

Appendix A

**CITY OF ENGLEWOOD
THIRD ROUND HOUSING ELEMENT
AND FAIR SHARE PLAN**

Adopted: August 25, 2009

**City of Englewood Planning Board
Bergen County, New Jersey**

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The original copy of this document was signed and sealed
in accordance with N.J.S.A. 45:14 A-1 et seq.

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Executive Summary: Englewood Third Round Housing Element and Fair Share Plan

Englewood's Third Round Housing Element and Fair Share Plan addresses the following three obligations required by the Fair Housing Act and the most recently-adopted Substantive Rules of the Council on Affordable Housing.

1. **A Rehabilitation Share** of 194 units.
2. **A Prior-Round Obligation** of 152 units.
3. A projected **Third Round Growth Share** of 227 units.

A. *Rehabilitation Share*

To date, Englewood's 194-unit rehabilitation share has been partially fulfilled. Since April 1, 2000, 42 units have been rehabilitated via Bergen County Home funds. In addition, the City Housing Authority has completed interior improvements of the 152-unit Tibbs Senior Housing Development and has nearly completed an exterior renovation of the building. Assuming a \$10,000 rehabilitation average over each of these units (total monetary value of rehabilitation improvements divided by \$10,000), the City is eligible for 115 rehabilitation credits toward its Third-Round rehabilitation share. The City anticipates continued rehabilitation of the remaining 79-unit rehabilitation share obligation through County Home funds and from the City Housing Authority.

B. *Prior-Round Obligation*

COAH has determined that Englewood is responsible for a 152-unit prior-round obligation. The City has provided sufficient affordable units to satisfy its 152-unit prior-round obligation through prior-cycle credits, group homes and family affordable housing construction, including: Westmoor Gardens (64 units); Shepherd House (12 units plus 12 bonus credits); Independence Hall (8 units plus 1 bonus credit); J-ADD (formerly UJC) group home (4 credits); PSCH Phelps Avenue group home (4 credits); PSCH Knickerbocker Avenue group home (4 credits); 167-169 Morse Place (4 units); First Baptist Church group home (5 units); and Garrett Apartments (34 units).

C. *Third Round Growth Share*

The City has already partially satisfied its 227-unit Third Round obligation through construction of affordable homes, and will ensure completion of the remaining municipal growth share obligation through a variety of mechanisms, including extension of affordability controls, mixed-income housing, group homes, and inclusionary zoning. This includes extension of expiring controls at Westmoor Gardens (64 credits); already built units at Habitat for Humanity (6 units); and the following projects or rezonings in the future: Foti (3 units); Vantage Health (3 units); James Street Corridor rezoning (38 units); Antheus Capital (40 units); Bennett Road Senior (6 units); Englewood Avenue Senior (6 units); 4 units at a site to be determined in the future; plus a 57-unit rental bonus.

1. INTRODUCTION

A. Third Round Housing Element and Fair Share Plan Required

The City of Englewood Third Round Housing Element and Fair Share Plan amends and supersedes all prior Housing Elements and Fair Share Plans of the City of Englewood. This Housing Element and Fair Share Plan has been prepared in accordance with the Municipal Land Use Law (“MLUL”) per NJSA 40:55D-28b.(3) as well as the Third Round Substantive Rules (NJAC 5:97) and Procedural Rules (NJAC 5:96) of the New Jersey Council on Affordable Housing (COAH). COAH adopted its initial (“*previous rules*”) Third Round methodology and regulations on November 22, 2004, which became effective on December 20, 2004. However, in January 2007 the New Jersey Appellate Court invalidated portions of COAH’s Third Round rules. As a result, COAH adopted significant revisions to its rules effective June 2, 2008, with amendments effective October 20, 2008 and April 6, 2009 (“*revised rules*”). COAH anticipates additional amendments to the Third Round rules to incorporate the details of P.L.2008, c.46, which among other things, eliminates the practice of Regional Contribution Agreements (RCA) to meet the affordable housing obligation in Round Three, and institutes a Statewide 2.5% non-residential development fee.

B. Affordable Housing and COAH History in the City of Englewood

At the time the New Jersey State Legislature enacted the Fair Housing Act in 1985, the City of Englewood already had a long history of providing affordable housing for its residents through local and Federal government programs. Essentially fully developed and built out since the early 1970s, the City has utilized a range of techniques to provide affordable housing and supportive social programs, including: forming a Housing Authority and utilizing HUD funds and other available funding to build affordable housing; incorporating affordable housing in redevelopment projects; construction of new affordable housing and group homes; the adoption of rehabilitation programs; and providing social services and financial assistance programs to assure the creation and support of affordable housing in the City.

As far as Englewood’s history specific to COAH is concerned, a Housing Element and Fair Share Plan was filed with COAH on March 26, 2001 in response to its required Second Round obligation. Following release of COAH’s first set of Third Round Substantive Rules, the Planning Board adopted a Third Round Housing Element and Fair Share Plan on February 2, 2006. As indicated above, portions of COAH’s *previous* Third Round Rules were invalidated by the court, requiring an amendment to COAH’s Third Round Rules. This necessitated Englewood preparing a second, amended Third Round Housing Element and Fair Share Plan. Such a document was prepared by Peter G. Steck, P.P., and adopted by the Englewood Planning Board on January 27, 2009. This report supersedes and replaces the Steck report as Englewood’s Third Round Housing Element and Fair Share Plan.

C. COAH's Third Round "Growth Share" Approach

Through the period from 1987 to 1999, or COAH's First and Second Rounds, a municipality's Fair Share obligation was determined by a complex formula that assigned specific numbers of new and rehabilitated housing units that were required to be built within the municipality in order to comply with the mandates of the New Jersey Fair Housing Act. For its Third Round, COAH adopted a new approach, the basis of which links a municipal affordable obligation directly to new residential and non-residential growth. Although municipalities still must address a rehabilitation component and any remaining obligation from the First and Second Rounds, the obligation to provide new units of affordable housing is now determined through a "growth share" formula, which COAH rules indicate "is generated by Statewide residential and non-residential growth during the period between January 1, 2004 and December 31, 2018 based on individuals projected to need affordable housing from 1999 through 2018."

Amendments to the COAH rules stemming from the 2007 Appellate Court decision did not invalidate the growth share approach. However, the formula for determining growth share at the municipal level, formerly one affordable housing unit per every eight market rate housing units, and one affordable housing unit per every 25 new jobs, was amended. In the *revised* Third Round rules, COAH has amended the ratio of market rate development to affordable units, such that *one affordable unit is generated per every four market rate units, and one affordable unit is generated per every 16 jobs produced from non-residential development*. Newly-created jobs are measured by new or expanded non-residential construction within the municipality, with multipliers for different land uses based on specific "use groups" identified in the Uniform Construction Code (UCC). Newly-created jobs are divided by 16 to calculate projected non-residential affordable housing growth share.

COAH's complete Third Round methodology includes three parts: (1) a *rehabilitation share* or the estimated number of substandard housing units occupied by low- and moderate-income families that will require rehabilitation; (2) the *prior-round obligation*, or remaining obligation from COAH's two *prior rounds*; and (3) future *growth share*, as described above. The City is thus responsible for: (1) identifying already completed rehabilitation of substandard units and/or methodologies for rehabilitating units in the future to meet the rehabilitation share obligation; (2) certifying the construction or the validity of its prior-round fair share plan's creation of the opportunity to provide new low- and moderate-income housing units from the prior round; and (3) addressing its Third Round growth share obligation based on a projection of residential and non-residential growth occurring between January 1, 2004 and December 31, 2018.

In the future, COAH will require annual monitoring reports of spending of municipal affordable housing trust funds and construction of affordable units in the City. In addition, COAH will require a "biennial plan evaluation" to assure that the development of affordable units identified within a Fair Share Plan is commensurate with municipal construction reported through certificates of occupancy within the City.

2. HOUSING ELEMENT/FAIR SHARE PLAN REQUIREMENTS

The Fair Housing Act requires that a “municipality’s Housing Element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing.” The following items must be provided in order to fulfill the tenets of the Fair Housing Act and the purposes of the MLUL:

- An inventory of the municipality’s housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated.
- A projection of the municipality’s housing stock, including the probable future construction of low- and moderate-income housing, for the next ten (10) years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development trends.
- An analysis of the municipality’s demographic characteristics, including, but not necessarily limited to, household size, income level, and age.
- An analysis of the existing and probable future employment characteristics of the municipality.
- A determination of the municipality’s present and prospective fair share of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing.
- A consideration of the lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing.

In addition, per COAH’s Third Round Substantive Rules (NJAC 5:97), a Housing Element and Fair Share Plan is required to address the entire Third Round (1987-2018) affordable housing obligation, which is composed of rehabilitation share, the municipal prior round obligation and projected Third Round Growth Share. The following items are to be submitted with the Housing Element and Fair Share Plan per the established COAH rules and appendices:

Per 5:97-2.3 (Content of a Housing Element)

- The minimum requirements prescribed by NJSA 52:27D-310 (the Fair Housing Act);
- The household projection for the municipality as provided in chapter Appendix F;
- The employment projection for the municipality as provided in Appendix F;
- The municipality’s prior-round obligation (from chapter Appendix C);
- The municipality’s rehabilitation share (from chapter Appendix B); and

- The projected growth share in accordance with the procedures in *NJAC 5:97-2.4*.
- A copy of the most recently adopted municipal master plan and zoning ordinance; and
- A copy of the most up-to-date tax maps of the municipality.

Per 5:97-2.3 (Content of a Fair Share Plan)

- Descriptions of any credits intended to address any portion of the fair share obligation, which shall include all information and documentation required by *NJAC 5:97-4* for each type of credit;
- Descriptions of any adjustments to any portion of the fair share obligation, which shall include all information and documentation required by *NJAC 5:97-5* for each adjustment sought;
- Descriptions of any mechanisms intended to address the prior-round obligation, the rehabilitation share, and the growth share obligation;
- An implementation schedule that sets forth a detailed timetable that demonstrates a “realistic opportunity” as defined under *NJAC 5:97-1.4* and a timetable for the submittal of all information and documentation;
- Information and documentation regarding a municipal vacant land adjustment and/or a municipal adjustment of household and employment growth projections;
- Draft and/or adopted ordinances necessary for the implementation of the mechanisms designed to satisfy the fair share obligation;
- A demonstration that existing zoning or planned changes in zoning provide adequate capacity to accommodate any proposed inclusionary developments pursuant to *NJAC 5:97-6.4*;
- A demonstration of existing or planned water and sewer capacity sufficient to accommodate all proposed mechanisms;
- A spending plan pursuant to *NJAC 5:97-8.10*, if the municipality maintains or intends to establish an affordable housing trust fund; and
- Any other documentation pertaining to the review of the municipal Fair Share Plan as required by the substantive or procedural rules, or requested by COAH.

3. **HOUSING STOCK AND DEMOGRAPHIC ANALYSIS**

A. ***Housing Stock Inventory***

According to the 2000 United States Census, there were 9,614 housing units in the City of Englewood, of which 341 or 3.5% were vacant. Of the 9,273 occupied units, 59.4% were owner occupied and 40.6% were renter occupied. See Table 1, Housing Tenure by Number of Units in Structure for a detailed explanation of the housing units in 2000.

Table 1. Housing Tenure by Number of Units in Structure

Tenure and Occupancy Status	Year 2000	Year 1990
Owner Occupied Units	5,508	5,469
Renter Occupied Units	3,765	3,502
Total Occupied Units	9,273	8,971
Vacant for Rent	96	163
Vacant for Sale	57	167
Rented or sold, not occupied	35	35
For Seasonal, Rec. or Occasional Use	38	15
Other vacant	115	60
Total Vacant Units	341	440
Total Housing Units	9,614	9,411

Source: 1990 and 2000 United States Census

Table 2, Housing Units by Age of Structure, indicates the age of the City's housing stock. Englewood experienced the vast majority of its growth prior to 1960, in which approximately 70% of the housing stock was constructed. In comparison, just 12% of the City's overall housing stock was constructed after 1980. Overall, 30.6% of the existing dwellings in the City were completed between 1960 and 2000.

Table 2. Housing Units by Age of Structure

Year Built	2000			1990
	Owner Occupied	Renter Occupied	No. of Units	No. of Units
1999 – March 2000	36	21	57	
1995 – 1998	100	84	184	
1990 – 1994	82	26	108	
1980 – 1989	571	198	813	1,259
1970 – 1979	199	600	821	819
1960 – 1969	466	485	966	923
1950 – 1959	1,008	711	1,767	1,477
1940 – 1949	971	624	1,686	1,722
1939 or earlier	2,064	1,027	3,212	3,211
Total	5,497	3,776	9,614	9,411

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 1990 and 2000 United States Census

As seen in Table 3, Housing by Units in Structure, the City of Englewood is a community with a mixed housing stock that contains a majority of one- and two-family dwellings. In 2000, approximately 66% of the existing housing stock consisted of one- and two-family units. In fact, 47% of structures within the City consist of detached one-family units. On the other end of the spectrum, 20% of the housing stock contains five or more dwelling units. According to the Census, structures composed of 20 to 49 units comprised 6.6% of the housing within the City.

