

Township of Bridgewater

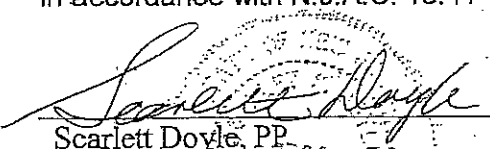
Somerset County, New Jersey

Amended Housing Plan Element and Fair Share Plan

August 8, 2017
ADOPTED

*Prepared by the
Bridgewater Township Planning Board*

The original of this report was signed and sealed
in accordance with N.J.A.C. 13:41-1.3


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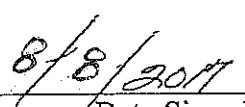

Date Signed

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Bridgewater Township Master Plan Amended Housing Plan Element and Fair Share Plan

EXECUTIVE SUMMARY

Bridgewater has compiled data which confirms that it has met its affordable housing obligation. As a leader in the Affordable Housing program, Bridgewater has asked that it be immunized and be granted an immediate judgment of compliance. This request is supported by factual information in the Amended Housing Plan Element and Fair Share Plan (hereinafter referred to as Housing Plan) which demonstrates this compliance. Additionally, the Township asked for authority from the Court to finalize and submit its Affordable Housing Trust Fund Spending Plan for approval.

Throughout the years between 1999 through 2014, neither the Council on Affordable Housing nor the Court provided municipalities with standards for compliance or precise methodology for allocation of fair share. Even though there have been no adopted rules or definitive guidance, Bridgewater did not consider this hiatus as a reason to slow the pace of providing affordable units. The township maintained its trajectory and continued efforts toward increasing its stock of affordable units. In addition to having an open-door policy to support persons with special needs, Bridgewater has approved plans for increased affordable units, both on a Planning Board level and on a Zoning Board level for use variances. Bridgewater has financially assisted the creation of more new affordable units within existing private residential developments, has partnered with the State of New Jersey to convert homes from market-rate dwellings to affordable units, has purchased privately-owned lands in suitable locations for the construction of new affordable units, has dedicated its own land for the construction of affordable units, and has designated a redevelopment area with a 20% set-aside obligation which assures the further support of the program. In addition, the township has extensively litigated to protect affordable units from being lost to foreclosure and has litigated rental units that were not being rented in compliance with affordability controls. These positive steps have been made on a continual basis, without any prodding from a governmental agency. These steps were done successfully, gradually and in concert with the vision of prior rulings which discouraged a 'radical transformation' of the character of a community.

BACKGROUND

New Jersey has determined that it faces a shortage of affordable housing, thereby stalling stimulation of communities and hindering economic growth. Such a housing shortfall has led to numerous court cases, including appeals. In response to the Mt. Laurel decision, the New Jersey legislature created The Council on Affordable Housing, COAH, to implement sweeping changes in the manner that requires municipalities to provide housing for families of low and moderate incomes (LMI). Affordable housing regulations aimed to integrate affordable housing into a municipality's planned growth, thereby providing people with an increasing opportunity, over time, to live and work in the same community without creating a radical transformation.

On April 9, 2015, the Superior Court, Appellate Division, issued an Opinion in the matter entitled, *In re Failure of the Council on Affordable Housing to Adopt Trust Fund Commitment Regulations*, 440 N.J. Super. 220 (App. Div. 2015) instructing municipalities to seek approval of the use and disposition of affordable housing trust funds (i.e. Affordable Housing Trust Fund/Development Fee Spending Plan) in the same declaratory judgment action in which they sought a determination regarding compliance with their affordable housing obligations.

Bridgewater filed a Complaint for declaratory Judgment seeking:

- (i) a determination that it has met its affordable housing obligations through the end of third round (1999-2024) and for associated protections; and
- (ii) the opportunity to finalize and submit its Affordable Housing Trust Fund Spending Plan to the court for approval after a final determination of affordable housing obligation compliance and for associated protections.

HISTORY OF AFFORDABLE HOUSING IN BRIDGEWATER

Bridgewater, a Somerset County community of 32.04 square miles, has at all times maintained a proactive approach to meeting its fair share affordable housing obligations and been at the forefront of the campaign to provide affordable housing, providing over 1,200 units of affordable housing from 1987-1999. An account of Bridgewater's involvement demonstrates the continuous participation in the affordable housing program, and the account below is incorporated by reference.

1. On February 14, 1995, the Bridgewater Township Planning Board adopted its Housing Element and Fair Share Plan.
2. On December 6, 1995, Bridgewater received substantive certification from the Council on Affordable Housing ("COAH") for its second round fair share housing obligation ("Round Two").
3. On August 1, 2001, COAH granted extended substantive certification to Bridgewater for Round Two.
4. On December 8, 2004, Bridgewater again applied to COAH for extended substantive certification for Round Two.
5. On February 23, 2005, COAH recommended that Bridgewater be granted extended substantive certification for Round Two and further determined that Bridgewater had addressed its entire new construction obligation and was entitled to carry over excess credits toward its third round fair share housing obligation.
6. On March 9, 2005 COAH again granted Bridgewater Township extended substantive certification for Round Two.
7. On November 21, 2005, Bridgewater adopted an amended Housing Element and Fair Share Plan to comply with its affordable housing obligations.
8. On December 7, 2005, Bridgewater petitioned COAH for substantive certification for Round Three.
9. On November 11, 2008, the Bridgewater Township Planning Board adopted an amended

Housing Element and Fair Share Plan and Land Use Element of the Master Plan and Development Fee Spending Plan in a further effort to comply with its affordable housing obligations.

10. After the existing Third Round Rules were struck down by the Courts, Bridgewater submitted a petition to COAH for substantive certification and approval of its Affordable Housing Trust Fund/Development Fee Spending Plan for Round Three on December 30, 2008.
11. On October 8, 2010, the Appellate Division invalidated substantial portions of Chapter 97 resting principally on the growth share concept for calculating affordable housing obligations and remanded to COAH the adoption of new third round rules.
12. On March 22, 2011, Bridgewater was granted a waiver by COAH pursuant to N.J.S.A.52:270-329.2 and N.J.A.C. 5:97-8.1 to spend affordable housing trust funds in the amount of \$2,165,000.00 on its municipal rehabilitation program, its market to affordable program, two municipally sponsored affordable housing projects, special needs housing, and future housing opportunities.
13. Bridgewater did spend the aforementioned funds on the above-identified projects pursuant to the waiver granted by COAH.
14. As a result of the Third Round Rules being struck down by the Appellate Division on October 8, 2010, COAH never reached a final determination on Bridgewater's petition for substantive certification for Round Three.
15. On September 26, 2013 the Supreme Court ruled that revised third round rule-making was necessary, again. COAH prepared new revised rules third round in 2014 (proposed Chapter 99), published the rules in May, accepted public comment through August and voted on the rules in October, however, the rule adoption process stalled on October 20, 2014 when COAH's vote to adopt the rules deadlocked in a tie vote of its membership. The tie vote resulted in COAH's failure to adopt the third iteration of third round rules, which led to the Court's March 10, 2015 decision and order. Nevertheless, proposed Chapter 99 was prepared in response to the Supreme Court's directives to COAH.
16. As of March 10, 2015 Bridgewater remained a "participating" municipality before COAH, with its petition for substantive certification is still pending.
17. On June 2, 2014 COAH proposed new Third Round Rules in the New Jersey Register, 46 N.J.R. 924, pursuant to Court Order. These *unadopted* Third Round Rules stated that Bridgewater had a 1999-2024 affordable housing obligation of 565 units and a rehabilitation share of 233 units.
18. On March 10, 2015, the New Jersey Supreme Court issued an Order eliminating the FHA's exhaustion of administrative remedies requirement, vesting authority in the Superior Court to hear and decide actions and instructing municipalities to file declaratory judgment actions in the Superior Court for a determination regarding compliance with their affordable housing obligations.
19. In October 2014, COAH's tie vote on rule adoption stalled the process which left the development of the Housing Plan uncertain.
20. July 6, 2015, Bridgewater Township sought a declaration of its compliance with the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 52:27D-301 et seq. in accordance with In re

- Housing Element and Fair Share Plan and Land Use Element of the Master Plan and Development Fee Spending Plan in a further effort to comply with its affordable housing obligations.
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N.J.A.C. 5:96 and 5:97, supra. Bridgewater received an initial grant of immunity from the Court which was since extended and remains in place.

21. After a mediation process, the Township and FSHC agreed to settle the litigation with the foundation being the Kinsey report and to present that settlement to the trial court with jurisdiction. On November 10, 2016, the Township Council adopted a Resolution, confirming its willingness to enter into a Stipulation of Settlement with the Fair Share Housing Center for total obligation of 1414 affordable units. This settlement provides a protection period of ten years from the date of Court confirmation of the terms of the settlement.
22. On February 13, 2017, the Township submitted a revised Stipulation of Settlement along with this proposed Housing Element & Fair Share Plan and a proposed Spending Plan to the Court for review at a Fairness Hearing.

EXHIBIT 1:

Bridgewater had a Prior Round obligation of 713 units, which was met and exceeded:

PRIOR ROUND			
Project	Units	Bonuses	Total
[FS] Crossroads	81	0	81
[FS] Bridgewater Oaks	26	0	26
[FS] Vanderhaven Farms	69	0	69
[FS] Beacon Hill	82	0	82
[FS] Bridle Club	70	0	70
[FS] Glenbrooke	86	0	86
[FS] Stratford Place	28	0	28
[FR] Meadowbrook Village/Mt. Pleasant Villas	80	80	160
[FR] Villages I (Collins)	8	8	16
[FR] Villages II (Collins)	16	16	32
[AR] Centerbridge I and II	240	18	258
[SN/GH] ARC – 4 th Avenue (a/k/a Passages)	10	10	20
[SN/GH] ARC- Finderne (now known as Advoserve III)	11	11	22
Prior Round Total Units	807	143	950

FS = Family For-Sale; FR = Family Rental; AR = Age-Restricted Rental; AL=Assisted Living Rental;
 SN/GH = Special Needs/Group Home

A. summary of the affordable housing obligation, rehabilitation share, and bonuses are provided in Exhibit 2 below.

EXHIBIT 2:

Rehabilitation Share (per Kinsey Report) ¹	115
Prior Round Obligation (pursuant to N.J.A.C. 5:93)	713
Third Round New Construction Obligation (per Kinsey Report as revised per this settlement, covering present need for the period 1999-2015 pursuant to the Supreme Court's January 18, 2017, decision in <i>In re Declaratory Judgment Actions Filed by Various Municipalities</i> , ___ N.J. ___, 2017 WL 192895 (Jan. 18, 2017) and prospective need for 2015-2025)	1414
Maximum Bonuses Third Round .25 x 1414 =	354
Maximum Bonuses Second Round .25 x 713	178

¹ David N. Kinsey, PhD, PP, FAICP, New Jersey Low and Moderate Income Housing Obligations For 1999-2025 Calculated Using The NJ COAH Prior Round (1987-1999) Methodology, April 6, 2015, Revised July 2015 and May 2016.

