

Housing Element and Fair Share Plan

Fourth Round Plan

Borough of Haddonfield
Camden County, New Jersey

May 22, 2025
Adopted June 4, 2025

Clarke Caton Hintz



HADDONFIELD BOROUGH PLANNING BOARD

RESOLUTION OF MEMORIALIZATION ADOPTING THE FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Decided: June 4, 2025
Resolution Memorialized: June 4, 2025

WHEREAS, the Planning Board of the Borough of Haddonfield, Camden County, State of New Jersey ("Planning Board") previously adopted a Third Round Housing Element and Fair Share Plan ("HEFSP") on November 13, 2019 pursuant to the Municipal Land Use Law at N.J.S.A. 40:55D-28, the Fair Housing Act ("FHA") at N.J.S.A. 52:27D-310 and the court-upheld Council on Affordable Housing ("COAH") regulations at N.J.A.C. 5:93 et seq.; and

WHEREAS, pursuant to the NJ Supreme Court's March 10, 2015 decision In the Matter of the Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing, 221 N.J. 1 (2015) ("Mount Laurel IV") and pursuant to N.J.S.A. 52:27D-313, the Borough filed a Third Round Declaratory Judgment ("DJ") action seeking to have its 2019 Third Round HEFSP found constitutionally compliant; and

WHEREAS, the New Jersey Superior Court approved the Borough's 2019 Third Round HEFSP and issued a Third Round Conditional Judgment of Compliance and Repose ("JOR"), dated June 1, 2020, which provided the Borough Third Round immunity from builder remedy lawsuits through July 1, 2025;

WHEREAS, on March 20, 2024, P.L. 2024, c.2, was signed into law which amended the FHA at N.J.S.A. 52:27D-301 *et seq.*, ("Amended FHA"); and

WHEREAS, in addition to the Amended FHA, the Acting Administrative Director of the Administrative Office of the Courts issued Directive #14-24, dated December 13, 2024 ("Administrative Directive #14-24"); and

WHEREAS, in response to the Amended FHA and the Administrative Directive #14-24, the Borough of Haddonfield adopted a binding resolution on January 27, 2025 committing to address the Fourth Round affordable housing obligations set forth in the October 2024 Fourth Round Report of the Department of Community Affairs ("DCA") which calculated the Borough's Fourth Round Present Need or Rehabilitation Obligation of 35 and the Fourth Round Prospective Need Obligation of 93, to be adjusted by a Fourth Round vacant land adjustment to be set forth in its Fourth Round HEFSP; and

WHEREAS, pursuant to the requirements of the amended FHA and Administrative Directive #14-24, on January 28, 2025, the Borough of Haddonfield filed a Fourth Round DJ action (which included its January 27, 2025 adopted binding resolution) with the Superior Court/ Affordable Housing Dispute Resolution Program ("Program"), seeking protection and repose

against exclusionary zoning litigation for a ten (10) year period from July 1, 2025 to June 30, 2035; and

WHEREAS, no objections were filed challenging Haddonfield's reliance on DCA's calculations provided for in the Borough's adopted January 27, 2025 binding resolution; and

WHEREAS, pursuant to Administrative Directive #14-24, "After the entry of an order determining present and prospective fair share obligations, the municipality must file with the Program its adopted housing element and fair share plan ... within 48 hours after adoption or by June 30, 2025, whichever is sooner."; and

WHEREAS, a Superior Court Order, dated March 28, 2025, was issued which affirmed and determined the Borough's Fourth Round Present Need or Rehabilitation Obligation of 35 and the Borough's Fourth Round Prospective Need Obligation of 93 (prior to a Fourth Round continuation of its vacant land adjustment as described below); and

WHEREAS, the Amended FHA provides that "All parties shall be entitled to rely upon regulations on municipal credits, adjustments, and compliance mechanisms adopted by COAH unless those regulations are contradicted by statute, including P.L. 2024, c.2, or binding court decisions" (N.J.S.A. 52:27D-311(m)); and

WHEREAS, COAH regulations and the Amended FHA authorize vacant land adjustments ("VLA"); and

WHEREAS, the Borough's affordable housing planning consultants Mary Beth Lonergan, PP, AICP, and Eric Harris, MCRP, of Clarke Caton Hintz, PC, have prepared a Fourth Round HEFSP, dated May 22, 2025, that addresses the Borough's Fourth Round affordable housing obligations and which includes an updated VLA; and

WHEREAS, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Planning Board held a public hearing on the Fourth Round HEFSP on June 4, 2025; and

WHEREAS, the Planning Board has determined that the Fourth Round HEFSP is consistent with the goals and objectives of the Borough of Haddonfield's Master Plan, and that the adoption and implementation of the Fourth Round HEFSP is in the public interest, protects public health and safety and promotes the general welfare.

NOW THEREFORE, BE IT RESOLVED by the Planning Board of the Borough of Haddonfield, Camden County, State of New Jersey, that the Planning Board hereby adopts the Fourth Round Housing Element and Fair Share Plan on this 4th day of June, 2025.

BE IT FURTHER RESOLVED that the Planning Board of the Borough of Haddonfield hereby directs its Planning Board Attorney and Planning Board Secretary to assist the Borough's Special Affordable Housing Attorney to file this adopted resolution and this adopted Fourth Round HEFSP as part of the Borough's Fourth Round DJ Action, Docket #CAM-L-272-25, in Camden

County Superior Court and with the Program within 48 hours after adoption of this Fourth Round HEFSP via ECourts per Directive #14-24.

W. P. McG

Chair of the Planning Board

K. J. M.

Planning Board Secretary

I hereby certify that this is a true copy of the resolution adopting the Fourth Round Housing Element and Fair Share Plan of the Borough of Haddonfield Planning Board, Camden County, on June 4, 2025.

K. J. M.

Planning Board Secretary

Housing Element and Fair Share Plan Fourth Round Plan

Borough of Haddonfield
Camden County, New Jersey

May 22, 2025
Adopted June 4, 2025

Prepared By:



Mary Beth Lonergan, PP, AICP
New Jersey Professional Planner License 4288
With the assistance of



Eric Harris, MCRP

CLARKE CATON HINTZ, PC
100 Barrack Street
Trenton, New Jersey 08608
(609) 883-8383

A signed and sealed original is on file with the Borough Clerk

Borough of Haddonfield Commissioners

Frank Troy, Commissioner
Dave Siedell, Commissioner
Itir Cole, Commissioner

Sharon McCullough, Borough Administrator
Deanna Bennett, Borough Clerk
Sal Siciliano, Esq., Borough Attorney
Doug Johnson, PE, CME, Borough Engineer
Ed Schmeirer, Esq., Special Affordable Housing Attorney

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Emily Givens, Esq., Board Attorney
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EXECUTIVE SUMMARY

This Fourth Round Housing Element and Fair Share Plan (“HEFSP”) has been prepared for Haddonfield Borough, Camden County in accordance with the New Jersey Fair Housing Act (“FHA”) at N.J.S.A. 52:27D-310 as amended by P.L. 2024 c.2, the Administrative Directive #14-24, and the rules of the New Jersey Council on Affordable Housing (“COAH”) contained at N.J.A.C. 5:93 et seq. There are four components to a municipality’s affordable housing obligation: the Fourth Round Present Need or Rehabilitation Share, the Prior Round Prospective Need, the Third Round Gap/Prospective Need, and the Fourth Round Prospective Need. The Borough’s affordable housing obligations are as follows:

- Fourth Round Present Need/Rehabilitation Obligation: 35
- Prior Round Prospective Need: 192
- Third Round Gap/Prospective Need: 320
- Fourth Round Prospective Need: 93

Haddonfield Borough has limited vacant and developable land and therefore has conducted a Vacant Land Adjustment (“VLA”) of its Prior Round, Third Round, and Fourth Round Prospective Need Obligations. In 2019, the Borough reached a settlement agreement with Fair Share Housing Center (“FSHC”). The Court approved the settlement agreement and the Borough’s VLA, which resulted in a combined Prior Round and Third Round Realistic Development Potential (“RDP”) of 83 and a combined Unmet Need of 429 (192 Prior Round + 320 Third Round – 83 RDP = 429 Unmet Need). As part of this Fourth Round HEFSP, the Borough conducted an updated VLA of its Fourth Round Prospective Obligation (2025-2035) and determined a Fourth Round RDP of seven (7) and a Fourth Round Unmet Need of 86.

Regarding rehabilitation, the Borough will continue its participation with Camden County’s Home Improvement Program and will provide funding from the affordable housing trust fund, if necessary, to supplement the cost to satisfy its obligation.

The combined Prior Round and Third Round RDP has been addressed with completed affordable senior rental units (Tarditi Commons); completed affordable family for-sale units (Kings Court); affordable family rental units through a redevelopment project (Bancroft), a municipally sponsored 100% affordable family rental development (The Place at Haddonfield), and several Borough-owned affordable family rental scattered site units; and Third Round rental bonuses.

The Fourth Round RDP of seven (7) will be addressed with the following mechanisms: one (1) affordable senior rental unit at Tarditi Commons; seven (7) total inclusionary

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family rental units with two (2) from the Bancroft Redevelopment site, 118 Ellis Street (three units), and 110 North Haddon Avenue (two units); and one (1) Fourth Round bonus.

The Borough will continue to address its Unmet Need in all Rounds using excess senior affordable rental units from Tarditi Commons, a development fee ordinance, a Borough-wide mandatory affordable housing set-aside ordinance for projects of at least five (5) units, and affordable housing overlay zones that currently exist on the Port Authority Transit Corporation (“PATCO”) train station, the Acme grocery store, and other sites in the Borough that may redevelop. The Borough will also establish additional overly zones to continue to address its Unmet Need for the Fourth Round.

NEW JERSEY AFFORDABLE HOUSING JUDICIAL & LEGISLATIVE BACKGROUND

In the 1975 Mount Laurel¹ decision, the New Jersey Supreme Court ruled that developing municipalities have a constitutional obligation to provide diversity and choice in the housing types permitted in the municipality, including housing for low- and moderate-income households. In its 1983 Mount Laurel II decision,² the NJ Supreme Court extended to all municipalities with any “growth area” as designated in the State Development Guide Plan (now superseded by the State Development and Redevelopment Plan, or SDRP) the obligation to provide their “fair share” of a calculated regional need for affordable units. Mount Laurel II also introduced a “builder’s remedy” if a municipality was not providing its fair share of affordable housing. A builder’s remedy may permit a developer that is successful in litigation the right to develop what is typically a higher density multifamily project on land not zoned to permit such use, so long as a “substantial” percentage of the proposed units would be reserved for low- and moderate-income households.

In 1985, in response to Mount Laurel II, the New Jersey Legislature enacted the FHA.³ The FHA created COAH as an administrative body responsible for oversight of municipalities’ affordable housing efforts, rather than having oversight go through the courts. The Legislature charged COAH with promulgating regulations (i) to establish housing regions; (ii) to estimate low- and moderate-income housing needs; (iii) to set criteria and guidelines for municipalities to use in determining and addressing their fair share obligations, and (iv) to create a process for the review and approval of municipal housing elements and fair share plans.

COAH’s First and Second Rounds (1987-1999)

COAH created the criteria and regulations for municipalities to address their affordable housing obligations. COAH originally established a methodology for determining municipal affordable housing obligations for the six-year period between

¹ Southern Burlington County NAACP v. Township of Mount Laurel, 67 N.J. 151 (1975)

² Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158 (1983)

³ N.J.S.A. 52:27D-301 et seq.

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1987 and 1993,⁴ which period became known as the First Round. This methodology established an existing need to address substandard housing that was being occupied by low- and moderate-income households (variously known as “present need” or “rehabilitation share”), and calculated future demand, to be satisfied typically, but not exclusively, with new construction (“prospective need” or “fair share”).

The First Round methodology was superseded in 1994 by COAH’s Second Round regulations.⁵ The 1994 regulations recalculated a portion of the 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 census data. These regulations identified a municipality’s cumulative obligations for the First and Second Rounds. Under regulations adopted for the Third Round, a municipality’s obligation to provide affordable housing for the First and Second Rounds is referred to cumulatively as the Prior Round obligation.

COAH’s Third Round and Related Judicial and Legislative Activity, (1999-2025)

The FHA had originally required housing rounds to be for a six-year period for the First and Second Rounds, then in 2001, the time period increased to a 10-year period consistent with the Municipal Land Use Law (“MLUL”). In order to utilize 2000 census data which hadn’t yet been released, COAH delayed the start of the Third Round from 1999 to 2004, with the Third Round time period initially ending in 2014. In December 2004, COAH’s first version of the Third Round rules⁶ became effective, and the 15-year Third Round time period (1999 – 2014) was condensed into an affordable housing delivery period from January 1, 2004, through January 1, 2014.

The 2004 Third Round rules marked a significant departure from the methods utilized in COAH’s Prior Round. Previously, COAH assigned an affordable housing obligation as an absolute number to each municipality. These Third Round rules implemented a “growth share” approach that linked the production of affordable housing to residential and non-residential development in a municipality.

On January 25, 2007, a New Jersey Appellate Court decision⁷ invalidated key elements of the first version of the Third Round rules, including the growth share approach. The Court ordered COAH to propose and adopt amendments to its rules, with COAH issuing revised rules effective on June 2, 2008 (as well as a further rule revision effective on October 20, 2008) which largely retained the growth share approach.

Just as various parties had challenged COAH’s initial Third Round regulations, parties challenged COAH’s 2008 revised Third Round rules. On October 8, 2010, the

⁴ N.J.A.C. 5:92-1 et seq.

⁵ N.J.A.C. 5:93-1.1 et seq.

⁶ N.J.A.C. 5:94-1 and 5:95-1

⁷ *In re Adoption of N.J.A.C. 5:94 and 5:95*, 390 N.J. Super. 1 (2007)

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Appellate Division issued its decision on the challenges.⁸ The Appellate Division upheld the COAH Prior Round regulations that assigned rehabilitation and Prior Round numbers to each municipality, but invalidated the regulations by which the agency assigned housing obligations in the Third Round, again ruling that COAH could not allocate obligations through a growth share formula. Instead, the Appellate Division directed COAH to use methods similar to those used in the First and Second Rounds.

Third Round Judicial Activity

After various challenges were filed, on September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision⁹ and ordered COAH to prepare the necessary rules. COAH failed to adopt new rules, and more challenges ensued.

On March 10, 2015, the New Jersey Supreme Court issued a ruling on Fair Share Housing Center's ("FSHC's") Motion in Aid of Litigant's Rights, which became known as Mount Laurel IV.¹⁰ In this decision, the Court transferred responsibility for reviewing and approving housing elements and fair share plans from COAH to designated Mount Laurel trial judges, declaring COAH "moribund." Municipalities were now to apply to the Courts, instead of COAH, if they wished to be protected from exclusionary zoning lawsuits. The Mount Laurel trial judges, with the assistance of a Court-appointed Special Adjudicator, were tasked with reviewing municipal plans much in the same manner as COAH had done previously. Those towns whose plans were approved by the Court received a Judgment of Compliance and Repose, the court equivalent of COAH's substantive certification.

While the NJ Supreme Court's decision set a process in motion for towns to address their Third Round obligation, the decision did not assign those obligations. Instead, that was to be done by the trial courts, although ultimately most towns entered into settlement agreements to set their fair share obligations. The Court stated that municipalities should rely on COAH's Second Round rules (N.J.A.C. 5:93) and those components of COAH's 2008 regulations that were specifically upheld, as well as the FHA, in their preparation of Third Round housing elements and fair share plans.

On January 17, 2017, the NJ Supreme Court rendered a decision¹¹ that found that the period between 1999 and 2015, now known as the "gap period," when no valid affordable housing regulations were in force, generated an affordable housing obligation. This obligation required an expanded definition of the municipal Present Need obligation to include the unaddressed housing needs of low- and moderate-income households that had formed during the gap period. This meant that the municipal affordable housing obligation would now comprise four components:

⁸ In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462 (2010)

⁹ In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013)

¹⁰ In re Adoption of N.J.A.C. 5:96 & 5:97, 221 N.J. 1 (2015)

¹¹ In Re Declaratory Judgment Actions Filed by Various Municipalities, 227 N.J. 508 (2017)

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Present Need (rehabilitation), Prior Round (1987-1999, new construction), Gap Need (1999-2015, new construction), and Prospective Need (Third Round, 2015 to 2025, new construction).

Third Round Legislative Activity

In addition to the judicial decisions, the New Jersey Legislature has amended the FHA several times in recent years.

On July 17, 2008, P.L. 2008 c. 46 (referred to as the “Roberts Bill” or “A500”) was enacted, which amended the FHA in a number of ways. Key provisions included the following:

- It established a statewide 2.5% nonresidential development fee instead of requiring nonresidential developers to provide affordable housing;
- It eliminated new regional contribution agreements (“RCAs”) as a compliance technique available to municipalities; previously a municipality could fund the transfer up to 50% of its fair share to a so called “receiving” municipality;
- It added a requirement that 13% of all affordable housing units be restricted to very low-income households, which it defined as households earning 30% or less of median income; and
- It added a requirement that municipalities had to commit to spend development fees within four years of the date of collection. This was later addressed in a Superior Court decision which found the four-year period begins at the time the Court approves the municipal spending plan.¹²

In July 2020, the State amended the FHA again to require, beginning in November 2020, that all affordable units that are subject to affirmative marketing requirements must also be listed on the state’s Affordable Housing Resource Center website.¹³ All affordable housing Affirmative Marketing Plans are now required to include listing on the State Affordable Housing Resource Center website.

¹² In the Matter of the Adoption of the Monroe Township Housing Element and Fair Share Plan, and Implementing Ordinances (2015)

¹³ <https://njhrc.gov>

The Fourth Round (2025-2035)

On March 20, 2024, the FHA (and other statutes) was amended again. This amendment, P.L. 2024 c.2:

- Formally abolishes COAH;
- Requires the NJ Department of Community Affairs (“DCA”) to promulgate municipal obligations using an adjusted methodology. These obligations are to be considered advisory, not binding;
- Establishes a timeline within which municipalities need to adopt and submit binding resolutions establishing their Fourth Round fair share obligations, in order for them to retain their immunity from exclusionary-zoning lawsuits;
- Requires the NJ Housing and Mortgage Finance Agency (“HMFA”) and DCA to update rules and standards governing affordable housing production, trust funds and administration;
- Establishes a Court-based Affordable Housing Dispute Resolution Program (“Program”) that will be responsible for challenges to municipalities’ affordable housing obligation determinations and compliance efforts;
- Establishes a longer control period – 40 years, rather than 30 years – for new affordable rental units;
- Changes the criteria for affordable housing bonuses, making various additional categories of affordable housing eligible for bonuses;
- Establishes a timeline within which municipalities need to take various steps toward adoption of a Housing Element and Fair Share Plan, in order for them to retain their immunity from exclusionary zoning lawsuits;
- Establishes new reporting and monitoring procedures and deadlines for both affordable units and affordable housing trust funds, and assigns oversight for reporting and monitoring to DCA.

