

**HOUSING ELEMENT AND FAIR SHARE PLAN  
FOR THE FOURTH ROUND: 2025-2035**

**PREPARED FOR**

**THE TOWNSHIP OF WOOLWICH  
COUNTY OF GLOUCESTER  
STATE OF NEW JERSEY**

August 11, 2025

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N.B. The original of this document was signed and sealed as per N.J.A.C. 13:41-1.3.b.

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## CONTENTS

<b>1.0</b>	<b>INTRODUCTION .....</b>	<b>1</b>
1.1.	Background.....	1
1.2.	Municipal Overview .....	3
1.3.	Required Contents of Housing Element .....	4
1.4.	Consistency with the State Development and Redevelopment Plan .....	5
<b>2.0</b>	<b>HOUSING ELEMENT .....</b>	<b>6</b>
2.1	Housing Stock: Occupancy and Physical Characteristics.....	6
2.1.1	Occupancy and Housing Unit Type .....	6
2.1.2	Housing Units by Age .....	6
2.1.3	Substandard Housing Conditions .....	7
2.2	Housing Stock: Value and Affordability .....	7
2.2.1	Owner-Occupied Units.....	7
2.2.2	Rental Units .....	8
2.3	Demographics .....	8
2.3.1	Population and Age .....	8
2.3.2	Household Size .....	10
2.3.3	Household Income.....	11
2.4	Existing and Probable Future Employment and Population.....	11
2.4.1	Employment Status .....	11
2.4.2	Employment by Industry .....	12
2.4.3	Population and Employment Projections .....	12
2.5	Housing Stock Projection .....	13
2.5.1	Building and Demolition Permits by Year .....	13
<b>3.0</b>	<b>FAIR SHARE PLAN .....</b>	<b>15</b>
3.1	Present Need Obligation.....	16
3.1.1	As Determined and Addressed .....	16
3.2	Prior Round Obligation (1987 – 1999) and Third Round (1999-2024) .....	16
3.2.1	Numeric Obligation as Recognized .....	16

3.2.2	Status update for projects approved post Third Round Plan adoption: .....	16
3.3	Fourth Round (2025-2035).....	17
3.3.1	Numeric Obligation as Recognized .....	17
3.3.2	Satisfaction of the Realistic Development Potential (RDP-182) .....	17
3.3.3	Unmet Need – 59 Units .....	20
3.3.4	Formulas Having Applicability for Award of Credit .....	21
<b>4.0</b>	<b>APPENDIX .....</b>	<b>i</b>
4.1	Map of Affordable Sites	
4.2	Multani Brothers Site - Block 16, Lot 5	
4.3	Vacant Land Analysis	
4.4	Spending Plan	

# 1.0 INTRODUCTION

## 1.1. Background

New Jersey affordable housing law began in 1975 when the Supreme Court decided *So. Burl. Cty. N.A.A.C.P. v. Tp. of Mt. Laurel*, 67 N.J. 151 (1975), commonly referred to as “Mount Laurel I.”. In *Mount Laurel I*, the Supreme Court ruled that the State Constitution required each “developing” municipality, through its land use regulations, to “make realistically possible the opportunity for an appropriate variety and choice of housing for all categories of people who may desire to live there”, including those of low and moderate income. Thus, the Supreme Court prohibited municipalities from using their zoning powers to prevent the development of affordable housing for low- and moderate-income households.

In 1983, displeased with progress of municipalities to zone for affordable housing in response to “Mount Laurel I”, the Supreme Court decided “to put some steel” into the doctrine. Specifically, it decided *So. Burlington Ct. N.A.A.C.P. v. Mount Laurel Tp.*, 92 N.J. 158 (1983), commonly referred to as “Mount Laurel II”. To facilitate the actual construction of affordable housing, the Court fashioned a judicial remedy, now commonly referred to as a “Builder’s Remedy”. That remedy created an incentive for developers to sue towns that had not complied with the doctrine and to force them to comply.

*Mount Laurel II* precipitated a flood of builder’s remedy suits creating pressure for a legislative solution to the *Mount Laurel* doctrine. Judge Serpentelli, one of three judges assigned to implement *Mount Laurel II*, decided the AMG case wherein he provided a fairly simple formula to enable any developer to easily determine a municipality’s fair share. This formula greatly simplified the process for developers to prove that a municipality was non-compliant and facilitated their ability to secure a builder’s remedy. The AMG decision dramatically increased the pressure for a legislative solution as developers sued municipalities across the state and stripped them of their home rule powers.

The pressure for a legislative solution culminated in the enactment of the Fair Housing Act (FHA) in 1985, roughly a year after Judge Serpentelli issued the AMG decision. The FHA created COAH, and conferred primary jurisdiction on COAH to administer the FHA and implement the affordable housing policies of our State. In January 1986, the Supreme Court decided *Hills Dev. Co. v. Bernards Twp.*, 103 N.J. 1 (1986), commonly referred to as “Mount Laurel III”, wherein the Court declared the FHA to be constitutional and directed trial judges to follow the decisions of COAH “wherever possible”.

The FHA, as enacted in 1985, gave municipalities six years of protection from when COAH certified their affordable housing plans. Consequently, the FHA directed COAH to promulgate regulations from “time to time” so that at any given time, there would be a body of regulations which any municipality could use to determine and satisfy its obligations. To implement the FHA, COAH adopted regulations for each housing cycle. It adopted regulations for Round One in 1986; for Round Two in 1994; and for the Round Three in 2004. The Appellate Division invalidated the first version of COAH’s Round 3 regulations in 2007 and COAH adopted new Round 3 regulations

in 2008. In 2010, the Appellate Division invalidated the second iteration of COAH's Round 3 regulations and, in 2013, the Supreme Court affirmed the Appellate Division's decision. The Supreme Court gave COAH five months to adopt valid regulations for Round 3 and then extended that deadline multiple times. After COAH failed to adopt Round 3 regulations a third time, the Supreme Court was out of patience. It decided *In the Matter of the Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing*, 221 N.J. 1 (2015), commonly referred to as "Mount Laurel IV". In Mount Laurel IV, the Supreme Court declared COAH to be "moribund" and turned over the task of implementing the Mount Laurel doctrine back to the trial courts. This time, instead of having three specialized judges preside over Mount Laurel cases, the Supreme Court assigned the task to 15 judges throughout the State.

