

**City of Bordentown, Burlington County, NJ**

**2025 Housing Element & Fair Share Affordable Housing Plan - Draft**

**Planning Period: 2025–2035**

## **TABLE OF CONTENTS**

<b>INTRODUCTION .....</b>	<b>3</b>
<b>I. DEMOGRAPHIC &amp; HOUSING PROFILE - A SNAPSHOT .....</b>	<b>7</b>
<b>POPULATION CHARACTERISTICS .....</b>	<b>12</b>
<b>HOUSEHOLD CHARACTERISTICS.....</b>	<b>14</b>
<b>INCOME CHARACTERISTICS.....</b>	<b>15</b>
<b>II. LAND USE, ZONING AND INFRASTRUCTURE ANALYSIS.....</b>	<b>19</b>
<b>III. FAIR SHARE PLAN .....</b>	<b>22</b>
<i>PRESENT NEED OBLIGATION .....</i>	<i>22</i>
<i>PRIOR ROUND OBLIGATION .....</i>	<i>22</i>
<i>THIRD ROUND PROSPECTIVE OBLIGATION .....</i>	<i>23</i>
<i>FOURTH ROUND PROSPECTIVE OBLIGATION.....</i>	<i>23</i>
<b>IV.FOURTH ROUND OBLIGATION.....</b>	<b>24</b>
<b>V. BORDENTOWN CITY'S AFFORDABLE HOUSING COMMITMENT AND PROPOSED MECHANISMS.....</b>	<b>27</b>
<b>VI. COMPLIANCE .....</b>	<b>29</b>
<b>APPENDIX A: MAPS .....</b>	<b>31</b>
<b>APPENDIX B: DEVELOPMENT FEE ORDINANCE.....</b>	<b>32</b>
<b>APPENDIX C: INCLUSIONARY ZONING ORDINANCE .....</b>	<b>33</b>
<b>APPENDIX D: FOURTH ROUND ORDINANCE.....</b>	<b>34</b>

## Introduction

Bordentown City continues to support equitable, diverse, and inclusive housing opportunities for residents of all income levels through coordinated planning, public-private partnerships, and responsible redevelopment. As is evident through this Housing Plan and its analysis of its growth and development trends, the City offers opportunities for all income levels.

The City of Bordentown is required to adopt and maintain a Housing Element and Fair Share Plan pursuant to the Municipal Land Use Law (MLUL) and Fair Housing Act. Recent updates to the Fair Housing Act and ongoing judicial oversight have required municipalities to take meaningful steps toward compliance for the Fourth Round obligation period (2025–2035). Accordingly, Bordentown City's plan is aimed at providing a realistic opportunity to meet its obligations by the June 30th deadline to file.

This plan has been prepared to meet the requirements of the FHA as most recently amended, as well as the 2024 Administrative Directive and all applicable regulations.

### Housing Element and Fair Share Plan Requirements

In accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), a municipal master plan must include a housing plan element as the foundation for the municipal zoning ordinance (see N.J.S.A. 40:55D-28b(3)). Pursuant to the FHA (N.J.S.A. 52:27D-301 et seq.), a municipality's housing element must be designed to provide access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing. Specifically, N.J.S.A. 52:27D-310 requires that the housing element contain at least the following:

- 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;
- 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 of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing, as established pursuant to section 3 of P.L. 2024, c.2 (C.52:27D-304.1);
- f. A consideration of the lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for

conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;

- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of 23 section 1 of P.L.2021, c.273 (C.52:27D-329.20); and
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

In addition to FHA requirements, this Fourth Round HEFSP has been prepared in compliance with the following requirements set forth by Administrative Directive #14-24, issued by the Administrative Office of the Courts on December 13, 2024:

1. One of the requirements for a final HEFSP is the inclusion of detailed site suitability analyses, based on the best available data, for each of the un-built inclusionary or 100 percent affordable housing sites in the plan as well as an identification of each of the sites that were proposed for such development and rejected, along with the reasons for such rejection.
2. The concept plan for the development of each of the selected sites should be overlaid on the most up to date environmental constraints map for that site as part of its analysis. When the detailed analyses are completed, the municipality can see what changes will be needed (either to the selected sites or to their zoning) to ensure that all of the units required by the settlement agreement will actually be produced. If it becomes apparent that one (or more) of the sites in the plan does not have the capacity to accommodate all of the development proposed for it, the burden will be on the municipality either to adjust its zoning regulations (height, setbacks, etc.) so that the site will be able to yield the number of units and affordable units anticipated by the settlement agreement or to find other mechanisms or other sites as needed to address the likelihood of a shortfall.
3. The final HEFSP must fully document the creditworthiness of all of the existing affordable housing units in its HEFSP and to demonstrate that it has followed all of the applicable requirements for extending expiring controls, including

confirmation that all of the units on which the controls have been extended are code-compliant or have been rehabilitated to code-compliance, and that all extended controls cover a full 30-year period beginning with the end of the original control period. Documentation as to the start dates and lengths of affordability controls applicable to these units and applicable Affordable Housing Agreements and/or deed restrictions is also required. Additionally, the income and bedroom distributions and continued creditworthiness of all other existing affordable units in the HEFSP must be provided.

4. The HEFSP must include an analysis of how the HEFSP complies with or will comply with all of the terms of the executed settlement agreement. Once the HEFSP has been prepared, it must be reviewed by Fair Share Housing Center and the Program's Special Adjudicator for compliance with the terms of the executed settlement agreement, the FHA and Uniform Housing Affordability Controls ("UHAC") regulations. The HEFSP must be adopted by the Planning Board and the implementation components of the HEFSP must be adopted by the governing body.

