

2025

Fourth Round Housing Element and Fair Share Plan

BOROUGH OF LODI | BERGEN COUNTY, NEW JERSEY

ADOPTED BY THE PLANNING BOARD:

ENDORSED BY THE COUNCIL:

PREPARED BY:

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Introduction

The Fair Housing Act of 1985 (the “FHA”), provided a constitutional obligation for all municipalities in the State of New Jersey to provide affordable housing. Every municipality in the State was required to provide a “realistic opportunity for a fair share of its region’s present and prospective needs for housing low- and moderate-income families”. Through this law, a Housing Element became a mandatory part of municipal master plan. In addition, a Fair Share Plan became mandatory which illustrated the means of achieving the goals of the Housing Element.

Initially, the FHA directed the New Jersey Council on Affordable Housing (COAH) to provide regulations that permitted municipalities to prepare a comprehensive planning and implementation response to the constitutional obligation to provide a realistic opportunity for the provision of affordable housing. At the time, COAH was directed to review the municipal Housing Element and Fair Share Plan and was empowered to grant substantive certification.

As a result of the events described above, the framework for the Housing Element and Fair Share Plan was changed. The March 10, 2015, Supreme Court Decisions found that municipalities that received substantial certification under the Third Round Rules would be required to evaluate its Plan since its approval was based upon rules that had been partially invalidated. If a Plan placed reliance on the growth share formula, presumptive incentives, or rental bonus credits that were contained within the Third Round Rules but were rejected by the Supreme Court, the plan would need to be addressed.

In the Spring of 2024, the New Jersey Legislature passed, and Governor Murphy signed Law A4/S50 which amended the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). The amendments provided direction and deadlines for how a municipality must meet its fourth-round affordable housing obligations. This legislative effort was intended to create a more efficient, open, and transparent process for the fourth round and all subsequent rounds.

To effectuate compliance with the Fourt Round of Affordable Housing, municipalities must complete a series of steps and, if the steps are timely completed, the municipality retains immunity from all exclusionary zoning lawsuits, including immunity from builder’s remedy lawsuits. The steps are as follows:

1. **Establish Present and Prospective Need Obligation Numbers – January 31, 2025.** The legislation required municipalities to adopt a Present- and Prospective Need Obligation numbers by resolution by January 31, 2025.
2. **Period to Challenge Numbers – February 1, 2025 to February 28, 2025.** Interested parties can file a challenge to the municipality’s adopted numbers. The Borough did not have any challenges filed against the present and prospective need obligations that were memorialized in the resolution.
3. **If Challenged, Numbers Reviewed and Settled – March 1, 2025 to April1, 2025.** The Affordable housing Dispute Resolution program will review the municipality’s proposed obligation numbers and review the challenge presented. The Borough’s numbers were not challenged and not settlement was required.
4. **Development of Housing Element and Fair Share Plan – June 30, 2025.** The HEFSP must contain several components which must provide a realistic opportunity for the development of affordable housing units that will satisfy the Town’s ultimate fourth-round affordable housing obligation

after consideration of adjustments to the Borough's prospective need number by factors such as insufficient vacant land on which to construct housing. The statutory components of the HEFSP include, among other things, an inventory of housing, demographic and employment analyses, and considerations of lands for suitable housing development. This document will also contain areas recommended for rezoning, redevelopment, or other land use strategies to effectuate such housing development. This document will address all of the statutory criteria required by the legislation to achieve conformance with this step.

5. **Challenge of Housing Element and Fair Share Plan – August 31, 2025 to December 31, 2025.** Interested parties can file a challenge to the validity of the plan and the strategies to address the obligation contained therein- by August 31, 2025. Municipalities will have until December 31, 2025 to settle any challenge or provide an explanation as to why some or all the requested changes from the intervening party will not be made. If there is a settlement, it must be reviewed and approved by the Supreme Court where the assigned Mount Laurel Judge for the county issues an order approving the settlement and the equivalent of a judgment of compliance and repose which is a form of permanent immunity from exclusionary zoning lawsuits for the Fourth Round. If there is no settlement the Program will review the plan and issue a recommendation which goes to the Superior Court where the assigned Mount Laurel Judge for the county issues a decision.
6. **Final Compliance Deadline – March 31, 2026.** Deadline for municipalities to amend its HEFSP in the event the Borough needs to make any changes pursuant to a settlement or a decision of the Court in response to a challenge, and the deadline for the Borough to adopt the implementing ordinances to align with the plan.

