

Round 4 Housing Element and Fair Share Plan

BOROUGH OF EDGEWATER

Adopted June 2025
GREGORY ASSOCIATES, LLC |

This copy conforms to the original copy of this report which is signed by Kathryn M. Gregory, Professional Planner's License No. 5571; in accordance with *N.J.S.A. 45:14A* regulating the practice of Professional Planning in the State of New Jersey.

A handwritten signature in blue ink, appearing to read 'K. Gregory', is positioned above a horizontal line.

Kathryn M. Gregory

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

Introduction

The Housing Element presented in this report fulfills the requirements of the *Municipal Land Use Law* (N.J.S.A. 40:55D-1 et seq.) and the *Fair Housing Act* (N.J.S.A. 52:27D-301 et seq.). The *Fair Housing Act* provides a framework for New Jersey’s municipalities to address their constitutional obligation to provide a realistic opportunity for the provision of affordable housing within each community. When the Legislature enacted the New Jersey Fair Housing Act (“FHA”) in 1985, it created the New Jersey Council on Affordable Housing (“COAH”) and conferred “primary jurisdiction for the administration of housing obligations in accordance with sound regional planning considerations in this State.” N.J.S.A. 52:27D-304 (a).

On February 20, 1986, the Supreme Court decided a case commonly referred to as “Mount Laurel III” wherein declared the FHA to be constitutional despite the vigorous challenges to its constitutionality by developers and nonprofits alike.

Ahead of the Fourth Round of Obligations starting in 2025, Governor Murphy signed landmark legislation (A4/S50) in March that sets a course for future enforcement of the Mount Laurel Doctrine by streamlining the affordable housing development process and codifying the methodology used to determine each municipality’s obligations.

In October 2024, the New Jersey Dept. of Community Affairs (DCA) released calculations on the number of affordable homes each municipality is required to allow over the next decade

Affordable Housing Obligation

The DCA has determined that the Borough of Edgewater has the following obligation for the Fourth Round from 2025 to 2035:

2025 - 2035	# Units
Present Need (Rehab)	6
Prospective Need	295

Municipal Summary

The Borough of Edgewater is located in the south eastern portion of Bergen County, consisting of 2.42 square miles, and with approximately 3.5 miles of shore along the Hudson River. The main spine of the municipality is River Road, which runs in a north-south direction throughout the whole of the Borough and is the only connection to the communities to the north and south. There are only 3 roads which connect the Borough to the west: Route 5, Edgewater Road, and Gorge Road. Formerly somewhat of an industrial town, with many industrial complexes along the riverfront and single- and two-family homes scattered among the westerly portion of the municipality, Edgewater has seen significant redevelopment into a mixed-use, thriving suburban and somewhat urban community. Edgewater now contains a mix of housing types from single-family homes, to duplexes, to townhouses, to mid-rise multi-family, to high-rise multi-family; as well as commercial, retail, and office spread throughout the community. The New Jersey Transit bus service serves the Borough and connects the

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Borough to New York City as well as surrounding municipalities. A Ferry Service also provides transportation from the Borough to Manhattan.

The Borough is surrounded by the communities of Fort Lee, Cliffside Park, and North Bergen. The 2020 United States Census reports that the borough had a population of 14,336, reflecting an increase of 2,823 from the 11,513 counted in the 2010 Census. The North Jersey Transportation Planning Authority projects that the Borough will grow to 16,625 residents by the year 2050.²

Borough Intent

The HEFSP is being prepared with the overall goal of providing the planning context for which affordable housing in the Borough is and will be provided according to the *Fair Housing Act*.

Content of Housing Element

As per the N.J.S.A.52:27D-310 , a housing element must contain 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 of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards.
- b) A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c) An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d) An analysis of the existing and probable future employment characteristics of the municipality;
- e) A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing; and
- f) A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.
- g) An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);

² <http://www.njtpa.org/data-maps/demographics/forecasts>

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- i) An analysis of consistency with the State Development and 1 Redevelopment Plan, including water, wastewater, stormwater, and 2 multi-modal transportation based on guidance and technical 3 assistance from the State Planning Commission. (cf: P.L.2021, c.273, s.2)

The regulations COAH adopted to implement the FHA also require the following:

- a) A map of all sites designated by the municipality for the production of low- and moderate-income housing and a listing of each site that includes its owner, acreage, lot and block.
- b) The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites.

Population Demographics of Edgewater

Population Size. The population of Edgewater saw a slower growth between 2010 and 2020, likely due to the build out of the redevelopment of many of the larger, former industrial parcels to mixed-use, and residential projects.

POPULATION GROWTH			
Year	Population	Change (#)	Change (%)
1900	1,006	—	—
1910	2,655	1,649	163.9%
1920	3,530	875	33.0%
1930	4,089	559	15.8%
1940	4,082	-7	-0.2%
1950	3,952	-130	-3.2%
1960	4,113	161	4.1%
1970	4,987	874	21.2%
1980	4,628	-359	-7.2%
1990	5,001	373	8.1%
2000	7,677	2,676	53.5%
2010	11,513	3,836	50.0%
2020	14,336	2,823	24.5%

Source: Census 2020

The NJTPA projects the Borough will grow to 16,625 residents by the year 2050.³

Age Characteristics. The largest age cohort in the Borough is the 25 – 34 age group, comprising 23.4% of the total population. The median age in the Borough is 39.9 years, up from 37.2 in 2010.