Table 3. Housing by Units in Structure

Type of Structure	Year 2000	Year 1990	Year 1980
1, detached	4,502	4,419	5,063
1, attached	745	639	
2	1,074	951	2,067
3 or 4	586	585	
5 to 9	746	681	
10-19	523	728	1,675
20 - 49	636	821	
Mobile Home or trailer	759	376	9
Other	43	211	
Total	9,614	9,411	8,820

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 1980, 1990 and 2000 United States Census

Table 4, Housing Value, Owner-Occupied Units, 2000 provides a detailed description of housing values within the City of Englewood. Based on review of the data, the diversity of Englewood's housing stock is also reflected in the wide range of housing values. Approximately 50% of all owner occupied dwellings are valued at \$200,000 or below, while a sizable 20% are valued in excess of \$500,000. Interestingly, while approximately 4% of owner occupied dwellings are valued over \$1,000,000, 5% are valued at \$100,000 or below. Overall, the data indicates that approximately 75% of dwellings in the City are valued at \$400,000 or below. It should be noted that according to the 2000 Census, median home values measured \$198,200 in Englewood. While Englewood's median home value exceeds that of the State of New Jersey (\$170,800), it falls below Bergen County (\$250,300) as a whole.

Table 4. Housing Value, Owner-Occupied Units, 2000

Owner-Estimated Value	Number of Units
Less than \$50,000	8
\$50,000 - \$59,999	0
\$60,000 - \$69,999	18
\$70,000 - \$79,999	0
\$80,000 - \$89,999	67
\$90,000 - \$99,999	167
\$100,000 - \$124,999	154
\$125,000 - \$149,999	354
\$150,000 - \$174,999	843
\$175,000 - \$199,999	560
\$200,000 - \$249,999	547
\$250,000 - \$299,999	340
\$300,000 - \$399,999	278
\$400,000 - \$499,999	207
\$500,000 - \$749,999	428
\$750,000 - \$999,000	293
\$1,000,000 or more	192
Total	4,456
Median Value	\$198,200

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 2000 US Census

In 2000, average monthly contract rent (not including utilities) in the City of Englewood was slightly lower than Bergen County (\$768/month v. \$844/month). In the City, approximately 51% of renters paid between \$500 and \$1,000 in rent. Approximately 24% of renters paid more than \$1,000 per month in rent, 17% of which paid between \$1,000 and \$1,500 per month in rent. Countywide, 26% of renters paid more than \$1,000 per month in rent, and 15% paid between \$1,000 and \$1,500 per month in rent. For detailed figures, see Table 5, City of Englewood Monthly Rental Cost, 2000.

Table 5. City of Englewood Monthly Rental Cost, 2000

Monthly Rental	Number of Units
Less than \$100	78
\$100 - \$149	96
\$150 - \$199	89
\$200 - \$249	79
\$250 - \$299	99
\$300 - \$349	19
\$350 - \$399	80
\$400 - \$449	131
\$450 - \$499	119
\$500 - \$549	213
\$550 - \$599	86
\$600 - \$649	201
\$650 - \$699	207
\$700 - \$749	224
\$750 - \$799	269
\$800 - \$899	404
\$900 - \$999	334
\$1,000 - \$1,249	388
\$1,250 - \$1,499	252
\$1,500 - \$1,999	217
\$2,000 or more	49
No cash rent	136
Total	3,770
Median Contract Rent	\$768

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 2000 US Census

Despite the number of pre-1960 dwelling units within the City, Census statistics indicate a well-maintained housing stock. Less than 1% of all housing units within Englewood lack complete plumbing and kitchen facilities. Concurrently, while the Census Bureau has no actual definition for overcrowding (i.e. occupants per room), it is generally accepted that housing units with more than one occupant per room constitute an overcrowded dwelling unit. It appears that approximately 8% of occupied housing units in Englewood contain more than one occupant per room. This statistic seems attributable to the mix of dwelling types within the City. See Table 6, Number of Housing Units by Condition of Unit, 2000.

Table 6. Number of Housing Units by Condition of Unit, 2000

Household Condition	Year 2000
Units with more than one person per room	759
Units lacking complete plumbing	40 17 Owner Occupied 23 Renter Occupied
Units lacking complete kitchen	35 9 Owner Occupied 26 Renter Occupied
Total Occupied Units	9,614

Source: 2000 US Census

B. General Population Characteristics

According to Census figures, population in the City of Englewood has generally been steady, except for a respective 4% and 9% population decline throughout the 1960s and 1970s. A subsequent population increase occurred throughout the 1980s and 1990s leading to a reported year 2000 population total in excess of the previous 1960 peak. Bergen County's population has experienced similar peaks and valleys. While population in Bergen County increased between 1960 and 1970, population decreased in both the 1970s and 1980s. Similar to Englewood, Bergen County gained population in the 1990s, but an overall population loss occurred in the County between 1970 and 2000. See Table 7, Population Growth, 1960 to 2000.

Table 7. Population Growth, 1960 to 2000

Year	Total Population
1960	26,057
1970	24,985
1980	23,701
1990	24,850
2000	26,203
2018	

Note: Percentage totals may add up to greater than 100% due to rounding.

Source: 1960, 1970, 1980, 1990, 2000 US Census

Englewood's age distribution, as seen in Table 8, Englewood Age Distribution, 1990 to 2000, is spread somewhat evenly. Considering that the combined population of residents under age 24, and from age 35 to 54 comprises 61% of total City population, much of the City's population includes children in families. It should be noted that between 1990 and 2000, a population increase occurred for all age cohorts under 17. Additionally, population within all age cohorts from 35 to 59 increased during the same time period. Conversely, the 25 to 34 age cohort experienced a decrease in population during the decade. Interestingly, the population aged 65 and over remained almost exactly the same between 1990 and 2000. Due to these fluctuations in the age of the over-

all population, median age in the City increased slightly between 1990 and 2000, increasing from 36.3 to 37.2.

Table 8. Englewood Age Distribution, 1990 to 2000

Age Cohort	2000			1990
	Male	Female	Total	Total
Under 5 years	905	909	1,814	1,684
5 to 9 years	929	849	1,778	1,396
10 to 14 years	898	809	1,707	1,410
15 to 17 years	470	487	957	897
18 and 19 years	287	257	544	536
20 years	150	141	291	318
21 years	121	130	251	279
22 to 24 years	420	443	863	1,049
25 to 29 years	823	868	1,691	2,087
30 to 34 years	1,047	1,092	2,139	2,250
35 to 39 years	1,032	1,140	2,172	1,937
40 to 44 years	939	1,052	1,991	1,932
45 to 49 years	877	1,005	1,882	1,623
50 to 54 years	787	1,087	1,874	1,423
55 to 59 years	671	851	1,522	1,237
60 and 61 years	239	288	527	510
62 to 64 years	317	392	709	808
65 and 66 years	189	250	439	
67 to 69 years	262	310	572	1,125
70 to 74 years	389	514	903	839
75 to 79 years	275	406	681	633
80 to 84 years	168	291	459	484
85 years and over	125	314	439	393
Total	12,318	13,885	26,206	24,850
Median Age	35.5	39.2	37.2	36.3

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 1990 and 2000 US Census

C. Household Characteristics

As defined by the Census Bureau, a household includes all persons who occupy a single housing unit, regardless of blood relation. Thus, a household may also include a group of unrelated individuals sharing group quarters. The Census further identifies a family as a group of persons including a householder and one or more persons related by blood, marriage or adoption, all living in the same household. In 2000 there were 9,273 households in the City, with an average of 2.79 persons per household and an average of 3.29 persons per family. Approximately, 82% of the City's total population is within families. Of these family households, approximately 68% were comprised of married couples with or without children, and 42% were located within non-family households.

D. Income Characteristics

The City of Englewood mirrors Bergen County in terms of the percentage breakdown of wage earners highlighted within Table 9, Household Income – City of Englewood, 2000. Approximately, 27% of households in Englewood earned incomes over \$100,000 in 2000 compared to 28% in Bergen County. Interestingly, while 7% of the household population in the County earned incomes greater than \$200,000 annually, approximately 9% did so in the City of Englewood. On the other side of the income scale, however, just 38% of households in Bergen County earn under \$50,000 per year, as opposed to 43% of households in the City of Englewood.

As such, County wage earners have slightly greater median household incomes and median family incomes than those in the City of Englewood. According to the 2000 Census, median household income in Englewood was \$58,379, as opposed to \$65,241 in Bergen County. Similarly, the 2000 Census indicated that median family income in Englewood was \$67,194, as compared to \$78,079 in Bergen County.

The poverty threshold, as defined by the 2000 U.S. Census, is \$8,959 for a one-person household under age 65 and \$17,463 for a household that includes a family of four. Census data does not provide a breakdown of household income by household size. However, it does provide information concerning individuals and families under the poverty threshold. According to the Census, of the total population in which poverty status is determined, approximately 9% live below the poverty level in the City. This percentage is greater than Bergen County as a whole, in which approximately 5% of County residents fall below the Census poverty level. The Census data also indicates that approximately 6.6% of families live below the poverty level in Englewood.

Table 9. Household Income - City of Englewood, 2000

Income Range	Year 1999 No. of Households
Less than \$10,000	620
\$10,000 - \$14,999	520
\$15,000 - \$19,999	329
\$20,000 - \$24,999	335
\$25,000 - \$29,999	413
\$30,000 - \$34,999	377
\$35,000 - \$39,999	509
\$40,000 - \$44,999	458
\$45,000 - \$49,999	404
\$50,000 - \$59,999	792
\$60,000 - \$74,999	733
\$75,000 - \$99,999	1,256
\$100,000 - \$124,999	798
\$125,000 - \$149,999	414
\$150,000 - \$199,999	502
\$200,000 or more	831
Total	9,291
Median household income	\$58,379
Median family income	\$67,194

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 2000 US Census

E. Employment Characteristics

Table 10, Employment Status for Population 16 Years and Over, provides insight into the number of employed and unemployed persons in the City of Englewood. Of the total persons 16 years and over, 61% are employed, 4% are unemployed, and 35% are not included within the labor force.

Table 10. Employment Status for Population 16 Years and Over

2000 U. S. Census Categories	Persons
Total population 16 years and over	20,469
Employed persons in the civilian labor force	12,495
Unemployed persons in the civilian labor force	803
Persons not in the labor force	7,171

Source: 2000 US Census

Table 11, Distribution of Employment by Industry, Employed Englewood Residents, 2000 indicates the distribution of employment by industry for employed City residents. The four industries that captured the largest portion of the employed population in Englewood were manufacturing at 11.5%, retail trade at 10%, finance/real estate at 9%, professional and technical services at 8.5%, and health and social assistance workers at 17.4%.

Table 11. Distribution of Employment by Industry, Employed Englewood Residents, 2000

Industry	Units (Jobs)
Agriculture, forestry, fishing and hunting	20
Construction	414
Manufacturing	1,439
Wholesale trade	642
Retail trade	1,283
Transportation and warehousing	728
Information	643
Finance and insurance	
Real estate and rental and leasing	1,165
Professional and technical services	1,064
Management of companies and enterprises	0
Administration and waste services	441
Educational Services	769
Health care and social assistance	2,180
Arts, entertainment and recreation	259
Accommodation and food services	405
Other services, except public administration	645
Public Administration	398
TOTAL EMPLOYED CIVILIANS	12,495

Note: Percentage totals may add up to greater than 100% due to rounding

Source: 2000 US Census

4. POPULATION/HOUSEHOLD AND EMPLOYMENT PROJECTIONS

COAH's calculation of the affordable housing obligation for the City of Englewood (which has been determined for each municipality in the State of New Jersey within Appendix F of the Substantive Rules) utilizes a "growth share" model in which available land capacity and other data is used to project future residential population and employment growth in the city. The City of Englewood accepts COAH's baseline residential and employment growth projection of 227 units for the COAH planning period of January 1, 2004 through December 31, 2018, as explained below.

A. COAH Baseline Growth Projections (2004 – 2018)

The COAH residential growth projection for Englewood projects an increase of 537 residential units between 2004 and 2018, from 9,643 units to 10,180 units. COAH assumes that for every four market-rate units issued a certificate of occupancy (CO), one affordable unit must be provided. Thus, the City is required to provide for a residential growth share of 107.4 affordable units ($537 \div 5$).

In terms of employment, COAH projects an increase of 1,916 jobs in the City of Englewood between 2004 and 2018. Accordingly, COAH has indicated that employment growth in the City will generate a non-residential growth share of 119.8 units ($1,916 \div 16$). As shown in Table 12, Englewood COAH Residential/Non-Residential Growth Share Projection (2004-2018), the City's overall growth share obligation per COAH household and employment projections is 227 affordable units.

