

**2025 HOUSING ELEMENT and FAIR SHARE PLAN  
TOWNSHIP OF MOUNT HOLLY**

**MOUNT HOLLY TOWNSHIP  
BURLINGTON COUNTY, NEW JERSEY**



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The original document was appropriately signed and sealed in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

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## INTRODUCTION

According to the Fair Housing Act of 1985, a Housing Plan 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.

This is the Township of Mount Holly's Housing Element and Fair Share Plan (hereinafter "HEFSP") for the period between 2025 and 2035. On March 19, 2024, Governor Phil Murphy signed significant affordable housing legislation through Bill A-4/S-50, aiming to streamline and enhance the state's approach to affordable housing obligations.

### Key Provisions of the Legislation:

- **Establishment of a New Framework:** The law introduces a streamlined process for determining and enforcing municipalities' affordable housing obligations under the New Jersey Supreme Court's Mount Laurel Doctrine and the State's Fair Housing Act. Starting in 2025, the Department of Community Affairs (DCA) will publish non-binding calculations of municipalities' current and prospective affordable housing needs, using a formula based on prior court decisions.
- **Dispute Resolution Program:** To expedite the resolution of disputes regarding municipalities' affordable housing obligations and plans, the legislation establishes a new Affordable Housing Dispute Resolution Program. This program aims to reduce litigation-related delays and provide more certainty for housing developers.
- **Abolishment of COAH:** The Council on Affordable Housing (COAH), which had been defunct for over a decade, is formally abolished under this bill. The new process replaces the role previously played by COAH, streamlining compliance and reducing delays in the construction of new affordable housing.
- **Incentives for Specific Housing Projects:** The legislation includes provisions for "bonus credits," allowing certain affordable housing units to be credited as 1.5 or 2 units. This system incentivizes the development of age-restricted housing, housing for individuals with special needs, and projects located near mass transit stations. The use of bonus credits is capped at 25% of a municipality's prospective need obligations.
- **Transparency and Accountability:** The law mandates increased transparency at each stage of the affordable housing process, including the adoption of initial housing plans, the availability and allocation of state housing trust funds, and the number of housing units built. This ensures that municipalities and developers can plan more effectively and that the public remains informed about affordable housing developments.

New Jersey seeks to enhance the efficiency and fairness of affordable housing development by implementing these measures, offering clearer municipal guidance, minimizing legal disputes, and expanding housing availability statewide.

On October 18, 2024, the Department of Community Affairs ("DCA") released "Affordable Housing Obligations for 2025-2035" as the recently enacted law required.

## MOUNT HOLLY'S AFFORDABLE HOUSING COMPLIANCE HISTORY

The Township of Mount Holly has a history of providing affordable housing and has demonstrated compliance with relevant regulations, statutes, and policy related to the Mt. Laurel Doctrine and the production of affordable housing in the State. Mount Holly Township was designated an Urban Aid

Municipality in 1989, following First Round Certification. The Township received Second Round Council on Affordable Housing (“COAH”) Certification for its Second Round Plan on June 5, 1996. The Township filed a Complaint for Declaratory Judgment and on August 2, 2002, the Township received a jurisdictional and protective order from the New Jersey Superior Court. In November 2005 Mount Holly adopted a Third Round HEFSP (Housing Element & Fair Share Plan) in accordance with the Third Round rules and on February 16, 2006, the Township was granted a Third Round Judgment of Compliance and Repose.

In 2019 the Township settled with Fair Share Housing Center (FSHC), through a Settlement Agreement dated May 23, 2019. The 2019 Agreement established the Township's fair share obligation, including a Third Round Rehabilitation Share of 13 units, a 0-unit Prior Round (1987-1999) obligation, and a 0-unit Third Round (1999-2025) Gap and Prospective Need obligation, as evidenced in Appendix C. The Court granted the Township a Conditional Judgment of Repose (JOR) on January 30, 2020. A Final Judgement of Repose was granted on June 20, 2020.

In 2019, the Township believed Virtua Health’s Memorial Hospital site was available to provide a realistic opportunity for the development of affordable housing. The Township adopted an overlay zoning ordinance to create the opportunity for the development of affordable housing. However, in June 2021, the owner of the Virtua Hospital site filed a motion for relief from the JOR, noting its site was no longer available to provide a realistic opportunity. Subsequent negotiations between the Township and FSHC have resulted in an Amended FSHC Settlement Agreement (2021 Amended Agreement). The 2021 Amended Agreement was signed by the Township Mayor on December 13, 2021. The 2021 Amended Agreement the Township adopt a mandatory set-aside ordinance and the adoption of inclusionary zoning on 4 sites.

## **MUNICIPAL SUMMARY**

The Township of Mount Holly is a 2.9 square mile town located in Burlington County, serving as the County seat. The Township is bordered by four municipalities, which include Westampton Township to the north and northwest, Eastampton Township to the east, Lumberton Township to the south and Hainesport Township to the west. Mount Holly has served as the regional center of Burlington County since its inception, which has created a strong institutional presence in the Township. The Burlington County Courthouse, Burlington County Jail, Virtua Hospital, and Rowan College contribute to the institutional nature of the municipality. The Township is nearly completely developed, with a historic mixed-use core near the geographic center. The north branch of the Rancocas Creek runs through the municipality offering unique natural charm to the area, historically supporting industrial uses and currently is used for recreational activities. The Township has maintained historic buildings and districts, enhancing its unique character and appeal. The legacy of its industrial past is evident in the preserved mill buildings and the continued importance of the Rancocas Creek. Mount Holly is celebrated for its historical sites, quaint downtown, and community events that honor its rich heritage.

## AFFORDABLE HOUSING OBLIGATION

On October 18, 2024, the Department of Community Affairs ('DCA') released "Affordable Housing Obligations for 2025-2035" as required by the recently enacted law. The Township's obligation is identified in the chart below:

**MOUNT HOLLY'S AFFORDABLE HOUSING OBLIGATION 2025-2035**

	<b>REHABILITATION (Present Need)</b>	<b>PRIOR ROUND</b>	<b>FOURTH ROUND (Prospective Need)</b>	<b>NET FOURTH ROUND (Prospective Need)</b>
<b>OBLIGATION</b>	42	0	41	41

### PRESENT NEED

A municipality may satisfy its present need obligation through the implementation of a rehabilitation program. Such a program must focus on repairing or replacing essential housing systems, such as roofing, plumbing, electrical, heating, or structural (load bearing) elements, in order to bring existing housing units into compliance with applicable codes. The program must be administered by an entity with demonstrated experience in affordable housing rehabilitation and must be detailed in a manual subject to approval.

The minimum average hard cost per unit (excluding administrative expenses) for an eligible rehabilitation program was \$10,000 in prior Round 3. Actual costs will vary depending on the scope of repairs required to achieve code compliance. The Courts adopted the Council on Affordable Housing (COAH) mandate of a 10-year affordability control period following the completion of rehabilitation activities. For owner-occupied units, this control may be enforced through a forgivable loan structure.

### FRAMEWORK FOR NEW CONSTRUCTION

When it was in existence, COAH had rules that provided a framework for addressing the municipal housing obligation. All affordable housing must be affirmatively marketed. The FHA limits age-restricted housing to no more than 30 percent of affordable housing units. A municipality shall not receive more than one type of bonus credit for any unit.

- A municipality shall not be permitted to satisfy more than 25% of its prospective need obligations through the use of bonus credits.
- The FHA, as amended, eliminated the rental bonus credit for family units.
- Special Needs: One unit of credit and one bonus credit for each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing.
- Non-Profit Partnership: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing unit created in partnership with a non-profit housing developer.
- Proximity to Transit: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing located within a one-half mile radius (one-mile radius if located in a Garden State Growth Zone) surrounding a NJ Transit Port Authority Transit Corp., Port Authority Trans-Hudson Corp., rail, bus, or ferry station, including all light rail stations.
- Age-Restricted: One unit of credit and one-half bonus credit for a unit of age-restricted housing. (Bonus credit only applicable to 15% of all age-restricted housing built that count towards the affordable housing obligation.)

- **Family Housing:** One unit of credit and one-half bonus credit for each unit of low- or moderate-income family housing with at least three bedrooms above the minimum number required by the bedroom distribution in a given development.
- **Redevelopment:** One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.
- **Extension of Affordability Controls:** One unit of credit and one-half bonus credit for each existing low- or moderate-income rental housing unit for which affordability controls are extended for a new term, and the municipality contributes funding towards the costs necessary for this preservation.
- **100% Affordable with Municipal Contribution:** One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing in a 100% affordable housing project, which the municipality either contributes property without which the project would not be feasible, or makes contributions from the municipal affordable housing trust fund that covers no less than 10% of the project costs.
- **Very Low Income:** One unit of credit and one-half bonus credit for each unit of very low-income housing for families above the 13% of units required to be preserved for very low-income housing.
- **Age Restricted Housing:** A municipality may not satisfy more than 25% of the affordable housing units, exclusive of bonus credits, to address its prospective need obligation through the creation of age-restricted housing. This is a continuation of the current requirements.
- **Housing Available to Families with Children:** A municipality must satisfy at least 50% of the actual affordable housing units, exclusive of bonus credits, created to address its prospective need obligation through the creation of housing available to families with children. This is a continuation of current requirements.
- **Rental Housing:** A municipality must satisfy at least 25% of the actual affordable housing units, exclusive of bonus credits, to address its prospective need obligation through rental units. At least half of that number must be available for families with children. This is a continuation of current requirements.
- **Very Low Income:** 13% of the housing units made available for low- and moderate-income households must be reserved for occupancy by very low-income households. (This is not new.) What is new is that at least half of that number must be made available to families with children.
- **Transitional Housing:** A municipality shall not credit transitional housing credits to more than 10% of the municipality's fair share obligation.
- **Length of Affordability:** The amended FHA increased the minimum period requiring affordability controls to 40 years for rental units and maintained 30 years for for-sale units.

## **ZONING AND FEES**

Inclusionary zoning is among the few methods recognized by the Courts and the Council on Affordable Housing (COAH) that limit the municipality's direct financial responsibility in the production of affordable housing. Once appropriate zoning is in place, the Township's primary obligations are to expedite the approval process for inclusionary developments and to eliminate unnecessary cost-generating regulations, as outlined in N.J.A.C. 5:93-10.

The Courts and COAH acknowledge that affordable rental housing typically requires a greater subsidy than affordable for-sale units. Accordingly, N.J.A.C. 5:93-5.15 mandates that incentives be provided to encourage rental development, such as increased density allowances and reduced set-aside requirements.

Municipalities are also permitted to collect development fees on residential sites not zoned for affordable housing production. These fees serve as exactions designated for affordable housing initiatives. COAH regulations allow for a development fee of up to 1.5 percent on all residential development. If a developer is granted a density bonus, the municipality may collect a 6 percent fee on the additional units gained through the bonus. Additionally, a 2.5 percent development fee may be imposed on non-residential development.

The use of development fees is subject to specific restrictions. No more than 20 percent of collected fees may be allocated for administrative expenses. A minimum of 30 percent must be dedicated to initiatives that increase the affordability of housing for low- and moderate-income households.

## **REDEVELOPMENT**

A municipality may facilitate the development of affordable housing through redevelopment under the Local Redevelopment and Housing Law. All sites identified for redevelopment must meet accepted standards for suitability. The municipality is required to designate the area as an area in need of redevelopment, adopt a formal redevelopment plan, designate a redeveloper, and establish a projected timeline for site redevelopment. In the absence of an active developer, the preference has been for vacant sites over those that are already developed. In circumstances where land is a limited resource, both COAH and the courts have accepted the use of overlay zoning as a means of creating optional incentives for the construction of affordable housing.