On March 20, 2024, this all changed once again when Governor Murphy signed, P.L. 2024, C.2, into law, which substantially amended the FHA and created an entirely new affordable housing regulatory plan approval process (hereinafter "FHA II"). FHA II provided that a municipality could secure immunity by adopting a resolution to commit to a present need and Round 4 prospective need by January 31, 2025 and by filing a declaratory judgment action within 48 hours of adoption of the resolution. FHA II provided that a municipality could maintain that immunity if it filed an adopted Housing Element and Fair Share Plan by June 30, 2025. FHA II introduced a comprehensive structure for municipalities to meet their obligations, with key provisions including, but not limited to, the following:

- The abolishment of COAH and reassigning affordable housing oversight to a new entity known as the Affordable Housing Dispute Resolution Program (the Program), which consists of seven retired Mount Laurel judges and their Special Adjudicators, previously known as Court Masters. FHA II provided that if the Program judges, with the assistance of Adjudicators, could not resolve dispute amicably, a vicinage area judge would decide the matter.
- FHA II also required the Department of Community Affairs (DCA) to take over the monitoring of affordable units in every municipality in the state, and to draft and release a non-binding report calculating Fourth Round municipal Present and Prospective Need obligation for every municipality in the state. The DCA released its report on October 18, 2024.
- FHA II also ordered the New Jersey Housing and Mortgage Finance Agency (NJHMFA) to adopt new Uniform Housing Affordability Controls, commonly referred to as the "UHAC" regulations.
- FHA II required 13% of the Fourth Round affordable units to be designated as very low-income units (30% of median income), half of which must be available to families with children.
- FHA II required 25% of affordable units to be rental housing units, half of which must be available to families with children.
- FHA II required 50% of the municipality's prospective need (exclusive of any bonus credits) to be available to families with children.
- FHA II required no more than 10% of the municipality's fair share obligation to be counted towards transitional housing.
- FHA II required no more than 30% of affordable housing units to be age-restricted (excluding bonus credits).

- FHA II required 40-year deed restrictions for new rental units, and 30-year deed restrictions for for-sale units.
- FHA II required any municipality that secures a vacant land adjustment (VLA) to provide realistic zoning through redevelopment for “at least 25 percent of the prospective need obligation that has been adjusted” or demonstrate why it is unable to do so..

The law also includes significant changes to the use of bonus credits which are now allocated based on the following:

- Special Needs/Permanent Supportive Housing: 1 bonus credit per 1 credit
- Housing created in partnership with a non-profit housing developer: ½ bonus credit per 1 credit
- Housing located within half a mile radius of public transit stations (or one mile in Garden State Growth Zones): ½ bonus credit per 1 credit
- Age-restricted housing: ½ bonus credit per 1 credit
- Family housing with at least 3 bedrooms, above the minimum number required by the bedroom distribution requirement determined pursuant to the Uniform Housing Affordability Controls: ½ bonus credit per 1 credit
- Redevelopment of sites previously used for retail, office, or commercial space: ½ bonus credit per 1 credit
- Extending affordability controls on existing low- or moderate-income rental units, with municipal financial support: ½ bonus credit per 1 credit
- For 100% affordable projects, municipalities that contribute land or at least 3% of the project’s cost to a fully affordable development: 1 bonus credit per 1 credit
- Very low-income housing for families beyond the required 13%: ½ bonus credit per 1 credit
- Converting market-rate housing to affordable units, provided the municipality secures an agreement with the property owner or owns the property: 1 bonus credit per 1 credit

Limitation to the bonus credits:

- Municipalities are prohibited from using more than one type of Bonus Credit for any unit.
- No more than 25% of a Municipality’s Prospective Need obligation can be satisfied through bonus credits
- Bonus credit for age-restricted is limited only to a maximum of 10% of the total age-restricted units

On December 13, 2024, the Administrative Office of the Courts issued Administrative Directive #14-24 which established guidelines implementing the Program pursuant to section 5 of P.L.2024, c.2 (N.J.S.A. 52:27D-313.2).

## 1.2. Municipal Overview

Woolwich Township is situated southwestern Gloucester County. The Township covers approximately 22 square miles, surrounds the Borough of Swedesboro, and is bound to the south by South Harrison, Pilesgrove (Salem County), and Oldmans Townships (Salem County), to the

west by Logan Township, and to the north by East Greenwich Township. The 2020 Census indicates that the Township has a total population of 12,577 residents. This represents a population increase of 23.3% when compared to the population indicated in the 2010 Census.

### **1.3. Required Contents of Housing Element**

The Municipal Land Use Law (N.J.S.A. 40:55D-1, et seq.) provides that a municipal Master Plan can include a housing element as the foundation for the municipal zoning ordinance. While the Housing Element is not identified under the Municipal Land Use Law as a required element of the master plan, it is nonetheless a required element of Woolwich Township's Master Plan inasmuch as the Township has an adopted zoning ordinance. Pursuant to N.J.S.A. 40:55D-62(a), a governing body may not adopt or amend a zoning ordinance, until and unless, the planning board would have adopted a land use plan element and housing plan element of the master plan.

FHA II provides that a housing element must be designed to provide access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing. As per the FHA at N.J.S.A. 52:27D-310, the housing element must contain as follows:

- 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, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- 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); and
- 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.

#### **1.4. Consistency with the State Development and Redevelopment Plan**

With respect to the State Development and Redevelopment Plan (SDRP), adopted March 1, 2001, the Township is classified various planning areas, ranging from Suburban Planning Area (PA2), to Parks and Natural Areas (PA8). The PA2 areas are characterized by “availability of developable land, and a more dispersed and fragmented pattern of predominately low-intensity development.”

<sup>1</sup> For these areas, the SDRP anticipates the creation of development patterns with reasonable densities, given the availability of public infrastructure, and “retrofitting” to mean, the redeveloping of existing sprawl.” <sup>2</sup> Development within the Township is expected to be heavily focused around the area encompassed within the Kings Landing Redevelopment Plan.

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*1 The New Jersey State Development and Redevelopment Plan, March 1, 2001, p. 194.*

*2 The New Jersey State Development and Redevelopment Plan, March 1, 2001, p. 196.*

## 2.0 HOUSING ELEMENT

### 2.1 Housing Stock: Occupancy and Physical Characteristics

#### 2.1.1 Occupancy and Housing Unit Type

The 2020 US Census reported that Woolwich Township had a total of 4,249 dwelling units, 96.4% of which were occupied<sup>3</sup> Of the occupied units, about 69% are owner occupied with a mortgage or loan, 14% are owner occupied without a loan, and 17% are renter occupied.<sup>4</sup> While the number of housing units has increased about 30%, between the 2010 and 2020 Census, the occupancy ratio has remained relatively consistent.<sup>5</sup>

The 2023 5-year American Community Survey (ACS) provides that approximately 73% of dwelling units are single-family detached, 8% single-family attached, and 18% multifamily (3 units or more units).<sup>6</sup>

**Table 1: Types of Units <sup>6</sup>**

Unit Type	# of Units	Percentage
1, Detached	3,157	73.1%
1, Attached	340	7.9%
2 units	29	0.7%
3 or 4 units	235	5.4%
5 to 9 units	138	3.2%
10 to 19 units	345	8.0%
20 or more	72	1.7%
Mobile Home	0	0.0%
Other	0	0.0%
<b>Total</b>	<b>4,316</b>	<b>100.0%</b>

#### 2.1.2 Housing Units by Age

Almost 70% of the Township's housing stock was built after 2000, much between 2000 and 2009, while only 6% of the Township's housing stock was built before 1969. Between 1990 and 2009, construction of residential development jumped by 310%, making the Township one of the fastest growing municipalities in the state at the time.

