

# **FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN**

Washington Township  
Gloucester County, New Jersey

June 2025

Adopted by the Planning Board on June 23, 2025

Resolution 2025-21

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Washington Township  
Fourth Round Housing Element and Fair Share Plan

June 2025

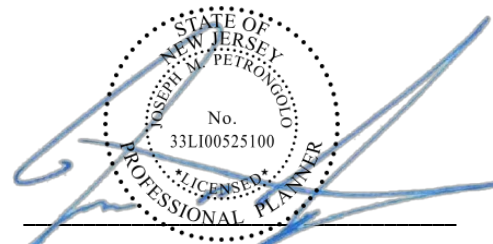
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The original of this report was signed and  
sealed in accordance with N.J.S.A. 45:14A-12



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**PART 1: HOUSING ELEMENT****EXECUTIVE SUMMARY**

The following Fourth Round Housing Element and Fair Share Plan has been prepared for the Township of Washington in the County of Gloucester in accordance with the Fair Housing Act as most recently amended (P.L.2024, c.2).

Washington Township is a 23 square mile community located in southwest New Jersey, within the northern portion of Gloucester County that abuts the neighboring Counties of Salem to the south, Atlantic to the east, and Camden to the north. The Township shares municipal boundaries with Monroe Township to the southeast, Glassboro Borough, Pitman Borough, and Mantua Township to the southwest, and Deptford Township to the northwest. Primary routes, including NJ Route 55, U.S Route 322, and Interstate 295 run through the Township.

The Township can be characterized as a suburban municipality and, according to the State Development and Redevelopment Plan (SDRP), Washington Township is in two main Planning Areas: the Metro Planning Area 1 and the Suburban Planning Area 2.

According to the 2023 Census data, Washington Township's population was 48,961, which represents an increase of 0.6% from 2020. In 2020, the Township's median age was 42.1 years, representing a 3.7% increase from the median age of 40.6 years in 2010. The Township's average household size in 2020 was 2.66 persons; this was the same at the County level.

The housing stock of the Township is predominantly single-family detached dwelling units. Approximately 51% of the housing stock was built between 1970 and 1990, making most of these dwellings older than forty years. According to the guidelines originally established by COAH, the Township is located in Housing 5 region, a region that consists of Burlington, Camden, and Gloucester counties. Based on the 2024 Regional Income Limits (released by Affordable Housing Professionals of New Jersey on April 12, 2024), the median income in Region 5 for a four-person household is \$114,700, the moderate-income is \$91,760, the low-income is \$57,350, and the very-low-income level is \$34,410.

Affordable housing obligations in New Jersey are divided into "housing rounds," as will be discussed in detail later in this Plan. Each municipality in New Jersey has a constitutional obligation to provide their fair share of the calculated regional need for affordable housing within the respective housing round. These obligations to construct new affordable housing are known as the "Prospective Need" obligation. Municipalities also have an obligation to rehabilitate units that are deemed substandard, pursuant to the criteria of the Fair Housing Act. This obligation is known as the Present Need, or Rehabilitation Share. The housings rounds are as follows: Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035).

The Township of Washington has participated in each of the three housing rounds. In the Third Round, the Township entered into a Settlement Agreement with Fair Share Housing Center to establish the town's Third Round affordable housing obligation.

The Township was able to fully meet its Prior Round and Third Round obligations through credit-worthy units that are existing, under construction, or proposed as well as rental bonus credits.

The Township has a Fourth Round obligation as follows:

Rehabilitation Share: 157

Prospective Need: 362

The 362-unit Prospective Need obligation will be addressed through inclusionary zoning.

### NEW JERSEY AFFORDABLE HOUSING LEGISLATIVE AND JUDICIAL HISTORY

The need to provide a realistic opportunity for the construction of affordable housing in New Jersey, the country's most densely populated state, has been recognized for decades. In the case of Southern Burlington County NAACP v. the Township of Mount Laurel 67 N.J. 151 (1975), (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that municipalities in New Jersey have a constitutional obligation to zone for a variety and choice of housing types that would be affordable to low- and moderate-income households.

In Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158, 456 A.2d 390 (1983), decided on January 20, 1983 (commonly known as Mount Laurel II), the Supreme Court expanded the Mount Laurel doctrine by determining that each New Jersey municipality was required to create a realistic opportunity for the construction of housing affordable to low- and moderate-income households sufficient to meet its "fair share" of the need for affordable housing. As a result, municipalities were required to address a fair share of the regional need for affordable housing.

In response to the threat of "builder's remedy" lawsuits endorsed by the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985 (N.J.S.A. 52:270-301, et seq.). The FHA established the Council on Affordable Housing (COAH) as an administrative alternative to builder's remedy lawsuits and the concomitant jurisdiction of the courts. COAH was given the responsibility of dividing the state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need.

In 2008, the Legislature amended the FHA to add requirements for very low-income housing. Very low-income households are those in which the gross household income is 30% or less than the region's median household income. Low-income households are those with incomes no greater than 50% of the region's median household income. Moderate-income households are those with incomes no greater than 80% and

no less than 50% of the region's median household income. Each is adjusted for household size and is in relation to the median gross income of the housing region in which the municipality is located.

### First and Second Rounds

The First and Second Rounds under COAH are mutually referred to as the "Prior Round." The Prior Round obligation is the cumulative 1987-1999 fair share obligation. The First Round consists of the six-year period between 1987 and 1993 for which COAH first established a formula for determining municipal affordable housing obligations (N.J.A.C. 5:92-1 *et seq.*). Then in 1994, COAH established amended regulations (N.J.A.C. 5:93-1.1 *et seq.*) and produced additional municipal affordable housing obligations for the years 1993 to 1999. This second round of obligations is known as the Second Round.

### Third Round

Housing rounds were originally established by the Fair Housing Act as six-year periods, but in 2001 they were extended to 10-year periods. This should have meant that the Third Round ran from 1999 to 2009. However, COAH didn't establish new rules for the Third Round until the end of 2004 (N.J.A.C. 5:94-1 and 95-1 *et seq.*). The Third Round time period was therefore extended to 2014. The Third Round rules established a new method for calculating a municipality's affordable housing obligation, known as "growth share." This method required municipalities to project future residential and non-residential development, and then derive their obligation from that growth.

After the New Jersey Appellate Court invalidated several components of the Third Round rules, COAH released revised rules in 2008. The Third Round was once again extended to 2018 to provide municipalities with the time to apply the amended rules and establish mechanisms to meet their obligations.

On October 8, 2010, in response to numerous legal challenges to COAH's regulations, the Appellate Divisions ruled that COAH could not allocate obligations through a "growth share" formula and directed COAH to use similar methods to those used in the First and Second Rounds.

After several more court appearances and directions to adopt revised rules, COAH ultimately deadlocked at its October 20, 2024 meeting and failed to adopt draft rules. COAH's failure to adopt the new rules lead to new litigation filed by the Fair Share Housing Center, which resulted in the monumental 2015 decision, which changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing.

In re Adoption of N.J.A.C. 5:96 & 5:97 by the N.J. Council on Affordable Housing, 221 N.J. 1 (2015) ("Mount Laurel IV"), decided March 10, 2015, the Supreme Court held that since COAH was no longer functioning, trial courts were to resume their role as the forum of first instance for evaluating municipal compliance with Mount Laurel obligations, and also established a transitional process for municipalities to seek temporary immunity and ultimately a Judgment of Compliance and Repose ("JOR") or the "judicial equivalent" of Substantive Certification from COAH.

On January 18, 2017, the Supreme Court decided In Re Declaratory Judgment Actions Filed by Various Municipalities, County of Ocean, Pursuant To The Supreme Court's Decision In In re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) ("Mount Laurel V"), which held that need having accrued during the Gap Period (1999-2015) was part of the Present Need, not Prospective Need. The Supreme Court held that there is an obligation with respect to that period for households that came into existence during that gap that are eligible for affordable housing, that are presently (as of 2015) in need of affordable housing, and that are not already counted in the traditional present need. As the methodology and obligations from the Gap + Prospective Need had not been fully adjudicated at that time, the majority of municipalities and FSHC agreed upon the magnitude of these obligations in the form of a Settlement Agreement.

Municipal obligations were therefore broken down in Round Three Housing Element and Fair Share Plans as Present Need/Rehabilitation, Prior Round (1987-1999), and Third Round + Gap Period (1999-2015). Municipalities that received their Final Judgement of Compliance and Repose were guaranteed immunity from builders' remedy lawsuits through the end of the Third Round, June 30, 2025.

#### Fourth Round

On March 18, 2024, the affordable housing legislation known jointly as Senate Bill S50 and Assembly Bill A4 passed both houses of the legislature. Governor Murphy signed the bill (P.L.2024, c.2) into law on March 20, 2024, establishing a new methodology for determining municipalities' affordable housing obligations for the Fourth Round and beyond. The new legislation, which comprehensively amends the FHA, overhauled the process that municipalities undertake to establish and plan for their constitutionally mandated affordable housing obligation. Most notably, this legislation formally **abolished COAH** while transferring its functions to the New Jersey Department of Community Affairs (DCA) and Housing Mortgage and Finance Agency (HMFA). As a result, the legislation codified the method for calculating regional and municipal affordable housing needs and returned most of the process from the Courts to state administrative departments.

The amended FHA appoints the DCA as the entity responsible for establishing the regional need for each of the 6 housing regions and the portion of that need allocated to each municipality. In accordance with the amended FHA, on October 18, 2024 the DCA released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State's municipalities. The non-binding obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2. Municipalities were given until January 31, 2025 to review the obligation established by the DCA and perform their own analysis of their obligation based on the methodology in the legislation and previously established by the Courts. By January 31, 2025, every non-urban aid municipality was required to adopt a binding resolution establishing its housing obligation or lose its protection from builders' remedy suits.



After the municipality establishes its obligation, there is a one-month period during which a challenge can be filed by an interested party. The amended FHA calls for a streamlined appeal / challenge period that will be managed by a new “Affordable Housing Dispute Resolution Program” that will be staffed with current or retired judges, or other experts in the field.

