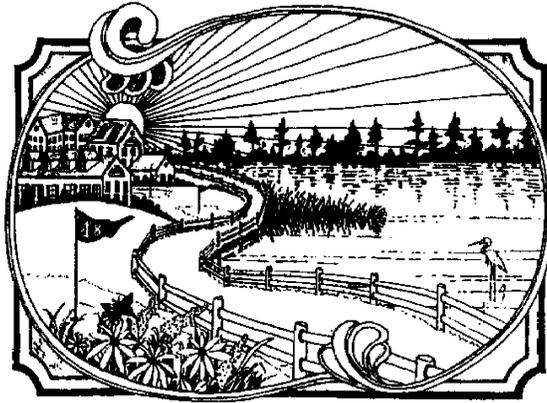


**2018 Master Plan
Housing Element and Fair Share Plan
Township of Galloway
Atlantic County, New Jersey**

Adopted after a public hearing by Resolution by the
Township of Galloway Planning Board on _____

Endorsed by Resolution by the Township of Galloway Council on _____



TOWNSHIP OF GALLOWAY
300 E. JIMMIE LEEDS ROAD, GALLOWAY, NJ 08205
(609) 652-3700 FAX: (609) 652-5259

**2018 Master Plan
Housing Element and Fair Share Plan
For the
Township of Galloway
Atlantic County, New Jersey**

MAYOR

Anthony J. Coppola, Jr.

COUNCIL MEMBERS

Rich Clute, Deputy Mayor
Mary Crawford
Tony DiPietro
Jim Gorman
Robert Maldonado
Frank Santo

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Matthew Geese
Tom Guceroni
Don Purdy
Dave Maxwell
Charles Wimberg

Prepared By:

Tiffany A. Morrissey, AICP, PP#5533

The original of this document was signed and sealed in accordance with NJAC 13:41-1.3.b

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EXECUTIVE SUMMARY

This Housing Element and Fair Share Plan has been prepared for the Township of Galloway, Atlantic County, in accordance with the N.J. Fair Housing Act (hereinafter the “FHA”) at N.J.S.A. 52:27D-301 et. seq. Because the Supreme Court invalidated the most recent version of the regulations adopted by the New Jersey Council on Affordable Housing (“COAH”) on September 26, 2013 in In re Adoption of N.J.A.C. 5:96 & 5:97 by NJ Council on Affordable Housing, 215 N.J. 578 (2013), this Affordable Housing Plan comports with COAH’s rules at N.J.A.C. 5:91 et seq. and N.J.A.C. 5:93 et seq., and subsequent applicable laws and regulations such as amendments to the FHA.

The Township had prepared and adopted a Round Three Housing Element and Fair Share Plan on December 18, 2008. The Council on Affordable Housing (COAH) had determined the Township’s petition as complete on March 3, 2009. The Township filed a Declaratory Judgment action in July of 2015 in accordance with the NJ Supreme Court’s March 10, 2015 decision. This plan has been prepared to address the Township’s current affordable housing obligation, including the prior round and the prospective need through 2025.

INTRODUCTION

Every municipality in New Jersey has a constitutional obligation to provide a “realistic opportunity” to create its “fair share” of affordable housing. This obligation was established as a result of the Mount Laurel decisions decided by the Supreme Court of New Jersey and the adoption of the Fair Housing Act of 1985. In accordance with the Municipal Land Use Law, a municipality may not adopt a zoning ordinance unless it has adopted a Housing Element. (N.J.S.A. 40:55D-1 et. seq.). A Fair Share Plan addressing how the municipality will provide for affordable housing is an essential component of the Housing Element. Pursuant to N.J.S.A. 52:27D-310 the Housing Element is required to include the following:

- 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;
- 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 trends;
- An analysis of the municipality’s demographic characteristics, including, but not necessarily limited to, household size, income level, and age;
- An analysis of the existing and probable future employment characteristics of the municipality;
- A determination of the municipality’s present and prospective fair share of low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low and moderate income housing; and
- A consideration of the lands 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.

COAH’s regulations at N.J.A.C. 5:93-5.1 require the Township’s Housing Element to “include the municipality’s strategy for addressing its present and prospective housing needs,” and the following information and documentation must be submitted with the Housing Element and Fair Share Plan:

- The minimum requirements of the Fair Housing Act, N.J.S.A. 52:27D-310 (listed above);
- 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;

- A projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing, for the six years subsequent to the adoption of the housing element, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- An analysis of the municipality’s demographic characteristics, including, but not limited to, household size, income level and age;
- An analysis of the existing and probable future employment characteristics of the municipality;
- 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;
- 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;
- 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;
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites;
- Copies of necessary applications for amendments to, or consistency determinations regarding, applicable area wide water quality management plans (including wastewater management plans).
- A copy of the most recently adopted municipal master plan and where required, the immediately preceding, adopted master plan;
- 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;
- A copy of appropriate United States Geological Survey Topographic Quadrangles for designated sites; and
- Any other documentation pertaining to the review of the municipal housing element as may be required by the Council.

Pursuant to N.J.A.C. 5:93-5.15(c), if a municipality intends to collect development fees, it shall prepare a plan to spend development fees that includes the following:

- A projection of revenues anticipated from imposing fees on development, based on historic development activity;
- A description of the administrative mechanism that the municipality will use to collect and distribute revenues;
- A description of the anticipated use of all development fees;
- A schedule for the creation or rehabilitation of housing units;
- If the municipality envisions being responsible for public sector or non-profit construction of housing, a pro-forma statement of the anticipated costs and revenues associated with the development; and
- The manner through which the municipality will address any expected or unexpected shortfall if the anticipated.

HOUSING ELEMENT

Affordable housing is defined under N.J.'s Fair Housing Act as a dwelling, either for sale or rent that is within the financial means of households of low or moderate income as income is measured within each housing region. The Township of Galloway is in COAH's Region 6, which includes Atlantic, Cape May, Cumberland and Salem 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. As required by the amended FHA (Roberts bill), COAH has also included a very low-income category, which is defined as households earning 30% or less of the regional median income.

Through the Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e), COAH requires that the maximum rent for a qualified unit be affordable to households that earn no more than 60% of the median income for the region. The average rent must be affordable to households earning no more than 52% of the median income. The maximum sale prices for affordable units must be affordable to households that earn no more than 70% of the median income. The average sale price must be affordable to a household that earns no more than 55% of the median income.

The regional median income is defined by COAH using the federal Department of Housing and Urban Development ("HUD") income limits on an annual basis. In the spring of each year HUD releases updated regional income limits which COAH reallocates to its regions. It is from these income limits that the rents and sale prices for affordable units are derived. These figures are updated annually and are available from COAH.

