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2025 Housing Element & Fair Share Plan

Borough of Berlin

Camden County, New Jersey

Adopted by the Planning Board:	
Endorsed by the Borough Council:	
Endorsed by the Borough Council	



The original of this report was signed and sealed in accordance with NJSA 45:14A-12.

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I. Introduction

According to the New Jersey Fair Housing Act of 1985 (L. 1985, c. 222, s. 1, eff. July 2, 1985), a Housing Plan Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing.

This is the Borough of Berlin's ("the Borough") Housing Element and Fair Share Plan ("HEFSP") for the period between 2025 and 2035 (known as the Fourth Round). Berlin Borough seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is prepared utilizing the Prior Round Rules. Third Round Rules (as applicable), and the amendments implemented in P.L. 2024, c.2. Each municipality in the State has a four-part obligation:

- 1. Present Need (Rehabilitation Obligation)
- 2. Prior Round Obligation (1987-1999)
- 3. Third Round Obligation (1999–2025)
- 4. Fourth Round Prospective Need Obligation (2025-2035)

Affordable Housing History

Mount Laurel Doctrine

Affordable housing planning in New Jersey dates back to 1975, when the New Jersey Supreme Court ruled in Southern Burlington County NAACP v. the Township of Mount Laurel, 67 N.J. 151 (1975), 336 (Mount Laurel I), that each municipality within New Jersey has a constitutional obligation to provide a realistic opportunity for the construction of their fair share of affordable housing. Mount Laurel I is the landmark decision that created what is commonly referred to as the "Mount Laurel Doctrine". The Supreme Court found that Mount Laurel Township's zoning ordinance only permitted one type of housing—single-family detached dwellings, while all other types of multi-family housing, such as garden apartments, townhomes, or mobile home parks, were prohibited, which the court determined resulted in economic discrimination and exclusion of substantial segments of the area population, and therefore the zoning ordinance was unconstitutional and invalid.

In 1983, the New Jersey Supreme Court issued Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158 (1983), another monumental decision which became known as the "Mount Laurel II" decision. In this case, the Supreme Court upheld and expanded upon the Mount Laurel I decision. Mount Laurel II clarified that the constitutional obligation applies to all municipalities, not just the "developing" municipalities as referenced in Mount Laurel I. Each municipality is required to establish zoning that provides a realistic opportunity for the construction of affordable housing to comply with the municipality's fair share obligation. Mount Laurel II established the "Builder's Remedy" as a judicial mechanism to enforce the Mount Laurel Doctrine. A Builder's Remedy lawsuit allows a plaintiff (typically a developer) to challenge a municipality's zoning ordinance if it fails to create a realistic opportunity to provide affordable housing units to meet the constitutional fair share obligation.

New Jersey Department of Community Affairs | Second Round Regulations

² <u>N.J.A.C.</u> 5:96 (Procedural) and <u>N.J.A.C.</u> 5:97 (Substantive) Rules, which can be found at: https://nj.gov/dca/dlps/hss/thirdroundregs.shtml

In 1985, the Fair Housing Act ("FHA") was enacted in response to the court decisions, which provided an administrative process for municipal compliance. The FHA also created the New Jersey Council on Affordable Housing ("COAH"), which was the governmental agency responsible for promulgating municipal obligations, adopting regulations, and administering the compliance process.

Prior Rounds (1993-1999)

Under COAH, the First Round of affordable housing spanned from 1987 to 1993, followed by the Second Round from 1993 to 1999. The First Round Substantive Rules were enacted under N.J.A.C. 5:92 and the Second Round Substantive Rules were enacted under N.J.A.C. 5:93.