Municipal Summary

The Borough of Lodi has an area of approximately 2.29 square miles and is located in the southern section of Bergen County, New Jersey. The Borough has a total population of 26,206 as per the 2020 Census Data. The Borough borders the Bergen County municipalities of Garfield, Hackensack, Hasbrouck Heights, Maywood, Rochelle Park, Saddle Brook, South Hackensack, and Wood-Ridge.

The Borough of Lodi is a designated Urban Aid municipality. Urban Aid municipalities are designated by the state and receive special funding and support due to their status as distressed urban areas. This designation assist the Borough in accessing grants and technical assistance for various initiatives, particularly those related to redevelopment, affordable housing, and infrastructure.

Affordable Housing Obligation

On January 21, 2025, the Borough memorialized Resolution #2025-03 stating the Present Need (rehabilitation) Obligation of 140 units and a Prospective Need Obligation of 0 units as reported by the Department of Community Affairs (DCA) and Neglia Group. The resolution reserved the Township's rights to a vacant land adjustment, durational adjustments, and all other applicable adjustments permitted in accordance with the act and COAH regulations.

Content of Housing Element

The 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 MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- a. An inventory of the Borough’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 bases 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 records cards;
- b. 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 issues, 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.c2(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 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 recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021.c273(C.52:27D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to P.L.2024.c2(C.52:27D-304.1), and 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 the 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 transportations based on guidance and technical assistance from the State Planning Commission.

Inventory of Municipal Housing Stock

An inventory of the municipality's housing stock including an analysis of housing characteristics is presented in this section of the report. The analysis details housing characteristics such as age, conditions, purchase/rental value, and occupancy.

Housing Age

As shown, approximately 83.8% of the Borough's housing units were constructed prior to 1980; 12.9% of Lodi's housing stock was constructed after 1990, and there were 0 estimated units 0.5% constructed in this decade so far. The following table illustrates the age of the existing housing stock by decade built.

Age of Housing Stock		
Year Built	Number of Units	Percent
Built 2020 or later	0	0.0%
Built 2010 to 2019	156	1.6%
Built 2000 to 2009	458	4.6%
Built 1990 to 1999	662	6.7%
Built 1980 to 1989	317	3.2%
Built 1970 to 1979	1,291	13.1%
Built 1960 to 1969	1,721	17.4%
Built 1950 to 1959	1,883	19.1%
Built 1940 to 1949	1,617	16.4%
Built 1939 or earlier	1,759	17.8%
Total	9,864	100%

Source: 2023 ACS Table DP04

Housing Type

As shown in the table on the previous page, the housing stock in the Borough of Lodi is predominantly characterized by single family detached and two-family units, in which represented approximately 65.8% of the Borough's dwelling units in 2010 and 65.7% of all units in 2023. The number of single family detached units has slightly decreased, while two family units have increased over the last thirteen years. The total number of units in Lodi has increased by approximately 578 since 2010.

Additionally, in 2023 the Borough reported 26.7% of the units are located in a building with 3 or more units. Compared to 29% that was reported in 2010, the Borough has experienced a slight decrease in multi-family units over the course of 13 years.

Housing Type by Units in Structure				
Unit Type	2010 Number of Units	2010 Percent	2023 Number of Units	2023 Percent
1-unit, detached	2,293	24.7%	2,266	23.0%%
1-unit, attached	320	3.4%	414	4.2%%
2 units	3,816	41.1%	4,209	42.7%
3 or 4 units	868	9.3%	1,283	13.0%
5 to 9 units	477	5.1%	412	4.2%
10 to 19 units	580	6.2%	267	2.7%
20 or more units	780	8.4%	667	6.8%
Mobile home	152	1.6%	280	2.8%
Other	0	0.0%	66	0.7%
Total	9,286	100%	9,864	100%

Source: 2010 & 2023 ACS Table DP04

Housing Conditions

From 2010 to 2023, there was an estimated 0.4% increase in housing units lacking complete plumbing facilities. The number of units lacking complete kitchen facilities experienced a slight 0.4% decrease between 2010 and 2023. The number of units with no telephone service decreased between 2010 which reported 3.8% and 1% in 2023.

The most common fuel source for house heating remained to be utility gas as 74.3% of units used utility gas in 2010 and 68% in 2023. Electricity for house heating fuel experienced 11.1% increase between 2010 (8.7%) and 2023 (19.8%). Fuel, oil kerosene, etc. experienced a 7.7% decreased from 2010 to 2023. Whereas 14.1% of units reported the use of fuel oil, kerosene, etc., in 2010 and only 6.4% in 2023. The table on the next page contains additional details regarding the conditions of the housing stock in the Borough of Lodi.