FAIR SHARE COMPLIANCE TECHNIQUES FOR ROUND 3

Chapter 93 identifies a variety of affordable housing compliance techniques that are available for municipal Fair Share compliance. The list below is provided to identify the range of recommended and available affordable housing techniques to address the Fair Share obligation. An asterisk (*) is used where this technique has been used to satisfy Round 3.

*N.J.A.C. 5:93-5.2 – Rehabilitation of existing units – rehabilitation of substandard units;

*N.J.A.C. 5:93-5.3 – New Construction - create new low and moderate income units within their borders by sponsoring their construction, with or without a non-profit corporation, or by zoning sites for inclusionary development.

N.J.A.C. 5:93-5.4(b) - New construction; conformance with the State Development and Redevelopment Plan (SDRP)

(b) In Planning Area 3, the Council shall encourage inclusionary development within centers. Where a municipality proposes an inclusionary site within Planning Area 3 outside of a center, the Council may permit such a site if infrastructure is available or can be easily extended from Planning Area 2. --Multiple units per acre required.

*N.J.A.C. 5:93-5.6 Zoning for inclusionary development – generally, requires identification of sites with available water, sewer; regulations require presumptive densities of between 4 to 6 units per acre. This can be designated as an overlay zone.

Overlay zoning – 100% Municipally Sponsored Construction – This could involve designating overlay small overlay zones focused on redevelopment of parcels that are served by water and sewer. There

may be certain and locations in the township where this approach could make sense with municipal sponsorship.

N.J.A.C. 5:93-5.7 Regional contribution agreements (RCAs) – no longer authorized under the law.

*N.J.A.C. 5:93-5.8 Alternative living arrangements – group homes, transitional facilities for the homeless, etc.

N.J.A.C. 5:93-5.9 Accessory apartments – apartments created within existing dwelling units; or as accessory to existing dwelling units.

N.J.A.C. 5:93-5.10 Purchase of housing units that have never been occupied and vacant housing units.

N.J.A.C. 5:93-5.11 Write-down/buy-down of previously-owned units (Market to Affordable) – involves Writing-down or buying-down the cost of previously owned market rate units and offering them in sound condition at affordable prices to low and moderate income households.

N.J.A.C. 5:93-5.12 ECHO (elder cottage housing opportunities) housing units – This involves adding a small unit as an accessory unit on a lot with a detached single-family dwelling for an elderly family member. Credits are applied against the rehabilitation obligation.

*N.J.A.C. 5:93-5.14 Age restricted housing – subject to a 25% cap.

*N.J.A.C. 5:93-5.15 Rental housing – every municipality has to provide at least 25% of the obligation. The now invalidated Chapter 97 included requirements for “Family Rental” housing, and established a minimum percentage that has to be included in the Fair Share Plan. These requirements should be expected to resurface at some point in the future.

*N.J.A.C. 5:93-5.16 Assisted living residence - Apartments in assisted living residences may address a municipal housing obligation if the private pay resident qualifies as low or moderate income or if the resident is the recipient of a Medicaid waiver.

Bridgewater has implemented, or will implement, the following projects to address its Third Round Obligations and Third Round Obligation is described below and demonstrates compliance with the requirements that were incorporated in a Settlement Agreement with the Fair Share Housing Center. Below are noted bonus credits which were calculated as follows: The Township has a maximum of 354 potential credits ($1414 \times 0.25 = 354$). Of the 354 creditable units, 321 are FR or SN/GH and therefore entitled to a 1:1 credit. The remaining 33 units are creditable as ALR/AR and entitled to a 1:3 credit, for 11 additional bonus credits. Adding these together provides 332 total bonus credits.

The following exhibit, entitled, *Third Round New Construction Obligation*, addresses mechanisms by which Bridgewater will address the third round new construction obligation:

EXHIBIT 3

THIRD ROUND NEW CONSTRUCTION OBLIGATION			
Project	Units	Bonus	Status
Surplus Carried Over from Second Round (950 credits -713 need)	237	0	Built
[AR] Centerbridge II – Phase II Expansion (Constructed during Second Round but identified by COAH to be initially credited in Third Round)	45	0	Built
[AR] Kirkside Senior Housing (Constructed during Second Round but identified by COAH to be initially credited in Third Round)	5	0	Built
[AR] Co-op Housing Corp I (Constructed during Second Round but identified by COAH to be initially credited in Third Round)	5	0	Built
[FS] Stratton Meadows (Constructed during Second Round but Identified by COAH to be initially credited in Third Round)	97	0	Built
[FS] Loft Farms (Constructed during Second Round but identified by COAH to be initially credited in Third Round)	17	0	Built
[SN/GH] ARC – Somerset County 2	26	26	Built
[SN/GH] Cambridge	1	1	Built
[SN/GH] Cerebral Palsy Property of Middlesex	6	6	Built
[SN/GH] Whitney House	3	3	Built
[SN/GH] Delta Comm. Supports 1	5	5	Built
[SN/GH] ARC-Somerset County 1	22	22	Built
[SN/GH] Allies	4	4	Built
[SN/GH] Easter Seals	4	4	Built
[SN/GH] Pearl Street	4	4	Built
[AR] CHC 2-AWS Foundation	5	2	Built
[AR] CHC 3-AWS Foundation	5	2	Built
[AR] Coop Housing Corp 4	5	2	Built
[ALR] Chelsea at Bridgewater-Assisted Living	12	3	Built
[ALR] Brandywine-Assisted Living	13	0	Built
[ALR] Arbor Glen Friends Holly Center Assisted Living	6	2	Built
[ALR] Eastern Star Home Assisted Living	11	0	Built
[ALR] Avalon at Bridgewater Assisted Living	11	0	Built
[SN/GH] ADTI 1	3	3	Built
[SN/GH] ADTI 2	16	16	Built
[SN/GH] Advoserve I-87	10	10	Built
[SN/GH] Advoserve II-Severin	10	10	Built
[SN/GH] Advoserve IV-685	5	5	Built
[SN/GH] Advoserve V-566	3	3	Built
[SN/GH] Advoserve VI-444	3	3	Built
[SN/GH] Somerset Homes – 3 rd Avenue	5	5	Built

THIRD ROUND NEW CONSTRUCTION OBLIGATION			
Project	Units	Bonus	Status
[SN/GH] Alternatives	8	8	Built
[SN/GH] ARC-Somerset County 3	5	5	Built
[SN/GH] Federation MC of NJ	4	4	Built
[SN/GH] Delta Comm. Supports 2	5	5	Built
[SN/GH] Delta Comm. Supports 3	5	5	Built
[FS] Habitat for Humanity	9	0	Built
[SN/GH] Our House - 230 Helfred's Landing	4	4	Built
[SN/GH] Youth Consult - 694 Burning Bush	4	4	Built
[SN/GH] Stevens Land Group - 35 Stevens	2	2	Built
[FR] Woodmont Conversion	20	20	Built
[SN/GH] Somerset Homes 5 Stanford	1	1	Built
[SN/GH] Bridge House #8 3rd Ave	2	2	Built
[SN/GH] Bonnie Brae 453 Route 28	4	4	Built
[SN/GH] Somerset Homes-49 Brahma Ave	16	16	Built
[ALR] Sunrise Assisted Living	8	0	Approved
[ALR] Care One Assisted Living	7	0	Built
[SN/GH] Bridge House 2	10	10	Approved
[FR] Route 28 Assoc. Conversion	11	11	Built
[FR] Villages III. (Collins)	6	6	Approved
[FR] Eden Woods	44	44	Approved
[FR] Center of Excellence	40	40	Redev. Plan Approved
Total	819	332*	
Voluntary Extensions of Affordability Controls	Units		
[FS] Vanderhaven Farms	23		
[FS] Beacon Hill	29		
[FS] Bridle Club	38		
[FS] Glen Brooke	46		
[FS] Stratford Place	20		
[FS] Bridgewater Oaks	19		
[FS] Stratton Meadows	97		
[FS] Crossroads	33		
Total	305		
Round 3 Built + Approved + Voluntary Extensions	1124		
Total Credits (including Bonus Credits)	1456		

FS = Family For-Sale; FR = Family Rental; AR = Age-Restricted Rental; ALR=Assisted Living Rental;
SN/GH = Special Needs/Group Home

POLICIES AND STANDARDS TO MEET THE HOUSING REQUIREMENTS

1. At least 50 percent of the units addressing the Third Round development shall be affordable to very-low-income and low-income households with the remainder affordable to moderate-income households.
2. In accordance with the Fair Housing Act and pursuant to N.J.S.A. 52:27D-329.1, Bridgewater agrees to require 13% of all units developed since July 17, 2008, including but not limited to units subject to preliminary or final site plan approval, to be very low income units, with half of the very low income units being available to families. The municipality has and will continue to comply with those requirements as shown.

Bridgewater has developed 185 low and moderate income units since July 17, 2008. Thus, the computation for the obligation to provide very low income units ($185 \times .13$) yields a total of 24.05 very low income units (rounded up to 25). As a result, the portion of the affordable units that should be very low income family units equates to 6.5% of 185 or 13 units. Bridgewater complies with this requirement.

EXHIBIT 4

Affordable Units Developed Post July 17, 2008

Project	Units
[ALR] Eastern Star Home Assisted Living	11
[SN/GH] Stevens Land Group – 35 Stevens	2
[FS] Habitat for Humanity	9
[SN/GH] Our House - 230 Helfred's Landing	4
[SN/GH] Youth Consult - 694 Burning Bush	4
[SN/GH] Pearl Street	4
[FR] Woodmont Conversion	20
[SN/GH] Somerset Homes - 5 Stanford	1
[SN/GH] Bonnie Brae 453 Route 28	4
[ALR] Sunrise Assisted Living	8
[ALR] Care One Assisted Living	7
[SN/GH] Bridge House 2	10
[FR] Route 28 Assoc. Conversion	11
[FR] Villages III (Collins)	6
[FR] Eden Woods	44
[FR] Center of Excellence	40
TOTAL UNITS POST 7/31/2008	185

FS = Family For-Sale; FR = Family Rental; AR = Age-Restricted Rental; AL=Assisted Living Rental;
SN/GH = Special Needs/Group Home

Name of Very Low Income Family Project	V.L.I. Family Units
[FR] Woodmont Conversion	2
[FR] Route 28 Assoc. Conversion	6
[FR] Villages III. (Collins)	6
[FR] Eden Woods	6
[FR] Center of Excellence Redevelopment area	6
TOTAL V.L.I. FAMILY UNITS PROVIDED	26

FS = Family For-Sale; FR = Family Rental; AR = Age-Restricted Rental; AL=Assisted Living Rental;
SN/GH = Special Needs/Group Home

3. Third Round bonuses have been applied in accordance with N.J.A.C. 5:93 (i.e. one bonus credit per family rental unit up to the 25 percent maximum). At least twenty-five percent of the Third Round obligation is to be met through rental units, including at least half in rental units available to families. At least half of the units addressing the Third Round obligation in total are to be available to families. Bridgewater will comply with an age-restricted cap of 25%.
4. Bridgewater will be certain to continue to include community and regional organizations in its affirmative marketing plan, as part of its regional affirmative marketing strategies during its implementation of its plan, provide notice to those organizations of all available affordable housing units. Bridgewater will require that any other entities, including developers or persons or companies retained to do affirmative marketing, comply with this policy.
5. All units shall include the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls ("UHAC"), N.J.A.C. 5:80-26.1 et. seq. or any successor regulation, and all other applicable law including N.J.S.A. 52:27D-329.1, with the exception to UHAC that 13 percent of affordable rental units in all projects shall be required to be at 30 percent of median income. Bridgewater is encouraged to adopt and/or update appropriate implementing ordinances in conformance with standard ordinances and guidelines developed by COAH to ensure that this policy is fully satisfied.
6. If there is a finding that the affordable housing obligation is less than 1414, Bridgewater will conform to the lower number, with the excess being applied to the next Round obligation.

