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2025 Housing Element & Fair Share Plan

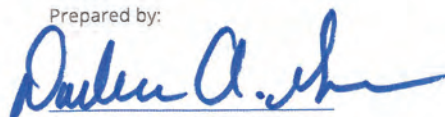
City of Somers Point

June 11, 2025

Prepared for:

City of Somers Point

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2025 Housing Element & Fair Share Plan

City of Somers Point

Atlantic County, New Jersey

Adopted by the Planning Board: June 26, 2025

Endorsed by the Council: June 26, 2025

The original of this report was signed and sealed in accordance with NJSA 45:14A-12.

SOP-0008

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I. Introduction

According to the New Jersey Fair Housing Act, a Housing Plan Element shall be designed to meet the municipality's fair share of its region's present and prospective housing needs, with particular attention to low- and moderate-income housing.

Affordable housing in New Jersey has a long, convoluted history dating back to 1975, when the New Jersey Supreme Court ruled that each municipality within the State has a constitutional obligation to provide a realistic opportunity for the construction of their fair share of affordable housing. This landmark decision is commonly referred to as Mount Laurel I, as the defendant was the Township of Mount Laurel. In 1983, the New Jersey Supreme Court upheld its Mount Laurel I decision and created builder's remedy as a means of enforcement (known as Mount Laurel II). In response to the court decisions, the Fair Housing Act (FHA) was adopted in 1985, which provided an administrative process for municipal compliance. The FHA also created the Council on Affordable Housing (COAH), which was responsible for promulgating municipal obligations, adopting regulations, and administering the compliance process. The first round of affordable housing spanned from 1987 to 1993. This was followed by the second round from 1993 to 1999.

The third round of affordable housing commenced in 1999, but COAH failed to establish new affordable housing obligations. Several lawsuits were filed between 2008 and 2015 regarding the obligation. Ultimately, on March 10, 2015, the Supreme Court ruled that COAH failed to act and, as a result, the Courts assumed jurisdiction over the Fair Housing Act. The decision and accompanying Order ("March 2015 Order") divided municipalities into one of three categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a 30-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share obligations. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the regions' low- and moderate-income households.

On January 18, 2017, the Supreme Court ruled that municipalities are responsible for obligations accruing during the so-called "gap period," the period between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before-calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Between 2015 and 2024, towns that elected to voluntarily comply with their constitutional obligation participated in mediation sessions, reached settlement agreements, adopted Housing Element and Fair Share Reports, and most towns concluded the process with a judgment of repose and compliance. As a result of COAH's inability to function, the third round period spanned from 1999 to 2025.

Then, on March 20, 2024, Governor Murphy signed legislation that dramatically modified the State's affordable housing regulations. The 75-page bill, known as A4, abolished COAH, modified the

process of affordable housing compliance, amended bonus credits, and, among other changes, set forth several important deadlines. P.L. 2024, c.2 (“Amended FHA”) charged the Department of Community Affairs (“DCA”) with the preparation of fourth round obligations and set forth aggressive timelines for compliance. In October of 2024, DCA published a report on its calculations of regional need and municipal present (Rehabilitation Obligation) and prospective (Fourth Round Obligation) fair share obligations. The Report is entitled “Affordable Housing Obligation of 2025-2035 (Fourth Round) Methodology and Background”. The DCA calculated Somers Point’s present need obligation as 27 and its prospective need obligation as 31. Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 23, 2025, the City Council adopted Resolution No. 58 of 2025 accepting the DCA’s calculation of the City’s present need and prospective obligation. The City also filed a “Complaint for Declaratory Relief Pursuant to Directive #14-24” on January 24, 2025, as part of the compliance certification process outlined in the Director of the Administrative Office of the Courts Directive #14-24.

During the 30-day challenge window, no objections were filed. An Order was entered on March 27, 2025 fixing the municipal obligations.

This is the City of Somers Point’s Housing Element and Fair Share Plan (“HEFSP”) for the period between 2025 and 2035, known as the Fourth Round. Somers Point seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is prepared utilizing the Prior Round Rules¹, Third Round Rules² (as applicable), and the amendments implemented in P.L. 2024, c.2. Each municipality in the State has a four-part obligation:

1. Rehabilitation Obligation
2. Prior First and Second Round Obligations (1987-1999)
3. Third Round Obligation (1999 – 2025)
4. Fourth Round Obligation (2025-2035)

Affordable Housing History

A summary of Somers Point’s affordable housing timeline since 2025 is included below:

- **January 23, 2025** | City Council adopts Resolution No. 58 of 2025 accepting the DCA’s obligation calculations (see Appendix B).
- **January 23, 2025** | City filed a “Complaint for Declaratory Relief Pursuant to Directive #14-24” (see Appendix C).
- **March 27, 2025** | Order Fixing Municipal Obligations For “Present Need” and “Prospective Need” For the Fourth Round Housing Cycle entered by Judge Porto (see Appendix D).

Municipal Summary

The City of Somers Point is located in southeastern Atlantic County and encompasses 4.98 square miles. The Garden State Parkway traverses the west side of the City in a north-south direction, US

¹ NJAC 5:91 (Procedural) and NJAC 5:93 (Substantive) Rules, which can be found at: [New Jersey Department of Community Affairs | Second Round Regulations](#)

²NJAC 5:96 (Procedural) and NJAC 5:97 (Substantive) Rules, which can be found at: <https://nj.gov/dca/dlps/hss/thirdroundregs.shtml>

Route 9 traverses the center of the City in a north-south direction, while State Route 52 traverses the southern quadrant of the City in an east-west direction. The City has several commercial corridors, including along Bay Avenue, the east end of MacArthur Boulevard (NJ Route 52), Mays Landing Road, New Road (US Route 9), and Shore Road. The Shore Medical Center is located between Bay Avenue and Shore Road and the Greate Bay Country Club is located between MacArthur Boulevard and Mays Landing Road. The remaining areas of the City contain a variety of residential uses, including single-family and multi-family dwellings. However, the northeastern, southern, and western areas of the City are primarily water and wetlands areas, including the Great Egg Harbor Bay to the south. The City does not have access to any NJTransit rail service. However, NJTransit operates bus routes along MacArthur Boulevard, Mays Landing Road, New Road, and Shore Road.

The City is bordered by the City of Linwood to the north, Township of Egg Harbor to the east, southwest, west, and northwest, the City of Ocean City to the southeast, and the Township of Upper to the south. See the map on page 4.

Between 2010 and 2020, Somers Point's population decreased by 326 residents from 10,795 to 10,469 residents.³ It should be noted that the 2023 American Community Survey ("ACS"), which is the most recent Survey available, estimates the City's population to be 10,461, which is eight less than reported in the 2020 Census.⁴ However, the South Jersey Transportation Planning Organization ("SJTPO") projects that the City will shrink to 9,790 residents by the year 2060.⁵

Affordable Housing Obligation

The City of Somers Point has agreed to a Rehabilitation Obligation of 27 units. The City's Prior Round Obligation ("PRO") is 103. The City agreed to a 246-unit Third Round Obligation ("TRO"). However, the City received a Vacant Land Adjustment ("VLA") during the Third Round, which determined the Realistic Development Potential ("RDP") of Somers Point to be 13 (see Appendix A). This results in an Unmet Need of 233. Finally, Somers Point's Fourth Round Obligation ("FRO") is 31 units.

The chart below illustrates the City's four-part obligation.

