

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

GALLOWAY TOWNSHIP, ATLANTIC COUNTY

Prepared for:



**Township of Galloway
300 E. Jimmie Leeds Road
Galloway, New Jersey 08205**

FEBRUARY 2026

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

Endorsed by Resolution by the Township of Galloway Council
on _____ by Resolution # _____

**AMENDED HOUSING ELEMENT
AND FAIR SHARE PLAN**

GALLOWAY TOWNSHIP, ATLANTIC COUNTY

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Executive Summary:

As Galloway Township continues to satisfy its affordable housing obligation, the Fourth Round Housing Element and Fair Share Plan provides a housing policy framework with a variety of options to provide affordable housing opportunities.

Through this Housing Element and Fair Share Plan, the Township promotes provision of a variety of housing types over a range of affordability, encourages the ongoing maintenance of the Township's existing housing stock, and formally acknowledges the constitutional obligation to provide a realistic opportunity for the provision of housing affordable to families of low and moderate income. As the Housing Element notes the Township has both naturally affordable housing, such as mobile home parks, and deed restricted affordable housing constructed as part of prior affordable housing rounds.

As noted in this Housing Element and Fair Share Plan, some of the compliance mechanisms from the prior rounds remain unbuilt. In order to address these unsatisfied obligations, the Fourth Round Housing Element and Fair Share Plan continues to rely on the existing Pinelands Development Ordinance, which ensures that affordable housing is constructed as part of new developments in the Township's RG-4 and RG-5 residential zoning districts, as well as several of the project specific compliance mechanisms identified in the amended Third Round Housing Element and Fair Share Plan adopted on July 2, 2024. To satisfy the Township's Fourth Round prospective need, the Fair Share Plan includes existing age-restricted housing projects which were previously constructed but unable to be credited because of the age-restricted cap, as well as existing transitional housings that are now eligible for credits under recent amendments to the Fair Housing Act. The Fair Share Plan also identifies opportunities to create new affordable housing through previously adopted redevelopment plans containing zoning that permits inclusionary development.

This Fourth Round Housing Element and Fair Share Plan will serve as the foundation for the Township's submission to the Superior Court of New Jersey and the Affordable Housing Dispute Resolution Program ("Program").

Introduction:

The Township has prepared a Fourth Round Housing Element and Fair Share Plan in accordance with the requirements set forth in the "Municipal Land Use Law" (N.J.S.A. 40:55D-28) ("MLUL"), the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.) ("FHA"), as amended by P.L. 2024 c.2, Administrative Directive #14-24, the Uniform Housing Affordability Controls (N.J.A.C. 5:80-26.1 et. seq.), and the Fair Housing Act Regulations (N.J.A.C. 5:99.1 et seq.). This plan is an update to the Galloway Township 2024 Amended Housing Element and Fair Share Plan, adopted by the Planning Board on July 2, 2024, and endorsed by the Township Committee on July 9, 2024.

Pursuant to both the FHA and the MLUL, municipalities in New Jersey are required to include a housing element in their master plans. The principal purpose of the housing element is to describe the specific, intended methods that a municipality plans to use in order to meet its low- and moderate-income housing needs. Further, the housing element is meant to demonstrate the existing zoning or planned zoning changes that will allow for the provision of adequate capacity to accommodate household and employment growth projections, to achieve the goal of access to affordable housing for present and future populations.

A municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing, and shall contain at least:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing.
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing

Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);

- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Demographic Characteristics

As indicated above, the FHA requires an analysis of housing and demographic data as part of any Housing Element. The 2020 Census and the US Census population estimates are the most recent available comprehensive database of this type of information for Galloway Township.

Table 1 below provides a comparison of population change in Galloway Township, Atlantic County and the State of New Jersey.

Table 1
Galloway Township, Atlantic County and New Jersey
Population Changes: 1940-2023

	Galloway Township		Atlantic County		New Jersey	
Year	Number	Change	Number	Change	Number	Change
1940	3457	-----	124,066	-----	4,160,165	-----
1950	4140	19.8%	132,399	6.7%	4,835,329	16.2%
1960	5634	36.1%	160,880	21.5%	6,066,782	25.5%
1970	8276	68.1%	175,043	8.8%	7,168,164	18.7%
1980	12176	68.0%	194,119	10.9%	7,365,011	2.7%
1990	23330	52.2%	224,327	15.6%	7,730,188	5.0%
2000	31209	74.8%	252,552	12.6%	8,414,350	8.9%
2010	37349	83.6%	274,549	8.7%	8,791,894	3.2%
2020	37813	1.2%	274,534	- 1.7%	9,288,994	5.7%
2023	37876	< 0.0%	275,213	0.2%	9,290,841	< 0.0%

*Source: US Census Bureau, Population Estimates Program
2020 Census Data
U.S. Census Bureau*

The age distribution within the Township indicates a younger population than both Atlantic County and the State. This can be attributed to the large increase in single family dwellings that have been constructed in the Township that are occupied by younger families. Approximately 31.4% of the population was over 55 years of age in 2023. The distribution of ages of persons in the Township is indicated in Table 2.

Table 2
Galloway Township
Population by Age Group: 2000-2023

	2000		2010		2020		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Population	31,209	100%	37,349	100%	37,813	100%	37,780	100%
Sex								
- Male	14,984	48.0%	17,698	47.4%	17,781	47.0%	18,138	48.0%
-Female	16,225	52.0%	19,651	52.6%	20,032	53.0%	19,642	52.0%
Age								
Under 5	2,030	6.5%	1,844	4.9%	1,601	4.2%	774	2.0%
5-9 Years	2,345	7.5%	2,029	5.4%	1,933	5.5%	1,778	4.7%
10-14 Years	2,445	7.8%	2,406	6.4%	2,072	5.5%	2,836	7.5%
15-19 Years	2,599	8.3%	2,479	9.3%	3,291	8.7%	3,042	8.1%
20-24 Years	2,876	9.2%	3,561	9.5%	6,492	9.2%	3,690	9.8%
25-34 Years	3,791	12.1%	3,939	10.3%	4,327	1.5%	4,688	12.4%
35-44 Years	5,842	18.7%	4,464	12.0%	3,910	10.3%	3,912	12.4%
45-54 Years	4,116	13.2%	6,112	16.4%	4,298	11.4%	4,075	10.8%
55-59 Years	1,305	4.2%	2,476	6.6%	2,832	7.5%	2,711	7.2%
60-64 Years	1,030	3.3%	1,951	5.1%	2,864	7.6%	3,035	8.0%
65-74 Years	1,678	5.4%	2,801	7.6%	4,165	13.8%	3,858	10.2%
75-84 Years	915	2.9%	1,616	4.4%	2,218	5.9%	2,376	6.3%
85+ Years	237	0.8%	707	1.9%	810	2.1%	1,005	2.7%

Source: U.S. Census Bureau, 2023 American Community Survey 5-Year Estimates
2020 Census Data
2010 Census Data
2000 Census Data

Non-family households make up 33.5% of the households in Galloway Township. This is lower than the County rate of 34.0% and higher than the State average 32.3%. In 2023, the average household size in Galloway Township is 2.50 persons/dwelling unit, while the County average is 2.47 and the State average is 2.61, making the average household in Galloway Township slightly larger than that of the County and smaller than that of the State.

Education:

Within Galloway Township's adult population (25 and over) 92.3% have received a high school diploma and 34.5% received a bachelor's degree or higher making the Township slightly better educated than the rest of Atlantic County. When compared to the County, 88.9% of the adult population has received a high school diploma and 31.2% of the adult population has received a bachelor's degree or higher.

Age of Housing:

Table 3 depicts the number of new housing units constructed between 2000 and 2020 for the Township, County and State.

Table 3
Galloway Township, Atlantic County and New Jersey
Housing Units: 2000, 2010 & 2020

Jurisdiction	Housing Units 2000	Housing Units 2010	Housing Units 2020	Increase	% Increase from 2000-2020
Galloway Twp.	11,406	14,132	14,584	3,178	27.9%
Atlantic County	114,090	126,647	132,038	17,948	15.7%
New Jersey	3,310,275	3,553,562	3,761,229	450,954	13.6%

*Source: 2020 Census Data
2010 Census Data
2000 Census Data*

As of 2023, approximately 47.9% of the Township's current housing stock was constructed prior to 1980, with 6.9% constructed prior to 1940. The Township therefore has what can be considered a newer housing stock, reflective of the recent population growth in the Township. The age of housing stock can be used as a gauge of the overall condition of housing in the community. In the case of Galloway Township a large percentage of homes have been constructed in recent years, and therefore have not endured the "wear and tear" that typically takes place over years.

Housing Tenure:

The 2020 Census data indicates that 13,679 housing units (93.8%) in the Township were occupied and 905 units (6.2%) were vacant. A total of 9,879 units (72.2%) of the occupied units are owner occupied with the additional 3,800 units (27.8%) occupied by renters.