Condition of Housing Stock				
Fuel Type	2010 Number of Units	2010 Percent	2023 Number of Units	2023 Percent
Lacking complete plumbing facilities	106	1.2%	152	1.6%
Lacking complete kitchen facilities	131	1.5%	106	1.1%
No telephone service available	340	3.8%	92	1.0%
House Heating Fuel				
Utility gas	6,668	74.3%	6,381	68.0%
Bottled, tank, or LP gas	155	1.7%	308	3.3%
Electricity	782	8.7%	1,854	19.8%
Fuel oil, kerosene, etc.	1,265	14.1%	605	6.4%
Coal or coke	0	0.0%	15	0.2%
Wood	0	0.0%	8	0.1%
Solar energy	0	0.0%	0	0.0%
Other fuel	8	0.1%	185	2.0%
No fuel used	99	1.1%	25	0.3%
Total	8,977	100%	9,381	100%

Source: 2023 ACS table DP04

Housing with 1.01 or more persons per room is an index of overcrowding according to the legislation and previous COAH guidelines. In 2023, the ACS found that there were approximately 445 or 4.8% of occupied housing units within the Borough that were “overcrowded” according to this definition. This number was an increase from the 245 or 2.8% that was recorded in 2010. Please see the table below for additional details.

Occupants Per Room				
Occupants	2010 Number of Units	2010 Percent	2023 Number of Units	2023 Percent
1.00 or less	8,732	97.3%	8,936	95.3%
1.01 to 1.50	204	2.3%	372	4.0%
1.51 or more	41	0.5%	73	0.8%
Total	8,977	100%	9,381	100%

Source: 2010 & 2023 ACS table DP04

Occupancy Status

The Decennial Census provides the occupancy status information for 2010 and the ACS provides the occupancy status estimates for 2023. According to the Census and 2023 ACS estimates, there has been a slight decrease of approximately 90 occupied households, with a decrease of approximately 173 vacant households in the Borough of Lodi. A majority of vacant housing units fall under the “For rent” category between 2010 and 2023. The total number of households has decreased from 10,127 in 2010 to 9,864 in 2023 in the Borough. See the table on the next page for additional details.

Occupancy Status				
	2010 Households	2010 Percent	2023 Households	2023 Percent
Occupied Total	9,471	93.5%	9,381	95.1
Owner Occupied	3,814	40.3%	3,880	41.4%
Renter Occupied	5,657	59.7%	5,501	58.6%
Vacant Total	656	6.5%	483	4.9%
For rent	358	54.6%	82	17.0%
Rented, not occupied	20	3.0%	35	7.25%
For Sale only	55	8.4%	0	0.0%
Sold, not occupied	11	1.7%	24	5.0%
Seasonal, Recreation, or Occasional	21	3.2%	36	%
For migrant workers	0	0.0%	0	7.5%
Other	191	29.1%	306	63.4%
Total	10,127	100%	9,864	100%

Source: 2010 & DEC Table H3, H4, 2023 ACS tables DP04 & B25004

Purchase and Rental Values

The ACS provides value estimates for owner-occupied housing units. Over the course of 13 years, homes valued less than \$500,000 experienced an estimated 13.1% decrease in the number of units while on the other hand, homes valued at \$500,000 or more experienced an estimated 13.2% increase in the number of units. There was an estimated increase in homes valued at \$1,000,000 or more, from 0 to 139 units. This upward trend of home value reflects the increasing housing value market from 2010 to 2023. Furthermore, the median value of owner-occupied homes in Lodi has also increased by approximately \$32,700. See the table below for details.

Value of Owner-Occupied Units				
Value	2010		2023	
	Number of Units	Percent	Number of Units	Percent
Less Than \$50,000	147	3.5%	313	8.1%
\$50,000 to \$99,999	37	0.9%	85	2.2%
\$100,000 to \$149,999	38	0.9%	24	0.6%
\$150,000 to \$199,999	45	1.1%	33	0.9%
\$200,000 to \$299,999	621	15.0%	241	6.2%
\$300,000 to \$499,999	2,259	54.5%	1,738	44.8%
\$500,000 to \$999,999	1,000	24.1%	1,307	33.7%
\$1,000,000 or more	0	0.0%	139	3.6%
Total	5,169	100%	3,880	100.0%
Median (Dollars)	\$416,500		\$449,200	

Source: 2010 & 2023 ACS table DP04

Between 2010 and 2023, the number of units with rents less than \$1,500 has decreased from 3,915 to 1,868, while the number of units with rents of \$1,500 or more have significantly increased from 803 to 3,448 units. This upward trend of rent in the Borough of Lodi reflects the increasing rental cost market over the last 13 years.

