

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

Prepared for

**PEMBERTON TOWNSHIP
BURLINGTON COUNTY, NEW JERSEY**

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**Mark A. Remsa, PP, AICP
License No. 33LI00403900**

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**Mark A. Remsa, P.P., L.L.A., A.I.C.P., A.S.L.A.
10 Dewberry Court
Mount Laurel, New Jersey 08054**

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

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Rosemary Flaherty, Community Development Director

Municipal Staff: Patricia Everitt, Assistant to Community Development Director

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Board Staff and Consultants

Patricia Everitt, Land Use Administrator & Recording Secretary
Jennifer Harris, P.E., Engineer
William Sitzler, Esq., Solicitor
David Banisch, P.P., A.I.C.P., Planner
Alexander J. Litwornia, P.E., P.P., Traffic Engineer

TABLE OF CONTENTS

<u>Description</u>	<u>Page</u>
Introduction	1
I. Housing Element and Fair Share Plan Requirements	1
II. Organization	2
Housing Plan Element	3
I. Inventory of Housing Stock	3
A. Age of Housing Stock	3
B. Housing Units in Structure	3
C. Number of Rooms in Housing Units	4
D. Number of Bedrooms in Housing Units	5
E. Occupied Housing Units and Housing Tenure	5
F. Occupants per Room in Housing Units	6
G. Selected Housing Unit Characteristics	7
H. Value of Owner-Occupied Housing Units	8
I. Mortgage Status and Selected Monthly Owner-Occupied Costs	9
J. Gross Monthly Rent	11
II. Projection of Housing Stock	12
III. Analysis of Demographic Characteristics	15
A. Number of Persons by Age and Sex	15
B. Household Size and Type	16
C. Household Characteristics and Poverty Level	18
IV. Analysis of Existing and Probable Future Employment	20
A. Employment Characteristics	20
B. Commuting to Work	22
C. Labor Force Estimates	23
D. Employment and Wages	24
E. Probable Future Population	26
F. Probable Future Employment	27
Fair Share Plan	28
I. Introduction	28
II. Definitions	29
III. Present Need, 2025-2035	30
IV. Prior Third Round Obligation, 1999-2025	30
V. Prospective Need, 2025-2035	31
A. Consideration of Lands Appropriate for Affordable Housing	31
1. Sewer Service Availability	31
2. Evaluation of Potential Inclusionary Sites	33
a. Greenberg Farm Redevelopment Site, ASCHO District	35
b. Browns Woods Apartments Site, RA District	36
B. Mechanisms for Fourth-Round Compliance	36
1. Greenberg Farm Redevelopment Site, ASCHO District	36
2. Browns Woods Apartments Site, RA District	36
3. Mandatory Affordable Housing Set-Aside Ordinance	36

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

<u>Description</u>	<u>Page</u>
4. Plan Implementation Mechanisms	37
a. Administrative Mechanisms	37
b. Requirements for New Construction of Affordable Housing	37
C. Summary of Fourth-Round Compliance	38
1. Present Need, 2025-2035	38
2. Prior Third-Round Obligation, 1999-2025	38
3. Fourth-Round Prospective Need, 2025-2035	38
VI. Multigenerational Family Housing Analysis	41
VII. State Development and Redevelopment Plan Consistency Analysis	41

Appendices

<u>Description</u>	<u>Page</u>
Appendix A, Township Council Resolution No. 47-2025	47
Appendix B, Court Order Fixing Municipal Obligations for “Present Need” and “Prospective Need” for the Fourth Round Housing Cycle	49
Appendix C, Third Round Settlement Agreement	52
Appendix D, Site Evaluations	57
Appendix E, Ordinance No. 30-2021	72
Appendix F, Redevelopment Agreement between the Township of Pemberton and K. Hovnanian at Rancocas Creek, LLC	78
Appendix G, PILOT Agreement	112
Appendix H, Restriction and Regulatory Agreement, Browns Woods Apartments, HMFA #1310	123
Appendix I, Proposed Amended Section 62, Mandatory Affordable Housing Set-Aside Ordinance	147
Appendix J, Township Council Resolution #120-2025 Affordable Housing Administrative Agent and Housing Liaison	165

Tables

<u>Description</u>	<u>Page</u>
Housing Plan Element	
H-1: Age of Housing Units	3
H-2: Housing Units in Structure	4
H-3: Number of Rooms per Housing Unit	4
H-4: Number of Bedrooms per Housing Unit	5
H-5: Occupied Housing Units by Tenure	6
H-6: Occupants per Room	6
H-7: Home Heating Methods	7
H-8: Selected Characteristics for Occupied Units	8
H-9: Value of Owner-Occupied Housing Units	8
H-10: Selected Monthly Owner-Occupied Costs (SMOC) with a Mortgage	9
H-11: Selected Monthly Owner-Occupied Costs (SMOC) without a Mortgage	10
H-12: Selected Monthly Owner Costs as a Percentage of Household Income (SMOC-API): Housing Units with a Mortgage	10

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

<u>Description</u>	<u>Page</u>
H-13: Selected Monthly Owner Costs a Percentage of Household Income (SMOCAP): Housing Units without a Mortgage	11
H-14: Gross Monthly Rent	11
H-15: Gross Monthly Rent as a Percentage of Household Income (GRAP)	12
H-16: Residential Certificates of Occupancy (Cos), Pemberton Township	13
H-17: Number of Persons by Age and Sex	15
H-18: Household and Family Size and Type	17
H-19: Household Income	19
H-20: Percentage of Persons and Family Whose Income in the Past 12 Months Were Below the Poverty Level	19
H-21: Employment Status	20
H-22: Civilian Employment Characteristics by Occupation	20
H-23: Civilian Employment Characteristics by Industry	21
H-24: Commuting to Work	22
H-25: Annual Average Labor Force Estimates (1996-2023)	23
H-26: Annual Employment and Wage Data by Sector, 2023, Pemberton Township	24
H-27: Annual Employee and Total Wage Data by Private Sector, 2023, Pemberton Township	25
H-28: Population and Employment Forecasts	26
 Fair Share Plan	
FSP-1: 2016 Settlement Agreement Affordable Housing Projects	30
FSP-2: Minimum and Maximum Requirements for Fourth Round Prospective Need	39
FSP-3: Credit Allocation for Affordable Mechanisms for Fourth Round Prospective Need	39
FSP-4: Fourth Round Summary	40
FSP-5: Existing Affordable Housing Age-Restricted Developments	40
FSP-6: Redevelopment Plans Requiring Adjustments	41

Figures

<u>Description</u>	<u>Page</u>
Housing Plan Element	
H-1: Population and Employment Forecast, Pemberton Township	14

Maps

<u>Description</u>	<u>Page</u>
Fair Share Plan	
FSP-1: Pemberton Township Zoning Districts and Sewer Service Areas	31
FSP-2: Enlargement of County Wastewater Management Plan Showing Greenberg Farm Redevelopment Area	32
FSP-3: Enlargement of County Wastewater Management Plan Showing Browns Woods Apartments	32

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

<u>Description</u>	<u>Page</u>
FSP-4: Greenberg Farm Redevelopment Area, Block 786.01, Lots 13 & 22, & Block 787, Lot 1	33
FSP-5: Browns Woods Apartments, Block 528, Lot 24.01	34
FSP-6: ASHCO District Greenberg Farm Redevelopment Area	34
FSP-7: RA District, Browns Woods Apartments	35
FSP-8: 2001 Policy Map of the State Development and Redevelopment Plan, Pemberton Township and Surrounding Areas Encircled	42
FSP-10: Enlargement of Portion of Quadrangle 106 Showing SDRP Planning Areas and Greenberg Farm Redevelopment Area Outlined in Red	43
FSP-11: Enlargement of Portion of Quadrangle 107 Showing Pinelands Planning Areas and Browns Woods Apartments Site Outlined in Blue	44

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

INTRODUCTION

I. HOUSING PLAN ELEMENT AND FAIR SHARE PLAN REQUIREMENTS

The New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 *et seq.*), C.52:27D-310 Essential components of municipality's housing element states that “A municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing, and shall contain at least:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2(C.52:27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendation of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

II. ORGANIZATION

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

- Housing plan element – It consists of following subsections of C.52:27D-310 Essential components of municipality's housing element: a. an inventory of the municipality's housing stock; b. a projection of the municipality's housing stock; c. an analysis of the municipality's demographic characteristics; and d. an analysis of the existing and probable future employment characteristics of the municipality.
- Fair share plan – It excludes subsection i of C.52:27D-310 because Pemberton Township is not located within the jurisdiction of the Highlands Water Protection and Planning Council, and consists of the following subsections of C.52:27D-310: e. a determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs; f. consideration of the lands that are most appropriate for the provision of affordable housing; g. an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity; and i. an analysis of consistency with the State Development and Redevelopment Plan.
- Supporting information, data and documents are provided in the appendices.