Table 4
Galloway Township
Housing Tenure: 2000, 2010 & 2020

Galloway Township	2000 Units	2000 % of Total	2010 Units	2010 % of Total	2020 Units	2020 % of Total
Total Housing Units	11,406	100%	14,132	100.0%	14,584	100.0%
Occupied Housing Units						
-Owner Occupied	8,023	74.5%	10,014	76.6%	9,879	72.2%
-Renter Occupied	2,749	25.5%	3,053	23.4%	3,800	27.8%
-Total	10,772	100%	13,067	100.0%	13,679	100%
Vacant Housing Units	634	5.6%	1,065	7.5%	905	6.2%
Seasonal, Recreational Use	215	1.9%	441	3.1%	179	1.2%
Rental Vacancy Rate	5.2%	N/A	10%	N/A	7.0%	N/A
Household Size						
-Owner Occupied	2.81	N/A	2.71	N/A	2.69	N/A
-Renter Occupied	2.39	N/A	2.43	N/A	2.23	N/A

*Source: 2020 Census Data
2010 Census Data
2000 Census Data*

Physical Character of the Township Housing Stock

Table 5 provides an inventory of the age of the housing stock in Galloway Township.

Table 5
Galloway Township
Inventory of Housing Age: 2023

Year(s) Constructed	Number	Percent of Total
2020 or later	56	0.4%
2010-2019	357	2.5%
2000-2009	3,197	22.2%
1990-1999	2,157	15.0%
1980-1989	4,531	31.5%
1970-1979	1,462	10.2%
1960-1969	1,072	7.4%
1950-1959	523	3.6%
1940-1949	205	1.4%
1939 or earlier	842	5.8%

Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates

In 2023, the median value of the owner-occupied units in Galloway Township was \$270,200. The median home value has increased since the release of the 2020 Census, which was \$200,500. While Galloway Township's average median home value is about

12.4% less than that of Atlantic County, it is significantly less than the average in New Jersey.

Table 6
Galloway Township, Atlantic County and New Jersey
Median Home Values: 2000, 2010, 2020 & 2023

Median Home Value	2000	2010	2020	2023	Percent Increase
Galloway Township	\$130,000	\$199,100	\$200,500	\$270,200	34.8%
Atlantic County	\$122,000	\$264,400	\$222,600	\$303,800	36.5%
New Jersey	\$170,800	\$357,000	\$355,700	\$427,600	20.2%

Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates
2020 Census Data
2010 Census Data
2000 Census Data

As noted in Table 7 the majority of owner-occupied units are valued at less than \$500,000. Of the 11,106 units reported in the 2023 American Community Survey, 93.8% were valued at less than \$500,000.

Table 7
Galloway Township
Home Value of Specified Owner-Occupied Units: 2023

Value of Specified Owner Occupied Units	Number of Units	Percent of Total
Less than \$50,000	138	1.2%
\$50,000- \$99,999	385	3.5%
\$100,000- \$149,999	894	8.0%
\$150,000- \$199,999	1,139	10.3%
\$200,000- \$299,999	4,197	37.8%
\$300,000- \$499,999	3,667	33.0%
\$500,000- \$999,999	561	5.1%
Over \$1,000,000	125	1.1%

Source: US Census Bureau
2023 American Community Survey 5-Year Estimates
2020 Census Data

As noted in Table 8, the majority of the gross rents charged were less than \$2,000 per month. Of the 2,735 rental units reported in the 2023 American Community Survey, 80.8% of the units were rented at less than \$2,000.

Table 8
Galloway Township
Gross Rent of Specified Renter Occupied Units: 2023

Value of Occupied Rental Specified Units	Number of Units	Percent of Total
Less than \$500.00	103	4.1%
\$500.00-\$999.00	259	10.4%
\$1,000.00-\$1,499.00	786	31.4%
\$1,500.00-\$1,999.00	873	34.9%
\$2,000.00-\$2,499.00	345	13.8%
\$2,500.00-\$2,999.00	40	1.6%
\$3,000 or more	95	3.8%
No cash rent	234	--

*Source: US Census Bureau
2023 American Community Survey 5-Year Estimates
2020 Census Data*

The median gross rent in Galloway Township was \$1,559.00 in 2023. The median rent is higher than that of the Atlantic County average and lower than the New Jersey average.

Table 9
Galloway Township, Atlantic County and New Jersey
Median Rents: 2000, 2010, 2020 & 2023

Median Rent	2000	2010	2020	2023	% Change 2020-2023
Galloway Township	\$811.00	\$1,244.00	\$1,388.00	\$1,559.00	12.3%
Atlantic County	\$677.00	\$955.00	\$1,129.00	\$1,325.00	17.4%
New Jersey	\$751.00	\$1,092.00	\$1,368.00	\$1,667.00	21.9%

*Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates
2020 Census Data
2010 Census Data
2000 Census Data*

Single family detached homes remain the dominant housing structure in the Township, representing 69.5% of total housing units. In addition, mobile homes account for 1.0% of the housing structures in the Township. Even though the mobile homes are not deed restricted for affordable housing, their presence makes it clear that the Township (1) has an abundance of naturally affordable housing, and (2) does not exclude low- and moderate-income households.

Table 10
Galloway Township
Types of Dwelling Units: 2023

Type of Unit	Number of Units	Percent of Total
1- Unit; detached	10,005	69.5%
1- Unit; attached	1436	10.0%
2 Units	144	1.0%
3 or 4 Units	552	3.8%
5 to 9 Units	1062	7.4%
10 to 19 Units	540	3.7%
20 or more Units	483	3.4%
Mobile Homes	138	1.0%
Boat, RV, Van, etc.	42	0.3%
Total	14,402	100%

*Source: US Census Bureau
2023 American Community Survey 5-Year Estimates*

Table 11 provides Census data regarding the condition of housing and whether units are overcrowded:

Table 11
Galloway Township
Condition of Housing: 2023

Characteristic	Number of Units
Overcrowded (> 1 person per room)	369
Total Units lacking complete plumbing	69
Total Units lacking complete kitchen	232

Source: US Census Bureau, 2023 American Community Survey 5-Year Estimates

According to the 2023 American Community Survey, the 2023 median household income in Galloway Township was \$90,622.00. Additionally, 6.9% percent of the Township's population is identified as living below the poverty level.

Units Affordable to Low- and Moderate-Income Households

Units are affordable to low and moderate-income households if the maximum sales price or rent is set within a specified formula as per UHAC regulations. A moderate-income household is a household whose gross family income is more than fifty percent (50%) of the median income, but less than eight-percent (80%) of median income for households of the same size within the housing region. A low-income household is a household whose gross family income is equal to or less than fifty-percent (50%) of the regional median gross household income for a household and a very-low income household is classified as earning less than thirty-percent (30%) of the median area income of the same size within the housing region. Galloway Township is in Region 6, which encompasses Atlantic, Cape May, Cumberland and Salem counties. The median household income in

Galloway Township in 2023 was \$90,622.00. Regional income limits for Region 6 are set forth in Table 12 below.

Table 12
2024 Affordable Housing Regional Income Limits
By Household Size

	1 Person	1.5 Person	2 Person	3 Person	4 Person
Median	\$68,852	\$73,770	\$78,688	\$88,524	\$98,360
Moderate	\$55,081	\$59,016	\$62,950	\$70,819	\$78,688
Low	\$34,426	\$36,885	\$39,344	\$44,262	\$49,180
Very Low	\$20,655	\$22,131	\$23,606	\$26,557	\$29,508

	4.5 Person	5 Person	6 Person	7 Person	8 Person
Median	\$102,294	\$106,228	\$114,097	\$121,966	\$129,835
Moderate	\$81,835	\$84,983	\$91,278	\$97,573	\$103,868
Low	\$51,147	\$53,114	\$57,049	\$60,983	\$64,917
Very Low	\$30,688	\$31,868	\$34,229	\$36,590	\$38,950

Source: AHPNJ, April 12, 2024

Based on the qualifying formula in N.J.A.C. 5:80-26, the monthly cost of shelter which includes mortgage (principal and interest), taxes, insurance and homeowners or condominium association fees, may not exceed twenty-eight percent (28%) of gross monthly household income based on a five percent (5%) down payment. In addition, moderate-income sales units must be available for at least three different prices and low-income sales units available for at least two different prices. The maximum sales prices must now be affordable to households earning no more than seventy-percent (70%) of median income. The sales prices must average fifty-five percent (55%) of regional median income.

Under UHAC regulations, rents including utilities may not exceed thirty-percent (30%) of gross monthly income. The average rent must now be affordable to households earning fifty-two percent (52%) of regional median income. The maximum rents must be affordable to households earning no more than sixty-percent (60%) of regional median income. In averaging fifty-two percent (52%), one rent shall be established for very-low-income unit, one rent may be established a low-income unit and one rent for a moderate-income unit, for each bedroom distribution. The utility allowance must be consistent with the utility allowance approved by DCA for its Section 8 program.

In addition, at least thirteen percent (13%) of all restricted units must be affordable to households earning no more than thirty-percent (30%) of median income.

