

TOWNSHIP OF STAFFORD
OCEAN COUNTY, NEW JERSEY

Housing Plan Element & Fair Share Plan
Fourth Round (2025-2035)



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List of Appendices:

- A. Resolution No. 2025-64
- B. Resolution No. 2025-120
- C. Filed Program Settlement Recommendation Docket No. OCN-L-96-25
- D. Fair Share Agreement August 17, 2016
- E. Final Compliance Letter August 29, 2017
- F. Vacant Land Analysis June 2, 2025
- G. Resolution appointing Municipal Housing Liaison
- H. Resolution appointing Administrative Agent
- I. Spending Plan
- J. Resolution 2016-27- Approving GDP
- K. Perry's Lake Agreement
- L. NJ Homes RFP
- M. Prior Round Affordable Housing Sites Map
- N. Fourth Round Affordable Housing Sites Map

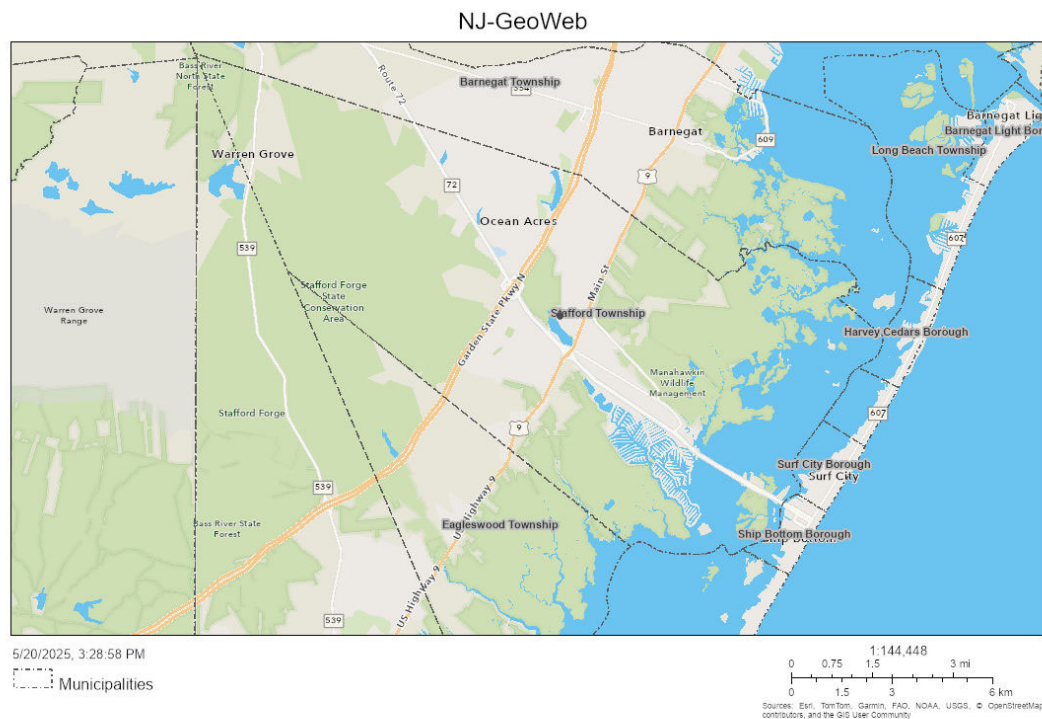
Stafford Township – Housing Plan Element and Fair Share Plan

INTRODUCTION

LOCATION AND CONTEXT

Stafford Township is a suburban municipality located along the Jersey Shore in southern Ocean County. The Township has a total area of 54.7 square miles including 46.11 square miles of land and 8.59 square miles of water. It borders Barnegat Township and Lacey Township to the north, Eagleswood Township to the south, and touches the Atlantic Ocean to the east via access to Long Beach Island through Route 72. The eastern portion includes a network of lagoons and waterfront communities such as Beach Haven West, while the western areas predominantly cover preserved lands under New Jersey Pinelands National Reserve.

As of the latest 2023 ACS 5-year estimates, the Township has a population of 29,375. Stafford's residential hubs including Manahawkin and Ocean Acres have grown substantially over the past few decades due to the Township's access to regional highways and Jersey Shore.



As mentioned above, approximately 40% of the Township falls within the NJ Pinelands Area (PA 10). The eastern portion is divided between the Suburban Planning Area (PA2), Parks and Natural Areas (PA 6,7,8) and Environmentally Sensitive Planning Area (PA 5).

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AFFORDABLE HOUSING

In 1975 the New Jersey Supreme Court determined, in *Southern Burlington County NAACP v. Township of Mount Laurel* (“Mount Laurel I”) that every developing municipality in New Jersey had an affirmative obligation to provide a “realistic opportunity” for its fair share of low- and moderate-income housing. In 1983, frustrated with the lack of voluntary compliance, the Supreme Court sought to create an incentive for voluntary compliance in its “Mount Laurel II” decision. In this decision, the Court exposed municipalities that refused to comply voluntarily to the possibility of builder’s remedy relief. The Court also called for the state legislature to enact legislation that would save municipalities from the inefficiency of having the courts determine their affordable housing needs.

In 1985 the Legislature adopted the Fair Housing Act (N.J.S.A. 52:27D-301 et. seq.) (“FHA”). The FHA created the New Jersey Council on Affordable Housing (COAH) and charged COAH with the responsibility of adopting regulations by which municipalities could determine their fair share responsibilities and the means by which they could satisfy those responsibilities. The Legislature also sought to promote voluntary compliance and empowered municipalities to submit to COAH’s jurisdiction and voluntarily comply under the protections of the COAH process.

Pursuant to the FHA, COAH adopted regulations for the first housing cycle in 1986; which covered the years 1987 through 1993 (“First Round”) and for the second housing cycle in 1994; which covered the years 1993 through 1999 (“Second Round”). Under both the First and Second Rounds, COAH utilized what is commonly referred to as the “fair share” methodology. COAH utilized a different methodology, known as “growth share,” beginning with its efforts to prepare Third Round housing-need numbers.

COAH first adopted the Third Round rules in 2004; which were to cover the years 1999 through 2014. The “growth share” approach created a nexus between the production of affordable housing and future residential and non-residential development within a municipality, based on the principle that municipalities should provide affordable housing opportunities proportionate to their market rate residential growth, and that along with employment opportunities there should be proportionate opportunities for affordable housing. Each municipality was required to project the amount of residential and nonresidential growth that would occur during the period 2004 through 2014 and prepare a plan to provide proportionate affordable housing opportunities. The regulations were challenged and in January 2007, the New Jersey Appellate Division invalidated key aspects of COAH’s third round rules and ordered COAH to propose and adopt amendments to its rules to address the deficiencies it had identified.

COAH adopted new Third Round rules in May of 2008 and subsequently adopted amendments that became effective on October 20, 2008. Changes to the Fair Housing Act were also adopted in July of 2008 (P.L. 2008 c. 46 on July 17, 2008). The COAH rules and regulations adopted in 2008 were subsequently challenged, and in an October 2010 decision the Appellate Division invalidated the “Growth Share” methodology and also indicated that COAH should adopt regulations pursuant to the “Fair Share” methodology utilized in the First and Second Rounds. The Supreme Court affirmed this decision in September 2013, invalidating the third iteration of

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the Third-Round regulations and sustaining the invalidation of growth share, and directing COAH to adopt new regulations pursuant to the methodology utilized in the First and Second Rounds. In October of 2014 COAH was deadlocked and failed to adopt their newly revised Third Round regulations. Fair Share Housing Center, who was a party in the earlier cases, responded by filing a motion in aid of litigants' rights with the New Jersey Supreme Court. On March 20, 2015, the Court ruled that COAH was effectively dysfunctional and consequently returned jurisdiction of affordable housing issues back to the trial courts as it had been prior to the creation of COAH in 1986.

Since the 2015 Mt. Laurel IV decision, municipalities turned to the courts to seek a declaratory judgement of their Third-Round housing plans to determine whether they met their constitutional affordable housing obligations and were granted immunity from any "builder's remedy" lawsuits. With no COAH functioning and providing guidance to municipalities to determine their municipal fair share of statewide and regional obligations, a number of independent groups produced their own reports to determine individual obligations across the state. In several court decisions in 2016 and 2018, judges in Middlesex and Mercer County developed a methodology following closely one proposed by Fair Share Housing Center to determine municipal obligations. In the 2018 decision by Judge Jacobson, it was further determined that the initial period of the Third Round which had not been addressed (1999 – 2015) known as the "gap period" is to be included in each municipality's fair share calculations to address the Third Round.

To achieve Third Round Compliance, municipalities addressed the obligations of the period from 1999 – 2015 through the courts, and through private settlement agreements with Fair Share Housing Center, ultimately leading to a judgement of compliance and repose from the courts for municipalities that could demonstrate full compliance with the requirements of the Fair Housing Act. Due to the ongoing litigation throughout the Third Round, many municipalities achieved this substantive certification from the courts well into the period.

In March of 2024, P.L. 2024, c.2 was signed into law establishing new procedures for determining statewide needs and municipal obligations for low- and moderate-income housing. This new law formally abolished COAH and established a new "Program" for resolving affordable housing disputes, as well as the authority to review and certify municipal fair share housing plans. The law required municipalities to determine their own fair share obligations by applying the methodology of the Jacobsen decision in Mercer County as it related to the Third Round and adopting a binding resolution setting those obligation numbers. The law also provided revisions to the crediting structures for affordable units, with changes to the types of affordable units that are permitted to be granted bonus credits. The law established timelines for submission of documents to demonstrate compliance with the Fair Housing Act.