Round Four Housing Elements and Fair Share Plans (HEFSP) are to be adopted by the municipal planning board by June 30, 2025. The Fourth Round Plans will follow the same general format as they have with certain updates to their requirements dealing with various types of housing and the bonus credit calculation system. Notably, HEFSPs are required to be consistent with the State Development and Redevelopment Plan (SDRP.) (a new draft SDRP was released in late 2024) and the Highlands Regional Master Plan for conforming municipalities. As part of the HEFSP, municipalities shall include an assessment of the degree to which the municipality has met its fair share obligation from the prior rounds of affordable housing (i.e. First, Second, and Third Rounds).

### **WASHINGTON TOWNSHIP’S HISTORY OF AFFORDABLE HOUSING**

In response to Mount Laurel IV, Washington Township filed a Declaratory Judgment action, along with a motion for temporary immunity, on July 2, 2015 (hereinafter “DJ Action”). The Court granted the Township’s motion, and temporary immunity from all Mount Laurel lawsuits, including builder’s remedy lawsuits, is still in full force and effect. The Court also allowed Fair Share Housing Center (“FSHC”) to intervene in the Township’s DJ Action, and appointed Philip B. Caton, P.P., F.A.I.C.P. as Special Court Master, who subsequently retired and was replaced by Mary Beth Lonergan, P.P., A.I.C.P.

Eventually, after lengthy settlement negotiations, the Township and FSHC entered into a global Settlement Agreement on June 26, 2019 (hereinafter “June 26, 2019 FSHC Settlement Agreement”). The Court approved the June 26, 2019 FSHC Settlement Agreement at a duly noticed Fairness Hearing, held on October 10, 2019, and entered an Order memorializing its decision on November 12, 2019. Due to changes in project specific credit allocation, the Township amended the June 26, 2019 FSHC Settlement Agreement (hereinafter the “First Amendment” or “First Amendment to the June 26, 2019 FSHC Settlement Agreement”). A Housing Element and Fair Share Plan was prepared, adopted and endorsed to implement the June 26, 2019 FSHC Settlement Agreement and the First Amendment.

The Court entered a conditional Judgment of Compliance and Repose Order on December 6, 2021 (“Conditional JOR”), following a duly-noticed Joint Fairness and Compliance Hearing, held on November 3, 2021, which conditionally approved the Township’s Housing Element and Fair Share plan. The Conditional JOR requires that certain aspects of the Township’s Housing Element and Fair Share Plan to be revised, and an amended Housing Element and Fair Share Plan, dated April 2022, containing the required revisions was adopted by the Planning Board.

**PLANNING FOR AFFORDABLE HOUSING**

Pursuant to both the FHA (N.J.S.A. 52:27D-310, et seq.) and the Municipal Land Use Law (MLUL) (N.J.S.A. 40:55D-28), 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. The statutorily required contents of the housing element are:

- a. 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;
- b. 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, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. 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, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- f. 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;
- g. 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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the

Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- i. 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.

**DEMOGRAPHIC CHARACTERISTICS****Population**

Table 1 below depicts the population trends experienced in Washington Township, Gloucester County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 48,961 residents in Washington Township, which indicates an increase of 284 people (0.6%) from 2020. Overall, the Township has seen a growth of 46,893 residents during this time frame, reflecting a 2267.6% increase in its population. Proportionally speaking, the Township's most significant period of growth occurred in the decade between 1960 and 1970 when the Township saw a 214.3% increase in its population. While population growth has been steady during this time period in Gloucester County and the State of New Jersey as a whole, the Township's overall growth (2267.6%) has proportionally exceeded that of the County (87%) and State (129.2%).

<b>Table 1: Population Trends, 1930-2023</b>									
<b>Washington Township, Gloucester County, and New Jersey</b>									
<b>Year</b>	<b>Washington Township</b>			<b>Gloucester County</b>			<b>New Jersey</b>		
	<b>Population</b>	<b>Change</b>		<b>Population</b>	<b>Change</b>		<b>Population</b>	<b>Change</b>	
		<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
<b>1930</b>	2,068	-	-	70,802	-	-	4,041,334	-	-
<b>1940</b>	2,048	-20	-1.0%	72,219	1,417	2.0%	4,160,165	118,831	2.9%
<b>1950</b>	2,496	448	21.9%	91,727	19,508	27.0%	4,835,329	675,164	16.2%
<b>1960</b>	4,923	2,427	97.2%	134,840	43,113	47.0%	6,066,782	1,231,453	25.5%
<b>1970</b>	15,471	10,548	214.3%	172,681	37,841	28.1%	7,171,112	1,104,330	18.2%
<b>1980</b>	27,878	12,407	80.2%	199,917	27,236	15.8%	7,365,011	193,899	2.7%
<b>1990</b>	41,960	14,082	50.5%	230,082	30,165	15.1%	7,730,188	365,177	5.0%
<b>2000</b>	47,114	5,154	12.3%	254,673	24,591	10.7%	8,414,350	684,162	8.9%
<b>2010</b>	48,559	1,445	3.1%	288,288	33,615	13.2%	8,791,894	377,544	4.5%
<b>2020</b>	48,677	118	0.2%	302,294	14,006	4.9%	9,288,994	497,100	5.7%
<b>2023</b>	48,961	284	0.6%	308,423	6,129	2.0%	9,261,699	-27,295	-0.3%
<b>Total Change</b>	-	<b>46,893</b>	<b>2267.6%</b>	-	<b>61,607</b>	<b>87.0%</b>	-	<b>5,220,365</b>	<b>129.2%</b>

Source: U.S. Census Bureau, Decennial Census and 2023: ACS 5-Year Estimates Table S0101

**Population Composition by Age**

The median age of the residents in Washington Township in 2020 was 42.1 years, which shows a 3.7% increase from the 2010 median age of 40.6 years. Analysis of age group characteristics provides insight into the actual changes in population. This comparison is helpful in determining the impact these changes have on housing needs, community facilities and services for the municipality. As detailed in Table 2 below, the entire composition of Washington Township experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population aged 65 and over, which collectively saw a 2,863-person (47.3%) increase. Simultaneously, the Township experienced a significant decrease in its population 5 to 24 years old (-11.1%) and between the ages 35 to 54 (-15.8%). This data suggests that a

larger portion of the Township's residents are transitioning into the senior citizen age range, which will require the Township to consider planning tools and approaches that encourage aging-in-place.

<b>Table 2: Population by Age, 2010 to 2020</b>						
<b>Washington Township</b>						
<b>Population</b>	<b>2010</b>		<b>2020</b>		<b>Change (2010 to 2020)</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Under 5 years	2,410	5.0%	2,400	4.9%	-10	-0.4%
5 to 14	6800	14.0%	5,885	12.1%	-915	-13.5%
15 to 24	6,833	14.1%	6,240	12.8%	-593	-8.7%
25 to 34	4974	10.2%	5,616	11.5%	642	12.9%
35 to 44	6431	13.2%	5,810	11.9%	-621	-9.7%
45 to 54	8351	17.2%	6,534	13.4%	-1817	-21.8%
55 to 64	6,712	13.8%	7,281	15.0%	569	8.5%
65 and over	6,048	12.5%	8,911	18.3%	2863	47.3%
<b>Total population</b>	<b>48,559</b>	<b>100.0%</b>	<b>48,677</b>	<b>100.0%</b>	<b>118</b>	<b>0.2%</b>
<b>Median Age</b>	<b>40.6</b>	<b>-</b>	<b>42.1</b>	<b>-</b>	<b>1.5</b>	<b>3.7%</b>

Source: U.S. Census Bureau, Decennial Census, Tables DP1, P12 and P13

Gloucester County experienced population fluctuation as well. The County also saw the greatest shift of roughly 33% in its population aged 55 and over, which was significantly lower than the increase experienced at the Township level. The County experienced rather significant decreases in its population aged 14 and below (-9%) as well as those aged 35 to 54 (-12.2%), directly mirroring shifting age trends occurring in the Township. This data is displayed in Table 3 below.

<b>Table 3: Population by Age, 2010 to 2020</b>						
<b>Gloucester County</b>						
<b>Population</b>	<b>2010</b>		<b>2020</b>		<b>Change (2000 to 2010)</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Under 5 years	17,392	6.0%	15339	5.1%	-2,053	-11.8%
5 to 14	39,912	13.8%	37437	12.4%	-2,475	-6.2%
15 to 24	39,942	13.9%	44,162	14.6%	4,220	10.6%
25 to 34	33,101	11.5%	35415	11.7%	2,314	7.0%
35 to 44	40,735	14.1%	36,739	12.2%	-3,996	-9.8%
45 to 54	46,909	16.3%	40111	13.3%	-6,798	-14.5%
55 to 64	34,598	12.0%	43,291	14.3%	8,693	25.1%
65 and over	35,699	12.4%	49,800	16.5%	14,101	39.5%
<b>Total population</b>	<b>288,288</b>	<b>100.0%</b>	<b>302,294</b>	<b>100.0%</b>	<b>14,006</b>	<b>4.9%</b>
<b>Median Age</b>	<b>38.7</b>	<b>-</b>	<b>40.1</b>	<b>-</b>	<b>1.4</b>	<b>3.6%</b>

Source: U.S. Census Bureau, Decennial Census, Tables DP1, P12 and P13

### Households

A household is defined as one or more people, either related or not, living together in a housing unit. In 2020 there was a total of 17,696 households in Washington Township. Over half of the Township's households comprised two or less people. In fact, Two-person households were the most common household size at both the Township (32.1%) and County (31.6%) levels, followed by one-person households. The average household size of the Township and County in 2020 was 2.66.