Demographic Analysis

The Township of Galloway is one of the largest municipalities in Atlantic County; subject to the provisions of the Pinelands Comprehensive Management Plan for all land located west of the Garden State Parkway. East of the Garden State Parkway is governed by NJ DEP CAFRA regulations. The Township is bordered to the north by portions of Egg Harbor City and the City of Port Republic; to the west by Egg Harbor City and Mullica Township; to the east by the City of Absecon and Reeds Bay; and to the south by Egg Harbor and Hamilton Townships. The Township is approximately 111 square miles and is primarily residential (70% of all parcels).

Between 1980 and 1989 the Township experienced its peak decade for housing growth with the median year in which all units were built being 1986. Prior to 1980 Galloway Township was primarily a rural/agriculture community. Since the 1980's the housing growth has changed the characteristics of portions of the Township.

Population:

The following tables portray the change in the Township as it relates to Atlantic County and the State. According to the US Census, between 1990 and 2000, the Township’s population increased by 7,879 persons or just below 34%. In 2010 Galloway had a population of 37,349 persons, an increase of just below 20% from 2000. Since 2010 the Township’s population growth has slowed dramatically. This can be seen in Table 1 below and through Table 2, new residential units approved. It is clear that the rate of new housing growth in the Township has slowed with the total new residential units over an 8 year period (2008-2015) being equivalent to a single year in 2005.

Table 1 Population Trends			
	Galloway Township	Atlantic County	New Jersey
1990	23,330	224,327	7,730,188
2000	31,209	252,552	8,414,350
2010	37,349	274,549	8,791,894
2016*	37,158	274,026	8,915,456
<hr/>			
1990 to 2000	33.8%	12.6%	8.9%
2000 to 2010	19.7%	8.7%	4.5%
2010 to 2016	-0.511%	-0.19%	1.41%

*2012-2016 American Community Survey 5-year Estimates

TABLE 2 GALLOWAY TOWNSHIP HOUSING UNITS with CERTIFICATES OF OCCUPANCY			
Year	Affordable Units	Total Residential Units	Percent Affordable to Total
2005	20	402	5.0%
2006	0	232	0.0%
2007	1	160	0.6%
SUM 2005-2007	21	794	2.6%
2008	0	119	0.0%
2009	63	124	50.8%
2010	1	27	3.7%
2011	9	29	31.0%
2012	5	31	16.1%
2013	6	36	16.7%
2014	0	35	0.0%
2015	0	15	0.0%
2016	0	22	0.0%
SUM 2008-2015	84	438	19.2%
Total	105	1232	8.5%
The rate of new housing growth in the Township has had a drastic slow down. The total new residential units constructed from 2008-2016 (an 9 year period) is equivalent to the total new residential units constructed in a single year (402 in 2005).			
Despite the slow down of the housing market, the Township has managed to create 19.2% of the housing units as NEW affordable housing credits.			

The surrounding municipalities chosen for comparison purposes are similar in size with Galloway and have experienced similar growth trends. Galloway, Hamilton and Egg Harbor Townships are subject to the Pinelands Regional Growth Management District, which has resulted in substantial growth rates over the past 25 years. According to building permit data for new residential units constructed in Atlantic County these three Townships have experienced the highest growth rates. Galloway saw higher growth in the 1990's and Egg Harbor Township had peak growth from 2000-2010. Hamilton maintained a steady growth rate close to 30% each decade.

Table 3 POPULATION CHANGE 1990 - 2010							
	Population			1990-2000		2000-2010	
	1990	2000	2010	Actual Increase	% Increase	Actual Increase	% Increase
Galloway Township	23,330	31,209	37,349	7,879	33.8%	6,140	19.7%
Hamilton Township	16,012	20,499	26,503	4,487	28.0%	6,004	29.3%
Egg Harbor Township	24,544	30,726	43,323	6,182	25.2%	12,597	41.0%

Source: 1990, 2000 Census and 2010 Census Data

Table 4 HISTORICAL POPULATION CHANGE 1930 to 2010								
	Change 1930-1940	Change 1940-1950	Change 1950-1960	Change 1960-1970	Change 1970-1980	Change 1980-1990	Change 1990-2000	Change 2000-2010
Galloway Twp.	1.2%	19.8%	36.1%	46.9%	47.1%	91.6%	33.8%	19.7%
Hamilton Twp.	5.3%	12.2%	59.4%	7.1%	47.4%	68.6%	28.0%	29.3%
Egg Harbor Twp.	1.4%	62.8%	12.1%	76.7%	96.1%	26.6%	25.2%	41.0%
Atlantic County	-0.6%	6.7%	21.5%	8.8%	10.9%	15.6%	12.6%	8.7%

Table 5 presents density indicators for the Township and neighboring municipalities. Between 2000 and 2010, Galloway’s population density increased by 69 persons per square mile. This is more than Hamilton Township but significantly less than Egg Harbor Township’s increase of over 189 persons per square mile.

Table 5 Density Indicators for Galloway Township and Adjacent Municipalities			
	Square Miles	Densities(units/sq. mi.)	
		Population	
		2000	2010
Galloway Township	89.1	350.4	419.3
Hamilton Township	111.1	184.5	238.5
Egg Harbor Township	66.6	461.4	650.5
Atlantic County	555.7	454.5	494.1
New Jersey	7,354.20	1,144.2	1,195.5

Source: Calculated from U.S. Census Bureau, 2010 Census data

The largest growth over the past ten years took place in the 15-17 and 45+ population cohorts. The Township has seen a reduction in the school age children cohorts. This will have serious implications for the Township on both the educational system and services provided, including recreation demands.

The aging of the population is apparent in the Township with the high growth rate occurring in the 45+ population cohort. The Township has a major development which consist of age-restricted housing; Smithville Four Seasons consisting with over 1,200 units.

Table 6					
Galloway Township 2000 and 2010 Population Distribution by Age					
	2000		2010		2000-2010 Percent Increase
	Total	Percentage	Total	Percentage	
School Age					
5-11	3,342	14.3%	2,921	9.4%	-12.60%
12-14	1,680	7.2%	1,514	4.9%	-9.88%
15-17	1,188	5.1%	1,688	5.4%	42.09%
Working/Voting					
16+	23,638	101.3%	30,523	97.8%	29.13%
16-64	20,916	89.7%	25,399	81.4%	21.43%
18+	23,004	98.6%	29,382	94.1%	27.73%
18-64	20,282	86.9%	24,258	77.7%	19.60%
Other					
0-4	1,945	8.3%	1,844	5.9%	-5.19%
5-17	6,210	26.6%	6,123	19.6%	-1.40%
18-44	13,909	59.6%	13,755	44.1%	-1.11%
45-64	6,373	27.3%	10,503	33.7%	64.80%
65+	2,722	11.7%	5,124	16.4%	88.24%
Source: Census Sample Data from 2000 Census and 2010 Census Data					

