2000 MASTER PLAN REVISION: Housing and Fair Share Plan Township of West Deptford



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#### I. INTRODUCTION

The Township of West Deptford consists of a land area of 15.9 square miles or approximately 10,580 acres, and is located in southern New Jersey, in Gloucester County. The Township is bound by the Delaware River to the north, the Borough of Westville to the east, Deptford Township to the south and the Borough of Paulsboro to the west. West Deptford also encompasses the Borough of National Park, a small municipality of approximately one square mile.

The 2000 population estimate (based on 1998 U.S. Census Bureau data, and the number of issued Certificates of Occupancy, multiplied by the average number of persons per unit) indicates a current population of approximately 20,240. The Township is historically a suburban community with a limited number of heavy industries along the riverfront. As with many municipalities in Gloucester County, West Deptford has faced significant new development pressure over the past few years and has recently embarked on a large riverfront development project (RiverWinds) with commercial, community and age-restricted residential uses.

Residential property (valuation) serves as the largest single component of the Township's tax base, at 46.7%, while all other nonresidential valuations (farmland, commercial, industrial and vacant) are 53.3%.

Table 1 presents density indicators for the Township and neighboring municipalities. The table places West Deptford, and indeed, most of the neighboring municipalities, as relatively low density in terms of population, employment and housing. It is anticipated that with the Year 2000 Census, West Deptford and the other larger neighboring municipalities will change significantly from the 1990 data.

Table 1 - Density Indicators for West Deptford and Adjacent Municipalities

			Dens	ities (units/sq. m	i.)
	Area (Acres)	Square Miles	1998 Population	1996 Employment	1990 Housing
West Deptford	10,580.6	15.9	1,262.5	274.9	480.68
Deptford Twp.	11,373.4	17.5	1,431.8	182.7	507.55
National Park	660.1	1.0	3,360.0	178.0	1,145.00
Paulsboro	1,351.3	1.96	3,245.4	2,100.0	1,318.37
Gloucester County	211,014.1	324.9	770.9*	202.9	253.89
New Jersey	4,748,032	7,418.8	1,097.6*	432.5	414.5

**A. POPULATION** and Demographic Analysis: In examining the Master Plan, it is vital to consider the factors which shaped the original 1969 Plan and the 1986, 1988 and 1994 revisions. The following demographic data provides some historical context for this, along with information which may be used to extrapolate trends in the Township and surrounding County.

The 1990 census for West Deptford was 19,380 persons. Based upon the 1998 U.S. Census Bureau estimate (20,074) and the number of residential Certificates of Occupancy issued from August, 1998 through March 2000 (64), the current estimated population is 20,240 persons [(64 C.O.'s x an average of 2.6 persons per dwelling) + 20,074]. See Table 2.

Table 2 - 1940 - 1998 Population Growth

Area	1940	1950	1960	1970	1980	1990	1998
West Deptford	4,336	5,446	11,152	13,928	18,002	19,380	20,074
Gloucester County	72,219	91,727	134,840	172,681	199,917	230,082	250,492*
New Jersey	n/a	n/a	6,060,782	7,168,164	7,364,823	7,730,188	8,143,412*

<sup>\* 1999</sup> Census Bureau estimates

Table 3 - 1990 Populations Profile or Cohorts

<u>Age</u>	<u>West</u> <u>Deptford</u>	%	Gloucester County	%
below 5	1,246	6.4	17,334	7.5
5-9	1,191	6.1	17,776	7.7
10-14	1,281	6.6	17,085	7.4
15-19	1,293	6.7	16,252	7.1
20-54	10,589	54.6	117,865	51.2
55-64	1,830	9.4	19,058	8.3
65+	1,950	10.1	24,712	10.7

As with much of Southern New Jersey, West Deptford has experienced significant growth since 1950 (see Table 2). This expansion is evidenced by the population growth rate from 1950 to 1998 of 268%. A large part of this population increase was from the significant number of single-family dwelling units constructed in the 1950's and 1970's. By contrast, the population in Gloucester County increased 86% to 250,492 persons and the State of New Jersey increased 34% to 8,143,412 persons in the period of 1960 to 1999. This increase in the population of West Deptford is due to development pressures creeping south as families seek less expensive housing and are commuting greater distances.

Age Cohorts: The overall growth in the population of West Deptford has begun to stabilize as has the percentage of schoolage children. This trend continued with the 1990 Census as shown in Table 3 and has been further reinforced by a decrease in average household size to 2.60 persons per household, which is slightly less than both Gloucester County with 2.87 persons per household and the State with 2.70 persons per household (see Table 4). These trends, the decrease in the proportion of children and in the size of families, are anomalies throughout much of South Jersey, but are the norm when compared to trends nationally. Social trends have for some time been toward a smaller household size through divorce and single parent households and the fact that the elderly are living to much older ages and that the elderly women significantly outnumber elderly men. It is also important to note that West Deptford's proportion of population 65 years and older (10.1%) is on par with both the County and State populations. This is likely to increase as a major demographic shift that will continue is the general aging of the population. There are important implications for planning in this phenomenon that are discussed later.