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<sup>3</sup> U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC), Table DP1, Profile of General Population and Housing Characteristics

<sup>4</sup> U.S. Census Bureau, 2010 Census, Table H4, Tenure

<sup>5</sup> U.S. Census Bureau, 2010 Census, Table H3, Occupancy Status

<sup>6</sup> U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Selected Housing Characteristics Table DP04

**Table 2: Year Structure Built <sup>6</sup>**

<b>Year Built</b>	<b># of Units</b>	<b>Percentage</b>
1939 or earlier	102	2.4%
1940 to 1949	54	1.3%
1950 to 1959	41	0.9%
1960 to 1969	60	1.4%
1970 to 1979	84	1.9%
1980 to 1989	164	3.8%
1990 to 1999	523	12.1%
2000 to 2009	2,145	49.7%
2010 to 2019	1,067	24.7%
2020 and later	76	1.8%
<b>Total</b>	<b>4,316</b>	<b>100.0%</b>

### **2.1.3 Substandard Housing Conditions**

P.L. 2024, C.2 requires that with respect to this calculation a methodology should be used that is “similar to the methodology used to determine third round municipal present need”. Third Round municipal present need calculations used three factors to calculate present need: the number of housing units lacking complete kitchen facilities, the number of units lacking complete plumbing facilities, and the number of overcrowded units. DCA issued Affordable Housing Obligations for 2025-2035 (Fourth Round), indicate that the Township has 16-unit rehabilitation obligation.

## **2.2 Housing Stock: Value and Affordability**

### **2.2.1 Owner-Occupied Units**

According to 2023 ACS (5-year estimate), the median value of the Township’s owner-occupied housing units is \$417,900. Comparatively, the median value of owner-occupied housing in 2000 was \$194,800<sup>7</sup> and \$373,700 in 2010.<sup>8</sup> This indicates that owner-occupied housing units experienced a 114% increase since 2000 and about an 8% increase since 2010. Of the owner-occupied housing units estimated in 2023, about 60%, were within the \$300,000 to \$499,999 range, while, 25% of the housing stock was in the \$500,000 to \$999,999 value range .<sup>6</sup>

<sup>7</sup> US Census Bureau, *Census 2000 Summary File 3, Table H076, Median Value (Dollars) For Specified Owner-Occupied Housing Units* [1].

<sup>8</sup> U.S. Census Bureau, *2006-2010 American Community Survey, Table DP04, Selected Housing Characteristics*.

**Table 4: Value of Owner-Occupied Units<sup>6</sup>**

Value	Number of Units	Percent
Less than \$149,999	33	1%
\$150,000 to \$199,999	110	3.3%
\$200,000 to \$299,999	322	9.7%
\$300,000 to \$499,999	1,982	59.6%
\$500,000 to \$999,999	836	25.1%
\$1,000,000 or more	43	1.3%
<b>Total Owner-Occupied</b>	<b>3,326</b>	<b>100.0%</b>
<b>Median Value</b>	<b>\$417,900</b>	

### 2.2.2 Rental Units

The 2023 5-year ACS estimate indicates that the Township's median rent is \$2,020, with approximately 52% of the rental units above \$2,000 per month.<sup>6</sup> This represents a 67% increase from the median indicated in 2010.**Error! Bookmark not defined.**

**Table 5: Gross Rent<sup>6</sup>**

Cost	# of Units	Percentage
Less than \$999	2	0.2%
\$1,000 to \$1,499	216	26%
\$1,500 to \$1,999	185	22.2%
\$2,000 to \$2,499	322	38.7%
\$2,500 or more	107	12.9%
<b>Total Occupied Rental Units</b>	<b>832</b>	<b>100.0%</b>
<b>Median Rent</b>	<b>\$2,020</b>	

## 2.3 Demographics

### 2.3.1 Population and Age

Woolwich Township's population remained relatively stagnant in the decades leading up to 2000. However, between 2000 and 2010, the population rose sharply from 3,032<sup>9</sup> to 10,200<sup>10</sup>, representing a 236.4% increase. The population further increased 23.3% between 2010 and 2020.

**Table 9: Population Change by Decade<sup>11</sup>**

Year	Population	% Change
1940	1,193	---
1950	1,343	12.6%

<sup>9</sup> U.S. Census Bureau, Census 2000 Summary File 2, Matrices PCT3, PCT4, PCT8, PCT9, PCT10, PCT11, PCT14, PCT18, PCT19, PCT23, PCT26, HCT2, and HCT5, Table DP1

<sup>10</sup> U.S. Census Bureau, 2010 Census, Table P1, Race

<sup>11</sup> For Year 1940 to 2000, NJSDC 2000 Census Publication, New Jersey Population Trends: 1790 to 2000, Table 6. New Jersey Resident Population by Municipality: 1940 - 2000, page 36, <https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>

Year	Population	% Change
1960	1,235	-8.0%
1970	1,147	-7.1%
1980	1,129	-1.6%
1990	1,459	29.2%
2000	3,032	107.8%
2010 <sup>10</sup>	10,200	236.4%
2020 <sup>3</sup>	12,577	23.3%

According to the 2020 Census, the median age in the Township is 38.6.<sup>12</sup> Comparatively, the median age in 2010 was 35.7<sup>13</sup> and 33.8 in 2000.<sup>14</sup> According to the U.S. Census Bureau, this rise in median age is largely due to an aging baby boomer population (born between 1946 and 1964) and is evident in the Township. In 2000, about 7%<sup>15</sup> of the Township's population were 65 years and over, whereas by 2020 this figure had increased to about 11%.

**Table 10: Population by Age<sup>6</sup>**

Age	Total	Percentage
Under 5 years	734	5.8%
5 to 9 years	929	7.4%
10 to 14 years	1,137	9.0%
15 to 19 years	1,096	8.7%
20 to 24 years	687	5.5%
25 to 29 years	502	4.0%
30 to 34 years	615	4.9%
35 to 39 years	846	6.7%
40 to 44 years	955	7.6%
45 to 49 years	1,163	9.2%
50 to 54 years	1,043	8.3%
55 to 59 years	859	6.8%
60 to 64 years	614	4.9%
65 to 69 years	487	3.9%
70 to 74 years	433	3.4%
75 to 79 years	254	2.0%
80 to 84 years	128	1.0%
85 years and over	95	0.8%
<b>Total Population</b>	<b>12,577</b>	<b>100.0%</b>
<b>Median Age</b>	<b>38.6 years</b>	

<sup>12</sup> U.S. Census Bureau, 2020 Census, Table P13.