³ <http://www.njtpa.org/data-maps/demographics/forecasts>

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AGE				
Age Cohort	2010		2020	
	Number	Percent	Number	Percent
Total Population	11,513	100.0%	14394	100.0%
Under 5	954	8.3%	834	5.8%
5 to 9	560	4.9%	726	5.0%
10 to 14	337	2.9%	390	2.7%
15 to 19	294	2.6%	400	2.8%
20 to 24	364	3.2%	511	3.6%
25 to 34	2515	21.8%	3376	23.4%
35 to 44	2,505	21.8%	2330	16.2%
45 to 54	1,496	13.0%	1915	13.3%
55 to 59	575	5.0%	1072	7.4%
60 to 64	573	5.0%	1019	7.1%
65 to 74	681	5.9%	982	6.8%
75 to 84	403	3.5%	632	4.3%
85 and over	256	2.2%	207	1.4%
Median Age (Years)	37.2	(X)	39.9	(X)
Source: US Census, NJ Department of Labor, Bergen County				

Average Household Size. The average household size for the Borough declined steadily in the years between 1980 and 2000, however, the Borough saw a slight increase in household size from 2000 to 2010, and from 2010 to 2020.

HOUSEHOLDS			
Year	Borough Population	Total Households	Average Household Size
1980	4,628	2,080	2.23
1990	5,001	2,360	2.12
2000	7,677	3,834	2.00
2010	11,513	5,637	2.04
2020	14,336	7,009	2.10
Source: Census 2020			

Household Type. According to the 2010 Census, the Borough consisted of 3,020 or 53.6% family households and 2,617 46.4% non-family households, constituting almost an even split between family and non-family households in the Borough. Over 39%, or a total of 2,215 of the non-family households were one person living alone. Of the family households, interestingly only 18.6% of households contained children under 18.

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HOUSEHOLD TYPE				
Type	2010		2020	
	Number	Percent	Number	Percent
Total	5637	100.0%	6742	10000.0%
Family Households (Families)	3020	53.6%	6405	95.0%
With own children under 18	1331	23.6%	1742	25.8%
Husband-wife family	2438	43.2%	2848	42.2%
With own children under 18	1050	18.6%	1442	21.4%
Male householder, no wife	141	2.5%	167	2.5%
Female householder, no husband	441	7.8%	548	8.1%
Nonfamily households	2617	46.4%	2470	36.6%
Male living alone	952	16.9%	179	2.7%
Female living alone	1263	22.4%	365	5.4%
Average family size	2.7	(X)	2.71	(X)

Source: Census 2020

Household Size. The 2020 Census revealed the average household size to be 2.1 persons, while the average family size was 2.71 persons. The average household size for owner occupied units in 2020 was 2.17 persons, while the average household size for renter-occupied units was 1.78 persons.

TENURE BY HOUSEHOLD SIZE				
Type	2010		2020	
	Number	Percent	Number	Percent
Occupied Housing Units	5,637	100.0%	6,742	100.0%
Owner-occupied housing units	2,196	39.0%	2,465	36.6%
Population in owner-occupied housing units	4,625		6,742	
Average household size of owner-occupied units	2.11	-	2.17	-
Renter-occupied housing units	3,441	61.0%	4,277	63.4%
Population in renter-occupied units	6,886		7,594	
Average household size of renter-occupied units	2	-	1.78	-

Source: Census 2020

Income. In reviewing income characteristics for the Borough, the Borough fairs better than both the County and the State in terms of median income for both households and families. In addition, a lower percentage of its population falls below the poverty level than either the County or the State, as can be seen in the table below.

INCOME CHARACTERISTICS			
Income Type	Edgewater	Bergen County	New Jersey
Family Median Income	\$198,854	\$126,103	\$110,102
Per capita Income	\$87,454	\$88,265	\$70,430
Poverty Status (% of People)	6.20%	6.6%	9.70%
Household Median Income	\$137,847	\$104,623	\$99,781

Source: Census 2020

As shown on the table below, the largest income category for the Borough was the \$200,000 or more range, with more than 60% of Edgewater's households falling into this income bracket. This was followed by the \$100,000 to \$149,999 category at 29.2%, significantly less than the top category. Slightly over one-quarter (at 28.1%) of households had an income less than \$50,000.

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HOUSEHOLD INCOME						
Income Category	Edgewater		Bergen County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	356	8.5%	11,988	3.6%	152,706	4.3%
\$10,000 to \$14,999	36	0.9%	7,992	2.4%	97,568	2.8%
\$15,000 to \$24,999	167	4.0%	17,982	5.4%	179,019	5.1%
\$25,000 to \$34,999	396	9.4%	18,648	5.6%	183,144	5.2%
\$35,000 to \$49,999	226	5.4%	24,975	7.5%	281,135	7.9%
\$50,000 to \$74,999	659	15.7%	40,626	12.2%	466,624	13.2%
\$75,999 to \$99,999	474	11.3%	36,963	11.1%	412,151	11.6%
\$100,000 to \$149,999	1,230	29.2%	62,604	18.8%	639,081	18.1%
\$ 150,000 - 199,999	662	15.7%	41,292	12.4%	403,415	11.4%
\$ 200,000 or more	2,678	63.7%	69,930	21.0%	723,614	20.4%
Total	4,206	100.0%	333,002	100.0%	3,538,457	79.6%

Source: ACS 2023 Estimates

Housing Demographics of Edgewater

Housing Type. The Borough's housing stock includes single-family detached units, single-family attached units, and multi-family dwellings. Multi-family units with over 50 units constitute the largest percentage of housing units, at just over 50% at 51.2%, while all the remaining categories constitute less than 50% of the housing stock or less.