## **MUNICIPALLY SPONSORED PROJECTS**

Some municipalities opt to meet their affordable housing obligation by directly sponsoring the construction of low- and moderate-income housing. It is not uncommon for a municipality to contribute publicly owned land to a non-profit or for-profit developer committed to constructing a development exclusively for low- and moderate-income households.

Engaging in the direct development of affordable housing can be challenging for municipalities, particularly when such developments do not include market-rate units to cross-subsidize the affordable units. In these cases, developers typically require additional subsidies. These may include municipal contributions such as land or financial assistance, as well as external funding sources, such as federal Low-Income Housing Tax Credits, state housing programs, and financing from the Federal Home Loan Bank.



Under past COAH regulations, municipal construction efforts were required to be supported by the following minimum documentation:

1. **Site Control:** The municipality must demonstrate control of the site, which may be in the form of an ownership interest or an option agreement.
2. **Administrative Plan:** A plan must be submitted detailing how the development will be administered, including the process for income-qualifying applicants and the long-term management of the affordable units.
3. **Financial Plan:** The municipality must provide an estimate of total development costs, projected revenues, and identify a stable source of funding. As external subsidies become available, the municipality may reduce its reliance on local funds.
4. **Construction Timeline:** A detailed timetable must be established for the development and delivery of the low- and moderate-income units.

### **MARKET TO AFFORDABLE**

A municipality is eligible to receive both one unit of credit and one bonus credit for each low- or moderate-income housing unit created through the conversion of an existing market-rate rental or ownership unit into an affordable unit. However, these bonus credits may only be counted toward the municipality's Housing Element and Fair Share Plan if the municipality can demonstrate a formal commitment to proceed with the market-to-affordable conversion. This commitment must be substantiated by either: (a) a signed agreement with the property owner; or (b) municipal acquisition of the property.

In addressing its prospective affordable housing obligation, a municipality may not provide more than 30 percent of its required affordable units—excluding bonus credits—through the development of age-restricted housing. Additionally, at least 50 percent of the required affordable units—again, exclusive of bonus credits—must be made available to families with children, and must fully comply with the standards and controls established under Section 21 of P.L.1985, c.222 (C.52:27D-321).

Moreover, a minimum of 25 percent of the required affordable housing units—excluding bonus credits—must be rental units, with at least half of those rental units designated for families with children. All units developed under this provision must conform to the statutory requirements and affordability controls outlined in Section 21 of P.L.1985, c.222 (C.52:27D-321).

## AFFORDABILITY REQUIREMENTS

Under the New Jersey Fair Housing Act affordable housing is defined as a dwelling, either for sale or rent, that is within the financial means of low- or moderate- income households as measured within each housing region. Mount Holly is located in Region 5, which consists of Burlington, Camden and Gloucester Counties. Moderate-income households are considered those that have annual incomes less than 80%, but greater than 50% of the regional median income. Low-income households are considered those with annual incomes 50% or less than the regional median income. Very low-income households are a subset of the low-income category and are considered those with incomes 30% or less than the regional median income.

Furthermore, the Uniform Housing Affordability Controls, also known as UHAC, requires that the maximum rent for a qualified unit be affordable to households with incomes 60% or less than the median income for the region. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income. The Department of Housing and Urban Development (HUD) defines federal income limits annually, and the regional median income is defined by such. The following table, which has been prepared by the Affordable Housing Professionals of New Jersey (AHPNJ), reflects the 2025 affordable housing regional income limits for Region 5.

### 2025 INCOME LIMITS FOR REGION 5

HOUSEHOLD INCOME LEVELS	1-PERSON HOUSEHOLD	2-PERSON HOUSEHOLD	3-PERSON HOUSEHOLD	4-PERSON HOUSEHOLD	5-PERSON HOUSEHOLD
<b>MEDIAN</b>	\$83,600	\$95,600	\$107,500	\$119,400	\$129,000
<b>MODERATE</b>	\$66,880	\$76,480	\$86,000	\$95,520	\$103,200
<b>LOW</b>	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500
<b>VERY-LOW</b>	\$25,080	\$28,680	\$32,250	\$35,820	\$38,700
<i>Source: 2025 Income Limits prepared by Affordable Housing Professionals of NJ effective May 16, 2025</i>					

## VACANT LAND ADJUSTMENT ANALYSIS

A Vacant Land Adjustment was not deemed necessary as the municipality has sufficient existing affordable housing to accommodate the Prospective Need.

## GOAL OF MOUNT HOLLY TOWNSHIP

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

## THE HOUSING ELEMENT

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

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- 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;
- An analysis of the existing and probable future employment characteristics of the municipality;
- 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;
- A determination of the municipality's present and prospective fair share for low and moderate-income housing and its capacity to accommodate its 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); and
- A consideration of the lands that are most appropriate for the 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 consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing P.L.2024, c.2 (C.52:27D-310.10.f.).

Demographic, housing, and socioeconomic analysis is a critical tool in planning for affordable housing, as it provides insight into population trends, household composition, income levels, poverty levels and age distribution. These factors, along with various others, directly influence housing demand and affordability. The following section provides an in-depth analysis of various data points that are related to affordable housing.

## DEMOGRAPHICS

Understanding the changes to a community's population over time is crucial in anticipating future housing needs, identifying gaps in the current housing supply, and allocating public resources more effectively. From 1940 to 2020, Mount Holly experienced periods of both growth and decline, contrasting sharply with the consistent population increases in Burlington County and New Jersey as a whole. Mount Holly's population peaked in 1960 at 13,271 residents—a 61.7% increase from 1950—but declined in the following decades, falling to 9,981 by 2020. In comparison, Burlington County grew steadily from 97,013 in 1940 to 461,860 in 2020, and New Jersey's population more than doubled, from 4.16 million to 9.29 million. While Burlington County and the state saw positive growth every decade, Mount Holly experienced declines in three different decades (1970s, 1980s, and 2010s), indicating a local pattern of stagnation or population loss not reflected in broader regional trends.

## POPULATION OVERTIME

Year	Mount Holly			Burlington County			New Jersey		
	Persons	Change		Persons	Change		Persons	Change	
		Number	Percent		Number	Percent		Number	Percent
1930		-	-	93,541	-	-	4,041,334	-	-
1940	6,829	6,829	-	97,013	3,472	3.71%	4,160,165	118,831	2.94%
1950	8,206	1,377	20.16%	135,910	38,897	40.09%	4,832,329	672,164	16.16%
1960	13,271	5,065	61.72%	224,499	88,589	65.18%	6,066,782	1,234,453	25.55%
1970	12,713	-558	-4.20%	323,132	98,633	43.93%	7,171,112	1,104,330	18.20%
1980	10,818	-1,895	-14.91%	362,542	39,410	12.20%	7,365,011	193,899	2.70%
1990	10,639	-179	-1.65%	395,066	32,524	8.97%	7,730,188	365,177	4.96%
2000	10,728	89	0.84%	423,394	28,328	7.17%	8,414,350	684,162	8.85%
2010	9,536	-1,192	-11.11%	448,734	25,340	5.98%	8,791,894	377,544	4.49%
2020	9,981	445	4.67%	461,860	13,126	2.93%	9,288,994	497,100	5.65%

U.S. Census Bureau & New Jersey State Data Center Historic Population Trends

In 2023, the ACS estimated that 10.8% of Mount Holly's population was between the ages of 45 and 54. The percentage of school-aged children (ages 5 to 19) was approximately 18.3% and the population over 65 years of age was approximately 13.38%. The 2023 ACS reported the median age of Mount Holly residents was 34.4 years old.

#### POPULATION BY AGE COHORT

Age	Mount Holly		Burlington County		New Jersey	
	Count	Percent	Count	Percent	Count	Percent
Under 19	2,399	23.98%	105,747	22.78%	2,253,316	24.32%
20 to 34 years	2,748	27.47%	84,793	18.27%	1,743,485	18.81%
35 to 54 years	2,239	22.38%	121,948	26.27%	2,438,404	26.31%
55 to 64 years	1,279	12.79%	68,613	14.78%	1,271,993	13.73%
65+ years	1,338	13.38%	83,125	17.91%	1,559,816	16.83%
Total population	10,003	100.00%	464,226	100.00%	9,267,014	100.00%

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

Between 2013 and 2023, Mount Holly's population grew modestly from 9,473 to 10,003, but significant shifts occurred within age cohorts. The 20 to 34 age group saw the most notable increase, rising from 24.3% to 27.5%, becoming the largest age cohort by 2023, suggesting a growing presence of young adults. Conversely, the 35 to 54 age group experienced the largest decline, dropping from 29.0% to 22.4%, indicating potential out-migration of middle-aged residents or fewer families settling in the area. Older adults aged 55 and over increased significantly, with the 65+ group growing from 9.5% to 13.4%, the highest proportional increase among all cohorts. This suggests that the elderly may be aging in place. Overall, the data reflects a community that is both aging and attracting younger adults, while seeing a relative decline in families and children.

#### POPULATION BY AGE COHORT OVERTIME

Age	2013		2023	
	Count	Percent	Count	Percent
Under 19	2,510.35	26.5%	2,399	24.0%
20 to 34 years	2,301.94	24.3%	2,748	27.5%
35 to 54 years	2,747.17	29.0%	2,239	22.4%
55 to 64 years	1,004.14	10.6%	1,279	12.8%
65+ years	899.94	9.5%	1,338	13.4%
Total population	9,473		10,003	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

According to ACS Data, in 2023 about 39% of the individuals in Mount Holly identify as Black or Hispanic/Latino (13.5% and 24.9% respectively). This reflects Mt. Holly's proportionately higher population of non-white individuals in comparison to the whole of Burlington County, as well as the neighboring Lumberton Township. This increase in diversity is recent, with an estimated increase of

11.6% in the population of Latino citizens from 2022 to 2023, according to the ACS 5-year survey. By providing racial, ethnic, and economic context, the need to satisfy the Township's affordable housing needs is reinforced.

#### RACE & ETHNICITY COMPARISON

Race	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	4,965	50%	295,500	64%	4,813,341	52%
Hispanic/Latino	1,354	14%	42,820	9%	2,032,968	22%
Black	2,486	25%	73,455	16%	1,138,893	12%
Asian	397	4%	25,819	6%	910,968	10%
Native American Pacific Islander	7	0.07%	147	0.03%	8,745	0.09%
Other	112	1%	3,310	1%	69,560	1%
Multi-Racial	682	7%	23,175	5%	292,539	3%
Total Population	10003		464226		9267014	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

The U.S. Census Bureau defines a household as persons that may or may not be related who occupy a single room or group of rooms constituting a housing unit. A family is one or more people related by blood, marriage, or adoption, all living in the same household. In Mount Holly Township the 2023 the ACS estimated there were 3,570 households. The ACS estimated that 20% of the Townships households were non-family households while family households comprised approximately 44.7% of households. An estimated 9.9% of households are comprised of married couples with children under age 18.

**HOUSEHOLD TYPE COMPARISON**

Household Type	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Married-couple household	1,471	41.2%	92,133	51.3%	1,755,631	49.6%
Cohabiting couple household	355	9.9%	12,973	7.2%	255,386	7.2%
Male householder, no spouse/partner present	680	19.0%	24,227	13.5%	557,596	15.8%
Female householder, no spouse/partner present	1,064	29.8%	50,144	27.9%	969,844	27.4%
Total households	3,570		179,477		3,538,457	
Households with one or more people under 18 years	1065	29.8%	55,691	31%	1,085,100	30.7%
Households with one or more people 65 years and over	970	27.2%	62,187	34.6%	1,199,844	33.9%
Average household size	2.63	(X)	2.55	(X)	2.58	(X)
Average family size	3.35	(X)	3.09	(X)	3.13	(X)

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

Projections made by the Delaware Valley Regional Planning Commission (DVRPC) estimate a modest growth of 7.8% between 2020 and 2050. Mount Holly is estimated to gain 2,061 residents between 2020 and 2050, which translates to approximately 68.7 new residents per year over 30 years.