The Township's population is 52% female, consistent with the County and State. The ethnicity of the Township includes a slightly higher percentage of Caucasians and less of other ethnic groups than the County. The Township also has a younger median age than the County and the State, at 38 years. (See Table 7)

Table 7						
2010 Population by Categories						
	Galloway Twp.		Atlantic County		New Jersey	
	Persons	%	Persons	%	Persons	%
Total	37,349	100%	274,549	100%	8,791,894	100%
Sex						
F	19,651	52.6%	141,374	51.5%	4,512,294	51.5%
M	17,698	47.4%	133,175	48.5%	4,279,600	48.5%
Race						
White	26,860	71.9%	179,566	65.4%	6,029,248	72.6%
Black	4,271	11.4%	44,138	16.1%	1,204,826	13.6%
Asian	3,744	10.0%	20,595	7.5%	725,726	5.7%
Other	1,374	3.7%	21,360	7.8%	591,791	5.6%
Two or More Races	1,100	2.9%	8,890	3.2%	240,303	2.5%
Hispanic Origin	3,752	10.0%	46,241	16.8%	1,555,144	13.3%
Age						
25-64	18,906	50.6%	146,270	53.3%	4,773,459	53.9%
65+	5,124	13.7%	38,902	14.2%	1,185,993	13.2%
Median Age	38.6	n/a	39.9	n/a	40.3	n/a
Persons Per Household	2.64	n/a	2.61	n/a	2.68	n/a

Housing:

Galloway Township is partially located within a Pinelands Growth District which has contributed to a significant portion of its growth over the past 20 years. The Township is also the site of the Smithville Planned Unit Development, approved in the 1980's for 6,732 housing units. Since 1980, the total number of units approved in the PUD has reduced to 3,100 units. The Smithville PUD is expected to reach full build-out over the next three to five years with a recent development approval for multi-family housing known as Raven's Nest.

Despite the population growth from 1990 through 2010, the economic recession has slowed growth in the region. The Township saw a decline in housing growth from 2010-2016 which is consistent with the changes in the population growth. The Township also realized a decrease in the household size from 2000 through 2010. The growth and changes apparent from the late 1990's through mid 2000's have slowed and the past decade has shown reduced or declining growth in the region.

Table 8			
Housing Trends			
	Galloway Township	Hamilton Township	Egg Harbor Township
1990	8,869	6,343	10,018
2000	11,406	7,567	12,067
2010	14,132	10,196	16,347
2016*	14,034	10,971	15,759
<hr/>			
1990 to 2000	28.6%	19.3%	20.5%
2000 to 2010	23.9%	34.7%	35.5%
2010 to 2016	-0.693%	7.60%	-3.60%

*2012-2016 American Community Survey 5-year Estimates

Table 9			
Household Size			
	Average Household Size		2000-2010 Change
	2000	2010	
Galloway Township	2.70	2.64	-2.2%
Hamilton Township	2.72	2.67	-1.8%
Egg Harbor Township	2.74	2.84	3.6%
<hr/>			
Atlantic County	2.59	2.61	0.8%

In 2010 there were 14,132 housing units in Galloway Township, of which 13,067 were occupied and 1,065 were vacant, which translates into a vacancy rate of 8.1%. Since 2008 the Township issued a total of 438 new certificates of occupancy, this is a substantial reduction in the housing growth that was realized ten years prior. Of the total occupied housing units in the Township, 70% are family households and 29% are non-family households. Of the total 9,176 family households, over 73% consist of married couples. The average number of persons per household is 2.64.

The bulk of the Township’s housing stock was built during in the 1980’s, with a median year for new housing units constructed in 1986. Units in Hamilton and Egg Harbor Townships have a median age for housing units of similar to Galloway. The County as a whole however has an older housing stock.

American Community Survey 5-year estimates from 2012-2016 indicates the Township’s housing stock is well maintained. Less than one half-percent (0.5%) of all occupied units were lacking complete plumbing facilities. Less than 0.2% of the total units lacked any fuel sources. Units that were reported with overcrowded conditions (1.01 persons or more per room) consisted of 1.6% of the total occupied housing stock. Although these units represent a small portion of the total housing stock, continued efforts should be made to bring them up to standard.

Table 12 Selected Housing Characteristics, 2016		
	% Housing Stock Built 1939 or Earlier	Median Year Structure Built
Galloway Township	6.5%	1986
Hamilton Township	9.1%	1983
Egg Harbor Township	4.4%	1990
Atlantic County	14.4%	1973

Source: 2012-2016 American Community Survey 5-year Estimates

Table 10 Galloway Township Housing Units by Tenant and Occupancy Status, 2010						
Housing Units			Owner-occupied		Rental	
Occupied	Vacant	Total	No.	%	No.	%
13,067	1,065	14,132	10,014	76.6%	3,053	23.4%

Source: U.S. Census Bureau, 2010 Census

Table 11 Summary of Household Characteristics - Galloway Township 2010		
	No. of Persons	% of Total
Family Households	9,176	70.22%
Non-Family Households	3,891	29.78%
Non-Family Households		
Male	1,248	32.07%
Female	1,781	45.77%
Family Households		
Married Couple	6,726	73.30%
Single Male	669	7.29%
Single Female	1,781	19.41%
Total Households	13,067	100%
Persons Per Household	2.64	N/A

Source: U.S. Census Bureau, 2010 Census

The primary unit in the Township is single-family detached at 65%. Of the remaining unit types, 7% are single-family attached units; and 17% are multi-family containing 2 to 9 units per structure. While the Township does contain structures with more than 10 units, these unit types consist of less than 10% of the total occupied units. Additionally, the Township contains mobile home units, 0.8% of the total occupied units, reflective of the mobile home communities located throughout the Township.

Table 14 presents a breakdown of the Township’s housing stock by number of rooms. The Township has a greater percentage of six-plus room units than Atlantic County, with the median number of rooms in the Township at 5.9 per unit.

The Township has a median contract rent of \$1,213 which is lower than neighboring municipalities and Atlantic County. Galloway’s median housing value of \$219,000 is consistent with the County and surrounding municipalities; except for Hamilton Township with a median housing value of \$198,000.