<b>Table 4: Household Size of Occupied Housing Units, 2020 Washington Township and Gloucester County</b>				
	<b>Washington Township</b>		<b>Gloucester County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
1-person household	3,596	20.3%	25,759	23.3%
2-person household	5,685	32.1%	34,878	31.6%
3-person household	3,332	18.8%	19,222	17.4%
4-person household	3,072	17.4%	18,177	16.5%
5-person household	1,383	7.8%	7,957	7.2%
6-person household	417	2.4%	2,957	2.7%
7-or-more-person household	211	1.2%	1,521	1.4%
<b>Total Households</b>	17,696	100.0%	110,471	100.0%
<b>Average Household Size</b>	<b>2.66</b>		<b>2.66</b>	

Source: US Census Bureau 2020, Table H9

According to the United States Census, family households are defined as two or more persons living in the same household, related by birth, marriage, or adoption. As shown in Table 5, the majority (74%) of all households in the Township in 2023 were categorized as family households. Households in Washington Township containing a married couple with children accounted for 24% of all households. Data for 2023 includes the sub-groups of non-traditional households, including "Other Family" and "Non-Family" households. "Other Family" households accounted for 29% of all households, broken down into 12% female householders with no spouse or partner present and 4% male householders with no spouse or partner present. "Non-Family" households are defined as those that consist of a householder living alone or sharing the home exclusively with people to whom he/she is not related. Non-family households comprised approximately 26% of all households in the Township.

<b>Table 5: Household Size and Type, 2023</b>		
<b>Washington Township</b>		
	<b>Total</b>	<b>Percent</b>
<b>Total Households</b>	<b>18,329</b>	<b>100%</b>
<b>Family Households</b>	<b>13572</b>	<b>74%</b>
Married couple family	10765	59%
With children	4338	24%
Without children	6427	35%
Other Family	2807	15%
Male householder, no spouse	682	4%
With children	317	2%
Without children	365	2%
Female householder, no spouse	2125	12%
With children	1077	6%
Without children	1048	6%
<b>Nonfamily household</b>	<b>4757</b>	<b>26%</b>
Male householder	2080	11%
Living alone	1879	10%
Not living alone	201	1%
With children	0	0%
Female householder	2677	15%
Living alone	2381	13%
Not living alone	296	2%
With children	6	0%

Source: 2023 ACS 5-Year B11005 and B11010

**Income**

As measured in 2023, Washington Township had a significantly higher median household income compared to Gloucester County and the State of New Jersey. The median income in Washington Township was \$114,520, which was roughly \$17,000 greater than that of the County and \$13,500 greater than that of the State. The per capita income in Washington Township was greater than that of the County, but significantly lower than that of the State. This data is outlined in Table 6 below.

<b>Table 6: Per Capital Household Income, 2023</b>		
<b>Washington Township, Gloucester County, and New Jersey</b>		
	<b>Per Capital Income</b>	<b>Median Household Income</b>
Washington Township	\$51,906	\$114,520
Gloucester County	\$44,950	\$97,474
New Jersey	\$140,299	\$101,050

Source: 2023 ACS 5-year Estimates, Tables S1901 and B19301

In 2023, roughly 83% percent of all households in the Township earned an income of \$50,000 or more, as compared to roughly 86% of households in the County. The income range that accounted for the most Township households was the \$100,000 to \$149,999 bracket, which comprised 21.1% of households in Washington; this was also the case across Gloucester County as a whole, but at a slightly lower percentage of 20.4%. The second largest income bracket in the Township was \$200,000 or more, comprising 20.6% of households. At the County level, this same income bracket accounted for a lesser 15.4% of households. This suggests that the Township's household income distribution is slightly skewed toward these higher income brackets as compared to the County, which may at least partially help explain the difference between the median income reported at the Township (\$114,520) and County (\$97,474) levels.

<b>Table 7: Household Income, 2023</b>				
<b>Washington Township and Gloucester County</b>				
	<b>Washington Township</b>		<b>Gloucester County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Less than \$10,000	418	2.3%	4,534	4.0%
\$10,000 to \$14,999	181	1.0%	2,749	2.4%
\$15,000 to \$24,999	590	3.2%	5,417	4.8%
\$25,000 to \$34,999	814	4.4%	5,371	4.7%
\$35,000 to \$49,999	1,175	6.4%	7,821	6.9%
\$50,000 to \$74,999	2,733	14.9%	17,448	15.4%
\$75,000 to \$99,999	2,171	11.8%	14,125	12.5%
\$100,000 to \$149,999	3,868	21.1%	23,135	20.4%
\$150,000 to \$199,999	2,599	14.2%	24,737	21.8%
\$200,000 or more	3,780	20.6%	17,464	15.4%
<b>Total Households</b>	<b>18,329</b>	<b>100.0%</b>	<b>113,391</b>	<b>100.0%</b>

Source: 2023 ACS 5-Year Estimates, Table B19001



**Poverty Status**

Of the 48,961 people in Washington Township for which poverty status was determined, 2,425 (5.0%) individuals lived in poverty in 2023; this was considerably lower than the County's poverty rate of 8.6%. Of Washington Township's population that fell below the poverty level in 2023, nearly half were between the ages of 18 to 64; this trend was mirrored at the County level as well. Proportionally the Township had half the children and elderly living in poverty that the County had in 2023. This data is presented in Table 8 below.

<b>Table 8: Poverty Status, 2023</b>				
<b>Washington Township and Gloucester County</b>				
	<b>Washington Township</b>		<b>Gloucester County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total persons</b>	<b>48,961</b>	<b>100.0%</b>	<b>308,423</b>	<b>100.0%</b>
Total persons below poverty level	2,425	5.0%	26,648	8.6%
Under 18	612	1.2%	7,532	2.4%
18 to 64	1,426	2.9%	14,303	4.6%
65 and over	387	0.8%	4,813	1.6%

*Source: 2023 American Community Survey 5-Year Estimate, Table S1701*

**Household Costs**

Tables 9 and 10 below show the expenditures for housing as a percentage of household income for those who own and rent in Washington Township and Gloucester County. In 2023, a majority of Township residents lived in homes they owned, which was the same at the County level as well. General affordability standards set a limit at 30% of gross income to be allocated for owner-occupied housing costs and 28% of gross income to be allocated for renter-occupied housing costs. Approximately 22% of Township residents who owned the units they occupied spent 30% or more of their household income on housing, as compared to 57% of Township residents who rented the units they occupied. These figures were on par with those of the County.

<b>Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023</b> <b>Washington Township and Gloucester County</b>				
	<b>Washington Township</b>		<b>Gloucester County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total Owner-Occupied Housing Units</b>	<b>15,290</b>	<b>100.0%</b>	<b>89,768</b>	<b>100.0%</b>
Less than 20.0%	8,050	52.6%	43,216	48.1%
20.0 to 24.9%	2586	16.9%	14,227	15.8%
25.0 to 29.9%	1251	8.2%	7,221	8.0%
30.0 to 34.9%	765	5.0%	5,748	6.4%
35.0% or more	2606	17.0%	18,150	20.2%
Not computed	32	0.2%	1,206	1.3%

Source: 2023 American Community 5-Year Estimates, Table DP04

<b>Table 10: Gross Rent as a Percentage of Household Income, 2023</b> <b>Washington Township and Gloucester County</b>				
	<b>Washington Township</b>		<b>Gloucester County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total Renter-Occupied Housing Units</b>	<b>3,039</b>	<b>100.00%</b>	<b>41,985</b>	<b>100.00%</b>
Less than 15%	199	6.5%	4,931	11.7%
15.0 to 19.9%	280	9.2%	4,303	10.2%
20.0 to 24.9%	245	8.1%	5,191	12.4%
25.0 to 29.9%	344	11.3%	4,408	10.5%
30.0 to 34.9%	350	11.5%	4,053	9.7%
35.0% or more	1383	45.5%	17,451	41.6%
Not computed	238	7.8%	1,648	3.9%

Source: 2023 American Community 5-Year Estimates, Table B25070

**EXISTING HOUSING CONDITIONS****Housing Unit Data**

Washington Township's housing stock is largely comprised of structures built prior to the year 1990. In 2023, Washington Township had a total of 18,329 occupied housing units, roughly 81% of which were owner-occupied and 16% of which were renter-occupied. The Township experienced housing booms in the 1970s up to 1990, during which approximately 51.3% of the Township's housing structures were constructed, respectively. According to 2023 American Community Survey Estimates, the Township has seen very few housing structures built between 2010 and 2020. The median year of construction for the housing stock in Washington Township is 1964. This data is outlined in Tables 11 and 12 below.

<b>Table 11: Housing Data, 2023</b>			
<b>Washington Township</b>			
	<b>Number</b>	<b>% of Total Housing Units</b>	<b>% of Occupied Housing Units</b>
<b>Total Housing Units</b>	<b>18,822</b>	<b>100.00%</b>	-
Occupied Housing Units	18,329	97.4%	100.00%
Owner Occupied	15,290	81.2%	83.4%
Renter Occupied	3039	16.1%	16.6%
Vacant Housing Units	493	2.6%	-

Source: 2023 American Community Survey 5-Year Estimates, Table DP04

<b>Table 12: Year Structure Built, 2023</b>		
<b>Washington Township</b>		
	<b>Number</b>	<b>Percent</b>
<b>Total Housing Units</b>	<b>18,822</b>	<b>100.00%</b>
Built 1939 or earlier	<b>185</b>	1.0%
Built 1940 to 1949	<b>379</b>	2.0%
Built 1950 to 1959	<b>844</b>	4.5%
Built 1960 to 1969	<b>2,608</b>	13.9%
Built 1970 to 1979	<b>4,206</b>	22.3%
Built 1980 to 1989	<b>5,455</b>	29.0%
Built 1990 to 1999	<b>2,842</b>	15.1%
Built 2000 to 2009	<b>1,752</b>	9.3%
Built 2010 to 2019	<b>507</b>	2.7%
Built 2020 or later	<b>44</b>	0.2%
<b>Median Year Structure Built</b>	<b>1982</b>	

Source: 2023 American Community Survey 5-Year Estimates, Tables B25034 and B25035

According to the 2023 American Community Survey, Washington Township has a high occupancy rate, with very few of their housing units vacant. Of Washington Township's 18,822 housing units, 18,329 (97.4%) were occupied and only 493 (2.6%) were vacant. Nearly half (47.5%) of vacant units could be attributed to the "Other Vacant" category, with "For Sale" making up another 22.5%, and "For Rent/Rented Not Occupied", "Sold, Not Occupied", and "For Seasonal, Recreational or Occasional Use" accounting for the remaining 30%. This data is represented in Table 13 below.