Cost of Rentals				
Cost	2010		2023	
	Number of Units	Percent	Number of Units	Percent
Less Than \$500	314	6.7%	83	1.6%
\$500 to \$999	1,238	26.2%	497	9.3%
\$1,000 to \$1,499	2,363	50.1%	1,288	24.2%
\$1,500 to \$1,999	803	17.0%	2,263	42.6%
\$2,000 to \$2,499			834	15.7%
\$2,500 to \$2,999			178	3.3%
\$3,000 or more			173	3.3%
Total	4,718	100%	5,316	100%
Median (Dollars)	\$1,123			

Source: 2010 & 2023 ACS table DP04

Projection of Housing Stock

As per N.J.S.A. 52:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probability of 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 probability of residential development of lands.

The Department of Community Affairs's Division of Codes and Standards website provides data on Certificates of Occupancy and demolition permits for both residential and non-residential development. Within the Division of Codes and Standards website is the New Jersey Construction Reporter, which contains building permit, certificate of occupancy, (hereinafter "CO"), and demolition data that is submitted by municipal construction officials within the State each month. The New Jersey Construction Reporter has information dating back to 2000, which can be used to show the Borough's historic development trends.

As shown in the table below, 57 new homes were built and issued COs between 2013 and 2023 while 123 units were demolished. As shown on the table below, a majority of the housing units constructed (31) were issued COs between 2015 and 2017. On the other hand, a total of demolitions (86) primarily occurred from 2020 to 2021.

Historic Trends of Residential COs												
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
One & Two Family	0	8	3	10	6	4	3	0	0	9	2	45
Multi-Family	0	0	8	0	4	0	0	0	0	0	0	12
Mixed Use	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	8	11	10	10	4	3	0	0	9	2	57

Source: New Jersey Construction Reporter from the NJ DCA

Historic Trends of Demolition Permits												
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
One & Two Family	1	5	7	1	4	4	10	21	23	4	1	81
Multi-Family	0	0	0	0	0	0	0	0	42	0	0	42
Mixed Use	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	5	7	1	4	4	10	21	65	4	1	123

Source: New Jersey Construction Reporter from the NJ DCA

Probable Residential Development Lands

The rate of residential growth over the past ten years and the limited amount of developable parcels remaining in Lodi, it is anticipated the Lodi will continue to see growth in one- and two-family residential development over the next ten years.

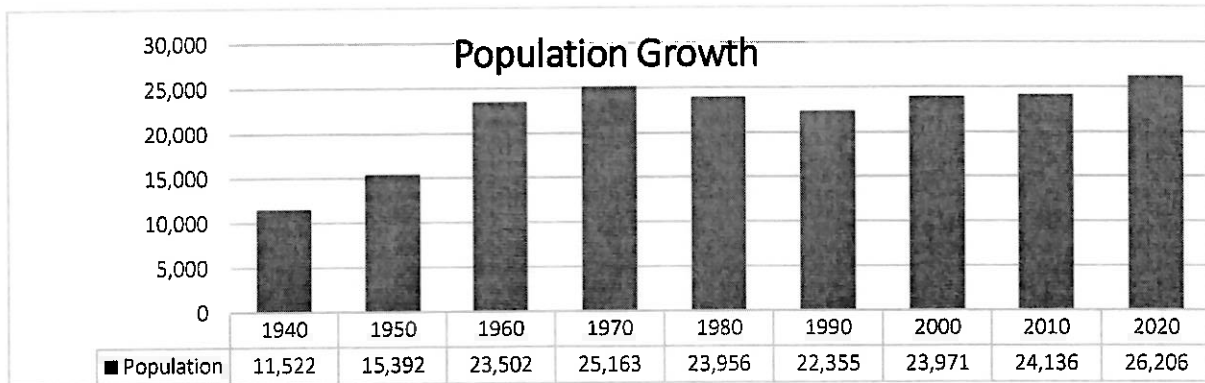
Analysis of the Borough's Demographic Characteristics

Lodi's population experienced rapid growth from 1940 until a slight decrease of 4.8% in 1980. Since 2000 the Borough continued to steadily grow in population and by 2023 Lodi had an estimated population of 25,854 residents. The table and chart below provide additional information.