In addition to the revisions to low- and moderate-income housing crediting, the amended law established a new Affordable Housing Alternative Dispute Resolution Program. The Program is intended to adjudicate any disputes in affordable housing, and function as the administrative body responsible for reviewing and certifying municipal compliance with the Fair Housing Act.

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Through the Program and the Administrative Office of the Courts, municipalities seeking a judgment of compliance with Affordable Housing regulations must submit a motion for a declaratory judgment from the Program to retain immunity from any potential builders remedy lawsuits.

STAFFORD TOWNSHIP’S COMPLIANCE HISTORY

Township of Stafford has demonstrated a commitment to comply voluntarily with its Mount Laurel obligations. On June 28, 2000, the Stafford Township Planning Board adopted a Housing Element and Fair Share Plan (“2000 Plan”) addressing the Township’s 1987-1999 affordable housing obligations. The Township Council endorsed the 2000 Plan on June 29, 2000. The Township petitioned COAH (Council on Affordable Housing) on June 30th, 2000 for Substantive Certification, which included a “senior cap” waiver request. Subsequent to this petition and prior to COAH action, the Township had to amend the plan on June 5, 2002 and July 2, 2002 , following which the Stafford Township re-petitioned to COAH for Substantive Certification on July 15, 2004.

COAH adopted third round rules which when into effect December 20, 2004. In 2005, the Township prepared a Housing Element and Fair Share Plan (“2005 Plan”) consistent with the new regulations. On June 15, 2005, the Township adopted a new plan based on the new rules. The Township petitioned COAH for Substantive Certification on July 11, 2005.

Prior to COAH action on Township’s petition, COAH’s third round regulations were challenged by various parties and they were invalidated, in part, by the Appellate Divisions in In Re Adoption of N.J.A.C. 5:94 and 5:95 by the New Jersey Council on Affordable Housing, 390 N.J Super.1 (App.Div.), certify.denied 192 N.J. 72 (2007). On May 6, 2008 COAH adopted revised Third Round regulations in response to the Appellate Division Decision, and became effective on June 2, 2008.

On December 31, 2008 the Township petitioned COAH for substantive certification of a Housing Element and Fair Share Plan (“2008 Plan”) addressing its total 1987- 2018 affordable housing obligations. The 2008 Plan **was granted third round substantive certification** by COAH on December 9, 2009.

Subsequently Stafford Township adopted three (3) ordinances in accordance with the certified 2008 Plan including:

Ordinance 2010-03 which revised the Township Code in connection with the mixed use zone and the requirement for affordable units to be included when a project has 5 or more residential units;

Ordinance 2010-04 which revised the Township Code using COAH’s Affordable Housing Ordinance model. This related to affirmative marketing, bedroom distribution, controls on affordability, etc.

Ordinance 2010-05 which revised the Township Code in connection with the duties and responsibilities of the Municipal Housing Liaison.

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In March of 2015 The New Jersey Supreme Court in its Mount Laurel IV decision (In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1[2015]) cited COAH's inability to adopt constitutional rules for the "third round" (1999-2025) in order to guide municipal affordable housing compliance. Given the lack of regulatory guidance from COAH or the Legislature, the Supreme Court's decision directed the Trial Courts to assume the role of determining the constitutionality of municipal affordable housing plans. In response to the Mount Laurel IV decisions, the Township filed a declaratory judgement action and motion for temporary immunity on July 2, 2015. Ocean County Court granted temporary immunity on August 28, 2015, which was subsequently extended to November 20, 2016.

Township of Stafford prepared a Housing Element and Fair Share Plan for the third round on January 5, 2016. Township Received a final Order granting Judgement of Compliance and Repose on August 17, 2017.

In March 2024, P.L. 2024, c.2 was signed into law establishing new procedures for determining statewide needs and municipal obligations for low- and moderate-income housing. To begin the process of compliance with the Fourth Round of affordable housing obligations, the Township Council adopted Resolution 2025-64 on January 7, 2025 to identify the Township's Fourth Round affordable housing obligations. Township adopted a resolution stating the Township's fourth round obligation shall be as follows: 38(present need) and 66 (prospective need). This resolution was challenged and through negotiations and dispute resolution, it was determined Township's fourth round obligation shall be 38 (present need) and 175 (prospective need) for duration 2025-2035. The filed Order by the Affordable Housing Program Settlement Recommendation is attached.

The Township has prepared this Housing Plan Element and Fair Share Plan in accordance with all requirements of the Municipal Land Use Law, and the Amended Fair Housing Act.

Stafford Township – Housing Plan Element and Fair Share Plan

ANALYSIS OF DEMOGRAPHIC, HOUSING, AND EMPLOYMENT CHARACTERISTICS

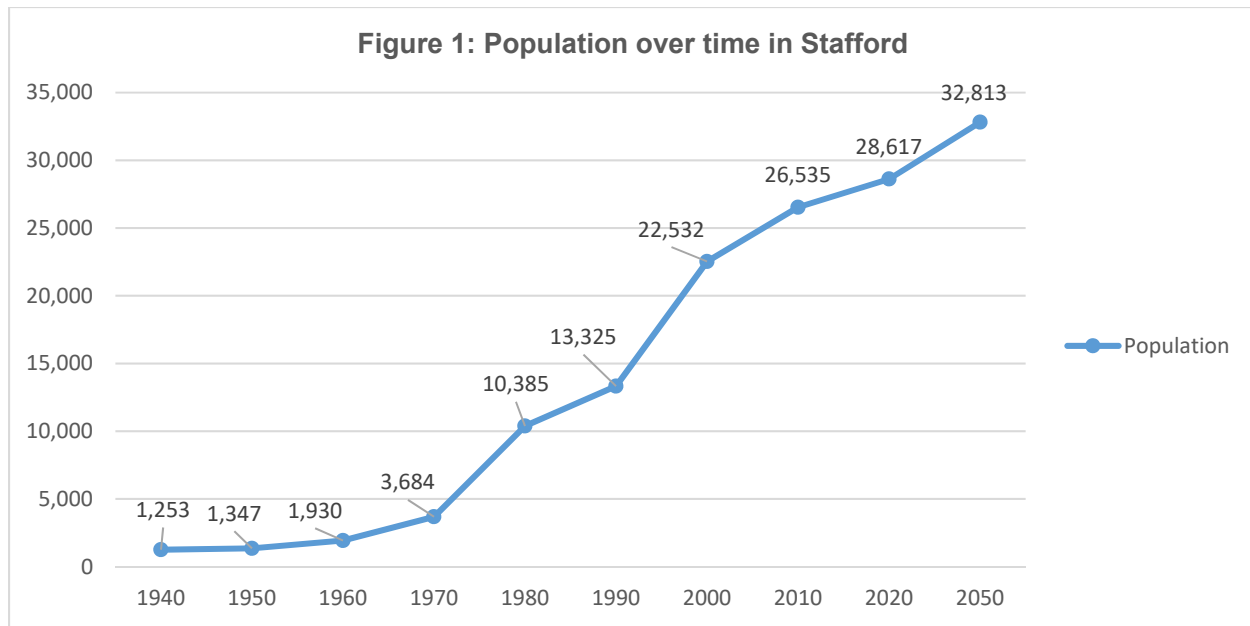
As required by N.J.S.A. 52:27D-310, all housing elements must contain a discussion of the municipality's demographic, housing, and economic characteristics. The following subsections fulfill this requirement by providing a profile of the Township's demographic, housing and employment characteristics based on information from the US Census Bureau, and the New Jersey Department of Labor and Workforce Development.

DEMOGRAPHICS**POPULATION**

Stafford Township has experienced increased steady growth over the past few decades. Table 1 below illustrates the population growth trends for both Ocean County and the Township. According to the 2020 U.S Census, the Township's population stood at 28,617 residents. This marks a 7.8% increase from 26,535 residents recorded in 2010. In comparison, Ocean County grew by 10.5% from 2010 to 2020.

Table 1: Population Trends, 2000 - 2010					
	2000	2010	2020	Percent Change 2000-2010	Percent Change 2010-2020
Stafford Township	22,532	26,535	28,617	17.8%	7.8%
Ocean County	510,916	576,567	637,229	12.8%	10.5%
<i>Source: US Census Bureau Decennial Census (Table DP-1)</i>					

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Source: US Census Bureau, Decennial Census, North Jersey Transportation Planning Authority Demographic Forecasts

The Township's population growth has only seen an upward trend especially after 1970 as illustrated in Figure 1 above. As seen in the figure, population growth exponentially rose from 3,684 to 10,385 in the years between 1970 and 1980. There was a similar jump from 1990 to 2000, mostly owing to the gradual expansion of the suburbs in the State. In addition, it is projected that the Township's population might experience a considerable increase by 2050, with an estimated population of 32,813.

POPULATION COMPOSITION BY AGE

The age composition of Stafford has shifted notably since 2000, as shown in Table 2. According to the U.S. Census Bureau's Decennial Census Estimates, significant growth has occurred among both younger adult and older age groups. The number of high school-age youth (15–19 years) increased by 49.2%, while college-age young adults (20–24 years) grew by a striking 84.5%. Similarly, the older population, particularly those aged 55 and above—experienced comparable growth. The 55–59 age group increased by 84.4%, and those aged 85 and over grew by 82.7%. In contrast, the infant population saw a slight decline of 9.5%.