RECOMMENDED REPORTING GOING FORWARD

In the 1990s, Bridgewater Township zoned for inclusionary development as a component of the affordable housing. The following zones were created and included a 20% set-aside: R-MDU-10.5, R-MDU-8, R-MDU-6 and R-MDU-5 and a longer term inclusionary area, known as the Sixth Avenue Redevelopment area, is still an active affordable housing area.

For compliance with Round 3, additional zoning provisions have been made for increased affordable housing opportunities. Zoning to implement the plan has already been adopted by the Bridgewater

Township Council. One new inclusionary zone is in the Finderne section of the town. The non-age restricted rental community (Eden Woods of 220 units) has received site plan approval and is an inclusionary project for affordable housing. The second project is known as the Center of Excellence (which will have 400 rental units) and is also an inclusionary project. The township is willing to adopt inclusionary ordinances which will assure a set aside component for new units that are approved after settlement.

1. The Township shall adopt an ordinance providing for the amendment of the Township's Housing Ordinance so as to establish zoning standards that provide for an inclusionary zoning requirement on future multifamily development of five (5) or more units in the Township developed through planning board approval, zoning board approval, redevelopment or rehabilitation plan requiring a set-aside of at least 15 percent of all units in rental developments as affordable, and 20 percent of all units in for-sale developments as affordable, with at least 50 percent of the units in each development being affordable to low-income households including 13 percent in rental developments affordable to very-low-income households, with all such affordable units including the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls ("UHAC"), N.J.A.C. 5:80-26.1 et. seq. or any successor regulation, and all other applicable law. Language should be included in the Ordinance to explicitly address that developers cannot, for example, subdivide a project into two lots and then make each of them a number of units just below the threshold.
2. The Fair Housing Act includes two provisions regarding action to be taken by Bridgewater during the ten-year period of protection provided in this agreement. Bridgewater will address these provisions as were negotiated with the Fair Share Housing Center (FSHC):
 - A. For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, Bridgewater will post on its municipal website, with a copy provided to FSHC, a status report as to its implementation of its Plan. This will include an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether the mechanisms to meet unmet need should be revised or supplemented. Such posting will invite any interested party to submit comments to Bridgewater, with a copy to FSHC, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether the mechanisms to meet unmet need should be revised or supplemented. Any interested party may, by motion, request a hearing before the court regarding these issues.
 - B. For the review of very low income housing requirements required by N.J.S.A. 52:27D-329.1, within 30 days of the *third* anniversary of execution of the agreement with the Fair Share Housing Center, and every third year thereafter, Bridgewater will post on its municipal website, with a copy provided to FSHC, a status report as to its satisfaction of its very low income requirements. The status will include the family, very low income

requirements. Such posting will also invite any interested party to submit comments to Bridgewater and to the Fair Share Housing Center on the issue of whether Bridgewater has complied with its very low income housing obligations.

INITIATIVES TO CREATE AND MAINTAIN AFFORDABLE HOUSING AND ADDITIONAL OPTIONS TO MEET OBLIGATION

COAH correspondence has confirmed that Bridgewater had substantial surplus credits which are to be applied to Round Three. However, that did not quell Bridgewater's determination to provide even more affordable units. While other municipalities 'slept' during the 'Gap' period rather than pursuing progress, which was not the ethic of Bridgewater. Year after year during this 'Gap' period, Bridgewater plowed ahead and continued to increase its progress to provide affordable housing accommodations utilizing a variety of mechanisms. While the township has met its Round 3 obligation, the township has additional options which might be employed in order to increase its standing in Round 3, if needed.

1. PURCHASE AND RESERVATION OF LAND. Several Bridgewater Township properties in private ownership were purchased with Trust funds and are specifically reserved for future affordable housing to be used as the need for additional dwellings is demonstrated. Some properties were already owned by Bridgewater. The benefit of holding onto these lands is that Bridgewater will be in position to evaluate the need (demand) relative to family size and income levels that may be skewed from the reserved percentages provided in the law. This affords an opportunity to address shortfalls of unit types (e.g. bedrooms, incomes) that should be constructed in order to serve unmet needs of households. Specific properties that have been purchased by or were previously owned by Bridgewater are:

Project	Block / Lot No:	Zone
*Whitney Court lot	Block 511 Lot 3	R-10A
*Faircloth	Block 364 Lots 2,2,6	R-40
*Route 202/206N.	Block 477 Lot 15	R-40
'Hobbstown'	Block 519/ Lot 29	R-10
'Hobbstown'	Block 519/ Lot 30	R-10
'Hobbstown'	Block 519/ Lot 31	R-10
'Hobbstown'	Block 519/ Lot 32	R-10
'Hobbstown'	Block 519/ Lot 33	R-10
'Hobbstown'	Block 519/ Lot 34	R-10
'Hobbstown'	Block 519/ Lot 35	R-10
'Hobbstown'	Block 519/ Lot 36	R-10
'Hobbstown'	Block 519/ Lot 41	R-10
'Hobbstown'	Block 519/ Lot 42	R-10
'Hobbstown'	Vacate Essex St.	R-10
'Hobbstown'	Block 517/ Lot 1	R-10
'Hobbstown'	Block 517/ Lot 2	R-10
'Hobbstown'	Block 517/ Lot 3	R-10

*Purchased with Affordable Housing Trust Funds

Block 511 Lot 3 is located on Whitney Court within the 6th Avenue Redevelopment area. These premises were purchased with Affordable Housing Trust funds and are restricted to affordable housing purposes. It is located within walking distance to employment, education and recreational facilities.

Block 364 Lots 2, 2, 6 is located on Somerville Road which is in walking distance to Vocational Technical education, library, recreational facilities and the Bridgewater Senior Citizens Center. These premises were purchased with Affordable Housing Trust funds and are restricted to affordable housing purposes.

Block 477 Lot 15, located Route 202/206 North is adjacent to an inclusionary affordable housing rental project of 100 total units. This tract was purchased for the purpose of supplying future affordable housing. These premises were purchased with Affordable Housing Trust funds and are restricted to affordable housing purposes.

Hobbs town lands, found in Blocks 519 and 517 above, are owned by Bridgewater Township and are not restricted as to use.

2. EXTENSION OF AFFORDABILITY CONTROLS. Bridgewater has reserved funds in its Spending Plan to offer to purchase extensions of existing affordable units. The funds are viewed as sufficient to secure extensions for an additional 50 family, for sale units. The rationale for success is that Bridgewater has a large affordable housing stock, primarily because Bridgewater did not send out 50% of its requirement to other municipalities under the option of Regional Contribution Agreement. Bridgewater eagerly accepted and required that all of the units be constructed within its own borders. The result of purchasing the extension of controls for 50 family, for sale units would result in 50 credits.

3. PURCHASES FOR MARKET TO AFFORDABLE UNITS. Bridgewater has the option of purchasing market units for conversion to affordable units. In fact, Bridgewater entered into a market to affordable agreement with a property owner in Finnerne (Bendetti). Unfortunately, this agreement did not proceed to finality due to circumstances which resulted in the owner removing himself from consideration. The point of this discussion is to highlight the fact that Bridgewater aggressively seeks to employ a variety of options to provide affordable housing.

4. ADDITIONAL UNITS AND CREDITS, NOT YET DOCUMENTED, THAT MAY BE APPLIED TO ROUND 3 Center of Excellence. Of the total of 400 rental units in the Center of Excellence, Bridgewater has assigned 40 affordable rental units (10%) as a set aside to the Center of Excellence for addressing its Round 3 obligation. This is based on a Redevelopment Plan adopted for the 62 acres located on Route 202/206 North. The Redevelopment Plan addresses the requirement to provide affordable rental housing to be dispersed throughout the project by stating that, *Up to 20% of all dwelling units shall be deed-restricted for occupancy as regulated by the Council on Affordable Housing and the affordable housing units shall be dispersed among the residential buildings rather than concentrated in a few*

buildings. The township has not assigned the full 20% set aside for Round 3. If the full 20% were desired to address a deficit in Round 3 or for application to Round 4 in the future, an additional 40 rental units plus applicable rental credits would be able to be applied. The township reserves the right to apply this project, as described above, to Round 3 or a future round.

Somerset Homes. Somerset Homes purchased Block 507 Lots 3 and 4 in 2004 from a private entity, Relocation Advantage. The township partnered Somerset Homes in this purchase and acquired a deed restriction for the amount of \$90,000 (one half of \$180,000) for the property located at 5 Third Avenue. This deed restriction was recorded in Book OPR 6533 at Page 2440 on 7/2/2012. (one deed with two properties listed. See below.) There are 3 bedrooms in this dwelling. The premises are entitled to 3 special needs units, plus bonus credits, as applicable. The township reserves the right to apply this project, as described above, to Round 3 or a future round.

Somerset Homes. Somerset Homes purchased Block 509 Lot 1 in 2006 from a private entity, the Lambinos. The township partnered with Somerset Homes again and acquired a deed restriction for the amount of \$90,000 (one half of \$180,000) for this lot known at the address of 2 Whitney Court. This deed restriction was also recorded in Book OPR 6533 at Page 2440 on 7/2/2012. There are 3 bedrooms in this dwelling. The premises are entitled to 3 special needs units, plus bonus credits, as applicable. The township reserves the right to apply this project, as described above, to Round 3 or a future round.

416 Route 28, Inc. 416 Route 28, Inc. purchased Block 171 Lot 3 in 2000. The township acquired a deed restriction for affordable housing on Block 171 Lot 3 in the amount of \$120. This deed restriction was recorded in Book OPR 6530 at Page 3315 on 6/22/2012. There are 3 bedrooms in this dwelling. The premises are entitled to 3 special needs units, plus bonus credits, as applicable. The township reserves the right to apply this project, as described above, to Round 3 or a future round.

Keystone Community Living, Inc. Keystone Community Living, Inc purchased Block 242 Lot 11 and applied to the township for an exemption status for property at 44 Fairmount Avenue. This property was purchased by Rachel Fiore, single. The status of this property has not been researched because the application was filed beyond the deadline date. This description is being provided as a place holder of properties that require vetting in the future.

LCS Development, LLC. LCS Development, LLC has submitted an application to the Zoning Board of Adjustment for use variances in connection with development of Block 711 Lot 13. The application proposes 87 assisted living and memory care units (a permitted use in the zone) and 137 rental apartments and villas (a non-permitted use in the zone). This application has not gone to a public hearing, but if it is approved, 9 assisted living units would be attributed to the assisted living facility and as many as 20% of the rental units may be imposed. Bonus credits would be applied, as applicable. It is premature to speculate on the impact to Round 3 since the Board has not begun the public hearing process.