Table 13 Percent Distribution of Housing Units by Type, 2012-2016					
	No. Units in Structure				
	1-unit detached	1-unit attached	2 to 9	10+	Mobile Home/Trailer/Other
Galloway Township	65.5%	7.0%	17.3%	9.3%	0.8%
Hamilton Township	59.7%	14.4%	15.5%	9.0%	1.5%
Egg Harbor Township	72.7%	3.7%	7.5%	5.7%	10.4%
Atlantic County	57.8%	7.9%	16.2%	15.7%	2.4%

Source: 2012-2016 American Community Survey 5-year Estimates

Table 14 Year Round Housing Units by Number of Rooms, 2012-2016			
Galloway Twp # Rooms	Galloway Twp # Units	Galloway Township	Atlantic County
1	136	1.0%	2.9%
2	283	2.0%	1.9%
3	878	6.3%	9.2%
4	2,362	16.8%	14.7%
5	2,232	15.9%	17.0%
6	3,001	21.4%	18.9%
7	1,995	14.2%	13.4%
8	1,325	9.4%	9.7%
9+	1,822	13.0%	12.3%
Median (Galloway)	5.9		

Source: 2012-2016 American Community Survey 5-year Estimates

Table 15 Bedroom Distribution, 2012-2016			
	Percent Housing Stock With:		
	One or less Bedrooms	2 - 3 Bedrooms	4+ Bedrooms
Galloway Township	8.6%	70.7%	20.8%
Hamilton Township	8.6%	74.3%	16.9%
Egg Harbor Township	5.3%	61.7%	33.0%
Atlantic County	14.5%	64.2%	21.4%

Source: 2012-2016 American Community Survey 5-year Estimates

Table 16 Selected Housing or Housing Related Characteristics, 2012-2016			
	Median Value Housing	Median Contract Rent	Median Household Income
Galloway Township	\$219,000	\$1,213	\$63,304
Hamilton Township	\$198,000	\$1,775	\$64,320
Egg Harbor Township	\$222,400	\$2,088	\$72,613
Atlantic County	\$222,200	\$1,917	\$55,456

Source: 2012-2016 American Community Survey 5-year Estimates

Employment and Labor:

According to the Census the Township has seen a 21% increase in employment since 2000. This is more than Hamilton Township which has seen a reduction in employment despite the growth around the Hamilton Mall. The Township's employment growth is substantially lower than Egg Harbor Township. Of the total labor force age 16 and over, 59% are employed, with less than one percent in the armed forces.

EMPLOYMENT STATUS 2000-2010 (Population 16 years and over)				
Area Name	Total Employment 2000 Census	Total Employment 2016 ACS Estimates	2000-2010 Absolute Change	2000-2010 Percent Change
Galloway Township	16,987	20,630	3,643	21.4%
Hamilton Township	15,509	15,234	-275	-1.8%
Egg Harbor Township	16,391	24,195	7,804	47.6%
Atlantic County, NJ				
	125,696	145,218	19,522	15.5%
Source: 2000 Census and 2012-2016 American Community Survey Estimates				

Table 18 GALLOWAY EMPLOYMENT STATUS 2012-2016		
	Total	Percent of Population 16 Years and Over
Population 16 years and Over	30,697	100%
In Labor Force	20,530	66.88%
Civilian Labor Force	20,442	66.59%
Employed	18,036	58.75%
Unemployed	2,406	7.84%
Armed Forces	88	0.29%
Not In Labor Force	10,167	33.12%
Source: 2012-2016 American Community Survey 5-year Estimates		

The types of jobs held by Township residents are primarily management, professional, service, or sales and office occupations, each consisting of just less than one-third of the total jobs. The largest industry for employment is the arts, entertainment, recreation and food service industry at 24% of the total jobs. The second highest industry for workers is the health care and education sectors making up 23% of the total jobs.

According to the October 2016 report by the Casino Control Commission – License Division, an estimated 2,970 casino employees reside in Galloway Township. This number could actually be higher since the residency is established by zip code and portions of the Township share zip codes with other municipalities. As noted by the Casino Control Commission, Atlantic City and Egg Harbor Township have more employees than Galloway.

Table 19			
Employment by Occupation, 2012-2016			
	No. Persons	% Galloway	% Atlantic County
Mgmt., Prof. & Related	5,874	32.6%	29.9%
Service	4,956	27.5%	29.6%
Sales and Office	4,378	24.3%	24.0%
Natural Resources, Construction & Maintenance	1,400	7.8%	8.1%
Production, Transp. & Material Moving	1,428	7.9%	8.4%
Total	18,036	100	100
Source: 2012-2016 American Community Survey 5-year Estimates			

Industry	Galloway Township		Hamilton Township	Egg Harbor Township	Atlantic County
	Jobs	%	%	%	%
Agriculture, forestry, fishing and hunting, mining	68	0.4%	0.4%	0.2%	0.3%
Construction	959	5.3%	7.4%	6.2%	6.2%
Manufacturing	586	3.2%	3.0%	3.1%	3.9%
Wholesale Trade	247	1.4%	1.4%	2.0%	1.8%
Retail Trade	2,283	12.7%	13.7%	11.3%	11.6%
Transportation and warehousing, & Utilities	576	3.2%	3.8%	3.5%	3.9%
Information	399	2.2%	1.4%	1.1%	1.5%
Finance & Insurance, & Real Estate and Rental Leasing	667	3.7%	4.5%	5.5%	5.0%
Professional, scientific & management & Administrative & Waste Management Services	1,415	7.8%	8.4%	10.6%	9.0%
Educational Services, & Health Care & Social Assistance	4,618	25.6%	24.0%	25.4%	22.8%
Arts, Entertainment, & Recreation, & Accommodation and Food Service	4,824	26.7%	21.7%	19.3%	24.6%
Other services, except public administration	566	3.1%	2.9%	5.9%	4.3%
Public Administration	828	4.6%	7.3%	5.7%	5.1%

Source: 2012-2016 American Community Survey 5-year Estimates

Income:

The income statistics found in Tables 21 through 24 indicate that Galloway Township has generally comparable income levels with the County and surrounding municipalities. The Township has a median household income of \$63,304 and median family income of \$71,491. Additionally the Township has a lower percentage of persons and households below the poverty level than the County and surrounding municipalities.

	Galloway Township		Atlantic County	
	Households	Families	Households	Families
	Median Income	\$63,304	\$71,491	\$55,456
Mean Income	\$80,689	\$89,664	\$74,847	\$86,275

Source: 2012-2016 American Community Survey 5-year Estimates

	Households	Families
Galloway Township	\$63,304	\$71,491
Hamilton Township	\$64,320	\$74,705
Egg Harbor Township	\$72,613	\$86,548
Atlantic County	\$55,456	\$67,475
New Jersey	\$73,702	\$90,757

Source: 2012-2016 American Community Survey 5-year Estimates

Table 23			
Household Income			
	Galloway Township Households	Galloway Township	Atlantic County
Less than \$10,000	506	4.0%	6.2%
10,000 - 14,999	367	2.9%	4.9%
15,000 - 24,999	1,138	9.1%	11.2%
25,000 - 34,999	1,265	10.1%	9.6%
35,000 - 49,999	1,743	13.9%	13.6%
50,000 - 74,999	2,439	19.4%	17.8%
75,000 - 99,999	1,642	13.1%	11.9%
100,000 - 149,999	2085	16.6%	13.7%
150,000 - 199,999	616	4.9%	6.3%
200,000 +	751	6.0%	4.8%
Galloway Median Household Income: \$63,304			
Source: 2012-2016 American Community Survey 5-year Estimates			

Table 24		
Percent Distribution Persons and Families below Poverty Level, 2012-2016		
	Persons Below Poverty Line	Families Below Poverty Line
Galloway Township	9.1%	5.9%
Hamilton Township	10.9%	9.5%
Egg Harbor Township	11.1%	8.5%
Atlantic County	15.5%	12.1%
New Jersey	10.9%	8.1%
Source: 2012-2016 American Community Survey 5-year Estimates		

Council on Affordable Housing (COAH) regulations define low income households (those earning up to 50% of the moderate household income) and moderate income households (those earning from more than 50% to 80% of the moderate household income). The figures are adjusted for household size and the municipality’s housing region.