<b>Table 13: Housing Occupancy, 2023 Washington Township</b>			
	<b>Total</b>	<b>% of Total Housing Units</b>	<b>% of Vacant Housing Units</b>
Total Housing Units	<b>18,822</b>	<b>100.00%</b>	-
Occupied	18,329	97.4%	-
Vacant Housing Units	<b>493</b>	2.6%	<b>100.0%</b>
For Rent/Rented Not Occupied	48	0.3%	9.7%
For Sale Only	111	0.6%	22.5%
Sold, not occupied	58	0.3%	11.8%
For Seasonal, Recreational or Occasional Use	42	0.2%	8.5%
For migrant workers	0	0.0%	0.0%
Other Vacant	234	1.2%	47.5%

Source: ACS 5-Year DP04 and B25004

### Housing Type and Size

In 2023, single-family detached housing made up most the Township's housing stock at 72.9%. Single-family attached homes were the next most common housing type, representing 10.5% of the Township's housing stock. The median number of rooms within housing structures in the Township was 7.3, with nearly 75% of housing units having a minimum of 6 rooms and less than 2% of housing units having 2 or less rooms.

<b>Table 14: Housing Type and Size, 2023</b>		
<b>Washington Township</b>		
<b>Units in Structure</b>	<b>Total</b>	<b>Percent</b>
1, detached	13,718	72.9%
1, attached	1968	10.5%
2	138	0.7%
3 or 4	661	3.5%
5 to 9	1040	5.5%
10 to 19	262	1.4%
20 or more	883	4.7%
Mobile home	152	0.8%
Boat, RV, van, etc.	0	0.0%
<b>Total Housing Units</b>	<b>18,822</b>	<b>100.00%</b>
<b>Rooms</b>	<b>Total</b>	<b>Percent</b>
1 room	108	0.6%
2 rooms	117	0.6%
3 rooms	854	4.5%
4 rooms	1587	8.4%
5 rooms	2110	11.2%
6 rooms	2373	12.6%
7 rooms	2915	15.5%
8 rooms	3635	19.3%
9 or more rooms	5123	27.2%
<b>Total Housing Units</b>	<b>18,822</b>	<b>100.00%</b>
<b>Median number of rooms</b>	<b>7.3</b>	

Source: 2023 ACS 5-Year Estimates, Tables DP04 and B25024

### Housing Growth and Projections

In terms of residential growth, the issuance of building permits serves as one of the indicators that help to determine housing needs in a given municipality. Table 15 below illustrates the number of building permits that were issued over the 10-year period between January 2014 through November 2024, when the Township issued building permits authorizing the development of 518 housing units. Within this time frame, the busiest years for building permits occurred between 2017 and 2021, with roughly 96% of all building permits since 2014 having been issued in those years. The vast majority of the permits issued during this time frame were split between single- and two-family homes and multifamily homes, while only 50 permits were issued for mixed-use structures. Further, throughout the same 10-year period, Washington Township issued permits authorizing the demolition of 18 units.

<b>Table 15: Housing Units Authorized by Building Permits, 2014-2024</b>				
<b>Washington Township</b>				
<b>Year</b>	<b>1 &amp; 2 Family</b>	<b>Multi Family</b>	<b>Mixed-Use</b>	<b>Total</b>
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	1	262	45	308
2018	47	0	0	47
2019	48	0	0	48
2020	64	0	0	64
2021	28	0	0	28
2022	5	0	0	5
2023	4	0	3	7
2024*	9	0	2	11
<b>Total 2014-2024</b>	<b>206</b>	<b>262</b>	<b>50</b>	<b>518</b>
<b>10-Year Average</b>				<b>47.1</b>
<b>10-Year Permit Projection (2025-2035)</b>				<b>518</b>

Source: State of New Jersey Department of Community Affairs Building Permits: Yearly Summary Data

\*Note: 2024 Data includes January-November

<b>Table 16: Housing Units Demolished by Building Permits, 2014-2024</b>				
<b>Washington Township</b>				
<b>Year</b>	<b>1 &amp; 2 Family</b>	<b>Multi Family</b>	<b>Mixed-Use</b>	<b>Total</b>
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	3	0	0	3
2021	1	0	0	1
2022	1	0	0	1
2023	1	0	1	2
2024*	2	0	9	11
<b>Total 2014-2024</b>	<b>8</b>	<b>0</b>	<b>10</b>	<b>18</b>
<b>10-Year Average</b>				<b>1.6</b>
<b>10-Year Demolition Projection (2025-2035)</b>				<b>18</b>

Source: State of New Jersey Department of Community Affairs Building Permits: Yearly Summary Data

\*Note: 2024 Data includes January-November

**Housing Values and Contract Rents**

According to the 2023 American Community Survey, over half (52.9%) of the owner-occupied housing stock in Washington Township in 2023 was valued at over \$300,000, as compared to 54.6% of the County's housing stock. In addition, the Township's median home value (\$309,700) was less than that of the County (\$317,900) by an estimated \$8,000. This data is outlined in Table 17 below.

<b>Table 17: Value for Owner-Occupied Housing Units, 2023 Washington Township and Gloucester County</b>				
	<b>Washington Township</b>		<b>Gloucester County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total</b>	<b>15,290</b>	<b>100.0%</b>	<b>89,768</b>	<b>100.0%</b>
Less than \$50,000	358	2.3%	3,339	3.7%
\$50,000 to \$99,999	0	0.0%	1,349	1.5%
\$100,000 to \$149,999	724	4.7%	3,840	4.3%
\$150,000 to \$199,999	1502	9.8%	8,362	9.3%
\$200,000 to \$299,999	4606	30.1%	23,862	26.6%
\$300,000 to \$499,999	6974	45.6%	35,804	39.9%
\$500,000 to \$999,999	1,092	7.1%	12,823	14.3%
\$1,00,000 and greater	34	0.2%	389	0.4%
<b>Median Value</b>	<b>\$309,700</b>		<b>\$317,900</b>	

*Source: 2023 American Community Survey 5-Year Estimates, Tables B25075 and B25077*

As shown on Table 18 below, it is estimated that 67.3% of owner-occupied units in the Township were financed by a mortgage, contract to purchase, or similar debt in 2023, with 83.8% of those units having no second mortgage and no home equity loan. Approximately 9.7% of these units with a mortgage were associated with a home equity loan in addition to their primary mortgage and another 4.9% were tied to a home equity loan without a primary mortgage. Around 32.7% of units did not have any form of mortgage in Swedesboro.

Proportionally there were slightly less owner-occupied housing units with a mortgage at the County level; more specifically, 67.7% of such units had a primary mortgage, while 32.3% of units did not. Of those units in the County tied to a housing-related debt, 85.4% did not have any additional lines of credit associated with the unit, while 9% were associated with a home equity loan, 1.6% were associated with a second mortgage, 0.3% had both types, and 3.7% were associated with a home equity loan without a primary mortgage.

**Table 18: Mortgage Status, 2023**  
**Washington Township and Gloucester County**

	Washington Township			Gloucester County		
	Number	% of Total Units	% of Units with Mortgage	Number	% of Total Units	% of Units with Mortgage
Total Owner-Occupied Units	15,290	100.00%	-	89,768	100.00%	-
Owner-Occupied Housing Units with a Mortgage	10,284	67.3%	100.00%	60,808	67.7%	100.00%
With multiple mortgages:	1,159	7.6%	11.3%	6,650	7.4%	10.9%
Mortgage with both second mortgage and home equity loan	14	-	0.1%	202	-	0.3%
Home equity loan only	1,001	-	9.7%	5,502	-	9.0%
Second mortgage only	144	-	1.4%	946	-	1.6%
No second mortgage and no home equity loan	8,623	56.4%	83.8%	51,910	57.8%	85.4%
Home equity loan without a primary mortgage	502	3.3%	4.9%	2,248	2.5%	3.7%
Owner-Occupied Housing units without a mortgage	5,006	32.7%	-	28,960	32.3%	-

Source: 2023 American Community Survey 5-Year Estimates, Table B25081

As shown in Table 19 below, the median contract rent in Washington Township in 2023 was \$1,462, which was roughly \$100 higher than the County median rent of \$1,369. Within the Township, the highest percentage of renters paid between \$1,000 to \$1,499 for monthly rent (34.6%), followed by \$1,500 to \$1,999 (33.3%). Overall, over two-thirds (67.9%) of renters in the Township paid between \$1,000 and \$1,999 for monthly rent in 2020. At the County level over one-third (35.1%) of renters paid between \$1,000 to \$1,499 for monthly rent, and there was a significantly higher occurrence of renters paying less than \$1,000 for rent (28.7%). This data suggests that rent in the Township is not as affordable as it is throughout the County as a whole.

**Table 19: Contract Rent, 2023**  
**Washington Township and Gloucester County**

	Washington Township		Gloucester County	
	Number	Percent	Number	Percent
Total Renter-Occupied Units	3,039	100.0%	23,002	100.0%
Less than \$500	15	0.5%	2055	8.9%
\$500 to \$999	443	14.6%	4544	19.8%
\$1,000 to \$1,499	1053	34.6%	8064	35.1%
\$1,500 to \$1,999	1012	33.3%	5206	22.6%
\$2,000 to \$2,499	164	5.4%	1717	7.5%
\$2,500 to \$2,999	113	3.7%	374	1.6%
\$3,000 or More	8	0.3%	117	0.5%
No Rent Paid	231	7.6%	925	4.0%
Median Contract Rent	\$1,462		\$1,369	

Source: 2023 American Community Survey 5-Year Estimates, Table B25056 and B25058



**Housing Conditions**

Table 20 below details the conditions of the Township's housing stock in 2023. Overcrowding and age, plumbing, and kitchen facilities are used to determine housing deficiency. In 2023, most (86.1%) of the Townships housing stock relied on utility gas for heating, followed by electricity (9.2%). A total of 268 (1.5%) occupied housing units experienced overcrowding (more than one person per room). Throughout the Township, there were 45 occupied housing units that lacked complete plumbing, 183 lacking kitchen facilities, and 22 units that lacked telephone service.