The HEFSP must also include (in an Appendix) all adopted ordinances and resolutions needed to implement the HEFSP<sup>1</sup>, including:

1. All zoning amendments (or redevelopment plans, if applicable).
2. An Affordable Housing Ordinance that includes, among other required regulations, its applicability to 100 percent affordable and tax credit projects, the monitoring and any reporting requirements set forth in the settlement agreement, requirements regarding very low income housing and very low income affordability consistent with the FHA and the settlement agreement, provisions for calculating annual increases in income levels and sales prices and rent levels, and a clarification regarding the minimum length of the affordability controls (at least 30 years, until the municipality takes action to release the controls).
3. The adoption of the mandatory set aside ordinance, if any, and the repeal of the existing growth share provisions of the code.
4. An executed and updated Development Fee Ordinance that reflects the court's jurisdiction.
5. An Affirmative Marketing Plan adopted by resolution that contains specific directive to be followed by the Administrative Agent in affirmatively marketing affordable housing units, with an updated COAH form appended to the Affirmative Marketing Plan, and with both documents specifically reflecting the direct notification requirements set forth in the settlement agreement.
6. An updated and adopted Spending Plan indicating how the municipality intends to allocate development fees and other funds, and detailing (in mini manuals) how the municipality proposes to expend funds for affordability assistance, especially those funds earmarked for very low income affordability assistance.

7. A resolution of intent to fund any shortfall in the costs of the municipality's municipally sponsored affordable housing developments as well as its rehabilitation program, including by bonding if necessary.
8. Copies of the resolution(s) and/or contract(s) appointing one or more Administrative Agent(s) and of the adopted ordinance creating the position of, and resolution appointing, the Municipal Affordable Housing Liaison.
9. A resolution from the Planning Board adopting the HEFSP, and, if a final Judgment is sought before all of the implementing ordinances and resolutions can be adopted, a resolution of the governing body endorsing the HEFSP.

## I. Demographic & Housing Profile - A Snapshot

### Affordability Requirements

The regional median income is now defined in the amended FHA and continues to utilize the U. S. Department of Housing and Urban Development (“HUD”) income limits on a regional basis. In the spring of each year HUD releases updated income limits which COAH used to reformulate slightly to the housing regions. The Affordable Housing Professionals of New Jersey, an association made up of persons who administer affordable housing programs for governments was recognized by numerous judges adjudicating settlements. The amended FHA now places this responsibility with DCA. It is from these income limits that the rents and sale prices for affordable units are derived. For 2024 income limits for Region 5 for illustrative sale prices and gross rents from 2024 (the latest figures available). The sample rents and sale prices are illustrative and are gross figures which do not account for the specified utility allowance for rentals.

### 2024 Income Limits for Region 5

Household Income Levels	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household
Moderate	\$64,232	\$73,708	\$82,584	\$91,760	\$99,101
Low	\$40,145	\$45,880	\$51,615	\$57,350	\$61,938
Very Low	\$24,087	\$27,528	\$30,969	\$34,410	\$37,163

Source: Affordable Housing Professionals of New Jersey 2024 Affordable Housing Regional Income Limits

The sample rents and sale prices are illustrative and are gross figures, which do not account for the specified utility allowance in the case of rentals, or for homeowner’s association dues in the case of for-sale units.

### Illustrative 2024 Maximum Affordable Gross Rents for Region 5

Household Income Levels (% of Median Income)	1 Bedroom Unit Rent	2 Bedroom Unit Rent	3 Bedroom Unit Rent
Moderate (60%)	\$1,204	\$1,548	\$1,789
Low (50%)	\$1,004	\$1,290	\$1,491
Very Low (30%)	\$602	\$774	\$895

Source: Affordable Housing Professionals of NJ Affordable Housing Regional Income Limits and Rental Calculator

**Illustrative 2024 Maximum Affordable Sales Prices for Region 5**

Household Income Levels (% of Median Income)	1 Bedroom Unit Price	2 Bedroom Unit Price	3 Bedroom Unit Price
Moderate (70%)	\$154,088	\$187,267	\$218,234
Low (50%)	\$106,689	\$130,389	\$152,508
Very Low (30%)	\$59,291	\$73,510	\$86,782

**Population and Households**

- Total Population (2020 Census): 3,993
- Number of Households: 1,825
- Average Household Size: 2.19
- Population 65 and Over: 21.4%

**Housing Stock**

- Total Housing Units: 2,004
- Owner-Occupied: 61%
- Renter-Occupied: 39%
- Median Home Value: \$289,000
- Median Gross Rent: \$1,392

**Income and Poverty**

- Median Household Income: \$85,312
- Per Capita Income: \$45,770
- Households Below Poverty Level: 7.2%
- ALICE Households (Asset Limited, Income Constrained, Employed): 28%

**Education**

- High School Diploma or Higher: 94.1%
- Bachelor's Degree or Higher: 46.7%
- Local students attend the Bordentown Regional School District

**Transportation and Mobility**

- Primary Commute Mode: Personal vehicle (82%)
- Public Transit Use: 8%
- Proximity to RiverLINE Station: Within walking distance of residential core
- Access to I-295 and Route 130: Within 2 miles



- Transit-Oriented Development (TOD) Potential: High around Farnsworth Avenue and station node.

### Housing Conditions

Over half of the City's housing units are single-family dwellings, either attached or detached. Two-family units are typically one unit above the other, which is often called a duplex. Most of the remaining dwellings are located in smaller-scale multi-family developments, with fewer than 10 units and 396 in 10 units and above. Slightly over 51% of units are owner-occupied, and 48% are renter-occupied. Of the 10% of units that are vacant, 8.8% vacancy rate in the City is higher than Burlington County and New Jersey, which is 6.1% and 7.9%, respectively.

According to the American Community Survey 2019-2023 estimates, a large portion of City's housing stock was constructed prior to 1939, with smaller building booms between 1950 and 1969 (e.g., the post-war housing boom) and between 1970 and 1979, potentially reflecting urban renewal and Farnsworth Avenue Apartments.