RACE, ETHNICITY AND GENDER: The 1990 Census further revealed, as shown in Table 4, that West Deptford has a predominantly white population, far greater than the State of New Jersey, and significantly larger than Gloucester County on average. The percentage of the population that was White was 94.8, the percentage Black was 3.8, the percentage of Asian descent was less than one and the percentage of all other races was less than one for West Deptford. By comparison Gloucester County is 89.3% White and the State is 79% White. Gloucester County is 8.7% Black and the State is 13.4% Black.

Persons of Hispanic origin comprised 1.2% of the population of West Deptford and 1.8% of the population of Gloucester County, both significantly less than the 9.6% of the State.

The breakdown of gender is generally slightly in favor of females (see Table 4). West Deptford follows this trend with 51.2% female and 48.8% male. Gloucester County was 51.3% female and 48.6% male, while the State was 51.7% female and 48.3%.

POLICY IMPLICATIONS: The decreases in household size and schoolage children, and in the increase in the aged population will require a response from public agencies. The decrease in schoolage children will affect the school system. The demand for local services by the elderly will center around housing rehabilitation programs, or alternative housing type, as it will become increasingly difficult for the elderly to maintain their homes and demands will eventually lead to the need for affordable rental housing for the elderly. Existing housing rehabilitation programs will need to be expanded as of the percentage senior occupied housing units increases with the aging population. The completion of the RiverWinds Complex, with its senior housing and senior center components will address this issue in a very positive manner.

Table 4 - 1990 Population by Categories

	West De	West Deptford		Gloucester County		ersey
	Persons	%	Persons	%	Persons	%
Total	19,380	100	230,082	100	7,730,188	100
Sex		<u> </u>				
F	9,921	51.2	118,115	51.3	3,994,503	51.67
М	9,459	48.8	111,967	48.7	3,735,685	48.33
	i		.			
	West De	ptford	Gloucester	County	New Je	· ·

Race		•				
White	18,386	94.8	205,509	89.3	6,130,465	79.31
Black	748	3.8	19,935	8.7	1,036,825	13,41
Asian	178	<1	2,876	1.2	272,521	3.53
Other	68	<1	1,762	0.8	290,377	3.76
Hispanic Origin	248	1.2	4,131	1.8	739,861	9.57
Median Age	33.1	n/a	32.5	n/a	34.5	n/a
Persons Per Household	2.60	n/a	2.87	n/a	2.70	n/a

Table 5 - Summary Population Characteristics West Deptford 1990

	No. of Persons	% of Total
Under 5	1,246	6.4
5 - 14	2,472	12.8
15 - 24	2,778	14.3
25 - 34	3,847	19.9
35 - 44	3,166	16.3
45 - 54	2,091	10.7
55 - 64	1,830	9.4
65+	1,950	10.1
Number of Families	5,200	100.0
1 Person Household	1,792	24.2
Male	836	11.3
Female	956	12.9
	No. of Households	% of Total

2+ Person Household	4,258	57.4
Married Couple	3,316	44.8
Single Male	233	3.1
Single Female	709	9.6
-		
Non-Family Household	415	5.6
Number of Households	7,407	100
Persons Per Household	2.60	n/a

#### **B. EMPLOYMENT:**

Table 6 - 1990 Employment Data

Area	% of Population in Labor Force
New Jersey	67.4
Gloucester County	68.0
West Deptford	71.4
Deptford Township	68.0
National Park	65.0

Recognizing that the U.S. Census data in this analysis was collected almost ten years ago, the indications remain that West Deptford has, for the most part, successfully addressed its economic challenges. In the majority of categories examined, West Deptford is consistently ranked in the upper 20% of all municipalities in the County.

Projected Employment 2000 - 2006: The data collected for Table 7 - Largest Non-Governmental Employers, included all significant employers in the Township. Based on data provided by the Gloucester County Department of Economic Development and the Delaware Valley Regional Planning Commission (DVRPC), the employment projection in West Deptford is 10,485 jobs in the Year 2006. This is an annual growth rate of 7.3%. The RiverWinds project alone will result in more than 120,000 square feet of mixed-use commercial space and 80,000 square of retail and restaurant space, creating more than 400 employment opportunities.