UNITS IN STRUCTURE		
Unit Type	Number	Percent
1, detached	290	3.8%
1, attached	721	9.5%
2	262	3.4%
3 or 4	1095	14.4%
5 to 9	267	3.5%
10 to 19	292	3.8%
20 to 49	780	10.3%
50 or more	3894	51.2%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Total Housing Units:	7601	

Source: ACS 2023 5-year estimates

Occupancy Status. In 2023 the Borough's vacancy rate was 7.8%, with over 90% of units occupied.

OCCUPANCY STATUS		
	Households	Percent
Occupied	7009	92.2%
Vacant	592	7.8%
Total:	7601	100.0%

Source: ACS 2023 5-year estimates

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Value & Rent of Housing Stock. The median home value for the Borough is estimated at \$723,400 as of the 2023 ACS Census estimates.

Of the Borough's estimated 2,876 owner-occupied housing units, the majority (57.9%) are valued between \$500,000 to \$999,999. Over 20% of the Borough's housing stock is valued at over a million dollars. Interestingly, a total of 1.7% of the Borough's owner occupied housing stock is valued at less than \$149,999.

VALUE OF HOUSING STOCK		
Value	Number	Percent
Less than \$10,000	14	0.5%
\$10,000 to \$14,999	0	0.0%
\$15,000 to \$19,999	0	0.0%
\$20,000 to \$24,999	0	0.0%
\$25,000 to \$29,999	0	0.0%
\$30,000 to \$34,999	0	0.0%
\$35,000 to \$39,999	0	0.0%
\$40,000 to \$49,999	17	0.6%
\$50,000 to \$59,999	0	0.0%
\$60,000 to \$69,999	0	0.0%
\$70,000 to \$79,999	0	0.0%
\$80,000 to \$89,999	0	0.0%
\$90,000 to \$99,999	0	0.0%
\$100,000 to \$124,999	0	0.0%
\$125,000 to \$149,999	17	0.6%
\$150,000 to \$174,999	0	0.0%
\$175,000 to \$199,999	0	0.0%
\$200,000 to \$249,999	0	0.0%
\$250,000 to \$299,999	0	0.0%
\$300,000 to \$399,999	304	10.6%
\$400,000 to \$499,999	254	8.8%
\$500,000 to \$749,999	931	32.4%
\$750,000 to \$999,999	733	25.5%
\$1,000,000 to \$1,499,999	468	16.3%
\$1,500,000 to \$1,999,999	99	3.4%
\$2,000,000 or more	39	1.4%
Total:	2876	100.0%
Median (Dollars)	723,400	(X)

The median estimated rent for Edgewater is \$2,645. An overwhelming majority of almost 99% of the rental units were rented at \$1,500 or more. Surprisingly, almost 3% of rentals paid no cash rent in Edgewater.

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Total Gross Rent		
	Number	Percent
With cash rent:	4021	97.3%
Less than \$100	121	2.9%
\$100 to \$149	0	0.0%
\$150 to \$199	17	0.4%
\$200 to \$249	0	0.0%
\$250 to \$299	0	0.0%
\$300 to \$349	0	0.0%
\$350 to \$399	0	0.0%
\$400 to \$449	0	0.0%
\$450 to \$499	0	0.0%
\$500 to \$549	0	0.0%
\$550 to \$599	0	0.0%
\$600 to \$649	0	0.0%
\$650 to \$699	0	0.0%
\$700 to \$749	0	0.0%
\$750 to \$799	24	0.6%
\$800 to \$899	0	0.0%
\$900 to \$999	0	0.0%
\$1,000 to \$1,249	99	2.4%
\$1,250 to \$1,499	46	1.1%
\$1,500 to \$1,999	788	19.1%
\$2,000 to \$2,499	696	16.8%
\$2,500 to \$2,999	755	18.3%
\$3,000 to \$3,499	720	17.4%
\$3,500 or more	755	18.3%
No cash rent	112	2.7%
Total:	4133	100.0%
Source: ACS 2023 5-year estimates		

Condition of Housing Stock. The Census can provide estimates of substandard units that are occupied by low and moderate income households. The Appellate Division upheld COAH's use of three indicators to determine substandard housing units in the State. Those three indicators are 1) housing more than 50 years old and that are overcrowded; 2) homes lacking complete plumbing; and 3) homes lacking complete kitchen facilities.

The ACS estimates there are zero homes that lack complete plumbing and zero homes that lack complete kitchen facilities in the Borough.

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CONDITION OF HOUSING STOCK		
	Number	Percent
Complete plumbing facilities	7601	100.0%
Lacking complete plumbing facilities	0	0.0%
Complete kitchen facilities	7601	100.0%
Lacking complete kitchen facilities	0	0.0%
Total:	7601	100.0%
Source: ACS 2023 5-year estimates		

In 2023, the Borough of Edgewater contained an estimated 7,009 occupied housing units. The majority (96.7%) of housing units contained 1.0 occupants per room or less, which is up from 98.1% in 2014. Housing with 1.01 or more persons per room is considered an index of overcrowding. A total of 3.3% of housing in the Borough has 1.01 or more occupants per room, up from 1.9% in 2014, and may be considered overcrowded as shown in the table below.