**POPULATION PROJECTION**

Year	Estimate	Percent
2020	9,981	(X)
2025	10,035	54.10%
2030	10,035	0.00%
2035	10,071	35.87%
2040	10,086	14.89%
2045	10,047	-38.67%
2050	9,982	-64.70%

DVRPC. Municipal and County-Level Population Forecasts, 2020-2050

**HOUSING**

Housing occupancy and vacancy status were estimated in the 2023 ACS and were used for this section. According to the ACS, 94.1% of the Township of Mount Holly's occupied housing stock was owner-occupied while 5.9% was vacant. The Township had an estimated vacancy rate of 10.2 which included housing units for rent, for sale, sold but not yet occupied, properties, and other vacant units.

**HOUSING UNIT CHARACTERISTICS**

Housing Characteristics	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	3,570	94.10%	176,046	94.8%	3,478,355	92.1%
Vacant housing units	225	5.90%	9,571	5.2%	297,487	7.9%
Homeowner vacancy rate	0	(X)	0.9	(X)	0.8	(X)
Rental vacancy rate	10.2	(X)	3.5	(X)	3.6	(X)
Total Housing Units	3,795		185,617		3,775,842	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

According to the 2023 five-year ACS estimates, Mount Holly Township has 3,795 housing units. The housing stock is primarily composed of single-family detached homes, which make up approximately 52.6% of all units. Single-family attached homes and three- or four-unit structures each account for approximately 19.7% and 11.7% of the township's housing stock respectively.

**HOUSING UNITS IN STRUCTURE**

Units in Structure	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
1-unit, detached	1,996	52.6%	119,559	64.4%	1,991,416	52.7%
1-unit, attached	747	19.7%	26,992	14.5%	375,870	10.0%
2 units	88	2.3%	3,132	1.7%	323,948	8.6%
3 or 4 units	444	11.7%	7,299	3.9%	231,194	6.1%
5 to 9 units	68	1.8%	8,006	4.3%	176,981	4.7%
10 to 19 units	129	3.4%	8,519	4.6%	184,388	4.9%
20 or more units	309	8.1%	10,043	5.4%	455,572	12.1%
Mobile home	14	0.4%	2,032	1.1%	35,303	0.9%
Boat, RV, van, etc.	0	0.0%	35	<1%	1,170	<1%
Total Housing Units	3,795		185,617		3,775,842	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.



Household sizes for the Township are detailed in the following table. Two-person households total 1,061 or 29.72% of the Township's households. One-person households were the most common size with a total of 1,124 or 31.48%. The third largest household group was four or more person households with 889 or 24.82%. The household size distribution follows a similar pattern at the County and State geographies.

### HOUSEHOLD SIZE

Household Size	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
1-person household	1,124	31.48%	46,962	26.68%	918,897	26.4%
2-person household	1,061	29.72%	57,994	32.94%	1,081,842	31.1%
3-person household	499	13.98%	29,079	16.52%	594,946	17.1%
4-or-more-person household	886	24.82%	42,011	23.86%	882,670	25.4%
Total Occupied Housing Units	3,570		176,046		3,478,355	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room. The table below depicts that 109 housing units or 3% in the Township had 1.01 or more occupants per room. This is almost double than the number at the County level, but less than the number at the State level.

### OCCUPANTS PER ROOM

Occupied Housing Units	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
1 or less	3,461	96.9%	173,451	98.5%	3,348,645	96.3%
1.01 to 1.5	22	0.6%	1,808	1.0%	83,003	2.4%
1.51	87	2.4%	787	0.4%	46,707	1.3%
Total Occupied Units	3,570		176,046		3,478,355	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

According to the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates for 2023, Mount Holly Township, New Jersey, has a very old housing stock characterized by 31.9% or 1,209 of the homes built before 1939. In Burlington County, 44.3% of the homes were constructed after 1980 and in New Jersey, 36.5% of the homes were constructed after 1980. The housing stock in Mount Holly, with an estimated median year built of 1955, is older than that of Burlington County and the State.

**AGE OF HOUSING STOCK**

Year Built	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Built 2020 or later	0	0.0%	1,545	0.8%	23,348	0.6%
Built 2010 to 2019	284	7.5%	8,842	4.8%	217,910	5.8%
Built 2000 to 2009	144	3.8%	20,723	11.2%	343,692	9.1%
Built 1990 to 1999	152	4.0%	25,939	14.0%	341,768	9.1%
Built 1980 to 1989	207	5.5%	25,124	13.5%	447,464	11.9%
Built 1970 to 1979	252	6.6%	32,465	17.5%	469,113	12.4%
Built 1960 to 1969	362	9.5%	25,356	13.7%	489,202	13.0%
Built 1950 to 1959	998	26.3%	20,311	10.9%	530,609	14.1%
Built 1940 to 1949	187	4.9%	5,513	3.0%	252,864	6.7%
Built 1939 or earlier	1,209	31.9%	19,799	10.7%	659,872	17.5%
Total Housing Units	3,795		185,617		3,775,842	
Median Year Structure Built	1,955		1,977		1,969	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

The State Department of Community Affairs (DCA) identified that 15 low- and moderate-income housing units are overcrowded, although they do have complete plumbing and kitchen facilities. Of the occupied housing units lacking plumbing or kitchen facilities, there are 0 that are noted as low or moderate income.

**PRESENT NEED (REHABILITATION)**

Occupied Housing Units Lacking Complete Plumbing or Kitchen Facilities	Low and Moderate-Income Occupied Housing Lacking Complete Plumbing or Kitchen Facilities	Present Need
15	0	42

[https://www.nj.gov/dca/dlps/4th\\_Round\\_Numbers.shtml](https://www.nj.gov/dca/dlps/4th_Round_Numbers.shtml)

[https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation\\_Workbook.xlsx](https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation_Workbook.xlsx)

The 2023 ACS Data suggests there are 31 occupied units lacking complete kitchen facilities, 31 occupied units lacking plumbing facilities, and 14 with no telephone service available. These data points are higher than the County and State, and higher than the data points calculated by DCA. The DCA has estimated 42 Present Need units for Mount Holly, also known as the rehabilitation obligation. Based on the discrepancies in the DCA and ACS data, it is suggested that Mount Holly consider conducting a Housing Condition Survey to obtain a more accurate number of deficient dwellings.

**HOUSING QUALITY CHARACTERISTICS**

Characteristics	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Lacking complete plumbing facilities	31	0.9%	382	0.2%	10,515	0.3%
Lacking complete kitchen facilities	31	0.9%	747	0.4%	26,428	0.8%
No telephone service available	14	0.4%	840	0.5%	29,962	0.9%
Total Occupied Units(w/o complete facilities)	76		1,969		66,905	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

Based on data from the 2023 American Community Survey (ACS) and other relevant sources, here is a summary of the housing characteristics in Mount Holly Township, New Jersey:

**Occupancy Characteristics:**

- **Total Housing Units:** As of the 2020 Census, Mount Holly Township had 3,892 housing units, a decrease from 3,922 in 2010. The most recent 2023 ACS estimates that there are 3,795 housing units.
- **Occupied vs. Vacant Units:** In 2023, 3,570 units were occupied, and 225 were vacant, resulting in a vacancy rate of approximately 10.2% for renter-occupied units (0 homeowner vacancies).
- **Owner vs. Renter Occupancy:** In 2023, 62.7% of occupied housing units were owner-occupied and 37.3% were renter-occupied.

Between 2004 and 2023, the number of housing units certified in Mount Holly varied from year to year, with the highest total occurring in 2015, when 99 units were certified, more specifically 39 one- and two-family units were certified and 60 multifamily units were. The lowest values were recorded in several years, including 2011, 2012, 2013, 2018, 2019, and 2020, during which no housing units were certified. Demolitions also fluctuated over the period, reaching a peak in 2008 with 96 buildings demolished. In contrast, no demolitions were reported in 2005, 2014, 2016, 2018, 2020, and 2021. Multifamily housing certifications occurred in select years, notably in 2014, 2015, 2017, and 2023, while most other years recorded only one- and two-family units or none at all. Overall the data reflects uneven development patterns, with bursts of activity followed by years of inactivity.

**HOUSING UNITS CERTIFIED & DEMOLISHED-MOUNT HOLLY**

Year	Housing Units Certified			Buildings Demolished
	1&2 family	Multifamily	Total Certified	
2004	2	0	2	20
2005	2	0	2	0
2006	9	0	9	29
2007	2	0	2	20
2008	4	0	4	96
2009	1	0	1	50
2010	1	0	1	59
2011	0	0	0	29
2012	0	0	0	6
2013	0	0	0	2
2014	44	25	69	0
2015	39	60	99	44
2016	6	0	6	0
2017	1	48	49	1
2018	0	0	0	0
2019	0	0	0	3
2020	0	0	0	0
2021	4	0	4	0
2022	22	0	22	1
2023	32	1	33	14

<https://www.nj.gov/dca/codes/reporter/>

The following chart presents data on housing activity in Mount Holly from 2009 to 2023, including the number of housing units certified, demolished, and the resulting net change. Over this 15-year period, the annual net housing unit change varied significantly. The highest net gain occurred in 2014, with 69 units added, while the largest net loss took place in 2010, with - 58 units (1 certified and 59 demolished). Several years showed no net change, such as 2018 and 2020, and some years, including 2011 and 2013, had negative net changes due to demolitions without any new certified units. The 15-year average net gain was 5 units per year, and using this average, the total projected housing units by 2035 is estimated at 60.

A 15-year average was used to project the total future housing in 2035 given the volatility of the housing unit certification and demolition dataset. The Township has experienced uneven development patterns, with bursts of activity followed by years of inactivity. Using linear regression to project the future housing in the Township may lead to skewed results that do not accurately reflect the development landscape in the municipality.

The Township's Affordable Housing Set-Aside Ordinance, as defined in §149-187.10A of the Township's Ordinance, requires an affordable housing set-aside of 20% for for-sale units, and 15% for rental units. As highlighted above, the projected new housing units by 2035 are 60 units, which could result in 12 affordable units if they are for sale, or 9 affordable units if they are rental, or a combination.

#### HOUSING UNITS PROJECTION-MOUNT HOLLY

Year	Total Housing Units Certified	Total Housing Units Demolished	Net Housing Units
2009	1	50	-49
2010	1	59	-58
2011	0	29	-29
2012	0	6	-6
2013	0	2	-2
2014	69	0	69
2015	99	44	55
2016	6	0	6
2017	49	1	48
2018	0	0	0
2019	0	3	-3
2020	0	0	0
2021	4	0	4
2022	22	1	21
2023	33	14	19
15-Year Average			5
Total Projected Housing Units in 2035			60

<https://www.nj.gov/dca/codes/reporter/>

**HOUSING AFFORDABILITY**

The U.S. Department of Housing and Urban Development describes housing cost burden as the percentage of a household's income that goes toward housing costs. Specifically, a household is considered cost burdened if it spends more than 30% of its income on housing expenses. This metric is important to determine the housing affordability of a municipality.

