



# **Township of Riverside**

## **Burlington County, New Jersey**

### **Housing Element and**

### **Fair Share Plan**

*Adopted by the Township of Riverside Land Use Board June 23, 2025*



**Prepared For: Township of Riverside Land Use Board**

The original document was appropriately signed and sealed on June 23, 2025, in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

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# ACKNOWLEDGEMENTS

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# 1. INTRODUCTION AND EXECUTIVE SUMMARY

## BACKGROUND OF AFFORDABLE HOUSING IN NEW JERSEY

### ***Mount Laurel I***

In 1975, the New Jersey Supreme Court established the doctrine that a developing municipality's land use regulations must provide a realistic opportunity for low- and moderate-income housing:

"We conclude that every such municipality must, by its land use regulations, presumptively make realistically possible an appropriate variety and choice of housing. More specifically, presumptively it cannot foreclose the opportunity of the classes of people mentioned for low and moderate-income housing and in its regulations, must affirmatively afford that opportunity, at least to the extent of the municipality's fair share of the present and prospective regional need therefore. These obligations must be met unless the particular municipality can sustain the heavy burden of demonstrating peculiar circumstances which dictate that it should not be required so to do." (S. Burlington Cty. N.A.A.C.P. v. Mount Laurel Twp., 67 N.J. 151, 173–74 (1975) ("**Mount Laurel I**").

### ***Mount Laurel II***

Eight years later, the Supreme Court returned to the issue and concluded in S. Burlington City. N.A.A.C.P. v. Mount Laurel Twp., 92 N.J. 158 (1983) ("**Mount Laurel II**") that while the Mount Laurel "doctrine has become famous [,] the Mount Laurel case itself threatens to become infamous ... After all this time, ten years after the trial court's initial order invalidating its zoning ordinance, Mount Laurel remains afflicted with a blatantly exclusionary ordinance. Papered over with studies, rationalized by hired experts, the ordinance at its core is true to nothing but Mount Laurel's determination to exclude the poor." The Supreme Court additionally found that Mount Laurel was not the only municipality to avoid its affordable housing obligations and that there was "widespread non-compliance".

As a result, the Supreme Court resolved to be: "[M]ore firmly committed to the original Mount Laurel doctrine than ever, and ... determined, within appropriate judicial bounds, to make it work. The obligation is to provide a realistic opportunity for housing, not litigation. We have learned from experience, however, that unless a strong judicial hand is used, Mount Laurel will not result in housing, but in paper, process, witnesses, trials and appeals. We intend by this decision to strengthen it, clarify it, and make it easier for public officials, including judges, to apply it." (Mount Laurel II at 198-99.) In its decision the Supreme Court provided a number of approaches to expand affordable housing, including the requirement that all (and not just "developing") municipalities must provide realistic opportunities for their share of decent housing to be determined on a regional basis. Proof of compliance would no longer be satisfied by a "good faith attempt", but rather determined by the actual number of units made

available for immediate and future need. Importantly, the Supreme Court created a judicial remedy whereby a developer could file a lawsuit (called a “builder’s remedy lawsuit”) against a noncompliant municipality for judicial permission to create affordable housing, often at higher densities than permitted by existing zoning. As the Supreme Court stated, a builder’s remedy lawsuit would be granted “where appropriate and on a case-by-case basis” where the developer had acted in good faith, attempted to obtain relief without litigation, and whose development would promote affordable housing and “located and designed in accordance with sound zoning and planning concepts, including its environmental impact.” *Id.* at 218.

### ***The Fair Housing Act***

In response to the Mount Laurel I and II decisions, the New Jersey Legislature enacted the Fair Housing Act, N.J.S.A. 52:27D-301 et seq. (“Act”) in 1985. The Legislature’s intent was to establish a predictable statutory scheme to provide affordable housing “in accordance with regional considerations and sound planning concepts”. At the same time, the legislature sought to avoid litigation in preference of a mediation and review process that would promote alternatives to the use of the Builder’s Remedy as a method of achieving fair share housing.

The Act established the 12-member Council on Affordable Housing (“COAH”) charged with proposing and adopting procedural rules to:

1. Determine the State housing regions;
2. Estimate the present and prospective need for low and moderate-income housing at the State and regional levels;
3. Determine each municipality’s present and prospective fair share of housing need in its respective region over a 6-year period (subject to adjustments based on statutory considerations such as vacant land, development patterns, existing land use, etc.);
4. Provide population and household projections for the State and housing regions; and
5. In its discretion, establish limits upon the aggregate number of units to be allocated to a municipality as its fair share of the region’s present and prospective need for low and moderate-income housing.

The Act also established a voluntary process by which a municipality could prepare and file a municipal housing element and adopt a fair share ordinance to adopt the housing element. This initial step was required for a municipality to petition COAH for a grant of substantive certification, which provided it with a period of immunity from exclusionary lawsuits while COAH reviewed the municipality’s housing element and fair share plan.

The Act provided municipalities with the option, subject to prior COAH approval, of transferring up to 50% of its fair share to another municipality within its housing region by means of a contractual agreement (a “**Regional Contribution Agreement**” or “RCA”).



## THE AFFORDABLE HOUSING CYCLES

In 1986, COAH established its “**First Round**” regulations for the period 1987 to 1993 (N.J.A.C. 5:92-1 et seq.), establishing two categories of need: “present need” as the number of existing low and moderate-income households occupying substandard units, and “prospective need” as the number of new low and moderate-income households estimated to be formed over the six-year period.

In 1994, COAH’s “**Second Round**” regulations were adopted covering municipal affordable housing obligations, again for a six year time period (1987 to 1999) (N.J.A.C. 5:93-1 et seq.) In the Second Round, COAH additionally revised its First Round prospective need numbers for 1987 to 1993 as household growth did not occur as anticipated. Accordingly, COAH created new conservative projections for the 1993–1999 time period with the same projections used in the preparation of the New Jersey State Development and Redevelopment Plan.

After extending its Second Round rules from 1999-2003, COAH did not adopt initial “**Third Round**” regulations (N.J.A.C. 5:94-1 and 5:95-1 et seq.) in 2004. The 2004 Third Round regulations changed the period of compliance from six to ten years, and also differed significantly from prior rounds in that COAH no longer assigned each municipality its “number” of housing need, but instead adopted a “Growth Share” formula whereby a municipality’s allocation was determined by its projections of residential and non-residential development for the period 2004 to 2014.

## 2008 AMENDMENTS TO THE FAIR HOUSING ACT

In 2008, the Legislature enacted changes to the FHA that included the elimination of Regional Contribution Agreements and required a 20% affordable housing set aside for state funded initiatives and residential development within the jurisdiction of regional planning entities (the Meadowlands, Highlands, Fort Monmouth redevelopment and the Pinelands.) In addition, the 2008 changes to the FHA required at least that 13% of affordable housing units in a municipality’s affordable housing plan be reserved for occupancy by very low-income households (defined as households with a gross household income equal to 30% or less of an area median income for households of the same size in the housing region).

## MOUNT LAUREL IV, THE DEMISE OF COAH, AND JUDICIAL REVIEW OF MUNICIPAL HOUSING ELEMENTS AND FAIR SHARE PLANS

Over the next ten years, the Third Round rules would be challenged in the courts (specifically the Growth Share analysis), revised by COAH in 2008 and 2014, and then challenged again.

Ultimately in 2015, the New Jersey Supreme Court declared COAH a nonfunctioning agency and removed the responsibility for overseeing affordable housing in New Jersey from it, holding “that the courts may resume their role as the forum of first instance for evaluating municipal compliance with Mount Laurel obligations[.]” In re Adoption of N.J.A.C. 5:96 & 5:97

ex rel. New Jersey Council on Affordable Housing, 221 N.J. 1, 34 (2015) (“Mount Laurel IV”). As a result, the Supreme Court established what it considered to be a “transitional process” by which municipalities that had already obtained or were in the process of obtaining substantive certification from COAH, could file declaratory judgment actions seeking a court order to confirm that their housing element and implementing ordinances met their Mount Laurel obligations. (*Ibid.*) Under this “orderly process”, “[n]o builder’s remedy shall be authorized to proceed against any town unless a court determines that the substantive certification that was granted is invalid, no constitutionally compliant supplement plan is developed and approved by the court after reasonable opportunity to do so, and the court determines that exclusionary zoning actions, including actions for a builder’s remedy, are appropriate and may proceed in a given case.” *Id.* at 45, 46.