Table 12. Englewood COAH Residential/Non-Residential Growth Share Projection (2004-2018)

<i>COAH Residential Growth Projection</i>					
2004 Units	-	2018 Units	=	Net Change 2004-2018	Residential Growth Share
9,643	-	10,180	=	537	107.4
<i>COAH Employment Growth Projection</i>					
2004 Employment	-	2018 Employment	=	Net Change 2004-2018	Employment Growth Share
13,908	-	15,824	=	1,916	119.8
<i>Total Affordable Housing Obligation</i>				227.2	

B. City of Englewood – Historic and Actual Residential/Non-residential Growth

Although the City of Englewood is obligated to provide 227 overall affordable units, it must also take into account its "actual growth" in accordance with residential and non-residential Certificates

of Occupancy (COs) issued by the City Building Department after January 1, 2004. It should be noted that the City will be responsible during COAH's biennial monitoring to assure that the number of affordable units are provided in proportion to actual growth in the City.

In order to determine the City's actual growth share number, COAH requires residential and non-residential growth share ratios to be applied to Certificate of Occupancy (CO) data cataloged by the City of Englewood Building Department. In determining actual growth in Englewood since January 1, 2004, it should be noted that a number of discrepancies were found between City of Englewood Building Department Records and the CO data found within the New Jersey Construction Reporter of the State of New Jersey Division of Codes and Standards. For purposes of this analysis, CO and demolition permit data from the City of Englewood Building Department were utilized to determine actual residential and non-residential growth, since this source is more accurate and up-to-date than the DCA Construction Reporter. As discussed, COAH's substantive rules state that for every four market-rate units issued a certificate of occupancy, one affordable unit must be provided. As such, the municipal growth share projection for the City of Englewood resulting from new residential units is determined by dividing net total residential growth by five. Non-residential growth share is determined in a somewhat different formula through the utilization of COAH square footage to jobs ratios. Under the COAH rules, the net amount of non-residential square footage granted COs is converted to jobs (using the use group categories shown in Table 13, COAH Uniform Construction Code (UCC) Use Group Ratios), and divided by 16 to determine the required number of affordable units.

Table 13. COAH Uniform Construction Code (UCC) Use Group Ratios

Use Group	Employment Ratio
(B) Business - Office Uses	2.8 jobs per 1,000 square feet
(M) Mercantile - Retail Uses	1.7 jobs per 1,000 square feet
(F) Factory - Manufacturing Uses	1.2 jobs per 1,000 square feet
(S) Storage - Warehouse Uses	1.0 jobs per 1,000 square feet
(H) High Hazard Manufacturing	1.6 jobs per 1,000 square feet
(A1) Assembly - Theater Uses	1.6 jobs per 1,000 square feet
(A2) Assembly - Restaurant Uses	3.2 jobs per 1,000 square feet
(A3) Assembly - Library Uses	1.6 jobs per 1,000 square feet
(A4) Assembly - Arena Uses	3.4 jobs per 1,000 square feet
(A5) Assembly - Stadium Uses	2.6 jobs per 1,000 square feet
(E) Educational Uses	Excluded from growth share
(I) Institutional - Hospital Uses	2.6 jobs per 1,000 square feet
(R1) Hotel Uses	1.7 jobs per 1,000 square feet
(U) Utilities	Excluded from growth share

Included in Table 14, Englewood – Residential and Non-residential COs/Demolitions (2004 – 2008) is a compilation of residential and non-residential CO and demolition data from the City of Englewood Building Department between January 1, 2004 and December 31, 2008. In addition to residential and non-residential COs granted since 2004, the City Building Department has issued a

number of demolition permits for various warehouse, retail and office buildings which were cleared to make way for redevelopment in downtown Englewood and along Route 4. For purposes of calculating actual growth, the City has applied a “jobs lost” deduction for all non-residential square footage demolished after January 1, 2004, provided such space was occupied at least one year prior to demolition.

Utilizing COAH’s growth share formulas and applying the jobs lost deduction for eligible demolitions, the City would actually generate a negative non-residential growth share, and an overall net negative actual growth share. Thus, the City’s total actual growth share for the above period is negative 15 units — the result of an 11-unit residential growth share, and a negative 26-unit non-residential growth share.

Table 14. Englewood – Residential and Non-residential COs/Demolitions (2004 – 2008)

Residential (units)	Non-res. (GFA) - Non-res. (GFA) - office "B"		Non-res. (GFA) - Non-res. (GFA) - "A1"		Non-res. (GFA) - Non-res. (GFA) - "A2"		Non-res. (GFA) - Non-res. (GFA) - "A3"		Non-res. (GFA) - Non-res. (GFA) - "A4"		Non-res. (GFA) - multifamily/other "R1"		Non-res. (GFA) - industrial "R1"		Non-res. (GFA) - institutional "H"		Non-res. (GFA) - hazardous "H"		Non-res. (GFA) - storage "S"		Non-res. (GFA) - education "E"		Non-res. (GFA) - (Excluded from Growth Share)													
	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)	Non-res. (GFA)											
2004	12	43,069	(26,010)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2,000)	-	-											
2005	27	32,417	(26,010)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(201,750)	-	-											
2006	11	(2,086)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
2007	4	2,128	-	-	-	-	-	-	-	4,048	-	-	-	-	-	-	-	-	-	-	-	-	(285,324)	-	-											
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											
Total 2004-08	55	75,528	(52,020)	-	-	-	-	-	-	4,048	-	-	-	-	-	-	-	-	-	-	-	-	(59,074)	-	-											
Growth Share 2004-2008	11.0	13.22	(5.5)	-	-	-	-	-	-	0.4	-	-	-	-	-	-	-	-	-	-	-	-	(34.3)	Exclude	-											
Jobs 2004-2008	211.5	(88.4)	-	-	-	-	-	-	-	6.5	-	-	-	-	-	-	-	-	-	-	-	-	(59.1)	-	-											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Residential Growth Share</th> <th style="width: 10%;">Non-Res Growth Share</th> <th style="width: 10%;">Non-Res Growth Share</th> <th style="width: 10%;">Total Growth Share</th> <th style="width: 10%;">Total Jobs 2004-2008 (Affordable Units)</th> <th style="width: 10%;">Total Jobs 2004-2008</th> </tr> </thead> <tbody> <tr> <td>11.0</td> <td>(26.2)</td> <td>(15.2)</td> <td>11.0</td> <td>(26.2)</td> <td>(15.2)</td> </tr> </tbody> </table>																									Residential Growth Share	Non-Res Growth Share	Non-Res Growth Share	Total Growth Share	Total Jobs 2004-2008 (Affordable Units)	Total Jobs 2004-2008	11.0	(26.2)	(15.2)	11.0	(26.2)	(15.2)
Residential Growth Share	Non-Res Growth Share	Non-Res Growth Share	Total Growth Share	Total Jobs 2004-2008 (Affordable Units)	Total Jobs 2004-2008																															
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5. THIRD ROUND FAIR SHARE PLAN

A. *Overview*

The City of Englewood's Third Round affordable housing obligation consists of three parts: (1) rehabilitation share; (2) fulfillment of a prior round affordable housing obligation; and (3) Third Round growth share. COAH has calculated Englewood's required Third Round affordable housing obligation as a 194-unit rehabilitation share (as provided for in Appendix B of COAH's Substantive Rules), a 152-unit prior round obligation (per Appendix C in COAH's Substantive Rules), and a 227-unit Third Round obligation (as provided for in Appendix F of COAH's Substantive Rules). The City's cumulative affordable obligation for the period 1987 through 2018 is indicated in Table 15.

Table 15. Rehabilitation Share Prior Round & Third Round Affordable Housing Obligation

Affordable Obligation	COAH Obligation
1. Rehabilitation	194
2. Prior Round Obligation	152
3. Third Round Growth Share	227

In regard to the latter number, the 227-unit growth share obligation, it should be noted that this is COAH's estimate of the obligation that Englewood will be confronted with on the basis of a projection of residential and non-residential growth between 2004 and 2018. However, the actual obligation will be dictated by actual growth, that is, the certificates of occupancy that Englewood grants during this period. It may therefore turn out that the actual obligation will be less if the COs granted are lower than COAH's projections, or conversely, higher if the number of COs granted by Englewood exceed COAH's projection. As indicated in Table 14, the City has determined its actual growth (with applicable demolitions) between January 1, 2004 and December 31, 2008 is negative 15 units. Based upon COAH's rules, Englewood's Third Round Fair Share Plan must plan for its 227-unit Third Round growth share through 2018, but the actual number of units that it will be obligated to provide over the next 9 years will be dictated by actual growth. Thus, during COAH's biennial monitoring, the City will be required to provide affordable units in proportion to the actual number of COs issued as of the date of monitoring.

1. Rehabilitation Share

COAH's Third Round rehabilitation share for the City of Englewood is 194 units. COAH has utilized the number of substandard housing units identified in the 2000 US Census to determine this figure. COAH rules indicate that any units rehabilitated in Englewood after April 1, 2000 can be credited against its Third Round rehabilitation share obligation. Since April 1, 2000, the City Housing Authority has completed interior improvements to the 152-unit Tibbs Senior Housing development, and has nearly completed an exterior renovation of the building façade. In addition, 42 City

homeowners have utilized low-interest loans from the Bergen County Home Improvement Program to rehabilitate dwellings since April 1, 2000 (See Table 16, City of Englewood - Rehabilitated Units Since April 1, 2000). COAH rules indicate that in order to receive credit for units rehabilitated in the Third Round, a minimum of \$10,000 per unit must be spent for rehabilitation. Upon application of a \$10,000 per-unit monetary average to the overall value of the above-rehabilitated units, the City is eligible to receive credit for 115 units. This represents the total monetary value of rehabilitation improvements divided by \$10,000. In order to fulfill the remaining 79-unit rehabilitation share, the City proposes to provide ongoing rehabilitation of units through the Englewood Housing Authority and continued use of the Bergen County Home Program.

Table 16. City of Englewood - Rehabilitated Units Since April 1, 2000

ADDRESS	BLOCK	LOT	LOAN/FUNDS EXPENDED (\$)	# OF UNITS	YEAR
<i>City of Englewood Eligible Rehabilitation Units - Tibbs Senior Housing</i>					
Tibbs Senior (111 West Street)	910	10.01		152	
Kitchen Remodeling (All units)			\$207,000		2002
Elevator Repair			\$89,440		2008
Exterior MasonryRepair/Protection			\$240,000		2009
<i>Bergen County Home Improvement Program Loans</i>					
253 W. Englewood Avenue	2012	14	\$25,000	2	2008
46 Belmont Street	301	5	\$10,500	1	2005
50 Lafayette Avenue	2301	21	\$21,400	1	2001
184 Third Street	2113	11	\$17,500	1	2004
298 W. Forest Avenue	2212	4	\$10,000	2	4/1/2000-2009
186 Third Street	2113	10	\$15,980	1	2003
368 Washington Place	2003	2	\$14,500	1	2003
11 Cottage Place	2301	14	\$16,930	1	2002
161 Crescent Court	202	6	\$17,500	1	4/1/2000-2009
377 Tryon Avenue	207	17	\$14,300	1	2001
301 Mary Street	2905	25	\$5,400	1	2005
124 First Street	2209	5	\$18,000	1	2000
67 Knapp Place	3010	16	\$25,000	2	2004
91 Reis Avenue	308	3	\$17,500	1	2006
163 Third Street	2112	2	\$17,481	1	2001
280 Garden Street	2106	9	\$17,500	1	2003
44 Brookway Street	2008	12	\$25,000	2	2005
250 Franklin Road	2109	12	\$17,500	1	2000
127 Oak Street	2014	12	\$8,050	1	2001
170 W. Demarest Avenue	606	5	\$25,000	2	2006
23 E. Forest Avenue	2802	21	\$17,500	1	2003
63 Brook Avenue	806	9	\$13,450	1	2001
103 Glenbrook Parkway	306	9	\$17,500	1	2003
20 Cleveland Street	314	13	\$13,800	1	2003
305 Levinsohn Place	311	9	\$13,050	1	2003
11 Belmont Street	302	22	\$12,400	1	2004
258 Thomson Avenue	2219	5	\$15,698	1	2001
15 Belmont Street	302	23	\$30,165	1	2007
120 Wood Street	2014	7	\$24,125	1	2006
201 Warren Street	2201	20	\$20,300	1	2006
381 Greenleaf Street	202	14	\$17,490	1	2005
110 Otsego Place	601	40	\$17,500	1	2003
66 Spring Lane	1209	2	\$23,900	2	2001
64 Herzog Place	308	10	\$20,225	1	2001
146 Morse Place	602	6	\$2,850	1	2001
154 Warren Street	2207	6	\$17,425	1	2003
Total Rehabilitation Funds Utilized: Englewood Housing Authority & Bergen County Home Program				\$1,153,859	194
Eligible Rehabilitation Credits (Total Rehab Funds/\$10,000)				115	

2. Prior Round Obligation

COAH regulations permit municipalities to receive credit for affordable housing activity completed during and also preceding the prior round as long as these units meet certain affordability criteria. COAH has recalculated Englewood's prior round obligation as 152 total units. The City is sufficiently able to meet its prior round affordable obligation through credit for 134 previously constructed affordable units, a five-unit group home constructed in the Third Round, and 13 eligible rental bonus credits. Table 17 provides a summary of the affordable units that are eligible for credit toward the City's prior round obligation for the period between 1987 and 1999. This is followed by a detailed explanation of each of the projects included.