Galloway Township is part of Region Six, which includes Atlantic, Cape May, Cumberland and Salem Counties. The 2017 COAH Regional Income Limits for Region Six (based on household size) range from \$25,543 (one person) to \$48,166 (eight persons) for the upper limit of low income families. Income limits range from \$40,868 (one person) to \$77,066 (eight persons) for the upper limit of moderate income.

FAIR SHARE PLAN

Galloway Township received substantive certification from the Council on Affordable Housing (COAH) for its first round 1987-1993 affordable housing obligation on March 13, 1989. The Galloway Township Planning Board adopted a Housing Element and Fair Share Plan on June 5, 2000 that addressed Galloway's second round cumulative obligation of 409 units that included a rehabilitation component of 81 units and a new construction obligation of 328 units. COAH granted substantive certification to Galloway's second round Housing Element and Fair Share Plan on December 15, 2004.

On March 23, 2006 the Planning Board adopted an amendment to their certified housing element, which was endorsed by the Governing Body on March 28, 2006. The amendment included the use of a 61-unit Regional Contribution Agreement (RCA) and provided four (4) Habitat for Humanity homes to address the shortfall that results from the use of the RCA. This plan was certified by COAH on October 11, 2006. However the RCA was never completed and the regulations no longer permit the use of RCA's to satisfy a housing obligation.

Galloway Township has consistently remained in compliance with the rules and regulations governing affordable housing in New Jersey. The following time line demonstrates the Township's efforts to remain compliant:

- The Township received its first substantive certification from COAH on March 13, 1989 under the first round of regulations (1987-1993).
- The Township prepared and adopted a Development Fee Ordinance on February 3, 1993, which was approved by COAH on April 16, 1992.
- The Township of Galloway submitted for substantive certification under the Round 2 regulations (1987-1999) for a total of 409 units on June 6, 2000 and was granted substantive certification on December 15, 2004, which did not expire until December 15, 2010.
- Galloway Township adopted a Spending Plan in January of 2005 which received COAH approval on April 13, 2005.
- The Township amended its Round 2 Plan to include the use of a Regional Contribution Agreement (now no longer valid) on March 23, 2006. Objections were filed by FSHC. This plan was approved by COAH on October 11, 2006.

*FSHC appealed COAH's approval of the amended plan. During the appeal legislation was adopted that invalidating the use of RCA's in 2008. The legal appeals were not resolved by the Court until the February 7, 2011 ruling of the Superior Court of NJ Appellate Division Docket No. A-1252-08T1 and A-1290-08T1.

- The Township amended their Development Fee Ordinance on March 13, 2007 which was approved by COAH on December 7, 2006.
- The Township adopted a Round 2 Plan amendment and Round 3 Plan on April 26, 2007. This plan was submitted to COAH for substantive certification on May 11, 2007.

*COAH did not act on the plan as submitted due to the January 25, 2007 New Jersey Appellate Court ruling which required COAH to amend in part the effective COAH regulations.

- The Township of Galloway adopted a Third Round Fair Share Plan on December 18, 2008 and petitioned to COAH for substantive certification on December 31, 2008. COAH determined the Township's submission to be complete on March 3, 2009.

*COAH has not approved this plan. The status of this plan filing places Galloway Township as a "Participating" municipality under the Courts March 10, 2015 decision.

- The Township prepared and adopted an amended Spending Plan on August 23, 2011 which was approved by COAH on August 26, 2011.
- The Township filed a Motion for Declaratory Judgment on June 22, 2015.
- The Township entered a settlement agreement which was approved by the Court at a Fairness Hearing on January 3, 2018.

Consideration of Lands Appropriate for Affordable Housing

Consistent with smart growth principles, the Township has chosen to intersperse affordable housing throughout existing residential neighborhoods in the Township and in proximity to transportation corridors including the N.J. Transit bus service stops, U.S. Route 9 (New York Road), U.S. Route 30 (White Horse Pike) and Tilton Road. These areas of the Township provide the greatest number of employment opportunities and services.

The Township has analyzed whether inclusionary zoning and the development of 100% affordable housing sites would serve the Township to address its fair share obligation. As discussed below the Township has determined that a combination of these types of development would be appropriate to satisfy the Township's fair share obligation. The Township has identified properties for affordable housing development with a balance of residential to non-residential land uses. Although there may be other properties available (and parties have contacted the Township for inclusion in the affordable housing plan) the sites included in this plan were identified as those which provided for an appropriate balance and mix of land uses while meeting and exceeding the Township's current identified affordable housing obligation.

Availability of Existing and Proposed Infrastructure

The Township has infrastructure capacity to address its fair share obligation. Portions of the Township are served by public water and public sewer. These areas are within suburban State Planning Areas and Pinelands Growth areas.

Affordable Housing Obligation

The Township of Galloway received first and second-round certification from COAH. Second Round certification was granted by COAH on March 4, 1998. The Township is governed by the Pinelands Commission which regulates density of land uses.

Pursuant to a settlement agreement by and between the Township and Fair Share Housing Center, the Township's affordable housing obligation includes the following:

Rehabilitation Share (per Kinsey Report ¹)	180
Prior Round Obligation (pursuant to <u>N.J.A.C. 5:93</u>)	328
Third Round (1999-2025) Prospective Need (per Kinsey Report, as adjusted through the settlement agreement)	884

Present Need - Rehabilitation Component

The Rehabilitation obligation is defined as the number of deficient housing units occupied by low and moderate income households within the Township. This figure is calculated using indices such as overcrowding of units constructed prior to 1950, incomplete kitchen and plumbing facilities and the estimated number of low and moderate income households in the municipality. For the Township of Galloway this has been calculated as a rehabilitation obligation of 180 units.

Prior Round

The prior round obligation is the municipality’s 1987 through 1999 affordable housing obligation. (N.J.A.C. 5:97-1.4). This period corresponds with the first and second round of affordable housing compliance. Pursuant to N.J.A.C. 5:93, the Township of Galloway’s prior round obligation is 328 units.

Prospective Need

The third round prospective need obligation is 884 units pursuant to the settlement agreement between the Township and Fair Share Housing Center.