<b>Table 20: Housing Conditions, 2023 Washington Township</b>		
	<b>Number</b>	<b>Percent</b>
<b>House Heating Fuel-Occupied Housing Units</b>		
Total	18,329	100.0%
Utility gas	15,790	86.1%
Bottled, tank, or LP gas	222	1.2%
Electricity	1694	9.2%
Fuel oil, kerosene, etc.	496	2.7%
Coal or coke	0	0.0%
Wood	12	0.1%
Solar energy	76	0.4%
Other fuel	24	0.1%
No fuel used	15	0.1%
<b>Occupants per Room – Occupied Housing Units</b>		
Total	18,329	100.0%
1.00 or Less	18,061	98.5%
1.01 to 1.50	217	1.2%
1.51 or More	51	0.3%
<b>Facilities – Total Units</b>		
Total	18,329	100.0%
Lacking complete plumbing facilities	45	0.2%
Lacking complete kitchen facilities	183	1.0%
<b>Telephone Service – Occupied Housing Units</b>		
Total	18,329	100.0%
No Service	22	0.1%

Sources: 2023 ACS 5-Year Estimates, Tables DP04, B25047, B25051

**EMPLOYMENT DATA**

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in Washington Township, Gloucester County, and New Jersey, respectively. Throughout this thirteen-year period, the Township saw an overall 4.8% decrease in its unemployment rate; although the Township experienced a 5.4% spike in unemployment between 2019 and 2020 due to the COVID-19 pandemic, it has rebounded to a considerably lower unemployment rate in recent years. This overall trend is mirrored at both the County and State level as well, although in comparison the Township has consistently exhibited a lower unemployment rate throughout this time period. In 2023, the Township's unemployment rate was 3.8%, which was 0.5% lower than the County (4.3%) and 0.6% lower than the State (4.4%).

<b>Table 21: Employment and Residential Labor Force, 2010 to 2023 Washington Township</b>				
<b>Year</b>	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Unemployment Rate</b>
2010	25,922	23,698	2,224	8.6%
2011	25,760	23,517	2,243	8.7%
2012	25,511	23,347	2,164	8.5%
2013	25,180	23,194	1,986	7.9%
2014	24,726	23,166	1,560	6.3%
2015	24,829	23,578	1,251	5.0%
2016	25,075	24,012	1,063	4.2%
2017	25,849	24,834	1,015	3.9%
2018	25,658	24,754	904	3.5%
2019	26,272	25,453	819	3.1%
2020	26,402	24,154	2,248	8.5%
2021	26,508	24,984	1,524	5.7%
2022	27,143	26,219	924	3.4%
2023	27,730	26,687	1,043	3.8%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

<b>Table 22: Employment and Residential Labor Force, 2010 to 2023 Gloucester County</b>				
<b>Year</b>	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Unemployment Rate</b>
2010	152,415	136,520	15,895	10.4%
2011	151,601	136,146	15,455	10.2%
2012	151,184	135,802	15,382	10.2%
2013	149,195	135,456	13,739	9.2%
2014	147,162	136,404	10,758	7.3%
2015	147,894	139,014	8,880	6.0%
2016	148,964	141,457	7,507	5.0%
2017	153,908	146,792	7,116	4.6%
2018	153,202	146,930	6,272	4.1%
2019	156,044	150,439	5,605	3.6%
2020	156,240	142,271	13,969	8.9%
2021	157,201	147,161	10,040	6.4%
2022	160,615	154,432	6,183	3.8%
2023	164,258	157,191	7,067	4.3%

Source: NJ Dept. of Labor &amp; Workforce Development Labor Force Estimates

<b>Table 23: Employment and Residential Labor Force, 2010 to 2023 New Jersey</b>				
<b>Year</b>	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Unemployment Rate</b>
2010	4,559,778	4,118,982	440,796	9.7%
2011	4,561,786	4,134,708	427,078	9.4%
2012	4,576,286	4,147,221	429,065	9.4%
2013	4,528,019	4,147,661	380,358	8.4%
2014	4,493,894	4,191,318	302,576	6.7%
2015	4,494,606	4,237,876	256,730	5.7%
2016	4,492,821	4,271,201	221,620	4.9%
2017	4,614,953	4,406,151	208,802	4.5%
2018	4,604,787	4,420,713	184,074	4.0%
2019	4,687,390	4,525,044	162,346	3.5%
2020	4,638,386	4,200,980	437,406	9.4%
2021	4,648,814	4,337,793	311,021	6.7%
2022	4,736,213	4,552,563	183,650	3.9%
2023	4,829,671	4,615,722	213,949	4.4%

Source: NJ Dept. of Labor &amp; Workforce Development Labor Force Estimates

**Employment Status**

It is estimated that over two-thirds (68.8%) of Washington Township's population over the age of 16 was in the labor force in 2023, which was slightly higher than the County's rate of 66.7%. Of the Township's labor force, 100% of workers were civilians and a vast majority (95.6%) was employed. At the County level, 100% of workers were civilians and 95.9% of the labor force was employed, indicating that the Township and County exhibited similar trends. This data is shown in Table 24 below.

<b>Table 24: Employment, 2023</b>						
<b>Washington Township and Gloucester County</b>						
	<b>Washington Township</b>			<b>Gloucester County</b>		
	<b>Number</b>	<b>% of 16+ Population</b>	<b>% of Labor Force</b>	<b>Number</b>	<b>% of 16+ Population</b>	<b>% of Labor Force</b>
Population 16 years and over	39,259	100.0%	-	250,952	100.0%	-
In labor force	26,999	68.8%	100.0%	167,477	66.7%	100.0%
Civilian Labor Force	26,988	68.8%	100.0%	167,406	66.7%	100.0%
Employed	25,807	65.7%	95.6%	160,594	64.0%	95.9%
Unemployed	1,181	3.0%	4.4%	6,812	2.7%	4.1%
Armed Forces	11	0.0%	0.0%	71	0.0%	0.0%
Not in labor force	12,260	31.2%	-	83,475	33.3%	-

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

**Class of Worker and Occupation**

According to the 2023 American Community Survey Estimates, the majority of workers (67.6%) living in Washington Township were a part of the private wage and salary worker group. This group includes people who work for wages, salary, commission, and tips for a private for-profit employer or a private not-for-profit, tax-exempt or charitable organization. The next largest category was local government workers (10.9%), followed by those who were private not-for-profit wage and salary workers (9.7%). This data is outlined in Table 25 below.

<b>Table 25: Class of Worker, 2023</b>		
<b>Washington Township</b>		
	<b>Number</b>	<b>Percent</b>
Total Civilian Employed Workers (Age 16+)	25,807	100.0%
Private Wage and Salary Worker	17,435	67.6%
Private not-for-profit wage and salary workers	2,508	9.7%
Local Government Worker	2,821	10.9%
State Government Worker	1,051	4.1%
Federal Government Worker	945	3.7%
Self-Employed Worker or Unpaid Family Worker	1,047	4.1%

Source: 2023 American Community Survey 5-Year Estimates, Table S2408

The occupational breakdown shown in Table 26 below includes only private wage and salary workers. Township residents who worked within the private wage field were concentrated heavily in Management, Business, Science, and Arts occupations as well as Sales and Office occupations. Collectively, the two fields accounted for just over 74% of the entire resident workforce over the age of 16.

<b>Table 26: Resident Employment by Occupation, 2023 Washington Township</b>		
	<b>Number</b>	<b>Percent</b>
Employed Civilian population 16 years and over	25,807	100.0%
Management, business, science and arts occupations	13,042	50.5%
Service occupations	3,137	12.2%
Sales and office occupations	6,217	24.1%
Natural resources, construction and maintenance occupations	1,396	5.4%
Production Transportation and material moving occupations	2,015	7.8%

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

As portrayed in Table 27, the industry that employed the greatest number of Washington Township residents in 2023 was the Educational Services, and Health Care and Social Assistance sector, which accounted for 29.7% of the Township's resident workforce. The second most common industry during this time was the Professional, Scientific, and Management, and Administrative and Waste Management Services sector, which accounted for 12.7% of jobs occupied by Township residents.

<b>Table 27: Employment by Industry, 2023 Washington Township</b>		
<b>Industry</b>	<b>Number</b>	<b>Percent</b>
Employed Civilian Population 16 Years and Over	25,807	100.00%
Agriculture, forestry, fishing and hunting, mining	25	0.1%
Construction	1,332	5.2%
Manufacturing	1,775	6.9%
Wholesale Trade	824	3.2%
Retail Trade	3,105	12.0%
Transportation and Warehousing, and Utilities	1,357	5.3%
Information	469	1.8%
Finance and insurance, and real estate and rental and leasing	2,017	7.8%
Professional, scientific, and management, and administrative and waste management services	3,284	12.7%
Educational services, and health care and social assistance	7,655	29.7%
Arts, entertainment, and recreation, and accommodation and food services	1,761	6.8%
Other Services, except public administration	873	3.4%
Public administration	1,330	5.2%

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

**Commuting to Work**

In 2023, it is estimated that just over half (64.3%) of the employed population that did not work from home commuted up to 35 minutes to their place of work. A vast majority (73.9%) of the Township's working population drove alone as their primary means of travel to work. Roughly 9.3% of workers carpooled or utilized public transportation, a taxicab, motorcycle, bike, walking or other means of transportation to commute to work. The remaining 16.7% of the population worked from home. This data is outlined in Tables 28 and 29 below.