Table 17. City of Englewood – Prior Round Affordable Obligation

Development	Type	Total Credit
i. Westmoor Gardens (1984)	64-unit family rental; No bonus (prior cycle credit-1980 to 1986)	64
ii. Shepherd House (1998)	12-unit group home; family rental; *Bonus eligible (12)	24 (12 + 12)
iii. Independence Hall (1998)	8-unit group home; family rental; *Bonus eligible (1.5)	9.5 (8 + 1.5)
iv. J-ADD (UJC) Group Home (1988)	4-unit group home; family rental; Bonus eligible but exceeds maximum bonus	4
v. PSCH-Phelps Avenue (1999)	4-unit group home; family rental; Bonus eligible but exceeds maximum bonus	4
vi. PSCH-Knickerbocker Rd. (2002)	4-unit group home; family rental; Bonus eligible but exceeds maximum bonus	4
vii. 167-169 Morse (1993-1994)	4-unit family; reconstruction (fire)	4
viii. Garrett Apartments (1982)	34-unit family rental; No bonus (prior cycle credit-1980 to 1986)	34
SUB-TOTAL FOR PRIOR ROUND (WITH ELIGIBLE RENTAL BONUS)		147.5
ix. First Baptist Church (2009)	5-unit group home; family rental; Bonus eligible but exceeds maximum bonus	5
TOTAL WITH ADDITION OF THIRD ROUND PROJECT		152.5
*Bonus = 0.25 x (total obligation – prior cycle credits)		
= 0.25 x (152 – 64 (Westmoor Gardens) – 34 (Garrett Apartments)) = 13.5		

a. Affordable Housing Units Eligible for Prior Round Credits

i. Westmoor Gardens (Block 910, Lot 8.01) – 64 Project-Based Section 8 Units

The City of Englewood Housing Authority manages Westmoor Gardens, a 64-unit Project-Based Section 8 development on West Street constructed in 1984.¹ Per COAH rules, all 64 units are eligible for credit in the prior round as “prior cycle” credits (i.e., built between 1980 and 1986). While these units are family rentals, because they are prior cycle units, they are not eligible for rental bonus credits.

¹ The City also proposes to enter into an agreement with the Housing Authority to extend the existing affordability controls of the development in order to receive credit toward Third Round growth share.

ii. Shepherd House (Block 605, Lot 2) – 12 Single-Room Occupancy Rental Units

The Bergen County Community Action Partnership (BCCAP) operates a single-room occupancy supportive and special needs housing development on Demarest Avenue known as Shepherd House. BCCAP reconstructed the 12-unit building for occupancy in 1998. This project is eligible for credit in the second round, as well as bonus rental credits. Thus, 24 total units of credit are generated by Shepherd House.

iii. Independence Hall (Block 605, Lot 15) – 8 Single-Room Occupancy Rental Units

The Bergen County Community Action Partnership (BCCAP) operates a single-room occupancy rental development known as Independence Hall. BCCAP reconstructed the building into an 8-unit transitional development reserved for mentally ill and chemically dependent persons in 1998. Since the building was entirely reconstructed (not merely rehabilitated), it is eligible for prior round credits. As a rental project, it is also eligible for rental bonuses. However, since Englewood is eligible for only 13 units of rental bonuses, only 1 unit is counted as a rental bonus.

iv. J-ADD (formerly UJC) Group Home (Block 111, Lot 12) – 4 Unit Supportive Housing

The Jewish Association for Developmental Disabilities (J-ADD) operates a four-bedroom group home occupied by eligible developmentally disabled persons. The home began operating in 1988 through a program funded by the New Jersey Department of Human Services.²

v. PSCH-Phelps Avenue (Block 3006, Lot 36) – 4 Unit Supportive Housing

Promotions Specialized Care and Health (PSCH) manages a four-bedroom supportive and special needs housing development for disabled persons on Phelps Avenue. The group home has operated since 1999.

vi. PSCH-Knickerbocker Rd. (Block 401, Lot 21) – 4 Unit Supportive Housing

PSCH operates an additional four-bedroom supportive and special needs housing development for disabled persons on Knickerbocker Road. The group home has operated since 2002.

vii. 167-169 Morse Place (Block 601, Lot 32) – 4 Unit Affordable Rental

The Englewood Housing Authority reconstructed the building at 167-169 Morse, which had been damaged by fire, into four two-bedroom affordable family rental units in 1993-1994.

² In previous COAH documentation, the group home was referenced as the United Jewish Community of Bergen County (UJC) group home.

The Housing Authority currently utilizes Section 8 vouchers to fill these units. As a project-based Section 8 Housing project, it is eligible for 4 credits in the prior round.

viii. Garrett Apartments (Block 2408, Lot 21) – 34 Project Based Section 8 Units

Thirty-four (34) apartments within the Garrett Apartments were created through a reconstruction project within an existing building in 1982 as a Project-Based Section 8 affordable development. Within the past few years the affordability controls for the Garrett Apartments expired, and the owner of the building decided against extending the controls. However, the City is eligible to count this project toward its prior round obligation as “prior cycle” credits.

ix. First Baptist Church (Block 2011, Lot 28) – 5 Unit Supportive Housing

The First Baptist Church of Englewood completed a reconstruction project resulting in a five-unit supportive and special needs housing development for homeless women and their families. The dwelling began operation in mid-2009 and is located adjacent to the Church.

b. *Prior Round Rental Obligation and Rental Bonus*

Per COAH’s prior round Substantive Rules, certain minimum and maximum parameters are applicable to Fair Share Plans. For example, no community may have more than 50% of its obligation satisfied by Regional Contribution Agreements (Englewood has zero (0)), and no more than 25% of the units can be age-restricted (again Englewood has none). The only parameters applicable to Englewood’s prior round obligation are the rental obligation—which is a minimum of 25% of the total obligation (minus prior cycle credits³), and the maximum rental bonus, which is equal to the minimum rental obligation. As applied to Englewood, there are two projects built between 1980 and 1986 which are considered prior cycle credits, and thus which must be deducted from the minimum rental obligation. The two projects are Westmoor Gardens and the Garrett Apartments. Thus, Englewood’s rental obligation is calculated as follows:

$$\begin{aligned} & 25\% \times \text{Prior Round Obligation} - \text{Prior Cycle Credits} \\ & = 0.25 \times (152 - 64) \text{ (Westmoor Gardens)} - 34 \text{ (Garrett Apartments)} = 13.5, \text{ or} \\ & \text{rounded, 13.0 units} \end{aligned}$$

Englewood has exceeded its rental obligation of 13 units; in fact, all of the projects that Englewood is utilizing to satisfy its prior round obligation are rental projects.

In terms of the maximum bonus that may be received, a municipality may receive rental bonuses equal to, but no more than, the required rental obligation, which in this case is 13.0 units. The City of Englewood is eligible for 13.0 rental bonus credits based upon 12 bonus credits from Shepherd House and 1 bonus unit from Independence Hall.

³ Prior cycle credits are units created and occupied between April 1, 1980 and December 15, 1986.

3. Third Round Growth Share Plan

COAH has determined a 227-unit Third Round growth share obligation for the City of Englewood. The City of Englewood accepts this as the number of affordable housing units that it will have to provide for in its Third Round Fair Share Plan. Table 18, City of Englewood – Third Round Growth Share Plan provides a summary of the City's proposed Third Round affordable plan, which consists of a mix of already-constructed and proposed affordable housing projects to be developed during the Third Round period. More detailed explanations of each project follow Table 18.

Table 18. City of Englewood – Third Round Growth Share Plan

Development	Type	Total Credit
i. Westmoor Gardens (1984)	Extension of expiring controls; No bonus	64
ii. Habitat for Humanity (2006-2008)	6-unit for sale family; No bonus (for-sale units)	6
iii. Foti (Future)	3-unit addition to existing development; *Bonus eligible (3 units)	3
iv. Vantage Health (2009 or 2010)	3-unit group home proposed; *Bonus eligible (0.75 bonus (0.25 bonus/unit)	3
v. James Street Corridor Rezoning (Future)	12-unit for sale family; No bonus (for-sale units)	12
	26-unit family rental; *Bonus eligible (26 units)	26
vi. Antheus Capital (Future)	40-unit family rental; *Bonus eligible (40 units)	40
vii. Bennett Road Senior (Future)	6-unit senior rental; *Bonus eligible (6 units)	6
viii. Englewood Ave. Senior (Future)	6-unit senior rental; *Bonus eligible (6 units)	6
ix. Project to be determined	4 units	4
SUBTOTAL FOR THIRD ROUND		170
Rental Bonus		57
*TOTAL		227

a. Affordable Housing Eligible for Third Round Credits

i. Westmoor Gardens (Block 910, Lot 8.01) – 64 Unit Extension of Controls

The City is proposing to enter into an agreement with the City of Englewood Housing Authority to extend the affordability controls for 30 years on the existing 64-unit Project-Based Section 8 rental development known as Westmoor Gardens.

ii. Habitat for Humanity (Block 2112, Lots 4.01, 4.02; Block 2114, Lots 6.01, 6.02, 7.01, 7.02) – 6 For-Sale Affordable Family Units

Habitat for Humanity of Bergen County recently completed three two-family dwellings on Third Street (a total of six dwelling units). Each of the units is currently occupied by eligible families and can be included for Third Round COAH credit.

iii. Foti (Block 2409, Lot 30) – 3 Affordable Rental Units

The Englewood Housing Authority proposes to utilize funding from its HOME grant to construct an addition to the existing 8-unit Foti development at 115 Humphrey Street in the form of three affordable rental units. The timeline for development depends on the amount and timing of funding granted through the program. The Housing Authority plans to commence construction of the project as soon sufficient funding is received, which is anticipated to be 2011.

iv. Vantage Health System Group Home (Block 2006, Lot 2) – 3 Unit Supportive Housing

Vantage Health System is in the process of developing a three-unit supportive and special needs housing development within an existing dwelling on Shepard Avenue. Vantage Health has obtained Neighborhood Stabilization Funding from Bergen County for development of the project, and the project is moving forward. The proposed supportive and special needs housing development will be consistent with 5:97-6.10 of the COAH rules, which limit eligible credits to “residential health care facilities as licensed and/or regulated by DCA or the New Jersey Department of Health and Senior Services if the facility is located with, and operated by, a licensed health care facility; group homes for people with developmental disabilities and mental illness as licensed and/or regulated by the New Jersey Department of Human Services; permanent supportive housing; and supportive shared living housing. Long-term health care facilities including nursing homes, and Class A, B, C, D, and E boarding homes do not qualify as supportive and special needs housing.” Occupancy is slated for 2009/10.

v. James Street Corridor Rezoning – Maximum 12 Affordable Family + 26 Rental Units

The City of Englewood is proposing zoning amendments to the James Street corridor between Palisade Avenue and Demarest Avenue as part of a new RMI Multiple Residence District. The purpose of the district is to provide for medium-density multiple residence housing with a substantial affordable housing component, and to provide for this housing in a location that is compatible and complementary to the community’s central business district and nearby residential neighborhoods. Another purpose is to encourage the construction of attached residential development at a location that offers immediate and direct access to the City’s shopping district and mass transit opportunities. The new RMI district will permit detached one-family dwellings consistent with the existing R-E One-Family Zone requirements,

as well as attached townhouse dwellings, parks and playgrounds, and accessory buildings customary and incidental to the primary use.

Specifically, the City has reached a conceptual agreement on this rezoning, the details of which are being worked out with GLF Realty Inc., the owner of a number of existing dwellings on the east side of James Street within Block 610, specifically Lots 21, 22, 23, 24, 25, 26, 27, 28 and 31 (between Tallman Place and Palisade Avenue). This rezoning would allow for the creation of a townhouse development, and expansion of the abutting ShopRite grocery store and parking lot located within Block 610, Lot 32.01 as the “compensatory benefit” in exchange for the provision of the affordable housing component. The rear of each parcel abuts the existing ShopRite store and parking lot. Thus, GLF Realty proposes to demolish each of the existing dwellings on James Street (most of which are in a poor or dilapidated state) in order to permit the expansion of the ShopRite shopping center. Although Block 610, Lots 29 and 30 are under separate ownership, GLF Realty will acquire these parcels as well, and include them in this comprehensive development.

GLF Realty, Inc. also owns parcels on the west side of James Street identified as Block 609, Lots 7.01, 7.02 and 8. These parcels are located directly across James Street from the above-mentioned parcels in Block 610. The City of Englewood has also reached a conceptual agreement and is in discussions with GLF Realty regarding completion of an additional affordable development on this site. The proposed zoning amendments will also apply to these parcels.