Based upon the average household size of 2.50 in Galloway Township in 2023 and the regional limits, the median income in Region 6 for Galloway Township in 2024 is \$88,524. At a minimum, 3,461 owner occupied units and 2,021 renter occupied units

could be considered affordable to three person very-low-, low- and moderate-income households as indicated in Table 13. Of the 3,461 owner occupied units, 118 units could be considered affordable to three person very low income and low income and 3,343 units could be considered affordable to a three-person low income and moderate income. Of the 2,021 renter occupied units, 362 units could be considered affordable to three person very-low-income and low-income and 1,659 units could be considered affordable to a three person low-income and moderate-income. Based upon these numbers approximately 38.1% of the 14,402 units in the Township in 2023 are potentially affordable. Of these, a minimum of 480 units representing approximately 3.3% of the total units could be affordable to very low and low income households with the remaining 5,002 units representing approximately 34.7% could be affordable to low-income and moderate-income households. Although these figures are estimates and assumptions regarding household size have been made, it appears that the Township has significant numbers of affordable units, some of which are naturally affordable, and some of which can be counted as affordable housing credits.

Table 13
Galloway Township
Estimate of 2023 Housing Units Affordable to Low & Moderate Income Households
Information for Median Income, Mortgage and Rental Information

Income Level	Annual Income	
Median Household Income	\$90,622	
Moderate Income	\$45,311 - \$72,497	
Low Income	\$27,186 - \$45,311	
Very Low Income	< \$27,186	
Income Level	Affordable Monthly Rent	Affordable Monthly Mortgage
Moderate Income	\$1,132.78 - \$1,812.44	\$1,057.26 - \$1,691.60
Low Income	\$679.67 - \$1,132.78	\$634.35 - \$1,057.26
Very Low Income	< \$697.67	< \$634.35
Mortgage Status and Selected Owner Costs	Number of Units	Affordability
Owner Occupied Units with a Mortgage		
Less than \$500.00	0	Very Low Income
\$500.00-\$999.00	118	Some Very Low Income & Low Income
\$1,000.00-\$1,499.00	1,361	Some Low Income & Some Moderate Income
\$1,500.00-\$1,999.00	1,982	Some Moderate Income & Some Not Affordable
\$2,000.00-\$2,499.00	1,856	Not Affordable
\$2,500.00-\$2,999.00	1,047	Not Affordable
\$3,000.00 or more	992	Not Affordable
Not Mortgaged	3,750	Not Applicable
Renter Occupied Housing Units		Affordability
Less than \$500.00	103	Very Low Income
\$500.00-\$999.00	259	Some Very Low Income & Low Income
\$1,000.00-\$1,499.00	786	Some Low Income & Some Moderate Income
\$1,500.00-\$1,999.00	873	Some Moderate Income & Some Not Affordable
\$2,000.00-\$2,499.00	345	Not Affordable
\$2,500.00-\$2,999.00	40	Not Affordable
\$3,000.00 or more	95	Not Affordable
No Rent Paid	234	Not Applicable

Source: 2020 Census Data
2023 American Community Survey 5-Year Estimates

Housing Stock, Population & Employment Projections

Housing Unit Projections

The FHA requires that housing plans include a 10-year projection of new housing units based on the number of building permits, development applications approved, and probable developments, as well as other indicators deemed appropriate (N.J.S.A. 52:27D-310.b). Table 14 shows the balance of Certificates of Occupancy and Demolition Permits issued between 2013 and 2023. According to NJDCA permit data, 177 new units were certified, and 88 units were demolished. There is an annual average of 16 Certificates of Occupancy issued per year. If this rate were to remain relatively constant, the Township could see a net increase of 80 units by 2035.

Table 14
Galloway Township
Residential Construction Certificate of Occupancy
and Demolition Permits Issued: 2013-2023

Year	Certificates of Occupancy	Demolitions	Net New Dwellings
2013	29	11	18
2014	30	9	21
2015	15	4	11
2016	22	11	11
2017	20	9	21
2018	25	14	11
2019	5	6	-1
2020	12	2	10
2021	1	11	-10
2022	8	0	8
2023	10	1	9
Total	177	88	89
Annual Average	16	8	8

Source: New Jersey Department of Community Affairs, Division of Codes & Standards, Construction Reporter

Analysis of Existing Employment:

The 2023 American Community Survey data indicates that the civilian labor force (16 years and older) for Galloway Township and Atlantic County in 2023 were 20,014 and 145,774 respectfully. The Galloway Township civilian labor force represents 13.7% of the County civilian labor force. In 2023, the percent of the persons age 16 and over in the civilian labor force in Galloway Township was 62.7%. This average is lower than the County average of 64.1%. The Township had a lower unemployment rate than the County, rates were 3.7% (1,168 persons) and 4.1% (9,185 persons) respectfully.

The Census data distribution of occupational positions in Galloway Township generally reflects that of Atlantic County and the State. The largest difference, at the State level, comes in the service occupations. Approximately 25.5% of Galloway Township's labor

force works in service occupations compared to 15.5% of the State. This is primarily due to the casino industry as well as the tourist industry in Atlantic County.

Table 15
Galloway Township and Atlantic County
Civilian Labor Force Characteristics: 2023

	Galloway Twp.		Atlantic County	
	Number of Persons	Percent of Total	Number of Persons	Percent of Total
Labor Force	20,014	62.7%	145,774	64.1%
Employed	18,846	59.1%	134,927	60.1%
Unemployed	1,168	3.7%	9,185	4.1%

Source: US Census, 2023 American Community Survey 5-Year Estimates

Table 16
Galloway Township, Atlantic County and New Jersey
Occupation Distribution: 2023

Occupation	Galloway Twp.	Atlantic County	New Jersey
Management, business, science and arts occupations	40.2%	38.6%	47.4%
Service Occupations	25.5%	27.0%	15.5%
Sales and Office Occupations	18.0%	16.8%	19.0%
Natural resources, construction and maintenance occupations	7.7%	7.5%	6.9%
Production, transportation and material moving occupations	8.5%	10.1%	11.2%

Source: US Census, 2023 American Community Survey 5-Year Estimates

In 2023, the median household income in Galloway Township was \$90,622. However, there is a wide range of income levels, as 44.6% of the population make over \$100,000 and 5.9% make under \$25,000. The distribution of household income is indicated in Table 17.

Table 17
Galloway Township
Household Income: 2023

Household Income	Number	Percent
Less than \$10,000	275	2.0%
\$10,000- \$14,999	322	2.3%
\$15,000- \$19,999	221	1.6%
\$20,000 - \$24,999	522	3.8%
\$25,000- \$34,999	597	4.3%
\$35,000-\$49,999	1,387	10.0%
\$50,000- \$74,999	2,372	17.1%
\$75,000- \$99,999	1,972	14.2%
\$100,000- \$149,999	3,076	22.2%
\$150,000 or more	3,097	22.4%

Source: US Census, 2023 American Community Survey 5-Year Estimates

As mentioned in the 'Analysis of Existing Employment' section, data from the 2023 American Community Survey data indicates a civilian labor force (those in the population above the age of 16) of 20,014, of which 59.1% were employed. Classifications of workers by occupation distribution can be referenced in Table 18 which lists occupation by industry of workers in the Township.

Table 18
Galloway Township
Employment Classification: 2023

Industry	Number of Employees	% of Total Employed
Agriculture, forestry, fishing, hunting and mining	13	0.1
Construction	1504	8.0
Manufacturing	690	3.7
Wholesale Trade	281	1.5
Retail Trade	2065	11.0
Transportation, warehousing and utilities	898	4.8
Information	285	1.5
Finance, Insurance, Real Estate and Rental/Leasing	894	4.7
Professional, scientific, management, administrative and waste management services	1531	8.1
Educational services, health care and social assistance	5298	28.1
Arts entertainment, recreation, accommodation and food services	3640	19.3
Other services except public administration	797	4.2
Public Administration	950	5.0

Source: US Census, 2023 American Community Survey 5-Year Estimates

Population and Employment Projections

The South Jersey Transportation Planning Organization (“SJTPO”) is the Metropolitan Planning Organization for the southern New Jersey region, which contains all municipalities in the Counties of Salem, Atlantic, Cape May, and Cumberland. The SJTPO publishes population and employment forecasts for each county and municipality in the region. Between 2020 and 2060, the SJTPO projects a population decrease, and significant employment growth throughout the region. In Galloway Township, the SJTPO projects local employment growth of 5,239 jobs (+32.2%) with a decrease in population. As shown in Table 19, the Township is expected to experience an employment increase (+32.2%) higher than what is projected to occur throughout the County (+25.1%).