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

HOUSING PLAN ELEMENT

I. INVENTORY OF HOUSING STOCK

A. Age of Housing Stock

According to the American Community Survey (ACS) prepared and published by the U.S. Census Bureau, Pemberton Township was estimated to have 10,924 housing units in 2023. Table H-1 shows the amount of housing units by the years they were built in Pemberton and Burlington County. Approximately 62.3% of the housing units in the Township were built between 1975 and 1989, with almost 30% built from 1970 to 1979. Since 1990, the Township experienced a steady decline in housing construction with 3.1% of its units built from 2010 to 2019 and 0.2% since 2020 or later. Housing units built before 1950 comprised 6.7% of the Township's total housing stock.

Table H-1: Age of Housing Units

Year Built	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,924	100.0%	186,753	100.0%
Pre 1939	434	4.0%	19,850	10.6%
1940-1949	300	2.7%	4,743	2.5%
1950-1959	1,608	14.7%	19,452	10.4%
1960-1969	2,060	18.9%	27,421	14.7%
1970-1979	3,139	28.7%	32,498	17.4%
1980-1989	1,273	11.7%	24,016	12.9%
1990-1999	932	8.5%	23,611	12.6%
2000-2009	823	7.5%	20,487	11.0%
2010-2019	335	3.1%	10,750	5.8%
2020 or later	20	0.2%	3,925	2.1%

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

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

B. Housing Units in Structure

Table H-2 indicates the number of housing units in the various types of structures in the Township and Burlington County. Structures having one unit made up 81.3% of Pemberton's housing stock, of which 72.8% and 8.5% were detached and attached, respectively. Structures with 2 units represented 1.5% of the Township's housing stock, and mobile homes 6.1%. Multifamily structures having 3 or more units comprised 11.1% of the dwelling units in Pemberton. Specifically, 5.6% of the structures had 3 to 9 units,

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

and 5.5% contained 10 or more units. Mobile homes represented 6.1% of Pemberton’s housing stock.

Table H-2: Housing Units in Structure

Type of Structure	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,924	100.0%	186,753	100.0%
1-Unit, Detached	7,949	72.8%	118,943	63.7%
1-Unit, Attached	933	8.5%	26,271	14.1%
2 Units	167	1.5%	2,398	1.3%
3 or 4 Units	345	3.2%	7,834	4.2%
5 to 9 Units	267	2.4%	9,264	5.0%
10 to 19 Units	290	2.7%	8,563	4.6%
20 to More Units	305	2.8%	11,316	6.1%
Mobile Home	668	6.1%	2,077	1.1%
Boat, RV, Van, etc.	0	0.0%	87	0.0%

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

Burlington County had 77.8% of its housing stock consisting of one unit, much greater than Pemberton’s composition. About one-fifth (19.9%) of the County’s housing stock consisted of multi-family units (3 or more units per structure) compared to a little more than one-tenth of Pemberton’s housing stock comprising multi-family housing. Only 1.1% of the County’s housing units included mobile homes versus Pemberton’s 6.1% share of mobile homes.

C. Number of Rooms in Housing Units

Table H-3: Number of Rooms per Housing Unit

Number of Rooms	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,924	100.0%	186,753	100.0%
1	105	1.0%	2,765	1.5%
2	151	1.4%	2,215	1.2%
3	726	6.6%	13,043	7.0%
4	1,093	10.0%	18,208	9.7%
5	2,044	18.7%	24,471	13.1%
6	2,234	20.5%	31,753	17.0%
7	1,750	16.0%	27,913	14.9%
8	1,568	14.4%	28,319	15.2%
9 or more	1,253	11.5%	38,066	20.4%
Median Rooms	6.1		6.5	

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

The number of rooms per housing unit for Pemberton and the County is shown in Table H-3. The median number of rooms in Pemberton’s housing stock was 6.1% whereby 20.5%

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

of the housing units had 6 rooms, 18.87% had 5 rooms and 16.0% had 7 rooms. Housing units with 8 or more rooms made up 25.9% of the housing units. One percent of the units had only one room. Two-room housing units represented 1.4% of the housing stock. Sixteen and six-tenths percent of the housing units had 3 and 4 rooms (6.6% and 10.0%, respectively).

Burlington County's median number of rooms per housing unit was higher than Pemberton's – 6.5 rooms versus 6.1 rooms. Slightly more than one-fifth of the County's housing stock had 9 or more rooms. Just under one-half of the County's housing stock consisted of units with 6 to 8 rooms; with units having 9 or more rooms included, two-thirds of its housing stock had 6 or more rooms. Approximately 1.5% of the County's housing units had one room whereas Pemberton had 1.0% of such units.

D. Number of Bedrooms in Housing Units

Table H-4 indicates the number of bedrooms per housing unit in Pemberton and the County. Most of the housing stock (68.8%) consisted of 3 and 4 bedrooms, with 47.8% having 3 bedrooms and 21.0% 4 bedrooms. Almost one-fifth of the housing stock had 2 bedrooms, and 8.2% of the housing units had one bedroom. Two and three-tenths percent of the housing units had 5 or more bedrooms, and 1.2% housing units had zero bedrooms.

Table H-4: Number of Bedrooms per Housing Unit

Number of Bedrooms	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,924	100.0%	186,753	100.0%
0	134	1.2%	2,885	1.5%
1	893	8.2%	16,790	9.0%
2	2,125	19.5%	41,657	22.3%
3	5,219	47.8%	62,186	33.3%
4	2,297	21.0%	53,316	28.5%
5 or more	256	2.3%	9,919	5.3%

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

One-third of the County's housing units had three bedrooms, less than those in Pemberton (38.3%). One-and-one-half percent of the County's housing stock did. Nine percent of the County's housing units had one bedroom versus Pemberton's 8.2%. More than one-fifth of the County's housing units had 2 bedrooms. Four-bedroom housing units made up 28.5% of the County's housing stock versus Pemberton's 21.0%. The County had a higher share of units with five or more bedrooms (5.3%) than Pemberton (2.3%).

E. Occupied Housing Units and Housing Unit Tenure

Housing occupancy and tenure for the Township and the County are provided in Table H-5. Of the 10,924 housing units in the Township, 10,090 (92.4%) were occupied and 834 (7.6%) were vacant. According to the U.S. Census Bureau, the Pemberton's homeowner vacancy rate was 0.9% and the rental vacancy rate 4.3%. Respectively, owner-occupied

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

units and renter-occupied comprised almost three-quarters and a little more than one-quarter of the Township's occupied housing units. The average household size of owner-occupied housing units was 2.79, and the average for renter-occupied housing units was 2.22.

Table H-5: Occupied Housing Units by Tenure

Unit Type	Pemberton Township			Burlington County		
	Estimated	Share	Household Size (Avg.)	Estimated	Share	Household Size (Avg.)
Total Units	10,090	100.0%		179,477	100.0%	
Owner-Occupied	7,350	72.8%	2.79	137,492	76.6%	2.70
Renter-Occupied	2,740	27.2%	2.22	41,985	23.4%	2.07

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

Burlington County had 179,477 occupied housing units, a vacancy rate of 3.9% that was almost two times less than Pemberton's rate as well as the statewide vacancy rate of 7.0% for New Jersey. Given all municipalities included, the County appeared to have a somewhat constrained supply of housing units. Comparatively, Pemberton had a constrained supply of units that would be owner-occupied (0.9% vacancy rate) and a somewhat reasonable supply of rental units (4.3% vacant rate).

The County's respective average owner-occupied and renter-occupied household sizes of 2.70 and 2.07 were similar to those of Pemberton (2.79 and 2.22).

F. Occupants per Room in Housing Units

Table H-6 provides occupants per room in housing units in Pemberton Township and Burlington County. Very few of the housing units in the Township had overcrowding where only 1.3% of the units had 1.01 to 1.50 occupants per room and 0.3% had 1.51 or more occupants per room. Ninety-eight and four-tenths percent of the units had one or less occupants per room in the Township.

Table H-6: Occupants per Room

Occupants Per Room	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,090	100.0%	179,477	100.0%
1.00 or Less	9,925	98.4%	176,873	98.5%
1.01 to 1.50	131	1.3%	1,768	1.0%
1.51 or More	34	0.3%	836	0.5%

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

Compared to Pemberton Township, Burlington County had a similarly high share of units with a room occupied by one or less persons (98.5% for County and 98.4% for Township). The two jurisdictions had similar percentages of units occupied by 1.01 to 1.50 persons per room (County 1.0%, Township 1.3%) and 1.51 or more persons per room (County 0.5%, Township 0.3%).

G. Selected Housing Unit Characteristics

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

Ninety-seven and six-tenths percent (97.6%) of the occupied housing units in Pemberton utilized some type of modern fuel; only 0.9% of those units had no fuel used; and 0.1% relied on coal or coke and 1.4% on wood. Of those units using modern fuel types, 51.8% consumed utility gas, and 23.4% utilized electricity for heat. Approximately 22.2% relied on fuel delivered to the housing units: 3.0% used bottled, tank or LP gas; 17.7% fuel oil, kerosene or similar fuel; 0.1% coal or coke; and 1.4% wood.