<b>Table 28: Travel Time to Work, 2023 Washington Township</b>		
	<b>Number</b>	<b>Percent</b>
Workers who did not work at home	20,983	100.0%
Less than 5 minutes	556	2.6%
5 to 9 minutes	1,833	8.7%
10 to 14 minutes	3,030	14.4%
15 to 19 minutes	1,677	8.0%
20 to 24 minutes	2,120	10.1%
25 to 29 minutes	1,341	6.4%
30 to 34 minutes	2,956	14.1%
35 to 39 minutes	1,014	4.8%
40 to 44 minutes	1,351	6.4%
45 to 59 minutes	2,487	11.9%
60 to 89 minutes	2,076	9.9%
90 or more minutes	542	2.6%
<b>Mean Travel Time to Work (minutes)</b>	<b>30.2</b>	

Source: 2023 American Community Survey 5-Year Estimates, Table B08303 and DP03

<b>Table 29: Means of Travel to Work, 2023 Washington Township</b>		
	<b>Number</b>	<b>Percent</b>
Workers 16 years and over	25,187	100.0%
Car, truck, van - Drove Alone	18,614	73.9%
Car, truck, van - Carpooled	1,594	6.3%
Public Transportation	312	1.2%
Walked	229	0.9%
Taxicab, Motorcycle, Bike, or Other	234	0.9%
Worked at home	4,204	16.7%

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

**Covered Employment**

There is currently very limited information available on actual job opportunities within municipalities. The Department of Labor and Workforce Development collects information on covered employment, which is employment and wage data for private employees covered by unemployment insurance. The following table provides a snapshot of private employers located within Washington Township. The first table reflects the number of jobs covered by private employment insurance from 2013 through 2023.

According to data from the New Jersey Department of Labor and Workforce Development, the highest number of covered jobs in Washington Township between 2013 and 2023 was in 2023 when 10,091 jobs were covered by unemployment insurance. Private employment has remained relatively steady in Washington Township since 2012, with its largest loss occurring between 2019 and 2020 (-7.3%), and largest gain occurring between 2020 and 2021 (7.3%). Washington Township experienced a gain of 80 jobs in 2023, representing an increase of 0.8 percent from 2022.

<b>Table 30: Private Wage Covered Employment 2013 - 2023 Washington Township</b>			
<b>Year</b>	<b>Number of Jobs</b>	<b># Change</b>	<b>% Change</b>
2013	8,948	-	-
2014	8,890	-57	-0.6%
2015	9,046	155	1.7%
2016	9,250	205	2.3%
2017	9,357	107	1.2%
2018	9,617	259	2.8%
2019	9,772	155	1.6%
2020	9,056	-716	-7.3%
2021	9,718	662	7.3%
2022	10,011	294	3.0%
2023	10,091	80	0.8%

*Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates*

**In-Township Establishments and Employees by Industry: 2022**

Table 31 below depicts the average annual number of establishments and employees by industry sector that exist within the Township, as reported in the Quarterly Census of Employment and Wages (QCEW) published by the New Jersey Department of Labor and Workforce Development (NJDLWD). The QCEW provides a quarterly accounting of employment, establishments, and wages throughout the State of New Jersey, and accounts for over 95% of available jobs in the state. The annual municipal reports group data according to the North American Industry Classification System (NAICS). The QCEW considers an establishment to be a single economic unit, which is located at one physical location and engaged in one

type of economic activity. The NJDLWD specifies that establishments differ from firms or companies in the sense that the latter can have multiple establishments.

In 2023, the Township had an annual average of 662 establishments employing an average of 10,091 persons in the private sector. The Health/Social sector was the Township's predominant private sector, accounting for 143 units and the employment of 2,992 people. Retail Trade was the second largest sector, with 2,713 employees across 93 units.

<b>Table 31: Average Number of Establishments and Employees by Industry, 2023</b>			
<b>Washington Township</b>			
<b>Industry ID and Description</b>		<b>2023 Average</b>	
		<b>Units</b>	<b>Employment</b>
11	Agriculture	-	-
23	Construction	52	469
31	Manufacturing	11	189
42	Wholesale Trade	20	298
44	Retail Trade	93	2,713
48	Transp/Warehousing	9	28
51	Information	-	-
52	Finance/Insurance	48	253
53	Real Estate	21	87
54	Professional/Technical	66	492
55	Management	-	-
56	Admin/Waste Remediation	34	229
61	Education	-	-
62	Health/Social	143	2,992
71	Arts/Entertainment	14	279
72	Accommodations/Food	58	1,165
81	Other Services	66	503
99	Unclassified	-	-
<b>Private Sector Totals</b>		<b>662</b>	<b>10,091</b>
<b>Local Government Totals</b>		<b>5</b>	<b>1,700</b>

Source: NJ Dept. of Labor & Workforce Development Labor Force, Quarterly Census of Employment and Wages (QCEW), Municipal Report by Sector (NAICS Based), 2022

Data have been suppressed (-) for industries with few units or where one employer is a significant percentage of employment or wages of the industry.



**Probable Future Employment Opportunities**

The Delaware Valley Regional Planning Commission (DVRPC) completes regional forecasts for the New York/New Jersey metropolitan area every four years for population, households, and employment. The most recent report was released in 2025, documenting projections between 2020 and 2050. The 2025 report predicts that the Township's population (0.08%), households (0.31%), and employment (0.22%) will see steady annualized growth through 2050. It is estimated that the population will see an overall 2.4% increase, while households will increase by 9.6% and employment will increase by 6.7%.

<b>Table 32: Population and Employment Projections, 2020 to 2050</b>					
<b>Washington Township</b>					
<b>Category</b>	<b>2020</b>	<b>2050 (Projected)</b>	<b>Annualized</b>	<b>Overall Projected Change</b>	
			<b>Percent Change</b>	<b>Number</b>	<b>Percent</b>
Population	48,677	49,824	0.08%	1,147	2.4%
Households	17,696	19,390	0.31%	1,694	9.6%
Employment	24,004	25,613	0.22%	1,609	6.7%

Source: DVRPC Municipal Forecasts, dated 9/13/2021

**PART 2: FAIR SHARE PLAN****INTRODUCTION**

The following Fair Share Plan ("Plan") details the Township's Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035) Prospective Need obligations, as well as the Township's Fourth Round Present Need. This Plan proposes mechanisms by which the Township can realistically provide opportunities for affordable housing for those moderate-, low-, and very low- income households.

The Township's affordable housing obligations are as follows:

Prior Round Obligation	507
Third Round Obligation	925
Fourth Round Prospective Need	362
Fourth Round Present Need / Rehabilitation Obligation	157

**SUITABILITY ANALYSIS**

Pursuant to N.J.A.C. 5:93-1.3, sites that are designated to produce affordable housing shall be available, approvable, developable, and suitable according to the following criteria:

- "Available site" means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing. N.J.A.C. 5:93-1.3.
- "Approvable site" means a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- "Developable site" means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable area wide water quality management plan (including the wastewater plan) or is included in an amendment to the area wide water quality management plan submitted to and under review by the DEP.
- "Suitable site" means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

Each of the housing sites proposed to meet the Fourth Round Obligation are reviewed in reference to the above criteria.

**STATE PLAN CONFORMANCE**

In accordance with the amended Fair Housing Act, Housing Elements and Fair Share Plans shall provide an analysis of consistency with the State Development and Redevelopment Plan (SDRP), including water,

wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Sites that are located in the Metropolitan Planning Area 1 or Suburban Planning Area 2 of the SDRP, or are located in an existing sewer service area, are the preferred location for municipalities to address their fair share obligation.

New Jersey adopted its last SDRP in 2001. A draft amendment to the SDRP was prepared in 2011 but ultimately never adopted. The Office of Planning Advocacy released a new draft SDRP on December 4, 2024. The State is currently going through the Plan conformance process.

### **MULTIGENERATIONAL FAMILY HOUSING CONTINUITY COMMISSION**

A previous amendment to the Fair Housing Act requires “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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20).” As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis.

### **ADDITIONAL REQUIREMENTS**

The amended Fair Housing Act includes a number of changes associated with the application of various categories of credits. The below section walks through the current standards applicable to the Township's Fourth Round obligation.

#### **Age-Restricted Housing**

A municipality may not satisfy more than 30% of the affordable units, exclusive of bonus credits, to address its prospective need affordable housing through the creation of age-restricted housing.

#### **Transitional Housing**

Transitional housing units, which will be affordable for persons of low- and moderate-income, were not previously categorized by the Fair Housing Act as a standalone housing type. The amended legislation includes such transitional housing units as a new category which may be included in the HEFSP and credited towards the fulfillment of a municipality's fair share obligations. This is limited to a maximum of 10% of the municipality's obligations, however.

#### **Veterans Housing**

Up to 50% of the affordable units in any particular project may be prioritized for low- and moderate-income veterans.

### Families with Children

A minimum of 50% of a municipality's actual affordable housing units, exclusive of bonus credits, must be made available to families with children.

### Rental Units

A minimum of 25% of a municipality's actual affordable housing units, exclusive of bonus credits, shall be satisfied through rental units. At least half of that number shall be available to families with children.

### Very-Low Income Requirement

At least 13% of the housing units made available for occupancy by low-income and moderate-income houses shall be reserved for low-income households earning 30% or less of the median income pursuant to the Fair Share Housing Act, N.J.S.A. 52:27D-301, et seq. Half of the very low-income units will be made available to families with children.

### Low/Moderate Income Split

At least 50% of the units addressing the Township's obligation shall be affordable to very-low income and low-income households, and the remaining may be affordable to moderate-income households.

### Affordability Controls

Newly created rental units shall remain affordable to low-and moderate-income households for a period of not less than 40 years, 30 years for for-sale units, and 30 years for housing units for which affordability controls are extended for a new term of affordability, provided that the minimum extension term may be limited to no less than 20 years as long as the original and extended terms, in combination, total at least 60 years.