Table 2: Population by Age Cohort, Stafford Township, 2000 - 2020					
Population and Cohort Type	2000		2020		Percent Change 2000-2020
	Number	Percent	Number	Percent	
Total population	22,532	100%	28,617	100%	27.0%
Under 5 years	1,466	6.5%	1,326	4.6%	-9.5%
5 to 9 years	1,585	7.0%	1,484	5.2%	-6.4%
10 to 14 years	1,506	6.7%	1,762	6.2%	17.0%

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Table 2: Population by Age Cohort, Stafford Township, 2000 - 2020					
Population and Cohort Type	2000		2020		Percent Change 2000-2020
	Number	Percent	Number	Percent	
15 to 19 years	1,236	5.5%	1,844	6.4%	49.2%
20 to 24 years	873	3.9%	1,611	5.6%	84.5%
25 to 34 years	2,673	11.9%	3,008	10.5%	12.5%
35 to 44 years	3,563	15.8%	3,067	10.7%	-13.9%
45 to 54 years	2,984	13.2%	3,927	13.7%	31.6%
55 to 59 years	1,206	5.4%	2,224	7.8%	84.4%
60 to 64 years	1,196	5.3%	2,041	7.1%	70.7%
65 to 74 years	2,361	10.5%	3,323	11.6%	40.7%
75 to 84 years	1,398	6.2%	2,114	7.4%	51.2%
85 years and over	485	2.2%	886	3.1%	82.7%
Source: US Census Bureau, Decennial Census (Table DP-1)					

Ocean County has also seen notable shifts in the composition of its population over the past two decades, as shown in Table 3 below. With the exception of the 35–44-year cohorts (which also decreased within the Township), all other cohorts increased. Similar to the Township, the number of high school–age youth (15–19) rose by 32.0%, and college-age young adults (20–24) increased by 49.2%. Significant growth also occurred among older adults, particularly ages 60–64 (87.0%) and 55–59 (63.9%). Overall, there is an aging population both at the Township and County level.

Table 3: Population by Age Cohort, Ocean County, 2000 - 2020					
Population and Cohort Type	2000		2020		Percent Change 2000-2020
	Number	Percent	Number	Percent	
Total population	510,916	100%	637,229	100.0%	24.7%
Under 5 years	32,181	6.3%	44,884	7.0%	39.5%
5 to 9 years	34,396	6.7%	43,622	6.8%	26.8%
10 to 14 years	33,898	6.6%	41,909	6.6%	23.6%
15 to 19 years	28,690	5.6%	37,880	5.9%	32.0%
20 to 24 years	23,528	4.6%	35,107	5.5%	49.2%
25 to 34 years	57,098	11.2%	71,896	11.3%	25.9%
35 to 44 years	75,878	14.9%	64,640	10.1%	-14.8%
45 to 54 years	63,293	12.4%	67,819	10.6%	7.2%
55 to 59 years	25,587	5.0%	41,928	6.6%	63.9%
60 to 64 years	23,107	4.5%	43,205	6.8%	87.0%
65 to 74 years	54,304	10.6%	76,886	12.1%	41.6%
75 to 84 years	44,042	8.6%	47,329	7.4%	7.5%
85 years and over	14,914	2.9%	20,124	3.2%	34.9%
Source: US Census Bureau, Decennial Census (Table DP-1)					

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The median age of Stafford residents increased significantly by 13.4% between 2000 and 2020, rising from 40 to 45.7 years. This growth outpaced both the county and state trends—Ocean County's median age rose by just 1.2%, while the State of New Jersey saw an 8.7% increase over the same period.

Table 4: Median Age, 2000 – 2020			
	2000	2020	Percent Change
Stafford Township	40.3	45.7	13.4%
Ocean County	41.0	41.5	1.2%
New Jersey	36.7	39.9	8.7%
<i>Source: US Census Bureau, Decennial Census (Table DP-1)</i>			

HOUSEHOLDS

A household is defined as one or more individuals, related or not, living together in a single housing unit. According to the 2023 ACS 5-Year Estimates, the Township had approximately 11,837 households. Among these, household sizes were relatively balanced, with 1-person households comprising 25% and those with 4 or more people making up 23%. The largest share, however, was 2-person households, accounting for 35.8% of all households.

As illustrated in Table 5, the Township and the County have a similar makeup of household size, with the largest being a 2-person household at 34.4% at the County level.

The Township's average household size was 2.46 people, slightly lower to the County's average of 2.65 and New Jersey's average of 2.61, according to the ACS estimates.

Table 5: Household Characteristics, 2023						
	Stafford Township		Ocean County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Total Households	11,837	100.0%	241,521	100.0%	3,478,355	100.0%
1-person	2,964	25.0%	68,021	28.2%	918,897	26.4%
2-persons	4,242	35.8%	83,181	34.4%	1,081,842	31.1%
3-persons	1,910	16.1%	33,386	13.8%	594,946	17.1%
4 or more persons	2,721	23.0%	56,933	23.6%	882,670	25.4%
Average Household Size	2.46 people		2.65 people		2.61 people	
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table S2501& B25010)						

Family households are defined as two or more individuals living together in the same residence, related by blood, marriage, or adoption. Of the total 11,837 households within Stafford, a total of 8,015 (67.7 %) are family households. Similarly, Ocean County has 66.6% family and 35.4% non-family households.

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Table 6: Household by Type, 2023				
	Stafford		Ocean County	
	Number	Percent	Number	Percent
Total Households	11,837	100.0%	241,521	100.0%
Average Family Size	2.99 people		3.31 people	
Family Households	8,015	67.7%	160,799	66.6%
Married Couple Family	6,378	79.6%	127,318	79.2%
- With own children under 18 years	2,411	37.8%	48,896	38.4%
- No children under 18 years	3,967	62.2%	78,422	61.6%
Male householder, no wife present	339	4.2%	9,784	6.1%
- With own children under 18 years	157	46.3%	3,965	40.5%
- No own children under 18 years	182	53.7%	5,819	59.5%
Female householder, no husband present	1298	16.2%	23,697	14.7%
- With own children under 18 years	569	43.8%	8,312	35.1%
- No own children under 18 years	729	56.2%	15,385	64.9%
Nonfamily Households	3,822	32.3%	80,722	33.4%
65 years and over	1,598	13.5%	42,025	17.4%
<i>Source: US Census Bureau, American Community Survey 5-year Estimates 2019 to 2023 (Table S1101)</i>				

Within the Township, approximately 79.6% of family households consist of married couple householders. Among the remaining family households, 4.2% are headed by a single male householder while 16.2% are headed by a single female householder. The average family size in the Township is 2.99 persons. The percentage share within family households is similar at the County level as well. To note, there are about 13.5% and 17.4% non-family households that are aged 65 years and above, at the County and Township level, respectively.

EXISTING HOUSING CONDITIONS

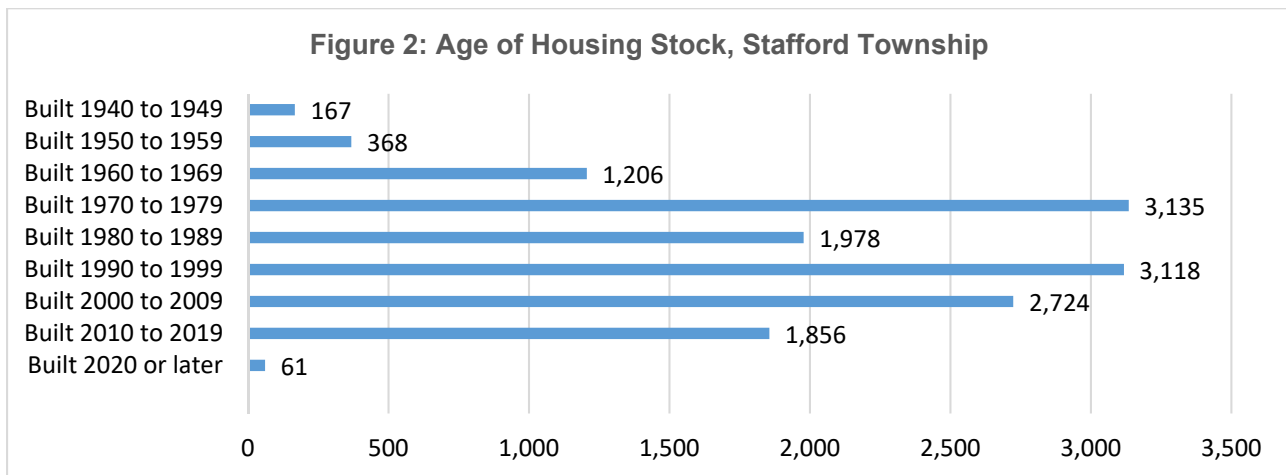
Stafford's housing stock is predominantly occupied, as indicated in Table 7. About 21% of the housing units are vacant out of which 86.6% are sold but not occupied. Of the total of 11,837 occupied housing units, 89.1% are owner-occupied while 10.9% are renter-occupied.