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

Table H-7: Home Heating Methods

Fuel Type	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,090	100.0%	179,477	100.0%
Utility Gas	5,222	51.8%	125,350	69.8%
Bottled, Tank or LP Gas	305	3.0%	4,167	2.3%
Electricity	2,358	23.4%	36,479	20.3%
Fuel Oil, Kerosene, etc.	1,783	17.7%	10,572	5.9%
Coal or Coke	14	0.1%	0	0.0%
Wood	141	1.4%	548	0.3%
Solar	52	0.5%	760	0.4%
Other Fuels	125	1.2%	1,146	0.6%
No Fuel Used	90	0.9%	455	0.3%

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

Of the 10,090 occupied housing units in Pemberton 0.9% lacked complete plumbing, 1.3% were without complete kitchen facilities, and 0.4% had no telephone service. Comparatively, Burlington County had 0.6% of its housing units lacking plumbing facilities, 0.5% without complete kitchen facilities, 0.7% having no telephone service.

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

Table H-8: Selected Characteristics for Occupied Units

Selected Characteristic	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	10,090	100.0%	179,477	100.0%
Lacking Complete Plumbing Facilities	95	0.9%	1,024	0.6%
Lacking Complete Kitchen Facilities	127	1.3%	893	0.5%
No Telephone Service	37	0.4%	1,304	0.7%

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

H. Value of Owner-Occupied Housing Units

The value of owner-occupied housing units in Pemberton and the County is provided in Table H-9. The respective median values of owner-occupied housing units in the Township and County were \$219,500 and \$358,000. Of the 7,350 owner-occupied units in the Township more than 41.6% were valued between \$200,000 to \$299,999. Comparatively, 22.6% of Burlington County's 137,492 owner-occupied units had same value range. Units valued from \$150,000 to \$199,999 were greater in Pemberton (23.4%) than the County (7.1%). Sixteen and five-tenths percent of the Township's owner-occupied units were valued \$300,000 to \$499,999 while the County had 39.5% of its units with this value range. Only 1.4% of the units in the Township were valued \$500,000 to \$999,999 whereas 22.2% in the County had the same value range. Pemberton had 1.2% of its units valued one million dollars; 3.0% had that value range in the County. Almost 16% of Pemberton's owner-occupied units had values under \$150,000 whereas the County had 6.5% of such units. Pemberton's percentage of owner-occupied units valued less than \$50,000 was about 2.5 times greater than the County's percentage. Owner-occupied units valued \$50,000 to \$99,999 comprised 3.8% of the Township's units and 1.4% of the County's, and those units valued \$100,000 to \$149,999 represented 4.7% of the Township's units and 2.1% of the County's.

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

Value	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	7,350	100.0%	137,492	100.0%
Less than \$50,000	542	7.4%	4,154	3.0%
\$50,000 to \$99,999	282	3.8%	1,977	1.4%
\$100,000 to \$149,999	348	4.7%	2,855	2.1%
\$150,000 to \$199,999	1,718	23.4%	9,719	7.1%
\$200,000 to \$299,999	3,059	41.6%	31,028	22.6%
\$300,000 to \$499,999	1,211	16.5%	54,315	39.5%
\$500,000 to \$999,999	105	1.4%	30,479	22.2%
\$1,000,000 or more	85	1.2%	2,965	3.0%
Median (Dollars)	\$219,500		\$358,000	

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

I. Mortgage Status and Selected Monthly Owner-Occupied Costs

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

Of the 7,350 owner-occupied housing units in Pemberton 4,116 (56.0%) had a mortgage. Comparatively, 66.1% of the owner-occupied housing units in the County had a mortgage. Table H-10 provides selected monthly costs for owner-occupied housing units with a mortgage. Respective median selected monthly costs for owner-occupied units with a mortgage for Pemberton and the County were \$1,712 and \$2,270. More than one-third of the owner-occupied units with a mortgage (36.8%) had monthly owner costs \$1,500 to \$1,999 whereas the County had 21.2% of its units with these costs. The greatest monthly cost range for the Township \$1,000 to \$1,499 representing 21.8% of its owner-occupied units with a mortgage. Comparatively, the County had 12.7% of its units with this monthly cost range. About one-fifth of Pemberton's units and about one-quarter of such units had monthly costs within the \$2,000 to \$2,499 range. Ten and four-tenths of the Township's units had monthly costs \$2,500 to \$2,999 while the County had 15.9% of its units. The County had 22.8% of its units with monthly costs \$3,000 or more, which was 5.3 times greater than Pemberton's percentage. Owner-occupied units with a mortgage having monthly costs less than \$1,000 comprised 7.7% of Pemberton's units and 2.9% of the County's.

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

Monthly Owner Cost	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Housing with a Mortgage	4,116	100.0%	137,492	100.0%
Less than \$500	138	3.4%	518	0.6%
\$500 to \$999	175	4.3%	2,092	2.3%
\$1,000 to \$1,499	897	21.8%	11,525	12.7%
\$1,500 to \$1,999	1,514	36.8%	19,248	21.2%
\$2,000 to \$2,499	785	19.1%	22,361	24.6%
\$2,500 to \$2,999	430	10.4%	14,469	15.9%
\$3,000 or More	177	4.3%	20,732	22.8%
Median (Dollars)	\$1,712		\$2,270	

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

Selected monthly costs for owner-occupied housing units without a mortgage are provided in Table H-11. The median selected monthly owner-occupied costs for units without a mortgage were much lower for Pemberton (732) than for the County (\$992). One third of these units in the Township had monthly costs \$600 to \$799 whereas the County had 16.1% of its units. One-fifth of Pemberton's units had monthly costs ranging \$400 to \$599 while the County had almost 10%. The Township had a much greater percentage of its units with monthly costs \$250 to \$399 (7.7%) than the County (3.0%). The two jurisdictions had less than 2% of their owner-occupied units without mortgages having monthly costs less than \$250 (1.7% for Pemberton, and 1.1% for the County). Respective percentages of such units with monthly costs \$800 to \$999 were 22.9% for Pemberton and 20.7% for the

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

County. Almost 15 percent of the units in the Township had monthly costs \$1,000 or more while the County had almost half of its units with this cost range.

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

Monthly Owner Cost	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Housing without a Mortgage	3,234	100.0%	46,547	100.0%
Less than \$250	54	1.7%	492	1.1%
\$250 to \$399	250	7.7%	1,382	3.0%
\$400 to \$599	646	20.0%	4,619	9.9%
\$600 to \$799	1,068	33.0%	7,489	16.1%
\$800 to \$999	740	22.9%	9,624	20.7%
\$1000 or More	476	14.7%	22,941	49.3%
Median (Dollars)	\$732		\$992	

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

Another way to understand selected monthly owner-occupied costs is to analyze data for the percentage of monthly household income that the costs consume. Table H-12 provides these data for owner-occupied housing units with a mortgage. Such housing units in Pemberton totaled 4,034. For the County those units totaled 90,470. Mortgage industry standards consider monthly costs 30% and less of monthly household income to be desirable because at such levels a household would avoid financial stress. Seventy-two and six-tenths percent (72.6%) of the owner-occupied housing units with a mortgage in Pemberton had selected monthly costs less than 30% of their monthly household incomes. The County had 69.1% of its units with the same level of monthly household income consumption. Approximately 27.4% of the owner-occupied housing units with a mortgage in Pemberton had selected monthly costs that consumed 30% or more of their monthly household income. For the County 30.9% of its units were estimated to have selected monthly costs that were 30% or more of their monthly household income. Comparatively, the statewide share of such levels of monthly costs was 31.8%.

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

Percentage of Household Income	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Housing Units with a Mortgage (Excluding Units Where SMOCAPI Cannot be Computed)	4,034	100.0%	90,470	100.0%
Less than 20.0 Percent	1,810	44.9%	38,260	42.3%
20.0 to 24.9 Percent	600	14.9%	13,902	15.4%
25.0 to 29.9 Percent	518	12.8%	10,346	11.4%
30.0 to 34.9 Percent	187	4.6%	6,635	7.3%
35.0 Percent or More	919	22.8%	21,327	23.6%
Not Computed	82	(X)	475	(X)

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

Table H-13 provides selected monthly owner-occupied costs for housing units without a mortgage as a percentage of household income for Pemberton and the County. Compared to 15.6% of the County's owner-occupied units without a mortgage that had selected monthly cost 30% or more of monthly household income, Pemberton had 19.8% of such units with the same levels of costs.

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

Percentage of Household Income	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Housing Units with a Mortgage (Excluding Units Where SMOCAPI Cannot be Computed)	3,223	100.0%	45,846	100.0%
Less than 10.0 percent	1,184	36.7%	17,051	37.2%
10.0 to 14.9 percent	801	24.9%	8,956	19.5%
15.0 to 19.9 percent	323	10.0%	6,240	13.6%
20.0 to 24.9 percent	110	3.4%	3,627	7.9%
25.0 to 29.9 percent	168	5.2%	2,827	6.2%
30.0 to 34.9 percent	192	6.0%	2,287	5.0%
35.0 percent or more	445	13.8%	4,858	10.6%
Not computed	11	(X)	701	(X)

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

J. Gross Monthly Rent

Occupied housing units paying rent for Pemberton and the County are provided in Table H-14. Total units paying a gross monthly rent for the Township and the County were 2,722 and 40,681, respectively.