Affordable Housing Obligation

	Rehabilitation	Prior Round 1987 - 1990	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	27	103	246	31
RDP	--	-	13	-
Unmet Need	--	-	233	-

³ Information sourced from <https://data.census.gov/>, accessed April 3, 2025.

⁴ Ibid.

⁵ Information sourced from SJTPO Population and Jobs Projections, <https://public.tableau.com/app/profile/sjtpo/viz/SJTPOPopulationandJobsProjections/Open>, accessed April 3, 2025.



REGIONAL LOCATION
CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY

0 0.25 0.5
1 inch = 0.5 miles



This map was developed using GIS digital data from NJDOT and NJGIN, but this secondary product has not been verified and is not state-authorized.

May 28, 2025
SOP0008

City Goal

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low- and moderate-income housing can be provided in accordance with the requirements of the Fair Housing Act and the laws of the State of New Jersey, while respecting the character, scale, and density of the City of Somers Point.

HOUSING ELEMENT

City of Somers Point

II. Content of Housing Element

The Amended Fair Housing Act requires that “the 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”. As per the Municipal Land Use Law (“MLUL”), specifically NJSA 52:27D-310, a housing element must contain at least the following items:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose conducting this inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low-and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52-27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, C.120 (C.13-20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable

housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Chapters III. through IX. address a. through i. above except for the determination of the City's affordable housing obligation (subsection e.) and the Highlands Council (subsection h.). Somers Point's four-part obligation is discussed in Chapter XI. Additionally, the City is not within the jurisdiction of the Highlands Council and, as a result, subsection h. is not applicable.

III. Somers Point's Population Demographics

The City of Somers Point's population rose rapidly from 2,480 people in 1950 to 10,330 in 1980, which is a 316.5% increase over just 30 years. The City's population continued to rise until its peak at 12,910 residents in 2000. Since then, the population of Somers Point has declined by nearly 19%. See the table below for additional details.

Population Growth			
Year	Population	Change	Percent
1940	1,992	--	--
1950	2,480	488	24.5%
1960	4,504	2,024	81.6%
1970	7,919	3,415	75.8%
1980	10,330	2,411	30.4%
1990	11,216	886	8.6%
2000	12,910	1,694	15.1%
2010	10,795	-2,115	-16.4%
2020	10,469	-326	-3.0%

Source: 2010 & 2020 Census Table P1; New Jersey Population Trends, 1790 to 2000,
<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>

The SJTPO projects that the City's population will decline by 7% from 10,469 in 2020 to 9,970 in 2060. This represents an average decline of approximately 17 residents annually over 40 years. However, as noted above, the City's estimated population according to the 2023 ACS is 10,461, which is 671 more than projected by the SJTPO. This translates to an average annual loss of just over 18 people over the next 37 years.

Population Projection			
Year	Population	Change	Percent
2020	10,469	---	---
2030	10,514	45	0.4%
2040	10,555	41	0.4%
2050	10,192	-363	-3.4%
2060	9,790	-402	-3.9%

Source: SJTPO Population and Jobs Projections,
<https://public.tableau.com/app/profile/sjtpo/viz/SJTPOPopulationandJobsProjections/Open>

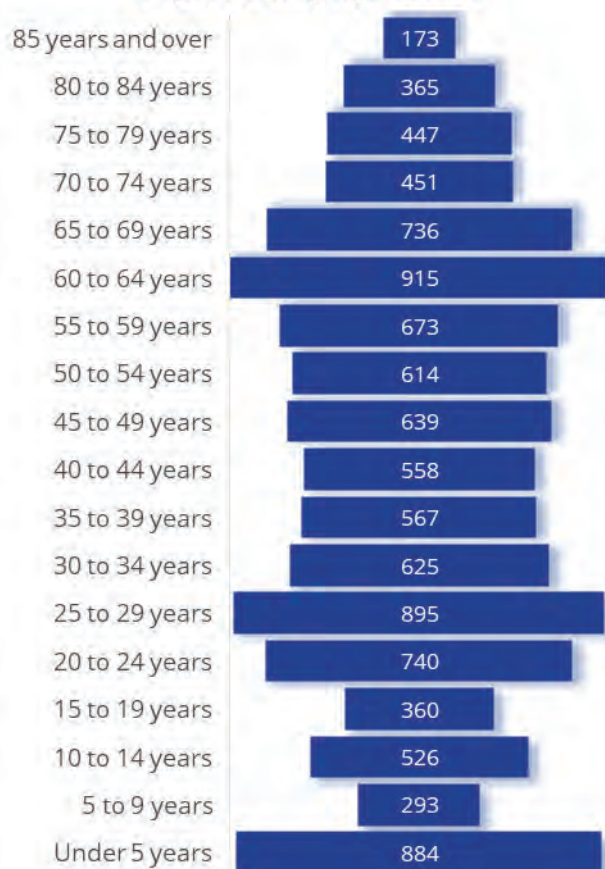
Age Distribution of Population

The 2023 ACS estimates 20.8% of Somers Point's population was 65 years or older compared to 19.7% of the population being 19 years or younger. The largest age cohort was estimated to be those aged 60 to 64 years, which comprised 8.7% (915 persons) of the City's population. Residents aged 25 to 29 years comprised the second-largest age cohort at 8.6% of the population, followed by those under five years at 8.5%. The median age was estimated at 39.2 years in the 2023 ACS. See the table and chart on the following page for further details.

Population by Age Cohort

Age	Total	Percent
85 years and over	173	1.7%
80 to 84 years	365	3.5%
75 to 79 years	447	4.3%
70 to 74 years	451	4.3%
65 to 69 years	736	7.0%
60 to 64 years	915	8.7%
55 to 59 years	673	6.4%
50 to 54 years	614	5.9%
45 to 49 years	639	6.1%
40 to 44 years	558	5.3%
35 to 39 years	567	5.4%
30 to 34 years	625	6.0%
25 to 29 years	895	8.6%
20 to 24 years	740	7.1%
15 to 19 years	360	3.4%
10 to 14 years	526	5.0%
5 to 9 years	293	2.8%
Under 5 years	884	8.5%
Total	10,461	100%

Source: 2023 ACS Table S0101

Population by Age Cohort

Household Size & Type

According to the 2023 ACS, Somers Point had 4,720 households. A plurality were married-couple households, which comprised 39.9% of all households (1,884). Of those, 581 had children under 18 years old. Female householders with no spouse present comprised 33.9% of all households, while male householders with no spouse present comprised only 18.2%. Of all households with no spouse present, 261 had children under the age of 18 (5.6%), while 1,621 were living alone (34.3%). See the table on the following page for complete details.

