

2025-2035 FOURTH ROUND HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

Prepared for

**CITY OF BEVERLY
BURLINGTON COUNTY, NEW JERSEY**

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**CITY OF BEVERLY 2025-2035 FOURTH ROUND HOUSING PLAN ELEMENT
AND FAIR SHARE PLAN**

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BEVERLY CITY HOUSING ELEMENT & FAIR SHARE PLAN

INTRODUCTION**I. HOUSING PLAN ELEMENT AND FAIR SHARE PLAN REQUIREMENTS**

The New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 *et seq.*), C.52:27D-310 Essential components of municipality's housing element states that "A municipality's housing element shall 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, and shall contain at least:

- 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, 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 recommendation 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);

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- 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, c120 (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.

II. ORGANIZATION

This Housing Plan Element and Fair Share Plan (HPEFSP) is organized in the following manner:

- Housing plan element – It consists of following subsections of C.52:27D-310 Essential components of municipality's housing element: a. an inventory of the municipality's housing stock; b. a projection of the municipality's housing stock; c. an analysis of the municipality's demographic characteristics; and d. an analysis of the existing and probable future employment characteristics of the municipality.
- Fair share plan – It excludes subsection i of C.52:27D-310 because Beverly City is not located within the jurisdiction of the Highlands Water Protection and Planning Council, and consists of the following subsections of C.52:27D-310: 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; f. consideration of the lands that are most appropriate for the provision of affordable 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; and i. an analysis of consistency with the State Development and Redevelopment Plan.
- Supporting information, data and documents are provided in the appendices.

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HOUSING PLAN ELEMENT

I. INVENTORY OF HOUSING STOCK

A. Age of Housing Stock

According to the American Community Survey (ACS) prepared and published by the U.S. Census Bureau, Beverly City was estimated to have 943 housing units in 2023. Table H-1 shows the amount of housing units by the years they were built in Beverly and Burlington County. Forty-two and four-tenths percent of the housing units in the City were built 1939 or earlier. Slightly more than one-quarter of the City's housing units were built from 1950 to 1959. More than three-quarters of the housing units in Beverly were constructed prior to 1960. After 1959, the years 1990 to 1999 saw the largest growth in housing when 6.5% of the units were built. Four percent of the City's housing units were built after 1999 with 0.4% of units constructed 2020 or later.

Table H-1: Age of Housing Units

Year Built	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	943	100.0%	186,753	100.0%
Pre 1939	400	42.4%	19,850	10.6%
1940-1949	74	7.8%	4,743	2.5%
1950-1959	253	26.8%	19,452	10.4%
1960-1969	36	3.8%	27,421	14.7%
1970-1979	40	4.2%	32,498	17.4%
1980-1989	41	4.3%	24,016	12.9%
1990-1999	61	6.5%	23,611	12.6%
2000-2009	21	2.2%	20,487	11.0%
2010-2019	13	1.4%	10,750	5.8%
2020 or later	4	0.4%	3,925	2.1%

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Almost 80% of the housing stock in Burlington County was built from 1950 to 2009, with double-digit percentages of housing units having been built every 10 years throughout this 60-year period and a peak of 17.4% occurring between 1970 and 1979. Prior to 1950, 13.1% of the County's housing stock was constructed, with 10.6% built 1939 or earlier. Dwelling units built after 2019 comprised 2.1% of the County's housing stock.

B. Housing Units in Structure

Table H-2 indicates the number of housing units in the various types of structures in the City and Burlington County. Structures having one unit made up 83.5% of Beverly's housing stock, of which 68.0% and 15.5% were detached and attached, respectively. Structures with 2 units represented less than two percent of the City's housing stock. Multifamily structures having 3 or more units comprised 14.6% of the dwelling units in Beverly. Specifically, 8.8% of the structures had 3 to 9 units, and 1.8% contained 20 or

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more units. The City had no multifamily structures consisting of 10 to 19 units and no housing units in mobile homes, boats, recreation vehicles or vans.

Table H-2: Housing Units in Structure

Type of Structure	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	943	100.0%	186,753	100.0%
1-Unit, Detached	641	68.0%	118,943	63.7%
1-Unit, Attached	146	15.5%	26,271	14.1%
2 Units	18	1.9%	2,398	1.3%
3 or 4 Units	83	8.8%	7,834	4.2%
5 to 9 Units	38	4.0%	9,264	5.0%
10 to 19 Units	0	0.0%	8,563	4.6%
20 to More Units	17	1.8%	11,316	6.1%
Mobile Home	0	0.0%	2,077	1.1%
Boat, RV, Van, etc.	0	0.0%	87	0.0%

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Burlington County had 77.8% of its housing stock consisting of one unit, less than Beverly's composition. The County had 1.3% of its housing stock having two units in a structure compared to Beverly's share of 1.9%. About one-fifth (19.9%) of the County's housing stock consisted of multi-family units (3 or more units per structure) compared to almost 15% of Beverly's housing stock consisting of multi-family housing. One and one-tenth percent of the County's housing units included mobile homes versus none in Beverly.

C. Number of Rooms in Housing Units**Table H-3: Number of Rooms per Housing Unit**

Number of Rooms	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	943	100.0%	186,753	100.0%
1	0	0.0%	2,765	1.5%
2	0	0.0%	2,215	1.2%
3	83	8.8%	13,043	7.0%
4	110	11.7%	18,208	9.7%
5	191	20.3%	24,471	13.1%
6	115	12.2%	31,753	17.0%
7	251	26.6%	27,913	14.9%
8	98	10.4%	28,319	15.2%
9 or more	95	10.1%	38,066	20.4%
Median Rooms	6.3		6.5	

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

The number of rooms per housing unit for Beverly and the County is shown in Table H-3. The median number of rooms in Beverly's housing stock was 6.3 whereby 38.8% of the

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housing units had 6 and 7 rooms (12.2% and 26.6%, respectively). Housing units with 8 and 9 or more rooms respectively made up 10.4% and 10.1% of the City's units. None of the City housing units had one room or two rooms. Approximately one-fifth of Beverly's housing units had 3 and 4 rooms (8.8% and 11.7%, respectively). Housing units with 5 rooms made up 20.3% of the City's housing stock.

Burlington County's median number of rooms per housing unit was slightly higher than Beverly's – 6.5 rooms versus 6.3 rooms. Slightly more than one-fifth of the County's housing stock had 9 or more rooms. Just under one-half of the County's housing stock consisted of units with 6 to 8 rooms; with units having 9 or more rooms included, two-thirds of its housing stock had 6 or more rooms. One and five-tenths percent of the County's housing units had one room whereas Beverly had no such housing units. While the City had no two-room housing units, the County had 1.2% of its units with two rooms.

D. Number of Bedrooms in Housing Units

Table H-4 indicates the number of bedrooms per housing unit in Beverly and the County. Most of the housing stock (62.7%) consisted of 3 and 4 bedrooms, with 31.7% having 3 bedrooms and 31.0% 4 bedrooms. A little more than a quarter of the housing stock had 2 bedrooms, and 6.9% of the housing units had one bedroom. Two and eight-tenths percent of the housing units had 5 or more bedrooms, and no housing units had zero bedrooms.

Table H-4: Number of Bedrooms per Housing Unit

Number of Bedrooms	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	943	100.0%	186,753	100.0%
0	0	0.0%	2,885	1.5%
1	65	6.9%	16,790	9.0%
2	261	27.7%	41,657	22.3%
3	299	31.7%	62,186	33.3%
4	292	31.0%	53,316	28.5%
5 or more	26	2.8%	9,919	5.3%

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

One-third of the County's housing units had three bedrooms, similar to Beverly (31.7%). Where Beverly had no units without bedrooms, 1.5% of the County's housing stock did. Nine percent of the County's housing units had one bedroom versus Beverly's 6.9%. More than one-fifth of the County's housing units had 2 bedrooms. Four-bedroom housing units made up 28.5% of the County's housing stock versus Beverly's 31.0%. The County had almost twice the share of units with five or more bedrooms (5.3%) than Beverly (2.8%).

E. Occupied Housing Units and Housing Unit Tenure

The vacancy rate for Beverly's total housing units was 12.3% based on 116 units of the total 943 units were unoccupied. Housing occupancy and tenure for the City and the County are provided in Table H-5. Of the 827 occupied housing units in the City, 827

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(87.7%) were occupied and 116 (12.3%) were vacant. According to the U.S. Census Bureau, the Beverly's homeowner vacancy rate was 1.9% and the rental vacancy rate 0.0%. Respectively, owner-occupied units and renter-occupied comprised approximately three-quarters and one quarter of the City's occupied housing units. The average household size of owner-occupied housing units was 3.19, and the average for renter-occupied housing units was 2.50.

Table H-5: Occupied Housing Units by Tenure

Unit Type	Beverly City			Burlington County		
	Estimated	Share	Household Size (Avg.)	Estimated	Share	Household Size (Avg.)
Total Units	827	100.0%	3.01	179,477	100.0%	2.55
Owner-Occupied	610	73.8%	3.19	137,492	76.6%	2.70
Renter-Occupied	217	26.2%	2.50	41,985	23.4%	2.07

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

With a total of 186,753 total housing units Burlington County had 7,276 unoccupied units that resulted in a vacancy rate of 3.9%, which was about three times less than Beverly's vacancy rate of 12.3% and was almost two times less than the statewide vacancy rate of 7.0% for New Jersey. Given all municipalities included, the County appeared to have a somewhat constrained supply of housing units whereas Beverly had ample housing units to absorb from the market.

The County's respective average owner-occupied and renter-occupied household sizes of 2.70 and 2.07 were approximately one-half persons less than those of Beverly (3.19 and 2.50, respectively).

F. Occupants per Room in Housing Units

Table H-6 provides occupants per room in housing units in Beverly City and Burlington County. Very few of the housing units in the City had overcrowding where only 2.5% of the units had 1.01 to 1.50 occupants per room and 96.7% had one occupant or less per room.

Table H-6: Occupants per Room

Occupants Per Room	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	827	100.0%	179,477	100.0%
1.00 or Less	800	96.7%	176,873	98.5%
1.01 to 1.50	21	2.5%	1,768	1.0%
1.51 or More	6	0.7%	836	0.5%

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

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Compared to Beverly City, Burlington County had a similarly high share of units with a room occupied by one or less persons (98.5% for County and 96.7% for City), and slightly less units occupied by 1.01 to 1.50 persons per room (1.0% for the County and 2.5% for the City). Beverly had 0.7% of its occupied units with 1.51 occupants per room while the County had 0.5% of its units with this occupancy.

G. Selected Housing Unit Characteristics

Selected housing unit characteristics (home heating methods, and lacking complete plumbing and kitchen facilities, and telephone service) for Beverly and the County are provided in the following Tables H-7 and H-8.

Table H-7: Home Heating Methods

Fuel Type	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	827	100.0%	179,477	100.0%
Utility Gas	531	64.2%	125,350	69.8%
Bottled, Tank or LP Gas	0	0.0%	4,167	2.3%
Electricity	206	24.9%	36,479	20.3%
Fuel Oil, Kerosene, etc.	81	9.8%	10,572	5.9%
Coal or Coke	0	0.0%	0	0.0%
Wood	0	0.0%	548	0.3%
Solar	5	0.6%	760	0.4%
Other Fuels	0	0.0%	1,146	0.6%
No Fuel Used	4	0.5%	455	0.3%

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Ninety-nine and five-tenths percent (99.5%) of the occupied housing units in Beverly utilized some type of modern fuel; only 0.5% of those units had no fuel used; none relied on coal or coke, wood, or other fuels. Of those units using modern fuel types, 64.2% consumed utility gas, 24.9% utilized electricity, 0.5% relied on solar for heat. Nine and eight-tenths relied on fuel (fuel oil, kerosene or similar fuel) delivered to the housing units.

Similar to Beverly's percentage, 99.3% of the housing units in the County consumed modern fuel types, with the only differences 0.4% used solar heating and 0.6% other fuels. Approximately 90.1% of County housing units relied on fuel delivered by utilities: 69.8% by utility gas, and 20.3% by electricity. A smaller portion of County units (8.5%) relied on delivered fuels: 2.3% bottled, tank or LP gas; 5.9% fuel oil, kerosene or similar fuel; and 0.3% wood. Only 0.3% of County units used no fuel.

Of the 827 occupied housing units in Beverly none lacked complete plumbing and kitchen facilities and 18 (2.2%) had no telephone service. Comparatively, Burlington County had 0.6% of its housing units lacking plumbing facilities, 0.5% without complete kitchen facilities, 0.7% having no telephone service.

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Table H-8: Selected Characteristics for Occupied Units

Selected Characteristic	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	827	100.0%	179,477	100.0%
Lacking Complete Plumbing Facilities	0	0.0%	1,024	0.6%
Lacking Complete Kitchen Facilities	0	0.0%	893	0.5%
No Telephone Service	18	2.2%	1,304	0.7%

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

H. Value of Owner-Occupied Housing Units

The value of owner-occupied housing units in Beverly and the County is provided in Table H-9. The respective median values of owner-occupied housing units in the City and County were \$190,100 and \$358,000. Of the 610 owner-occupied units in the City 37.9% were valued between \$200,000 to \$299,999. Comparatively, 22.6% of Burlington County's 137,492 owner-occupied units had same value range. Thirty-seven and four-tenths percent of Beverly's units were valued \$150,000 to \$199,999 whereas 7.1% of the County's were in this range. Almost 40% of the County's units were valued \$300,000 to \$499,999 while almost 5% of the City's were. A little more than one-fifth of the County's units were in the \$500,000 to \$999,999 range; 1.1% of Beverly's units were valued in this range. Three percent of the County's units had a value of \$1,000,000 or more; none in the City had this value. Units valued \$100,000 to \$149,999 comprised 17.2% of the City's owner-occupied units and 2.1% of the County's units. The County had 2.4 times more units valued under \$100,000 than the City did. Units valued less than \$50,000 made up 0.8% of the units in the City and 3.0% of those in the County. One percent of the units in Beverly were valued \$50,000 to \$99,999 while 1.4% in the County were in this range.