Table H-14: Gross Monthly Rent

Gross Monthly Rent	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total Units	2,722	100.0%	40,681	100.0%
Less than \$500	109	4.0%	1,187	2.9%
\$500 to \$999	601	22.1%	3,082	7.6%
\$1,000 to \$1,499	829	30.5%	12,372	30.4%
\$1,500 to \$1,999	262	9.6%	10,811	26.6%
\$2,000 to \$2,499	749	27.5%	7,209	17.7%
\$2,500 to \$2,999	139	5.1%	3,532	8.7%
\$3,000 or More	33	1.2%	2,488	6.1%
Median (Dollars)	\$1,302		\$1,671	
No Rent Paid	18		1,304	

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

The median gross monthly rent paid in Pemberton (\$1,302) was less than what was paid in the County (\$1,671). Comparatively, the statewide gross monthly rent was \$1,667. The percentage of units with a gross monthly rent of \$1,000 to \$1,499 was almost identical for both jurisdictions (30.5% for Pemberton, 30.4% for the County). A little more than one-fifth of the units in Pemberton had a rent range of \$500 to \$999 while 7.6% of the County units paid this rent range. More than a quarter of the County units paid a rent ranging from \$1,500 to \$1,999 whereas almost one-tenth of the units in the Township paid this range. Regarding the gross monthly rent range \$2,000 to \$2,999, 27.5% of the units in Pemberton paid this range while 17.7% of the County's units paid it. Six and one-tenth percent of the County units had a gross monthly rent \$3,000 or more whereas 1.2% of the units in the Township had this rent range. A little more than one-quarter of the Township's units had a rent range under \$1,000; 10.5% of the County's units paid under \$1,000.

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

Value	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Occupied Units Paying Rent (Excluding Units where GRAPI Cannot be Computed)	2,682	100.0%	40,337	100.0%
Less than 15.0 Percent	258	9.6%	4,931	12.2%
15.0 to 19.9 Percent	418	15.6%	4,303	10.7%
20.0 to 24.9 Percent	410	15.3%	5,191	12.9%
25.0 to 29.9 Percent	426	15.9%	4,408	10.9%
30.0 to 34.9 Percent	171	6.4%	4,053	10.0%
35.0 Percent or More	999	37.2%	17,451	43.3%
Not Computed	58	(X)	1,648	(X)

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

Table H-15 provides gross monthly rent as a percentage of household income for Pemberton and the County. According to residential rental industry standards, gross monthly rents that consume more than 30% of a household's monthly gross income are considered to contribute toward financial stress of households. Forty-three and six-tenths percent of Pemberton's housing units experienced gross monthly rents 30% or more of their monthly gross income. For the County 53.3% of the units had rents 30% or more of such income. Gross monthly rents that exceeded 35% or more of household monthly income were 37.2% of the units in Pemberton and 43.3% in the County.

II. PROJECTION OF HOUSING STOCK

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

A projection of the municipality's housing stock, including the probable future construction of low[-] and moderate[-]income housing, for the next

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands. (N.J.S.A. 52:27D-310b)

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

Table H-16 shows the COs issued from 2014 to 2023 as recorded by the New Jersey Department of Community Affairs. The average for the COs issued during this 10-year period was 3.1. Given that Pemberton's 2023 housing stock consisted of 10,924 units and the annual issuance of 3.1 COs, the projected number of additional housing units from 2024 to 2035 is expected to be 37 increasing Pemberton's housing stock to 10,961 housing units, as calculated below.

$$12 \text{ years} \times 3.1 \text{ units/year} = 37.2 \text{ units, say } 37 \text{ units}$$

$$10,924 \text{ units}_{2023} + 37 \text{ units}_{2024-2035} = 10,961 \text{ units}_{2035}$$

**Table H-16: Residential Certificates of
Occupancy (COs), Pemberton Township**

Year	COs Issued
2014	5
2015	14
2016	1
2017	3
2018	1
2019	1
2020	0
2021	1
2022	3
2023	<u>2</u>
10-Year Average	3.1

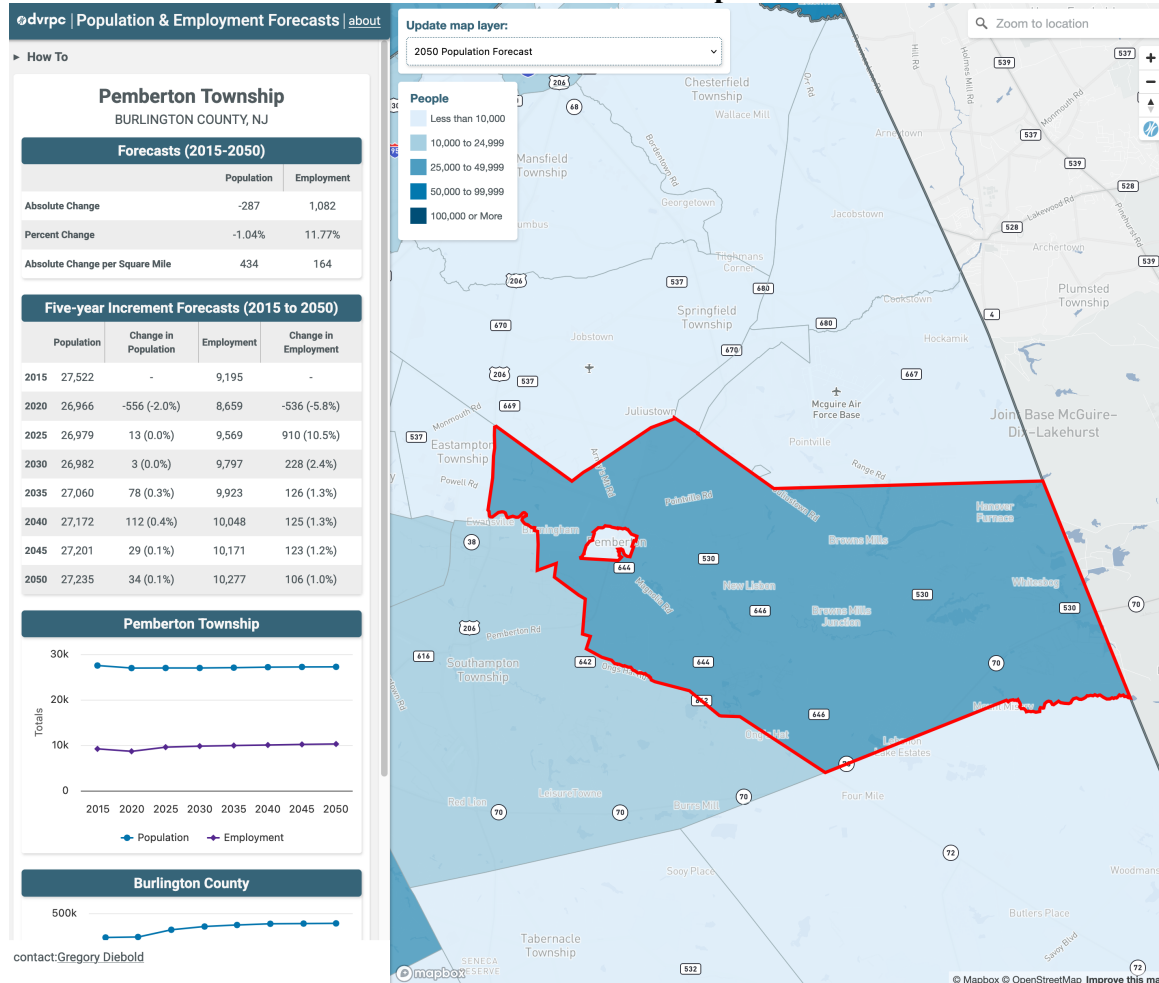
*Source: NJ Department of Community Affairs,
Certificates of Occupancy Yearly Summary Data*

The Delaware Valley Regional Planning Commission (DVRPC), the bi-state metropolitan planning organization (MPO) for the Philadelphia region that includes Pemberton Township, regularly publishes population and employment forecasts for the municipalities in its region. On its website, DVRPC published 2015-2050 population and employment forecasts for Pemberton, which is provided in Figure H-1. DVRPC forecasts Pemberton's 2035 population to total 27,060. Given the U.S. Census Bureau estimates the Township's population to be 26,897, Pemberton's 2023 to 2035 absolute population change is 161 as calculated below:

$$27,060_{2035 \text{ Population}} - 26,897_{2023 \text{ Population}} = 161_{2023-2035 \text{ population change}}$$

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

**Figure H-1: Population and Employment Forecasts
Pemberton Township**



Source: <https://www.dvrpc.org/webmaps/popempforecasts/> , viewed January 23, 2025.