The City anticipates that the proposed rezoning will elicit additional development of inclusionary projects within the James Street corridor. It is anticipated that full build-out will yield a total of 94 units, which upon application of the required inclusionary set-aside, will yield a total of 38 affordable housing units, 26 of which will be for-sale family units and 12 of which will be family rental units.

vi. Antheus Capital – 40 Affordable Rental Units

Antheus Capital LLC recently acquired the existing housing development in the City known as “Englewood I and II.” These developments, constructed in 1968 and 1974 respectively, include 40 Project-based Section 8 rental units (8 units in Englewood I, and 32 units in Englewood II). Antheus received an extension of the Department of Housing and Urban Development (HUD) Section 8 controls for the project. However, the City is currently working with Antheus to redevelop the property following termination of the Section 8 controls. Forty (40) new units would be constructed on an open parcel adjacent to the existing 40 units within Englewood I and II. Once completed, residents from the existing 40-unit development will move into the new project. Thereafter, the existing project will be demolished, and an additional 40 units will be built in their place. In total, the development would include 40 market-rate units and 40 new affordable units. The City has endorsed this project and will work

towards its implementation. This includes rezoning the property to allow a development density sufficient to accommodate all 80 units.

vii. Bennett Road Senior – 6 Senior Affordable Rental Units

The City of Englewood has acquired a parcel at 33–35 Bennett Road (midway between Englewood Avenue and Palisade Avenue) that is currently occupied by a vacant two-story structure which formerly housed the Shiloh Craftsman Lodge. The City proposes to transfer ownership of the parcel to the City of Englewood Housing Authority. Six senior affordable rental units will be constructed on the site.

viii. Englewood Avenue Senior – 6 Senior Affordable Rental Units

109 West Englewood LLC is the owner of a 0.18-acre parcel on Englewood Avenue between Armory Street and Bennett Road that contains an existing vacant structure damaged by fire. The property owner proposes to complete a reconstruction project on the site which will yield six senior affordable rental units.

ix. Project to be determined – 4 Affordable Units

The City of Englewood proposes to complete the remainder of its 227-unit affordable housing obligation through a 4-unit project on a site to be determined at a later time.

b. *Site Suitability – Vantage Health; James Street Corridor Rezoning; Antheus Capital*

i. Vantage Health System Group Home – Site Suitability

As indicated, Vantage Health, developer of the proposed three-unit supportive and special needs housing development on Shepard Avenue (Block 2006, Lot 2) has obtained Neighborhood Stabilization funds to aid in the completion of the project. The supportive units, proposed within an existing structure, are connected to all utilities and sewer. The proposal is considered a positive “re-use” of an existing dwelling for the purposes of providing housing for the citizens of Englewood and the State of New Jersey, and is consistent with the New Jersey State Development and Redevelopment Plan. The site is located within an existing and developed residential neighborhood and is designated within Metropolitan Planning Area (PA1) of the State Development and Redevelopment Plan (SDRP) Policy Map.

ii. James Street Corridor Rezoning – Site Suitability

James Street Corridor – Existing and Proposed Zoning

The James Street corridor is currently located within the City's R-E One-Family Residence District, a zone developed *"to preserve and protect the integrity of such districts for one-family residential purposes...and to permit in such districts only such other uses as will be compatible with one-family residential use."*

The purpose of the proposed RMI district zoning is to provide an incentive for the development of medium-density attached townhouse dwellings with a substantial affordable component.⁴ Specifically, the new RMI district proposes a revision to the bulk requirements of the zone for medium density development in the form of increasing the minimum lot area to 20,000 square feet and raising the maximum density to 20 dwelling units per acre. While the proposed zoning will provide residential density in excess of the underlying single-family zoning, it is anticipated that medium density residential development will provide an appropriate transition between non-residential uses in downtown Englewood and detached one- and two-family dwellings in surrounding blocks. Furthermore, from a "smart growth" planning perspective, the proposed residential density provides for the effective and efficient usage of land in a location that offers direct access to retail stores and mass transit. Access to all utilities is provided at the site.

James Street Corridor – Affordability Controls

As discussed above, the owner and developer of the property has conceptually agreed to a proposed rezoning in which a 40% affordable housing set-aside for all multi-family and townhouse development on the parcels along James Street will be required. All proposed affordable units will be developed in a manner consistent with applicable COAH regulations regarding low-/moderate-income split, bedroom distribution, sales and rental requirements and affordability controls. The developer/City of Englewood will affirmatively market the units per the required affordable marketing requirements of the COAH substantive rules.

James Street Corridor – Land Uses/ Utilities/ Environmental Characteristics

The James Street corridor consists of parcels on James Street within Block 604, 605, 608, 609, 610 and 614 located between Palisade Avenue and Demarest Avenue. Specifically, the affected parcels, as identified on the official tax maps of the City of Englewood, include Block 604, Lots 8 through 10, Block 605, Lots 1, 2, and 10

⁴ The proposed RMI zoning will continue to permit detached one-family dwellings consistent with the standards of the R-E Zone as well as parks and playgrounds, and accessory buildings customary and incidental to the primary use.

through 18, Block 608, Lots 6 through 10, Block 609, Lots 7.01, 7.02, 8 and 9.07, and Block 614, Lot 7.01.

The character of existing land uses in the James Street corridor is generally residential, of which the majority of dwellings appear to be one- and two-family in nature. This is consistent with development to the west and north of the corridor. Exceptions are the existing municipal parking lot (James Street between Charles Place and James Court), a multi-family apartment dwelling (intersection of James Street and Henry Street), and two multiple dwelling supportive and special needs housing developments (Independence Hall and Shepherd House). Of course, when factoring the proximity of the James Street corridor to Downtown Englewood, a number of uses in the vicinity are characterized by commercial and office development, including commercial development northeast of the site fronting on West Street, and the Palisades Court Shopping Center directly adjacent to Block 610.

The land area within the James Street corridor contains no environmental constraints, and each parcel has access to electricity, sewer and water. In addition, the central location of the parcels affords access to a number of New Jersey Transit mass transit bus routes. The James Street corridor is located within the Metropolitan Planning Area (PA1) of the State Development and Redevelopment Plan (SDRP) Policy Map. Infill development of the parcels for a mixture of market and affordable units provides a direct benefit to the residents of Englewood and is consistent with the plan goals of the SDRP.

James Street Corridor – Potential Development Tract Dimensions

The following provides a description of potential development tracts within the James Street Corridor. Considering the 20,000-square foot minimum lot size requirement for medium density and townhouse development in the zone, it is anticipated that parcels will be developed on a collective, rather than individual basis. Thus, potential development tracts described below are organized by tax block.

- Block 604, Lots 8, 9 and 10 are located on James Street between Demarest Avenue and Henry Street. The combined frontage of the parcels along James Street is approximately 260 feet, while lot depth ranges from approximately 120 feet to 130 feet. The parcels are owned by individual property owners; collectively, they occupy 0.76 acres.
- Block 605, Lots 1 and 2, and Block 605, Lots 10 through 18 collectively occupy 1.6 acres and contain approximately 485 feet of frontage on James Street. It should be noted that the Independence Hall and Shepherd House supportive and special needs housing developments, identified for prior round credit, are located within Block 605, Lot 15 and Block 605, Lot 2, respectively.

- Block 608, Lots 6 through 10 contain approximately 342 feet of frontage along James Street, but include irregular depths from James Street, ranging from 85 feet to 172 feet. The parcels occupy a combined 1.01 acres. An existing multi-story apartment structure is located on Lot 7. This may limit potential townhouse development within Block 608, Lots 8, 9 and 10—unless the multi-story apartment structure were removed.
- Block 609, Lot 7.01, 7.02, and 8, owned by GLF Realty, occupy a combined 0.52 acres. The combined frontage of all lots is 180 feet. The depth of Lot 8 is 150 feet, while the lot depth of Lot 7.01 and Lot 7.02 is approximately 120 feet.
- Block 609, Lot 9.07 is owned by the City of Englewood and utilized as a municipal parking lot. The parcel is not considered viable for redevelopment and is anticipated to remain as municipal parking.
- Block 610, Lots 21, 22, 23, 24, 25, 26, 27, 28, and 31, owned by GLF Realty, are located on the east side of James Street between Tallman Place and Palisade Avenue. The combined frontage of lots 21 through 28 is 485 feet. Assuming Lots 28 and 29 (the two remaining parcels under separate ownership) are acquired for development, the frontage of Lots 21 through 31 measures approximately 650 feet. Each of the parcels on the block has approximately 140 feet in depth. The overall acreage of Lots 21 through 31 combined is 1.17 acres.
- Block 614, Lot 7.01 occupies 0.3 acres in lot area (approximately 13,000 square feet), and is undersized for medium density and townhouse development. As such, the parcel could not be developed for anything other than conforming detached single-family residential development. It is not anticipated that affordable housing will be generated on this parcel.

iii. Antheus Capital – Site Suitability

The Englewood I and II affordable developments are located on a corner parcel at the intersection of Englewood Avenue and William Street directly south of the Downtown Englewood shopping district—at Block 2310, Lots 2.01, 2.02 and 3 on the official tax maps of the City of Englewood. The site is located within the City's RM-A Multiple Residence Zone, which was specifically created to permit *“medium density residential housing which is limited in height, density, and floor area ratio, compatible with the suburban character of the City of Englewood.”* The site has approximately 700 feet of frontage along William Street and approximately 175 feet of frontage along Englewood Avenue. Overall, the site ranges in depth from approximately 175 feet to 200 feet.

The current Englewood I and II developments are garden apartment dwellings, which mirror a similar development directly to the east on Englewood Avenue. Land uses to the north contain a mixture of residential dwellings, office, religious, public and commercial

uses, including a currently vacant elementary school. Notably, the site is located one block south of Palisade Avenue, the center of Englewood's commercial district. In addition, the site is located directly adjacent to Mackay Park, the largest of Englewood's parks. The site contains no environmental constraints, has access to all necessary utilities, including sewer and water, and is also accessible to New Jersey Transit bus routes.

It should be noted that the site is designated within the Metropolitan Planning Area (PA1) of the State Development and Redevelopment Plan (SDRP) Policy Map. Development of the site as a proposed mixed-market/affordable infill project provides a direct benefit to the residents of Englewood and is consistent with the policy goals of the SDRP.

The proposed affordable units will be developed in a manner consistent with applicable COAH regulations regarding low-/moderate-income split, bedroom distribution, sales and rental requirements and affordability controls. The developer/Englewood will affirmatively market the units per the required affordable marketing standards of the COAH substantive rules.

iv. Bennett Road Senior – Site Suitability

The City of Englewood has acquired the former Shiloh Craftsman Lodge located on Bennett Road midway between Englewood Avenue and Palisade Avenue for the proposed reconstruction of six senior affordable rental units. The parcel, known as Block 2303, Lot 27 on the official tax maps of the City of Englewood, is located within the CBD-1 Central Business District-1 zone. Although the zone does not specifically permit residential development, a number of existing detached and multi-family residential land uses are present in the vicinity, including parcels that front Bennett Road and Armory Street. Overall, surrounding land uses contain a mixture of commercial, office, recreational, and residential development—uses reflective of the proximity of the property to Downtown Englewood. It should be noted that Mackay Park, the largest park in the City park system is located less than one block from the property. As the site is already developed, full connection to all utilities, including water and sewer, are available. No environmental constraints are present onsite. The site is located within walking distance of numerous shopping opportunities, as well as to public transportation and Mackay Park, all of which are assets to limited mobility seniors. The site is located within the Metropolitan Planning Area (PA1) of the State Development and Redevelopment Plan (SDRP) Policy Map.

v. Englewood Avenue Senior – Site Suitability

The existing fire-damaged structure located on Block 2303, Lot 19 (109 West Englewood Avenue) is privately owned. It is proposed for complete reconstruction as a six-unit senior affordable rental development. The property is located within the same tax block as the proposed Bennett Road senior rental project. The site is located within the CBD-1 Central Business District-1 zone, which contains a mix of land uses, including commer-

cial, office and recreational uses, and detached and multi-family residential uses. The site is fully connected to water, sewer and other utilities; it contains no environmental constraints; and it provides a number of locational advantages for seniors. The site is located within the Metropolitan Planning Area (PA1) of the State Development and Redevelopment Plan (SDRP) Policy Map.

c. *Third Round Rental Obligation, Rental Bonus and Very Low Income Component*

In accordance with the COAH rules, the City of Englewood is required to provide a minimum of 57 rental units, or 25% of its overall 227-unit growth share. Of the required 57 rental units, at least 50%, or 29 units, must be offered as family rental units. As indicated in Table 18, City of Englewood – Third Round Growth Share Plan, 136 affordable family rental units are proposed for the Third Round. This number exceeds Englewood's rental obligation and the excess allows Englewood to obtain rental bonuses. Per COAH rules, the City is only eligible to calculate rental bonuses for family rental units constructed after June 6, 1999. Thus, only the proposed 72 family rental units identified as Foti (3 units), Vantage Health (3 units), James Street (36 units), and Antheus (40 units) are eligible for potential bonus credits. As COAH rules require that rental bonuses cannot exceed the municipal rental obligation, Englewood is entitled to apply 57 rental bonus credits toward its Third Round growth share obligation.

In addition, the COAH rules require that 13% of a municipality's affordable obligation be composed of "very-low-income" units.⁵ In Englewood's case, a total of 30 very-low-income units are required. A number of Project-Based Section 8 units (all of which are occupied by very-low-income households) are eligible for Third Round credit. Considering these units, Englewood is sufficiently able to meet its minimum Third Round very-low-income obligation.