<sup>13</sup> U.S. Census Bureau, 2010 Census, Table P13.

<sup>14</sup> U.S. Census Bureau, 2000 Census, Table P013

<sup>15</sup> U.S. Census Bureau, Census 2000 Summary File 4, Matrices PCT1, PCT3, PCT4, PCT8, PCT9, PCT10, PCT11, PCT12, PCT14, PCT15, PCT23, PCT26, HCT2, and HCT7, table DP1, Profile of General Demographic Characteristics: 2000

### 2.3.2 Household Size

Understanding household size can help determine demand for different types of housing units and provide insight into demographic shifts over time. In 2010, the average household size within the Township was 3.20 and the average family size was 3.48. While the Township's population is growing, the average size for both households and families have decreased in 2023, at 3.10 and 3.21, respectively.

**Table 11. Average Household & Family Size**

	<b>2010</b> <sup>16</sup>	<b>2023</b> <sup>17</sup>
Average Household Size	3.20	3.10
Average Family Size	3.48	3.31

Of the occupied units in the Township, 83% are owner-occupied while the remaining are renter-occupied. Of those that are owner-occupied, about 27% are occupied by 2-person households and 27% by 4-person households. In renter occupied units, 2-person households make up 38% while 1-person households represent about 31%. <sup>18</sup>

**Table 12: Tenure by Household Size** <sup>18</sup>

	<b>% of Units</b>	<b>Percentage</b>
<b>Total Occupied Units</b>	<b>4,098</b>	<b>100%</b>
<b>Owner occupied:</b>	<b>3405</b>	<b>83.0%</b>
1-person household	328	9.6%
2-person household	931	27.3%
3-person household	656	19.3%
4-person household	922	27.1%
5-person household	407	12.0%
6-person household	105	3.1%
7-or-more-person household	56	1.6%
<b>Renter occupied:</b>	<b>693</b>	<b>27.0%</b>
1-person household	212	30.6%
2-person household	262	37.8%
3-person household	92	13.3%
4-person household	60	8.7%
5-person household	39	5.6%
6-person household	19	2.7%
7-or-more-person household	9	1.3%

<sup>16</sup> U.S. Census Bureau, 2006-2010 American Community Survey, Table S1101, Households and Families

<sup>17</sup> U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table S1101, Households and Families

<sup>18</sup> U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC), Table H12, Tenure by Household Size

### 2.3.3 Household Income

In 2023, the median income in the Township was \$155,808 for households and \$163,084 for families. This represents a 42%, and about a 38% increase from 2010, respectively.<sup>19</sup>

**Table 13: Household Income**<sup>1919</sup>

Income Range	Households	Families
Less than \$10,000	2.4%	2.0%
\$10,000 to \$14,999	0.0%	0.0%
\$15,000 to \$24,999	3.5%	1.8%
\$25,000 to \$34,999	0.5%	0.3%
\$35,000 to \$49,999	6.3%	6.7%
\$50,000 to \$74,999	5.0%	4.9%
\$75,000 to \$99,999	10.1%	8.4%
\$100,000 to \$149,999	20.3%	20.5%
\$150,000 to \$199,999	21.2%	21.6%
\$200,000 or more	30.8%	33.7%
<b>Total</b>	<b>100.0%</b>	<b>100%</b>
<b>Median Income</b>	<b>\$155,808</b>	<b>\$163,084</b>

According to the 2024 Affordable Housing Regional Income Limits by Household Size, which was prepared by Affordable Housing Professionals of New Jersey (AHPNJ), the median income level for Region 5 (Burlington, Camden, Gloucester Counties) is \$80,290. This income level is set on a regional scale and is used to determine moderate, low, and very low-income levels. In Region 5 of New Jersey, which includes Woolwich Township, the moderate household income limit for one person is \$64,232, the low-income is \$40,145, and the very low-income limit is \$24,087.<sup>20</sup>

## 2.4 Existing and Probable Future Employment and Population

### 2.4.1 Employment Status

About 69% of the Township's over 16 years old population is in the labor force, with 4% being unemployed.<sup>21</sup>

<sup>19</sup> U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table S1901, Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars)

<sup>20</sup> Affordable Housing Professionals of New Jersey (AHPNJ), 2024 Affordable Housing Regional Income Limits by Household Size, April 12 2024, [https://ahpnj.org/member\\_docs/Income\\_Limits\\_2024\\_FINAL.pdf](https://ahpnj.org/member_docs/Income_Limits_2024_FINAL.pdf)

<sup>21</sup> U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table DP03, Selected Economic Characteristics

**Table 14: Employment Status<sup>21</sup>**

	<b>Population</b>	<b>%</b>
<b>Population 16 years and over</b>	<b>9,721</b>	<b>100%</b>
Civilian labor force	6,724	69.2%
Employed	6,466	66.5%
Unemployed	258	2.7%
Armed Forces	0	0.0%
Not in labor force	2,997	30.8%
Unemployment Rate (of the Civilian Labor Force)	----	3.8%

#### 2.4.2 Employment by Industry

About 25 % of employed civilians work in the “Educational Services, Health Care and Social Assistance Services” industry, about 10% work in “Retail trade”, about 9% work in “Manufacturing,” “Finance and insurance, and real estate and rental and leasing” and “arts, entertainment, and recreation, and accommodation and food services” , and about 8% work in “Transportation and warehousing, and utilities” and “professional, scientific, and management, and administrative and waste management services”. Less than 1% of the employed civilian labor force works in “Agriculture, forestry, fishing and hunting, and mining” industry.<sup>21</sup>

**Table 15: Employment by Industry<sup>21</sup>**

<b>Industry</b>	<b>Estimate</b>	<b>%</b>
Agriculture, forestry, fishing and hunting, and mining	36	0.6%
Construction	281	4.3%
Manufacturing	602	9.3%
Wholesale trade	195	3.0%
Retail trade	640	9.9%
Transportation and warehousing, and utilities	516	8.0%
Information	243	3.8%
Finance and insurance, and real estate and rental and leasing	594	9.2%
Professional, scientific, and management, and administrative and waste management services	522	8.2%
Educational services, health care and social assistance	1,622	25.1%
Arts, entertainment, and recreation, and accommodation and food services	606	9.4%
Other services, except public administration	200	3.1%
Public administration	398	6.2%
<b>Total (Civilian employed population 16 years and over)</b>	<b>6,466</b>	<b>100.0%</b>

#### 2.4.3 Population and Employment Projections

The Delaware Valley Regional Planning Commission (DVRPC) is the federally funded Metropolitan Planning Organization (MPO) for the Greater Philadelphia Region, which includes Gloucester County. The organization projects that the Region will gain over 466,795 jobs from



2015 to 2050, with the largest share occurring in Gloucester County (29.9%) and Chester County, PA (23.5%). DVRPC also projects that much of the growth by 2050 would be concentrated in suburban areas similar to Woolwich Township, and that employment within New Jersey counties under the organization's jurisdiction will grow by 14.7%.<sup>22</sup>

DVRPC also projects an increase of 500,537 residents by 2050 within the nine-county region with the largest increases again expected in Gloucester County and Chester County, PA at 12.5% and 25.4%, respectively.<sup>23</sup> As a municipality located within Gloucester County, over the next twenty-five (25) years, Woolwich Township should expect an increase in both employment and population. It is reasonable to assume that future employment and population growth within Woolwich Township will emanate from development activity within the Kings Landing Redevelopment Area.