Table 7: Housing Units, 2023, Stafford		
	Number	Percent
Total Housing Units	14,988	100.0%
Occupied Housing Units	11,837	79.0%
Owner Occupied	10,550	89.1%
Renter Occupied	1,287	10.9%
Vacant Housing Units	3,151	21.0%
For rent	0	0.0%
Rented, not occupied	198	6.3%
For sale only	125	4.0%
Sold, not occupied	2,730	86.6%

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Table 7: Housing Units, 2023, Stafford		
For seasonal, recreational, or occasional use	0	0.0%
For migrant workers	98	3.1%
Other vacant	0	0.0%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Tables DP04 and B25004)		

As illustrated in Figure 2, building activity in the Township was at its peak during the period of 1970-1979 and 1990-2000, incidentally when the Township experienced large population spikes. Lately, post 2020, construction appears to have dipped substantially, due to slower housing market post-recession.

**HOUSING TYPE AND SIZE**

Stafford's housing stock is predominantly comprised of single-family detached homes, making up approximately 88.2% of the total housing units. It is followed by 1-unit attached housing at 3.3% and mobile homes at 2.3%. Multi-family housing containing 10 or more units comprise 3.8% of the total units. In terms of bedrooms, 42.2% and 26.1% are made up of 3- and 4-bedroom units, respectively.

Table 8: Housing Units by Type, 2023, Stafford		
	Number	Percent
Total Housing Units	14,988	100.0%
1-unit detached	13,220	88.2%
1-unit, attached	499	3.3%
2 units	179	1.2%
3 or 4 units	103	0.7%
5 to 9 units	79	0.5%
10 to 19 units	332	2.2%
20 or more units	238	1.6%
Mobile home	338	2.3%
Boat, RV, Van, etc.	0	0.0%

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Table 8: Housing Units by Type, 2023, Stafford		
Bedrooms		
No bedroom	14	0.1%
1 bedroom	792	5.3%
2 bedrooms	2,899	19.3%
3 bedrooms	6,327	42.2%
4 bedrooms	3,914	26.1%
5 or more bedrooms	1,042	7.0%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Tables DP04)		

HOUSING VALUES AND CONTRACT RENTS

Table 9 provides a detailed breakdown of home values for owner-occupied units within the Township. According to the ACS 5-Year Estimates, the majority of housing units in Stafford (42.7%) were valued between \$300,000 to \$499,999, similar to the County's highest share at 36.7%. The median value of an owner-occupied home in Stafford in 2023 was \$379,400, which is slightly higher than the County's median.

Table 9: Value of Owner-Occupied Housing Units, 2023				
	Stafford		Ocean County	
	Number	Percent	Number	Percent
Total	10,550	100.0%	193,630	100.0%
Less than \$50,000	285	2.7%	6722	3.5%
\$50,000 to \$99,999	264	2.5%	7606	3.9%
\$100,000 to \$149,999	127	1.2%	6557	3.4%
\$150,000 to \$199,999	368	3.5%	10614	5.5%
\$200,000 to \$299,999	2170	20.6%	38410	19.8%
\$300,000 to \$499,999	4,505	42.7%	71,026	36.7%
\$500,000 to \$999,999	2,613	24.8%	43,985	22.7%
\$1,000,000 and greater	218	2.1%	8,710	4.5%
Median Value	\$379,400		\$366,600	
Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables DP04)				

Table 10 below provides a breakdown of gross rent paid within the Township and County. Rental prices in Stafford majorly fall between the range of \$1,500 to \$1,999 per month at 35.9%. Even at the County level, the majority share lies between the same range at 33.5%. According to the 2023 ACS 5-Year Estimates, the median gross rent in the Township was \$1,734, slightly higher than the County median of \$1,702.

Additionally, approximately 122 units in the Township did not require cash rent payments, compared to 3,010 such units across the County.

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Table 10: Gross Rent Paid, 2023				
	Stafford		Ocean County	
	Number	Percent	Number	Percent
Total	1,165	100.0%	44,881	100.0%
Less than \$500	151	13.0%	1,911	4.3%
\$500 to \$999	96	8.2%	3,137	7.0%
\$1,000 to \$1,499	140	12.0%	11,324	25.2%
\$1,500 to \$1,999	418	35.9%	15,025	33.5%
\$2,000 to \$2,499	270	23.2%	8,562	19.1%
\$2,500 to \$2,999	83	7.1%	2,654	5.9%
\$3,000 or more	7	0.6%	2,268	5.1%
No rent paid	122	10.5%	3,010	6.7%
Median Contract Rent	\$1,734		\$1,702	
Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables DP04)				

HOUSING CONDITIONS

According to the 2023 ACS estimates, only 31 units out of the total owner-occupied units and 19 units out of the renter-occupied units are overcrowded in Stafford, meaning that they house more than 1 persons per room. The data also reveals that there are 9 units that lack plumbing facilities and 9 units that lack kitchen equipment in the Township as of 2023. These housing deficiencies are key factors in assessing overall housing conditions across the Township and determining municipal rehabilitation needs. Table 11 below provides a breakdown of housing deficiency characteristics based on the 5-year ACS data.

Table 11: Housing Deficiency Characteristics, 2023, Stafford Township		
Housing Units with 1.01 or More Persons Per Room		
	Count	Percent
Owner-Occupied	31	0.3%
Renter-Occupied	19	1.5%
Plumbing Facilities		
Total Occupied Housing Units	11,837	100.0%
Lacking complete plumbing facilities	9	0.1%
Kitchen Equipment		
Total Occupied Housing Units	11,837	100.0%
Lacking complete kitchen facilities	9	0.1%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Tables B25014, S2504)		

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HOUSING STOCK

According to the New Jersey Department of Community Affairs (DCA), Township of Stafford issued building permits for 2,157 new residential units between January 2013 and December 2023. During this period, the Township also approved 8 residential demolition permits. Subtracting the demolition permits from the construction permits reveals a net increase of 2,149 residential units over the same timeframe.

Notably, the Township’s 1&2-family housing stock saw consistent increased growth over the years compared to multi-family homes.

Table 12: Building Permits and Demolition Permits Issued 2013 - 2023						
Year	1&2 Family	Multi Family	Mixed Use	Total New Construction	Total Residential Demolitions	Net Units Added
2013	226	24	0	250	1	249
2014	308	0	0	308	2	306
2015	141	1	0	142	0	142
2016	140	0	0	140	1	139
2017	138	100	0	238	1	237
2018	145	0	0	145	0	145
2019	116	60	0	176	0	176
2020	356	0	0	356	1	355
2021	174	0	0	174	0	174
2022	138	0	0	138	1	137
2023	90	0	0	90	1	89
Total	1,972	185	0	2,157	8	2,149
Source: NJ DCA, Construction Reporter 2013 to 2023						

EMPLOYMENT DATA**EMPLOYMENT STATUS**

ACS estimates provide data on the work activity of residents aged 16 and older. As of 2023, Stafford’s working-age population was 24,602 with approximately 16,230 (66%) residents in the labor force. Around 34% of the Township’s working-age residents were not participating in the labor force at the time of the estimates, which is lower than the County's non-participation rate of 41%. Most of the Township’s labor force were employed in civilian jobs, with 29 residents reported as members of the armed forces. The unemployment rate for Township residents was approximately 2.9%, comparable to the County’s rate of 3.2%.

Table 13: Employment Status, 2023				
	Stafford		Ocean County	
	Number	Percent	Number	Percent
Population 16 years and over	24,602	100.0%	502,187	100.0%

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Table 13: Employment Status, 2023				
	Stafford		Ocean County	
	Number	Percent	Number	Percent
In labor force	16,230	66.0%	296,116	59.0%
Civilian Labor Force	16,201	65.9%	295,499	58.8%
Employed	15,490	63.0%	279,228	55.6%
Unemployed	711	2.9%	16,271	3.2%
Armed Forces	29	0.1%	617	0.1%
Not in Labor Force	8,372	34.0%	206,071	41.0%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table DP03)				

WORKER CLASSIFICATION

As shown in Table 14 below, approximately 72.4% of Township's workers were employed in private wage and salary positions, while 4.5% were self-employed. Government employees made up 23.1% of the workforce, with no unpaid family workers.

Table 14: Classification of Workers, Stafford Township, 2023		
	Number	Percent
Total	15,490	100.0%
Private Wage and Salary Worker	11,217	72.4%
Government Worker	3,577	23.1%
Self-Employed Worker	696	4.5%
Unpaid Family Worker	0	0.0%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table DP03)		

WORKFORCE BY SECTOR

An analysis of employed individuals over the age of 16 by economic sector reveals while there is a diverse range of industries in which the Township's working-age population is engaged. Sector with the highest share of workforce is educational and healthcare services at 29.8%. It is followed by retail trade and professional & management services at 13% and 10.4%, respectively.

Table 15: Workforce by Sector, Stafford Township, 2023		
Industry	Number	Percent
Civilian employed population 16 years and over	15,490	100.0%
Agriculture, forestry, fishing and hunting and mining	25	0.2%
Construction	1,501	9.7%
Manufacturing	721	4.7%
Wholesale trade	287	1.9%
Retail trade	2,007	13.0%
Transportation and warehousing, and utilities	840	5.4%
Information	282	1.8%

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Table 15: Workforce by Sector, Stafford Township, 2023		
Industry	Number	Percent
Finance and insurance, and real estate and rental and leasing	950	6.1%
Professional, scientific, and management, and administration and waste management services	1,617	10.4%
Educational services, health care and social assistance	4,611	29.8%
Arts, entertainment, recreation, and accommodation and food services	1,261	8.1%
Other services, except public administration	465	3.0%
Public administration	923	6.0%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table DP03)		

OCCUPATIONS BY TYPE

Table 16 presents a breakdown of occupations by type within the Township's employed civilian labor force. The largest segment is engaged in management, business, science, and arts occupations (46.1%), followed by sales and office occupations (24.5%), service occupations (13%).