Table 19
Galloway Township
Population and Employment Projections: 2020-2060

Location	Population			Employment		
	Estimate 2020	Projected 2060	Percent Change	Estimate 2020	Projected 2060	Percent Change
Galloway Township	37,813	36,765	- 2.8%	16,283	21,522	+ 32.2%
Atlantic County	274,534	266,014	- 3.1%	150,987	188,855	+ 25.1%
SJTPO Region	588,786	557,050	- 5.4%	310,002	378,855	+ 22.2%

Source: SJTPO Population and Employment Projections 2020-2060

Lands Most Appropriate for Affordable Housing

In general, sites that are most appropriate for affordable housing are those that have the necessary infrastructure and are not encumbered by environmental constraints. Within the Township, the Regional Growth Area located within the Pinelands, as well as Planning Area 1 and Planning Area 2 within the CAFRA portion of the Township, are appropriate locations for affordable housing. These are the areas that the State has, for the most part, encouraged growth.

In 2018, an Ordinance was adopted to amend the Zoning Code for the qualifying development projects in a Pinelands regional growth area, village or town to provide a twenty percent (20%) affordable housing set-aside, consistent with Section 329.9 of the FHA. See attached Appendix C. The Township uses its zoning code to meet affordable housing needs by requiring residential development in certain districts in the Pinelands area of the Township to provide affordable housing as is required by the FHA.

Multigenerational Family Housing Continuity

The FHA requires the Housing Element and Fair Share Plan to provide an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the

recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of 23 section 1 of P.L.2021, c.273 (C.52:27D-329.20).

A review of the Township's ordinance indicates that there are no ordinances that would specifically create a detraction from meeting the Commission's goal of allowing senior citizens to reside at the homes of their extended families. The ordinances in Galloway Township do not detract from the multigenerational family continuity goal. The Township should update its land use ordinance to expand the areas where accessory apartments and in-law suites are permitted uses.

FAIR SHARE PLAN

Affordable Housing and Fair Share Plan

In 1975, in the case Southern Burlington County NAACP v. Township of Mt. Laurel (Hereinafter "Mt. Laurel I"), the New Jersey Supreme Court ruled that developing municipalities have a constitutional obligation to provide for the construction of low- and moderate-income housing. The court's 1983 Mt. Laurel II decision expanded the obligation in ruling that all municipalities share in this constitutional obligation to provide a realistic means for addressing a fair share of the regional present and prospective need for housing affordable to low- and moderate-income families provided that any portion of the municipality is located in a "growth area" as set forth in the SDGP. As such, through a municipality's zoning and land use regulations, it is to be realistically possible, through provision of a variety of housing choices, for all categories of people within Housing Region 6 (including Salem, Cumberland, Cape May and Atlantic counties) to live if they choose in the Township of Galloway. In 1985, the New Jersey legislature codified this constitutional obligation through adoption of the FHA. The FHA was recently amended in 2024 to further delineate the manner in which a municipality can satisfy its affordable housing obligations.

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. Thereafter, COAH became defunct and in 2015, the New Jersey Supreme Court transferred authority over municipal affordable housing compliance from COAH to the Courts. In 2024, the FHA was amended to abolish COAH and to create a new program through the Courts to address municipal affordable housing obligations.

Galloway Township has consistently remained in compliance with the rules and regulations governing affordable housing in New Jersey. The following timeline 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 executed a Settlement Agreement with Fair Share Housing Center (hereinafter “FSHC”) on December 12, 2017. The Township entered a settlement agreement which was approved by the Court at a Fairness Hearing on January 3, 2018.
- The Planning Board then adopted a HEFSP consistent with that 2017 Settlement Agreement on May 3, 2018. That Settlement Agreement and Housing Plan established the Township’s affordable housing obligation and mechanisms to satisfy the obligation.
- The Third Round Midpoint Review, prepared by CME Associates, dated June 30, 2020, and updated October 26, 2021, included new mechanisms for meeting the Township’s obligation. Several of the sites identified in the Midpoint Review Report were determined to no longer have the realistic development potential to satisfy the Township’s obligation before 2025. As a result, the Township executed an amended Settlement Agreement with FSHC dated March 24, 2023 (“2023 Settlement Agreement”).
- The 2023 Amended HEFSP, adopted on April 20, 2023 by way of Resolution No. 6A-23, was prepared to replace several existing affordable housing plan mechanisms, with several new plan components to address the loss and revisions to the Township’s Third Round affordable housing obligations as detailed herein.
- During compliance of the 2023 Amended HEFSP, it was determined that in order to provide a realistic development opportunity for affordable housing, the 2018 HEFSP and 2023 Amended HESFP needed to be revised again. Another amended Settlement Agreement was entered into between the Township and FSHC June 2024 (“2024 Amended Settlement Agreement”). This 2024 Amendment to Galloway Township’s 2023 Amendment to the 2018 HEFSP and 2023 Amended HEFSP has been prepared to be consistent with the 2024 Amended Settlement Agreement.
- This Housing Element and Fair Share Plan has been prepared to address the Fourth Round obligation set forth by the DCA, and to address the Township’s compliance with the Prior Round and Third Round obligations.

Galloway Township’s Affordable Housing Fair Share Obligations

A municipality’s affordable housing obligation is comprised of three components: Rehabilitation Obligation, the Prior Round Obligation, the Third Round Obligation and the Fourth Round Prospective Need Obligation.

Galloway Township’s total fair share affordable housing obligation is derived as follows:

- The Township has a Rehabilitation obligation of 260 units
- The Township has a Prior Round (First and Second Rounds) obligation of 328 units
- The Township has a Third Round obligation of 884 units
- The Township has a Fourth Round obligation of 89 units

Rehabilitation

The Township set its Fourth Round prospective need obligation at 260 units pursuant to Resolution #051-52, adopted on January 21, 2025. On March 27, 2025, the Court confirmed 260 as the Township's rehabilitation share for the Fourth Round. In order to satisfy its 260-unit Rehabilitation Obligation, the Township intends to continue participation in the Atlantic County Improvement Authority's program. The Atlantic County Improvement Authority ("ACIA") has been responsible for administering the rehabilitation program throughout Atlantic County through their "Owner Occupied Housing Rehabilitation Program". It will also create an educational program with notices delivered to the senior center notifying residents of the opportunity to participate in the Township's rehabilitation program. A portion of the Affordable Housing Trust Funds have been set aside for this purpose.

Prior Rounds & Fourth Round Obligation

As stated in the 2024 Amended HEFSP, the Township has a prior round (1987-1999) affordable housing obligation of 328 units and a Third Round (2000-2025) obligation of 884 units for a total obligation of 1,212 units, as per the Settlement Agreement dated December 12, 2017, and the most recent Amended Settlement dated June 7, 2024. On January 21, 2025, the Township adopted Resolution #051-25, which set the Township's Fourth Round prospective need obligation at 89 units. Currently, the Township's total obligation is 1,301 units.

Table 20: Township of Galloway Affordable Housing Obligation				
	Total Obligation	Prior Round (First and Second Round)	Third Round Need	Fourth Round Need
Obligation	1,301	328	884	89
Less Prior Cycle Credits	60	60	0	0
Total Obligation	1,241	268	884	89
Rental Minimum – 25%	310	67	221	22
Age-Restricted Maximum – 30%	314	67*	221**	26
Maximum Bonus – 25%	310	67*	221	22

* The Prior Round Age Restricted Maximum and Maximum Bonus were capped at 25% of the adjusted total obligation of 268 units.

** The Third Round Age-Restricted Maximum was 25% of the total obligation

Housing Strategy:

Affordable Housing Caps and Requirements

In accordance with the requirements of the FHA, Galloway Township will address the following:

- A. This plan requires that thirteen percent (13%) of all the affordable units required to be produced as part of the Fourth Round prospective need, with the exception of units constructed as of July 1, 2008, and units subject to preliminary or final site plan approval as of July 1, 2008, will be very low income units (defined as units affordable to households earning thirty percent (30%) or less of the regional median income by household size), with half of the very low income units being available to families.
- B. Bonus credits in this plan have been calculated in accordance with N.J.A.C. 5:93-5.15(d).
- C. This Fair Share Plan will ensure that at least fifty percent (50%) of the units addressing the Fourth Round prospective need obligation will be affordable to a combination of very-low-income and low-income households, while the remaining affordable units will be affordable to moderate-income households.
- D. This Fair Share Plan will ensure that a minimum of twenty-five percent of the Township's Round 4 fair share obligation will be met through rental units, including at least half in rental units available to families.
- E. This Fair Share Plan will ensure that at least half of the units addressing the Township's Fourth Round Prospective Need Obligation will be available to families.
- F. This Fair Share Plan complies with the Fourth Round age-restricted cap of thirty percent (30%).

The housing strategy outlined herein addresses the Township's 260-unit Rehabilitation Obligation, 328-unit Prior Round Obligation, 884-unit Third Round Obligation, and the 89-unit Fourth Round Obligation. Below are the mechanisms the Township has put in place to address the affordable housing obligations.

Addressing the Present Need Obligation:

The purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by very-low, low- and moderate-income households. A substandard housing unit is defined as a unit with health and safety violations that require the repair or replacement of a major system. A major system includes a roof, plumbing, heat, electricity, sanitary plumbing and/or a load bearing structural system. Upon rehabilitation, housing deficiencies are corrected and the unit is brought up to New Jersey Uniform Construction Code standards.