In December 2024, the Administrative Office of the Courts issued Administrative Directive #14-24, establishing procedures for implementation of the Program and for municipalities to file their Fourth Round Declaratory Judgment (“DJ”) filings, etc. As detailed under the section covering requirements of an HEFSP, the Administrative Directive also set requirements for what must be included in a compliant Fourth Round HEFSP.

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

HADDONFIELD BOROUGH'S AFFORDABLE HOUSING HISTORY

On June 26, 1989, Haddonfield received First Round Substantive Certification from COAH for a plan that addressed a Rehabilitation share of 13 (based on the 1980 census) through the Camden County Home Improvement Program, and a new construction component of 271 which was reduced to a realistic development potential ("RDP") of zero (0) after a COAH-approved vacant land adjustment.

In 1994, COAH adopted Second Round rules (N.J.A.C. 5:93) for the years 1987 to 1999 and assigned the Borough a new construction obligation of 192 units. Again, COAH recognized the Borough's limited vacant land and reaffirmed the Borough's RDP of zero (0), resulting in a Prior Round Unmet Need of 192. COAH also assigned the Borough a Rehabilitation share of 63 units, based on the 1990 census. In its Second Round, Haddonfield supported the affordable housing constructed as part of Tarditi Commons, a 48-unit senior affordable housing complex. On July 7, 1999, the Borough received Second Round COAH Substantive Certification.

In 2004, there was new interest in the redevelopment of several previously developed commercial properties in and around the Borough's Central Business District. FSHC filed a motion with COAH to require the Borough to amend its HEFSP to address these "changed circumstances." FSHC also filed a lawsuit against the Borough and various redevelopers. Subsequently, COAH ordered Haddonfield to amend its housing plan. The Borough initially petitioned COAH with a Third Round plan in December 2005.

To address COAH's amended Third Round regulations, on December 9, 2008, Haddonfield adopted an amended Third Round HEFSP addressing the COAH-revised RDP of 37 (emanating from the fully-developed Bancroft School site) and its Unmet Need of 155, as well as a 29-unit Rehabilitation obligation (based on the 2000 census) and an anticipated 20-unit growth share obligation. On December 31, 2008, the Borough petitioned COAH for Substantive Certification for the plan, pursuant to N.J.A.C. 5:96 and 5:97. The Borough was granted Third Round Substantive Certification by COAH on March 10, 2010.

To comply with the NJ Supreme Court's March 10, 2015 decision, the Borough filed a Third Round Declaratory Judgment with the Superior Court on July 6, 2015. On August 25, 2015, the Court issued an Order granting the Borough initial immunity from builder's-remedy lawsuits. Thereafter, the Borough's immunity from exclusionary zoning lawsuits was extended several times and remains in effect.

The Borough and FSHC entered into a Third Round settlement agreement on April 2, 2019 that was approved by the Court in an order dated July 1, 2019 (included as Appendix A). The 2019 settlement agreement established the Borough's three-part fair share obligation, which included a Third Round Rehabilitation Share of 11 units based on the 2010 census, a Prior Round obligation of 192 as set by COAH, and a Third

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Round obligation of 320. The combined Prior Round and Third Round obligations were reduced to an RDP of 83 and an Unmet Need of 429 ($192+320=512$; $512-83=429$). The Third Round FSHC settlement agreement also set forth the Borough's preliminary RDP compliance mechanisms and Unmet Need mechanisms.

In November 2019, the Borough adopted and endorsed an Amended Third Round plan that addressed the terms of the Court-approved Third Round settlement agreement. Since then, the Court granted a Conditional Judgment of Compliance and Repose ("Conditional JOR") on June 1, 2020, an amendment on December 16, 2020, and a Consent Order on August 3, 2022 (included as Appendix A). In the December 16, 2020 amendment to the Conditional JOR, the Borough and FSHC agreed, and the court approved, to reduce the number of units in the Snowden Avenue development (now known as The Place at Haddonfield) from 28 units to 20 units and to relocate the eight (8) units to several scattered sites.

After a long planning/redevelopment/litigation process, on May 1, 2025, the Borough executed a Redevelopment Agreement with Woodmont Properties, LLC ("Woodmont") for an inclusionary residential redevelopment of a portion of the former Bancroft NeuroHealth, Inc. ("Bancroft") school site.

On January 27, 2025, Haddonfield Borough adopted a resolution declaring a Fourth Round Present Need of 35 and a Fourth Round Prospective Need of 93, based on calculations performed by DCA. On January 28, 2025, the Borough subsequently filed its Fourth Round DJ action with the Program/Superior Court, pursuant to the requirements of the amended FHA and the Administrative Directive #14-24. The Honorable Sherri L. Schweitzer, P.J.Ch., affirmed the Borough's Fourth Round Present Need/Prospective Need in an Order dated March 28, 2025 (all included as Appendix B).

AFFORDABILITY REQUIREMENTS

Affordable housing is defined under the amended FHA as a dwelling, either for sale or rent that is within the financial means of households of very-low, low- or moderate-income as income is measured within each housing region. Haddonfield Borough is in Region 5, which includes the Counties of Burlington, Camden, and Gloucester. Moderate-income households are those earning between 50% and 80% of the regional median income. Low-income households are those with annual incomes that are between 30% and 50% of the regional median income. Very low-income include those households with annual incomes of 30% or less of the regional median income.

Through the Uniform Housing Affordability Controls ("UHAC") found at N.J.A.C. 5:80-26.1 *et seq.*, the maximum rent for a qualified unit must be affordable to households that earn no more than 60% of the median income for the region. The average rent must be affordable to households earning no more than 52% of the

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median income. The maximum sale prices for affordable units must be affordable to households that earn no more than 70% of the median income. The average sale price must be affordable to a household that earns no more than 55% of the median income.

The regional median income is now defined in the amended FHA and continues to utilize HUD income limits on a regional basis. In the spring of each year HUD releases updated income limits which are reallocated to its regions. It is from these income limits that the rents and sale prices for affordable units are derived. See Table 1 for 2024 income limits for Region 5 and Tables 2 and 3 for illustrative sale prices and gross rents from 2024 (the latest figures available). The sample rents and sale prices are illustrative and are gross figures which do not account for the specified utility allowance for rentals.

Table 1. 2024 Income Limits for Region 5

Household Income Levels	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household
Moderate	\$64,232	\$73,408	\$82,584	\$91,760	\$99,101
Low	\$40,145	\$45,880	\$51,615	\$57,350	\$61,938
Very Low	\$24,087	\$27,528	\$30,969	\$34,410	\$37,163

Source: Affordable Housing Professionals of New Jersey ("AHPNJ") 2024 Affordable Housing Regional Income Limits

Table 2. Illustrative 2024 Affordable Rents for Region 5

Household Income Levels (% of Median Income)	1 Bedroom Unit Rent	2 Bedroom Unit Rent	3 Bedroom Unit Rent
Moderate (60%)	\$1,290	\$1,548	\$1,789
Low (50%)	\$1,075	\$1,290	\$1,491
Very Low (30%)	\$645	\$774	\$895

Source: AHPNJ Affordable Housing Regional Income Limits and Rental Calculator

Table 3. Illustrative 2024 Affordable Sales Prices for Region 5

Household Income Levels (% of Median Income)	1 Bedroom Unit Price	2 Bedroom Unit Price	3 Bedroom Unit Price
Moderate (70%)	\$115,767	\$146,601	\$175,379
Low (50%)	\$71,718	\$93,743	\$114,839
Very Low (30%)	\$27,670	\$40,884	\$53,218

Source: AHPNJ Affordable Housing Regional Income Limits and Sales Calculator

HOUSING ELEMENT AND FAIR SHARE PLAN REQUIREMENTS

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

- a. *An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;*
- b. *A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development of lands;*
- c. *An analysis of the municipality's demographic characteristics, including, but not necessarily limited to, household size, income level, and age;*
- d. *An analysis of the existing and probable future employment characteristics of the municipality;*
- e. *A determination of the municipality's present and prospective fair share of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing, as established pursuant to section 3 of P.L. 2024, c.2 (C.52:27D-304.1);*
- f. *A consideration of the lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;*
- g. *An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20); and*
- h. *For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of*

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P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- i. *An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.*

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

1. *One of the requirements for a final HEFSP is the inclusion of detailed site suitability analyses, based on the best available data, for each of the un-built inclusionary or 100 percent affordable housing sites in the plan as well as an identification of each of the sites that were proposed for such development and rejected, along with the reasons for such rejection.*
2. *The concept plan for the development of each of the selected sites should be overlaid on the most up to date environmental constraints map for that site as part of its analysis. When the detailed analyses are completed, the municipality can see what changes will be needed (either to the selected sites or to their zoning) to ensure that all of the units required by the settlement agreement will actually be produced. If it becomes apparent that one (or more) of the sites in the plan does not have the capacity to accommodate all of the development proposed for it, the burden will be on the municipality either to adjust its zoning regulations (height, setbacks, etc.) so that the site will be able to yield the number of units and affordable units anticipated by the settlement agreement or to find other mechanisms or other sites as needed to address the likelihood of a shortfall.*
3. *The final HEFSP must fully document the creditworthiness of all of the existing affordable housing units in its HEFSP and to demonstrate that it has followed all of the applicable requirements for extending expiring controls, including confirmation that all of the units on which the controls have been extended are code-compliant or have been rehabilitated to code-compliance, and that all extended controls cover a full 30-year period beginning with the end of the*

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original control period. Documentation as to the start dates and lengths of affordability controls applicable to these units and applicable Affordable Housing Agreements and/or deed restrictions is also required. Additionally, the income and bedroom distributions and continued creditworthiness of all other existing affordable units in the HEFSP must be provided.

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

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

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

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assistance, especially those funds earmarked for very low income affordability assistance.

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

Consistent with N.J.A.C. 5:93-5.5, any municipally sponsored 100 percent affordable housing development will be required to be shovel-ready within two (2) years of the deadlines set forth in the settlement agreement:

1. *The municipality will be required to submit the identity of the project sponsor, a detailed pro forma of project costs, and documentation of available funding to the municipality and/or project sponsor, including any pending applications for funding, and a commitment to provide a stable alternative source, in the form of a resolution of intent to fund shortfall, including by bonding, if necessary, in the event that a pending application for outside funding has not yet been not approved.*
2. *Additionally, a construction schedule or timetable must be submitted setting forth each step in the development process, including preparation and approval of a site plan, applications for state and federal permits, selection of a contractor, and start of construction, such that construction can begin within two (2) years of the deadline set forth in the settlement agreement.*

HOUSING CONDITIONS

The 2019-2023 American Community Survey (ACS)¹⁴ indicates that Haddonfield Borough has approximately 4,426 housing units, with 194, or 4.4%, vacant. The Borough's housing stock consists predominantly of single-family detached units (79.6%). The Borough's percentage of single-family detached units is higher than that of the state (53.3%) and Camden County (55.7%). Of all occupied units, approximately 17.2% are renter-occupied, with 82.8% owner-occupied. The percent of renter-occupied units in the Borough is lower than the county (35.0%) and the state (36.3%). See Table 4, Housing Units by Number of Units in Structure, 2023.

¹⁴ The American Community Survey replaced the long-form Census as the source for much of the housing data necessary to complete this section. The Census is a one-time count of the population while this ACS is an estimate taken over five years through sampling. As such, data in the ACS is subject to a margin of error.

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Table 4. Housing Units by Number of Units in Structure and Tenure, 2023

Number of Units in Structure	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1, Detached	3,186	72.0%	213	4.8%	126	2.8%	3,525	79.6%
1, Attached	174	3.9%	91	2.1%	54	1.2%	319	7.2%
2	17	0.4%	94	2.1%	0	0.0%	111	2.5%
3 or 4	34	0.8%	80	1.8%	0	0.0%	114	2.6%
5 to 9	9	0.2%	44	1.0%	14	0.3%	67	1.5%
10 or more	72	1.6%	207	4.7%	0	0.0%	279	6.3%
Other	11	0.2%	0	0.0%	0	0.0%	11	0.2%
Total	3,503	79.1%	729	16.5%	194	4.4%	4,426	100%

Source: Table B25032 and Table DP04, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimate

Table 5, Housing Units by Year Built, illustrates the decades during which the Borough's housing units were built. Haddonfield has an old housing stock, with a little over half (51.5%) of its existing units constructed in 1939 or earlier, compared to just 17.6% of all units across Camden County and 17.5% of units across New Jersey. The units built in 1939 or earlier are mostly (82.8%) owner occupied. The median build year for the Borough's housing stock is 1939 (build dates are not tracked before 1939 in the ACS), which is at least 40 years older than the median year for Camden County (1979) and at least 30 years older than the median year for New Jersey (1969). No units built after 1959 in Haddonfield are vacant.

Table 5. Housing Units by Year Built and Tenure, 2023

Year Built	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
2020 or later	36	0.8%	0	0.0%	0	0.0%	36	0.8%
2010 to 2019	137	3.1%	37	0.8%	0	0.0%	174	3.9%
2000 to 2009	115	2.6%	41	0.9%	0	0.0%	156	3.5%
1990 to 1999	97	2.2%	0	0.0%	0	0.0%	97	2.2%
1980 to 1989	67	1.5%	82	1.9%	0	0.0%	149	3.4%
1970 to 1979	213	4.8%	20	0.5%	0	0.0%	233	5.3%
1960 to 1969	152	3.4%	20	0.5%	0	0.0%	172	3.9%
1950 to 1959	647	14.6%	95	2.1%	62	1.4%	804	18.2%

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Year Built	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1940 to 1949	234	5.3%	59	1.3%	56	1.3%	349	7.9%
1939 or earlier	1,805	40.8%	375	8.5%	76	1.7%	2,256	51.0%
Total	3,503	79.1%	729	16.5%	194	4.4%	4,426	100%
Median Year Built	1939 (build dates not tracked before 1939 in the ACS)						(X)	

Sources: Table B25036, Table B25037, and Table DP04, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates

Table 6, Number of Bedrooms per Housing Unit, 2023 shows that housing in Haddonfield is generally larger than housing across the county and the state, as evidenced by the number of bedrooms and rooms overall per housing unit. Housing units with three or more bedrooms comprise 81.3% of all housing units in the Borough, compared to 62.7% and 57.4% in Camden County and New Jersey, respectively.

Table 6. Number of Bedrooms per Housing Unit, 2023

Bedrooms per Unit	Units	Percent
Efficiency (Studio)	98	2.2%
1 Bedroom	317	7.2%
2 Bedrooms	411	9.3%
3 Bedrooms	1,448	32.7%
4 Bedrooms	1,409	31.8%
5+ Bedrooms	743	16.8%
Total	4,426	100%

Source: Table DP04, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates

Table 7, Owner-Occupied Housing Values, 2013 and 2023, shows that the median housing value in Haddonfield Borough increased 54.7% between 2013 and 2023, a greater percentage increase than values across Camden County overall (26.2%). Haddonfield Borough had dramatically higher median home values (\$708,800) compared to the county (\$294,900) and state in 2023 (\$461,000).

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Table 7. Value of Owner-Occupied Housing Units, 2013 and 2023

Housing Unit Value	2013		2023	
	Units	Percent	Units	Percent
Less than \$50,000	29	0.8%	10	0.3%
\$50,000 to \$99,999	22	0.6%	57	1.6%
\$100,000 to \$149,999	53	1.5%	55	1.6%
\$150,000 to \$199,999	95	2.7%	16	0.5%
\$200,000 to \$299,999	494	14.1%	102	2.9%
\$300,000 to \$499,999	1,266	36.0%	713	20.4%
\$500,000 to \$999,999	1,400	39.9%	1,871	53.4%
\$1,000,000 or more	154	4.4%	679	19.4%
Total	3,513	100%	3,503	100%
Median Value	\$458,100		\$708,800	

Sources: Table Dpo4, U.S. Census Bureau, 2009-2013 American Community Survey Five-Year Estimates; Table Dpo4, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates.

The median rent in Haddonfield Borough in 2023 was \$1,783, compared to \$1,346 in the County. Based on COAH's 2024 sample rents, approximately 11 units, or 1.5%, may be affordable to very low-income renters, depending on the number of bedrooms being rented. Approximately 266 units (36.5% of rental units) may be affordable to low- and moderate-income renters, depending on the number of bedrooms being rented.

Table 8. Gross Rent by Housing Unit, 2023

Gross Rent	Haddonfield Borough		Camden County	
	Units	Percent	Units	Percent
Less than \$500	11	1.5%	5,179	7.4%
\$500 to \$999	22	3.0%	10,664	15.2%
\$1,000 to \$1,499	233	32.0%	25,940	37.0%
\$1,500 to \$1,999	142	19.5%	16,814	24.0%
\$2,000 to \$2,499	150	20.6%	6,656	9.5%
\$2,500 to \$2,999	69	9.5%	1,667	2.4%
\$3,000 or More	66	9.1%	1,367	1.9%
No rent paid	36	4.9%	1,852	2.6%
Total	729	100%	70,139	100%

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Gross Rent	Haddonfield Borough		Camden County	
	Units	Percent	Units	Percent
Median Rent	\$1,783		\$1,346	

Source: Table DP04, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates

As noted above, housing is generally considered affordable if the costs of rents, mortgages, and other essential costs consume 28% or less of an owner-household's income or 30% or less of a renter-household's income. In Haddonfield 25.3% of homeowner households with a mortgage and renter households pay 30% or more of their monthly income toward housing costs, lower than the state figure where 50.8% pay more than 30% of their income in rent and along with 32.4% of owners. See Table 9, Housing Affordability, 2023.