OCCUPANTS PER ROOM		
	Households	Percent
Owner occupied:	2876	41.0%
0.50 or less occupants per room	2056	29.3%
0.51 to 1.00 occupants per room	712	10.2%
1.01 to 1.50 occupants per room	82	1.2%
1.51 to 2.00 occupants per room	15	0.2%
2.01 or more occupants per room	11	0.2%
Renter occupied:	4133	59.0%
0.50 or less occupants per room	2257	32.2%
0.51 to 1.00 occupants per room	1753	25.0%
1.01 to 1.50 occupants per room	87	1.2%
1.51 to 2.00 occupants per room	6	0.1%
2.01 or more occupants per room	30	0.4%
Total:	7009	100.0%
Source: ACS 2023 5-year estimates		

The table below utilizes the ACS five-year estimates for the age of housing stock for 2023. The majority of units in Edgewater were built between 2000 and 2009. Overall, the majority of units were built since 1980, indicating a younger housing stock in the Borough. The median year the housing stock was built is 1996.

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AGE OF HOUSING STOCK		
Year Built	# units	Percent
Built 2020 or later	21	0.3%
Built 2010 to 2019	1280	16.8%
Built 2000 to 2009	2111	27.8%
Built 1990 to 1999	1039	13.7%
Built 1980 to 1989	1147	15.1%
Built 1970 to 1979	361	4.7%
Built 1960 to 1969	523	6.9%
Built 1950 to 1959	93	1.2%
Built 1940 to 1949	216	2.8%
Built 1939 or earlier	810	10.7%
Total:	7601	100.0%

Source: ACS 2023 5-year estimates

Employment Demographics of Edgewater

The MLUL requires that a housing element include data on employment levels in the community. The following tables present information on the Borough's employment characteristics.

The ACS estimates that Edgewater has 12,598 residents in the labor force. Of these, 9,314 were employed with 3,284 residents unemployed as shown in the following table.

EMPLOYMENT STATUS		
Employment	Number	Percent
In labor force:	9,314	73.9%
Civilian labor force:	9,314	73.9%
Employed	8,860	70.3%
Unemployed	454	3.6%
Armed Forces	0	0.0%
Not in labor force	3,284	26.1%
Total:	12,598	100.0%

Source: ACS 2023 5-year estimates

Employment Projections. The NJTPA estimates that employment will grow to 6,002 jobs by 2050, which is less than the employment projection by NJTPA for 2040 which was 6,390 jobs.⁴

EMPLOYMENT PROJECTION			
Year	Jobs	Change	Percent
2015	4,609	-	-
2050	6,002	1,393	30.2%

Source: NJTPA Employment Forecasts

⁴ <http://www.njtpa.org/data-maps/demographics/forecasts>

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Projection of Housing Stock

The MLUL, at N.J.S.A. 53:27-310 requires a Housing Element to contain a projection of a 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 developments, and probable residential development of lands.

The Division of Codes and Standards within the Department of Community Affairs (DCA) provides data on Certificates of Occupancy and demolition permits for residential and non-residential development. The New Jersey Construction Reporter also contains data on building permits, certificate of occupancy and demolition data that is supplied by the municipal construction officials on a monthly basis. The New Jersey Construction Reporter has data dating which is used below to show Edgewater's historic development trends.

As shown in the table below, a total of 1,628 residential units were built between January of 2014 and December 2023. During the same time period, a total of 369 residential units were demolished, for a net increase of 1,259 units. The most significant trend in the Borough is the demolition of a single-or two-family home and construction of a new two-family duplex in its place. Another trend is the demolition of older industrial and commercial uses and construction of residential multi-family units or mixed-use developments.

C.O.s and Demolitions. Based on the historical trend of demolition and certificates of occupancy, 1,259 new units were built over a 10-year period. That results in approximately 126 new units per year. Based on this historic trend, over a ten-year period, the Borough would expect to issue 1,259 new certificates of occupancy.

NUMBER OF RESIDENTIAL BUILDING PERMITS											
TYPE	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Single	19	6	15	17	15	28	3	4	7	N/A	4
Multi	146	155	67	295	36	6	192	39	10	N/A	185
Total	165	161	82	312	51	34	195	43	17	N/A	189

Source: New Jersey Department of Labor

RESIDENTIAL CERTIFICATES OF OCCUPANCY				
	1&2 family	Multifamily	Mixed use	Total
2014	7	186	0	193
2015	32	0	0	32
2016	11	121	0	132
2017	21	0	0	21
2018	15	411	0	426
2019	0	618	0	618
2020	9	0	0	9
2021	3	107	0	110
2022	6	12	0	18
2023	11	58	0	69
Source: NJDCA Construction Reporter				

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RESIDENTIAL DEMOLITION PERMITS				
	1&2 family	Multifamily	Mixed use	Total
2014	21	6	0	27
2015	10	245	0	255
2016	12	1	0	13
2017	7	8	0	15
2018	14	1	0	15
2019	22	0	0	22
2020	2	3	0	5
2021	10	0	0	10
2022	2	0	0	2
2023	2	3	0	5

Source: NJDCA Construction Reporter

NET # OF RESIDENTIAL UNITS			
Year	COs	Demos	Net Units
2014	193	27	166
2015	32	255	-223
2016	132	13	119
2017	21	15	6
2018	426	15	411
2019	618	22	596
2020	9	5	4
2021	110	10	100
2022	18	2	16
2023	69	5	64

Source: NJDCA Construction Reporter

NJTPA Projections. Projecting into the future, the NJTPA projects the Borough will grow to 16,625 residents by the year 2050. Based on the population in the 2020 census – 14,336 persons – and the NJNTPA projection for 2050, the Borough is expected to grow by approximately 76.3 people per year. Between 2025 and 2035, at a rate of 76.3 people per year and an assuming an average household size holding steady at 2.1 people per household, over the next ten-year period, Edgewater is projected to issue 379 new certificates of occupancy. This analysis does not reflect all the new housing that will be generated in inclusionary housing projects discussed later in this Housing Plan Element.