Two years later, the New Jersey Supreme Court again would address the judicial remedy it fashioned in Mount Laurel IV, when it held that a municipality’s current housing obligation was to include not only the prospective need period (2015-2025), but the Gap Period (1999-2015) as well. According to the Court, a municipality’s housing obligation is now composed of four components: (1) a present need Rehabilitation Obligation, (2) a Prior Round obligation (1987-1999), (2) a Present Need Gap Period obligation (1999-2015), and (4) a Prospective Need obligation (1999-2025). Specifically, the Court held that the definition of “present need” needed to be expanded to include in its analysis “in addition to a calculation of overcrowded and deficient housing units, an analytic component that addresses the affordable housing need of presently existing New Jersey low- and moderate-income households, which formed during the gap period and are entitled to their delayed opportunity to seek affordable housing.” (*In re Declaratory Judgment Actions Filed by Various Municipalities*, 227 N.J. 508, 519,531 (2017).)

## **ROUND FOUR AMENDMENTS TO THE FAIR HOUSING ACT**

In 2024, the Legislature amended and supplemented the original FHA that included significant changes to the Round Three process. These revisions included the creation of a new unit within the DCA (hereafter referred to as “the Program”) to develop Present and Prospective Need as guidelines for the municipalities and created new methodology to calculate those numbers; set deadlines for the various activities included a June 30, 2025 for municipalities to adopt Round Four Housing Elements and Fair Share Plans; and created a mechanism for municipalities to mediate challenges to the numbers generated by the program.

## **THE HOUSING ELEMENT AND FAIR SHARE PLAN**

Under the New Jersey Municipal Land Use Law, N.J.S.A. 40:55D-1 et seq. (“MLUL”), a municipal Master Plan must contain a Housing Element if the governing body chooses to adopt or amend a zoning ordinance. N.J.S.A. 40:55D-28(b)(3); N.J.S.A. 40:55D-62(a)). Pursuant to the Fair Housing Act, a master plan housing element is required to “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” with the following required components, as per N.J.S.A. 52:27D-310 (a) – (f):

1. 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;
2. 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;
3. An analysis of the municipality’s demographic characteristics, including but not necessarily limited to, household size, income level, and age;
4. An analysis of the existing jobs and employment characteristics of the municipality, and a projection of the probable future jobs and employment characteristics of the municipality;
5. 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; and
6. 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.

This Housing Element and Fair Share Plan meets all of above statutory requirements of the MLUL, as well as the judicial guidelines of the FHA, applicable COAH regulations and Uniform Housing Affordability Controls (“UHAC”).

## EXECUTIVE SUMMARY

Riverside was originally incorporated as a township by an Act of the New Jersey Legislature in 1895. Riverside Township is located within Burlington County. The Township is bordered by the Delaware River to the North, Delran Township to the North and West, and the Rancocas Creek to the East. See Figure 1. The Township contains a total area of 1.61 square miles (1.48 square miles of land (82.7%) land and 0.12 square miles (7.7%) water). This area accounts for less than 0.2% of Burlington County’s total 819 square miles.

The Delaware River runs along the Township’s Northern border, and the Rancocas Creek the Eastern border. The Delanco Bridge connects Riverside to the Township of Delanco across the Rancocas Creek.

The Housing Element and Fair Share Plan has reviewed demographic, housing, and employment statistics for Riverside Township. Recent census data demonstrates that the Township is a community of predominately owner-occupied homes (56%) with approximately 44% renter occupied. Its housing stock is comprised primarily of older construction units with over 51% of its units constructed prior to 1950, with 146 units determined to be potentially substandard. The Township's population has steadily decreased since the 1960's with a 6% loss between 1960 and 2020, although according to US Decennial Census data, the Township's population increased from 7,911 in 2000 to 8,003 in 2020. According to the most recent 2023 American Community Survey data,, the Township presently has 8,017 residents. The Township's population is younger than the County, with the County's median age of 41.8 in contrast to the Township median age of 38.8. Riverside is not as wealthy as the County or the state of New Jersey, with a higher poverty rate of 18%, as opposed to the County's poverty rate of 7% and the State's rate of 10%.

For Round 3, Riverside initially petitioned the Court for a Declaratory Judgment in 2015, but after multiple hearings and mediations, and at the direction of the Court, the Township withdrew its petition and did not participate further in the Round 3 process.

However, the Township assumes that some Round 3 obligation will be required and awaits further direction from the Program and/or the Special Adjudicator on how best to determine this need..

For Round 4, the court issued a Declaratory Judgment in April 2025 in which the Township's Present Need (rehabilitation) was set at 126 units and the Prospective Need at 18 units. The Township will address its Rehabilitation share of 126 units through the Township's Housing Rehabilitation Program, funded by NJDCA Small Cities Grants and revolving loan program, and its Housing Trust fund monies. The combined Prospective Need will be partially met by a 61-unit affordable family rental project sponsored by Catholic Charities (see Project Location map below). The development will also receive 15 bonus credits since it is an affordable rental project, resulting in credits for 76 units. The remaining balance of the obligation, which has yet to be determined, will be met via a future redevelopment project in the Golden Triangle Redevelopment Area.

**TABLE 1 – SUMMARY OF FOURTH ROUND OBLIGATION**

COMPONENT	NUMBER OF UNITS
<b>Present Need - Rehabilitation Share</b>	126
<b>Prior Round Present Need Obligation</b>	0
<b>Fourth Round Prospective Need</b>	18
<b>Prior Round Prospective Need</b>	TBD
<b>Total</b>	TBD

TABLE 2 – REQUIREMENTS FOR COMBINED PRIOR ROUND (1999-2025) AND FOURTH ROUND (2025-2035) OBLIGATIONS (“TENTATIVE DETERMINATION”).

REQUIREMENT	REQUIRED NUMBER OF UNITS	PROPOSED
Min. Total Family - 50% of Obligation	30	61
Min. Very Low Required - 13% of units developed after 7/1/2008	8	8
Min. Very Low Family Required - 50% of total VL	4	4
Min. Total Rental - 25% of obligation	15	61
Min. Family Rental - 50% of total rental	30	61
Maximum Senior - 25% of obligation	0	0
Total Rows 1 – 4 (Numbers may not add up due to rounding.)	61	61

\* Credits are conditional on tenure type that is ultimately developed.

TABLE 3 – COMPLIANCE MECHANISMS FOR COMBINED PRIOR ROUND (1999-2025) AND FOURTH ROUND (2025-20235) OBLIGATIONS

Compliance Mechanisms	Senior	Family	Bonus	Total
Catholic Charities 100% Affordable Project	-	61	15	76
Golden Triangle Inclusive Rental Project	0	TBD	TBD	TBD
Total	0	61	15	76

\* Credits are conditional on tenure type that is ultimately developed.

## 2. DEMOGRAPHIC, HOUSING STOCK, AND EMPLOYMENT ANALYSIS

### DEMOGRAPHIC CHARACTERISTICS

#### POPULATION DEMOGRAPHICS

As evidenced in Figure 2, according to the Decennial Censuses, the Township's population has steadily decreased since the 1960's, with a 6% loss between 1960 and 2020, despite small increases in population between 1960 and 1970, and then again 1990 to 2000, and 2000 to 2010. In contrast, despite a slight decrease of 1% in the years 2010 to 2020, the County's population grew by 98% from 1960 to 2020. (See Table 4 below). The Township's population in 2020 (8,003) made up just 1.7% of the County's population.

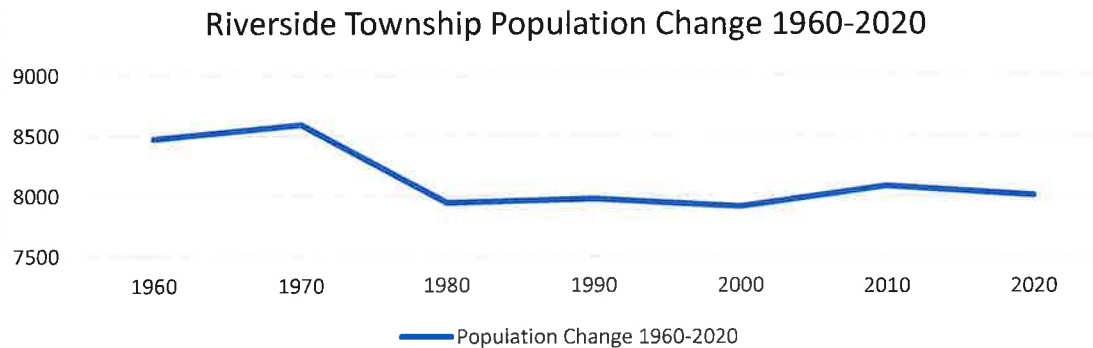
Riverside's population is expected to increase slightly by 2050 according to the Delaware Valley Regional Planning Commission's Municipal and County-Level Population and Employment Forecasts, 2015-2050 Report. The DVPRC projects that the Township will grow to 8,439 residents in 2050, representing a 6% increase in growth from 2015. Burlington County, similarly, is forecast to grow to 477,884 by 2050, an increase in 7% in growth. <https://www.dvrpc.org/reports/adr21014.pdf>.