Table H-9: Value of Owner-Occupied Housing Units

Value	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	610	100.0%	137,492	100.0%
Less than \$50,000	5	0.8%	4,154	3.0%
\$50,000 to \$99,999	6	1.0%	1,977	1.4%
\$100,000 to \$149,999	105	17.2%	2,855	2.1%
\$150,000 to \$199,999	228	37.4%	9,719	7.1%
\$200,000 to \$299,999	231	37.9%	31,028	22.6%
\$300,000 to \$499,999	28	4.6%	54,315	39.5%
\$500,000 to \$999,999	7	1.1%	30,479	22.2%
\$1,000,000 or more	0	0.0%	2,965	3.0%
Median (Dollars)	\$190,100		\$358,000	

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

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I. Mortgage Status and Selected Monthly Owner-Occupied Costs

Mortgage status and selected monthly owner-occupied costs for Beverly City and Burlington County are provided in Tables H-10, 11, 12 and 13.

Of the 610 owner-occupied housing units in Beverly 417 (68.4%) had a mortgage. Comparatively, 66.1% of the owner-occupied housing units in the County had a mortgage. Table H-10 provides selected monthly costs for owner-occupied housing units with a mortgage. Respective median selected monthly costs for owner-occupied units with a mortgage for Beverly and the County were \$1,823 and \$2,270. Fifty-eight and five-tenths percent (58.5%) of those housing units in the City had selected monthly owner costs \$1,500 to \$1,999 more whereas the 21.2% in County had such costs. Almost one-quarter of the housing units with a mortgage in the County had selected monthly owner-occupied costs ranging from \$2,000 to \$2,499 whereas 17.7% in Beverly had such costs. Eleven and three-tenths percent of the owner-occupied units in Beverly had costs ranging from \$1,000 to \$1,499 whereas 12.7% of the County units had such costs. Almost 16% of the County units had costs \$2,500 to \$2,999 while 6.0% of the City's units did. In Beverly, no owner-occupied units with a mortgage with monthly costs \$3,000 or more comprised 5.8% of the City's units and 22.8% of the County's. Six percent of Beverly's units had costs \$2,500 to \$2,999 whereas 15.9% of the County's units had such costs. No owner-occupied units with a mortgage had monthly costs less than \$500; 0.6% of the County's units did. Only 0.7% of the City's units had monthly costs \$500 to \$999 while 2.3% of the County's units had monthly costs within this range. The percentages of City and County units with monthly costs ranging from \$1,000 to \$1,499 were similar: 11.3% for the City; and 12.7% for the County.

Table H-10: Selected Monthly Owner-Occupied Costs (SMOC) with a Mortgage

Monthly Owner Cost	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Housing with a Mortgage	417	100.0%	137,492	100.0%
Less than \$500	0	0.0%	518	0.6%
\$500 to \$999	3	0.7%	2,092	2.3%
\$1,000 to \$1,499	47	11.3%	11,525	12.7%
\$1,500 to \$1,999	244	58.5%	19,248	21.2%
\$2,000 to \$2,499	74	17.7%	22,361	24.6%
\$2,500 to \$2,999	25	6.0%	14,469	15.9%
\$3,000 or More	24	5.8%	20,732	22.8%
Median (Dollars)	\$1,823		\$2,270	

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Selected monthly costs for owner-occupied housing units without a mortgage are provided in Table H-11. The median selected monthly owner-occupied costs for units without a mortgage were relatively the same: \$961 for Beverly, and \$992 for the County. Beverly had no units with such monthly costs less than \$400; 4.1% of the units in the County had such monthly costs. The respective shares of selected monthly owner-occupied costs \$1,000 or more for units without a mortgage for Beverly and the County were 47.2% and

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49.3%. Almost 30% of the owner-occupied units without a mortgage in Beverly had selected monthly costs ranging from \$800 to \$999 whereas the County had 20.7%. Eight and eight-tenths percent (8.8%) of such units in Beverly had monthly costs from \$600 to \$799; the County had 16.1% of its units with this monthly cost range.

Table H-11: Selected Monthly Owner-Occupied Costs (SMOC) without a Mortgage

Monthly Owner Cost	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Housing without a Mortgage	193	100.0%	46,547	100.0%
Less than \$250	0	0.0%	492	1.1%
\$250 to \$399	0	0.0%	1,382	3.0%
\$400 to \$599	28	14.5%	4,619	9.9%
\$600 to \$799	17	8.8%	7,489	16.1%
\$800 to \$999	57	29.5%	9,624	20.7%
\$1000 or More	91	47.2%	22,941	49.3%
Median (Dollars)	\$961		\$992	

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Table H-12: Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): Housing Units with a Mortgage

Percentage of Household Income	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Housing Units with a Mortgage (Excluding Units Where SMOCAPI Cannot be Computed)	417	100.0%	90,470	100.0%
Less than 20.0 Percent	232	55.6%	38,260	42.3%
20.0 to 24.9 Percent	57	13.7%	13,902	15.4%
25.0 to 29.9 Percent	68	16.3%	10,346	11.4%
30.0 to 34.9 Percent	11	2.6%	6,635	7.3%
35.0 Percent or More	49	11.8%	21,327	23.6%
Not Computed	0	(X)	475	(X)

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Another way to understand selected monthly owner-occupied costs is to analyze data for the percentage of monthly household income that the costs consume. Table H-12 provides these data for owner-occupied housing units with a mortgage. Such housing units in Beverly totaled 417. For the County those units totaled 90,470. Mortgage industry standards consider monthly costs 30% and less of monthly household income to be desirable because at such levels a household would avoid financial stress. Eighty-five and six-tenths percent (85.6%) of the owner-occupied housing units with a mortgage in Beverly had selected monthly costs less than 30% of their monthly household incomes. The County had 69.1% of its units with the same level of monthly household income consumption. Approximately 14.4% of the owner-occupied housing units with a mortgage in Beverly had selected monthly costs that consumed 30% or more of their monthly household income. For the County 30.9% of its units were estimated to have selected monthly costs that were

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30% or more of their monthly household income. Comparatively, the statewide share of such levels of monthly costs was 31.8%.

Table H-13 provides selected monthly owner-occupied costs for housing units without a mortgage as a percentage of household income for Beverly and the County. Compared to 15.6% of the County's owner-occupied units without a mortgage that had selected monthly cost 30% or more of monthly household income, Beverly had 8.2% of such units with the same levels of costs.

Table H-13: Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): Housing Units without a Mortgage

Percentage of Household Income	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Housing Units with a Mortgage (Excluding Units Where SMOCAPI Cannot be Computed)	183	100.0%	45,846	100.0%
Less than 10.0 percent	60	32.8%	17,051	37.2%
10.0 to 14.9 percent	22	12.0%	8,956	19.5%
15.0 to 19.9 percent	53	29.0%	6,240	13.6%
20.0 to 24.9 percent	25	13.7%	3,627	7.9%
25.0 to 29.9 percent	8	4.4%	2,827	6.2%
30.0 to 34.9 percent	7	3.8%	2,287	5.0%
35.0 percent or more	8	4.4%	4,858	10.6%
Not computed	10	(X)	701	(X)

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

J. Gross Monthly Rent

Occupied housing units paying rent for Beverly and the County are provided in Table H-14. Total units paying a gross monthly rent for the City and the County were 212 and 40,681, respectively.

The median gross monthly rent paid in the County (\$1,671) was approximately 1.4 times greater than what was paid in Beverly. Comparatively, the statewide gross monthly rent was \$1,667. No units in the City paid a gross monthly rent of \$3,000 or more whereas 6.1% of the units in the County did. The percentages of units in the City and the County paying gross month rents between \$2,000 and \$2,499 were relatively the same: 17.0% in the City; and 17.7% in the County. Units paying gross monthly rents ranging from \$1,000 to \$1,499 represented 28.3% of the units in Beverly and 30.4% in the County. Those units paying within the rent range \$1,500 to \$1,999 comprised 18.4% of the City's units and 26.6% of the County's. Two and eight-tenths percent of the units in Beverly paid \$2,500 to \$2,999 whereas 8.7% in the County did. The percentage of units in the City (25.9%) paying gross month rents between \$500 and \$999 were 3.4 times greater than the percentage in the County (7.6%), and the percentage of City units (7.5%) paying less than \$500 was 2.6 times greater than percentage in the County (2.9%).

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Table H-14: Gross Monthly Rent

Gross Monthly Rent	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	212	100.0%	40,681	100.0%
Less than \$500	16	7.5%	1,187	2.9%
\$500 to \$999	55	25.9%	3,082	7.6%
\$1,000 to \$1,499	60	28.3%	12,372	30.4%
\$1,500 to \$1,999	39	18.4%	10,811	26.6%
\$2,000 to \$2,499	36	17.0%	7,209	17.7%
\$2,500 to \$2,999	6	2.8%	3,532	8.7%
\$3,000 or More	0	0.0%	2,488	6.1%
Median (Dollars)	\$1,179		\$1,671	
No Rent Paid	5		1,304	

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

Table H-15 provides gross monthly rent as a percentage of household income for Beverly and the County. According to residential rental industry standards, gross monthly rents that consume more than 30% of a household's monthly gross income are considered to contribute toward financial stress of households. Forty-six and seven-tenths percent (46.7%) of the City's housing units experienced gross monthly rents 30% or more of their monthly gross income. For the County 53.3% of the units had rents 30% or more of such income. Gross monthly rents that exceeded 35% or more of household monthly income were 34.0% of the units in Beverly and 43.3% in the County.

Table H-15: Gross Monthly Rent as a Percentage of Household Income (GRAPI)

Value	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Occupied Units Paying Rent (Excluding Units where GRAPI Cannot be Computed)	212	100.0%	40,337	100.0%
Less than 15.0 Percent	40	18.9%	4,931	12.2%
15.0 to 19.9 Percent	15	7.1%	4,303	10.7%
20.0 to 24.9 Percent	20	9.4%	5,191	12.9%
25.0 to 29.9 Percent	38	17.9%	4,408	10.9%
30.0 to 34.9 Percent	27	12.7%	4,053	10.0%
35.0 Percent or More	72	34.0%	17,451	43.3%
Not Computed	5	(X)	1,648	(X)

Source: Selected Housing Characteristics, 2019-2023 ACS 5-Year Estimates (DP04)

II. PROJECTION OF HOUSING STOCK

The Fair Housing Act requires a housing plan element include a 10-year projection of new housing units in the following manner:

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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. (N.J.S.A. 52:27D-310b)

This housing plan element provides a 10-year projection of new housing units for Beverly City utilizing the 10-year average of certificates of occupancy (COs) issued for residential units and assessing the projection with the results of a buildout analysis for the municipality.

Table H-16 shows the COs issued from 2014 to 2023 as recorded by the New Jersey Department of Community Affairs. The average for the COs issued during this 10-year period was 0.2. Given that Beverly's 2023 housing stock consisted of 827 units and the annual issuance of 12.55 COs, the projected number of additional housing units from 2024 to 2035 is expected to be 3 increasing Beverly's housing stock to 830 housing units as calculated below.

$$12 \text{ years} \times 0.2 \text{ units/year} = 2.4 \text{ units, say 3 units}$$

$$827 \text{ units}_{2023} + 3 \text{ units}_{2024-2035} = 830 \text{ units}_{2035}$$

Table H-16: Residential Certificates of Occupancy (COs), Beverly City

Year	COs Issued
2014	0
2015	0
2016	0
2017	1
2018	1
2019	0
2020	0
2021	0
2022	0
2023	0
10-Year Average	0.2

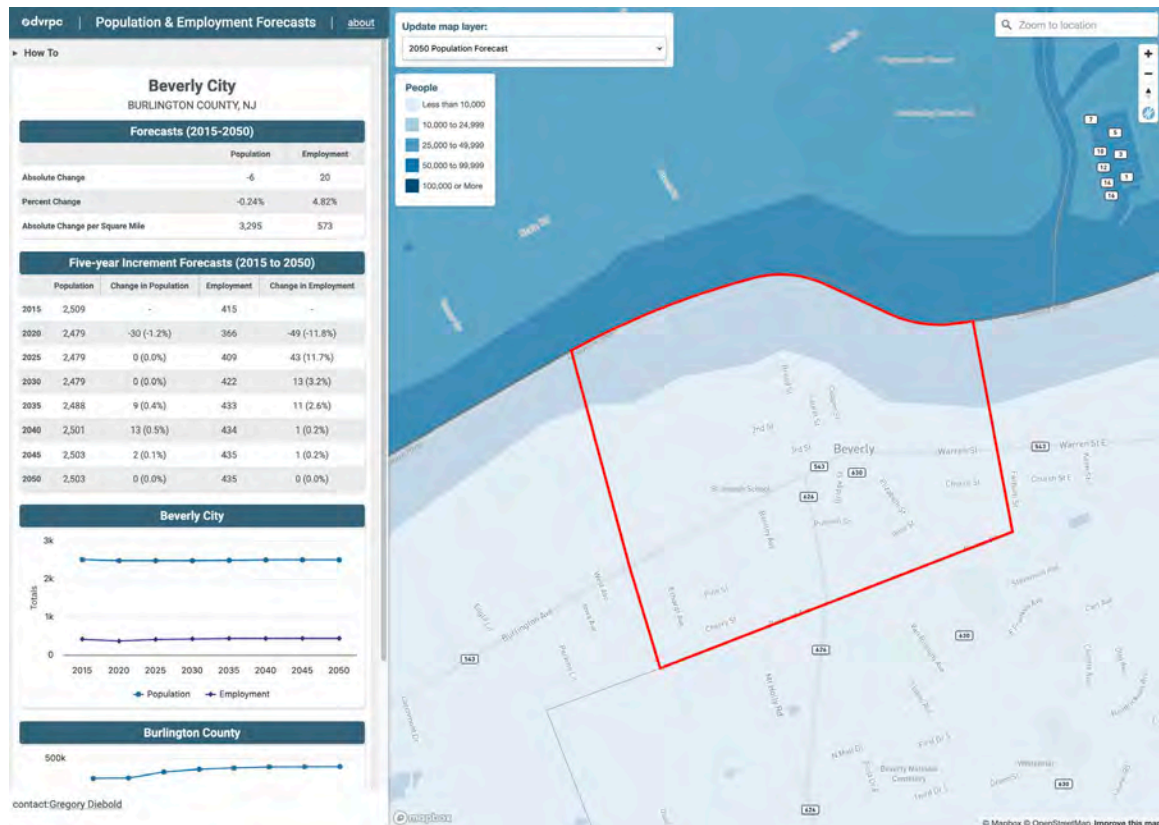
*Source: NJ Department of Community Affairs,
Certificates of Occupancy Yearly Summary Data*

The Delaware Valley Regional Planning Commission (DVRPC), the bi-state metropolitan planning organization (MPO) for the Philadelphia region that includes Beverly City, regularly publishes population and employment forecasts for the municipalities in its region. On its website, DVRPC published 2015-2050 population and employment forecasts for Beverly, which is provided in Figure H-1. DVRPC projects the City's 2035 population to be 2,488. Assuming the City's persons per household remains at 3.01, the projected number of occupied housing units would remain at 827 and therefore Beverly's housing stock would stay at 943 housing units as calculated below.