B. *Demonstration that Existing Zoning or Planned Changes in Zoning Provide Adequate Capacity to Accommodate any Proposed Inclusionary Developments*

In order to assure the proper development of affordable housing within two areas identified for potential redevelopment, the City is considering the following zoning proposals:

- The City is proposing the rezoning of the James Street corridor to a new RMI Multiple Residence District. The rezoning would promote affordable housing through the development of 94 residential units, of which 38 units would be affordable.
- Englewood is proposing to rezone the Englewood I and II site, presently located within the RM-A Multiple Residence Zone, to allow for the redevelopment of the site for 40 market rate units and 40 affordable units. An amendment to the regulations of the RM-A Zone to permit increased density will be required.

⁵ COAH defines very low income as 30% or less of the median gross household income for households of the same size within the housing region in which the household is located, based upon the US Department of Housing and Urban Development's (HUD) Section 8 Income Limits (uncapped) averaged across counties for the housing region.

C. Water and Sewer Capacity

All parcels in the City of Englewood are located on a property accessible to existing water and sewer connections. Thus, each of the proposed affordable mechanisms addressed in the City's Third Round Plan have appropriate connections to utilities.

D. Development Fee Ordinance and Spending Plan

The City of Englewood has adopted a development fee ordinance that establishes standards for the collection, maintenance and expenditure of development fees pursuant to COAH's rules. The development fee ordinance applies to all development in all zones. Fees collected pursuant to the development fee ordinance are utilized for the sole purpose of providing low- and moderate-income housing within the City of Englewood. The current ordinance proposes the collection of residential development fees at a rate equal to 1% of the equalized assessed value for development with a permitted maximum development fee of 6% in the event of a proposed density increase. The City proposes to increase the residential development fee to 1.5%, consistent with COAH rules.

The current ordinance also provides standards for the collection of non-residential development fees. However, in accordance with P.L.2008, c.46, non-residential development fees may only be collected at a rate equal to 2.5% of the equalized assessed value for development. Current legislation is proposed in the New Jersey State legislature that would dictate a moratorium on the collection of non-residential development fees for all approved development projects until July 2010. The City recognizes that it must abide by all current State statutes.

The City anticipates that the proceeds from the collection of development fees will be utilized to fund the affordable housing mechanisms proposed by the City as part of its Third Round Plan. A spending plan is provided within the appendix of this document (See *City of Englewood, Bergen County: Spending Plan for the COAH Third Round Planning Period*). Pursuant to NJAC 5:97-8.8 and 8.9, at least 30% of development fee funds must be utilized to render units more affordable to low- and moderate-income households, and no more than 20% of development fee revenues may be made available for administrative purposes (e.g., prepare a Housing Element and Fair Share Plan, and/or an affirmative marketing plan).

E. Affordable Housing and Affirmative Marketing Plan

The City of Englewood will adopt an affordable housing ordinance consistent with COAH rules to regulate the administration and marketing of affordable housing within Englewood. The intent and purpose of the ordinance is to set forth standards and procedures to ensure that affordable housing is developed for, and made affordable to, low- and moderate-income households. The ordinance will include a variety of affordable housing regulations that include unit phasing, affordability controls, low-/moderate-income split, bedroom distribution, sales and rental requirements and income eligibility standards. The City intends to affirmatively market all future affordable units in ac-

cordance with COAH rules so that all information is appropriately disseminated to eligible residents of low- and moderate-income units. The City is familiar with the business of affordable housing, especially by way of its active Housing Authority, and will comply with COAH regulations regarding the affirmative marketing of affordable developments within the City.

F. Progress and Monitoring Periods

Pursuant to the COAH rules, Englewood is required to complete annual monitoring in regard to its inventory of affordable units, and the amount of money within its affordable housing trust fund. Further, COAH requires “biennial monitoring” of actual growth share in order to compare the Third Round projected growth share with actual COs granted. If the projected growth share obligation within the Fair Share Plan falls short of the actual number of units constructed per issued COs, the City will be required to amend its Housing Element and Fair Share Plan to meet a shortfall in the number of required affordable units.

G. Summary

The City of Englewood’s cumulative fair share obligation (1987 through 2018) consists of a 194-unit rehabilitation share, a 152-unit prior round affordable housing obligation, and a 227-unit Third Round growth share obligation. As noted, while Englewood has determined a negative 15-unit “actual growth share obligation” (determined by issued COs and demolitions from January 1, 2004 through December 31, 2008), it is required to prepare and adopt a Fair Share Housing Plan to address its 227-unit Third Round growth share. A summary of the affordable mechanisms by which the City of Englewood proposes to meet its rehabilitation share, prior round, and Third Round overall affordable obligation are as follows:

- *Rehabilitation Share* – Overall, the City is eligible to receive 115 rehabilitation credits in pursuit of its 194-unit required rehabilitation share. Englewood’s rehabilitation credits have been achieved by way of funds from the Englewood Housing Authority and through the Bergen County Home Improvement Program. Englewood anticipates that the remaining 79 units within its rehabilitation share will be fulfilled through the ongoing rehabilitation of units through the Bergen County Home program, utilization of potential development fee revenues from the City affordable housing trust fund, and through the continued work of the City Housing Authority.
- *Prior Round obligation* – Englewood’s prior round affordable obligation and rental obligation has been fulfilled by way of credits for a variety of already-completed affordable housing developments, one supportive and special needs housing development constructed in the Third Round, and eligible rental bonuses. A project-by-project summary of the City’s entire prior round obligation is included in Table 17, [City of Englewood – Prior Round Affordable Obligation](#).

- *Third Round Growth Share* – Englewood proposes to fulfill its 227-unit Third Round growth share obligation through the extension of the affordability controls within the 64-unit Westmoor Gardens affordable development, through six recently constructed Habitat for Humanity units, a three-unit expansion of the existing Foti housing development, a three-unit supportive and special needs housing project, 40 proposed Project Based Section 8 units from the redevelopment of Englewood I and II, the proposed rezoning of the James Street corridor expected to yield 38 affordable units, two new six-unit senior developments, and a four-unit project to be determined at a late date (see Table 18, City of Englewood – Third Round Growth Share Plan). The balance of Englewood's remaining Third Round obligation is anticipated from 57 rental bonus credits.

In accordance with COAH rules, the City has provided a timeline for the construction of new affordable housing units that are proposed within the Englewood Third Round Fair Share Plan. The estimated dates by which new construction projects in this report are anticipated are provided for in Table 19, Projected Affordable Housing Implementation Schedule.

Table 19. Projected Affordable Housing Implementation Schedule

Program	Proposed Number of Units	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Rehabilitation Share (All units Complete)												
Rehabilitation Share	194	115	10	10	10	10	10	10	10	9	0	194
Second Round Obligation (All units Complete)												
Prior Round Obligation	152											152
Third Round Obligation (New Construction)												
Extension of Controls	64		64									64
Habitat for Humanity (Complete)	6	6										6
Foti	3			3								3
Vantage Health	3	3										3
Antheus	40					40						40
James Street Rezoning	38				12	26						38
Bennett Road Senior	6			6								6
Englewood Avenue Senior	6			6								6
Project to be determined	4					4						4
Total Units Built	170	9	64	15	12	30	40	0	0	0	0	170
Rental Bonus	57	--	--	--	--	17	40	0	0	0	0	57
Total	227	9	64	15	12	47	80	0	0	0	0	227

Appendix A

- 1. COAH Workbook A**
- 2. City of Englewood Spending Plan**
- 3. Property Identification Maps**

1. COAH Workbook A

Workbook A: Growth Share Determination Using Published Data
 (Using Appendix F(2), *Allocating Growth To Municipalities*)

COAH Growth Projections
Must be used in all submissions

Municipality Name:

City of Englewood

Enter the COAH generated growth projections from Appendix F(2) found at the back of N.J.A.C. 5:97-1 et seq. on Line 1 of this worksheet. Use the Tab at the bottom of this page to toggle to the exclusions portion of this worksheet. After entering all relevant exclusions, toggle back to this page to view the growth share obligation that has been calculated. Use these figures in the Application for Substantive Certification.

	Residential	Non-Residential
1 Enter Growth Projections From Appendix F(2) *	537	1,916
2 Subtract the following Residential Exclusions pursuant to 5:97-2.4(a) from "Exclusions" tab		Click Here to enter Prior Round Exclusions
COs for prior round affordable units built or projected to be built post 1/1/04	0	
Inclusionary Development	0	
Supportive/Special Needs Housing	0	
Accessory Apartments	0	
Municipally Sponsored or 100% Affordable	0	
Assisted Living	0	
Other	0	
Market Units in Prior Round Inclusionary development built post 1/1/04	0	
3 Subtract the following Non-Residential Exclusions (5:97-2.4(b))	0	0
Affordable units	0	
Associated Jobs		0
4 Net Growth Projection	537	1,916
5 Projected Growth Share (Conversion to Affordable Units Dividing Households by 5 and Jobs by 16)	107.40 Affordable Units	119.75 Affordable Units
6 Total Projected Growth Share Obligation	227	Affordable Units

* For residential growth, see Appendix F(2), Figure A.1, Housing Units by Municipality. For non-residential growth, see Appendix F(2), Figure A.2, Employment by Municipality.

Affordable and Market-Rate Units Excluded from Growth
Municipality Name: City of Englewood

Prior Round Affordable Units NOT included in Inclusionary Developments Built post 1/1/04

Development Type	Number of COs Issued and/or Projected
Supportive/Special Needs Housing	
Accessory Apartments	
Municipally Sponsored and 100% Affordable	
Assisted Living	
Other	
Total	0

Market and Affordable Units in Prior Round Inclusionary Development

Built post 1/1/04

N.J.A.C. 5:97-2.4(a)

(Enter Y for yes in Rental column if rental units resulted from N.J.A.C. 5:93-5.15(c)5 incentives)

Development Name	Rentals? (Y/N)	Total Units	Market Units	Affordable Units	Market Units Excluded
		0			0
		0			0
		0			0
		0			0
		0			0
Total		0	0	0	0

Jobs and Affordable Units Built as a result of post 1/1/04 Non-Residential Development

N.J.A.C. 5:97-2.4(b)

Development Name	Affordable Units Provided	Permitted Jobs Exclusion
	0	
	0	
	0	
	0	
Total	0	0

[Return To Workbook A Summary](#)

2. City of Englewood Spending Plan

**City of Englewood, Bergen County
Spending Plan for the COAH Third Round Planning Period**

July 2009

Revised: August 4, 2009

In consultation with:

Phillips Preiss Shapiro Associates Inc.
Planning and Real Estate Consultants
434 Sixth Avenue
New York, NY 10011

125 Half Mile Road, Suite 200
Red Bank, New Jersey 07701

INTRODUCTION

The City of Englewood, Bergen County has prepared a Housing Element and Fair Share plan addressing the regional fair share of its affordable housing need in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Fair Housing Act (N.J.S.A. 52:27D-301) and the regulations of the Council on Affordable Housing (COAH) (N.J.A.C. 5:97-1 et seq. and N.J.A.C. 5:96-1 et seq.). A development fee ordinance creating a dedicated revenue source for affordable housing has been adopted by the City of Englewood. The ordinance establishes the City's affordable housing trust fund for which this spending plan is prepared.

The City of Englewood has prepared this document in accordance with its Third Round Housing Element and Fair Share Plan. To date, the City has collected \$6,000 in development fee funds to be utilized for the construction of affordable housing. All future development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by these fees are anticipated to be deposited in a separate interest-bearing Affordable Housing Trust Fund for the purposes of the creating and supporting affordable housing in the City. These funds will be spent in accordance with N.J.A.C. 5:97-8.7-8.9 as described in the sections that follow.

1. REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of Third Round substantive certification, the City of Englewood considered the following:

(a) Development fees:

Future development that is likely to occur based on historical rates of development.

(b) Payment in lieu (PIL):

The City is committed, when appropriate, to the collection of payments in lieu (PIL) for construction of affordable housing.

(c) Other funding sources:

At this time, the City has not collected funds from other sources, including, but not limited to, the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units. The City is committed to the creation of affordable housing funding through a variety of means.

(d) Projected interest:

Interest on the projected revenue in the municipal affordable housing trust fund is compounded annually at a 3% interest rate.

Table 1 – City of Englewood Potential Development Fees

<i>Current Development Fees in Trust Fund</i>	<i>Total</i>
	\$6,000
<i>Potential Residential Development Fees</i>	<i>Total</i>
PB/ZBA development fees at 1.5% (Units)	120
1.5% Development Fee Avg. \$300,000/DU	\$540,000
<i>Potential Non-Residential Development Fees</i>	<i>Total</i>
2.5% Development Fee Avg. \$150/SF	\$187,500
<i>Payments in Lieu</i>	<i>Total</i>
None collected to date	\$0
<i>Other Funds</i>	<i>Total</i>
None collected to date	\$0
<i>Projected Interest</i>	<i>Total</i>
Projected through 2018 (compounded annually at 3%)	\$252,250
<i>Total Anticipated Development Fees</i>	<i>\$985,750</i>

The City of Englewood projects a total of \$ 985,750 in development fee revenue during the Third Round planning period through December 31, 2018, generated by potential residential and non-residential development (approximately 120 units and 50,000 square feet of non-residential development), and projected interest. Since the City of Englewood is a built-out community, opportunities for future development are limited to infill and potential redevelopment projects. It should be noted that all interest earned on the account shall accrue to the account to be used only for the purposes of affordable housing.