Extension of Affordability Controls. Bridgewater has reserved funds sufficient to secure affordability extensions for an additional 50 family, for sale units. The result of purchasing the extension of controls for 50 family, for sale units would result in 50 additional credits.

5. APPROVED PLANS WITH INCREASED DENSITY TO PROMOTE AFFORDABLE UNITS. PROJECTS GRANTED INCREASED DENSITY OR USE VARIANCES WITH A REQUIRED AFFORDABLE HOUSING COMPONENT.

Villages III (Collins) is more specifically known as Block 520 Lot 17; Block 526 Lot 16 and is located on Griggs Drive and other roads. The property was approved for greater density by the Zoning Board of Adjustment with the condition that the project includes 6 low income affordable units.

Route 28 Associates. The site plan for Block 400 lot 23 was granted approval of a USE VARIANCE for a multifamily dwelling complex for which 11 units were required to be affordable units. Six units were required to be for very low income families.

6. FINANCIAL ASSISTANCE GIVEN TO CREATE NEW AFFORDABLE UNITS WITHIN AN EXISTING PRIVATE RESIDENTIAL DEVELOPMENT

a. Villages III. Bridgewater provided construction funds to an existing rental apartment community, Villages III, to increase the number of affordable units- 6 units total, in part municipally funded. A total of 6 units are reserved for very low income families.

7. PARTNERED WITH THE STATE OF NEW JERSEY TO CONVERT HOMES FROM MARKET-RATE DWELLINGS TO AFFORDABLE UNITS WITHIN SINGLE-FAMILY NEIGHBORHOODS. Bridgewater was contacted by the State of New Jersey to assist in placing special needs persons through the purchase of these homes within the township.

- a. Burning Bush. The township provided financial assistance in the amount of \$250,000 for the purchase of Block 255 Lot 16, 694 Burning Bush Rd. This was approved by the township on 7/11/2012.
- b. Pearl Street. The township provided financial assistance in the amount of \$250,000 for the purchase of 132 Pearl Street. This was approved by the township on 7/11/2012.
- c. Helfred's Landing. The township provided financial assistance in the amount of \$250,000 for the purchase of Block 429 Lot 37, 230 Helfred's Lane. This was approved by the township on 7/11/2012.

8. REDEVELOPMENT PROJECTS WHICH CREATED AFFORDABLE UNITS

- a. Eden Woods Redevelopment Area is more specifically known as Block 329 Lots 3.01, 13.01, 14 and is located on Union Avenue. The Eden Woods -220 rental apartments with 44 affordable units (a 20% set-aside). In letter dated January 30, 2014, the DCA gave site endorsement for this Metropolitan Planning Area (PA1) project. The project also includes a clubhouse, pool, vest-pocket park and is within walking distance to many public facilities.

- b. Center of Excellence is a Redevelopment Area more specifically known as Block 483 Lots 17, 18, 19 and is located on Route 202/206. The Center of Excellence has been designated for 400 apartment units which include 40 affordable dwellings. The details of the affordable units will be formalized when the project is submitted for site plan approval.

9. FINANCIALLY SUPPORTED THE CREATION OR CONTINUED SUPPORT OF NEW AFFORDABLE UNITS.

- a. Habitat for Humanity. Bridgewater has set aside and dedicated \$150,000 in funds for continual maintenance of a detention basin that served the above 9-unit Habitat for Humanity community. This property is already listed in the Round 3 tabulation.
- b. Stevens Lane. The township provided financial assistance in the amount of \$15,000 which was used to pay off a second mortgage on Block 802.01 Lot 134, 29 Stevens Lane, thereby relieving the owner of possible foreclosure. This property is already listed in the Round 3 tabulation.
- c. 416 Route 28, Inc. The township acquired a deed restriction for affordable housing on Block 171 Lot 3 in the amount of \$120,000 for 416 Route 28. This deed restriction was recorded in Book OPR 6530 at Page 3315 on 6/22/2012.
- d. Alternatives Homes, 2005, Inc. The township acquired a deed restriction for the amount of \$120,000 for 293 Grove Street. This deed restriction was recorded in Book OPR 6530 at Page 3305 on 6/22/2012. This property is already listed in the Round 3 tabulation.
- e. Brahma Avenue. The township acquired a deed restriction for the amount of \$120,000 for 76 Brahma Avenue. This deed restriction was recorded in Book OPR 6530 at Page 3310 on 6/22/2012. This property is already listed in the Round 3 tabulation.
- f. Somerset Homes. The township acquired a deed restriction for the amount of \$90,000 (one half of \$180,000) for Block 507 Lots 3 and 4. This deed restriction was recorded in Book OPR 6533 at Page 2440 on 7/2/2012. This property is located at 5 Third Avenue and is not listed in the Round 3 tabulation.
- g. Somerset Homes. The township acquired a deed restriction for the amount of \$90,000 (one half of \$180,000) for Block 509 Lot 1. This deed restriction was also recorded in Book OPR 6533 at Page 2440 on 7/2/2012. This property is not listed in the Round 3 tabulation.

10. LITIGATION TO PROTECT AGAINST LOSS OF AFFORDABLE UNITS

The designation of an affordable unit does not relieve a municipality from monitoring its stock to assure that people do not attempt to subvert the system or lose the unit due to foreclosure. Bridgewater has been watchful and has aggressively litigated when it finds that the potential exists to lose these units.

Generally, there are six (6) distinct events that triggered involvement from the Bridgewater Township Attorney. These are given six Categories, as follows:

- Category 1: Mortgage and tax lien foreclosures
- Category 2: Condo lien foreclosures
- Category 3: Extending 2nd mortgages to owners of units
- Category 4: Enforcement of the deed restrictions, Township Ordinances and the Uniform Housing Affordability Controls (collectively "Controls")
- Category 5: Administration of COAH Regulations; including, COAH land use applications, expiration of controls, objections, discharges of deed restrictions, recapture of units, extensions of affordability controls, and general forms and questions.
- Category 6: Sale or Lease to other individuals

Since November 2004, there have been approximately 255 files that have been opened by the Township regarding administration of the COAH Units. Accounting indicates that the Township has incurred 3144.6 hours devoted to preservation of these affordable units. Three COAH Units necessitated substantial litigation and are detailed below by property address. A spreadsheet and discussion is provided by the Bridgewater Township Attorney's office. This data details the matter, description of dispute, file open date, and the applicable category (1-6 as set forth above).

Category 1. Mortgage Foreclosures

The vast majority (estimated around 65%) of the files were predicated by the serving of a summons and complaint in foreclosure and served upon the Township Clerk naming the Township as a Defendant. Municipalities were generally named in foreclosure Complaints due to the potential tax liens or; as here, due to the existence of a deed restriction(s) for COAH Units. When pressed, the Courts have consistently ruled that Bridgewater is a "real party in interest" due to the deed restrictions and their statutory right of redemption; thus, requiring notice and an opportunity to be heard in the foreclosure suit as a party.

Generally, after receipt of the Complaint in Foreclosure, the Township files an Answer asserting their rights under the deed restrictions which include the ability to (a) satisfy the mortgage; or, (b) to require the bank to sell the Unit to another income qualified purchaser as approved by the Township Welfare Coordinator, Patricia Padovani ("Relief"). The filing of an Answer transfers the foreclosure lawsuit out of the foreclosure unit in Trenton to the local Superior Court Chancery Division.

Since the filing of an Answer technically deems the foreclosure "contested" the Township through counsel generally negotiates a consent order that requires compliance with the foregoing relief and deems the Answer uncontested, which transfers the foreclosure suit back to the foreclosure unit.

Since November 2004, the office of the Township Attorney has opened approximately 166 files in which the units were being foreclosed.

Category 2. Condo Lien Foreclosures

The second instance that the Township would participate in any litigation is the result of a condo lien foreclosure. Often times when owners of COAH Units default on their mortgage they are also in default of the condominium dues. The condo associations ("Associations") have the right to foreclosure on the delinquent property dues; however, the Association cannot foreclose out the mortgagor and cannot extinguish the deed restrictions and other Controls.

Since November 2004, the office of the Township Attorney has opened approximately 11 files in which the units were being foreclosed for condo dues.

Category 3. 2nd Mortgages to COAH Unit Owners

Under certain circumstances the Township agreed to loan COAH Unit owners money under a repayment mortgage, which is generally a 2nd Mortgage on the COAH unit. Counsel for Bridgewater then drafts, negotiates, and executes the 2nd Mortgage to be paid from the Affordable Housing Trust Fund. These mortgages are used to pay costs such as housing rehabilitation, payment of condo dues, or payment of taxes.

Since November 2004, the office of the Township Attorney has opened approximately 5 files in which the units were the Township extended fee assistance.

Category 4. Enforcement of Deed Restrictions

In several circumstances, the owners of the COAH Units violate the Controls. Generally, these fall into three categories: (1) leasing the unit at market rate to a non-income qualified tenant, (2) failing to personally occupy the unit; or, (3) mortgaging the property above the maximum allowable resale price.

Category 5: Administration of COAH Regulation

This includes COAH land use applications, expiration of controls, objections, discharges of deed restrictions, recapture of units, extensions of affordability controls, and general forms and questions. Since November 2004, the office of the Township Attorney has opened approximately 27 files in which the units were being foreclosed.

Category 6: Sale or Lease to other individuals:

During the same period, the office of the Township Attorney has opened 10 files in which the units were being sold or leased.

Below is a summary of legal efforts that were part of the commitment to maintain affordable units. The category noted in the final column is to be cross-referenced to the categories described above.