¹ David N. Kinsey, PhD, PP, FAICP, NEW JERSEY LOW AND MODERATE INCOME HOUSING OBLIGATIONS FOR 1999-2025 CALCULATED USING THE NJ COAH PRIOR ROUND (1987-1999) METHODOLOGY, July 2015.

AFFORDABLE HOUSING PLAN

Rehabilitation Component:

The Atlantic County Improvement Authority (“ACIA”) has been responsible for administering a rehabilitation program throughout Atlantic County through their “Owner Occupied Housing Rehabilitation Program”. Since January of 2010, the ACIA in cooperation with the Township of Galloway has rehabilitated fourteen (14) units within the Township.

The remainder of the Township’s rehabilitation obligation will be handled partially through the continued participation in the County-wide program. The Township also proposes to adopt and implement a local rehabilitation program using the funds collected from their Development Fee Ordinance and Affordable Housing Trust Fund.

Prior Round and Prospective Need:

The Township of Galloway has a prior round (1987-1999) affordable housing obligation of 328 units and a prospective need obligation of 884 units for a total obligation of 1,212 units.² COAH has established rules that address rental requirements, age-restricted housing limitations and rental bonuses as housing credits. Accordingly the Township’s housing obligation shall have a minimum of 221 rental units. The Township is also permitted to receive a rental bonus for rental units that meet the criteria under N.J.A.C. 5:93-5.15(d), up to a maximum of 221 bonus credits. The total affordable housing units shall be permitted to utilize a maximum of 221 age-restricted units. (N.J.A.C. 5:93-5.14(a)3)

Township of Galloway Affordable Housing Obligation			
	Total Obligation	Prior Round	Prospective Need
Obligation	1,212	328	884
<u>Less Prior Cycle Credits</u>	<u>60</u>	<u>60</u>	<u>0</u>
Total Obligation	1,152	268	884
Rental Minimum – 25%	288	67	221
Age-Restricted Maximum – 25%	288	67	221
Maximum Rental Bonus – 25%	288	67	221

² As per Settlement Agreement dated December 12, 2017.

Prior Cycle Credits (1980-1986)

In the 2004 certified plan, as amended in 2006, Galloway received prior cycle credits for 60 units of eligible housing. These credits were the result of a Credits without Control survey conducted in April of 2001 with a mailing to 888 dwelling units. The Township received responses from 171 households. After review by COAH staff, a total of 60 households were found to meet the income and survey criteria.

Existing Affordable Units

Society Hill Galloway Phases I and III/Wrangleboro Estates –(57 credits)

In the 1980's Galloway Township approved Society Hill Galloway Phase I and III/Wrangleboro Estates. The affordable housing obligation was set through the PUD approval per the requirements of the Coastal Area Facilities Review Act and NJDEP (CAFRA). There are a total of 57 affordable units within these developments. The units are for-sale family units.

Aloe Village – (67 credits)

Aloe Village is a 152-unit age-restricted and developmentally disabled complex known located along Aloe Street in the South Egg Harbor portion of the Township. The complex is a 100% affordable age-restricted/developmentally disabled rental community. The community has received financing through the Rural Rental Housing Loan program and remains restricted in occupancy and income. As part of this plan the Township is also receiving credit for 67 units from Aloe Village, however all units within the development are able to benefit from the Township's subsidy program for affordability assistance as permitted through the Affordable Housing Trust Fund..

Countryside Meadows (Presbyterian Homes) – (84 credits)

Countryside Meadows was constructed in 1996 and consisted of 84 age-restricted rental units.

Seashore Gardens –(46 credits)

In 2011 the Township approved Seashore Gardens for the construction of 58 affordable units; 46 Independent age-restricted units and 12 Supportive Housing Units. This was completed using Affordable Housing Trust Fund money to offset the Pineland's Development Credits and local Board approvals.

Habitat for Humanity - (5 credits)

The Township of Galloway has successfully worked with Habitat for Humanity in creating affordable housing opportunities. All of the units constructed by Habitat for Humanity carry thirty (30) year deed restrictions for occupancy by low and moderate income families. The following units have been constructed:

- 302 Orange Tree Avenue (Block 775, Lot 8.01) Certificate of Occupancy dated September 4, 2003.
- 430 Tulip Avenue (Block 716, Lot 2) Certificate of Occupancy dated November 30, 2007.
- 444 Tulip Avenue (Block 715, Lot 2) Certificate of Occupancy dated January 6, 2009.
- 421 Upas Avenue (Block 615, Lot 9) Certificate of Occupancy dated August 12, 2010.
- 300A Yam Avenue (Block 606, Lot 5.01) Certificate of Occupancy dated September 18, 2012.

Market-to-Rental –(7 credits)

The Township implemented a Market to Affordable – Rental program with Ron Rukenstein and Associates. The following properties are now available as affordable rentals with the appropriate deed restrictions for occupancy by low and moderate income families.

- 10 Arapaho Court
- 11 Iroquois Court
- 16 Iroquois Court
- 71 Iroquois Court
- 64 Mattix Run
- 151 Sussex Place
- 129 Iroquois Drive

Alternative Living Arrangements/Supportive Housing

The Township has worked to establish numerous opportunities for special needs housing. The Township has assisted with approvals and financing on these projects.

ARC of Atlantic County – (11 credits)

- Located at 371 S Odessa Avenue (Block 467.02, Lot 5), this facility contains three (3) bedrooms. The site received a certificate of occupancy on June 21, 1985. This is a community residence for developmentally disabled adults. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities and received capital funding carrying the appropriate deed restrictions.
- Located at 527 and 529 Tenth Avenue (Block 948, Lots 25.01 and 25.02) are two facilities containing four (4) bedrooms each for a total of eight (8) bedrooms. The properties received certificates of occupancy on May 27, 2011. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities. The new facilities will carry a 30-year deed restriction.

Bayview Cottages –(17 credits)

- Bayview Cottage 1 is located on South New York Road and contains seven (7) bedrooms. This is a residential health care facility licensed since July 28, 1998 by the Department of Health and Senior Services. The facility provides housing to adult clients and contains a 30-year deed restriction for low- and moderate income individuals.
- Bayview Cottage 2 is located on South New York Road and contains seven (7) bedrooms. This is a Class C boarding home for low and moderate income individuals. It has been licensed by the New Jersey Department of Community Affairs since July 28, 1998. The facility provides housing to adult clients and contains a 30-year deed restriction for low- and moderate income individuals.
- Bayview Cottage 3 is located on South New York Road and contains three (3) bedrooms. This is a boarding home for low and moderate income individuals. It has been licensed by the New Jersey Department of Community Affairs since July 28, 1998. The facility provides housing to adult clients and contains a 30-year deed restriction for low- and moderate income individuals.