### **Housing Units by Year Built, 2023**

Year Built	Occupied Units	Percent
2020 or later	0	0.0%
2010 to 2019	69	3.4%
2000 to 2009	13	0.6%
1990 to 1999	83	4.1%
1980 to 1989	73	3.6%
1970 to 1979	144	7.1%
1960 to 1969	94	4.7%
1950 to 1959	313	15.5%
1940 to 1949	31	1.5%
1939 or earlier	1,196	59.3%
Total	2,016	100%
Median Year Built	1953	

Sources: Tables B25036, B25037. DP04, 2019-2023 American Community Survey Five-Year Estimate

Value of Owner-Occupied Housing Units 2013 and 2023, shows that the median home value in Bordentown increased by approximately 25.3% between 2013 and 2023. This is on pace with the rise in median home values in Burlington County.

Based on COAH's 2024 Illustrative Sales numbers, approximately 17 of 2023 housing units in Bordentown may be affordable to very-low income households (1.7%). Meanwhile, approximately sixteen (16) units (exclusive of units that may be affordable to very-low income households) may be affordable to low income households, and approximately 67 units (7.0%) may be affordable to moderate income households (excluding those units affordable to low and very-low income households). In total, approximately 100 owner-occupied units, or 10.3% of owner-occupied units in the City, may be affordable to low and moderate income households.

#### **Value of Owner-Occupied Housing Units, 2013 and 2023**

Housing Unit Value	2013 Units	Percent	2023 Units	Percent
Less than \$50,000	10	1.0%	17	1.7%
\$50,000 to \$99,999	15	1.6%	9	0.9%
\$100,000 to \$149,999	89	9.4%	7	0.7%
\$150,000 to \$199,999	216	23.2%	67	7.0%
\$200,000 to \$299,999	430	45.6%	293	30.9%
\$300,000 to \$499,999	183	19.4%	505	53.2%
\$500,000 to \$999,999	0	0.0%	30	3.1%
\$1,000,000 or more	0	0.0%	20	2.1%
<b>Total</b>	<b>943</b>	<b>100.0%</b>	<b>948</b>	<b>100.0%</b>
<b>Median Value</b>	<b>\$240,700</b>		<b>\$322,200</b>	

Sources: Table Dp04, U.S. Census Bureau, 2009-2013 American Community Survey Five-Year Estimates; Table Dp04, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates.)

Rents in Bordentown City are slightly lower than in Burlington County overall, with 46.5% of units in the City renting for more than \$1,500 per month, compared to 62.7% of units in Burlington County renting in that range. The median rent in Bordentown City in 2023 was \$1,468, compared to \$1,669 across Burlington County.

Based on 2024 Illustrative Rents for Affordable Housing, very few units appear to be affordable to very low-income renters. Approximately 412 units, or 46.7% of all rental units in the City, however, may be affordable to low-income renters, and an additional 236

units, or 26.7% of all rental units in the City, may be affordable to moderate-income renters. In total, approximately 648 rental units, or 73.4% of all renter-occupied housing units, may be affordable to low- and moderate-income household, depending on household size and unit size. See Bordentown City and Burlington County Gross Rent, 2023.

#### **Bordentown City and Burlington County Gross Rent, 2023**

Gross Rent	Units in Bordentown City	Percent	Units in Burlington County	Percent
Less than \$500	0	0.0%	1,210	2.9%
\$500 to \$999	58	6.5%	3,431	8.2%
\$1,000 to \$1,499	412	46.1%	11,958	28.8%
\$1,500 to \$1,999	236	26.7%	12,181	29.3%
\$2,000 to \$2,499	126	14.2%	7,886	19%
\$2,500 to \$2,999	50	5.6%	3,009	7.2%
\$3,000 or more	0	0.0%	1,766	4.2%
No rent paid	0	0.0%	1,280	3.0%
Total	882	100.0%	41,441	100.0%
Median Rent	\$1,468		\$1,669	

Source: Table DP04, 2019-2023 American Community Survey Five-Year Estimate

Housing is generally considered to be affordable if the costs of rents, mortgages, and other essential costs consume 28% or less of an owner-household's income or 30% or less of a renter-household's income (homeowner rates are lower to account for the additional home maintenance costs associated with ownership). In Bordentown City, 13.6% of all households are spending more than 30% of their incomes on housing.

**Housing Affordability, 2023**

Monthly Housing Costs as % of Income	Owner-Occupied	% of Total	Renter	% of Total	All Occupied	% of Total
Less than 20 Percent	302	49%	242	27.4%	544	36.3%
20 to 29 Percent	207	33.6%	251	28.4%	458	30.5%
30 Percent or More	107	17.3%	98	11.1%	205	13.6%
Total	616		882		1,498	

Source: Table DP04, 2019-2023 American Community Survey Five-Year Estimate

In 2023, no housing units were estimated to lack adequate kitchen facilities, and only 19 housing units were estimated to lack complete plumbing facilities. This data can, but do not always, indicate substandard housing stock that needs to be rehabilitated. Overcrowded housing can sometimes be occupied by lower income households who share space to save on housing costs.

**Indicators of Housing Deficiency, 2023**

Indicator	Incomplete Plumbing	Incomplete Kitchen	Crowded or Overcrowded, and Built Pre-1950
Number of Units	19*	0*	0*

Source: Tables B25050, DP04, 2019-2023 American Community Survey Five-Year Estimate

\* - The margin of error for this information exceeds the estimated counts. As such, the estimate may be unreliable.

**Population Characteristics**

The population of Bordentown City saw very little growth in population 2000 to 2020. In contrast, Burlington County's population grew during the same periods. Population Growth, 2000 to 2020.

**Table 11. Population Growth, 2000 to 2020**

Location	2000	2010	2020	2000-2010 % Change	2010-2020 % Change	2000-2024 % Change
Bordentown City	3,969	3,978	3,993	0.2%	0.37%	0.3%
Burlington	423,394	449,149	461,860	6%	2.8%	1.58%

New Jersey	8,414,350	8,791,894	9,288,994	4.3%	5.4%	9.4%
------------	-----------	-----------	-----------	------	------	------

Source: U.S. Census 2000, 2010, 2020

Between 2013 and 2023, the American Community Survey estimated a small increase in the number of Bordentown residents overall.