In both owner-occupied and renter-occupied housing, Mount Holly Township generally shows higher percentages of households spending a large share of their income on housing compared to the County and State. For owner-occupied units about 29% of households in Mount Holly pay 30% or more of their income on housing costs, which is higher than Burlington County and New Jersey. The lowest cost burden for owners—those paying less than 20% of income on housing—is also notably lower in Mount Holly at 50.92%, compared to 51.51% in the county and a much higher 61.43% statewide. Among renters, the cost burden is even more pronounced. Mount Holly has the highest proportion paying 30% or more of income on rent at about 52%, exceeding Burlington County's and New Jersey. The percentage of renters paying less than 15% of income is also the lowest in Mount Holly (6.6%), versus 11.9% in the county and 12.4% Statewide.

Overall, the highest cost burden category across all groups is renters in Mount Holly paying 35% or more of income on housing, while the lowest is owner-occupied units statewide paying less than 20%. Mount Holly consistently shows a greater share of households with housing costs above the 30% threshold, indicating a higher housing affordability challenge compared to the County and State averages.

**SELECTED MONTHLY OWNER/RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME**

Tenure	Label	Mount Holly Township		Burlington County		New Jersey	
		Estimate	Percent	Estimate	Percent	Estimate	Percent
Owner Occupied	All Housing units (excluding units where value cannot be computed)	2,233	-	132,481	-	869,972	-
	Less than 20.0 percent	1,137	50.92%	68,238	51.51%	534,424	61.43%
	20.0 to 24.9 percent	252	11.29%	18,990	14.33%	83,245	9.57%
	25.0 to 29.9 percent	204	9.14%	12,934	9.76%	55,907	6.43%
	30.0 to 34.9 percent	151	6.76%	7,056	5.33%	36,883	4.24%
	35.0 percent or more	489	21.90%	25,263	19.07%	159,513	18.34%
	Not Computed	4	0.18%	844	0.64%	8,553	0.98%
Renter Occupied	Occupied units paying rent (excluding units where value cannot be computed)	1,185	-	40772		1,202,271	

Less than 15.0 percent	78	6.60%	4833	11.90%	1,202,271	12.4%
15.0 to 19.9 percent	66	5.60%	4195	10.30%	1,202,271	12.5%
20.0 to 24.9 percent	199	16.80%	6066	14.90%	1,202,271	12.8%
25.0 to 29.9 percent	225	19.00%	4806	11.80%	1,202,271	11.5%
30.0 to 34.9 percent	80	6.80%	4274	10.50%	1,202,271	8.8%
35.0 percent or more	537	45.30%	16598	40.70%	1,202,271	42%
Not Computed	148	(X)	1949	(X)	1,202,271	(X)

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

Mount Holly has an estimated 2,237 owner-occupied housing units according to the 2023 ACS. Most owner-occupied housing units, 607 units or 27.1%, have an estimated value between \$300,000 and \$499,999. Approximately 0.9%, or 20 units, comprise the \$500,000 to \$999,999 category. As indicated in the chart below, 29.1% of the housing stock was valued below \$200,000.

In Mount Holly, the median value of owner-occupied housing units is \$244,400. This compares to the median value of New Jersey housing units at \$427,600, and units in Burlington, with a median value of \$326,700. The value distribution is as follows:

### HOUSING VALUE

Value of Owner-Occupied Units	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than \$50,000	68	3.0%	3,817	2.9%	3,817	2.4%
\$50,000 to \$99,999	20	0.9%	1,778	1.3%	1,778	1.9%
\$100,000 to \$149,999	137	6.1%	5,486	4.1%	5,486	2.9%
\$150,000 to \$199,999	427	19.1%	12,658	9.5%	12,658	5.0%
\$200,000 to \$299,999	958	42.8%	34,881	26.2%	34,881	15.8%
\$300,000 to \$499,999	607	27.1%	49,746	37.3%	49,746	33.8%
\$500,000 to \$999,999	20	0.9%	22,389	16.8%	22,389	31.6%
\$1,000,000 or more	0	0.0%	2,570	1.9%	2,570	6.6%
Total Owner Occupied Units	2,237		133,325		133,325	
Median Home Value	244,400	(X)	326,700	(X)	427,600	(X)

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

According to the 2019-2023 ACS estimates, the median rent in Mount Holly was \$1,456. Rental units priced between \$1,000 and \$1,499 per month accounted for 46.1% of the market, while 97 units were available for less than \$1,000 per month. Approximately 28.7% of rentals fell within the \$1,500 to \$1,999 range, 17.4% were between \$2,000 and \$2,999, and no rental units had monthly costs of \$3,000 or more.

**RENTAL COST**

Occupied Units Paying Rent	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than \$500	0	0.00%	1,210	2.92%	76,830	6.30%
\$500 to \$999	97	7.84%	3,431	8.28%	106,648	8.70%
\$1,000 to \$1,499	570	46.08%	11,958	28.86%	322,368	26.30%
\$1,500 to \$1,999	355	28.70%	12,181	29.39%	349,936	28.50%
\$2,000 to \$2,499	106	8.57%	7,886	19.03%	194,492	15.90%
\$2,500 to \$2,999	109	8.81%	3,009	7.26%	82,425	6.70%
\$3,000 or more	0	0.00%	1,766	4.26%	93,469	7.60%
Total Occupied Units Paying Rent	1,237		41,441		1,226,168	
Median Rent	1,456		1,669		1,653	
No Rent Paid	96		1,280		36,705	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.



## SOCIOECONOMICS

The most current data is the 2023 ACS Census data for the categories of income and poverty. The 2023 ACS Data estimates were utilized. The estimated median household income for Mount Holly was \$83,145 in 2023. This is 26.61 percent lower than the median household income for Burlington County at \$105,271. The Township's median income was 7.7 percent higher than the State's median household income.

Mount Holly's median family income was \$93,153. This is approximately \$22,126 or 36.63 percent lower than the County's and approximately \$30,739 or 33.01 percent lower than the State's. Mount Holly's estimated per capita income of \$38,150 is over 39 percent lower than that estimated for the County and the State. See the table on the following page.

Finally, after reviewing the poverty status of both individuals and families residing in the Township, Mount Holly fares much better than the County and the State for poverty status. The ACS estimates that Mount Holly has a family poverty status of 8.5% while the County and State have a family poverty status of 4.9% and 7.0%, respectively. The poverty status of individuals in Mount Holly is higher at 11.7% compared to 6.8% for the County and 9.8% for the State.

### INCOME CHARACTERISTICS

Income Characteristics	Mount Holly	Burlington County	New Jersey
	Estimate	Estimate	Estimate
Median Household Income	\$83,145	\$105,271	\$101,050
Median Family income	\$93,153	\$127,277	\$123,892
Per Capita Income	\$38,150	\$53,077	\$53,118
Poverty Level	Percent	Percent	Percent
All families	8.5%	4.9%	7.0%
All people	11.7%	6.8%	9.8%

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

The ACS five-year estimates also reported that 39% of the Township's households make over \$100,000 annually. The ACS estimates 13.5% of households make more than \$200,000 per year. It should be noted that 27.9% of households make less than \$50,000 annually. A detailed breakdown of the household income for Mount Holly, compared to the County and State, is provided on the following page.

### INCOME & BENEFITS CHARACTERISTICS

Household Income	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than \$10,000	144	2.2%	5,362	3.0%	140,262	4.0%
\$10,000 to \$14,999	45	1.3%	2,969	1.7%	99,362	2.9%
\$15,000 to \$24,999	117	3.2%	6,523	3.7%	175,402	5.1%
\$25,000 to \$34,999	234	6.6%	8,027	4.6%	184,753	5.3%
\$35,000 to \$49,999	521	14.6%	13,955	7.9%	276,601	8.0%
\$50,000 to \$74,999	545	15.3%	22,911	13.0%	448,192	12.9%

\$75,000 to \$99,999	570	16.0%	23,250	13.2%	397,939	11.4%
\$100,000 to \$149,999	715	20.0%	35,553	20.2%	627,526	18.0%
\$150,000 or more	679	19.0%	57,496	32.7%	1,128,318	32.4%

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

Mount Holly has a notably lower percentage of private wage and salary workers at 70.2%, compared to 75.7% in Burlington County and 80.6% statewide. Conversely, Mount Holly's share of government workers is significantly higher at 26.3%, well above the county's 20.1% and more than double the state's 14.36%. The proportion of self-employed workers in Mount Holly (3.19%) is slightly lower than both Burlington County (3.95%) and New Jersey overall (4.81%). Unpaid family workers represent a very small fraction in all three areas, with Mount Holly at 0.21%, comparable to the county and state percentages. Overall, Mount Holly's workforce shows a distinctive tilt toward government employment and a relatively smaller share of private-sector wage workers compared to broader regional and state patterns.

### CLASS OF WORKER

Class of Worker	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Private wage and salary workers	3,361	70.20%	178,587	75.70%	3,663,818	80.60%
Government workers	1,260	26.30%	47,508	20.10%	652,833	14.36%
Self-employed in own not incorporated business workers	153	3.19%	9,323	3.95%	218,728	4.81%
Unpaid family workers	10	0.21%	441	0.19%	6,536	0.14%
Civilian Employed Population (16 years and over)	4,784		235,859		4,541,915	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

The ACS estimates that 38.2% of the Township's residents were employed in management, business, science, and arts occupations. Sales and office professionals follow with approximately 26.4% of the Township's workers. Approximately 14.7% of workers are employed in the service industry. See the table below for additional details and a comparison of occupations between the Township and the County.

### EMPLOYED CIVILIAN POPULATION

Occupation Type	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Management, business, science, and arts occupations	1,770	38.2%	114,966	48.9%	2,178,058	46.9%
Service occupations	681	14.7%	30,855	13.1%	689,308	14.8%
Sales and office occupations	1,226	26.4%	50,054	21.3%	930,463	20.0%

Natural resources, construction, and maintenance occupations	380	8.2%	15,410	6.6%	320,511	6.9%
Production, transportation, and material moving occupations	582	12.5%	23,823	10.1%	526,430	8.3%
Civilian Employed Population (16 years and over)	4,639		235,108		4,644,770	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles.

The largest employment sectors in Mount Holly are Health/Social services with 2,877 employees and Local Government (mostly education) with 1,646 employees, reflecting significant public and healthcare presence. Among government levels, local government dominates employment with 1,646 workers averaging \$71,717 in annual wages, while federal and state government sectors employ fewer people (80 and 137, respectively) but offer higher average wages around \$90,000 to \$96,000. In the private sector, there are 5,422 employees across 423 business units, with an average annual wage of \$68,211. Key private industries include Professional/Technical services (343 employees, \$94,166 average wage), Manufacturing (201 employees, \$95,562 average wage), and Retail Trade (460 employees, but a lower average wage of \$40,015). The Accommodations/Food sector employs 493 people but offers the lowest average wage at \$24,030, highlighting a concentration of lower-paying service jobs. Overall, Mount Holly's employment landscape combines a strong public sector workforce with a private sector dominated by professional services and manufacturing that tend to pay relatively well, alongside retail and food service sectors that have more modest wages.