Berlin Borough's Prior Round Compliance

Superior Court granted Berlin Borough a Final Judgment of Repose, providing six	
years of protection from builder's remedy lawsuits	
Completion of Carriage Stop, an inclusionary development resulting from the first-	
round builder's remedy lawsuit	
Berlin Borough transferred jurisdiction over affordable housing matters to the NJ	
Council on Affordable Housing (COAH)	
COAH granted Berlin Borough second-round substantive certification, providing six	
years of protection from builder's remedy lawsuits	
Deadline set by COAH for municipalities to request extension of second-round	
substantive certification. Berlin Borough missed the deadline	
Berlin Borough filed for an extension of second-round certification under N.J.A.C.	
5:95-15.2. COAH later denied the request due to non-compliance with the terms of	
its second-round substantive certification	
Deadline to which COAH extended Second Round certification for all municipalities	

Third Round (1999-2025)

The Third Round of affordable housing commenced in 1999, which was supposed to end in 2018; however, due to numerous legal challenges and court orders, the Third Round was ultimately extended through 2025.

The first version of COAH's Third Round Substantive Rules was enacted under N.J.A.C. 5:94 in 2004. This version of the rules was challenged and in January 2007 the Appellate Court issued a decision requiring COAH to revise its rules.

In October 2008, COAH adopted numerous amendments to its substantive and procedural regulations to address the Third Round fair housing requirements. The Third Round methodology, adopted in September 2008, required that a municipality's fair share consist of three elements: the 1) rehabilitation share, 2) any remaining Prior Round obligation that was not provided for, and 3) the Growth Share or Third Round, which is based upon one affordable housing unit for every four market-rate units built and one affordable unit for every 16 new jobs created. In addition to these new rules, COAH assigned new rehabilitation, Prior Round and Third Round obligation numbers to each municipality. Additionally, the State legislature passed Assembly Bill A-500 (now P.L. 2008), which made significant changes to COAH's rules.

In 2009, appeals were filed regarding the new Third Round Rules' growth share methodology. The case worked its way through the Appellate Division and finally went before the Supreme Court. The

Supreme Court issued a decision on September 26, 2013, finding that the key set of rules establishing the growth share methodology as the mechanism for calculating "fair shares" was inconsistent with the FHA and the Mount Laurel Doctrine. The Supreme Court instructed COAH "to adopt new third round rules that use a methodology for determining prospective need similar to the methodologies used in the first and second rounds," within five months, which was later extended to November 2014.

In July 2014, COAH proposed new Third Round under <u>N.J.A.C</u>. 5:98 and 5:99. However, the new rules were never formally adopted by COAH.

After COAH failed to promulgate its revised rules by the November 2014 deadline, the Supreme Court made a ruling on March 10, 2015 entitled In re Adoption of N.J.A.C. 5:96 & 5:97 by the N.J. Council on Affordable Housing, 221 N.J. 1 (2015) (Mount Laurel IV), which allows for judicial review for constitutional compliance, as was the case before the FHA was enacted. The ruling allowed low- and moderate-income families and their advocates to challenge exclusionary zoning in court, rather than having to wait for COAH to issue rules that may never come. The process provided a municipality that had sought to use the FHA's mechanisms the opportunity to demonstrate constitutional compliance to a court's satisfaction before being declared noncompliant and then being subjected to the remedies available through exclusionary zoning litigation, including a builder's remedy.

The transitional process created by the Supreme Court tracked the FHA procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a 30-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction if its fair share of the regions' low- and moderate-income households.

On January 18, 2017, the Supreme Court decided In Re: Declaratory Judgment Actions Filed by Various Municipalities. County of Ocean, Pursuant to The Supreme Court's Decision In In re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) ("Mount Laurel V"), which held that municipalities are responsible for obligations accruing during the so-called "gap period," the period between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Between 2015 and 2024, municipalities that elected to voluntarily comply with their constitutional obligation participated in mediation sessions, reached settlement agreements, adopted Third Round Housing Element and Fair Share Plans, and most municipalities concluded the process with a Third Round Judgment of Compliance and Repose ("Third Round JOR") from the courts. As a result of COAH's inability to function, the Third Round period spanned from 1999 to 2025, a 26-year long period as opposed to the 6-year periods for the first and second rounds. The Third Round is set to expire on June 30, 2025.