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$$\begin{aligned}
 &2,488_{2035} \text{ Population} / 3.01_{\text{Person/Household}} = 827_{2035} \text{ Occupied Housing Units} \\
 &827_{2035} \text{ Occupied Housing Units} - 827_{2023} \text{ Occupied Housing Units} = 0_{2035-2023} \text{ Change Occupied Housing Units} \\
 &943_{2023} \text{ Housing Units} + 0_{2035-2023} \text{ Change Occupied Housing Units} = 943_{2035} \text{ Housing Units}
 \end{aligned}$$

**Figure H-1: Population and Employment Forecasts
Beverly City**



Source: <https://www.dvrpc.org/webmaps/popempforecasts/> , viewed February 11, 2025.

In 2023, the City Council adopted an ordinance amending the 2023 Amendment to the City of Beverly Redevelopment Plan, Block 1280, Lots 1, 2, 6.01 and 6.02. This amendment provides for a maximum of 54 new multifamily dwelling units that would replace 3 existing dwellings units resulting in a net increase of 51 units. Given recent developer interest in developing the 54 housing units, it is reasonable to assume these multifamily units would be constructed by 2035 thereby increasing the City's 2035 housing stock to 994 units as calculated in the following manner:

$$943_{2023} \text{ Housing Units} + 54_{\text{New Housing Units}} - 3_{\text{Existing Housing Units}} = 994_{2035} \text{ Housing Units}$$

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The range of the 2035 housing unit projection increase is 0 to 51 resulting in a range of 2035 housing units of 943 to 994.

III. ANALYSIS OF DEMOGRAPHIC CHARACTERISTICS

A. Number of Persons by Age and Sex

Table H-18 provides the number of persons by age and sex for Beverly City and Burlington County. Beverly's 2023 population and median age were estimated to be 2,489 and 40.0 years, respectively. The County's respective population and median age were 469,167 and 41.8 years. Beverly's median age was 1.8 years less than the County's.

Table H-17: Number of Persons by Age and Sex

Age Group	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Total	2,489	100.0%	469,167	100.0%
Less than 5	116	4.7%	24,156	5.1%
5 to 9	84	3.4%	25,648	5.5%
10 to 14	204	8.2%	27,805	5.9%
15 to 19	92	3.7%	27,296	5.8%
20 to 24	278	11.2%	26,146	5.6%
25 to 34	299	12.0%	59,949	12.8%
35 to 44	349	14.0%	62,669	13.4%
45 to 54	371	14.9%	59,973	12.8%
55 to 59	191	7.7%	35,767	7.6%
60 to 64	159	6.4%	31,509	6.7%
65 to 74	250	10.0%	51,105	10.9%
75 to 84	70	2.8%	28,888	6.2%
85+	26	1.0%	8,256	1.8%
Median	40.0		41.8	
Sex	Estimate	Share	Estimate	Share
Total	2,489	100.0%	449,192	100.0%
Male	864	42.5%	231,976	49.4%
Female	1,170	57.5%	237,191	50.6%

Source: Demographic and Housing Estimates, 2019-2023 ACS 5-Year Estimates (DP05)

Beverly's age distribution was significantly different than the County's for several age cohorts. Persons aged 75 years and over represented 3.8% of the City's population whereas they made up 8.0% of the County's population. Younger persons between the ages 10 and 14 comprised 8.2% of Beverly's population while they represented 5.9% of the County's population. The age cohort less than 5 years for the City and the County differed by only 0.4 percentage points (4.7% for Beverly, 5.1% for the County). The County had a higher percentage of the age group 5 to 9 than the City (5.5% for the County, 3.4% for the City). Persons aged 15 to 19 comprised the respective percentages 3.7% and 5.8% for Beverly

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and the County. The City's age group 20 to 24 years was exactly 2 times larger than the County's. The age cohorts 25 to 34, 35 to 44, 55 to 59, 60 to 64, and 65 to 74 for Beverly and the County were relatively the same, varying by 0.1 to 0.9 percentage points.

The County's shares of males and females was significantly different than Beverly's. In the County females and males represented 50.6% and 49.4% of the population, respectively. Females in Beverly comprised a greater share of the population at 57.5% and males represented 42.5%.

B. Household Size and Type

The US Census Bureau defines family, family household, household, married-couple, and nonfamily household in the following manner (<https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#family>):

“Family” – A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. Beginning with the 1980 Current Population Survey, unrelated subfamilies (referred to in the past as secondary families) are no longer included in the count of families, nor are the members of unrelated subfamilies included in the count of family members. The number of families is equal to the number of family households; however, the count of family members differs from the count of family household members because family household members include any non-relatives living in the household.

“Family household” – A family household is a household maintained by a householder who is in a family (as defined above) and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. See the definition of family.

“Household” – A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who

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share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, "family" and "nonfamily". (See definitions of Family household and Nonfamily household).

“Household, nonfamily” – A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

“Married couple” – A married couple, as defined for census purposes, is a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "husband-wife" or "married-couple" before the term "household," "family," or "subfamily" indicates that the household, family, or subfamily is maintained by a husband and wife. The number of married couples equals the count of married-couple families plus related and unrelated married-couple subfamilies.

Other family household means a family maintained by someone other than a married couple.

Table H-18: Household and Family Size and Type

Subject	Beverly City			Burlington County		
	Occupied Units	Owner Units	Renter Units	Occupied Units	Owner Units	Renter Units
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Occupied Housing Units	827	490	138	179,477	137,492	41,985
Household Size	Est/Share	Est/Share	Est/Share	Est/Share	Est/Share	Est/Share
1-person	161/19.5%	100/16.4%	61/28.1%	45,865/25.6%	27,595/20.1%	18,270/43.5%
2-persons	222/26.8%	168/27.5%	54/24.9%	60,551/33.7%	47,620/34.6%	12,931/30.8%
3-persons	146/17.7%	115/18.9%	31/14.3%	31,654/17.6%	26,057/19.0%	5,597/13.3%
4 or more-persons	298/36.0%	227/37.2%	71/32.7%	41,407/23.1%	36,220/26.3%	5,187/12.4%
Average Household Size	3.01	3.19	2.50	2.55	2.70	2.07
Family Household	628/75.9%	490/80.3%	138/63.6%	122,832/68.4%	103,381/75.2%	19,451/46.3%
Married-Couple Family	371/44.9%	338/55.4%	33/15.2%	92,133/51.3%	81,966/59.6%	10,167/24.2%
Other Family Households	257/31.1%	152/24.9%	105/48.4%	30,699/17.1%	21,415/15.6%	9,284/22.1%
Non-Family Households	199/24.1%	120/19.7%	79/36.4%	56,645/31.6%	34,111/24.8%	22,534/53.7%

*Source: Occupancy Characteristics, 2019-2023 ACS 5-Year Estimates (S2501);
Average Household Size of Occupied Housing Units by Tenure (B25010)*

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Household sizes and types for occupied housing units in Beverly City and Burlington County are provided in Table H-19. Beverly's average household, owner-occupied and renter-occupied household sizes (3.01, 3.19, and 2.50 persons) were larger than Burlington County's (2.55, 2.70 and 2.07 persons). Beverly's percentages of one-person and two-person household units (19.5% and 26.8%) were less than the County's percentages (25.6% and 33.7%). The percentages of three-person household units were relatively the same for Beverly (17.7%) and the County (17.6%). The City had a much higher percentage of four- or more-person households (36.0%) than the County (23.1%). The patterns of differences in percentages of household sizes by owner and renter units for the City and County were similar to the percentages for occupied units in both jurisdictions. Respectively, the percentages of one-person and two-person owner and renter units in Beverly were less than the percentages in the County. As a matter of fact, the County's percentage of one-person renter households (43.5%) was about 1.5 times the City's percentage. The percentage of two-person renter households in the County (34.6%) was 7.1 percentage points greater than Beverly's (27.5%). One-tenth percentage point separated the percentage of three-person owner households in the City (18.9%) from the percentage in the County (19.0%). One percentage point differentiated three-person renter households in the City (14.3%) from the County's percentage (13.3%). There were greater percentages of four- or more-person households owning and renting in Beverly (37.2% and 32.7%, respectively) than in the County (26.4% and 12.4%, respectively).

Family households resided in three-quarters of the occupied housing units in Beverly whereas a little more than two-thirds occupied units in the County. More than half of those units were occupied by married-couple families in the City and the County. Other family households in Beverly resided in almost one third of those units; in the County, less than a fifth of those units were occupied by other family households. Almost one-quarter of the occupied units in Beverly were inhabited by non-family households, and this type of households occupied just under a third of these units in the County.

Eighty and three-tenths percent of the City's owner units were occupied by family households whereas 75.2% of the County's unit had this occupancy. Family households represented 63.6% of the rental units in the City and 46.3% of the County's rental units. Other family households occupied 24.9% of Beverly's owner units and 15.6% of the County's; they respectively represented 48.4% and 22.1% of the rental units of the City and the County. Almost one-fifth of the owner units in Beverly were occupied by non-family households whereas almost one-quarter of these units in the County were occupied by them. Non-family households in Beverly and the County respectively occupied 36.4% and 53.7% of their rental units.

C. Income Characteristics and Poverty Level

Table H-20 provides household income for Beverly City and Burlington County. Beverly's median and mean household incomes were \$92,807 and \$109,072, respectively. For the County the respective median and mean household incomes were \$102,532 and \$130,686. The household income range that represented the largest share of the household incomes in Beverly was \$75,000-\$99,999 at 23.3%. The next greatest percentage of Beverly's

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household income was 15.6% held the income range \$150,000-\$199,999. The County's greatest share of household income was 20.5% that fell within the \$100,000-\$149,999 income range, followed by 13.8% having an income range of \$100,000-\$149,999 and 13.4% falling within the \$50,000-\$74,999 range. The next greatest percentage in the County was 17.7% held by the \$200,000 or more range. Three income ranges were clustered around the range that held the greatest percentage in the County: \$75,000-\$99,999 at 13.7%, \$150,000-\$199,999 at 13.4%, and \$50,000-\$74,999 at 13.0%. Beverly households earning \$200,000 or more represented the respective 11.9% of all households. Eight percent of the County's households had an income range of \$35,000-\$49,999 compared to 5.1% of the City's households. Beverly had percentages of households with incomes ranging from \$25,000 to \$34,999 (7.3%) and \$10,000 to \$14,999 (5.7%) that were greater than the County (5.0% and 2.0%, respectively). Conversely, the County had higher percentages of households with income ranges \$15,000-\$24,999 (3.8%) and less than \$10,000 (3.0%) than the City (2.8% and 1.2%, respectively).

Table H-19: Household Income

Income and Benefits (In 2017 Inflation-Adjusted Dollars)	Beverly City		Burlington County	
	Estimate of Households	Share	Estimate of Households	Share
Total Households	827	100.0%	179,477	100.0%
Less than \$10,000	10	1.2%	5,321	3.0%
\$10,000-14,999	47	5.7%	3,558	2.0%
\$15,000-24,999	23	2.8%	6,894	3.8%
\$25,000-34,999	60	7.3%	8,951	5.0%
\$35,000-49,999	42	5.1%	14,349	8.0%
\$50,000-74,999	111	13.4%	23,315	13.0%
\$75,000-99,999	193	23.3%	24,565	13.7%
\$100,000-149,999	114	13.8%	36,715	20.5%
\$150,000-199,999	129	15.6%	24,051	13.4%
\$200,000 or More	98	11.9%	31,758	17.7%
Median Household Income	\$92,807		\$102,532	
Mean Household Income	\$109,072		\$130,686	

Source: Selected Economic Characteristics, 2019-2023 ACS 5-Year Estimates (DP03)

**Table H-20: Percentage of People and Families whose
Income in the Past 12 Months was Below the Poverty Level**

	Beverly City	Burlington County
All People	332/13.4% ¹	31,041/6.8% ²
All Families	16.6%	4.5%

Source: Selected Economic Characteristics, 2019-2023 ACS 5-Year Estimates (DP03);
Poverty Status in the Past 12 Months, ACS 5-Year Estimates (S1701)

¹ The percentage of 13.4% of persons below the poverty level is based on a population of 2,483 for whom poverty status was determined (S1701).