Fair Share Plan

The Fair Share Plan contains the following information:

- Description of existing credits intended to satisfy the obligation;
- Description of mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule for units to be provided.

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

In adopting its housing element, a municipality may provide for its fair share of low and moderate income housing by means of any mechanism or combination thereof that provide a realistic opportunity for the provision of their fair share obligation. As per N.J.A.C. 5:93, these potential mechanisms include, but are not limited to:

- Rehabilitation of existing substandard housing units;
- Elderly Cottage Housing Opportunity units (as a Rehabilitation credit);
- Municipally-sponsored and 100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

Regional Income Limits. Regional income limits are provided by COAH based on the median gross household income in the COAH region in which the household is located. Dwelling units are affordable to low and moderate income households if the maximum rent or sales price is within their ability to pay such costs based on a formula determined by COAH. The baselines are 80%, 50%, and 30% - meaning that a moderate income household is a household with a gross household income equal to or greater than 50% but less than 80% of the median gross regional income; a low income household is a household with a gross household income equal to 50% or less of the median gross regional income; and a very-low income household is a household with a gross household income equal to 30% or less of the median gross regional income. Edgewater is located in Region 1, containing Bergen, Hudson, Passaic, and Sussex County.

The Regional Income Limits are included in the table below. Currently, a four-person household that has an income of more than \$57,825 and up to \$92,519 is considered to be moderate income. Low-income is considered to be a four-person household that has an income more than \$34,695 to \$57,825. A four-person household that has an income of \$34,695 or less is considered to be very-low income.

2025 REGIONAL INCOME LIMITS REGION 1					
Income	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
Median	\$89,100	\$101,800	\$114,500	\$127,200	\$137,400
Moderate	\$71,280	\$81,440	\$91,600	\$101,760	\$109,920
Low	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700
Very Low	\$26,730	\$30,540	\$34,350	\$38,160	\$41,220

Source: www.nj.gov/dca/hmfa/about/regulations/docs/UHAC_Income%20Limits.pdf

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

Affordable Housing Round 3 “Lookback”

The following table represents Round 3 approved Compliance Mechanisms. The Borough was approved for a total of 630 affordable housing credits towards its Prospective Need of 624 units, therefore exceeding the Prospective Need by 6 units, as shown in the table below.

624 units	Project	Mechanism	Status	Type of Affordable Unit			Type of Bonus Credit			Total Credits/ Units
				Family Rental units	Sale units	Age-restricted units	Rental Bonus to General Public	Redevelopment Bonus	Age-restricted Bonus	
Gap & Prospective Need	38 COAH	100% Affordable	occupied	39			38			77
	Waterford Towers	Inclusionary Zoning	occupied	77			77			154
	Winterburn Gardens	100% Affordable	occupied	21			21			42
	575 River Road	Inclusionary Zoning/ Use Variance	approved	55						55
	27 Dempsey Avenue	Senior/ Age-Restricted	occupied			27				27
	1000 Portside Drive	Inclusionary Zoning/Use Variance	approved	2						2
	345 Undercliff Avenue	Inclusionary Zoning	occupied	6			6			12
	615 River Road (east side)	Inclusionary Zoning	proposed	180						180
	MB Edgewater	Inclusionary Zoning	approved	7			7			14
	180 Old River Road	Inclusionary Zoning	approved	15						15
	163, 135 Old River Rd/ 114 River Rd	Inclusionary Zoning	approved	22						22
	75 Edgewater Place	100% Affordable	occupied	7			7			14
	79 Edgewater Place	100% Affordable	occupied	5						5
	85 Edgewater Place	100% Affordable	occupied	4						4
	377 Undercliff Avenue	100% Affordable	occupied	7						7
	TOTALS			447	0	27	156	0	0	630
				Actual Built Units			474	Bonus Credits		156

A lookback at the compliance mechanisms for the Third Round Units is as follows:

Project	Mechanism	Status	# Units	Expected Date of Completion
38 COAH	100% Affordable	occupied	38	occupied
Waterford Towers	Inclusionary Zoning	occupied	77	occupied
Winterburn Gardens	100% Affordable	occupied	21	occupied
27 Dempsey Avenue	Senior/ Age-Restricted	occupied	27	occupied
345 Undercliff Avenue	Inclusionary Zoning	occupied	6	occupied
75 Edgewater Place	100% Affordable	occupied	7	occupied
79 Edgewater Place	100% Affordable	occupied	5	occupied
85 Edgewater Place	100% Affordable	occupied	4	occupied
377 Undercliff Avenue	100% Affordable	occupied	7	occupied
1000 Portside Drive	Inclusionary Zoning/Use Variance	approved	2	2022
MB Edgewater	Inclusionary Zoning	approved	7	2022
163, 135 Old River Rd/ 114 River Rd	Inclusionary Zoning	approved	22	2023
180 Old River Road	Inclusionary Zoning	approved	15	2024
615 River Road (east side)	Inclusionary Zoning	approved	180	2025
575 River Road	Inclusionary Zoning/ Use Variance	approved	55	2025