#### ANNUAL MUNICIPAL DATA BY SECTOR - MOUNT HOLLY

NAICS Sector	Description	Average Units	Average Employment	Annual Wages
	FEDERAL GOVT TOTALS	5	80	\$96,649
	STATE GOVT TOTALS	6	137	\$90,154
	LOCAL GOVT TOTALS	16	1646	\$71,717
61	LOCAL GOVT EDUCATION	4	907	\$68,647
11	Agriculture	.	.	.
23	Construction	21	87	\$65,889
31	Manufacturing	14	201	\$95,562
42	Wholesale Trade	14	104	\$84,535
44	Retail Trade	56	460	\$40,015
48	Transp/Warehousing	.	.	.
51	Information	.	.	.
52	Finance/Insurance	10	72	\$76,497
53	Real Estate	12	54	\$73,069
54	Professional/Technical	44	343	\$94,166

55	Management	.	.	.
56	Admin/Waste Remediation	24	177	\$46,067
61	Education	.	.	.
62	Health/Social	108	2877	\$80,001
71	Arts/Entertainment	.	.	.
72	Accommodations/Food	41	493	\$24,030
81	Other Services	39	241	\$37,706
99	Unclassified	11	12	\$39,396
<b>PRIVATE SECTOR TOTALS</b>		<b>423</b>	<b>5422</b>	<b>\$68,211</b>

<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/employ/qcew/mun23.xlsx>

In Mount Holly, the vast majority of workers (76.5%) drive alone to work, which is higher than both Burlington County (74.6%) and significantly above the New Jersey average of 63.7%. Carpooling is also more common in Mount Holly (10.1%) than in the county (6.3%) and state (7.7%). Public transportation use is notably low in Mount Holly at only 1.6%, compared to 2.3% in the county and a much higher 8.5% statewide. Walking to work is somewhat more frequent in Mount Holly (2.5%) than county (0.8%) or state (2.6%) averages. A smaller share of Mount Holly residents work from home (8.3%) compared to 14.8% in Burlington County and 15.0% statewide. The average commute time in Mount Holly is 28.8 minutes, just slightly below the county's 29.3 and the state's 30.9 minutes. Overall, Mount Holly workers tend to rely heavily on driving alone, have lower public transit and telecommuting rates, and experience commute times close to regional and state averages.

### COMMUTING TO WORK

Class of Worker	Mount Holly		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Car, truck, or van -- drove alone	3,630	76.5%	175,986	74.6%	2,894,952	63.7%
Car, truck, or van -- carpoled	479	10.1%	14,911	6.3%	347,524	7.7%
Public transportation (excluding taxicab)	77	1.6%	5,388	2.3%	387,422	8.5%
Walked	117	2.5%	1,969	0.8%	118,022	2.6%
Other means	87	1.8%	2,632	1.1%	110,740	2.4%
Worked from home	394	8.3%	34,973	14.8%	683,255	15.0%
Civilian Employed Population (16 years and over)	4,784		235,859		4,541,915	
Mean Travel Time to Work (Minutes)	28.8		29.3		30.9	

U.S. Census Bureau American Community Survey, 2023 ACS 5-Year Estimates Data Profiles

DVRPC estimates that employment within the Township will grow by 375 jobs between 2020 and 2050. The DVRPC estimates that the Township will add approximately 375 jobs or 12.5 jobs per year between 2020 and 2050. This translates into a 2.73 % increase over the 2020 to 2050 period.

**EMPLOYMENT PROJECTION- MOUNT HOLLY**

<b>Year</b>	<b>Estimate</b>	<b>Percent</b>
2020	13,705	(X)
2025	14,198	3.60%
2030	14,035	- 1.15%
2035	13,859	- 1.25%
2040	14,023	1.18%
2045	14,019	- 0.03%
2050	14,080	0.44%

DVRPC. Municipal and County-Level Employment Forecasts, 2020-2050

## FAIR SHARE PLAN

This chapter of the Housing Element & Fair Share Plan provides the following information as required by the rules:

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

## BACKGROUND

Mount Holly Township was designated an Urban Aid Municipality in 1989, following First Round Certification. The Township received Second Round Council on Affordable Housing ("COAH") Certification for its Second Round Plan on June 5, 1996. That certification expired on June 5, 2002, and a one year extension was granted by COAH on August 3, 2002. The Township subsequently filed a Complaint for Declaratory Judgment and on August 2, 2002, the Township received a jurisdictional and protective order from the New Jersey Superior Court. In November 2005 Mount Holly adopted a Third Round HE & FSP in accordance with the Third Round rules and on February 16, 2006, the Township was granted a Third Round Judgment of Compliance and Repose.

On September 26, 2013, the Supreme Court invalidated the Round 3 regulations adopted in 2008 by the New Jersey Council on Affordable Housing (COAH). On March 14, 2014, the Supreme Court issued an order directing COAH to propose new Round 3 regulations on or before May 1, 2014, and to adopt them by October 22, 2014. The Supreme Court further provided that, if COAH failed to meet the deadlines, the Court would entertain a Motion in Aid of Litigant's Rights which could include an application for the right, on a case-by-case basis, to file a builder's remedy suit against a municipality under COAH's jurisdiction. On October 20, 2014, the COAH Board met to consider adopting the proposed regulations but reached a 3-3 voting deadlock and therefore did not adopt the proposed regulations. COAH's failure to adopt the pro-posed regulations left New Jersey municipalities in a continuing state of limbo despite voluntary constitutional compliance.

On October 31, 2014, Fair Share Housing Center (FSHC) filed a Motion In Aid of Litigant's Rights urging the Supreme Court, among other things, to direct trial judges, instead of COAH, to establish standards with which municipalities must comply with their fair share obligations. FSHC's motion included an alternative fair share calculation for each municipality prepared by its expert David N. Kinsey, FAICP, who updated his initial report on April 16, 2015. The existence of a second set of fair share numbers from FSHC further highlighted the uncertainty of the framework with which municipalities must ultimately comply because there are no standards with which to comply.

On March 10, 2015, the New Jersey Supreme Court held that COAH's administration process had become futile so that parties concerned about municipal compliance with constitutional affordable housing obligations, as well as municipalities that believe they are currently compliant or are ready and willing to demonstrate such compliance, would process exclusionary zoning and/or affordable

housing matters in the courts commencing on June 8, 2015. The Decision gave municipalities who had been certified or were actively participating in the process of certification the opportunity to file a declaratory judgment action.

While the New Jersey Supreme Court's decision set a process in motion for municipalities to address their Third Round obligations, it did not assign those obligations. Instead, the trial courts would assign those obligations. Additionally, the Court stated that municipalities should rely on COAH's Second Round rules (N.J.A.C. 5:93) and those components of COAH's 2008 regulations that were not specifically invalidated, as well as the Fair Housing Act in their preparation of Third Round Housing Elements and Fair Share Plans.

Adhering to the process directed by the Supreme Court, Mount Holly Township filed a declaratory judgment motion on July 8, 2015. Following that filing, the Township filed a Housing Element and Fair Share Plan dated November 30, 2015. As a result, the Township was granted immunity by the Court from exclusionary zoning lawsuits while the Township was negotiating the terms of the Settlement Agreement. The immunity remains in effect.

Following a series of case management conferences, Mount Holly's present attorney Stephen Boraske, Esq. and Kevin Walsh, Esq. from FSHC engaged in settlement discussions that resulted in a Settlement Agreement which established the Township's fair share obligation. The Settlement Agreement dated February 11, 2019, was executed on February 25, 2019, by Jason Jones, Mayor for the Township pursuant to Township Resolution 209-61, Resolution Authorizing the Mayor to Execute a Settlement Agreement in the Litigation Captioned "In the Matter of the Township of Mount Holly, County of Burlington, Declaratory Judgment Action Docket Number BUR-L-1623-15." Resolution 209-61 was adopted on February 25, 2019. On February 28, 2019, the Settlement Agreement was executed by Kevin Walsh, Esq. for FSHC.

The Township's Planning Board adopted a Third Round HE/FSP on November 25, 2019, and the Township's governing body endorsed it on November 25, 2019. In a Compliance Report, the Court Master recommended the Court grant the Township a Third Round Judgment of Compliance and Repose ("JOR"), subject to the fulfillment of certain conditions included in the report. As noted above, after a duly noticed Compliance Hearing, a JOR was granted on May 23, 2019, subject to the fulfillment of the conditions in the Court Master's Report. Having subsequently found that the Township had satisfied all remaining out-standing conditions enumerated in the May 23, 2019, Order, a final JOR was granted giving the Township immunity and protection from any Mount Laurel builder's remedy actions through July 1, 2025.

While the Court-approved 2019 Settlement Agreement stipulated that the Township had no Prior Round or Third Round obligation, the Township agreed to create future opportunities for affordable housing through the implementation of an inclusionary overlay zoning district on the lots that comprise the Memorial Hospital site, owned by Virtua Health, Inc. Virtua had previously received state approval to construct a new regional facility in neighboring Westampton Township and planned to vacate the site in the Township, thus providing Mount Holly with what the Township's 2019 Plan called "a significant opportunity for provision of affordable housing through overlay zoning." However, on June 25, 2021, counsel for Virtua filed a Motion to Intervene and for relief from the June 26, 2020, JOR. Virtua's Motion noted that the company had notified the Township that its plans had changed, and it was now intending to undertake a significant redevelopment and expansion of the existing



Memorial Hospital, rather than constructing a new complex else-where. Through subsequent negotiations with Virtua, the Township has agreed to abandon the adopted overlay zoning on the Virtua site and has identified four alternative sites on which it intends to adopt an affordable housing overlay zone. In addition, the Township will adopt a Township-wide Mandatory Affordable Housing Set-Aside Ordinance for the production of affordable housing in residential developments of five (5) or more units approved with a density of six units per acre. Those changes are memorialized in the 2021 Agreement. The Township's 2023 Housing Element and Fair Share Plan met the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.,) requirements and the terms of the December 13, 2021, Settlement Agreement with Fair Share Housing Center. The 2021 Amended Agreement was signed by the Township Mayor on December 13, 2021. The 2021 Amended Agreement required the Township adopt a mandatory set-aside ordinance and the adoption of inclusionary zoning on the following four (4) sites:

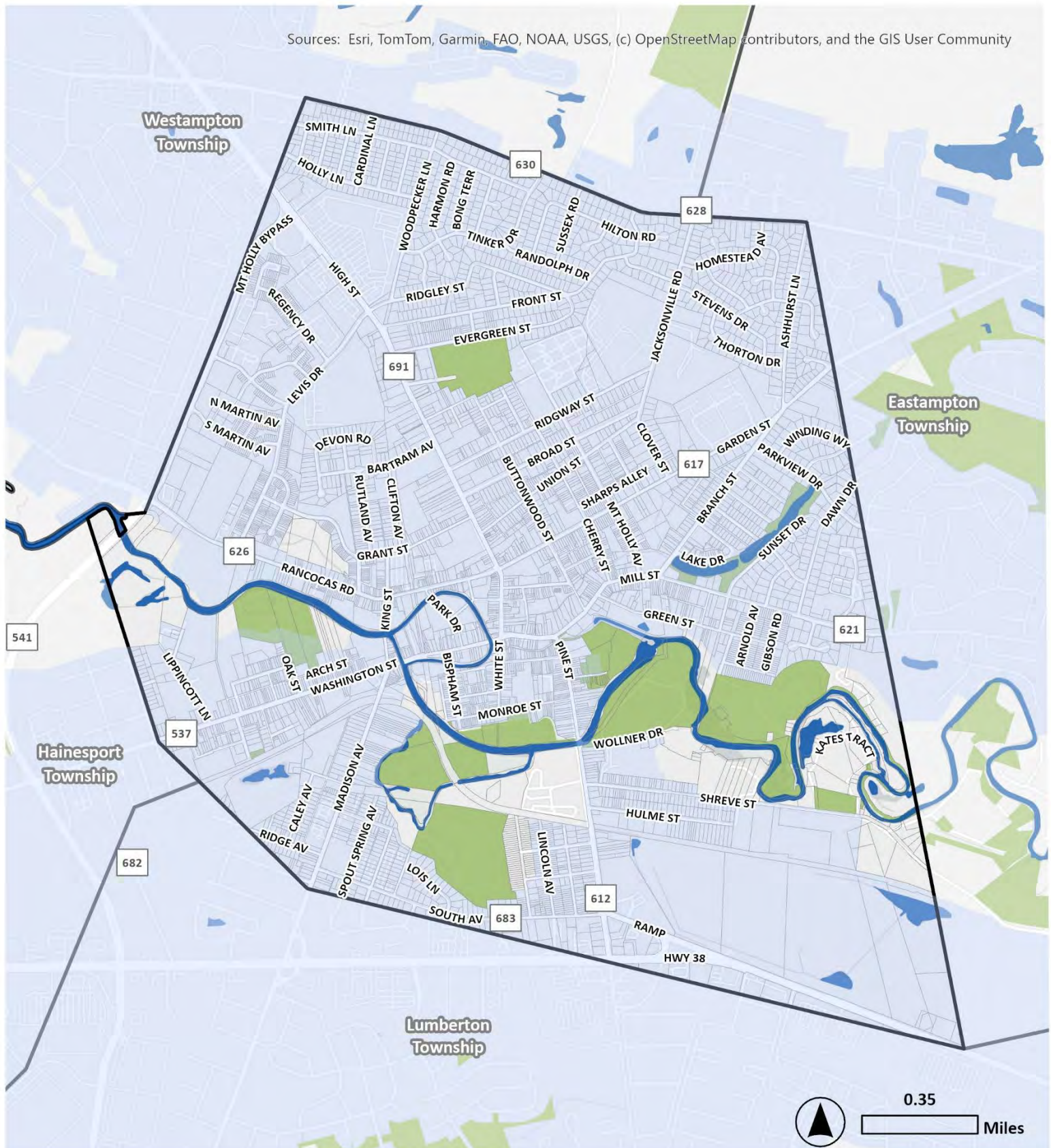
- Site A – Block 66.02 Lots 1, 1.01, 2. 6 and 6.05
- Site B – Block 84 Lots 33, 34.01, 34.02, 35 through 40, 40.01, 52, 65, and 65.01
- Site C – Block 112 Lots 14 through 21, 15.01, 16.01, and 22
- Site D Block 125 Lots 9 and 9.01