Matter	Description	Category
8890-102	Foreclosure - Block 164.06, Lot 807	1
8890-103	Foreclosure Block 164.06, Lot 807	1
8890-104	Foreclosure- Block 175 Lot 1.083	1
8890-105	Block 802.01, Lot 35	1
8890-106	Foreclosure- Block 530.01 Lot 191	1
8890-107	(Inactive) Foreclosure Block 174, Lot 5.165	1
8890-110	(Inactive) Foreclosure- Bl. 402.02, Lot 61	1
8890-111	Block 168, Lot 1.042	1
8890-112	Block 164, Lot 2506 2	1
8890-113	(Inactive) Bl. 402.02, Lot 61	1
8890-114	Foreclosure- Blk 164.05, Lot 3622	1
8890-116	(Inactive) - Block 402.02, Lot 69	1
8890-117	Block 164.05, Lot 3401	1
8890-118	Block 164.06, Lot 3508	1
8890-119	(Inactive) Foreclosure	1
8890-120	Block 164.06, Lot 607	1
8890-121	Block, 164.06, Lot 6	1
8890-122	Block 2413, Lot 164 2	1
8890-123	Block 168, Lot 1.	1
8890-124	(Inactive) Block 164.04, Lot 113	1
8890-125	Block 164.06, Lot 2605	1
8890-126	Block 164.05, Lot 3403	1
8890-127	Block 2402.10, Lot 5.181	1
8890-128	Block 164.06, Lot 3506	1
8890-129	Block 802.01, Lot 127	1
8890-130	Block 164.05, Lot 3410	1
8890-131	Block 164.05, Lot 3609	1
8890-132	Block 164.05, Lot 33	1
8890-133	Foreclosure - Block 164.05, Lot 3412	1
8890-134	Block 3805, Lot 1	1
8890-135	Block 164, Lot 23	1
8890-136	Block 718, Lot 70	1
8890-138	Foreclosure -, Bl. 164.06, Lot 806	1
8890-139	Block 164.06, Lot 608	1
8890-140	Block 164.05, Lot 3204	1
8890-141	Foreclosure-, Block 164.05, Lot 3204	1

Matter	Description	Category
8890-142	Block 402.02, Lot 77	1
8890-143	Block 366, Lot 1	1
8890-144	Block 530.01, Lot 127	1
8890-146	Foreclosure - Block 174, Lot 5.165	1
8890-147	Block 164.05, Lot 3305	1
8890-148	Block 164, Lot 2507	1
8890-149	Foreclosure Block 530.01, Lot 107	1
8890-150	Violations & Abandonment	1
8890-152	Block 174, Lot 5	1
8890-155	Block 164.05, Lot 3905	1
8890-156	Block 402.2, Lot 57	1
8890-157	Foreclosure Block 164.06, Lot 3313	1
8890-158	Block 164, Lot 2508	1
8890-159	Block 164.05, Lot 3304	1
8890-160	(Condo. Fee Assistance)	3
8890-162	Foreclosure - Bl.164.06 Lot 615	1
8890-163	(Inactive) Block 402.02, Lot 56	1
8890-164	(Inactive) Foreclosure-, Block 164.06, Lot 3313	1
8890-166	(Inactive) Block 164.05, Lot 3622	1
8890-167	Block 164.05, Lot 3401	1
8890-169	Block 164.05, Lot 3	1
8890-170	Block 164.05, Lot 4112	1
8890-171	(Inactive) Block 530.01, Lot 191	1
8890-173	Block 164.05, Lot 108	1
8890-177	Block 199, Lot 112	1
8890-178	Block 174, Lot 5.162	1
8890-180	Block 357, Lot 618	1
8890-181	Block 164.05, Lot 107	1
8890-182	Foreclosure - Block 164.06, Lot 3514	1
8890-183	Foreclosure - Block 164.06, Lot 2005	1
8890-185	Block 175, Lot 2.108	1
8890-186	Foreclosure - Block 175, Lot 2.090	1
8890-187	Foreclosure - Block 164.05, Lot 113	1
8890-190	(Inactive). Block 164, Lot 2616	1
8890-191	(Inactive) Foreclosure	1
8890-192	Foreclosure - Bwt.Twp.	1
8890-193	Foreclosure -	1
8890-194	Violation of Requirements & Sale	1
8890-196	Block 2301, Lot 2405	1
8890-197	Blk 199, Lot 4409	1
8890-198	Foreclosure - Block 164, Lot 2902	1

Matter	Description	Category
8890-199	Block 199, Lot 3902	1
8890-300	Blk 530.01, Lot 102	1
8890-302	Block 530.01, Lot 107	1
8890-303	Block 530.01, Lot 10	1
8890-304	Block 530.01, Lot 10	1
8890-305	Block 530.01, Lot 111	1
8890-306	Block 530.01, Lot 117	1
8890-307	Block 530.01, Lot 131	1
8890-308	Block 530.01, Lot 118	1
8890-309	Block 530.01, Lot 13	1
8890-310	Block 530.01, Lot 122	1
8890-311	Block 530.01, Lot 147	1
8890-312	Block 530.01, Lot 15	1
8890-313	Block 530.01, Lot 130	1
8890-314	Block 530.01, Lot 157	1
8890-316	Block 530.01, Lot 163	1
8890-317	Block 530.01, Lot 161	1
8890-318	Block 530.01, Lot 169	1
8890-319	Block 530.01, Lot 173	1
8890-320	Block 530.01, Lot 179	1
8890-321	Block 530.01, Lot 189	1
8890-322	Block 530.01, Lot 199	1
8890-323	Block 402.02 Lot 67	1
8890-324	Block 402.02 Lot 65	1
8890-325	Block 402.02 Lot 69	1
8890-326	Block 402.02 Lot 73	1
8890-327	Block 402.02 Lot 74	1
8890-328	Block 402.02 Lot 75	1
8890-329	Block 402.02 Lot 56	1
8890-330	Block 402.02 Lot 57	1
8890-331	Block 402.02 Lot 58	1
8890-332	Block 164, Lot 1204	1
8890-333	Block 164, Lot 2207	1
8890-334	Block 164, Lot 2415	1
8890-335	(Inactive) , Block 164, Lot 2416	1
8890-336	Block 164, Lot 2609	1
8890-337	(Tax Lien Foreclosure) B	1
8890-338	Block 164, Lot 2705	1
8890-339	Block 164, Lot 2707	1
8890-341	Block 164.05, Lot 40.11	1
8890-342	Foreclosure - Block 164.05, Lot 3914	1

Matter	Description	Category
8890-343	Block 164.05, Lot 3915	1
8890-344	Block 164.05, Lot 3914	1
8890-345	Block 164.05, Lot 106	1
8890-346	Block 164.05, Lot 108	1
8890-347	Block 164.05, Lot 113	1
8890-348	Adam Block 164.06, Lot 615	1
8890-349	Block 164.06, Lot 807	1
8890-350	Block 164.06, Lot 3313	1
8890-351	Block 175, Lot 1.083	1
8890-352	Block 174, Lot 5.178	1
8890-353	Block 174, Lot 5.181	1
8890-354	Foreclosure -, Block 175, Lot 2.090	1
8890-355	Block 175, Lot 2.108	1
8890-356	Block-168, Lot 1.025	1
8890-357	Block 174, Lot 5.162	1
8890-358	Block 357, Lot 105	1
8890-359	Block 357, Lot 122	1
8890-360	Block 357, Lot 605	1
8890-361	Block 357, Lot 618	1
8890-362	Block 357, Lot 619	1
8890-366	Foreclosure - Block 164.06, Lot 614	1
8890-368	(39 Duval Street)	1
8890-369	Papavero	1
8890-370	Block 164.05, Lot 3906	1
8890-374	Foreclosure - Block 3807, Lot 199	1
8890-375	Block 164.05, Lot 104	1
8890-378	Block 164, Lot 2408	1
8890-379	Block 164, Lot 2301	1
8890-385	Violations	1
8890-389	(Inactive) Foreclosure - 174 (f/k/a 2402.10)Lot 5.162	1
8890-394	Foreclosure - Aurora Loan Services, LL	1
8890-401	Foreclosure by Wells	1
8890-404	Block 550.01, Lot 205	1
8890-421	Foreclosure Block 530.01, Lot 131	1
8890-506	(Inactive) Violation, Block 530.01, Lot 131	1
8890-509	Foreclosure- Newland - Block 357, Lot 620	1
8890-510	Foreclosure - William L. Getz Blk 164.01, Lot 2915	1
8890-511	Foreclosure - Karen Choy Block 199, Lot 110	1
8890-512	Sharonview Federal Credit Union v. B	1
8890-513	Foreclosure - Catipon, John R. and K	1
8890-515	Foreclosure/ Nationstar Mortgage, LLC	1

Matter	Description	Category
8890-520	Block 802, Lot 51	1
8890-522	Foreclosure -, Block 402.02, Lot 69	1
8890-523	Foreclosure:, Block 530.01, Lot 131	1
8890-524	Block 199, Lot 4310	1
8890-602	Zolcinski	1
8890-603	Foreclosure -, Block 164.06, L06 607	1
8890-189	(Condo Fees) Blk 164, Lot 2707	2
8890-200	Foreclosure of Homeowners Asociation Liens	2
8890-396	Subordination Agree	2
8890-397	Postponement of Mortgage	2
8890-402	Postponement of Mortgage	2
8890-405	Condominium Fee Assisist	2
8890-406	.Deo	2
8890-413	Subordination of Mortgage	2
8890-109	Blk. 168, Lot 1.028 Postponement of Mortgage	3
8890-340	Condominium Fee Assistance	3
8890-363	Downpayment Assistance Programs a	3
8890-364	(Condominium Fee Assistance)Blk. 530.01, Lot 147	3
8890-367	Condominium Fee Assistance Program -	3
8890-145	Agreement Violations	4
8890-161	Random List Application Lottery Program	4
8890-165	Vanderhaven Farms Condominium Association	4
8890-172	Enforcement Provisions for Affordable	4
8890-315	Block 530.01, Lot 1	4
8890-365	Violation	4
8890-380	Preservation of A	4
8890-381	Violations of Agreement	4
8890-382	Violations of Agreement	4
8890-383	Violations of Agreement	4
8890-384	Violations of Agreement	4
8890-386	Violations of AAgreement	4
8890-387	Violation of Agreement	4
8890-390	Violation - Block 530.01, Lot 113	4
8890-414	Violations of Agreement	4
8890-418	Violation of Agreement	4
8890-419	Violation of Agreement	4
8890-507	(Inactive) Violations -	4
8890-508	Violations - Block 2301.02, Lot 4012	4
8890-525	Bridgewater Township, et al. adv.	4
8890-100	Retaining Units	5
8890-101	Assistance Program	5

Matter	Description	Category
8890-108	Extended Certification	5
8890-137	Interlocal Agreement with Borough of Raritan	5
8890-151	Discharges	5
8890-153	Mount Laurel Housing	5
8890-154	Inactive--- **CLOSED - USE 8890-133** Affordable House	5
8890-174	A-500 Effect on Redevelopment	5
8890-175	Chapter 5.07: Third Round Substantive	5
8890-176	Uniform Housing Affordability Control	5
8890-179	2009 Discharges	5
8890-184	Title Insurance Underwriting Require	5
8890-372	Raritan Valley Habitat for Humanity	5
8890-373	Raritan Valley Habitat for Humanity	5
8890-391	Raritan Valley Habitat for Humanity	5
8890-392	Raritan Valley Habitat for Humanity	5
8890-393	Condominium Developments Losing FHA	5
8890-398	Crossroads Condominium Association	5
8890-399	- Expiration of COAH Controls	5
8890-407	Crossroads at Bridgewater Delinquency	5
8890-408	Forms & Documents	5
8890-409	Stratford Place Condominium Assoc.	5
8890-415	Revised COAH Spending Plan	5
8890-416	Raritan Valley Habitat for Humanity	5
8890-417	Crossroads Condominium Association, Inc. - Resolution App	5
8890-420	---Inactive--- Raritan Valley Habitat for Humanity	5
8890-504	RPM Development Group Proposal for	5
8890-514	Third Round COAH Rules 2014	5
8890-516	Subordination & Discharges 2012	5
8890-517	Subordination & Discharges 2013	5
8890-518	Subordination & Discharges 2014	5
8890-519	Subordination & Discharges 2015	5
8890-601	Recapture COAH Units	5
8890-115	Retaining Affordable	6
8890-602	Zoicinski and PannymacLo	6
8890-195	Lease of Affordable	6
8890-371	Preserving Affordable	6
8890-377	Sale Bl. 357, Lot 106	6
8890-388	(Deceased) Retain	6
8890-400	Tarae from Raritan	6
8890-403	Transfer of Title	6
8890-410	Shariff	6
8890-411	Latecia from Raritan Valley Habitat	6
8890-412	Sandy from Raritan Valley Habitat	6

ASSISTED LIVING/ALTERNATIVE LIVING PROJECTS THAT CONTRIBUTE TO SATISFACTION OF BRIDGEWATER TOWNSHIP'S NEED

Kirkside Senior Housing was granted a carry-over of 5 surplus units from Round 2 by COAH. The age-restricted rental is known as Block 415 Lot 3. The site is located at 209 Route 28.