An update on those projects that were in “approved” status at the time of the approval of the Round 3 plan are as follows:

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

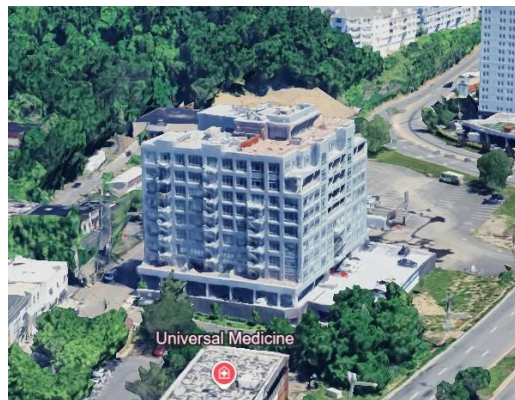
1000 Portside Drive
Block 67, Lot 1.02
.88 acres



Source: Google Earth

1000 Portside Drive is a 91-unit multi-family residential building that received approvals in June of 2016. Two (2) affordable housing units have been provided on site and affirmatively marketed and occupied by COAH income-eligible households. The site is currently zoned R-3 Multi-Family Residential. Three (3) units were purchased at 341 Undercliff Avenue to help fulfill the developer's obligation and meet the bedroom distribution as required by U.H.A.C. The units consist of two 3-bedroom units and one 2-bedroom unit at 341 Undercliff. Six (6) units were purchased at 345 Undercliff Avenue by 1000 Portside Drive to help fulfill the developer's obligation and meet the bedroom distribution as required by U.H.A.C. The units consist of five 3-bedroom units and one 2-bedroom unit.

MB Edgewater
Block 93, Lot 1.01, 2.02, and 3.03
.8276 acres



Source: Google Earth

This site is located in the MXD-3 Mixed Use District. This site was approved in 2016 for 58 residential units with 7 affordable housing units.

An agreement was made between MB Edgewater, LLC, 340 Undercliff LLC, Fair Share Housing Center, and the Borough of Edgewater of the transfer of those seven (7) units from the MB Edgewater property

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

to 340 Undercliff Avenue. The final agreement resulted in a total of eight (8) affordable housing units at the 340 Undercliff Avenue site. The developer's agreement is included in the appendix, as well as the deed restrictions for the units.

163/135 Old River Road/ 114 River Road

Block 89, Lot 4

1.77 acres



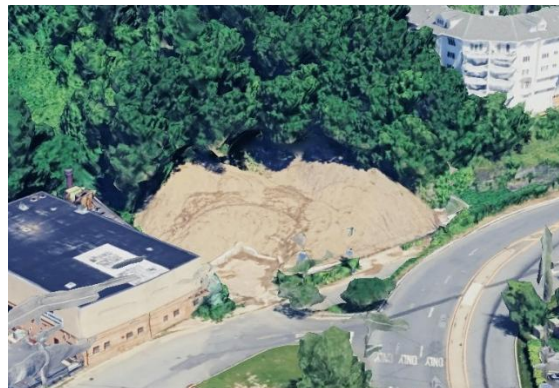
Source: Bing Maps
Outline of property is approximate

161/135 Old River Road and 114 River Road is located in the MXD-3 Mixed Use District, with a requirement of a 15% minimum set aside of affordable housing units. This site is 1.77 acres and was approved for 15-story building (where 9 stories is permitted), consisting of a 170-room hotel; 150 residential units; and a restaurant. A total of 22 affordable housing units are included in the 150 residential units. The site was involved in litigation since the time of the original approval in 2023. The approval was upheld in court, so construction is expected to begin in 2025.

180 Old River Road

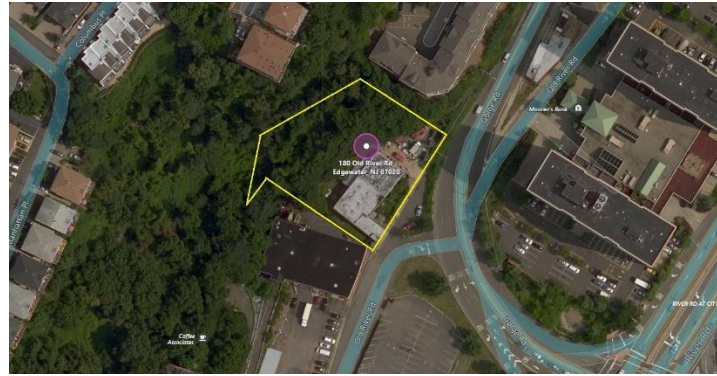
Block 89, Lot 4

1.069 acres



Source: Google Earth, 2025

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN



Source: Bing Maps, 2019
Outline of property is approximate



Source: Bing Maps, 2025
Outline of property is approximate

180 Old River Road was rezoned from MXD-1 to the MXD-2 District, with a requirement of a 15% minimum set aside of affordable housing units. This effectively also increased the permitted density on site from 50 du/ac to 100 du/ac. This site is 1.069 acres and was approved for a total of 100 residential units, which includes 15 affordable housing units. As can be seen in the photo above, the site has been cleared and is ready for construction.

615 River Road *Block 76, Lots 1 & 5* *14.25 acres*

This site was rezoned to Affordable and Market Rate Mixed-Use, Multi-family Housing in the 615 River Road Redevelopment Plan in 2020. The Redevelopment Plan allows multi-family residential at a density of 84 du/ac for family units with a 15% set-aside. This property received site plan approvals in 2021. A total of 1200 residential units were approved, with 180 being affordable housing units.