It shall be noted that the five-year American Community Survey data from the US Census Bureau provided estimates of population, housing and employment estimates between the major Census reports each decade. In an effort to display the most up to date information, the data used in this report is sourced from the 2018-2023 five-year ACS estimates.

Population Growth		
Year	Population	Percent Change
1940	11,522	-%
1950	15,392	33.6%
1960	23,502	52.7%
1970	25,163	7.1%
1980	23,956	-4.8%
1990	22,355	-6.7%
2000	23,971	7.2%
2010	24,136	0.7%
2020	26,206	8.6%
2023	25,854	-1.3%

Source: US Census Bureau, 2000, 2010, 2020, ACS 2023



Age Distribution of Population

The 2010 DEC and the 2023 ACS estimates an overall increase in population and median age from 2010 to 2023 in the Borough of Lodi. The number of residents under 19 years has slightly increased from approximately 23.4% in 2010 to 23.9% in 2023. There has been a slight increase in residents aged 65 years and older from 13.1% to 13.9% over the course of between 2010 and 2023. See the tables below for additional details.

Population By Age Cohort				
Age	2010 Number	2010 Percent	2023 Number	2023 Percent
Under 5 years	1,468	6.1%	1,358	5.2%
5 to 9 years	1,369	5.7%	1,651	6.4%
10 to 14 years	1,411	5.8%	1,726	6.7%
15 to 19 years	1,397	5.8%	1,698	6.5%
20 to 24 years	1,580	6.5%	1,445	5.6%
25 to 34 years	3,951	16.4%	3,410	13.2%
35 to 44 years	3,447	14.3%	3,652	14.1%
45 to 54 years	3,530	14.6%	3,798	14.7%
55 to 59 years	1,488	6.2%	1,847	7.1%
60 to 64 years	1,333	5.5%	1,736	6.7%
65 to 74 years	1,514	6.3%	2,183	8.4%
75 to 84 years	1,074	4.4%	865	3.3%
85 years and over	574	2.4%	577	2.2%
Total	24,136	100%	25,946	100%
Median Age	37.7		39.4	

Source: 2023 ACS Table DP05, 2010 DEC Table DP1

Racial Characteristics

The following table shows the number of residents in Lodi who are identified as a race from the 2010 DEC to the 2023 ACS. Black or African American reported 11.9% in 2023 and 7.8% in 2010 while Asian was reported to be 10.1% in 2023 and 8.9% in 2010. "Some Other Race Alone" accounted for 12.5% of the population in 2023 and only 11.9% in 2010.

Racial Characteristics				
Race	2010 Number	2010 Percent	2023 Number	2023 Percent
One Race	23,234	96.3%	20,845	80.3%
White	16,459	70.8%	13,554	65.0%
Black or African American	1,816	7.8%	2,487	11.9%
American Indian and Alaska Native	101	0.4%	83	0.4%
Asian	2,069	8.9%	2,096	10.1%
Native Hawaiian and Other Pacific Islander	15	0.1%	28	0.1%
Some Other Race alone	2,774	11.9%	2,597	12.5%
Two or More Races	902	3.7%	5,101	19.7%
Total	24,136	100%	25,946	100%

Source: 2010 DEC Table P3 & 2023 ACS Table B02001

Household Demographics

As shown in the table below, there has been an estimated increase in family and non-family households in the Borough of Lodi from 2010 to 2023. The number of households increased from 9,471 in 2010 to 10,615 in 2023. Additionally, 61.9% of households were reported to be Family Households while only 38.1% were Non-Family Households. Of the reported family households, 72.7% reported to be Married Couple Families.