Table 9. Housing Affordability, 2023

Monthly Housing Costs as Percent of Income	Owner-Occupied		Renter-Occupied		All Occupied	
	Units	Percent	Units	Percent	Units	Percent
Less than 20 Percent	1,799	42.5%	152	3.6%	1,951	46.1%
20 to 29 Percent	946	22.4%	224	5.3%	1,170	27.6%
30 Percent or More	758	17.9%	311	7.3%	1,069	25.3%
Not Computed	0	0.0%	42	1.0%	42	1.0%
Total	3,503	82.8%	729	17.2%	4,232	100%

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

Though the definition of deteriorated housing has evolved over several iterations of the state's affordable housing regulations, the currently accepted criteria for determining whether a housing unit is deficient are as follows: (1) the unit is overcrowded (contains more than 1 person per room) and is more than 50 years old; (2) the unit has inadequate plumbing; or (3) the unit has inadequate kitchen facilities. While Table 10, Indicators of Deficiency, 2023, demonstrates the number of units meeting each criterion, it should not be interpreted as reflecting the Borough's Rehabilitation obligation, as it does not account for double-counting units containing more than one indicator of deficiency and it only shows overcrowding in units built prior to 1950 instead of 1973, due to constraints in available data tables. As of 2023, there were 4 units in the Borough having deficient plumbing, 26 units with inadequate kitchen facilities, and 3,457 units built 50+ years ago (81.7% of the units in the Borough).

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Table 10: Indicators of Housing Deficiency, Occupied Housing Units, 2023

Indicator	Units	Percent*
50+ Years Old**	3,457	81.7%
Incomplete Plumbing	4	0.1%
Incomplete Kitchen	26	0.6%
Crowded or Overcrowded and Built pre-1950	0	0.0%
Total Occupied Units	4,232	100%
* Indicator criteria are not mutually exclusive. Units may meet more than one indicator of housing deficiency. ** Includes all units built prior to 1973.		

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

POPULATION CHARACTERISTICS

Between the 2000 and 2020 decennial censuses, Haddonfield's population increased by 7.6%. In the same period, Camden County grew by 2.9% and New Jersey grew by 10.4%. See Table 12, Population Growth 2000-2020.

Table 11. Population Growth, 2000 to 2020

Location	2000	2010	2020	2000-2010 Change	2010-2020 Change	2000-2020 Change
Haddonfield	11,659	11,593	12,550	-0.6%	8.3%	7.6%
Camden County	508,935	513,657	523,485	0.9%	1.9%	2.9%
New Jersey	8,414,350	8,791,894	9,288,994	4.5%	5.7%	10.4%

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

Haddonfield Borough has seen its 25 to 34-year-old population shrink by -7.6%, though its 35 to 44 year old population has grown by 32.4%. The largest change since 2013 has been a 73.9% increase in the number of children under 5. The 5 to 9, 10 to 14, and 15 to 19, populations have increased as well, 28%, 7.9%, and 25.8%, respectively. The population in the Borough aged 55+ has decreased by -11.7%, this, along with the previously mentioned statistics, suggests that the Borough is predominately occupied by middle-aged families with children. This can also be seen by the median age having dropped from 42.5 years to 39.3 years.

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Table 12. Age Distribution, 2013 and 2023

Age in Years	2013		2023		Percent Change 2013-2023
	Population	Percent	Population	Percent	
Under 5	629	5.4%	1,094	8.8%	73.9%
5 to 9	953	8.2%	1,220	9.8%	28.0%
10 to 14	1008	8.7%	1,088	8.7%	7.9%
15 to 19	795	6.9%	1,000	8.0%	25.8%
20 to 24	454	3.9%	312	2.5%	-31.3%
25 to 34	891	7.7%	823	6.6%	-7.6%
35 to 44	1,610	13.9%	2,131	17.0%	32.4%
45 to 54	1,822	15.8%	1,880	15.0%	3.2%
55 to 59	859	7.4%	658	5.3%	-23.4%
60 to 64	821	7.1%	578	4.6%	-29.6%
65 to 74	984	8.5%	890	7.1%	-9.6%
75 to 84	486	4.2%	561	4.5%	15.4%
85+	246	2.1%	267	2.1%	8.5%
Total	11,558	100%	12,502	100%	8.2%
Median Age	42.5 Years		39.3 Years		(X)

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

HOUSEHOLD CHARACTERISTICS

The U.S. Census Bureau defines a household as those persons who occupy a single room or group of rooms constituting a housing unit; however, these persons may or may not be related. Table 13, Household Size, 2013 and 2023, shows that the distribution of households by size in the Borough has shifted towards larger households between 2013 and 2023. Over half of the households in Haddonfield (53.3%) now consist of 3 or more people, whereas that number was 43.8% in 2013. This can also be seen by the average household size growing from 2.17 persons-per-household in 2013, to 2.94 persons-per-household in 2023

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Table 13. Household Size of Occupied Units, 2013-2023

Household Size (Persons per Household)	2013		2023	
	Households	Percent	Households	Percent
1 Person	970	23.0%	753	17.8%
2 Persons	1,400	33.2%	1,226	29.0%
3 Persons	603	14.3%	646	15.3%
4+ Persons	1,244	29.5%	1,607	38.0%
Total	4,217	100%	4,232	100%
Average Household Size	2.73		2.94	

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

In 2023, there were 4,232 households in the Borough, with an average of 2.94 people per household and an average of 3.38 people per family. Approximately 69.4% of households are married couples, with or without children. Approximately 20.8% of the Boroughs' households are non-family households, which include individuals living alone. See Table 14, Household Composition, 2023.

Table 14. Household Composition, 2023

Household Type	Households	Percent of Total
Family households	3,353	79.2%
Married-couple household	2,937	69.4%
With Children Under 18	1,803	42.6%
Male householder, no spouse present	397	9.4%
With Children Under 18	48	1.1%
Female householder, no spouse present	345	8.2%
With Children Under 18	213	5.0%
Nonfamily households	879	20.8%
Householder living alone	753	17.8%
Total Households	4,232	100%

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

When the number of bedrooms in a unit (from Table 6, above) is considered vs. the size of households in Haddonfield (from Table 13, above), there may be some mismatch: There are over twice as many one- and two-person households (46.8% of all households) than there are efficiency or one-bedroom units (18.7% of all units). This comparative shortage of smaller homes may be leading some empty nesters and young

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adults without children to consider other locations when seeking smaller-sized housing, or to occupy housing that is larger than their needs, and perhaps more costly than their means. Table 15, Unit Size vs. Household Size, provides more detail.

Table 15. Unit Size vs. Household Size, 2023

Unit Size	Number of Units	Percent of Total Units	Household Size	Number of Households	Percent of Total Households
0 or 1 bedroom	415	9.4%	1 Person	753	17.8%
2 bedrooms	411	9.3%	2 Persons	1,226	29.0%
3 bedrooms	1,448	32.7%	3 Persons	646	15.3%
4 or more bedrooms	2,152	48.6%	4+ Persons	1,607	38.0%
Total	4,426	100%	Total	4,232	100%

Source: Tables DPo4 and S2501, 2019-2023 American Community Survey Five-Year Estimate

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INCOME CHARACTERISTICS

Households and families in Haddonfield Borough have on average much higher incomes than in Camden County as a whole. Median income in 2023 in Haddonfield Borough was \$190,882 for households and \$232,540 for families. Comparable figures for the county were \$86,384 for households and \$107,664 for families. Table 16, Household Income by Income Brackets, 2023, illustrates this disparity in more detail by noting the number of households in each of the income categories. The Borough's poverty rates for individuals and families (2.7% and 1.8%, respectively) are much lower than the county's individual and family poverty rates (12.2% and 9.1%, respectively). See Table 17, Poverty Rates among Individuals and Families, 2023, for the comparison.

Table 16. Household Income by Income Bracket, 2023

Household Income	Households	Percent
Less than \$10,000	76	1.8%
\$10,000-\$14,999	17	0.4%
\$15,000-\$34,999	152	3.6%
\$35,000-\$49,999	207	4.9%
\$50,000-\$74,999	309	7.3%
\$75,000-\$99,999	334	7.9%
\$100,000-\$149,999	616	14.6%
\$150,000 or more	2,520	59.5%
Total	4,232	100%
Median Household Income	\$190,882	

Source: Table S1901, U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates

Table 17. Poverty Rates among Individuals and Families, 2023

Location	Poverty Rate, Family	Poverty Rate, Individuals
Haddonfield Borough	2.7%	1.8%
Camden County	12.2%	9.1%
New Jersey	9.8%	7.0%

Source: Table DP03 Selected Economic Characteristics, ACS 20019-2023

EMPLOYMENT CHARACTERISTICS

Table 18, Covered Employment by Sector 2022, shows the distribution of employment by industry for employed Haddonfield Borough residents. The four industries that

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capture the largest segments of the population are the scientific, management, and technical services industry at 28.1%; health care and social assistance at 12.8%; educational services at 12.7%; and accommodation and food services at 12.6%.

Table 18. Covered Employment by Sector, 2022

Private Sector Category	Count	Percent
Utilities	19	0.2%
Construction	98	2.2%
Manufacturing	101	2.2%
Wholesale Trade	60	1.3%
Retail Trade	286	6.4%
Transportation and Warehousing	24	0.5%
Information	61	1.4%
Finance and Insurance	232	5.2%
Real Estate and Rental and Leasing	49	1.1%
Professional, Scientific, and Technical Services	1,262	28.1%
Management of Companies and Enterprises	11	0.2%
Admin & Support, Waste Management	210	4.7%
Educational Services	573	12.7%
Health Care and Social Assistance	577	12.8%
Arts, Entertainment, and Recreation	76	1.7%
Accommodation and Food Services	568	12.6%
Other Services (excluding Public Administration)	223	5.0%
Private Sector Total	4,411	98.04%
Public Administration	88	2.0%
Total Covered Employment	4,499	100%

Source: OnTheMap, Center for Economic Studies, U.S. Census Bureau, 2022.

A municipality's jobs-housing ratio is a rough indicator of the degree to which the municipality has been able to generate sufficient housing to accommodate its workers. A ratio of between 0.75 and 1.5 is generally considered to indicate a healthy balance between the number of jobs in a municipality and the municipality's ability to house all its workers who wish to live there.¹⁵ The ability to house workers locally enables them to spend less time commuting, reduces traffic congestion, and reduces the greenhouse gas emissions associated with commuting by automobile. Based on Tables

¹⁵ <https://enviroatlas.epa.gov/enviroatlas/datafactsheets/pdf/supplemental/employmenthousingratio.pdf>

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4 and 18 above, Haddonfield has a jobs-housing ratio of 1.01, within the range considered healthy.

POPULATION, EMPLOYMENT, AND HOUSING PROJECTIONS

The Delaware Valley Regional Planning Commission (“DVRPC”), the Metropolitan Planning Organization (“MPO”) that addresses Haddonfield Borough as well as the remainder of Camden County, published population and employment projections for the year 2050. From 2020 to 2050, the DVRPC projects that the Boroughs’ population and employment will remain relatively stagnant, decreasing by -0.7%, and increasing by 0.5%, respectively. As Table 19, Population and Employment Projections, 2020 to 2050 shows, the Boroughs’ projected population and employment growth rates are lower than those of the county.

Table 19. Population and Employment Projections, 2020 to 2050

	Haddonfield			Camden County		
	2020	2050	% Change	2020	2050	% Change
Population	12,550	12,458	-0.7%	523,485	529,692	1.2%
Employment	7,193	7,229	0.5%	264,617	299,051	13.0%

Sources: DVRPC Regional, County, and Municipal Population and Employment Forecasts, 2020-2050 pub. June 2022.

The FHA requires that housing plans include a 10-year projection of new housing units based on the number of building permits, development applications approved, and probable developments, as well as other indicators deemed appropriate (N.J.S.A. 52:27D-310.b). Building permit issuance for residential new construction in Haddonfield during the years 2014 through 2023 averaged approximately eight (8) units per year. Given the lack of buildable land in the Borough, many of these were for replacement of houses torn down and rebuilt. When demolition permits are included in the calculations, the average number of net new units constructed drops to less than one (1) per year. If this rate were to remain constant, the Borough would see approximately five (5) net new dwelling units by 2033. Table 29, Housing Projections to 2033, provides an estimate of anticipated residential growth based on the extrapolation of prior housing activity and anticipated redevelopment.

Table 20. Residential COs and Demolition Permits Issued, 2013-2023

Year	Certificates of Occupancy	Demolitions	Net New Dwellings
2013	9	12	-3
2014	8	12	-4
2015	10	10	0

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Year	Certificates of Occupancy	Demolitions	Net New Dwellings
2016	10	13	-3
2017	14	14	0
2018	10	11	-1
2019	17	1	16
2020	1	1	0
2021	0	3	-3
2022	3	0	3
2023	1	0	1
Total	83	77	6
Annual Average	7.5	7.0	0.5
Ten Year Projection			5

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

CONSIDERATION OF LAND FOR AFFORDABLE HOUSING

As part of this HEFSP, the Borough has considered land that is appropriate for the construction of low- and moderate-income housing – including infill development in existing neighborhoods and areas anticipated for potential future redevelopment – to address its RDP and Unmet Need. Haddonfield is entirely within the Metropolitan Planning Area (PA 1) and has very little vacant, developable land. As a result, new affordable housing will require the redevelopment of existing buildings and the assembly of multiple parcels, a process made costly and time-consuming due to existing patterns of small lot sizes and fragmented ownership throughout the Borough.

As described in this plan, Haddonfield will continue to address its RDP with completed affordable senior rental units (Tarditi Commons), completed affordable family for-sale units (Kings Court), and affordable family rental units to be created through a redevelopment project (Bancroft), a municipally sponsored 100% affordable family rental development (The Place at Haddonfield), several Borough-owned affordable family rental scattered sites, and inclusionary affordable family rental units created through the Borough's mandatory set aside ordinance. The Borough will continue to address its Unmet Need using overlay zoning which currently exists on the PATCO train station/surface parking lots, the Acme grocery store, and other sites in the Borough that may redevelop. The Borough will also establish a new overlay zone to continue to address its Unmet Need for the Fourth Round.

Prior Round/Third Round Vacant Land Adjustment

As previously discussed, the Court-approved 2019 settlement agreement between Haddonfield Borough and FSHC established a Prior Round obligation of 192 units (per COAH regulations), a Third Round obligation of 320, a combined Prior

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Round/Third Round RDP of 83, and Prior Round/Third Round Unmet Need of 429 (192+320=512; 512-83=429). Table 21 summarizes the RDP that was determined through a VLA for the Borough's combined Prior Round/Third Round, according to the rules provided in N.J.A.C. 5:93-4.2 and based on densities recommended by the Special Adjudicator at the time:

Table 21. Prior Round/Third Round RDP

Block/Lot	Site/Address	Total Acres	Unconstrained Acres	Density (du/ac)	Total Units	RDP@ 20%
34/10	Kings Court	N/A	N/A	N/A	20.0	4.0
11/3	Boxwood	N/A	0.60	8	5.0	1.0
14/13 and 13/25	Bancroft	N/A	16.50	18.2	300.0	60.0
33.02/1	The Place at Haddonfield (Snowden)	N/A	1.50	18.2	28.0	5.6
41/15	Tarditi/Lincoln	N/A	N/A	N/A	48.0	9.6
76/12.02-12.13	Willets	N/A	N/A	N/A	12.0	2.4
Total:					413.0	82.6 → 83

Fourth Round Vacant Land Adjustment Update

As part of this Fourth Round HEFSP, Haddonfield has completed an updated VLA analysis to determine, pursuant to the 2002 NJ Supreme Court decision in the Cherry Hill Twp./Garden State Racetrack vacant land adjustment matter, whether there were any 'changed circumstances' since the Borough's earlier Prior Round/Third Round VLA in 2019. The analysis included review of existing vacant parcels identified in property tax records and in DCA's 2024 Report on the Borough's 'Land Capacity Factor' and review of development approvals and construction permits granted between 2019 and 2025 that constitute a changed circumstance in the Borough. As summarized in Table 22, the Borough has identified three (3) sites that set its Fourth Round RDP at seven (7), leaving a Fourth Round Unmet Need of 86 (93 - 7 = 86).

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Fourth Round Housing Element and Fair Share Plan

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Table 22. Fourth Round RDP

Block/Lot	Site/Address	Total Acres	Unconstrained Acres	Density (du/ac)	Total Units	RDP@ 20%
41/5-6	118 Ellis St	0.55	0.55	N/A	18.0	3.6
130/6.01	110 North Haddon Ave	0.30	0.30	N/A	9.0	1.8
77/5	Kingsway Learning Center /144 Kings Highway W	0.71	0.71	12	8.52	1.7
Total:					35.52	7.1 → 7

The Borough calculated the RDP generated from 118 Ellis Street and 110 N. Haddon Avenue based on 20% of the total units approved, pursuant to the Planning Board resolutions for these sites. For the Kingsway Learning Center site, the Borough applied a density of twelve (12) dwelling units per acre, which exceeds the minimum presumptive development density of six (6) units per acre, permitted by COAH's VLA rules (as upheld by P.L. 2024, c.2 at N.J.S.A. 52:27D-311.m). The neighborhood context in the immediate vicinity of the Kingsway Learning Center site is characterized by a residential density of approximately two (2) to three (3) dwelling units per acre.

Although the Kingsway Learning Center site generates an RDP, it is not proposed to be used to address the RDP generated. This approach is permissible under COAH's rules at N.J.A.C. 5:93-4.2.g, which states "the municipality may address its RDP through any activity approved by [COAH] ... The municipality need not incorporate into its housing element and fair share plan all sites used to calculate the RDP if the municipality can devise an acceptable means of addressing the RDP."

The Borough's Fourth Round HEFSP includes seven (7) affordable family rental units provided by 118 Ellis Street (3 units), 110 North Haddon Avenue (2 units) and the Bancroft Redevelopment site (2 units); one (1) senior rental unit from Tarditi Commons; and one (1) Fourth Round bonus.

FAIR SHARE PLAN

Affordable Housing Obligations

There are four components to a municipality's affordable housing obligation: the Fourth Round Present Need obligation, also known as the "Rehabilitation Share," the Prior Round obligation, the Third Round obligation, and the Fourth Round Prospective Need obligation. The terms "Present Need" and "Rehabilitation Share" are used interchangeably. Present Need resets with each round of affordable housing based on census data as to the number of deficient housing units existing at the beginning of that round that potentially are occupied by low- and moderate-income households. The obligation in the Prior Round, Third Round, and Fourth Round is also known as

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“Prospective Need” which refers to the provisions of affordable housing including through new construction necessary to address the demand for housing based on regional population growth. Lastly, given the convoluted history of the Third Round from 1999-2025, the Third Round obligation includes both the ‘Gap’ Need obligation (1999-2015) and the Third Round Prospective Need obligation (2015-2025).