Based on the DCA's calculation for the municipality's present need, a rehabilitation component of two hundred sixty (260) units was accepted by the Township. The Township plans to satisfy this obligation as follows:

- A. The Township will continue its efforts to rehabilitate the two hundred sixty (260) units during the ten-year Judgment of Compliance and Repose period via its continued participation in the Atlantic County Improvement Authority's rehabilitation program and/or through other rehabilitation programs selected by the Township.
- B. In addition, the Township proposes utilizing some of the Affordable Housing Trust Fund monies to create a rehabilitation program to be administered by the Township's municipal housing liaison. The Township has hired Triad as the Administrative Agent for this purpose, who will assist the Township in preparing a rehabilitation manual for this program. The rehabilitation manual is attached hereto as Appendix C.

Addressing the Prior Round Obligation

The Township has a Prior Round obligation of 328 units, which it has addressed as follows:

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.

Alternative Living Arrangements/Supportive Housing - Existing

The Township has worked to establish numerous opportunities for special needs housing. The Township has assisted with approvals and financing on these projects. All of these projects have been constructed and are occupied.

ARC of Atlantic County (371 S. Odessa) – (3 credits plus 3 bonus 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. See Appendix G of the 2018 Housing Element and Fair Share Plan.

Bayview Cottages III – (3 credits plus 3 bonus credits)

Bayview Cottage 3 is located at on 609 S. 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. See Appendix H of the 2018 Housing Element and Fair Share Plan.

Hansen House - Men – (10 credits plus 10 bonus 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. See Appendix N of the 2018 Housing Element and Fair Share Plan.

Seashore Elder Living Supportive Needs – (10 credits plus 10 bonus credits)

Seashore Gardens is a non-profit organization with a facility at 22 West Jimmie Leeds Road. This facility provides ten housing units for special needs individuals, which qualifies for supportive housing credits. See Appendix D attached hereto.

Existing Affordable Units

Most of the Township's compliance mechanisms have been constructed and are occupied by very-low, low- and moderate-income households. These compliance mechanisms include both age-restricted and family units. In addition, these compliance mechanisms include a mix of both rental units and for-sale units.

Aloe Village (Block 156, Lot 2) – (67 credits)

Aloe Village is a 152-unit age-restricted and developmentally disabled complex known located at 1311 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 through February 20, 2040. As part of Prior Round, the Township is received credit for 67 units from Aloe Village, leaving 85 units available to carry over into future rounds. 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. All 152 units are constructed and occupied. See Appendix C of the 2018 Housing Element and Fair Share Plan. See Appendix C attached to the 2018 Housing Element and Fair Share Plan.

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.

See Appendix E of the 2018 Housing Element and Fair Share Plan.

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

In the 1980's Galloway Township approved Society Hill Galloway Phase II 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. The affordability controls for these units recently expired and were released by the Township. See Appendix E attached hereto.

Proposed but Unbuilt Compliance Mechanisms

There are two compliance mechanisms from the Prior Round which remain unbuilt. However, one of these compliance mechanisms is currently under construction.

Wrangleboro Road 100% Affordable – 41 credits

This 198-unit family rental development was approved by the Township's Planning Board on February 29, 2024, and is currently under construction. The bedroom and income mixes will meet all UHAC requirements and were submitted to the Court as part of the

Declaratory Judgment Action on August 16, 2024. This property was purchased by the Township using Affordable Housing Trust Fund money and the project was funded by low-income tax credits. Deed restrictions were placed on all three (3) phases of the project and recorded on November 1, 2024. See Appendix G attached hereto.

Nantucket at Galloway – 22 credits

The Nantucket at Galloway redevelopment project was anticipated to provide 60 affordable units. The latest amendment to the Redevelopment Plan includes the 20% set aside for the residential development, which consists of 150 apartment units, yielding 30 affordable family rental units, 22 of which will be used to satisfy the Prior Round obligation. A Redevelopment Agreement was executed between the Township and the developer to construct this project. Copies of the Redevelopment Agreement and First Amendment thereto were submitted to the Court as part of the Declaratory Judgment Action on August 16, 2024. The developer is working towards obtaining approval from the Pinelands. As such, this project remains a realistic opportunity for affordable housing.

The existing units were applied to the Prior Round obligations as detailed in Table 21.

Table 21
Galloway Township
Prior Round Affordable Housing Unit Crediting

Prior Round Obligation	Units	Bonuses	Rental	Senior	Special Needs	Family
Special Needs Housing						
ARC of Atlantic County - 371 Odessa	3	3	3		3	
Bayview Cottage III	3	3	3		3	
Hansen House - Men	10	10	10		10	
Seashore Elder Living - Supportive Needs	10	10	10		10	
Subtotal	26	26	26	0	26	
Credits without Prior Controls - Prior Cycles						
Various Addresses	60					
Subtotal	60	0	0	0	0	60
Senior Projects						
Aloe Village	67		67	67		
Subtotal	67	0	67	67	0	
Family Projects						
Wrangleboro Road (41 of 198)	41	41	41			41
Habitat for Humanity - various addresses	5					5
Nantucket (Smithville PUD) (22 of 30)	22		20			22
Society Hill Galloway (40 out of 57)	40					40
Subtotal	108	41	20	0	0	108
TOTALS	261	67	113	67	26	168

TOTAL CREDITS AND UNITS

328

Addressing the Third Round Obligation

Galloway Township has a Third Round (1999-2025) Obligation of 884 units and has address said obligation as follows:

Alternative Living Arrangements/Supportive Housing - Existing

The Township has worked to establish numerous opportunities for special needs housing. The Township has assisted with approvals and financing on these projects. All of these projects have been constructed and are occupied.

ARC of Atlantic County - 11 credits and 8 bonus credits

- ARC I - Located at 527 Tenth Avenue (Block 948, Lots 25.01) is a facility that contains four (4) bedrooms. This property received a certificate of occupancy in 2010. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities and carries a 30-year deed restriction. See Appendix G of the 2018 Housing Element and Fair Share Plan.
- ARC III - Located at 529 Tenth Avenue (Block 948, Lots 25.03) is a facility that contains four (4) bedrooms. This property received a certificate of occupancy in 2010. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities and carries a 30-year deed restriction. See Appendix G of the 2018 Housing Element and Fair Share Plan.
- ARC IV - Located at 527 Forest Brook Drive (Block 1064.02, Lot 7) is a facility that contains four (4) bedrooms. The property received a certificate of occupancy on June 3, 1997. The property is licensed by the State of New Jersey Department of Human Services under the Division of Developmental Disabilities. This facility was licensed and operated for a minimum period of 10 years.

Bayview Cottages I and II – (14 credits)

Bayview Cottage I is located at 615 S. 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 who are low- and moderate-income individuals. Bayview Cottage I was licensed and operated for a minimum period of 10 years before it closed. Deed restrictions were put in place in 2004. This project has 7 units. Licensing information and deed restrictions were provided to the Court in the Third Round Declaratory Judgment Action on September 16, 2024.

Bayview Cottage II is located at 613 S. 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 who are low- and moderate-income individuals. Bayview Cottage II was licensed and operated for a minimum of ten years

before it closed. Deed restrictions were put in place in 2004 This project has 7 units. Licensing information and deed restrictions were provided to the Court in the Third Round Declaratory Judgment Action on September 16, 2024.

Career Opportunity Development, Inc. (CODI) – 8 credits plus 8 bonus 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. See Appendix I of the 2018 Housing Element and Fair Share Plan.
- 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. See Appendix I of the 2018 Housing Element and Fair Share Plan.

Caring Inc. – 18 credits plus 18 bonus credits

- Caring I - Located at 500 E. 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. See Appendix J of the 2018 Housing Element and Fair Share Plan.
- Caring II - 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. See Appendix J of the 2018 Housing Element and Fair Share Plan.
- Caring III - 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. See Appendix J of the 2018 Housing Element and Fair Share Plan.
- Caring IV - 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. A copy of the deed restriction was provided to the Court in the Third Round Declaratory Judgment Action on September 16, 2024.

Collaborative Support Programs – 3 credits plus 3 bonus 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. See Appendix L of the 2018 Housing Element and Fair Share Plan.

Community Options, Inc. – 3 credits plus 3 bonus credits

Located at 711 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. See Appendix K of the 2018 Housing Element and Fair Share Plan.

Developmental Resource Center- 4 credits plus 4 bonus credits

Located on 343 S. New York Road, this facility contains four (4) bedrooms. The site received a certificate of occupancy on February 15, 1991. 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. See Appendix M of the 2018 Housing Element and Fair Share Plan.

Hansen House Women – 10 credits plus 10 bonus credits

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. See Appendix N of the 2018 Housing Element and Fair Share Plan.

Mary's Manor, 122 S. Odessa Avenue – 4 credits plus 4 bonus credits

This mechanism is included in the Third Round Obligation. The affordable controls commenced on December 8, 2021 and the deed restriction is for 30 years. This project has 4 units. The property received a certificate of occupancy on March 9, 2023. The property is licensed by the State of New Jersey Department of Human Services under the

Division of Developmental Disabilities. A copy of the deed restriction was provided to the Court in the Third Round Declaratory Judgment Action on September 16, 2024.