2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by the City of Englewood:

(a) Collection of development fee revenues:

Collection of development fee revenues shall be consistent with Englewood's development fee ordinance for both residential and non-residential developments and shall be in accordance with COAH's rules and P.L.2008, c.46, sections 8 (C. 52:27D-329.2) and 32-38 (C. 40:55D-8.1 through 8.7).

(b) Distribution of development fee revenues:

Englewood proposes to utilize any funds generated from the City development fee ordinance to aid in the funding of the affordable mechanisms addressed in the Third Round Housing Element and Fair Share Plan, including the rehabilitation of units, new construction, or various programs sponsored by the City Housing Authority.

3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

In accordance with N.J.A.C. 5:97-8.7, the City of Englewood proposes to dedicate affordable housing trust fund monies toward the following affordable housing mechanisms described within the City's Fair Share Plan.

Rehabilitation and New Construction Programs and Projects (N.J.A.C. 5:97-8.7)

(a) Rehabilitation: \$390,000

As indicated in the City Housing Element and Fair Share Plan, Englewood is currently eligible for 115 units of credit against its 194-unit rehabilitation share. The City anticipates that approximately half (40 units) of its remaining 79-unit rehabilitation share will be provided through the Bergen County Home Improvement Program. Thus, at \$10,000 per unit, Englewood has estimated that \$390,000 in development fee funds will be required to fulfill the remaining 39 units of its Third Round rehabilitation obligation.

(b) Foti: \$100,000

The Englewood Housing Authority proposes a three-unit affordable rental addition to the existing 8-unit Foti development at 115 Humphrey Street. It is estimated that approximately \$100,000 in development fee funds will be provided to the Housing Authority to complete the project.

(c) James Street Rezoning: \$20,000

In connection with the proposed rezoning of the James Street corridor, the City anticipates that it will provide approximately \$20,000 in development fee funds to aid in the completion of affordable units or complete necessary infrastructure improvements.

(d) Antheus: \$10,000

In connection with the proposed redevelopment of Englewood I and II by Antheus Capital, LLC, the City anticipates that it will provide approximately \$10,000 in development fee funds to aid in the completion of affordable units or complete necessary infrastructure improvements.

(e) Bennett Road Senior: \$35,025

The City of Englewood anticipates that approximately \$35,025 will be transferred to the City Housing Authority to complete reconstruction of the former Shiloh Craftsman Lodge as a six-unit senior affordable development.

(f) **Englewood Avenue Senior:** \$10,000

In connection with the proposed six-unit senior reconstruction project, the City anticipates that approximately \$10,000 in affordable housing trust fund monies will be provided to aid in the completion of the project or to provide any necessary infrastructure improvements.

(g) **Project to be determined:** \$100,000

As indicated in the City Fair Share Plan, Englewood anticipates the creation of four units on a site to be determined. At this time, it is anticipated that development of the project will require \$100,000 in trust fund monies.

Affordability Assistance (N.J.A.C. 5:97-8.8)

The City is required to spend a minimum of 30 percent of development fee revenue to render existing affordable units more affordable, and one-third of that amount must be dedicated to very low-income households (i.e. households earning less than 30 percent of the regional median income). The City's projected minimum affordability assistance requirement is as follows:

Table 2 – City of Englewood Funds to be Expended

Actual development fees through present (July 2009)		\$6,000
Projected Interest through 2018 (compounded annually at 3%)	+	\$252,250
Development fees projected 2009-2018	+	\$727,500
Less housing activity expenditures through 6/2/2008:	-	\$0
Total	=	\$985,750
30 percent requirement	x 0.30 =	\$295,725
Less Affordability assistance expenditures through 12/31/2008	-	\$0
PROJECTED MINIMUM Affordability Assistance Requirement 1/1/2009 through 12/31/2018	=	\$295,725
PROJECTED MINIMUM Very Low-Income Affordability Assistance Requirement 1/1/2009 through 12/31/2018	÷ 3 =	\$98,575

Administrative Expenses (N.J.A.C. 5:97-8.9)

As indicated above, Englewood is permitted to use up to 20 percent of its development fee revenue for administrative costs and consultants fees related to the preparation of its Third Round Housing Element and Fair Share Plan.

4. EXPENDITURE SCHEDULE

The City of Englewood intends to use affordable housing trust fund revenues for the creation of affordable housing units in concert with its Third Round Housing Element and Fair Share Plan. Where applicable, the funding schedule in Table 3 below parallels the implementation schedule set forth in the Housing Element and Fair Share Plan. The following schedule indicates the City's intent to use affordable housing trust fund revenues for the rehabilitation of units and for new construction projects proposed within the Fair Share Plan.

Table 3 – City of Englewood Expenditure Schedule

Program	Number of Units	Funds Expended and/or Dedicated	Projected Expenditure Schedule 2009 -2018											
			2005- July 17, 2008	7/18/08 – 12/31/08	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Rehabilitation (Assume 39 units from City)	79				\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 40,000		\$ 390,000
Foti	3				\$100,000									\$ 100,000
James Street	38					\$ 20,000								\$ 20,000
Antheus	40								\$ 10,000					\$ 10,000
Bennett Avenue Senior	6				\$ 35,025									\$ 35,025
Englewood Ave. Senior	6				\$ 10,000									\$ 10,000
Project to be determined	4						\$ 100,000							\$ 100,000
Affordability Assistance														\$ 295,725
Very Low Income														\$ 98,575
Administration														\$ 25,000
Total														\$ 985,750

Note: See the City's Implementation Schedule (Table 19, page 35) within the City of Englewood Third Round Housing Element and Fair Share Plan for a full review of Englewood's Third Round anticipated housing activity

5. BARRIER FREE ESCROW

Any collection and distribution of barrier free funds shall be consistent with N.J.A.C. 5:97-8.5 of the COAH rules.

SUMMARY

The City of Englewood intends to spend affordable housing trust fund revenues pursuant to N.J.A.C. 5:97-8.7 through 8.9, and consistent with the housing programs outlined in the July 2009 City of Englewood Housing Element and Fair Share Plan. The City projects approximately \$ 727,500 in development revenues during the Third Round planning period to be utilized in the following manner:

- \$390,000 for the rehabilitation of at least 39 dwelling units;
- \$100,000 toward a three-unit expansion of the existing Foti housing development;
- \$20,000 to aid in the completion of affordable units within the James Street corridor;
- \$10,000 to aid in the redevelopment of Englewood I and II;
- \$35,025 toward reconstruction of the Bennett Avenue Senior development;
- \$10,000 to aid in completion of the Englewood Avenue Senior development; and
- \$100,000 for completion of a four-unit project on a site to be determined.

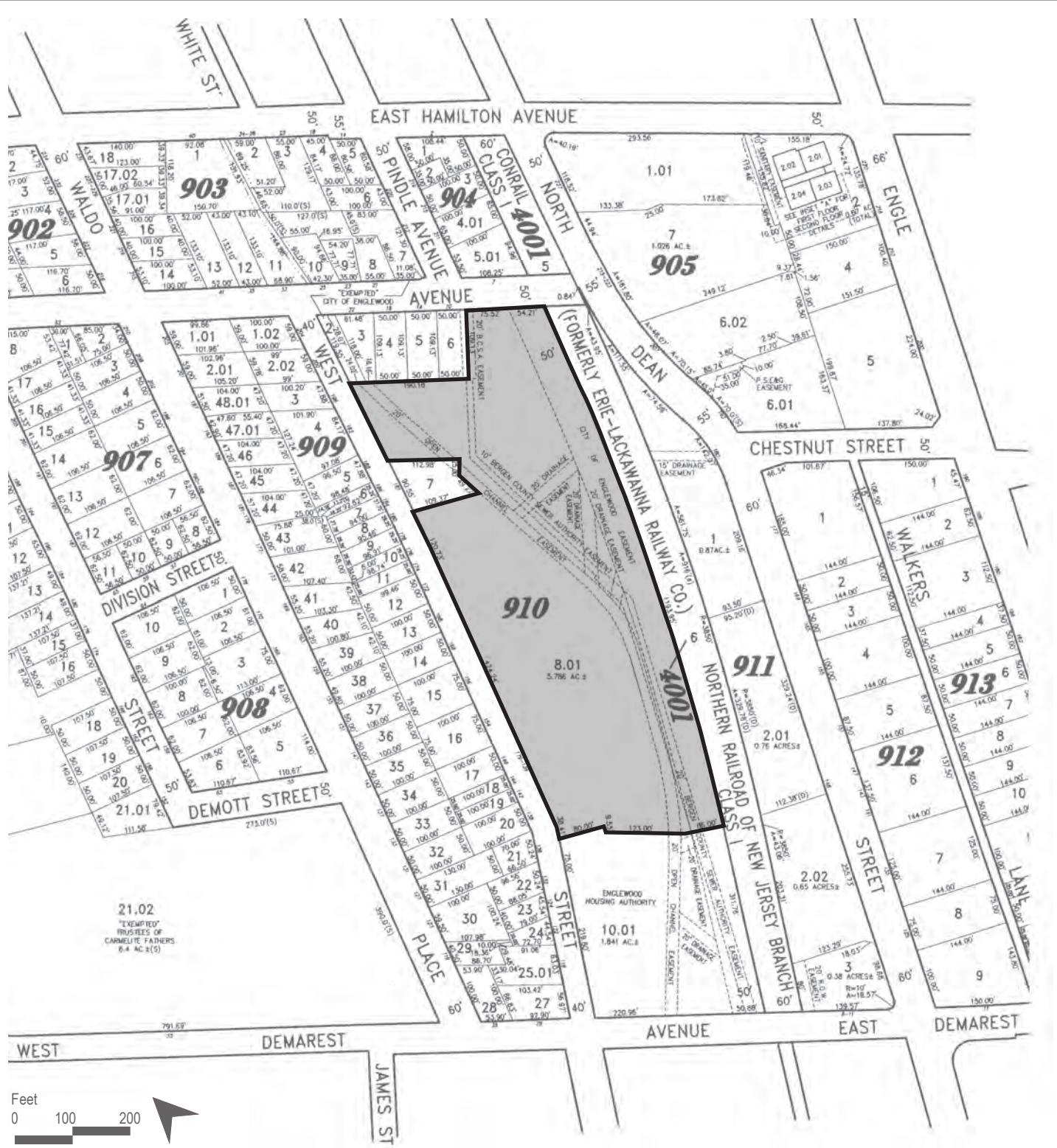
In addition to the above funds to be utilized for rehabilitation and new construction (estimated at \$665,025), the City projects \$295,725 for affordability assistance, and \$25,000 to cover administrative expenses and consultants fees. As such, the City projects total expenditures at \$985,750.

Table 4 – City of Englewood Spending Plan Summary

SPENDING PLAN SUMMARY		
Balance as of July 2009		\$6,000
Projected REVENUE 2009-2018		
Development fees	+	\$727,500
Payments in lieu of construction	+	\$0
Other funds	+	\$0
Projected Interest (compounded annually at 3%)	+	\$252,250
TOTAL REVENUE	=	\$985,750
EXPENDITURES		
Funds proposed for Rehabilitation (Assume 39 units from City)	-	\$390,000
Funds proposed for Foti	-	\$100,000
Funds proposed for James Street	-	\$20,000
Funds proposed for Antheus	-	\$10,000
Funds proposed for Bennett Avenue Senior	-	\$35,025
Funds proposed for Englewood Ave. Senior	-	\$10,000
Funds proposed for project to be determined	-	\$100,000
Affordability Assistance	-	\$295,725
Very Low Income	-	\$98,575
Administration	-	\$25,000
Excess Funds for Additional Housing Activity	=	\$566,450
TOTAL PROJECTED EXPENDITURES	=	\$985,750
REMAINING BALANCE	=	\$0

3. Property Identification Maps

Westmoor Gardens

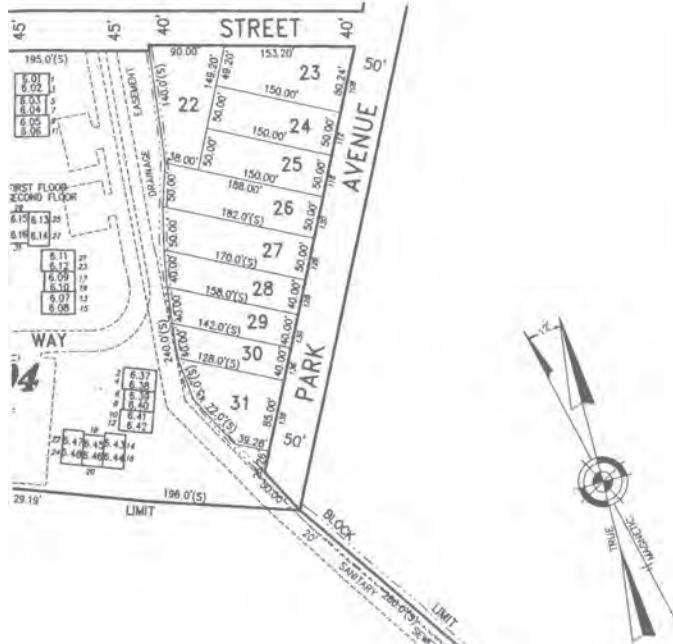


City of Englewood

Third Round Housing Element and Fair Share Plan: Westmoor Gardens

Phillips Preiss Shapiro Associates, Inc. July 2009

Habitat for Humanity Units



TAX MAP
CITY OF ENGLEWOOD
BERGEN COUNTY NEW JERSEY
SCALE: 1" = 100' DATE: 9/17/1999
CRAIG F. REMINGTON, N.J.P.L.S. LIC. NO. 23924
REMINGTON & VERNICK ENGINEERS
232 KINGS HIGHWAY EAST
HADDONFIELD, N.J. 08033