Centerbridge II has a total of 172 units which were improved and rented on a floor-by-floor basis. COAH authorized a carryover of some credits to Round 3. The balance of credits developed after the certification (45) was applied to Round 3. The property is known as Block 514 Lot 7 and the site is located at 459 Shasta Drive. This is a unique age-restricted community.

Stratton Meadows was granted a carry-over of surplus units from Round 2 by COAH. The property is known as Block 174 Lot 2001 and the site is located at 1 Meghan Lane. Stratton Meadows has 97 for sale family units.

Loft Farms was granted a carry-over for surplus units from Round 2 by COAH. The property is known as Block 802.02 Lot 2000 and the site is located at 740 Chimney Rock Road. Loft Farms has 17 for sale family units.

Cambridge is more specifically known as Block 618 Lot 80 and is located at 1159 Cambridge Lane. The property has is a special needs home.

Cerebral Palsy Property of Middlesex is more specifically known as Block 418 Lot 67 and is located at 529 Stony Brook Lane. The property supports a special needs group home which has 6 affordable unit bedrooms.

Allies is more specifically known as Block 152 Lot 18 and is located at 30 Perry Drive. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Easter Seals is more specifically known as Block 416 Lot 28 and is located at 279 Route 28. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Pearl Street is more specifically known as Block 255 Lot 16 and located at 132 Pearl Street. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Coop Housing Corp 1 is more specifically known as Block 515 Lot 2 and is located at 1404 Prince Rodgers Road. The property has 5 affordable unit bedrooms and is an age-restricted rental group home.

Whitney House, located within the 6th Avenue Redevelopment Area, was originally created by a land donation by Bridgewater Township to the Habitat for Humanity. This is a special needs group home that has 3 affordable unit bedrooms.

CHC 2-AWS Foundation is more specifically known as Block 515 Lot 3 and is located at

1402 Prince Rodgers Road. The property has 5 affordable unit bedrooms and is an age-restricted rental group home.

CHC 3-AWS Foundation is more specifically known as Block 512 Lot 3 and is located at 946 Seventh Avenue. The property has 5 affordable unit bedrooms and is an age-restricted rental group home.

Coop Housing Corp 4 is more specifically known as Block 512 Lot 1 and is located at 950 Seventh Avenue. The property has 5 affordable units and is an age-restricted rental group home.

Arbor Glen Friends Retirement/Holly Center –Assisted Living facility is more specifically known as Block 206 Lot 5 and is located at 100 Monroe Street. According to the facility director, the assisted living component of ‘Friends/Holly Center’ has 64 resident beds in the assisted living facility. The license number for this assisted living facility is 80a000.

Chelsea at Bridgewater-Assisted Living is more specifically known as Block 532 Lot 28 and is located at 680 Route 202/206. The property has 115 resident units and states 12 Medicaid affordable resident units within the assisted living facility. The license number for this assisted living facility is 80A007.

Brandywine-Assisted Living is more specifically known as Block 821 Lot 24 and is located at 2005 Route 22. The property has 128 units and states more than 13 resident Medicaid affordable units within the assisted living facility. The license number for this assisted living facility is 80A004.

Sunrise Assisted Living is more specifically known as Block 400 Lot 5.04 and is located at 390 Route 22. The project has been approved by the Planning Board and is currently in the municipal permitting stage of construction. The assisted living facility will have 8 affordable units.

Care One Assisted Living is more specifically known as Block 800 Lot 8 and is located at 1621 Route 22. The facility has 72 assisted living units and the facility has 7 affordable assisted living units. The license number for this assisted living facility is 18A105.

N.J. Eastern Star Home is more specifically known as Block 252 Lot2-ex and is located on Finderne Avenue. The Residential Health care facility addition was recently added to the building. Eastern Star Home has 11 affordable assisted living beds. The license number for this facility is 031804.

Avalon at Bridgewater is more specifically known as Block 400 Lot24 and is located on Route 28. The assisted living facility has 74 units and has 7 affordable assisted living beds. The license number for this facility is 80A006.

ADTI 2 is more specifically known as Block 141 Lot 11 and is located at 76 Brahma Avenue. The property furnishes support for special needs in a group home setting. The building has 16 affordable unit bedrooms.

Advoserve I-87 is more specifically known as Block 249 Lot 19 and is located at 87

Finderne Avenue. The property furnishes support for special needs in a group home setting. The building has 10 affordable unit bedrooms.

Advoserve II-Severin is more specifically known as Block 720 Lot 1 and is located at 993 Severin Drive. The property furnishes support for special needs in a group home setting. The building has 10 affordable unit bedrooms.

Advoserve IV-685 is more specifically known as Block 549 Lot 23 and is located at 685 Foothill Road. The property furnishes support for special needs in a group home setting. The building has 5 affordable unit bedrooms.

Advoserve V-566 is more specifically known as Block 718 Lot 210 and is located at 566 Foothill Road. The property furnishes support for special needs in a group home setting. The building has 3 affordable unit bedrooms.

Advoserve VI-444 is more specifically known as Block 411 Lot 33.02 and is located at 444 Country Club Road. The property furnishes support for special needs in a group home setting. The building has 3 affordable unit bedrooms.

Somerset Homes -3rd Ave. is more specifically known as Block 507 Lot 4 and is located at #5 Third Avenue. The property furnishes support for special needs in a group home setting. The building has 5 affordable unit bedrooms.

Alternatives is more specifically known as Block 201 Lot 4 and the property is located at 293 Grove Street. The property furnishes support for special needs in a group home setting. The building has 8 affordable unit bedrooms.

ARC-Somerset County 3 (formerly known as United Cerebral Palsy) is more specifically known as Block 164 Lot 2711 and is located at 2711 Lindsley Road. The property furnishes support for special needs in a group home setting. The building has 5 affordable unit bedrooms.

Federation MC of NJ is more specifically known as Block 374 Lot 18 and is located at 845 Hawthorne Avenue. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Delta Comm. Supports 2 is more specifically known as Block 442 Lot 15 and is located at 208 Reynard Road. The property furnishes support for special needs in a group home setting. The building has 5 affordable unit bedrooms.

Delta Comm. Supports 3 is more specifically known as Block 163 Lot 1.01 and is located at 731 Route 202. The property furnishes support for special needs in a group home setting. The building has 5 affordable unit bedrooms.

Habitat for Humanity is a family for-sale community of 9 independent homes. Bridgewater has supported the development of the community by contributing to the infrastructure costs and continues to underwrite the cost for maintenance of the detention basin.

Our House is more specifically known as Block 429 Lot 37 and is located at 230 Helfred's Landing. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Burning Bush is more specifically known as Block 463 Lot 7 and is located at 694 Burning Bush Road. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Stevens Land Group is more specifically known as Block 802.01 Lot 142 and is located at 39 Stevens Lane. The property furnishes support for special needs in a group home setting. The building has 2 affordable unit bedrooms.

Woodmont Conversion is more specifically known as Block 477 Lots 10-14, 16 and is an apartment complex located at Route 202/206. The property has 20 affordable family rental units.

Somerset Homes (another) is more specifically known as Block 222 Lot 15 and is located at 5 Stanford Drive. The property has is a special needs home with 1 affordable unit.

Bridge House #8 is more specifically known as Block 508 Lot 18 and is located at #8 Third Avenue. The property furnishes support for special needs in a group home setting. The building has 2 affordable unit bedrooms.

Bonnie Brae Home is more specifically known as Block 400 Lot 39 and is located at 453 Route 28. The property furnishes support for special needs in a group home setting. The building has 4 affordable unit bedrooms.

Somerset Homes is more specifically known as Block 142 Lot 30 and is located at 49 Brahma Avenue. The property furnishes support for special needs in a group home setting. The building has 16 affordable unit bedrooms.

Bridge House 2 is more specifically known as Block 508 Lot 4.01 and is located at #8 Fourth Avenue. The property furnishes support for special needs in a group home setting. The building has 10 affordable unit bedrooms.

CHAPTER 93 MIX REQUIREMENTS. The following parameters and requirements are established in Chapter 93 as minimum and maximum allowable components are recognized in the Housing Element and Fair Share Plan.

- Rental unit obligation (min.): 25% (N.J.A.C. 5:93-5.15(a))
- Age-restricted unit (max.): 25% (N.J.A.C. 5:93-5.14(a))
- RCA (max.): 50% (N.J.A.C. 5:93-5.6.1(a)1.) [THIS IS NOT APPLICABLE]
- Rental Bonus (max.): Up to 25% min. requirement (N.J.A.C. 5:93-5.15):
 - Two (2.0) units of credit for units available to the general public N.J.A.C. 5:93-5.15(d)1; and
 - 1.33 units of credit for age-restricted rental units; up to 50% of the minimum rental obligation as per N.J.A.C. 5:93-5.15(a), above (N.J.A.C. 5:93-5.15(d)2).

Rental bonuses shall be granted for rental units constructed or units that have received a firm commitment for construction, provided that the units conform to the following standards (N.J.A.C. 5:93-5.15(d)):

- N.J.A.C. 5:93-5.8(d) – If alternative living arrangement, affordability controls shall remain in effect for 30 years (COAH's policy has been that it will honor restrictions with Div. Developmental Disabilities for periods less than 30 years)
- N.J.A.C. 5:93-5.9(d) – If accessory apartment, affordability controls shall be for 30 years; [THIS IS NOT APPLICABLE]
- N.J.A.C. 5:93-7 – These are the "Inclusionary zoning" standards in the regulations that require a minimum of one-half of the units be affordable to low-income households, a bedroom mix (1-BR/efficiency units: 20% max; at least 30% 2-BR units; at least 20% 3-BR units, except for age-restricted units provided that the number of units equals the number of bedrooms), and that affordable units must conform to affordability controls and pricing (rents or sales prices):

CONTENTS OF THE HOUSING PLAN

The Municipal Land Use Law and the FHA identify requirements for preparation of a Housing Plan. Section 10 of P.L.1985, c.222 (C.52:27D-310 and N.J.S.A. 40:55D-28.b(3) identifies contents of a Housing Plan:

- Include residential standards and*
- Proposals for the construction and improvement of housing.*

The FHA content of a Housing Plan is prepared pursuant to aspects of N.J.S.A. 52:27D as follows:

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.

TABLE 1 identifies the units in a structure. According to the 2010 Census, the Township had 15,994 housing units. The Township consists primarily of one-family, detached dwellings (67.7% of the total, compared to 58.9% in the County).