Berlin Borough's Third Round Compliance

	3/13/2006	Nexus Properties, Inc. filed a builder's remedy lawsuit against Berlin Borough.
١		proposing construction of 600 units—including affordable housing—on an
		approximately 30-acre site next to Virtua Hospital (Block 1700, Lots 1 and 3)

5/18/2006	Armstrong Capital, LLC filed a builder's remedy lawsuit against Berlin Borough	
5/27/2008	Superior Court ruled in favor of Nexus Properties, awarding a builder's remedy. The order was later stayed pending negotiations	
3/9/2009	Berlin Borough and Armstrong Capital reached a settlement agreement	
9/23/2011	Fairness Hearing held regarding the Armstrong Capital settlement	
9/26/2011	Judge Robert Millenky, J.S.C., approved the Armstrong Capital settlement agreement on the record, permitting the development of approximately 80 townhouses on a 10-acre site, with 20 units designated for low- and moderate-income households	
11/4/2011	Court issued official order approving the Armstrong Capital settlement agreement	
3/5/2012	Berlin Borough adopted Ordinance No. 2012-04, creating the R-4 Townhouse District for the Armstrong Capital site on the former K-Mart site on White Horse Pike, permitting up to 80 townhouses, including 20 affordable units	
12/27/2012	Berlin Borough adopted Ordinance No. 2012-19, establishing the R-5 District for the Nexus site	
11/28/2016	Berlin Borough entered into a Mediation Agreement with the Fair Share Housing Center (FSHC). The Settlement Agreement outlined Berlin Borough's affordable housing obligations as follows: • Present Need (Rehabilitation Obligation): 32 units • Prior Round Obligation: 154 units • Third Round Prospective Need: 131 units	
2/13/2017	Planning Board adopted the Third Round Housing Plan Element & Fair Share Plan	
4/13/2017	Court granted Final Judgment of Compliance and Repose, confirming Berlin Borough's Third Round compliance.	
12/14/2017	Berlin Borough initiated the Market to Affordable Program, through Resolution R12-11; 2017, to convert market-rate units to affordable units.	

Fourth Round (2025-2035)

On March 20, 2024, Governor Murphy signed legislation that dramatically modified the State's affordable housing regulations. The 75-page bill, known as the A4/S50 Bill, abolished COAH, modified the process of affordable housing compliance, amended bonus credits, and, among other changes, set forth several important deadlines. P.L. 2024, c.2 amended the FHA (hereinafter the "Amended FHA") and charged the Department of Community Affairs ("DCA") with the preparation of Fourth Round obligations and set forth aggressive timelines for compliance. In October 2024, DCA published a report on its calculations of regional need and municipal present need (Rehabilitation Obligation) and prospective fair share obligations (Fourth Round Obligation). The report is entitled "Affordable Housing Obligation of 2025-2035 (Fourth Round) Methodology and Background".

The DCA calculated Berlin Borough's Present Need (Rehabilitation) Obligation as **15 units** and its Fourth Round Prospective Need Obligation as **62 units**.

Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 31, 2025, the Borough Council adopted a resolution accepting the DCA's calculations of the Borough's Present Need Obligation of **15 units** and Fourth Round Prospective Need Obligation of **62 units**.

The Borough also filed a "Complaint for a Declaratory of Compliance with the Fair Housing Act" on January 8 2025. as part of the compliance certification process outlined in the Director of the Administrative Office of the Courts Directive #14-24.

During the 30-day challenge window, Berlin Borough did not receive any challenges to the calculated obligations. The Honorable Sherri L. Schweitzer, P.J.Ch. issued an order on March 28, 2025, ordering that Berlin Borough's Present Need shall be 15 units and the prospective need for the Fourth Round housing cycle shall be 62 units (Docket No. CAM-L-000063-25).