Existing Affordable Units

Many of the Township's Third Round compliance mechanisms have been constructed and are occupied by very-low, low- and moderate income households. These compliance mechanisms include both age-restricted and family units. In addition, these compliance mechanisms include a mix of both rental units and for-sale units.

Heritage Village – (99 credits)

In 2015 the Township approved a Redevelopment Plan for property located at 290 W. 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 was constructed in 2020 and produced 99 age-restricted affordable units. Deed restrictions were provided to the Court in the Third Round Declaratory Judgment Action on September 16, 2024.

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. Ultimately, there were 48 independent living units created and only 10 supportive housing units. A deed restriction was placed on the property in 2010. See Appendix D of the 2018 Housing Element and Fair Share Plan. However, because of the age-restricted cap, only 46 of these units can be utilized, which leaves 2 units to be carried over.

Countryside Meadows (Presbyterian Homes) – (76 credits)

Countryside Meadows was constructed in 1996 and consisted of 84 age-restricted rental units. Because of the age-restricted cap, only 76 units were used for the Third Round, which leaves 8 units remaining to carry into the Fourth Round. A copy of the Deed Restriction is attached hereto as Appendix F.

Market-to-Rental – (7 credits plus 7 bonus 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

See Appendix F of the 2018 Housing Element and Fair Share Plan for a copy of the deed restrictions for these units.

Proposed but Unbuilt Compliance Mechanisms

ARC of Atlantic County - 4 credits

ARC II - Located at 527A Tenth Avenue (Block 948, 25.02) is a property owned by the ARC of Atlantic County, who also owns the adjoining properties on Tenth Avenue. The ARC will consider the potential of constructing a third facility on this property consisting of 4 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.

Wrangleboro Road 100% Affordable – 157 credits

This 198-unit family rental development was approved by the Township's Planning Board on February 29, 2024, and is currently under construction. The bedroom and income mixes will meet all UHAC requirements and were submitted to the Court as part of the Declaratory Judgment Action on August 16, 2024. This property was purchased by the Township using Affordable Housing Trust Fund money and the project was funded by low income tax credits. Deed restrictions were placed on all three (3) phases of the project and recorded on November 1, 2024. See Appendix G attached hereto.

Nantucket at Galloway – 8 credits

The Nantucket at Galloway redevelopment project was anticipated to provide 60 affordable units. The latest amendment to the Redevelopment Plan includes the 20% set aside for the residential development, which consists of 150 apartment units, yielding 30 affordable family rental units, 8 of which will be used to satisfy the Third Round obligation. A Redevelopment Agreement was executed between the Township and the developer to construct this project. Copies of the Redevelopment Agreement and First Amendment thereto were submitted to the Court as part of the Declaratory Judgment Action on August 16, 2024. The developer is working towards obtaining approval from the Pinelands. As such, this project remains a realistic opportunity for affordable housing.

Pinelands 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 Assumption Church site or Nantucket Redevelopment Area. The Township is currently in the design and permitting phase of a sanitary sewer extension in the Pinehurst area. The project will provide sewer service in the R and R1 zoning districts where none currently exists. New housing units will be constructed once the utility improvements are installed and the Township will see an increase in the construction of both market rate and affordable housing in this area of the Township. The project is funded by the Pinelands Infrastructure Trust and construction is anticipated to begin in 2027.

Homes for All, 208 E. Jimmie Leeds Road – 5 credits

This property is located at 208 E. Jimmie Leeds Road and is owned and operated by Homes for All. The site contains a single-family dwelling with accessory attached apartment, and a detached former garage with one ground level apartment and two apartments above it. Homes for All rents the house and four apartment units to qualified low-income residents.

Table 22
Galloway Township
Third Round Affordable Housing Unit Crediting

Third Round Obligation	Units	Bonuses	Rental	Senior	Special Needs	Family
Special Needs Housing - Existing						
ARC of Atlantic County - 527 Tenth Ave	4	4	4		4	
ARC of Atlantic County II - 527A Tenth Ave	4	0	4		4	
ARC of Atlantic County III - 529 Tenth Ave	4	4	4		4	
ARC of Atlantic County - 527 Forest Brook	3		3		0	
Bayview Cottage II (613 S. New York)	7	0	0	0	7	
Bayview Cottage I (611 S. New York)	7	0	0	0	7	
Career Opportunity Dev Inc I - 106 W. Jimmie Leeds Road	3	3	3		3	
Career Opportunity Dev Inc II - 233 W. White Horse Pike	5	5	5		5	
Caring Inc I (Block 1164, Lot 37.06 - 500 E. Summerwood)	4	4	4		4	
Caring Inc II (Block 939, Lot 13 - 506 Second)	4	4	4		4	
Caring Inc III (Block 979, Lot 7 - 406 First Avenue)	4	4	4		4	
Caring Inc IV (Block 997.02, Lot 19.02 - 513 Pitney)	6	6	6		6	

Caring - (Block 941, Lot 26.03 - 611 A Sixth Avenue) (moved to 4 th Round)	0		0		0	
Collaborative Support Programs	3	3	3		3	
Community Options Inc	3	3	3		3	
Development Resource Center	4	4	4		4	
Hansen House Women	10	10	10		10	
Mary's Family (aka Mary's Manor) - 122 S. Odessa	4	4	4		4	
Subtotal	79	58	65	0	76	0
Senior Projects						
CIS Heron Pines / Heritage Village	99		99	99		
Seashore Gardens Independent Living	46		46	46		
Countryside Meadows/Presbyterian Homes (76 of 84)	76		76	76		
Subtotal	221	0	221	221	0	0
Family Projects						
Wrangleboro Road (157 of 198)	157	156	157			142
Society Hill Galloway (17 of 57)	17					17
Nantucket (Smithville PUD) (8 of 30)	8		8			8
Pinelands Inclusionary Zoning	169					169
Society Hill Galloway/Ruckenstein	7	7	7			7
Homes For All (replacement compliance mechanism)	5		5			5
Subtotal	363	163	177	0	0	348
TOTALS	663	221	463	221	76	348
TOTAL CREDITS AND UNITS	884					

Addressing the Fourth Round Obligation

Although Galloway only has an 89 unit prospective Fourth Round obligation, it has existing affordable units that have been constructed, as well as zoning currently in place that provides a realistic opportunity for the provision of 130 physical units and 22 bonus credits, for a total of 152 credits. Galloway Township has a Fourth Round (2025-2035) Obligation and will address said obligation as follows:

Existing Affordable Units

Aloe Village – 18 credits plus 2 bonus 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 through February 20, 2040. Because of the age-restricted cap, the Township is receiving credit for 18 units from the remaining 85 available remaining units within Aloe Village. This leaves 67 units that can be carried over into future rounds. 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. See Appendix C attached to the 2018 Housing Element and Fair Share Plan.

Countryside Meadows (Presbyterian Homes) – (8 credits)

Countryside Meadows was constructed in 1996 and consisted of 84 age-restricted rental units. Because of the age-restricted cap, only 76 units were used for the Third Round, and the remaining 8 units are being used in the Fourth Round. A copy of the Deed Restriction is attached hereto as Appendix F.

Alternative Living Arrangements/Supportive Housing - Proposed

Caring Inc. – 5 credits

Caring V - Located at 611A Sixth Avenue (Block 941, Lot 26.03) this facility contains five (5) bedrooms. The site received a certificate of occupancy in 2020. This is a community residence for developmentally disabled adults. The facility is licensed by the NJ Department of Human Services. Although the Township has made numerous attempts to secure a deed restriction for this facility, these attempts have been unsuccessful. Therefore, this compliance mechanism will be removed from the Third Round and will be moved to the Fourth Round, where it can be finalized as a compliance mechanism once it has been licensed and operational for at least ten (10) years, which is anticipated to be in the year 2030.

Inclusionary Development- Proposed

Route 9 (New York Road Redevelopment Area (formerly BANR Mixed Use) – 6 credits

This site, containing approximately 1.9 total acres is located on New York Road (New Jersey State Highway Route 9) on the eastern side of the Township. The site is known as 611 South New York Road, 613 South New York Road, and 615 South New York Road, and is situated within the Township's CC-2 Community Commercial-2 zoning district. The parcels currently contain an existing dilapidated structure and the remaining portion of the site is wooded. The site does appear to have approximately 0.85 acres of wetlands along the western side of the site, nearly 1.33 acres of the site are uplands according to NJDEP mapping, leaving the majority of the property available for development. On September 24, 2019, the site was designated as a non-condemnation redevelopment area by way of Resolution No. 284-19.