**TABLE 4 - POPULATION TRENDS 1960 – 2020, TOWNSHIP OF RIVERSIDE, BURLINGTON COUNTY**

<u>Year</u>	<u>Riverside</u>		<u>Burlington County</u>	
	<u>Population</u>	<u>Percent Change</u>	<u>Population</u>	<u>Percent Change</u>
<b>1960</b>	8,474	NA	224,449	NA
<b>1970</b>	8,591	+1%	323,132	+44%
<b>1980</b>	7,941	-8%	362,542	+12%
<b>1990</b>	7,974	+ 0.5%	395,066	+9%
<b>2000</b>	7,911	-1%	423,394	+7%
<b>2010</b>	8,079	+ 2%	448,734	+6%
<b>2020</b>	8,003	-1%	446,301	-1%

Source: US Census, Decennial Censuses 1960-2020; NJ Department of Labor, Division of Labor Market and Demographic Research, New Jersey Population Trends 1790 to 2000, August 2001.

**FIGURE 1 – POPULATION TRENDS 1960 – 2020 TOWNSHIP OF RIVERSIDE**



### AGE DISTRIBUTION OF POPULATION

As shown in Table 5, in 2023 the Township's median age was 38.8, with the median age of men being lower (38.1) than women (40.2). Residents aged 20 to 29, along with those aged 50-59 years, were the largest age group in the Township (16% each), followed by residents aged 30 to 39 (15%). Residents aged 80 and older were the smallest population group representing only 3% of the total population, followed by those 70-79 (5%). The Township's population is a younger one, with about half (51%) under the age of 40, and 63% under the age of 50. Only about a third or 36% of Township residents are above the age of 50.

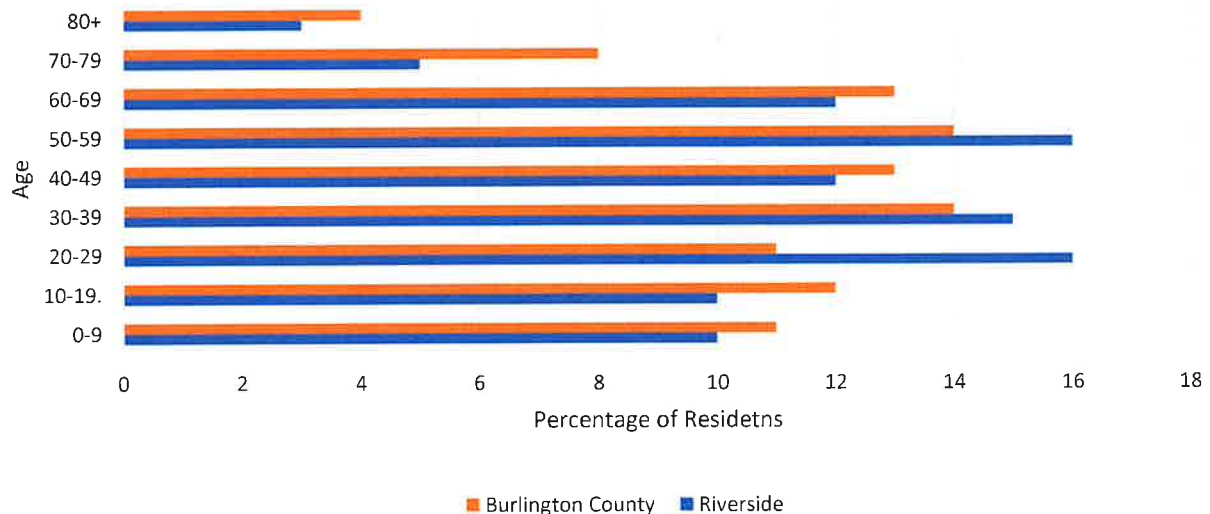
The Township's median age of 38.8 is lower than the County's (41.8), with the County's median age for men higher than that of the Township (40.3) as well as for women (43.2). The County's largest age groups are 30-39 and 50-59. Similar to the Township, the smallest age group in the County is age 80 and older (4%). The County's population is similar in age to the Township, with 48% of the residents under the age of 40 and 52% above 40, with 39% over the age of 50.

**TABLE 5 – RIVERSIDE POPULATION BY AGE COHORT 2023**

Age Group	Riverside Township	Burlington County
	2023 Percentage	2023 Percentage
0 - 9	10%	11%
10 - 19	10%	12%
20 - 29	16%	11%
30 - 39	15%	14%
40 - 49	12%	13%
50 - 59	16%	14%
60 - 69	12%	13%
70 - 79	5%	8%
80 and Older	3%	4%
Median Age (years)	38.8	41.8

Source: US Census, 2023 ACS Table S0101.

**FIGURE 2 – RIVERSIDE & BURLINGTON COUNTY POPULATION BY AGE COHORT 2023**





### HOUSEHOLD SIZE & TYPE

The majority of the housing in Riverside is owner-occupied. In 2023, the majority of renters (456) were in 1-person households, whereas the majority of homeowners (538) were in 2-person households. As seen in Table 6, most homeowners (54%) and renters (61%) lived in households with less than three people.

**TABLE 6 – RIVERSIDE HOUSING UNIT SIZE BY HOUSING TENURE - 2023**

Owner Occupied	Number of Units	Renter occupied	Number of Units
1-person	377	1-person	456
2-person	538	2-person	359
3-person	379	3-person	123
4 or more person	403	4-person	399
<b>Total Owner Occupied Housing Units</b>	<b>1,697</b>	<b>Total Renter Occupied Housing Units</b>	<b>1,337</b>

Source: US Census, 2023 ACS 5 Year Estimates, Table S2501.

In 2023, the Township had a total of 3,034 occupied housing units, with more units owner occupied (56%) than renter occupied (44%). See Table 7.

The average household size of an owner-occupied unit in Riverside is 2.79 persons per household, slightly larger than Burlington County, where the average is 2.55 persons per household. The average household size of a renter-occupied unit in Riverside is 2.44 persons, smaller than the County average of 3.09.

In 2023, Riverside's households were mostly family households (66%) with the majority (45%) married or cohabitating couple households. 16% of these family households include children under the age of 18. Out of the total family households, 26% were female householders and 28% were male householders, with no partner or spouse present. 6% of these female households contained children under 18, whereas only 1% of the similar male households had children under the age of 18.

Burlington County has a similar percentage (65%) of married and cohabitating couple households and a higher percentage of female householders with no partner (28%) and a lower percentage male householder with no partner (24%).

**TABLE 7 – RIVERSIDE HOUSEHOLD TYPE - 2023**

Household Type	Riverside		Burlington County	
	Number	Percentage	Number	Percentage
<b>Total Households</b>	3,034		179,477	
<b>Family Households</b>	1,995	66%	122,832	65%
Married-couple Household	1,096	36%	92,133	51%
With children under 18	346	11%	35,569	20%



Household Type	Riverside		Burlington County	
	Number	Percentage	Number	Percentage
Cohabiting Couple Household	278	9%	12,973	7%
With children under 18	144	5%	3,875	2%
Male householder, no spouse/partner	859	28%	24,227	14%
With children under 18	28	1%	1,640	1%
Female householder, no spouse/partner	801	26%	50,144	28%
With children under 18	176	6%	9,323	5%
Non-family households	1,039	34%	56,645	32%

Source: US Census, 2023 ACS-5 Year Estimates, Table S2501, DP02.

## HOUSING STOCK

### HOUSING TYPE

Table 8 below displays the type of housing in the Township, which is primarily made up of single-family homes (71%), the majority of which are one unit detached (54%). 409 (14%) were two-family units, and approximately 14% were multi-family with more than two units. The Township has a higher percentage of single family attached homes than the County (17% vs. 14%), but a slightly lower percentage of multi-family units with more than two units (14% vs. 19%).

TABLE 8 – RIVERSIDE TOWNSHIP HOUSING TYPE BY UNITS IN STRUCTURE - 2023

Units	Riverside		Burlington County	
	Number	Percentage	Number	Percentage
One Unit Detached	1648	54%	115,731	65%
One Unit Attached	505	17%	25,698	14%
2 Units	409	14%	2,047	1%
3 to 4 Units	96	3%	7,211	4%
5 to 9 Units	187	6%	8,508	5%
10 or more Units	154	5%	18,348	10%
Other	35	1%	1,934	1%

Source: US Census, 2023 ACS Table - 5 Year Estimates, Table S2504.