Household Type

Type	Number	Percent
Married-couple	1,884	39.9%
with children under 18	581	12.3%
Cohabiting couple	374	7.9%
with children under 18	81	1.7%
Male householder, no spouse	861	18.2%
with children under 18	12	0.3%
living alone	591	12.5%
Female householder, no spouse	1,601	33.9%
with children under 18	249	5.3%
living alone	1,030	21.8%
Total	4,720	100%

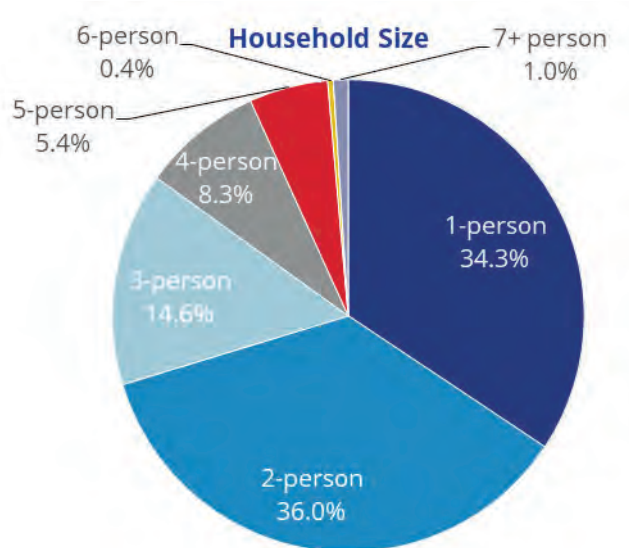
Source: 2023 ACS Table DP02

The most common household size in Somers Point was estimated to be two-person households, which comprised 36% of households in 2023. One-person households comprised the second-largest number of households at 34.3%. Finally, three-person households comprised 14.6% of the 4,720 households in Somers Point. It should be noted that 48 households contained seven or more people. The table and pie chart below graphically illustrate the household size composition in Somers Point. Additionally, the 2023 ACS estimated the average household size at 2.21 persons, which is slightly lower than reported in the 2010 Census (2.32 persons).

Household Size

Size	Total	Percent
1-person	1,621	34.3%
2-person	1,697	36.0%
3-person	691	14.6%
4-person	390	8.3%
5-person	255	5.4%
6-person	18	0.4%
7+ person	48	1.0%
Total	4,720	100%

Source: 2023 ACS Table B11016



Income & Poverty Status

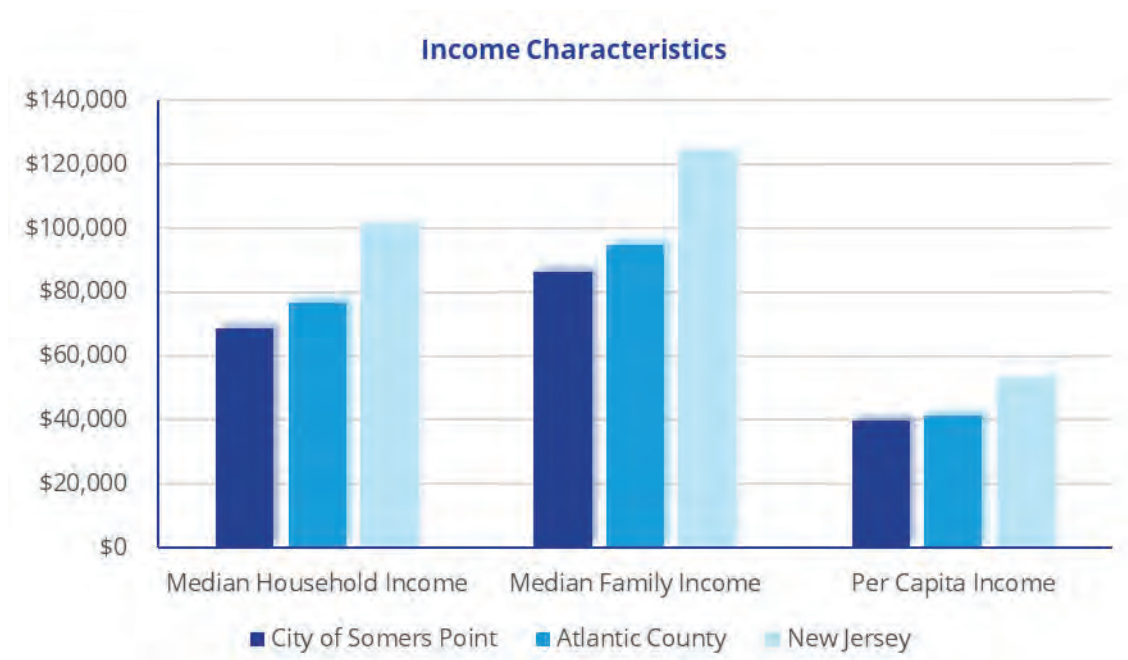
The 2023 ACS estimated the median household income for the City of Somers Point to be \$68,542 which is over \$8,000 less than Atlantic County's and \$32,508 less than the State's. Similarly, the median family income for the City was estimated at \$86,367, which is over \$8,000 below the County's and \$37,525 less than the State's. Finally, Somers Points per capita income was estimated at \$39,692, which is below both the County's and the State's.

The 2023 ACS reports on the poverty rates of individuals and families. The City's poverty rate for individuals was estimated at 11.2%, which is lower than the County's by 1.9% but 1.4% higher than the State's. Similarly, the City's poverty rate for families was estimated at 8.6%, which is less than Atlantic County's but more than New Jersey's. The table and bar chart below provide a comparison between income and poverty characteristics.

Income and Poverty Characteristics

Income Type	City of Somers Point	Atlantic County	New Jersey
Median Household Income	\$68,542	\$76,819	\$101,050
Median Family Income	\$86,367	\$94,662	\$123,892
Per Capita Income	\$39,692	\$41,448	\$53,118
Poverty Status (Percent of People)	11.2%	13.1%	9.8%
Poverty Status (Percent of Families)	8.6%	9.9%	7.0%

Source: 2023 ACS Table DP03



According to the 2023 ACS, 19.6% of households in Somers Point (923) earn between \$50,000 and \$74,999 annually. Households earning between \$100,000 and \$149,999 comprised 18.2% of households, while those earning \$35,000 to \$49,999 comprised 15.6% of the City's households. Only 32.2% of households in Somers Point made over \$100,000 annually compared to 38.8% of the County's and 50.5% of the State's households. It should be noted that 36.3% of households in Somers Point earned less than \$50,000. See the table on the following page for additional details.

Household Income

Income Range	City of Somers Point		Atlantic County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	213	4.5%	5,362	4.9%	140,262	4.0%
\$10,000 to \$14,999	122	2.6%	3,709	3.4%	99,362	2.9%
\$15,000 to \$24,999	300	6.4%	7,467	6.9%	175,402	5.0%
\$25,000 to \$34,999	342	7.2%	8,106	7.5%	184,753	5.3%
\$35,000 to \$49,999	734	15.6%	11,704	10.8%	276,601	8.0%
\$50,000 to \$74,999	923	19.6%	16,811	15.5%	448,192	12.9%
\$75,000 to \$99,999	563	11.9%	13,380	12.3%	397,939	11.4%
\$100,000 to \$149,999	858	18.2%	20,277	18.7%	627,526	18.0%
\$150,000 to \$199,999	384	8.1%	10,463	9.6%	407,723	11.7%
\$200,000 or more	281	6.0%	11,433	10.5%	720,595	20.7%
Total	4,720	100%	108,712	100%	3,478,355	100%

Source: 2023 ACS Table DP03

IV. Somers Point's Housing Demographics

Housing Type

The 2023 ACS estimated the City's housing stock at 5,730 units. Single-family, detached dwellings comprised a majority of the housing stock with 2,940 units or 51.3% of all dwellings. There were an estimated 1,870 multi-family dwelling units (32.6%) in structures containing five or more units. Attached single-family dwellings (e.g. townhomes) comprised 325 units or 5.7% of the housing stock. See the table below for details. Of the estimated 5,730 units in 2023, 216 or 3.77% of the housing stock is affordable.