#### **CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING**

Throughout this planning process, the Township has considered land that is appropriate for the construction of low- and moderate-income housing, including the adoption of zoning overlays as evidenced in prior round compliance efforts. Mount Holly is relatively built out especially compared to the more rural communities that surround the municipality. The Township has a more diverse housing stock with almost 30% of housing structures having 2 units or more, compared to about 20% at the County level according to 2023 ACS Data. The Township intends to satisfy the affordable housing obligation through existing development. Furthermore, a majority of the land in Mount Holly is located within the sewer service area, as depicted on the following map.



Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community



# AFFORDABLE HOUSING

## MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

### LEGEND

-  Municipal Boundary
-  Waterbodies
-  Parcels
-  Sewer Service Areas
-  Open Space

### THE TOWNSHIP'S AFFORDABLE HOUSING OBLIGATION

On October 18, 2024, the Department of Community Affairs ('DCA') released "Affordable Housing Obligations for 2025-2035" as required by the recently enacted law. The Township's obligation is identified in the chart below:

MOUNT HOLLY'S AFFORDABLE HOUSING OBLIGATION 2025-2035				
	REHABILITATION (Present Need)	PRIOR ROUND	FOURTH ROUND (Prospective Need)	NET FOURTH ROUND (Prospective Need)
<b>OBLIGATION</b>	42	0	41	41

### PRESENT NEED (REHABILITATION) OBLIGATION

A municipality may satisfy its present need obligation through the implementation of a rehabilitation program. Such a program must focus on repairing or replacing essential housing systems, such as roofing, plumbing, electrical, heating, or structural (load bearing) elements, in order to bring existing housing units into compliance with applicable codes. The program must be administered by an entity with demonstrated experience in affordable housing rehabilitation and must be detailed in a manual subject to approval.

The rehabilitation obligation is defined as an estimate of the number of deteriorated housing units existing in a municipality that are occupied by low- and moderate-income households. The 2021 Settlement Agreement stated that Mount Holly has a Third Round Rehabilitation Share of 13 units, and per a Court Order dated June 26, 2020, the Court granted the Township credit for 13 rehabilitated units.

The Township intends to satisfy the 4<sup>th</sup> Round Rehabilitation Obligation by continuing to implement and administer a municipal rehabilitation program for both owner-occupied and rental units, as it has been done previously. Furthermore, the Township shall also participate in the county rehabilitation program. In the past, the Township has successfully secured Small Cities grant funding for their rehabilitation program and may pursue similar options to continue their efforts and satisfy the 4<sup>th</sup> Round Rehabilitation Obligation.

### PRIOR ROUND OBLIGATION

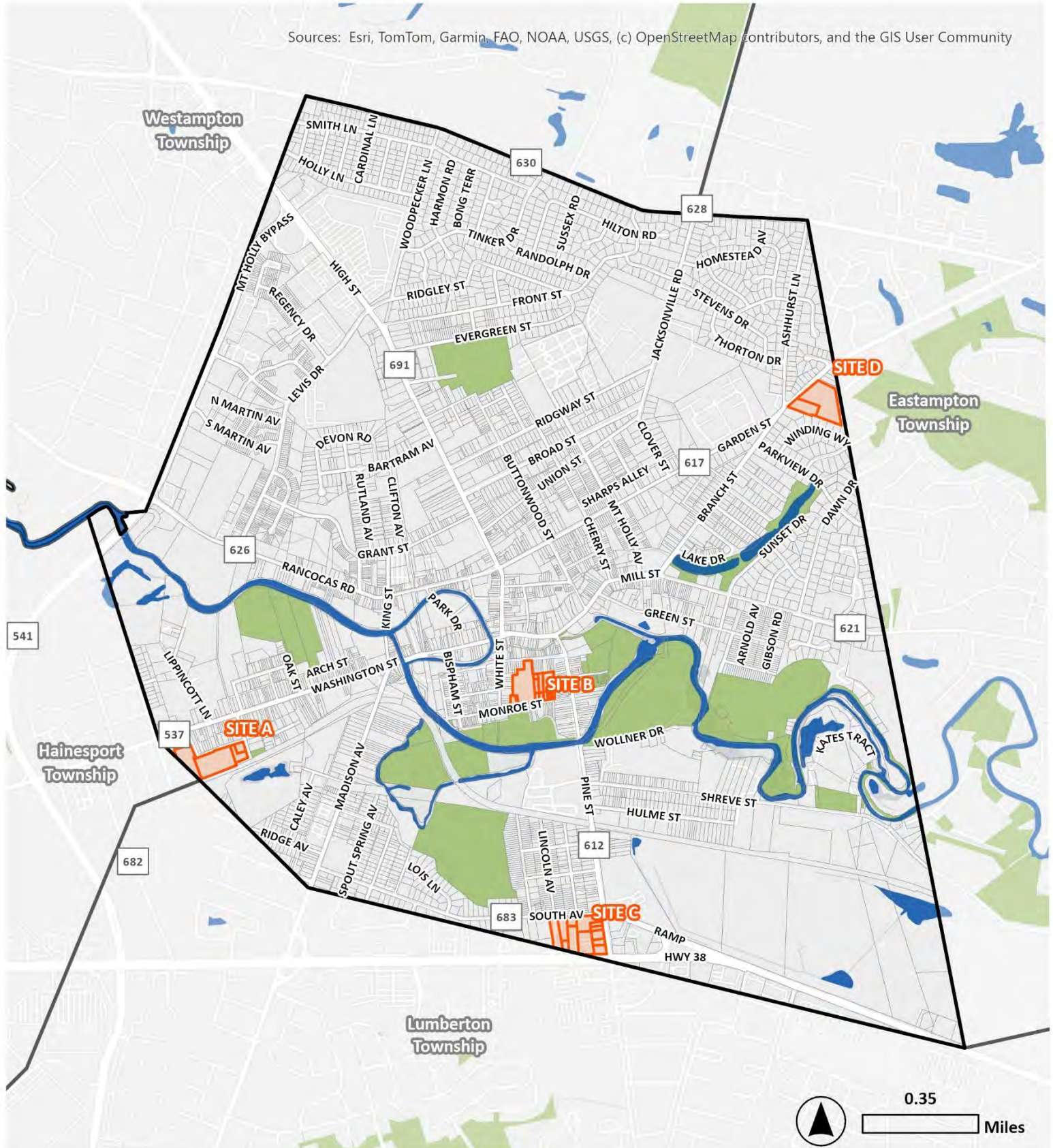
Although the Township had a Prior Round and Third Round Obligation of zero (0), through the settlement process with FSHC, they were required to adopt a mandatory set-aside ordinance and overlay zoning on the following properties.

- Site A – Block 66.02 Lots 1, 1.01, 2. 6 and 6.05
- Site B – Block 84 Lots 33, 34.01, 34.02, 35 through 40, 40.01, 52, 65, and 65.01
- Site C – Block 112 Lots 14 through 21, 15.01, 16.01, and 22
- Site D Block 125 Lots 9 and 9.01

Affordable units have not been generated through these zoning interventions; however, these mechanisms remain in place and will be implemented should the opportunity for development arise. Please refer to the following map showing the designated Third Round zoning overlays.



Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community



# AFFORDABLE HOUSING

## MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

### LEGEND

- Municipal Boundary
- Parcels
- Open Space
- Third Round Zoning Overlays





# SITE A - BLOCK 66.02

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

## LEGEND

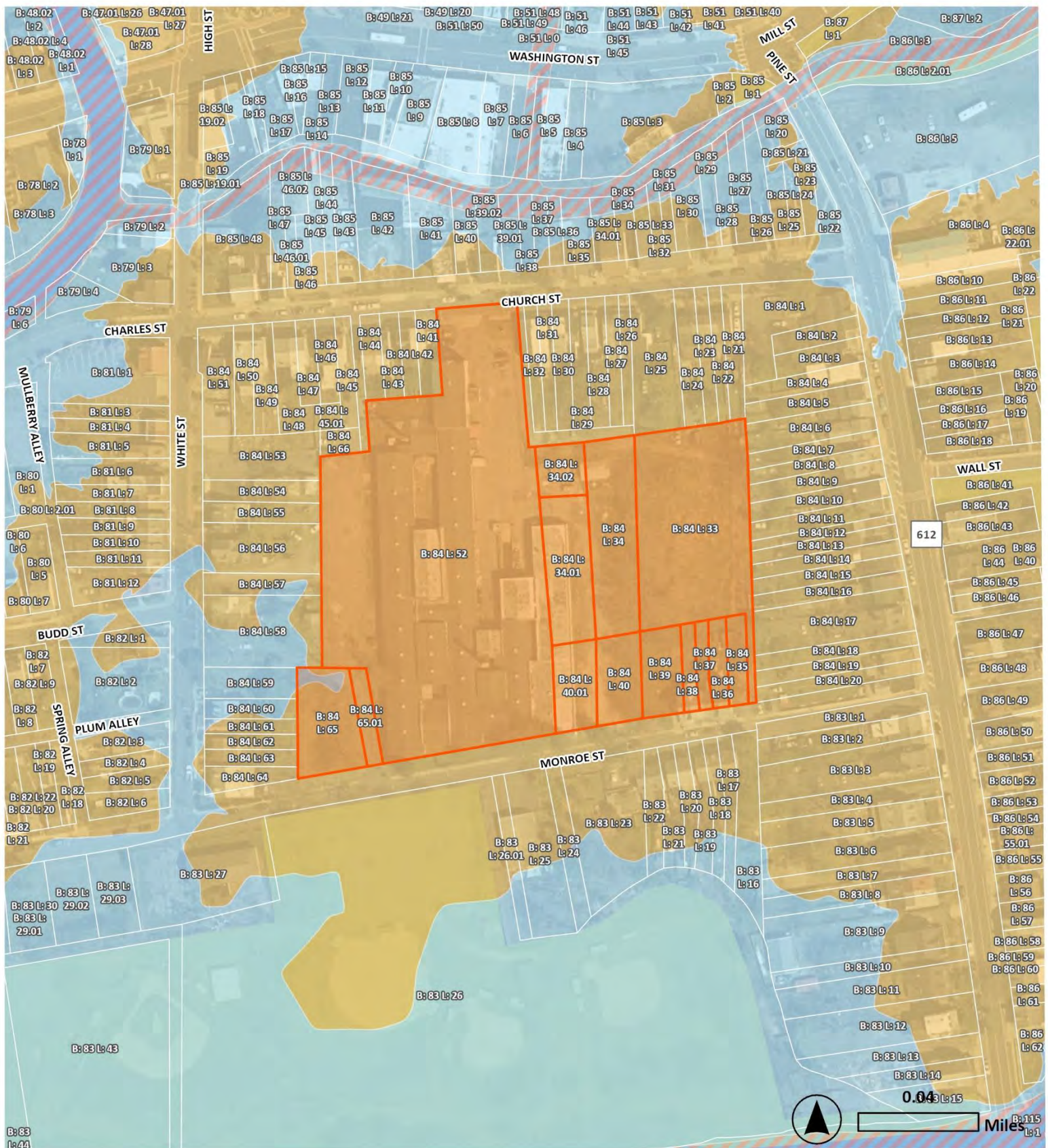
- |                             |                                    |                     |
|-----------------------------|------------------------------------|---------------------|
| Municipal Boundary          | Waterbodies                        | Zone AE With BFE    |
| Third Round Zoning Overlays | Wetlands                           | Regulatory Floodway |
| Open Space                  | FEMA Flood Hazards                 | 500-Year Floodplain |
|                             | Without Base Flood Elevation (BFE) |                     |