TABLE 1: Units in Structure

Units in Structure	Total	Percent
1, detached units	10,831	67.7
1, attached units	2,043	12.8
2 units	282	1.8
3 or 4 units	588	3.7
5-9 units	903	5.6
10-19 units	484	3.0
20 or more units	830	5.2
Mobile homes	33	0.2
Total	15,994	100

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 2 presents the data concerning the year housing units were built 1980-1999 were the most transformative years for the Township. During that 20-year period, 6,682 units, or 41.4% of all housing units the Township were constructed. Between 1960 and 1979, 4,633 units were built in the township, which accounts for 28.9% of all housing unit in the Township. Therefore, over 70% of the housing units in Bridgewater were constructed between 1960 and 1999.

TABLE 2: Year Structure Built

Year Structure Built	Total	Percentage
TOTAL	15,994	
2010 later	34	0.2
2000-2009	867	5.4
1990-1999	3853	24.1
1980-1989	2829	17.7
1970-1979	1638	10.2
1960-1969	2995	18.7
1950-1959	2337	14.6
1940-1949	583	3.6
Pre-1940	858	5.4

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 3 compares the year of construction for all dwelling units in the Township to Somerset County and the State. The Township has a much larger percentage of units built between 1990 and 1999 than does the County or State, and a smaller percentage of units built for all previous years. Other years also showed increases, but the county showed extraordinary growth during the years of 1980 and 1989.

TABLE 3: Comparison of Year of Construction for Township, County, and State

Year Built	%		
	Bridgewater Township	Somerset County	New Jersey
2010 and later	0.2	-	-
2000 – 2010	5.4	3.5	8.4
1990 – 1999	24.1	7.0	8.9
1980 – 1989	17.7	70.1	11.6
1970 – 1979	10.2	4.1	13.0
1960 – 1969	18.7	5.0	14.2
1950 – 1959	14.6	4.4	16.1
1940 – 1949	3.6	1.9	8.9
Pre-1940	5.4	4.1	18.9

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 4 provides a historical account of certificates of occupancies and demolitions permits that have been issued in Bridgewater over the course of several years. The historical trend demonstrates that the 2004-2015 round of construction activity is ¼ of the construction timeframe of 1995-2003. The steep downward trend for a lackluster building economy validates the several rounds of the legislature's extension of the Permit Extension Act.

TABLE 4
Certificates of Occupancy 1995 - 2015) and Demolitions (1997 - 2016)

Units Description	1995	1996	1997	1998	1999	2000	2001	2002	2003	Avg per Year
Demolitions	-	-	19	18	18	26	16	25	14	19.4 /yr
Total non-age restricted market CO's Issued	298	424	468	283	106	66	71	28	50	199/yr.

Source: Bridgewater Township Construction Code Official

Units Description	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Avg per Year
Demolitions	12	24	37	16	8	11	10	10	8	11	7	18	17	14.5 /yr
Total non-age restricted market CO's Issued	7	36	82	69	66	43	30	10	112	22	23	17	-	40/yr.

Source: Bridgewater Township Construction Code Official's Office

TABLE 5 provides a window into the bedroom mix which is available in the Bridgewater housing stock. Approximately 74% of the dwellings have three or more bedrooms. The balance 25.9% is constituted by efficiency (zero bedrooms), one and two bedroom units. Although small by actual numbers, the two-bedroom units are almost three times that of the one bedroom units. Efficiency apartments are very scarce.

TABLE 5: Number of Bedrooms per Unit

Number of Bedrooms	Total Units	(%)
No bedroom	208	1.3
1 bedroom	994	6.2
2 bedrooms	2,956	18.5
3 bedrooms	5,431	34.0
4 bedrooms	5,195	32.5
5+ bedrooms	1,210	7.6

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 6 shows the distribution of bedrooms per unit. Table 6, indicates that the Township contains dramatically more four or more bedroom units than the County or State and fewer of the zero to three bedroom units than either the County or State.

TABLE 6: Percentage of All Units by Number of Bedrooms

Jurisdiction	None or one	Two or Three	Four or More
Bridgewater Township	7.5	52.5	40.1
Somerset County	11.6	54.3	34.1
New Jersey	17.1	58.4	24.4

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

In addition to data concerning occupancy characteristics, the 2010 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used in calculating a municipality's deteriorated units and indigenous need. In the first Two Rounds of COAH's fair share allocations (1987-1999), COAH used seven indicators to calculate indigenous need: age of dwelling; plumbing facilities; kitchen facilities; persons per room; heating fuel; sewer; and, water. In the proposed Round Three rules, not adopted, these indicators have been reduced to three indicators, which in addition to age of unit (Pre-1940 units), are the following. It is important to note that all existing affordable units in Rounds 1 and 2 and all proposed affordable units in Round 3 are to be served by public water and public sewers.

Plumbing Facilities: Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing facilities.

Kitchen Facilities: Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.

Overcrowding: The overcrowding number is offered by the author with a data source noted below.

TABLE 7 compares the Township, County, and State for the above indicators of housing quality. The Township has fewer units with inadequate kitchen or plumbing and fewer overcrowded units than the County or State.

TABLE 7: Housing Quality for Township, County, and State

Condition	%		
	Bridgewater Township	Somerset County	New Jersey
Overcrowding ²	0.3	1.5	3.2
Inadequate plumbing ¹	0.0	0.3	0.5
Inadequate kitchen ¹	1.1	0.8	0.7

Notes: ¹The universe for these factors is all housing units.

²The overcrowding condition is noted here as 1.51 persons per room in a housing unit

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 8. The data in Table 8 indicate the median gross rental units form the 2010 Census.

TABLE 8: Median Gross Monthly Rent

Median-Gross Monthly Rent	Median Gross Monthly Rent
Bridgewater	\$1,675.00

Source: 2010 U.S. Census, for Bridgewater Township

TABLE 9 compares the Township's average household size for all occupied units, owner-occupied units, and renter-occupied units to those of the County and State. The Township's average household size for owner-occupied and renter-occupied units is lower than those of the State and County.

TABLE 9: Average Household Size for Occupied Units for Township, County, and State

Jurisdiction	All Occupied Units
Bridgewater Township	2.86
Somerset County	2.71
New Jersey	2.68

Source: 2000 U.S. Census, SF-1 for Township, County, and State, ACS DP-1.

TABLE 10 provides information reported in the 2010 Census concerning occupancy characteristics. The data include the unoccupied and occupied housing units by tenure. Owner-occupied units are clearly dominant over renter-occupied units. This speaks to the overall nature of ownership in Bridgewater, but does not necessarily address the matter of ownership vs. renters for those of low and moderate incomes. The regulations spread the availability across renter and owner, and income levels. Bridgewater has funds it intends to use if there is shown a need for a different proportion of housing stock that is unmet by the factors in the current regulations.

TABLE 10: Occupied Housing Units by Tenure

Households	Percentage
Occupied Housing Units	96.7%
Owner Occupied Units	84.1%
Renter Occupied Units	15.9%

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 11 below shows the population growth since 1980 and a comparison to Somerset County growth. The county growth (estimated by the American Community Survey (ACS) is very gradual. Bridgewater's growth, however, does not exhibit an upswing. The population exhibit a slight decline since 2012.

TABLE 11: Population

Year	Bridgewater Population	% Change	Somerset County Population	% Change
1980	29,275		-	
1990	32,509	11.0%	-	
2000	42,940	32%	-	
2010	44,717	0.0%	8,803,580	
*2011	44,722	0.0%	8,842,614	0.4%
*2012	45,121	0.9%	8,876,000	0.4%
*2013	45,079	-0.1%	8,911,502	0.4%
*2014	44,903	-0.4%	8,938,175	0.3%

**Source: U.S. Census Bureau, Population Division, Release Date 5/ 21, 2015*

TABLE 12. As characterized in percentages, the population projections show an increase in population from 1980 through 2012; Bridgewater is shown to lose population since then.

TABLE 12: Population Percentages

Year	Bridgewater Percentage Population Increase	Somerset County Percentage Population Increase
1980	-	-
1990	11.05	-
2000	32.09	-
2010	4.14	-
*2011	0.01	0.44
*2012	0.89	0.38
*2013	-0.09	0.4
*2014	-0.39	0.3

**Source: U.S. Census Bureau, Population Division, Release Date 5/ 21, 2015*

TABLE 13. The sex and age distribution of the Township's residents are shown in Table 13. The Township's female population is predominant in adult age groups in all categories of age.

TABLE 13: Population by Age

Sex and Age	Total Persons	Percent
Total Male	21,238	47.5
Total Female	23,479	52.5
For persons 18 years and older		
Male 18 years and older	15,590	46.3
Sex and Age	Total Persons	Percent
Female 18 years and older	18,091	53.7
For persons 65 years and older		
Male 65 years and older	2,465	38.1
Female 65 years and older	4,010	61.9
Total Population	44,717	

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 14: Age distribution data is shown on Table 14 for the Township, the County and the State. The principal differences among the Township, County, and State occur in the 5-19 and 35-54 where the Township has more population than the County or State. However the Township has a fewer percentage of persons in the 20-34 age groups than are attributed to the County or State. Bridgewater has a higher percentage of seniors as compared to the County and the state, which speaks to the potential for the need to offer housing and amenities geared to seniors.

**TABLE 14: Comparison of Age Distribution for Township, County, and State
(% of persons)**

Age	Bridgewater Township	Somerset County	New Jersey
0-4	5.0	6.3	6.3
5-19	22.1	21.1	20.1
20-34	12.5	15.8	18.6
35-54	34.2	33.7	30.3
55-69	13.7	14.7	15.1
70+	12.5	8.6	9.5
Median Age	42.1	39.7	38.5

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 15 highlights the new resident profile of the township. Approximately 65.8% of householders moved into their unit between 1990 and after 2010. Only 23.6% of the resident community moved into their unit before 1990. This does not account for relocations within the Township.

TABLE 15 Year Householder Moved into Unit

Description	Estimate	Percentage
Occupied units	15,381	100
Moved in 2010 or later	1,619	10.5
Moved in 2000 to 2009	6,351	41.3
Moved in 1990 to 1999	3,763	24.5
Moved in 1980 to 1989	1,790	11.6
Moved in 1970 to 1979	930	6.0
Moved in 1969 or earlier	928	6.0

Source: 2010 U.S. Census, for Township, ACS 5-year estimates DP-04

TABLE 16 below provides the Census data on persons per room. This speaks to the issue of overcrowding which is a component related to the need for affordable housing units and is ultimately reflected in the required obligation of 1414 units.

TABLE 16: Occupants Per Room

Occupants Per Room	Number of Units	Percent
Occupied Housing Units	15,381	
1.00 or less	15,114	98.3
1.01 to 1.5 persons	223	1.4
1.51 or more	44	0.3

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 17 provides the demographic which shows that married couples are the major component of township housing needs; however, almost one-quarter of the households in Bridgewater are non-family, which demonstrates the potential for smaller unit sizes.

TABLE 17: Persons by Household Type and Relationship

	Estimate Total	Percent
Family Households:	15831	
<i>Married Couples</i>	9827	63.9
In Non-Family Households:	3808	24.8
Male householder:		
Living without spouse	334	2.2
Living with children<18 yrs,	202	1.3
Female householder:		
Living without spouse	1412	9.2
Living with children<18 yrs	615	4.0

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 18 provides 2010 income data for the Township, County, and State. The Township's per capita and median incomes are higher than those of the State and County for household income.