Table 7 - Largest Non-Governmental Employers

Employer	Nature of Business	Number of Employees
Coastal Eagle Point Oil	Processing	378
Amerisource Corp.	Wholesale	262
Ausimont USA	Manufacturing	200
Chemlawn	Service	130
Garlock Bearings	Manufacturing	340
ICI Americas	Processing	200
Johnson Mathey	Manufacturing	300
Nine West Dist.	Distribution	300
Phoenix Display	Manufacturing	225
Rapidforms Inc.	Manufacturing	350

**C. INCOME:** As Table 8 indicates, only 10 towns (of 24) had higher Median Household Incomes in the County, while only three towns (of 24) had higher Per Capita Incomes in the County. West Deptford performed better than 19 towns in Percent Change in Median Household Income and only four towns (of 24) had a lower percentage of families living under the poverty line in 1989.

Table 8 - 1990 Income Data

Area	Median Household Income	Per Capita Income	% Change in Median Income (1979-1989)	% of Families w/income in1989 Below Poverty Line
New Jersey	\$40,927	\$18,714	N/A	5.6
Gloucester County	\$39,387	\$15,207	49.6	4.7
West Deptford	\$38,410	\$17,276	46.2	4.2
Deptford	\$38,250	\$14,678	46.1	3.7
National Park	\$33,234	<b>\$1</b> 1,947	49.1	4.9

### D. HOUSING:

As indicated by Table 12, and by the number of Certificates of Occupancy issued, the greatest growth in the West Deptford housing stock took place during the period of 1970 to 1980. During this period the housing stock grew by more than 71%, far exceeding the growth in Gloucester County. In actual construction units, West Deptford added 2,765 dwelling units during the 1970 to 1980 period. This number is far above average for municipalities of similar size in Gloucester County. The growth in dwelling units within West Deptford has decreased through the 1990's with an average of 44 new single family dwellings being constructed each year. The increase experienced by West Deptford was greater than the percentage increase for most surrounding municipalities in Gloucester County. Thus, West Deptford faces a more significant level of the growth management issues than its neighbors, including the control of development, evolving infrastructure needs, and preservation of the remaining agricultural lands.

It is also interesting to note that the average household size has continued to decrease with the 1990 Census of Population and Housing. The average household size in 1990 was 2.60 persons per dwelling and in 1980 the average household size was 2.80 persons per dwelling. This figure is similar to Gloucester County (3.03 persons per dwelling in 1980 and 2.87 persons per dwelling in 1990) and Camden County (2.88 persons per dwelling in 1980 and 2.76 persons per dwelling in 1990). This trend affects policies for future land use and service needs of the residents of West Deptford.

The dwellings in West Deptford are slightly smaller than the homes in Gloucester County (see Table 16). There are 49% of all dwelling units with less than 5 rooms in West Deptford while there are 38.6% of all dwelling units with less than 5 rooms in Gloucester County. This does create some limitations to the housing market in West Deptford. Although the significant number of mobile homes in West Deptford impacts this data, the result remains.

Table 9 - Persons per Unit in 1990

Persons	% .
1	1,792
2	2,393
3	1,290
4	1,155
5	564
6	153
7+	60

During recent years there has been limited growth in the number of dwelling units constructed outside of the established neighborhoods on larger parcels. This new construction continues to contribute to the increase in the percentage of owner-occupied units in the Township to 69.8%. The number of renter occupied units is greater than the surrounding municipalities and the County, at 30.1%. In contrast, Gloucester County had 20.7% of the dwelling units occupied by renter households and 74.9% of dwelling units as owner-occupied households.

Table 10 - Value of Units in 1990

	Units	West Deptford %	Gloucester County %
less than \$15,000	10	<1	0.3
\$15-29,999	30	<1	0.7
\$30-49,999	162	3.7	4.2
\$50-74,999	638	14.5	15.3
\$75-99,999	1,301	29.6	30.3
\$100,149,999	1,498	34.1	34.4
\$150-199,999	556	12.7	10.9
\$200-299,999	175	4.0	3.9
\$300,000+	19	<1	0.6

Table 11 - 1990 Housing Data

	West Deptford	County	
Median Value	\$101,300	\$99,300	
Median Rent	\$481	\$437	

In 1990 there were 7,638 year-round housing units in West Deptford, of which 7,407 were occupied and 231 were vacant, which translates into a vacancy rate of 3.0%.

Additional selected housing indicators for West Deptford, surrounding municipalities and Gloucester County are provided on the following tables.

West Deptford contrasts with the adjoining municipalities and Gloucester County in that the bulk of its housing stock was built during the period 1950 - 1970, however, the Township's rate of new construction in the 1980's was similar to that of the neighboring communities. The vast majority of the Township is serviced by public sewer and water.