### OCCUPANCY STATUS

At the time of the 2023 U.S. Census, there were 3,327 housing units in Riverside. These units are primarily owner occupied (56%) with 44% of the units renter occupied. See Table 9 below.

Per the 2023 ACS, the median value of homes in the Township is \$210,700 and the median rent is \$1,427. The median value of homes in the Township is almost 59% lower than the

County's median value of \$358,000, while the median rent is 14% less than the County (\$1,671). Only 9% of the total number of units in the Township are vacant, and of these vacant units, 2% were for rent and 2% were sold, but not yet occupied. See Tables 9, 10 and 11 below.

**TABLE 9 – RIVERSIDE OCCUPANCY STATUS – 2023**

Occupancy Status	Riverside		Burlington County	
	Households	Percentage	Households	Percentage
	<b>3,034</b>	<b>91%</b>	<b>186,753</b>	<b>96%</b>
Owner Occupied	1,697	56%	137,492	71%
Renter Occupied	1,337	44%	41,985	22%
<b>Vacant Total</b>	<b>293</b>	<b>9%</b>	<b>7,276</b>	<b>4%</b>
For rent	68	2%	1,019	1%
Rented, not occupied	21	1%	269	< 1%
For Sale	44	1%	191	< 1%
Sold, not occupied	56	2%	554	< 1%
Seasonal	0	0%	490	< 1%
Other	104	3%	4,753	2%
<b>Total</b>	<b>3,327</b>	<b>100%</b>	<b>194,029</b>	<b>100%</b>

Source: 2023 ACS- 5-year Estimates, Table B25004, 2023 ACS-1 Year Estimate, Table DP04.

Numbers may not equal 100% due to rounding.

The majority of units in Riverside (85%) are valued below \$300,000, with 45% valued at less than \$200,000. Only 16% of the units are valued at more than \$300,000. In contrast, Burlington County has only 13% of its owner-occupied units valued at \$200,000 or less, with 87% valued at more than \$200,000, and 64% valued at more than \$300,000. See Table 10 below.

#### VALUE & RENT OF HOUSING STOCK

**TABLE 10 – RIVERSIDE VALUE OF OWNER-OCCUPIED UNITS - 2023**

Value	Riverside Township		Burlington County	
	Number	Percentage	Number	Percentage
Less than \$99,999	81	5%	6,131	4%
\$100,000-\$149,000	203	12%	2,855	2%
\$150,000-\$199,000	469	28%	9,719	7%
\$200,000-\$299,999	683	40%	31,028	23%
\$300,000-\$499,000	224	13%	54,315	40%
\$500,000-\$999,000	25	2%	30,479	22%

\$1,000,000 or more	12	1%	2,965	2%
<b>Median</b>	\$210,700		\$358,000	

Source: US Census 2023 ACS- 5 Year Estimates, -1 Year Estimates, Table DP04.

Median rents in Riverside are less than Burlington County. The majority of renters in Riverside pay less than \$1,500 in monthly rent (56%), whereas in Burlington County only 36% pay less than \$1,500 in monthly rent. See Table 11.

**TABLE 11 – RIVERSIDE COST OF RENTAL UNITS - 2023**

Cost of Rental Units Cost (Gross Rent)	Riverside Township		Burlington County	
	Number of Units	Percentage	Number of Units	Percentage
Less than \$500	18	1%	1,187	3%
\$500 to \$999	316	24%	3,082	8%
\$1000 to \$1499	412	31%	12,372	30%
\$1500 to \$1999	441	33%	10,811	27%
\$2000 to \$2499	85	6%	7,209	18%
\$2500 to \$2999	8	1%	3,532	9%
\$3000 or more	42	3%	1,187	6%
<b>Total Occupied Units Paying Rent</b>	946	100%	40,681	100%
<b>Median Rent</b>	\$1,427		\$1,671	

SOURCE: US Census, 2023 ACS- 5 Year Estimates, -1 Year Estimates, Table DP04. Numbers may not equal 100% due to rounding.

Most homeowners with a mortgage (70%) and homeowners without a mortgage (71%) in Riverside are paying less than 30% of their income towards housing costs, however most renters in the Township are paying considerably more than 30% of their income to housing costs. Only 35% of renters pay less than 30%, whereas 65% pay more. See Table 12.

**TABLE 12 – RIVERSIDE HOUSING COSTS AS A PERCENTAGE OF INCOME - 2023**

Housing costs as a percentage of income		
RIVERSIDE		
	Housing units w/ mortgage	Percentage
Less than 20 percent	400	37%
20.0 to 24.9 percent	215	20%
25.0 to 29.9 percent	144	13%
30.0 to 34.9 percent	98	9%
35.0 percent or more	236	22%
Not computed	8	(X)
<b>Total</b>	1,093	100%
	Housing units w/o mortgage	Percentage
Less than 10 percent	230	39%

10.0 to 14.9 percent	116	20%
15.0 to 19.9 percent	45	8%
20.0 to 24.9 percent	87	15%
25.0 to 29.9 percent	26	4%
30.0 to 34.9 percent	36	6%
35.0 percent or more	48	8%
Not computed	8	(X)
<b>Total</b>	<b>588</b>	<b>100%</b>
	<b>Occupied units paying rent</b>	<b>Percentage</b>
Less than 15.0 percent	111	8%
15.0 to 19.9 percent	173	13%
20.0 to 24.9 percent	47	4%
25.0 to 29.9 percent	137	10%
30.0 to 34.9 percent	53	4%
35.0 percent or more	801	61%
Not computed	15	(X)
<b>Total</b>	<b>1,322</b>	<b>100%</b>

Source: US 2023 ACS- 5 Year Estimates, -1 Year Estimates, Table DP04. Numbers may not equal 100% due to rounding.

#### CONDITION OF HOUSING STOCK

The U.S. Census or other sources do not directly measure housing quality. Therefore, other indicators are required to be used as per N.J.A.C. 5:93-5 to determine inadequate housing stock in Riverside. To determine inadequate housing, the following indicators were used from U.S. Census data:

- Constructed prior to 1950
- More than one person per room
- Incomplete plumbing facilities
- Inadequate kitchen facilities
- Inadequate heating (coal, coke, or wood used for heating, or no heating)

TABLE 13 – SUBSTANDARD HOUSING INDICATORS IN RIVERSIDE - 2023

Indicator	Riverside		Burlington County	
	Total	Percentage	Total	Percentage
Constructed Prior to 1950	1,702	51%	25,593	13%
Overcrowded (more than one person per room)	87	3%	2,604	2%
Inadequate Plumbing Facilities	13	<1%	1,024	1%
Inadequate Kitchen Facilities	34	1%	893	1%
Inadequate Heating	12	<.1%	1,003	1%



Source: US Census, 2023 ACS-5 and 1-Year Estimates, Tables DP04.

According to the above factors in Table 13, as many as 1,848 units had at least one indicator indicating inadequate housing. However, the use of these factors does not account for units having one or more of the above indicators. Additionally, the New Jersey Council on Affordable Housing (COAH) requires units to include at least two of the indicators, and to be occupied by a “low” or “moderate” income household. As 51% (1,702 units) of the 3,327 total units were constructed prior to 1950, and only 4% (146 units) had other indicators, a maximum of 146 units could have two or more indicators and thereby be considered inadequate.

Per the 2023 ACS estimates, Riverside consists mostly of significantly older units, with 70% (2,324) of all housing units constructed prior to 1959. 51% of the homes were constructed in 1949 or earlier, which adds to the Township’s historical charm. The second largest time period for construction of housing units in the Township was from 1950 – 1959 when 19% of the homes were constructed. Only 10% of homes in the Township have been constructed since 1980.

Burlington County is more recently built out, with only 13% of the housing stock constructed prior to 1950. In contrast to the Township, the County’s largest time for construction was between 1970 -1979. See Table 14.

**TABLE 14 – RIVERSIDE AGE OF HOUSING STOCK – 2023**

Year Built	Riverside		Burlington County	
	Total	Percentage	Total	Percentage
Post 2020	28	1%	3,925	2%
Built 2010 -2019	0	0%	10,750	6%
Built 2000 to 2009	66	2%	20,487	11%
Built 1990 to 1999	121	4%	23,611	13%
Built 1980 to 1989	93	3%	24,016	13%
Built 1970 to 1979	335	10%	32,498	17%
Built 1960 to 1969	360	11%	27,421	15%
Built 1950 to 1959	622	19%	19,452	10%
Built prior to 1950	1,702	51%	24,593	13%
Total	3,327	100%	186,753	100%

Source: US Census, 2023 ACS-5 and 1-Year Estimates, Tables DP04. Numbers may not equal 100% due to rounding.