The number of projected housing units to 2035, based on DVRPC's population forecast and the Township's mean 2.63 persons per household according to the U.S. Census Bureau, is 61, as calculated below.

$$161 \text{ 2023-2035 population change} / 2.63 \text{ persons/household} = 62.0 \text{ 2035 households, Say 62 units}_{2035}$$

Utilizing DVRPC's forecasts, Pemberton's projected housing units total 10,986, as calculated in the following manner:

$$10,924 \text{ units}_{2023} + 62 \text{ units}_{2024-2035} = 10,986 \text{ units}_{2035}$$

The range of the 2035 housing unit projection increase is 37 to 62 units, resulting in a projected range of 10,961 to 10,986 total units.

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

III. ANALYSIS OF DEMOGRAPHIC CHARACTERISTICS

A. Number of Persons by Age and Sex

Table H-18 provides the number of persons by age and sex for Pemberton Township and Burlington County. Pemberton's 2023 population and median age were estimated to be 26,897 and 41.4 years, respectively. The County's respective population and median age were 469,167 and 41.8 years. Pemberton's median age was 0.4 years less than the County's.

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

Age Group	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Total	26,987	100.0%	469,167	100.0%
Less than 5	1,481	5.5%	24,156	5.1%
5 to 9	1,530	5.7%	25,648	5.5%
10 to 14	1,587	5.9%	27,805	5.9%
15 to 19	1,780	6.6%	27,296	5.8%
20 to 24	1,776	6.6%	26,146	5.6%
25 to 34	3,566	13.3%	59,949	12.8%
35 to 44	3,159	11.7%	62,669	13.4%
45 to 54	3,554	13.2%	59,973	12.8%
55 to 59	1,711	6.4%	35,767	7.6%
60 to 64	2,003	7.4%	31,509	6.7%
65 to 74	3,048	11.3%	51,105	10.9%
75 to 84	1,197	4.5%	28,888	6.2%
85+	505	1.9%	8,256	1.8%
Median	41.4		41.8	
Sex	Estimate	Share	Estimate	Share
Total	26,987	100.0%	449,192	100.0%
Male	13,699	50.9%	231,976	49.4%
Female	13,198	49.1%	237,191	50.6%

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

Pemberton's age distribution was relatively the same as the County's distribution. For both jurisdictions most of their age cohorts centered around the age groups 25 to 34 years, 35 to 44 years, and 45 to 54 years where they represented 38.2% of Pemberton's population and 39.0% of the County's. The age cohorts of 65 years and older comprised 17.7% and 18.9% of the Township's and County's populations, respectively. In Pemberton the age group 85 years and over was 1.9% of the population; in the County it was 1.8%. Five and one-half percent of Pemberton's population was aged under 5 years; 5.1% of the County's population was in this age cohort. Persons aged 5 to 19 years represented 18.2% of the Township's population whereas they were 17.2% of the County's population. Those aged

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

between 55 years and 64 years comprised 13.8% and 14.3% of the Township and County populations, respectively.

The distribution of males and females in Pemberton was 50.9% and 49.8%, respectively. The distribution was reversed in the County: 49.4% males, and 50.6% females.

B. Household Size and Type

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

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

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

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

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

quarters. There are two major categories of households, "family" and "nonfamily". (See definitions of Family household and Nonfamily household).

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

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

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

Table H-18: Household and Family Size and Type

Subject	Pemberton Township			Burlington County		
	Occupied Units	Owner Units	Renter Units	Occupied Units	Owner Units	Renter Units
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Occupied Housing Units	10,090	7,350	2,740	179,477	137,492	41,985
Household Size	Est/Share	Est/Share	Est/Share	Est/Share	Est/Share	Est/Share
1-person	2,569/25.5%	1,500/20.4%	1,069/39.0%	45,865/25.6%	27,595/20.1%	18,270/43.5%
2-persons	3,375/33.4%	2,680/36.5%	695/25.4%	60,551/33.7%	47,620/34.6%	12,931/30.8%
3-persons	1,461/14.5%	1,051/14.3%	410/15.0%	31,654/17.6%	26,057/19.0%	5,597/13.3%
4 or more-persons	2,685/26.6%	2,119/28.8%	566/20.7%	41,407/23.1%	36,220/26.3%	5,187/12.4%
Average Household Size	2.63	2.79	2.22	2.55	2.70	2.07
Family Household	6,753/66.9%	5,317/72.3%	1,436/52.4%	122,832/68.4%	103,381/75.2%	19,451/46.3%
Married-Couple Family	4,788/47.5%	3,710/50.5%	1,078/39.3%	92,133/51.3%	81,966/59.6%	10,167/24.2%
Other Family Households	1,965/19.5%	1,607/21.9%	358/13.1%	30,699/17.1%	21,415/15.6%	9,284/22.1%
Non-Family Households	3,337/33.1%	2,033/27.7%	1,304/47.6%	56,645/31.6%	34,111/24.8%	22,534/53.7%

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

Household sizes and types for occupied housing units in Pemberton Township and Burlington County are provided in Table H-19. Pemberton's average household, owner-occupied and renter-occupied household sizes (2.63, 2.79 and 2.22 persons) were slightly

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

larger than Burlington County's (2.55, 2.70 and 2.07 persons). In Pemberton, the percentage of one-person and 2-person household units (25.5% and 33.4%) was almost identical to those in the County (25.6% and 33.7%) while the share of 3-person household units in the Township (14.5%) was less than in the County (17.6%). The percentage of 4-person or more household units in Township (26.6%) was greater than the County's (23.1%). These comparisons of household sizes per unit for Pemberton and the County carried over to the comparisons for owner-occupied units. The comparisons of the shares of rental units by household size for the two jurisdictions differed more pronouncedly. The County's percentage of one-person renter-occupied units (43.5%) was greater than the Township's (39.0%). The percentage of 2-person renter-occupied units in the Township (25.4%) was less than the County's (30.8%). Conversely, the Township's share of 3- and 4-person renter-occupied units (15.0% and 20.7%) were greater than the County's share (13.3% and 12.4%).

Family households resided in approximately two-thirds of the occupied housing units in Pemberton and the County. About half of those units were occupied by married-couple families in the Township and the County. Other family households in Pemberton resided in almost one fifth of those units; in the County, less than a fifth of those units were occupied by other family households. Approximately one-third of the occupied units in Pemberton were inhabited by non-family households, and this type of households occupied just under a third of these units in the County.

Family households in owner-occupied units in Pemberton and the County represented 72.3% and 75.2%, respectively, of total occupied units. Married-couple families residing in owner-occupied units made up 50.5% and 59.6% of the occupied units in the Township and the County, respectively. The share of other family households in owner-occupied units in the Township (21.9%) was greater than the County's share (15.6%). The Township's share of non-family households residing in owner-occupied units (27.7%) was slightly greater than the County's percentage (24.8%). The percentages of family households and married-couple families in renter units in Pemberton (52.4% and 39.3%) were greater the percentages in the County (46.3% and 24.2%). The reverse was true for other family households and non-family households residing in renter units: respectively 13.1% and 47.6% for the Township; and 22.1% and 53.7% for the County.

C. Income Characteristics and Poverty Level

Table H-20 provides household income for Pemberton Township and Burlington County. Pemberton's median and mean household incomes were \$79,730 and \$101,048, respectively. For the County the respective median and mean household incomes were \$102,532 and \$130,686. The household income range that represented the largest share of the household incomes in Pemberton was \$100,000-\$149,999 at 19.9%. The next greatest percentage of Pemberton's household income was 16.3% held by the income range \$75,000-\$99,999. The next greatest share of the income ranges in the Township was 15.2% for households with incomes \$50,000-\$74,999. Like Pemberton, the County's greatest share of household income was 20.5% that fell within the \$100,000-\$149,999 income range. The next greatest percentage in the County was 17.7% held by the \$200,000 or more range. Three income ranges were clustered around the range that held the greatest percentage in the County: \$75,000-\$99,999 at 13.7%, \$150,000-\$199,999 at 13.4%, and \$50,000-\$74,999 at

**2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN**

13.0%. Pemberton households earning \$200,000 or more represented the respective 8.2% of all households, and 9.8% of its households had incomes ranging \$150,000-\$199,999. Four and six-tenths percent of households in Pemberton earned less than \$10,000 whereas 3.0% did in the County. Both jurisdictions had approximately 2% of their households having household incomes \$10,000-\$14,999. For the remaining four income ranges Pemberton had higher percentages with the greatest difference of 4.0 percentage points for the income range \$35,000-\$49,999.

Table H-21 provides the percentage and people whose income in the past 12 months were below the poverty level. In Pemberton 10.3% of all people had such incomes below the poverty level. In the County 6.8% did. Of the families in the two jurisdictions, 7.4% in Pemberton had such incomes and 4.5% in the County did.