Household Type and Size				
Type	2010 Number	2010 Percent	2023 Number	2023 Percent
Family Households	6,112	64.5%	6,569	61.9%
Married couple family	4,019	65.8%	4,774	72.7%
with children under 18	2,761	68.7%	1,783	27.1%
Male Householder, no spouse	547	8.9%	767	11.7%
Female Householder, no spouse	1,546	25.3%	1,028	15.6%
Non-family Households	3,359	35.5%	4,046	38.1%
Total	9,471	100%	10,615	100%

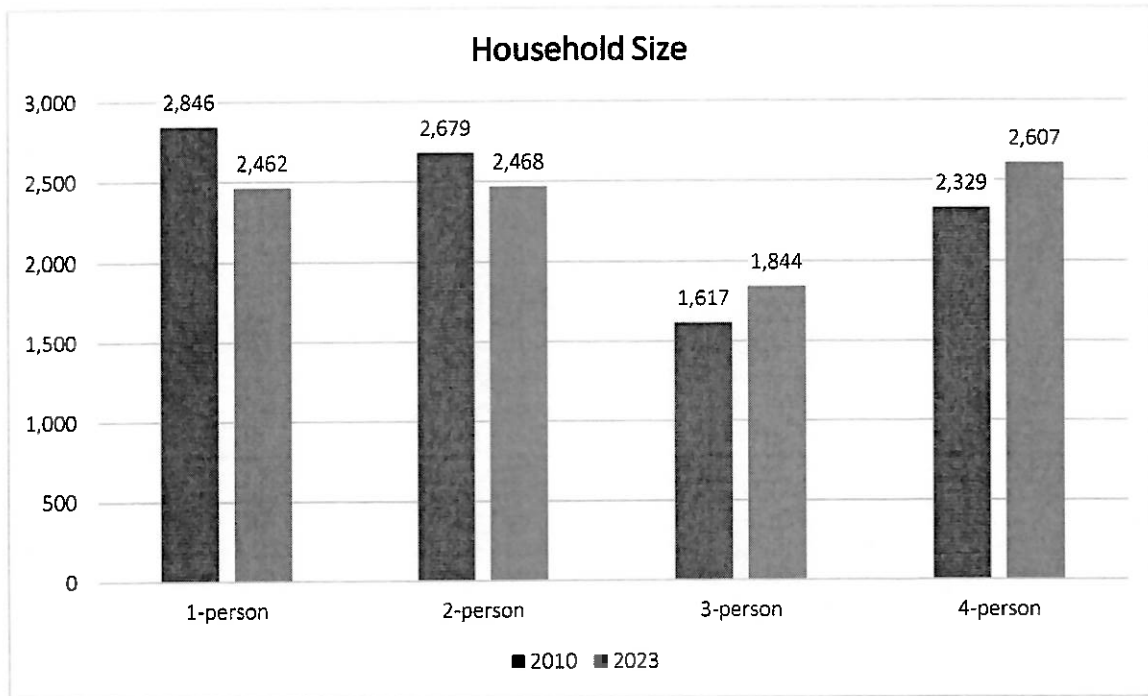
Source: 2010 DEC Table P18, HCT2 & 2023 ACS Table S1101

Household Size

As shown in the table and chart on the next page, the household size in Borough of Lodi has slightly decreased from 2010 to 2023. One and two person households have decreased while three-person and four-or-more person households have increased in the Borough. The average household size has also increased from 2.54 in 2010 to 2.75 in 2023 in the last thirteen years.

Household Size				
Size	2010 Total	2010 Percent	2023 Total	2023 Percent
1-person	2,846	30.4%	2,462	26.2%
2-person	2,679	28.3%	2,468	26.3%
3-person	1,617	17.1%	1,844	19.7%
4 or more person	2,329	24.6%	2,607	27.8%
Total	9,471	100%	9,381	100%
Average Household Size	2.54	-	2.75	-

Source: 2010 DEC Table H13 & P13 & 2023 ACS Table S1101 & S2501



Number of Dwelling Units

As shown in the table on the next page, the Borough's number of dwelling units has increased from 9,323 in 1980 to 9,864 in 2023. The Borough experience it's greatest increase in units in 2000 with 940 or 10.48% increase in units.

Dwelling Units (1980 to 2023)			
Year	Total Dwelling Units	Numerical Change	Percent Change
1980	9,323	-	-
1990	8,968	-355	-3.8%
2000	9,908	940	10.48%
2010	10,127	219	2.2%
2020	10,414	287	2.8%
2023	9,864	-550	-5.28%

Source: 2000, 2010 & 2020 DEC Table H1 & 2023 ACS Table DP05

Income and Poverty Status

The ACS estimates that the median household, family, and per capita incomes for the Borough of Lodi between 2010 and 2023 remained below the median household, median family incomes, and per capita incomes for Bergen County. There's been an increase in median household, median family, and per capita incomes over the course of 13 years for both the Borough and the County. Additionally, the poverty status in families for Lodi has remained above the poverty status for Bergen County.