Table 16: Occupations by Type, Stafford Township, 2023		
	Number	Percent
Employed Civilian population 16 years and over	15,490	100.0%
Management, business, science, and arts occupations	7,141	46.1%
Service occupations	2,011	13.0%
Sales and office occupations	3,793	24.5%
Natural resources, construction, and maintenance occupations	1,319	8.5%
Production, transportation, and material moving occupations	1,226	7.9%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table DP03)		

COMMUTING TO WORK

As shown in Table 17 below, the vast majority of residents (76%) commute to work alone by private vehicle, which is comparable to the County's rate of 76.5%. At the Township level, 12.2% of workers work from home and 9% who carpool to work. Similarly, at the County level, 11.6% work from home and 8% carpool for work.

Table 17: Means of Commute, 2023				
	Stafford Township		Ocean County	
	Number	Percent	Number	Percent
Workers 16 years and over	15,276	100.0%	271,882	100.0%
Car, truck, van - Drove Alone	11,608	76.0%	207,910	76.5%

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Table 17: Means of Commute, 2023				
	Stafford Township		Ocean County	
	Number	Percent	Number	Percent
Car, truck, van - Carpooled	1,379	9.0%	21,641	8.0%
Public transportation (excluding taxicab)	70	0.5%	3,128	1.2%
Walked	245	1.6%	3,589	1.3%
Other means	103	0.7%	4,192	1.5%
Worked from home	1,871	12.2%	31,422	11.6%
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table DP03)				

As indicated in Table 18 below, 45.2% of Stafford residents have a commute of more than 30 minutes, which is comparable to the County at 42.3%. Similarly, 38.4% of Township residents have a commute of less than 20 minutes, while the County's share is 39%.

Mean travel time to work at the Township is 31 while at the County level it is 30.7 minutes.

Table 18: Travel Time to Work, 2023				
Stafford Township			Ocean County	
	Number	Percent	Number	Percent
Less than 10 minutes	2,062	15.38%	29,788	12.39%
10 to 19 minutes	3,079	22.97%	64,200	26.70%
20 to 29 minutes	2,202	16.43%	44,761	18.61%
30 to 44 minutes	2,317	17.28%	44,155	18.36%
45 to 59 minutes	1,763	13.15%	21,155	8.80%
60 to 89 minutes	1,345	10.03%	23,748	9.88%
90 or more minutes	637	4.75%	12,653	5.26%
Mean travel time to work (minutes)	31		30.7	
Source: US Census Bureau, ACS 5-year Estimates 2023 (Table DP03, B08303)				

HOUSING PLAN ELEMENT

According to the Municipal Land Use Law (MLUL) (40:55D-28.b(3)), a municipality is required to adopt a Housing Plan Element of the Master Plan, as well as a Fair Share Plan for addressing its low- and moderate-income housing obligations in accordance with the Fair Housing Act (FHA). Pursuant to the Fair Housing Act, Section 10 of P.L. 1985, c. 222 (C. 52:27D-310), a municipality's housing plan element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with attention to low- and moderate-income housing. This updated Housing Plan Element for Stafford Township has been prepared in a manner that is consistent with the FHA and MLUL requirements, and contains the following, as spelled out in the FHA:

1. 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;
2. 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;
3. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. 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; and
6. 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.
7. A map of all sites designated by the municipality for the production of low- and moderate income-housing and a listing of each site that includes its owner, acreage, lot, and block;
8. The location and capacities and proposed water and sewer lines and facilities relevant to the designated sites;

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9. Copies of necessary applications for amendments to, or consistency determinations regarding, applicable area-wide water quality management plans (including wastewater management plans).
10. A copy of the most recently adopted master plan and where required, the immediately preceding, adopted master plan;
11. For each designated site, a copy of the New Jersey Freshwater Wetlands maps where available. When such maps are not available, municipalities shall provide appropriate copies of the National Wetlands Inventory maps provided by the U.S. Fish and Wildlife Service;
12. A copy of appropriate, United States Geological Survey Topographic Quadrangles for designated sites; and
13. Any other documentation pertaining to the review of the municipal housing element may be required by the appropriate authority.

This Housing Plan Element and Fair Share Plan will address the Township's obligations to provide a realistic opportunity for the construction of low- and moderate-income housing in accordance with the Fair Housing Act, and the MLUL for the Fourth Round period of 2025 – 2035. The preparation of a Housing Plan Element and Fair Share Plan is the first step in petitioning the court for Substantive Certification and Judgement of Response.

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FAIR SHARE PLAN

A Fair Share Plan has been defined by the Amended Fair Housing Act at N.J.A.C. 52:27D-304 as:

“Fair Share Plan” means the plan or proposal that is in a form which may readily be adopted, with accompanying ordinances and resolutions, pursuant to subsection f. of section 3 of P.L.2024, c.2 (C.52:27D-304.1), by which a municipality proposes to satisfy its obligation to create a realistic opportunity to meet its fair share of low- and moderate-income housing needs of its region and which details the affirmative measures the municipality proposes to undertake to achieve its fair share of low- and moderate-income housing, as provided in the municipal housing element, and addresses the development regulations necessary to implement the housing element, including, but not limited to, inclusionary requirements and development fees, and the elimination of unnecessary housing cost-generating features from the municipal land use ordinances and regulations.

The Fair Share Plan for the Township of Stafford is broken up into four sections;

- Present Need or Rehabilitation Obligation: 38 Units
- Prior Round / First and Second Round (1987-1999) Prospective Need Obligation 555 Units
- Third Round (1999-2025) Prospective Need Obligation: 792 units
- Fourth Round (2025-2035) Prospective Need Obligation: 175 Units

The Township’s Fair Share Plan specifically describes the completed and proposed mechanisms to address the present need (rehabilitation) obligation, First and Second Round (Prior Round) obligation, Third Round obligation, and Fourth Round obligation.

CONSIDERATION OF LANDS SUITABLE FOR AFFORDABLE HOUSING

The New Jersey Fair Housing Act (N.J.S.A. 52:27D-310(f)) requires that the Housing Element provide a narrative that includes “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.”

The Township of Stafford, situated along Barnegat Bay, has historically served as a agricultural community and resort town. Its strategic location connected greater New Jersey with Long Beach Island. Today, the majority of residential and commercial development is concentrated in the central and eastern areas of the Township at exit 63 of the Garden State Parkway, along the New Jersey State Route 72, and US Route 9.

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The Township is actively working to develop new housing, rehabilitate its existing housing stock, and enhance infrastructure to support sustainable growth along State Route 72 and areas with existing infrastructure and established residential neighborhoods.

The New Jersey State Development and Redevelopment Plan places the Township into the following classifications.

- Suburban Planning Area (PA2)
 - Encourages Development and Redevelopment
- Rural Planning Area (PA4)
 - Includes Agricultural Uses and encourages the preservation of these uses.
- Environmentally Sensitive Planning Areas (PA5)
 - Discourages development and promotes preservation.

SITE SUITABILITY

As per previous COAH regulations, the Fair Share Plan must demonstrate site suitability for proposed new units that are not yet fully approved, as required by N.J.A.C. 5:93 -5.3.

- A. An “available site” is a site with clear title, and that is free of encumbrances which preclude development for low- and moderate-income housing.
 - All sites in the compliance plan are “available”.
- B. A “developable site” is a site that has access to appropriate water and sewer infrastructure and is consistent with the applicable area-wide water quality management plan and wastewater management plan.
 - All sites in the compliance plan are “developable”. All sites are within the sewer service area and will be served by the Municipal Utilities Authority (MUA).
- C. A “suitable site” is 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 (not in wetlands, flood hazard areas, steep slopes).
 - All sites in the compliance plan are “suitable”. Sites encumbered by wetlands, steep slopes, or flood hazards are not included. Sites located in lands that are surrounded by industrial users and lack sufficient space for adequate buffering have also not been included.

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- D. An “approvable site” is a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- All sites in the compliance plan are “approvable”. All projects noted in the Prior Round and Third Round plans are either completed, have been approved, or have appropriate zoning regulations in place to make them completely “approvable”.
 - Projects for the Fourth Round are proposed at this time, and appropriate zoning regulations or redevelopment plans will be adopted to implement the recommendations of this Housing Plan.

Stafford Township – Housing Plan Element and Fair Share Plan

FAIR SHARE OBLIGATION

The Township has the following cumulative affordable housing obligations:

- Rehabilitation / Present Need = 38 Units
- Prior Round / First and Second Round (1987-1999) Prospective Need = 555 Units
- Third Round (1999-2025) Prospective Need = 792 Units
- Fourth Round (2025-2035) Prospective Need = 175 Units

Income Levels

Stafford Township is in COAH’s Region 4, which includes Monmouth, Mercer, and Ocean Counties. Moderate-income households are those earning between 50% and 80% of the regional median income. Low-income households are those with annual incomes that are between 30% and 50% of the regional median income. Very-low income households are a subset of “low income” households, and are defined as households earning 30% or less of the regional median income.

