granting the City a Final Judgment along with immunity from all Mount Laurel lawsuits until July 1, 2025.

Fourth Round (2025 to 2035)

On March 20, 2024, Governor Murphy signed P.L.2024, c.2. into law, which amended the New Jersey Fair Housing Act to (1) establish a new framework for determining municipal affordable housing obligations, (2) create a new entity known as the Affordable Housing Dispute Resolution Program ("The Program") to assist the trial court with the approval of municipal Housing Element and Fair Share Plans, and (3) create new requirements for municipalities to follow as they prepare their plans.

The amended FHA required the Department of Community Affairs (DCA) to perform a calculation of regional need and municipal present and prospective obligations in accordance with the formulas established in the law. In October of 2024, a report was published that outlines DCA's fourth round (2025-2035) fair share methodology and calculations of low- and moderate-income housing obligations for New Jersey's 564 municipalities. The DCA calculations served as guidance for municipalities as they planned for affordable housing development during the next decade. The DCA assigned the City a Fourth Round Rehabilitation (Present Need) number of 46, and a Fourth Round Prospective Need Number of 48. The City adopted a resolution on January 22, 2025 accepting both numbers, the City filed a Fourth Round Declaratory Judgment Action on January 24, 2025, with the Program and the Court, and the Court entered an Order on March 27, 2025 officially assigning the City the Fourth Round Rehabilitation (Present Need) Number of 46 and a Fourth Round Prospective Need Number of 48.

This Amended Fourth Round Housing Element and Fair Share Plan complies with COAH's Prior Round regulations at N.J.A.C. 5:93-1.1 et seq., as well as subsequent applicable laws, such as the 2024 amendments to the FHA. In accordance with the above, this Amended Fourth

Round Housing Element and Fair Share Plan is designed to achieve the goal of addressing the City's current Rehabilitation Obligation (Present Need), Prior Round Obligation (1987-1999), Third Round Obligation (1999- 2025), and its Fourth Round Obligation (Prospective Need), with particular attention to creating a realistic opportunity for the production of low- and moderate-income housing in accordance with the Consent Order entered into between the City and FSHC on January 16, 2026.

I. Introduction

Every municipality in New Jersey has a constitutional obligation to provide a "realistic opportunity" to create its "fair share" of affordable housing. This obligation was established as a result of the Mount Laurel decisions decided by the Supreme Court of New Jersey and the adoption of the Fair Housing Act of 1985. In accordance with the Municipal Land Use Law, a municipality may not adopt a zoning ordinance unless it has adopted a Housing Element. (N.J.S.A. 40:55D-1 et. seq.). A Fair Share Plan addressing how the municipality will provide for affordable housing is an essential component of the Housing Element. Pursuant to N.J.S.A. 52:27D-310 the Housing Element is required to include the following:

- An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;

- A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development trends;

- An analysis of the municipality's demographic characteristics, including, but not necessarily limited to, household size, income level, and age;

- An analysis of the existing and probable future employment characteristics of the municipality;

- A determination of the municipality's present and prospective fair share of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low and moderate income housing;

- A consideration of the lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;

- An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission; and

- An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

COAH's regulations at N.J.A.C. 5:93-5.1 require the City's Housing Element to "include the municipality's strategy for addressing its present and prospective housing needs," and the following information and documentation must be submitted with the Housing Element and Fair Share Plan:

- The minimum requirements of the Fair Housing Act, N.J.S.A. 52:27D-310 (listed above);

- An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;

- A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the [ten][1] years subsequent to the adoption of the housing element, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;

- An analysis of the municipality's demographic characteristics, including, but not limited to, household size, income level and age;

- An analysis of the probable future employment characteristics of the municipality;

- A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing;

- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;

- A map of all sites designated by the municipality for the production of low- and moderate-income housing and a listing of each site that includes its owner, acreage, lot and block;

- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites;

[1] In the Prior Round regulations, the time period was six years per affordable housing round, which was subsequently changed to ten years.

- Copies of necessary applications for amendments to, or consistency determinations regarding, applicable area wide water quality management plans (including wastewater management plans).

- A copy of the most recently adopted municipal master plan and where required, the immediately preceding, adopted master plan;

- For each designated site, a copy of the New Jersey Freshwater Wetlands maps where available. When such maps are not available, municipalities shall provide appropriate copies of the National Wetlands Inventory maps provided by the U.S. Fish and Wildlife Service;

- A copy of appropriate United States Geological Survey Topographic Quadrangles for designated sites; and

- Any other documentation pertaining to the review of the municipal housing element as may be required by the Council.

Pursuant to N.J.A.C. 5:93-5.15(c), if a municipality intends to collect development fees, it shall prepare a plan to spend development fees that includes the following:

- A projection of revenues anticipated from imposing fees on development, based on historic development activity;

- A description of the administrative mechanism that the municipality will use to collect and distribute revenues;

- A description of the anticipated use of all development fees;

- A schedule for the creation or rehabilitation of housing units;

- If the municipality envisions being responsible for public sector or non-profit construction of housing, a pro-forma statement of the anticipated costs and revenues associated with the development; and

- The manner through which the municipality will address any expected or unexpected shortfall if the anticipated.

Through this Amended Housing Element and Fair Share Plan, the City promotes provision of a variety of housing types over a range of affordability, encourages the ongoing maintenance of the City's existing housing stock, and formally acknowledges the constitutional obligation to provide a realistic opportunity for the provision of housing affordable to families of low and moderate income. This document also serves then as a basis for the implementation of land use

regulation by the City of Cape May to enable satisfaction of the aforementioned affordable housing constitutional obligation.

II. Housing Element

Affordable housing is defined under the FHA as a dwelling, either for sale or rent that is within the financial means of households of low or moderate income as income is measured within each housing region. The City of Cape May is in COAH's Region 6, which includes Atlantic, Cape May, Cumberland and Salem counties. Moderate–income households are those earning between 50% and 80% of the regional median income. Low-income households are those with annual incomes that are between 30% and 50% of the regional median income. Very low-income households are households earning 30% or less of the regional median income.

Through the Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e), requires that the maximum rent for a qualified unit be affordable to households that earn no more than 60% of the median income for the region. The average rent must be affordable to households earning no more than 52% of the median income. The maximum sale prices for affordable units must be affordable to households that earn no more than 70% of the median income. The average sale price must be affordable to a household that earns no more than 55% of the median income.

The regional median income is defined by using the federal Department of Housing and Urban Development ("HUD") income limits on an annual basis. In the spring of each year HUD releases updated regional income limits which the state reallocates to its regions. It is from these income limits that the rents and sale prices for affordable units are derived. These figures are updated annually.

Pursuant to both the FHA and the MLUL, municipalities in New Jersey are required to include a housing element in their master plans. The principal purpose of the housing element is to describe the specific, intended methods that a municipality plans to use in order to meet its low and moderate income housing needs. Further, the housing element is meant to demonstrate the existing zoning or planned zoning changes that will allow for the provision of adequate capacity to accommodate household and employment growth projections, to achieve the goal of access to affordable housing for present and future populations.

As indicated above, the MLUL requires an analysis of housing and demographic data as part of any Housing Element. The 2020 Decennial Census and the 2023 American Survey 5 Year Estimates provided by the United States Census Bureau are the most recent available comprehensive database of this type of information for the municipality.

Population

Distribution of Population:

According to the 2000 Census, the City of Cape May lost 634 persons in its population between 1990 and 2000, more than a 13% decline. Population declined by an additional 427 persons from 2000 to 2010. The 2020 Census data indicates a population of 2,768, which is a loss of 839 persons between 2020 and 2010, a decline of 23.3% as indicated in Table I. This data confirms that a downward population trend has continued from 1990 to 2020. Cape May's decline in population is a continuation of a trend that began in the 1970's. The population loss has accelerated in most recent years. As shown in Table II, the population in Cape May County declined by 2.1% from 2010 to 2020.

It should be noted that a 0.5-10.4% regional decline in population is shown by other seashore municipalities including Avalon Borough, North Wildwood City, Ocean City, Sea Isle City, Stone Harbor, and Wildwood Crest Borough. These declines reflect the trend of seashore communities transitioning to more second home units. Over the ten-year period from 2010 to 2020, Cape May has been less resilient to this regional trend and leads the County in population loss.

Table I
Population Change by Decade

	Population	# Change	% Change
1970	4,392		
1980	4,853	461	10.5%
1990	4,668	-185	-3.8%
2000	4,034	-634	-13.6%
2010	3,607	-427	-10.6%
2020	2,768	-839	-23.3%

Source: US Census Data 1970 – 2020.

The decline in population reflects the increasing number of residential properties that are used as second homes. These declines do not reflect any lessening of Cape May's viability. To the contrary, real estate in Cape May remains desirable and vacancy rates are low. Few new homes are being built due to the unavailability of vacant land. However, the rehabilitation of existing residential dwellings remains strong.

Table II
Population in Cape May County Municipalities

Municipality	2020	2010	2000	1990	2010 to 2020 % Change
Avalon Borough	1,243	1,334	2,143	1,809	-6.8%
Cape May City	2,768	3,607	4,034	4,668	-23.3%
Cape May Point Borough	305	291	241	248	+4.8%
Dennis Township	6,285	6,467	6,492	5,574	-2.8%
Lower Township	22,057	22,866	22,945	20,820	-3.5%
Middle Township	20,380	18,911	16,405	14,771	+7.8%
North Wildwood City	3,261	4,041	4,935	5,107	-10.4%
Ocean City	11,229	11,701	15,378	15,512	-4.0%
Sea Isle City	2,104	2,114	2,835	2,692	-0.5%
Stone Harbor Borough	796	866	1,128	1,025	-8.1%
Upper Township	12,539	12,373	12,115	10,681	+1.3%
West Cape May Borough	1,010	1,024	1,095	1,026	-1.4%
West Wildwood Borough	540	603	448	453	-10.4%
Wildwood City	5,157	5,325	5,436	4,484	-3.2%
Wildwood Crest Borough	3,101	3,270	3,980	3,631	-5.2%
Woodbine	2,264	2,472	2,716	2,678	-13.9%
Cape May County Total	**95,263**	**97,265**	**102,326**	**95,089**	**-2.1%**

Sources: 2000 Census Data, 2010 Census Data, 2020 Census data

Density:

Density is a measure of the distribution of population over a given area. Cape May's relatively small land area, intensity of buildings, and compactness of development have contributed to Cape May's status as the 6th densest community in Cape May County behind Wildwood, Wildwood Crest, North Wildwood, West Wildwood and Ocean City. Even with the decrease in population in the City since 1990, Cape May has remained in the middle of the densest resort communities in the county. Cape May's middling density is also a product of unsuitable environmentally constrained undeveloped tracts along its waterways, East Cape May and the preserved open space in its existing parks.

Despite Cape May's median density, density itself is not necessarily a measure of quality of life. Scarcity of land resources and high real estate values has led to development at greater densities in coastal communities across New Jersey. The densities of coastal communities in Cape May County are several factors larger than the density of the county aggregate. This is due to the relatively low densities of mainland Cape May County communities as a whole as well as the preservation of large inland tracts of land from development, such as the Cape May County Airport and Belleplain Wildlife Refuge, Cape May National Wildlife Refuge, Beaver Swamp Fish & Wildlife Refuge. Table III displays density figures for municipalities in Cape May County:

Table III
Density of Cape May County - 2000 to 2020

	Land Area	Total Population			Persons per Square Mile		
	(square miles)	2000	2010	2020	2000	2010	2020
New Jersey	7,416.9	8,414,350	8,791,894	9,288,994	1,134.5	1,185.4	1,252
Cape May County	256.5	102,326	97,265	95,263	398.9	379.2	371.4
"Resort Communities"							
Avalon	4.6	2,143	1,334	1,443	465.9	290.0	313.7
Cape May City	**2.3**	**4,034**	**3,607**	**2,768**	**1,753.9**	**1,568.3**	**1,203.5**
Cape May Point	0.4	241	291	305	602.5	727.5	762.5
North Wildwood	1.7	4,935	4,041	3,261	2,902.9	2,377.1	1,918.2
Ocean City	7	15,378	11,701	11,229	2,196.9	1,671.6	1,604.1
Sea Isle City	2.3	2,835	2,114	2,104	1,232.6	919.1	914.8
Stone Harbor	1.6	1,128	866	796	705.0	541.3	497.5
West Cape May	1.2	1,095	1,024	1,010	912.5	853.3	841.7
West Wildwood	0.3	448	603	540	1,493.3	2,010.0	1,800
Wildwood	1.3	5,436	5,325	5,157	4,181.5	4,096.2	3,966.9
Wildwood Crest	1.1	3,980	3,270	3,101	3,618.2	2,972.7	2,819.1
"Mainland Communities"							
Dennis Township	62.1	6,492	6,467	6,285	104.5	104.1	101.2
Lower Township	27.4	22,945	22,866	22,057	837.4	834.5	805.0
Middle Township	70.4	16,405	18,911	20,380	233.0	268.6	289.5
Upper Township	65	12,115	12,373	12,539	186.4	190.4	192.9
Woodbine	7.8	2,716	2,472	2,264	348.2	316.9	290.3
"Resort Communities"	23.8	41,653	34,176	31,714	1,750.1	1,436.0	1,332.5
"Mainland Communities"	232.7	60,673	63,089	63,525	260.7	271.1	273.0

Source: 2000, 2010, 2020 US Census

In terms of distribution of population across the City's land area, the portions of the City bound by Lafayette Street, Texas Avenue, Pittsburgh Avenue and New Jersey Avenue are the densest and tend to be occupied on a more year-round basis, according to the 2020 Census. The residential blocks nearest the City's ocean and harbor shoreline are inhabited on a more seasonal basis.

It has been observed that a number of the new seasonal homeowners are purchasing homes in anticipation of future use as a retirement home. Once a proportion of current seasonal homeowners do retire in Cape May, they will be listed as permanent residents. This helps lessen the trends of declining population and increased seasonal homeownership that were found in the last census. It should be noted that the median age of Cape May City residents is 54.4, as compared with the County population median age of 52.7 according to the 2023 American Community Survey 5-Year Estimates.

Future Population Projections:

Future population projections through 2040 were available from the South Jersey Transportation Planning Organization "Regional Transportation Plan 2040" July 2012 and are illustrated in Table IV. This plan notes that Cape May County had one of the lowest growth rates in the country in the 2000 – 2010 decade with an actual decline from 102,326 to 97,265. Using local input and past trends, this Plan used Moody's forecast with the expectation that the current decline would be reversed but growth would be minimal. In its May 2011 Ocean City Metro Report (Cape May County is designated as the Ocean City Micropolitan Statistical Area), Moody's Analytics stated that: *Location amid densely populated urban areas will serve as a long-term driver for tourism, but leisure/hospitality will muster a pace of growth that is below the national average. OCE will benefit from an influx of retirees, supporting growth in healthcare. However, low industrial diversity and high relative business costs will restrict growth. OCE will be a below-average performer over the long-run.*

Table IV
Cape May County Population Projections 1990-2040

Municipality	1990	2000	%	2010	2020	%	2030	2040	%
Avalon Borough	1,809	2,143	1.85	1,334	1,208	-0.94	1,220	1,233	0.10
Cape May City	**4,668**	**4,034**	**-1.36**	**3,607**	**3,512**	**-0.26**	**3,547**	**3,584**	**0.10**
Cape May Point	248	241	-0.28	291	322	1.05	347	351	0.46
Dennis Township	5,574	6,492	1.65	6,467	6,461	-0.01	6,525	6,594	0.10
Lower Township	20,820	22,945	1.02	22,866	22,846	-0.01	23,075	23,317	0.10
Middle Township	14,771	16,405	1.11	18,911	21,872	1.57	23,175	23,419	0.35
North Wildwood City	5,017	4,935	-0.16	4,041	3,858	-0.45	3,897	3,937	0.10
Ocean City	15,512	15,378	-0.09	11,701	11,002	-0.60	11,112	11,228	0.10
Sea Isle City	2,692	2,835	0.53	2,114	1,980	-0.64	1,999	2,020	0.10
Stone Harbor	1,025	1,128	1.00	866	816	-0.58	824	833	0.10
Upper Township	10,681	12,115	1.34	12,373	13,237	0.70	13,589	13,732	0.19
West Cape May	10,126	1,095	0.67	1,024	1,007	-0.16	1,017	1,028	0.10
West Wildwood	453	448	-0.11	603	709	1.75	765	773	0.46
Wildwood City	4,484	5,436	2.12	5,325	5,298	-0.05	5,351	5,407	0.10
Wildwood Crest	3,631	3,980	0.96	3,270	3,124	-0.45	3,155	3,189	0.10
Woodbine	2,678	2,716	0.14	2,472	2,416	-0.22	2,441	2,466	0.10
Cape May County	**95,809**	**102,326**	**0.76**	**97,265**	**99,928**	**0.27**	**102,012**	**103,083**	**0.16**

Source: South Jersey Transportation Planning Organization "Regional Transportation Plan 2040" July 2012

These long-range projections factored in an assumption that the current decline would be reversed but growth would be minimal. Based on most recent Census data, it appears the current decline in the County has slowed but has not reversed itself. Cape May City's decline has actually increased. The SJTO projection of population trend reversal appears premature, and it is unclear if ever or when the reversal will occur. Whether this assumption will prove true can be argued and ultimately the future trends will be dictated by current and future demographic and economic factors.

Summer Population Estimate:

It is widely known that Cape May County as well as the City of Cape May population greatly increases during the summer. Cape May County has provided estimates of summer population in 2016, which was the most recent comprehensive data (Table V) available. It has been estimated that Cape May City's summer population swells to 46,324 persons. This is 13.2 times the City's population estimate of 3,500 for 2016.

Table V
Cape May County Summer Population Estimate - 2016

Type	Cape May City	Cape May County
Dwelling Units, 2015*	4,246	99,382
Dwelling Units x 5 Residents/DU	21,230	496,910
Hotel/Motel Units	3,255	18,733
Hotel/Motel Units x 2.5 residents/unit	8,138	46,876
Campsites	-	14,724
Campsites x 3.75 Campers/Site	-	55,215
Group Quarters	4000	14,091
Marina Slips	228	4,660
Marina Slips x 2 persons/slip	456	9,320
Day Trippers	12,500	145,000
Total Population	**46,324**	**767,412**

**Dwelling unit numbers from 2016 NJDCA building permits and 2015 ACS*
***Camp Site Numbers from 2016 County Health Dept.*
****Marina counts from 2010 "Boaters Guide to Cape May County"*
*****Day-Trippers: Annual figure from Longwoods International 2005 Survey*

The 2024 estimates provided by the County Tourism Department (https://capemaycountynj.gov/Tourism) indicate that the County's population swells to an estimated 820,000 during the summer. The 2024 Cape May County Tourism Report indicated that Cape May County's visiting tourists increased by 1.8% in 2023 to 11.6 million people compared to 11.4 million in 2022. Tourism spending increased by 4.1% in 2023 to $7.7 billion compared to $7.4 billion in 2022. There are approximately 30 million people who are a tank of gas away or in a 300-mile radius of Cape May County.

Demographic Analysis

Age of Population:

The Census breaks the population down by age cohorts. Table VI: 2023 Age Cohorts shows the break-down for the City of Cape May and Cape May County. Generally, in comparison to the County as a whole, Cape May has a slightly less older population. The City population age 65+ is 22.2% of the total. The County population 65+ is 23.0%. In addition, children under the age of 19 make up 18.9% of the County's population as compared with 16.1% of the City's population.

Table VI
2023 Age Cohorts

Age	Population Cape May City	% of Population	Population Cape May County	% of Population
Under 5	33	1.2	4131	4.3
5 to 9	125	4.5	4712	4.9
10 to 14	86	3.1	4817	5.1
15 to 19	203	7.3	4404	4.6
20 to 24	238	8.5	4558	4.8
25 to 34	245	8.8	4732	5.0
35 to 44	51	1.8	4715	5.0
45 to 54	200	7.2	4983	5.2
55 to 59	88	3.2	4409	4.6
60 to 64	13	0.5	4603	4.8
65 to 74	122	4.4	5841	6.1
75 to 84	131	4.7	6827	7.2
85 +	366	13.1	9272	9.7
Total	**2789**	**100**	**95236**	**100**

Source: 2023 ACS 5-Year Estimates

The median age for Cape May County was 52.7 in 2023. There has been a steady increase from 48.4 in 2016, 46.4 years in 2010 and 42.3 years in 2000. The median age for the City of Cape May in 2023 is 54.4. The median age has declined from 50.2 years in 2010 to 48.8 years in 2016 to an increase of 54.4 in 2023.

Families and Household Characteristics:

Non-family households make up 44.9% of the households in Cape May City. This is lower than the County rate of 49.8%. The average household size in Cape May City is 2.51 persons/dwelling unit (|*2023 American Community Survey 5-Year Estimates*), while the County average is 2.33, making the average household in Cape May City slightly larger than that of the County as indicated in Table VII

Table VII
Total Households by Type of Households
in Cape May City, Cape May County, New Jersey

Type	Cape May City
Married-couple family household	44.9%
Male householder, no spouse present, family household	21.1%
Female householder, no spouse present, family household	30.9%

Source: *2023 American Community Survey 5-Year Estimates*

Education:

Within Cape May City's adult population (25 years old +), 96.7% have received a high school diploma and 50.0% received a bachelor's degree or higher making the City slightly better educated than the rest of Cape May County. When compared to the County, 96.1% of the adult population has received a high school diploma and 41.2% of the adult population has received a bachelor's degree or higher as shown in Table VIII:

Table VIII
Educational Attainment
in Cape May City, Cape May County, New Jersey

Type	Cape May City
High school or equivalent degree	17.4%
Some college, no degree	19.6%
Associate's degree	9.7%
Bachelor's degree	29.7%
Graduate or professional degree	20.3%

Source: *2023 American Community Survey 5-Year Estimates*

Housing

Housing Units:

Table IX depicts the number of new housing units constructed between 2000 and 2020 for the City, County and State. The City's rate of increase is far below the State and County's rates.

Table IX
Cape May City, Cape May County and New Jersey
Housing Units: 2000, 2010 & 2020

Jurisdiction	Housing Units 2000	Housing Units 2010	Housing Units 2020	Increase	% Increase from 2010-2020
Cape May City	4,064	4,155	4157	2	0.05%
Cape May County	91,047	98,309	99,606	1,297	1.32%
New Jersey	3,310,275	3,553,562	3,761,229	207,667	5.84%

Source: 2000, 2010, 2020 Census Data

Residential Construction:

The following table indicates that the number of certificates of occupancy for new residential units that have been issued from 2000 through 2023 is 278. The rate of new housing growth in the City has slowed over several eight-year periods (2008-2016) with 84 units as compared to the most recent period (2017-2023) with 59 units. This is most likely due to the lack of available vacant land as the City is being "built out."

Table X
Cape May City
Certificates of Occupancy (C.O.) for Residential Construction: 2000-2023

YEAR	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
#C.O.s	15	16	19	35	16	22	15	9	12	11	4	7	10	8	7	13	12	
YEAR	2017	2018	2019	2020	2021	2022	2023											
#C.O.s	13	3	3	2	19	5	2											278

Source: New Jersey Department of Community Affairs, Division of Codes & Standards

Housing Tenure:

Cape May has increased its 2020 housing units to 4,157 according to the 2020 Census. This represents a 0.05% increase over the 4,155 housing units identified in the 2010 Census. Of these units 1,382, or 33.2%, are occupied units, 2,775 housing units (66.9%) are vacant/for seasonal use. Based on the 2010 statistics, which showed 1,457, or 35.1%, were occupied units, 2,320 housing units (55.8%) were vacant/for seasonal use. This data reflects a growing trend of less occupied and more vacant/seasonal use units and confirms the continuing trend of losing full time residential units to second homes and rental units.

The age of housing stock can be used as a gauge of the overall condition of housing in the community. As of 2023, approximately 70.9% of the City's current housing stock was constructed prior to 1980, with 29.5% constructed prior to 1940. The City therefore has what can be considered an older housing stock, reflective of the historic structures within the city.

Table XI
Housing Tenure: 2000-2020

Cape May City	2000 Units	2000 % of Total	2010 Units	2010 % of Total	2020 Units	2020% of Total
Total Housing Units	4,064	100%	4,155	100%	4,157	100%
Occupied Housing Units						
-Owner Occupied	1,034	56.8%	791	54.3%	*	16.8%
-Renter Occupied	787	43.2%	666	45.7%	*	20.1%
-Total	1,821	100%	1,457	100%	1,382	100%
Vacant Housing Units	2,243	100%	2,698	100%	2775	100%
Seasonal, Recreational Use	2,089	93.1%	2,320	86%	*	*
Rental Vacancy Rate	85	3.8%	283	10.5%	*	*

Source: 2020 Census Data 2010 Census Data, 2000 Census Data
** Data unavailable*

Housing Financial Characteristics:

Cape May's Estimate for Median Gross Rent in Cape May city, Cape May County, New Jersey. $1,013 (plus or minus $535). This estimate is less than that of Cape May County's rate of $1,440 (± $229) as indicated in the 2023 American Community Survey 5-Year Estimates.

Homeownership Rate:

Cape May's Estimate for Homeownership Rate in Cape May City is 63.0% (plus or minus 7.8%) which is less than the Estimate for Homeownership Rate in Cape May County, New Jersey indicated at 82.9% (plus or minus 2.9%) as indicated in the 2023 American Community Survey 5-Year Estimates.

Housing Value:

Cape May's housing stock is relatively expensive with 98.3% of the homes having a value more than $300,000. Less than 1.6% is less than $300,000. The data is provided in Table XII below:

Table XII
Housing Value
in Cape May City, Cape May County, New Jersey

Type	Cape May City
Less than $50,000	0.9%
$50,000 to $99,999	0.0%
$100,000 to $149,999	0.0%
$150,000 to $199,999	0.0%
$200,000 to $299,999	0.7%
$300,000 to $499,999	23.4%
$500,000 to $999,999	47.9%
$1,000,000 or more	27.0%

Source: *2023 American Community Survey 5-Year Estimates*

The median home values have increased in Cape May from $700,000 in 2010 to $879,600 in 2023. The value is higher than both the Cape May County and State median values as indicated in Table XIII:

Table XIII
Cape May City, Cape May County and New Jersey
Median Home Values: 2010 & 2023

Median Home Value	2010	2023	Percent Change
Cape May City	$700,000	$879,600	25.7%
Cape May County	$337,300	$509,200	50.9%
New Jersey	$357,000	$474,700	32.97%

Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates, 2010 Census Data

As noted in Table XIV, the majority of owner-occupied housing units with a mortgage are valued at more than $300,000:

Table XIV
Cape May City
Home Value of Specified Owner-Occupied Units: 2023

Value of Specified Owner Occupied Units	Number of Units	Percent of Total
Less than $50,000	0	0.0
$50,000- $99,999	0	0.0
$100,000- $149,999	6	1.4
$150,000- $199,999	44	10.5
$200,000- $299,999	75	17.9
$300,000- $499,999	163	38.9
$500,000- $999,999	131	31.3
Over $1,000,000	0	0.0
Median (dollars)	$879,600	

Source: US Census Bureau 2023 American Community Survey 5-Year Estimates

In 2010, the median value of the owner-occupied units in Cape May City was $700,000. The median home value has increased to an estimated $879,600 in 2023. Cape May City's average median home value is greater than that of Cape May County as well as New Jersey.

Gross Rents:

As noted in Table XV below, the majority of the gross rents charged were less than $1,500 per month. Of the 507 rental units reported in the 2023 American Community Survey, 100% of the units were rented at less than $1,500.

Table XV
Cape May City
Gross Rent of Specified Renter Occupied Units: 2023

Rent Amount	Units
Total:	507
With cash rent:	363
Less than $100	8
$100 to $149	0
$150 to $199	0
$200 to $249	0
$250 to $299	3
$300 to $349	0
$350 to $399	23
$400 to $449	30
$450 to $499	14
$500 to $549	26
$550 to $599	30
$600 to $649	8
$650 to $699	0
$700 to $749	6
$750 to $799	0
$800 to $899	31
$900 to $999	0
$1,000 to $1,249	47
$1,250 to $1,499	13
$1,500 to $1,999	124
$2,000 to $2,499	0
$2,500 to $2,999	0
$3,000 to $3,499	0
$3,500 or more	0
No cash rent	144

Source: US Census Bureau 2023 American Community Survey 5-Year Estimates

The median gross rent in Cape May City was $1,013.00 in 2023 up from $837.00 in 2016 as indicated in Table XVI:

Table XVI
Cape May City, Cape May County and New Jersey
Median Rents: 2016 & 2023

Median Rent	2016	2023	% Change
Cape May City	$837.00	$1,013	21%
Cape May County	$1,045.00	$1,440	37.8%
New Jersey	$1,213.00	$1,667	37.4%

Source: US Census Bureau, 2012-2016 & 2023 American Community Survey 5-Year Estimates

Housing Occupancy:

The census data reflects residency on Census Day (April 1st) and the owner's census data has been recorded at the location of the primary residence. In the 2000 census, 51.4 % of Cape May's homes were designated for seasonal use. This was an increase of 968 seasonal homes since 1990, when seasonal homes accounted for 27.7% of the housing stock. The 2010 data also reflected this continued trend. Total 2010 housing was 4,155 units with 2,320 units or 55.8% indicated as vacant or seasonal. The most recent 2023 American Community Survey 5-Year Estimates data indicated total housing was 4,157 units with 1,382 of the units occupied and 2,775 housing units or 66.7% indicated as vacant or seasonal showing that this trend has continued as shown below:

Table XVII
Cape May County Total & Occupied Housing Units 2000 & 2010

Municipality	Total Units			Occupied Units			% Occupied	
	2010	2020	% Change	2010	2020	% Change	2010	2020
Cape May City	4,155	4,157	0.05	1,457	1,382	-5.15	35%	33.3%
Cape May County	**98,309**	**99,606**	**1.31**	**40,812**	**41,012**	**0.49**	**41.5%**	**41.2%**

Source: Census 2010, 2020, 2023 5 Year Estimates

The percentage of occupied units decreased from 2010 to 2020. The 2020 Census data indicates that 1,382 housing units (33.3%) in the City were occupied, and 2,755 units (66.7%) were vacant. The City has a high vacancy rate due to seasonal rental use and permanent occupancy being established at primary residences outside Cape May.

Housing Physical Characteristics:

Cape May's most recent physical housing characteristic breakdown for occupied housing units is as indicated in Table XVIII:

Table XVIII
Bedrooms in Occupied Housing Units
in Cape May City, Cape May County, New Jersey

Type	Cape May City
No bedroom	6.4%
One bedroom	11.9%
2 or 3 bedrooms	61.6%
4 or more bedrooms	20.2%

Source: *2023 American Community Survey 5-Year Estimates*

Physical Character of the City Housing Stock:

Cape May has an aging housing stock, mainly due to its preservation of historic structures. Table XIX provides an estimate of the inventory of the age of the occupied housing stock in Cape May City:

Table XIX
Cape May City
Inventory of Housing Age: 2023

Year(s) Constructed	Occupied Housing Units	% of Total
2020 or later	10	0.7
2010 to 2019	18	1.3
2000 to 2009	55	4.0
1980 to 1999	172	12.6
1960 to 1979	613	44.8
1940 to 1959	208	15.2
1939 or earlier	293	21.4
Total	**1,369**	**100.0**

Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates

Housing Tenure:

The average household size in Cape May is 1.78 persons per owner-occupied household and 2.09 for renter-occupied unit, compared with the 2010 average of 1.95 persons per household respectively. This follows a national trend to smaller household size.