Career Opportunity Development, Inc. (CODI) – (8 credits)

- Located at 106 West Jimmie Leeds Road (Block 638, Lot 5), this facility contains three (3) bedrooms. The site received a certificate of occupancy on December 7, 1994. This is a community residence for developmentally disabled adults. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities and received capital funding carrying the appropriate deed restrictions.
- Located at 233 West White Horse Pike (Block 563, Lot 15) this facility contains five (5) bedrooms. The site received a certificate of occupancy on March 2, 1995. This is a community residence for developmentally disabled adults. The property is licensed by the State of New Jersey Division of Mental Health Services and received capital funding carrying the appropriate deed restrictions.

Caring Inc. – (18 credits)

- Located on East Summerwood Avenue (Block 1164, Lot 37.06) this facility contains four (4) bedrooms. The site received a certificate of occupancy on November 26, 2002. This is a community residence for developmentally disabled adults. . The property is licensed by the State of New Jersey Department of Human Services and carries the appropriate deed restrictions.
- Located at 506 Second Avenue (Block 939, Lot 13) this facility contains four (4) bedrooms. The site received a certificate of occupancy on March 26, 2009. This is a community residence for developmentally disabled adults. The facility is licensed by the NJ Department of Human Services and carries the appropriate deed restrictions.
- Located at 406 First Avenue (Block 979, Lot 7) this facility contains four (4) bedrooms. The site received a certificate of occupancy on June 12, 2012. This is a community residence for developmentally disabled adults. The facility is licensed by the NJ Department of Human Services and carries the appropriate deed restrictions.
- Located at 513 Pitney Road (Block 997.02, Lot 19.02) this facility contains six (6) bedrooms. The site received a certificate of occupancy on March 31, 2015. This is a community residence for developmentally disabled adults. The facility is licensed by the NJ Department of Human Services and carries the appropriate deed restrictions.

Community Options, Inc. – (3 credits)

Located on East Osprey Court, this facility contains three (3) bedrooms. The site received a certificate of occupancy on July 8, 1997. This is a community residence for developmentally disabled adults. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities and received capital funding carrying the appropriate deed restrictions.

Collaborative Support Programs – (3 credits)

Located at 303 East Crestview Avenue (Block 943, Lot 1.01) , this facility contains three (3) bedrooms. The site received a certificate of occupancy on May 1, 2002. This is a community residence for developmentally disabled adults. The property is licensed by the State of New Jersey Department of Human Services and was funded through a HUD Section 8111 program carrying the appropriate deed restrictions.

Developmental Resource Center- (4 credits)

Located on East Summerwood Avenue, this facility contains four (4) bedrooms. The site received a certificate of occupancy on January 10, 2002. This is a community residence for developmentally disabled adults. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities and received capital funding carrying the appropriate deed restrictions.

Hansen House – (20 credits)

- The Hansen House Men’s Facility is located at 411 Aloe Street (Block 457, Lot 3.03) and contains ten (10) units. The men’s facility received a certificate of occupancy on October 12, 2004. The facility provides housing for drug and alcohol rehabilitation. The property contains a thirty (30) year deed restriction for occupancy to low and moderate income individuals.
- The Hansen House Woman’s Facility is located at 411 Aloe Street (Block 457, Lot 3.03) and contains ten (10) bedrooms. The woman’s facility received a certificate of occupancy on November 29, 2005. . The facility provides housing for drug and alcohol rehabilitation. The property contains a thirty (30) year deed restriction for occupancy to low and moderate income individuals.

Seashore Gardens – (12 credits)

Seashore Gardens is a non-profit organization constructing a 58-unit independent living facility on Jimmie Leeds Road. 12 of the units within this facility are designated as supportive housing for the developmentally disabled. The remainder of the units will consist of independent living units for senior citizens. Under N.J.A.C. 5:97-6.10 this facility would qualify for 12 supportive housing credits of which 8 will be very low-income units.

Proposed Units

Heritage Village – (100 credits)

In 2015 the Township approved a Redevelopment Plan for property on the White Horse Pike which would permit the construction of 100 age-restricted affordable housing units by Community Investment Strategies. This project received local land use board approvals and was awarded NJ HMFA Funding in August of 2017. The project is expected to begin construction in 2018.

Nantucket at Galloway –(60 credits)

The Township proposes to create a Redevelopment Area for property located along the White Horse Pike, known as Nantucket at Galloway. This site is within a Pinelands Regional Growth Area and zoned primarily for commercial development. The Redevelopment Plan would provide for residential housing units with a 20% set-aside for affordable housing units. The zoning would permit a mixed use development with a residential density of 10 units per acre. At a minimum the site will accommodate 306 residential units, yielding 60 affordable units. The site can accommodate greater residential units depending on the final approved redevelopment plan and site plan, and if there are additional units, the affordable requirement of 20% of the total units will increase the number of affordable units accordingly.

This site is designed to address the Township’s requirement from the formerly approved Regional Contribution Agreement (RCA) from the Smithville Planned Unit Development. In 2014 the Township entered into a settlement agreement with K. Hovnanian (the Smithville Developer) to commit to working with an affordable housing developer on property owned by the municipality on Aloe Street to permit the construction of the required 61-units. This site was included in the Township’s 2008 Housing Plan. Unfortunately this site is currently unsuitable for development given the presence of a threatened/endangered species. This site provides an alternative to providing the required affordable housing units.

Blue Heron Pines – (189 credits)

The Township approved an age-restricted conversion development in 2013 for a 944 unit development along Tilton Road and Aloe Street. This approval resulted in the requirement for 189-affordable housing units to be constructed. This approval remains valid.

Proposed Zoning – (169 credits)

The Township will maintain the local ordinance which requires that any housing development within the Pinelands Regional Growth Areas provide a 20% set-aside of affordable housing units. Based upon Pinelands projections of the regional growth areas in Galloway it is anticipated that the current zoning would generate the opportunity for an estimated 169 affordable housing units. The estimated growth from this ordinance includes properties within the R and R1 zoning districts and does not include the expected development within the Blue Heron Pines or Nantucket Redevelopment Area.

Arc of Atlantic County –(4 credits)

The Arc of Atlantic County owns an adjoining parcel of land to their existing units on Tenth Avenue (Block 948, Lot 25.03). The Arc will consider the potential of constructing a third facility on this property consisting of four bedrooms. At such time that the Arc of Atlantic County prepares to complete this development, the Township of Galloway will work with them in securing development approvals as needed.

Habitat for Humanity – (2 credits)

The Township has historically worked with Habitat for Humanity to create housing opportunities. In the past and part of this plan are a total of five (5) units which have been completed in Galloway for Habitat for Humanity. The Township is committed to continuing these efforts and has proposed an additional two (2) units to be constructed as part of this plan. The units are currently proposed to be located along Holly Avenue on Block 768, Lots 5.02 & 5.03. These properties are Township owned. The Township will facilitate the donation of these lots to the local Habitat for Humanity Chapter. It is possible that the parcels on Holly Avenue can be subdivided to create three conforming lots. The minimum lot size in the R-1 zone is 0.14 acres with a width of 60 feet. The lots would conform to or exceed these requirements. If it is found that three units can be created on these lots through a subdivision, this plan will be amended to reflect the same.