Based on DVRPC's Analytical Report, Population and Employment Forecasts 2015-2050, the Township's population is projected to grow approximately 67%, and employment by 27%. There are several reasons why the employment growth of the Township is projected to be lower than its population growth, including the residential suburban nature of the Township. Without significant increases in office parks, retail centers, or business hubs, job growth will likely continue to lag population increases.

**Table 16: Population & Employment Projections**

Year	Population <sup>24</sup>	% Change	Jobs <sup>25</sup>	% Change
2025	13,926	----	5,401	----
2030	16,239	16.6%	5,414	23.8%
2035	18,230	12.3%	5,431	0.2%
2040	19,859	8.9%	5,456	0.3%
2045	21,346	7.5%	5,468	0.5%
2050	21,655	1.4%	5,482	0.2%

## 2.5 Housing Stock Projection

### 2.5.1 Building and Demolition Permits by Year

FHA II requires that Housing Plans include a projection of new housing units based on the number of building permits, development applications approved, and probable developments, as well as other indicators deemed appropriate. As Table 18 below shows, annual building permit issuance

<sup>22</sup> Delaware Valley Regional Planning Commission (DVRPC), *Analytical Report: Population and Employment Forecasts 2015-2050*, November 2022, p. 37., <https://www.dvrpc.org/products/adr21014>

<sup>23</sup> Delaware Valley Regional Planning Commission (DVRPC), *Analytical Report: Population and Employment Forecasts*, November 2022, p. 29, <https://www.dvrpc.org/products/adr21014>

<sup>24</sup> Delaware Valley Regional Planning Commission (DVRPC), *Analytical Report: Population and Employment Forecasts 2015-2050*, November 2022, p. A-5., <https://www.dvrpc.org/products/adr21014>

<sup>25</sup> Delaware Valley Regional Planning Commission (DVRPC), *Analytical Report: Population and Employment Forecasts 2015-2050*, November 2022, p. B-5., <https://www.dvrpc.org/products/adr21014>

in Woolwich Township from 2013 through 2023 averaged 113 units, while annual demolition permit issuance averaged 0.8 units.

**Table 18: Housing Unit Building and Demolition Permits by Year**

<b>Year</b>	<b>Building Permits Issued For New Construction <sup>26</sup></b>	<b>Housing Demolition Permits Issued <sup>27</sup></b>
<b>2013</b>	194	1
<b>2014</b>	71	1
<b>2015</b>	44	0
<b>2016</b>	163	0
<b>2017</b>	47	0
<b>2018</b>	76	0
<b>2019</b>	67	0
<b>2020</b>	138	1
<b>2021</b>	86	4
<b>2022</b>	210	1
<b>2023</b>	145	1
<b>Average</b>	112.8	0.8
<b>5-Year Projection</b>	564	4
<b>10-Year Projection</b>	1,128	8

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<sup>26</sup> New Jersey Department of Community Affairs (NJDCA), Building Permits: Yearly Summary Data

<sup>27</sup> New Jersey Department of Community Affairs (NJDCA), Demolition Permits Yearly Summary Data

### **3.0 FAIR SHARE PLAN**

This Fair Share Plan sets forth Woolwich Township's affordable housing obligations and explains how the Township is satisfying its obligation.

The Township's fair share is 991, consisting of Present Need (Rehabilitation Obligation) of 16, a Prior Round Obligation (1987-1999) of 209, a Third Round Obligation (1999-2024) of 525 and Fourth Round Obligation (2025-2035) of 241.

Another way to construe this 991 obligation is that 16 is the present need (or rehab obligation) and 975 is the prospective need otherwise known as the new construction component. The new construction obligation can be further broken down into 734 for Rounds 1 through 3 and 241 for Round 4.

The Township has satisfied its new construction obligation of 734 for Rounds 1 through 3, however, the Township lacks sufficient land to satisfy the 241 obligation assigned to it for Round 4.

The Township has applied the standards set forth in N.J.A.C. 5:93-4.2 to determine its entitlement to a vacant land adjustment to the 241 Round 4 prospective need number assigned by the DCA and accepted by the Township (see Appendix). As a result of that analysis, the Township has determined that it is entitled to adjust its 241 Round 4 prospective need to 182, leaving the Township with a realistic development potential (RDP) of 182 and an unmet need of 59. This plan will demonstrate how the Township is creating a realistic opportunity for satisfaction of both its realistic development potential and unmet need.

To elaborate on the vacant land adjustment analysis, in accordance with N.J.A.C. 5:93-4.2, we first created an inventory of vacant or underutilized parcels. Initially, an exhaustive analysis of all vacant properties was conducted utilizing 2024 MOD-IV tax data from the New Jersey Geographic Information Network. These data were reviewed for completeness and accuracy with respect to property class codes and, where necessary, updated based on local information and/or current aerial images.

Next, all privately owned vacant contiguous parcels under 0.83 acres were eliminated from the analysis (could not accommodate a density of 6 dwelling units per acre and would therefore generate zero affordable units). The Township utilized a density of 6<sup>28</sup> units per acre, as per COAH regulation N.J.A.C. 5:93-4.2.

Next, the Township removed agricultural lands which have been preserved; environmentally sensitive lands including wetlands, flood hazard areas, active recreation; and conservation, parklands and open space lands.

Furthermore, the Township removed parcels which were deemed to have special circumstances which might otherwise preclude the sites' inclusion, including vacant lands surrounded by

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*28 With the exception of the MUD zoned properties indicated below where a density of 7 units an acre was indicated.*

industrial uses, areas without access, lacking access to sewer, areas with access only through wetlands, areas with known contamination, sites containing utilities (i.e., pump stations, etc.), common areas within developed sites (i.e. parking areas, open space areas), areas with stormwater management facilities, etc. In other words, all sites that did not qualify as available, approvable, developable and suitable under COAH regulations were removed because a municipality can only comply with sites that meet these criteria

### **3.1 Present Need Obligation**

#### **3.1.1 As Determined and Addressed**

The Township accepts the Present Need of **16 units** promulgated by the Department of Community Affairs (DCA) as its Rehabilitation Obligation. For the satisfaction of the Rehabilitation Obligation, Woolwich Township will continue to seek future credits resulting from participation in the Gloucester County Owner Occupied Rehabilitation Program. The Gloucester County Owner Occupied Rehabilitation Program is administered by the Gloucester County Planning Division and is funded by the United States Department of Housing and Urban Development (HUD). For income eligible households, the program provides 0% per annum, simple interest deferred loans up to \$25,000 for the repair of major housing systems. As defined at N.J.A.C. 5:93-5.2(b), major systems include: “weatherization, a roof, plumbing, (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load bearing structural system.” Woolwich will supplement and subsidize the County program with a municipal rehab program that addresses both for-sale housing and rental housing.