Income Characteristics				
Income Type	2010 Borough of Lodi	2010 Bergen County	2023 Borough of Lodi	2023 Bergen County
Median Household Income	\$55,541	\$81,708	\$84,570	\$123,715
Median Family Income	\$65,494	\$100,310	\$96,338	\$150,475
Per Capita Income	\$25,910	\$42,006	\$42,965	\$62,986
Poverty Status (Percent of People)	12.3%	6.6%	16.0%	6.7%
Poverty Status (Percent of Families)	10.1%	4.3%	14.3%	5.0%

Source: 2010 & 2023 ACS table S1901, B17020, B19301, S1701, S1702

According to the 2010 and 2023 ACS data, a majority of households in 2010 (18.6%) in Lodi earn between \$50,000 to \$74,999 per year while the majority in 2023 (17.5%) earn between \$100,000 to \$149,999 per year. Household incomes of \$100,000 or more have increased while household incomes less than \$100,000 have decreased over the course of 13 years in the Borough. These changes are also reflected within the household incomes of Bergen County.

The median household income in the Borough experienced an increase of \$29,029 between 2010 and 2023.

Household Income								
	2010 Borough of Lodi		2010 Bergen County		2023 Borough of Lodi		2023 Bergen County	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Less Than \$10,000	489	5.4%	13,533	4.1%	369	3.9%	11,201	3.6%
\$10,000 to \$14,999	443	4.9%	10,627	3.2%	344	3.7%	7,234	2.3%
\$15,000 to \$24,999	951	10.6%	22,312	6.7%	737	7.9%	13,282	4.0%
\$25,000 to \$34,999	827	9.2%	21,850	6.5%	571	6.1%	15,240	4.0%
\$35,000 to \$49,999	1,150	12.8%	31,782	9.5%	747	8.0%	23,079	6.5%
\$50,000 to \$74,999	2,304	25.7%	53,497	16.0%	1,479	15.8%	39,916	11.4%
\$75,000 to \$99,999	1,142	12.7%	44,819	13.4%	1,079	11.5%	35,056	10.9%
\$100,000 to \$149,999	1,138	12.7%	62,133	18.6%	1,644	17.5%	62,751	18.2%
\$150,000 to \$199,999	273	3.0%	32,815	9.8%	965	10.3%	45,164	12.1%
\$200,000 or more	260	2.9%	40,506	12.1%	1,446	15.4%	100,384	27.0%
Total	8,977	100%	333,874	100%	9,381	100%	353,307	100%
Median Household Income	\$55,541				\$84,570			

Source: 2010 & 2023 ACS table S1901 & B19001

Lodi Employment Demographics

This chapter provides a snapshot of employment data within the Borough of Lodi, including the types of industries within the community from the 2010 and the 2023 American Community Survey (ACS).

Employment Status

The table on the next page provides information on the employment status of Borough residents ages 16 and over, from 2010 to 2023. Approximately 800 or 4.2% of the residents in the labor force were unemployed in 2010 and 826 or 4% in 2023.

Employment Status, Population 16 and Over (2010 to 2023)				
Employment Status	2010		2023	
	Number	Percent	Number	Percent
In labor force	12,546	65.8%	14,110	67.6%
Civilian Labor Force	12,546	65.8%	14,096	67.5%
Employed	11,746	61.6%	13,270	63.5%
Unemployed	800	4.2%	826	4.0%
Armed Forces	0	0.0%	14	0.1%
Not in labor force	6,519	34.2%	6,772	32.4%
Total Population 16 and Over	19,065	100%	20,882	100%

Source: 2010 & 2023 ACS Table DP03

Occupational Characteristics

The ACS estimates that from 2010 to 2023, the majority of the Borough's residents were employed in management, business, science, and arts occupations, 27.3% in 2010 and 35.5% of Borough residents were employed in this field in 2023. Service occupations experienced an increase from 2,165 2010 to 2023. On the other hand, the sales and office and the natural resources, construction, and maintenance occupations, and the production, transportation, and material moving occupations experienced a decrease of residents working in those industries.