Municipal Summary

The Borough of Berlin is in the eastern portion of Camden County in southern New Jersey. It is bordered by Berlin Township to the northeast, Lindenwold Borough to the northwest, Pine Hill Borough and Winslow Borough to the south, and Waterford Borough to the east. The Borough is situated near major transportation routes including U.S. Route 30 (White Horse Pike), which runs through the center of the community and connects to Route 73, providing access to the Atlantic City Expressway and surrounding regional highways.

Berlin Borough encompasses approximately 3.59 square miles, making it one of the smaller municipalities in Camden County by area. It lies to the west of Wharton State Forest and is located near the edge of the New Jersey Pinelands National Reserve, although most of the Borough itself is developed and suburban in character.

As outlined in the Berlin Borough Master Plan, the community demonstrates a varied land use pattern, featuring well-established residential neighborhoods interconnected by a network of local streets, alongside commercial corridors situated along significant collector roads, including the White Horse Pike and Route 73. These patterns are indicative of Berlin Borough's suburban character and its regional connectivity.

Between 2010 and 2020, Berlin Borough's population decreased by 1.3% from 7,588 to 7,489 residents.³ The Delaware Valley Regional Planning Commission (hereinafter "DVRPC"), projects that Berlin Borough will grow by an additional 503 residents (6.7%) resulting in a total projected population of 7,992 by the year 2050.⁴

Affordable Housing Goals

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

Master Plan Goals

The Borough's 2019 Economic Development Element of the Master Plan⁵ established specific Housing Plan goals and objectives as follows:

³ www.census.gov

⁴ https://www.dvrpc.org/reports/adr21014.pdf

⁵ Berlin Borough, Economic Development Element of the Master Plan, adopted December 9, 2019, page 7 & 8.

- GOAL: Use redevelopment to transform underutilized properties into productive uses that contribute to the vitality of the community.
- OBJECTIVE: Promote redevelopment that is sensitive to the surrounding environmental condition, nearby uses, and character.

Affordable Housing Obligation

Berlin Borough's four-part affordable housing obligation is as follows:

- 1. Present Need (Rehabilitation Obligation): 15 units
- 2. Prior Round Obligation: 154 units
- 3. Third Round Obligation: 131 units
- 4. Fourth Round Prospective Need Obligation: 62 units

HOUSING ELEMENT

II. Required Content of Housing Element

The Amended Fair Housing Act requires that "the housing element 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". As per the Municipal Land Use Law (hereinafter "MLUL"), specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- 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 conducting this 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, considering, 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 stablished 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 recommendations 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.52D-329.20).
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, C.120 (C.13-20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-

conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

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.

III. Population Demographics

Population Growth

The Borough of Berlin's population rose rapidly from 2,239 people in 1950 to 5,672 in 1980, which is a 147.4% increase over just 30 years. The Borough's population continues to rise with the current population at 7,503, 88 less than its peak of 7,588 residents in 2010. See the table below for additional details.

Population Growth

Year	Population	Change	Percent
1940	1,753	37L	
1950	2,339	586	33 4%
1960	3,578	1,239	53.0%
1970	4,997	1,419	39.7અ
1980	5,786	789	15.8%
1990	5,672	-114	-2.0%
2000	6,149	477	8.4%
2010	7,588	1.439	23.4%
2020	7,489	-99	-1,3%

Source, 2010 & 2020 Census Table P1, New Jersey Population Trends, 1790 to 2000, https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf

The Delaware Valley Regional Planning Commission (DVRPC) projects that the Borough's population will increase by 6.7% from 7,489 in 2020 to 7,992 in 2050. This represents an average increase of approximately 17 residents annually over 30 years. However, as noted above, the Borough's estimated population according to the 2023 ACS is 7,503, which is 37 less than projected by the DVRPC. This translates to an average annual gain of 19 people over the next 27 years.