Rehabilitation Obligation (Fourth Round Present Need)

The FHA, as amended by P.L. 2024, c.2, defines *present need* as “the number of substandard existing deficient housing units currently occupied by low- and moderate-income (LMI) households” and *deficient housing unit* as “housing that (1) is over fifty years old and overcrowded, (2) lacks complete plumbing, or (3) lacks complete kitchen facilities.” The Borough’s Fourth Round rehabilitation obligation of 35 units was calculated by DCA according to the methodology described in the report titled *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background* and released in October 2024. As part of its Fourth Round DJ filing, the Borough adopted a resolution in January 2025 adopting the DCA rehabilitation obligation of 35, which was accepted by Court order of March 28, 2025.

Prior Round Obligation

The Prior Round obligation is the cumulative prospective need obligation also known as the ‘new construction’ obligation for the First and Second Rounds (1987 to 1999). The Court approved usage of COAH’s Prior Round obligation of 192 per N.J.A.C. 5:93, as reflected in the Borough’s settlement agreement with FSHC.

Third Round Obligation

The Third Round obligation includes the “gap” portion of the Third Round (1999-2015) when no valid affordable housing regulations were in force and the Third Round Prospective Need (2015-2025), which included a projection 10 years into the future starting in July 2015. As established by the Borough’s Court-approved 2019 FSHC settlement agreement, Haddonfield Borough’s Third Round obligation (1999-2025) was agreed upon at 320. As discussed in the previous section, the Borough has a Court-approved combined Prior Round/Third Round RDP of 83 and Unmet Need of 429.

Fourth Round Prospective Need Obligation

The amended FHA defines *prospective need* as “a projection of housing needs based on development and growth which is reasonably likely to occur in a region or municipality” The Borough’s Fourth Round Prospective Need of 93 was also calculated by DCA according to the methodology described in its October 2024 report and agreed to by the Borough in its Fourth Round January 2025 binding resolution and DJ filing, and affirmed by Court order of March 28, 2025. As discussed in the previous section,

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the Borough has conducted an updated vacant land adjustment of its Fourth Round Prospective Need of 93 and has determined a Fourth Round RDP of 7 and Unmet Need of 86.

MEANS OF ADDRESSING THE FOURTH ROUND PRESENT NEED

N.J.A.C. 5:93-1.3, defines a dwelling needing rehabilitation as, "...a housing unit with health and safety code violations that require the repair or replacement of a major system". Per N.J.A.C. 5:97, "Major systems" include weatherization, exterior cladding, window and door replacement, roofing, plumbing (water supply and sanitary), heating, electricity, lead paint abatement and load bearing structural systems.

Haddonfield intends to address its rehabilitation obligation of 35 units through continued participation in the Camden County Home Improvement Program ("HIP") which is available to owner-occupied homes. According to County personnel, since April 1, 2020, three (3) rehabilitations (i.e., roof replacements) were completed in the Borough through the HIP at costs averaging approximately \$13,000 per unit. Haddonfield has an existing three-year cooperation agreement through 2026 with other municipalities in Camden County to utilize Community Development Block Grant ("CDBG") funds towards rehabilitations (included as Appendix C).

The Camden County HIP adheres to the regulations in N.J.A.C. 5:93-3.4. All new rehabilitated units will meet the applicable Uniform Construction Code requirements. Additionally, all rehabilitated units will be occupied by low- or moderate-income households and upon completion of the rehabilitation, affordability controls will be placed on the property in the form of a lien or deed restriction. All rehabilitations will have a minimum average hard cost of \$10,000.

SATISFACTION OF THE COMBINED PRIOR ROUND/THIRD ROUND OBLIGATION

Pursuant to its settlement with FSHC, the Borough's Prior Round and Third Round (1987-2025) combined obligation of 512 has been adjusted to an RDP of 83 and Unmet Need of 429. In addition to satisfying the RDP and proposing mechanisms to assist in addressing Unmet Need, the Borough must also adhere to a minimum rental obligation, a minimum family rental obligation, a maximum number of age-restricted units, a minimum very low-income requirement, and a minimum number of family very low-income units. These requirements are set forth in the following formulas:

Minimum Prior Round / Third Round RDP Rental Obligation = 21 units

0.25 (83 RDP) = 20.75, required to round up

No bonus is granted in excess of the RDP rental obligation.

Minimum Prior Round / Third Round RDP Family Rental Units = 11 units

0.5 (21 RDP rental obligation) = 10.5, required to round up

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Minimum Prior Round / Third Round RDP Family Units = **31 units**

$$0.5 (83 \text{ RDP} - 21 \text{ bonuses}) = 31$$

Maximum Prior Round / Third Round RDP Age-Restricted Units = **20 units**

$$0.25 (83 \text{ RDP}) = 20.75, \text{ required to round down}$$

Minimum Prior Round / Third Very Low-Income Units = **5 units**

$$0.13 (38 \text{ units approved and created after 7/17/2008}) = 4.94, \text{ round up}$$

Minimum Very Low-Income Family Units = **3 units**

$$0.5 (5 \text{ min. very low-income units}) = 2.5, \text{ required to round up}$$

As summarized in Table 23, Summary of Combined Prior Round / Third Round RDP Credits/Bonuses, the Borough has addressed its combined RDP of 83 with four (4) completed affordable family for-sale units; 20 completed affordable senior rental units; 38 proposed affordable family rental units from a redevelopment project (10 units), municipally sponsored 100% affordable family rental complex (20 units), and a scattered site unit affordable family rental program (8 units); and 21 rental bonuses.

Table 23. Summary of Combined Prior Round & Third Round RDP Credits/Bonuses



Haddonfield Borough's Prior Round / Third Round 83 RDP - Compliance Mechanisms:	Credits	Bonus	Total
Kings Court – inclusionary family affordable sales	4	-	4
Tarditi Commons – 100% affordable senior rentals, 20 of 48, senior cap	20	-	20
Bancroft Redevelopment – inclusionary family affordable rentals (10 of 12)	10	-	10
The Place at Haddonfield (Snowden Ave) – 100% family affordable rentals	20	20	40
Scattered Site Affordable Unit Program – family affordable rentals	8	1, cap	9
Total	62	21	83

FOURTH ROUND HOUSING
ELEMENT AND FAIR SHARE PLAN

Affordable Housing Mechanisms: RDP & Unmet Need

LOCATION:
Haddonfield Borough, Camden County, NJ

DATE:
May 19, 2025

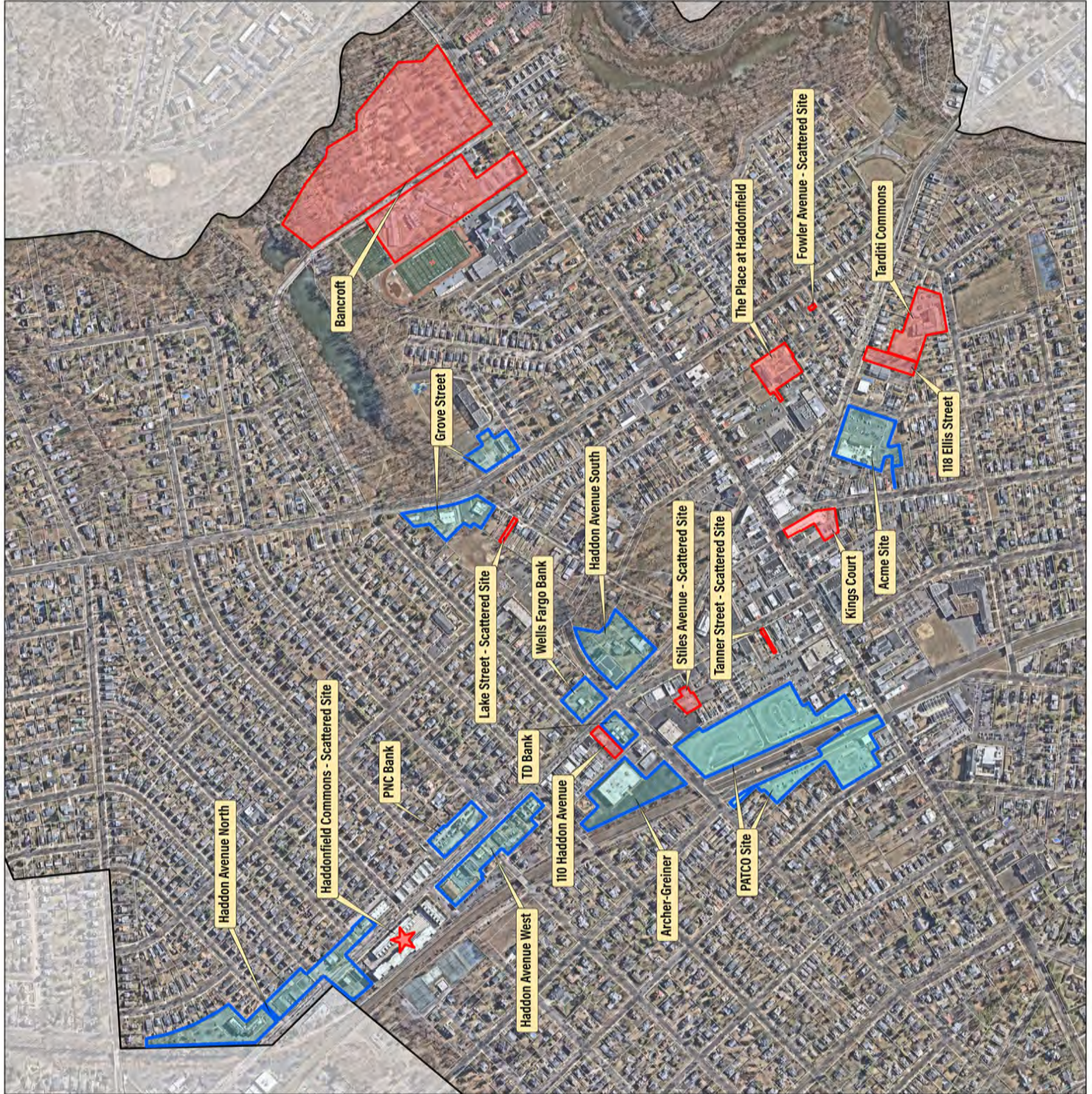
-  Sites addressing RDP
-  Sites addressing Unmet Need



Sources:
• MDP-IV Property Tax Parcels, published by NIGIS, accessed March 2025
• Aerial imagery captured February 2025, published by NearMap.com, accessed March 2025



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Planning
Landscape Architecture



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Prior Round/Third Round RDP

Kings Court – Inclusionary Family Affordable Sales (Complete)

Kings Court developed 16 market-rate units and four affordable units at 146-148 Kings Highway (Block 34, Lot 10). The four (4) affordable family for-sale units are completed and had certificates of occupancy issued between September 2006 and February 2007, have minimum 30-year affordability controls through deed restrictions, and are administered by the New Jersey Housing Affordability Service (“HAS”), which is part of NJ HMFA, in accordance with UHAC at N.J.A.C. 5:80-26.1 et seq. As summarized in Table 24, two (2) of the units – a one-bedroom unit and a two-bedroom unit – are restricted for low-income households, and two (2) – again, a one-bedroom unit and a two-bedroom unit – are restricted to moderate-income households. Appendix D contains a unit census, sample deed restriction, and a sample recapture mortgage.

Table 24. Kings Court Income-Bedroom Distribution

Income Bedrooms	One-Bedroom	Two-Bedroom	Three-Bedroom	Total
Very Low-Income	n/a	n/a	n/a	n/a
Low-Income	1	1	0	2
Moderate Income	1	1	0	2
Totals	2	2	0	4

Tarditi Commons – 100% Affordable Senior Rentals (Complete)

The Ingerman Group, an experienced affordable housing provider, developed and administers Tarditi Commons Senior Housing (formerly known as Lincoln Commons) located at 325 Lincoln Avenue (Block 41, Lot 15). Tarditi Commons contains 48 affordable age-restricted rental units. The units received tax-credit financing and have 45-year affordability controls through 2048. Haddonfield supported the affordable housing constructed as part of Lincoln Commons through both the adoption of a Resolution of Need on January 12, 1999, and the approval of a payment in lieu of taxes (“PILOT”) on September 11, 2001. The development, comprising all low-income, one-bedroom units, was completed in 2002 and occupied in 2003. Due to the RDP senior cap, 20 units from this development will address the Borough’s Prior Round/Third Round RDP and one (1) unit will address the Borough’s Fourth Round. Appendix E contains copies of the deed restriction, the Borough’s Resolution, and the PILOT agreement.

Bancroft Redevelopment – Inclusionary Family Affordable Rentals (Proposed)

The former Bancroft NeuroHealth, Inc. (“Bancroft”) school site is an approximately 19.2-acre site (Block 14, Lot 2 and Block 13, Lot 25) that fronts on Kings Highway, is

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bisected by Hopkins Lane, and is adjacent to The Township of Cherry Hill across the Cooper River. It is surrounded by Haddonfield High School to the southeast, Cooper River Park (a county-owned open-space tract in both Haddonfield and Cherry Hill) to the east and north, and single-family residences both detached and townhouse-style across Kings Highway to the west. The property had historically been home to Bancroft's nonprofit school for severely developmentally disabled children.

On May 1, 2025, the Borough executed a Redevelopment Agreement with Woodmont Properties, LLC ("Woodmont"), the Borough-designated Redeveloper for the site, for an inclusionary residential redevelopment of a portion of the Bancroft Site (approximately 6.4 acres of the 11 acres on the east side of Hopkins Lane). A total of 98 housing units – 86 market-rate units and 12 affordable family rental units – are proposed for the site, as shown on the concept site plan attached to the May 1, 2025 Redevelopment Agreement. The balance of the site (seven acres on the west side of Hopkins Lane) will be utilized for school, open space and other public purposes. Appendix F includes a copy of the May 1, 2025 Redevelopment Agreement.

Portions of the site are affected by steep slopes, wetlands and flood plains associated with the Cooper River (see aerial maps of site). These constraints do not impinge on any of the land where redevelopment will take place.

As part of the May 1, 2025 Redevelopment Agreement, Woodmont has agreed to rehabilitate and adaptively reuse two (2) historic structures consistent with State Historic Preservation Office ("SHPO") regulations, including the Stevenson building (a former hospital) and a small shed. The historic buildings at the Bancroft site do not impede the development of the inclusionary housing.

On April 25, 2006, the Borough designated the Bancroft site as an Area in Need of Redevelopment ("AINR") based on the findings of a AINR investigation report prepared by Heyer, Gruel & Associates. On January 12, 2016, the site was re-designated as an AINR based on a re-investigation conducted by Clarke Caton Hintz. Subsequently, the Borough adopted a Redevelopment Plan in April 2016, which was later amended several times in January 2018, December 2024, and most recently on April 28, 2025.

In February 2019, the Borough entered into a Redevelopment Agreement with 2 Hopkins Lane Urban Renewal, LLC; however, the contemplated redevelopment project was never completed, resulting in litigation that ultimately was resolved in 2023. The Borough designated Woodmont as "Conditional Redeveloper" on May 22, 2024 and later as "Redeveloper" on February 25, 2025.



CONTEXT AND HISTORIC DISTRICT MAP

Clarke Caton Hintz
Architecture
Planning
Landscape Architecture

1" = 100'
0' 50' 100'



Bancroft Redevelopment Plan

Haddonfield Borough, NJ


March 17, 2016


FOURTH ROUND HOUSING
ELEMENT AND FAIR SHARE PLAN


Bancroft Redevelopment Site

LOCATION:
Haddonfield Borough, Camden County, NJ


DATE:
May 18, 2025


 Inclusionary Housing Site Boundary

 Municipal Boundary


 300-Foot Riparian Buffer

 Water

 Wetlands

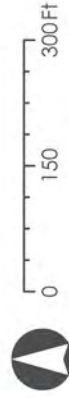
 FEMA Flood Hazard Area

 NJ Fluvial Inland Flood Hazard Area

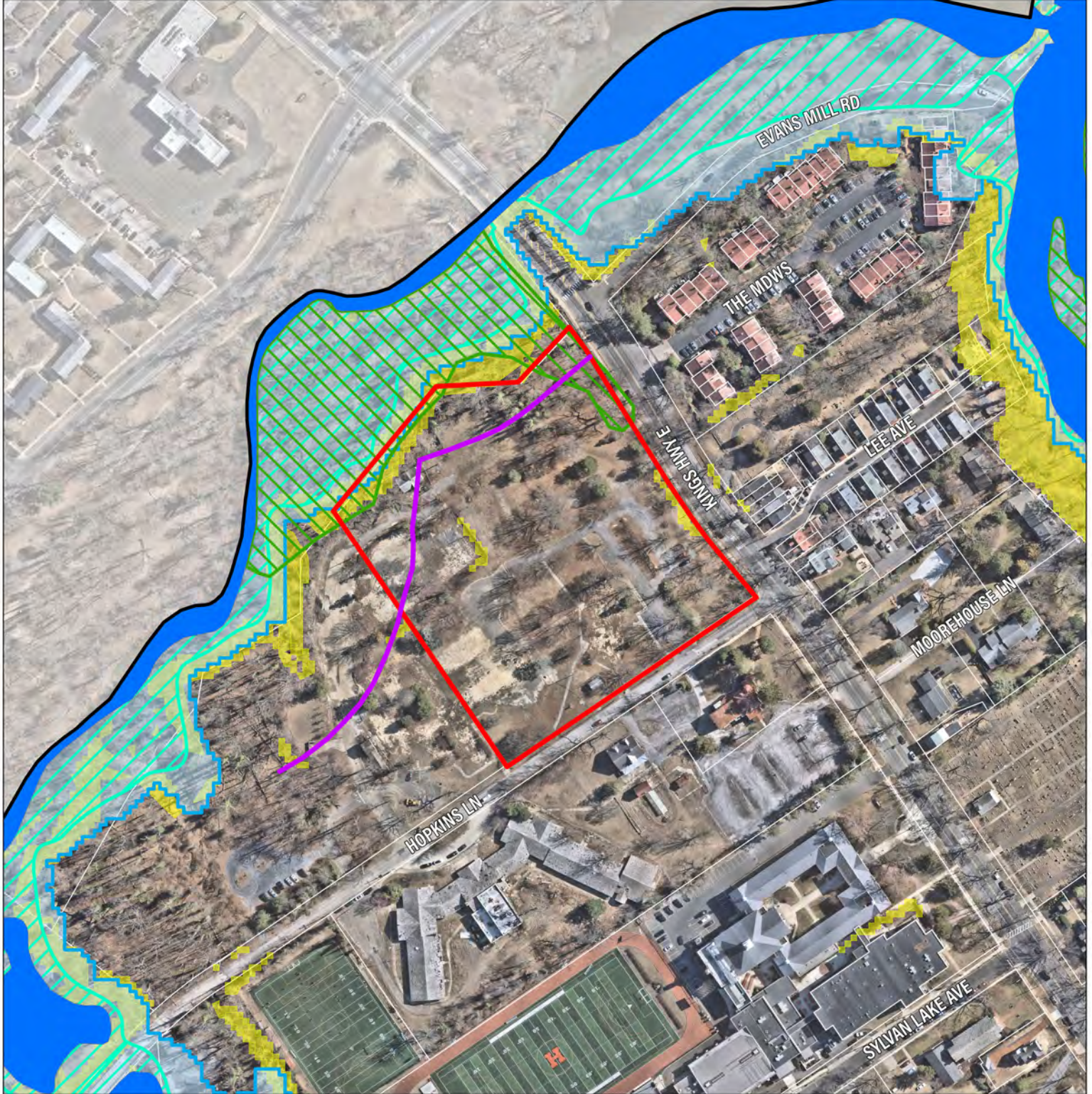
 Slopes $\geq 15\%$

Sources:

- MCH-IV Property Tax Parcels, published by NJGIS, accessed March 2025
- Land Use/Land Cover 2020, published by NJDEP, accessed March 2025
- New Jersey Digital Elevation Model 2014-2019, published by NJGIS, accessed July 2024
- Effective Flood Insurance Rate Map (FIRM), published by FEMA, accessed March 2025
- Fluvial Inland Flood Hazard Area, published by New Jersey Climate Change Resource Center (Rutgers University), accessed March 2025
- 300-Foot Riparian Buffer, based on Concept Plan prepared by Mino Wasko, dated October 18, 2024, revised January 2025
- Aerial imagery captured February 2025, published by NearMap.com, accessed March 2025



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The 12 affordable family rental units to be developed at the Bancroft site are the subject of a Redevelopment Plan that was most recently adopted on April 28, 2025. Pursuant to N.J.A.C. 5:97-6.6(e), an executed redevelopment agreement is required to be submitted to the Court as a condition of the Court's grant of a Third Round JOR. As noted above, the Redevelopment Agreement was executed between the parties on May 1, 2025.