#### Age Distribution, 2013 to 2023

Age Cohort	2013	Percent	2023	Percent
Under 5	211	5.4%	224	5.6%
5-9	267	6.8%	140	3.5%
10-14	207	5.3%	135	3.4%
15-19	109	2.8%	20	6.0%
20-24	206	5.2%	190	4.7%
25-34	578	14.7%	682	17%
35-44	577	14.7%	573	14.3%
45-54	554	14.1%	514	12.8%
55-59	330	8.4%	287	7.2%
60-64	312	7.9%	248	6.2%
65-74	341	8.7%	423	10.6%
75-84	146	3.7%	268	6.7%
85+	87	2.2	82	2.0%
Total	3,925	100.0%	4,006	100.0%
Median Age	41.7		41.8	

Source: Table DP05, U.S. Census Bureau, 2009-2013 American Community Survey Five-Year Estimates; Table DP05, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates

## Household Characteristics

The U.S. Census Bureau defines a household as those persons who occupy a single room or group of rooms constituting a housing unit; however, these persons may or may not be related. The total number of households is fairly flat from 2013 to 2023 in Bordentown (1,819 to 1,830) as well as the average household size, which decreased from 2.37 to 2.29 persons per household.

### Household Size of Occupied Units, 2013-2023

Household Size (Persons per Household)	2013		2023	
	Households	Percent	Households	Percent
1 Person	718	39.5%	736	40.2%
2 Persons	554	30.5%	695	38%
3 Persons	334	18.4%	209	11.4%
4+ Persons	212	11.7%	190	10.4%
Total	1,819	100%	1,830	100%
Average Household Size	2.37		2.29	

Sources: Table S2501, 2009-2013 and 2019-2023 American Community Survey Five-Year Estimates

In 2023, the number of households that were families in Bordentown City totaled 1,830. 33.6% of all families were headed by married couples, 27.3% of family households were female-headed with no spouse present, and 26% of family households with no spouse present were male-headed. Additionally, 40.2% consisting of people living alone.

**Household Composition, 2023**

Household Type	Households	Percent
Family households	1,094	59.7%
Married-couple household	615	33.6%
With Children Under 18	201	10.9%
Male householder, no spouse present	477	26%
With Children Under 18	29	1.5%
Female householder, no spouse present	500	27.3%
With Children Under 18	80	4.3%
Householder living alone	736	40.2%
Total Households	1,830	

Source: Table DP02, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimate

When the number of bedrooms in a unit is compared to the size of households in Bordentown, there appears to be many more single-person households with single person households make up 40% of all households.

**Unit Size vs. Household Size, 2023**

Unit Size	Number of Units	Percent of Total Units	Household Size	Number of Households	Percent of Total Households
Studio or 1 bedroom	605	30%	1 Person	736	40.2%
2 bedrooms	602	29.9%	2 Persons	145	38%
3 bedrooms	536	26.6%	3 Persons	209	11.4%
4 or more bedrooms	151	7.5%	4+ Persons	190	10.4
Total	2,016`	100.0%	Total	1,830	100.0%

Sources: Tables DP04 and S2501, 2019-2023 American Community Survey Five-Year Estimate

**Income Characteristics**

Households in Bordentown have, trended similarly with households in Burlington County, the median income in 2023 in Bordentown City lagged \$92,208 and comparable figures for the county were \$102,532. The City's poverty rates for individuals and for families is lower

than the county's individual poverty rate. Individual and Family Poverty Rates 2023, for the comparison.

#### Estimated Household Income in Bordentown City and Burlington County, 2023

Household Income	Bordentown City	Percent	Burlington	Percent
Less than \$10,000	47	2.6%	5,321	3.0%
\$10,000-\$14,999	35	1.9%	3,558	2.0%
\$15,000-\$34,999	43	2.3%	6,894	3.8%
\$35,000-\$49,999	83	4.5%	13,349	8.0%
\$50,000-\$74,999	132	7.2%	23,315	13.0%
\$75,000-\$99,999	248	13.6%	24,565	13.7%
\$100,000-\$149,999	553	30.2%	36,715	20.5%
\$150,000+	158	8.6%	24,051	13.4%
Total		100.0%		100.0%
Median Income	\$91,208		\$102,532	

Source: 2019-2023 American Community Survey 5-Year Estimates (DP03)

#### Individual and Family Poverty Rates, 2023

Jurisdiction	Families	Individuals
Bordentown City	3.3%	5.8%
Burlington County	4.5%	6.8%

Source: 2019-2023 American Community Survey 5-Year Estimates (DP03)

#### Employment Characteristics

Covered Employment by Sector, shows the distribution of employment by civilian industry for Bordentown City workers in 2023. Half of employment in Bordentown City (50.7%) is made up by the educational and administrative services sectors. The next largest employment sectors in the City consisted of food services (8.7%), and real estate, and financing (9.4%).



**Covered Employment by Sector, 2023**

Industry	Number	Percent
Agriculture	33	1.5%
Construction	65	3.0%
Manufacturing	96	4.5%
Wholesale Trade	30	1.4%
Retail Trade	165	7.8%
Transportation and Warehousing	107	5%
Information	32	1.5%
Financing and Insurance, Real Estate, Renting, and Leasing	197	9.4%
Professional, Scientific, and Technical Services	305	14.5%
Educational Services	536	25.5%
Arts, Entertainment, Recreation, Accommodation and Food Services	183	8.7%
Other	55	2.6%
Public Administration	300	14.3%
Total	2,104	100%

Source, Previous Table: On The Map, Center for Economic Studies, U.S. Census Bureau, 2023.

A municipality's jobs-to-housing ratio is a rough indicator of the degree to which the municipality has been able to generate sufficient housing to accommodate its workers. A ratio of between 0.75 and 1.5 is generally considered to indicate a healthy balance between the number of jobs in a municipality and the municipality's ability to house all its workers who wish to live there. Based on Tables 4 and 18 above, Bordentown City has a jobs-housing ratio of 1.29, within the range considered healthy. If additional jobs in the City become available, the City may need to examine whether it needs to take steps to encourage additional housing.