Table H-19: Household Income

Income and Benefits (In 2017 Inflation-Adjusted Dollars)	Pemberton Township		Burlington County	
	Estimate of Households	Share	Estimate of Households	Share
Total Households	10,090	100.0%	179,477	100.0%
Less than \$10,000	76	4.6%	5,321	3.0%
\$10,000-14,999	469	1.9%	3,558	2.0%
\$15,000-24,999	190	4.9%	6,894	3.8%
\$25,000-34,999	499	7.1%	8,951	5.0%
\$35,000-49,999	720	12.0%	14,349	8.0%
\$50,000-74,999	1,213	15.2%	23,315	13.0%
\$75,000-99,999	1,533	16.3%	24,565	13.7%
\$100,000-149,999	1,642	19.9%	36,715	20.5%
\$150,000-199,999	2,006	9.8%	24,051	13.4%
\$200,000 or More	989	8.2%	31,758	17.7%
Median Household Income	\$79,730		\$102,532	
Mean Household Income	\$101,048		\$130,686	

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

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

	Pemberton Township	Burlington County
All People	2,733/10.3% ¹	31,041/6.8% ²
All Families	7.4%	4.5%

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

¹ The percentage of 6.4% of persons below the poverty level is based on a population of 26,621 for whom poverty status was determined (S1701).

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

IV. ANALYSIS OF EXISTING AND PROBABLE FUTURE EMPLOYMENT

A. Employment Characteristics

The employment status of persons 16 years and over residing in Pemberton Township and Burlington County is provided in Table H-22. In Pemberton this population consisted of 21,848 persons while it included 385,610 persons in the County. Sixty-four percent of the labor force in the Township comprised persons 16 years and over, which was 3 percentage points less than the County's labor force. The Township's civilian labor force was 57.1% of the population 16 years and over, which was 9 percentage points less than the County's. Fifty-three and four-tenths percent of the Township's population 16 years and over was employed whereas 66.1% in the County was employed. The percentage of those unemployed in the Township (3.6%) was a little greater than the County's share (2.7%). Those employed in the Armed Forces represented 6.9% of the Township's population of 16 years and over whereas they were 0.9% in the County – 7.7 times greater in Pemberton than the County. More than a third of persons 16 years and over residing in the Township were not in the labor force; one-third of this population in the County was not in the labor force.

Table H-21: Employment Status

Occupation	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Population 16 years and over	21,848	100.0%	385,610	100.0%
In labor force	13,974	64.0%	258,282	67.0%
Civilian labor force	12,466	57.1%	254,987	66.1%
Employed	11,674	53.4%	244,566	63.4%
Unemployed	792	3.6%	10,421	2.7%
Armed Forces	1,508	6.9%	3,295	0.9%
Not in labor force	7,874	36.0%	127,328	33.0%

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

Table H-22: Civilian Employment Characteristics by Occupation

Occupation	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Civilians Employed, 16 years and over	11,674	100.0%	244,566	100.0%
Management, business, science, and arts Occupations	3,637	31.2%	119,167	48.7%
Service occupations	2,811	24.1%	32,907	13.5%
Sales and office occupations	2,077	17.8%	53,127	21.7%
Natural resources, construction, and maintenance occupations	1,044	8.9%	14,303	5.8%
Production, transportation, and material moving occupations	2,105	18.0%	25,062	10.2%

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

Civilian employment characteristics by occupation are provided in Table H-23. Management, business, science and arts occupations represented the greatest share of the those employed in the civilian labor force residing in Pemberton (31.2%) and the County (48.7%). Persons employed in service occupations represented 13.5% of the County's civilian labor force while those persons in that occupation were 24.1% of the Township's civilian labor force. The percentage of sales and office occupations for Pemberton was 17.8% whereas it was 21.7% for the County. The share of natural resources, construction, and maintenance occupations in the Township (8.9%) was greater than the County's share (5.8%). Pemberton's percentage of production, transportation, and material moving occupations (18.0%) was almost 8 percentage points greater than the County's (10.2%).

Table H-23 Civilian Employment Characteristics by Industry

Industry	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Civilian employed population 16 years and over	11,674	100.0%	244,566	100.0%
Agriculture, forestry, fishing, hunting, and mining	34	0.3%	186	0.1%
Construction	512	4.4%	13,002	5.3%
Manufacturing	728	6.2%	18,737	7.7%
Wholesale trade	272	2.3%	5,686	2.3%
Retail trade	1,903	16.3%	28,329	11.6%
Transportation and warehousing, and utilities	728	6.2%	16,567	6.8%
Information	162	1.4%	5,020	2.1%
Finance, insurance, real estate, rental, and leasing	427	3.7%	19,059	7.8%
Professional, scientific, management, administrative and waste management services	1,081	9.3%	29,745	12.2%
Educational services, health care, and social assistance	3,368	28.9%	61,343	25.1%
Arts, entertainment, recreation, accommodation, and food services	1,061	9.1%	17,488	7.2%
Other services, except public administration	310	2.7%	10,687	4.4%
Public administration	1,088	9.3%	18,717	7.7%

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

Table H-24 provides civilian employment characteristics by industry for Pemberton Township and Burlington County. The industries that had the two greatest percentages of employment for the civilian labor force in the Township were educational services, health care, and social assistance at 28.9% and retail trade at 16.3%. For the County educational services, health care, and social assistance had the greatest share at 25.1% while retail trade had a 11.6% share. The industry that employed the next greatest proportion of the County's

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

civilian labor force was professional, scientific, management, administrative and waste management at 12.2%. Comparatively, Pemberton's share of this industry was also relatively high at 9.3%. The Township's share of civilian labor force employed in public administration was 9.3% whereas the County's share was 7.7%. The arts, entertainment, recreation, accommodation, and food services industry employed 9.1% of the Township's civilian labor force and 7.2% of the County's. Manufacturing employment was relatively important to the County representing 7.7% of this jurisdiction's employed civilian labor force. It was also important for the Township having a 6.2% share. Construction had respective shares of 5.3% and 4.4% of the County's and Township's employed civilian labor force. Other services, except public administration employed 4.4% of the County's employed civilian labor force and 2.7% of the Township's. The percentages of the civilian labor force working in wholesale trade for both jurisdictions were identical (2.3%). Information respectively employed 2.1% and 1.4% of the County's and the Township's employed civilian labor force. Agriculture, forestry, fishing, hunting, and mining employed a slightly greater percentage of Pemberton's employed civilian labor force (0.3%) than the County's (0.1%).

B. Commuting to Work

Table H24: Commuting to Work

Industry	Pemberton Township		Burlington County	
	Estimate	Share	Estimate	Share
Workers 16 years and over	12,894	100.0%	242,647	100.0%
Car, truck, or van-drove alone	10,090	78.3%	184,912	76.2%
Car, truck, or van-carpooled	1,749	13.6%	11,508	4.7%
Public transportation (no taxicabs)	26	0.2%	4,718	1.9%
Walked	201	1.6%	1,465	0.6%
Other means	121	0.9%	2,217	0.9%
Worked at home	707	5.5%	37,827	15.6%
Mean travel time to work (minutes)	30.8		29.5	

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

Commuting to work characteristics for workers 16 years and over residing in Pemberton Township and Burlington County are provided in Table H-25. Workers in Pemberton had a longer mean travel time to work (30.8 minutes) than the County's workers (29.5 minutes). A greater percentage of workers in the County worked from home (15.6%) than those in the Township (5.5%). Those driving alone from Pemberton to work represented 78.3% of its workers; for the County 76.2% drove alone. A greater percentage of workers from Pemberton van- or carpooled to work (13.6%) than the County (4.7%). A lesser percentage from the Township (0.2%) used public transportation to get to work than the County (1.9%). Identical shares (0.9%) of Pemberton and the County used other means to get to work. Those from the Township walking to work represented 1.6% of its workers compared to 0.6% in the County.

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

C. Labor Force Estimates

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

Year	Pemberton Township			Unemployment Rate	
	Labor Force	Employed	Unemployed	Pemberton Township	Burlington County
2004	15,246	14,287	959	6.3%	4.1%
2005	14,545	13,748	797	5.5%	3.9%
2006	14,697	13,818	879	6.0%	4.2%
2007	14,271	13,513	758	5.3%	3.8%
2008	14,341	13,417	924	6.4%	4.9%
2009	14,557	13,043	1,514	10.4%	8.4%
2010	12,620	11,034	1,586	12.6%	9.0%
2011	12,501	11,000	1,501	12.0%	8.7%
2012	12,481	10,972	1,509	12.1%	8.7%
2013	12,215	10,895	1,320	10.8%	7.6%
2014	11,980	10,896	1,084	9.0%	6.4%
2015	11,993	11,073	920	7.7%	5.3%
2016	11,936	11,154	782	6.6%	4.5%
2017	12,148	11,453	695	5.7%	4.1%
2018	12,017	11,408	609	5.1%	3.8%
2019	11,750	11,201	549	4.7%	3.3%
2020	11,807	10,596	1,211	10.3%	8.2%
2021	12,386	11,428	958	7.7%	5.3%
2022	12,542	11,935	607	4.8%	3.3%
2023	12,762	12,068	178	3.7%	3.9%

Source: NJ Dept. of Labor, Annual Average Labor Force Estimates by Municipality (1990-2023)

Annual average labor force estimates from 2004 to 2023, as provided by the New Jersey Department of Labor, for Pemberton Township and unemployment rates for the Township and the County are provided in Table H-26. During this 20-year period, Pemberton's largest labor force (15,246) and smallest labor force (11,750) respectively occurred in 2004 and 2019. From 2004 to 2016, the Township's labor force steadily declined from 15,246 to 11,936. After 2016, its labor force ranged between 11,750 (2019) and 12,762 (2023) continually increasing from its low in 2019. From 2004 to 2009, Pemberton's range of unemployment rates was 1.5 to 2.0 percentage points greater than the County's rate. During 2009, the first full year of the Great Recession, the Township's unemployment rate was 10.4% while the County's rate was 8.4%. The Township's unemployment rates remained above 10% from 2010 to 2013, reaching a high of 12.6% in 2010 (dark shaded rows in the table). During this same period, the County's unemployment rate peaked at 9.0% in 2010 and declined to 7.6% in 2013. From 2014 to 2022, Pemberton's range of unemployment rates that differed from the County's rate returned to pre-2009s range. In 2020 during the onset of the COVID-19 pandemic, the Township's unemployment rate hit 10.3% while the County's was 8.2%. In 2023, Pemberton's unemployment rate (3.7%) was less than the County's rate (3.9%) (light shaded row in the table).