- **Site Suitability** – The site is suitable as defined in COAH's regulations at N.J.A.C. 5:93-1.3. A one-acre portion of the site is encumbered by a New Jersey Historic Trust easement (Lullworth Hall), which does not affect the portion of the site contemplated for redevelopment. There are no other encumbrances that would preclude the development of affordable housing on the balance of the redevelopment property. The site is adjacent to residential land uses as noted above. The site has access to Kings Highway via Hopkins Lane.

Water and sewer infrastructure are currently available at the site and there is sufficient water and sewer capacity to meet the needs of the proposed redevelopment. Appendix S includes a copy of the public water/sewer confirmation. The site can be developed consistent with the Residential Site Improvement Standards ("RSIS") and all other state regulations such as those of the NJDEP.

A portion of the site is undevelopable due to environmental constraints including wetlands and associated buffers, and steep slopes. Any redevelopment activity that occurs on the site must prepare a wetlands report on the location and value of the wetlands (thereby establishing the resulting wetlands buffer) for submission and approval by the NJDEP. The environmental constraints do not inhibit the redevelopment of the Bancroft site as an inclusionary residential development.

Like all of Haddonfield Borough, the site is located in the Metropolitan Planning Area, PA 1, pursuant to the 2001 SDRP and the 2025 Preliminary State Plan Map. A PA 1 site is the preferred location for a municipality to address its affordable housing obligation.

- **Administrative Entity** – In accordance with the May 1, 2025 Redevelopment Agreement, Woodmont will be required to retain an experienced affordable housing administrative entity acceptable to the Borough to administer the affordable units in accordance with UHAC at N.J.A.C. 5:80-26.1, including affirmative marketing, at least 30-year controls on affordability, bedroom distribution, provision of very low-income housing per the FHA (see below), and low-/moderate-income split.

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- **Affirmative Marketing** – The units will be affirmatively marketed in accordance with COAH’s rules and per UHAC at N.J.A.C. 5:80-26.1.
- The affordable units on the Bancroft site will meet the accessible and adaptable requirements pursuant to COAH’s regulations.
- **Low/Moderate Income Split** – Six of the 12 affordable units on the site will be affordable to low-income households, per UHAC at N.J.A.C. 5:80-26.3. In addition, to address the amended FHA (Roberts Bill) and the terms of the Third Round Settlement Agreement, the Borough will ensure that at least two (2) of the newly constructed units will be affordable to very low-income households. See Table 25 below for the distribution of units by income and bedroom.
- **Bedroom Distribution** – In accordance with UHAC at N.J.A.C. 5:80-26.3, no more than two (2) of the affordable units will be efficiencies or one-bedroom units; at least three of the affordable units will be three-bedroom units; and the balance of seven units will be two-bedroom units. See Table 25 below for the distribution of units by number of bedrooms and income.

Table 25. Bancroft Income-Bedroom Distribution

Income Bedrooms	One-Bedroom	Two-Bedroom	Three-Bedroom	Total
Very Low-Income	0	1	1	2
Low-Income	1	2	1	4
Moderate Income	1	4	1	6
Totals	2	7	3	12

The Place at Haddonfield – 100% Affordable Family Rentals (Under Construction)

The Place at Haddonfield (also known as the Snowden Avenue site) is an approximately 1.05-acre site located behind Borough Hall with street access via Harding Avenue and Snowden Avenue. The site, previously owned by Haddonfield Borough and used as surface parking, comprises Block 33.02 Lot 1 and portions of Block 33, Lots 12, 16.01, 18.01, and 60.01. This project is currently under construction and being developed with 20 affordable family rental units. Pursuant to the 2019 Court-approved settlement agreement with FSHC, the Borough agreed to provide 28 total units, however, was permitted to reduce the number of affordable units at Snowden Avenue to 20 and relocate eight (8) units to several scattered sites (discussed in the following section).

Prior to preparing its 2008 Third Round HEFSP, Haddonfield Borough selected Community Investment Strategies (“CIS”) to develop, own and manage the affordable family rental housing. The Borough and CIS entered into a Memorandum of

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Understanding in 2012 and executed a Developer Agreement in 2020, subsequently amended in 2022. Haddonfield donated Block 33.02, Lot 1 to CIS in 2023. Construction commenced in 2024 and completion is anticipated by the end of 2025. Appendix G contains copies of the 2022 amended Developer Agreements, including a draft deed restriction of at least 30-year controls and copies of the planning board resolutions of approval for the Snowden Avenue site.

CIS, an experienced affordable housing developer and administrator, will serve as the long-term administrative agent. In order to finance the complex, CIS used a combination of DCA affordable housing trust funds, Camden County HOME Funds, and municipal trust funds contributed by Haddonfield Borough. The 20 affordable family rental units address the required bedroom-income distribution per UHAC at N.J.A.C. 5:80-26.3 as follows:

Table 26. The Place at Haddonfield Income-Bedroom Distribution

Income Bedrooms	One-Bedroom	Two-Bedroom	Three-Bedroom	Total
Very Low-Income	1	0	2	3
Low-Income	1	5	1	7
Moderate Income	2	5	3	10
Totals	4	10	6	20

Scattered Site Affordable Unit Program – Family Affordable Rentals (Acquired)

In recent years, Haddonfield Borough has developed a scattered site affordable unit program, which has been a successful approach to address its RDP, while also integrating affordable housing throughout the community. As previously mentioned, in its 2019 settlement agreement with FSHC, Haddonfield agreed to provide 28 total units in connection with The Place at Haddonfield/Snowden development. Per the agreement, the Borough was permitted, and ultimately decided, to reduce the number of affordable units at Snowden Avenue to 20 units and relocate eight (8) units to several scattered sites.

As documented in the December 16, 2020 amendment to the Conditional JOR, the Borough agreed to relocate five (5) of the eight (8) units to the Boxwood property located at 65 Haddon Avenue (Block 11, Lot 3) and the balance to three (3) scattered sites at 129 Fowler Avenue, 283 Lake Street, and 202 Haddonfield Commons. Ultimately, the five (5) Boxwood units were replaced with the 61 Stiles Avenue and 23 Tanner Street scattered sites. Pursuant to the August 3, 2022 Consent Order, the Borough prepared an amended Spending Plan that addressed the needs of the scattered sites including purchase and rehabilitation work on each unit. The eight (8) scattered site units are summarized as follows:

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Table 27. Summary of Scattered Site Affordable Units

Address	Block / Lot	Unit Description
61 Stiles Avenue	118 / 87	One (1) two-bedroom very low-income unit and two (2) two-bedroom low-income units
26 Tanner Street	118 / 6501	One (1) two-bedroom low-income unit and one (1) three-bedroom moderate-income unit
129 Fowler Avenue	33 / 49	One (1) two-bedroom moderate income unit
283 Lake Street	11 / 18	One (1) two-bedroom low income unit
202 Haddonfield Comm.	123 / 7	One (1) one-bedroom low income unit

Haddonfield Borough purchased all five (5) properties, and minimum 30-year affordability controls have been implemented on each site that will begin on the date the affordable unit is first occupied. In 2020, the Borough passed a resolution establishing a private non-profit entity, known as the Haddonfield Housing Agency (“HHA”) to formally manage its scattered site program. HHA, in turn, has contracted with Triad Associates, an experienced affordable housing administrator, to serve as the long-term administrative agent and affirmatively market the scattered site units. In 2023, Haddonfield transferred four of the five (5) properties to the HHA with the fifth property (26 Tanner) transferred in 2025.

Renovation work is completed at 202 Haddonfield Commons and 129 Fowler and Triad has income qualified a household and rented out both properties. Renovation work is ongoing at 61 Stiles, and 283 Lake and 26 Tanner will be renovated by the end of 2025, with all three (3) properties also rented out by income-eligible households by the end of 2025. Appendix H contains a copy of a representative deed restriction and the resolution establishing the HHA.

Prior Round/Third Round Unmet Need

In 2010, COAH granted Haddonfield Borough Substantive Certification for its 2008 Third Round HEFSP based on consideration of a number of factors, including the Borough’s proposed mechanisms for addressing its then 155-unit Unmet Need. As upheld by the 2024 Amended FHA, COAH’s VLA rules at N.J.A.C. 5:93-4.2(h) do not require Unmet Need mechanisms to generate a specified number of units equal to the Unmet Need number. Rather, the mechanisms must provide a realistic opportunity that affordable housing can be created through private redevelopment (i.e., via inclusionary overlay zones) or publicly facilitated projects (i.e., via a development fee ordinance).

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Haddonfield continues to address its Unmet Need with a combination of an updated development fee ordinance, expansions to its proposed inclusionary overlay zones on specific sites, and a Borough-wide inclusionary overlay zoning ordinance that requires any development or redevelopment of multi-family housing at a minimum density of six (6) dwelling units per acre that results in five (5) or more housing units to include a 20% affordable set-aside. N.J.A.C. 5:93-4.2(h) states that in addressing Unmet Need, COAH “may require at least any combination of the following in an effort to address the housing obligation:

- Zoning amendments that permit apartments or accessory apartments;
- Overlay zoning requiring inclusionary development or the imposition of a development fee consistent with N.J.A.C. 5:93-8. In approving an overlay zone, COAH or the Superior Court may allow the existing use to continue and expand as a conforming use, but provide that where the prior use on the site is changed, the site shall produce low- and moderate-income housing or a development fee; or
- Zoning amendments that impose a development fee consistent with N.J.A.C. 5:93-8.”

Haddonfield exceeded these requirements by addressing its Unmet Need with inclusionary overlay zoning and a development fee ordinance, and a 2008 COAH-approved Borough-wide overlay zone that requires a 20% affordable housing set-aside on residential developments of five (5) or more units, with a specific focus on the 2008 adopted Downtown Zoning Districts. On December 17, 2019, Haddonfield adopted Ordinance No. 2019-20, updating the Borough-wide mandatory set-aside to be triggered when there is a change of use to residential resulting in five (5) or more units.

Ordinance No. 2019-20 also established eight (8) Affordable Housing Overlay (“AHO”) zones designed to address the Borough’s Unmet Need obligation (included as Appendix J). The overlay zones¹⁶ are summarized in the following table.

Table 28. Affordable Housing Overlay Zones

Name	Block and Lots	Zoning
PATCO Site	Block 118, Lot 14; Block 134, Lot 9	AHO-1 Overlay
Acme Site	Block 39, Lots 6, 6.01, 9.01	AHO-2 Overlay; D3 District
PNC Bank	Block 11.05, Lot 1	AHO-2 Overlay
Archer-Greiner	Block 129, Lot 3	AHO-3 Overlay

¹⁶ In addition to these eight (8) overlay zones, a ninth overlay zone, AHO-9, was created on March 3, 2021 by ordinance No. 2021-01 for The Place at Haddonfield site at Block 33.02, Lot 1.

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Name	Block and Lots	Zoning
TD Bank	Block 130, Lots 6, 9	AHO-4 Overlay; D2 District
Haddon Avenue West	Block 131, Lots 2, 2.01, 3-5 Block 132, Lots 1, 3, 4, 4.01, 4.02, 5	AHO-5 Overlay
Wells Fargo Bank	Block 11, Lot 1	AHO-6 Overlay
Grove Street	Block 11, Lots 7, 7.01, 7.02 Block 13, Lots 15.02, 16, 17, 19	AHO-7 Overlay
Haddon Avenue South	Block 11, Lots 2, 14, 24	AHO-8 Overlay; D2 District

PATCO Site (AHO-1)

The PATCO site overlay zone consists of approximately 7.28 acres on Block 118, Lot 14 and Block 134, Lot 9. The zone covers the surface parking areas immediately surrounding the existing PATCO commuter rail station. PATCO provides service to Philadelphia and to the Lindenwold train station, which offers NJ Transit connections to Camden and Atlantic City. Existing uses in the zone include the commuter rail station and parking lots associated with commuter rail. The zone is located west of the Borough's central business district along Kings Highway. The zone is bordered by commercial development to the north, east and south, and single-family residential development to the west. The zone provides a desirable location for multi-family housing as both the train station and downtown business district are within walking distance.

The Borough's 2019 amended overlay zoning ordinance permits multi-family residential development with a 20% affordable housing set-aside. The zone provides developers with compensatory benefit for providing affordable housing by introducing residential as a permitted use at a density higher than that of the surrounding residential uses. It accomplishes this while preserving the design intent of the Borough's existing Maximum Height Zone by allowing a maximum height of five stories within 100 feet of the PATCO right-of-way (with the exception of Block 134, Lot 9 which has a maximum height limit of three (3) stories); a maximum height of four (4) stories for buildings between 100 feet and 200 feet of the PATCO right-of-way; and a maximum height of three (3) stories for buildings more than 200 feet from the PATCO right-of-way and along Euclid Avenue.

Acme Site (AHO-2)

The Acme Site overlay zone consists of approximately 2.28 acres on Block 39, lots 6, 6.01, and 9.01. The zone is occupied by the Acme supermarket and associated parking. The zone is located at the southeast end of the Borough's central business district adjacent to the intersection of South Haddon Avenue and Ellis Street. The zone is bordered by commercial development to the north and east, and single-family residential development to the south and west.

The Borough adopted an inclusionary zoning ordinance that extends the existing Downtown 3, or D-3, zone to include all lots comprising the Acme site. Prior to the ordinance's extension of the boundaries of the D-3 zone, the D-3 zone did not cover lots 6.01 and 9.01, which instead were covered by the D-2 and D-1 zones, respectively. The D-3 zone allows for a mix of uses, including apartment buildings and residential over commercial, which would be conducive to an inclusionary redevelopment project. The extension of the D-3 zone provides a realistic opportunity for the production of affordable housing by standardizing the zoning across the Acme zone and permitting up to a three-story mixed-use development where one-story commercial exists.

PNC Bank (AHO-2)

The PNC Bank zone consists of approximately 1.18 acres on Block 11.05, Lot 1. The zone is occupied by a PNC bank branch and associated parking. The zone is located along North Haddon Avenue about a third of a mile north of the PATCO station. The zone is bordered by commercial development to the south and west, and single-family residential development to the north and east. The overlay zone preserves a permissible building height of three (3) stories and added residential as a permitted use.

Archer-Greiner (AHO-3)

The Archer-Greiner overlay zone consists of approximately three (3) acres on Block 129, Lot 3. The zone is occupied by an office building and associated parking just north of the PATCO site. The zone is bordered by commercial development to the east, a professional building and residences to the north, PATCO parking to the south, and the PATCO rail line and single-family residential development to the west. The Borough's 2019 overlay zoning ordinance permits inclusionary residential development of up to five (5) stories along the PATCO high-speed line, stepping down to four (4) stories along Veterans Lane and three (3) stories along Redman Avenue and Euclid Avenue. This represented an increase in intensity from the site's former zoning.

TD Bank (AHO-4)

The TD Bank overlay zone consists of approximately 0.6 acres across Block 130, lots 6 and 9. The site is occupied by a TD Bank branch and associated parking. The site is located north of the PATCO station and just east of the Archer-Greiner site. The site is surrounded by commercial uses along Euclid Avenue and North Haddon Avenue. The Borough's 2019 overlay zoning ordinance permits inclusionary development up to four (4) stories. This represented an increase in intensity from the site's former D-3 zoning, which permitted only three (3) stories.

Haddon Avenue West (AHO-5)

This overlay zone encompasses every parcel fronting the west side of North Haddon Avenue from Woodland Avenue to East Redmond Avenue (Block 131, lots 2, 2.01, 3, 4 and 5, and Block 132, lots 1, 3, 4, 4.01, 4.02 and 5) and consists of approximately 2.52 acres. The zone is located north of the Archer-Greiner zone. The area contains a mix of uses, including a café, medical offices, and single-family residential in one- and two-story buildings. The Borough's 2019 overlay zoning ordinance increased the maximum building width from 100 feet to 150 feet over the D-2 and D-3 zones.