**Table 12 - Housing Trends 1970 - 1990** 

Municipality	Square Miles	1970 Units	1980 Units	% Change 70-80	1990 Units	% Change 80-90	% Change 70-90
West Deptford	15.9	3,859	6,624	71.6	7,638	15.3	97.9
Deptford	17.5	6,454	7,780	20.5	8,872	14.0	37.4
Paulsboro	2.0	2,560	2,579	.7	2,584	< 1	< 1
National Park	1.0	1,054	1,125	6.7	1,145	.2	8.6
Gloucester County	336.91	51,708	65,129	25.9	82,459	26.6	59.4

**Table 13 - Selected Housing Characteristics** 

	Persons Per Household	% Housing Stock Built 1939 or Earlier	1980-1990	% Serviced by Water Companies	% Serviced by Public Sewers
West Deptford	2.60	8.7	14.8	98.7	95.4
Deptford Twp.	2.77	8.5	18.7	96.5	94.6
Paulsboro	2.71	49.3	3.4	99.2	97.3
National Park	3.06	34.8	2.4	100	99.0
Gloucester County	2.87	18.8	20.8	81.1	75.6

Percent Housing Stock with:							
	1+ Bathrooms	1- Bedrooms	4+ Bedrooms				
West Deptford	99.7	18.2	20.9				
Deptford Twp.	99.8	12.9	19.7				
Paulsboro	99.2	12.3	14.2				
National Park	99.5	5.8	14.8				
Gloucester County	99.9	9.8	23.8				

Table 14 - Percent Distribution of Housing Units by Type, 1990

	Number of Units in Structure						
	1	2 to 9	10+	Mobile Home/ Trailer/Other			
West Deptford	5,019	791	1,360	468			
Deptford Twp.	7,084	746	962	80			
Paulsboro	1,940	573	39	32			
National Park	1,014	107	0	24			

Table 15 presents a breakdown of the Township's housing stock by number of rooms as they relate to County averages. West Deptford has a lower number of six-plus room units and a greater number of three, four and five room units than Gloucester County overall.

Table 15 - Year Round Housing Units by Number of Rooms, 1990

# Rooms	West Deptford # Units	West Deptford %	Gloucester County %
1	51	<1	<1
2	130	1.7	1.2
3	932	12.2	6.9
4	1,317	17.2	12.4
5	1,332	17.4	17.6
6+	3,876	50.7	61.4
Mean # Rooms	5.8	N/A	6.2

1990 Census data indicates the Townships housing stock is well maintained overall. No occupied units were lacking complete plumbing facilities, but up to 113 units with overcrowded conditions (1.01 persons or more per room) may exist. As many as 106 units may lack adequate heating facilities, (neither central heating nor room heaters with flue). Although these units represent a small proportion of the total housing stock, efforts should be made to bring them up to standard.

Table 16 presents housing units by tenants and occupancy status. Owner-occupied units account for 69.8% of the housing stock. West Deptford exhibits a below average vacancy rate and a slightly higher median contract rent in comparison to neighboring municipalities and Gloucester County, while median housing value is the highest of the surrounding municipalities (see Table 18).

Table 16 - Housing Units by Tenant and Occupancy Status, by Census Tract, 1990

Year Round Housing Units		Owner-occupied		Rental		
Occupied	Vacant	Total	Number %		Number	%
7,407	231	7,638	5,174	69.8	2,233	30.1

Table 17 - Selected Housing or Housing-Related Characteristics, 1990

,	Median Value Housing	Median Contract Rent	Median Hshid Income	Value Income Ratio	Rental Vacancy Rate (%)
West Deptford	\$101,300	\$481	\$38,410	2.63:1	3.8
Deptford Twp.	\$88,600	\$438	\$38,250	2.31:1	7.7
Paulsboro	\$65,700	\$379	\$23,318	2.81:1	6.4
National Park	\$77,800	\$425	\$33,234	2.34:1	3.3
Gloucester County	\$99,300	\$437	\$39,387	2.52:1	5.8

In 1980, West Deptford's housing stock counted 6,415 occupied units and in 1990 it counted 7,407, an increase of 992 units or 15.4%. Between 1990 and January 2000, according to Certificates of Occupancy, approximately 397 additional units were authorized. Total housing stock as of January 2000 is 8,035, an increase of more than 5% since 1990. This level of growth is anticipated to continue as development pressure increases in southern Gloucester County and the regional economy continue to expand.