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

The site was formerly the HESS oil plant. The property has been undergoing clean up and was also involved in litigation, so therefore housing construction has not begun. However, it is expected that construction should start in late 2025 as the developer is finalizing construction financing.



Source: Google Maps
Outline of property is approximate

575 River Road

Block 82, Lots 1 & 2

11.37 acres

The site was subject to a use variance and site plan approval in 2021 for a multi-family building consisting of 370 units, of which 55 units are to be affordable units. This site was also subject to litigation, but the courts upheld the Zoning Board of Adjustment's approval. No units have been built to date, but expected to begin in late 2025.



Source: Google Maps

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

Round 4 Affordable Housing Obligation of Edgewater

The components of Edgewater's Fair Share Obligation consists of six (6) units for the Present Need and 295 units for Prospective Need. The 6-unit component of the fair share is commonly referred to as the rehab component of the fair share because it can be satisfied, at the municipality's exclusive discretion, with a rehab program.

A Vacant Land Adjustment (VLA) was conducted as part of the Round 4 analysis, and resulted in a Realistic Development Potential of zero (0) affordable housing units.

A municipality may not satisfy more than 30 percent of the affordable housing units, exclusive of any bonus credits, to address its prospective need affordable housing obligation through the creation of age-restricted housing. A municipality shall satisfy a minimum of 50 percent of the actual affordable housing units, exclusive of any bonus credits, created to address its prospective need affordable housing obligation through the creation of housing available to families with children and otherwise in compliance with the requirements and controls established pursuant to section 21 of P.L.1985, c.222 (C.52:27D-321). A municipality shall satisfy a minimum of 25 percent of the actual affordable housing units, exclusive of any bonus credits, to address its prospective need of its affordable housing obligation, through rental housing, including at least half of that number available to families with children. All units referred to in this section shall otherwise be in compliance with the requirements and controls established pursuant to section 43 21 of P.L.1985, c.222 (C.52:27D-321).

The components of the Borough of Edgewater's Fair Share Obligation will be met in the following manner.

Present Need Obligation: 6 units

Edgewater has a 6-unit present need obligation. The Borough's efforts to meet its present need will include a municipal rehabilitation program which will be administered by the Edgewater Housing Authority. This program via the Edgewater Housing Authority has been successful in the past.

Prospective Need Obligation: 295 units

Edgewater has a 295-unit prospective need obligation from 2025 to 2035. The Prospective Need Obligation will be addressed in the following manner:

Prospective Need 295 units	Project	Mechanism	Status	Type of Affordable Unit				Total Credits/ Units
				Family Rental units	Sale units	Age-restricted units	Bonus Credits	
	1339 River Road	inclusionary zoning/set-side ordinance	approved	5				5
	8 Somerset	Redevelopment /senior	occupied			75		75
	A-Home(435, 437, 439 Undercliff)	Market-to-Affordable	occupied		11			11
	Quanta + 225 River Rd	Inclusionary Zoning (105 du/ac)	proposed	259				259
	TOTALS			209	11	75	0	350

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

1339 River Road*Block 17, Lots 1, 2, 3.01, 3.02**Block 18, Lots 1.03 and 2.01**4.5 acres*

Source: Google Maps
Outline of property is approximate

1339 River Road was subject to a site plan approval in 2023. That approval resulted in the set-aside of 5 affordable housing units, all subject to UHAC guidelines. The site has not been constructed to date, however, the developer is applying for an amended site plan approval in 2025 after completing site due diligence. It is expected construction will begin in either late 2025 or early 2026.

8 Somerset Lane*Block 99, Lot 1.19**.3 acres (13,068 sq feet)*

Source: Google Earth

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

8 Somerset Lane was originally part of a mixed-use development that was subject to a Redevelopment Plan prepared by the Borough. The overall development was approved in early 2008. The residential component of the total Development site consists of 495 total units. The 75 1-bedroom affordable units on this site were constructed as part of this overall development. The site with the 75 affordable units was subdivided off into a smaller parcel consisting of .3 acres.

To date, thirty-three (33) of the units have been affirmatively marketed and occupied by income-qualifying senior units. It is expected the forty-two (42) remaining units will convert over to senior units by 2025.

435, 437, 439 Undercliff Avenue

Block 50, Lot 4; Block 50, Lot 6

435 Undercliff Ave.; 437/439 Undercliff Ave.

.1074 acres; .0954 acres



Source: Bing Maps
Outline of property is approximate

A-Home (Affordable Housing of Metropolitan Edgewater) is the owner of the buildings located at 435-437 and 439 Undercliff Avenue. These buildings were purchased by a local developer and sold to A-Home to help satisfy the developer's affordable housing obligation as market-to-affordable. The property consists of 3 buildings totaling 18 units. The buildings were purchased by A-Home with the intent of rehabilitating the rental units and converting them to condos through attrition, so as to not displace the current residents living in these units. Eleven (11) units have been converted to condos

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

and sold under COAH's income guidelines. They have all been sold on a COAH mandated sliding scale of income limits, and are deed-restricted for 30 years. Its current zoning is R-2 Single- and Two-Family Residential.

Quanta – 145 River Road + 225 River Road, Unit B

Block 95, Lot 1/ Block 91, Lot 1

13.3 acres/ 3.14 acres



Source: Bing Maps
Outline of property is approximate

The Borough of Edgewater has zoned this property under the R-5 District at a density 105 du/ac for family units with a 15% set-aside. This site will provide 259 affordable housing units at a 15% set-aside. Contained within the appendix is the Letter of Intent from the developer that this site is ready to make an application for site plan approvals. It would be expected these units would be built in approximately 4 years.