#### *PROJECTION OF HOUSING STOCK*

Table 15 below displays new housing permits, certificates of occupancy, and demolition permits issued for Riverside Township from 2013 to 2023. Over this ten-year span, 44 new housing and 18 demolition permits have been issued. The most amount of permits issued in a single year was 40. The new housing permits issued in 2017, 2018 and 2019 were for single or two family homes. The housing permits issued in 2022 were for multifamily homes.

The Township is considered to be completely “built out” municipality and development of new housing units is not expected to increase without redevelopment, the demolition of existing housing or other structures.

**TABLE 15 – RIVERSIDE ACTUAL & PROJECTED NEW HOUSING CONSTRUCTION AND DEMOLITION PERMITS 2013-2023**

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
<b>New Housing Permits Issued</b>	0	0	0	0	1	1	1	1	0	40	0	44
<b>COs Issued</b>	1	1	0	0	0	0	1	1	0	0	0	4
<b>Demolitions</b>	0	0	1	8	9	0	0	0	0	0	0	18
<b>Net Development (Permits less Demos)</b>	1	1	-1	-8	-8	1	2	2	0	40	0	30

Source: 2013 to 2023, New Jersey Construction Reporters, New Jersey Department of Community Affairs (Note: For demolitions, missing reports for 2021 and 2022.)

## EMPLOYMENT DEMOGRAPHICS

72% of Riverside residents over age 16 (4,834) are in the labor force, higher than the Burlington County percentage of 67%. With respect to the unemployed, Riverside has a higher rate of its population unemployed (6%) than Burlington County (3%). See Table 16.

**TABLE 16 – EMPLOYMENT STATUS OF RIVERSIDE RESIDENTS – 2023**

Employment Status	Riverside		Burlington County	
	Estimate	Percentage	Estimate	Percentage
<b>Population 16 years and over</b>	6,721	NA	385,610	NA
<b>In Labor Force</b>	4,834	72%	258,282	67%
<b>Civilian Labor Force</b>	4,825	72%	254,987	66%
<b>Employed</b>	4,425	66%	244,566	63%
<b>Unemployed</b>	400	6%	10,421	3%
<b>Armed Forces</b>	9	<1%	3,295	1%
<b>Not in Labor Force</b>	1,887	28%	127,328	33%

Source: US Census, 2023 ACS-5 and -1Year Estimates, Table DP03.

In addition, approximately 81% of workers are private wage and salary workers, 12% are government workers and about 7% are self-employed. By way of contracts, the County has 78% of its workers in private wage and salary employment, 18% in the government sector and 4% self-employed. See Table 17 below.



TABLE 17 – CLASS OF WORKER OF RIVERSIDE RESIDENTS - 2023

Class of worker	Riverside		Burlington County	
	Number	Percentage	Number	Percentage
Private wage and salary workers	3,591	81%	191,010	78%
Government workers	526	12%	43,240	18%
Self-employed in own not incorporated business workers	300	7%	10,072	4%
Unpaid family workers	8	< 1%	244	< 1%

Source: US Census, 2023 ACS-5 and -1Year Estimates, Table DP03

## **. OCCUPATIONAL CHARACTERISTICS**

Less than one-third (30%) of the Township's civilian population is employed in "white collar" jobs, such as management, business, science and arts. When combined with sales and office occupations (15%), the percentage rises to less than half the workforce (45%). By way of contrast, the County has 63% of its workforce in these sectors. 18% of the Township workforce is employed in construction, maintenance or natural resource occupations, a significantly higher percentage than the County workforce of 6% in this sector. See Table 18.

TABLE 18 – EMPLOYED CIVILIAN POPULATION BY OCCUPATION OF RIVERSIDE RESIDENTS - 2023

Employed Civilian Population by Occupation	Riverside		Burlington County	
	Number	Percentage	Number	Percentage
Management, business, science, and arts occupations	1,305	30%	119,167	49%
Service occupations	674	15%	32,907	14%
Sales and office occupation	894	20%	53,127	22%
Natural resources, construction, and maintenance occupations	793	18%	14,303	6%
Production, transportation, and material moving occupations	759	17%	25,062	10%

Source: US Census, 2023 ACS-5 and -1Year Estimates, Table DP03

## **IN-PLACE EMPLOYMENT BY INDUSTRY**

Data from the New Jersey Department of Labor and Workforce Development shows that there was an average of 142 private sector employers in Riverside, employing an average of 509 private sector employees. This data, along with the data from the 2023 ACS discussed above, shows that the majority of residents in Riverside work for employers that are located outside of the Township. The Health and Social employers are the largest employment sectors in the Township, while Real Estate offers the highest private sector annual wages. Local government employs 309 people and local government education employs 235 people, and offer the highest annual wages in the both the private and governmental employment sectors.

**TABLE 19 – RIVERSIDE IN PLACE EMPLOYMENT BY INDUSTRY- 2023**

Industry	Establishments	Employees	Annual Wages
Agriculture	-	-	-
Construction	28	81	\$45,284
Manufacturing	10	110	\$58,832
Wholesale Trade	-	-	\$29,878
Retail Trade	13	56	-
Transportation/Warehousing	-	-	-
Information	-	-	-
Finance/Insurance	-	-	-
Real Estate	3	9	\$46,099
Professional/Technical	-	-	-
Management	-	-	-
Admin/Waste Remediation	-	-	-
Education	-	-	-
Health/Social	33	77	\$29,601-
Arts/Entertainment	-	-	-
Accommodations/Food	10	40	\$19,457
Other Services	9	25	\$37,692
Unclassified	11	10	\$42,923
<b>Private Sector Total</b>	<b>142</b>	<b>509</b>	<b>\$45,958</b>
Local Government Total	4	309	\$71,909
Local Government Education	1	235	\$75,388

Source: NJ Department of Labor and Workforce Development, Employment and Wages, 2023 Annual Report

### ***Employment Trends and Projections***

Private sector employment increased between 2020 and 2025 (10%), most likely attributable to hiring after the COVID-19 Pandemic. The Delaware Valley Regional Planning Commission (DVRPC) published projections for employment from 2015 - 2050 as part of its Connections 2050 Regional Plan. Despite this increase, employment in Riverside from 2025 through 2050 is expected to decrease by about 3%. See Table 20.

**TABLE 20 – RIVERSIDE EMPLOYMENT PROJECTIONS 2020-2050**

Year	Jobs	Change	Percent Change
2020	2,325	-	
2025	2,561	+236	+10%
2030	2,542	-19	-1%
2035	2,521	-21	-1%
2040	2,535	-14	-1%
2045	2,489	-46	-2%
2050	2,497	+8	<-1%

Source: DVRPC 2050 Municipal-Level Population and Employment Forecasts

### ***TRAVEL TIME TO WORK***

The majority of Riverside (54%) and Burlington County (55%) residents commute less than 30 minutes to work. Only 10% of Township residents commute more than an hour to work, whereas 12% of County residents do so. The mean travel time is similar between the Township and the County (29 minutes for the Township and 30 minutes for the County). See Table 21.

**TABLE 21 – TRAVEL TIME TO WORK FOR RIVERSIDE RESIDENTS - 2023**

<b>TRAVEL TIME TO WORK</b>		
<b>Percentage</b>	<b>Riverside</b>	<b>Burlington County</b>
<b>Less than 10 minutes</b>	12%	9%
<b>10 to 14 minutes</b>	9%	11%
<b>15 to 19 minutes</b>	14%	14%
<b>20 to 24 minutes</b>	13%	13%
<b>25 to 29 minutes</b>	6%	8%
<b>30 to 34 minutes</b>	15%	16%
<b>35 to 44 minutes</b>	12%	9%
<b>45 to 59 minutes</b>	10%	8%
<b>60 or more</b>	10%	12%
<b>Total</b>	100%	100%
<b>Mean Travel Time to Work (minutes)</b>	29	30

Source: US Census, 2023 ACS-1 Year, Tables B08303, S0801. Numbers may not equal 100% due to rounding.

## **INCOME AND POVERTY STATUS**

Compared to the state of New Jersey and the County, the Township is less wealthy. In 2023, the median household income for Riverside was \$74,932, with 36% of its residents earning \$100,000 or more. The median income for the State of New Jersey was \$99,781 and for Burlington County was \$102,532. Moreover, 52% of County residents earned \$100,000 or more. The poverty rate for the Township is significantly higher (18%) than that of the state of New Jersey (10%) or of the County (7%). See Table 22.