Recently, the site was acquired by a new property owner who approached the Township requesting to redevelop the site. By way of Ordinance #2120-2023, adopted on December 12, 2023, the Township Council adopted a more specific plan for a portion of the Redevelopment Area known as Block 1007.03, Lots 37, 38 & 39, by way of a plan entitled "Route 9 (New York Road) Redevelopment Area BANR New York Road Redevelopment Plan," dated November 8, 2023. This Redevelopment Plan permits construction of a 20-unit apartment complex consisting of 14 market rate units and 6 affordable housing units on the two lots. It also permits construction of supportive needs housing, which given the size of the area could fit at least two (2) houses containing at least three (3) bedrooms each. Regardless of which development is undertaken, the zoning under the Redevelopment Plan creates a realistic opportunity for the creation of at least six (6) affordable units.

Two of the three parcels, 613 South New York Road, and 615 South New York Road, both contain a deed restriction limiting its use to affordable housing. The site is within a designated sewer service area and is within a Planning Area 2 designation of the State Development and Redevelopment Plan, making it an appropriate location for infill housing. Surrounding the property is a mix of small community commercial businesses and single-family residential uses along New York Road.

All development would be consistent with NJ RSIS, or appropriate waivers would be sought through the planning board's site plan approval process.

The Township is currently in the process of negotiating a Redevelopment Agreement with the property owner. Although title to the site is held by three separate entities, all three entities are affiliates of each other. It is anticipated that 6 affordable homes will be constructed on this site. A site suitability analysis is attached hereto as Appendix H.

Grand Woods / DR Horton – 24 credits

The site is known as Lot 1.01 in Block 951.01 and contains a total area of 47.85 acres. This site is located along Penns Wood Road and Adams Avenue in the Township's PCR Planned Commercial Recreation zoning district. The land is currently vacant and wooded, and is situated off Jimmie Leeds Road between Absegami High School and the Garden State Parkway. The site does appear to have a large area of wetlands and forested area which will need to be preserved, leaving approximately half of the property available for development. On June 12, 2018, the site was designated as a non-condemnation redevelopment area by way of Resolution No. 185-18.

A Redevelopment Plan was adopted for the site on August 13, 2024, by way of Ordinance #2139-2024, which authorized the construction of a 130-unit townhouse and a 24-unit affordable apartment development. Thus, under current zoning, the site is approvable for 24 affordable units. A copy of the original concept plan is included in Appendix I.

The site is within a designated sewer service area and is within the Planning Area 2 designation of the State Development and Redevelopment Plan, making it an appropriate location for development. Surrounding the property is primarily residential and commercial uses along Jimmie Leeds Road, and single-family residences to the south, making it a suitable location.

All development would be consistent with NJ RSIS, or appropriate waivers would be sought through the Planning Board's site plan approval process.

Trocki Mixed Use – 14 credits

This site is located along the White Horse Pike in the southeastern end of the Township, at the intersection with Cheltenham Avenue. The site has frontage on both the White Horse Pike and on Cheltenham Ave. The land is currently vacant and wooded, and sits behind the Hangtime Bar and Grill. The site does appear to have approximately 3.3 acres of wetlands along a stream on the eastern side of the site, nearly 11 acres of the site are uplands according to NJDEP mapping, leaving the majority of the property available for development. On September 11, 2018, the site was designated as a non-condemnation redevelopment area by way of Resolution No. 187-18.

A Redevelopment Plan was adopted for the site on October 27, 2020, by way of Ordinance #2039-2020, which authorized the construction of a 2 story, approximately 40,000 s.f. medical office/commercial building and a 4-story, 48-unit residential building that would include a 15% set aside of at least 7 affordable units.

Thereafter, the property owner approached the Township requesting to revise the portion of the project containing the 40,000 s.f. medical office/commercial building to include more residential units. The Township is currently in the process of preparing a Redevelopment Plan and a Redevelopment Agreement with the property owner to allow a

revised project that would include a 3-story mixed use building with 10,000 s.f. of first floor commercial and approximately 44 residential units, including a 15% set aside of at least 6 affordable units. The new mixed-use building would occupy the footprint of the prior medical/commercial building and would utilize the same site layout as the prior proposal. A copy of the concept plan is attached hereto as Appendix J.

On December 12, 2023, by way of Ordinance 2119-2023, the Township adopted an amendment to the Redevelopment Plan to allow a mixed use commercial and residential development with up to 93 multi-family units with a 15% set aside for affordable housing. Under this amended Redevelopment Plan, it is anticipated to produce 14 affordable housing units.

The site is within a designated sewer service area and is within a Planning Area 1 designation of the State Development and Redevelopment Plan, making it an appropriate location for infill housing. Surrounding the property is primarily small commercial uses on the White Horse Pike, and single-family residences to the north, east, and west, making it a suitable location.

All development would be consistent with NJ RSIS, or appropriate waivers would be sought through the planning board's site plan approval process.

It is anticipated that 14 affordable homes will be constructed on this site.

Assumption Church site – 48 credits

This site consists of approximately 20.5 acres of vacant parcels known as Block 527, Lots 1, 7, & 11; Block 528, Lots 3, 4, 5, 6, 7, 8, & 9. Previously, in 2010, the Township designed the entire Township as an area in need of rehabilitation by way of Resolution No. 300-2010. A Redevelopment Plan was adopted for the property, by way of Ordinance 2051-2021, to permit the construction of commercial uses and 240 multi-family housing units. The Redevelopment Plan included a 20% set-aside requirement for affordable housing and would result in the construction of 48 affordable housing units.

The site was the previous location of the Assumption Church and School, which has since been demolished. The property does not contain any wetlands, and no wetlands exist within 300 feet of the site.

The site is within a designated water and sewer service area, and situated in a Pinelands Village area and the properties are zoned HC-2 Highway Commercial. According to the Pinelands Commission, this is an area appropriate for infill residential, commercial and industrial development. The areas surrounding the property are primarily commercial along the White Horse Pike frontage, and residential development adjacent to the commercial, making it a suitable location. This site is also adjacent to the New Jersey Transit Rail Line.

All development would be consistent with NJ RSIS, or appropriate waivers would be sought through the planning board's site plan approval process.

It is anticipated that 48 affordable homes will be constructed on this site. A copy of the concept plans submitted with the previously approved Redevelopment Plan is attached hereto as Appendix K.

Homes for All, 116 W. Jimmie Leeds Road – 1 credit

This property is located at 116 W. Jimmie Leeds Road and is owned and operated by Homes for All. The site contains a 3-bedroom house. Homes for All rents the house to a qualified low-income resident.

Table 23
Galloway Township
Fourth Round Affordable Housing Unit Crediting

Fourth Round – 89 Units	Special Needs	Family	Rentals	Senior	Units	Bonus Credits	Total Credits
Special Needs Housing - Proposed							
Caring, Inc. – 611A Sixth Avenue	5		5		5		5
Subtotal	5	0	5	0	5	0	5
Senior Projects - Existing							
Countryside Meadows/Presbyterian Homes				8	8		8
Aloe Village		16	16	16	16	2	18
Subtotal	0	16	16	24	24	2	26
Family Projects							
Grand Woods		24	24		24	13	37
Trocki Mixed Use	14	14	14		14	7	21
Homes for All – 116 W. Jimmie Leeds Road		1	1		1		1
BANR Mixed Use		6	6		6		6
Assumption Church site		48	48		48		48
Subtotal	14	93	93	0	93	20	113
TOTALS	19	109	114	24	122	22	144

Affordable Units Available for use Towards the Fifth Round

In addition to the potential 63 excess credits that could be produced in the Fourth Round, the Township also has several existing age-restricted credits that can be used towards the future Fifth Round.

Windsor Health – 16 credits

Windsor Health constructed an assisted living facility known as Ridgewood Senior Living at Historic Smithville located at 705 E. Moss Mill Road. A Certificate of Occupancy was issued in 2024. Per the state law on licensing assisted living residences since 2001, the reservation of 10% of the beds for Medicaid-eligible individuals is required. Any beds reserved is recognized as providing low- and moderate-income housing requirements. The assisted living facility is required to reserve 16 of the 160 beds for this purpose.

Unused Aloe Village – 67 Credits

The deed restriction in the Aloe Village Project runs through February 20, 2040. Because of the age-restricted cap, there are 67 unused units that can be carried over into future rounds.

Unused Seashore Gardens – (2 credits)

The deed restriction placed was placed on the Seashore Gardens project in 2010 and runs for a period of 45 years, expiring in 2055. through 2045. Because of the age-restricted cap, there are 2 unused units that can be carried over into future rounds.

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, as well as a site near the Township's Middle School and High School. 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. Based on available lands, existing deed restrictions and existing Redevelopment Agreements, 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 other sites were offered and parties have contacted the Township for inclusion in the affordable housing plan, these sites were determined to be unsuitable or undesirable for the production of affordable housing, and/or did not provide a realistic opportunity for the construction of affordable housing. The sites included in this plan were identified as those which provided for the most realistic opportunity for the Township to meet and exceed the Township's affordable housing obligations. Because the Township has identified projects which met and

exceeded the Township’s current affordable housing obligations, it is unnecessary to include any other sites or projects.