### **3.2 Prior Round Obligation (1987 – 1999) and Third Round (1999-2024)**

#### **3.2.1 Numeric Obligation as Recognized**

On March 3, 2022, under Resolution # 2022-16, the Joint Land Use Board (JLUB) adopted a revised Third Round Plan. This plan indicated the Township’s compliance with both the Prior Round and Third Round and was the direct result of the Developer’s Agreement dated February 7, 2022. Pursuant to that plan, the Township has continued to advance all required mechanisms and the JLUB has since granted approval to the two projects, which at the time, remained pending (details below). While details can be found in the Township’s adopted Third Round Housing Element and Fair Share Plan, this plan will provide a brief update.

#### **3.2.2 Status update for projects approved post Third Round Plan adoption:**

<b>Project</b>	<b>Credits</b>	<b>Bonuses</b>	<b>Total</b>
Fair Share Housing Development - Block 18, Lots 4.03	132	52	184
Woolwich Residential Inclusionary Development - Block 18, Lots 4 & 6, Block 22, Lots 2, 2.01, and 4	90	-	90

*Fair Share Housing Development - 100% Affordable*

Resolution 2024-28, adopted July 18, 2024, granted Preliminary and Final Major Site Plan, and Minor Subdivision Approval. On December 30, 2024, the project received approval from NJHMFA for Low Income Housing Tax Credit financing. Resolution 2025-62, adopted February 18, 2025, authorized the Township to enter into a second amendment of the February 7, 2022 Developer's Agreement. This amendment indicated that the Township would contribute \$3,350,910 from its affordable Housing Trust Fund. To date the Township has provided \$1,424,072.

Credits:	132
<u>Bonus Credits:</u>	<u>52</u>
<b>Total Credits:</b>	<b>184</b>

*Kings Meadow - Inclusionary*

On September 21, 2023, the Joint Land Use Board adopted Resolution 2023-39, granting Preliminary and Final Major Site Plan, and Major Subdivision Approval. Once completed, this project will provide 1,065 units, 90 of which will be affordable. The project will comply with those UHAC standards in place at the time of approval.

Credits:	90
<b>Total Credits:</b>	<b>90</b>

**3.3 Fourth Round (2025-2035)****3.3.1 Numeric Obligation as Recognized**

As referenced above, the Township's Fourth Round Obligation is **241 units**. The Township is entitled to adjust that obligation to **182**, leaving an unmet need of **59**.

**3.3.2 Satisfaction of the Realistic Development Potential (RDP-182)**

The Township is addressing its RDP obligation of 182 units through two mechanisms, a 100% affordable project (**Multani Brothers Site**) and an inclusionary zoning amendment (MUD zone).

**Table 16. 182 Unit RDP - Compliance Mechanisms Summary**

<b>Project</b>	<b>Credits</b>	<b>Bonus Credits</b>	<b>Total</b>
100% Affordable Project (Block 16, Lot 5)	72	46	118
MUD Zone – Mandatory Affordable - 20% set-aside (82 acres of MUD)	82	0	82
<b>Total</b>	<b>154</b>	<b>46</b>	<b>200</b>
		<b>Surplus Credits to be applied towards unmet need</b>	<b>18<sup>29</sup></b>

**Multani Brothers Site - 100% Affordable Project (Block 16, Lot 5)**

The Township has held discussions with a developer who will seek approval for a 72-unit 100% affordable project. The front portion of the lot, adjacent to Route 322, will be retained for future commercial development, while the rear of the site will be developed as a HMFA Tax Credit financed project. The Township and the developer intend to execute all required agreements rendering the project a realistic source of affordable housing.

- Site Control: The site is under contract by the developer.
  - Approvable Site: Pursuant to N.J.A.C. 5:93-1.3, while the site contains some wetlands, there are no constraints on the portion of the site that will be developed with affordable housing. The site will be developed in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site.
  - Developable Site: Pursuant to N.J.A.C. 5:93-1.3, the site will seek access to the gravity sewer and water systems installed along Route 322. It is the developer's intent to provide access to both Kings Hwy. and Garwin Rd.
  - Site Suitability Analysis: The site is suitable as defined in N.J.A.C. 5:93-1.3, has access to appropriate streets and is consistent with environmental policies in N.J.A.C. 5:93-4.
- ✓ The site is available, approvable, developable and suitable for residential development.
  - ✓ The site is well connected to the surrounding area.
  - ✓ The site will comply with all applicable environmental regulations. Per the wetlands layer of the NJ-GeoWeb managed by the New Jersey Department of Environmental Protection's (DEP) Bureau of GIS, less than an acre of wetlands may be present on site, providing approximately ten acres of developable area.
  - ✓ Per the Flood Insurance Rate Map (FIRM) of the Federal Emergency Management Agency (FEMA), the portion of the site to be developed with affordable housings is not located within any flood hazard areas.

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<sup>29</sup> Assuming a developer wants to build a residential component at the by right 7 units/acre, 114 affordable units would be produced.

- ✓ The site contains no historic or architecturally important sites or buildings on the property or in the immediate vicinity that will impact the development of the affordable housing.
  - ✓ The site is located in the Fringe Planning Area (PA3) per the New Jersey State Development and Redevelopment Plan. It is important to note that the site is within the Township's sewer service area.
  - ✓ The site has direct frontage and access on Kings Hwy. and Garwin Road.
  - ✓ Development of the site will be consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq
- Administrative Entity: An experienced affordable housing administrative entity acceptable to the Township that will administer the affordability controls and affirmative marketing. The administrative entity will qualify applicants and will provide long-term administration of the units in accordance with N.J.A.C. 5:80-26.1. et seq.
  - Controls on Affordability: Pursuant to P.L. 2024, C. 2, a 40-year affordability control deed restriction will be in place for the affordable units.
  - Bedroom Distribution: Pursuant the N.J.A.C. 5:80-26.1, the affordable units will be developed in accordance with the Uniform Housing Affordability Controls (UHAC) bedroom distribution requirements:
    - ✓ The combined number of efficiency and one-bedroom units shall be no greater than 20% of the total low-and moderate-income units;
    - ✓ At least 30% shall be two-bedroom units;
    - ✓ At least 20% shall be three-bedroom units; and
    - ✓ No less than 50% of all restricted units shall be composed of two-bedroom and/or three-bedroom.
  - Very Low/ Low/ Moderate Income Split: Pursuant the N.J.A.C. 5:80-26.1, the affordable units will satisfy the following income distribution requirements:
    - ✓ At least 50% of the affordable units shall be low- or very-low-income units;
    - ✓ At least 50% of all efficiency or one-bedroom units shall be low- or very-low-income units;
    - ✓ At least 50% of all two-bedroom units shall be low- or very-low income units;
    - ✓ At least 50% of all three-bedroom units shall be low- or very-low income units;
    - ✓ At least 50% of all four or more bedroom units shall be low- or very-low income units; and
    - ✓ Any very-low-income units are distributed between each bedroom count as proportionally as possible;
    - ✓ At least 13% of all affordable units shall be affordable to very low-income households.
  - Rental Bonus: This project is eligible for bonus credits.