**Population Projections**

The Delaware Valley Regional Planning Commission (DVRPC), the Metropolitan Planning Organization area that includes Bordentown City = as well as the remainder of Burlington County, published population and employment projections for the year 2050. DVRPC projects that the City's population and employment will increase by 14.2% and 0.6%%,

respectively, from 2020 to 2050. Population and Employment Projections shows, these rates as a comparison.

#### Population and Employment Projections, 2020 to 2050

	Bordentown City			Burlington County		
	2020	2050	% Change	2020	2050	% Change
Population	3,993	4,654	14.2%	461,860	481,500	4%
Employment	1,825	1,998	0.6%	272,361	304,810	10.6%

Source: Delaware Valley Regional Planning Commission, 2024

Even with the affordable housing development as potentially available in this plan, this additional population growth seems unlikely over the next 25 years given the City's lack of suitable land for additional residential development.

The Fair Housing Act requires that housing plans include a 10-year projection of new housing units based on the number of certificates of occupancy, development applications approved, probable developments, as well as other indicators deemed appropriate (N.J.S.A. 52:27D-310.b). Annual building certificates of occupancy for residential construction in Bordentown City during the years 2013 through 2023 averaged 2.0 units and demolition permits averaged 1.8 units. Not counting 2016 demolition permits as an outlier year, the City, on average has gained 0.2 housing units each year in background. See Table: Background Residential Growth, 2013-2023.

#### Background Residential Growth, 2013-2023

Year	Certificates of Occupancy	Demolitions	Net New Dwellings
2013	1	1	0
2014	3	1	2
2015	5	5	0
2016	0	1	-1
2017	0	3	-3
2018	1	2	-1
2019	2	2	0

Year	Certificates of Occupancy	Demolitions	Net New Dwellings
2020	2	0	2
2021	1	0	1
2022	1	2	-1
2023	4	1	3
Total	20	18	2
Annual Average	2.0	1.8	0.2*

Source: NJDCA Construction Reporter, Building Permits, Yearly Summary Data

\* Excludes 2016 demolition permits as outlier year

## II. LAND USE, ZONING AND INFRASTRUCTURE ANALYSIS

A land use and zoning analysis is utilized to help determine if the City has adequate capacity and how it can accommodate expected affordable housing need, and includes the following:

- An analysis of the available existing and planned infrastructure.
- The anticipated demand for types of uses permitted by zoning based on present and anticipated future demographic characteristics of the Township and anticipated land use patterns.
- The economic development policies and constraints on development with existing or planned measures.

### **Land Use Patterns and Economic Development Policy**

Bordentown City consists of a mix of uses including residential, commercial, industrial, agriculture, parks and open space, public and quasi-public and vacant uses. According to the City's Mod IV data, the land use category, "Residential (including apartments)" has the highest percentage of parcels in the City, and occupies 36% of developed land. "Public Property" ranks first in land mass, with nearly 43%% of the area due to Riparian areas and the Pointe Breeze acquisition. Commercial and industrial uses occupy about 31% of the taxable land area.

*Land Use by Property Class, Bordentown City*

<i>Property Class</i>	<i>Parcels</i>	<i>Area in Acres*</i>	<i>Percent Area</i>
2 - Residential (four families or less)	1152	155.6	28%
15C - Public Property	100	236.2	42.6%
4A - Commercial	125	140.7	25.3%
1 - Vacant	33	9.1	1.6%
4C - Apartment	42	43.1	7.7%
4B - Industrial	6	36.1	6.5%
5A - Class I Railroad Property	5	16.8	3%
Bordentown City Totals	1467	554.3	

\*Excludes Public Rights-of-way

### **Zoning**

One of the goals in the City's Master Plan is to enhance and support the highway commercial and downtown economic vitality and community activities. The current and anticipated demand for economic and residential growth can be met through the City's current zoning and redevelopment initiatives. While some changes to the residential zoning have been recommended, they do not hinder the ability for the City to implement this plan.

### **Infrastructure**

#### Potable Water

Bordentown Water provides potable water service to both Bordentown City and Bordentown Township. It has the capacity to handle new development.

#### Wastewater Treatment

Sewer Service Area - The entire City is located within an approved sewer service area Regular maintenance is performed on the system, however within the older sections of City, the storm water sewer system is in need of maintenance.

The collection system and associated trunk sewers convey flow from these populated areas to the Bordentown Sewer Facility. The facility provides treatment on a “first-come, first-serve” basis and does not have any municipal allocations.

### **NJ State Development & Redevelopment Plan**

Bordentown city is entirely within Planning area one – metropolitan. Accordingly, development and redevelopment are strongly encouraged in these areas.



### III. FAIR SHARE PLAN

This part of the Housing Element and Fair Share Plan describes how Bordentown City intends to meet the affordable housing obligations that have been allocated to it in the Fourth Round. As noted previously, the obligations are two-fold: a Present Need obligation and a Prospective Need obligation. Present Need has also been called the “Rehabilitation Share” and Prospective Need has been called “Future Need”. The Present Need obligation is reset with each round of affordable housing obligation based on census data. The number of deficient housing units is statistically determined based on certain parameters to estimate those that are occupied by low- and moderate-income households.

The Prospective Need obligation is cumulative in that it includes the obligations from all prior rounds (First, Second and Third) as well as the Fourth Round that this housing plan primarily addresses. The concept behind Prospective Need is that there is an anticipated growth in the population of New Jersey in 2025-2035 which will be composed of persons in households and each of those households will require housing. A certain percentage of those households have incomes that meet the definition of low or moderate incomes.