² The percentage of 6.8% of persons below the poverty level is based on a population of 458,479 for whom poverty status was determined (S1701).

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Table H-21 provides the percentage and people whose income in the past 12 months were below the poverty level. In Beverly 13.4% of all people had such incomes below the poverty level. In the County 6.8% did. Of the families in the two jurisdictions, 16.6% in Beverly had such incomes and 4.5% in the County did.

IV. ANALYSIS OF EXISTING AND PROBABLE FUTURE EMPLOYMENT

A. Employment Characteristics

The employment status of persons 16 years and over residing in Beverly City and Burlington County is provided in Table H-22. In Beverly this population consisted of 2,081 persons while it included 385,610 persons in the County. The City's labor force comprised 54.8% of persons 16 years and over, which was 12.2 percentage points less than the County's labor force. The City's civilian labor force was 53.8% of the population 16 years and over, which was 12.3 percentage points less than the County's. Approximately one-half of the City's population 16 years and over was employed whereas 63.4% in the County was employed. Persons unemployed in the City was 3.7%, which was one percentage greater than for the County. Those employed in the Armed Forces represented 1.0% of the City's population of 16 years and over whereas they were 0.9% in the County. Almost one-half of persons 16 years and over residing in the City were not in the labor force; one-third of this population in the County was not in the labor force.

Table H-21: Employment Status

Occupation	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Population 16 years and over	2,081	100.0%	385,610	100.0%
In labor force	1,141	54.8%	258,282	67.0%
Civilian labor force	1,120	53.8%	254,987	66.1%
Employed	1,044	50.2%	244,566	63.4%
Unemployed	76	3.7%	10,421	2.7%
Armed Forces	21	1.0%	3,295	0.9%
Not in labor force	940	45.2%	127,328	33.0%

Source: Selected Economic Characteristics, 2019-2023 ACS 5-Year Estimates (DP03)

Civilian employment characteristics by occupation are provided in Table H-23. Management, business, science and arts occupations represented the greatest share of the those employed in the civilian labor force residing in Beverly (37.2%) and the County (48.7%). Persons employed in service occupations represented 13.5% of the County's civilian labor force while those persons in that occupation were 15.8% of the City's civilian labor force. The percentages of sales and office occupations for Beverly and the County were 18.8% and 21.7%, respectively. The share of natural resources, construction, and maintenance occupations in the County (5.8%) was less than the City's share (9.8%). Beverly's percentage of production, transportation, and material moving occupations (18.5%) was almost 8.3 percentage points greater than the County's (10.2%).

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Table H-22: Civilian Employment Characteristics by Occupation

Occupation	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Civilians Employed, 16 years and over	1,044	100.0%	244,566	100.0%
Management, business, science, and arts Occupations	388	37.2%	119,167	48.7%
Service occupations	165	15.8%	32,907	13.5%
Sales and office occupations	196	18.8%	53,127	21.7%
Natural resources, construction, and maintenance occupations	102	9.8%	14,303	5.8%
Production, transportation, and material moving occupations	193	18.5%	25,062	10.2%

Source: Selected Economic Characteristics, 2019-2023 ACS 5-Year Estimates (DP03)

Table H-23 Civilian Employment Characteristics by Industry

Industry	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Civilian employed population 16 years and over	1,044	100.0%	244,566	100.0%
Agriculture, forestry, fishing, hunting, and mining	0	0.0%	186	0.1%
Construction	104	10.0%	13,002	5.3%
Manufacturing	99	9.5%	18,737	7.7%
Wholesale trade	21	2.0%	5,686	2.3%
Retail trade	68	6.5%	28,329	11.6%
Transportation and warehousing, and utilities	56	5.4%	16,567	6.8%
Information	21	2.0%	5,020	2.1%
Finance, insurance, real estate, rental, and leasing	33	3.2%	19,059	7.8%
Professional, scientific, management, administrative and waste management services	118	11.3%	29,745	12.2%
Educational services, health care, and social assistance	367	35.2%	61,343	25.1%
Arts, entertainment, recreation, accommodation, and food services	31	3.0%	17,488	7.2%
Other services, except public administration	26	2.5%	10,687	4.4%
Public administration	100	9.6%	18,717	7.7%

Source: Selected Economic Characteristics, 2019-2023 ACS 5-Year Estimates (DP03)

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Table H-24 provides civilian employment characteristics by industry for Beverly City and Burlington County. The industries that had the four greatest percentages of employment for the civilian labor force in the City were education services, health care, and social assistance (35.2%); professional, scientific, management administrative and waste management services (11.3%); construction (10.0%); and public administration (9.6%). Comparatively, the County's percentages of these four industries were 25.1%, 12.2%, 5.3%, and 7.7%. Manufacturing employed 9.5% of the City's civilian employed population whereas it employed 5.3% of the County's. Finance, insurance, real estate, rental, and leasing employed 7.8% in the County and 3.2% in the City. Retail trade in the County employed 11.6%, which was almost twice as much as in the City (6.5%). In the County arts, entertainment, recreation, accommodation, and food services employed more than two times than Beverly (7.2% in the County, 3.0% in the City). Industries that employed similar percentages for the two jurisdictions were: wholesale trade (2.0% for the City, 2.3% for the County); information (2.0% for the City, 2.1% for the County); and agriculture, forestry, fishing, hunting and mining (0.0% for the City, 0.1% for the County).

B. Commuting to Work

Table H24: Commuting to Work

Industry	Beverly City		Burlington County	
	Estimate	Share	Estimate	Share
Workers 16 years and over	1,008	100.0%	242,647	100.0%
Car, truck, or van-drove alone	791	78.5%	184,912	76.2%
Car, truck, or van-carpooled	90	8.9%	11,508	4.7%
Public transportation (no taxicabs)	27	2.7%	4,718	1.9%
Walked	10	1.0%	1,465	0.6%
Other means	25	2.5%	2,217	0.9%
Worked at home	65	6.4%	37,827	15.6%
Mean travel time to work (minutes)	34.5		29.5	

Source: Selected Economic Characteristics, 2019-2023 ACS 5-Year Estimates (DP03)

Commuting to work characteristics for workers 16 years and over residing in Beverly City and Burlington County are provided in Table H-25. Workers in Beverly had a longer mean travel time to work (34.5 minutes) than the County's workers (29.5 minutes). A smaller percentage of workers in the City worked from home (6.4%) than those in the County (15.6%). Those driving alone from Beverly to work represented 78.5% of its workers; for the County 76.2% drove alone. A greater percentage of workers from Beverly van- or carpooled to work (8.9%) than the County (4.7%). A slightly greater percentage from the City (2.7%) used public transportation to get to work than the County (1.9%). One percent of workers from Beverly walked to work while 0.9% from the County did. Those from the City using other means to get to work represented 2.5% of its workers; regarding the County 0.9% used other means.

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C. Labor Force Estimates

Annual average labor force estimates, as provided by the New Jersey Department of Labor, for Beverly City and unemployment rates for the City and the County are provided in Table H-26. From 2004 to 2023, Beverly's labor force peaked at 1,676 in 2008 and bottomed at 1,257 in 2016. Leading up to 2008, the City's unemployment rates ranged from 9.0% to 9.7% while the County's rates extended from 3.8% to 4.2%. In 2008, the advent of the Great Recession, the City's unemployment was 11.5% and peaked at 18.9% in 2009. The County's unemployment rates for 2008 and 2009 were 4.9% and 8.4%, respectively. From 2008 to 2013, the City's unemployment rates remained in double digits from a low of 11.5% in 2008 to a high of 18.9% in 2009 (rows shaded dark gray), staying high at 18.7% in 2010 and 2011, and finally easing to 12.4% in 2013. The County's unemployment rate peaked at 9.0% in 2010 and eased to 7.6% in 2013. Prior to 2014, the City's unemployment rates were significantly higher than the County's: around 5 percentage points higher from 2004 to 2007; 10.5 percentage points higher in 2009 and 2010; and 3.6 and 4.8 percentage points higher in 2012 and 2013, respectively.

Table H-25: Annual Average Labor Force Estimates (1990-2023)

Year	Beverly City			Unemployment Rate	
	Labor Force	Employed	Unemployed		
				Beverly City	Burlington County
2004	1,504	1,367	137	9.1%	4.1%
2005	1,548	1,408	140	9.0%	3.9%
2006	1,574	1,421	153	9.7%	4.2%
2007	1,539	1,400	139	9.0%	3.8%
2008	1,579	1,398	181	11.5%	4.9%
2009	1,676	1,360	316	18.9%	8.4%
2010	1,481	1,205	276	18.7%	9.0%
2011	1,481	1,205	276	18.7%	8.7%
2012	1,329	1,165	164	12.3%	8.7%
2013	1,318	1,155	163	12.4%	7.6%
2014	1,278	1,153	125	9.8%	6.4%
2015	1,274	1,177	97	7.6%	5.3%
2016	1,257	1,173	84	6.7%	4.5%
2017	1,289	1,212	77	6.0%	4.1%
2018	1,277	1,208	69	5.4%	3.8%
2019	1,292	1,233	59	4.6%	3.3%
2020	1,283	1,201	82	6.4%	8.2%
2021	1,283	1,201	82	6.4%	5.3%
2022	1,313	1,260	53	4.0%	3.3%
2023	1,354	1,282	72	5.3%	3.9%

Source: NJ Dept. of Labor, Annual Average Labor Force Estimates by Municipality (2004-2023)

After 2013, the unemployment rates for both jurisdictions continued to drop – 4.0% for the City in 2022, and 3.3% for the County in 2019 and 2022 – and then in 2023 respectively increased to 5.3% and 3.9% for the City and County. The difference between the unemployment rates for the two jurisdictions continued to narrow after 2013. In 2014, the

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City's unemployment rate was 3.4 percentage points higher. After being higher than the County's rates for 15 years, Beverly's unemployment rate was 1.8 percentage points less in 2020 (row shaded light gray). From 2021 to 2023, Beverly's unemployment rates were around one percentage point higher than the County's rates.

D. Employment and Wages

Table H-27 provides annual Beverly's employment and wage data for 2023 as published by the New Jersey Department of Labor. These data report quarterly employment and corresponding annual and weekly wages by North American Industrial Classification System (NAICS) sectors. No private sector data are provided for the following industrial sectors in Beverly: wholesale trade; transportation/warehousing; finance/insurance; professional/technical; administrative/waste remediation; arts/entertainment; accommodations/food service; and unclassified.

Table H-26: Annual Employment and Wage Data by Sector, 2023
Beverly City

NAICS Sectors	Employment					Wages	
	March	June	Sept.	Dec.	Avg.	Annual	Weekly
Local Government Totals	145	146	122	140	132	\$49,382	\$950
Local Government Education	86	84	63	80	73	\$60,473	\$1,163
Private Sector Totals	1,082	946	869	661	991	\$41,189	\$792
Construction	6	8	4	6	6	\$34,522	\$664
Manufacturing	30	28	28	26	28	\$45,245	\$870
Retail Trade	37	35	40	39	39	\$23,642	\$455
Health/Social	29	30	28	30	30	\$20,275	\$390
Other Services	22	24	30	27	26	\$28,692	\$522

*Source: NJ Dept. of Labor, Quarterly Census of Employment and Wages (QCEW),
Municipal Report by Sector (NAICS-based, 2023)*

The average annual number of persons employed in local government in the City in 2023 was 132, earning an annual and weekly wages of \$49,382 and \$950, respectively. An annual average of 73 persons worked in Local Government Education having respective annual and weekly wages of \$60,473 and \$1,163, which were the highest among local government and private sector.

Among the industries in the private sector, manufacturing had the highest wages: \$45,245 annually and \$870 weekly. The next highest wage-earning industrial sector was construction providing \$34,522 and \$664 in annual and weekly wages, respectively. The remaining three sectors provided annual earnings in the \$20,000s. Other services had annual and weekly wages of \$28,692 and \$522, respectively. Retail trade followed with an annual wage of \$23,641 and a weekly wage of \$455. The lowest wage-earning industry in the city was health care/social services having annual and weekly wages of \$20,275 and \$390, respectively.

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Table H-28 provides annual private sector employers by NAICS sector in Beverly and the total wages they paid in 2023. A total of 65 private sector employer establishments were recorded in City, paying wages totaling \$8,151,363. Health care/social services had the most private sector establishments (22), and the second lowest total wages paid (\$301,486). Manufacturing had the least number of establishments (3) but paid the highest total wages (\$1,278,165), which comprised 15.7% of total wages paid by private sector establishments. Four retail trade establishments existed paying a total of \$914,138 in total wages, the second highest and 11.2% of the total wages paid. Other services followed retail trade in total wages paying \$745,982 with 7 establishments. Construction, consisting of 5 establishments, paid the lowest total wages (\$207,130).

**Table H-27: Annual Employer and Total Wage Data by Private Sector, 2023
Beverly City**

NAICS Sectors	Establishments	Total Wages
Private Sector Totals	65	\$8,151,363
Construction	5	\$207,130
Manufacturing	3	\$1,278,165
Retail Trade	4	\$914,138
Health/Social	22	\$301,486
Other Services	7	\$745,982

*Source: NJ Dept. of Labor, Quarterly Census of Employment and Wages (QCEW),
Municipal Report by Sector (NAICS-based, 2023)*

E. Probable Future Population

Section III.B Projection of Households provided DVRPC's 2035 population projection for the Beverly: 2,488, which indicates the City's population would not increase from 2023. Table H-29 provides population and employment forecasts for Beverly and the County.