Housing Units in Structure

Structure	Number of Units	Percent
1-unit, detached	2,940	51.3%
1-unit, attached	325	5.7%
2 units	311	5.4%
3 or 4 units	279	4.9%
5 to 9 units	421	7.3%
10 to 19 units	896	15.6%
20 or more units	553	9.7%
Mobile Home	5	0.1%
Other (boat, RV, van, etc.)	0	0.0%
Total	5,730	100%

Source: 2023 ACS Table DP04

Occupancy Status

Of the 5,730 residential units, 4,270 units, or 82.4% of the housing stock, was occupied. This includes 2,413 owner-occupied units and 2,307 rental units. The 1,010 vacant units included 698 units used seasonally and 169 units listed for rent or for sale. The remainder of the vacant units, 143, were categorized as "other" vacant. However, ACS Table B25005 categorizes 83 of these units as "vacant – current residence elsewhere". See the table on the following page for details.

The 2023 ACS estimated the average household size in Somers Point at 2.21 persons, while the average family size was 2.94 persons. Comparing tenure, the average owner-occupied household was 2.15, while the average renter-occupied household was 2.28 persons.

Occupancy Status

Status	Units	Percent
Occupied Total	4,720	82.4%
Owner Occupied	2,413	51.1%
Renter Occupied	2,307	48.9%
Vacant Total	1,010	17.6%
For rent	121	12.0%
Rented, not occupied	0	0.0%
For Sale	48	4.8%
Sold, not occupied	0	0.0%
Seasonal	698	69.1%
For migrant workers	0	0.0%
Other	143	14.2%
Total	5,730	100%

Source: 2023 ACS Tables DP04 & B25004

Value & Rent of Housing Stock

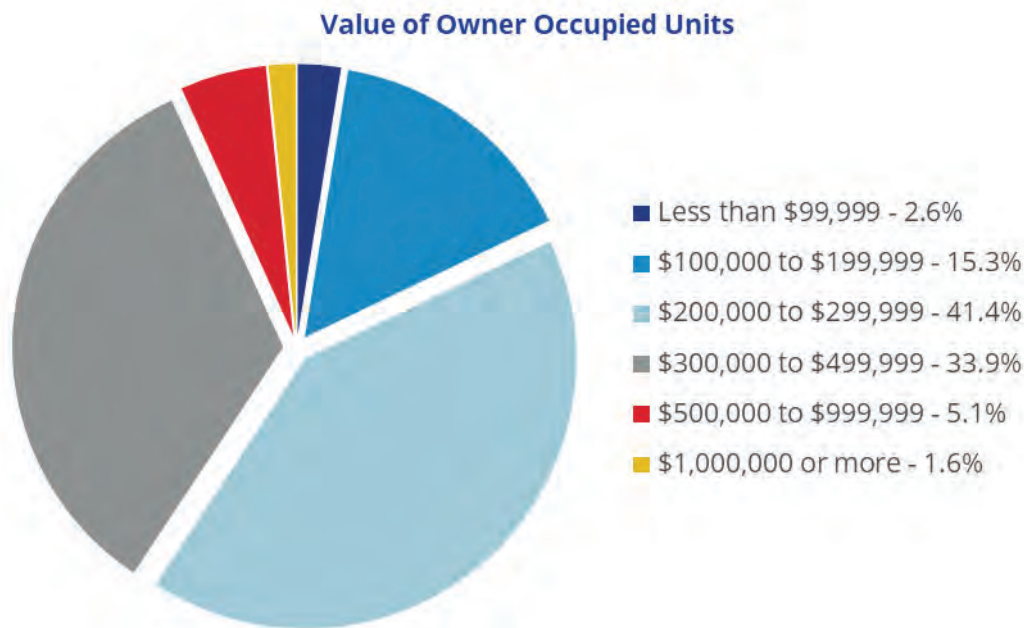
The 2023 ACS provided value estimates for owner-occupied housing units in Somers Point. According to the data, a plurality of homes in the City were worth between \$200,000 and \$299,999 (41.4%). Homes worth between \$300,000 and \$499,999 comprised 33.9% of the owner-occupied housing units, while 15.3% of homes were estimated to be worth between \$100,000 to \$199,999. It should be noted that 39 homes (1.6%) were valued at \$1 million or more and 62 homes were valued less than \$99,999 (2.6%). The median home value estimated in the 2023 ACS was \$277,500. See the table below and chart on the following page for details.

Value of Owner Occupied Units

Value	Number of Units	Percent
Less than \$99,999	62	2.6%
\$100,000 to \$199,999	370	15.3%
\$200,000 to \$299,999	999	41.4%
\$300,000 to \$499,999	819	33.9%
\$500,000 to \$999,999	124	5.1%
\$1,000,000 or more	39	1.6%
Total	2,413	100%

Median Value \$277,500

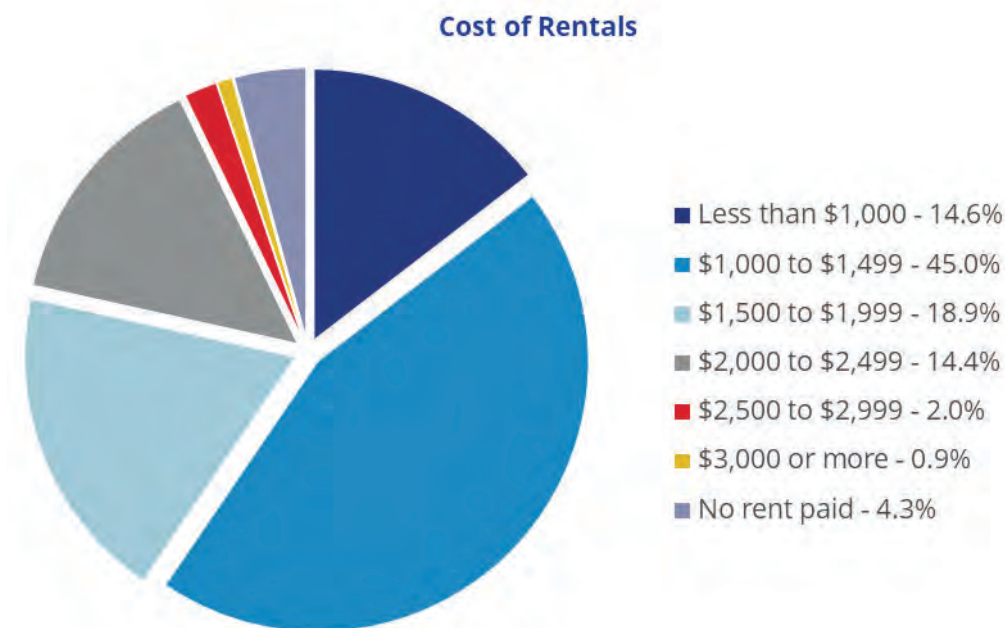
Source: 2023 ACS Table DP04



The median rent in the City was estimated at \$1,308 per the 2023 ACS. Looking at the rent ranges, units that cost between \$1,000 and \$1,499 were most common with 1,037 rentals in this range. The second-most common rentals, 437 units or 18.9%, fell between \$1,500 and \$1,999. Rentals that cost less than \$1,000 included 336 units (14.6%), while 21 units cost \$3,000 or more per month (0.6%). It should be noted that 99 rentals indicated no rent was paid. See the table below and chart on the following page for more information.