Table XX
Cape May City
Housing Tenure: 2023

Housing Tenure	Units
Occupied housing units	1369
Owner-occupied	862
Renter-occupied	507
Average household size of owner-occupied unit	1.78
Average household size of renter-occupied unit	2.09

Types of Occupied Dwelling Units:

Single family detached homes remain the dominant housing structure in the City, representing 42.4% of total occupied housing units. Attached single family units represent 22.8% of the total. Types of occupied dwelling units are depicted in Table XXI:

Table XXI
Cape May City
Types of Occupied Dwelling Units: 2023

Type of Unit	Number of Units	Percent of Total
1- Unit; detached	581	42.4%
1- Unit; attached	313	22.8%
2 Units	121	8.8%
3 to 4 Units	153	11.2%
5 to 9 Units	41	3.0%
10 or more Units	160	11.6%
Mobile Homes	0	0%
Boat, RV, Van, etc.	0	0%
Total	**1,369**	**100%**

Source: US Census Bureau 2023 American Community Survey 5-Year Estimates

Overcrowding:

Overcrowding of units is not an issue in Cape May. Table XXII provides Census data regarding the condition of housing and whether units are overcrowded:

Table XXII
Cape May City
Condition of Housing: 2023

Characteristic	Number of Units
Overcrowded (> 1 person per room)	0
Total Units lacking complete plumbing	0
Total Units lacking complete kitchen	0

Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates

Employment & Labor

Analysis of Existing Employment:

The 2023 American Community Survey data indicates that the civilian labor force (16 years and older) for Cape May City and Cape May County in 2016 were 1,138 and 46,959 respectfully. The Cape May City labor force represents 2.42% of the County civilian labor force. In 2023, the percentage of the persons age 16 and over in the civilian labor force in Cape May City was 43.8%. This average is lower than the County average of 55.6%. The City had a lower unemployment rate than the County, rates were 1.1% and 2.7% respectfully.

The Census data distribution of occupational positions in Cape May City generally reflects that of Cape May County and the State:

Table XXIII
Cape May City and Cape May County
Civilian Labor Force Characteristics: 2023

	Cape May City		Cape May County	
	Number of Persons	Percent of Total	Number of Persons	Percent of Total
Labor Force	1,138	45.0%	46,959	58.4%
Employed	1,109	43.8%	44,748	55.6%
Unemployed	29	1.1%	2,211	2.7%

Source: US Census, 2023 American Community Survey 5-Year Estimates

Table XXIV
Cape May City
Occupation Distribution: 2023

Occupation	Cape May City
Arts, entertainment, and recreation, and accommodation and food services	23.0%
Educational services, and health care and social assistance	22.1%
Public administration	12.7%
Retail trade	11.3%
Construction	9.9%
Finance and insurance, and real estate and rental and leasing	8.7%
Professional, scientific, and management, and administrative and waste management services	4.2%
Other services, except public administration	3.1%
Manufacturing	1.7%
Agriculture, forestry, fishing and hunting, and mining	1.4%

Source: US Census, 2023 American Community Survey 5-Year Estimates

Income & Poverty

In 2023, the median income in Cape May City was $57,230 which is far less than the state median income of $99,781. Approximately 7.5% of the families in Cape May City were considered to be below the poverty line in 2023 which is less than the estimate for all of New Jersey at 9.7%. The median income by types of families in Cape May is $92,784 for families, $92,557 for married couple families and $35,620 for Nonfamily households based on the |2023 American Community Survey 5-Year Estimates.

Units Affordable to Low- and Moderate-Income Households:

Cape May City is in COAH's Region 6, which encompasses Atlantic, Cape May, Cumberland and Salem counties. The median household income in Cape May City in 2023 was $57,230.

Table XXV
Council on Affordable Housing
2024 Regional Income Limits (Region 6 Cape May County)

	1 Person	1.5 Person	2 Person	3 Person	4 Person	4.5 Person	5 Person	6 Person	7 Person	8 Person
Median	$68,852	$73,770	$78,688	$88,524	$98,360	$102,294	$106,228	$114,097	$121,966	$129,835
Moderate	$55,081	$59,016	$62,950	$70,819	$78,688	$81,835	$84,983	$91,278	$97,573	$103,868
Low	$34,426	$36,885	$39,344	$44,262	$49,180	$51,147	$53,114	$57,049	$60,983	$64,917
Very Low	$20,655	$22,131	$23,606	$26,557	$29,508	$30,688	$31,868	$34,229	$36,590	$38,950

Source: Affordable Housing Professionals of NJ

Based on the qualifying formula in N.J.A.C. 5:80-26, the monthly cost of shelter, which includes mortgage (principal and interest), taxes, insurance and homeowners or condominium association fees, may not exceed twenty-eight percent (28%) of gross monthly household income based on a five percent (5%) down payment. In addition, moderate-income sales units must be available for at least three different prices and low-income sales units available for at least two different prices. The maximum sales prices must now be affordable to households earning no more than seventy-percent (70%) of median income. The sales prices must average fifty-five percent (55%) of median income.

Under UHAC regulations, rents including utilities may not exceed thirty percent (30%) of gross monthly income. The average rent must now be affordable to households earning fifty-two percent (52%) of median income. The maximum rents must be affordable to households earning no more than sixty-percent (60%) of median income. In averaging fifty-two percent (52%), one rent may be established for a low-income unit and one rent for a moderate-income unit for each bedroom distribution. The utility allowance must be consistent with the utility allowance approved by HUD and utilized in New Jersey. In addition thirteen percent (13%) of all restricted rental units must be affordable to households earning no more than thirty percent (30%) of median income.

Based upon the average household size of 1.78 (rounded up to 2) in Cape May City in 2023 and the regional limits, the median income in Region 6 for Cape May City in 2024 is $78,688. At a minimum, 16 owner occupied units and 239 renter occupied units could be considered affordable to two person very low, low and moderate income households as indicated in Table XXV. Of the 16 owner occupied units, 0 units could be considered affordable to two person low income and some moderate income and 16 units could be considered affordable to a two person moderate income. Of the 239 renter occupied units, 78 units could be considered affordable to two person very low income and low income, 101 units could be considered affordable to a two-person low income and moderate income and 60 units could be considered affordable to a two person moderate income. Based upon these numbers approximately 6.54% of the 3,898 units in the City in 2023 are potentially affordable. Of these, approximately 179 units representing

approximately 4.59% could be affordable to very low- and low-income households with the remaining 60 units representing an additional approximately 1.53% could be affordable to low income and moderate income households. Although these figures are estimates and assumptions regarding household size have been made, it appears that the City has significant numbers of affordable units, some of which are naturally affordable, and some of which can be counted as affordable housing credits.

Table XXVI
Cape May City
Estimate of 2023 Housing Units Affordable to Low- & Moderate-Income Households
Information for Median Income, Mortgage and Rental Information

Income Level	**Annual Income**	
Median Household Income	$78,688	
Moderate Income	$37,770 - $62,950	
Low Income	$23,606 - $39,344	
Very Low Income	<$23,606	
Income Level	**Affordable Monthly Rent**	**Affordable Monthly Mortgage**
Moderate Income	$944.25 - $1,573.75	$881.30 - $1,468.83
Low Income	$590.15 - $983.60	$550.81 - $684.69
Very Low Income	<$590.15	<$550.81
Mortgage Status and Selected Owner Costs	**Number of Units**	**Affordability**
Owner Occupied Units with a Mortgage	**419**	
Less than $500.00	0	
$500.00-$999.00	0	Some Low Income & Some Moderate Income
$1,000.00-$1,499.00	16	Some Moderate Income
$1,500.00-$1,999.00	91	Not Affordable
$2,000.00-$2,499.00	98	Not Affordable
$2,500.00-$2,999.00	94	Not Affordable
$3,000.00 or more	120	Not Affordable
Not Mortgaged	433	
Renter Occupied Housing Units	**363**	**Affordability**
Less than $500.00	78	Some Very Low Income
$500.00-$999.00	101	Some Very Low Income & Some Low Income
$1,000.00-$1,499.00	60	Some Moderate Income
$1,500.00-$1,999.00	124	Not Affordable
$2,000.00-$2,499.00	0	Not Affordable
$2,500.00-$2,999.00	0	Not Affordable
$3,000.00 or more	0	Not Affordable
No Rent Paid	144	

Source: 2023 American Community Survey 5-Year Estimates

III. Fair Share Plan

Introduction

In 1975, in the case Southern Burlington County NAACP v. Township of Mt. Laurel (Hereinafter "Mt. Laurel I"), the New Jersey Supreme Court ruled that developing municipalities have a constitutional obligation to provide for the construction of low- and moderate-income housing. The court's 1983 Mt. Laurel II decision expanded the obligation in ruling that all municipalities share in this constitutional obligation to provide a realistic means for addressing a fair share of the regional present and prospective need for housing affordable to low- and moderate-income families provided that any portion of the municipality is located in a "growth area" as set forth in the SDGP.

Every municipality in New Jersey has a constitutional obligation to provide a "realistic opportunity" to create its "fair share" of affordable housing. This obligation was established as a result of the Mount Laurel decisions decided by the Supreme Court of New Jersey and the adoption of the Fair Housing Act of 1985. In accordance with the Municipal Land Use Law, a municipality may not adopt a zoning ordinance unless it has adopted a Housing Element. (N.J.S.A. 40:55D-1 et. seq.). A Fair Share Plan addressing how the municipality will provide affordable housing is an essential component of the Housing Element.

As such, through a municipality's zoning and land use regulations, it is to be realistically possible, through the provision of a variety of housing choices, for all categories of people within Housing Region 6 (including Salem, Cumberland, Cape May and Atlantic counties) to live if they so choose in the City of Cape May.

2025 to 2035 Affordable Housing Legislation

As described in more detail above, the FHA was amended when Governor Murphy signed P.L.2024, c.2. into law on March 20, 2024. This required the DCA to perform a calculation of regional need and municipal present and prospective obligations in accordance with the formulas established in the law, which resulted in a report released by the DCA in October of 2024, which described the DCA's fourth round (2025-2035) fair share methodology and calculations of low- and moderate-income housing obligations for New Jersey's 564 municipalities, including Cape May City.

The amended FHA also created an entity called the Program to assist the Court with the determination of the final fair share obligations and the approval of municipal Housing Elements and Fair Share Plans.

In addition, the amended FHA outlines how municipalities may receive "bonus credits" that allow affordable housing units to be credited as 1.5 or 2 units in certain circumstances. This bonus credit system incentivizes age-restricted housing, housing set aside for individuals with

special needs, and other location or purpose-specific housing projects, such as housing near mass transit stations. The law limits bonus credit units to 25% of a municipality's Fourth Round Obligation, which in Cape May City's case would be 25% of the City's RDP, and it establishes related parameters for how much of a municipality's responsibilities must be satisfied through housing available to families with children and rental housing.

Consideration of Appropriate Lands for Affordable Housing

In general, sites that are most appropriate for affordable housing are those that have the necessary infrastructure and are not encumbered by environmental constraints.

Consistent with smart growth principles, the City has chosen to intersperse affordable housing throughout existing residential neighborhoods and in proximity to transportation corridors and walkable and bikeable areas. These areas provide the greatest number of employment opportunities and community services.

The City has analyzed whether inclusionary zoning and the development of affordable housing sites would serve the municipality to address its fair share obligation. As discussed below, the City has determined that a combination of these types of developments would be appropriate to satisfy the City's fair share obligation.

Availability of Existing and Proposed Infrastructure

The City has infrastructure capacity to address its fair share obligation. The majority of the developed portions of the City are served by public water and public sewer. Undeveloped areas are in close proximity to existing infrastructure and located within sewer service areas. Non-sewered areas are located in environmentally sensitive areas where development is not permitted. Additional water and sewer capacities are available for any projected development. Existing infrastructure is depicted in the sewer and water maps indicated below:

Figure 1:
City of Cape May Sewer Collection System

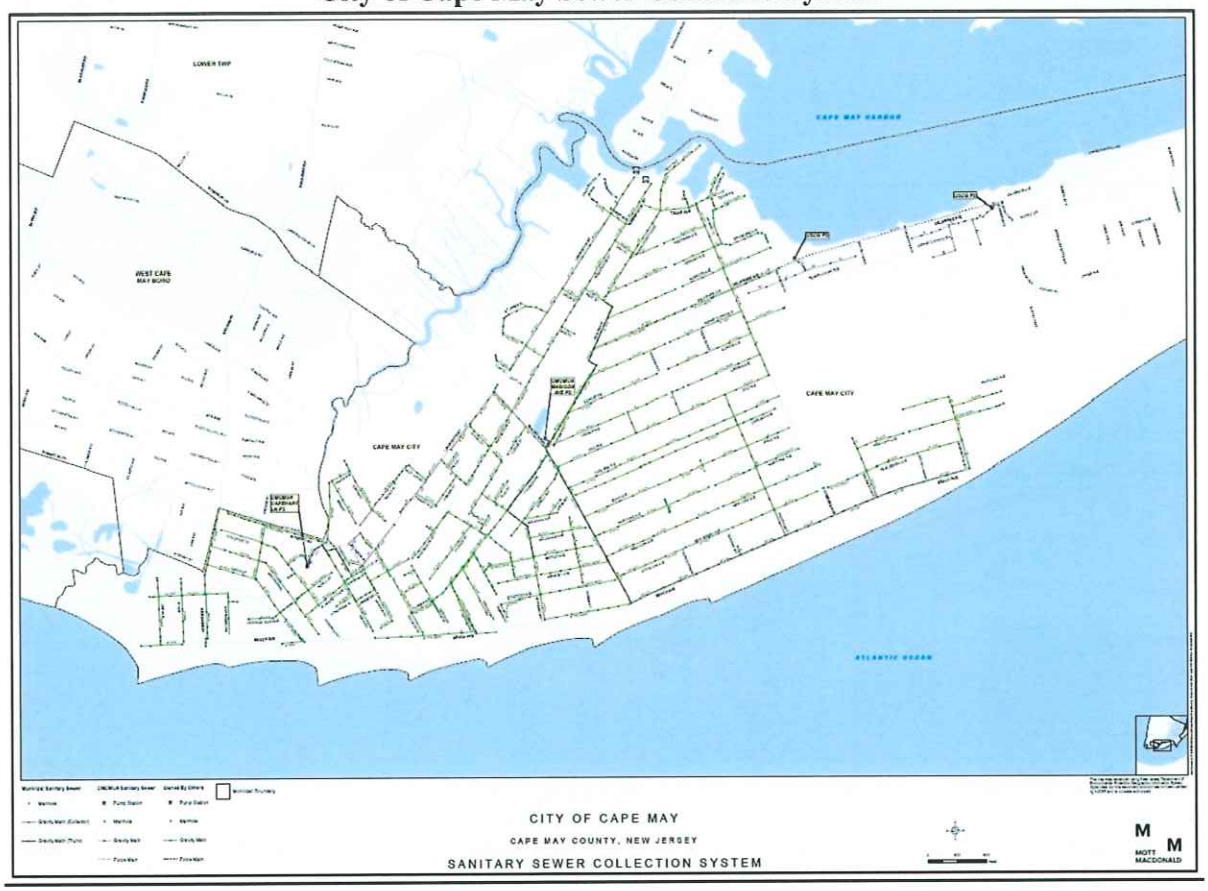
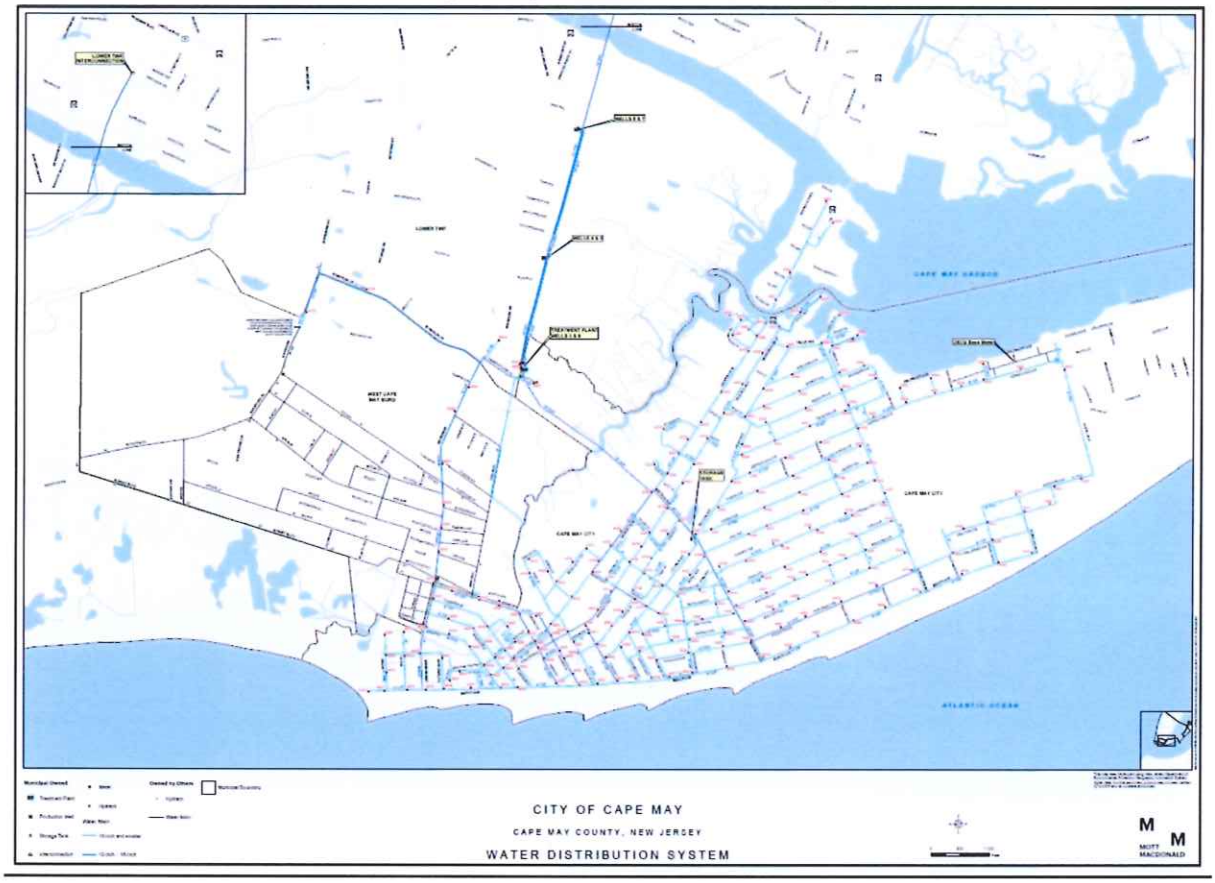


Figure 2:
City of Cape May Water Distribution System



Affordable Housing Obligations

The New Jersey Department of Community Affairs (DCA) released a report on October 18, 2024, that calculated regional needs and municipal fair share obligations for the Fourth Round. The City accepted these numbers in its binding resolution adopted January 22, 2025, and a Declarator Judgement Action was filed with the Program on January 24, 2025, along with the resolution. The City met the January 31, 2025 deadline to file with the Program and the Court. The Court issued an Order on March 27, 2025 finalizing the City's Fourth Round numbers.

Cape May City's Fourth Round Obligations are as follows:

A. Rehabilitation Obligation (Present Need): 46

- The City accepted the DCA Fourth Round Rehabilitation Obligation (Present Need) of 46, which was later approved by an order of the Court.
- 46 existing units will have to be rehabilitated by 2035.

B. Prior Round Obligation (1987-1999): 58

- Cape May City has a Prior Round Obligation of 58 units.

C. Prior Round Realistic Development Potential (RDP): 0

- A Vacant Land Analysis (VLA) was completed in the Prior Round, indicating an RDP of zero (0). This left a Prior Round unmet need of 58.
- The Prior Round RDP was approved by COAH via Substantive Certification, and later by the Court via the entry of a Third Round JOR Order.

D. Third Round Obligation (1999-2025): 212

- Cape May City has a Third Round (1999-2025) Prospective Need Obligation of 212 units, which was part of the Court approved Third Round FSHC Settlement Agreement and Third Round JOR Order.

E. Third Round Realistic Development Potential (RDP): 12

- A vacant land adjustment was completed in the Third Round, which calculated the City's Third Round Realistic Development Potential (RDP) to be 12. This left a Third Round unmet need of 200. The Third Round RDP was approved by the Court via the entry of a Third Round JOR Order.

F. Fourth Round Prospective Need (2025-2035): 48

- The Fourth Round Prospective Need (2025-2035) Number was established at 48.

G. Fourth Round Realistic Development Potential (RDP): 0

- A vacant land adjustment (see Appendix) was completed in the Fourth Round, which calculated the City's Fourth Round Realistic Development Potential (RDP) to be zero (0). This leaves a Fourth Round unmet need of 48.

H. Combined Prior, Third and Fourth Round Unmet Need: 306

Summary:

Cape May City's affordable housing numbers moving forward are as follows:

- **Rehabilitation Obligation: 46**
- **Prior Round Obligation (1987-1999): 58**
- **Prior Round RDP: 0**
- **Prior Round Unmet Need: 58**
- **Third Round Obligation (1999-2025): 212**
- **Third Round RDP: 12Third Round Unmet Need: 200**
- **Fourth Round Prospective Need Number (2025-2035): 48**
- **Fourth Round RDP: 0**
- **Fourth Round Unmet Need: 48**
- **Combined Prior, Third and Fourth Round Unmet Need: 306**

Addressing The Affordable Housing Obligations

Below are the mechanisms the City has put in place to address the affordable housing obligations.

Addressing the Rehabilitation (Present Need) Obligation: 46

The purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by low- and moderate-income households. A substandard housing unit is defined as a unit with health and safety violations that require the repair or replacement of a major system. A major system includes a roof, plumbing, heat, electricity, sanitary plumbing and/or a load bearing structural system. Upon rehabilitation, housing deficiencies are corrected, and the unit is brought up to New Jersey Uniform Construction Code standards.

Forty-Six (46) existing units will have to be rehabilitated in the City by 2035. The City intends to address this obligation by continuing to participate in the Cape May County Rehabilitation Program. The City has also supported the rehabilitation of existing public housing in the City operated by the Cape May Housing Authority in accordance with the terms of its earlier Third Round Substantive Certification from COAH, and it will continue to not take any municipal action during the Fourth Round that would lead to the loss of existing public housing within the City.

Addressing the Prior Round Obligation (1987-1999): 58

The City has a Prior Round Obligation of 58. A Vacant Land Analysis (VLA) was completed in the Prior Round, indicating an RDP of zero (0) and a remaining Prior Round unmet need of 58. The Prior Round RDP was incorporated in the Third Round FSHC Settlement Agreement, which was approved by the Court, and was later made part of the City's Third Round Housing Element and Fair Share Plan, which was approved by the Court via an entry of a Third Round JOR Order. Since the City had a Prior Round RDP of zero (0), there was no RDP to satisfy in the Prior Round.

Addressing the Third Round Obligation (1999-2025): 212

In the Third Round, the City and FSHC entered a Court approved settlement agreement that set the City's Third Round Obligation at 212. This was later incorporated into the City's Third Round Housing Element and Fair Share Plan, which was subsequently approved by the Court via the entry of the Third Round JOR Order. A Vacant Land Adjustment was completed in the Third Round, which calculated the City's Third Round Realistic Development Potential (RDP) to be 12, which left a remaining Third Round unmet need of 200.

Addressing the Third Round RDP of 12

The City's Third Round RDP of 12 was based on a Vacant Land Analysis, which found that no parcels in the City generated an RDP at the time other than approved subdivisions on the Osprey Landing, Pella, and Somers tracts, which were approved prior to the City's affordable housing requirements taking effect and thus were not required to provide affordable units. These developments generated a combined 12-unit Third Round RDP, which left a remaining Third Round unmet need of 200.

The City intends to satisfy its Third Round RDP of 12 as follows:

A. Accessory Apartment Program (6 Accessory Apartment units).

During the Third Round, the City created an Accessory Apartment Program, which is codified at § 59-80 and §59-81 of the City Code. A limit of 10 accessory apartments were permitted by the previous ordinance. The City, by Ordinance #359-2018, amended the code to allow up to 12 accessory apartments and require that of the 12 there will be six low-income units of which two will be deed restricted for very low income households, with funding levels of $20,000 for a moderate-income unit, $25,000 for a low-income unit, and $30,000 for a very low-income unit, with those amounts subject to review at the midpoint review to evaluate whether these amounts have been sufficient to incentivize accessory apartments. The City finalized the form of the updated Ordinance through collaboration with FSHC, the Special Master, and representatives of the City. The city will continue to rely on its Accessory Apartment Program to address six (6) units in Third Round RDP of 12.

To make the Accessory Apartment Program more viable, the City intends to implement the following via an amendment of its existing Accessory Apartment Ordinance:

1. Funding levels will be increased to $25,000 for a moderate-income unit, $40,000 for a low-income unit and $70,000 for a very low-income unit.

2. The City will work with its Administrative Agent to market the Accessory Apartment program in a more vigorous manner.

B. Inclusionary Projects (3 Affordable Family Rental Units).

The affordable units from the following inclusionary projects will help satisfy the City's Third Round RDP:

1. **DiDonato - Cape May Harbor Cove Subdivision (2 affordable family rental units)**: This approved and constructed inclusionary project will provide two (2) affordable family rental units. As a result of a major subdivision, 13 market rate units are located on Block 1172, Lot 4, and the two (2) affordable family rental units are located offsite at

1134A Lafayette Street and 1134B Lafayette Street (Block 1113, Lot 8). One of the units will be a very low-income affordable family rental unit with 2 bedrooms, and the other one will be a low-income family rental unit with 3 bedrooms. The affordable units are currently in the process of being affirmatively marketed.

2. **Yacht Harbor Marine Project (1 affordable family rental unit)**: This is an approved inclusionary project located at 1505 Yacht Avenue (Block 1160, Lot(s) 6, 6.01 & 7). The approval requires one (1) offsite unit to be developed in accordance with the current code affordable requirements on a site to be determined. Although the primary site is already under construction, final certificates of occupancy will not be issued until the off-site affordable unit is constructed.

C. Three (3) Third Round Bonus Credits.

The City is claiming three (3) Third Round bonus credits, two (2) from the approved and constructed Cape May Harbor Cove project and one (1) from the approved Yacht Harbor Marine Project.

Addressing the Fourth Round Obligation (2025-2035): 48

The City's Fourth Round Prospective Need Obligation is 48. As previously discussed, the City has recently completed a Vacant Land Analysis (see Appendix), which determined the City's current Round 4 RDP to be zero (0). Therefore, there is no RDP for the City to address for the Fourth Round, just a Fourth Round unmet need of 48.

Addressing the Combined Prior Round, Third Round and Fourth Round Unmet Need: 306

The Third Round RDP of 12, subtracted from the Prior Round unmet need of 58, the Third Round unmet need of 200 and the Fourth Round unmet need of 48, leaves a combined Prior Round, Third Round and Fourth Round unmet need of 306 (hereinafter "combined unmet need") for the City, which the City intends to address through the following mechanisms:

A. **Cape May Housing Authority Site (Block 1061, Lot(s) 32-36, 37.01 & Block 1080, Lots 2-29)**:

The City and the Cape May Housing Authority were involved in negotiations regarding the possible "gut" rehabilitation of the Cape May Housing Authority's 85 existing units, which if meeting the standards for "gut rehabilitation" and "reconstruction" as defined in N.J.A.C. 5.93-1.3 and N.J.A.C. 5:97-1.4 respectively, would count as new creditworthy affordable units. There were also discussions regarding the construction of additional new affordable and work force housing units on the site. If an agreement is reached during the Fourth Round between the City and the Cape May Housing Authority, creditworthy gut rehabilitation of existing units or newly constructed affordable units will be used by the City to fill any existing gap in its Third Round RDP of 12, with the balance going towards the City's combined unmet need. The City will use Affordable

Housing Trust Fund monies to help fund any agreed upon project, and will also utilize redevelopment to address the redevelopment requirement in amended Section 1 of P.L.1995, c.231 (C.52:27D-310.1) of the FHA, if such a project moves forward with new units.

B. **Accessory Apartment Program**: Any accessory apartment units created via the City's Accessory Apartment Program beyond the six (6) accessory apartments needed to help satisfy the City's Third Round RDP of 12, will be put towards the City's remaining combined unmet need.

C. **Mandatory Set-Aside Ordinance**: During the Third Round, the City updated its existing city-wide inclusionary zoning ordinance at § 59-43 of City Code requiring a mandatory affordable housing set aside for all new residential developments of five (5) units or more and providing a density bonus for such development, so as to remove references to growth share and maintain a requirement for either on-site or off-site provision of the required units of affordable housing with payment-in-lieu provisions only utilized to fulfill fractional unit obligations. The required set-asides were set at fifteen percent (15%) for rental projects and twenty percent (20%) for for-sale projects. The City finalized the form of the Ordinance amendments (Ordinance #359-2018) through collaboration with FSHC, the Special Master, and representatives of the City. The City will amend this ordinance to require that all new residential developments of five (5) or more units deliver a twenty percent (20%) affordable housing set-aside for both rental and for-sale units.

D. **Overlay Zone:** The City's Fourth Round Unmet Need Obligation is 48. As per the Consent Order between the City and FSHC, the City is required to adopt an overlay zone or zones to address its twenty five percent (25%) Fourth Round unmet need requirement of 12 units. To satisfy this Consent Order condition, the City intends to promote affordable housing within the City through the application of an overlay in the C-5 Service Business-Light Industrial District where realistic development opportunities exist. The overlay zone will include 4.67 acres of land suitable for development that could yield up to 81 total units, which would include a twenty percent (20%) affordable housing set aside of 16 affordable units. The proposed bulk and density standards for this overlay zone would be similar to the existing bulk and density standards in the City's R-3 and R-S zones.

Very Low Income Requirement

The City's Affordable Housing Ordinance requires that thirteen percent (13%) of all restricted rental units, excepting those units that were constructed or granted preliminary or final site plan approval prior to July 1, 2008, to be very-low-income units, with half of the very-low-income units being available to families. The City will comply with those requirements by providing two very-low-income accessory apartments as specified herein, and by requiring that very-low-income units constitute thirteen percent (13%) of affordable units developed on any site in the

City via inclusionary zoning and/or overlay zoning requirements. If the Cape May Housing Authority project moves forward, very-low income units will be provided in that project as well.

Affordable Housing Trust Fund

The City of Cape May adopted an affordable housing Development Fee Ordinance ("DFO") in accordance with the FHA and applicable COAH regulations for the purposes of funding affordable housing activities, and continues to collect development fees in accordance with the DFO. Fees collected from the DFO are deposited in the City's Affordable Housing Trust Fund. All trust fund monitoring is up to date with the DCA. Finally, the City adopted a Fourth Round Spending Plan, which was submitted to the Court for review and approval.

Cost Generation

The City of Cape May will provide for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling of pre-application conferences and special monthly public hearings for projects involving affordable housing. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance and Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) The City shall comply with COAH's requirements for unnecessary cost generating requirements under N.J.A.C. 5:93-10.

Monitoring

The City has completed all of its monitoring requirements to date with the DCA for both the City's Affordable Housing Trust Fund and the City's affordable housing units and programs, and will continue to do so on a yearly basis as is required by the FHA.

Affordable Housing Ordinance and Affirmative Marketing

For the Third Round, the City prepared and adopted an Affirmative Marketing plan and an Affordable Housing Ordinance in accordance with COAH's substantive rules, N.J.A.C. 5:93-9, and the UHAC at N.J.A.C. 5:80-26. The City's Affordable Housing Ordinance governs the administration of affordable units in the City as well as regulating the occupancy of such units. The Affordable Housing Ordinance also covers the phasing of affordable units, the very low/low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and sale prices, affirmative marketing, income qualification and the like. The City is in the process of adopting an updated Affordable Housing Ordinance to comply with the amended FHA and the newly amended and adopted UHAC regulations.

The City's current Affirmative Marketing Plan is designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the City. Additionally, the Affirmative Marketing Plan is intended to target those potentially eligible persons who are least likely to apply for affordable

units and who reside in Housing Region #6, consisting of Atlantic, Cape May, Cumberland and Salem counties. The costs of advertising and affirmative marketing of the affordable units (including the contract with the Administrative Agent) shall be the responsibility of the developer, sponsor or owner, unless otherwise determined or agreed to by the City.

The Affirmative Marketing Plan also includes regulations for qualification of income eligibility, prove and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26. The Affirmative Marketing Plan is in the process of being updated to ensure that all newly created affordable units will comply with the thirty-year and forty-year affordability control periods required by the amended FHA and the newly amended UHAC regulations. This plan must be adhered to by all private, non-profit or municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit. The costs of implementing the Affirmative Marketing Plan (i.e., the costs of advertising the availability of affordable units, contract with the Administrative Agent, etc.) are the responsibilities of the developers of the affordable units.

Conclusion

The City will be able to satisfy its Rehabilitation, Prior Round and Third Round and Fourth Round affordable housing obligations with the various methods that have been proposed herein by 2035, which will provide for a realistic opportunity for the production of very low, low and moderate income affordable units within the City.

IV. Appendix

CITY OF CAPE MAY

County of Cape May
State of New Jersey

VACANT LAND INVENTORY & ANALYSIS

Prepared for:
City of Cape May Council
& The Cape May City Planning Board

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APRIL 22, 2025

VACANT LAND INVENTORY & ANALYSIS
CITY OF CAPE MAY, CAPE MAY COUNTY, NJ

MAYOR

Mayor Zachary Mullock

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The original of this document was signed and sealed.