### III. AFFORDABLE HOUSING OBLIGATION

A. FAIR SHARE DETERMINATION: The Township's fair share number has been determined by utilizing data provided by the Council On Affordable Housing (COAH) for Region 5 (Burlington, Camden and Gloucester Counties). Details are as follows:

Allocation Category	<u>Units</u>		
Indigenous Need	76		
Reallocated Present Need	<u>60</u>		
Present Need 1993		136	
Prospective Need 1993 - 1999		<u> 265</u>	
Total Need 1993 - 1999			401
CREDITS AND ADJUSTMENTS:			
Prior Cycle Prospective Need		113	
Demolitions		<u>6</u>	
Subtotal			<u>119</u>
			520
Filtering	- 65		
Conversions	- 11		
Spontaneous Rehabilitation	- 3		
Pre-Credited Need			<u>-79</u>
			441

This 441 represents the total number of affordable units that must be accommodated as a result of the second round of COAH's allocation.

The components of calculated housing need are outlined as follows:

<u>Indigenous Need</u> is the number of dwellings that are substandard and inhabited by a low and moderate income household. Indigenous Need is a part of Present Need. This number is calculated from U.S. Census surrogates that stand in for the actual count since data at the minor civil division level is not available. West Deptford's Indigenous Need number is 76 units.

Reallocated Present Need is equal to the dwelling units assigned to municipalities from a regional pool of indigenous need. Each housing region has a regional average of all of its indigenous need units. If a municipality has more than the regional average, then the amount above the average is placed in a regional pool and reassigned to other municipalities within the region. The Reallocated Present Need number for West Deptford is 60 units. Present Need 1993 is the total of Indigenous Need and Reallocated Present Need. Both Reallocated Present Need and Prospective Need (see below) are distributed to municipalities through a formula that includes the municipal share of the regional undeveloped land, equalized nonresidential property

valuation, change in equalized nonresidential property valuation, and aggregate household income differences. For West Deptford, Present Need 1993 equals 136 units (76 + 60).

<u>Prospective Need 1993-1999</u> is the share of future households of low and moderate incomes allocated to West Deptford which will require affordable housing not provided by the normal housing market. The Prospective Need 1993-1999 number is 265 units.

<u>Present and Prospective Need 1993-1999</u> together are called Total Need and equal 401 units. The Total Need is then added to Prospective Need from the first round, which is 40 units, for a two round cycle (1987-1999) of 441 units. This number in turn is modified by several factors intended to account for normal housing market adjustments. These factors are:

Demolition which is the number of units that are expected to be removed from the housing stock in the second round. In West Deptford, six units are expected to be demolished. This number would then be added to the two-cycle total.

Filtering is an adjustment that assumes over time the typical household will move up in price in the housing market, thereby selling a lower priced house to another household. In turn, the second household sells a still lower priced house to a third party, and so on. The process of filtering creates housing opportunities for low and moderate income households. Filtering subtracts 65 units from West Deptford's total.

Residential Conversion is the process of providing affordable housing by the conversion of larger single family homes to two or more dwellings; or, the conversion of previously nonresidential buildings to residential uses. Conversion subtracts 11 units from the Township's total.

Spontaneous Rehabilitation is the reconstruction of the existing substandard housing stock to meet building and housing code requirements outside of governmental programs. This adjustment is based on per capital income. Spontaneous Rehabilitation removes three units from the Township's total.

*Pre-Credited Need* is the sum of all of the preceding components and is equal to 441 units. From this number are subtracted the credits and inclusionary zoning in place to produce affordable housing. Subtracting this number results in a fair share number of 237 additional units for the second round.

B. PROJECTED HOUSING: There are currently applications for 96± single-family dwelling units before the Planning Board, including the Kings Crossing and Sherwood Estates developments (Block 357.03, Lot 12, Block 371, Lots 2, 2.01, 7, 12 and 35; and Block 325, Lot 5) both of which are in the R-1 district. An additional 22 unit Townhome development, Victorian Walk, is proposed (Block 132, Lot 7) in the R-4 zone.

### IV. FAIR SHARE PLAN

This Year 2000 Fair Share Plan includes the existing distribution of affordable units included in the 1988 COAH Certified Housing Element (299 units) plus 142 affordable units at the Planned Development Overlay Zone for a total of 441 affordable units. This represents the total second round fair share number for West Deptford Township.

The distribution of the 299 affordable units in the Certified Plan is as follows.

Table 18<sup>1</sup> - First Round Distribution

				Ownership Project		Rental Pro	oject
Block	Lot(s)	Owner	Acres	Total DƯ's	20% L/M	Total DU's	15% L/M
R-4 Zone							
374	2, 2.02, 2.03, 2.04 & 3.02	Park West	143.4	996	192	N/A	N/A
374	5	D. Desim- one	17.4	139	28	181	27
376	5.01	Hangst- erfer's Labs	11.5	92	18	120	18
353	4 & 9	D. & S. Zimm & H. & M. Glazier	16.2	130	26	168	25
Subtotal			188.5	1,357	264	469	70

<sup>&</sup>lt;sup>1</sup> Adapted from 1988 Master Plan Housing Element, page 17, with new lot numbers and owners

Table 18 - First Round Distribution (cont.)