### Affirmative Marketing

The affordable units shall be affirmatively marketed in accordance with UHAC and applicable law, to include the community and regional organizations identified in the agreement as well as the posting of all affordable units on the New Jersey Housing Resource Center website in accordance with applicable law.

### Uniform Housing Affordability Controls (UHAC)

All affordable units created through the provisions of this Plan shall be developed in conformance with the Uniform Housing Affordability Controls (UHAC) pursuant to N.J.A.C. 5:80-26.1 et seq. as amended.

### Unit Adaptability

All new construction units shall be adaptable in conformance with P.L.2005, c.250/N.J.S.A. 52:27D-311a and -311b and all other applicable laws.

### Inclusionary Development Requirements

Pursuant to UHAC N.J.A.C. 5:80-26.5(b), in inclusionary developments, the affordable units shall be integrated with the market-rate units. The affordable units shall not be concentrated in less desirable locations, nor shall the affordable units be physically clustered so as to segregate the affordable units and

market-rate units. Affordable units 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.

Construction of the affordable units in inclusionary developments shall be phased in compliance with N.J.A.C. 5:80-26(b)4.

### **Bonus Credits**

Bonus credits shall not exceed 25% of a municipality's prospective need obligation, nor shall a municipality receive more than one type of bonus credit for any one unit. Bonus credits may be granted on the following schedule:

<b>Unit Type</b>	<b>Unit Credit</b>	<b>Bonus Credit</b>
Each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing, as those terms are defined in section 2 of P.L. 2004, c.70 (C.34:1B-21.24).	1	1
Each low- or moderate-income ownership unit created in partnership sponsorship with a non-profit housing developer.	1	0.5
Each unit of low- or moderate-income housing located within a one-half mile radius, or one-mile radius for projects located in a Garden State Growth Zone, as defined in section 2 of P.L.2011, c.149 (C.34:1B-243), surrounding a New Jersey Transit Corporation, Port Authority Transit Corporation, or Port Authority Trans-Hudson Corporation rail, bus, or ferry station, including all light rail stations. <sup>1</sup>	1	0.5
A unit of age-restricted housing, provided that a bonus credit for age-restricted housing shall not be applied to more than 10 percent of the units of age-restricted housing constructed in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency in a municipality that count towards the municipality's affordable housing obligation for any single 10-year round of affordable housing obligations.	1	0.5
A unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.	1	0.5
Each existing low- or moderate-income rental housing unit for which affordability controls are extended for a new term of affordability, in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency, and the municipality contributes funding towards the costs necessary for this preservation.	1	0.5
Each unit of low- or moderate-income housing in a 100 percent affordable housing project for which the municipality contributes toward the costs of the project. <sup>2</sup>	1	1
Each unit of very low-income housing for families above the 13 percent of units required to be reserved for very low-income housing pursuant to section 7 of P.L.2008, c.46 (C.52:27D-329.1).	1	0.5
Each unit of low- or moderate-income housing created by transforming an existing rental or ownership unit from a market rate unit to an affordable housing unit. <sup>3</sup>	1	1

<sup>1</sup> The distance from the bus, rail, or ferry station to a housing unit shall be measured from the closest point on the outer perimeter of the station, including any associated park-and-ride lot, to the closest point of the housing project property.

<sup>2</sup> This contribution may consist of: (a) real property donations that enable siting and construction of the project or (b) contributions from the municipal affordable housing trust fund in support of the project, if the contribution consists of no less than three percent of the project cost.

<sup>3</sup> A municipality may only rely on this bonus credit as part of its fair share plan and housing element if the municipality demonstrates that a commitment to follow through with this market to affordable agreement has been made and: (a) this agreement has been signed by the property owner; or (b) the municipality has obtained ownership of the property.

## REVIEW OF PREVIOUS ROUND COMPLIANCE

As part of any Housing Element and Fair Share Plan, a municipality shall include an assessment of the degree to which the municipality has met its fair share obligation from the previous rounds of affordable housing obligations as established by prior court approval or approval by COAH and determine to what extent this obligation is unfulfilled or whether the municipality has credits in excess of its previous round obligations. If a previous round obligation remains unfulfilled, or a municipality never received an approval from the court or COAH for any previous round, the municipality shall address such unfulfilled previous round obligation in its Housing Element and Fair Share Plan.

In addressing previous round obligations, the municipality shall retain any sites that, in furtherance of the previous round obligation, are the subject of a contractual agreement with a developer, or for which the developer has filed a complete application seeking subdivision or site plan approval prior to the date by which the Housing Element and Fair Share Plan are required to be submitted, and shall demonstrate how any sites that were not built in the previous rounds continue to present a realistic opportunity.

### Prior Round Compliance 1987-1999

The Township had a Prior Round obligation of 507 units. Per the court-approved Third Round settlement agreement and the Township's Third Round JOR, Washington Township has met their Prior Round obligation through the following mechanisms:

Summary of Washington Township's Prior Round of 507	
Regional Contribution Agreements	
<i>City of Camden</i>	152
<i>City of Gloucester</i>	37
100% Affordable Family Rentals - Existing	
<i>County House Village (Block 16, Lots 8.05, 8.06)</i> (46 of 96)	46
Inclusionary Developments - Existing	
<i>Mill Stream Apartments Affordable Family Rentals</i> (Block 2.13, Lot 3.01)	96
Existing Alternative Living Arrangements (very- low rental):	
<i>Gardens at Cross Keys</i> (Block 84.16, Lot 3)	7
<i>Terraces at Park Place</i>	8

(Block 51.09, Lot 1.01) Kaplan Development Group (Block 54.10, Lot 7.02) Inclusionary Development – Approved Presbyterian Homes Age-Restricted Rentals (Block 118, Lot 1) (23 of 43)	11    23
<b>Total Units</b>	<b>102</b>
Rental Bonus Credits County House Village Mill Stream Apartments	46 81
<b>Total Rental Bonus Credits</b>	<b>127</b>
<b>TOTAL PRIOR ROUND</b>	<b>507</b>

The Township is actively working to support the approval and construction of the prior round mechanisms.

### Third Round Compliance

The Township had a Third Round obligation of 925 units. As part of their Third Round compliance process, the Township received a Vacant Land Adjustment due to its lack of vacant and developable land. Per the court-approved Third Round settlement agreement and the Township's Third Round JOR, Washington Township has met their Third Round obligation through the following mechanisms:

Summary of Washington Township's 925-unit Third Round Compliance Mechanisms	Credits	Bonuses	Total
<b>Alternate Living Arrangements</b>			
Group Home Bedrooms	34	0	34
<b>100% Affordable Family Rentals - Existing</b>			
County House Village (50 of 96)	50	50	100
Gloucester County Housing Authority	5	5	10
<b>Inclusionary Developments - Existing</b>			
Washington Square Mixed-Use Family Rentals (Block 115, Lots 3 and 3.01)	70	70	140
<b>Inclusionary Developments – Proposed</b>			
Blackwood Family Rental Project	27	27	54

Presbyterian Homes Age-Restricted Rentals (20 of 43)	20	-	20
Watson Drive Family Rentals (Block 115, Lot 7)	80	80	160
<b>100% Affordable- Proposed</b>			
Black Horse Pike Senior Rentals (Block 113, Lots 23, 24, and 25)	64	-	64
<b>Redevelopment Areas – Washington Square and Delsea Drive – 355 Units Total</b>			
Affordable Family Units	At least 262	-	262
Affordable Age-Restricted Units	No more than 93	-	93
<b>Total</b>	<b>705</b>	<b>232</b>	<b>937</b>

The Township is actively working to support the approval and construction of the third-round mechanisms.

### PRESENT NEED / REHABILITATION OBLIGATION

Present Need was previously determined in N.J.A.C. 5:93-1.3 to be the sum of a municipality's indigenous need, the deficient housing units occupied by low- and moderate-income households, and the reallocated present need, which is the portion of a housing region's present need that is redistributed throughout the housing region. Under the Second Round rules, evidence for deficient housing included: year structure was built, persons per room, plumbing facilities, kitchen facilities, heating fuel, sewer service, and water supply. (N.J.A.C. 5:92, Appendix A).

The Third Round Rules (N.J.A.C. 5:97-1.1 et seq.) reduced the number of criteria of evidence of deficient housing to three: pre-1960 over-crowded units, which are units that have more than 1.0 persons per room; incomplete plumbing, and incomplete kitchen facilities. (N.J.A.C. 5:97, Appendix B). This reduction in the number of criteria was found to be by the Appellate Division to be within the Council's discretion and was upheld in the Supreme Court's decision in Mount Laurel IV.

The previously discussed Mount Laurel IV decision found that the reallocated need is no longer a component in the determination of Present Need. Therefore, the Present Need now equates to indigenous need, which means the obligation is based on deficient housing as determined by pre-1960 over-crowded units, incomplete plumbing, and incomplete kitchen facilities.



The Township intends to address its 157-unit Fourth Round Rehabilitation Obligation through its continued partnership with Gloucester County and its housing rehabilitation program. The Gloucester County Department of Public Works Planning Division Office of Housing and Community Development Owner-Occupied Home Rehabilitation Program provides financial and technical assistance for the purpose of enabling low- and moderate-income homeowners and property owners to rehabilitate substandard housing. The Township may also utilize monies from the Borough's Affordable Housing Trust Fund to assist with the County's rehabilitation program in order to address its present need for income eligible households.

#### **ROUND 4 OBLIGATION (1999-2025)**

On January 22, 2025, the Township adopted Resolution R049-2025, accepting their Fourth Round Prospective Need obligation of 362. On October 20, 2024, the New Jersey Department of Community Affairs ("DCA") released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State's municipalities. The obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2.

The amended Fair Housing Act affirms that the DCA report is not binding on any municipality and that "a municipality shall determine its present and prospective fair share obligation for affordable housing in accordance with the formulas established in sections 6 and 7 of P.L.2024, c.2...by resolution..." The January 22, 2025 resolution adopted by the Township determined a Rehabilitation Obligation of 157 and a Prospective Need of 362.