KENNETH ALBERT, P.E., P.P.
ALBERT ASSOCIATES
PROFESSIONAL ENGINEERS & PLANNERS
9 EAST STREET, ENGLEWOOD, N.J. 07631



City of Englewood

Third Round Housing Element and Fair Share Plan: Habitat for Humanity Units

Phillips Preiss Shapiro Associates, Inc. July 2009

Foti



City of Englewood

Third Round Housing Element and Fair Share Plan: Foti

Phillips Preiss Shapiro Associates, Inc. July 2009

Vantage Health System Group Home /
First Baptist Church Group Home

BELMONT STREET

OAKLAND STREET

CROSS STREET

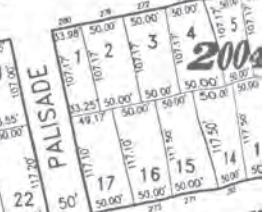
WEST

PALISADE



2001

TOWNSHIP



2005

OF

TEANECK

SHEPARD

2006

HOWLAND

2011

First Baptist Church
Group Home 4

2016

2013

2014

2015

2020

Feet

0 100 200



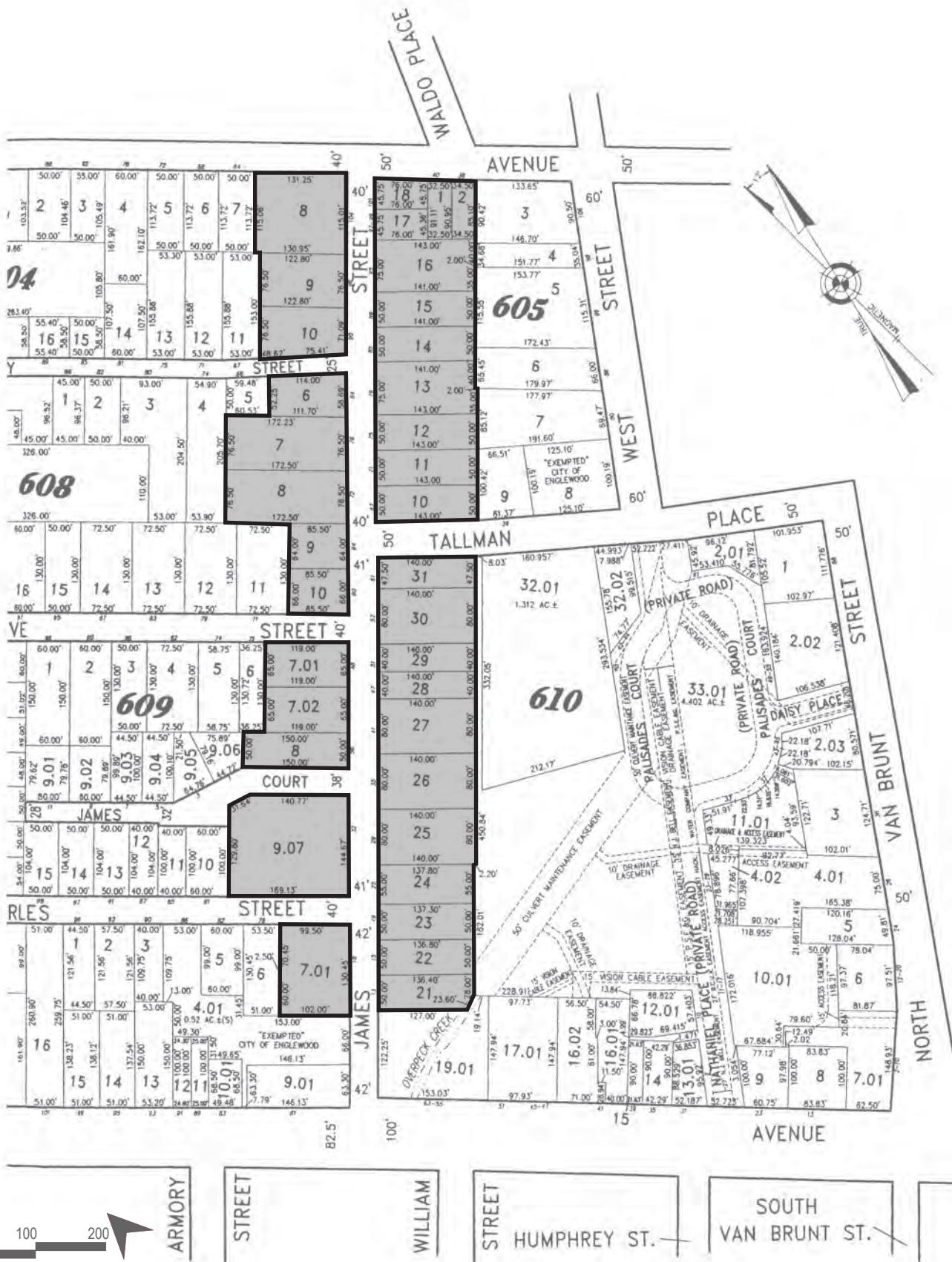
City of Englewood

Third Round Housing Element and Fair Share Plan:

**Vantage Health System Group Home /
First Baptist Church Group Home**

Phillips Preiss Shapiro Associates, Inc. July 2009

James Street Corridor Rezoning



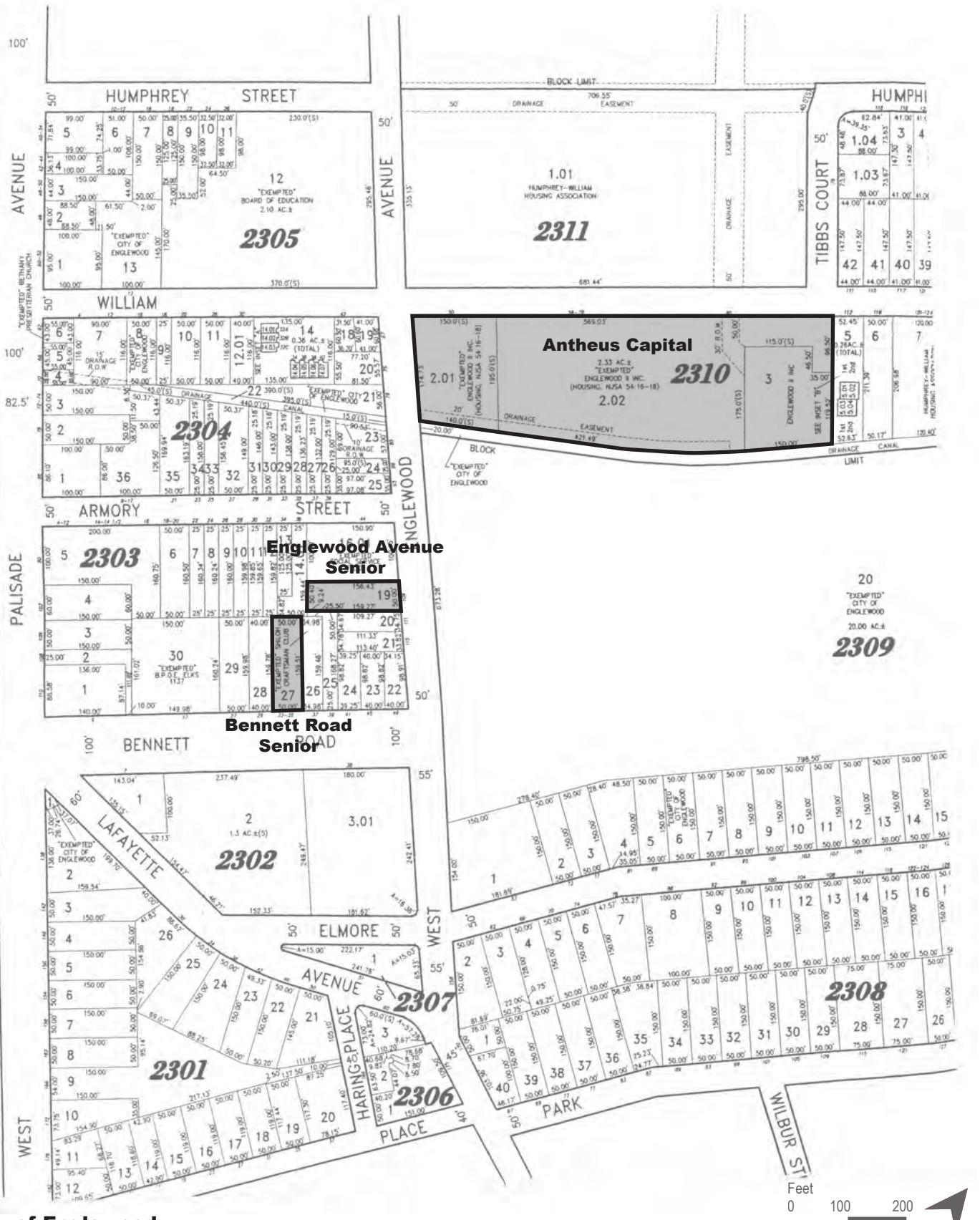
City of Englewood

Third Round Housing Element and Fair Share Plan: James Street Corridor Rezoning

Phillips Preiss Shapiro Associates, Inc. July 2009

Antheus Capital / Englewood Avenue Senior /
Bennett Road Senior

(PRIVATE ROAD)



City of Englewood
Third Round Housing Element and Fair Share Plan:
Antheus / Englewood Avenue /
Bennett Road Senior

Phillips Preiss Shapiro Associates, Inc. July 2009

Appendix B

Englewood's History with Affordable Housing

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Englewood's History with Affordable Housing

The City of Englewood has a long history of creating affordable housing that predates the “Mt. Laurel” decisions and the State’s intervention into the housing debate. In the 1960’s, Englewood participated in the urban renewal process, created a local Housing Authority and in both policy and action, began to provide affordable housing to residents in accordance with federal guidelines (HUD).

In the 1970’s, Englewood underwent a transformation by eliminating much of the City’s substandard housing stock and creating the funding, zoning and other support activities that led to the largest number of affordable housing units constructed in the City’s history. During the 1970’s, the following major projects were constructed:

- Rock Creek Terrace (block 3404, Lot 4) - 147 residential units
- Parkview Terrace (Block 2107, Lot 1) – 124 residential units
- Martin Luther King Gardens (Block 2310, Lot 7; Block 2311, Lot 1.01, Block 2405, Lot 1.03, Block 2409, Lot 27.01) – 100 residential units
- Vincent K. Tibbs Building (Block 910, Lot 10.01) – 152 residential units

Almost ten years prior to the enactment of the Fair Housing Act, Englewood constructed 523 residential units, the vast majority of which were affordable. This construction alone accounted for well over 5% of the population in Englewood at the time. An additional 350 units in Englewood were and continue to be occupied under Section 8 certificates.

The commitment to affordable housing continued into the 1980’s with the construction of Westmoor Gardens with 63 rental units, Englewood I and II with a combined 40 rental units, the Actors Fund assisted living facility and at least a dozen other smaller projects. Englewood’s deep commitment to providing quality affordable housing is unequaled by any other community in Bergen County with the possible exception of Hackensack.

With a diverse population, economically, racially and ethnically, Englewood is unique with respect to its housing policies and practices. Ironically, the projects completed in the 1970’s does not count towards affordable housing according to the Council on Affordable Housing because the construction predates the court mandated

affordable housing that eventually became the Fair Housing Act and created the Council on Affordable Housing (COAH).

Englewood currently has seven different multi-family zones that permit higher density housing in numbers that insure the continuation and creation of affordable housing. Englewood has three overlay zones with high density residential development and the only requirement to build the higher density housing is the aggregation of a minimum acreage to insure that adequate green space and other amenities will be part of any housing development.

Both Englewood's Master Plan(s) and Zoning Ordinance in the past two decades since the Fair Housing Act was enacted, is consistent and supportive of the maintenance and creation of affordable housing. Englewood's local Housing Authority continues to operate and provide safe and affordable housing to hundreds of residents and thousands of residents continue to live in the many affordable public and private housing developments.

It is likely that over 15% of all residential housing in Englewood is affordable by the economic standards used by COAH. This is an accomplishment that is virtually unheard of in New Jersey communities outside of the major cities.

Englewood continues to be committed to affordable housing and the Housing Element reflects the City's active pursuit of opportunities to create new housing through re-zoning and forging partnerships in both the private and public sectors.