2025 Income Limits for Region 4								
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household	6-Person Household	7-Person Household	8+-Person Household
Moderate	\$75,440	\$86,160	\$96,960	\$107,680	\$116,320	\$124,960	\$133,600	\$142,160
Low	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	78,100	\$83,500	\$88,850
Very Low	\$28,290	\$32,310	\$36,360	\$40,380	\$43,620	\$46,860	\$50,100	\$53,310
Source: 2025 Income Limits prepared by Affordable Housing Professionals of New Jersey								

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REHABILITATION OBLIGATION

The Township has a rehabilitation, or present need obligation of 38 units.

The Township currently participates in Ocean County’s owner-occupied rehabilitation program, and will continue to participate in the program, making all Township residents who are income qualified eligible for home improvements through the County’s CDBG funded program.

In addition, Township conducts its own municipal rehabilitation Program and shall continue to rehabilitate units.

PRIOR ROUND OBLIGATIONS (1987-1999)

The Township had a obligation of 555 units in its Prior Round (1987 – 1999) obligations. The prior round obligation was cited in the Township’s Second Round Substantive Certification from COAH and in Township’s Third Round Settlement Agreement. Per the third-round plan, all prior round developments have been constructed and are occupied and all such units (and bonuses) were included in First and/or Second Round Fair Share Plans that received Substantive Certification from COAH.

In accordance with previous COAH rules found at N.J.A.C. 5:93, the Township must meet the following minimum and maximum requirements in addressing its prior Obligation

Round I/II Obligation Requirements and Caps	Permitted or Required	Provided
Minimum Number of Rentals (5:93-5.15)	139	143
Maximum Number of Age-Restricted Units (5:93-5.14)	104	83
Maximum Rental Bonus Credits*	139	73

The Township satisfied its prior round obligation through the following projects:

Rounds I/II Compliance Mechanism Summary	Affordable Units	Potential Bonus Credits	Total Credits	Status
Family Rental				
Stafford Park Family Units (Block 25 Lot 33.02)	71	71	142	<i>Completed</i>
Age Restricted Rental				
Stafford by the Bay (Presbyterian Homes)	72	2	74	<i>Completed</i>
Age Restricted For Sale				
Perry’s Lake	11		11	<i>Completed</i>
Family For Sale				
Pinecrest Village	75		75	<i>Completed</i>

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SOCH For Sale Units	10		10	<i>Amended GDP 10/5/16</i>
Credits Without Controls				
Prior Cycle Credits (04/01/80/12/31/86)	243		243	<i>Completed</i>
Totals			555	

The Township was found to have fully addressed its prior round obligation of 555 units as reflected the Settlement Agreement between Stafford Township and Fair Housing Center dated August 16, 2016, and as accepted in the Judgement of Compliance and Repose.

Credits without Controls

In the preparation of the 2000 Housing Element and Fair Share Plan, the Township conducted the necessary survey and prepared the required documentation pursuant to N.J.A.C. 5:93-3.2, for the purposes of identifying affordable units eligible for crediting that were constructed between April 1, 1980 and December 15, 1986. COAH verified a total of 243 units that met this criteria.

Perry's Lake (Block 120.30, Lot 51.01)

Perry's Lake is an inclusionary age-restricted project, and includes 46 affordable units, consisting of 22 low and 24 moderate units, and 426 market rate units. A total of 46 age-restricted affordable modular for-sale units were completed within the development under the modified agreement. All 46 units were affirmatively marketed and are now occupied. 11 credits are applied towards Prior Round.

Pinecrest Mobile Home Park (Block 123, Lot 17)

Pinecrest Village is an inclusionary mobile home park project which includes 75 affordable units, consisting of 38 low and 37 moderate, and approximately 32 market-rate units. Pursuant to bedroom mix requirements, there are 43 two bedroom units and 32 three bedroom units. The units are restricted for 30 years. The construction was completed October 2007.

Southern Ocean County Hospital (SOCH) Health Village

The SOCH Health Village project consists of approximately 80 acres located along Route 72 within the Highway Medical Commercial (HMC) district, with 21 acres in connection with the affordable housing component. A General Development Plan for the project was approved by the Stafford Township Planning Board on January 16, 2008. SOCH received subsequent Amended General Development Plan approvals on August 6, 2008 and August 3, 2011. Most recently the Health Village went before the Planning Board on September 21, 2016 to seed a third amendment to the General Development Plan. Resolution 2016-27, memorializing the approval of the Amended General Development Plan is included in Appendix J. The project

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includes the expansion of the existing Southern Ocean County Hospital, realigning of surrounding roadways as well as the construction of 350,500 square feet of office space, 50,000 square feet of retail space, 239 market rate dwelling units, and 74 affordable dwelling units. Of the 74 units, 44 are affordable “for-sale” units and 30 are affordable “for rent” units. The total number of affordable housing units will be split, 37 low and 37 moderate units.

Stafford by the Bay (Presbyterian Homes (Block 229, Lot 21)

As part of its prior housing efforts, the Township collaborated with Presbyterian Homes and Services in the development of a 5.5 acre site for 84 age-restricted low-income rental units. The project received US Department of Housing and Urban Development Funding under the Section 202 program. The construction of the project is complete. Under Section 202 program requirements, the units have the requisite affordability controls and Presbyterian Homes and Services is an accepted administrator. The Township requests 74 affordable housing credits, specifically 72 credits and 2 bonus credits towards the Prior Round Obligation.

Stafford Park Apartments (Block 25, Lot 33.02)

The Stafford Park Apartments are part of the Stafford Business Park Redevelopment Area and are located at the interchange of Route 72 and the Garden State Parkway. The approval included 650,000 square feet of retail and office place, 565 age-restricted residential units, and 111 affordable housing units. The Planning Board approved the site plan for the affordable housing component on July 16, 2008, and construction was completed in 2009. Stafford Park Apartments includes a mix of 1-, 2-, and 3- bedroom family units with 56-low and 56-moderate units. The Township requests 71 credits and 71 bonus credits towards the Prior Round Obligation, and 40 credits and 40 bonus credits towards the Third Round Obligation.

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THIRD ROUND OBLIGATION

The Township Third Round (1999 – 2025) Obligation was 792 affordable units. This was based on the Settlement Agreement between the Township and FSHC, executed on August 16, 2016. Township did seek a vacant land adjustment and calculated the RDP (Realistic Development Potential) to 360 units.

- **Low/Moderate Income Split:** at least fifty percent (50%) of the units addressing the Third Round Prospective Need shall be affordable to very-low-income and low-income households with the remainder affordable to moderate-income households.
 - $360 \times 0.5 = 180$
 - A minimum of 180 units must be affordable to low income households.
- **Very Low Income Units:** Thirteen percent (13%) of all affordable units referenced in the Settlement Agreement, except for those units constructed or approved prior to July 1, 2008, shall be affordable for very low-income households, with half of the very-low-income units being available to families. Therefore of the Township's 360 unit RDP, 47 units must be very-low income. Township provided at least 53 very low income units.
- **Rental Units:** At least twenty-five percent (25%) of the Third Round Prospective Need shall be met through rental units, including at least half in non-age-restricted rental units available to families.
 - $360 \times 0.25 = 90$
 - A minimum of 90 units must be rental units, and at least 45 of those units must be non-age-restricted units that are available to families. Total number of rentals provided is 243 of which 153 are for families
- **Age Restricted Units:** A maximum of 25 percent (25%) of the Township's credits can be from age-restricted senior units.
 - $360 \times 0.25 = 90$
 - The Township may claim a maximum of 90 credits from senior units. 90 credits are claimed.
- **Family Units:** A minimum of fifty percent (50%) of the units addressing the Third Round Obligation must be non-age restricted affordable units available to families. 164 are provided.
 - $270 \times 0.5 = 135$
 - A minimum of 135 units must be available to families.

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- **Rental Bonus Credits:** The Township may claim bonus credits for rental units in accordance with N.J.A.C. 5:93-5.15(d), which states that a municipality shall receive two units (2.0) of credit for rental units available to the public, but no rental bonuses shall be granted for rental units in excess of the rental obligation. A municipality shall receive one and one-third 1.33 units of credit for age restricted rental units. However no more than 50 percent of the rental obligation shall receive a bonus for age restricted rental units. The rental bonus claimed shall not exceed the minimum rental obligation.

THIRD ROUND COMPLIANCE MECHANISMS

The Township shall satisfy its 792-unit Third Round (1999-2025) prospective need obligation through the following mechanisms:

VACANT LAND ADJUSTMENT

Township sought the vacant land adjustment for its third round obligation. To demonstrate the lack of vacant, developable land in the Township, Stafford identified all vacant parcels within the Township and listed each parcel on the vacant land inventory table in accordance with N.J.A.C. 5:93-4.2(b).. An existing land use map for the Township was provided in accordance with N.J.A.C. 5:93-4.2(a). The realistic development potential (RDP) of the remaining vacant lands within the Township was calculated in accordance with the provisions of Subchapter 4 of N.J.A.C. 5:93. This analysis revealed that Stafford Township has limited acreage to accommodate its new construction obligation. The Township's total RDP between the VLA and Stafford Park Redevelopment Area was calculated to **360** units.