TABLE 18: 2013 Inflation Adjusted Income for Township, County, and State

Jurisdiction	Per Capita Income (Dollars)	Median Income (Dollars)	
		Households (Dollars)	Families (Dollars)
Bridgewater Township	48,121	113,654	130,704
Somerset County	47,067	97,440	115,214
New Jersey	34,858	69,811	84,904

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 19 addresses the lower end of the income spectrum by providing data on poverty levels for persons and families. According to the data, the Township has significantly less persons and fewer families that qualify for poverty status than do those in the County or State.

TABLE 19: Poverty Status for Persons and Families for Township

Jurisdiction	Persons (%)	Families (%)
Bridgewater Township	3.9	2.8
Somerset County	34.1	31.1
New Jersey	27	30.5

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 20 compares the educational attainment for Township, County, and State residents. The data indicates that the educational attainment for Township residents exceeds the County and State. The level of education often, but not always, is reflected in income levels. Bridgewater has a bachelor's degree or higher educational level that is almost 50% higher than that of the state.

**TABLE 20: Educational Attainment for Township, County, and State Residents
(Persons 25 years and over)**

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Bridgewater Township	95.2	56.1
Somerset County	94.7	53.8
New Jersey	90.1	37.8

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 21: The 2010 Census also provides data on the means of transportation which people use to reach their place of work. The Table compares the Census data for the Township, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Township has a relatively high percentage of those who drive alone, and a relatively low percentage of workers who carpool or use public transit. Of the workers who reside in the Township, 5.7% of these workers work at home and 1.5% of these workers walk to their place of work.

**TABLE 21: Means of Transportation to Work for Township, County and State Residents
(Workers 16 years old and over)**

Jurisdiction	Percent who drive alone	Percent who ride in carpools	Percent who use public transit	Percent who use other means
Bridgewater Twp	82.6	5.8	3.7	2.3
Somerset County	78.1	9.3	5.4	7.1
New Jersey	71.6	9	10.6	8.8

Source: 2010 U.S. Census, for Township, ACS 5-year estimates

TABLE 22: Eligibility for affordable housing units is based on income and the number of persons in the household. The chart below is for the year 2015 because COAH has not been functional and no amended income levels have been adopted. Below are the incomes for the most recent timeframe available:

TABLE 22: Income Eligibility Requirements

No. of persons in household	Maximum Annual Income Very Low-Income Units	Maximum Annual Income Low-Income Units	Maximum Annual Income Moderate-Income Units
1	22,050	36,750	58,800
2	25,200	42,000	67,200
3	28,350	47,250	75,600
4	31,500	52,500	84,000
5	34,020	56,700	90,720
6	36,540	60,900	97,440

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.*

Bridgewater's Construction Code Official has a long-standing history with the township and estimates that there will be approximately 200 single family dwellings and 620 to 800 multifamily dwellings constructed to the end of 2025. His personal knowledge and background is viewed as a reliable projection over applying mathematical multipliers. Projections of low and moderate income units has a direct relationship to the township's diligence in requiring affordable units for multifamily projects, particularly focused on increasing density proportions for low income units when use variances are sought. Most multifamily dwelling applications are projected to be use variance applications.

Bridgewater has already built or has approved sufficient units to meet the required affordable housing obligation in Round 3. Already approved is the Eden Woods project of 220 rental units. The Center of Excellence is a Redevelopment project which authorizes another 400 rental units. Currently before the Zoning Board of Adjustment is an application for a broad range of services in an age-restricted rental housing community of approximately 220 units.

REHABILITATION IN THE THIRD ROUND FAIR SHARE PLAN - N.J.A.C. 5:93-5.2

Bridgewater Township completed Rehabilitation Obligation in 2004 which were applicable to Round 3. In order to rehabilitate housing units, Bridgewater was required to secure approval to spend funds from the *Affordable Housing Trust Fund*. Bridgewater had does its best to offer needed rehabilitation. The impediment to performing these services has been that our request for approval of the *Affordable Housing Trust Fund Spending Plan* which was not responded to by COAH. COAH released funds for the limited purpose of emergency repairs. Therefore, Bridgewater is confined in its effort to have a robust outreach for rehabilitation project. Without full release approval, Bridgewater is

currently barred from spending from the *Affordable Housing Trust Fund*. Bridgewater has sufficient funds set aside to provide rehabilitation, and will be able to process applications for Round 3 if the Court permits the township to apply for release of these funds for that purpose. To reiterate Bridgewater's plea to the Court: *The Township asks for authority from the Court to finalize and submit its Affordable Housing Trust Fund Spending Plan for approval to rehabilitate at least 115 dwellings for Round 3, in accordance with the Township's Spending Plan.*

Bridgewater conformed to the requirements of N.J.A.C. 5:94-4 for its Rounds 1 and 2. The average capital costs of the rehabilitation units are at least \$10,000.00 per unit, and \$8,000 has been expended for improvement hard-costs. It is understood that according to N.J.A.C. 5:94-3.2, Bridgewater Township may only receive affordable housing credit for its rehabilitation share, but not for rehabilitation units exceeding a township's required share. Bridgewater will advertise and publish to alert residents of the availability of funds to provide rehabilitation construction work on dwellings in strict conformance with COAH guidelines. Bridgewater will budget at least \$2,000,000 from its Funding Trust to the rehabilitation program which is sufficient to rehabilitate 115 units.

STRATEGIES FOR A COMPLIANCE PROGRAM FOR AFFORDABLE UNITS

There are several programs which will secure, enhance and support Bridgewater's affordable housing program. Although not all of these measures are discussed in the context of satisfying the needs Round 3, all measures may be initiated during Round 3 if an opportunity arises to add yet more units to its affordable housing inventory for the period of Round 4.

1. NEW CONSTRUCTION-N.J.A.C. 5:93-5.3

Create new low and moderate income units within their borders by sponsoring their construction, with or without a non-profit corporation, or by zoning sites for inclusionary development if the opportunity arises.

This strategy has been used principally in conjunction with redevelopment; however, Bridgewater has purchased land for the expressed purpose of providing affordable housing, to be used when the need for additional units arises. A listing of these sites is provided for the purpose of demonstrating that Bridgewater is prepared to provide even more affordable housing units as the need or demand presents itself.

2. CONSTRUCTION IN CONFORMANCE WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN (SDRP)-N.J.A.C. 5:93-5.4(B)

Bridgewater has four redevelopment areas. These are the 6th Avenue Redevelopment Tract, the commercial area known as the Bridgewater Commons, the Eden Woods/Weyerhaeuser tract and a portion of the former sanofi-aventis R&D site (known as the Center of Excellence) for which a Redevelopment Plan was prepared and a companion zoning ordinance has been adopted by the Township Council.

The Bridgewater Commons redevelopment does not include a residential component.

The 6th Avenue Redevelopment Tract was developed as a mixed use project that included commercial areas, market units as well as income affordable age restricted rental units and group and supportive homes.

As encouraged for Planning Area 1 areas, the Council encouraged inclusionary development within centers. The Eden Woods site is within the Regional Center which is comprised of Bridgewater Township, Somerville Borough and Raritan Borough. Bridgewater has designated the Eden Woods site as a redevelopment area and adopted ordinance restrictions which included an inclusionary of 20% for affordable housing. The 220 unit project will provide a total of 44 very low, low and moderate income rental units.

Another redevelopment area has been designated. The Bridgewater Township Council adopted a Resolution designating a portion of Block 483/Lots 17, 18 and 19, commonly referred to as the 'sanofi-aventis' property or the Center of Excellence, as an *area in need of redevelopment*. This designation was given in accordance with criteria set forth in N.J.S.A. 40A:12A-1, et seq., The portion of the three lots that make up approximately 61.95 acres. This development opportunity will also aid in satisfying any unmet need for the Third Round. The project is required to provide a total of 40 very low, low and moderate income rental units.

3. MUNICIPALLY SPONSORED CONSTRUCTION AND REHABILITATION- N.J.A.C. 5:93-5.5(A)

The Villages III Project is within an existing inclusionary zone within the Regional Center and has been developed in full conformance with the requirements of COAH. This land supports an area which is vacant and eligible for the construction of additional housing. The owner has constructed 6 affordable with municipal-sponsored support. 6 units are for very low income families. Funds were provided by the township to support this construction.

4. ZONING FOR INCLUSIONARY DEVELOPMENT—N.J.A.C. 5:93-5.6

The 18.48 acre Eden Woods/Weyerhaeuser site is located in the Finderne section of the township and currently contains an industrial building, which was used for warehousing, and also contains an office building which has not been occupied for several years. The property is in the Regional Center and was also designated as an 'area in need of redevelopment' and the resulting Redevelopment Plan was adopted for 220 rental apartments, of which there was a 20% set aside for affordable rentals. The resulting density is 12 dwelling units per acre.

Future development should be consistent with a negotiated agreement for the obligation to provide affordable housing. Some language, that is also the subject of a Fair Share Housing Committee agreement, is offered for consideration here.

The township shall consider an adoption of an ordinance providing for the amendment of the Township's Affordable Housing Ordinance so as to establish zoning standards that provide for future inclusionary zoning.

The zoning standards that provide for an inclusionary zoning requirement on future multifamily development of five (5) or more units in the Township developed through planning board or zoning board approval, redevelopment or rehabilitation plan should provide a set-aside of at least 15 percent for all units in rental developments as affordable, and 20 percent of all units in for-sale developments as affordable, with at least 50% of the units in each development being affordable to low-income households including 13 percent in rental developments affordable to very-low income households, with all such affordable units including the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls ("UHAC"), N.J.A.C. 5:80-26.1 et. seq. or any successor regulation, and all other applicable law.

Further recommended is that there be language in the ordinance that would make it not possible to subdivide the land into smaller parcels in order to avoid the threshold for providing these affordable units.

5. ALTERNATIVE LIVING ARRANGEMENTS –N.J.A.C. 5:93-5.8

Group homes, supportive housing and transitional facilities for the homeless have been incorporated into the Housing Element and Fair Share Plan. Active alternative living arrangement dwellings may also be a subject of future development for affordable housing, if the opportunity arises. As a New Jersey State and Bridgewater partnership agreement, there are three properties that were purchased for affordable housing, but purchase of more units may be explored for this purpose in the future.

6. INFRASTRUCTURE IMPROVEMENTS

Bridgewater may seek to improve the roadways within affordable housing communities to bring the access roads to RSIS standards. The funds would be used to support a 100% affordable project, which is an eligible activity for the use of Development fees. This would be done if there is need expressed for an affordable housing community.

SHORTFALL OF FUNDING

In compliance with N.J.A.C. 5:94-4.2, Bridgewater Township must submit to COAH a municipal resolution that appropriates funds for affordable housing from a general reserve should there be an unexpected shortfall of funds from the developer fees. With the rehabilitation projects completed and those that will be authorized by the court to get underway, Bridgewater Township will meet its rehabilitation requirement. Bridgewater has adequate funds to rehabilitate the required 115 dwellings. These facts indicate that Bridgewater Township is not likely to suffer a shortfall of funds in meeting its 3rd Round Housing requirement. Should such an instance occur, however, the Township will bond to meet the expenses necessary to meet its affordable housing obligation.