Wells Fargo Bank (AHO-6)

This overlay zone consists of approximately 1.12 acres (Block 11 lot 1). The zone is located across from the TD Bank site and adjacent to the Haddon Avenue South site. The site is occupied by a Wells Fargo bank and associated parking. The Borough's 2019 overlay zoning ordinance permits inclusionary development up to four (4) stories, an increase from the former D-2 zoning.

Grove Street (AHO-7)

This overlay zone comprises two (2) tracts, one north of Lake Street on the west side of Grove Street (Block 11, lots 7, 7.01 and 7.02) and the other north of Glover Avenue on the east side of Grove Street (Block 13, lots 15.02, 16, 17, and 19). It consists of approximately 2.74 acres. Both tracts are zoned Commercial. The Borough's 2019 overlay zoning ordinance introduced residential as a permitted use on upper stories. Because of capacity issues at the nearby elementary school, all residential units (market and affordable) within this zone are limited to one- and two-bedroom units.

Haddon Avenue South (AHO-8)

This overlay zone encompasses Block 11, Lots 2, 14 and 24, and consists of slightly more than two (2) acres. The zone is located across Euclid Avenue from the Wells Fargo zone. The area contains low-rise professional buildings and a funeral home. The

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Borough's 2019 overlay zoning ordinance rezoned these tracts to a Downtown district that permits up to three (3) stories, an increase from the former R-2(o) zoning.

Prior Round/Third Round Requirements - Rental, Family, Senior, Rental Bonuses, Very Low-Income

As previously noted, Haddonfield Borough must address a variety of minimum or maximum credits in satisfying its combined Prior Round and Third Round obligation, pursuant to COAH's regulations and as modified by terms set forth in the 2019 FSHC settlement agreement. The Borough has addressed these minimum and maximum requirements, as summarized in Table 29.

Table 29. Prior Round/Third Round Requirements - Rental, Family, Senior, Rental Bonuses, Very Low-Income

Mechanism	Rental Bonuses	Total Family Units	Age-Restricted Units	Rental Units	Family Rental Units	VLI Units	VLI Family Units
Family affordable sales – Kings Court	-	4	-	-	-	n/a	-
Senior affordable rentals – Tarditi Commons	-	-	20	20	-	n/a	-
Family affordable rentals – Bancroft Redevelopment	-	10	-	10	10	1	1
Family affordable rentals – The Place at Haddonfield	20	20	-	20	20	3	3
Family affordable rentals – 61 Stiles Avenue	1	3	-	3	3	1	1
Family affordable rentals – 26 Tanner Street	-	2	-	2	2	-	-
Family affordable rentals – 129 Fowler Avenue	-	1	-	1	1	-	-
Family affordable rentals – 283 Lake Street	-	1	-	1	1	-	-
Family affordable rentals – 202 Haddonfield Commons	-	1	-	1	1	-	-
Total Provided	21	42	20	58	38	5	5
Min/Max Required	21 max	31 min	20 max	21 min	11 min	5 min	3 min

Haddonfield Borough's Prior Round/Third Round affordable housing sites consist of 58 rental units, of which 38 are family rental units. This far exceeds the required number of rental and family rental units (21 and 11, respectively) required by COAH's rules and by the settlement agreement with FSHC. As the Borough satisfied its 21-unit rental requirement, it is also eligible for 21 rental bonuses. In addition, Haddonfield has not exceeded its Prior Round/Third Round senior unit cap of 20 with the 20 senior rentals provided.

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The Borough has also provided 42 total family units, the majority of which are from The Place at Haddonfield site (currently under construction) and the Bancroft Redevelopment. This exceeds the settlement requirement that at least one-half of its Prior Round/Third Round affordable housing units are available to families.

Regarding the provision of very low-income units and family very low-income units, in the Court-approved 2019 FSHC settlement, it was anticipated that approximately 38 housing units would be approved and created after July 17, 2008 which would generate a total of five (5) very low-income units (including three (3) very low-income family units). As shown in the table above, Haddonfield Borough has addressed this requirement with five (5) very low-income units, all of which are available to families.

As detailed in Table 33 in the overall section on Very Low-Income Units, the Borough has provided six (6) very low-income units (all family units.) As the provision of very low-income units is an ongoing statutory requirement, the Borough has fully updated a listing of total affordable housing units generating the 13% very low-income requirement (including Fourth Round sites approved and constructed or to be constructed) as well as the Borough's updated list of very low-income affordable units that were or will be constructed in the Fourth Round.

SATISFACTION OF THE FOURTH ROUND PROSPECTIVE NEED

On January 22, 2025, Haddonfield Borough adopted a resolution declaring a Fourth Round Prospective Need of 93 based on calculations by DCA. As previously discussed, the Borough conducted an updated VLA and has adjusted its Fourth Round Prospective Need to a RDP of 7 and an Unmet Need of 86. The minimum number of affordable family units and maximum number of age-restricted affordable units are established using the following formulas:

Maximum Fourth Round Bonuses = 1

$$0.25 \text{ (Fourth Round RDP)} = 0.25 (7) = 1.75, \text{ round down}$$

Minimum Fourth Round Total Family Units = 3 units

$$0.50 \text{ (Fourth Round RDP - bonuses)} = 0.50 (7 - 1) = 3$$

Minimum Fourth Round Total Rental Units = 2 units

$$0.25 \text{ (Fourth Round RDP - bonuses)} = 0.25 (7 - 1) = 1.5, \text{ round up}$$

Minimum Fourth Round Family Rental Units = 1 unit

$$0.50 \text{ (Min Fourth Round Total Rental Units)} = 0.50 (2) = 1$$

Maximum Fourth Round Age-Restricted Units = 1 unit

$$0.30 \text{ (Fourth Round RDP - bonuses)} = 0.30 (7 - 1) = 1.8, \text{ round down}$$

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Minimum Fourth Round Very Low-Income Units = 1 unit

$$0.13 \text{ (Fourth Round RDP - bonuses)} = 0.13 (7 - 1) = 0.78, \text{ round up}$$

Minimum Fourth Round Very Low-Income Family Units = 1 unit

$$0.50 \text{ (Min Fourth Round Very Low-Income Units)} = 0.50 (1) = 0.50, \text{ round up}$$

As summarized in Table 30, Summary of Fourth Round RDP Credits/Bonuses, the Borough will address its RDP of 7 with an affordable senior rental unit at the Tarditi Commons site, inclusionary family affordable rental units that have been approved at 118 Ellis Street and 110 North Haddon Avenue, and a Fourth Round bonus.

Table 30. Summary of Fourth Round RDP Credits/Bonuses

Haddonfield Borough's 7 Fourth Round RDP - Compliance Mechanisms:	Credits	Bonus	Total
Tarditi – 100% affordable senior rentals, 1 of bal. of 28 of 48, senior cap	1	-	1
Bancroft Redevelopment – inclusionary family afford rentals (2 bal. of 12)	2	-	2
110 North Haddon Avenue – inclusionary family affordable rentals	2	1, cap	3
118 Ellis Street – inclusionary family affordable rentals	3	-	3
Scattered Site Affordable Unit Program – family affordable rentals	-	-	-
Total	8	1	9

Fourth Round RDP

Tarditi Commons – 100% Affordable Senior Rentals (Complete)

As previously described in the section on the Borough's combined Prior Round and Third Round RDP, the Tarditi Commons Senior Housing located at 325 Lincoln Avenue (Block 41, Lot 15) contains 48 low-income, one-bedroom, affordable senior rental units. The development was completed in 2002 and occupied in 2003, and the units have 45-year affordability controls through 2048. For the purposes of crediting, 20 units from this development will address the Borough's Prior Round/Third Round RDP and one (1) unit will address the Borough's Fourth Round RDP.

Bancroft Redevelopment – Inclusionary Family Affordable Rentals (Proposed)



As also previously described in the section on the Borough's Prior Round/Third Round RDP, the Borough's May 1, 2025 Woodmont Redevelopment Agreement requires 12 affordable family rental units. For the purposes of crediting, two (2) of the affordable units are being applied the Fourth Round RDP, with the remainder addressing the combined Prior Round/Third Round RDP.

FOURTH ROUND HOUSING
ELEMENT AND FAIR SHARE PLAN

Affordable Housing Mechanisms: RDP & Unmet Need

LOCATION:
Haddonfield Borough, Camden County, NJ

DATE:
May 19, 2025

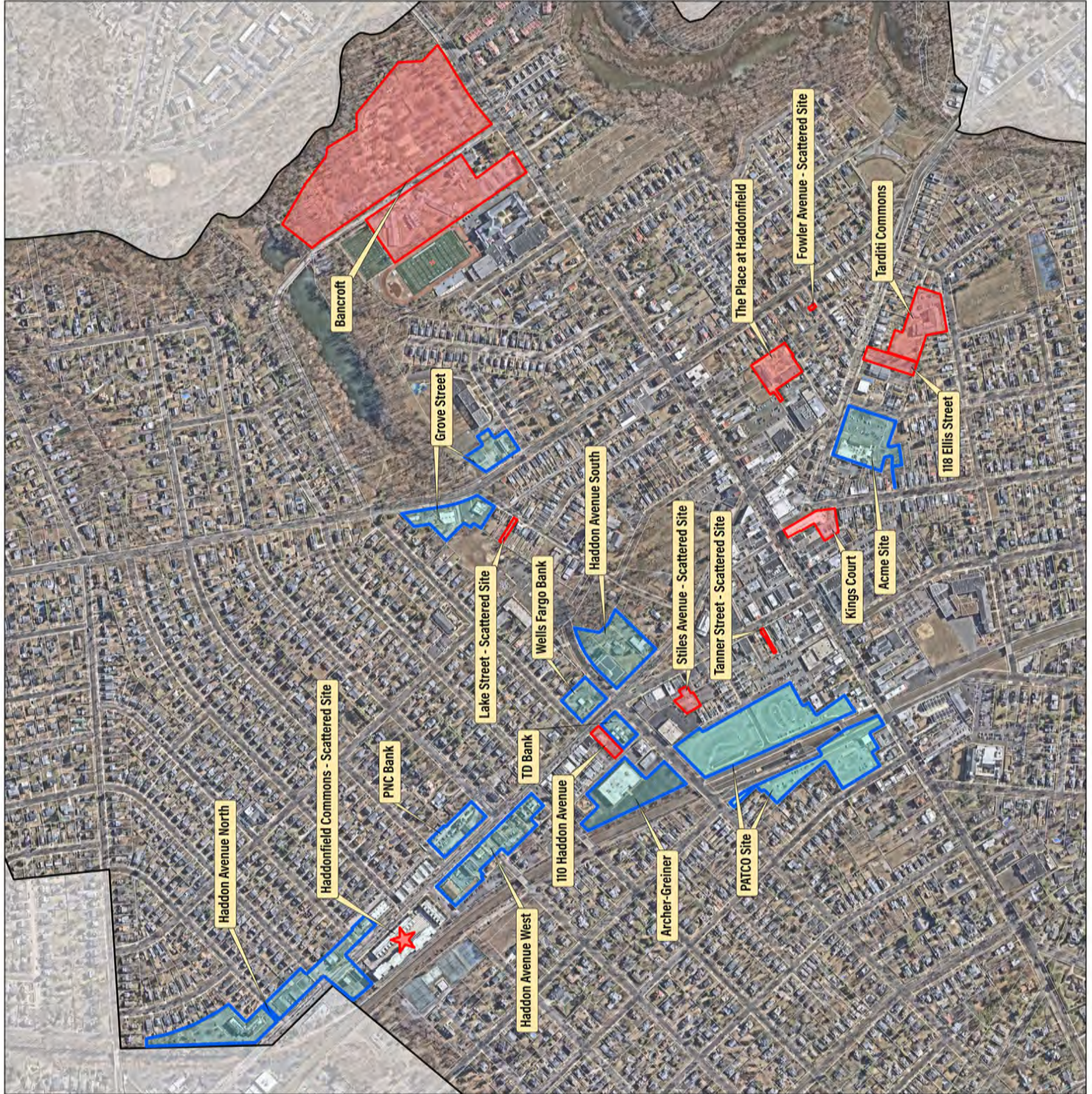
-  Sites addressing RDP
-  Sites addressing Unmet Need



Sources:
• MDP-IV Property Tax Parcels, published by NIGIS, accessed March 2025
• Aerial imagery captured February 2025, published by NearMap.com, accessed March 2025



Clarke Caton Hintz
Architecture
Planning
Landscape Architecture



110 North Haddon Avenue – Inclusionary Family Affordable Rentals (Approved)

110 North Haddon Avenue (Block 130, Lot 6.01) is located along the southerly side of Haddon Avenue across from Hopkins Avenue. The site currently contains a three-story vacant building that previously housed a restaurant and residential uses on the upper floors. In 2024, the Borough Planning Board granted approval to demolish the existing building and construct a three-story apartment building containing nine (9) two-bedroom residential units, two (2) of which will be affordable. Appendix I contains the resolution of approval.

In accordance with UHAC at N.J.A.C. 5:80-26.3, at least one (1) of these units will be affordable to low-income households. Triad will serve as the administrative agent and will affirmatively market the units and ensure the units will be deed-restricted in accordance with UHAC at N.J.A.C. 5:80-26.1.

110 North Haddon Avenue is located approximately 0.3 mile walking distance¹⁷ to the Haddonfield PATCO station at Kings Highway West and Washington Avenue. Pursuant to the amended FHA at P.L. 2024, c.2 (N.J.S.A. 52:27D-311), each of the two (2) affordable units is eligible for a one-half bonus due to their location within one-half mile of public transit.

118 Ellis Street – Inclusionary Family Affordable Rentals (Approved)

118 Ellis Street (Block 41, Lots 5 and 6) is located along the southerly side of Ellis Street across from Fowler Avenue. The site currently consists of vacant land and formerly contained an office building and a residence that were demolished in 2024. In 2023, the Borough Planning Board granted approval to consolidate the lots and construct a three-story mixed-use building containing an office on the first floor and eighteen (18) residential units on the second and third floors. Three (3) of the residential units will be affordable, including two (2) two-bedroom units and one (1) three-bedroom unit. Appendix I contains the resolution of approval.

In accordance with UHAC at N.J.A.C. 5:80-26.3, the three units will consist of one (1) very low-income two-bedroom unit, one (1) low-income three-bedroom unit, and one (1) moderate-income two-bedroom unit. Triad will serve as the administrative agent and will affirmatively market the three (3) units and ensure the units will be deed-restricted, in accordance with UHAC at N.J.A.C. 5:80-26.1.

¹⁷ Although the site is approximately 0.3 mile walking distance to the Haddonfield PATCO station, it has a Euclidean (straight-line) distance of only 300 feet to the station boundary.

Scattered Site Affordable Unit Program – Family Affordable Rentals

In recent years, Haddonfield Borough has developed a successful scattered site affordable unit program. To date, the Borough has acquired five (5) properties that will provide eight (8) units of affordable housing to address its Prior Round and Third Round RDP. The Borough anticipates continuing this program as part of its long-term strategy to address its future obligations; however, no upfront credits from potential new sites are requested at this time to address the Fourth Round RDP.

As detailed further in the Fourth Round Spending Plan, the Borough intends to spend an average of \$450,000 per scattered site unit from its affordable housing trust fund to cover the increased costs of property acquisition and necessary repairs/renovations. Due to these rising costs, the Borough may also seek supplemental funding from DCA or County affordable rental funding programs, which provide support for housing and community development initiatives benefiting low- and moderate-income residents. In accordance with UHAC, future units created through the scattered site program will include affordability controls of at least 40 years, provide the required bedroom and income distributions (including units that are very low-income), be managed by an experienced administrative agent, and be affirmatively marketed.

Fourth Round Unmet Need

As previously discussed, Haddonfield Borough is currently using several approaches to address its Prior Round and Third Round Unmet Need which it will continue to use to address its Fourth Round Unmet Need. These include a development fee ordinance, a Borough-wide mandatory set-aside ordinance for projects of at least five (5) units, eight (8) Affordable Housing Overlay zones adopted in 2019.¹⁸ In addition to these mechanisms, the Borough proposes to create a new overlay zone, known as AHO-10, to continue to address its Unmet Need, see Unmet Overlay Map above. A copy of the draft overlay zoning ordinance is included as Appendix K.

Haddon Avenue North (AHO-10; Proposed)

The proposed Haddon Avenue North zone consists of approximately 4.6 acres of land (excluding rights-of-way) located within the Borough's D-2 Downtown District and Commercial (C) District, located along the northly side of North Haddon Avenue at its intersections with Marne Avenue and Ardmore Avenue. The zone currently is occupied by a multi-tenant commercial office building in the C District and various commercial uses in the D-2 district, including a vacant building previously occupied by a Rite Aid pharmacy, a gas station, and a 7-Eleven convenience store. Table 31 lists the parcels located within the proposed overlay zone, including the existing uses, zoning, and acreages.

¹⁸ In addition to these eight (8) overlay zones, a ninth overlay zone, AHO-9, was created on March 3, 2021 by ordinance No. 2021-01 for The Place at Haddonfield site at Block 33.02, Lot 1.

Third Round and Fourth Round Unmet Need Sites

LOCATION:
Haddonfield Borough, Camden County, NJ

DATE: May 15, 2025

Fourth Round Unmet Need site

Third Round Unmet Need site

Permitted Height (stories)

3 Story

4 Story

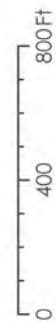
5 Story

Allowing Upper Story Residential

Note: Per § 135-38E(f), the D-2 and D-3 Downtown districts permit apartment buildings up to three stories.