R-5 Zoi	ne						
349	p/o 3	XYZ Enterpr- ises	22.0	176	35	229	34
TOTAL			210.5	1,533	299	698	105

The following pages are taken directly from the 1988 Certified Plan.

## A. First Round Housing Plan Summary

[The West Deptford plan for meeting its low/moderate obligation is summarized below. The sum of rehab and set-aside programs is capable of producing 335 low and moderate income units, which is 12% greater than the unmet housing need of 299. In a worse case scenario, with the rehab component unfunded and all inclusionary sites other than the Club developed as rental housing, potential for construction of affordable housing units would be reduced to no less than 297 units, which is still in excess of the 285 units required after rental credits are deducted. This allows some flexibility in meeting the housing obligation.

## Summary of Housing Plan

Maximum Affordable Housing Potential Rehabilitation Max. Inclusionary Requirement (@ 20%) Total Program Units	36 <u>299</u> 335
Maximum Affordable Housing Potential Rehabilitation Inclusionary-Owner Occupied (The Club) Inclusionary -Rental (Max.) Total Program Units	0 192 <u>105</u> 297
Housing Need With Rental Credits Unmet Housing Need Rental Credits (Max.) Target Housing Need	299 <u>-14</u> 285

It should be emphasized that although this plan has made provision for inclusionary development and provided a bonus for rental development, there is no penalty to the Township if market conditions preclude development of the projected affordable housing units or the proportion to be developed as rental units. Furthermore, once the

total obligation or rental proportion requirements are met, the Township retains the option of repealing the respective ordinances requiring additional inclusionary development.

It should be noted that a higher density than eight (8) units per acre is permitted in the R-4 Multiple Family District, depending on the number of 1, 2 and 3 bedroom units. It is anticipated that in order to comply with the COAH requirements regarding bedroom mix, a higher dwelling unit density will result, thus increasing the number of low/moderate income units which will be provided. It should also be noted that the Township will cooperate with developers in modifying Township fees and requirements, where appropriate, to assist in making the inclusionary requirement financially feasible.

### Special Requirements of the Housing Plan

In addition to the 20% rental unit requirement noted above, the housing plan must consider and provide for a number of requirements mandated by COAH's regulations. These include the following:

### 2. Affordability Mix

Developments must be occupied by 50% low income households and by 50% moderate income households. Within these ranges specific guidelines have been established in the COAH regulations as to the number of "sale" units in each income range which must be accommodated:

For every 20 low and moderate "sale" units:

Number o	f Households	Income as Percent of Median
10 Low	1 3 <u>6</u> 1	40% - 42.5% 42.6% - 47.5% <u>47.6% - 50%</u> 50.1% - 57.5%
10 Mod	1 1 1 2 4	57.6% - 64.5% 64.6% - 68.5% 68.6% - 72.5% 72.6% - 77.5% 77.6% - 80%

Maximum affordability limits for Low and Moderate households, together with their associated housing payments are shown below.

Affordable housing has come to be defined as 30% of a household's monthly income for rental units while sale housing is limited to no more than 28% of income. These costs include utilities and, in the case of sale housing,

mortgage interest and principal, taxes, and insurance. The maximum payments for a household at the upper limits of the low and moderate income categories is also shown. The total purchase price of affordable sale housing will depend upon each of these factors, for a household of four persons, it is equal to approximately \$44,000 for the moderate income household and \$30,000 for the low income household.

Table 19 - 1998 Affordability Limits

Hshld Size	Upper Limit Low Income	Max. Monthly Housing Payment	Max. Monthly Rent	Upper Limit Moderate Income	Max. Monthly Housing Payment	Max. Monthly Rent
1	\$18,515	\$432	\$463	\$29,624	\$691	\$741
2	\$21,160	\$494	\$529	\$33,856	\$790	\$846
3	\$23,805	\$555	\$595	\$38,088	\$889	\$952
4	\$26,450	\$617	\$661	\$42,320	\$987	\$1,058
5	\$28,566	\$667	\$714	\$45,706	\$1,066	\$1,143
6	\$30,682	\$716	\$767	\$49,091	\$1,145	\$1,227
7	\$32,798	\$765	\$820	\$52,477	\$1,224	\$1,312
8	\$34,914	\$814	\$873	\$55,862	\$1,303	\$1,397

### Notes:

- 1. Low income limit is equal to 50% of the regional median annual income for the counties of Burlington, Camden, Gloucester and Mercer as calculated by the U.S. Department of Housing and Urban Development, April 1998.
- 2. Moderate income limits are equal to 80% of the regional median income.
- 3. Maximum monthly housing payment is applicable to purchase housing and includes the sum of mortgage interest and principal, taxes, insurance, and utilities. It is calculated at 28% of monthly income.
- 4. Maximum monthly rent includes utility costs and is calculated at 30% monthly income.