Table H-28: Population and Employment Forecasts

	Beverly City				Burlington County			
	2020	2035	Absolute Change	Percent Change	2020	2035	Absolute Change	Percent Change
Population	2,479	2,488	9	0.0%	447,971	474,401	26,430	5.9%
Employment	366	433	67	18.3%	241,044	265,316	24,272	10.1%

*Sources: County- and Municipal-Level Population and Employment Forecasts, 2015-2050 (DVRPC, *ibid.*)*

Notwithstanding DVRPC's population projection of no increase for the City, Section III.B. provided a high-end 2035 projection household units for Beverly. This projection assumed the average household size for Beverly would remain at 3.01 persons. Under this analysis the City's 2035 population increase would be, as calculated below.

$$54 \text{ Projected Units}_{2035} \times 3.01 \text{ Persons/Projected Unit} = 162.5 \text{ Persons}_{2035}, \\ \text{say } 163 \text{ Persons}_{2035}$$

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Adding the 163 projected persons would increase the City's 2035 population projection to 2,652, as determined below.

$$163 \text{ Persons}_{2035} + 2,489 \text{ Population}_{2023} = 2,652 \text{ Population}_{2035}$$

Beverly's ranges of 2035 population projections are low-end 2,489 and high-end 2,652.

F. Probable Future Employment

Table H-29 contains DVRPC's 2020-2035 employment forecast. In 2020 Beverly was estimated to have 366 jobs, and it was forecasted to have 433 jobs. The New Jersey Department of Labor reported the City had 1,123 jobs (991 private-sector jobs and 132 government jobs) in 2023 (Table H-27). Given this information, it appears that Beverly has already achieved the DVRPC employment forecast for 2035. Adding the DVRPC forecasted increase of 67 jobs for 2035 to Beverly's 2023 1,123 jobs would result in a 2035 projection of 1,190 jobs for the City, calculated in the following manner:

$$1,123 \text{ Jobs}_{2023} + 67 \text{ Projected Jobs}_{2035} = 1,190 \text{ Total Projected Jobs}_{2035}$$

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FAIR SHARE PLAN

I. INTRODUCTION

This fourth-round fair share plan (FSP) for Beverly City addresses the following subsections of C.52:27D-310 of the New Jersey Fair Housing Act:

- 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...
- f. 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 recommendation of the Multigenerational Family Housing Continuity Commission...
- 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.

A municipality's fourth-round affordable housing obligation consists of the following three components:

- Present Need, also known as the Rehabilitation Share
- Prior Third Round Obligation, 1999-2025
- Present Need, 2025-2035

In October 2024, the New Jersey Department of Community Affairs (NJDCa) published "Fair Share Housing Obligations for 2025-37 (Fourth Round)" for all municipalities in New Jersey. On January 21, 2025, the Beverly City Council (Council) adopted Resolution No. 2025-37 (Appendix A contains copy of the resolution) agreeing with NJDCa's affordable housing obligation for the City. A court order fixing the following fourth round obligation was issued on April 8, 2025 (Appendix B):

- Present Need is 15 dwelling units
- Prospective Need is 19 dwelling units

Beverly City is located within Housing Region 5, which consists of Burlington, Camden and Gloucester Counties.

This FSP is the plan Beverly City proposes "to satisfy its obligation to create a realistic opportunity to meet its fair share of low- and moderate-income housing needs of its region

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and which details the affirmative measures [it] proposes to undertake to achieve its fair share of low- and moderate-income housing, as provided in the municipal housing element, and addresses the development regulations necessary to implement the housing element...” It is organized in the following manner:

- Definitions
- Present Need
- Prior Third Round Obligation, 1999-2025
- Present Need, 2025-2035
- Multigenerational Family Housing Analysis
- State Development and Redevelopment Plan Consistency Analysis

II. DEFINITIONS

In addition to the definitions set forth in New Jersey law, the following definitions are highlighted for this FSP:

“Affordable” means a sales price or rent within the means of a low- or moderate-income household as defined in N.J.A.C. 5:97-9.

“Inclusionary development” means a development containing both affordable units and market-rate units. This term includes, but is not necessarily limited to: new construction, the conversion of a non-residential structure to residential and the creation of new affordable units through the reconstruction of a vacant residential structure.

“Low-income housing” means housing affordable according to federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 50 percent or less of the median gross household income for households of the same size within the housing region in which the housing is located.

“Moderate-income housing” means housing affordable to affordable according to federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to more than 50 percent but less than 80 percent of the median gross household income for households of the same size within the housing region in which the household is located.

“Supportive and special needs housing” means a structure or structures in which individuals or households reside, as delineated in N.J.A.C. 5:97-6.10, previously referred to as alternative living arrangements.

“UHAC” means the Uniform Housing Affordability Controls set forth in N.J.A.C. 5:80-26.

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“Very-low income” means 30 percent or less of the median gross household income for households of the same size within the housing region in which the household is located, based upon the U.S. Department of Housing and Urban Development’s (HUD) Section 8 Income Limits (uncapped) averaged across counties for the housing region.

III. PRESENT NEED, 2025-2035

Beverly City agrees that its 2025-2035 Present Need, which is NJDCA’s estimation of deficient housing units occupied by low- and moderate-income households in the City, is 15 housing units (see Appendix A for Resolution 2025-37. To address its Present Need, Beverly City will continue utilizing its current Rehabilitation Program that is available to low- and moderate-income households to rehabilitate their deficient housing units. The Rehabilitation Program will provide at least \$10,000 in hard costs for rehabilitating each deficient housing unit, totaling at least \$150,000. The Program will be funded primarily by the City’s current Small Cities Program and supplemented by the City’s Housing Trust Fund, which will be established in 2025 (no developer’s fees have been collected to date). The Rehabilitation Program will comply with N.J.A.C. 5:93-5.2 and all current amendments. A copy of the proposed Rehabilitation Program Manual was provided as a separate document for the City’s compliance.

IV. PRIOR THIRD ROUND OBLIGATION, 1999-2025

Beverly City had no Prior Third Round Prospective Need obligation.

V. PROSPECTIVE NEED, 2025-2035

As indicated in Resolution R2025-37, Beverly City agrees that its 2025-2035 Prospective Need is 19 housing units. To demonstrate how the City addresses its Prospective Need, this FSP is presented in the following manner:

- Consideration of lands appropriate for affordable housing
- Mechanisms for addressing the Prospective Need
- Summary of affordable housing credits, including bonuses, for addressing the Prospective Need

A. Consideration of Lands Appropriate for Affordable Housing

1. Sewer Service Availability

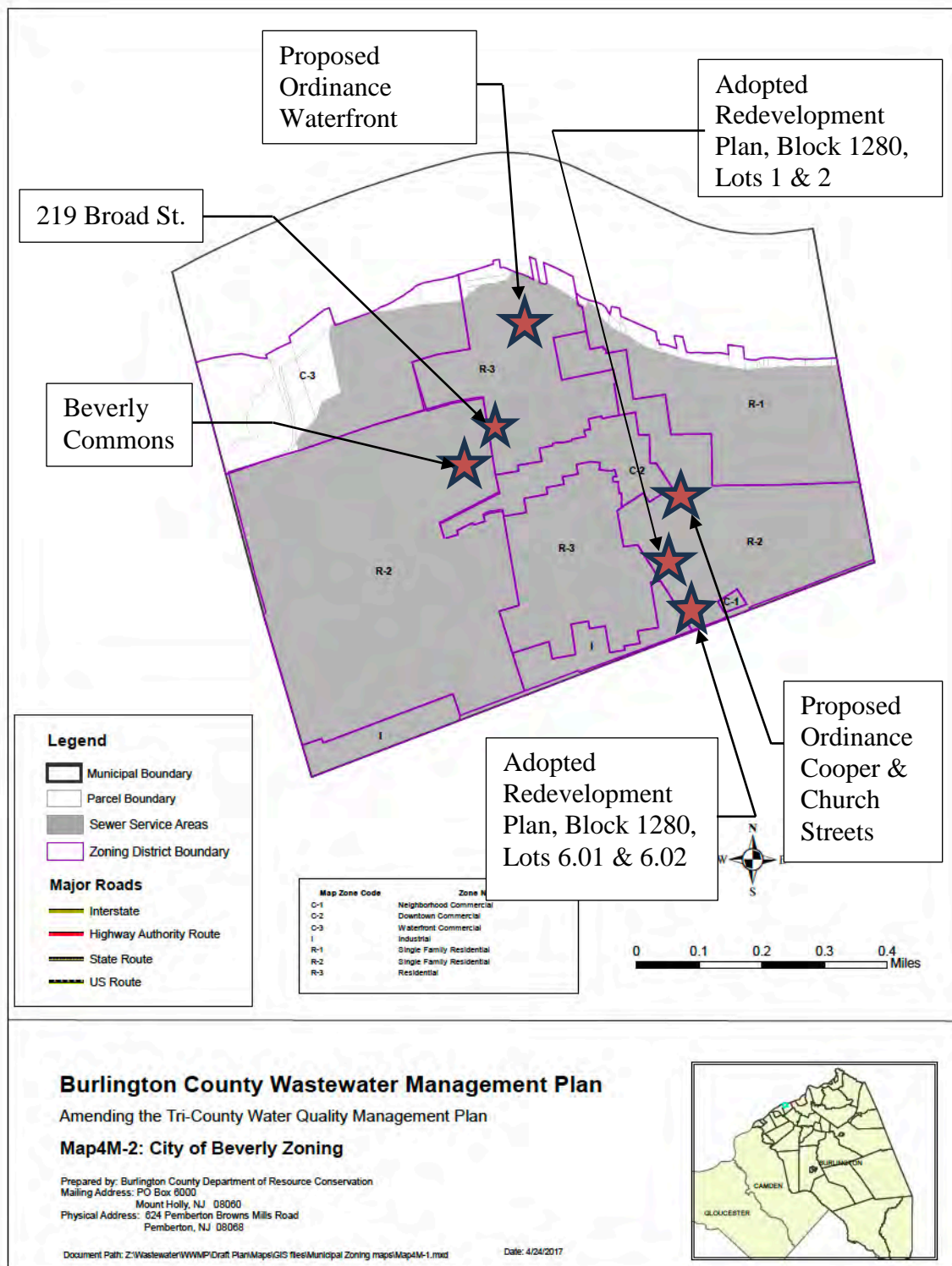
Sanitary sewer service is essential for providing affordable housing that is typically developed at higher densities. Map FSP-1 shows Map 4M-2: Beverly Zoning Districts, which was taken from Burlington County’s 2017 Wastewater Management Plan. The areas shaded gray indicate sewer service areas overlaid on the City’s 2017 zoning districts.

Almost the entire City is located in sewer service areas, with the exception of the environmentally sensitive areas situated along the Delaware River. The sites proposed for

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providing affordable housing are located in sewer service areas; their approximate locations are indicated as “orange stars” on Map FSP-1.

Map FSP-1: Beverly City Zoning Districts and Sewer Service Areas



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2. Evaluation of Potential Inclusionary Sites

Map FSP-2 shows six potential sites for the production of affordable housing to address Beverly City's fourth-round affordable housing obligation. They are identified as follows:

<u>Description (Acres)</u>	<u>Site No.</u>	<u>Block/Lot Numbers</u>	<u>Total</u>	<u>Area</u>
Waterfront Ordinance Proposed	1	947/1 & 2 948/1 Laurel Street		2.04 1.40 <u>1.48</u>
			Total	4.92
219 Broad Street Existing 4-Bedroom Dwelling	2	625/8		0.09
Beverly Commons Existing Affordable Age-Restricted Devel- opment	3	626/2.02		2.74
Redevelopment Plan Ordinance Adopted	4 5	1280/1, 2 1280/6.01 & 6.02		0.85 0.42
Cooper Street and Church Street Proposed Ordinance	6	1171/1		0.42

Each site is evaluated in the following manner:

- Site control
- Site suitability: available, suitable, developable, and approvable for development
- Site documentation : general description, New Jersey Development and Redevelopment Plan planning area(s), residential density, and sewer service area and capacity

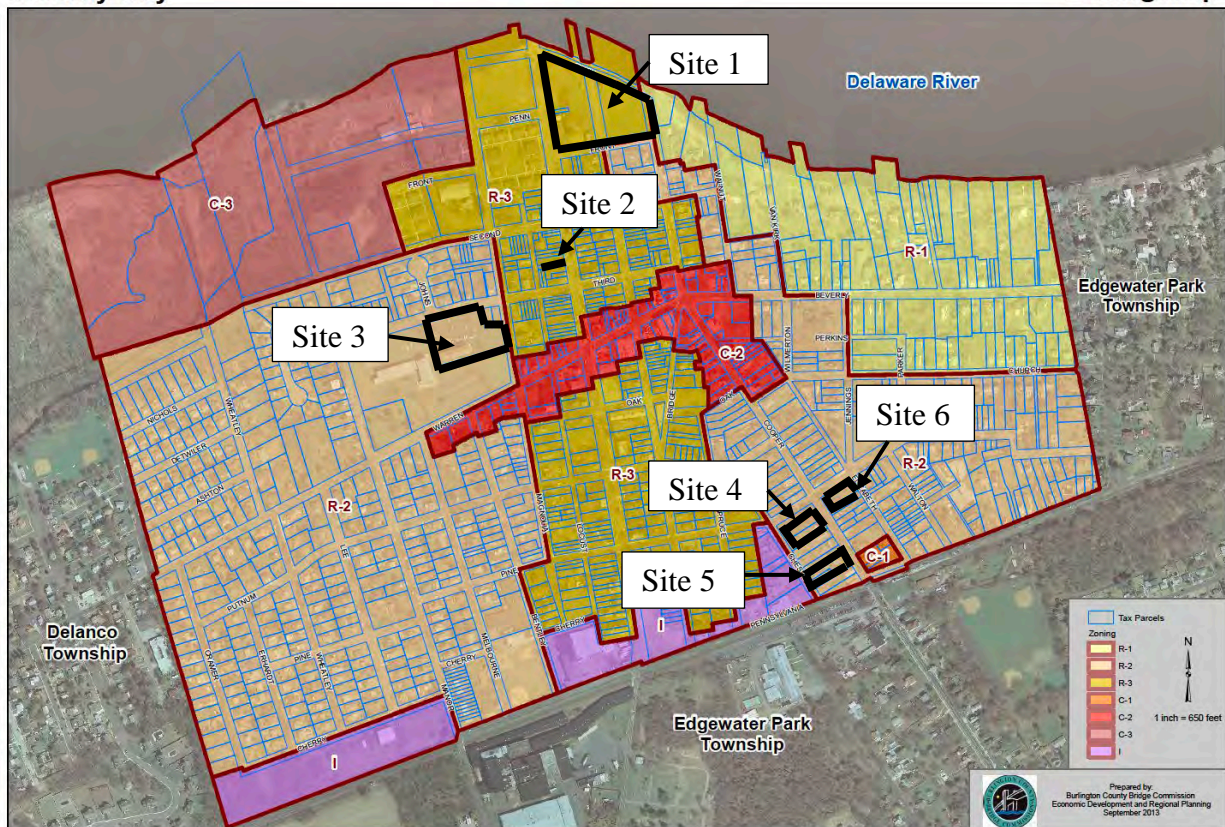
Appendix C contains the evaluations of the six sites for producing affordable housing. The locations of the six sites are shown on Map FSP-2 that is based on the City's 2013 Zoning Map. The conclusion of the evaluations is that the sites are suitable for production of affordable housing. The evaluations are summarized in subsections (1) through (6) that follow. Map FSP-2 shows the locations of six sites for the production of affordable housing