#### **Affordable Housing Obligations**

Affordable Housing Component	Number
Present Need	0
Prospective Need	
Prior Round Obligation	31
Third Round Obligation	104
Fourth Round Obligation	28
Total Obligation	163

#### **Present Need Obligation**

Present Need is defined as “the number of substandard existing deficient housing units currently occupied by low- and moderate-income households” and “deficient housing unit” as “housing that (1) is over fifty years old and overcrowded, (2) lacks complete plumbing, or (3) lacks complete kitchen facilities.” The City's Fourth Round rehabilitation obligation is 0.

#### **Prior Round Obligation**

The Prior Round obligation is the cumulative 1987 through 1999 new construction affordable housing obligation. This time period corresponds to the First and Second Rounds of affordable housing. The Prior Round obligation as presently structured was affirmed by a decision of the NJ

Supreme Court in 2013 decision. The City's Prior Round obligation is 33 units/credits as previously calculated by COAH.

### **Third Round Prospective Obligation**

The Third Round obligation includes the “gap” portion of the Third Round (1999-2015) when no valid affordable housing regulations were in force and the Third Round Prospective Need (2015-2025) which included the 10 year period into the future starting in July 2015. In 2001, COAH adopted a new rule which extended the rounds from 6 to 10 years.

The City's Third Round obligation for Bordentown City is 104

### **Fourth Round Prospective Obligation**

Prospective Need is “a projection of housing needs based on development and growth which is reasonably likely to occur in a region or municipality.” The City’s Fourth Round Prospective Need of 28 units was also calculated by DCA according to the methodology described in its October 2024 methodology paper.

### *Satisfying the City's Prior and Third Round Obligation*

Obligation Period	Obligation	Satisfied Credits	Remaining Obligation
Prior Round (1987–1999)	31 units	31 units	0
Third Round (1999–2025)	104 units	104 credits	0
Fourth Round (2025–2035)	28 units	28 units	0
<b>Total</b>	163 credits	163 credits	0

### **Projects Satisfying Obligation**

#### ***A. Prior Round (1987–1999) – 31 Units***

Source	Units Credited	Notes
Clare Estates (Age-restricted)	8 units	25% cap applied

Source	Units Credited	Notes
Clare Court	26 credits (from 16 units + 8 bonus)	16 Units - rental bonus credits at 2:1 capped at 8 units or 25% of Obligation
<b>Total</b>	31 credits	

**B. Third Round (1999–2025) – 104 Units**

Source	Units / Credited	Notes
Mission First (Eagle Shirt)	26 age-restricted units	Total 48 capped by 25% age-restricted rule
Ocean Spray Inclusionary Redevelopment	52 unit	298 Total units proposed with 20% set-aside = 60 units
Rental Bonuses (2:1, capped at 26)	26 credits	Based on rental status and income mix compliance
<b>Subtotal</b>	104 Units / Credits	Applied to Third Round obligation

## IV. Fourth Round Obligation

As mentioned above, the City Fourth Round Prospective Need obligation is 28 units. The following formulas summarize the minimum or maximum number of Fourth Round bonuses, affordable family rental units, senior units, low-income, and very low-income units:

### Bordentown City Fourth Round Formulas

Maximum Bonuses = 8 units

$$.25 \text{ (obligation)} = .25 (28) = 7 \text{ units}$$

Minimum Family Rental Units = 14 units

$$.50 \text{ (obligation – claimed bonuses)} = .50 (28) = 14 \text{ units}$$

Maximum Senior Units = 8 units

$$.30 \text{ (obligation – claimed bonuses)} = .30 (28) = 8.4 \text{ units, rounded down to 8}$$

Minimum Low-Income = 14 units



.50 (obligation – claimed bonuses) = .50 (28) = 14 units

Minimum Very Low-Income Units = 4 units

.13 (Fourth Round obligation - bonuses) = .13 (28) = 3.64 units; rounded up to 4 units

Minimum Very Low-Income Family Rental Units = 2 units

.50 (required very low-income units) = .50 (4) = 2 units

Bordentown City proposes that its Fourth Round obligation will be addressed through:

Strategy	Units / Credited	Notes
Mission First (Eagle Shirt) or Clare Estates	8 age-restricted units	Balance of 22 age-restricted units after the Third Round 25% age-restricted rule applied are available. Fourth Round rule limits age-restriction to 30% = 8.4 (8) units.
Ocean Spray Inclusionary Redevelopment	8 units	298 Total units proposed with 20% set-aside = 60 units total, 52 utilized in prior round.
Clare Estates	12 Supportive Housing	12 units.
Bonus	8 Eligible	Supportive Housing bonus
<b>Subtotal</b>	28 Units (36 Credits)	

#### D. Site Suitability Summary

Project Name	Block(s)	Lot(s)	Suitability Notes
Clare Estates	1404	24	13 Supportive Housing Units (2:1 bonus in prior and Third Round= 26 credits)

			<p>120-unit Inclusionary Rental Project (20% = 24 affordable units)</p> <p>This site is an adaptive reuse and is fully developable with no environmental constraints. The owner is a well know affordable housing developer Community Investment Strategies.</p>
Mission First (Eagle Shirt)	1304	1	<p>48-unit 100% senior affordable rental project (25% age cap in Third Round and 30% age cap in Fourth = 34 units applied)</p> <p><b>Fully constructed and occupied.</b></p>
Ocean Spray/Cranberry	1601,1702	Various	<p>298-unit family rental project (20% affordable = 60 units.)</p> <p>The is the redevelopment of the former Ocean Space cranberry juice production facility. <b>Site Plan approval was granted February 3, 2020</b></p>

#### E. Other Sites Considered

Name	Block(s)	Lot(s)	Suitability Notes
Third Street	902	20	Site is in private hands and serves as parking for the office building across Third Street.
Third & Ann	1101	5	Site is occupied but could be a future redevelopment parcel
Farnsworth Avenue Apartments	1307	13, 16	Preexisting Building - Potential Write-down buy-down in the future or Redevelopment

## V. Bordentown City's Affordable Housing Commitment and Proposed Mechanisms

### Rehabilitation

The City has no Present Need obligation. The City will however continue to be a resource for residents, particularly those of low income status, gain access to funds through the County

### Inclusionary Development

The City will adopt an inclusionary development policy for all qualifying projects. Resolutions of approval shall now contain the following standard language:

- *The applicant shall provide a set aside of 20% out of the total number of housing units approved to be built. The affordable units shall be deed restricted with affordability controls and affirmatively marketing as directed by the Municipal Housing Administrator and shall be in compliance with UHAC (Uniform Housing and Affordability Controls), except that in lieu of the requirement that 10% of all rental affordable units shall be affordable at 35% or less of median income, the development shall provide that 13% of all rental affordable units shall be affordable at 30% or less of median income.*

### 100% Affordable

The City will entertain 100% affordable projects but none are anticipated at this moment.

