



Englewood

City Manager's Office

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TO: The Honorable City Council and Mayor Michael Wildes

FROM: Robert S. Hoffmann, City Manager

DATE: July 22, 2025

SUBJECT: Report on 3rd Round COAH Obligations and Progress

Overview:

The City of Englewood has been a leader in addressing Affordable Housing since the 1960's. As part of the City's current commitment it has agreed to encourage non-profit affordable housing organizations to construct owner occupied 100% affordable housing with the goal of providing 25 additional units for families. As part of the Round 3 settlement agreement the City has taken or will take the following actions:

1. Encourage the involvement of non-profit organizations in meeting its Round 3 unmet need, with a goal of providing 25 additional affordable homes for families by July 1, 2025.
Note: Due to the fast tracked Round 4 required timeline and litigation related to Round 3, this deadline was not achievable.
2. Agreed to do this in part through its spending plan and in part through cooperation in obtaining other public subsidies in addition to other affirmative measures required by law.
3. Agreed to hold an annual meeting in which local and regional non-profits are invited to participate in sharing ideas and making proposals.
4. Agreed to discuss its efforts to provide 25 additional homes for families at a Council Meeting for which 30 days' public notice shall be provided, which meeting shall occur in the month selected by the City within the first six months of the year and annually thereafter in that same month through July 1, 2025. The City is to provide a written report regarding its efforts during the past year at least two weeks prior to the annual meeting (Tuesday, August 5, 2025).
Note: Due to the fast tracked Round 4 required timeline and litigation related to Round 3, this deadline was not achievable.
5. Other than using trust funds that it has already received, as well as trust funds it receives in the future, in accordance with an approved spending plan, as addressed in this agreement, it was acknowledged Englewood would have no financial obligation to pay for or subsidize the 25 units addressed in this section.

Summary of Actions Taken to Comply with Agreement

This report will focus on the actions that the City has taken over the past couple of years to provide the opportunity to develop 25 single-family affordable housing units for families. This report will be filed with the Clerk for public inspection on Wednesday, July 23, 2025. The City has taken a holistic approach to its effort to provide the opportunity to construct 25 affordable housing units for families. It has:

- Had the Property Maintenance Division, Zoning Official and other Inspectors complete a windshield survey of every street within the City limits to note potential locations for construction of single-family housing or the potential for rehabilitation of current single-family housing units.
- Met with non-for-profit builders who specialize in single-family affordable housing or group home units, to discuss the rehabilitation or the redevelopment of specific properties. Discussions included Veteran preference housing.
- During calendar year 2024 the City Council authorized an In Rem Foreclosure process of 12 vacant or abandoned properties. These were in some form of foreclosure. The goal of the In Rem Foreclosure process was to be able to return the properties to the tax role.
- Offer potential locations formerly in the foreclosure process to develop as single-family affordable housing units. This is a lengthy and slow process which requires meticulous research. On July 16, 2025 much of the property going through the In Rem Process was advertised in the paper. After the advertisement the next step is to post the notice about these properties in five (5) locations. That has been accomplished. Once this process has been completed as outlined by State statutes the City will be one step closer to ensuring that it will have clear title to the properties so that they can in turn be offered for sale.
- A mortgage workshop with the Neighborhood Assistance Corporation of America Advocacy Group (NACA) was conducted at the Shiloh AME Zion Church on Saturday, May 31, 2025. Pastor John Givens is to be commended for hosting the event. Seventy one (71) people attended. NACA's primary goal is to build strong, healthy neighborhoods through affordable homeownership. They provide counseling and support to help people even those with poor credit purchase homes. NACA has access to significant funding through the Bank of America. They develop an outline to work with local builders and funding sources for the construction of single-family housing in neighborhoods. Benefits of the mortgage program include:
 - No down payment
 - No closing costs
 - No mortgage insurance
 - No consideration of credit score
- Preliminarily Investigated rehabilitation opportunities at over forty (40) potential locations.

- Contracted with Triad Associates of Vineland, New Jersey to be the administrative agents for the City's Affordable Housing rental obligation. On behalf of the City they accept applications from residents and, based on the State's criteria, determine if the applicants meet the eligibility criteria for affordable housing. The list maintained by Triad and the methodology used as the basis for the City's eligibility list to purchase affordable housing once constructed.
- The 2024 Adopted Master Plan for the City discusses and prioritizes good planning for infill of affordable homeownership that meets the COAH criteria.
- Worked with our District 37 Legislative team of State Senator Johnson and Assembly Members Haider and Park to understand funding and loan options for not-for-profits as well as individuals who are seeking to purchase affordable single family housing units.
- The City collects a percentage of development fees which are specifically earmarked for Affordable Housing and are placed in a trust fund for future use.

Conclusion:

Englewood has taken several other steps to continue its leadership position in providing both the opportunity and funding for affordable housing units. It should be noted that the City developed King Gardens, Parkview, Rock Creek and 111 West Street in partnership or through its Housing Authority. The City's commitment to Affordable Housing began in the late 1950's and accelerated in the 1960's.

The focus of the City's effort to provide 25 additional single family homes for families has been through the In Rem Process which will provide unencumbered titles to developable properties in single family neighborhoods.

The City will continue its efforts to provide the opportunity for home ownership of single family affordable housing units. These units provide a stepping stone to the middle class and the American Dream.



Robert S. Hoffmann, City Manager

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