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# SITE B - BLOCK 84

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

## LEGEND

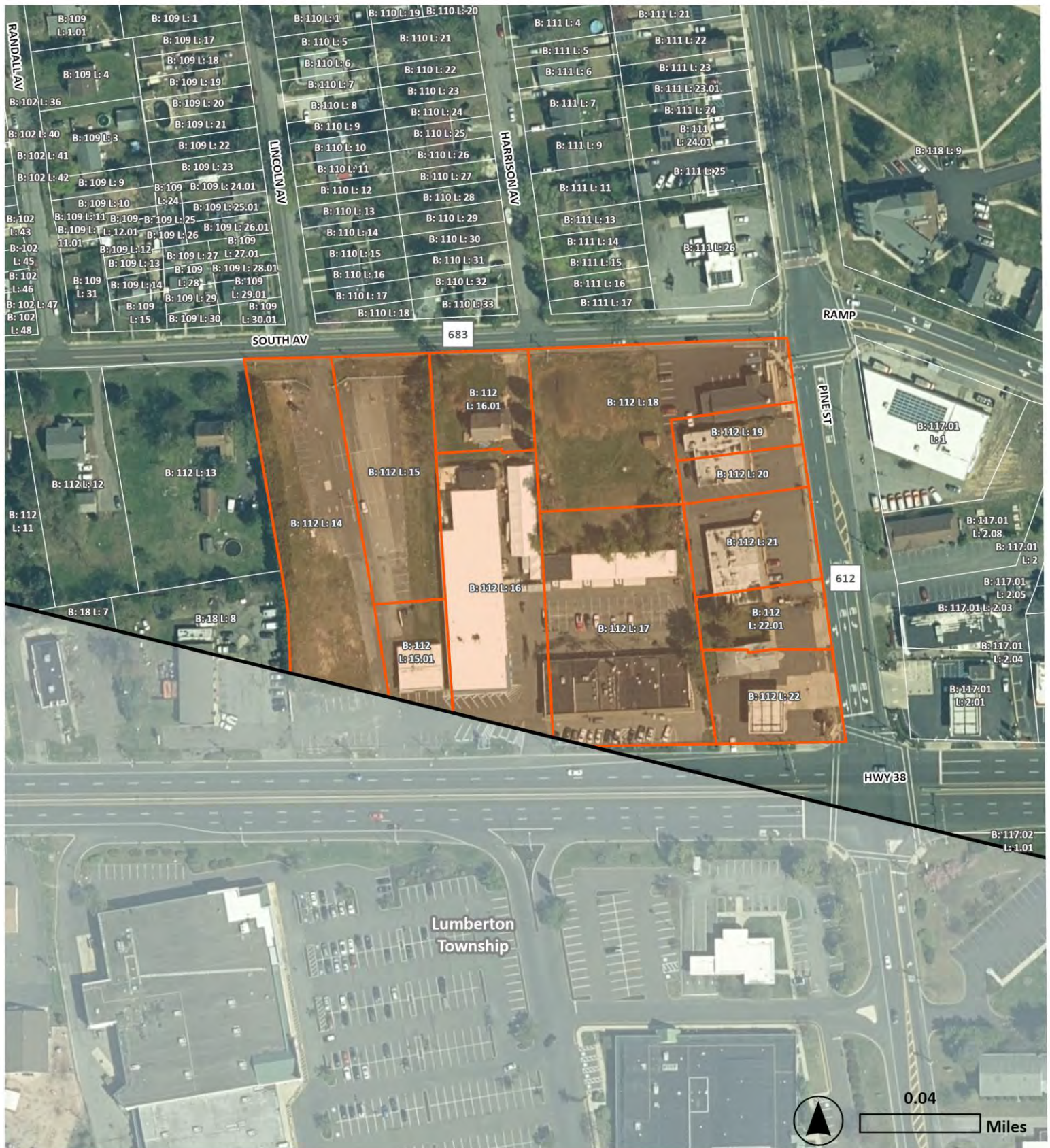
- Municipal Boundary
- Third Round Zoning Overlays
- Open Space
- Waterbodies
- Wetlands
- FEMA Flood Hazards
- Without Base Flood Elevation (BFE)
- Zone AE With BFE
- Regulatory Floodway
- 500-Year Floodplain



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# SITE C - BLOCK 112

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

## LEGEND

- |                             |                                    |                     |
|-----------------------------|------------------------------------|---------------------|
| Municipal Boundary          | Waterbodies                        | Zone AE With BFE    |
| Third Round Zoning Overlays | Wetlands                           | Regulatory Floodway |
| Open Space                  | FEMA Flood Hazards                 | 500-Year Floodplain |
|                             | Without Base Flood Elevation (BFE) |                     |





# SITE D - BLOCK 125

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

## LEGEND

- |                             |                                    |                     |
|-----------------------------|------------------------------------|---------------------|
| Municipal Boundary          | Waterbodies                        | Zone AE With BFE    |
| Third Round Zoning Overlays | Wetlands                           | Regulatory Floodway |
| Open Space                  | FEMA Flood Hazards                 | 500-Year Floodplain |
|                             | Without Base Flood Elevation (BFE) |                     |



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**PROSPECTIVE NEED (FOURTH ROUND) OBLIGATION**

As outlined by DCA, the Township of Mount Holly's prospective need obligation for the Fourth Round is 41. For the Fourth Round, DCA released a comprehensive methodology on how the municipal obligations were calculated. The municipal Prospective Need is calculated by averaging the Equalized Nonresidential Valuation Factor, Land Capacity Factor, and Income Capacity Factor and multiplying this average by the regional Prospective Need for Region 5 (Burlington, Camden, and Gloucester) or 9,134 in this instance and the Prospective Need for Mount Holly is 41.

	<b>EQUALIZED NONRESIDENTIAL VALUATION FACTOR</b>	<b>LAND CAPACITY FACTOR</b>	<b>INCOME CAPACITY FACTOR</b>	<b>AVERAGE ALLOCATION FACTOR</b>	<b>REGIONAL PROSPECTIVE NEED</b>	<b>MUNICIPAL PROSPECTIVE NEED</b>
<b>MOUNT HOLLY TOWNSHIP</b>	0.51%	0.17%	0.66%	0.45%	9,134	41

The Township of Mount Holly intends to satisfy the 4<sup>th</sup> Round Obligation through various existing affordable housing developments. Additional details regarding the unit type, bedroom distribution, income distribution, and affordability controls are included in Appendix F. The following table summarizes the Township's compliance:

**SATISFACTION OF THE FOURTH ROUND OBLIGATION**

<b>MECHANISM</b>	<b>UNIT TYPE</b>	<b>UNITS</b>	<b>BONUS</b>	<b>CREDITS</b>
Samuel Miller Senior Housing	100% Affordable Age Restricted Rental	29	-	29
Northampton Crossing (Regency Park)	Inclusionary Family Rental	100	-	100
<b>TOTALS</b>		<b>129</b>	<b>-</b>	<b>129</b>

As depicted in the table above, there are existing affordable housing developments within the Township that qualify for affordable housing credit, which meet and exceed the 41-unit 4<sup>th</sup> Round Obligation. Furthermore, there are 88 surplus credits which may be carried over to the subsequent affordable housing round. These projects were not included in the Prior Round Plans and subsequent Settlement Agreements with Fair Share Housing Center. Additional information regarding these existing developments is provided below.

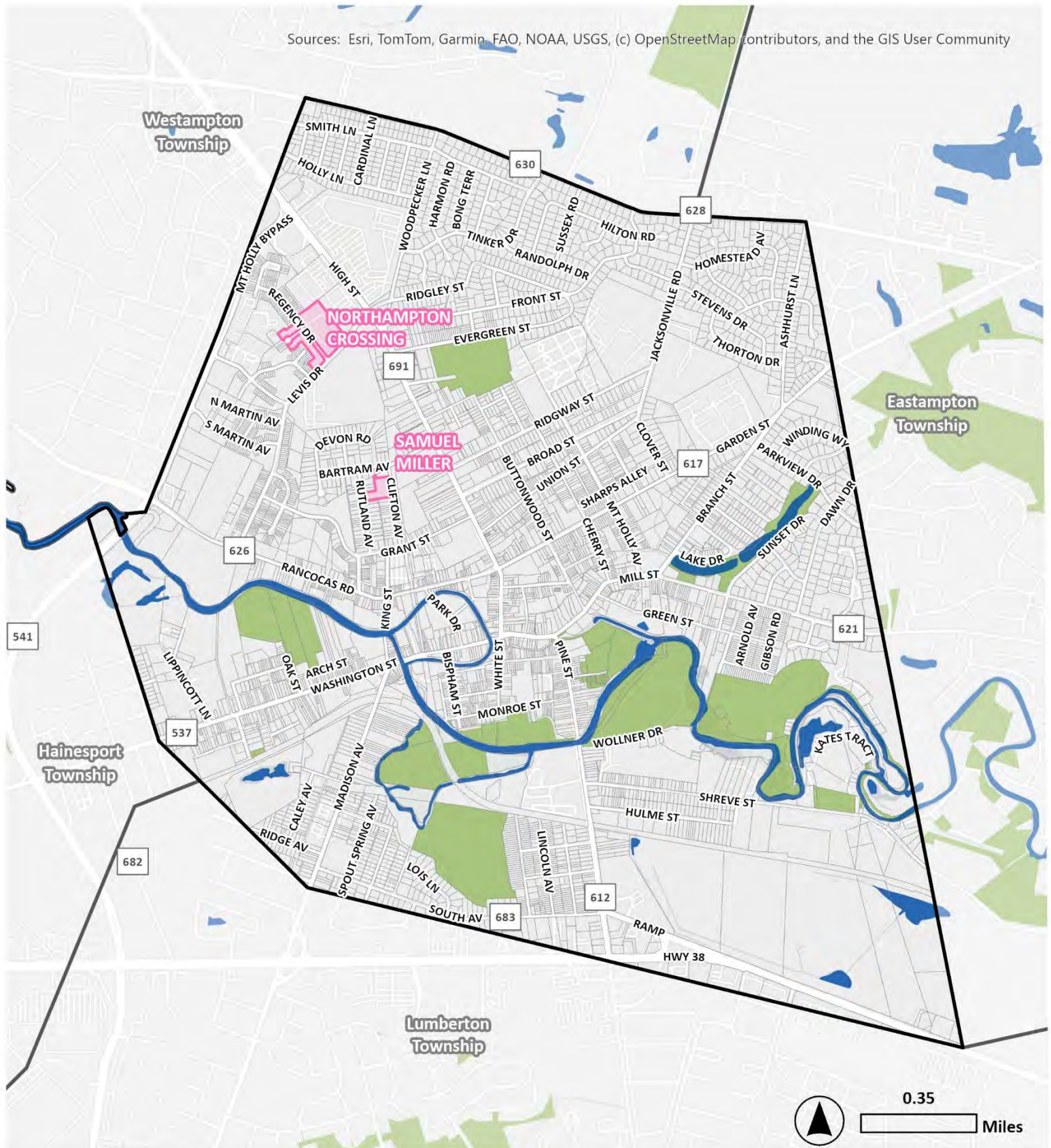
- **Samuel Miller Senior Housing.** Samuel Miller Senior Housing is an existing 100% affordable age restricted rental development that was completed in approximately 2007. It is located on Clifton Street, specifically on Block 18 Lot 2, in the central portion of the Township near the intersection of Clifton Avenue and Bartram Avenue. The site is located in a residential neighborhood, with residential uses to the north, west, and south. Across Clifton Avenue directly east is a wooded area, and to the northeast is the Sacred Heart Elementary School. Further south, across Grant Street, about 850 feet away is the Burlington County



Correctional Facility. The development consists of 29 affordable units and has 30 year-affordability controls.