### Bedroom Mix

At least 35% of all low and moderate income units must be two bedroom units. At least 15% must be three bedroom units. No more than 20% may be efficiencies. For planning purposes, the following standards should be used to correlate unit size to household size:

Unit Size	Max. Household Size
Efficiency	1 person
One Bedroom	2 persons
Two Bedroom	3 persons
Three Bedroom	5 persons

# 4. Provision of Low and Moderate Income Units in Inclusionary Developments

In a set-aside project no low and moderate income units need to be provided until the first 25% of the total project is completed. Thereafter, 10% of the low and moderate income units must be provided before the next market priced unit is built. Milestones are set for parity of low/moderate units with the total job at 50% and 75% of completion but all low/moderate units must be built when the job is 90% complete.

## Age Restrictions

No more than 25% of the units in an inclusionary development may be agerestricted, such as units reserved for senior citizens. Up to 75 affordable units in West Deptford could be age restricted.

## 6. Affirmative Marketing

The municipality has primary responsibility to insure that developers and sponsors affirmatively market the development to representative groups. Initially no more than 50% of the units may be offered to individuals who currently live in the community or who work in the community but live elsewhere.]

Source: Tredinnick, D. & Waetzman, L., Housing Plan Element of the West Deptford Township Master Plan, March 1988

### B. Second Round Housing Plan

The present plan adds a new zone (see Map 1). This area will be rezoned for Mixed Use Development (MU) with the following design standards. The intended density, maximum number of units, and proportion of affordable housing will generate the required 142 low and moderate income units:

### ARTICLE VIA MIXED USE DISTRICTS

166-29A. Classification

In any district hereafter designated as a Mixed Use District (MU), the following regulations shall apply.

- 166-29B. Use Regulations: A building or combination of buildings may be erected or used, and a lot area may be used or occupied for any of the following uses and no other.
- A. Any use permitted in the NC Neighborhood Commercial District provided that any lot used for non-residential purposes must front on a major collector or arterial road.
- B. Planned Development
  - 1. Minimum tract size subject to a development application:
    - a. Residential or mixed use: 50 acres (contiguous or non-contiguous)
    - b. Non-residential: 2 acres
  - 2. Maximum gross density of the tract: 8.0 units per acre
  - 3. Maximum total number of units in planned developments: 710
  - 4. Permitted Uses: Principal
    - a. Single-family detached dwelling units
    - b. Single-family attached dwelling units
    - c. Two-family dwelling unit buildings, i.e. twins
    - d. Four-family dwelling unit buildings, i.e., quadraplexes
    - e. Flats/multi-family dwelling units

- f. Combination buildings including single-family attached units and flats
- g. Planned Development
- h. Non-residential uses permitted in the underlying zoning and the NC and SC zones to a maximum of 12 acres
- 5. Permitted Uses: Accessory
  - a. Parking areas, garages and sheds
  - b. Recycling and solid waste collection facilities
  - c. Recreation facilities and buildings
  - d. Fences, walls and signs
  - e. Other customary incidental uses

#### 6. Buffer Areas:

- a. Tract perimeter: 25 feet consisting of preserved existing and supplemental landscape material to provide a reasonable visual buffer
- To County rights-of-way: 50 feet to consist of preserved existing and supplemental landscape material to provide a reasonable visual buffer
- c. Between single-family and multi-family uses: 25 feet to consist of preserved existing and supplemental landscape material provide a reasonable visual buffer
- d. To existing developed residential areas with lots with an area less than 15,000 square feet: perimeter single-family detached dwelling units as defined in subsection 6, Area, Bulk and Development Standards, shall be located along the perimeter of the tract adjacent to existing single-family detached developments