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INTRODUCTION

Cape May City is a small peninsula community located at the southern tip of the Cape May Peninsula in Cape May County. The City of Cape May was originally formed as the borough of Cape Island by an act of the New Jersey Legislature on March 8, 1848, from portions of Lower Township. It was reincorporated as Cape Island City on March 10, 1851, and finally became Cape May City as of March 9, 1869. The City of Cape May contains a total area of 2.743 square miles, which includes 2.404 square miles of land and 0.339 square miles of water. Cape May City currently has a year-round population of approximately 2,700 residents, with a higher seasonal summer population of approximately 50,000. Approximately half the population is 45 or older, and a median family income lower than the state average.

In 1976, the City was officially designated a National Historic Landmark as the Cape May Historic District, making Cape May the only city in the United States wholly designated as such and that designation is intended to ensure the architectural preservation of these buildings.

Located at the southernmost point in New Jersey, Cape May Harbor allows fishing vessels to enter from the Atlantic Ocean, making it the second-largest fishing port on the East Coast. Tourism is a dominant industry for the city, with the economy focusing on shops, restaurants, lodging and tourist attractions including the Washington Street Mall, which is a pedestrian friendly right-of-way with storefronts lining the walk and the beachfront promenade. Ecotourism is also prominent, featuring more than 400 recorded bird species, marine mammal watching trips, fishing trips and more.

The City of Cape May is seeking a vacant land adjustment due to the developed, built-out condition and undeveloped areas with environmental constraints. This Vacant Land Analysis was prepared to document Cape May's lack of available land capacity pursuant to N.J.A.C. 5:93. This inventory includes the Block, Lot, address, total lot acreage and developable uplands acreage area for each property. This information has been taken from current tax information (Provided by Cape May Tax Assessor on January 23, 2025) and NJDEP mapping.

REGULATORY JURISDICTIONS & CONSTRAINTS

The City of Cape May is located within the jurisdictional area of the State regulated Coastal Zone Management Rules "CAFRA Rules" set forth in N.J.A.C. 7-7E. These Rules delineate a number of other Coastal and CAFRA Centers. Coastal Centers were delineated by the NJDEP for the purpose of applying impervious coverage and vegetative coverage standards. Cape May City was designated as a non-mainland coastal town center. This Designated Town (DT) Center as depicted on the State Smart Growth Area Map designation was consistent with a State Plan designation which designates the area for growth which encourages growth and investment as a Designated Center. Cape May City received NJ State Plan Endorsement on October 10, 2012 which expired in 2022. The entire City is now mapped PA5 Environmentally Sensitive on the State Plan Policy Map. PA5 Environmentally Sensitive areas represent the most environmentally sensitive zones, typically including large swaths of undeveloped land, natural preserves, and critical wildlife habitats, making them the least suitable for significant development according to the New Jersey State Plan.

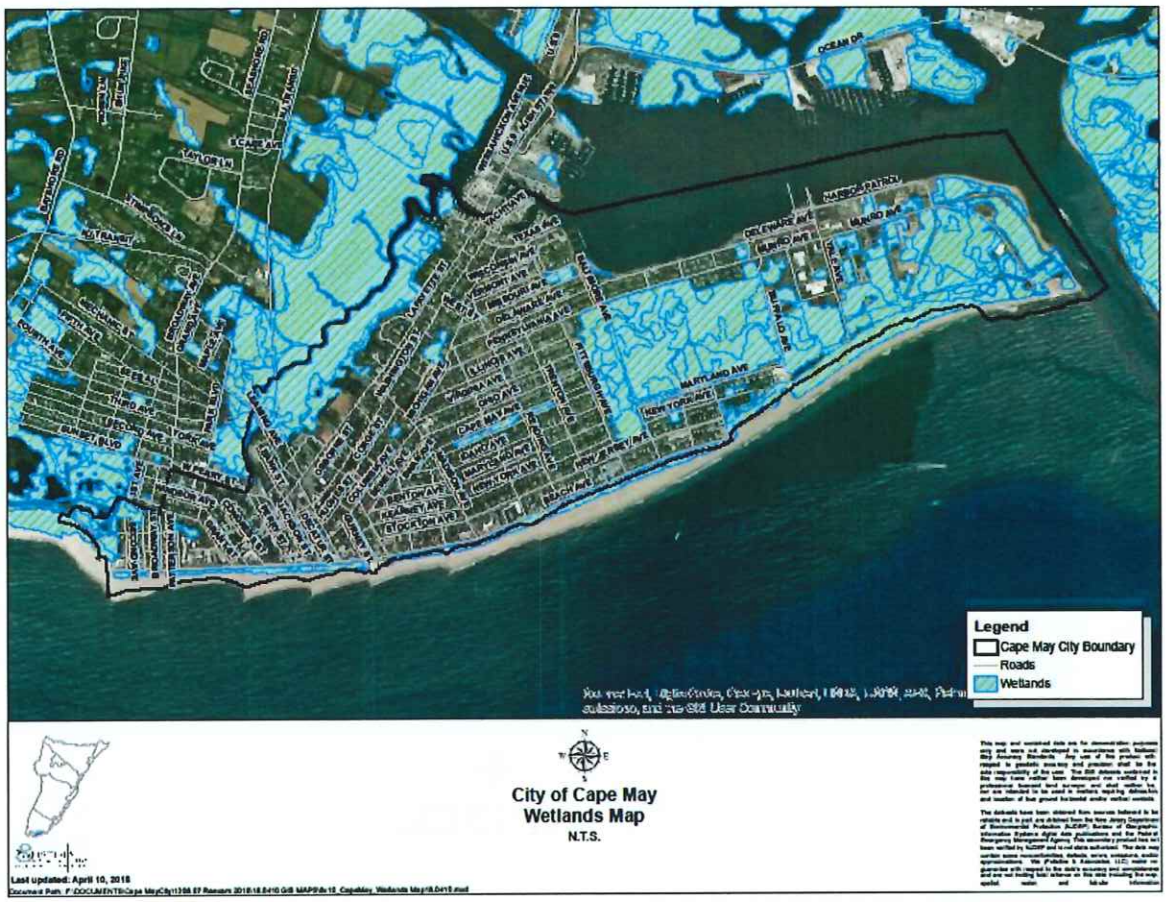
Cape May is separated from the New Jersey mainland by Cape May Harbor and the Cape Canal, which is part of the Intracoastal Waterway. This island is shared by the City of Cape May, the Boroughs of West Cape May and Cape May Point, and a portion of Lower Township. Cape May City shares municipal borders with the Borough of West Cape May and Lower Township. The eastern end of the city is occupied by a U.S. Coast Guard base, which occupies approximately 20% of the land area in the City.

Cape May's regional location is shown on Map 1.



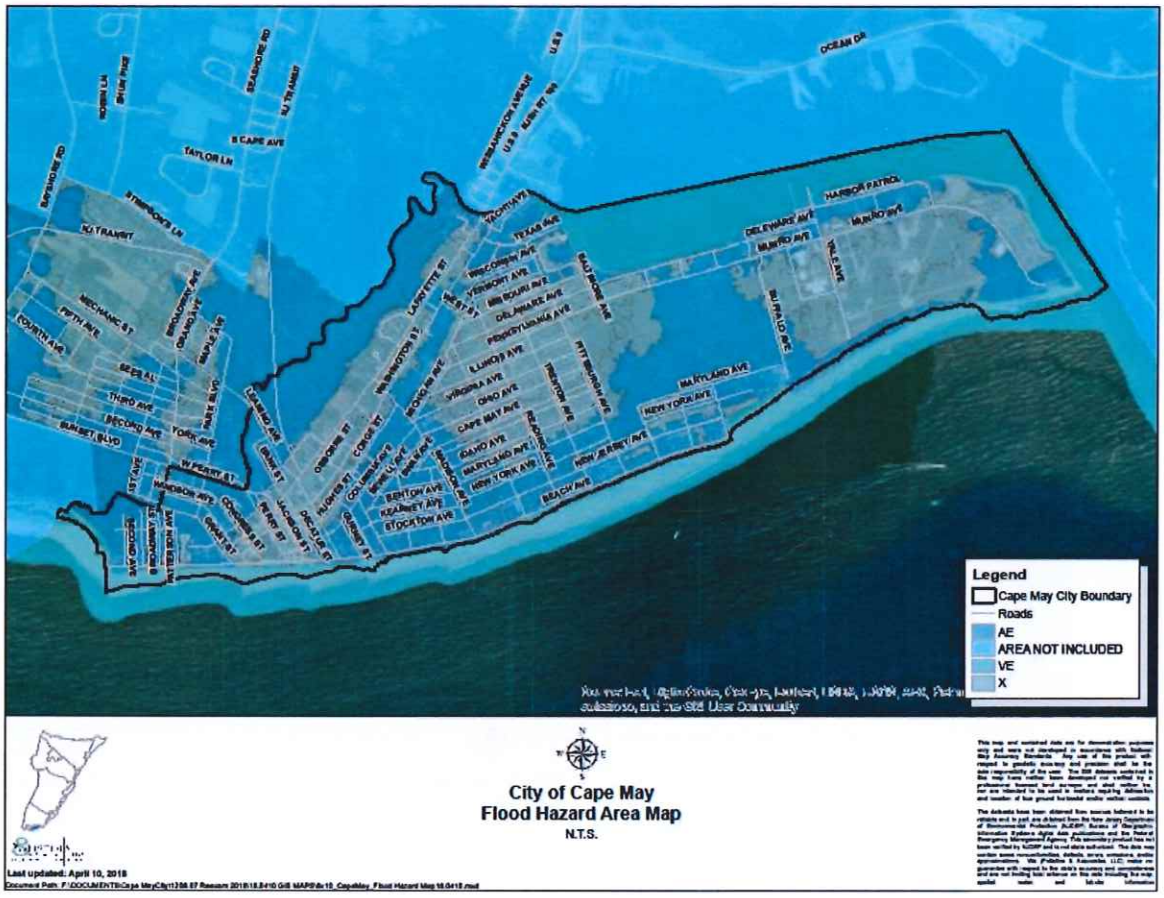
Map 1 – Aerial Map of Cape May, New Jersey

Cape May City's location on the coastal plain in proximity to several water bodies and its relatively low elevation put the City's development in proximity to important sensitive wetland areas. Map 2 shows an aerial photograph of the City and its areas of wetlands:



Map 2: City of Cape May Wetlands Map

Cape May City's location and its relatively low elevation often puts the City's developments within mapped flood hazard areas which can constrain development. Map 3 shows an aerial photograph of the City and its areas of flood hazard areas:



Map 3: Flood Hazard Area Map

The City offers a rare inventory of architectural styles spanning approximately 250 years of development as a summer resort destination which includes a mix of architecture from the eighteenth, nineteenth and twentieth centuries. Preservation efforts combined with the offering of cultural and historical activities and events, have increased visitation and contributed to the economic prosperity of the City of Cape May. The restoration and conversion of many historic homes to Bed and Breakfast inns, guesthouses, restaurants and shops have contributed to this success. The Cape May Historic District is exceptional because of its mix of distinctive architectural building and streetscape character as a whole.

Cape May's architectural heritage was recognized with its designation as a National Historic Landmark District in 1976. A National Historic Landmark designation applies to buildings, sites and districts that meet the Secretary of the Interior's standards for such designation. Cape May is the only city in the Country to have the entire city designated as a National Historic Landmark. It is also listed on both the National and State of New Jersey Registers of Historic Places.

CRITERIA FOR EXCLUSION FROM VACANT LAND INVENTORY

This inventory and analysis has been prepared utilizing the exclusions permitted under N.J.A.C. 5:93 which establishes criteria for sites, or portions thereof, which may be excluded. The following criteria were used to exclude vacant properties from the inventory:

5:93-4.2 Lack of land

(a) Municipalities that request an adjustment due to available land capacity shall submit an existing land use map at an appropriate scale to display the land uses of each parcel within the municipality. Such a map shall display the following land uses: single family, two-to-four family, other multi-family, commercial, industrial, agricultural, parkland, other public uses, semipublic uses and vacant land.

(b) Municipalities that request an adjustment due to available land capacity shall submit an inventory of vacant parcels by lot and block that includes the acreage and owner of each lot.

(c) Municipalities shall exclude from the vacant land inventory:

1. Any land that is owned by a local government entity that, as of January 1, 1997, has adopted, prior to the filing of a petition for substantive certification, a resolution authorizing the execution of an agreement that such land shall be utilized for a public purpose other than housing; and

2. Any vacant contiguous parcels of land in private ownership of a size which would accommodate less than five dwelling units as per the COAH standard in (f) below;

i. In preparing a housing plan, a municipality may designate land in (c)2 above for affordable housing infill purposes, but is not required to do so.

(d) The Council shall review the existing land use map and inventory to determine which sites are most likely to develop for low and moderate income housing. All vacant sites shall initially be presumed to fall into this category. In addition, the Council may determine that other sites, that are devoted to a specific use which involves relatively lowdensity development would create an opportunity for affordable housing if inclusionary zoning was in place. Such sites include, but are not limited to: golf courses not owned by its members; farms in SDRP planning areas one, two and three; driving ranges; nurseries; and nonconforming uses. The Council may request a letter from the owner of sites that are not vacant indicating the site's availability for inclusionary development.

(e) Municipalities may present documentation that the Council shall use to eliminate a site or part of a site from the inventory of sites described in (d) above. Partial elimination of a site shall not necessarily eliminate an entire site as unsuitable. Municipalities may seek to eliminate sites from the inventory described in (d) using the criteria set forth in 1 through 6 below. Municipalities shall submit transparent overlays drawn to the same scale as the existing land use map depicting those sites which the municipality maintains are inappropriate for development.

1. Agricultural lands shall be excluded when the development rights to these lands have been purchased or restricted by covenant.

2. Environmentally sensitive lands shall be excluded as follows:

i. Within the areas of the State regulated by the Pinelands Commission, Division of Coastal Resources of the DEP and the Hackensack Meadowlands Development Commission of DCA, the

Council shall adhere to the policies delineated in The Pinelands Comprehensive Management Plan, N.J.A.C.7:50; the Coastal Permit Program Rules,
N.J.A.C.7:7-1; Coastal Resource and Development Rules, N.J.A.C.7:7E1; and the Zoning Regulations of the Hackensack Meadowlands District, N.J.A.C. 19:4.

ii. In areas of the State not regulated by the Pinelands Commission, the Division of Coastal Resources and the Hackensack Meadowlands Development Commission, municipalities may exclude as potential sites for low and moderate income housing: inland wetlands as delineated on the New Jersey Freshwater Wetlands Maps, or when unavailable, the U.S. Fish and Wildlife Service National Wetlands Inventory; or as
delineated on-site by the U.S. Army Corps of Engineers or DEP, whichever agency has jurisdiction; when on-site delineation is required by the Council; flood hazard areas as defined in N.J.A.C.7:13; and sites with slopes in excess of 15 percent, as determined from the U.S.G.S. Topographic Quadrangles, which render a site unsuitable for low and moderate income housing. In cases where part of a site is unsuitable for low and moderate income housing because of flood hazard areas or inland wetlands, the Council shall not permit low and moderate income housing to be constructed on that unsuitable part of the site; provided however, that this rule shall not prohibit construction of low and moderate income housing on the remainder of the site. In the case of slopes in excess of 15 percent, a municipality may regulate inclusionary development through a steep slope ordinance, provided the ordinance also regulates non-inclusionary developments in a consistent manner. The Council reserves the right to exclude sites in whole or in part when excessive slopes threaten the viability of an inclusionary development.

iii. Where the Legislature adopts legislation that requires the mapping of other natural resources and provides a mechanism for their regulation, the Council shall include such resources in its criteria and guidelines for municipal adjustment.

3. Historic and architecturally important sites may be excluded as follows:

i. Historic and architecturally important sites shall be excluded if such sites were listed on the State Register of Historic Places in accordance with N.J.A.C.7.4 prior to the submission of the petition of substantive certification.

ii. Municipalities may apply to exempt a buffer area to protect sites listed on the State Register of Historic Places. The Council shall forward such request to the Office of New Jersey Heritage for a recommendation pertaining to the appropriateness and size of a buffer.

iii. Upon receipt of the Office of New Jersey Heritage's recommendation, the Council shall determine if any part of a site should be eliminated from the inventory described in (d) above.

iv. Within historic districts, a municipality may regulate low and moderate income housing to the same extent it regulates all other development.

4. Active recreational lands may be excluded as follows:

i. Municipalities may reserve three percent of their total developed and developable acreage for active municipal recreation and exclude this acreage from consideration as potential sites for low and moderate income housing. However, all sites designated for active recreation must be designated for recreational purposes in the municipal master plan. In determining developable acreage, municipalities shall calculate their total vacant and undeveloped lands and deduct from that total number the lands excluded by the Council's rules regarding historic and architecturally important sites, agricultural lands and environmentally sensitive lands. Municipalities shall also exclude from this calculation of total vacant and undeveloped lands, those owned by nonprofit organizations, counties and the State or Federal government when such lands are precluded from development at the time of substantive certification. Municipalities shall submit appropriate documentation demonstrating that such active recreational lands are precluded from development.

Existing active municipal recreation areas shall be subtracted from the three percent calculation of total developed and developable acreage to determine additional land that may be reserved for active municipal recreation.

ii. Sites designated for active recreation must be purchased and limited to active recreational purposes within one year of substantive certification. Sites that are not purchased and limited to active recreational purposes shall, if determined necessary by the Council, be zoned to permit inclusionary development.

5. Conservation, parklands and open space lands may be excluded as follows:

i. Any land designated on a master plan of a municipality as being dedicated or which is dedicated by easement or otherwise for purposes of conservation, parklands or open space and which is owned, leased, licensed or in any other manner operated by a county, municipality or tax-exempt, nonprofit organization including a local board of education or by more than one municipality, by joint agreement pursuant to P.L.
1964,c.185 (N.J.S.A. 40:61-35.1 et seq.), for so long as the entity maintains such ownership, lease, license or operational control of such land.

ii. If less than three percent of the municipality's total land area is designated for conservation, parklands or open space, the municipality may reserve up to three percent of its total land area for such purposes. However, the acquisition of such sites must be initiated by the municipality within one year of substantive certification. Sites that are not purchased and limited to conservation, parklands or open space within that time-frame, shall, if determined necessary by the Council, be zoned to permit inclusionary development.

iii. If sites designated for conservation, parklands or open space no longer serve those purposes and subsequently become available for residential or nonresidential development, these sites shall have an affordable housing obligation, if determined necessary by the Council.

6. Individual sites that the Council determines are not suitable for low and moderate income housing may also be eliminated from the inventory described in (d) above.

(f) The Council shall consider sites, or parts thereof, not specifically eliminated from the inventory described in (d) above, for inclusionary development. The Council shall consider the character of the area surrounding each site and the need to provide housing for low and moderate income households in establishing densities and set-asides for each site, or part thereof, remaining in the inventory. The minimum presumptive density shall be six units per acre and the maximum presumptive set-aside shall be 20 percent. The density and set-aside of each site shall be summed to determine the RDP of each municipality.

Example: Lowmod Borough has three suitable sites. The sites are 10 acres, five acres and one acre. The larger sites may accommodate eight units/acre. The one acre site may accommodate six units/acre. All sites are assigned a 20 percent setaside. The RDP equals 25 low and moderate income units.

10 acres X 8 units/acre X .2 = 16
5 acres X 8 units/acre X .2 = 8
1 acre X 6 units/acre X .2 = 1

A municipality that received an adjustment due to lack of vacant land in addressing its 1987-1993 need obligation shall be presumed to have addressed its RDP , provided the municipality continues to implement the terms of its previous substantive certification.

(g) The municipality may address its RDP through any activity approved by the Council, pursuant to N.J.A.C.5:93-5. The municipality need not incorporate into its housing element and fair share plan all

sites used to calculate the RDP if the municipality can devise an acceptable means of addressing its RDP. The RDP shall not vary with the strategy and implementation techniques employed by the municipality.

(h) If the RDP described in (f) above is less than the precredited need minus the rehabilitation component, the Council shall review the existing municipal land use map for areas that may develop or redevelop. Examples of such areas include, but are not limited to: a private club owned by its members; publicly owned land; downtown mixed use areas; high density residential areas surrounding the downtown; areas with a large aging housing stock appropriate for accessory apartments; and properties that may be subdivided and support additional development. After such an analysis, the Council may require at least any combination of the following in an effort to address the housing obligation:

1. Zoning amendments that permit apartments or accessory apartments;

2. Overlay zoning requiring inclusionary development or the imposition of a development fee consistent with N.J.A.C.5:93-8. In approving an overlay zone, the Council may allow the existing use to continue and expand as a conforming use, but provide that where the prior use on the site is changed, the site shall produce low and moderate income housing or a development fee; or

3. Zoning amendments that impose a development fee consistent with N.J.A.C. 5:93-8.

In summary, the following has been determined to meet the above criteria and determined as vacant:

- Properties owned by a local government entity that are utilized for a public purpose other than housing.

- Per N.J.A.C. 5:93, an affordable housing site must be able to accommodate 5 dwelling units at a minimum density of 6 units per acre with a maximum set aside of 20%. Therefore, a site or parcel must be greater than 0.833 acres to provide a single affordable unit. Public and privately owned sites less than 0.833 acres have been excluded.

- Environmentally sensitive areas including flood hazard areas, areas within environmentally Sensitive Planning Areas according to the State Plan Policy Map, areas outside the Sanitary Sewer Service Area, wetlands, and areas characterized by steep slopes greater than 15% that render a site unsuitable for affordable housing (Developable land is less than 0.833 acres).

- Vacant lots or properties under development or approved for development.

- Landlocked parcels or sites with limited or no access.

An inventory has been prepared in accordance with this methodology and included in Appendix A "Vacant Land Inventory Table."

UPDATES, SUMMARY & CONCLUSION

The vacant land analysis indicates that the City of Cape May does not have any sufficient acreage to accommodate its prior round obligation nor its new construction obligation. Approximately 1,172 acres and a total of 303 tax lot parcels have been identified as vacant by the current City Tax Data. Exclusions permitted under N.J.A.C. 5:93 resulted in all vacant parcels meeting the vacant criteria of permitted under N.J.A.C. 5:93. Most parcels were excluded primarily due to lot sizes less than 0.833 acres, parcels that have prior approvals, utilities, open space or were undevelopable. The environmentally contained lands, beaches, dunes or tidally flowed waterways made up the majority of vacant land mass.

A substantial portion of the eastern half of Cape May is preserved wetlands and noted as zoning district Preserved Wetlands (PW). As indicated in the City's 2009 and 2017 Master Plan Reexaminations, there was great concern expressed regarding the potential development of these wetlands in East Cape May. This is the last concentration of undeveloped land in Cape May. Much of this land is zoned residential and only the state's wetland protection policies have so far prevented development. A large residential subdivision plan was filed and it was in litigation with the State for a number of years over the extent of the wetlands and whether this area is suitable for development. It was previously unknown the extent of development will be permitted if any, and how or when this litigation will be resolved. A settlement was reached and the transfer of the following parcels from East Cape May Associates to the New Jersey Department of Environmental Protection was recorded on 8/30/2021:

Block 1163, Lot 8; Block 1164, Lot 7 ; Block 1165 Lot 7; Block 1166 Lot 3; Block 1167, Lot 3; Block 1168, Lot 3; Block 1169, Lot 4; Block 1179, Lot 1; Block 1180 Lot 1; Block 1181 Lot 1; Block 1182 Lot 1; Block 1190 Lot 1; Block 1191, Lot 1; Block 1192 Lot 1; Block 1193 Lot 1; Block 1199 Lot 1; Block 1200 Lot 1; Block 1201 Lot 1; Block 1202 Lot 1; Block 1203 Lot 1; Block 1210 Lot 1; Block 1211 Lot 1; Block 1212, Lot 1; Block 1213 Lot 1; Block 1214 Lot 1.

This transfer effectively makes the above referenced lots "vacant" and not viable for future development due to environmental constraints.

The New Jersey Department of Environmental Protection approved a diversion to allow the City to remove the Green Acres restrictions from approximately 0.137 acre of parkland in order for the City to construct a new police station facility at the intersection of St. John Street and Lafayette Street. The City was required to compensate for the diversion and dedicate six tax parcels and various vacated ROWs, totaling 6.607 acres, in fee for recreation and conservation purposes. The proposed compensation parcels include: 1) Block 1163, Lot 7; 2) Block 1164, Lot 6; 3) Block 1165, Lot 1; 4) Block 1165, Lot 6; 5) Block 1167, Lot 2; and 6) Block 1168, Lot 2 as well as vacated portions of Illinois Avenue, Virginia Avenue, Ohio Avenue, Cape May Avenue, Idaho Avenue, Maryland Avenue and New York Avenue.

This diversion compensation effectively makes the above referenced lots "vacant" and not viable for future development due to environmental constraints.

This analysis of the Realistic Development Potential (RDP) of the vacant lands was performed in accordance with N.J.A.C. 5:93. The majority of vacant lands were environmentally constrained or open space and deemed undevelopable. These lands are adjacent to: the Atlantic Ocean, beaches and dunes; Cape Island Creek and adjacent environmentally constrained lands; Cape May Harbor, tributaries and adjacent environmentally constrained lands; and East Cape May wetlands and environmentally constrained lands. This analysis reveals that the city does not have any vacant lots large enough to provide affordable housing. This includes an analysis evaluating if any vacant lots could be consolidated to provide lots large enough for development. All existing vacant lots previously approved by residential subdivision approval were captured in the 3rd Round RDP requirement of 12 units. All new subdivisions are below the unit number requiring affordable units and acreage thresholds and have been excluded.

The City of Cape May's RDP is zero (0) affordable units.