- a. **Site 1 – Proposed Ordinance, Waterfront, Block 947, Lots 1 and 2, Block 948, Lot 1, and Vacation of Segment of Laurel Street**

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Site 1, which consists of Block 947, Lots 1 and 2, Block 948, Lot 1 and a segment of Laurel Street and contains approximately 5 acres, is located along the City's waterfront. Beverly City owns Site 1. A few years ago, the City removed the pavement and curbs from the segment of Laurel Street that is situated between Block 947 and 948. To connect the two blocks, Beverly City must vacate this segment of Laurel Street. Site 1 is located within a sewer service area and has public sanitary sewer and water utilities in surrounding streets. The site lacks wetlands. According to Federal Emergency Management Agency Map 34005C0108F, Site 1 is partially located within a 100-year flood hazard area of the Delaware River. The *Coastal Vulnerability Assessment Report, Beverly City, NJ* prepared by the Delaware Valley Regional Planning Commission (DVRPC) and dated December 2017, in the year 2100, "up to four feet of flooding is anticipated" on Site 1 (15). The DVRPC report indicates the City "plans to develop [the site] as residential or mixed-use" and Beverly City "plans to require parking on the first floor and use the baseline NJDEP rules for construction in a floodplain" (ibid.). While Site 1 is anticipated to experience flooding, the site will be designed to comply with NJDEP requirements to have residences located on upper floors and adequate access for residents to leave the housing during a flooding event. Further, Site 1 is one of the few larger developable parcels remaining in the City. It is ideal for inclusionary housing.

Map FSP-2: Potential Sites for Affordable Housing Shown on 2013 Zoning Map
Beverly City Zoning Map



The ordinance proposed for Site 1 will provide for a total of 100 housing units of which 15 (a 15% setaside) will be deed restricted as affordable and the balance market-rate units.

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Appendix D contains a copy of the proposed Waterfront Development ordinance for Site 1. The ordinance will permit a maximum residential density of approximately 20 units per acre and buildings having four stories with parking on the ground floors of the buildings. A small component of the ground floor of at least one building will provide for commercial uses facing the Delaware River.

b. Site 2 – Existing Affordable Dwelling, 219 Broad Street

Site 2, which is owned by Syreeta Wilson, contains an existing detached single-family dwelling that has four bedrooms, is served by public sanitary sewer and water utilities, and is located outside flood hazard areas. The site is known as Block 625, Lot 8, located at 219 Broad Street, and contains about 0.09 acres. It is deed-restricted for affordability (Appendix E) and is currently being marketed for sale to qualified low-income households (Appendix F) contains a copy of the marketing material for the site). When sold to a low-income household, the site will be deed-restricted for affordability for 40 years.

c. Site 3 – Existing Affordable Age-Restricted Development, Beverly Commons

Site 3 contains an existing affordable age-restricted apartment building known as Beverly Commons. It is identified as Block 626, Lot 2.02; its address is 620 Third Street. The site contains 2.74 acres. Twenty-four housing units exist in the building. The site is currently served by public sanitary sewer and water utilities, is located in a sewer service area. It contains no wetlands and is not situated within a flood hazard area. Beverly Commons, LLC owns and operates the affordable age-restricted development. An HMFA restriction for affordability of the site remains in effect until December 7, 2038 (Appendix G), which is beyond the City's four-round obligation that ends December 31, 2035. Site 3 already provides affordable housing for older persons.

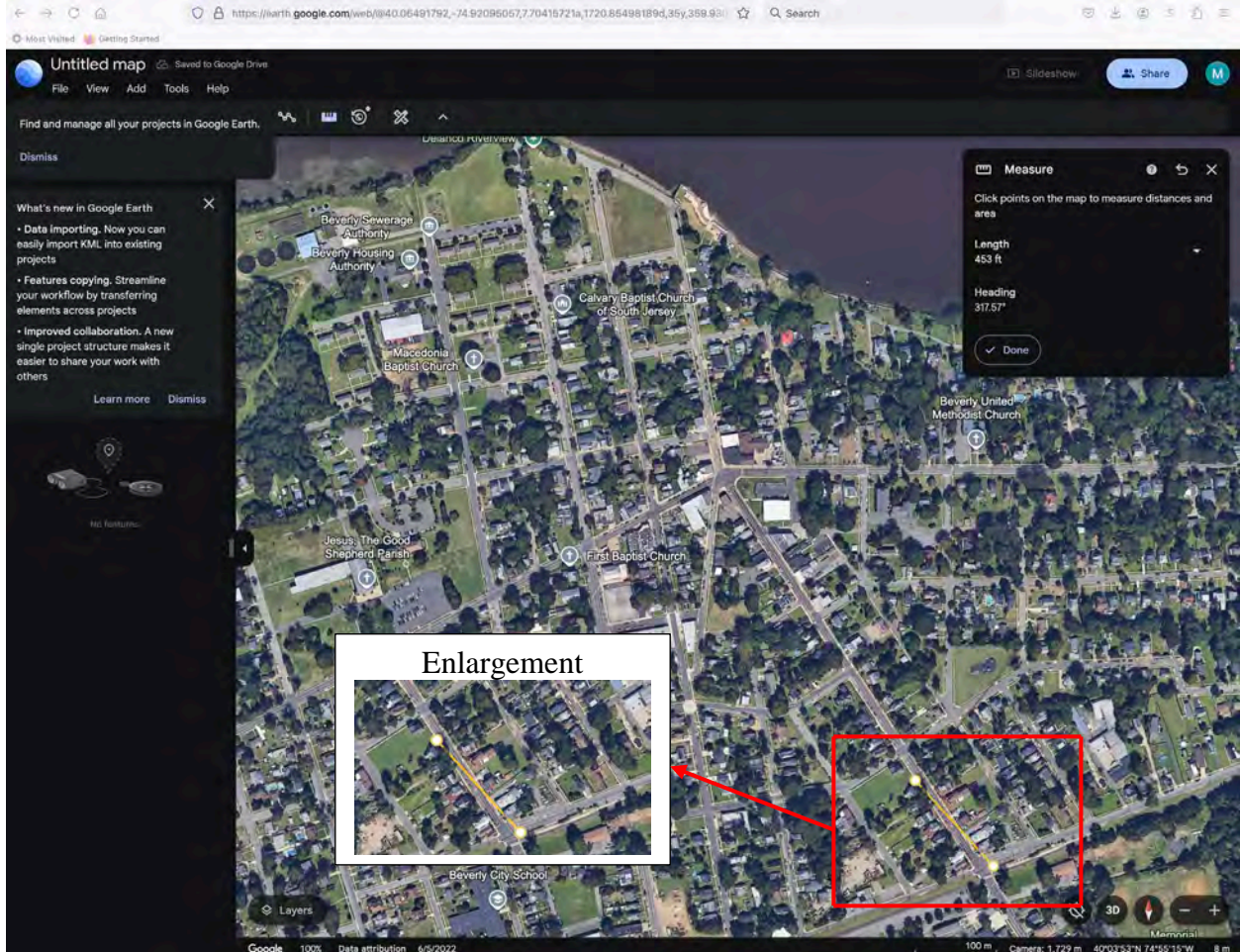
d. Site 4 – Existing Redevelopment Plan, Block 1280, Lots 1 and 2

Site 4, identified as Block 1280, Lots 1 and 2, is included in the *City of Beverly Redevelopment Plan, 2022 Amendment for Blocks 1280 & 1587 between Chestnut & Elizabeth Streets from Railroad Avenue to Pine Street* (2022 Redevelopment Plan) (Appendix H), which amended the *2007 City of Beverly Redevelopment Plan*. The 2002 Redevelopment Plan requires a 20-percent affordable housing setaside and an alternative in lieu of an affordable housing deed restriction fee equal to 2.5% of the equalized assessed value of land and improvements. The City Council adopted Ordinance 2023-9 (Appendix I) amending the 2022 Redevelopment Plan with the *2023 Amendment to the City of Beverly Redevelopment Plan, Block 1280, Lots 1, 2, 5.01 and 6.02* (2023 Redevelopment Plan). The 2023 Redevelopment Plan provided for a maximum density of 41.4 units per acres that would yield a maximum of 35 dwelling units and an affordable housing setaside of 20 percent providing for 7 affordable dwelling units. On March 11, 2025, the City Council adopted Ordinance 2025-1 (Appendix J) to change the affordable housing setaside to 15 percent, which would provide for 5 affordable housing units.

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Site 4 is bounded by Cooper, Pine and Chestnut Streets and is currently occupied by two single-family dwellings on an oversized lot containing 0.85 acres. It is situated within a sewer service area and is currently served by public sanitary sewer and water utilities. Flds At Beverly, LLC owns the site. According to Google Earth, the distance between Site 4 and the RiverLINE light rail passenger station is approximately 453 feet as shown on FSP-3. The site will provide for 5 affordable housing units as part of an inclusionary development that would total 35 housing units of which 30 would be market-rate units. To provide the 35 units the existing dwelling will be razed. Site 4 is ideal for providing inclusionary housing – it is in short walking distance to a light rail station.

Map FSP-3: Google Earth Showing Distance Between Site 4 and Light Rail Station



Source: Google Earth

e. Site 5 – Existing Redevelopment Plan, Block 1280, Lots 6.01 and 6.02

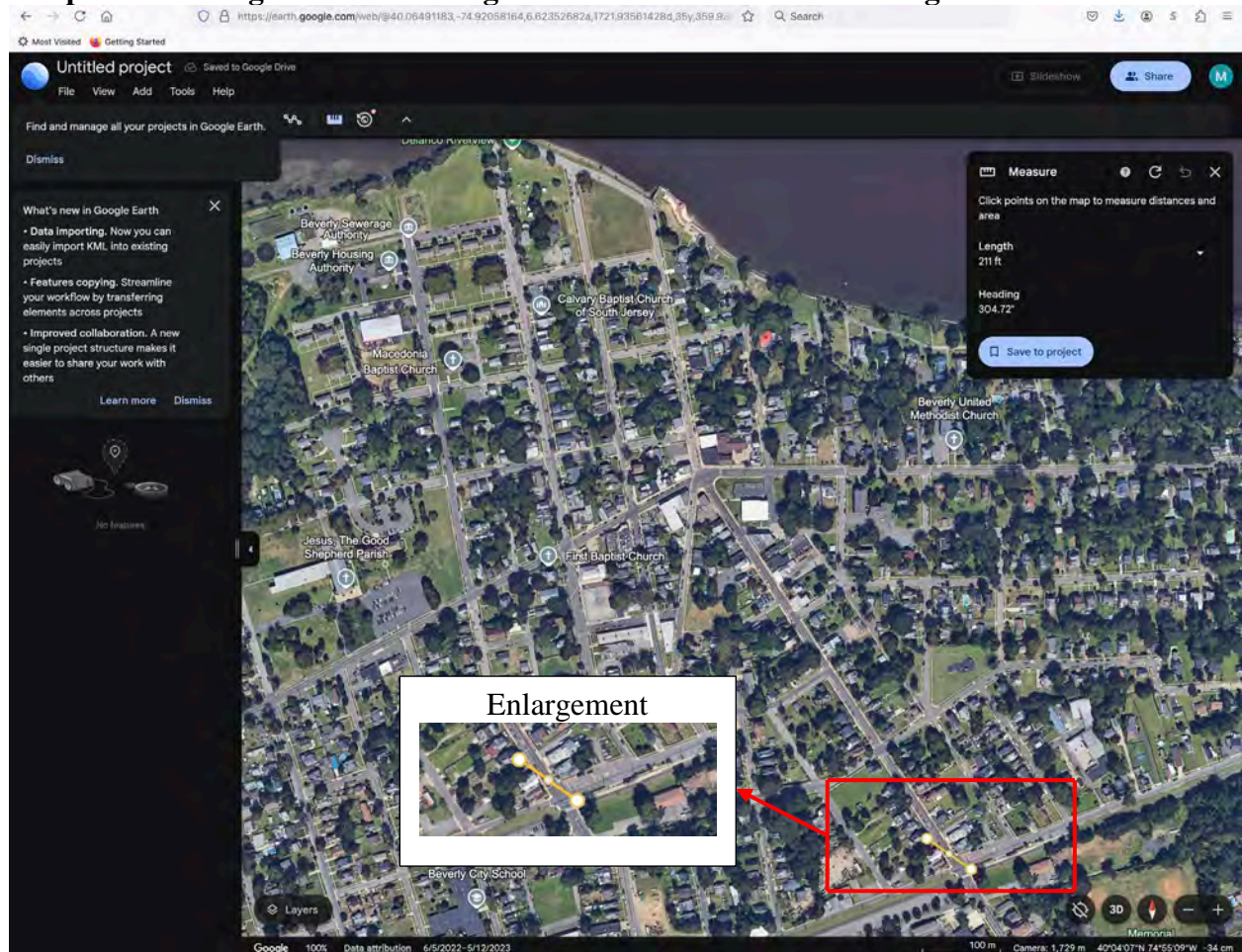
Site 5, which is identified as Block 1280, Lots 6.01 and 6.02, extends from Cooper Street to Chestnut Street and contains 0.42 acres. A single-family dwelling exists in the site.