- **Northampton Crossing (Regency Park).** Northampton Crossing, formerly known as Regency Park, is an existing inclusionary family rental development completed in approximately 2012. It is located on Regency Drive, specifically on Block 41.08 Lot 1 and Block 41.09 Lots 1 and 6, in the northwestern portion of the Township. The site is part of an inclusionary development, with townhome residential uses to the west and south. To the north is a commercial strip-mall development. Across Levis Drive to the south is the Holbein Middle School. The development consists of 100 affordable units and has 30 year-affordability controls.

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community



# AFFORDABLE HOUSING

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

## LEGEND

- Municipal Boundary
- Open Space
- Parcels
- Waterbodies
- 4th Round Sites





# SAMUEL MILLER SENIOR HOUSING

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

### LEGEND

- |   |                    |   |                                    |   |                     |
|---|--------------------|---|------------------------------------|---|---------------------|
|  | Municipal Boundary |  | Wetlands                           |  | Zone AE With BFE    |
|  | 4th Round Sites    |  | FEMA Flood Hazards                 |  | Regulatory Floodway |
|  | Open Space         |  | Without Base Flood Elevation (BFE) |  | 500-Year Floodplain |
|  | Waterbodies        |   |                                    |   |                     |



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# NORTHAMPTON CROSSING

MOUNT HOLLY TOWNSHIP | BURLINGTON COUNTY

## LEGEND

Municipal Boundary	Wetlands	Zone AE With BFE
4th Round Sites	FEMA Flood Hazards	Regulatory Floodway
Open Space	Without Base Flood Elevation (BFE)	500-Year Floodplain
Waterbodies		





The Township of Mount Holly contains a robust number of existing affordable housing, including group homes and supportive living arrangements, that may qualify for affordable housing credit. At the adoption of this Plan, the “creditworthiness” of each mechanism is still being determined. Additional research into bedroom distribution, income distribution, unit type, and affordability controls are being conducted. Crediting documentation will be provided for the eligible mechanisms and will count towards the Township’s surplus for future compliance rounds. Additional details regarding the unit type, bedroom distribution, income distribution, and affordability controls are included in Appendix F. The following table provides additional detail regarding the existing mechanisms that may qualify for credit.

#### ADDITIONAL MECHANISMS FOR SURPLUS CREDIT

MECHANISM	UNIT TYPE	UNITS	BONUS	CREDITS
Habitat For Humanity – 20 Willow (Block 67 Lot 19)	Residence	1	-	1
Habitat For Humanity – 222 Filbert (Block 68 Lot 18)	Residence	1	-	1
Habitat For Humanity – 43 Bispham (Block 82 Lot 17)	Residence	1	-	1
Habitat For Humanity – 138 Rancocas (Block 82 Lot 17)	Residence	1	-	1
Habitat For Humanity – 41 Bispham (Block 82 Lot 16)	Residence	1	-	1
The Salt & Light Company, Inc (Block 19, Lot 21.05)	Residence	1	-	1
The Salt & Light Company, Inc (Block 19, Lot 21.11)	Residence	1	-	1
The Salt & Light Company, Inc (Block 41.01, Lot 30)	Residence	1	-	1
The Salt & Light Company, Inc (Block 41.01, Lot 37)	Residence	1	-	1
The Salt & Light Company, Inc (Block 42, Lot 18)	Residence	1	-	1
The Salt & Light Company, Inc (Block 43, Lot 21)	Residence	1	-	1
The Salt & Light Company, Inc (Block 43, Lot 24)	Residence	1	-	1
The Salt & Light Company, Inc (Block 57, Lot 29)	Residence	1	-	1
The Salt & Light Company, Inc (Block 83, Lot 19)	Residence	1	-	1
Salt & Light Company (Block 55, Lot 40)	5 APT Units	5	-	5
Salt & Light Company (Block 55, Lot 41)	4 APT Units	4	-	4

Salt & Light Community Pres Corp (Block 41.01, Lot 36)	Residence	1	-	1
Salt & Light Community Pres Corp (Block 41.01, Lot 37)	Residence	1	-	1
Salt & Light Community Pres Corp (Block 51, Lot 35)	7 APTS	7	-	7
Salt & Light Community Pres Corp (Block 58, Lot 16)	Residence	1	-	1
Salt & Light Community Pres Corp (Block 81, Lot 9)	Residence	1	-	1
Salt & Light Community Pres Corp (Block 84, Lot 22)	Residence	1	-	1
Salt & Light Community Pres Corp (Block 84, Lot 23)	Residence	1	-	1
Salt & Light Community Pres Corp (Block 115, lot 40)	Residence	1	-	1
Drenk Institute, Inc (Block 82, Lot 18)	2 APTS	2	-	2
Drenk Institute, Inc (Block 82, Lot 20)	2 APTS	2	-	2
Personalized Independent living (Block 41.08, Lot 28)	Residence	1	-	1
Personalized Independent living (Block 41.09, Lot 28)	Residence	1	-	1
Crossroads Programs, Inc (Block 48.02, Lot 7)	Group Home	2	-	2
Family Service of Burlington Co. (Block 134, Lot 22)	Group Home	1	-	1
<b>TOTALS</b>		<b>46</b>	<b>-</b>	<b>46</b>

As depicted in the table above, there are several existing affordable housing developments within the Township that may qualify for affordable housing credit. Additional research will be conducted, but the Township may receive up to 46 additional credits for the mechanisms highlighted above. Bonus credit eligibility will be determined when additional information is collected for each mechanism. Additional information regarding the relevant organizations can be depicted below.

- **Habitat for Humanity.** Habitat for Humanity is a well-known non-profit that is heavily involved in affordable housing creation nation-wide. Through the research conducted to analyze the existing affordable housing within the Township, several Habitat for Humanity developments were identified as potentially qualifying for credit. Five (5) units have been identified in the Township and additional research is needed to determine the “creditworthiness” of the referenced properties.
- **Salt & Light Company.** The Salt and Light company is a property development company that works in all aspects of real estate such as purchase, renovation, rehab and sale. They specialize in affordable housing for lower income individuals. Thirty-two (32) have been

identified in the Township and additional research is needed to determine the “creditworthiness” of the referenced properties.

- **Drenk Institute.** The Drenk Institute is a branch of Legacy Treatment services. They work in counseling, rehabilitation and residential placement for individuals of all ages. Four (4) units have been identified in the Township and additional research is needed to determine the “creditworthiness” of the referenced properties.
- **Personalized Independent Living.** P.I.L.O.T is an organization founded to support adults with intellectual disabilities. They operate several group homes, supervised apartments, and day habilitation centers. Two (2) units have been identified in the Township and additional research is needed to determine the “creditworthiness” of the referenced properties.
- **Crossroads.** Crossroads Programs aims to aid youth who have experienced trauma, abuse, abandonment, neglect, and other extreme circumstances. They provide services such as crisis assessment, residential treatment, group housing, counseling, and rehabilitation/transitional living program. Two (2) units have been identified in the Township and additional research is needed to determine the “creditworthiness” of the referenced properties.
- **Family Service of Burlington County.** The center for Family services of Burlington County offers a comprehensive array of services to meet the needs of the community such as addiction recovery, counseling, workforce development, trauma and victim response, and safe and supportive housing. One (1) unit has been identified in the Township and additional research is needed to determine the “creditworthiness” of the referenced properties.

## **AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

Mount Holly adopted Ordinance 2019-9, an affordable housing regulating ordinance and affirmative marketing plan, on November 25, 2019. This ordinance was prepared in accordance with COAH’s substantive rules and UHAC. The Affordable Housing Ordinance governs the establishment of affordable units in the Township as well as regulating the occupancy of such units. The Township’s Affordable Housing 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 Township has established the position of the Municipal Housing Liaison. Additionally, the Township relies on an affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites.

The Township’s Affirmative Marketing Plans are 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, expression or sexual orientation, disability, age or number of children to the affordable units located in the Township. Additionally, the affirmative marketing plan is intended to target those potentially eligible people who are least likely to apply for affordable units and who

reside in the Township's housing region, Region 5, consisting of Burlington, Camden, and Gloucester Counties. The affirmative marketing plans include regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. The Affirmative Marketing Plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

### **AFFORDABLE HOUSING TRUST FUND**

The Township of Mount Holly adopted a Development Fee Ordinance on November 11, 2019, through Ordinance 2019-10. The development fee ordinance creates a dedicated revenue source for affordable housing providing for residential development fees in the amount of 1.5% of the equalized assessed value of residential development and nonresidential development fees in the amount of 2.5% of the equalized assessed value of non-residential development. Furthermore when an increase in residential density pursuant to N.J.S.A. 40:55D-70d(5) (known as a "d" variance) has been permitted, developers shall be required to pay a development fee of 6% of the equalized assessed value for each additional unit that may be realized, except that this provision shall not be applicable to a development that will include affordable housing.

A 2025 Spending Plan will be prepared and will discuss anticipated revenues, collection of revenues, and the use of revenues, in accordance with the relevant rules and statutes. All collected revenues will be placed in the Township's Affordable Housing Trust fund and will be dispensed for the use of eligible affordable housing activities including, but not limited to:

- Rehabilitation program;
- New construction of affordable housing units and related development costs;
- Extensions or improvements of roads and infrastructure directly serving affordable housing development sites;
- Acquisition and/or improvement of land to be used for affordable housing;
- Purchase of affordable housing units or payments to property owners for the purpose of maintaining or implementing affordability controls;
- Maintenance and repair of affordable housing units;
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity; and
- Any other activity as specified in the approved spending plan.

The Township is required to fund eligible programs in an approved Housing Element and Fair Share Plan, as well as provide affordability assistance. At least 30% of the collected development fees shall be used to provide affordability assistance to affordable units. At least one third (1/3) of the affordability assistance must be expended on very low-income units. Additionally, no more than 20% of the revenues collected from development fees shall be expended on administration costs. These administration costs include but are not limited to salaries and benefits for municipal employees or consultant fees.