APPENDIX A

VACANT LAND INVENTORY TABLE

BLOCK	LOT	CARD	PROPERTY LOCATION	CLASS	LAND DIM.	AREA (AC)	ZONING	TAX MAP PAGE	OWNER	LAND TAXABLE VALUE	VALUES IMPROV TAXABLE VALUE	VALUES NET TAXABLE VALUE	DESCRIPTION & NOTES
1000	1	1	12 BEACH AVE	15C	20.47AC	20.47	S-1	68	CITY OF CAPE MAY	100300	0	100300	City Environmentally Constrained-Beach/Dunes
1000	6	1	22 BEACH AVE	15C	5.9AC	5.9	S-1	68	CITY OF CAPE MAY	28900	0	28900	City Environmentally Constrained-Beach/Dunes
1000	7	1	32 BEACH AVE	15C	5.2AC	5.2	S-1	69	CITY OF CAPE MAY	25500	0	25500	City Environmentally Constrained-Beach/Dunes
1000	8	1	42 BEACH AVE	15C	7.3AC	7.3	S-1	69	CITY OF CAPE MAY	35800	0	35800	City Environmentally Constrained-Beach/Dunes
1000	10	1	62 BEACH AVE	15C	220X1000	5.0505	S-1	69	CITY OF CAPE MAY	494900	0	494900	City Environmentally Constrained-Beach/Dunes
1000	11	1	302 S BEACH AVENUE	15C	320X1000	7.3462	S-1	69	CITY OF CAPE MAY	719300	0	719300	City Environmentally Constrained-Beach/Dunes
1000	12	1	82 BEACH AVE	15C	30X1000	0.6887	S-1	70	CITY OF CAPE MAY	67600	0	67600	City Environmentally Constrained-Beach/Dunes
1000	13	1	92 BEACH AVE	15C	260X1000	5.9688	S-1	70	CITY OF CAPE MAY	585100	0	585100	City Environmentally Constrained-Beach/Dunes
1000	14	1	100 BEACH AVE	15C	250X1000	5.7392	S-1	70	CITY OF CAPE MAY	2648800	0	2648800	City Environmentally Constrained-Beach/Dunes
1000	15	1	110 BEACH AVE	15C	100X1000	2.2957	S-1	70	CITY OF CAPE MAY	225400	0	225400	City Environmentally Constrained-Beach/Dunes
1000	16	1	200 BEACH AVE	15C	17X1000	0.3903	S-1	70	CITY OF CAPE MAY	38200	0	38200	City Environmentally Constrained-Beach/Dunes
1000	17	1	202 BEACH AVE	15C	12X1000	0.2755	S-1	70	CITY OF CAPE MAY	26500	0	26500	City Environmentally Constrained-Beach/Dunes
1000	18	1	204 BEACH AVE	15C	70X1000	1.607	S-1	70	CITY OF CAPE MAY	156800	0	156800	City Environmentally Constrained-Beach/Dunes
1000	20	1	210 BEACH AVE	15C	48X965	1.0634	S-1	71	CITY OF CAPE MAY	103900	0	103900	City Environmentally Constrained-Beach/Dunes
1000	21	1	220 BEACH AVE	15C	255X965	5.6491	S-1	71	CITY OF CAPE MAY	553700	0	553700	City Environmentally Constrained-Beach/Dunes
1000	22	1	222 BEACH AVE	15C	40X965	0.8861	S-1	71	CITY OF CAPE MAY	86200	0	86200	City Environmentally Constrained-Beach/Dunes
1000	23	1	230 BEACH AVE	15C	184X965	4.0762	S-1	71	CITY OF CAPE MAY	400800	0	400800	City Environmentally Constrained-Beach/Dunes
1000	24	1	234 BEACH AVE	15C	54X1000	1.2397	S-1	71	CITY OF CAPE MAY	120500	0	120500	City Environmentally Constrained-Beach/Dunes
1000	25	1	236 BEACH AVE	15C	48X965	1.0634	S-1	71	CITY OF CAPE MAY	103900	0	103900	City Environmentally Constrained-Beach/Dunes
1000	26	1	250 BEACH AVE	15C	384X1000	8.8154	S-1	72	CITY OF CAPE MAY	863400	0	863400	City Environmentally Constrained-Beach/Dunes
1000	27	1	302 BEACH AVE	15F	25X1000	0.5739	S-1	72	STATE OF NJ BUREAU OF TIDELANDS	55900	0	55900	City Environmentally Constrained-Beach/Dunes
1000	28	1	320 BEACH AVE	1	341X1000 IRR	0	S-1	72	STEGER, STEVEN R	766400	0	766400	City Environmentally Constrained-Beach/Dunes
1000	29.01	1	400 BEACH AVE	15C	3.028AC	3.028	S-1	72	CITY OF CAPE MAY	296900	0	296900	City Environmentally Constrained-Beach/Dunes
1000	30	1	426 BEACH AVE	15C	104X965	2.3039	S-1	72	CITY OF CAPE MAY	225400	0	225400	City Environmentally Constrained-Beach/Dunes
1000	31	1	502 BEACH AVE	15C	100X965	2.2153	S-1	73	CITY OF CAPE MAY	216600	0	216600	City Environmentally Constrained-Beach/Dunes
1000	32	1	510 BEACH AVE	15C	125X965	2.7692	S-1	73	CITY OF CAPE MAY	271500	0	271500	City Environmentally Constrained-Beach/Dunes
1000	33	1	518 BEACH AVE	15C	183X965	4.0541	S-1	73	CITY OF CAPE MAY	396900	0	396900	City Environmentally Constrained-Beach/Dunes
1000	34	1	610 BEACH AVE	1	369X965	8.1746	S-1	73	FITE, ROBERT S	800700	0	800700	Environmentally Constrained-Beach/Dunes
1000	37	1	728 BEACH AVE	15C	141X25	0.0809	S-1	74	CITY OF CAPE MAY	7800	0	7800	City Environmentally Constrained-Beach/Dunes
1000	38.01	1	REAR 724-730 BEACH AVE	15C	1.2 AC	1.2	S-1	74	CITY OF CAPE MAY	117600	0	117600	City Environmentally Constrained-Beach/Dunes
1000	42	1	802 BEACH AVE	15C	151X1000	3.4665	S-1	74	CITY OF CAPE MAY	340100	0	340100	City Environmentally Constrained-Beach/Dunes
1000	43	1	806 BEACH AVE	15C	85X1000	1.9513	S-1	74	CITY OF CAPE MAY	191100	0	191100	City Environmentally Constrained-Beach/Dunes
1000	44	1	810 BEACH AVE	15C	60X1000	1.3774	S-1	74	CITY OF CAPE MAY	135200	0	135200	City Environmentally Constrained-Beach/Dunes
1000	45	1	816 BEACH AVE	15C	66X1000	1.5152	S-1	74	CITY OF CAPE MAY	148000	0	148000	City Environmentally Constrained-Beach/Dunes
1000	46	1	820 BEACH AVE	15C	38X1000	0.8724	S-1	74	CITY OF CAPE MAY	85300	0	85300	City Environmentally Constrained-Beach/Dunes
1000	47	1	824 BEACH AVE	15C	60X1000	1.3774	S-1	74	CITY OF CAPE MAY	135200	0	135200	City Environmentally Constrained-Beach/Dunes
1000	48	1	902 BEACH AVE	15C	93X1000	2.135	S-1	74	CITY OF CAPE MAY	208700	0	208700	City Environmentally Constrained-Beach/Dunes
1000	49	1	904 BEACH AVE	15C	50X1000	1.1478	S-1	74	CITY OF CAPE MAY	112700	0	112700	City Environmentally Constrained-Beach/Dunes
1000	50	1	910 BEACH AVE	1	54X1000	1.2397	S-1	74	THE CAPE MAY TRUST @ S BURGOS	121500	0	121500	City Environmentally Constrained-Beach/Dunes
1000	51	1	922 BEACH AVE	15C	217X1000	4.9816	S-1	74	CITY OF CAPE MAY	488000	0	488000	City Environmentally Constrained-Beach/Dunes
1000	52	1	930 BEACH AVE	15C	54X1000	1.2397	S-1	75	CITY OF CAPE MAY	121500	0	121500	City Environmentally Constrained-Beach/Dunes
1000	53	1	932 BEACH AVE	15C	54X1000	1.2397	S-1	75	CITY OF CAPE MAY	121500	0	121500	City Environmentally Constrained-Beach/Dunes
1000	53.01	1	936 BEACH AVE	15C	49X1000	1.1249	S-1	75	CITY OF CAPE MAY	109800	0	109800	City Environmentally Constrained-Beach/Dunes
1000	54	1	938 BEACH AVE	1	60X1000	1.3774	S-1	75	STEGER, STEVEN R	135200	0	135200	Environmentally Constrained-Beach/Dunes
1000	55	1	1002 BEACH AVE	1	45X1000	1.0331	S-1	75	FENNERTY, LAWRENCE TRUSTEE	100900	0	100900	Environmentally Constrained-Beach/Dunes
1000	56	1	1006 BEACH AVE	15C	100X1000	2.2957	S-1	75	CITY OF CAPE MAY	225400	0	225400	City Environmentally Constrained-Beach/Dunes
1000	57	1	1028 BEACH AVE	15C	300X1000	6.8871	S-1	75	CITY OF CAPE MAY	675200	0	675200	City Environmentally Constrained-Beach/Dunes
1000	59	1	1032 BEACH AVE	15C	147X1000	3.3747	S-1	75	CITY OF CAPE MAY	330300	0	330300	City Environmentally Constrained-Beach/Dunes
1000	60	1	1040 BEACH AVE	15C	376X375	3.2369	S-1	76	CITY OF CAPE MAY	316500	0	316500	City Environmentally Constrained-Beach/Dunes
1000	66	1	2102 BEACH AVE	15F	555.2 AC	555.2	S-1	67	U S OF AMERICA ATTN: COMANDANT USCG	2715600	0	2715600	Environmentally Constrained-Beach/Dunes
1001	1	1	NINTH AVENUE	15C	.02AC	0.02	S-2	01	CITY OF CAPE MAY	100	0	100	City Environmentally Constrained-Beach/Dunes
1002	1	1	EIGHTH AVE	15C	.0121AC	0.0121	S-2	01	CITY OF CAPE MAY	400	0	400	City Environmentally Constrained-Beach/Dunes
1002	2	1	BEACH AVE	15C	.5050AC	0.505	S-2	01	CITY OF CAPE MAY	1500	0	1500	City Environmentally Constrained-Beach/Dunes
1003	1	1	SEVENTH AVE	15C	.6942AC	0.6942	S-2	01	CITY OF CAPE MAY	2100	0	2100	City Environmentally Constrained-Beach/Dunes
1003	14	1	BEACH AVE	15C	.5050AC	0.505	S-2	01	CITY OF CAPE MAY	1500	0	1500	City Environmentally Constrained-Beach/Dunes
1003	20	1	EIGHTH AVE	15C	.1377AC	0.1377	S-2	01	CITY OF CAPE MAY	400	0	400	Environmentally Constrained-Beach/Dunes
1003	22	1	EIGHTH AVE	1	25X100 IRR	0	S-2	01	WOLF, WILBERT @ LEWIS R WOLF	200	0	200	Environmentally Constrained-Beach/Dunes
1004	1	1	SEVENTH AVE	15C	1.6563AC	1.6563	S-2	01	CITY OF CAPE MAY	5000	0	5000	City Environmentally Constrained-Beach/Dunes
1004	2	1	MT VERNON AVE & SIXTH AVE	15F	130X120	0.3581	S-2	01	STATE OF NJ DEP NATURE CONSERVANCY	1100	0	1100	State Environmentally Contained-Beach/Dunes
1004	4	1	SIXTH AVE	15C	1.1042AC	1.1042	S-2	01	CITY OF CAPE MAY	3300	0	3300	City Environmentally Constrained-Beach/Dunes
1004	14	1	BEACH AVE	15C	.5968AC	0.5968	S-2	01	CITY OF CAPE MAY	1800	0	1800	City Environmentally Constrained-Beach/Dunes
1005	1	1	MT VERNON AVE	15C	.0878AC	0.0878	S-2	01	CITY OF CAPE MAY	300	0	300	City Environmentally Constrained-Beach/Dunes
1006	1	1	SIXTH AVE & MT VERNON AVE	15F	120X100	0.2755	S-2	01	STATE OF NJ DEP NATURE CONSERVANCY	800	0	800	State Environmentally Contained-Beach/Dunes
1006	2	1	MT VERNON AVE	15F	60X120	0.1653	S-2	01	STATE OF NJ DEP NATURE CONSERVANCY	500	0	500	State Environmentally Contained-Beach/Dunes
1006	4	1	FIFTH AVE	15F	120X100	0.2755	S-2	01	STATE OF NJ DEP NATURE CONSERVANCY	800	0	800	State Environmentally Contained-Beach/Dunes
1006	8	1	FIFTH AVE	15C	120X130	0.3581	S-2	01	CITY OF CAPE MAY	1100	0	1100	City Environmentally Constrained-Beach/Dunes
1006	9	1	FIFTH AVE	15C	.6267AC	0.6267	S-2	01	CITY OF CAPE MAY	1900	0	1900	City Environmentally Constrained-Beach/Dunes
1006	13	1	BEACH AVE	15C	.8356AC	0.8356	S-2	01	CITY OF CAPE MAY	2500	0	2500	City Environmentally Constrained-Beach/Dunes
1006	17	1	SIXTH AVE	15C	.8953AC	0.8953	S-2	01	CITY OF CAPE MAY	2700	0	2700	City Environmentally Constrained-Beach/Dunes
1006	24	1	SIXTH AVE	15F	30X130	0.0895	S-2	01	STATE OF NJ DEP NATURE CONSERVANCY	300	0	300	State Environmentally Contained-Beach/Dunes
1007	1	1	SIXTH AVE	15C	.4924AC	0.4924	S-2	02	CITY OF CAPE MAY	1500	0	1500	City Environmentally Constrained-Beach/Dunes
1007	2	1	FIFTH AVE	15C	1.0236AC	1.0236	S-2	02	CITY OF CAPE MAY	3100	0	3100	City Environmentally Constrained-Beach/Dunes
1008	1	1	FIFTH AVE & MT VERNON AVE	15F	250X138 IRR	0	S-2	03	STATE OF NJ DEP/NATURE CONSERVANCY	2400	0	2400	City Environmentally Constrained-Beach/Dunes
1008	2	1	FOURTH AVE & MT VERNON AV	15F	250X138 IRR	0	S-2	03	STATE OF NJ DEP NATURE CONSERVANCY	2400	0	2400	City Environmentally Constrained-Beach/Dunes
1008	7	1	FOURTH AVE	15C	.5325AC	0.5325	S-2	03	CITY OF CAPE MAY	1600	0	1600	City Environmentally Constrained-Beach/Dunes
1008	11	1	BEACH AVE	15C	.6813AC	0.6813	S-2	03	CITY OF CAPE MAY	2000	0	2000	City Environmentally Constrained-Beach/Dunes
1008	15	1	FIFTH AVE	15C	.5280AC	0.528	S-2	03	CITY OF CAPE MAY	1600	0	1600	City Environmentally Constrained-Beach/Dunes
1009	1	1	FIFTH AVE	15C	1.6591AC	1.6591	S-2	02	CITY OF CAPE MAY	5000	0	5000	City Environmentally Constrained-Beach/Dunes
1009	2	1	FOURTH AVE	15C	1.8592AC	1.8592	S-2	02	CITY OF CAPE MAY	5600	0	5600	City Environmentally Constrained-Beach/Dunes
1010	1	1	FOURTH AVE	15F	300X130	0.8953	S-2	03	STATE OF NJ DEP NATURE CONSERVANCY	2700	0	2700	City Environmentally Constrained-Beach/Dunes
1010	2	1	THIRD AVE	15F	300X130	0.8953	S-2	03	STATE OF NJ DEP NATURE CONSERVANCY	2700	0	2700	City Environmentally Constrained-Beach/Dunes
1010	8	1	THIRD AVENUE	15C	.4476AC	0.4476	S-2	03	CITY OF CAPE MAY	1400	0	1400	City Environmentally Constrained-Beach/Dunes
1010	11	1	BEACH AVENUE	15C	.8356AC	0.8356	S-2	03	CITY OF CAPE MAY	2500	0	2500	City Environmentally Constrained-Beach/Dunes
1010	15	1	FOURTH AVE	15C	.4476AC	0.4476	S-2	03	CITY OF CAPE MAY	1400	0	1400	City Environmentally Constrained-Beach/Dunes
1011	1	1	FOURTH AVE	15C	.9550AC	0.955	S-2	02	CITY OF CAPE MAY	2900	0	2900	City Environmentally Constrained-Beach/Dunes
1011	2	1	THIRD AVE	15C	.8953AC	0.8953	S-2	02	CITY OF CAPE MAY	2700	0	2700	City Environmentally Constrained-Beach/Dunes
1012	1	1	33 THIRD AVE	15F	50X130	0.1492	R-2	03	STATE OF NJ DEP NATURE CONSERVANCY	542800	0	542800	State Environmentally Contained-Beach/Dunes
1012	18	1	21 THIRD AVE	15F	250X130	0.7461	R-2	03	STATE OF NJ DEP NATURE CONSERVANCY	828400	0	828400	State Environmentally Contained-Beach/Dunes
1013	1	1	117 THIRD AVE	15C	.0087AC	0.0087	R-2	02	CITY OF CAPE MAY	400	0	400	City Environmentally Constrained-Beach/Dunes
1013	2	1	118 SECOND AVE	15C	.9678AC	0.9678	R-2	02	CITY OF CAPE MAY	3900	0	3900	City Environmentally Constrained-Beach/Dunes
1013	13	1	101 THIRD AVE	15C	1.2280AC	1.228	R-2	02	CITY OF CAPE MAY	4900	0	4900	City Environmentally Constrained-Beach/Dunes
1014	13.01	1	8 FIRST AVE	1	65X140	0.2089	C-3	03	HOBROW INC	1528800	0	1528800	Vacant lot
1014	13.02	1	301 S BEACH AVE	1	65X140	0.2089	C-3	03	HOBROW INC	1528800	0	1528800	Vacant lot
1015	1	1	118 FIRST AVE	15C	1.4700AC	1.47	R-2	04	CITY OF CAPE MAY	4400	0	4400	City Environmentally Constrained-Beach/Dunes
1019	36	1	109.5 MT VERNON AVE	15C	.0430AC	0.043	R-2	05	CITY OF CAPE MAY	41000	0	41000	City Environmentally Constrained-Beach/Dunes
1019	37	1	115 BROADWAY	15C	10X305	0.07	R-2	05	CITY OF CAPE MAY	33000	0	33000	City Environmentally Constrained-Beach/Dunes
1019	38	1	218.5 GRANT ST	15C	.2261AC	0.2261	R-2	05	CITY OF CAPE MAY	43200	0	43200	City Environmentally Constrained-Beach/Dunes
1019	39	1	266.5 GRANT ST	15C	.0679AC	0.0679	R-2	05	CITY OF CAPE MAY	44100	0	44100	City Environmentally Constrained-Beach/Dunes
1022	13	1	222 WINDSOR AVE	15C	.0805AC	0.0805	R-2	07	CITY OF CAPE MAY	94100	0	94100	City Environmentally Constrained-Beach/Dunes
1022	27	1	219 GRANT ST	15C	33X108	0.0818	R-2	07	CITY OF CAPE MAY	87900	0	87900	City Environmentally Constrained-Beach/Dunes
1022	35	1	231 GRANT ST	1	25X100	0.0574	R-2	07	GOBER, GERARD J. & JANE BODNAR	149000	0	149000	Vacant and undevelopable
1026	14	1	326 CONGRESS ST	15C	.0298AC	0.0298	R-2	07	CITY OF CAPE MAY	10200	0	10200	City Environmentally Constrained-Beach/Dunes
1026	32	1	223 WINDSOR AVE	15C	11X97	0.0245	R-2	07	CITY OF CAPE MAY	63900	0	63900	City Environmentally Constrained-Beach/Dunes
1031	2.02	1	359 CONGRESS ST	1	66X107	0.1621	R-2	07	JERSEY DEVELOPMENT GROUP LLC	448500	0	448500	Vacant and undevelopable
1031	22	1	402 WEST PERRY ST	15C	.0043AC	0.0043	R-2	07	COUNTY OF CAPE MAY	5700	0	5700	Environmentall Constrained-Cape Island Creek
1031	23	1	244 PERRY ST	15C	.2984AC	0.2984	R-2	07	CITY OF CAPE MAY	22400	0	22400	Environmentally Constrained-Cape Island creek
1031	24	1	242 PERRY ST	15C	18X10	0.0041	R-S	07	COUNTY OF CAPE MAY	10400	0	10400	Environmentally Constrained-Cape Island creek
1031	35	1	229 NORTH ST	1	10X51	0.0117	R-S	07	THIRD ORDER REG ST FRANCIS PENANCE	11200	0	11200	Vacant and undevelopable
1031	44.03	1	219.5 NORTH ST	15C	.0468AC	0.0468	R-S	07	CITY OF CAPE MAY	81200	0	81200	Capeheart Lane "ROW"

1031	51	1	213 NORTH ST	1	20X67	0.0308	R-S	07	BRIANT, PATRICIA K	53100	0	53100	Vacant drive
1031	56	1	309 CONGRESS ST	1	23X116	0.0612	R-S	07	MAZZITILLI, MATTHEW & SUSAN M	74100	0	74100	Vacant drive
1031	59	1	315.5 CONGRESS ST	1	99X20	0.0455	R-2	07	BRIANT, PATRICIA K	35600	0	35600	Vacant drive
1031	65.01	1	310 CLAGHORN PLACE	15F	.0643AC	0.0643	R-2	07	CAPE MAY COUNTY MUA	212900	0	212900	Vacant drive
1031	66	1	308 CLAGHORN PLACE	1	.0265AC	0.0265	R-2	07	LEO, JOHN E & E RUTH	11700	0	11700	Vacant-abutts Cape Island Creek
1031	68	1	316 CLAGHORN PLACE	1	9X25	0.0052	R-2	07	POINTER, JAMES F	8800	0	8800	Vacant-abutts Cape Island Creek
1031	73	1	318 CLAGHORN PLACE	1	6X89	0.0123	R-2	07	GIBBONS, KIM E	10500	0	10500	Vacant-abutts Cape Island Creek
1031	88	1	240 PERRY ST	15C	34X85	0.0663	R-S	07	CITY OF CAPE MAY	102300	0	102300	Vacant-abutts Cape Island Creek
1034	11	1	4 ATLANTIC TERRACE	15C	.0677AC	0.0677	C-2	09	CITY OF CAPE MAY	390500	0	390500	Vacant-parking
1040	1	1	530 BANK ST	15C	1.12AC	1.12	C-5	10	CITY OF CAPE MAY	1361900	0	1361900	City Parking
1040	8	1	608 BANK ST	15C	1.130 AC	1.13	C-5	10	CITY OF CAPE MAY	1088500	0	1088500	Environmentally Constrained-Cape Island Creek
1041	10.01	1	114.5 DECATUR ST	1	2X65	0.003	R-S	09	DEFALCO, CARMINE & ANNA MARIA	6300	0	6300	Vacant-2' wide and narrow
1041	11	1	110 DECATUR ST	1	26X116	0.0692	R-S	09	106 DECATUR REALTY LLC	483800	0	483800	Vacant-parking
1041	14	1	102-104 DECATUR ST	1	50X125	0.1435	R-S	09	106 DECATUR REALTY LLC	684700	0	684700	Vacant-parking
1046	1	1	418 BANK ST	1	44X92 IRR	0	C-1	10	MULLOCK, ROBERT	252500	0	252500	Vacant-parking
1047	5	1	10 OCEAN ST	1	150X136	0.4683	C-2	15	7 OCEAN LLC	973000	0	973000	Vacant-Parking for Block 1056 Lot 13.02 Inn of Cape May
1049	3	1	206 OCEAN ST	1	40X100 IRR	0	R-S	09	GAZAK, LLC	60800	0	60800	Vacant-parking for Block 1049 Lot 4
1054	22	1	523 BANK ST	2	50X119	0.1366	R-3	11	LAWRENCE A PRAY BUILDERS INC	256400	0	256400	Vacant
1055	1	1	611 BANK ST	15C	.2212AC	0.2212	C-5	12	CITY OF CAPE MAY	400	0	400	Environmentall Constrained-Cape Island Creek
1055	2	1	614 ELMIRA ST	15C	.4625AC	0.4625	C-5	12	CITY OF CAPE MAY	900	0	900	Environmentall Constrained-Cape Island Creek
1055	3	1	606-610 ELMIRA ST	1	200X125	0.5739	C-5	12	ATLANTIC CITY ELECTRIC CO R/E DEPT	425300	0	425300	Utility and Environmentally Contained Cape Island Creek
1055	5	1	602 ELMIRA ST	1	125X100	0.287	C-5	12	ATLANTIC CITY ELECTRIC CO R/E DEPT	55800	0	55800	Utility and Environmentally Contained Cape Island Creek
1055	8	1	607-609 BANK ST	1	150X125	0.4304	C-5	12	ATLANTIC CITY ELECTRIC CO R/E DEPT	69800	0	69800	Utility and Environmentally Contained Cape Island Creek
1058	3	1	660.5 WASHINGTON ST	15C	.0119AC	0.0119	C-1	14	CITY OF CAPE MAY	39300	0	39300	Vacant-landlocked and small
1058	21	1	641.5 HUGHES ST	1	95X37	0.5807	R-S	14	NEWMAN,ROSEMARY ELAINE, TRUSTEE	137400	0	137400	Vacant-landlocked and small
1060	1	1	602 BROAD ST	15C	40X109 IRR	0	C-1	11	CITY OF CAPE MAY	236200	0	236200	Cape May Welcome Center Parking
1060	2	1	604 BROAD ST	15C	40X67	0.0615	C-1	11	CITY OF CAPE MAY	50400	0	50400	Cape May Welcome Center Parking
1060	3	1	606 BROAD ST	15C	55X70 IRR	0	C-1	11	CITY OF CAPE MAY	55400	0	55400	Cape May Welcome Center Parking
1060	4.02	1	611 LAFAYETTE ST	15C	.5200AC	0.52	C-1	11	STATE OF NJ DOT COMMUTER OPER AGNCY	685800	0	685800	Cape May Seashore Lines
1060	34	1	413-417 ELMIRA ST	15C	42X96IRR	0	C-1	11	CITY OF CAPE MAY	66500	0	66500	Cape May Welcome Center Parking
1060	37	1	624.5 BROAD ST	1	73X87 IRR	0	R-3	11	CURRAN, THOMAS J	85800	0	85800	Vacant-landlocked
1061	1.01	1	551 ELMIRA ST	4A	150X124	0.427	105 C-4		ELMIRA 555 LLC	683600	0	683600	Vacant lot
1061	14	1	541 ELMIRA ST	15C	50X124	0.1423	C-5	12	CITY OF CAPE MAY	88200	0	88200	Vacant-Partial Environmental Contained
1061	16.01	1	551 ELMIRA ST	2	150X124	0.427	105 C-4		ELMIRA 555 LLC	280300	0	280300	Vacant lot
1061	16.02	1	553 ELMIRA ST	4A	150X124	0.427	105 C-4		ELMIRA 555 LLC	280300	0	280300	Vacant lot
1061	17	1	557 ELMIRA ST	1	30X122	0.084	C-5	12	ATLANTIC CITY ELECTRIC CO R/E DEPT	36500	0	36500	Utility and Environmentally Contained Cape Island Creek
1061	18	1	559 ELMIRA ST	15C	.1717AC	0.1717	C-5	12	STATE OF NJ DOT COMMUTER OPER AGNCY	62000	0	62000	Rail Spur to Cape May Beach
1061	20	1	565 ELMIRA ST	15C	1.0400AC	1.04	C-5	12	CITY OF CAPE MAY	861400	0	861400	Environmentally Constrained-Cape Island Creek
1061	21	1	619.5 BROAD ST	15C	.4300AC	0.43	C-5	12	STATE OF NJ DOT COMMUTER OPER AGNCY	900	0	900	Environmentally Constrained-Cape Island creek
1061	22	1	565.25 ELMIRA ST	15A	1.15 AC	1.15	C-5	12	CAPE MAY BOARD OF EDUCATION	2300	0	2300	Environmentally Constrained-Cape Island creek
1061	23	1	565.5 ELMIRA ST	15C	4.09 AC	4.09	C-5	12	CITY OF CAPE MAY	8200	0	8200	Environmentall Constrained-Cape Island Creek
1061	30	1	619 BROAD ST	15F	3.890AC	3.89	C-5	12	STATE OF NJ DOT COMMUTER OPER AGNCY	635400	0	635400	Cape May Seashore Lines
1061	31	1	621 BROAD ST	1	40X107 IRR	0	R-3	12	JOHNSON, MINGO TR CYNTHIA	66200	0	66200	Vacant
1061	37.02	1	641.5 BROAD ST	15C	2.32 AC	2.32	R-3	13	CITY OF CAPE MAY	7000	0	7000	Environmentally Constrained-Cape Island creek
1061	38	1	711.5 LAFAYETTE ST	15C	3.31 AC	3.31	R-3	13	CAPE MAY BOARD OF EDUCATION	514600	0	514600	Environmentally Constrained-Cape Island creek Lot 38, Park Open Sp
1061	42	1	825 ST JOHN ST	15C	25X50	0.0287	R-3	13	CITY OF CAPE MAY	26100	0	26100	Vacant-Environmentally Constrained ICPL cleanup
1061	43	1	821 ST JOHN ST	1	78X50	0.0895	R-3	13	JERSEY CEN P&L @ FIRSTENERGY SVC CO	100	0	100	Vacant-Environmentally Constrained ICPL cleanup
1061	44	1	817 ST JOHN ST	15C	58X50	0.0666	R-3	13	CITY OF CAPE MAY	181100	0	181100	Public Property
1061	47	1	811 ST JOHN ST	15C	63X50	0.0723	R-3	13	CITY OF CAPE MAY	148800	0	148800	Public Property
1061	48	1	801 ST JOHN ST	1	95X50	0.109	R-3	13	JERSEY CEN P&L @ FIRSTENERGY SVC CO	100	0	100	Vacant-Environmentally Constrained ICPL cleanup
1061	50	1	705 LAFAYETTE ST	1	75X145	0.2497	R-3	13	JERSEY CEN P&L @ FIRSTENERGY SVC CO	100	0	100	Vacant-Environmentally Constrained ICPL cleanup
1061	51	1	711 LAFAYETTE ST	15C	1.0685AC	1.0685	R-3	13	CITY OF CAPE MAY	486700	0	486700	Vacant-Environmentally Constrained ICPL cleanup Lot 51, St. Park
1061	52	1	541 LAFAYETTE ST	15C	150X493	1.6977	R-3	13	CITY OF CAPE MAY	2339600	0	2339600	Vacant-Environmentally Constrained ICPL cleanup Lot 52, St. park
1061	54.02	1	805 LAFAYETTE ST	15A	18.472 AC	18.472	R-3	19	CAPE MAY CITY	3601700	0	3601700	Vacant lot Lot, Street Park
1061	56	1	937.5 LAFAYETTE ST	15A	4.82 AC	4.82	R-3	22	CAPE MAY BOARD OF EDUCATION	14500	0	14500	BOE Environmentally Constrained-Cape Island Creek
1061	66	1	1045-1047 LAFAYETTE ST	1	70X198	0.3182	R-2	32	CORLISS, EDWARD III & KAREN	116200	0	116200	Vacant Land
1061	66	1	1045-1047 LAFAYETTE ST	1	70X198	0.3182	R-2	32	CORLISS, EDWARD III & KAREN	116200	0	116200	Vacant Land
1061	73	1	1169.5 LAFAYETTE ST	15C	3.61 AC	3.61	R-2	33	CITY OF CAPE MAY	10800	0	10800	Environmentally Constrained-Cape Island Creek
1061	80	1	1203.5 LAFAYETTE ST	15F	1.61 AC	1.61	R-2	33	STATE OF NJ DEP	139200	0	139200	NJDEP Environmentally Constrained-Cape Island Creek
1061	82.02	1	1207.5 LAFAYETTE ST	1	1.01 ACRES	1.01	R-2	33	SWAINS PROPERTY MANAGEMENT, LLC	333400	0	333400	Environmentall Constrained-Cape Island Creek
1061	83.03	1	1209.5 LAFAYETTE ST	2	60X145	0.1997	R-2	33	BOETTCHER, MITCHELL G ETALS	295000	0	295000	Environmentall Constrained-Cape Island Creek
1061	84.02	1	1211.5 LAFAYETTE ST	1	0.920 AC	0.92	R-2	33	SWAIN, TERRI L	319900	0	319900	Environmentally Constrained-Cape Island Creek
1061	101.06	1	3 PHARO LANE	2	68X85	0.1327	C-6	49	MUSKETEER LAND DEVELOPERS LLC	1090300	0	1090300	Vacant-SFD approved
1061	101.12	1	144 ROSEMANS LANE	1	40X75	0.0689	C-6	49	HILL, KATHLEEN & ROBERTS, JOSEPH V	449300	0	449300	Vacant-SFD approved
1061.01	5	1	109 ROSEMANS LANE	1	40X75	0.0689	C-6	49	PETRICK, ALYSSA ROSE & MICHAEL RYAN	312000	0	312000	Vacant-SFD approved
1061.01	109	1	1275.5 LAFAYETTE ST	1	15X40	0.0138	C-6	49	LEHMAN, HERBERT P	15000	0	15000	Vacant-SFD approved
1064	11	1	102 HOWARD ST	1	58X90	0.1198	C-2	16	CMC OF CAPE MAY LLC	560700	0	560700	Parking for Lot 1C
1064	13	1	100 HOWARD ST	1	70X95	0.1527	C-2	16	CRYS-DAPH INC	606700	0	606700	Parking for lot 15
1073	14	1	314.5 JEFFERSON ST	1	64X85IRR	0	R-S	17	GOLDBERG,J @ WEBER GALLAGHER, LLP	92900	0	92900	Vacant-landlocked
1073	17	1	310 JEFFERSON ST	1	154X84IRR	0	R-S	17	GOLDBERG,J @ WEBER GALLAGHER,LLP	226700	0	226700	Vacant-landlocked
1077	15	1	509 PEARL ST	1	40X87IRR	0	R-S	17	DE ROSA, SUSAN L	440800	0	440800	Vacant and undevelopable
1081	22	1	913.5 BEACH AVE	15C	.0062AC	0.0062	R-S	26	CITY OF CAPE MAY	13000	0	13000	Vacant and undevelopable
1090	20	1	5 LIBERTY ST	1	112X199 IRR	0	R-3	24	LIBERTY STREET ASSOC, ETAL	349100	0	349100	Vacant and unlibertyvelopable
1090	27	1	924.5 CORGIE ST	1	10X98	0.0225	R-3	24	HARDIN, CRYSTAL L	19400	0	19400	Vacant and underdevelopable
1090	33	1	714 MADISON AVE	1	80X106	0.1947	R-3	24	HAMMER RENTALS LLC	390700	0	390700	Vacant and underdevelopable
1090	50	1	902 PAGE ST	1	48X68 IRR	0	R-3	24	WHITE, ROBERT & WHITE, BRANDY	80300	0	80300	Parking for lot 49
1090	51	1	904 PAGE ST	1	40X72 IRR	0	R-3	24	WHITE, BRANDY OWENS	76600	0	76600	Parking for lot 49
1090	52	1	908 PAGE ST	2	80X80 IRR	0	R-3	24	JOHNSON, WALTON R JR & SIOBHAN C	443800	0	443800	Vacant and underdevelopable
1090	56	1	911 PAGE ST	1	40X67	0.0615	R-3	24	705 JEFFERSON LLC	73000	0	73000	Vacant and underdevelopable
1092	27	1	813 JEFFERSON ST	1	10X105 IRR	0	R-3	18	MC LEAN, HAWA J & HAWA C & ANNA M	19300	0	19300	Vacant and underdevelopable
1092	34	1	806 DALE PLACE	1	28X56	0.036	R-3	18	ALOYSIUS HULL	35700	0	35700	Vacant and underdevelopable
1096	1	1	105 QUEEN ST	2	106X100	0.2433	R-S	26	WENZEL, WILLIAM JR & KAREN	694000	0	694000	Vacant and underdevelopable
1096	7	1	116 MADISON AVE	1	63X106	0.1533	R-S	26	HUDSON, MABETH W TRUSTEE	601000	0	601000	Vacant and underdevelopable
1097	8	1	1009 KEARNEY AVE	2	44X90	0.0909	R3A	26	MURAIKA,SCOTT & MCLAUGHLIN,MARYANNE	566200	0	566200	Vacant lot
1102	23	1	1040 NEW YORK AVE	1	107X125	0.307	R-2	27	CLEVELAND, ANN S TRUSTEE	645500	0	645500	Vacant lot
1103	60	1	201 MADISON AVE	1	125X75 IRR	0	R-2	28	HARRISON, T L & P S	714900	0	714900	Vacant lot
1104	49	1	1015 MARYLAND AVE	15C	30X125	0.0861	R-2	28	CITY OF CAPE MAY	90000	0	90000	City owned-Vacant and undevelopable
1108	1	1	1006 MICHIGAN AVE	15C	.0642 AC	0.0642	R-1	30	CITY OF CAPE MAY	299200	0	299200	City owned-Vacant and undevelopable
1108	8	1	1016 MICHIGAN AVE	1	25X85	0.0488	R-1	30	FERGUSON, JILL @ ANNASTINA FERGUSON	32400	0	32400	Vacant and undevelopable
1110	8	1	801-807 MADISON AVE	15C	2.92AC	2.92	R-2	23	CITY OF CAPE MAY	787200	0	787200	City owned-open space park/pond
1110	22	1	1108 CAKE ST	1	166X93 IRR	0	R-2	31	MCNALLY, GERALD P & MARGARET	157400	0	157400	Vacant-partially developed w/ lot 21
1110	30	1	1146.5 WASHINGTON ST	15C	.0910AC	0.091	R-2	31	CITY OF CAPE MAY	75400	0	75400	City owned-vacant and undevelopable
1110	34.03	1	1156C WASHINGTON ST	1	115X87 IRR	0	R-2	31	MUCHA, NICK & SANDRA	382300	0	382300	Vacant and undevelopable
1110	130	1	1001 MICHIGAN AVE	15C	.2330AC	0.233	R-2	23	CITY OF CAPE MAY	367800	0	367800	City owned-open space park/pond
1110	132	1	1162 WASHINGTON ST	15C	13X126	0.0376	R-2	31	CITY OF CAPE MAY	23400	0	23400	City owned-open space park/pond
1112	17	1	1019 WASHINGTON ST	1	44X63	0.0636	R-2	23	ROWELL, SHERRI	151100	0	151100	Vacant and undevelopable
1113	4	1	1118 LAFAYETTE ST	1	66X117	0.1773	R-2	31	TUCKER, LEON W & PETRESE B	289100	0	289100	Vacant and undevelopable
1115	17.01	1	18 READING AVE	1	100X150	0.3444	C-3	40	JERSEY DEVELOPMENT LLC	1062200	0	1062200	Vacant - APPROVED SUBDIV
1115	17.02	1	16 READING AVE	2	100X150	0.3444	C-3	40	SCOTT R. COHEN AND LOIS G. COHEN	1062200	0	1062200	Vacant - APPROVED SUBDIV
1118	17	1	1132 IDAHO AVE	2	60X125	0.1722	R-2	39	LAWRENCE A PRAY BUILDERS INC	446000	0	446000	Vacant
1127	1	1	1110 MASSACHUSETTS AVE	15C	.1759AC	0.1759	R-2	47	CITY OF CAPE MAY	144300	0	144300	City owned-open space
1131	8	1	1214 NEW YORK AVE	1	60X125	0.1723	R-2	40	STONITSCH,ALOYSIUS T & WITT,HELEN E	642000	0	642000	Vacant and undevelopable
1143	8	1	1304 TRENTON AVE	1	75X100	0.1722	R-2	47	BEZAIRE, WILLIAM & PIERCE, CATHERIN	361500	0	361500	Vacant and undevelopable
1145	4	1	1372 LAFAYETTE ST	1	16X99	0.0364	R-2	50	LEHMAN, HERBERT	23900	0	23900	Vacant and undevelopable
1147	1	1	1300 NEW YORK AVE	1	60X125	0.1722	R-2	41	FEISS,C A & HUBBARD,H A,P C ETAL	738300	0	738300	Vacant and undevelopable
1159	3.01	1	1330 MASSACHUSETTS AVE	1	53X144 IRR	0	R-2	47	DRAKE, ANDREW F	359800	0	359800	Vacant lot
1159	18	1	1320 TEXAS AVE	15C	.0497AC	0.0497	R-2	47	CITY OF CAPE MAY	51000	0	51000	City owned-open space
1160	1	1	1492 WASHINGTON ST	15C	.0203AC	0.0203	NC	50	COUNTY OF CAPE MAY	136200	0	136200	County owned-undevelopable
1160	38	1	1522 YACHT AVE	15F	.1282AC	0.1282	R-5	51	USCG AUXILIARY @ CAROL HAGGAS	515100	0	515100	Parking for auxillary Blk 1160 Lot 16
1160	47	1	1504 YACHT AVE	1	58X132 IRR	0	R-5	51	HOLLAWELL, RICHARD & LEAH	48000	0	48000	Environmentally Constrained-Devil's Reach
1160	48	1	1510 YACHT AVE	1	57X85 IRR	0	R-5	51	O'DONNELL,MICHELLE ROBERTS & THOMAS	39100	0	39100	Environmentally Constrained-Devil's Reach
1160	51	1	1502 YACHT AVE	1	129X277 IRR	0	R-5	51	1502 YACHT AVENUE LLC	51400	0	51400	Environmentally Constrained-Devil's Reach
1160	58.01	1	1404 TEXAS AVE	1	0.442 AC	0.442	R-5	51	MODEL CLEANERS & LAUNDERERS INC	520700	0	520700	Parking for lot 58 Model Cleaners