# 7. Area, Bulk and Development Standards

### a. Residential Uses

	Unit Types			
Standard	Perimeter Single- Family Detached Houses	Single-Family Detached Houses	Two-Family Buildings	Four-Family Buildings
Min. Lot Area (sf)	9,000	5,000	3,000 per unit	2,000 per unit
Min. Lot Frontage	75'	50'	30'	50'
Min. Lot Width (at building setback line)	70'	50'	30'	50'
Min. Front Yard	15'	15'	15'	15'
Min. Side Yard	10'	15' combined, 5' min.	0' one side, 10' other side	10', 0' common wal <b>i</b>
Min. Rear Yard	35'	25'	25'	25'
Max. Impervious Coverage of Lot (structure and paving)	50%	60%	60%	60%
Max. Height (ft/stories)	351/21/2	35'/2½	351/21/2	35'/2½
Max. Number of Units per Structure	. 1	1	2	4
	Unit Types	-		
Standard	Townhouses Single-Family Attached	Multi-Family Flats	Stacked Single-Family Dwellings and Flats	
Min. Lot Area (sf)	2,000 per unit	12,000 per bldg.	1,500 per unit	
Min. Lot Frontage	20'	120'	20' .	
Min. Lot Width (at building setback line)	20'	120'	20'	
Min. Front Yard	15'	15'	15'	
	Unit Types			

Standard	Townhouses Single-Family Attached	Multi-Family Flats	Stacked Single-Family Dwellings and Flats
Min. Lot Depth	100'	1001	100'
Min. Side Yard	0' for common wall; 10' for end units	10'	0' for common wall; 10' for end units
Min. Rear Yard	25'	25'	25'
Max. Impervious Coverage of Lot (structure and paving)	60%	70%	60%
Max. Height (ft/stories)	38'/3	42'/3	42'/3
Max. Number of Units per Structure	8	24	12
Min. Bldg. Setback from Streets (curb or cartway)	25'	30'	25'
Min. Bldg. Setback from Parking Areas	15'	20'	15'
Min. Spacing between Bldgs.	20'	30'	20'

## b. Non-residential uses: Existing standards of NC and SC zones

## 8. Affordable Housing Requirements

- a. Set-Aside of Housing Affordable to Low and Moderate Income Households:
  - 20% of the total units developed on the tract if the units affordable to low and moderate income households ("affordable housing") are offered for sale, or,
  - ii. At the discretion of the developer, 10% of the total units developed on the tract if the affordable housing is rented and thereby qualifies, under the rules of the New Jersey Council on Affordable Housing (COAH), N.J.A.C. 5:93-

5.15(d), for up to 71 of the rental bonus credits available to the Township, which are hereby reserved for the Planned Development Overlay zone.

- b. Age-Restricted Affordable Housing: Affordable housing units may be age-restricted, at the discretion of the developer, to the maximum extent allowed for credits against the Township's fair share obligation for such housing under COAH rules, N.J.A.C. 5:935.14.
- c. Affordable Housing Regulations: The affordable housing shall be developed and sold or rented in accordance with the current applicable COAH rules, including requirements on: split between low and moderate income housing, bedroom distribution, range of affordability, pricing and rent of units, affirmative marketing, affordability controls, and construction phasing with the market-rate units developed on the tract.
- d. Design of Affordable Housing: The facade of an affordable housing unit shall be indistinguishable from the facade of the market-rate units of the same housing type developed on the tract.
- e. Location of Affordable Housing: Affordable housing units shall be dispersed, to the extent feasible, among market-rate units of the same housing type. The dispersal requirement and standards of Section 166-50.H shall not apply to units that are age-restricted or government-subsidized.

### 9. Open Space and Coverage

- a. Tract Common Open Space: A minimum 25% of the tract area developed for units other than single-family detached shall be reserved for conservation, recreation, and other common open space uses. The common open space may include wetlands and landscaped stormwater management facilities, but a minimum of 5% of the tract developed for units other than single-family detached shall be common open space unconstrained by wetlands. Portions of the common open space shall be developed for both passive and active recreation. The common open space shall weave between multi-family structures and periodically widen out into significant and usable recreation areas.
- b. Maximum Tract Impervious Coverage: 65%
- c. Streets shall be dedicated to the Township

## 10. Development Review:

- In accordance with that for Planned Development;
- b. General Development Plan approval shall be available at the applicants option for developments of more than 100 acres.

### V. IMPLEMENTATION

Ordinance amendments consisting of the Planned Development Overlay for Block 351, Lots 7.01, 7.04, 7.06, 7.07, 7.08, 7.09, 7.10, 7.11, 7.12, 7.13, 7.14, 7.17, 11, 11.01, 11.02, 13 and 14 map change; design criteria for the zone as stated above, and review and approval procedures for Planned Development and General Development Plan submission will be adopted.

#### VI. CONCLUSION

All of the issues surrounding the fair share plan have been addressed through limited rezoning. The new Housing Element also sets fourth a model for future development within West Deptford that will meet both the needs and desires of current as well as future residents.

These revisions to the Housing Element, therefore, not only meet the fair share obligations of the Township, but also creates a pattern of development which is more beneficial in terms of land use related impacts on the entire Township and region.