Cost of Rentals		
Cost	Number of Units	Percent
Less than \$1,000	336	14.6%
\$1,000 to \$1,499	1,037	45.0%
\$1,500 to \$1,999	437	18.9%
\$2,000 to \$2,499	332	14.4%
\$2,500 to \$2,999	45	2.0%
\$3,000 or more	21	0.9%
No rent paid	99	4.3%
Total	2,307	100%
Median (in dollars)		\$1,308

Source: 2023 ACS Table DP04



Condition and Age of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low- and moderate-income households. In general, most homes contain complete plumbing and kitchen facilities and have adequate heat. However, 125 units (5.5%) were estimated to not use fuel for heating (gas, oil, liquid propane, wood, etc.). Additionally, 39 units lacked plumbing facilities, and 34 units lacked kitchen facilities.

Condition of Housing Stock

Condition	Number of Units	Percent
Lack of complete plumbing	39	1.72%
Lack of complete kitchen	34	1.50%
Lack of telephone service	7	0.31%
Lack of adequate heat	125	5.50%
Total Occupied Housing Units	2,272	9.02%

Source: 2023 ACS Table DP04

Housing with 1.01 or more persons per room (excluding bathrooms and kitchens) is an index of overcrowding as defined by the U.S. Department of Housing and Urban Development.⁶ According to the 2023 ACS, 198 units (4.2%) of the City's 4,720 occupied units contained more than 1.01 persons per room.

⁶ <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/overpayment-payment-and-overcrowding#:~:text=The%20U.S.%20Census%20defines%20an,room%20are%20considered%20severely%20overcrowded>. Accessed April 3, 2025.

Occupants Per Room

Occupants	Number of Units	Percent
1.00 or less	4,522	95.8%
1.01 to 1.50	177	3.8%
1.51 or more	21	0.4%
Total	4,720	100%

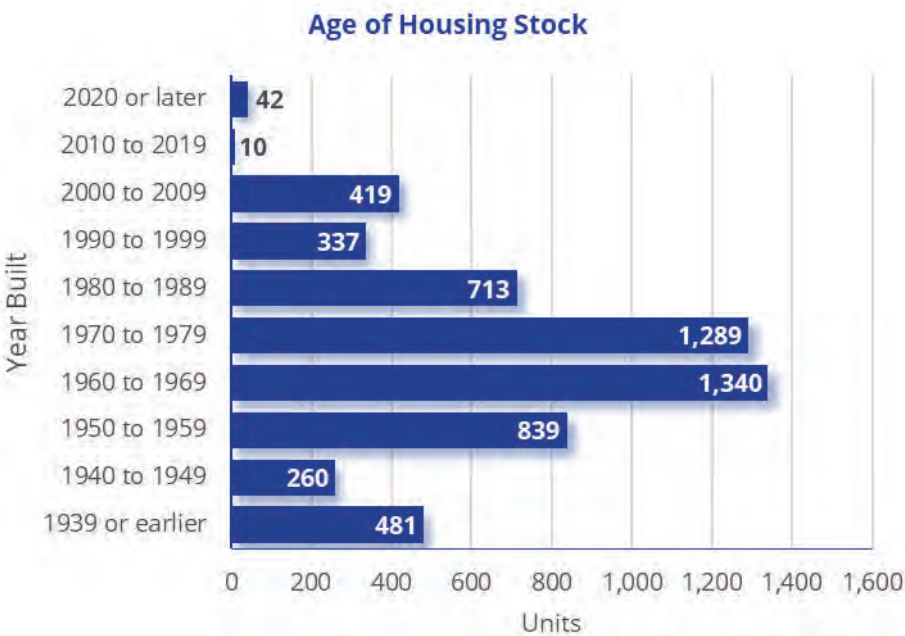
Source: 2023 ACS Table DP04

The table below and bar graph on the following page provide the 2023 ACS estimates for the age of housing units in Somers Point. An estimated 2,920 units, or 51%, of the City's housing stock, were constructed prior to 1970. During the 1960s, 1,340 homes were constructed in Somers Point, followed by 1,289 new homes during the 1970s. Since 1980, new residential development has slowed in the City with only 1,521 homes constructed, 46.8% of which were constructed in the 1980s. See the table below and chart on the following page for more details. The City's Rehabilitation Obligation is 27 units, which reflects the relatively good condition of the older homes.

Age of Housing Stock

Year Built	Number of Units	Percent
1939 or earlier	481	8.4%
1940 to 1949	260	4.5%
1950 to 1959	839	14.6%
1960 to 1969	1,340	23.4%
1970 to 1979	1,289	22.5%
1980 to 1989	713	12.4%
1990 to 1999	337	5.9%
2000 to 2009	419	7.3%
2010 to 2019	10	0.2%
2020 or later	42	0.7%
Total	5,730	100%

Source: 2023 ACS Table DP04



V. Somers Point's Employment Demographics

The 2023 ACS estimated that Somers Point had 5,899 residents over the age of 16 in the workforce. Of those, 5,332 (90.4%) were employed, which translates to a 9.6% unemployment rate. A majority of workers were private wage and salary workers (68.1%). Government workers comprised 16.1% of the workforce, while self-employed workers comprised 6%. See the table below for details.

Class of Workers

Class	Workers	Percent
Private wage and salary workers	4,016	68.1%
Government workers	949	16.1%
Self-employed workers	354	6.0%
Unpaid family workers	13	0.2%
Total employed residents	5,332	90.4%
Total unemployed residents	567	9.6%
Total residents in workforce	5,899	100%

Source: 2023 ACS Table DP03

Occupational Characteristics

The 2023 ACS estimated 1,956 workers were employed in management, business, science, and arts fields, which represents 36.7% of the City's employed residents. Service workers totaled 27.6% of employed residents, while 21% were employed in sales and office positions. See the table below for details.

Occupation of Employed Population

Occupation	Workers	Percent
Management, business, science, & arts	1,956	36.7%
Service	1,471	27.6%
Sales & office	1,120	21.0%
Natural resources, construction, & maintenance	269	5.0%
Production, transportation, & material moving	516	9.7%
Total	5,332	100%

Source: 2023 ACS Table DP03

Employment Projections

SJTPO estimates that the number of available jobs in Somers Point will increase from 8,015 reported in 2020 to 9,971 in 2060. This represents an increase of 1,956 jobs, or an average increase of approximately 49 jobs annually. However, as detailed in the following section, the New Jersey Department of Labor and Workforce Development estimated a total of 6,117 jobs in Somers Point in 2023, which is 3,854 less than projected by SJTPO.

Employment Projection

Year	Jobs	Change	Percent
2020	8,015	---	---
2060	9,971	1,956	24.4%

Source: SJTPO Population and Jobs Projections,

<https://public.tableau.com/app/profile/sjtpo/viz/SJTPOPopulationandJobsProjections/Open>

In-Place Employment By Industry

New Jersey's Department of Labor and Workforce Development ("NJDLWD") is the entity that reports on employment and wages within the State of New Jersey through the Quarterly Census of Employment and Wages ("QCEW"). The latest Municipal Report was completed in 2023. According to the data, there were 5,293 private sector jobs within Somers Point, which were provided by an average of 358 employers. It should be noted that the Municipal Report redacted data from multiple private-sector industries for not meeting publication standards (manufacturing, transportation/warehousing, finance/insurance, etc.). The "Private Sector Total" row in the table on the following page provides the totals for the reported data only. However, the 2023 QCEW document reported that the City had an average of 5,751 private-sector jobs provided by 391 employers, including the redacted data. Additionally, the QCEW data indicates there were 366 public sector jobs provided by eight employers. This totals 6,117 jobs provided by 399 employers. It should be noted that the QCEW data reflects employment within the City, regardless of where the employee lives.