Sources:

- MOD-IV Property Tax Parcels, published by NUGIS, accessed March 2025
- Aerial imagery captured February 2025, published by NearMap.Com, accessed March 2025

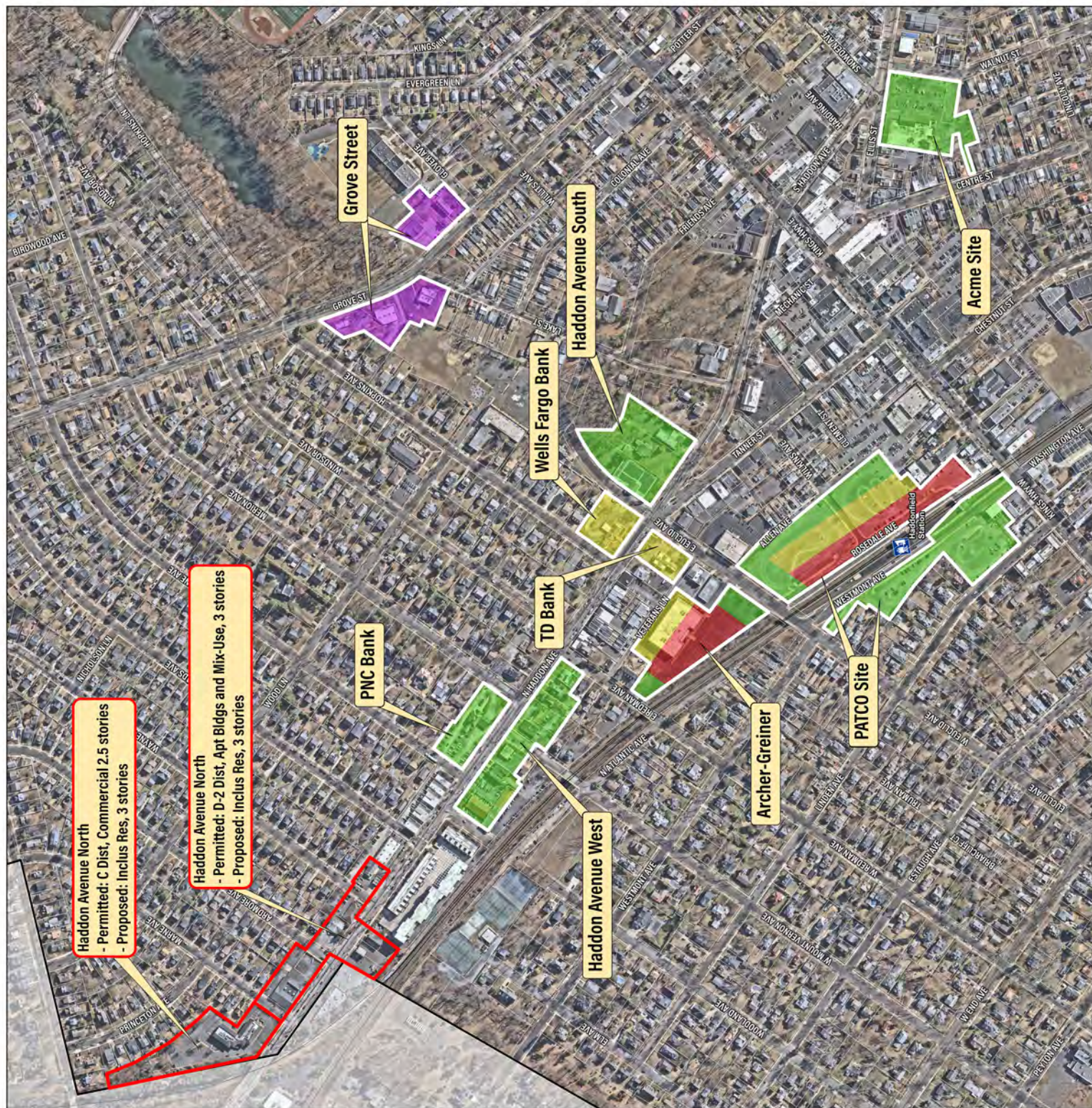


Clarke Caton Hintz

Architecture

Planning

Landscape Architecture



Borough of Haddonfield
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Table 31. Haddon Avenue North Parcels - AHO-10

Block	Lot	Address	Existing Uses	Existing Zoning	Acres
11.09	1.01	515 Haddon Ave	Sunoco gas station	D-2 Downtown	0.3
11.13	1.01	605 Haddon Ave	Dance studio and sandwich shop	D-2 Downtown	0.2
11.13	8.01	615 Haddon Ave	7-Eleven Convenience Store	D-2 Downtown	0.3
11.14	1	715 Haddon Ave	Rite Aid Pharmacy (Vacant)	D-2 Downtown	0.6
11.14	1.01	701 Haddon Ave	Rite Aid Pharmacy (Vacant)	D-2 Downtown	0.2
11.18	3	807 Haddon Ave	Multitenant office building	C Commercial	2.4
133	1	Haddon Ave	Parking lot serving P.J. Whelihan's	D-2 Downtown	0.2
133	3	520 Haddon Ave	Small office building approved for conversion to apartments	D-2 Downtown	0.2
133	4	516 Haddon Ave	Cliff Mautner Photography	D-2 Downtown	0.2
Total Area:					4.6

The Haddon Avenue North zone is surrounded predominantly by single-family residences and commercial uses along Haddon Avenue. The overlay zone preserves a height of three (3) stories for apartment buildings and adds residential as a permitted use (not permitted in the Commercial zone).

Fourth Round Requirements - Rental, Family, Senior, Bonuses, Very Low-Income

As previously noted, Haddonfield Borough must address a variety of minimum or maximum credits in satisfying its Fourth Round obligation, pursuant to P.L. 2024, c.2. This includes a minimum number of affordable family units, rental units, family rental units and a maximum number of age-restricted affordable units and bonuses. The Borough has addressed these minimum and maximum requirements, as summarized in Table 32:

**Table 32. Fourth Round Requirements -
Rental, Family, Senior, Bonuses, Very Low-Income**

Mechanism	Bonuses	Total Family Units	Age-Restricted Units	Rental Units	Family Rental Units	VLI Units	VLI Family Units
Senior affordable rentals – Tarditi Commons	-	-	1	1	-	n/a	-
Family affordable rentals – Bancroft Redevelopment	-	2	-	2	2	1	1
Family affordable rentals – 110 North Haddon Avenue	1	2	-	2	2	-	-
Family affordable rentals – 118 Ellis Street	-	3	-	3	3	1	1
Total Provided	1	7	1	8	7	2	2
Min/Max Required	1 max	2 min	1 max	2 min	1 min	1 min	1 min

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VERY LOW-INCOME UNITS

Pursuant to the 2008 amendments to the FHA, P.L. 2008, c.46 (codified as N.J.S.A. 52:27D-329.1), municipalities must provide units affordable to very low-income households equal to 13% of all affordable units approved and constructed (or to be constructed) after July 1, 2008. As shown in Table 33, Haddonfield Borough complies with this requirement, as over 15% of the units approved and constructed or to be constructed since this date are affordable or will be affordable to very low-income households.

**Table 33. Very Low-Income Units Approved and Constructed
or To Be Constructed since July 17, 2008**

Compliance Mechanism	Total Units	VLI Units	
		Approved	Under Con / Constructed
The Place at Haddonfield (family)	20	-	3
Bancroft (family)	12	2	-
61 Stiles Avenue (family)	3	1	-
118 Ellis Street (family)	3	1	-
110 North Haddon Avenue (family)	2	-	-
26 Tanner Street (family)	2	-	-
129 Fowler Avenue (family)	1	-	-
202 Haddonfield Commons (family)	1	-	-
283 Lake Street (family)	1	-	-
Total	45	7	
Percent	100%	15.5%	

In addition, per the more recently amended FHA (P.L. 2024, c.2) at N.J.S.A. 52:27D-329.1, at least half of very low-income units addressing a Fourth Round Prospective Need must be “available for families with children.” In accordance with the formulas below, Haddonfield’s obligation must consist of at least one (1) very low-income unit and at least one (1) very low-income unit available to families with children. The Borough will address these requirements using one (1) of the very low-income units to be provided by Bancroft – this unit will also be available to families with children – and one (1) very low-income unit to be provided at 118 Ellis.

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Minimum Fourth Round Very Low-Income Units = 1 unit

$$0.13 \text{ (Fourth Round RDP - bonuses)} = 0.13 (7 - 1) = 0.78, \text{ round up}$$

Minimum Fourth Round Very Low-Income Family Units = 1 unit

$$0.50 \text{ (Min Fourth Round Very Low-Income Units)} = 0.50 (1) = 0.50, \text{ round up}$$

INCOME AND BEDROOM DISTRIBUTION

Under COAH's rules at N.J.A.C. 5:93-7.3 and UHAC at N.J.A.C. 5:80-26.1 et seq., non-age-restricted affordable units must adhere to the following bedroom distribution: no more than 20% may be one-bedroom or efficiency units, at least 30% must be two-bedroom units, and at least 20% must be three-bedroom units. Table 34 summarizes the bedroom-income distribution of affordable family housing units in Haddonfield Borough, demonstrating compliance with these standards.

Table 34. Income and Bedroom Distribution, Family Units, All Rounds

Income Distribution	Bedroom Distribution			
	One-Bedroom/ Efficiency	Two-Bedroom	Three-Bedroom	Total
Very Low-Income	1	3	3	27 (55.1%)
Low-Income	4	13	3	
Moderate-Income	4	13	5	22 (44.9%)
Total	9 (18.4%)	29 (59.2%)	11 (22.4%)	49 (100%)

The above bedroom and income distribution includes 49 affordable family units within the following projects:

- The Place at Haddonfield (20 units)
- Bancroft (12 units)
- King's Court (4 units)
- 61 Stiles Avenue (3 units)
- 118 Ellis Street (3 units)
- 110 North Haddon Avenue (2 units)
- 26 Tanner Street (2 units)
- 129 Fowler Avenue (1 unit)
- 202 Haddonfield Commons (1 unit)
- 283 Lake Street (1 unit)

MULTIGENERATIONAL FAMILY HOUSING CONTINUITY

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

ADMINISTRATION AND AFFIRMATIVE MARKETING

Haddonfield Borough currently has a Court-approved Fair Share Ordinance (included in Appendix L). Once DCA and HMFA finalize their rule proposals (not anticipated before June 30, 2025), the Borough will prepare an updated Fair Share Ordinance in accordance with DCA's proposed new regulations at N.J.A.C. 5:99 and UHAC's new 2025 regulations that are anticipated to be released shortly. The Fair Share Ordinance governs the establishment of affordable units in the Borough as well as regulating the occupancy of such units. The Borough's Fair Share Ordinance covers the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. including 13% very low-income housing shall be required to be affordable to households earning no more than 30 percent of median income.

As approved by municipal resolution, the Borough Administrator has held and will continue to hold the position of the Municipal Housing Liaison. The Borough utilizes several existing experienced affordable housing administrative agents including HAS, Ingerman Property Management, Community Investment Strategies ("CIS"), and Triad Associates. In 2022, Triad prepared two operating manuals for the administration of affordable housing in the Borough, one regarding rental units and the other for for-sale units (included as Appendix M and Appendix N, respectively).

Haddonfield Borough currently has a Court-approved Affirmative Marketing Plan. Once DCA and HMFA finalize their rule proposals (not anticipated before June 30, 2025), the Borough will prepare an updated Affirmative Marketing Plan in accordance with DCA's proposed new regulations at N.J.A.C. 5:99, UHAC's new 2025 regulations that are anticipated to be released shortly, any remaining relevant COAH rules, not superseded by either the proposed 2025 DCA regulations or the upcoming 2025 revised UHAC rules. The Borough will adopt an Affirmative Marketing Plan for all affordable housing sites. The Borough's preliminary Fourth Round updated Affirmative Marketing Plan, included in Appendix O, is designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Borough. Additionally, the Affirmative Marketing Plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who

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reside in the Borough's housing region, Region 5, consisting of Burlington, Camden and Gloucester counties.

The Affirmative Marketing Plan lays out the random-selection and income qualification procedure of the administrative agent, which is consistent with COAH's rules and N.J.A.C. 5:80-26.1. All newly created affordable units will comply with the minimum thirty-year or forty-year (for rentals) affordability control required by UHAC, N.J.A.C. 5:80-26.1 et seq. This plan must be adhered to by all private, non-profit or municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

Haddonfield Borough's current Affirmative Marketing Plan lists FSHC, the Willingboro and South Burlington County chapters of NAACP, the Latino Action Network, and the New Jersey Housing Resource Center among the list of community and regional organizations. The Borough's Administrative Agents shall, as part of its regional affirmative marketing strategies during its implementation of this plan, provide notice to those organizations of all available affordable housing units. The Borough also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this paragraph.

Finally, in accordance with the July 2020 amendment to the FHA, Haddonfield Borough has included in its Affirmative Marketing Plan the requirement that all units subject to affirmative marketing requirements be listed on the state Housing Resource Center website.¹⁹

DEVELOPMENT FEE ORDINANCE

Haddonfield Borough initially adopted a development fee ordinance in 2005 which was approved by COAH on December 7, 2005. A revised development fee ordinance was approved by COAH on July 20, 2009. The ordinance permits collection of residential development fees equal to 1.5% of the equalized assessed value of new residential construction and additions, and mandatory nonresidential development fees equal to 2.5% of the equalized assessed value of new nonresidential construction and additions. Once DCA and HMFA finalize their rule proposals (not anticipated before June 30, 2025), the Borough will prepare an updated development fee ordinance in accordance with DCA's proposed new regulations at N.J.A.C. 5:99, UHAC's new 2025 regulations that are anticipated to be released shortly, and any remaining relevant COAH rules, not superseded by either the proposed 2025 DCA regulations or the upcoming 2025 revised UHAC rules.

¹⁹ <https://njhrc.gov>

SPENDING PLAN

Haddonfield Borough's affordable housing trust fund was established on December 7, 2005. As of December 31, 2024, the trust fund maintained a balance of \$643,056.91. A new Fourth Round Spending Plan, which discusses anticipated revenues, collection of revenues, and the use of revenues, has been prepared in accordance with N.J.A.C. 5:93-5.1(c) and is included as Appendix P. All collected revenues are placed in the Borough's Affordable Housing Trust Fund and will be dispensed for the use of affordable housing activities as indicated in the Fourth Round Spending Plan. Once DCA and HMFA finalize their rule proposals (not anticipated before June 30, 2025), the Borough will prepare an updated spending plan in accordance with DCA's proposed new regulations at N.J.A.C. 5:99, UHAC's new 2025 regulations that are anticipated to be released shortly, and any remaining relevant COAH rules, not superseded by either the proposed 2025 DCA regulations or the upcoming 2025 revised UHAC rules.

In general, the Borough intends to use its trust fund revenues for the rehabilitation of substandard rental units and to fund its ongoing scattered site affordable unit program and small development affordability assistance program. The Borough may, in the future, seek to amend its Spending Plan and obtain court approval to use its affordable housing trust funds for the following additional permitted affordable housing activities, including new, emergent affordable housing activities, subject to applicable limitations and minimum expenditures:

- New construction;
- Purchase of land for low- and moderate-income housing;
- Improvement of land to be used for low- and moderate-income housing;
- Extensions and/or improvements of roads and infrastructure to low- and moderate-income housing sites;
- Assistance designed to render units to be more affordable.

At least 30% of development fees and interest collected must be used to provide affordability assistance to low- and moderate-income households in affordable units included in a municipal Fair Share Plan and for the creation of very low-income units. Additionally, no more than 20% of trust fund revenues collected each year may be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a rehabilitation program, a new construction program, an HEFSP, and/or an affirmative marketing program.

Haddonfield has created two (2) affordability-assistance programs as part of its recent housing initiatives. The first offers security deposit assistance to tenants in qualifying rental units. The second provides subsidies to developers of "small development" projects – those with one to four rental units – provided that at least one of the units is

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set aside as affordable housing. In 2022, Triad prepared two operating manuals for the administration of these affordability assistance programs, which are included as Appendix Q and Appendix R, respectively.

The adoption of the Borough's Fourth Round Spending Plan will constitute a "commitment" for expenditure per the FHA at N.J.S.A. 52:27D-329.2, with a four-year time period for expenditure that will start with the entry of the Superior Court's Fourth Round Judgment of Compliance and Repose and/or Compliance Certification.

COST GENERATION

Haddonfield Borough's Land Development Ordinance has been reviewed to eliminate unnecessary cost generating standards; it provides for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling of pre-application conferences and special monthly public hearings. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance, Residential Site Improvement Standards ("RSIS") (N.J.A.C. 5:21-1 et seq.) and the mandate of the FHA regarding unnecessary cost generating features. Haddonfield Borough shall comply with COAH's requirements for unnecessary cost generating requirements, N.J.A.C. 5:93-10.1, procedures for development applications containing affordable housing, N.J.A.C. 5:93-10.4, and requirements for special studies and escrow accounts where an application contains affordable housing, N.J.A.C. 5:93-10.3. Once DCA and HMFA finalize their rule proposals (not anticipated before June 30, 2025), the Borough will revise its Land Development Ordinance, if needed, in accordance with DCA's proposed new regulations at N.J.A.C. 5:99, UHAC's new 2025 regulations that are anticipated to be released shortly, in order to address new requirements to address cost generative issues.

MONITORING

In accordance with the requirements of N.J.S.A. 52:27D-329.2 and -329.4 as amended by P.L. 2024 c.2, by February 15 of each year of the Fourth Round, the Borough will provide a detailed accounting through DCA's new AHMS online portal of all residential and non-residential fees collected, interest earned, and other income collected and deposited into the Borough's affordable housing trust fund during the prior calendar year. The Borough will also provide a detailed accounting in AHMS of all expenditures of affordable housing trust funds during the prior calendar year, including purposes and amounts, and documentation of the balance remaining in the affordable housing trust fund as of December 31 of that year.

Haddonfield Borough or any other interested party may file an action through the Program seeking a realistic opportunity review at the midpoint of the certification period and shall provide for notice to the public, including a realistic opportunity review of any inclusionary development site in this HEFSP that has not received

Borough of Haddonfield**Fourth Round Housing Element and Fair Share Plan****Adopted June 4, 2025**

preliminary site plan approval prior to the midpoint of the 10-year round. If such an action is initiated, the Borough may propose one or more alternative sites with an accompanying development plan or plans that provide a realistic opportunity for the same number of affordable units and are otherwise in compliance with the FHA and the Mount Laurel doctrine.

APPENDIX A

2019 FSHC SETTLEMENT AND
COURT ORDER, 2020
CONDITIONAL JOCR, 2022
CONSENT CASE MANAGEMENT
ORDER



Peter J. O'Connor, Esq.
 Kevin D. Walsh, Esq.
 Adam M. Gordon, Esq.
 Laura Smith-Denker, Esq.
 David T. Rammler, Esq.
 Joshua D. Bauers, Esq.