APPENDIX B

VACANT LAND ANALYSIS MAP

1160	69	1	1444 TEXAS AVE	15C	15X45	0.0155	R-3		51	CITY OF CAPE MAY	60700	0	60700	Environmentall Constrained-Devil's Beach
1160	90	1	CAPE MAY HARBOR	15C	227 AC	227	HDPW	80		CITY OF CAPE MAY	68100	0	68100	Environmentally Constrained-Devil's Beach
1161	1.04	1	1412 NEW JERSEY AVE	1	75X150	0.2583	R1PW		41	NAGLE, CHRISTOPHER N & STEPHANIE S	1137500	0	1137500	Vacant and undevelopable
1162	1.04	1	1405 NEW JERSEY AVE	1	75X125	0.2152	R1PW		41	KANE, DAVID D & BARBARA J	1120600	0	1120600	Vacant and undevelopable
1162	1.07	1	1417 NEW JERSEY AVE	1	75X250	0.4304	R1PW		41	PHILLIPS, ELLEN A	1188100	0	1188100	Vacant and undevelopable
1163	7	1	1421 NEW YORK & MARYLAND	15C	175X250	1.0044	R1PW		42	CITY OF CAPE MAY	1058800	0	1058800	Vacant and undevelopable (Diversion Comp.)
1163	8	1	1431 NEW YORK & MARYLAND	15C	300X250	1.7218	R1PW		42	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant and Environmentally Constrained ECM
1164	6	1	1421 MARYLAND & IDAHO	15C	175X250	1.0044	R-3		42	CITY OF CAPE MAY	881900	0	881900	Vacant and Environmentally Constrained ECM (Diversion Comp.)
1164	7	1	1431 MARYLAND & IDAHO	15C	300X250	1.7218	R-3		42	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant and Environmentally Constrained ECM
1165	1	1	409 PITTSBURGH AVE	15C	50X125	0.1435	R-3		43	CITY OF CAPE MAY	495000	0	495000	Vacant and Environmentally Constrained ECM (Diversion Comp.)
1165	4.02	1	401 PITTSBURGH AVE	1	50X125	0.1435	R-3		43	SPRING, BRIAN & SHANNON	495000	0	495000	Vacant lot
1165	6	1	1421 IDAHO & CAPE MAY	15C	175X250	1.0044	R-3		43	CITY OF CAPE MAY	634400	0	634400	Vacant and Environmentally Constrained ECM (Diversion Comp.)
1165	7	1	1431 IDAHO & CAPE MAY	15C	300X250	1.7218	R-3		43	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant and Environmentally Constrained ECM
1166	3	1	1431 CAPE MAY & OHIO	15C	300X250	1.7218	R-3		43	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant and Environmentally Constrained ECM
1167	1.01	1	601 PITTSBURGH AVE	1	125X125	0.3587	R-3		44	EAST CAPE MAY ASSOCIATES	52500	0	52500	Vacant-Environmentally Constrained
1167	1.02	1	609 PITTSBURGH AVE	1	125X125	0.3587	R-3		44	EAST CAPE MAY ASSOCIATES	52500	0	52500	Vacant-Environmentally Constrained
1167	2	1	1421 OHIO & VIRGINIA	15C	175X250	1.0044	R-3		44	CITY OF CAPE MAY	164100	0	164100	Vacant-Environmentally Constrained(Diversion Comp.)
1167	3	1	1431 OHIO & VIRGINIA	15C	300X250	1.7218	R-3		44	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant--Environmentally Constrained
1168	2	1	1425 VIRGINIA & ILLINOIS	15C	125X250	0.7174	R-3		44	CITY OF CAPE MAY	262500	0	262500	Vacant and Environmentally Constrained ECM (Diversion Comp.)
1168	3	1	1431 VIRGINIA & ILLINOIS	15C	300X250	1.7218	R-3		44	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant and Environmentally Constrained ECM
1169	4	1	1431 ILLINOIS & PENNA	15C	300X250	1.7218	R-3		45	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant and Environmentally Constrained ECM
1172	3.26	1	1 HARBOR COVE	1	7.545 AC	7.545	R1PW		52	C M HARBOR VILLAGE & YACHT ASSOC	767300	0	767300	Vacant and undevelopable-planned open space
1172	4.02	1	34 HARBOR COVE	2	132X100	0.303	G1PW		52	TIBURZIO, PETER A JR	1084000	0	1084000	Vacant land - APPROVED LOT -CAPE MAY COVE SUB (DIDONATO TR/
1172	4.03	1	36 HARBOR COVE	1	67X100	0.1538	G1PW		52	CAPE MAY COVE, LLC	954000	0	954000	Vacant land - APPROVED LOT -CAPE MAY COVE SUB (DIDONATO TR/
1172	4.04	1	38 HARBOR COVE	1	67X100	0.1538	G1PW		52	CAPE MAY COVE, LLC	954000	0	954000	Vacant land - APPROVED LOT -CAPE MAY COVE SUB (DIDONATO TR/
1172	4.05	1	40 HARBOR COVE	1	135X100	0.3099	G1PW		52	CAPE MAY COVE, LLC	880600	0	880600	Vacant land - APPROVED LOT -CAPE MAY COVE SUB (DIDONATO TR/
1173	1	1	1410 HARBOR LANE	15C	295X424 IRR	0	R1PW		52	CITY OF CAPE MAY	2259400	0	2259400	City Open Space-Harborview Park
1176.01	1.01	1	1501 VELVENTO AVE	1	106X102	0.2482	R1PW		56	PELLA, LLC	900800	0	900800	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.01	1.02	1	1503 VELVENTO AVE	1	102X102	0.2388	R1PW		56	PELLA, LLC	893600	0	893600	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.01	1.03	1	1505 VELVENTO AVE	1	96X102	0.2248	R1PW		56	PELLA, LLC	882800	0	882800	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.01	1.04	1	1507 VELVENTO AVE	1	102X102	0.2388	R1PW		56	PELLA, LLC	893600	0	893600	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.01	1.05	1	1509 VELVENTO AVE	1	102X102	0.2388	R1PW		56	PELLA, LLC	893600	0	893600	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.01	1.06	1	1511 VELVENTO AVE	1	102X100	0.2342	R1PW		56	DENZEL, ANDREW & MEGAN	893600	0	893600	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.01	1.07	1	1513 VELVENTO AVE	1	105X97	0.2338	R1PW		56	PELLA, LLC	891800	0	891800	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.02	1.03	1	1504 VELVENTO AVE	2	89X107	0.2186	R1PW		56	PACE, NICHOLAS D & TARA J	876800	0	876800	Vacant land - APPROVED LOT PELLA SUBDIV.
1176.02	1.08	1	1514 VELVENTO AVE	1	89X113	0.2309	R1PW		56	PELLA, LLC	883300	0	883300	Vacant land - APPROVED LOT PELLA SUBDIV.
1177	1	1	1501 MARYLAND & IDAHO	1	752X250 IRR	0	R1PW		56	RAJ REALTY AND INVESTMENTS LLC	13000	0	13000	Vacant-Environmentally Constrained
1178	1	1	1501 IDAHO & CAPE MAY	1	792X250 IRR	0	RCPW		55	RAJ REALTY AND INVESTMENTS LLC	13600	0	13600	Vacant-Environmentally Constrained
1179	1	1	1501 CAPE MAY & OHIO	15C	850X250	4.8783	RCPW		55	NEW JERSEY STATE DEPARTMENT OF ENV	14600	0	14600	Vacant-Environmentally Constrained
1180	1	1	1501 OHIO & VIRGINIA	15C	890X250	5.1079	RCPW		54	NEW JERSEY STATE DEPARTMENT OF ENV	15300	0	15300	Vacant-Environmentally Constrained
1181	1	1	1501 VIRGINIA & ILLINOIS	15C	930X250	5.3375	RCPW		54	NEW JERSEY STATE DEPARTMENT OF ENV	16000	0	16000	Vacant-Environmentally Constrained
1182	1	1	1501 ILLINOIS & PENNA	15C	972X250	5.5785	RCPW		54	NEW JERSEY STATE DEPARTMENT OF ENV	16700	0	16700	Vacant-Environmentally Constrained
1184	1	1	1551 DELAWARE AVE	15C	4.41 AC	4.41	R3PW		53	CITY OF CAPE MAY	1106600	0	1106600	City Open Space Environmentally Constrained CM Harbor
1184	3	1	1021 BALTIMORE AVE	15C	.4076AC	0.4076	R3PW		53	CITY OF CAPE MAY	542600	0	542600	City Open Space Environmentally Constrained CM Harbor
1185	21.01	1	1611 BEACH AVE	1	75X150	0.2583	R-S		57	O'DONNELL, LAWRENCE & SUSAN	2075000	0	2075000	Vacant and undevelopable
1188	1	1	1601 MARYLAND AVE	1	600X250	3.4435	RCPW		56	RAJ REALTY AND INVESTMENTS LLC	10300	0	10300	Vacant-Environmentally Constrained
1189	1	1	1601 IDAHO & CAPE MAY	1	600X250	3.4435	RCPW		55	RAJ REALTY AND INVESTMENTS LLC	10300	0	10300	Vacant-Environmentally Constrained
1190	1	1	1601 CAPE MAY & OHIO	15C	600X250	3.4435	RCPW		55	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained
1191	1	1	1601 OHIO & VIRGINIA	15C	600X250	3.4435	RCPW		61	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained
1192	1	1	1601 VIRGINIA & ILLINOIS	15C	600X250	3.4435	RCPW		61	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained
1193	1	1	1601 ILLINOIS & PENNA	15C	600X250	3.4435	RCPW		62	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained
1194	2	1	1604 DELAWARE AVE	15C	65X125	0.1865	R3PW		62	CITY OF CAPE MAY	975000	0	975000	City Open Space Environmentally Constrained Nature Center
1194	5	1	1616-1624 DELAWARE AVE	15C	150X125	0.4304	R3PW		62	CITY OF CAPE MAY	1162000	0	1162000	City Open Space Environmentally Constrained Nature Center
1194	8	1	1628 DELAWARE AVE	15C	100X125	0.287	R3PW		62	CITY OF CAPE MAY	1052000	0	1052000	City Open Space Environmentally Constrained Nature Center
1195	1	1	1601 DELAWARE AVE	15C	3.99 AC	3.99	R3PW		63	CITY OF CAPE MAY	1199500	0	1199500	City Open Space Environmentally Constrained CM Harbor
1197	1	1	1700 NEW YORK AVE	1	75X250	0.4304	R1PW		58	SCHELLENGER, JAMES P III & MARIE TE	1836000	0	1836000	Vacant and undevelopable
1197	3	1	1716 NEW YORK AVE	1	75X250	0.4304	R1PW		58	TRUCKSESS, ANDREW & JANICE C/O YOH	2295000	0	2295000	Vacant and undevelopable
1198	3	1	1717 NEW YORK AVE	1	75X125	0.2152	R1PW		59	TRUCKSESS, ANDREW & JANICE C/O YOH	860000	0	860000	Vacant and undevelopable
1198	4	1	1725 NEW YORK AVE	1	75X125	0.2152	R1PW		59	TRUCKSESS, ANDREW & JANICE C/O YOH	860000	0	860000	Vacant and undevelopable
1199	1	1	1701 MARYLAND & IDAHO	15C	600X250	3.4435	R1PW		59	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	City Open Space Environmentally Constrained CM Harbor
1200	1	1	1701 IDAHO & CAPE MAY	15C	600X250	3.4435	RCPW		60	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	City Open Space Environmentally Constrained CM Harbor
1201	1	1	1701 CAPE MAY & OHIO	15C	600X250	3.4435	RCPW		60	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained
1202	1	1	1701 OHIO & VIRGINIA	15C	600X250	3.4435	RCPW		61	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained
1203	1	1	1701 VIRGINIA & ILLINOIS	15C	600X250	3.4435	RCPW		61	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Public Property
1206	1	1	1701 DELAWARE AVE	15C	3.99 AC	3.99	R3PW		63	CITY OF CAPE MAY	1406700	0	1406700	City Open Space Environmentally Constrained CM Harbor
1207	11	1	1861 BEACH & NEW JERSEY	1	200X300	1.3774	S-2		58	BEACH CLUB OF CAPE MAY, INC	2100	0	2100	Vacant-Environmentally Constrained Beach ad Dunes
1208	2	1	1861 NEW JERSEY & NEW YORK	1	200X250	1.1478	R1PW		58	BEACH CLUB OF CAPE MAY, INC	73100	0	73100	Vacant-Environmentally Constrained Beach ad Dunes
1210	1	1	1800 IDAHO AVE	15C	600X125	1.7218	R1PW		59	NEW JERSEY STATE DEPARTMENT OF ENV	5200	0	5200	Vacant-Environmentally Constrained ECM
1211	1	1	1801 IDAHO & CAPE MAY	15C	600X250	3.4435	RCPW		60	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained ECM
1212	1	1	1801 CAPE MAY & OHIO	15C	600X250	3.4435	RCRW		60	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained ECM
1213	1	1	1801 OHIO & VIRGINIA	15C	600X250	3.4435	RCPW		65	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained ECM
1214	1	1	1801 VIRGINIA & ILLINOIS	15C	600X250	3.4435	RCPW		65	NEW JERSEY STATE DEPARTMENT OF ENV	10300	0	10300	Vacant-Environmentally Constrained ECM
1217	1.01	1	CHICAGO & DELAWARE AVES	15C	29X50	0.0333	R3PW		64	CITY OF CAPE MAY	39000	0	39000	City Open Space Environmentally Constrained CM Harbor
1217	1.02	1	1801 DELAWARE AVE	1	2.33	2.33	RSPW		64	CORINTHIAN YACHT CLUB	93600	0	93600	City Open Space Environmentally Constrained CM Harbor
1219	1	1	1960 NEW JERSEY AVE	15C	80X150	0.2755	S-2		66	CITY OF CAPE MAY	1400	0	1400	City Open Space-Environmentally Constrained
1219	3	1	1901 BEACH AVE	15C	600X150	2.0661	S-2		66	CITY OF CAPE MAY	10100	0	10100	City Open Space-Environmentally Constrained
1220	1	1	2000 NEW JERSEY AVE	15C	4.13 AC	4.13	S-2		66	CITY OF CAPE MAY	20200	0	20200	City Open Space-Environmentally Constrained
1221	1	1	1731 BEACH AVE	15C	6.54AC	6.54	S-2		58	CITY OF CAPE MAY	819600	0	819600	City Open Space-Environmentally Constrained
1221	9.01	1	1801 NEW YORK AVE	1	.56 AC	0.56	R1PW		59	O'NEILL, MICHAEL G & JEANNIE M	768400	0	768400	Vacant and undevelopable
1225	1	1	BUFFALO & NEW JERSEY AVES	15C	1.79 AC	1.79	G1PW		66	CITY OF CAPE MAY	5400	0	5400	City Open Space-Environmentally Constrained
9998	1	1	CAPE MAY CITY	6A	UTILITY	0	G-1			VERIZON-NEW JERSEY @ DUFFS & PHELPS	0	0	0	Utility

TOTAL= 1172.395 ACRES

KEY:

DENOTES AREA<36,285 SF (0.833 AC.)

DENOTES AREA>36,285 SF (0.833 AC.)

ENVIRONMENTALLY CONSTRAINED/UNDEVELOPABLE

PARK, OPEN SPACE, PUBLIC PROPERTY

UTILITY, ROW & RAIL LINES

OTHER LANDLOCKED OR UNDEVELOPABLE LAND



LEGEND

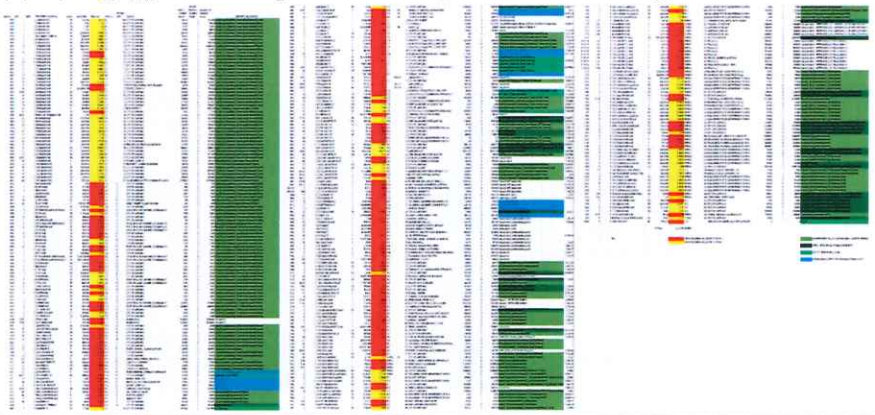
- 107 BLOCK NUMBER
- ARTIFICIAL-BLOCK-LIMIT-LINE
- LOT LINE
- MUNICIPAL BOUNDARY LINE
- COUNTY BOUNDARY LINE
- WATERWAY LINES
- ASSESSMENT LINE
- TIDELANDS LINE
- WETLAND AREA – N.J.A.
- FLOOD HAZARD AREA – F.H.A.
- PIERHEAD OR BULKHEAD LINE
- PIERHEAD OR BULKHEAD LINE (BLOCK LIMIT LINE)
- VACANT LAND PARCEL

ZONING DISTRICT DESIGNATIONS

- R-1 LOW DENSITY RESIDENTIAL [525-14]
- R-1A LOW DENSITY RESIDENTIAL OVERLAY [525-14.1]
- R-1B LOW DENSITY RESIDENTIAL OVERLAY [525-14.2]
- R2 LOW-MEDIUM DENSITY RESIDENTIAL DISTRICT [525-15]
- R3 MEDIUM DENSITY RESIDENTIAL DISTRICT [525-16]
- R3A MEDIUM DENSITY RESIDENTIAL (RESTRICTED) DISTRICT [525-16.1]
- R4 MODIFIED MEDIUM DENSITY RESIDENTIAL DISTRICT [525-17]
- R5 MEDIUM HIGH DENSITY RESIDENTIAL DISTRICT [525-18]
- RS RESIDENTIAL-SEASONAL DISTRICT [525-19]
- PRC PLANNED RESIDENTIAL CONSERVATION DISTRICT [525-20]
- PRC(O) PLANNED RESIDENTIAL CONSERVATION OVERLAY DISTRICT [525-20.1]
- RC RESIDENTIAL CLUSTER DISTRICT [525-20.2]
- C1 PRIMARY BUSINESS DISTRICT [525-22]
- C2 BEACH BUSINESS DISTRICT [525-23]
- C3 HOTEL-MOTEL DISTRICT [525-24]
- NC NEIGHBORHOOD COMMERCIAL DISTRICT [525-25]
- C5 SERVICE BUSINESS-LIGHT INDUSTRIAL DISTRICT [525-26]
- C6 MARINA DISTRICT [525-27]
- HARBOR OVERLAY DISTRICT [525-28] (The HO-Harbor Overlay is created over all zoning districts adjacent to Cape May Harbor, including Devil's Reach and Schellenger's Creek) and Cape May Inlet, to the depth of the first row of properties only, in order to permit a wide variety of water-dependent uses.)
- S1 BEACH STRAND DISTRICT [525-30]
- S2 DUNE STABILIZATION DISTRICT [525-31]
- G1 GOVERNMENT DISTRICT [525-32]
- HPO HISTORIC PRESERVATION DISTRICT [ARTICLE VIII]
- (PW) PRESERVED WETLANDS BOUNDARIES [525-58F] (*) Actual boundaries of the wetlands are subject to detailed surveying by property owners and authorized agencies pursuant to applicable State and Federal laws.)

VACANT LAND PARCELS

VACANT LAND PARCEL



Prepared By:

HURLESS
PLANNING & ENGINEERING, LLC

Craig R. Hurless
Professional Planner
New Jersey License No. 005540

VACANT LAND ANALYSIS MAP
City of Cape May
County of Cape May, New Jersey

Scale: 1" = 400' Date: APRIL 22, 2025

RESOLUTION NO. 03-10-2026: 2

FINDINGS OF FACT AND CONCLUSIONS OF LAW OF THE

CITY OF CAPE MAY PLANNING BOARD

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the New Jersey Fair Housing Act and established the Affordable Housing Dispute Resolution Program (the "Program"); and

WHEREAS, in accordance with the Amended Fair Housing Act, the City timely submitted its Fourth Round Housing Element and Fair Share Plan ("HEFSP") to the Program for review in June of 2025; and

WHEREAS, the City received a deficiency letter to its Fourth Round Plan from Fair Share Housing Center in August of 2025; and

WHEREAS, the Court entered a Case Management Order in November of 2025 which required the City to provide FSHC with the documents requested in the deficiency letter and to negotiate a Consent Order to submit to the Court; and

WHEREAS, the City and FSHC entered into a Consent Order on January 16, 2026 and filed it with the Court; and

WHEREAS, as per the FHA and the Consent Order with FSHC, the City is required to amend its Fourth Round Plan to include the terms and conditions agreed upon in the Consent Order; and

WHEREAS, the City has prepared an Amended Fourth Round Housing Element and Fair Share Plan ("Amended Fourth Round Plan"), which is attached hereto as Exhibit A; and

WHEREAS, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Planning Board held a public hearing on the Amended Fourth Round Plan on March 10, 2026; and

WHEREAS, the Planning Board determined that the attached Amended Fourth Round Plan is consistent with the goals and objectives of the City's current Master Plan, and that adoption and implementation of the Amended Fourth Round Plan is in the public interest and protects public health and safety and promotes the general welfare.

NOW, THEREFORE, BE IT RESOLVED by the Planning Board of the City of Cape May, County of Cape May, State of New Jersey, that the Planning Board hereby adopts the City's Amended Fourth Round Housing Element and Fair Share Plan attached hereto as Exhibit A.

CERTIFICATION

I certify that the foregoing Resolution was duly adopted by the Planning Board of the City of Cape May at a regular meeting held on the 10th day of March 2026.

Karen Keenan, Board Assistant

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Mr. Riggs	X					
Mr. Gorgone			X			
Councilmember Bodnar	X					
Deputy Mayor McDade	X				X	
Mrs. Reed			X			
Mr. Crowley	X					
Mr. Lundholm	X					
Mr. Padussis			X			
Mr. Crippen	X					X
Mr. Jones	X					
Mr. Bezaire	X					

cc:City Council via City Clerk
City Solicitor

EXHIBIT A

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 138-03-2026

RESOLUTION AUTHORIZING A HARDSHIP STREET OPENING FOR PROPERTY AT 115 WASHINGTON STREET IN THE CITY OF CAPE MAY

WHEREAS, Section 440-15 of the Cape May City Code imposes a five-year moratorium on street openings of reconstructed or repaved streets, but allows, in Subsection (B) such streets to be reopened in cases where a property owner has a hardship condition that justifies a street opening; and

WHEREAS, Section 440-15(B) provides that the City may grant relief upon the following (1) recommendation of the designated public works official and approval of the Manager and (2) Majority vote of the Cape May City Council; and

WHEREAS, a street opening moratorium is currently in place in the area of 1115 Washington Street in Cape May until January 1, 2030; and

WHEREAS, the owners of the property, Larry and Mary Notch, have requested that the City grant hardship permission to open the street to permit a gas utility connection, on the basis that the homeowner has purchased appliances and made preparations for the home to be serviced by gas to replace the deteriorating existing above-ground oil tank; and

WHEREAS, having reviewed that request, the City Manager and the Superintendent of Public Works has recommended that the City may grant permission for a hardship street opening, conditioned on full restoration of the street to the City's satisfaction; and

WHEREAS, as part of the City Manager's recommendation, the road restoration shall be completed utilizing an enhanced final repair process including infrared restoration; and

WHEREAS, in determining whether an applicant has demonstrated a hardship, the City may consider the following factors: (a) the reasonable preparation and planning prior to the request; (b) evaluation of practical alternatives; (c) the relative hardship to the applicant if denied and to the City if granted (which may include consideration of the time left on the moratorium and reasonable conditions that may be imposed to mitigate concerns with street opening); and/or (d) any other relevant factor(s) demonstrating a particular basis for hardship; and

WHEREAS, the Cape May City Council has reviewed the request and the City Manager's recommendation, and agrees that permission for a hardship street opening is appropriate in these circumstances and that granting the application is in the interests of the public health, safety, and general welfare.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Cape May as follows:

1. The averments of the preamble are hereby incorporated.

2. Pursuant to Cape May Code Section 440-15(B)(2), the Cape May City Council hereby finds that the property owner at 1115 Washington Street has a hardship condition and

accordingly grants permission for a hardship opening of the street to permit completion of installation of gas utility service at that address.

3. Prior to initiating the street opening, the applicant (South Jersey Gas) shall obtain a street opening permit from the City and shall pay the required fee for that permit. Pursuant to Section 440-15(A), this street opening is the result of hardship request and not an emergency opening. Accordingly, the fee of $1,000 for non-emergency opening shall be applicable prior to the issuance of any street opening permit.

5. Subsequent to the street opening, the applicant shall complete final restoration of the street to its original condition, in strict conformance with the requirements set in Exhibit A subject to the City's inspection and approval.

6. Pursuant to Section 440-10(A), the applicant shall post a performance surety with the City in the full amount of the total estimated street restoration work. In lieu of the above-mentioned performance surety, public utility companies or authorities may post an annual performance surety for $15,000. The estimated costs of the proposed work shall be based upon current market values, and said amount shall be prepared by the applicant and approved by the designated public works official.

7. This resolution shall take effect immediately, according to law.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

cc: Applicant
DPW
Clerk's/Licensing – Street Opening Permit

EXHIBIT A

Infrared restoration for repair of asphalt streets that are less than five years old and have been opened for utility work shall be utilized after the 120- to 180-day settlement period has elapsed.

(a) The following methods of construction shall apply:

(1) After completion of permanent restoration, the permittee shall provide infrared restoration.

(2) The area shall be swept clean of dirt, loose aggregate, or standing water.

(3) A chalk line shall be drawn 12 inches back from the seam of the original opening to use as a guide for raking.

(4) The infrared chamber shall be lowered over the repair, being sure to allow at least 12 inches to 18 inches of heated area beyond the perimeter of the original opening.

(5) To insure the proper heating time, the contractor shall check the surface temperature of the asphalt at seven minutes and every minute thereafter using an infrared thermometer so as not to allow the surface temperature to exceed 350° F. This is required since the ambient temperature, the color of the pavement, the size of the aggregate, and the moisture content influence the heating time.

(6) After the appropriate heating time (typically eight to 10 minutes), the asphalt surface will be softened to a depth of two to 2 1/2 inches.

(7) The infrared chamber shall be then removed from the heated area.

(8) The back side of a steel rake shall be used to neatly square off the repair, cutting 12 inches back from the original excavation along the chalk line.

(9) The area inside the repair shall be deeply scarified, taking special care to eliminate the original seam between the repair and the road.

(10) Approximately 1/2 to one inch of existing three-fourths-inch stones shall be raked out and removed from the patch.

(11) Maltenes rejuvenator shall be applied to the repair and surrounding heated asphalt surface. Emulsified maltenes recycling agent (rejuvenator) shall be applied in a ratio of 1:1 with water. This solution shall be well dispersed with a commercial-grade sprayer at a rate of eight ounces per square yard of heated area. This application area shall include both the area under repair as well as the area heated but left undisturbed around the perimeter of the repair. The application shall take place after the area has been scarified and just prior to the addition of new asphalt. The rejuvenator replaces the light oil component of asphalt, which has oxidized out over time.

(12) Hot mix asphalt I-5 (1/4 to 3/8 aggregate) shall be added to the area to bring it up to proper grade and luted smooth.

CITY OF CAPE MAY
APPLICATION FOR STREET OPENING PERMIT

Permit No. _____
Date 11/21/25

Applicant: South Jersey Gas

Address: 3800 Atlantic Ave Atlantic City NJ 08401

Email Address: construction@sjindustries.com

For permission to open: 1115 Washington St/187' E C/L Schellenger St County Road #: _____

For the purpose of: INSTALL GAS SERVICE (MAX#57617940

Total area of opening: 4'x4 Width _____ Length _____ Depth _____ 16SF/2SY FABC
(Length x width)

Contractor Responsible for work: CTX LLC Phone 609-233-1758

Paving Contractor: _____ Phone _____

Work will be started on 12/18/25 Completed on _____ Total Est. Construction Costs _____

Remarks: ***Please attach street opening plans***

The applicant agrees to comply with the regulations contained in the City Code of the City of Cape May Chapter 440, attached hereto, as well as all laws, ordinances and resolutions relating to said work and the acceptance of the permit shall be deemed an agreement to abide by all its terms and conditions.

Ordinance Information / Fee Requirements

Fees:

Bond Deposit $350.00	Total Fee up to 16 sq. Ft.....$425.00
Application Fee $50.00	Excess Yardage per sq. yd. $20.00
GIS/Data $25.00	

Bond Deposit: A $350.00 bond deposit is required to serve as security for the repair and performance of work necessary to put the street in as good a condition as it was prior to the excavation and pavement repairs are inspected and approved.

Insurance Requirements: The applicant must provide a certificate of insurance to the City Clerk indicating liability of not less than the amount of $500,000.00 for any one person, and property damage of not less than $250,000.00. The insurance shall show the City as an additional insured and shall be maintained by the applicant during the period of construction or excavation.