As outlined the following section, the Township proposes to meet its entire Fourth Round obligation.

#### **Proposed Veterans Housing Project**

##### **Block 31, Lots 1 and 2**

The proposed project at Block 31, Lots 1 and 2, located at 274 Delsea Drive. The property is an existing church where the applicant intends to construct eight townhome units for Veterans on vacant portions of the property. The project will be fully funded through the National Housing Trust Fund. NHTF funds affordable housing for nonprofits for selected communities of need including disable veterans and other segments of the population that are in need of stable housing.

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The site is appropriate for residential development as it exists nearby a variety of types of residential uses.

- *Developable:* The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Delsea Drive. The site is not constrained by wetlands or any special flood hazard areas.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

### Proposed Inclusionary Developments

#### Affordable Housing Inclusionary Overlay Zone – Block 117, Lot 2

This proposed overlay zone will be located on Block 117, Lot 2, located at 122 Bells Lake Road. The parcel is approximately 32.16 acres in area and contains roadway frontage along Bells Lake Road. As a proposed inclusionary overlay zone, the property is anticipated to produce 322 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 64 affordable housing units.

These sites are appropriate for multi-family low- and moderate-income housing as they are available, approvable, developable, and suitable:

- *Available:* The sites have no easements or title issues preventing its development.
- *Suitable:* The development is consistent with planning goals and strategies outlined in the State Plan.
- *Developable:* The site is partially within a sewer service area, notably on a portion of the parcel with road access, and has frontage on Bells Lake Road. A portion of the site is constrained by wetlands, but future proposed developments will likely address this issue
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

#### Affordable Housing Inclusionary Overlay Zone – Block 118, Lot 1

This proposed overlay zone will be located on Block 118, Lot 1 located at 147-149 Johnson Road. The property contains 21.37 acres in total. As a proposed inclusionary overlay zone, the property is anticipated to produce 214 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 43 affordable housing units.

The site is appropriate for multi-family low- and moderate-income housing as it is available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The site is appropriate for residential development as it exists nearby a variety of types of residential uses.
- *Developable:* The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Johnson Road. The site contains some wetland areas.

- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 82.13, Lots 21 and 21.01*

This proposed overlay zone will be located on Block 82.13, Lots 21 and 21.01 located at 124 Chapel Hill Road. Together, the parcels are approximately 12.4 acres in area and contains roadway frontage along Chapel Hill Road. As a proposed inclusionary overlay zone, the property is anticipated to produce 137 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 27 affordable housing units.

The site is appropriate for multi-family low- and moderate-income housing as it is available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The site is appropriate for residential development as it exists nearby a variety of types of residential uses.
- *Developable:* The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Chapel Hill. The site is not constrained by wetlands or any special flood hazard areas.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 53, Lot 1.02*

This proposed overlay zone will be located on Block 53, Lot 1.02, located at 201 E Holly Ave. The parcel is approximately 14.4 acres in area and contains roadway frontage along East Holly Ave. As a proposed inclusionary overlay zone, the property is anticipated to produce 115 total units at a density of 8 dwelling units/acre and at a 20% set aside, will produce 23 affordable housing units.

These sites are appropriate for multi-family low- and moderate-income housing as they are available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The development is consistent with planning goals and strategies outlined in the State Plan, primarily as it orients new construction within a Suburban Planning Area (PA2).
- *Developable:* The site is partially within a sewer service area, notably on a portion of the parcel with road access, and has frontages on both E Holly Avenue and Densten Road. A portion of the site is constrained by wetlands.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 196, Lot 8*

This proposed overlay zone will be located on Block 196, Lot 8, located at 5700 Route 42. The parcel is approximately 20.3 acres in area and contains roadway frontage along Route 42. As a proposed inclusionary overlay zone, the property is anticipated to produce 162 total units at a density of 8 dwelling units/acre and at a 20% set aside, will produce 32 affordable housing units.

These sites are appropriate for multi-family low- and moderate-income housing as they are available, approvable, developable, and suitable:

- *Available:* The site is currently developed, but there is an opportunity for redevelopment in the future.
- *Suitable:* The development is consistent with planning goals and strategies outlined in the State Plan, primarily as it orients new construction within a Metro Planning Area (PA1). Further, the sites' proximity to NJ Route 42 offers more direct access to employment and service establishments.
- *Developable:* The site is nearly contained within a sewer service area and has frontage on NJ Route 42. The site is not encumbered by wetlands, but is largely covered in impervious surface (existing parking lot) which future developers will need to address.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 112.01, Lot 13*

This proposed overlay zone will be located on Block 112.01, Lot 13, located at 4050 Route 42. The parcel is approximately 26.0 acres in area and contains roadway frontage along Route 42. As a proposed inclusionary overlay zone, the property is anticipated to produce 260 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 52 affordable housing units.

These sites are appropriate for multi-family low- and moderate-income housing as they are available, approvable, developable, and suitable:

- *Available:* The sites have no easements or title issues preventing its development.
- *Suitable:* The development is consistent with planning goals and strategies outlined in the State Plan, primarily as it orients new construction within a Suburban Planning Area (PA2). Further, the sites' proximity to NJ Route 42 offers more direct access to employment and service establishments.

- *Developable:* The site is partially within a sewer service area, notably on a portion of the parcel with road access, and has frontage on NJ Route 42. A portion of the site is constrained by wetlands.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 86, Lot 1*

This proposed overlay zone will be located on Block 86, Lot 1, located at 316 Fries Mill Road. The parcel is approximately 34.4 acres in area and contains roadway frontage along Fries Mill Road and Hurffville- Cross Keys Road. As a proposed inclusionary overlay zone, the property is anticipated to produce 344 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 69 affordable housing units.

The site is appropriate for multi-family low- and moderate-income housing as it is available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The site is appropriate for residential development as it exists nearby a variety of types of residential uses.
- *Developable:* The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Fries Mill Road and Hurffville- Cross Keys Road. The site is not constrained by wetlands.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 20.01, Lot 2*

This proposed overlay zone will be located on Block 20.01, Lot 2, located at 421 Salina Road. The parcel is approximately 54.7 acres in area and contains roadway frontage along Salina Road. As a proposed inclusionary overlay zone, the property is anticipated to produce 547 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 109 affordable housing units.

The site is appropriate for multi-family low- and moderate-income housing as it is available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The site is appropriate for residential development as it exists nearby a variety of types of residential uses.

- *Developable:* The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Salina Road. The site is partially constrained by wetlands.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 216, Lot 30 and 31.01*

This proposed overlay zone will be located on Block 216, Lots 30, and 31.01 located at 19 Hurff Lane. Together, the parcels are approximately 12.4 acres in area and contains roadway frontage along Hurff Lane. As a proposed inclusionary overlay zone, the property is anticipated to produce 124 total units at a density of 10 dwelling units/acre and at a 20% set aside, will produce 25 affordable housing units.

The site is appropriate for multi-family low- and moderate-income housing as it is available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.
- *Suitable:* The site is appropriate for residential development as it exists nearby a variety of types of residential uses.
- *Developable:* The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Salina Road. The site is not constrained by wetlands or any special flood hazard areas.
- *Approvable:* The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

*Affordable Housing Inclusionary Overlay Zone – Block 109, Lots 13, 13.06, 13.07, 13.08, 13.10, 13.11, 13.12,*

*14*

This proposed overlay zone will be located on Block 109, Lots 13, 13.06, 13.07, 13.08, 13.10, 13.11, 13.12, 14 located at 225 Berlin Cross Keys Road. Together, the parcels are approximately 17.0 acres in area and contains roadway frontage along Berlin Cross Keys Road. As a proposed inclusionary overlay zone, the property is anticipated to produce 153 total units at a density of 9 dwelling units/acre and at a 20% set aside, will produce 31 affordable housing units.

The site is appropriate for multi-family low- and moderate-income housing as it is available, approvable, developable, and suitable:

- *Available:* The site has no easements or title issues preventing its development.

- *Suitable*: The site is appropriate for residential development as it exists nearby a variety of types of residential uses.
- *Developable*: The site is located within the Township's Sewer Service Area. The site has access to appropriate public streets with frontage on Salina Road. The site is not constrained by wetlands or any special flood hazard areas.
- *Approvable*: The Township of Washington is committed to adopting an overlay ordinance in accordance with this Housing Element.

### USE OF SURPLUS CREDITS

Any surplus credits generated would be applied to the Fourth Round any future obligation that the Township may have.

### SPENDING PLAN

A Spending Plan will be prepared in accordance with the provisions of the amended Fair Housing Act. A municipality may not spend or commit to spend any affordable housing development fees, including Statewide non-residential fees collected and deposited into the municipal affordable housing trust fund, without first obtaining the approval of the expenditure as part of its compliance certification.

### SUMMARY OF FAIR SHARE COMPLIANCE

Summary of Washington Township's Obligation	
	Total
<b>Fourth Round Present Need Obligation</b>	<b>157</b>
Partnership with Gloucester County	157
<b>Fourth Round Obligation</b>	<b>362</b>
Overlay Zone – Block 82.13, Lots 21 & 21.01	27
Overlay Zone – Block 117, Lot 2	64
Overlay Zone – Block 118, Lot 1	43
Block 31, Lots 1 and 2	8
Overlay Zone – Block 53, Lot 1.02	23
Overlay Zone – Block 196, Lot 8	32
Overlay Zone – Block 112.01, Lot 13	52
Overlay Zone – Block 86, Lot 1	69
Overlay Zone – Block 20.01, Lot 2	109

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Overlay Zone – Block 216, Lot 30 & 31.01	25
Overlay Zone – Block 109, Lots 13, 13.06, 13.07, 13.08, 13.10, 13.11, 13.12, 14	31
<b>TOTAL FOURTH ROUND</b>	<b>483</b>



# Appendices