**Table 22– Riverside Income and Benefits – 2023**

<b>Income and Benefits</b>	<b>Riverside</b>	<b>Burlington County</b>	<b>State of New Jersey</b>
<b>Less than \$10,000</b>	7%	3%	4%
<b>\$10,000 to \$14,999</b>	4%	2%	3%
<b>\$15,000 to \$24,999</b>	9%	4%	5%
<b>\$25,000 to \$34,999</b>	6%	5%	5%
<b>\$35,000 to \$49,999</b>	12%	8%	8%
<b>\$50,000 to \$74,999</b>	12%	13%	13%
<b>\$75,000 to \$99,999</b>	14%	14%	12%

Income and Benefits	Riverside	Burlington County	State of New Jersey
<b>\$100,000 to \$149,999</b>	20%	21%	18%
<b>150,000 to \$199,999</b>	10%	13%	11%
<b>\$200,000 or more</b>	6%	18%	20%
<b>Total Households</b>	100%	100%	100%
<b>Median Household Income</b>	\$ 74,932	\$102,532	\$99,781
<b>Poverty Status in Past 12 Months (all people)</b>	18%	7%	10%

Source: US Census, 2023 ACS-5 and 1-Year Estimates, Tables S1701, S1901 Numbers may not equal 100% due to rounding.

### 3. CAPACITY FOR FAIR SHARE

#### ANALYSIS OF IMPACT OF EXISTING CONDITIONS ON AFFORDABLE HOUSING OPPORTUNITIES

Riverside is fully served by public water and sewer. There is adequate capacity in the Township for in-fill type development. With the exception of existing redevelopment areas, there are no large tracts of land in the Township since it is now essentially built-out. However, redevelopment does continue to offer opportunities for the Township to meet its Round 4 Prospective Need of 18 units and a Prior Round obligation which has yet to be determined.

The St. Peters Catholic Church site has been declared by the Land Use Board and Township Committee as an area in need of redevelopment and a redevelopment plan has been completed (see attached in Appendices). A Redevelopment Agreement (RDA) is currently being drafted (also attached in the Appendices) and the terms include the development of a 61-unit 100% affordable, family rental project (plus 15 rental bonus credits = 76 credits). Demolition has already begun on the site and a Phase 1 Environmental Review has also been completed. Any remaining Prior Round obligation will be met by an inclusive rental project as part of the Golden Triangle Redevelopment project.

#### ANTICIPATED DEVELOPMENT PATTERNS

The Township is now a fully built-out suburban municipality that permits all forms of housing development in its various zoning districts. Demand for any one form of development is extremely low due to the lack of vacant land. The redevelopment plans for the St. Peters and Golden Triangle Redevelopment sites allow for residential use. The Township contains most land uses, including a number of small industrial facilities. With the exception of any future redevelopment, land use patterns are stable and are not anticipated to change.



## **MUNICIPAL ECONOMIC DEVELOPMENT POLICIES**

As with many older suburban communities, the Township of Riverside struggles to maintain the vibrancy of its downtown. To address these issues, the Township created an Economic Development Committee, which actively promotes local businesses. The Burlington County Office of Economic Development also takes an active role in local business promotion.

## **CONSTRAINTS ON DEVELOPMENT & MEASURES TO ADDRESS CONSTRAINTS**

As a built-out suburban municipality, in-fill and redevelopment are the only two options for development in Riverside. The lack of land for growth is the limiting factor in the Township, with environmental (contamination) and economic issues constraining redevelopment of the Golden Triangle Redevelopment Area. The St. Peters site represents the best opportunity for the municipality to meet the majority of its Prospective Need since the site is clean and the redeveloper, Catholic Charities, has an economically viable plan to convert the site into a 100% affordable, family rental use. The Golden Triangle Redevelopment Area site has multiple challenges including the necessity for Waterfront Development approvals as well as flooding and geotechnical land use issues that reduce buildable footprints while increasing construction costs.

The Township began the redevelopment process for the St. Peters site in 2023 and anticipates it will take an additional two years to fully build out and lease up the proposed 61-units based on a timeline developed by Catholic Charities. This timeline will be formalized in the RDA which is currently being negotiated.

## **CONSIDERATION OF LAND MOST APPROPRIATE FOR LOW- AND MODERATE-INCOME HOUSING**

With the exception of the St. Peters Redevelopment area (Blocks 1401 and 905, Lot 1, 1.01, 1.02, 1.03 and 5), which will result in 61 affordable family rental units being constructed, there are no easily developable areas for low- and moderate-income housing (or any housing) in Riverside.

The Golden Triangle Redevelopment Area appears to most viable site for any remaining Prior Round obligation to be met.

The St. Peters Redevelopment Area was determined to be in need of redevelopment and was so designated by the Riverside Land Use Board at its December 11, 2023 meeting. The site is located on Bridgeboro Street and was home to a Catholic Church and school. It is, however, adjacent to both commercial uses on the opposite side of Bridgeboro Street, and residential uses on the East Hancock Street side of the triangular parcel. The site is approximately 2.2 acres. This site provides the best potential for the Township to address the majority of its affordable housing obligation. A redevelopment plan was adopted for the area in 2024, and permits the development of low-moderate income housing. The Township will also amended its zoning map to create the St. Peters Redevelopment zoning district.

## 4. FAIR SHARE PLAN

In adopting its housing element, a municipality may provide for its fair share of affordable housing through any single or combination of mechanisms that would result in a plausible likelihood for the provision of the Fair Share. As per N.J.A.C. 5:93, the following mechanisms have been utilized in this plan:

- Rehabilitation of existing substandard housing units;
- 100% affordable family rental project
- Inclusive affordable family rental project

These mechanisms are discussed in greater detail in the following sections of this plan.

### REGIONAL INCOME LIMITS

Regional incomes are used to help define what constitutes whether a dwelling unit is affordable. Income categories are taken as a percentage of regional median income. Income categories and their maximum levels are as follows:

- Moderate Income: cannot exceed 80% of the Regional Median Income
- Low Income: cannot exceed 50% of the Regional Median Income
- Very Low: cannot exceed 30% of the Regional Median Income

Under New Jersey's Fair Housing Act, housing units are considered affordable if a dwelling (either for sale or rental) is within the financial means of households that are very low, low or moderate-income (defined within each housing region). Riverside is located in Burlington County, which is within Region 5 (Burlington, Camden and Gloucester Counties).

COAH's last regional income limits were released in 2014. The Affordable Housing Professionals of New Jersey (AHPNJ) have developed a methodology to calculate new income limits for 2025, in consultation with the Fair Share Housing Center. A one (1) person moderate income household cannot earn over \$64,064 using the 2025 AHPNJ regional income limits. This amounts to a difference of nearly \$18,424 when compared to the 2014 limits. See Table 23 for more details. These numbers will change upon the release of revised numbers this summer.

TABLE 23 - 2025 REGIONAL INCOME LIMITS (REGION 5)

2025 AHPNJ Regional Income Limits for Region 5				
Income Level	1 Person	2 Person	3 Person	4 Person
<b>Median</b>	\$80,080	\$91,520	\$102,960	\$114,400
<b>Moderate</b>	\$64,064	\$73,216	\$82,368	\$91,520
<b>Low</b>	\$40,040	\$45,760	\$51,480	\$57,200
<b>Very Low</b>	\$24,024	\$27,456	\$30,888	\$34,320



## SATISFACTION OF REHABILITATION OBLIGATION

### PRESENT NEED (REHABILITATION OBLIGATION) -

In 2008, COAH's last adopted rules, the State gave Riverside a rehabilitation obligation through 2018 of 23 units. In 2014, the State used more current census data and gave Riverside a rehabilitation obligation of 6 units. However, this is not an official number as it was never adopted. In 2015, the Fair Share Housing Center (FSHC) prepared and issued the New Jersey Low- and Moderate-Income Housing Obligations for 1999-2025, prepared by David N. Kinsey of Kinsey & Hand ("Kinsey Report"), also unofficial, that used the New Jersey COAH prior round methodology (1987-1999) which determined that the Township had a rehabilitation obligation of 23 units. For Round 4 the Township and FSHC as part of the Judicial Order dated April 17, 2025 have agreed to use 126 units as the number for the Township's Present Need or rehabilitation obligation.