Affordable Housing 2 District

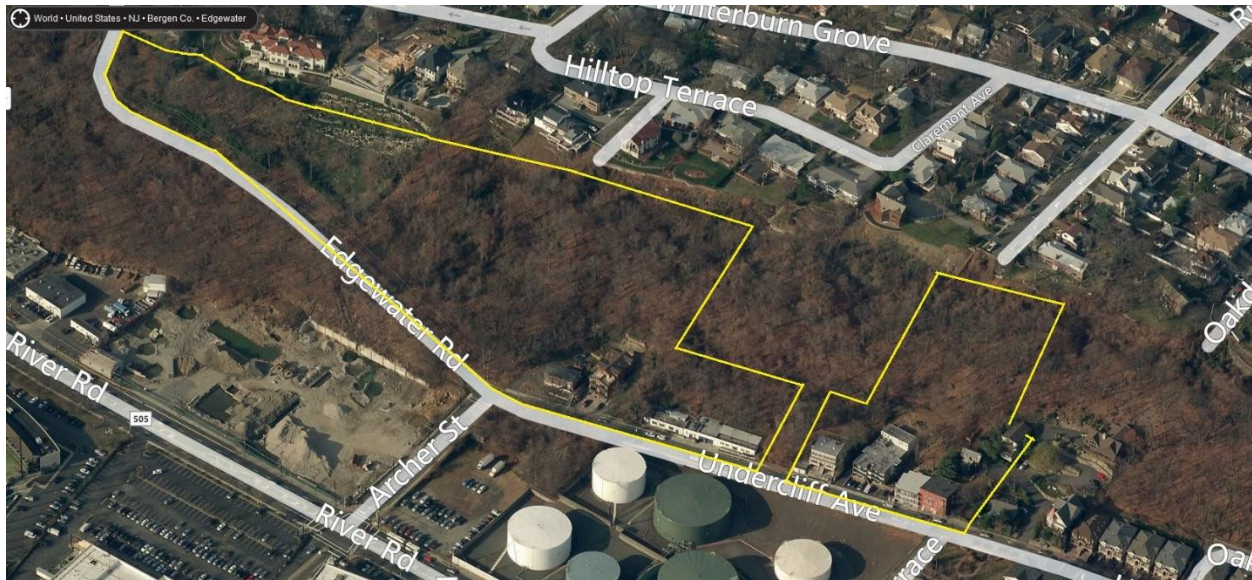
Block 78, Lots 3, 4, 4.01, 5, 6, 8, 9.01, 9.02, 10, 12, 13

Block 79, Lots 1, 2.01, 2.02, 2.03, 2.04, 3, 4, 5

8.7 acres

The Borough of Edgewater has adopted an affordable housing zone. The AH-2 zone contains a series of properties that appear to be ripe for development and/or redevelopment. The overall land area is 8.7 acres, and at a density of 12 du/ac, the site could produce 105 units, with a 15% set-aside of 16 affordable housing units.

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN



Source: Bing Maps
Outline of property is approximate

SUMMARY

The Borough of Edgewater will have a total of 350 units in Round 4 to apply to its obligation of 295 units, which results in a total of 55 credits that can be applied to the next round's Affordable Housing Obligation.

Multigenerational Family Housing

The HEFSP is to include an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20).

Paragraph (1) of subsection f. of section 1 To prepare and adopt recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas.

To date, there have been no recommendations adopted by the Multigenerational Family Housing Continuity Commission, so therefore, it would be impossible to analyze Edgewater's HEFSP in this manner.

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

Consistency with State Plan

The New Jersey State Development and Redevelopment Plan (SDRP), or State Plan, is in the process of being updated. The update is overseen by the Office of Planning Advocacy (OPA) and the State Planning Commission (SPC). The preliminary plan was released on December 6, 2024. There will be six (6) hearings on the SDRP before final adoption.

The Edgewater HEFSP is generally consistent with the Draft SDRP as it is consistent with the Housing Goal contained within the SDRP: provide an adequate supply of housing for residents of all ages and incomes in communities of their choosing that meet their needs and offer ready access to the full range of supportive goods and services.

ROUND 4 HOUSING ELEMENT AND FAIR SHARE PLAN

APPENDIX

1. Vacant Land Adjustment
2. 1000 Portside Drive
 - a. Resolution of Approval
 - b. Deed Restriction
 - c. Affirmative Marketing Plan
3. MB Edgewater (River Road/Old River Road)
 - a. Affordable Housing Agreement
 - b. Deed Restrictions – 340 Undercliff, Units 3B, 14B, 5B, 8A, 8B, 9B, and 10A
4. 163/135 Old River Road / 114 River Road
 - a. Resolution of Approval
5. 180 Old River Road
 - a. Resolution of Approval
6. 615 River Road
 - a. Resolution of Approval
7. 575 River Road
 - a. Resolution of Approval
8. 1339 River Road
 - a. Resolution of Approval
9. 8 Somerset Lane
 - a. Resolution of Approval
 - b. Deed Restriction
 - c. Affirmative Marketing Plan
10. A-Home - 435, 437, 439 Undercliff Avenue
 - a. Deed Restriction
 - b. Affirmative Marketing Plan
11. Quanta – 145 River Road + 225 River Road, Unit B
 - a. Letter of Intent