Hold Harmless Agreement

To the fullest extent permitted by law, South Jersey Gas, agrees to indemnify and hold harmless the City of Cape May, its elected and appointed officials, its agents, employees and volunteers and others working on behalf of the City of Cape May from any damage or liability sustained by any person or property arising out of the negligence of the applicant or its agents, servants and employees during the course of any construction excavation, restoration or refilling of any street. This agreement shall require the application, in the event of a claim against the City, its agents, servants and employees arising out of the applicant's construction activities, to provide the City with a legal defense and to pay any and all attorney's fees or costs incurred by the City in connection with any claims, suits or litigation which may result with the applicant's work in the streets.

Signed: TRACY BURKE Date: 11/21/25
Applicant

Approved: Eric Prusinski Date Approved: 12/2/2025
Eric Prusinski, DPW Superintendent

Approved: _____ Denied: X Date: 12/2/25 Initials: EP

Revised 02/25/2022

CAPE MAY CITY

Not to Scale

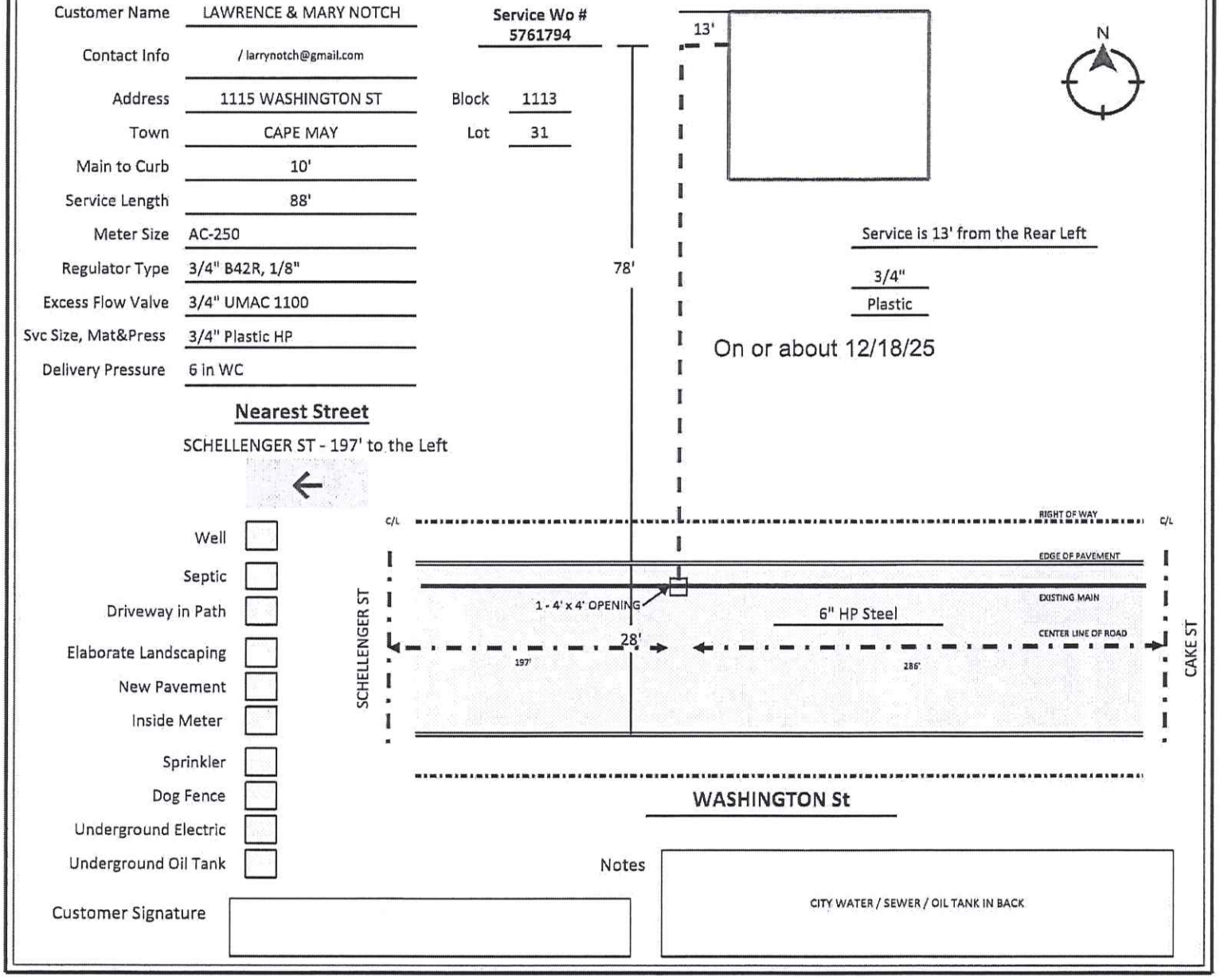
5761794 Install Gas Service

Customer Name	LAWRENCE & MARY NOTCH
Contact Info	/ larrynotch@gmail.com
Address	1115 WASHINGTON ST
Town	CAPE MAY
Main to Curb	10'
Service Length	88'
Meter Size	AC-250
Regulator Type	3/4" B42R, 1/8"
Excess Flow Valve	3/4" UMAC 1100
Svc Size, Mat&Press	3/4" Plastic HP
Delivery Pressure	6 in WC

Service Wo # 5761794

Block 1113

Lot 31



Nearest Street

SCHELLENGER ST - 197' to the Left

- Well ☐
- Septic ☐
- Driveway in Path ☐
- Elaborate Landscaping ☐
- New Pavement ☐
- Inside Meter ☐
- Sprinkler ☐
- Dog Fence ☐
- Underground Electric ☐
- Underground Oil Tank ☐

Notes: CITY WATER / SEWER / OIL TANK IN BACK

Customer Signature

$425.00

20160-107.0

SOUTH JERSEY GAS®

11/20/2025

L-RL-SS-UP

Erin Burke

From: larry notch <larrynotch@gmail.com>
Sent: Tuesday, March 10, 2026 1:00 PM
To: Erin Burke
Subject: Re: 1115 Washington Street Denial & Hardship request

Follow Up Flag: Follow up
Flag Status: Flagged

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon Erin,

We(Larry & Mary Notch) would like to move forward with our hardship request of an oil to gas conversion. Our current oil burner is requiring more serious maintenance and costly repairs due to the age and finding replacement parts. Our above the ground oil tank is over 50 years old. It is deteriorating and we are concerned that should it spring a leak, it would be a serious environmental issue.

Switching over to natural gas would mean having reliable and efficient energy. This request for converting to gas would allow us to be more comfortable in our later years, as well as helping with the financial burden of trying to maintain an inefficient outdated oil burner.

Thank you,
Larry Notch

On Mon, Mar 9, 2026 at 11:23 AM Erin Burke <eburke@capemaycity.com> wrote:

> Good Morning Larry,
>
> I am forwarding you the email I sent to SJG last Thursday regarding the street opening/hardship request for 1115 Washington Street, in case they have not already reached out to you. Please review the email below and advise if you would like to move forward in submitting a hardship request for Council's consideration. I would need the request by Wednesday morning at the latest in order to potentially include a resolution on Council's 3/17/26 agenda.
>
> Respectfully,

Erin C. Burke, RMC, CMR

City Clerk/Registrar

City of Cape May

City Clerk's Office

643 Washington Street

Cape May, NJ 08204

609-884-9532

www.capemaycity.com

From: Erin Burke
Sent: Thursday, March 5, 2026 1:54 PM
To: Construction <construction@sjindustries.com>
Cc: Brian Turner <bturner@capemaycity.com>
Subject: 1115 Washington Street Denial & Hardship request

Good Afternoon,

It has come to my attention that the property owner of 1115 Washington Street wishes to submit a hardship request to Council for them to consider authorizing the issuance of a street opening permit, which was previously denied due to the street being under moratorium until January 1, 2030. I've copied the section of City Code dealing with non-emergency street opening requests for newly paved streets below for your review:

440-15 ***Newly paved streets.***

No permit shall be issued for any street opening which would disturb the pavement of any road having been constructed, reconstructed or overlaid until a period of five years after the completion of said construction, reconstruction or overlay, except in the case of an emergency or hardship as described below. The five-year period as articulated herein shall be calculated from December 31 of the year in which said road was constructed, reconstructed or overlaid and run five years thereafter.

A.

Emergency opening. In the event that a person shall be required to open a street and/or roadway as a result of an emergency, said emergency opening shall be reviewed by the designated public works official and if the said designated public works official shall determine that no such emergency existed, then the person so opening the street and/or roadway shall pay a fee of $1,000 for the first nonemergency opening, $5,000 for a second nonemergency opening, and $10,000 for a third nonemergency opening.

B.

*Hardship condition. In the event in which the property owner has a hardship condition which requires a street opening permit to be issued contrary to ? **440-15**, the City of Cape May may grant relief upon the following:*

(1)

Recommendation of the designated public works official and approval of the Manager, and

(2)

Majority vote of the Cape May City Council.

C.

Roadway restoration.

(1)

*In the event that an emergency or hardship requires the opening of a roadway that has been resurfaced by the City within the previous five years, a full-width restoration will be required. The restoration will consist of six-inch dense graded aggregate base course, and a six-inch hot-mix asphalt base course, Mix 1-2, brought to existing grade, within the excavated area. A full-width, curb-to-curb milling two inches in depth to extend 20 feet beyond the limit of excavations will be performed after proper settlement in the trench area. The allowable time for the settlement shall be 45 days unless otherwise directed by the designated public works official. The final surface course shall be a two-inch hot mix mix asphalt surface course, Mix 1-5. See detail at the end of the chapter.**[1]***

[1]

Editor's Note: A copy of the detail is on file in the City offices.

(2)

*Trench restoration may be permitted under special circumstances and at the option of the City of Cape May and the designated public works official for openings having a minimum impact on the longevity and serviceability of the street in question. See detail at the end of the chapter.**[2]***

In synopsis: the property owner would have to submit a letter to me (emailed preferred) giving details of why they are experiencing a hardship due to their inability to open the road. The letter is then provided to the Superintendent of DPW and City Manager to provide comments to Council, then ultimately it is Council's decision as to whether they want to adopt a resolution authorizing the non-emergency street opening. The homeowner may have to appear before Council at a meeting to defend the hardship request/answer any questions. At that point, the homeowner would be required to pay the $1,000 fee for non-emergency street opening, and the applicant (South Jersey Gas) would have to pay all necessary permit fees before the work is authorized. As applicant, South Jersey Gas is responsible for the work and subsequent repair of the road as determined by City Council.

Please inform the property owner and advise how they/SJG wish to proceed.

Respectfully,

Erin C. Burke, RMC, CMR

City Clerk/Registrar

City of Cape May

City Clerk's Office

643 Washington Street

Cape May, NJ 08204

609-884-9532

www.capemaycity.com

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 139-03-2026

RESOLUTION AUTHORIZING AMENDMENT TO LEASE WITH MAC FOR A PORTION OF CITY PROPERTY KNOWN AS "THE WELCOME CENTER," 609 LAFAYETTE STREET, CAPE MAY, NEW JERSEY

WHEREAS, the City leases the property known as 609 Lafayette Street and formally known as Block 1060, Lot 4.01 and 4.02 from the New Jersey Transit Corporation. The leased property includes the lands and building commonly known as the Welcome Center. The City is expressly authorized to sublease excess space subject to certain terms and conditions of the lease; and

WHEREAS, on August 5, 2025 pursuant to Ordinance No. 573-2025, City Council authorized and adopted a lease agreement with Mid-Atlantic Center for the Arts, Inc. ("MAC") for a portion of the Welcome Center property; and

WHEREAS, the Lease provides that MAC will utilize the property to offer public information and office space, and that MAC may sell tickets, bottled water, and install a Penny Machine in an approved location; and

WHEREAS, MAC has proposed that they also be permitted to sell MAC merchandise at the Welcome Center and to confirm that this is within the permitted use under the Lease; and

WHEREAS, City Council has reviewed the matter and determined that this proposed use is in keeping with and supplement to the original purposes of the Lease and may be approved as an amendment; and

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Cape May as follows:

1. The averments of the preamble are incorporated by reference.

2. Section 4(a) of the Lease referenced herein between the City and MAC for a portion of the Welcome Center is hereby amended to include the following additional language: **MAC is permitted to sell its own merchandise at the Welcome Center property during the term of the Lease and any extension thereof**. The Amendment is attached hereto as EXHIBIT A and incorporated herein by reference.

3. The Mayor, City Manager, and all other appropriate City officials are authorized and directed to execute the Amendment attached as EXHIBIT A and take all actions necessary to effectuate the terms and conditions of this resolution.

4. This resolution shall take effect immediately, according to law.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Meier						
McDade						
Bodnar						
Baldwin						
Mullock						

cc: MAC
Lease File
City Manager

[EXHIBIT A]

AMENDMENT TO LEASE

THIS AMENDMENT TO LEASE, made and entered into this _____day of _____ , 2026, by and between the City of Cape May, a municipal corporation of the State of New Jersey, with offices located at 643 Washington Street, Cape May, New Jersey 08204 ("Landlord") and Mid-Atlantic Center for the Arts, a New Jersey Non-Profit trading as "Cape May MAC" ("MAC"), 1048 Washington Street, Cape May, New Jersey 08204 ("Tenant").

WHEREAS, pursuant to Ordinance No. 573-2025, the City of Cape May and MAC entered a lease agreement for a portion of the Welcome Center property; and

WHEREAS, the parties have agreed to amend the lease to confirm the permitted uses and activities within the Welcome Center property; and

NOW, THEREFORE, in consideration of the mutual covenants and agreements herein, and for other good and valuable consideration, the receipt and sufficiency of which is acknowledged, the parties hereto, intending to be legally bound hereby, covenant and agree as follows:

1. AMENDMENT. Section 4(a) of the Lease referenced herein between the City and MAC for a portion of the Welcome Center is hereby amended to include the following additional language:

   MAC is permitted to sell its own merchandise at the Welcome Center property during the term of the Lease and any extension thereof.

2. EFFECT. The foregoing amendment shall take effect as of the date of the last signature below and shall supersede and prevail over any provision of the Lease that conflicts with it. All other provisions of the Lease that are not in conflict shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed the day and year first above written.

ATTEST:

_____
Erin C. Burke, City Clerk

CITY OF CAPE MAY

_____
By: Zachary M. Mullock, Mayor

ATTEST:

_____
By:

CAPE MAY MAC

By: _____
Jody Alessandrine, Director/CEO

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 140-03-2026

RESOLUTION AUTHORIZING A PROFESSIONAL SERVICES CONTRACT WITH PHOENIX ADVISORS FOR MUNICIPAL ADVISOR AND CONTINUING DISCLOSURE SERVICES

WHEREAS, the City of Cape May is in need of specialized financial advisor services in connection with bond sales and issuance of Bond Anticipation Notes; and

WHEREAS, the City is given authority by Local Public Contracts Law (N.J.S.A. 40A:11-1, et seq.) to enter into contracts for professional services without competitive bidding, so long as the award of such contract is made public by a Resolution of the Governing Body and satisfies the requirements of the NJ Pay-to-Play law; and

WHEREAS, this contract is being awarded in a required disclosure manner in accordance with N.J.S.A. 19:44A-20.5; and

WHEREAS, Phoenix Advisors has provided the attached proposal dated March 3, 2026 to provide Municipal Advisor and Continuing Disclosure services; and

WHEREAS, The City Chief Financial Officer has certified the availability of adequate funds to pay this contract.

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Cape May, County of Cape May, State of New Jersey, that:

1. The Recital paragraphs are incorporated as if fully set forth.

2. The Cape May City Council hereby authorizes the award of a professional services contract for municipal advisor and continuing disclosure services to Phoenix Advisors pursuant to the March 3, 2026 proposal attached hereto as EXHIBIT A and incorporated herein by reference.

3. The appropriate city officials are hereby authorized to execute all documents required to consummate this contract award.

4. This contract is awarded as a professional services contract, without public bidding, pursuant to N.J.S.A. 40A:11-5(1)(a)(i). The Contractor shall provide a Business Disclosure Entity Certification and Political Contribution Disclosure Certification which shall be placed on file with this resolution, and that the Contractor will be prohibited from making any reportable contributions through the term of the contract.

5. This Resolution shall take effect immediately upon passage, according to law.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2025.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Baldwin						
Bodnar						
Meier						
McDade						
Mullock						

cc: QPA
City Manager
CFO/Accounts Payable
Phoenix Advisors

Resolution: 140-03-2026
Awarding Professional Services Contract to Phoenix Advisors
Amount: Varies

TREASURER'S CERTIFICATION

The undersigned, Treasurer of the City of Cape May, does hereby certify to the Mayor and Council that sufficient funds are appropriated from the 6-01-20-100-227 account, to satisfy the award of the referenced contract and further, that all expenses on account of the aforesaid contract shall be charged to that account and shall be encumbered on same.

Lauren Read, CFO/Treasurer

AGREEMENT
for
Municipal Advisor and Continuing Disclosure Services

THIS AGREEMENT (the "Agreement"), made and entered into on January 1, 2026, by and between Cape May City, 643 Washington Street, Cape May, NJ 08204-2397 (the "Client"), and Phoenix Advisors, a division of First Security Municipal Advisors, Inc., 2000 Waterview Drive - Suite 101, Hamilton, NJ 08691 ("Phoenix Advisors"),

WITNESSETH:

WHEREAS Phoenix Advisors has expertise across a variety of disciplines, including but not limited to municipal advisor services, continuing disclosure, rating agency surveillance, project finance, debt management and budget/financial consulting, and being duly registered as a Municipal Advisor with the Securities and Exchange Commission (the "SEC") and the Municipal Securities Rulemaking Board (the "MSRB"), is qualified to perform such professional services;

WHEREAS the Client desires to engage Phoenix Advisors, or its successors or assigns, to perform the professional services set forth in the exhibits hereto; and

WHEREAS the terms and conditions under which Phoenix Advisors will provide such services to the Client are set forth herein;

NOW, THEREFORE, THE PARTIES HERETO, IN CONSIDERATION OF MUTUAL COVENANTS HEREIN CONTAINED AND OTHER GOOD AND VALUABLE CONSIDERATION, EACH INTENDING TO BE LEGALLY BOUND, HEREBY AGREE AS FOLLOWS:

General. Phoenix Advisors will perform the professional services set forth in the exhibits hereto.

Term. This Agreement shall have a term of one (1) year from the effective date noted above. This Agreement is subject to annual renewal and may be terminated by either the Client or Phoenix Advisors upon thirty (30) days prior written notice.

General Compensation. The Client agrees to the compensation schedule as set forth in the exhibits hereto. Certain services requested by the Client may be performed and billed on an hourly basis. If requested, the Client will be notified in advance if hourly fees will apply, and we shall not proceed with such work without Client's prior authorization. Hourly fees will be invoiced quarterly based on actual time spent performing the requested services. There shall be no additional charge for out-of-pocket expenses incurred by Phoenix Advisors unless specifically agreed. Should any modification of fees become appropriate, the client shall receive written notification. In the event of termination of the agreement, Phoenix Advisors reserves the right to receive payment of its fee, calculated on a pro rata basis, for all services rendered under this Agreement up to and including the date of termination.

Professional Qualifications for Municipal Advisor Services. Under SEC and MSRB regulations, municipal advisor professionals owe a fiduciary duty to the Client. Any person that provides advice to

PHOENIX ADVISORS

VIA ELECTRONIC MAIL

March 3, 2026

Ms. Lauren Read, CFO
Cape May City
643 Washington Street
Cape May, NJ 08204-2397

Dear Ms. Read:

Thank you for choosing Phoenix Advisors, a division of First Security Municipal Advisors, Inc., for your Municipal Advisor and Continuing Disclosure Services. We have enclosed our annual professional services agreement, which includes our scope of services, compensation information and certain regulatory disclosures.

Phoenix Advisors' professionals will serve as a valuable resource for all services provided over the term of this agreement. We are always available to answer general questions concerning secondary market disclosure requirements, municipal market conditions and outstanding debt issues, or to prepare preliminary financing analyses and review project proposals. Should you request additional services in connection with a specific engagement not governed by this agreement, such as debt issuance or financial consulting (all as more fully described in the "Overview of Additional Services" exhibit), you will receive a separate engagement letter that includes the appropriate scope of services and compensation.

Please review the enclosed information, then sign and return the agreement to us via email (phoenix@muniadvisors.com).

If you have any questions, please do not hesitate to contact us. Thank you for the opportunity to provide these services to you!

Sincerely,

Sherry L. Tracey

Sherry L. Tracey, Senior Managing Director

in full force and effect. The covenants set forth above shall survive and shall continue to be binding notwithstanding the termination of this Agreement for any reason whatsoever.

Applicable Law. This Agreement shall be governed by the laws of the State of New Jersey.

IN WITNESS WHEREOF, The Client and Phoenix Advisors have caused this Agreement to be duly executed by their authorized representatives, as of the effective date noted above.

Cape May City

By: _____
Authorized Signatory

PHOENIX ADVISORS

By: *Sherry L. Tracey*
Sherry L. Tracey, Senior Managing Director



municipal entities concerning the issuance of municipal securities must be registered with the SEC and the MSRB. Any Phoenix Advisors professional providing municipal advisory advice to our clients must hold a Series 50 Municipal Advisor Representative license. Phoenix Advisors professionals who supervise the provision of municipal advisory advice must hold a Series 54 Municipal Advisor Principal license. All Phoenix Advisors municipal advisor professionals hold the appropriate licenses. All licensed professionals are subject to continuing education protocols.

Neither Phoenix Advisors nor any individual representing Phoenix Advisors possesses any authority concerning any decision of the Client or any official of the Client beyond the rendition of information or advice. Phoenix Advisors does not provide legal or accounting advice. None of the services contemplated in this Agreement shall be construed as legal advice or a substitute for legal services. The Client hereby acknowledges its responsibilities concerning federal securities laws and represents its intention to comply in all respects with federal securities laws. Phoenix Advisors and the Client agree, at their own expense, to operate in full compliance with all governmental laws, regulations, and requirements applicable to the duties conducted hereunder. Phoenix Advisors and the Client will obtain and maintain in force, at its own expense, all licenses, permits, and approvals required for its performance under this Agreement and will obtain all required authorizations and approvals prior to commencement of the services.

Disclosure of Conflicts of Interest. The MSRB requires Phoenix Advisors to provide written disclosure to the Client about material conflicts of interest. Disclosures required by the MSRB are set forth in the exhibits hereto.

Limitation of Liability. Under federal regulations, Phoenix Advisors has a fiduciary duty to our clients. We utilize extensive market data when providing advice regarding a financing, and we will bring our experience and available resources to bear to achieve a successful closing of your transaction. After closing, market movement, or other changing circumstances in the marketplace over which Phoenix Advisors has no control, may occur. While neither positive nor negative market movement can be guaranteed, Phoenix Advisors shall not be held responsible for any market realities that may negatively affect your financing. By understanding and accepting these limitations, the Client is *not* waiving any of its legal rights under applicable securities laws, nor any other laws the Client may be legally prevented from waiving.

Entire Agreement. The Agreement and all exhibits thereto constitute the entire agreement of the parties hereto and supersede all prior or contemporaneous oral or written communications, proposals and representations with respect to its subject matter, and this Agreement, including all exhibits thereto, prevails over any conflicting or additional terms of any quote, order, acknowledgment, or similar communication between the parties during the term of this Agreement, including all exhibits thereto, unless such additional terms are consented to by both parties in writing.

Successors and Assignees. The Agreement shall be binding upon and inure to the benefit of the parties hereto. This Agreement may be assigned by Phoenix Advisors or the Client to any entity which acquires all, or substantially all, of Phoenix Advisors' assets and key personnel.

Severability and Survival. If any provision of this Agreement is held to be invalid or unenforceable for any reason whatsoever, the remaining provisions shall remain valid and unimpaired, and shall continue

EXHIBIT I - CONTINUING DISCLOSURE
OVERVIEW OF SERVICES

Phoenix Advisors has offered comprehensive continuing disclosure services since 2014. Under SEC Rule 15c2-12 (the "Rule"), issuers of municipal debt must regularly make secondary market disclosure of financial information and other disclosable events, as described in the continuing disclosure undertakings in the Official Statements that accompany their debt issues. With the cooperation of the client, Phoenix Advisors compiles the required information, files it in a timely fashion and provides confirmation of the filing for client records to demonstrate compliance with the Rule.

- **Codify Issues That Are Subject to Continuing Disclosure**
  - Obtain and examine the Client's Official Statements relating to its outstanding bond issues to research the requirements found in the prior undertakings.
  - Review the Client's financial statements for information concerning debt and lease obligations and other relevant obligations.
  - Discuss with the Client its filing and/or reporting obligations.

- **Disclosure Obligation & Debt Service Schedule Setup**
  - Capture critical data concerning continuing disclosure requirements and filings, along with principal and interest debt service payments for our proprietary database.
  - Apply database functions to each outstanding financial obligation with filing requirements.
  - Provide initial report to the Client to review and confirm for accuracy.
  - On an ongoing basis, enter into our database new financial obligations of which the Client has made us aware.

- **Monitor, React and Meet Filing Deadlines**
  - Actively monitor the Client's unique deadlines to ensure timely filing of required documents.
  - When possible, gather required documents from public sources, e.g., state and local websites.
  - Provide database-generated messages to give the Client sufficient advance notice of approaching filing deadlines.
  - Contact the Client by phone or email to pursue missing documents.
  - Monitor the evolving regulatory environment, including collaboration with the bond counsel community regarding interpretations and materiality.

- **File Financial and Operating Data**
  - File Operating Data in addition to filing Audited Financial information.
  - Work with the Client to assure that Operating Data reports, as filed, meet the requirements of the Client's prior undertakings.
  - If necessary, prepare the required Operating Data document to be filed in accordance with the Client's prior undertakings.

- **Confirm Filings to Client Promptly**
  - Forward to the client MSRB submission confirmations for disclosure filings made on EMMA.
  - Record and maintain EMMA filings in our proprietary database.

- **File Documents Uniformly, Accurately and Promptly**
  - Use consistent naming conventions and descriptive titles on EMMA filings to create a uniform and logical chronology.
  - Associate filings with appropriate CUSIP numbers on EMMA.
  - File documents on EMMA within forty-eight (48) hours of receipt.
  - In concert with the Client, identify relevant documents not required to be filed under the Client's prior undertakings and file them as voluntary submissions on EMMA. These may include budgets, debt statements, unaudited financial statements and bank loans.

- **Disclosure Events and Timely Filing of Notices**
  - Proactively monitor rating agency news and web sites for rating changes that affect the Client and file appropriate disclosure event notices on EMMA.
  - Proactively monitor rating changes affecting bond insurers or credit enhancement programs, e.g., state school bond enhancement programs, to determine which, if any, of the Client's bonds are affected and file appropriate disclosure event notices.
  - File event notices for the various disclosure events identified by the Rule on the Client's relevant financial obligations that are impacted.

- **Provide a Comprehensive Filing Report Each Year**
  - Annually prepare a continuing disclosure summary report containing each issue for which there is a continuing disclosure obligation, each required filing made and each disclosure event notice filed on the Client's behalf during the reporting year.
  - Include in the summary report a (5) year history of the Client's filings.
  - Prior to the publication of an offering document relating to municipal securities, the Continuing Disclosure Agent, if made aware of such offering, will prepare an interim report for the Client to review for completeness and accuracy.
  - The interim report will provide the basis for certain disclosures made in the offering document. The Continuing Disclosure Agent, bond counsel and other interested parties are entitled to rely upon the interim report.

- **Serve as your Liaison to DTC**
    - Debt service payments must be on time, in the correct amounts and with the correct references, in order to avoid clean up administration and reporting that can unnecessarily alarm investors.
    - Phoenix Advisors acts as an interface to facilitate the timely allocation and processing of funds through the complexities of DTC's rigid systems.
    - Leverage our existing relationships with DTC staff to help demystify their inner workings and guide you through the complexities of dealing with your book-entry principal and interest payments.
    - Provide timely reminders of your principal and interest payments through our Debt Caddie program, if applicable. Please note that at this time Debt Caddie is not yet available for private leases or loans, conduit debt issuances or Authority transactions.
    - Debt Caddie provides the Client with a detailed payment reminder with itemized principal and interest amounts due (per issue and in the aggregate, if applicable), for cross-checking against your own records and the payee's.
    - The Client will receive a separate reminder for each scheduled payment date throughout the contract year.

Client Responsibilities

- The occurrence of a disclosure event may not be apparent to the Continuing Disclosure Agent. It is ultimately the Client's responsibility to notify the Continuing Disclosure Agent of any reportable event.
- Clients are always notified by the rating agencies when their ratings are adjusted. It is incumbent upon the Client to notify the Continuing Disclosure Agent when the Client is so notified by the rating agencies or other entities.
- It is the responsibility of the Client to review submission confirmations for accuracy and completeness and retain copies of submission confirmations in its files.
- The Client must review the annual continuing disclosure summary report and relay to the Continuing Disclosure Agent within ten (10) calendar days any error, discrepancy, omission or concern relating to the accuracy or completeness of the report. It is agreed hereby that after ten (10) calendar days, and absent notice from the Client, the report is accepted by the Client as accurate and complete.
- If this process requires collaboration with any of the Client's other retained professionals, any fees of those professionals are solely the responsibility of the Client.
- It is essential that the Client notify Phoenix Advisors within ten (10) calendar days of the occurrence of any disclosure event requiring the filing of an event notice under the Rule or the Client's prior undertakings.



The disclosure events requiring such notification include:

i. Principal and interest payment delinquencies;
ii. Non-payment related defaults, if material;
iii. Unscheduled draws on debt service reserves reflecting financial difficulties;
iv. Unscheduled draws on credit enhancements reflecting financial difficulties;
v. Substitution of credit or liquidity providers, or their failure to perform;
vi. Adverse tax opinions, the issuance by the Internal Revenue Service of proposed or final determinations of taxability, Notices of Proposed Issue (IRS Form 5701-TEB) or other material notices or determinations with respect to the tax status of the security, or other material events affecting the tax status of the security;
vii. Modifications to rights of security holders, if material;
viii. Bond calls, if material, and tender offers;
ix. Defeasances;
x. Release, substitution, or sale of property securing repayment of the securities, if material;
xi. Rating changes;
xii. Bankruptcy, insolvency, receivership or similar event of the obligated person;
xiii. The consummation of a merger, consolidation, or acquisition involving an obligated person or the sale of all or substantially all of the assets of the obligated person, other than in the ordinary course of business, the entry into a definitive agreement to undertake such an action or the termination of a definitive agreement relating to any such actions, other than pursuant to its terms, if material;
xiv. Appointment of a successor or additional trustee or the change of name of a trustee, if material;
xv. Incurrence of a financial obligation of the obligated person, if material, or agreement to covenants, events of default, remedies, priority rights, or other similar terms of a financial obligation of the obligated person, any of which affect security holders, if material; and
xvi. Default, event of acceleration, termination event, modification of terms, or other similar events under the terms of a financial obligation of the obligated person, any of which reflect financial difficulties.



EXHIBIT II - COMPENSATION

Phoenix Advisors has a fiduciary duty to put your interests first in all matters relating to our engagement. There is no separate fee or obligation related to the appointment of Phoenix Advisors as your Municipal Advisor and Continuing Disclosure Agent, other than the fees for Continuing Disclosure Services noted below. As your Municipal Advisor and Continuing Disclosure Agent, we remain available to answer general questions concerning outstanding debt issues, market conditions, ratings, DTC payments or to prepare preliminary analyses, as requested. **Note that you will only be invoiced for Continuing Disclosure Services if you have a bond, lease or bank loan obligation outstanding during the contract year.**

FEES FOR CONTINUING DISCLOSURE SERVICES:

- $1,600 base fee (for up to three (3) outstanding issues), plus $150 for each additional outstanding obligation, if filings are required.
- $500 per issue set-up charge, discounted to $200 if Phoenix Advisors serves as Municipal Advisor on the transaction.
- $250 for each Event filing we make under the SEC's Event Disclosure Rule. Phoenix Advisors will waive this fee if engaged as Municipal Advisor on a transaction that involves such Event filing.
- $250 for each Notice of Redemption made in connection with an outstanding term bond maturity.
- All fees are accumulated and invoiced towards the end of the relevant year.

If you request municipal advisor services for a specific engagement, such as the issuance of bonds, notes or leases, rating agency surveillance or other budget/financial consulting services, as more fully described herein, you will receive a separate engagement letter. Non-hourly compensation is **all-inclusive** – we do **not** charge for out-of-pocket expenses, fees for travel time or attendance at meetings without prior notification. Costs associated with debt issuance are customarily included in the bond authorization and would likely not be part of your current budget expenses. The details of compensation and municipal advisor services provided will be clearly delineated in the engagement letter.