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Flds At Beverly, LLC owns the site. The site is located approximately 211 feet from the RiverLINE light rail passenger station as shown on Map FSP-4, which is based on Google Earth. Site 5 is currently served by public sanitary sewer and water utilities and is located within a sewer service area. It possesses no wetlands or other environmental constraints.

Site 5 is included in the Redevelopment Plan that regulates Site 4 as discussed above. It is subject to the same 15-percent affordable housing setaside. The Redevelopment Plan permits up to 19 housing units of which 3 would be affordable. To provide these housing units the existing dwelling would be demolished. The site is ideal for providing inclusionary housing that is in short walking distance to a light rail station.

Map FSP-4: Google Earth Showing Distance Between Site 5 and Light Rail Station



Source: Google Earth

f. Site 6 – Proposed Ordinance, Cooper Street and Church Street, Block 1171, Lot 1

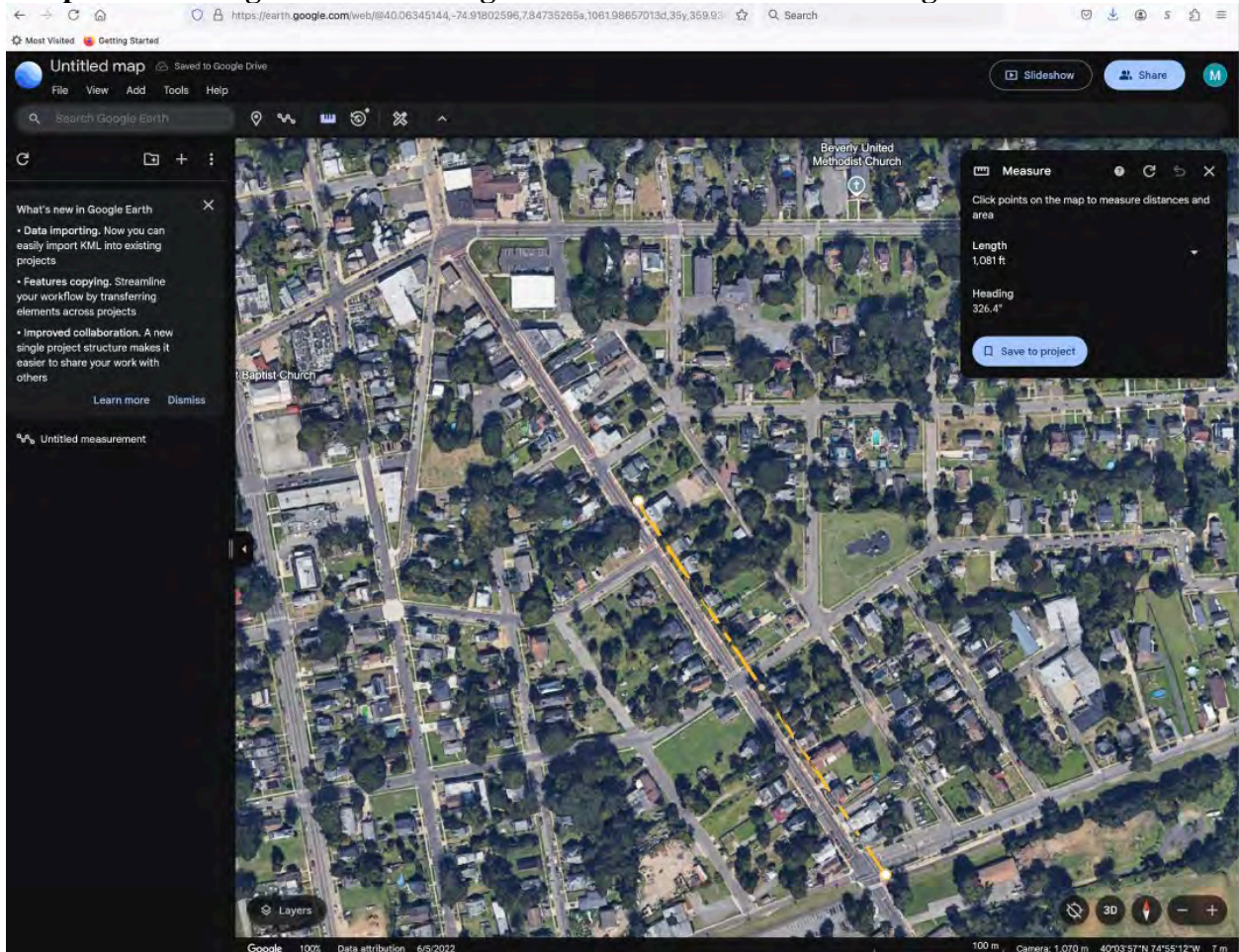
Site 6, which is identified as Block 1171, Lot 1, is bounded by three roads that form the corners of Cooper and Church Streets and Elizabeth and Church Streets. The site contains

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0.42 acres on which a dwelling exists. It is currently served by public sanitary sewer and water utilities. The site is located in a sewer service area and has no wetlands or environmental constraints. It, too, is in walking distance to the RiverLINE light rail passenger service – approximately 1,081 feet away according to Google Earth as shown on Map FSP-5. 466 Cooper St LLC owns the site.

An ordinance will be adopted to require 12 affordable housing units on Site 6 (Appendix K). The site is ideal for providing affordable housing that is in walking distance to a light rail station.

Map FSP-5: Google Earth Showing Distance Between Site 6 and Light Rail Station



Source: Google Earth

B. Mechanisms for Fourth-Round Compliance

To satisfy its fourth-round Prospective Need of 19 affordable housing units, Beverly City has implemented the following mechanisms:

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1. Existing Affordable Housing**a. 219 Broad Street, Existing Affordable Four-Bedroom Dwelling**

Beverly City is in the process of selling an existing deed-restricted affordable single-family dwelling, which has four bedrooms and is located at 219 Broad Street, to a low-income household.

<u>Description</u>	<u>Site No.</u>	<u>Block/Lot Numbers</u>	<u>Total Area (Acres)</u>	<u>M-R</u>	<u>Housing Units Afford.</u>
<u>Total</u>					
219 Broad Street 1 Exist. Dwelling	2	625/8	0.09	0	1

b. Beverly Commons, Existing Affordable Age-Restricted Development

Beverly Commons is an existing affordable age-restricted development that has 24 rental housing units. Its 30-year affordability restriction expires December 7, 2038, which is after the City's fourth round obligation ends December 31, 2035. Given the law's limitation on accruing credit for age-restricted affordable units (30% of the City's Prospective Need [30% x 19 units = 6 units]), the City claims credit for 6 affordable age-restricted units.

<u>Description</u>	<u>Site No.</u>	<u>Block/Lot Numbers</u>	<u>Total Area (Acres)</u>	<u>M-R</u>	<u>Housing Units Afford.</u>
<u>Total</u>					
Beverly Commons 24 Existing Affordable 6 Age-Restr. Develop.	3	626/2.02	2.74	0	24
				Credits	6

2. Current Redevelopment Plan for Inclusionary Housing

The current Redevelopment Plan for Sites 4 and 5 provides for inclusionary housing, which would total 54 rental housing units consisting of 46 market-rate units and 8 affordable units – a 15-percent setaside – on a total of 1.27 acres yielding an overall density of 42.5 units per acre. The breakdown of the housing units is provided below.

<u>Description</u>	<u>Site No.</u>	<u>Block/Lot Numbers</u>	<u>Total Area (Acres)</u>	<u>M-R</u>	<u>Housing Units Afford.</u>
<u>Total</u>					
Redevelopment Plan 35	4	1280/1, 2	0.85	30	5

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Ordinance Adopted	5	1280/6.01 &	<u>0.42</u>	<u>16</u>	<u>3</u>
<u>19</u>		6.02	Total	1.27	46
54					8

3. Proposed Ordinance for Inclusionary Housing

Site 1 is included in *The City of Beverly Redevelopment Plan* (2007 Redevelopment Plan), which was dated October 16, 2007. The 2007 Redevelopment Plan lacks specificity vis-à-vis providing affordable housing. Beverly City intends to amend the 2007 Redevelopment Plan by adopting an ordinance that would provide for inclusionary housing on Site 1. The housing composition would consist of 85 market-rate rental units and 15 affordable family rental units totaling 100 units on approximately 4.92 acres yielding a density of approximately 20 units per acre. The affordable housing set-aside would be 15 percent for rental units. To provide inclusionary housing on the site City Council would be required to vacate a segment of Laurel Street right-of-way.

<u>Description</u>	<u>Site No.</u>	<u>Block/Lot Numbers</u>	<u>Total Area (Acres)</u>	<u>M-R</u>	<u>Housing Units Afford.</u>
<u>Total</u>					
Waterfront Ordinance	1	947/1 & 2	2.04		
Proposed		948/1	1.40		
		Laurel Street	<u>1.48</u>		
		Total	4.92	85	15
100					

4. Proposed Ordinance for Affordable Housing

Site 6 is included in the 2007 Redevelopment Plan. The City intends to adopt an ordinance that amends the 2007 Redevelopment Plan that would provide for 12 affordable family rental units on Site 6, which contains 0.42 acres. The overall density would be 28.57 units per acre.

<u>Description</u>	<u>Site No.</u>	<u>Block/Lot Numbers</u>	<u>Total Area (Acres)</u>	<u>M-R</u>	<u>Housing Units Afford.</u>
<u>Total</u>					
Cooper Street and	6	1171/1	0.42	0	12
12					
Church Street					
Proposed Ordinance					

5. Mandatory Affordable Housing Set-Aside Ordinance

Beverly City will adopt an ordinance for a mandatory affordable housing set-aside provision that would apply to any residential development, including the residential portion of a mixed-use project, which consists of 5 or more new residential units at a density of 6

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or more units per acre and that result from any use or density variance pursuant to N.J.S.A. 40:55D-70(d). Further, this provision applies to any residential development, including the residential portion of a mixed-use project, which consists of 50 or more new residential units at a density of 6 or more units per acre that results from any rezoning or the adoption of a new or amended redevelopment/rehabilitation plan.

The ordinance will require a 20-percent setaside of for-sale affordable housing and 15-percent setaside of rental affordable housing in an applicable residential development. The City commits to ensure that the affordable housing setaside requirement is enforced by the City's Land Use Planning Board in its capacity as a planning board and a zoning board of adjustment.

6. Plan Implementation Mechanisms

a. Administrative Mechanisms

In compliance with its third-round affordable housing settlement with FSHC, Beverly prepared the following documents to administer mechanisms to address its affordable housing obligation:

- Affordability Assistance Manual
- Affirmative Fair Housing Marketing Plan
- Housing Rehabilitation Program Manual

All of these documents were provided separately for the City's fourth-round affordable housing obligation compliance. In addition, Beverly City prepared a Spending Plan that was submitted separately.

On January 7, 2025, the Beverly City designated, by Resolution R2025-16 (Appendix L), CGPH Community, Grants, Planning & Housing as the City's Affordable Housing Administrative Agent. The City Council adopted Resolution R2025-26 (Appendix M) designating City Administrator Richard Wolbert as its Municipal Housing Liaison on January 7, 2025.

b. Requirements for New Construction of Affordable Housing

The following requirements shall apply to the new construction of affordable housing:

- (a) All of the affordable units shall fully comply with the Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1, et seq. ("UHAC"), including but not limited to the required bedroom and income distribution, with the sole exception that 13 percent of the affordable units within each bedroom distribution shall be required to be for very low income households earning 30percent or less of median income pursuant to the Fair Housing Act (FHA).

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- (b) All of the affordable units shall be subject to affordability controls, as defined under current law: 40 years for newly created affordable rental units; and 30 years for affordable for-sale units.
- (c) In inclusionary developments, the affordable units shall be fully integrated with the market-rate units, and the affordable units shall not be concentrated in separate building(s) or in separate area(s) or floor(s) from the market-rate units. In buildings with multiple dwelling units, affordable units shall be generally distributed within each building with market-rate units. The residents of the affordable units shall have full and equal access to all of the entryways, amenities, common areas, and recreation areas and facilities as the residents of the market-rate units.
- (d) Construction of the affordable units in inclusionary developments shall be phased in compliance with N.J.A.C. 5:93-5.6(d).
- (e) The affordable units shall be affirmatively marketed in accordance with UHAC and applicable law. The affirmative marketing shall include the community and regional organizations identified in this agreement, and it shall also include posting of all affordable units on the New Jersey Housing Resource Center website in accordance with applicable law.
- (f) All new construction units shall be adaptable in conformance with P.L.2005, c.350/N.J.S.A. 52:27D-311a and -311b and all other applicable law.

Appendix N contains the proposed amendments to Chapter 126 Affordable Housing to provide for mandatory set-asides for affordable housing in new construction.

C. Summary of Fourth-Round Compliance

Beverly City complies with its fourth-round affordable housing obligation as it relates to its Present Need, Prior Third-Round Obligation, and Fourth-Round Prospective Need as summarized below.