Population Projection

Year	Population	Change	Percent
2020	7,489		
2030**	7,925	436	5.8%
2040**	7,979	54	0.7%
2050**	7,992	13	0.2%

 $Source: Population Projections from Delaware Valley Regional Planning Commission (DVRPC) \\ https://www.dvrpc.org/reports/adr018-a.pdf$

Age Distribution of Population

The 2023 ACS estimates 15.0% of Berlin Borough's population was 65 years or older compared to 26.4% of the population being 19 years or younger. The largest age cohort was estimated to be those aged 15 to 19 years, which comprised 9.5% (713) of the Borough's population. Residents aged 50 to 54 years comprised the second-largest age cohort at 5.5% (671) of the population, followed by residents aged 55 to 59 years at 8.6% (646). The median age was estimated at 39.2 years in the 2023 ACS. See the table and chart below for further details.

Population by Age Cohort

Age	Total	Percent
Under 5 years	261	3.5%
5 to 9 years	400	5.3%
10 to 14 years	607	8.1%
15 to 19 years	713	9.5%
20 to 24 years	414	5.5%
25 to 29 years	470	6.3 %
30 to 34 years	520	6.9%
35 to 39 years	374	5.0%
40 to 44 years	336	4,5%
45 to 49 years	544	7.3%
50 to 54 years	671	8.9%
55 to 59 years	646	86%
60 to 64 years	419	5.6%
65 to 69 years	367	4.9%
70 to 74 years	368	4.9%
75 to 70 years	122	1.6%
30 to 84 years	67	0.9%
85 years and over	204	2.7%
Total	7,503	100%

Population by Age Cohort 85 years and.... 204 80 to 84 years 75 to 70 years 70 to 74 years 368 65 to 69 years 367 60 to 64 years 419 55 to 59 years 646 50 to 54 years 671 544 45 to 49 years 40 to 44 years 336 35 to 39 years 374 30 to 34 years 520 25 to 29 years 470 20 to 24 years 414 15 to 19 years 713 10 to 14 years 607 5 to 9 years 400

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Source: 2023 A CS Table S0101

Household Size & Type

According to the 2023 ACS, Berlin Borough had 2,828 households of various types. A plurality were married-couple households, which comprised 46.7% of all households (1,320). Of those, 529 had children under 18 years old. Female householders with no spouse present comprised 29.5% of all households, while male householders with no spouse present comprised only 17.5%. Of all households with no spouse present, 262 had children under the age of 18 (9,3%), while 843 were living alone (29.8%). See the table on the following page for complete details.

Under 5 years

Household Type

Туре	Number	Percent
Married-couple	1,320	46.7%
with children under 18	529	18.7%
Cohabitating couple	177	6.3%
with children under 18	76	2.7%
Male householder, no spouse	496	17.5%
with children under 18	17	0.6%
living alone	409	14.5%
Female householder, no spouse	835	29.5%
with children under 18	245	8.7%
living alone	434	15.3%
Total	2,828	100%

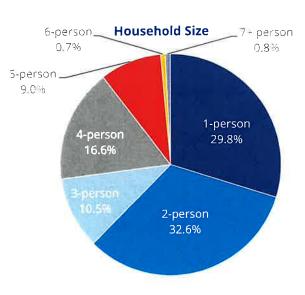
Source 2023 ACS Table DP02

The most common household size in Berlin Borough was estimated to be 2-person households, comprising 32.6% of households in 2023. One-person households followed at 29.8%, and three-person households made up 10.5% of the 2,828 households in Berlin Borough. It should be noted that 22 households contained seven or more people. The table and pie chart below graphically illustrate the household size composition in Berlin Borough. The 2023 ACS estimated the average household size at 2.62 persons, which is slightly lower than reported in the 2010 Census (2.65 persons).