EXHIBIT III - MSRB REQUIRED DISCLOSURES

Phoenix Advisors, a division of First Security Municipal Advisors, Inc. ("Phoenix Advisors"), is a licensed municipal advisor duly registered with the Securities and Exchange Commission ("SEC") and the Municipal Securities Rulemaking Board ("MSRB"). The MSRB requires municipal advisors to provide their clients with certain disclosures relating to actual or potential material conflicts under Rule G-42.

MSRB Rule G-42 requires that all municipal advisors provide disclosures of legal or disciplinary events material to the integrity of the municipal advisor's management or advisory personnel. There are no legal or disciplinary events concerning Phoenix Advisors filed on the firm's Form MA, or associated personnel's Form MA-I, filed with the SEC. The MSRB's website is www.msrb.org and the Municipal Advisor Client Brochure is at www.msrb.org/sites/default/files/MSRB-MA-Clients-Brochure.pdf. SEC forms MA and MA-I are available on the SEC's EDGAR website at www.sec.gov/edgar/searchedgar/companysearch.

Having exercised reasonable diligence, we are aware of no material conflicts of interest that would preclude us from fulfilling our fiduciary duty on any transaction for which we are engaged. Should we become aware of any material conflict, we would immediately inform the affected parties. Phoenix Advisors makes the following disclosures in connection with our engagement:

General Mitigation of Conflicts. Phoenix Advisors has a fiduciary duty to our clients, which includes a duty of loyalty in performing all municipal advisor services. Accordingly, we are always ethically bound to deal honestly and in the utmost good faith with our clients, placing your interests ahead of ours at all times. We also mitigate potential conflicts by adhering to a high standard of suitability for any service rendered to our clients. Phoenix Advisors mitigates any potential conflict described below through our adherence to this fiduciary duty.

Other Business Lines. Phoenix Advisors offers a variety of services, including but not limited to Municipal Advisor services, fiscal/budgetary consulting, redevelopment advisory, and various post-issuance compliance services such as Continuing Disclosure Agent services. These offerings could lead to the appearance of a conflict through the cross-selling of our services; however, we clearly disclose that there is no contingency requiring a client to accept multiple services.

Other Municipal Advisory Relationships. Phoenix Advisors serves a broad array of other clients, such as school districts, cities and towns, fire districts, counties, and regional authorities that may, from time to time and depending on specific circumstances, have interests that compete with yours. Phoenix Advisors owes a fiduciary duty to any and all clients for whom it performs Municipal Advisory services. No other engagements or relationships would impair our ability to fulfill our regulatory duties to any client.

Third-Party Service Providers. From time to time, third-party service providers or vendors may host informative conferences, seminars, social events and other functions that are attended by industry participants, including Phoenix Advisors. We typically solicit competitive quotes for third-party services with or without attending any functions sponsored by vendors.

Non-Exclusive Relationship. Phoenix Advisors may represent, perform services for, and contract with as many additional clients, persons, or companies as we, in our sole discretion, see fit, provided those services do not pose a conflict of interest with the services we perform for our clients.

Ongoing Disclosure. All municipal advisors are required to provide to each client written documentation of their municipal advisor relationship. You have received a written agreement and/or engagement letter, that includes a scope of services, compensation information and disclosure of potential conflicts of interest, if any. We review each engagement to identify, mitigate or eliminate potential conflicts of interest.

Compensation-Based Potential Conflicts. MSRB Rule G-42 requires that all municipal advisors provide this information regarding the potential for conflicts arising from certain types of pricing.

Fixed Plus Variable Fee Contingent Upon Completion. Compensation includes both a fixed fee component and variable fee component, and the payment of such fees shall be contingent upon the completion of the engagement. This form of compensation may present a potential conflict of interest because, in certain circumstances, it could result in the recommendation of less time-consuming alternatives, failure to perform a thorough analysis of alternatives or a larger than necessary par amount.

Variable Fee Contingent Upon Completion. Compensation is based on the size of the engagement and the payment of such fees shall be contingent upon the completion of the engagement. While this form of compensation is customary in the municipal securities market, this may present a potential conflict of interest because it could create an incentive to recommend a financing that is unnecessary, disadvantageous, or includes a larger than necessary par amount.

Fixed Fee Contingent Upon Completion. Compensation is a fixed amount and the payment of such fees shall be contingent upon the completion of the engagement. The amount is usually based upon, among other things, the expected duration and complexity of the transaction and the scope of services to be performed. This form of compensation may present a potential conflict of interest because the transaction could require more work than originally contemplated, which could result in the recommendation of less time-consuming alternatives or failure to perform a thorough analysis of alternatives.

Hourly Fees. Compensation is based on the hourly fees of our personnel, with the aggregate amount equaling the number of hours worked by such personnel times an agreed-upon hourly billing rate. This form of compensation may present a potential conflict of interest because, absent an agreed upon maximum fee, there may not be a financial incentive to recommend alternatives that would result in fewer hours worked.

If you have any questions about your relationship with Phoenix Advisors,
call your Municipal Advisor professional at 866-291-8180

Note: The following overviews are not formal Scopes of Services. For a specific engagement, a more detailed Scope of Services tailored to the actual services requested will be provided.

EXHIBIT IV - OVERVIEW OF ADDITIONAL SERVICES

DEBT ISSUANCE

At Phoenix Advisors, we believe the client deserves a complete understanding of the municipal debt issuance process. We guide you through the marketplace, addressing any questions and concerns at each juncture. There are various types of debt financing available to municipal issuers, including general obligation bonds, notes, leases, bank loans, ESIPs and State/Federal loan programs, to name a few. Our primary objectives are to develop a strategic plan that fits your needs, to coordinate the financing process, to take an active, constructive role on your behalf in the execution of the transaction, and to provide post-issuance analysis and administration. As Municipal Advisor for an issuance of debt, we perform the following:

1. Initial Planning, analysis and pre-referendum work, if applicable.
    - Provide analytical and support services for financial planning efforts, including a comprehensive review of the client's timetable and capital budget strategy.
    - Develop comprehensive tax impact analyses based on debt service payments (current and future), offsetting aid/revenue, tax base trends and project revenue constraints (i.e., energy savings, project fund investment income, new revenue streams, etc.).
    - Provide an evaluation of financing options/alternatives and structure financial models to demonstrate each option's benefits, costs and tax impacts.
    - To enhance public understanding of the financing, we assist in the preparation of marketing materials, public presentations and community information, as needed.

2. Develop a strategic plan that fits your needs.
    - Design a sound plan of finance that considers your existing financial strengths and growth patterns to ensure the success of the current and future transactions.
    - Assess the cost-benefit of available financing options, structures & concepts.
    - Recommend appropriate structure, terms, credit enhancements and timing-to-market.
    - Prepare clear and concise public presentations to State oversight boards, governing bodies, rating agencies or bond insurers.

3. Coordinate the financing process.
    - Establish a timeline identifying key events, dates, and responsibilities.
    - Manage communication and workflow transparently among the working group.

- Contribute to preparation of the Official Statement and other required offering documents consistent with market standards and satisfactory to interested parties.
- Develop rating agency strategy, researching and preparing a comprehensive rating presentation to obtain the best possible result. (**See Rating Agency Expertise herein.**)
- Prepare specifications, solicit and evaluate bids, and recommend the most cost-effective, qualified providers of third-party services, if necessary.

4. Execute the transaction.

   - Utilize real-time market statistics and reference points to evaluate the market environment and determine suitable timing, terms, and structure.
   - Coordinate public bid solicitation for competitive sales and manage the underwriter selection process for negotiated sales.
   - Conduct investor outreach to educate investors and underwriters about your offering.
   - Participate actively in the sale of your debt, provide live translation of events during competitive bid submissions, and dialogue strategically with underwriters if negotiated.

5. Administration, post-issuance analysis and reporting.

   - Administer efficient closing – flow of funds, closing documents, debt service schedules.
   - Provide options for investment of bond proceeds, if necessary.
   - Produce summary report(s) and follow-up analysis.
   - Monitor outstanding debt and market conditions for refunding opportunities.
   - Assist with secondary market reporting requirements, if engaged. (**See Continuing Disclosure herein.**)

DEBT MANAGEMENT, BUDGET/FISCAL CONSULTING & CAPITAL PLANNING

Our professionals have extensive experience in debt management, budget/fiscal consulting, and capital planning. Services in this area will be tailored to your specific needs, which may include any of the following specialized tasks and services:

- Analyze existing and future obligations in the context of debt capacity, debt per capita, and amortization, including mitigation options such as restructuring and refinancing.
- Provide analytical services for financial planning efforts and assist with long-range capital budget, financing strategy and debt service projections.
- Review third-party solicitations with respect to debt refinancing, financial products, or RFP responses, and assess their viability.
- Review budget operations, including revenue shortfalls or expenditure overflows based on changes in the tax levy, other revenues, state aid, debt service and other expenditures, and quantify impacts on the taxpayers, ratepayers, and other stakeholders.
- Develop customized debt management and/or fund balance policies.

- Provide quantitative analysis relating to the defeasance of outstanding debt and/or tax impact analysis relating to the proposed issuance of new debt.
- Assistance with the investment of bond proceeds and reserve funds.
- Serving as "bidding agent" to obtain a portfolio of open market U.S. Treasury securities at a cost-effective price.

ENERGY SAVINGS IMPROVEMENT PROGRAMS

Phoenix Advisors has been the leader in providing municipal advisory services on ESIP financings. Since the new ESIP law was enacted in 2009, Phoenix Advisors and its professionals have served as municipal advisor on more ESIP financings than any other New Jersey municipal advisory firm.

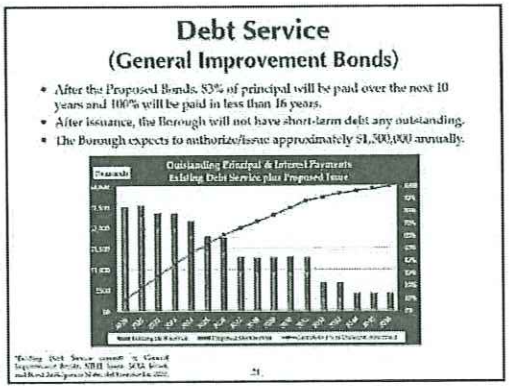
- Provide advice regarding renewable energy and energy efficient projects through either a lease purchase or bond financing through the Energy Savings Improvement Program.
- Evaluate competitive bids for Energy Savings Company ("ESCO") services and/or professional engineering/energy approach towards execution of ESIP. Provide input as to the value of ESCO guarantees and their costs.
- Advise as to costs/benefits of lease purchase financing versus refunding bond financing (competitive, negotiated, private placement methods) given existing legal constraints, market conditions and credit factors.
- Review and analyze the proposed project, projected energy savings, optimal repayment schedule and project timing, and advise in final structuring decisions to ensure annual debt service levels meet preferred debt service coverage ratios and do not exceed projected energy savings and incentives.
- Solicit proposals from lessors or investment banking firms and prepare or review the various financing documents prepared in connection with the ESIP.
- Coordinate the application to the Local Finance Board and meet with the Division of Local Government Services and Board of Public Utilities staff, as needed.

RATING AGENCY EXPERTISE

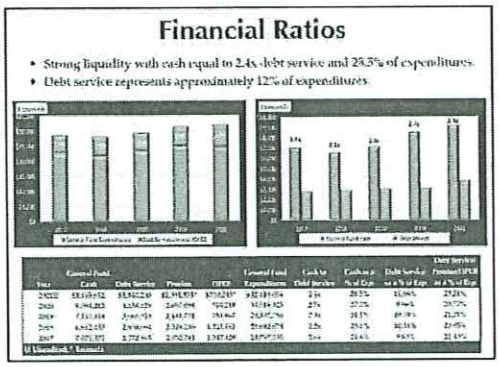
A proactive, strategic approach to interaction with rating agencies is essential to achieving a successful outcome since a strong underlying credit rating is critical to achieving the best possible financing. With this goal, Phoenix Advisors takes the lead in the rating process by recommending the appropriate rating agency (or agencies) and helps you interact with them more effectively.

Each agency uses its own proprietary evaluation methodology, which our professionals have studied and are intimately familiar with. A municipal credit rating is generally comprised of four parts:

i. economic data and taxpayer / ratepayer base
ii. financial performance, liquidity, and reserves
iii. debt and liabilities
iv. management and policies



We prepare a comprehensive presentation tailored to your unique characteristics and circumstances, emphasizing the areas on which the rating agencies are expected to focus during their review. We understand the economic, demographic and financial ratios that impact your credit rating and will help you put your best foot forward by highlighting your strengths. From local wealth/income metrics to fund balance ratios, our presentation will serve as a guide for the discussion to ensure we touch upon all the key areas.



Our professionals take the lead in discussions but give you ample opportunity to elaborate on each topic. We request a list of questions from the credit analyst in advance to avoid surprises. In addition to emphasizing your strengths, it is important to address proactively what could be perceived as limitations, giving you the ability to structure the discussion. We will work with you and the credit analyst to provide any information requiring follow-up after the presentation.

A stronger credit rating attracts broader appeal in the capital markets, which leads to more cost-effective financings. Whether for a new issue or a periodic surveillance review, Phoenix Advisors helps you to interact with the rating agencies more effectively.

REDEVELOPMENT ADVISORY

Phoenix Advisors provides expert financial advice at each stage of a Redevelopment project from conception through completion to administration. Projects typically involve public-private partnerships that employ various tax abatement strategies to encourage investment, such as payments in lieu of tax (PILOTs), redevelopment area bonds (RABs), and more. As Redevelopment Advisor, we perform the following:

- Review developer proposals and financial pro formas to confirm assumptions (rents, expenses, construction costs, financing terms) are realistic and consistent with market conditions.
- Model cash flows independently to assess feasibility and the need for tax abatement.
- Compare proposed PILOT revenue projections to current and traditional taxes.
- Estimate the impact on municipal services and school costs.
- Negotiate PILOT terms with the developer and review the Financial Agreement.
- Provide a final, comprehensive report on the impact of the development, including a recommendation on the proposed PILOT terms.
- Prepare presentations to the administration, governing body, and the public, as required.
- Assist with the implementation of the PILOT, including:
    - Monitor the developer's compliance with the terms of the Financial Agreement.
    - Calculate and invoice PILOT payments based on actual, audited financials.

UTILITY EVALUATION AND RATE STUDY

Phoenix Advisors provides essential financial advice to our clients in connection with rate studies, financial evaluations, feasibility analysis, potential sale valuations and/or concession agreements. The decision-making process regarding the future operation of any asset involves a number of considerations, both financial and otherwise. Our expert guidance ranges from initial financial analysis and asset valuation to public-private partnership coordination and implementation.

- Review and analyze current rate structure and impact on residents or other stakeholders.
- Review budgets and prepare pro forma financial projections in order to evaluate suitability of rate structure.
- Evaluate the financial condition and future viability of municipal assets, including analyzing various structures, alternatives and pro forma financial operations, assumptions and value.
- Review proposals for the sale/lease of municipal assets, with specific attention to financial impact, operations, costs, employees, etc. Assist in the public Request for Proposals (RFP) and Request for Bids (RFB) processes, as necessary.
- Analyze the financial impact of the transaction on the client, its taxpayers and/or ratepayers and other stakeholders. Evaluate the potential uses of projected new revenue.

- Analyze, propose, and negotiate additional financial and/or community benefits, as requested, to cater to the unique needs of the client.
- Identify and analyze any outstanding debt attributable to the assets, including the cost to defease such debt and potential costs or savings to taxpayers.
- Conduct and/or support negotiations with the private party regarding payment calculations, escalation, timing of payments, terms and other incentives. Thoroughly analyze pertinent financial aspects of financial agreements, comment and propose changes, as necessary.
- Make presentations to the governing body and administration and assist in the approval process for various local/State oversight boards, as necessary.

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 141-03-2026

RESOLUTION AUTHORIZING CHANGE ORDER #1 TO CONTRACT FOR CONSTRUCTION OF NEW CAPE MAY POLICE DEPARTMENT HEADQUARTERS

WHEREAS, pursuant to Resolution No. 276-09-2025 and after public bidding, the City Council authorized an award of contract to Ogren Construction. for the construction of a new Cape May Police Department Headquarters; and

WHEREAS, on March 10, 2026, the contractor proposed a change order to address labor and material to furnish and install added elevator sump pump totaling $5,310.73 pursuant to the Change Order #1 attached EXHIBIT A and incorporated herein by reference; and

WHEREAS, the City's Project Architect has reviewed and concurred with the proposed change orders in scope and amount; and

WHEREAS, City Council has determined that the proposed change orders and reasonable and necessary for completion of this important public project; and

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Cape May, County of Cape May, State of New Jersey, as follows:

1. The averments of the preamble are hereby incorporated.

2. City Council hereby authorizes the Change Order to the contract for the new Cape May Police Department Headquarters project with Ogren Construction in accordance with the terms and conditions of the contract specifications, and in accordance with EXHIBIT A attached hereto and incorporated herein by reference. The Contract shall be amended as follows:

Original Award Amount:	$8,626,000.00
Net Change by previous Change Orders:	$ 0
Current Change Order (.062%):	$ 5,310.73
Total Contract including Change Order(s):	**$8,631,310.73**

3. The Mayor and all other appropriate City officials are authorized to execute the change orders and further authorized and directed to take all other steps necessary to effectuate this Resolution.

4. The City Chief Financial Officer has certified the availability of adequate funds to pay this contract.

5. This resolution shall take effect immediately, according to law.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Baldwin						
Bodnar						
Meier						
McDade						
Mullock						

cc: Conley Architects
Ogren
City Engineer
CFO/Accounts Payable
Project File

Resolution: 141-03-2026
Change Order No.1 – Cape May Police Department HQ
Amount: $5,310.73

TREASURER'S CERTIFICATION

The undersigned, Treasurer of the City of Cape May, does hereby certify to the Mayor and Council that sufficient funds are appropriated from the C-04-55-920-203 account, to satisfy any and all obligations regarding the award of the referenced contract and further, that all expenses on account of the aforesaid contract shall be charged to that account and shall be encumbered on same.

Lauren Read, CFO/Treasurer

OGREN CONSTRUCTION *Corporate Office* 178 East Garden Road Vineland, New Jersey 08360
tel: 856.692.4226 | fax: 856.696.5215 | email: build@ajogren.com | web: www.ogrenconstruction.com

January 21, 2025

The Authority
745 Lebanon Road
Millville, NJ 08332

Attention: Tanner Ross

RE: Cape May Police Department

CHANGE ORDER REQUEST #1

Labor & material to furnish and install added elevator sump pump.

Ogren Layout & Coordination	$ 239.84
Highlands Mechanical	$ 4,818.00
5% Profit & Overhead	$ 252.89
Total Allowance Allocation Request Amount	$ 5,310.73

TOTAL CHANGE ORDER REQUEST AMOUNT: $ 5,310.73

Very truly yours,
ARTHUR J. OGREN, INC.

Kerry Ogren

Kerry Ogren
Vice-President

HIGHLANDS MECHANICAL LLC

Friday, January 9, 2026

Ogren Construction
Attn: Ike Gandy

Cape May Police Station
Change Estimate No.: 1

Dear GC
As per your request and / or in accordance with revisions mentioned herein on the above referenced project, Highlands Mechanical LLC respectfully submits the following change estimate proposal for your review.

Description of Work: Added Elevator Sump Pump
Drawings, Specifications, Reference of Change:
Work Authorized By:

Net Change Estimate Total: **$4,818**

This change estimate covers only direct costs associated with the change work described above. Highlands Mechanical LLC reserves the right to assess the impact of this change order at a later date and to submit these costs, as they become known.

Work Completed: _____ **Work Not Complete – Partial Cost:** ☐ **ON HOLD for Approval:** ☐

Unless directed in writing or mentioned otherwise, Highlands Mechanical LLC cannot proceed with this additional work until receipt of your written change order.

Due to the additional amount of labor and equipment lead times associated with this change, Highlands Mechanical respectfully requests an extension of time in the amount of 0 days. Unless mentioned otherwise, this proposal does not include accelerated labor or shipping costs.

We trust this proposal meets with your approval. If you should have any questions or concerns please do not hesitate to call. Please sign below to authorize Highlands Mechanical LLC to proceed / invoice for this work.

Accepted By:_____ Company:_____ Date:_____
Signature to this change estimate constitutes a guaranteed agreement that the value stated above will be added to the base contract amount and paid in full by the party and/or individual that signed this agreement regardless of owner approval.

Respectfully submitted,
Kevin Manning, Managing Partner
kevin@highlandsmech.com

NJ MASTER PLUMBER LICENSE #36BI01319500 • NJ HVAC LICENSE #19HC00641300
414 E. ELM AVE, GALLOWAY NJ , 08205 • P: 609-338-1051
WWW.HIGHLANDSMECH.COM

AIA® Document G701® – 2017

Change Order

PROJECT: *(Name and address)*	CONTRACT INFORMATION:	CHANGE ORDER INFORMATION:
Cape May Police Station Corner of Lafayette Street and St. John Street Cape May , NJ 08204	Contract For: General Construction Date: 09-17-2025	Change Order Number: 001 Date: 02-10-2026

OWNER: *(Name and address)*	ARCHITECT: *(Name and address)*	CONTRACTOR: *(Name and address)*
City of Cape May 643 Washington Street Cape May, NJ 08204	Robbie Conley Architect, LLC. 596 Glassboro Road Woodbury Heights, NJ 08097	Arthur J. Ogren, Inc. 178 East Garden Road Vineland, NJ 08078

THE CONTRACT IS CHANGED AS FOLLOWS:
(Insert a detailed description of the change and, if applicable, attach or reference specific exhibits. Also include agreed upon adjustments attributable to executed Construction Change Directives.)
Contractor's Change Order Request No. 1 - Lasbor and Material to Furnish and Install Added Elevator Sump Pump
$5,310.73

The original Contract Sum was	$ 8,626,000.00
The net change by previously authorized Change Orders	$ 0.00
The Contract Sum prior to this Change Order was	$ 8,626,000.00
The Contract Sum will be increased by this Change Order in the amount of	$ 5,310.73
The new Contract Sum including this Change Order will be	$ 8,631,310.73

The Contract Time will be unchanged by ( ) days.
The new date of Substantial Completion will be Unchanged

NOTE: This Change Order does not include adjustments to the Contract Sum or Guaranteed Maximum Price, or the Contract Time, that have been authorized by Construction Change Directive until the cost and time have been agreed upon by both the Owner and Contractor, in which case a Change Order is executed to supersede the Construction Change Directive.

NOT VALID UNTIL SIGNED BY THE ARCHITECT, CONTRACTOR AND OWNER.

ARCHITECT *(Signature)*	CONTRACTOR *(Signature)*	OWNER *(Signature)*
(Printed name, title, and license number if required)	Kerry Ogren *(Printed name and title)*	*(Printed name and title)*
2/10/26 *Date*	2/10/26 *Date*	*Date*

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User Notes: (698b3cba462acd08023d8a80)

HIGHLANDS MECHANICAL, LLC

Cape May Police Station

CHANGE ESTIMATE COST SUMMARY

Change Estimate No.: 1

PI # #

DATE 1/9/2026

DESCRIPTION:

Added Elevator Sump Pump

			LABOR	MATERIAL	TOTALS
1	EQUIPMENT	page 2		$0	
2	MATERIAL	page 3		$3,075	
3	FREIGHT				
4	RESTOCKING/CANCELLATION				
5	MISCELLANEOUS COST	page 4		$0	
6	EQUIPMENT RENTAL	page 5		$0	
7	LABOR COST	page 6		$1,261	
8	SUBTOTAL			**$4,336**	
9	MARKUP (items 1 to 8)	**10.00%**		$434	
10	COST w/o SUBCONTRACTS				**$4,770**
11					
12	SUBCONTRACTS	page 7			$0
13	MARKUP	**5.00%**			$0
14	SUB-TOTAL				**$4,770**
15	BOND	**1.00%**			$48
16	TOTAL CHANGE ESTIMATE				**$4,818**

17 EXTENSION OF TIME REQUIRED DUE TO ADDIONAL WORK IS [ ] WORK DAYS. Deferred unable to determined at this time

18 THIS PROPOSAL IS BASED ON NIGHT DIFF. RATE

HIGHLANDS MECHANICAL, LLC

Cape May Police Station

Change Estimate No.: 1 0

MATERIAL COST ESTIMATE SUMMARY

PI # #

DATE 1/9/2026

DESCRIPTION:
Added Elevator Sump Pump

QUANTITY	UOM	DESCRIPTION	UNIT COST	TOTAL
1		1/2 HP CI SUMP PUMP 115V	$2,703.29	$2,703.29
		OIL DET. ALARM PANEL (installed by E.C.)		
1		20 PVC SCH40 PIPE	$75.34	$75.34
1		4X2 PVC WYE	$16.69	$16.69
4		2 PVC 90	$2.56	$10.24
1		PVC CHECK VLV	$42.90	$42.90
1		2 PVC UNION	$11.16	$11.16
1		3X2 SEAL	$194.66	$194.66
1		2 PVC BV	$20.92	$20.92
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
		SUB-TOTAL		$3,075.20
		SALES TAX 0.00%		$0.00
			TOTALS	$3,075.20

HIGHLANDS MECHANICAL, LLC

Cape May Police Station

Change Estimate No.: 1 0

LABOR COST ESTIMATE SUMMARY

PI # #

DATE 1/9/2026

DESCRIPTION:
Added Elevator Sump Pump

HOURS	DESCRIPTION	CLASS	RATE	TOTAL
3.00	FOREMAN CORE	FM	$140.13	$420.39
3.00	FOREMAN UG INSTALL	FM	$140.13	$420.39
3.00	FOREMAN PUMP INSTALL	FM	$140.13	$420.39
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
				$0.00
9.00	**Total Labor Hours**			$0.00
				$0.00
				$0.00
				$0.00
		TOTALS		$1,261.17

FERGUSON

FEL-FRONT STREET #1422
3445 S FRONT ST
PHILADELPHIA, PA 19148-5605

Phone: 215-848-5600
Fax: 215-339-5316

Deliver To: .
From: William Merrill
william.merrill@ferguson.com
Comments:

10:41:41 DEC 19 2025

FERGUSON ENTERPRISES LLC #501
Price Quotation
Phone: 215-848-5600
Fax: 215-339-5316

Bid No: B460928
Bid Date: 12/19/25
Quoted By: WJM

Cust Phone: 609-813-0138
Terms: NET 10TH PROX

Customer: HIGHLANDS MECHANICAL
414 E ELM AVE
CMPS - CAPE MAY POLICE ST
GALLOWAY, NJ 08205

Ship To: HIGHLANDS MECHANICAL
701 LAFAYETTE ST
CMPS - CAPE MAY POLICE STATI
.
CAPE MAY, NJ 08204

Cust PO#: ELEVATOR PUMP

Job Name: CMPS - CAPE MAY POLICE ST

Item	Description	Quantity	Net Price	UM	Total
LEV2805	*CVR* 1/2 HP CI SUMP PUMP 115V 50 P	1	464.000	EA	464.00
SP-LCUSTOMEPANEL	OTC 115V M4X OIL PANEL 100' CORD 3-4 WEEK LEAD TIME ----	1	2239.290	EA	2239.29

Net Total:	$2703.29
Tax:	$181.41
Freight:	$35.00
Total:	$2919.70

Quoted prices are based upon receipt of the total quantity for immediate shipment (48 hours). SHIPMENTS BEYOND 48 HOURS SHALL BE AT THE PRICE IN EFFECT AT TIME OF SHIPMENT UNLESS NOTED OTHERWISE. QUOTES FOR PRODUCTS SHIPPED FOR RESALE ARE NOT FIRM UNLESS NOTED OTHERWISE.

Due to the uncertain impact of potential tariffs, Ferguson's quotation/proposal has not included any provision or contingency for future tariffs or increase of existing tariffs. Ferguson reserves the right to adjust prices to reflect the impact of any new or increased tariffs that affect our costs at the time of shipment. Ferguson will provide notice of any such adjustments along with documentation supporting the changes.

CONTRACTOR CUSTOMERS: IF YOU HAVE DBE/MBE/WBE//VBE/SDVBE/SBE GOOD FAITH EFFORTS DIVERSITY GOALS/ REQUIREMENTS ON A FEDERAL, STATE, LOCAL GOVERNMENT, PRIVATE SECTOR PROJECT, PLEASE CONTACT YOUR BRANCH SALES REPRESENATIVE IMMEDIATELY PRIOR TO RECEIVING A QUOTE/ORDER.

Seller not responsible for delays, lack of product or increase of pricing due to causes beyond our control, and/or based upon Local, State and Federal laws governing type of products that can be sold or put into commerce. This Quote is offered contingent upon the Buyer's acceptance of Seller's terms and conditions, which are incorporated by reference and found either following this document, or on the web at https://www.ferguson.com/content/website-info/terms-of-sale
Govt Buyers: All items are open market unless noted otherwise.

LEAD LAW WARNING: It is illegal to install products that are not "lead free" in accordance with US Federal or other applicable law in potable water systems anticipated for human consumption. Products with *NP in the description are NOT lead free and can only be installed in non-potable applications. Buyer is solely responsible for product selection.
Buyer shall accept delivery of products within 60 days of Seller receiving the products at Seller's warehouse. If Buyer causes or requests a delay in delivery of the products, Buyer may be subject to storage fees and additional costs caused by such delay. Seller reserves the right to requote the products and reschedule the delivery date, subject to manufacturer's lead times and price increases, if Buyer is unable to accept delivery within 60 days.

HOW ARE WE DOING? WE WANT YOUR FEEDBACK!
Scan the QR code or use the link below to complete a survey about your bids:
https://survey.medallia.com/?bidsorder&fc=2498&on=1182513

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 142-03-2026

RESOLUTION AMENDMENT TO CONTRACT FOR PROFESSIONAL SERVICES FOR IMPLEMENTATION OF THE BOARDWALK PRESERVATION FUND PROGRAM TO DEBLASIO & ASSOCIATES P.C. (PHASE 1)

WHEREAS, pursuant to Resolution No. 134-04-2024, the City authorized an agreement with the New Jersey Department of Community Affairs for implementation of the Boardwalk Preservation Fund Grand Program. The DCA is distributing a portion of the CSFRF Funds, in an amount not to exceed $6,722,552.00, to provide funding to the City of Cape May for the implementation of the Program.; and

WHEREAS, the purpose of the Fund is to provide grants to counties and municipalities in the State to use for boardwalk construction, maintenance, reconstruction, and repair projects; and

WHEREAS, pursuant to Resolution No. 157-05-2024, the City Council authorized a scope of work to be performed in furtherance of the funding opportunity broken into separate phases (Phase 1 and Phase 2) and a request for proposals for professional services necessary in connection with the work (RFP #24-15); and

WHEREAS, pursuant to Resolution No. 175-06-2024, the City authorized a contract with DeBlasio & Associates P.C. for Phase 1 services; and

WHEREAS, pursuant to Resolution No. 248-08-2025, the City authorized a change order to the overall contract for the Promenade Preservation Project; and

WHEREAS, on August 5, 2025 and March 12, 2026, DeBlasio & Associates P.C. submitted proposals to the City Manager to amend the scope of professional services to include additional construction phase costs necessitated by change orders to the overall project; and

NOW, THEREFORE, BE IT RESOLVED, by the City Council of the City of Cape May, County of Cape May, State of New Jersey, that:

1. The Recital paragraphs are incorporated as if fully set forth.

2. The City Council hereby authorizes an amendment to the contract for RFP No. 24-15, Survey & Base Mapping and Phase 1, with DeBlasio & Associates, P.C., to include additional construction phase services in the amount of $65,000.00, as set forth in the proposal dated August 5, 2025, attached hereto as EXHIBIT A, and an additional $35,000.00 as set forth in the proposal dated March 12, 2026, attached hereto as EXHIBIT B, both of which are incorporated herein by reference. As a result of these amendments, the total contract amount is hereby revised to $292,000.00 (representing 4.2% of the total construction contract amount).

3. Upon adoption of this Resolution, the amendments to the contract referenced herein shall be deemed accepted and incorporated into the prior award and professional services agreement. All provisions of the original award and contract not expressly amended herein shall remain in full

force and effect. The appropriate City officials are hereby authorized to take all other action and execute all documents necessary to give effect to this Resolution.