Round III Compliance Mechanism Summary	Affordable Units	Potential Bonus Credits	Total Credits	Status
Family For Sale				
Scattered Site Program	12		12	<i>Completed</i>
Family Rental				
Stafford Park Family Units	40	40	80	<i>Completed</i>
Manahawkin Family Apartments	92	50	142	<i>Completed</i>
SOCH Rentals	30		30	<i>GDP Approved</i>
Age Restricted Rental				
Stafford Park Age Restricted Rentals (Cornerstone at Stafford)	90		90	<i>Completed</i>
Supportive Special Needs Housing				
Admiral Group Home	3		3	<i>Completed</i>
Starboard Group Home	3		3	<i>Completed</i>
Total	270	90	360	

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Municipally-Sponsored Scattered Site Program- Ocean Acres (Habitat and Homes Now)

The Township has implemented a scattered site program in Ocean Acres to develop vacant lots into affordable single-family units.

The Township entered into agreements with Habitat for Humanity has constructed and completed eleven (11) single family units. All are completed and has 30 years affordability controls placed.

Location	Block	Lots	Total Credits	Status
45 Crest Avenue			1	-
53 Crest Avenue	44.05	9	1	CO issued 07/05/2017
81 Capstan	44.08	15	1	CO issued 11/16/2017
1062 Clearwater Ave	44.37	24	1	-
1078 Clearwater Ave	44.37	28	1	-
91 Flipper Ave	44.114	23	1	CO issued 09/05/2018
340 Neptune Dr.	44.201	19	1	CO issued 11/16/2017
219 Float Ave	44.54	19	1	CO issued 08/28/2019
332 Neptune Drive	44.201	21	1	CO issued 2021
336 Neptune Drive	44.201	20	1	-
113 Commodore Road	44.206	5	1	
Totals			11	

Homes Now, Inc. has built up to eight (8) units per the affordable housing with two (2) single-family homes under construction and a group home in the funding and permitting stage.

Location	Block	Lots	Total Credits	Status
22 Atlantis Ave	44.125	6	1	CO issued 05/10/2019
18 Atlantis Ave	44.125	5	1	CO issued 05/10/2019
561 Nautilus Dr.	44.205	5	1	CO issued 12/03/2019
484 Lighthouse Dr.	44.84	24	1	CO issued 11/22/2017
488 Lighthouse Dr.	44.84	23	1	CO issued 11/22/2017
100 Topsail Dr.	44.94	34	1	CO issued 06/11/2020
492 Lighthouse Dr.	44.205	2	1	-
121 Lighthouse Dr.	44.14	5	1	CO issued 06/28/2018
511 Lighthouse Dr.	44.70	12	4	Community Options Group Home
1178 Buccaneer Ln.	44.204	13	4	Community Options Group Home
Totals			16	

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Stafford Park Apartments

The Township applies 40 credits and 40 bonus credits towards the Third Round Obligation. See Prior Round Obligation for full narrative.

Manahawkin Family Apartments

The proposed Manahawkin Family Apartments is located on Block 120.20, Lots 43, 44, and 45 and is approximately 7 acres. On April 5, 2017 the project received preliminary and final major site plan approval for Phase 1 of the project and preliminary major site plan approval for Phase 2 from the Stafford Township Planning Board. The construction is completed. A total of 94 units are provided through this project. 92 credits are applied towards third round and rest towards unmet need.

Southern Ocean County Hospital (SOCH) Health Village

The Township requests 30 credits towards the Third Round Obligation. See Prior Round Obligation for full narrative.

Stafford Park Redevelopment Area Age-Restricted Housing (Cornerstone at Stafford)

Walters Homes is expanding the Stafford Park Redevelopment Area to include 100 age-restricted affordable units for residents 55 years of age and older. This is an HMFA project. A total of 100 units are built. Township applies 90 credits towards the third round and the rest towards unmet need.

Supportive/Special Needs Housing

Community Options Incorporated- Admiral (Block 44.122, Lot 14)

The Township requests credit for a group home located at 31 Admiral Avenue. A certificate of occupancy was issued on April 23, 1997. This three-bedroom facility serves four developmentally disabled adults. The New Jersey Department of Health and Senior Services has confirmed that its Division of Developmental Disabilities (DDD) provides the group home with capital finding which carries with it 20-year affordability controls with ability to renew every 10 years. Pursuant to N.J.A.C. 5:93-5.8(b), the unit of credit is the bedroom, therefore this group home is eligible for three credits. This group home is funded through DDD with an automatically renewable deed restriction for an additional 10 years at the end of the original 20-year restriction.

Community Options Incorporated- Starboard (Block 44.07, Lot 7)

Community Options, Incorporated converted an existing dwelling on 1000 Starboard Avenue into a three-bedroom group home. The site totals .25 acres and is within the R-90 zone. The Township entered into an agreement with Community Options to utilize \$30,000.—from the Affordable Housing Trust Fund to help defray the costs of the group home. The home was completed in 2008 and is deed restricted for at least 30 years.

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UNMET NEED

The Township established the RDP of 360 units, thereby creating a unmet need of 432 unit. The Third Round Plan proposed several mechanisms to meet this unmet need. The following are the mechanisms:

Affordable Housing Ordinance—Mixed Use Zone Overlay

On January 19, 2010, through Ordinance 2010-03, the Township revised the Mixed Use Zone to require a mandatory set aside of 20 percent affordable housing for projects consisting of 5 or more residential units with incentives including density bonuses, reduction in off-street parking, increase in maximum lot coverage, and reduction in common or open space requirements. The Mixed Use Zone is located in the Township’s business district on Bay Avenue and Hilliard Boulevard. The entire MU Zone is located in Planning Area 2, and within the Township’s Regional Center. The entire MU Zone is located within an existing sewer service area.

Cedar Run (Block 123, Lot 11)

The Township applied 72 credits toward the Unmet Need for 72 affordable age-restricted rental units created as part of the Cedar Run Apartments located on the west side of Route 9. The project was financed with funding from the US Department of Agriculture (USDA) through a Section 515 Rural Rental Housing Loan. According to a June 5, 2000 letter from USDA, formerly the Farmers Home Administration, Cedar Run Apartments is designated a “senior project” for very-low income individuals but also permits non-senior disabled residents. Certificates of occupancy were issued in April 1987 and June 1989 for the project and affordability controls are part of the funding which carried a term of 50 years. This project has been completed.

Summerville Stafford (Block 13, Lot 35.05) -

Brookdale Stafford is an assisted living community located on Route 72. The complex is surrounded by similar uses including the proposed SOCH Health Village. The complex includes 77 one-bedroom or studio apartments with a kitchen, full bath, and amenities. 5 of these units are required to be reserved for those with Medicaid. The facility is licensed by the New Jersey Department of Health and Senior Services. The Township applied 5 affordable housing credits towards the Prior Round Obligation.

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Unmet Need Compliance		
Mechanism	Credits	Status
Perry's Lake	35	Completed
Cedar Run	72	Completed
Manahawkin Family Apartments	2	Completed
SOCH For Sale Units	34	Approved GDP
Presbyterian Homes	12	Completed
Scattered Site	15	Completed
Mixed Use Zone	TBD	
Town Wide Ordinance	TBD	
Stafford Park Age Restricted Housing (Cornerstone at Stafford)	10	Completed
Summerville	5	Completed
Total Hard Credits	185	

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FOURTH ROUND OBLIGATION AND COMPLIANCE MECHANISMS

The Township shall satisfy its 17-unit Fourth Round (2025-2035) Realistic Development Potential (RDP) need obligation through the following mechanisms:

Extension of Controls

1. Perry's Lake

Block 120.30 Lot 51.01

Perry's Lane

Status – Proposed

The Township is planning to extend the controls on the 46 affordable units at this inclusionary age restricted project. The project was completed 1998 and had affordability controls for 30 years. These controls are set to expire on March 9, 2028. The Township plans to negotiate and extend the controls on these for sale units for another 30 years.

Inclusionary for Rental

2. 301 East Bay Ave

Block 143 Lot 23

Status – Proposed

The subject site is located in the MU – Mixed Use zone with a partial overlay of ARMFAH-Age Restricted-Multifamily Affordable Housing Zone. The site is approximately 2.1 acre lot, located on East Bay Ave, south of Route 9. The site is a rectangular shaped property with approximately 92 feet frontage. The site is currently zoned to permit Mixed use buildings with residential density not to exceed 11 dwelling units/ acre with a required set-aside of 20%. It is anticipated that this site should yield upto 22 units of which 5 units are to be affordable units.

Site Suitability

As per previous COAH regulations, the Fair Share Plan must demonstrate site suitability for proposed new units that are not yet fully approved, as required by N.J.A.C. 5:93 -5.3.

Site Suitability

- Availability - The Township is working to develop this site as a inclusionary development and is working with the property owner. Although a title search has not been completed, there do not appear to be any deed restrictions or title issues as property is developed with Single family structure. Maps do not indicate any presences of areas of wetlands or flood hazard area on the property indicating

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minimal environmental encumbrances. There is sufficient land for the project to be developed.