### Supportive and/or Special Needs Housing

The City is committed to providing the most appropriate type of supportive housing and resources for seniors and residents with special needs. To this end, Bordentown City continues to embrace a variety of public-private partnerships with community and non-profit organizations, institutional partners and governmental departments to develop and maintain special needs housing/group homes within the City. Zoning within all of the City's Residential zones is already inclusive of special needs housing/group homes.

### Development Fee Ordinance/Spending Plan

The City will be amending its affordable housing Development Fee Ordinance in accordance with the Statewide Non-residential Development Fee Act and to reflect the updated law rather than COAH's jurisdiction. A copy of the proposed Ordinance is included in an Appendix to this Plan.

### Market-to-Affordable Program

The City may also consider creating a market-to-affordable housing program in the future, utilizing its Affordable Housing Trust Fund monies if necessary and if permitted by Plan amendment and subsequent certification, to allow the purchase or subsidy of existing market

rate-housing units so that they may be sold or rented to low and moderate-income households.

*Fair Share Ordinance & Affirmative Marketing*

The City of Bordentown will prepare a Fair Share Ordinance as referenced in the rules, and in accordance with the Uniform Housing Affordability Controls at NJAC 5:80-26.15. Generally, the Fair Share Ordinance will govern the establishment of affordable units in the City, as well as regulating the occupancy of such units. The City's Fair Share Ordinance covers the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc.

The City of Bordentown will prepare an affirmative marketing plan as referenced in COAH's rules, at NJAC 5:94-7.3, and in accordance with the Uniform Housing Affordability Controls at NJAC 5:80-26.15. The affirmative marketing plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups to the affordable housing units in the municipality. In addition to site suitability, the developer of the affordable housing project will be required to meet the applicable requirements of UHAC:

- **Administrative Entity.** The City will require developers to engage an administrative agent, as required by state regulation, to administer and affirmatively market the units at the development, income-qualify applicants, place minimum 40-year affordability controls on the units for the anticipated family rental units, and provide long-term administration of the units in accordance with rules at N.J.A.C. 5:93-1 et seq. and N.J.A.C. 5:80-26.1 et seq.
- **Very Low-, Low- and Moderate-Income Distribution.** At least half of the affordable units developed will be affordable to low-income households, with at least 13% affordable to very low-income households.
- **Affirmative Marketing.** The affordable units will be affirmatively marketed in accordance with N.J.A.C. 5:93-1 et seq. and N.J.A.C. 5:80-26.1 et seq.
- **Controls on Affordability.** As noted, the affordable units will have minimum 40-year affordability controls.
- **Bedroom Distribution.** The distribution of the number of bedrooms will follow UHAC regulations.

Once DCA and HMFA finalize their rule proposals (not anticipated before June 30, 2025), the City will also prepare an updated Affirmative Marketing Plan in accordance with DCA's proposed new regulations at N.J.A.C. 5:99, UHAC's new 2025 regulations that are anticipated to be released shortly, and any remaining relevant COAH rules not superseded by either the proposed 2025 DCA regulations or the upcoming 2025 revised UHAC rules. Bordentown City will adopt an Affirmative Marketing Plan for all affordable housing sites. The City's Affirmative Marketing Plan, is designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national

origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the City. Additionally, the Affirmative Marketing Plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who reside in the City's housing region, which consists of Burlington, Camden and Gloucester Counties.

## VI. Compliance

In addition, per the more recently amended FHA (P.L. 2024, c.2) at N.J.S.A. 52:27D-329.1, at least half of very low-income units addressing a Fourth Round Prospective Need must be "available for families with children." In accordance with the following formulas, the City's Fourth Round obligation must consist of at least four very low-income units, two of which are available to families with children.

### Minimum Very Low-Income Units = 4 units

.13 (Fourth Round obligation - bonuses) = .13 (28) = 3.51 units; rounded up to 4 units

### Minimum Very Low-Income Family Rental Units = 2 units

.50 (required very low-income units) = .50 (4) = 2 units

In accordance with Chapter 28-17-16, the City will ensure that, as part of any development or redevelopment agreement that includes the development of affordable housing, affordable units will be deed-restricted as available to households earning 30% or less of area median income. In addition, the City, depending on the level of affordable housing fees obtained, may allocate funds in its Spending Plan to assist small-scale developers to provide very low-income units, the individual payments for which will be the subject of a developer's or redeveloper's agreement.

### Multigenerational Family Housing Continuity

The FHA requires an HEFSP to provide an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of 23 section 1 of P.L.2021, c.273 (N.J.S. 52:27D-329.20). As of May 2025, no recommendations have been issued by the Commission.

### Monitoring

In accordance with the requirements of N.J.S.A. 52:27D-329.2 and -329.4 as amended by P.L. 2024 c.2, by February 15 of each year of the Fourth Round, the Municipality will provide a detailed accounting through DCA's new Affordable Housing Monitoring System ("AHMS") of all affordable units constructed and construction starts during the prior calendar year, and of all residential and non-residential fees collected, interest earned, and other income collected and

deposited into Bordentown City's affordable housing trust fund during the prior calendar year. The City will also provide a detailed accounting in AHMS of all expenditures of affordable housing trust funds during the prior calendar year, including purposes and amounts, and documentation of the balance remaining in the affordable housing trust fund as of December 31 of that year.