Riverside received a NJDCA Small Cities Grant in 2016 (5 units were rehabilitated) to partially address its 2015 Rehab Obligation. These completed units all met the requirements of N.J.A.C. 5:97-6.2 and 6.3, including a minimum average per-unit hard-cost expenditure of \$10,000 and had at least one major system replaced. Documentation for the completed units as well as general information for the Township's Housing Rehabilitation Program can be found in Appendix D. The program is open to both owner occupied and rental occupied housing units. For Round 4, Riverside will continue to seek NJDCA Small Cities funds, as well as use recaptured funds, and Housing Trust Fund monies to address the 126-unit Present Need.

### SATISFACTION OF COMBINED PRIOR ROUND AND FOURTH ROUND OBLIGATION

(1987-2035) Prior Round - 6 Units, Third Round - TBD Units, Fourth Round - 18 units

**TABLE 24 – COMPLIANCE MECHANISMS FOR PRIOR ROUND (1987-2025) AND FOURTH ROUND (2025 - 2035) OBLIGATIONS**

Compliance Mechanisms	Credits	Bonuses	Total
<b>St. Peters Redevelopment 100% Affordable Family Rentals</b>	61	15	76
<b>Golden Triangle Family Rentals</b>	TBD	TBD	TBD
<b>Total</b>	TBD	TBD	TBD

The Township proposes to partially satisfy its total Prospective Need obligation with the 61 affordable rental units from the St. Peters Redevelopment Area. The 61 units plus 15 rental bonus credits will result in a small remaining need, which has yet to be determined. This remaining obligation will be satisfied requiring the inclusion of some number of affordable family rental units (plus rental bonus credits) within the Golden Triangle Redevelopment Area (see Project Location Map in Appendices).

**TABLE 25 – REQUIREMENTS FOR PRIOR ROUND (1987-2025) AND FOURTH ROUND (2025-2035) OBLIGATIONS**

Obligation Requirements	Required	Provided
<b>Min. Total Family Required - 50% of total units</b>	30	61
<b>Min. Very Low Required - 13% of units approved and constructed after 7/1/2008 (13% x 99)</b>	8	8
<b>Min. Very Low Family Required - 50% of total VLI Requirement</b>	4	4
<b>Min. Total Rental Required - 25% of obligation (25% x 99)</b>	15	61
<b>Min. Family Rental Required - 50% of rental obligation</b>	30	61
<b>Maximum Senior Permitted - 25% of obligation</b>	0	0

## COMPLIANCE MECHANISMS

### 100% AFFORDABLE REDEVELOPMENT PROJECT & INCLUSIONARY DEVELOPMENT

Riverside proposes to meet the majority of its total Prospective Need obligation through a 100% affordable family rental project sponsored by Catholic Charities. The project is proposed for the St. Peters Redevelopment Area. The redevelopment of the St. Peters area will create 61 family rental units in total, plus 15 rental bonus credits partially satisfying the combined Round 4 and Prior Round obligations.

The St. Peters site was designated as an area in need of condemnation redevelopment by the Land Use Board on December 11, 2023. The Redevelopment Plan for the St. Peters site consists of a 100% affordable family rental development that would provide 61 affordable family units.

The site (Blocks 1401 and 905, Lots 1, 1.01, 1.02, 1.03 and 5) is roughly a triangular parcel of 2.2 acres in the central portion of the Township. The site currently consist of a church and a school building, which are currently being demolished.

The St. Peters site is in State Planning Area I (PAI), the Metropolitan Area of the State Development and Redevelopment Plan (SDRP) and prior to its designation as a Redevelopment Area, it was zoned for Commercial uses.

The site is included in the Township's Sewer Service Area and has both public sewer and water service. Access to the site is currently from Bridgeboro Street. The site is within ¼ mile of an NJ Transit bus stop, and is within ½ mile of the Riverside RiverLine Light rail station.

The St. Peters affordable housing project will consist of a total of 61 affordable family rental units. The proposed bedroom-income distribution will consist of 12 1-bedroom units, 33 2-bedroom units and 16 3-bedroom units. Fifty percent (50%) of the units will be affordable to low-income (including very low-income) households. As per N.J.A.C. 5:80-26.1, because the Project is expected to receive Low Income Housing Tax Credits (LIHTC), the bedroom-income distribution does not need to be compliant with UHAC. However, In the event that the project

does not receive LIHTC, the proposed bedroom-income distribution will seek approvals from the Special Adjudicator and FSHC.

**TABLE 26- UHAC REQUIRED BEDROOM-INCOME DISTRIBUTION TO BE APPROVED BY SPECIAL ADJUDICATOR AND FSHC – ST. PETERS SITE**

Bedrooms	Very Low	Low	Moderate	Total	Percent of Total
1-Bedroom	3	6	3	12	19.6%
2-Bedroom	3	9	21	33	54.0%
3-Bedroom	3	5	8	16	26.2%
Total	9	20	32	61	
Percent of Total	14.7%	32.7%	52.4%		

The Golden Triangle inclusionary housing project will consist of a to be determined number of affordable family rental units. The proposed bedroom-income distribution will consist of 1-bedroom units, 2-bedroom units and 3-bedroom units. Fifty percent (50%) of the units will be affordable to low-income (including very low-income) households. As per N.J.A.C. 5:80-26.1, because the Project is not expected to receive Low Income Housing Tax Credits (LIHTC), the bedroom-income distribution needs to be compliant with UHAC.

**TABLE 27- UHAC REQUIRED BEDROOM-INCOME DISTRIBUTION TO BE APPROVED BY SPECIAL ADJUDICATOR AND FSHC – GOLDEN TRIANGLE SITE**

Bedrooms	Very Low	Low	Moderate	Total	Percent of Total
1-Bedroom	TBD	TBD	TBD	TBD	
2-Bedroom	TBD	TBD	TBD	TBD	
3-Bedroom	TBD	TBD	TBD	TBD	
Total	TBD	TBD	TBD	TBD	
Percent of Total					

The St. Peters Redevelopment Plan will comply with all of the **site suitability criteria** as required by N.J.A.C. 5:97-3.13. The required criteria for site suitability will be addressed as follows:

- Site Control – Catholic Charities owns the property upon which it is developing the 61-unit affordable family rental project.
- Suitable Site – The St. Peters site is suitable as defined in COAH's regulations, which indicates that a suitable site is on in which it is adjacent to compatible uses, has access to appropriate streets and is consistent with environmental policies. No evidence has been provided indicating any legal encumbrances that would preclude the development of the site for affordable rental housing. The site is adjacent to compatible land uses and has access to appropriate streets.
  - Access to appropriate streets. The proposed affordable housing parcel is serviced by two public roads, Bridgeboro Street and East Hanover Street. The site is also proximate to the RiverLine Light Rail network, NJ Transit Route 419

bus route and the Heritage Trail bikeways system, which connects multiple counties in Pennsylvania and New Jersey.

- Adequate sewer and water capacity are available. The site is within the Township's sewer service area and has existing public sewer. The area is also serviced by New Jersey American Water.
- The site can be developed in accordance with R.S.I.S. Development of the site will be consistent with the Residential Site Improvement Standards, NJAC 5:21-1 et. seq. The Township designated the area as an Area in Need of Condemnation Redevelopment in 2024 and a redevelopment plan as per N.J.S.A 40A:12A-7 was adopted in 2024.
- The site is in a "Smart Growth Planning Area." The 2001 Adopted State Plan Map and the 2004 Preliminary State Plan Map designates the property as being in the Metropolitan Planning Area (PA 1). Among the intentions of the Metropolitan Planning Area are to provide for much of the state's future redevelopment; promote growth in compact forms; and redesign areas of sprawl. It is a preferred location for affordable housing development.
- The development is not within the jurisdiction of the Coastal Area Facility Review Act (CAFRA) and is located outside of the Pinelands, Highlands and Meadowlands planning areas.
- There are no wetlands on the affordable housing site and it is not in a flood hazard area.
- In addition, the area has no history of flooding, unlike other portions of the Township.
- The site will comply with all applicable environmental regulations but will require. A summary of the existing environmental conditions follows:
- The site will not affect any historic or architecturally important sites and districts. There are no historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of affordable housing.
- Developable Site – In accordance with N.J.A.C.5:93-1.3, a developable site has access to appropriate sewer and water infrastructure and is consistent with the area wide water quality management plan, which the St. Peters site is.
- Approvable Site – Pursuant to N.J.A.C. 5:93-1.3, an approvable site may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. The Township adopted a Redevelopment Plan in 2024, selected a qualified redeveloper to implement the Plan, and is currently drafting a Redevelopment Agreement, which is anticipated to be executed after the June 16, 2025 meeting of the Governing Body.