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

D. Employment and Wages

Table H-27 provides annual Pemberton’s employment and wage data for 2023 as published by the New Jersey Department of Labor. These data report quarterly employment and corresponding annual and weekly wages by North American Industrial Classification System (NAICS) sectors. No private sector data are provided for the following industrial sectors in Pemberton: Agriculture; Wholesale Trade; Professional/Technical; Management; Administration/Waste Remediation; Education (not to be confused with local government education [public sector]); and Health/Social Services. NAICS defines Other Services as “establishments engaged in providing services not specifically provided for elsewhere in the classification system” and describes them as “primarily engaged in activities such as equipment and machinery repairing, promoting or administering religious activities, grantmaking, advocacy, and providing drycleaning and laundry services, personal care services, death care services, pet care (except veterinary) services, photofinishing services, temporary parking services, and dating services.” Unclassifieds are businesses that do not report a NACIS code and include establishments that cannot be classified in a specific industry.

Table H-26: Annual Employment and Wage Data by Sector, 2023
Pemberton Township

NAICS Sectors	Employment					Wages	
	March	June	Sept.	Dec.	Avg.	Annual	Weekly
Local Government Totals	1,841	1,622	1,459	1,874	1,661	\$51,675	\$994
Local Government Education	1,591	1,334	1,178	1,616	1,393	\$50,753	\$976
Private Sector Totals	2,219	2,310	2,342	2,359	2,277	\$70,359	\$1,353
Construction	109	102	92	94	100	\$65,399	\$1,258
Manufacturing	34	36	23	23	29	\$79,611	\$1,531
Retail Trade	323	324	366	362	341	\$33,410	\$643
Transportation/Warehousing	8	8	9	8	8	\$26,262	\$505
Finance/Insurance	20	19	20	19	20	\$65,301	\$1,256
Real Estate	34	38	37	35	36	\$39,292	\$756
Arts/Entertainment	8	8	8	12	9	\$19,832	\$381
Accommodations/Food	94	92	118	101	101	\$21,311	\$410
Other Services	89	117	88	94	91	\$45,554	\$876
Unclassifieds	14	16	13	17	14	\$49,758	\$957

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

The average annual number of persons employed in Local Government in the Township in 2023 was 1,661, earning an annual and weekly wages of \$51,675 and \$994, respectively. An annual average of 1,393 persons worked in Local Government Education having respective annual and weekly wages of \$50,753 and \$976.

In Pemberton, almost 1.4 times more persons were employed in Private Sector (2,277 annual average) than Local Government (1,661 annual average). The respective annual and weekly wages for all persons working in Private Sector were \$70,359 and \$1,353 –

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

these wages were higher than those for Local Government. The industrial sector with the lowest annual and weekly wages was Arts/Entertainment earning \$19,832 and \$381, respectively. The second lowest was Accommodations/Food (\$21,311 annual, and \$410 weekly) followed by Transportation/Warehousing (\$26,262 and \$505) Retail Trade (\$33,410 and \$643).

The industrial sector earning the highest annual and weekly wages was Manufacturing, having respective wages of \$79,611 and \$1,531. The annual and weekly wages for the next five industrial sectors following Manufacturing in descending order were: Construction (\$65,399 and \$1,258); Finance/Insurance (\$65,301 and \$1,256); Unclassifieds (\$49,758 and \$957); Other Services (\$45,554 and \$876); and Real estate (\$39,292 and \$756). Of the five industrial sectors with the highest annual and weekly wages Construction employed the most with an annual average of 100, which was the third highest among all private sector employers. Manufacturing, Construction, and Finance/Insurance, the three with the highest annual and weekly wages, had an annual average employment of 149, which was 6.5% of the annual average for private sector. Retail Trade and Accommodations/Food had an annual average employment of 442, which was almost one-fifth of the annual average for private sector.

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

NAICS Sectors	Establishments	Total Wages
Private Sector Totals	294	\$160,182,807
Construction	29	\$6,556,198
Manufacturing	6	\$2,302,075
Retail Trade	26	\$11,401,183
Transportation/Warehousing	6	\$205,720
Finance/Insurance	7	\$1,278,807
Real Estate	8	\$1,411,236
Arts/Entertainment	4	\$168,575
Accommodations/Food	16	\$2,157,684
Other Services	27	\$4,141,593
Unclassifieds	13	\$713,202

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

Table H-28 provides annual private sector employers by NAICS sector in Pemberton and the total wages they paid in 2023. A total of 294 Private Sector employer establishments were recorded in Township, paying wages totaling \$160,182,807. Twenty-six Retail Trade establishments (the third most) paid the greatest amount of total annual wages (\$11,401,183). Construction paid the next highest amount (\$6,556,198) consisting of 29 establishments (the most). Twenty-seven Other Services (the second most of establishments) paid \$4,141,593 total annual wages. Manufacturing had 6 establishments that paid \$2,302,075 in total annual wages. Sixteen Accommodations/Food establishments (the fourth most) paid \$2,157,584 in total annual wages. Art/Entertainment establishments represented the least number of establishments (4) and paid the least total annual wages

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

(\$168,575), followed by Transportation/Warehousing (6 establishments) paying \$205,720 in total annual wages.

E. Probable Future Population

Section III.B. Projection of Households provides a projected range of 2035 housing units in Pemberton: 10,961 to 10,986. Section III.C.2. Household Size and Type indicates the average house size in the Township is 2.63 persons. Section III.C.1. Number of Persons by Age and Sex indicates Pemberton's 2023 population is estimated to be 26,987 persons. Assuming the average household size would remain at 2.63 persons, the probable future increase in population for Pemberton in 2035 ranges from 97 to 163 as calculated below.

Low-End of Range

37 Projected Units X 2.63 Persons/Projected Unit = 97 Persons

High-End of Range

62 Projected Units X 2.63 Persons/Projected Unit = 163 Persons

The probable future population range for Pemberton in 2035 is 27,084 to 27,150 as calculated in the following manner:

Low-End of Range

97 Probable Increase in Persons + 26,987 Persons in 2023 = 27,084 Persons

High-End of Range

163 Probable Increase in Persons + 26,987 Persons in 2023 = 27,150 Persons

The Delaware Valley Regional Planning Commission (DVRPC), the bi-state metropolitan planning organization (MPO) for the Philadelphia region that includes Pemberton Township, regularly publishes population and employment forecasts for the municipalities in its region. On its website, DVRPC published 2015-2050 population and employment forecasts for Pemberton, which is provided in Figure H-1.

Table H-28: Population and Employment Forecasts

	Pemberton Township				Burlington County			
	2020	2035	Absolute Change	Percent Change	2020	2035	Absolute Change	Percent Change
Population	26,966	27,060	94	0.3%	447,971	474,401	26,430	5.9%
Employment	8,659	9,923	1,264	14.6%	241,044	265,316	24,272	10.1%

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

DVRPC's population and employment forecasts for Pemberton Township and Burlington County from 2022 to 2035, which were taken from its 2015 to 2050 forecasts, are provided in Table H-29. The MPO forecasts Pemberton's population to increase by 94, a 0.3%

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

increase from 2020, to 27,060 in 2035, while the County's population would increase by 26,430 or 5.9%. DVRPC's forecast is slightly lower than the low-end population projection (27,084).

F. Probable Future Employment

Table H-29 contains DVRPC's 2020-2035 employment forecast. In 2020 Pemberton was estimated to have 8,659 jobs, and it was forecasted to have 9,923 jobs in 2035. The Township's jobs forecast indicates a more robust growth rate of 14.6%, which is greater than the County's 10.1%.