Affordable Housing Unit Crediting

The following table illustrates the changes to Galloway's total obligation:

Development	Special Needs	Family	Senior	Units	Bonus Credits	Total Credits
Prior Round 328 Units						
Credits without Controls		60		60		60
Aloe Village			67	67		67
ARC of Atlantic County - 371 Odessa Avenue	3			3	3	6
Alternative Living Arrangements	64			64	64	128
Arc of Atlantic County II	4			4	4	8
Arc of Atlantic County III	4			4	4	8
Career Opportunity Development Inc I	3			3	3	6
Career Opportunity Development Inc II	5			5	5	10
Community Options, Inc	3			3	3	6
Caring, Inc. I	4			4	4	8
Caring, Inc. II	6			6	6	12
Caring, Inc. III	4			4	4	8
Development Resource Center	4			4	4	8
Collaborative Support Programs	3			3	5	6
Hansen House	5			5	0	5
Bayview Cottage 1	7			7	7	14
Bayview Cottage 2	7			7	7	14
Bayview Cottage 3	3			3	3	6
Existing Units		57		57	0	57
Society Hill Galloway/Wrangleboro Estates		57		57		57
Proposed Zoning		10		10		10
Nantucket at Galloway (10 of 60 units)		10		10		10
Total	67	127	67	261	67	328

The following Table summarizes and illustrates the Township of Galloway's Round III plan with bonuses, very low-income units and age-restricted unit caps.

Third Round Obligation = 884	Special Needs	Family	Senior	Units	Bonus Credits	Total Credits
Surplus Credits - Round 2			74	74	24	98
Countryside Meadows/Presbyterian Homes			74	74	24	98
Proposed Zoning - Smithville PUD		50		50		50
Nantucket at Galloway		50		50		50
Alternative Living Arrangements	27		0	27	24	51
Seashore Gardens Supportive Housing Units	12			12	12	24
Hansen House Men	5			5	2	7
Hansen House Women	10			10	10	20
Existing Units		12	46	58	4	62
Habitat for Humanity Homes		5		5		5
Seashore Gardens Independent Living			46	46		46
Market to Rental Society Hill		7		7	4	11
Proposed Units/Zoning	4	360	100	464	169	633
Habitat for Humanity Homes - Holly Avenue		2		2		2
ARC of Atlantic County	4			4	4	8
CIS Heron Pines			100	100		100
Blue Heron Pines		189		189	165	354
Pinelands 20% Zoning in Regional Growth Area		169		169		169
Total	31	422	220	673	221	894

Bonus Provisions

In accordance with N.J.A.C. 5:93-5.15 the Township of Galloway intends to take bonus credits for up to 25% the total obligation. The Township has accounted for 288 bonus credits.

Very Low Income Requirement

The Township will amend its affordable housing ordinance to require that thirteen (13%) of affordable units in future rental developments will be available to very-low-income families. Currently the units within the existing group homes by Caring, Inc., and the Arc of Atlantic County as well as a portion of the Market to Affordable Units contribute to the satisfaction of this requirement. This requirement for future units will be included in the amended Fair Share Ordinance of the Township of Galloway.

Affordable Housing Trust Fund

The Township of Galloway has adopted an affordable housing trust fund ordinance in accordance with COAH rules for the purposes of funding affordable housing activities. At the present time the fund is anticipated to assist with the municipally sponsored projects. The Township has adopted a Spending Plan which is being updated.

Cost Generation

The Township of Galloway will provide for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling of pre-application conferences and special monthly public hearings for projects involving affordable housing. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance and Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) The City shall comply with COAH's requirements for unnecessary cost generating requirements under N.J.A.C. 5:93-10.

Monitoring

The Township of Galloway shall complete COAH's annual monitoring reports for the Township's Affordable Housing Trust Fund and of the affordable housing units and programs.

Fair Share Ordinance And Affirmative Marketing

The Township of Galloway has prepared and adopted an Affirmative Marketing and Fair Share Ordinance in accordance with COAH's substantive rules, N.J.A.C. 5:93-9, and the UHAC at N.J.A.C. 5:80-26. The Township's Fair Share Ordinance governs the administration of affordable units in the Township as well as regulating the occupancy of such units. The Fair Share Ordinance covers the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and sales prices, affirmative marketing, income qualification and the like. The Fair Share Ordinance will be updated to provide that at least 50% of the units in new developments are affordable to very-low income and low-income households with the remainder of the units affordable to moderate-income households.

The affirmative marketing plan is designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Township. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who reside in Housing Region #6, consisting of Atlantic, Cape May, Cumberland and Salem counties. The costs of advertising and affirmative marketing of the affordable units (including the contract with the Administrative Agent) shall be the responsibility of the developer, sponsor or owner, unless otherwise determined or agreed to by the Township.

The affirmative marketing plan includes regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26. All newly created affordable units will comply with the thirty-year affordability control required by UHAC, N.J.A.C. 5:80-26-5 and 5:80-26-11. This plan must be adhered to by all private, non-profit or municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit. The costs of implementing the affirmative marketing plan (i.e., the costs of advertising the availability of affordable units, contract with the Administrative Agent, etc.) are the responsibilities of the developers of the affordable units.

CONCLUSION

The Township of Galloway has addressed its entire 1,212 unit obligation for the prior round and prospective need combined. The Township is addressing its present need (rehabilitation) obligation through the Atlantic County Improvement Authority and by implementing a local housing rehabilitation revolving loan program from the Affordable Housing Trust Fund. The Township will continue to encourage affordable housing opportunities consistent with this plan.

Appendix A – Settlement Agreement

Appendix B – COAH Compliance Report November 24, 2004

Appendix C – Aloe Village Restrictions

Appendix D – Seashore Gardens Restrictions

Appendix E – Habitat for Humanity Restrictions

Appendix F – Market To Rental Restrictions

Appendix G – ARC of Atlantic County Restrictions

Appendix H – Bayview Cottage Restrictions

Appendix I – Career Opportunity Development Inc., Restrictions

Appendix J – Caring Inc. Restrictions

Appendix K – Community Options Restrictions

Appendix L – Collaborative Support Programs Restrictions

Appendix M – Development Resource Center Restrictions

Appendix N – Hansen House Restrictions

Appendix O – Heritage Village Approval

Appendix P – Nantucket at Galloway Agreement

Appendix Q – Blue Heron Pines Approval

Appendix R –Fair Share Affordable Housing Ordinances