Credits:	72
Bonus Credits:	46
<b>Total Credits:</b>	<b>118</b>



### **MUD Zone Amendment (Block 7, Lot 5 - partial; Block 12, Lot 2; Block 57, Lot 3 - partial)**

The MUD zone currently covers approximately 86 acres within the Kings Landing Redevelopment Area. Two parcels within the zone are not likely to be developed with a mix of uses and should be rezoned to match adjacent zoning. The remaining approximately 82 acres in the zone, contained within three large parcels, could be developed with a mix of uses. The Township will amend the zoning to require a minimum of 1 affordable unit/acre but permit up to 7 units/acre when providing a 20% set aside. Due to Township efforts to retain areas for commercial ratables, any amendment to this zone will require a commercial component.

The Township has been approached by a developer seeking to develop Block 7, Lot 5 (partially located within the existing MUD zone) as a mixed-use project. The Township has had one initial meeting with the developer and has since been provided with revised plans indicating 360 townhouses (including 72 affordable units) at a proposed density of 9.5 units/acre, and 42,500 sf. of commercial space. The Township has considered the proposal but is only willing to accommodate a healthy density of 7 units/acre with a 20% set-aside within the MUD zone. The rationale for 7 units/acre is due to the fact that the Township desires additional commercial ratables and believes that any density above 7 units/acre would reduce the area that could be developed for future commercial uses. Furthermore, the Township believes that it is entirely possible that if the three MUD parcels under consideration are developed at a density of 7 units/acre (with a 20% set aside), the Township could generate enough units to satisfy the entirety of the unmet need.

Credits:	82
Bonus Credits:	0
<b>Total Credits:</b>	<b>82</b>

#### **3.3.3 Unmet Need – 59 Units**

As referenced above, the Township has an RDP of 182. Unmet need is the difference between the affordable housing obligation (241 units) and the obligation as indicated through the RDP. While it is extremely unlikely that only 82 affordable units will be generated from the MUD zoning amendments indicated above, if the 7 units/acre density is utilized, any additional affordable units generated would count towards unmet need and the 25% redevelopment requirement. Should the MUD zone develop at 7 unit/acre density, it is likely that the Township would no longer seek a VLA, as the entirety of unmet need could be addressed.

Additionally, as an unknown factor towards unmet need it is anticipated that new group home beds will be produced in conjunction the NP Woolwich Industrial, LLC project located on Block 61, Lots 1, 2, 3, 4, 4.01, 7. Per N.J.S.A. 40A:12A-7 (Local Redevelopment and Housing Law), the developer is responsible to relocate existing group home beds. In conjunction with the relocation, the group home operator is seeking to establish additional beds and has Township support. Any additional beds, beyond those being relocated, will be credited as an additional surplus. Due to a unit surplus between 18 and 50<sup>30</sup>, and the Township's likely ability to satisfy its municipal

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*30 Assuming a density of 7 units/acre and a 20% set-aside, full residential buildout would result in 574 units - 114 of which would be affordable. While this would result in a 50-unit surplus, which could be applied towards unmet need, it is possible for the Township to comply with the DCA obligation as released October 18, 2024.*



obligations as indicated by DCA, the Township proposes no additional unmet need mechanisms. The Township believes that since the MUD zone is located within a redevelopment area, and the proposed zoning amendment and density increase is designed to increase development opportunities within the redevelopment area, both unmet need and the 25% redevelopment requirement have been addressed.

#### 3.3.4 Formulas Having Applicability for Award of Credit

**Rental Obligation (N.J.A.C. 5:93-5.15(a)):** For a municipality receiving a vacant land adjustment (VLA) pursuant to N.J.A.C. 5:93-4.2, the rental obligation shall equal 25% of the RDP. Thus, the Township has a rental obligation of **46 units** ( $182 \text{ units} \times 25\% = 45.5$ ). Pursuant to P.L. 2024, C. 2, half of the rental obligation must be available to families with children. Thus, the Township has an obligation of rental housing for families with children of **23 units** ( $46 \text{ units} \times 50\% = 23$ ).

**Total Units for Families with Children (P.L. 2024, C. 2):** A municipality must provide 50% of its obligation available to families with children. Thus, the Township has an obligation to provide **77 units** for families with children ( $154 \text{ units} \times 50\% = 77$ ).

**Age Restricted Housing Limitation or Age Restricted Cap (P.L. 2024, C. 2):** Up to 30% of units towards municipality's prospective affordable housing obligation may be satisfied through age-restricted housing. Thus, the Township may be permitted to utilize **46 units** of its obligation towards age-restricted housing ( $154 \text{ units} \times 30\% = 46.2$ ).

#### **Rental Unit Bonus Credits and Limitation (P.L. 2024, C. 2):**

**Municipal Contribution:** A municipality may receive one bonus credit for each unit of low- or moderate-income housing in a 100% affordable housing project for which the municipality contributes land or at least 3% of the project's total cost.