Based on the 2023 QCEW data provided, the health/social had the greatest number of workers with an average of 1,985 jobs (35.1%), which were provided by 88 employers. This is likely a result of the Shore Memorial Hospital located in the City. The accommodations/food industry employed 1,310 workers (second-most), or 23.1%, and had the second-most number of employers (66). The retail trade industry had 1,151 workers (third-most), with 58 employers (third-most). In the public sector, the 2023 QCEW Municipal Report indicated that there was one federal government employer, which provided 39 jobs. Additionally, there was one state government employer providing 28 jobs and six local government employers providing 299 jobs. This included one local government education employer providing an average of 193 jobs. See the table on the following page for data on each industry sector.

Private and Public Sector Employment (2023)

Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Construction	25	6.8%	134	2.4%	\$62,056
Manufacturing	-	-	-	-	-
Wholesale Trade	9	2.5%	38	0.7%	\$53,590
Retail Trade	58	15.8%	1,151	20.3%	\$40,058
Transportation/Warehousing	-	-	-	-	-
Finance/Insurance	-	-	-	-	-
Real Estate	8	2.2%	37	0.7%	\$45,742
Professional/Technical	27	7.4%	146	2.6%	\$82,448
Management	-	-	-	-	-
Admin/Waste Remediation	28	7.7%	192	3.4%	\$43,097
Education	-	-	-	-	-
Health/Social	88	24.0%	1,985	35.1%	\$77,210
Arts/Entertainment	8	2.2%	98	1.7%	\$37,010
Accommodations/Food	66	18.0%	1,310	23.1%	\$28,522
Other Services	29	7.9%	185	3.3%	\$31,623
Unclassifieds	12	3.3%	17	0.3%	\$20,344
Private Sector Total	358	97.8%	5,293	93.5%	\$55,164
Federal Government	1	0.3%	39	0.7%	\$74,818
State Government	1	0.3%	28	0.5%	\$46,774
Local Government	6	1.6%	299	5.3%	\$75,252
Local Government Education	5	1.4%	193	3.4%	\$80,538
Public Sector Total	8	1.9%	366	6.0%	\$69,346

Source: The table values above are sourced from the NJDLWD's QCEW 2023 Municipal Report. It is noted that this Report has redacted multiple private sector industries for not meeting the publication standard. Therefore, the Private Sector Totals row has been calculated by this office using the published numbers.

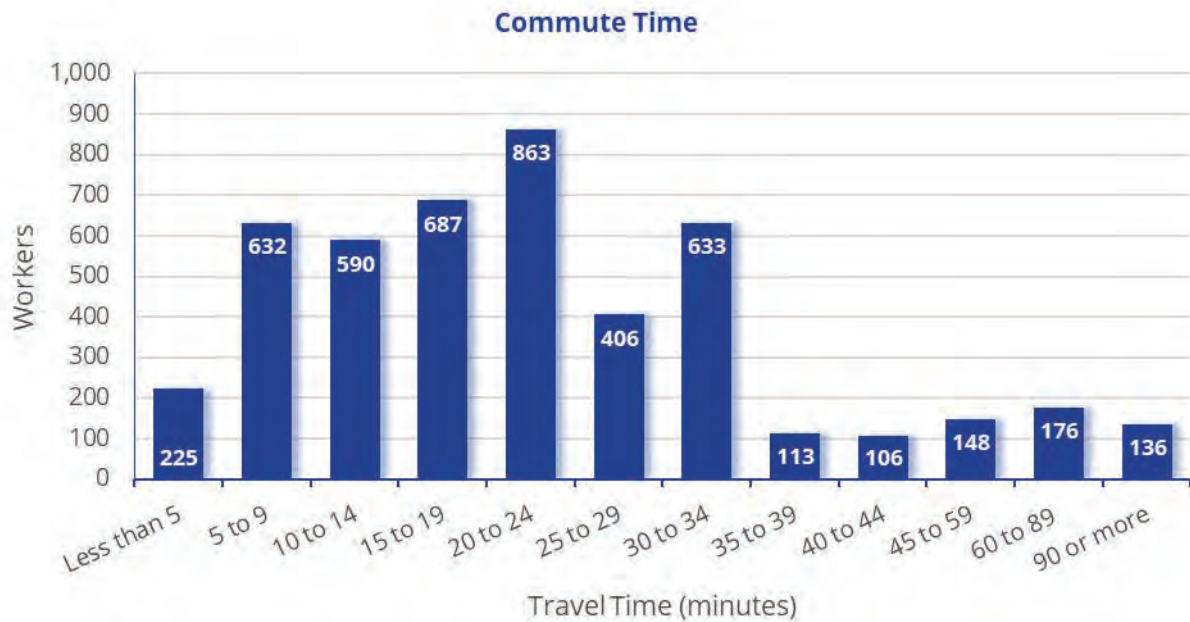
Travel Time to Work

The 2023 ACS collected data regarding employed resident's commute time. The most common commute time was between 20 and 24 minutes, which was made by 863 workers (18.3%). A commute between 15 and 19 minutes was second-most common commute with 687 workers (14.6%). Rounding off the top three was a commute of 30 to 34 minutes, which was reported by 633 workers (13.4%). The mean travel time was estimated at 23.1 minutes. It should be noted that 312 workers (6.6%) reported a commute of more than one hour. Additionally, 458 workers, or 8.6% of the City's employed residents, reported working from home. See the table and chart on the following page for additional details.

Commute Time

Travel Time (minutes)	Workers	Percent
Less than 5	225	4.8%
5 to 9	632	13.4%
10 to 14	590	12.5%
15 to 19	687	14.6%
20 to 24	863	18.3%
25 to 29	406	8.6%
30 to 34	633	13.4%
35 to 39	113	2.4%
40 to 44	106	2.2%
45 to 59	148	3.1%
60 to 89	176	3.7%
90 or more	136	2.9%
Total	4,715	100.0%

Source: 2023 ACS Table B08303



VI. Projection of Housing Stock

As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.

The DCA Division of Codes and Standards' website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development through the New Jersey Construction Reporter. This database contains permit and certificate of occupancy information that is submitted by municipal construction officials across the State each month. The Construction Reporter has information dating back to 2000, which can be used to show the City's historic development trends. However, data from 2013 and onward was reviewed to determine more recent trends.

As shown in the table below, there were 34 certificates of occupancy issued over this 12-year period. Most certificates of occupancy were issued in 2024, which included 14 certificates issued. 11 additional certificates were issued in 2019. Most years, the City did not issue any certificates of occupancy. During the same time, a total of five demolition permits were issued, which equates to a net development of 29 residential units.