4. The City Chief Financial Officer has certified the availability of adequate funds to pay this contract.

5. This Resolution shall take effect immediately upon passage, according to law.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Baldwin						
Bodnar						
Meier						
McDade						
Mullock						

cc: Deblasio Assoc
City Engineer
Project File

DEBLASIO & ASSOCIATES
ENGINEERS, SURVEYORS AND PLANNERS

4701 NEW JERSEY AVENUE • WILDWOOD, NJ 08260 PHONE: 609-854-3311 • FAX: 609-854-4323

August 5, 2025 **VIA EMAIL**

Paul Dietrich, City Manager
City of Cape May
643 Washington Street
Cape May, NJ 08204

Re: City of Cape May, Cape May County, NJ
Boardwalk Preservation Fund Program
Cape May Promenade Improvements – Phase 1
Additional Services: Construction Phase Services
D&A File #: CCM-C-023

Dear Paul:

As a follow up to our recent meeting, **DeBlasio & Associates, P.C.** is pleased to submit this proposal for additional construction phase services for the **Cape May Promenade Improvements – Phase 1.**

Our office will provide construction observation until January 2026 and all administrative services associated with the project change orders. The additional construction phase also includes three (3) months of full-time observation and two (2) months of part-time observation.

To complete the above-mentioned scope of work, our professional service fee is listed below:

- **Construction Phase Cost:** $65,000.00
  - Full Time Observation Based on 480 Hours
  - Part Time Observation Based on 160 Hours
  - Contract Administration

Total Project Cost: $65,000.00

DeBlasio & Associates, P.C. will commence these services once this proposal is approved by the City. Our professional service fee to complete the above referenced scope of work is a lump sum fee and will be invoiced on a percent complete basis.

Should you have any questions or require additional information, please do not hesitate to contact me at our office. We thank you for the opportunity to submit this proposal.

Very truly yours,
DeBlasio & Associates, P.C.

Marc DeBlasio, P.E., P.P., C.M.E.
President
T: 609-854-3311
Marc@deblasioassoc.com

cc: Mayor Zachary Mullock (via email)
Erin Burke, Clerk (via email)
Kevin R. Hanie, CFO (via email)
Finance (via email)

DEBLASIO & ASSOCIATES
ENGINEERS, SURVEYORS AND PLANNERS

4701 NEW JERSEY AVENUE • WILDWOOD, NJ 08260 PHONE: 609-854-3311 • FAX: 609-854-4323

March 12, 2026 **VIA EMAIL**

Paul Dietrich, City Manager
City of Cape May
643 Washington Street
Cape May, NJ 08204

Re: City of Cape May, Cape May County, NJ
Boardwalk Preservation Fund Program
Cape May Promenade Improvements – Phase 1
Additional Services: Construction Phase Services - *Revised*
D&A File #: CCM-C-023

Dear Paul:

As a follow up to our recent conversation, **DeBlasio & Associates, P.C.** is pleased to submit this revised proposal for additional construction phase services for the **Cape May Promenade Improvements – Phase 1.**

As you may recall, our office submitted and was subsequently approved for our proposal dated August 5, 2025 to provide construction phase services until January 2026. Currently, our office will need to provide construction observation from February 2026 until May 2026 for all administrative services associated with the recently approved project change orders and construction contract extension to June 2026. Please note the approval of this proposal will increase our professional service fee to $292,000.00 which represents 4.2% of the total construction contract amount, which is $6,956,866.22.

To complete the above-mentioned scope of work, our professional service fee is listed below:

- **Construction Phase Cost:** $35,000.00
  - Part Time Observation Based on 300 Hours
  - Contract Administration

Total Project Cost: $35,000.00

DeBlasio & Associates, P.C. will commence these services once this proposal is approved by the City. Our professional service fee to complete the above referenced scope of work is a lump sum fee and will be invoiced on a percent complete basis.

Should you have any questions or require additional information, please do not hesitate to contact me at our office. We thank you for the opportunity to submit this proposal.

Very truly yours,
DeBlasio & Associates, P.C.

Marc DeBlasio, P.E., P.P., C.M.E.
President
T: 609-854-3311
Marc@deblasioassoc.com

cc: Mayor Zachary Mullock (via email)
Erin Burke, Clerk (via email)
Lauren Read, CFO (via email)
Finance (via email)

Resolution: 142-03-2026
Amending Professional Services Contract with Deblasio Assoc for Boardwalk Preservation Project Phase 1
Amount: $100,000.00

TREASURER'S CERTIFICATION

The undersigned, Treasurer of the City of Cape May, does hereby certify to the Mayor and Council that sufficient funds are appropriated from the B-08-55-924-103 account, to satisfy the award of the referenced contract and further, that all expenses on account of the aforesaid contract shall be charged to that account and shall be encumbered on same.

Lauren Read, CFO

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 143-03-2026

A RESOLUTION SUPPORTING SENATE RESOLUTION NO. 106 (SCUTARI D-22) TO DETERMINE THAT THE NJDEP'S PROPOSED COASTAL REGULATION ARE INCONSISTENT WITH LEGISLATIVE INTENT

WHEREAS, In the January 20, 2026 New Jersey Register, 58 N.J.R. 13 247(a), the Department of Environmental Protection (DEP) adopted a set of rules and regulations, known as "New Jersey Protecting Against Climate Change – Resilient Environment and Landscapes" (NJPACT – REAL), which make sweeping changes to various DEP rules and programs in response to climate change, including drastically increasing the size of the Flood Hazard Area under the "Flood Hazard Area Control Act," P.L.1962, c.19 (C.58:16A-50 et 20 seq.), in addition to making changes to the State's stormwater management, wetlands conservation, and coastal area protection rules; and

WHEREAS, the rules and regulations will have substantial effects on ordinary New Jerseyans, by limiting development rights for countless homeowners and property owners, devaluing property, and having a significant impact on property tax assessments; and

WHEREAS, the rules and regulations will increase the cost of housing in New Jersey, by greatly restricting development in large areas of the State and increasing regulatory costs; and

WHEREAS, the rules and regulations apply the Flood Hazard Area rules to "substantial improvements," meaning, improvements that are valued at 50 percent or more of a property's value, which occur in the expanded "Coastal Adjusted Flood Hazard Area," creating disincentives to renovation, redevelopment, and imposing significant economic burdens on lower-valued properties in large areas of the State; and

WHEREAS, the rule adoption contains economic, housing, and jobs impact statements that are severely inadequate and include little evidence, and the impacts of rules and regulations of this magnitude should be carefully studied prior to implementation; and

WHEREAS, under the State Constitution, the duties and powers of the Executive Branch are limited to executing those laws that are enacted by the Legislature and the Governor; and

WHEREAS, the Legislature recognizes this principle by including, within its laws, an explicit authorization for an Executive Department to adopt rules and regulations to implement the law; and

WHEREAS, however, in this case, the Legislature did not merely neglect to include such an authorization, it enacted no law; and

WHEREAS, instead, the DEP proposed the NJPACT – REAL rules and regulations, which constitute a major climate change law, unilaterally, likely with the well-intended aim of combating the negative effects of climate change, but forgetting that the DEP does not represent the people of New Jersey and thus that it oversteps its constitutional authority by proposing entirely new laws, and ignoring the fact that inaction can also be an expression of the Legislature's will; and

WHEREAS, the DEP claims, in its rule proposal, that approximately 50 existing laws provide it with the statutory authority to advance the NJPACT – REAL rules and regulations; and

WHEREAS, however, there are several issues with this claim as many of the laws, including P.L.1951, c.80 (C.58:10-35.1 et seq.) and the "Radiation Protection Act," P.L.1958, c.116 (C.26:2D-1) et seq., have not been amended for at least 40 years, meaning that the Legislature could not possibly have intended them to authorize the DEP to combat the effects of climate change, since the issue of climate change was not salient at that time; and

WHEREAS, in addition, the DEP fails to cite the one significant statute that has been enacted specifically in response to climate change, the "Global Warming Response Act," P.L.2007, c.112 (C.26:2C-37 et seq.), perhaps in tacit recognition of the fact that that law explicitly provides the DEP with the authority to establish a greenhouse gas monitoring and reporting program only, and that the Legislature specifically removed a provision that would have authorized the DEP to adopt rules and regulations to implement the other provisions of the law, including the greenhouse gas emissions reduction goals, during the passage of the law; and

WHEREAS, it is therefore clear that the DEP has overstepped its authority in proposing the NJPACT – REAL rules and regulations, and the Legislature urges the DEP to follow the principles of the Constitution and await future Legislative enactments regarding how best to protect New Jerseyans lives and property from the negative effects of climate change.

NOW THEREFORE, BE IT RESOLVED, that the Cape May City Council hereby formally supports SCR No. 106, which would determine that the NJPACT REAL Rules are inconsistent with legislative intent.

BE IT FURTHER RESOLVED, that certified copies of this Resolution shall be sent to the offices of Governor Mikie Sherrill, Senate President Nicholas Scutari, General Assembly Speaker Craig Coughlin, and State Legislators.

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

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Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Baldwin						
Bodnar						
Meier						
McDade						
Mullock						

CITY OF CAPE MAY, COUNTY OF CAPE MAY, STATE OF NEW JERSEY

RESOLUTION NO. 144-03-2026

RESOLUTION FOR THE PAYMENT OF BILLS

BE IT RESOLVED by the City Council of the City of Cape May, that the following bills, approved for payment by the City Manager, be paid and that the Chief Financial Officer/Treasurer of the City of Cape May, is hereby authorized to draw orders for the amounts of same, as shown on bill list updated on 3/12/2026 for the amount of: $1,050,235.86

Current Fund Appropriations	$217,536.99
Water/Sewer Utility Operating Fund	$8,242.72
Tourism Utility Fund	$57,278.55
General Capital Improvements	$559,797.44
Water/Sewer Capital Improvements	$86,307.11
Escrow Special Account	$6,990.00
Trust Fund	$1,147.50
Grant Fund	$79,709.97
Beach Utility Fund Appropriations	$13,279.28
Beach Utility Capital Improvements	$19,946.30
	$ 1,050,235.86

I, Erin C. Burke, City Clerk of the City of Cape May, County of Cape May, State of New Jersey, do hereby certify the foregoing is a correct and true original Resolution adopted by the City Council of the City of Cape May at a meeting held on March 17, 2026.

_____

Erin C. Burke, City Clerk

Roll Call	Ayes	Nays	Absent	Abstain	Motion	Second
Baldwin						
Bodnar						
Meier						
McDade						
Mullock						

P.O. Type: All
Range: First to Last
Format: Condensed
Vendors: All
Rcvd Batch Id Range: First to Last

Include Non-Budgeted: Y

Open: N Paid: N Void: N
Rcvd: Y Held: Y Aprv: N
Bid: Y State: Y Other: Y Exempt: Y

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
00077	ATLANTIC CITY ELECTRIC						
26-00472	02/27/26	FEBRUARY ELECTRIC CHARGES	Open	570.92	0.00		
26-00481	03/02/26	FEBRUARY ELECTRIC CHARGES	Open	67.86	0.00		
26-00554	03/09/26	FEBRUARY ELECTRIC CHARGES	Open	3,025.41	0.00		
26-00555	03/09/26	FEBRUARY ELECTRIC CHARGES FH	Open	4,206.19	0.00		
				7,870.38			
00085	V. E. RALPH & SON,INC						
26-00387	02/18/26	EMS Supplies	Open	1,648.89	0.00		
00291	KINDLE FORD LINCOLN, INC.						
26-00535	03/09/26	24 FORD MUSTANG - CITY MGR	Open	2,059.45	0.00		
00358	VERIZON						
26-00482	03/02/26	ACCT# 450-747-679-0001-42	Open	4.91	0.00		
26-00483	03/02/26	ACCT# 250-431-142-0001-85	Open	13.14	0.00		
26-00484	03/02/26	ACCT# 450-747-682-0001-88	Open	57.22	0.00		
26-00556	03/10/26	ACCT# 756-237-794-0001-86	Open	41.96	0.00		
				117.23			
00361	MARSH & MCLENNAN AGENCY, LLC						
26-00390	02/18/26	Broker Commission Health Ins	Open	4,797.00	0.00		B
00386	MAJESTIC OIL CO., INC						
26-00522	03/09/26	MOTOR FUEL FEB 2026	Open	7,664.88	0.00		
00451	SOUTH JERSEY GAS CO						
26-00498	03/03/26	GAS BILLING 1/12/26-2/10/26 FH	Open	2,473.60	0.00		
26-00501	03/05/26	GAS BILLING 1/29/26-2/26/26	Open	2,512.60	0.00		
				4,986.20			
00457	SHOPRITE MARKETS						
26-00428	02/20/26	PRE-STORM PREPAREDNESS	Open	571.71	0.00		
00462	SWAIN'S/ACE HARDWARE INC						
26-00236	02/03/26	NOV 2026 B&G	Open	2,284.36	0.00		
26-00444	02/26/26	TRAFFIC MAINTENANCE JAN 2026	Open	125.72	0.00		
26-00445	02/26/26	JAN 2026 S&R INVOICES	Open	382.16	0.00		
26-00454	02/26/26	Evidence shipping bag (urine)	Open	16.99	0.00		
26-00506	03/09/26	JAN 2026 B&G ALL	Open	2,051.14	0.00		
26-00518	03/09/26	CABLES/MISC HARDWARE/SIGNS	Open	48.28	0.00		
26-00543	03/09/26	FEB 2026 & MISC PRIORINVOICES	Open	210.05	0.00		
26-00545	03/09/26	FEB 2026 TRAFFIC MAINTENANCE	Open	331.00	0.00		
				5,449.70			
00519	CAPE MAY COUNTY HERALD						
26-00447	02/26/26	PB LEGAL NOTICES JANUARY 2026	Open	95.15	0.00		

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
00548	JERSEY CAPE DOOR CORP						
26-00512	03/09/26	FIRE HOUSE - FEB 2026	Open	200.00	0.00		
00699	B.W. STETSON & COMPANY						
26-00439	02/26/26	DPW COFFEE	Open	122.50	0.00		
26-00542	03/09/26	MARCH 2026 DPW COFFEE	Open	122.50	0.00		
				245.00			
00702	BAYSHORE LANDSCAPING						
26-00494	03/02/26	CLEANUP 505 BROAD STREET	Open	1,490.00	0.00		
00828	CODY'S POWER EQUIPMENT						
26-00536	03/09/26	CHAIN LOOP DPW	Open	331.10	0.00		
01252	SORENSEN, MICHAEL ESQ						
26-00050	01/09/26	MUNICIPAL PUBLIC DEFENDER	Open	625.00	0.00		B
01536	DELL MARKETING L.P.						
26-00402	02/19/26	Kacie new laptop	Open	1,389.10	0.00		
26-00455	02/26/26	Laptop for Deputy CFO/Payroll	Open	1,402.77	0.00		
				2,791.87			
01881	FORD, SCOTT & ASSOCIATES, LLC						
26-00561	03/10/26	2025 AUDIT/2026 BUDGET	Open	18,000.00	0.00		
01968	XTEL COMMUNICATIONS						
26-00558	03/10/26	CHARGES LONG DISTANCE	Open	809.39	0.00		
02195	AVALON CARPETING & FLOORING						
26-00514	03/09/26	2025 INSTALLATION ADMIN OFFICE	Open	675.68	0.00		
02389	GENTILINI FORD, LLC						
26-00539	03/09/26	INVOICES FEB 2026 - 3 INVOICES	Open	851.68	0.00		
02700	GRAINGER INC						
26-00059	01/09/26	CONDOR GLOVES	Open	1,458.20	0.00		
26-00437	02/26/26	TRAFFIC MAINT SHOP	Open	764.12	0.00		
				2,222.32			
03166	INTERCON TRUCK EQUIP., INC.						
26-00435	02/26/26	DPW S/R PLOW ITEMS	Open	1,951.00	0.00		
03458	DISCOUNT HYDRAULIC CORP						
26-00442	02/26/26	FEB 2, 2026 SNOW PLOW PARTS	Open	828.53	0.00		
26-00515	03/09/26	PRESSURE SWITCHES DPW SHOP	Open	254.20	0.00		
				1,082.73			
03471	KEEN COMPRESSED GAS CO INC						
26-00446	02/26/26	NOV 2025 INVOICE NOT RECEIVED	Open	102.00	0.00		
26-00509	03/09/26	JAN 31, 2026 INVOICE DPW	Open	47.23	0.00		
				149.23			

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
03639	VECTOR SECURITY, INC						
26-00529	03/09/26	FIRE DEPARTMENT 712 FRANKLIN	Open	506.10	0.00		
03893	COMCAST						
26-00475	02/27/26	ACCT# 8499 05 006 0030729	Open	850.66	0.00		
26-00496	03/03/26	ACCT# 8499 05 007 0019548	Open	5.28	0.00		
26-00497	03/03/26	ACCT# 8499 05 006 0285505 FH	Open	952.03	0.00		
26-00551	03/09/26	ACCT# 8499 05 007 0018433 PD	Open	674.23	0.00		
26-00552	03/09/26	ACCT# 8499 05 006 0059850	Open	567.99	0.00		
26-00553	03/09/26	ACCT# 8499 05 006 0060643	Open	366.04	0.00		
26-00559	03/10/26	ACCT# 8499 05 006 0289317	Open	143.74	0.00		
				3,559.97			
03955	VILLAS NAPA AUTO PARTS						
26-00440	02/26/26	JANUARY 2026 INVOICES MECHANIC	Open	2,845.25	0.00		
03985	RICOH USA, INC.						
26-00480	03/02/26	COPIER SERVICES 2/23-3/22/26	Open	636.11	0.00		
26-00557	03/10/26	COPIER SERVICES 2/27-3/26/26	Open	557.68	0.00		
				1,193.79			
04537	W.B. MASON COMPANY, INC.						
26-00382	02/17/26	Legal, Letter Paper	Open	120.35	0.00		
26-00400	02/19/26	Web Cam	Open	81.40	0.00		
26-00427	02/20/26	Ink	Open	276.96	0.00		
26-00462	02/26/26	Police Dept.W.B. Mason Order	Open	455.98	0.00		
26-00492	03/02/26	LEGAL PAPER-FINANCE	Open	47.11	0.00		
				981.80			
04630	COLOR SOURCE, INC.						
26-00491	03/02/26	2026 Visitor guide print/mail	Open	31,153.51	0.00		
04738	JOSEPH FAZZIO, INC						
26-00297	02/09/26	DOG PARK ROOF	Open	2,222.00	0.00		
04904	NJ OFFICE OF WEIGHTS&MEASURES						
26-00452	02/26/26	RadarTuning Fork Inspection	Open	120.00	0.00		
04948	GENERAL RECREATION						
26-00508	03/09/26	LSI CLAMP - B&G	Open	160.00	0.00		
05055	SHADY & DIANA T-A BLUE MOON PZ						
26-00465	02/26/26	employee skate party	Open	312.00	0.00		
05191	ENCORE dba FRANKLIN ALARM CO						
25-03035	12/30/25	SNACK SHACK BF & DPW QUOTES	Open	1,405.00	0.00		
26-00523	03/09/26	CAPE MAY FIREHOUSE ANNUAL	Open	720.00	0.00		
26-00532	03/09/26	BROADWAY BEACH 100 BEACH	Open	460.00	0.00		
				2,585.00			
05202	ONE CALL CONCEPTS, INC.						
26-00467	02/26/26	Markouts Jan 2026	Open	406.60	0.00		

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
05333	COLONIAL ELECTRIC						
26-00513	03/09/26	FEB 2026 INVOICES	Open	721.64	0.00		
05357	COASTAL BROADCASTING						
26-00466	02/26/26	1/2 page ad	Open	1,195.00	0.00		
26-00488	03/02/26	radio advertising 2026	Open	2,370.00	0.00		
				3,565.00			
05404	ARTHUR J. OGREN, INC.						
25-02375	10/06/25	POLICE BUILDING	Open	504,732.67	0.00		B
05704	GENTILINI CHEVROLET						
26-00541	03/09/26	INVENTORY ITEMS DPW MECH SHOP	Open	1,213.52	0.00		
05759	ATLANTIC TACTICAL						
25-02728	11/14/25	.223 Long gun Equip. Optics	Open	4,685.76	0.00		
25-02807	11/24/25	Vest carriers x 2 Det. Div.	Open	448.50	0.00		
				5,134.26			
05760	INSTITUTE FORENSIC PSYCHOLOGY						
26-00471	02/27/26	FITNESS FOR DUTY LABORER 1	Open	3,000.00	0.00		
05767	COMCAST						
26-00548	03/09/26	ACCT 903537395 CITY HALL	Open	443.87	0.00		
06126	FALASCA MECHANICAL INC						
25-02081	09/03/25	C MAY C HALL AUDITORIUM	Open	48,500.00	0.00		
26-00511	03/09/26	JAN 2026 INVOICES ALL BLDGS	Open	13,302.11	0.00		
26-00521	03/09/26	JAN & FEB 2026 INVOICES	Open	3,369.71	0.00		
				65,171.82			
06174	UNITED UNIFORMS						
26-00453	02/26/26	Sgt's Badges, Sgt 1st Class	Open	413.94	0.00		
06210	AT&T MOBILITY						
26-00564	03/11/26	COMMAND KIT-ACCT# 287349717841	Open	38.24	0.00		
06337	TEC ELEVATOR INC.						
26-00519	03/09/26	SPECIALIZED ELEVATOR CORP	Open	415.00	0.00		
26-00527	03/09/26	SPECIALIZED ELEVATOR TEC MARCH	Open	244.42	0.00		
				659.42			
06666	GOLD MEDAL ENVIRONMENTAL						
26-00251	02/03/26	DEC 2025 INVOICES HAUL OFF FEE	Open	8,276.90	0.00		
26-00517	03/09/26	FEB 2026 HAUL OFF FEE	Open	3,092.10	0.00		
				11,369.00			
06669	NJ LEAGUE OF MUNICIPALITIES						
26-00200	01/27/26	MANAGEMENT WRKSHP SERIES HR	Open	225.00	0.00		
06826	FRED M. SCHIAVONE CONSTRUCTION						
25-02915	12/08/25	Reconstr. of Harborview Park	Open	73,953.31	0.00		B

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
07074	STOCKTON UNIVERSITY						
26-00434	02/26/26	BEACHFACE SLOPE SURVEY - FALL	Open	19,946.30	0.00		
07228	SHI INTERNATIONAL CORP.						
26-00493	03/02/26	365 LICENSES 2025	Open	28,093.70	0.00		
07323	LEADER PRINTERS						
25-02971	12/18/25	business cards for KR, BE, WP	Open	291.96	0.00		
26-00477	02/27/26	DUMPSTER & ZONING PERMITS	Open	331.77	0.00		
				623.73			
07459	AQUA-TREAT, INC						
26-00510	03/09/26	CONVENTION HALL FEB 2026	Open	200.00	0.00		
26-00530	03/09/26	CONVENTION HALL MARCH 2026	Open	200.00	0.00		
				400.00			
07704	BLANEY,WEINBERG & CURIO PC						
26-00504	03/09/26	PROSECUTER SERVICES FEB 2026	Open	1,692.00	0.00		
07855	ENVIRONMENTAL SYSTEMS RESEARCH						
26-00459	02/26/26	GIS Renewal	Open	3,455.00	0.00		
07906	BARBER CONSULTING SERVICES						
26-00495	03/03/26	MIS SERVICES	Open	643.33	0.00		
08269	JC EHRLICH						
26-00524	03/09/26	2-20-2026 POLICE SUB STATION	Open	49.16	0.00		
26-00531	03/09/26	FEB 2026 INVOICES	Open	224.15	0.00		
				273.31			
08504	DeBLASIO & ASSOCIATES						
24-03717	12/27/24	TAX MAP UPDATE	Open	13,795.00	0.00		B
24-03722	12/27/24	OHIO AVE PROF SERVICES	Open	3,325.00	0.00		B
25-00051	01/17/25	FY2025 DRINKING WATER APP	Open	9,651.25	0.00		B
25-00052	01/17/25	FY2025 CLEAN WATER APPLICATION	Open	15,909.77	0.00		B
25-01797	08/05/25	PROMENADE PRESERVATION PROJECT	Open	3,518.75	0.00		B
25-02345	10/06/25	SAN S/W MAIN IMP ADD. SERVICE	Open	3,181.09	0.00		B
25-02402	10/08/25	FY2026 Clean Water Application	Open	1,775.00	0.00		B
25-02821	11/25/25	NJIB Design/ Construction	Open	43,965.00	0.00		B
				95,120.86			
08571	JOHN E. REID & ASSOC.						
26-00451	02/26/26	Reid Technique Invest School 4	Open	655.00	0.00		
08590	CAPE LAND SURVEYING, LLC.						
26-00562	03/11/26	UPDATED SURVEY LAFAYETTE PRK	Open	750.00	0.00		
08592	BROWN & CONNERY, LLP						
26-00470	02/27/26	MONTHLY BILLING	Open	2,816.00	0.00		B
08596	NATIONAL TIME SYSTEMS, INC.						
26-00526	03/09/26	ACCESS TO HISTORICAL RECORDS	Open	350.00	0.00		

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
08597	ENGINEERING DESIGN ASSOCIATES						
26-00473	02/27/26	ENGINEERING SERVICES	Open	16,456.51	0.00		
08717	DIVAL SAFETY EQUIPMENT, INC						
26-00463	02/26/26	Respirator filters	Open	99.00	0.00		
08858	AMAZON CAPITAL SALES, INC.						
26-00366	02/13/26	TRAF MAINT AIR PRESSURE GAUGE	Open	36.80	0.00		
26-00367	02/13/26	ACDELCO 24-COUNT 9 VOLT	Open	1,184.86	0.00		
26-00385	02/18/26	DPW VEHICLE TRUCK MAINTENANCE	Open	393.47	0.00		
26-00404	02/19/26	camp supplies	Open	2,217.77	0.00		
26-00438	02/26/26	6 SETS BROOM SWEEPS - DPW	Open	139.95	0.00		
26-00457	02/26/26	office supplies	Open	624.08	0.00		
26-00528	03/09/26	coin envelope reorder	Open	94.00	0.00		
				4,690.93			
08880	POINT EMBLEMS LLC						
26-00487	03/02/26	City anniversary coins	Open	8,575.00	0.00		
08964	COMCAST BUSINESS						
26-00550	03/09/26	ACCT# 708741012-MUNICIPAL BLDG	Open	1,146.36	0.00		
08995	KINGBARNES, LLC						
26-00448	02/26/26	PB LEGAL SERVICES & MEETINGS	Open	5,407.50	0.00		
09372	SUNBELT RENTALS, INC						
26-00547	03/09/26	ADA RAMP TOP & BOTTOM	Open	275.40	0.00		
09384	CINTAS CORPORATION NO.2						
26-00500	03/05/26	CITY HALL CABINET REFILL	Open	94.13	0.00		
26-00525	03/09/26	MARCH 2026 CABINET REFILL	Open	84.67	0.00		
				178.80			
09405	KURITA						
25-02489	10/22/25	Frght Charge Membrane Autopsy	Open	98.16	0.00		
09457	NATIONAL HIGHWAY PRODUCTS, INC						
26-00150	01/20/26	LASER PRINTER INK/PRINTHD	Open	5,680.06	0.00		
09481	THE CANNING GROUP, LLC						
26-00474	02/27/26	QPA SERVICES MARCH 2026	Open	1,100.00	0.00		
09491	PHILLY KEYS LLC						
26-00469	02/26/26	Holiday reception 2026-deposit	Open	500.00	0.00		
09510	KAESER & BLAIR INC						
26-00450	02/26/26	Police Recruitment Event items	Open	779.71	0.00		
09525	DOCUTREND INC						
26-00478	03/02/26	VOICE CHARGES FEB 2026	Open	2,375.43	0.00		
09527	BIRCH'S COMMUNICATIONS LLC						
26-00237	02/03/26	UNITY GAIN MOUNTED ANTENNA	Open	2,628.50	0.00		

Vendor # / PO #	Name / PO Date	Description	Status	Amount	Void Amount	Contract	PO Type
09562	CALE AMERICA INC						
26-00540	03/09/26		Open	1,513.50	0.00		
09708	PRIMEPOINT LLC						
26-00499	03/04/26	PAYROLL SERVICES JAN 2026	Open	3,433.75	0.00		
26-00502	03/06/26	PAYROLL SERVICES FEB 2026	Open	6,196.25	0.00		
				9,630.00			
09713	MARATHON ENGINEERING & ENVIRON						
25-00102	01/29/25	LSRP for Lafayette St Park	Open	760.00	0.00		B
09718	J.P. Morgan - P Card						
26-00423	02/20/26	P-CARD PURCHASES DUE 3/13/26	Open	874.33	0.00		
09736	ALTERNATIVE MICROGRAPHICS, INC						
25-02274	09/26/25	Digital Archive Personnel File	Open	7,008.21	0.00		B
09750	GEESE CHASERS SJ LLC						
25-01772	08/04/25	ANNUAL SERVICES 8/2025-8/2026	Open	1,099.00	0.00		B
09776	CUMBERLAND COUNTY IMPROVEMENT						
25-02925	12/10/25	CONSTRUCTION MNGMNT POLICE ST	Open	1,430.00	0.00		B
09783	EAGLE WIRELESS COMMUNICATIONS						
26-00443	02/26/26	PRO PLUS SOURCEWELL GEO TAB	Open	267.00	0.00		
09829	PRIMO BRANDS						
26-00485	03/02/26	February Water Bill	Open	235.19	0.00		
09867	REASONABLE OUTDOORS LLC						
25-02422	10/14/25	Replacement VFD Pump	Open	8,500.00	0.00		
09871	LOUIS GENTNER						
26-00460	02/26/26	Water class textbook	Open	142.00	0.00		
09887	FERNBROOK NURSERY, INC						
26-00476	02/27/26	Additional Tree	Open	75.00	0.00		
09896	SIMPLIFY CHEM SOLUTIONS INC						
26-00416	02/19/26	JAN 29, 2026 CHEMICAL FOR FLU	Open	4,232.92	0.00		
09905	JOE BONNER						
26-00461	02/26/26	skate party refund	Open	50.00	0.00		
9592	HURLESS PLANNING & ENGINEERING						
26-00449	02/26/26	PB&ZB APPL REV MTG & INSP SVCS	Open	6,885.00	0.00		
26-00479	03/02/26	AFFORDABLE HOUSING - COAH	Open	1,147.50	0.00		
				8,032.50			

Total Purchase Orders: 150 Total P.O. Line Items: 0 Total List Amount: 1,032,033.54 Total Void Amount: 0.00

Totals by Year-Fund Fund Description Fund	Budget Rcvd	Budget Held	Budget Total	Revenue Total	G/L Total	Total
CURRENT FUND 5-01	75,951.18	0.00	75,951.18	0.00	0.00	75,951.18
WATER UTILITY OPE 5-09	1,615.22	0.00	1,615.22	0.00	0.00	1,615.22
TOURISM UTILITY F 5-20	1,091.96	0.00	1,091.96	0.00	0.00	1,091.96
BEACH UTILITY FUN 5-30	1,917.49	0.00	1,917.49	0.00	0.00	1,917.49
Year Total:	80,575.85	0.00	80,575.85	0.00	0.00	80,575.85
CURRENT FUND 6-01	123,383.49	0.00	123,383.49	0.00	0.00	123,383.49
WATER UTILITY OPE 6-09	6,627.50	0.00	6,627.50	0.00	0.00	6,627.50
TOURISM UTILITY F 6-20	56,186.59	0.00	56,186.59	0.00	0.00	56,186.59
BEACH UTILITY FUN 6-30	11,361.79	0.00	11,361.79	0.00	0.00	11,361.79
Year Total:	197,559.37	0.00	197,559.37	0.00	0.00	197,559.37
BEACH UTILITY CAP B-08	19,946.30	0.00	19,946.30	0.00	0.00	19,946.30
GENERAL CAPITAL C-04	559,797.44	0.00	559,797.44	0.00	0.00	559,797.44
BUILDER ESCROWS - E-16	6,990.00	0.00	6,990.00	0.00	0.00	6,990.00
GRANT FUND G-02	79,709.97	0.00	79,709.97	0.00	0.00	79,709.97
TRUST FUND T-15	1,147.50	0.00	1,147.50	0.00	0.00	1,147.50
WATER UTILITY CAP U-06	86,307.11	0.00	86,307.11	0.00	0.00	86,307.11
Total Of All Funds:	1,032,033.54	0.00	1,032,033.54	0.00	0.00	1,032,033.54

Electronic Payments:
Enterprise - February lease charges $9,619.53
Enterprise - March lease charges $8,582.79

Total all funds: $1,050,235.86