Employed Civilian Population by Occupation (Age 16 Years or Older)								
Occupation	Borough of Lodi		Bergen County		Borough of Lodi		Bergen County	
	2010 Total	2010 Percent	2010 Total	2010 Percent	2023 Total	2023 Percent	2023 Total	2023 Percent
Management, business, science, and arts occupations	3,211	27.3%	202,204	45.2%	4,708	35.5%	263,942	53.3%
Service occupations	2,165	18.4%	55,654	12.4%	2,863	21.6%	61,574	12.4%
Sales and office occupations	3,486	29.7%	126,681	28.3%	2,897	21.8%	101,185	20.4%
Natural resources, construction, and maintenance occupations	1,027	8.7%	28,851	6.4%	1,026	7.7%	25,740	5.2%
Production, transportation, and material moving occupations	1,857	15.8%	34,434	7.7%	1,776	13.4%	42,480	8.6%
Total	11,746	100%	447,824	100%	13,270	100%	494,921	100%

Source: 2020 & 2023 ACS Table DP03

Employment by Professions

According to the 2010 & 2023, ACS there was an increase of approximately 11,746 to 13,270 residents in the labor force in the Borough of Lodi. Educational services and healthcare and social assistance remained the largest contributor to the workforce over the course of thirteen years and experienced the largest increase of 891 employees. On the other hand, the profession with the most significant decrease in workers over the last 13 years was the finance and insurance and real estate and rental and leasing by a decrease of 365 workers.

Employed Person by Profession				
Occupation	2010		2023	
	Number of Persons	Percent	Number of Persons	Percent
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	40	0.3%
Construction	796	6.8%	684	5.2%
Manufacturing	1,547	13.2%	1,333	10.0%
Wholesale trade	430	3.7%	402	3.0%
Retail trade	1,229	10.5%	1,618	12.2%
Transportation and warehousing, and utilities	724	6.2%	746	5.6%
Information	342	2.9%	363	2.7%
Finance and insurance, and real estate and rental and leasing	1,150	9.8%	785	5.9%
Professional, scientific, and management, and administrative and waste management services	1,115	9.5%	1,415	10.7%
Educational services, and health care and social assistance	2,524	21.5%	3,415	25.7%
Arts, entertainment, and recreation, and accommodation and food services	900	7.7%	1,227	9.2%
Other services, except public administration	558	4.8%	928	7.0%
Public administration	431	3.7%	314	2.4%
Total	11,746	100%	13,270	100%

Source: 2010 & 2023 ACS Table DP03

Fair Share Obligation

As a result of the 2024 amendments to the Fair Housing Act, the Department of Community Affairs (DCA) was empowered and directed to prepare a report to the Governor, Legislature, and municipalities detailing the projected 10-year affordable housing obligation of each individual municipality comprising the various housing obligation of each individual municipality comprising the various housing regions in the State. This ten-year housing cycle begins on July 1, 2025 and continues until June 30, 2035.

This report was released in October 2024. With regard to the Borough of Lodi, the report established the Borough's 10-year affordable housing obligation as:

Present Need: 140 units

Prospective Need: 0 units

The rehabilitation component of the affordable housing obligation is based on the municipality's existing housing deficiencies. It is defined as the number of deficient housing units occupied by low- and moderate-income households within a municipality. A deficient housing unit is a unit with health and safety code violations that require the repair or replacement of a major system. A major system includes any of the followings: weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems.

As a designated Urban Aid Municipality, pursuant to N.J.S.A. 52.27D-178 et. Seq. the Borough is only required to address a Rehabilitation Obligation pursuant to N.J.S.A. 5:93-2.19. The Borough continues to be designated as an Urban Aid Municipality and does not have a new construction obligation.

Fair Share Plan

The final section of a HE&FSP typically details the manner in which a municipality will address its affordable housing obligation consistent with the Fair Housing Act. The Borough has supported the affordable housing through continued rehabilitation within its municipal Housing Authority and participation in Bergen County's Home Improvement Program (HIP). In addition, the Housing Authority of the Borough of Lodi is an equal housing opportunity agency that provide housing for low to moderate income families and seniors. The Housing Authority owns and operates four (4) housing complexes (total of 220 units) throughout the Borough and is recognized by the Department of Housing and Urban Development (HUD) as a high performing Public Housing Authority. These properties include:

- The DeVries Park Family Complex consisting of 100 units and available for low-income individuals and families. 200 Union Street
- 375 North Main Street, two-story building with 40 units for low-income seniors and disabled individuals.
- 20 Rennie Place, two-story building with 40 units for low-income seniors and disabled individuals.
- 15 Massey Street, two-story building with 40 units for low-income seniors and disabled individuals.

Funding for the Lodi Housing Authority comes from HUD. All rehabilitation completed by the Lodi Housing Authority has been fully funded by HUD. The Borough will continue with this successful program to address the entirety of the rehabilitation obligation. This plan may be amended following the completion of a structural conditions survey.