Household Size

Size	Total	Percent
1-person	843	29.8%
2-person	922	32.6%
3-person	298	10.5%
4-person	469	16.6%
5-person	255	9.0%
6-person	19	0.7%
7+ person	22	0.8%
Total	2,828	100%

Source: 2023 ACS Table B 1016



Income & Poverty Status

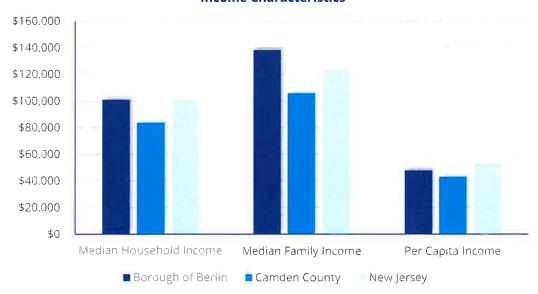
The 2023 ACS estimated the median household income for the Borough of Berlin to be \$101,008 which is almost \$17,000 less than Camden County's but \$42 more than the State's. Similarly, the median family income for the Borough was estimated at \$138,393, which is over \$32,000 below the County's and over \$14,000 less than the State's. Finally, Berlin Borough's per capita income was estimated at \$47,885, which is below both the County's but slightly more than the State's. Based on this data, residents of Berlin Borough represent a middle-ground between the high incomes of Hunterdon County and the median State incomes. This is reflected in the poverty rates of individuals and families estimated in the 2023 ACS. The Borough's poverty rate for individuals was estimated at 5.9%, which is lower than the County's by 6.6% and 3.8% lower than the State's. Similarly, the Borough's poverty rate for families was estimated at 5.6%, which is less than Gloucester County's and 1.5% less than New Jersey's. The table and bar chart below provide a comparison between income and poverty characteristics.

Income and Poverty Characteristics

Income Type	Borough of Berlin	Camden County	New Jersey
Median Household Income	\$101,008	\$83,763	\$101,050
Median Family Income	\$138,393	\$105,859	\$123,892
Per Capita Income	\$47,885	\$43,135	\$53,118
Poverty Status (Percent of People)	5.9%	12.5%	9.7%
Poverty Status (Percent of Families)	5.6%	9.4%	7.1%

Source 2023 ACS Table DP 03 & S I701 & S I702

Income Characteristics



According to the 2023 ACS, 19% of households in Berlin Borough (536) earn between \$150,000 to \$199,999. Households earning between \$100,000 and \$149,999 comprised 18.5% of households, while those earning between \$50,000 and \$74,999 annually comprised 13.1% of the Borough's households. Around 50.9% of households in Berlin Borough made over \$100,000 annually compared to 40.2% of the County's and 50.4% of the State's households. It should be noted that 22.6% of households in Berlin Borough earned less than \$50,000. See the table below for additional details.

Household Income

Income Range	Borough of Berlin		Camden County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	41	1.4%	10,795	5.4%	152,706	4.3%
\$10,000 to \$14,999	46	1.6%	6.674	3.3%	97,568	2.8%
\$15,000 to \$24,999	170	6.0%	11,653	5.8%	179,019	5.1%
\$25,000 to \$34,999	254	9.0%	14 146	70%	183,144	5.2%
\$35,000 to \$49,999	128	4,5%	19,355	9,6%	281,135	7.9%
\$50,000 to \$74,999	370	13.13 ₀	27 353	13.6%	466,624	13.2%
\$75,000 to \$99,999	380	13.4%	26,667	13.2%	412,151	11.6%
\$100 000 to \$149,999	522	18.5%	37,505	13.5%	539,081	18.1%
\$150,000 to \$199,999	536	19.0%	21,268	10,5%	403,415	11,4%
\$200,000 or more	381	13.5%	26,254	13.0%	723.614	20.4%
Total	2,828	100%	201,670	100%	3,538,457	100%

Source 2023 ACS Table DP03