Historic Trend of Residential Certificates of Occupancy & Demolition Permits (2013-2024)

	'13	'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24	Total
COs Issued	6	0	1	0	0	0	11	0	2	0	0	14	34
Demolitions	2	0	0	0	2	0	1	0	0	0	0	0	5
Net Development	4	0	1	0	-2	0	10	0	2	0	0	14	29

Source: NJDCA, Construction Reporter - Housing Units Certified and Demolition Permits, Yearly Summary Data

Projecting into the future, the City presently has one single-family home that has been issued a zoning permit and seven single-family homes that have been issued building permits and are under construction. Additionally, 22 homes have been issued building permits within the 210-unit inclusionary multi-family development known as Plantation Bay aka Greate Bay West. The City also anticipates 149 units from three developments that have received approvals but have not yet been issued permits. Finally, 25 units are anticipated from one future project. The table on the following page illustrates the City's projected development.

Projection of Residential Development

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Projected Development	0	2	4	3	2	3	6	0	1	2	3	26
Approved Development, Zoning Permit Issued												1
654 6th Street	1											1
Approved Development, Building Permits Issued and Under Construction												29
42 E. New York Avenue	1											1
139 Gibbs Avenue	1											1
520 Bay Avenue	1											1
551 Launch Avenue & 18 Kappella Avenue	1											1
651 3rd Street	1											1
1001-1006 Jesse Drive	6											6
1101-1106 Jesse Drive	6											6
1306 Roberts Avenue	1											1
1308 Roberts Avenue	1											1
2101-2105 Angelina Lane	5											5
2601-2605 Christina Lane	5											5
Approved Development, No Building Permits Issued												337
Avia	58	58										116
Plantation Bay		63	63	62								188
Salt House		33										33
Future Projects												25
90 Broadway	25											25
Total	86	157	93	65	2	3	6	0	1	2	3	418

Of the 418 new residences projected to be built between now and 2035, 74 are anticipated to be reserved for low- and moderate-income households. See the table below for further details.

Projection of Affordable Units

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Approved Development, No Building Permits Issued												69
Avia	9	9										18
Plantation Bay		21	21									42
Salt House	9											9
Future Projects												5
90 Broadway	5											5
Total	9	39	26	0	0	0	0	0	0	0	0	74

VII. Capacity for Fair Share

This chapter of the HEFSP provides the following information as required by the rules:

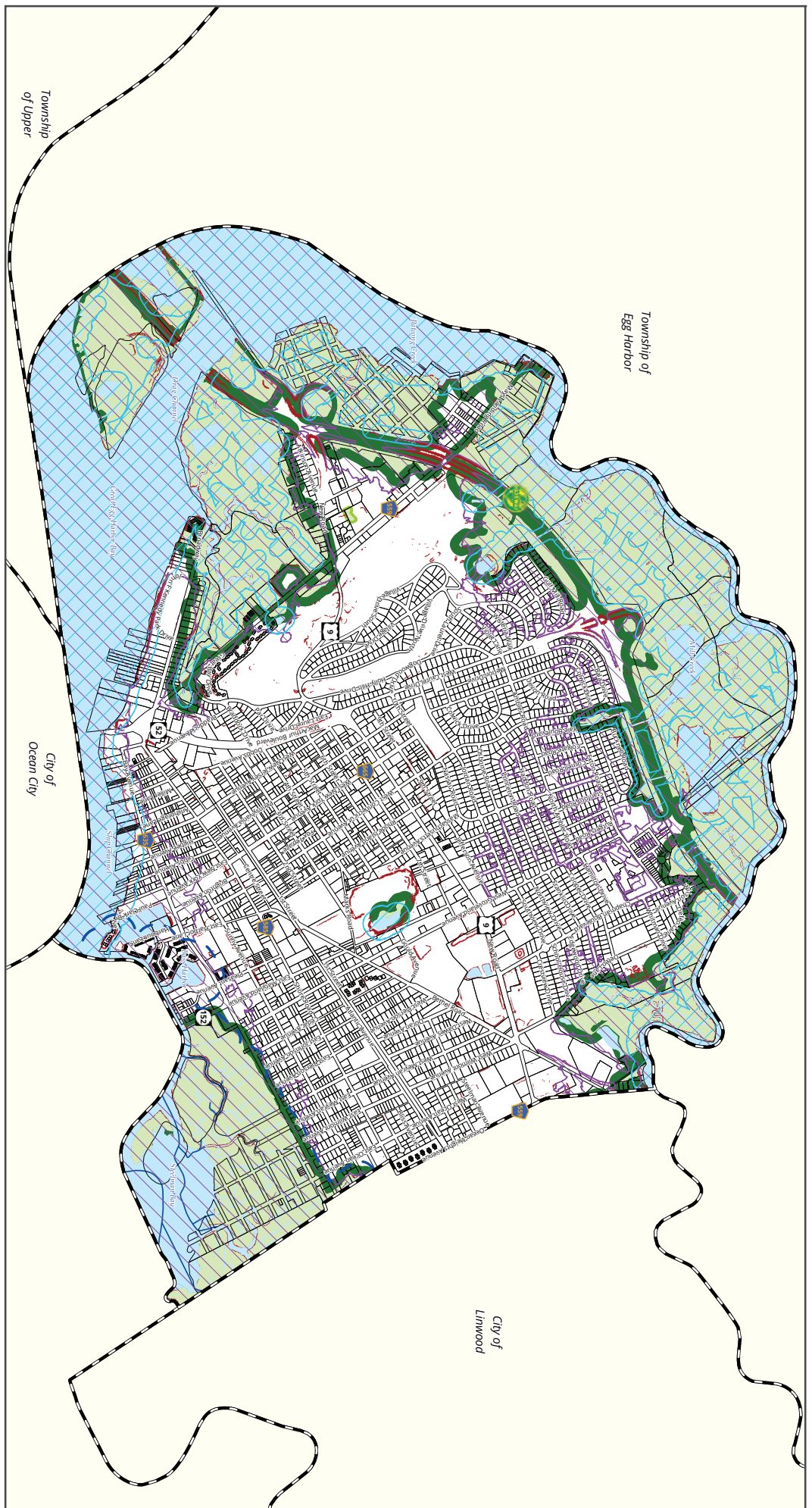
- The City's capacity to accommodate its housing needs.
- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing.
- Lands of developers who have expressed a commitment to provide low- and moderate-income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

Land Capacity

Somers Point's capacity to accommodate its present and prospective affordable housing need is determined by three components - available land, water capacity, and sewer availability and capacity. Note that land development is limited by environmental features, parcel size, easements (conservation, sewer, water, etc.), and municipal regulations. In total, 2,017.47 acres of Somers Point, or 63.55% of the City's 3,184.55 acres, are encumbered by at least one environmentally sensitive area. Environmental constraints within the City of Somers Point include:

- Waterbodies – 203.34 acres (6.39% of the City's area), which includes the area of Great Egg Harbor Bay, Steelman Bay, Drag Channel, Ship Channel, Mill Creek, and Patcong Creek
- 300-foot Category 1 Stream/Waterbody buffer – 255.79 acres (8.03% of the City's area)
- 150-foot Riparian buffer – 1,115.57 acres (35.03% of the City's area)
- Wetlands – 757.84 acres (23.8% of the City's area)
- 50-ft Wetlands Buffer (excluding wetlands area) – 0.79 acres (less than 1% of the City's area)
- 150-foot Wetlands Buffer (excluding wetlands area) – 441.33 acres (13.86% of the City's area)
- FEMA Special Flood Hazard Area Zones AE and VE – 1,834.19 acres (57.60% of the City's area)
- Slopes greater than 15% - 77.31 acres (2.43% of the City's area)
- State Threatened species habitat (Landscape Rank 3) – 151.1 acres (4.74% of the City's area)
- State Endangered species habitat (Landscape Rank 4) – 1,310.32 acres (41.15% of the City's area)
- Federal Listed species habitat (Landscape Rank 5) – 41.72 acres (1.31% of the City's area)

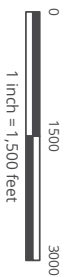
See the maps on pages 27 and 28 for the location of the environmental features identified above.