- *Developability* - The site has access to appropriate water and sewer infrastructure and is consistent with the applicable area-wide water quality management plan and wastewater management plan. The site exhibits no environmental constraints that would interfere with the proposed redevelopment. The site is within the sewer service area.
- *Suitability* - The location of the site is appropriate for an inclusionary development, as there are surrounding properties consist of compatible uses and the site is accessible to public utilities and services. The surrounding properties consist of existing commercial, office and residential uses. The site is consistent with the environmental policies delineated in N.J.A.C. 5:93-4). The site is not surrounded by industrial uses and has sufficient space for adequate buffering.
- *Approvability* – The property is currently located in the zone wherein the proposed use is permitted. No changes to the ordinances may be required since the zone already states set-aside requirement. In the event minor design standard or bulk standards changes are required, Township shall work with the developer to amend and edit the ordinance.

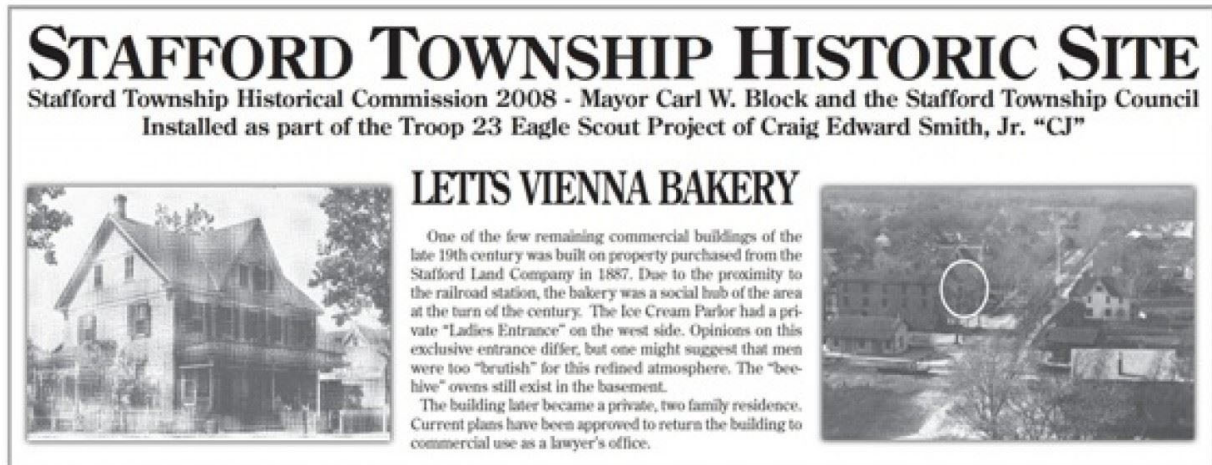
Market to Affordable Units

1. Letts Vienna Bakery

67 Stafford Ave
Block 232 Lot 11
Status – Proposed

Township of Stafford plans to work with the property owner to rehabilitate the existing historic home on the property and convert it into a market to affordable unit. The site identified as Letts Vienna Bakery was one of the prominent historic sites in Township of Stafford. Township of Stafford intends to apply to the NJ Homes (New Jersey Housing Opportunities for Municipal Equity and Success), which is a new program offered by the DCA (Department of Community Affairs) that would assist municipalities in the State to create affordable housing in communities. Township intends to apply for this program and then work with the property owner and a non-profit organization in order to create this historic commercial property into a multifamily 2-3 unit affordable housing development. Township intends atleast 2 credits from this mechanism.

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2. Scattered Historic Sites properties

As mentioned above, Township of Stafford intends to participate in NJ Homes program that shall offer upto \$10 million in funds to support municipalities that partner with non-profit developers on projects that will create, special needs housing and or family housing two and three bedroom units.

Historic properties that are developed with these large single family homes are ideal for such conversions, rehabilitating these units and creating new affordable housing units with existing inventory of structures within the Township.

Township intends to apply for the funds to be eligible to rehabilitate at least three (3) more units and possibly convert them into 2 family units and or special needs housing. Township anticipates at least 6 credits for this program.

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Overall, Township shall meet its 4th Round Requirement through the following mechanisms:

Round IV Compliance Mechanism Summary	Affordable Units	Potential Bonus Credits	Total Credits	Status
Family Rental				
301 East Bay Ave	5		5	<i>Proposed</i>
Extensions of Controls				
Perry's Lake	4		4	<i>Set to expire March 9, 2028</i>
Market to Affordable				
Letts-Vienna Bakery Property	3		2	<i>Proposed NJ Homes Grant</i>
Scattered Historic Sites Program	6		6	<i>Proposed NJ Homes Grant</i>
Totals			17	

UNMET NEED

As per the requirements of the Amended Fair Housing Act, the Township is required to address 25% of the remaining unmet need obligation by identifying sites likely to redevelop. As noted above, the Township of Stafford unmet need is 158 units.

As per N.J.A.C. 52:27D-310.1

Any municipality that receives an adjustment of its prospective need obligations for the fourth round or subsequent rounds based on a lack of vacant land shall as part of the process of adopting and implementing its housing element and fair share plan identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so.

Township of Stafford's unmet need requirement shall be to plan for at least 40 of the units.

The Township intends to meet this through the extension of controls of the 42 units that are set to expire controls on March 9, 2028. Further, it is to be noted, Township currently has MU Overlay zone that requires require a mandatory set aside of 20 percent affordable housing for projects consisting of 5 or more residential units.

Additionally, Township currently has a MU Mixed use Zone that requires a mandatory set aside of 20 percent affordable housing projects consisting of 5 or more residential units with incentives

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including density bonuses and reduction in off street parking. This area of the Township is readily connected with infrastructure and is the main commercial corridor. It is anticipated that the parcels within this zone are most likely to be developed in the next ten to twenty-five years.

Further, as demonstrated through vacant land analysis, Township's relative lack of available vacant land, its limited portion of land that lies within the designated Sewer Service Area, land to the west of the Garden State Parkway is mostly undisturbed Pinelands Forest Area and the west of the Parkway within CFRA boundaries, redevelopment in the Township of Stafford is especially challenging. With all these constraining parameters and the fact that the overlay zone exists, the Township of Stafford intends to meet its unmet need through the surplus and current MU Zone.

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HOUSING ADMINISTRATION

AFFORDABLE HOUSING ORDINANCE

The Township Code at Chapter XV and is compliant with all Fair Housing Act and Uniform Housing Affordability Controls (UHAC) requirements.

- All new housing units will have a minimum of 50% of the units available to low income households, with at least 13% of units being available to very-low-income households. No more than 50% of housing units shall be made available to moderate income households.
- All new construction shall be adaptable in conformance with P.L.2005, c.350/N.J.S.A. 52:27D-311a and -311b.
- All affordable units shall fully comply with UHAC.
- In inclusionary developments, the affordable units shall be integrated with the market rate units.
- Construction of affordable units in inclusionary developments shall be phased in compliance with N.J.A.C. 5:93-5.6(d).
- All affordable units shall be affirmatively marketed in accordance with UHAC and applicable laws.

The Township's code will be amended to require that all affordable units shall be subject to affordability controls of at least 40 years from the initial date of occupancy for new construction.

DEVELOPMENT FEE ORDINANCE

The Township's current development fee ordinance at Section 130- 88.1 requires that all new residential construction make a contribution equal to 1.0% of the equalized assessed value of the construction, and all new non-residential construction provide a contribution of 2.0% of the equalized assessed value of the construction, to the Township's dedicated Affordable Housing Trust Fund. The Township shall consider updating and or amending the development fee ordinance to require new residential contribution to 1.0% of the equalized assessed value of construction and 2.5% of equalized assessed value of construction for the non-residential new construction.

AFFORDABLE HOUSING TRUST FUND

The Township has a non interest-bearing affordable housing trust fund in place, and consistent with the updated development fee ordinance discussed above, will impose development fees on all applicable residential and non-residential development, and said fees shall be deposited into the affordable housing trust fund.

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The Township will adopt by resolution an updated Spending Plan for the affordable housing trust fund. The Spending Plan will provide an outline of how the Township intends to utilize these funds to further the goals and mechanisms established in this Plan, and in accordance with prior COAH regulations found at N.J.A.C. 5:97 et seq, and with the Fair Housing Act. This will include a summary of revenues and expenditures to date from the affordable housing trust fund, identify mechanisms to collect revenues, project anticipated future revenues and interest, as well as outline all proposed spending from the trust fund. Funds will be spent on appropriate housing activity, affordability assistance, and administrative expenses consistent with applicable prior COAH regulations.

In the event that funding sources identified in the Spending Plan prove to be inadequate to complete the affordable housing programs outlined in this Housing Plan, the Township shall provide sufficient funding to address any such shortfalls.

AFFORDABILITY ASSISTANCE PROGRAM

The Township will address the minimum affordability assistance requirements of the Affordable Housing Trust Fund spending in accordance with an Affordability Assistance Program that it will be implemented, consistent with the Settlement Agreement and the Spending Plan outlined above.

A draft Affordability Assistance Program Manual shall be provided.

MUNICIPAL HOUSING LIAISON

The Township will appoint a municipal staff member as the designated Municipal Affordable Housing Liaison, who will be responsible for overseeing all affordable housing regulations and corresponding with administrative agent(s), the public, and all other related affordable housing professionals.

AFFORDABLE HOUSING ADMINISTRATIVE AGENT

The Township will ensure that all future projects are administered by a qualified affordable housing professional and will appoint an Administrative Agent to administer all projects that do not have their own administrative agent.

Pursuant to N.J.A.C. 5:80-26.15(f), the Township will adopt an updated Affirmative Marketing Plan to ensure that all available affordable units are marketed to the appropriate populations.

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APPENDICES