Most of the sites identified in this Housing Element and Fair Share Plan have already been constructed. Those that have not been constructed include Nantucket (Smithville PUD), BANR Mixed-Use, Trocki, Grand Woods and the Assumption School site. Wrangleboro Road is currently under construction. For one of these projects, Nantucket (Smithville PUD), the Township has already executed Redevelopment Agreements with the developer for the construction of their proposed project. As for the BANR Mixed-Use project, a portion of that property is already deed restricted for use as affordable housing and the Township is in the process of negotiating a Redevelopment Agreement with the property owner. Similarly, the Township is in the process of negotiating a Redevelopment Agreement for the Trocki Project. The Assumption School site has been the subject of a Redevelopment Plan adopted by the Township.

Very Low-Income Units

Pursuant to the amended FHA (P.L. 2008, c.46), the Township must ensure that at least 13% of affordable housing units approved and constructed (or to be constructed) after July 17, 2008, are available to very low-income households. The Township will exceed the requirement that 13% of units be available to very low-income households in both the Third Round and Fourth Round.

Per the more recently amended FHA (P.L. 2024, c.2) at N.J.S.A. 52:27D-329.1, at least half of very low-income units addressing the Fourth Round Prospective Need must be “available for families with children.” To meet this requirement, the Township will continue to pursue affordable housing opportunities for family rental units.

Table 24
Galloway Township
Very Low-Income Requirements

Site	Total Affordable Units	Very Low-Income Units (13%)
Nantucket (Smithville PUD)	30	4
Wrangleboro Road	198	26
Pinelands Inclusionary Zoning	169	22
Seashore Housing Independent Living	46	5
CIS Heron / Heritage Village	99	11
Trocki	14	2
BANR Inclusionary	6	1
Society Hill / Ruckenstein	7	3
Caring Inc. IV (Block 997.02, Lot 19.02)	6	1
ARC of Atlantic County – 527 Tenth, 527A Tenth, 529 Tenth Avenues & 527 Forest Brook	15	0
Grand Woods	24	4
Homes for All – 208 E. Jimmie Leeds Road	3	0
Homes for All – 116 W. Jimmie Leeds Road	1	0
Windsor Health (Medicare Beds)	16	16
Assumption Site	48	6

Caring 611A Sixth Avenue	5	0
Total	687	96

Income and Bedroom Distribution

The Township will continue to follow the UHAC rules and regulations and ensure that the new affordable housing developments will comply with N.J.A.C. 5:93-7.2 through 7.3.

Affordable Housing Administration and Affirmative Marketing

Galloway Township currently has a Court-approved Affordable Housing Ordinance, Chapter 57 of the Township Code (see Appendix L). The Affordable Housing Ordinance governs the establishment and occupancy of the affordable units in the Township, including, but not limited to, the phasing of affordable units, the mix of very-low-, low- and moderate-income units, bedroom distribution, occupancy standards, affordability controls, rents and sales prices, affirmative marketing, and income qualification. The Affordable Housing Development Fees are contained in the Township's Code in Chapter 233 Land Development (See Appendix L).

The Township will prepare an updated Affordable Housing Ordinance in accordance with the DCA's proposed new regulations (N.J.A.C. 5:99), and UHAC's new 2025 regulations, once the DCA and HMFA finalize their rule proposals.

The Township has provided draft ordinances to reflect changes set forth in the FHA, the Affordable Housing Regulations and the amendments to UHAC. (See Appendix M)

The Township shall adopt by resolution an updated Affirmative Marketing Plan. The Township's Administrative Agent designated by the Township of Galloway, or any Administrative Agent appointed by a specific developer, shall implement the Affirmative Marketing Plan to assure the affirmative marketing of all affordable units.

The Township has appointed a Municipal Housing Liaison by resolution (see Appendix N). The Township does have a contract with Triad Associates to conduct the administration and affirmative marketing of its affordable housing sites. The affirmative marketing plans are 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 the Township's housing region, Region 6, consisting of Atlantic, Cape May, Cumberland, and Salem counties.

The Affirmative Marketing Plan lays out the random-selection and income qualification procedure of the administrative agent, which is consistent with COAH's rules and N.J.A.C. 5:80-26.1. All newly created affordable units will comply with the minimum 30-year (or 40-year for rentals) affordability control required by UHAC, N.J.A.C. 5:80-26.1 *et seq.* This plan must be adhered to by all private, nonprofit or municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

State Development and Redevelopment Plan

This Housing Element and Fair Share Plan is consistent with the 2001 State Development and Redevelopment Plan (SRDP) and the draft proposed SDRP as the proposed projects and zoning mechanisms will provide the opportunity for the construction of affordable housing.

The SDRP has accepted the Pinelands Management Areas and incorporated them into the State Plan Policy Map. Since the half of Galloway Township is within the Pinelands Areas, the SDRP "acknowledges the special statutory treatment accorded to the New Jersey Pinelands under the Pinelands Protection Act" and relies exclusively on the adopted plans and regulations of the Pinelands Commission to implement statewide goals and objectives in those Pinelands Management Areas.

Galloway Township is also located in the PA-2 Suburban Planning Area. Per the SDRP, the intent for PA-2 is to:

- provide for much of the State's future redevelopment;
- promote growth in Centers and other compact forms;
- protect the character of existing stable communities;
- protect natural resources;
- redesign areas of sprawl;
- reverse the current trend towards further sprawl;
- revitalize cities and towns;

Galloway Township also consists of areas which are in the PA-4 Rural Planning Area and the PA-5 Environmentally Sensitive Planning Area. Development in these areas is very limited due to the lack of sanitary sewer and other utility infrastructure.

The Township continues to encourage the development of affordable housing in the PA-2. This is consistent with the overall SRDP goal to direct redevelopment and growth into areas where infrastructure can support the development and support services such as open space, retail shopping and public transportation are within walking distance. Most of the Township's development is concentrated in the PA-2 Suburban Planning Area since the

In 2018, the Township amended the zoning in the R and R-1 zoning districts, situated in the Pinelands Regional Growth Area, to allow the development of affordable housing.

This zoning has resulted in several projects which have provided affordable units within these zoning districts.

Cost Generation

The Township's Subdivision of Land and Site Plan Review and Zoning ordinances have been reviewed to eliminate unnecessary cost generating standards. The Township will amend, if needed, the Planning Board rules for expediting the review of development applications for affordable housing projects, including, but not limited to, scheduling special monthly public hearings. All development applications containing affordable housing shall be reviewed for consistency with the Township's ordinances, Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) and the FHA regarding unnecessary cost-generating requirements.

Once the DCA and HMFA finalize their rule proposes, the Township will revise its Subdivision of Land and Site Plan Review and Zoning ordinances, if needed, in accordance with the DCA's proposed new regulations (N.J.A.C. 5:99), and UHAC's new 2025 regulations in order to comply with the new requirements to address cost-generative issues.

Spending Plan

The Township has prepared a Fourth Round Spending Plan (Appendix O), which discusses anticipated revenues, collection of revenues, and the use of revenues, in accordance with N.J.A.C. 5:93-5.1(c). All collected revenues are placed in the Township's Affordable Housing Trust Fund and will be dispensed for the use of affordable housing activities as indicated in the Fourth Round Spending Plan. Once DCA and HMFA finalize their rule proposals (anticipated after June 30, 2025), the Township will prepare an updated spending plan in accordance with DCA's proposed new regulations at N.J.A.C. 5:99, UHAC's new 2025 regulations that are anticipated to be released shortly, as well as to address any terms of the court-approved Third Round FSHC agreement or any order of the Court or the Affordable Housing Mediation Program.

The Township may, in the future, seek to amend its Spending Plan and obtain court approval to use its affordable housing trust funds for the following additional permitted affordable housing activities, including new, emergent affordable housing activities, subject to applicable limitations and minimum expenditures. N.J.S.A. 52:27D-329.2 permits the use of revenues generated by a development fee ordinance for activities that address the municipal fair share obligation including, but not limited to, rehabilitation, new construction, improvement to land, roads and infrastructure for affordable housing, assistance to render units more affordable, and administrative costs of housing plan implementation.

A minimum of 30% of the collected development fees must be used to provide affordability assistance to low- and moderate-income households in affordable housing units included in the Township's Fair Share Plan. A minimum of one-third (1/3) of the affordability assistance must be utilized for very-low-income units.

No more than 20% of the revenues collected each year from development fees shall be spent on administrative fees, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a rehabilitation program, a Housing Element and Fair Share Plan, and/or an affirmative marketing program.

The adoption of the Township's Spending Plan will constitute a commitment for expenditure pursuant to N.J.S.A. 52:27D-329.2. The four-year deadline to commit and expend collected fees for emerging compliance mechanisms shall commence upon the entry of the Superior Court's Fourth Round Judgment of Compliance and Repose and/or Compliance Certification.

Summary

Through the proposed mechanisms addressed in this Housing Element and Fair Share Plan, the Township will be able to satisfy its Rehabilitation, Prior Round, Third Round and Fourth Round Prospective Need affordable housing obligations by 2035 providing for a realistic opportunity for the production of very low-, low- and moderate-income units within the Township.