Bordentown City or any other interested party may file an action through the Program seeking a realistic opportunity review at the midpoint of the certification period and shall provide for notice to the public, including a realistic opportunity review of any inclusionary development site in this Housing Element and Fair Share Plan that has not received preliminary site plan approval prior to the midpoint of the 10-year round. If such an action is initiated, The City may propose one or more alternative sites with an accompanying development plan or plans that provide a realistic opportunity for the same number of affordable units and are otherwise in compliance with the FHA and the Mount Laurel doctrine.

As part of the implementation of this Housing Element and Fair Share Plan, the City will execute an agreement with CGP&H or another qualified Administrative Agent to administer a municipal rehabilitation program.

Bordentown City has met its Prior, Third, and Fourth Round affordable housing obligations through a mix of constructed units, redevelopment plans, and innovative programs such as the buy-down conversion of small-scale rental buildings. The City has planned for growth that reflects the scale and capacity of its infrastructure and historic built environment.

## Appendix A: Maps

- Bordentown Zoning Map
- Site Suitability Map
- Project Site Locations Map
- Ocean Spray Redevelopment Map







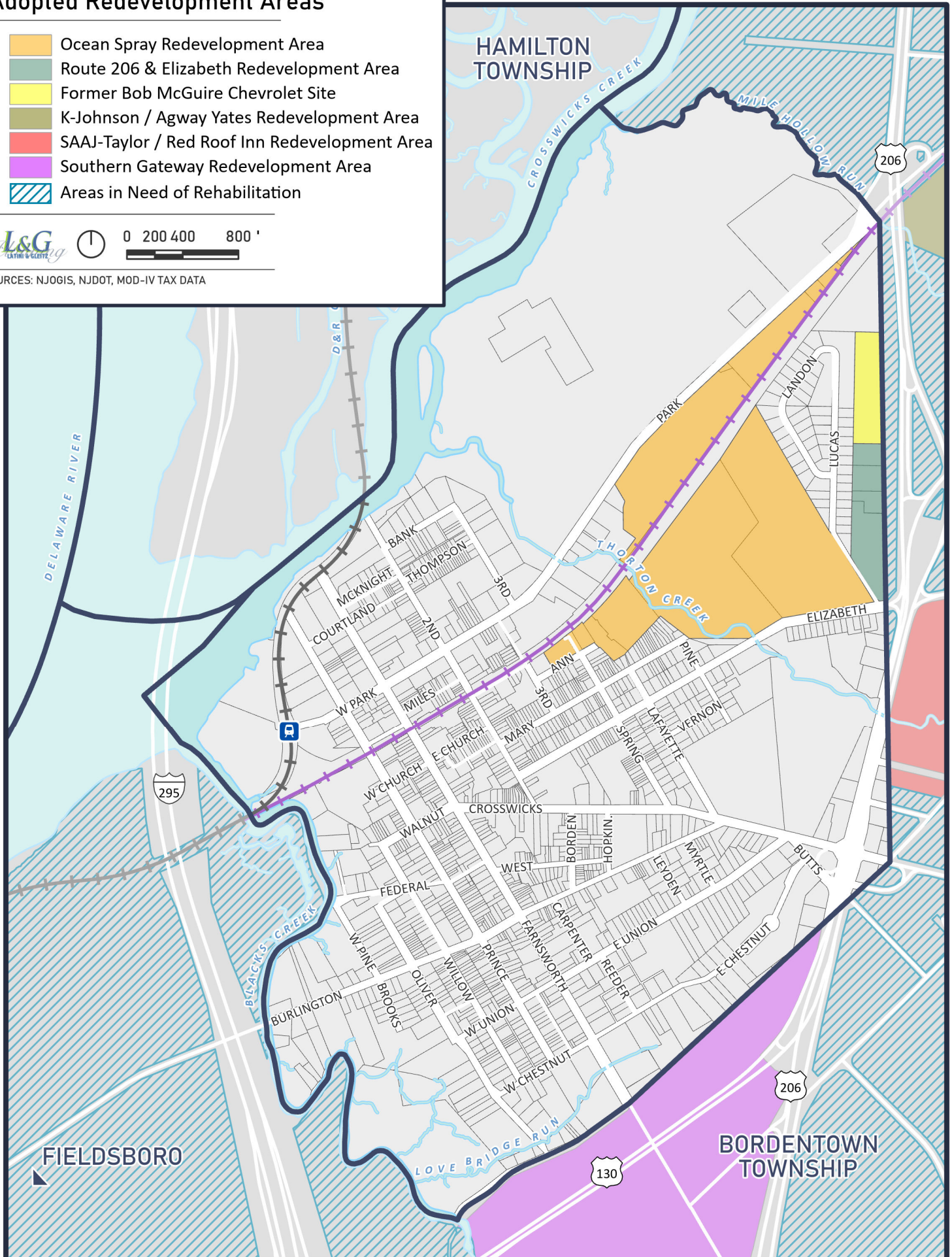
## Adopted Redevelopment Areas

- Ocean Spray Redevelopment Area
- Route 206 & Elizabeth Redevelopment Area
- Former Bob McGuire Chevrolet Site
- K-Johnson / Agway Yates Redevelopment Area
- SAAJ-Taylor / Red Roof Inn Redevelopment Area
- Southern Gateway Redevelopment Area
- Areas in Need of Rehabilitation



0 200 400 800'

SOURCES: NJGIS, NJDOT, MOD-IV TAX DATA





## Project Sites Location Map

- Residential Low Density
- Residential Medium Density
- Residential High Density
- Downtown Mixed-Use
- Highway Commercial
- Office Commercial
- Age Restricted / Health Services
- Railroad
- Waterfront
- Conservation-Restricted Residential
- Parks and Public Uses
- Ocean Spray Redevelopment Area



0 200 400 800'

SOURCES: NJGIS, NJDOT, MOD-IV TAX DATA