ENVIRONMENTAL CONSTRAINTS
CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY

MAY 28, 2025
SOP0008


- Legend**
- Municipal Boundary
 - Parcels
 - Waterbodies
 - Category 1 (C1) Streams
 - Non-C1 Streams
 - 300-ft C1 Stream/Water Buffer
 - 150-ft Stream/Water Riparian Zone
 - Wetlands
 - 50-ft Wetlands Buffer
 - 150-ft Wetlands Buffer
 - FEMA Special Flood Hazard Area
 - Slopes greater than 15%





May 28, 2025
SOP0008


**NJDEP THREATENED & ENDANGERED SPECIES
CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY**


Legend

 Municipal Boundary


 Parcels


 Waterbodies


 Category 1 (C1) Streams

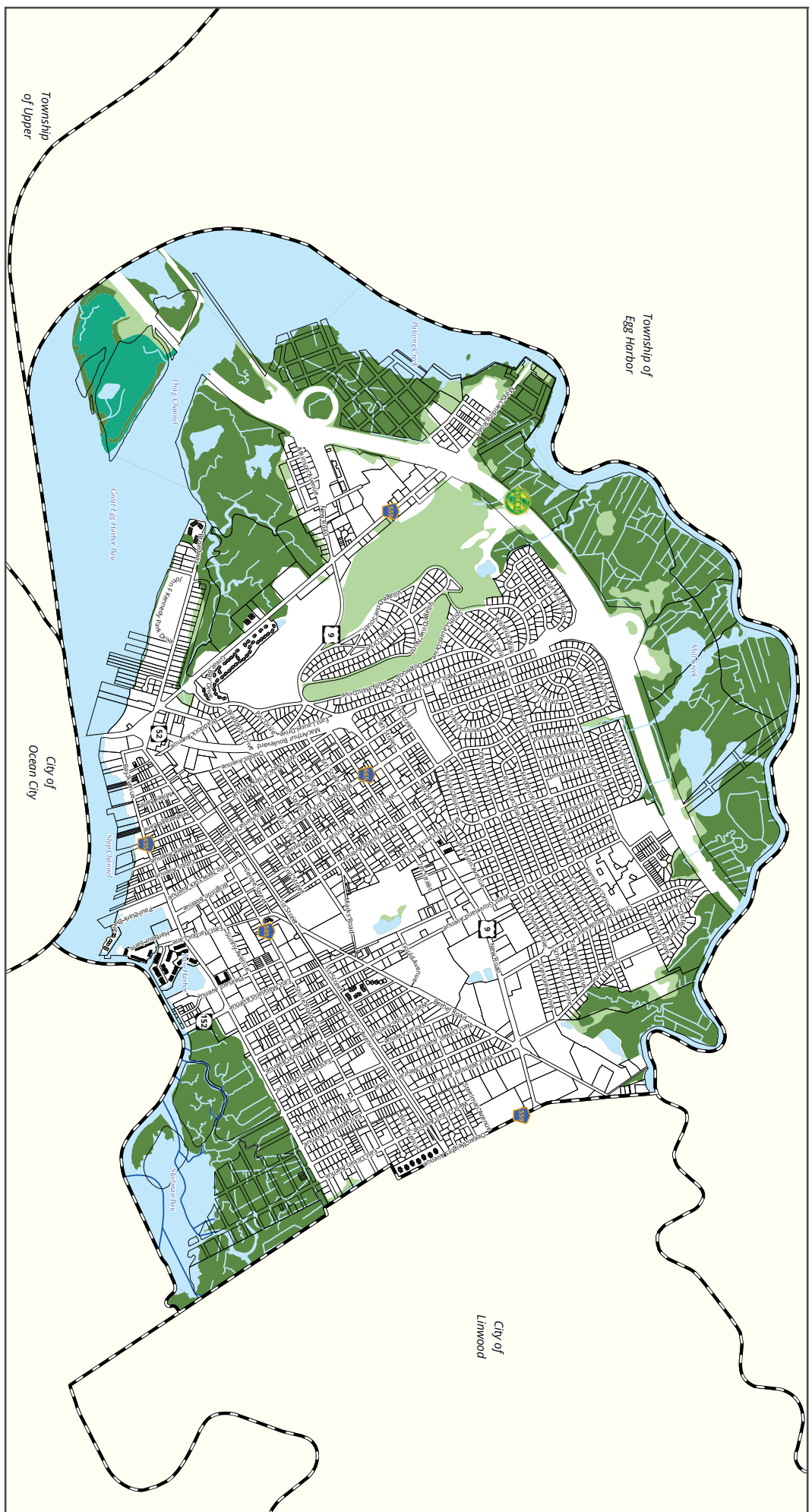
 Non-C1 Streams

Landscape Rank

 Rank 3 - State Threatened Species

 Rank 4 - State Endangered Species

 Rank 5 - Federal Listed Species



Utility Capacity

New Jersey American Water provides the City's water, and the Somers Point Sewer Utility processes the City's sewage in coordination with the Atlantic County Utilities Authoring. According to Steve Hornig, the City's Sewer Operator, there are no known capacity issues with either water or sewer.⁷

Appropriate Locations for Affordable Housing

Land that is most appropriate for the construction of low- and moderate-income housing includes the following:

- Plantation Bay aka Greate Bay West, Block 1941.01, Lot 5.01 (which is the parent lot of Block 1921, Lot 3, Block 1941.01, Lot 2, Block 1943, Lot 1, Block 1944, Lot 3, and 1946, Lot 1) and Block 1945, Lot 2.02
- Salt House Block 1007, Lots 1, 2, & 3
- Avia Block 2020, Lot 3
- 90 Broadway Block 2018, Lots 1.01, 1.02, 1.03, 1.04, 1.05, 1.08, & 2.02

Existing structures appropriate for conversion to affordable housing include ranch-style homes, which may be cost effective to buy and convert to an alternative living arrangement. As for structures suitable for rehabilitation, according to the City's Rehabilitation Obligation, 27 homes within the town are in need of a major system repair (e.g. roof, electric, plumbing, etc.).

Potential Affordable Housing Developers

The following developers have expressed interest in constructing affordable housing within the City of Somers Point:

1. Plantation Bay aka Greate Bay West, inclusionary development that received Board approval in 2024 and the market rate units have commenced construction
2. Salt House, inclusionary development that received Board approval in 2025 and has commenced construction
3. 90 Broadway, inclusionary development, Redevelopment Plan permitted said residential community has been introduced
4. Avia, inclusionary development that received Board approval in 2024.

Anticipated Development Patterns

Anticipated land use patterns within the City of Somers Point will most likely follow the established zoning map. Somers Point has three residential districts, three affordable housing districts, eight commercial districts, an industrial district, three recreational districts, and a flood district. Additionally, the City has adopted two redevelopment plans for Avia and Salt House. See the Zoning Map on page 30 for details.

The only anticipated exceptions to the established land use pattern will be the adoption of a redevelopment plan for 90 Broadway.

⁷ Email from Jason Frost, City Administrator, on May 27, 2025.