Table 27 lists the required site suitability criteria and includes a description of how the St. Peters site is compliant.

TABLE 28 – ST. PETERS SITE SUITABILITY CRITERIA

Criteria	Complies? (Y/N)	Notes
<b>Clear title and is free of encumbrances which preclude development of affordable housing</b>	Y	The lots are owned by the designated redeveloper.
<b>Adjacent to compatible land uses and has access to appropriate streets</b>	Y	The St. Peters site is located adjacent to residential uses on East Hanover Street and has direct road frontage on three sides to public roads.
<b>Adequate sewer and water capacity is available</b>	Y	The affordable housing site is located within the Township's Sewer Service Area and is currently served by both public sewer and water.
<b>Can be developed in accordance with Residential Site Improvement Standards (RSIS)</b>	Y	Development of the site will be consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq.
<b>Located in a Smart Growth Planning Area</b>	Y	The affordable housing site is located in State Planning Area 1 (PA1), the Metropolitan Planning Area of the State Development and Redevelopment Plan ("SDRP") where development, including affordable housing development, is encouraged.
<b>The development is not within the jurisdiction of a Regional Planning Agency or CAFRA</b>	Y	The Township of Riverside is not within the jurisdiction of a regional planning agency or CAFRA.
<b>Comply with all applicable environmental regulations</b>	Y	The development of the site will comply with all applicable environmental regulations. There are no wetlands on the affordable housing site and it is not in a flood hazard area.
<b>Site does not impact any historic or architecturally important sites and districts</b>	Y	No historic or architecturally important sites will be impacted by this development.

The Golden Triangle Redevelopment Plan will comply with all of the **site suitability criteria** as required by N.J.A.C. 5:97-3.13. The required criteria for site suitability will be addressed as follows:

- **Site Control** – The selected redeveloper will acquire the property upon which the inclusionary affordable family rental project is proposed. If it is unable to do, the Township may acquire the tract through the use of eminent domain.
- **Suitable Site** – The Golden Triangle site is suitable as defined in COAH's regulations, which indicates that a suitable site is on in which it is adjacent to compatible uses, has access to appropriate streets and is consistent with environmental policies. No evidence has been provided indicating any legal encumbrances that would preclude



the development of the site for affordable rental housing. The site is adjacent to compatible land uses and has access to appropriate streets.

- Access to appropriate streets. The proposed affordable housing parcel is serviced by multiple public roads including North Pavilion Avenue. The site is also proximate to the RiverLine Light Rail network, NJ Transit Route 419 bus route and the Heritage Trail bikeways system, which connects multiple counties in Pennsylvania and New Jersey.
- Adequate sewer and water capacity are available. The site is within the Township's sewer service area and has existing public sewer. The area is also serviced by New Jersey American Water.
- The site can be developed in accordance with R.S.I.S. Development of the site will be consistent with the Residential Site Improvement Standards, NJAC 5:21-1 et. Seq. The Township designated the area as an Area in Need of Redevelopment in 2000 and a redevelopment plan as per N.J.S.A 40A:12A-7 was adopted that same year and has been updated in 2004, 2005, 2016 and 2024.
- The site is in a "Smart Growth Planning Area." The 2001 Adopted State Plan Map and the 2004 Preliminary State Plan Map designates the property as being in the Metropolitan Planning Area (PA 1). Among the intentions of the Metropolitan Planning Area are to provide for much of the state's future redevelopment; promote growth in compact forms; and redesign areas of sprawl. It is a preferred location for affordable housing development.
- The development is not within the jurisdiction of the Coastal Area Facility Review Act (CAFRA) and is located outside of the Pinelands, Highlands and Meadowlands planning areas.
- There are no wetlands on the affordable housing site but it is within the 100-year floodplain.
- The site will comply with all applicable environmental regulations but will require NJDEP Waterfront Development approvals as well as addressing flooding and geotechnical land use issues that reduce buildable footprints while increasing construction costs.
- The site will not affect any historic or architecturally important sites and districts. There are no historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of affordable housing.
- Developable Site – In accordance with N.J.A.C.5:93-1.3, a developable site has access to appropriate sewer and water infrastructure and is consistent with the area wide water quality management plan, which the Golden Triangle site is.
- Approvable Site – Pursuant to N.J.A.C. 5:93-1.3, an approvable site may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. The Township adopted a Redevelopment Plan in 2000, selected a qualified redeveloper and is working through multiple environmental issues prior to the start of any construction to implement the



Plan, and is currently drafting a Redevelopment Agreement, which is anticipated to be executed after approval at the June 16, 2026 of the Governing Body.

Table 28 lists the required site suitability criteria and includes a description of how the site is compliant.

**TABLE 29— GOLDEN TRIANGLE SITE SUITABILITY CRITERIA**

Criteria	Complies? (Y/N)	Notes
<b>Clear title and is free of encumbrances which preclude development of affordable housing</b>	Y	The lots are owned by the designated redeveloper.
<b>Adjacent to compatible land uses and has access to appropriate streets</b>	Y	The Golden Triangle site is located adjacent to residential uses on North Pavilion Avenue and has direct road frontage to public roads.
<b>Adequate sewer and water capacity is available</b>	Y	The affordable housing site is located within the Township's Sewer Service Area and is currently served by both public sewer and water.
<b>Can be developed in accordance with Residential Site Improvement Standards (RSIS)</b>	Y	Development of the site will be consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq.
<b>Located in a Smart Growth Planning Area</b>	Y	The affordable housing site is located in State Planning Area 1 (PA1), the Metropolitan Planning Area of the State Development and Redevelopment Plan ("SDRP") where development, including affordable housing development, is encouraged.
<b>The development is not within the jurisdiction of a Regional Planning Agency or CAFRA</b>	Y	The Township of Riverside is not within the jurisdiction of a regional planning agency or CAFRA.
<b>Comply with all applicable environmental regulations</b>	Y	The development of the site will comply with all applicable environmental regulations. There are no wetlands on the affordable housing site but is within the 100-year floodplain.
<b>Site does not impact any historic or architecturally important sites and districts</b>	Y	No historic or architecturally important sites will be impacted by this development.

## RENTAL BONUSES

The Township's Prospective Need requirement from the fourth round (61-units) and Prior Rounds is yet to be determined and the Township is permitted to claim some number of ental

bonuses, calculated as follows per N.J.A.C. 5:93-5.15:  $(0.25 \times [\text{total obligation less prior cycle credits}] = 0.25 \times \text{TBD} = \text{TBD})$ .

## 5. ADMINISTRATION

Riverside appointed its Municipal Housing Liaison on January 6, 2025 by Resolution 2025-24 (included in appendix G) as required by N.J.A.C. 5:96-17. It is anticipated that the developer for the St. Peters Redevelopment project will serve as its own Administrative Agent and the developer for the Golden Triangle inclusionary affordable family rental project will serve as the AA. If for any reason either of the approved Redevelopers do not develop the units, the Township's appointed Administrative Agent, a third-party consultant, will serve as the Administrative Agent for both the St. Peters and Golden Triangle Redevelopment projects. The manual for the Township's appointed Administrative Agent for any other existing or future affordable housing development will be provided once the AA is appointed.

Since the Township did not enter into a final Settlement Agreement or receive a Judgment of Repose in Round 3, it has not adopted an Affordable Housing Ordinance or a Development Fee Ordinance. The Township is willing to adopt such ordinances as it moves through the Round 4 process.

The Township's Spending Plan and Affirmative Marketing Plans will be adopted upon approval by the Program/Special Adjudicator.

## 6. CONCLUSION

The Township of Riverside is a fully built suburban municipality with stable, existing land use patterns. The community consists of predominately owner occupied single-family homes. The Township's population has been slowly decreasing with a 6% decline from 1960 to 2020.s. Township residents are mainly married couples and overall younger in age than County residents: approximately one third are between the ages of 20 to 40, whereas with the Township's median age of 38.8 is lower than the County's (41.8), With an 18% of poverty status indicator, Riverside residents are significantly less wealthy than either the State of New Jersey or Burlington, County, which have poverty status indicators of 10% and 7% respectfully.

With respect to its Fair Share Compliance Plan, the Township will begin to address its rehabilitation obligation of 126 units via a NJDCA Small Cities Housing Rehabilitation grants, recaptured funds from previous grants, and monies from the Housing Trust Fund.

Riverside proposes to satisfy its Round 4 Prospective Need Obligation (18-units) through the development of 61 family rental units within the St. Peters Redevelopment Project and the remaining units through an inclusionary family rental project at the Golden Triangle Redevelopment Area site.