1. Present Need, 2025-2035

Beverly City will establish a Rehabilitation Program to address its Present Need of 15 housing units. Its Spending Plan provides for \$150,000 to rehabilitate the 15 housing units. The City will supplement its Rehabilitation Program funding with the City's Small Cities Program as needed.

2. Prior Third-Round Obligation, 1999-2025

Beverly City had no third-round Prospective Need.

3. Fourth-Round Prospective Need, 2025-2035

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Beverly City's fourth-round Prospective Need is 19 units. Table FSP-1 demonstrates the City's proposal for providing affordable housing complies with the minimum and maximum affordable housing requirements in the fourth round.

Table FSP-1: Minimum and Maximum Requirements for Fourth Round Prospective Need

Requirements	Required Total	Site 1	Site 2	Site 3	Site 4	Site 5	Site 6	Total Provided
Min. 50% Affordable Family Units (19 Units X 0.50)	10	15	1	0	5	3	12	36
Min. 25% Rentals (35 Units X 0.25)	5	15	0	6	5	3	12	41
Max. 30% Age-Restricted (19 Units X 0.30)	6	0	0	6	0	0	0	6
Min. 13% Very Low-Income (19 Units X 0.13)	3	2	0	4	1	1	2	10
Min. 50% Very Low-Income Families (3 Units X 0.50)	2	2	0	0	1	1	2	10

Site 1 – Block 947, Lots 1 and 2, Block 948, Lot 1, and Vacation of Segment of Laurel Street, Proposed Ordinance Amending Redevelopment Plan

Site 2 – 219 Broad Street

Site 3 – Beverly Commons, Age-Restricted

Site 4 – Block 1280, Lots 1 and 2, Existing Redevelopment Plan

Site 5 – Block 1280, Lots 6.01 and 6.02, Existing Redevelopment Plan

Site 6 – Block 1171, Lot 1, Proposed Ordinance Amending Redevelopment Plan

The maximum amount of bonus credits permitted for the fourth round is 25 percent of the Prospective Need. For Beverly City the maximum bonus credits are 5 as calculated below.

$$19 \text{ Units Prospective Need} \times 0.25 = 4.75 \text{ Bonus Credits, rounded to 5 Bonus Credits}$$

Table FSP-2 summarizes Beverly City's total of 47 affordable housing credits.

With a conservative amount of 47 affordable housing credits applied toward its fourth-round Prospective Need, Beverly City would accrue a surplus of 28 affordable housing credits that would apply toward its future rounds of Prospective Need.

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Table FSP-2: Credit Allocation for Affordable Mechanisms for Fourth Round Prospective Need

Mechanism	Status	Type	Units	Bonus Ratio	Bonus Credits	Total
Site 1, Ordinance Amending Redevelopment Plan	Proposed Zoning	Family Rental	15	N/A	0	15
Site 2, 219 Broad Street	Existing Unit	Family For-Sale	1	N/A	0	1
Site 3, Beverly Commons	Existing Units	Age-Restricted Rental	6	24 A-R Units x 10% x ½	1	7
Sites 4 & 5, Existing Redevelopment Plan	Zoning In Place	Family Rental	8	8 Units within ½ mile to Light Rail x ½	4	12
Site 6, Ordinance Amending Redevelopment Plan	Proposed Zoning	Family Rental	12	N/A	0	12
Total			42		5	47

The following table summarizes the methods Beverly City will use to meet and exceed its Third-Round obligation. These locations are shown **Map FS-2: Potential Sites for Affordable Housing Shown on 2013 Zoning Map**.

Table FS-3: Third Round Summary

19	Third Round Obligation
-15	Site 1, Ordinance Amending Redevelopment Plan
-1	Site 2, 219 Broad Street
-7	Site 3, Beverly Commons
-12	Sites 4 & 5, Existing Redevelopment Plan
-12	Site 6, Ordinance Amending Redevelopment Plan
-28	Remaining Obligation

VI. MULTIGENERATIONAL FAMILY HOUSING ANALYSIS

The New Jersey Fair Housing Act (C.52:27D-310g.) requires the following analysis pertaining to multigenerational family housing:

An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational

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family continuity as expressed in the recommendation of the Multigenerational Family Housing Continuity Commission...

Beverly City's Chapter 20 Zoning is silent on multigenerational family housing. For clarity, adding provisions to permit multigenerational housing in various residential zoning districts would be required. Beverly City anticipates undertaking an update to its master plan. It would be prudent to include in the planning process for the master plan update an analysis for determining which residential zoning districts would be appropriate to provide for multigenerational housing.

VII. STATE DEVELOPMENT AND REDEVELOPMENT PLAN CONSISTENCY ANALYSIS

The New Jersey Fair Housing Act (C.52:27D-310i.) requires the following analysis pertaining to the consistency of the HPEFSP with the current 2001 *The New Jersey State Development and Redevelopment Plan* (SDRP):

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.

Map FSP-3 provides a copy of the Policy Map of the SDRP with the approximate location of Beverly City and surrounding areas encircled. Map FSP-4 is an enlargement of Quadrangle 94 showing SDRP planning areas for Beverly City. Beverly City is located in the Metropolitan Planning Area (AP1) and the Designated Town (DT) Beverly-Delanco-Edgewater Park.

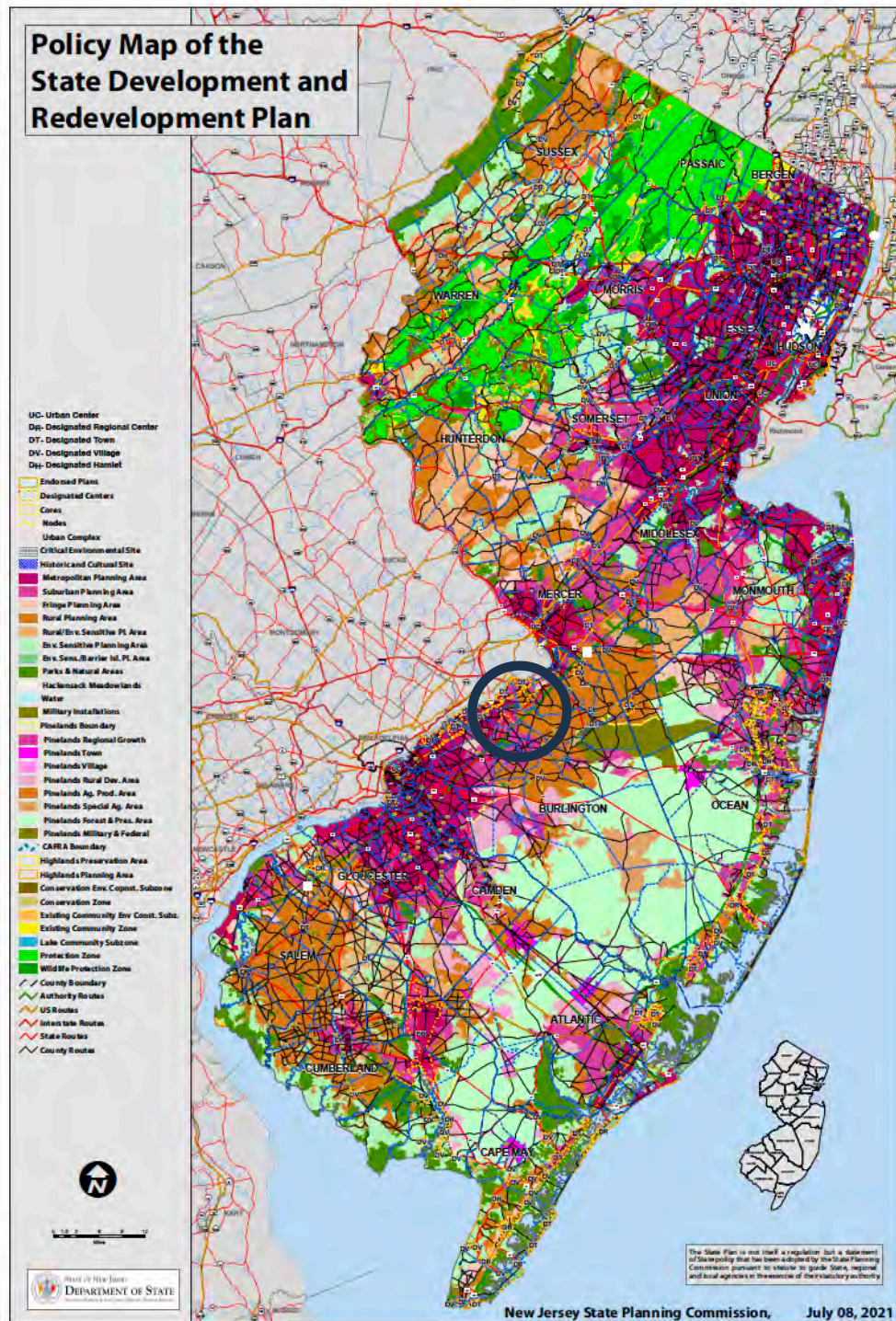
The SDRP's intention for PA1 is to (190):

- Provide for much of the state's future redevelopment;
- Revitalize cities and towns;
- Promote growth in compact forms;
- Stabilize older suburbs;
- Redesign areas of sprawl; and
- Protect the character of existing stable communities.

Site 2, 219 Broad Street contains a detached single-family dwelling that Habitat for Humanity rehabilitated for the purpose of selling it to a low-income household. Site 3, Beverly Commons comprises the former home for retired nuns that was gut-rehabilitated and now offers affordable age-restricted rental units. The rehabilitation of these sites promotes the revitalization and stabilization of Beverly City and protects the character of the City.

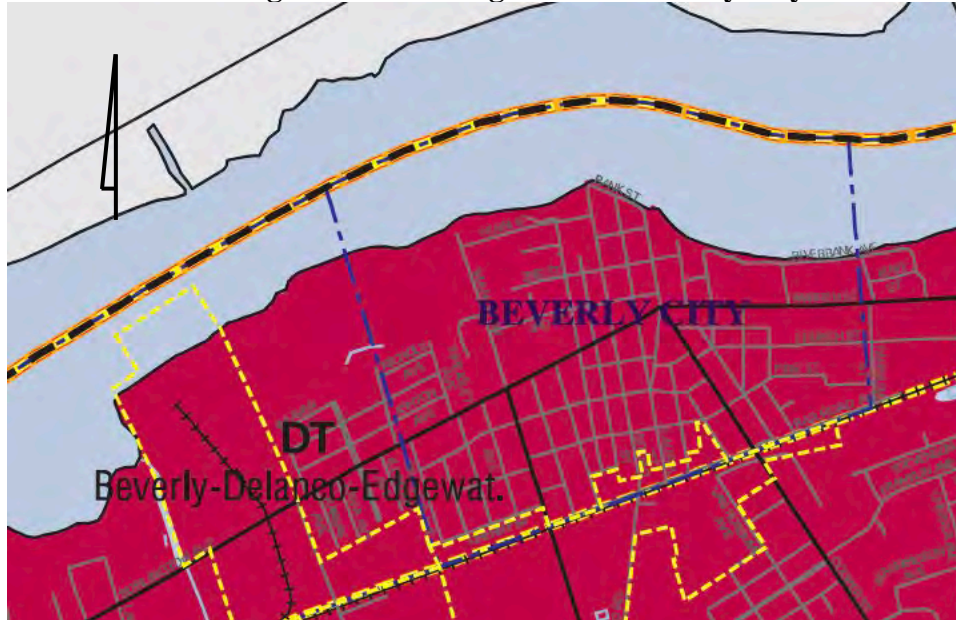
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**Map FSP-6: 2001 Policy Map of the State Development and Redevelopment Plan
Beverly City and Surrounding Areas Encircled**



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**Map FSP-7: Enlargement of Portion of Quadrangle 94
Showing SDRP Planning Areas in Beverly City**



Not to Scale

Legend

	Urban Complex	U C - Urban Center
	Metropolitan Planning Area	D R - Designated Regional Center
	Suburban Planning Area	P R - Proposed Regional Center
	Fringe Planning Area	I R - Identified Regional Center
	Rural Planning Area	D T - Designated Town
	Rural/Env. Sensitive Planning Area	P T - Proposed Town
	Env. Sensitive Planning Area	I T - Identified Town
	Env. Sens./Barrier Is. Planning Area	D V - Designated Village
	Center	P V - Proposed Village
		I V - Identified Village
		D H - Designated Hamlet
		P H - Proposed Hamlet
		I H - Identified Hamlet

Sites 4 and 5 are regulated by a current redevelopment plan that provides for an increase in residential density that will provide for some of Beverly City's future development, promotes growth in a compact form as multifamily dwellings, helps to revitalize and stabilize the City, and avoids sprawl.

Currently, Site 1 is an underutilized portion of the City's waterfront – prime area for future compact development. An ordinance amending the 2007 Redevelopment Plan will provide for higher density, compact development in the form of multifamily dwellings. The development of Site 1 will provide a significant amount of the City future growth (100 housing units), which will help to revitalize and stabilize the community.

The redevelopment of Site 6 requires amending the 2007 Redevelopment Plan to provide for 12 affordable units that would replace a single dwelling. The new units would be in a

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compact form at a higher density. Redeveloping Site 6 would help to revitalize and stabilize Beverly City.

In conclusion, the Beverly City's proposal to provide affordable housing on the six sites is consistent with the following statewide goals and strategies of the SDRP:

Goal #1: Revitalize the State's cities and towns

Goal #2: Conserve the State's natural resources and systems

Goal #3: Promote beneficial economic growth, development and renewal for all residents of New Jersey

Goal #4: Protect the environment, prevent and clean up pollution

Goal #5: Provide adequate housing at a reasonable cost

Goal #6: Provide adequate housing at a reasonable cost

Goal #7: Preserve and enhance area with historic, cultural, scenic, open space and recreational value

Goal #8: Ensure sound and integrated planning and implementation statewide