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

FAIR SHARE PLAN

I. INTRODUCTION

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

- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing...
- f. consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing...
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendation of the Multigenerational Family Housing Continuity Commission...
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

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

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

In October 2024, the New Jersey Department of Community Affairs (NJDCa) published "Fair Share Housing Obligations for 2025-2035 (Fourth Round)" for all municipalities in New Jersey. On January 21, 2025, the Pemberton Township Council (Council) adopted Resolution No. 47-2025 (Appendix A contains copy of the resolution) agreeing with NJDCa's affordable housing obligation for the Township. A court order issued on April 8, 2025 (Appendix B) fixed the Township's Fourth Round obligations in the following manner:

- Present Need is 79 dwelling units
- Prospective Need is 79 dwelling units

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

This FSP is the plan Pemberton Township proposes “to satisfy its obligation to create a realistic opportunity to meet its fair share of low- and moderate-income housing needs of its region and which details the affirmative measures [it] proposes to undertake to achieve its fair share of low- and moderate-income housing, as provided in the municipal housing element, and addresses the development regulations necessary to implement the housing element...” It is organized in the following manner:

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

II. DEFINITIONS

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

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

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

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

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

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

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

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

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

III. PRESENT NEED, 2025-2035

Pemberton Township agrees that its 2025-2035 Present Need, which is NJDCA’s estimation of deficient housing units occupied by low- and moderate-income households in the Township, is 79 housing units (see Appendix A for Resolution #2025-39). To address its Present Need, Pemberton Township will continue administering its Rehabilitation Program made available to low- and moderate-income households to rehabilitate their deficient housing units. The Rehabilitation Program will provide at least \$20,000 in hard costs for rehabilitating each deficient housing unit, totaling at least \$1,580,000. In addition, to supplement the Township’s Rehabilitation Program, Pemberton will utilize its Small Cities Program to provide additional funding to address its Present Need. The Rehabilitation Program will comply with N.J.A.C. 5:93-5.2 and all current amendments. A copy of the Township’s Rehabilitation Program Manual is provided separately as a part of its submission for Fourth-Round compliance.

IV. PRIOR THIRD ROUND OBLIGATION, 1999-2025

The Settlement Agreement (Agreement) for Pemberton Township’s Prior Third Round Obligation, 1999-2025, which was dated June 8, 2016, was executed by Pemberton Township on September 8, 2016 and Fair Share Housing Center on June 8, 2016. A copy of the Settlement Agreement is provided in Appendix C. The Settlement Agreement indicated Pemberton Township’s Present Need was 10 housing units, its Third Round Prospective Need was 0 housing units, and its Prior Round Obligation was 0 units. The Agreement indicated that “...the Township has a Prior Round prospective need of 0 units, but regardless, it provided for the following affordable housing projects:”

Table FSP 1: 2016 Settlement Agreement Affordable Housing Projects

PROJECT	ADDRESS		BLOCK / LOT	1 BEDROOM	2 BEDROOM	3 BEDROOM	TOTAL UNITS	DATE APPROVED	EXPIRATION DATE
Golden Terrace	555 Lakehurst Rd	Age restricted	894/20	30	10	0	40	12/1/1984	11/9/2034 Inst # 4046552
Pinefield I	1452 Junction Rd	Age restricted	849/3	60	0	0	60	9/12/1994	4/28/2028 Inst # 3547142
Pinefield II	1478 Junction Rd	Age restricted	849/5	36	0	0	36	9/12/1994	3/19/2028 Inst # 3547157
Browns Woods Apartments	226 Trenton Rd	Non-age restricted	528/24.01	24	30	6	60	12/01/02	12/1/2032 Inst # 3593672

The foregoing affordable housing projects total 196 units.

2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

V. PROSPECTIVE NEED, 2025-2035

As indicated in Resolution No. 47-2025, Pemberton Township agrees that its 2025-2035 Prospective Need is 79 housing units. To demonstrate how the Township addresses its Prospective Need, this FSP is presented in the following manner:

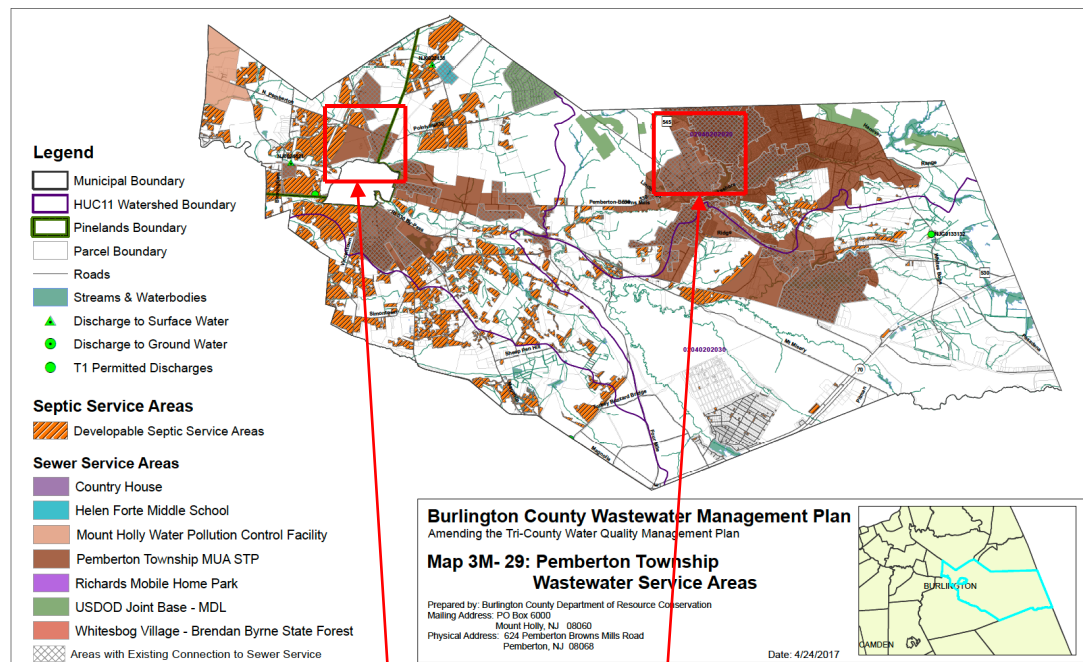
- Consideration of lands appropriate for affordable housing
- Mechanisms for addressing the Prospective Need
- Summary of affordable housing credits, including bonuses, for addressing the Prospective Need

A. Consideration of Lands Appropriate for Affordable Housing

1. Sewer Service Availability

Sanitary sewer service is essential for providing affordable housing that is typically developed at higher densities. Map FSP-1 shows Map 4M-29: Pemberton Township Wastewater Service Areas which was taken from Burlington County's 2017 Wastewater Management Plan. The areas shaded brown indicate sewer service areas.

Map FSP-1: Pemberton Township Zoning Districts and Sewer Service Areas



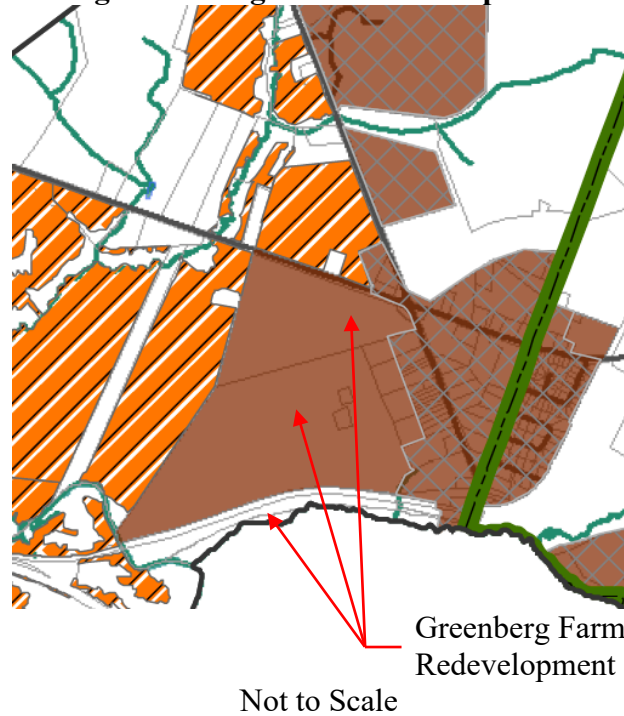
Map FSP-2 Enlargement

Map FSP-3 Enlargement

**2025 – 2035 FOURTH ROUND PEMBERTON TOWNSHIP
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN**

Enlargements of the County Wastewater Management Plan show two sites within sewer service areas for which Pemberton Township addresses its Fourth Round Present Need. Map FSP-2 shows the site for the redevelopment of the Greenberg Farm (Block 786.01, Lots 13 and 22, and Block 787, Lot 1), which proposes 40 affordable age-restricted units. Map FSP-3 indicates the existing Browns Woods Apartments (Block 528, Lot 24.01), which contains 60 affordable family rental units.

**Map FSP-2: Enlargement of County Wastewater Management Plan
Showing Greenberg Farm Redevelopment Area**



**Map FSP-3: Enlargement of County Wastewater Management Plan
Showing Browns Woods Apartments**