## **4.0 APPENDIX**

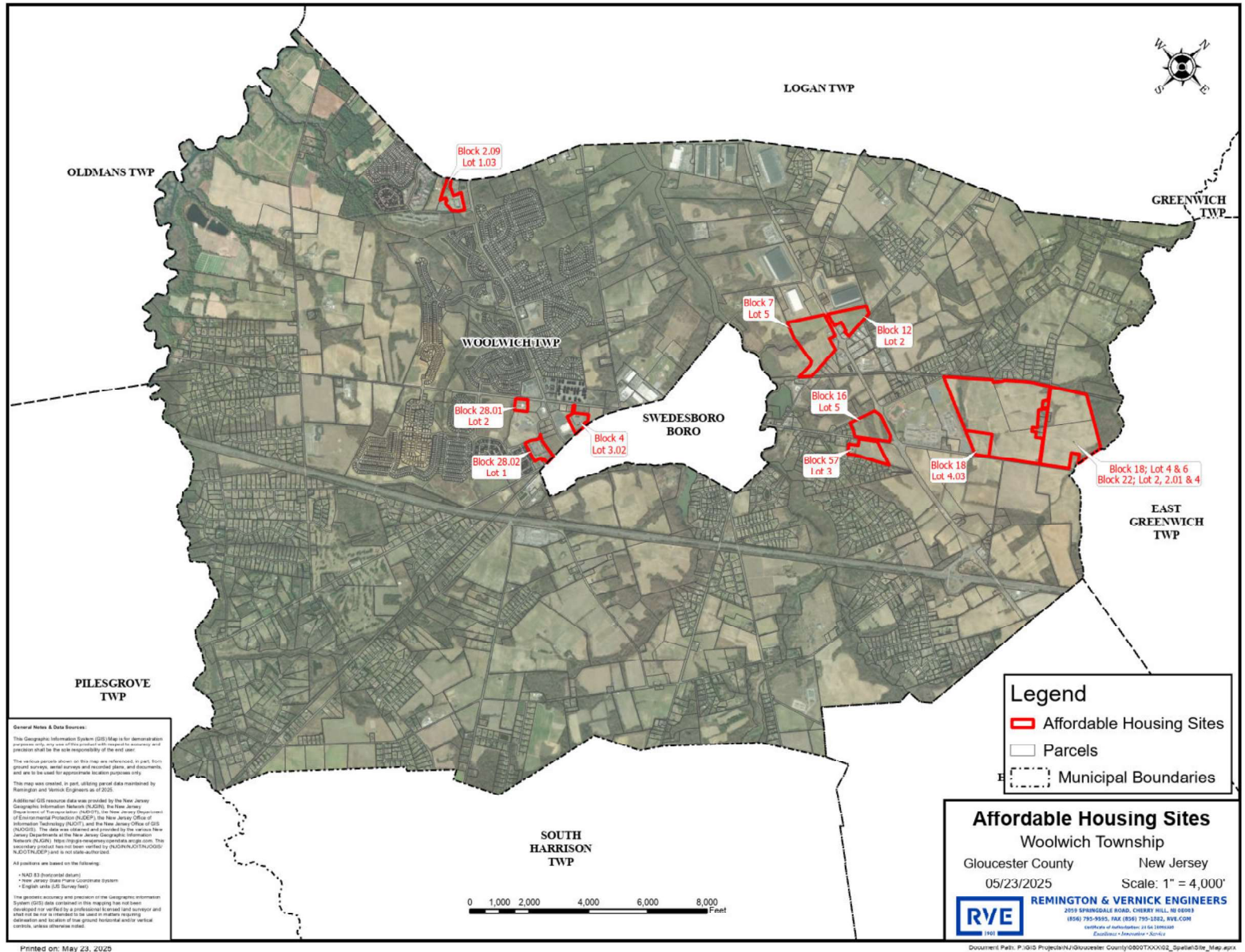
**4.1 Map of Affordable Sites**

**4.2 Multani Brothers Site - Block 16, Lot 5**

**4.3 Vacant Land Analysis**

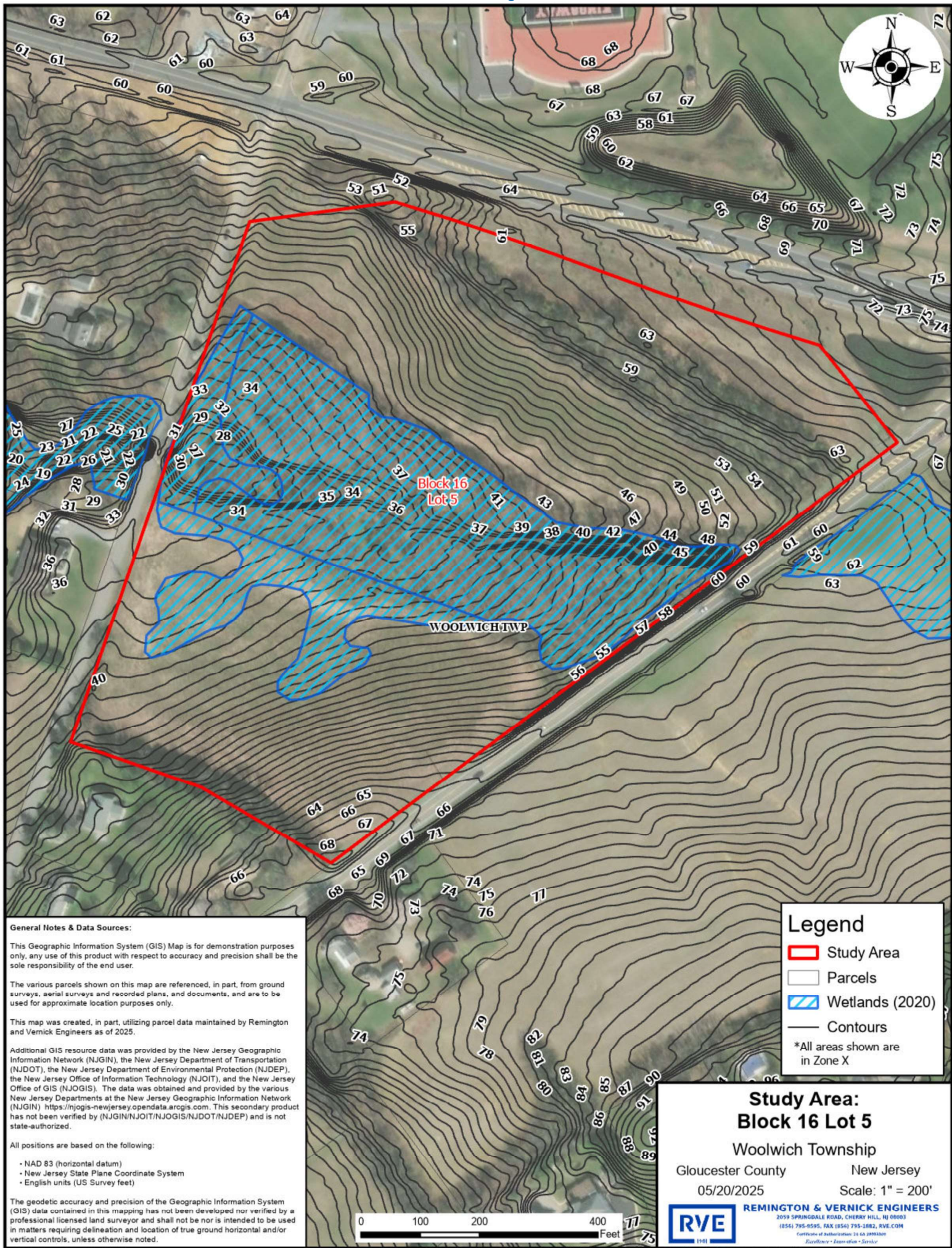
**4.4 Spending Plan**

## **4.1 Map of Affordable Sites**



## **4.2 Multani Brothers Site - Block 16, Lot 5**







### **4.3 Vacant Land Analysis**