

Washington Township hopes to keep workers home
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WASHINGTON TWP. - Full of many Philadelphia transplants, Washington Township is known to be largely a "bedroom community."

But it doesn't have to be that way.

Township officials are trying to offer more opportunities for people who work in Washington Township to live here as well.

The council plans to pass a resolution at its meeting tonight that will give Mayor Matthew Lyons the go-ahead to apply for a state mortgage incentive program called "Live Where You Work."

Sponsored by the Housing & Mortgage Finance Agency, part of the state Department of Community Affairs, the program offers low-interest mortgage loans to first-time homebuyers purchasing in the towns where they are employed.

"It's a good program if you work here and you wanna buy a home," said Council President Michelle Martin. "It's another thing to add to the town, to promote the community and promote living where you work."

Once the township applies and qualifies for the program, there are certain criteria to be met by those who apply, including income limits and maximum purchase limits.

The limits differ throughout the state but for Gloucester County, the income limit is \$81,800 for a one- or two-person household.

Eligible properties include new and existing single-family units, including condominiums, as well as existing two- to four-family-unit properties that are more than five years old. However, the limit on the price of those homes is anywhere from \$320,625 for a new single-family house to \$506,250 for an existing four-family house, according to the Web site, www.livewhereyouworknj.gov.

Some of the benefits of the program include low-interest mortgages, down payment and closing costs assistance of up to 5 percent of the mortgage amount, and stronger borrowing power.

Many of the towns that already participate in the program are mostly urban areas, including Atlantic City, Elizabeth, Jersey City, and Trenton.

No other towns in Gloucester County have yet been accepted, however, Glassboro and Woodbury announced plans in 2008 to apply.

"It seems like a really good program," said Jeff Moore, the township's director of technology and constituent services. "A lot of towns are jumping on board."

Moore said he attended a meeting with solicitor Tim Chell in Trenton to learn more about the program at Lyons' request.

While the majority of people who live in Washington Township likely commute outside the community for work, such as to the Philadelphia region, there are some larger employers within the township's limits.

The Washington Township Public School district employs more than 1,600 people, with more than 900 who live in the township.

Virtua Health is also slated to open a health and wellness center this summer on Hurffville-Cross Keys Road, which will create between 300 and 400 additional jobs. Kennedy Health Systems is also one of the larger employers in the township.

Martin said this program would provide opportunities for many of those people.

"We have a lot of people in the medical profession in Washington Township and a lot of them don't live here," she said. "Realistically, this program will help teachers, or single parents who want a house and just couldn't afford one. This will help in the beginning."

Superintendent Cheryl Simone said the program would be beneficial for those who work at the school district and for the community itself.

"If you live where you work, you truly get to know the culture of the community," Simone said. "I think it is advantageous of our teachers and staff to live and work in Washington Township. Their salaries support local businesses and the local economy. ... There is a tremendous opportunity to really connect and mesh and to improve the communication efforts of the district through teachers, administrators and staff who are also invested their community as parents and civic leaders."

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