February 26, 2019

Hon. Neal Rochford,
 Mayor
 Borough of Haddonfield
 242 Kings Highway East,
 Haddonfield, NJ 08033

**Re: In the Matter of the Application of Haddonfield Borough, County of
 Camden, Docket No. CAM-L-2596-15**

Dear Mayor Rochford:

This letter memorializes the terms of an agreement reached between the Borough of Haddonfield (the Borough or "Haddonfield"), the declaratory judgment plaintiff, and Fair Share Housing Center (FSHC), a Supreme Court-designated interested party in this matter in accordance with In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015) (Mount Laurel IV) and, through this settlement, a defendant in this proceeding.

Background

Haddonfield filed the above-captioned matter on July 6, 2015 seeking a declaration of its compliance with the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 52:27D-301 et seq. in accordance with In re N.J.A.C. 5:96 and 5:97, *supra*. Through the declaratory judgment process, and with the assistance of the court-appointed special master, Francis Banisch, PP, AICP, the Borough and FSHC agreed to settle the litigation and to present that settlement to the trial court with jurisdiction over this matter to review, recognizing that the settlement of Mount Laurel litigation is favored because it avoids delays and the expense of trial and results more quickly in the construction of homes for lower-income households.

Settlement terms

The Borough and FSHC hereby agree to the following terms:

1. FSHC agrees that the Borough, through the adoption of a Housing Element and Fair Share Plan conforming with the terms of this Agreement (hereafter "the Plan") and through the implementation of the Plan and this Agreement, satisfies its obligations under the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 52:27D-301 et seq., for the Prior Round (1987-1999) and Third Round (1999-2025).
2. At this time and at this particular point in the process resulting from the Supreme Court's Mount Laurel IV decision, when Third Round fair share obligations have yet to be definitively determined, it is appropriate for the parties to arrive at a settlement regarding a municipality's Third Round present and prospective need instead of doing so through plenary adjudication of the present and prospective need.

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3. FSHC and the Borough hereby agree that the Borough's affordable housing obligations are as follows:

Rehabilitation Share (per Kinsey Report ¹)	11
Prior Round Obligation (pursuant to N.J.A.C. 5:93)	192
Third Round (1999-2025) Prospective Need (per Kinsey Report, as adjusted through this Agreement ²)	320

4. For purposes of this Agreement, the Third Round Prospective Need shall be deemed to include the Gap Period Present Need, which is a measure of households formed from 1999-2015 that need affordable housing, that was recognized by the Supreme Court in In re Declaratory Judgment Actions Filed By Various Municipalities, 227 N.J. 508 (2017).
5. The Borough's efforts to meet its present need include the following: To address the 11-unit rehabilitation share, Haddonfield Borough will continue its participation in the Camden County Rehabilitation Program and will agree to offer a rental rehabilitation program if the need arises. During the compliance phase of this matter, the municipality will demonstrate that the Camden County Rehabilitation Program complies with the applicable rules. This is sufficient to satisfy the Borough's present need obligation of 11 units.
6. The Borough has a combined Prior Round and Third Round prospective need of 512 units (192+320). The parties agree that the Borough is entitled to a vacant land adjustment in accordance with N.J.A.C. 5:93-4.2.
- a. The municipality has a realistic development potential (RDP) of 83 units, calculated as follows:

Site – Block/Lot	Tract/Lot Size	Density	Total Units	Setaside	RDP
Kings Court, 34/10	n/a	n/a	20	20%	4.0
Boxwood, 11/3	0.6 net acres	8	5	20%	1.0
Bancroft, 14/2 and 13/25	16.5 net acres	18.2	300	20%	60.0
Snowden (rear), Block 33	1.5 acres	18.2	28	20%	5.6
Lincoln/Tarditi, 41/15	n/a	n/a	48	20%	9.6
Willeys, 76/12.02-12.13	n/a	n/a	12	20%	2.4
			413	Total	83

¹ David N. Kinsey, PhD, PP, FAICP, NEW JERSEY LOW AND MODERATE INCOME HOUSING OBLIGATIONS FOR 1999-2025 CALCULATED USING THE NJ COAH PRIOR ROUND (1987-1999) METHODOLOGY, May 2016.

² FSHC's Third Round Obligation for Haddonfield has been reduced 43% off of the May 2016/April 2017 FSHC projected obligation of 565.

- b. The Borough satisfies the RDP of 83 units as follows:

Site, Block/Lot	Affordable Unit Type	Status	Total
Kings Court, 34/10	Affordable family sales	built	4
Lincoln/Tarditi, 41/15	Affordable senior rentals = 48, senior cap of 20	built	20
Bancroft, 14/2 and 13/25	Affordable family rentals on-site	Redevelopment Agreement	10
Snowden (rear) (Borough), Block 33	Affordable family rentals, may be reduced to no fewer than 20 with up to 8 affordable family rentals committed elsewhere in the Borough within one (1) year		28
Rental Bonuses		Rental commitments	21
		Total	83

- c. The 10 units to be developed at the Bancroft site are the subject of a redevelopment plan dated February 13, 2018. The development will occur on 7.98 acres at a density of 11.3 units per acre. Prior to the fairness hearing in this matter, the Borough will provide a redevelopment agreement with Two Hopkins Lane Urban Renewal, LLC, the Borough-designated redeveloper for the site. The parties recognize that a realistic opportunity exists for this site because the affordable housing requirement is included in an adopted redevelopment plan per N.J.A.C. 5:97-6.6.
- d. The following terms relate to the 28-unit 100% affordable family rental development planned for a site located on Snowden Avenue.
- The planned 28-unit family rental development may be reduced to 20 family rental units provided that the municipality demonstrates within one (1) year of court approval of this Agreement following a fairness hearing that it has adopted zoning that provides a realistic opportunity for eight (8) affordable family rental units in accordance with applicable law and through a motion to amend the fairness hearing order or judgment in this matter. If the Borough determines to address eight (8) affordable family rental units off-site, the Borough recognizes that the 83-unit RDP calculated in term 6.a. above may be increased and the increased RDP will be satisfied. The parties agree that under no circumstance shall the option to reduce the number of units in the Snowden Avenue development or any delays, whether unanticipated or not, related to the ability of the Borough to exercise that option provide a justification for the municipality not complying with the deadlines agreed to with regard to this development. If the Borough has not adopted zoning that provides a realistic opportunity for eight (8) affordable family rental units within one (1) year of court approval of this Agreement following a fairness hearing, including with a commitment by the owner of the relevant parcel for those units to be rentals, it shall develop all 28 family rental units on the Snowden Avenue site.

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- ii. In accordance with N.J.A.C. 5:93-5.5, the Borough recognizes that it must provide evidence that the municipality has adequate and stable funding for any non-inclusionary affordable housing developments. The municipality is required to provide a pro forma of both total development costs and sources of funds and documentation of the funding available to the municipality and/or project sponsor, and any applications still pending. In the case where an application for outside funding is still pending, the municipality shall provide a stable alternative source, such as municipal bonding, in the event that the funding request is not approved. The Borough shall demonstrate how it satisfies these requirements within 120 days of the court's approval of this Agreement following a fairness hearing.
 - iii. In accordance with N.J.A.C. 5:93-5.5, for non-inclusionary developments, a construction or implementation schedule, or timetable, shall be submitted for each step in the development process: including preparation of a site plan, granting of municipal approvals, applications for State and Federal permits, selection of a contractor and construction. The parties agree that the schedule shall provide for site plan approvals to be received for the Snowden Avenue site within sixteen (16) months of court approval of this Agreement following a fairness hearing and for construction to begin within thirty (30) months of court approval of this Agreement following a fairness hearing. The municipality shall indicate the entity responsible for undertaking and monitoring the construction and overall development activity. The Borough shall demonstrate how it satisfies these requirements within 120 days of the court's approval of this Agreement following a fairness hearing.
 - iv. The Borough agrees to start construction on the Snowden Avenue 100% affordable family rental development no later than thirty (30) months of court approval of this Agreement following a fairness hearing.
7. The RDP of 83, subtracted from the combined Prior Round and Third Round prospective need of 512 units, results in an unmet need of 429 units, which shall be addressed through the following mechanisms, as more fully described in Exh. A to this Agreement, which is incorporated herein as if set forth at length.
 8. The Borough agrees to require 13% of all units referenced in this Agreement, excepting those units that were constructed or granted preliminary or final site plan approval prior to July 1, 2008, to be very low income units, with half of the very low income units being available to families. The municipality will comply with those requirements as follows:

Site, Block/Lot	Total Units	Very low income units
Bancroft, 14/2 and 13/25	10	2
Snowden (rear) (Borough), Block 33 (whether on same or different sites)	28	4

9. The Borough shall meet its Prior Round and Third Round Prospective Need in accordance with the following standards as agreed to by the Parties and reflected in the table in paragraph 6b above:

- a. Bonuses will be applied in accordance with N.J.A.C. 5:93-5.15(d).
 - b. At least 50 percent of the units addressing the Prospective Need shall be affordable to very-low-income and low-income households with the remainder affordable to moderate-income households.
 - c. At least twenty-five percent of the Prospective Need shall be met through rental units, including at least half in rental units available to families.
 - d. At least half of the units addressing the Prospective Need in total must be available to families.
 - e. The Borough agrees to comply with an age-restricted cap of 25% and to not request a waiver of that requirement. This shall be understood to mean that in no circumstance may the municipality claim credit toward its fair share obligation for age-restricted units that exceed 25% of all units developed or planned to meet its cumulative prior round and third round fair share obligation.
10. The Borough shall add to the list of community and regional organizations in its affirmative marketing plan, pursuant to N.J.A.C. 5:80-26.15(f)(5), FSHC, 510 Park Blvd, Cherry Hill, NJ; the Latino Action Network, PO Box 943, Freehold, NJ 07728; Willingboro NAACP, Ms. Kyra Price, PO Box 207, Roebling 09854, Southern Burlington County NAACP, PO Box 3211, Cinnaminson, NJ 08077; the Supportive Housing Association, 15 Alden St # 14, Cranford, NJ 07016; and the New Jersey Housing Resource Center, and shall, as part of its regional affirmative marketing strategies during its implementation of the affirmative marketing plan, provide notice to those organizations of all available affordable housing units. The Borough also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this paragraph.
11. All units shall include the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et seq. or any successor regulation, with the exception that in lieu of 10 percent of affordable units in rental projects being required to be at 35 percent of median income, 13 percent of affordable units in such projects shall be required to be at 30 percent of median income, and all other applicable law. The Borough as part of its HEFSP shall adopt and/or update appropriate implementing ordinances in conformance with standard ordinances and guidelines developed by COAH to ensure that this provision is satisfied. Income limits for all units that are part of the Plan required by this Agreement and for which income limits are not already established through a federal program exempted from the Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1 shall be updated by the Borough annually within 30 days of the publication of determinations of median income by HUD as follows:
- a. Regional income limits shall be established for the region that the Borough is located within (i.e. Region 5) based on the median income by household size, which shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD. To compute this regional income limit, the HUD determination of median county income for a family of four is multiplied by the estimated households within the county according to the most recent decennial Census. The resulting product for each county within the housing region is summed. The sum is divided by the estimated total households from the

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most recent decennial Census in the Borough's housing region. This quotient represents the regional weighted average of median income for a household of four. The income limit for a moderate-income unit for a household of four shall be 80 percent of the regional weighted average median income for a family of four. The income limit for a low-income unit for a household of four shall be 50 percent of the HUD determination of the regional weighted average median income for a family of four. The income limit for a very low income unit for a household of four shall be 30 percent of the regional weighted average median income for a family of four. These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than those for the previous year.

- b. The income limits attached hereto as Exhibit B are the result of applying the percentages set forth in paragraph (a) above to HUD's determination of median income for FY 2018, and shall be utilized until the Borough updates the income limits after HUD has published revised determinations of median income for the next fiscal year.
 - c. The Regional Asset Limit used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3 shall be calculated by the Borough annually by taking the percentage increase of the income limits calculated pursuant to paragraph (a) above over the previous year's income limits, and applying the same percentage increase to the Regional Asset Limit from the prior year. In no event shall the Regional Asset Limit be less than that for the previous year.
 - d. The parties agree to request the Court prior to or at the fairness hearing in this matter to enter an order implementing this paragraph of this Agreement.
12. All new construction units shall be adaptable in conformance with P.L.2005, c.350/N.J.S.A. 52:27D-311a and -311b and all other applicable law.
13. As an essential term of this Agreement, within one-hundred-and-twenty (120) days of Court's approval of this Agreement, the Borough shall introduce an ordinance or ordinances providing for the amendment of the Borough's Affordable Housing Ordinance and Zoning Ordinance to implement the terms of this Agreement and the zoning contemplated herein and adopt a Housing Element and Fair Share Plan and Spending Plan in conformance with the terms of this Agreement.
14. The parties agree that if a decision of a court of competent jurisdiction in Camden County, or a determination by an administrative agency responsible for implementing the Fair Housing Act, or an action by the New Jersey Legislature, would result in a calculation of an obligation for the Borough for the period 1999-2025 that would be lower by more than twenty (20%) percent than the total prospective Third Round need obligation established in this Agreement, and if that calculation is memorialized in an unappealable final judgment, the Borough may seek to amend the judgment in this matter to reduce its fair share obligation accordingly. Notwithstanding any such reduction, the Borough shall be obligated to adopt a Housing Element and Fair Share Plan that conforms to the terms of this Agreement and to implement all compliance mechanisms included in this Agreement, including by adopting or leaving in place any site specific zoning adopted or relied upon in connection with the Plan adopted pursuant to this Agreement; taking all steps necessary to support the development of any 100% affordable developments referenced herein; maintaining all mechanisms to address unmet need; and otherwise fulfilling fully the fair share obligations as established herein.

The reduction of the Borough's obligation below that established in this Agreement does not provide a basis for seeking leave to amend this Agreement or seeking leave to amend an order or judgment pursuant to R. 4:50-1. If the Borough prevails in reducing its prospective need for the Third Round, the Borough may carry over any resulting extra credits to future rounds in conformance with the then-applicable law.

15. The Borough shall prepare a Spending Plan within the period referenced above, subject to the review of FSHC and approval of the Court, and reserves the right to seek approval from the Court that the expenditures of funds contemplated under the Spending Plan constitute "commitment" for expenditure pursuant to N.J.S.A. 52:27D-329.2 and -329.3, with the four-year time period for expenditure designated pursuant to those provisions beginning to run with the entry of a final judgment approving this settlement in accordance with the provisions of In re Tp. Of Monroe, 442 N.J. Super. 565 (Law Div. 2015) (aff'd 442 N.J. Super. 563). On the first anniversary of the execution of this Agreement, which shall be established by the date on which it is executed by a representative of the Borough, and on every anniversary of that date thereafter through the end of the period of protection from litigation referenced in this Agreement, the Borough agrees to provide annual reporting of trust fund activity to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, with a copy provided to Fair Share Housing Center and posted on the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services. The reporting shall include an accounting of all housing trust fund activity, including the source and amount of funds collected and the amount and purpose for which any funds have been expended.
16. On the first anniversary of the execution of this Agreement, and every anniversary thereafter through the end of this Agreement, the Borough agrees to provide annual reporting of the status of all affordable housing activity within the municipality through posting on the municipal website with a copy of such posting provided to Fair Share Housing Center, using forms previously developed for this purpose by the Council on Affordable Housing or any other forms endorsed by the Special Master and FSHC.
17. The Fair Housing Act includes two provisions regarding action to be taken by the Borough during the ten-year period of protection provided in this Agreement. The Borough agrees to comply with those provisions as follows:
 - a. For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, the Borough will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its implementation of the Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether any mechanisms to meet unmet need should be revised or supplemented. Such posting shall invite any interested party to submit comments to the municipality, with a copy to Fair Share Housing Center, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether any mechanisms to meet unmet need should be revised or supplemented. Any interested party may by motion request a hearing before the court regarding these issues.
 - b. For the review of very low income housing requirements required by N.J.S.A. 52:27D-329.1, within 30 days of the third anniversary of this Agreement, and every third year thereafter, the Borough will post on its municipal website, with a

copy provided to Fair Share Housing Center, a status report as to its satisfaction of its very low income requirements, including the family very low income requirements referenced herein. Such posting shall invite any interested party to submit comments to the municipality and Fair Share Housing Center on the issue of whether the municipality has complied with its very low income housing obligation under the terms of this settlement.

18. FSHC is hereby deemed to have party status in this matter and to have intervened in this matter as a defendant without the need to file a motion to intervene or an answer or other pleading. The parties to this Agreement agree to request the Court to enter an order declaring FSHC is an intervenor, but the absence of such an order shall not impact FSHC's rights.
19. This Agreement must be approved by the Court following a fairness hearing as required by Morris Cty. Fair Hous. Council v. Boonton Twp., 197 N.J. Super. 359, 367-69 (Law Div. 1984), aff'd o.b., 209 N.J. Super. 108 (App. Div. 1986); East/West Venture v. Borough of Fort Lee, 286 N.J. Super. 311, 328-29 (App. Div. 1996). The Borough shall present its planner as a witness at this hearing. FSHC agrees to support this Agreement at the fairness hearing. In the event the Court approves this proposed settlement, the parties contemplate the municipality will receive "the judicial equivalent of substantive certification and accompanying protection as provided under the FHA," as addressed in the Supreme Court's decision in In re N.J.A.C. 5:96 & 5:97, 221 N.J. 1, 36 (2015). The "accompanying protection" shall remain in effect through July 1, 2025. If this Agreement is rejected by the Court at a fairness hearing it shall be null and void.
20. The Borough agrees to pay FSHC's attorneys fees and costs in the amount of \$10,000 within ten (10) days of the Court's approval of this Agreement pursuant to a duly-noticed fairness hearing.
21. If this Agreement is approved by the Court at a fairness hearing, FSHC agrees that it will, within ten (10) days of the entry of an order approving the Agreement, circulate a stipulation of dismissal to counsel for all parties in Fair Share Housing Center v. The Borough of Haddonfield, the Planning Board of Haddonfield, and 2 Hopkins Lane, LLC Docket No. CAM-L-1945-16, and as soon as practicable FSHC shall file the stipulation of dismissal with prejudice in that matter.
22. If an appeal is filed of the Court's approval or rejection of this Agreement, the Parties agree to defend the Agreement on appeal, including in proceedings before the Superior Court, Appellate Division and New Jersey Supreme Court, and to continue to implement the terms of this Agreement if the Agreement is approved before the trial court unless and until an appeal of the trial court's approval is successful, at which point the Parties reserve their right to rescind any action taken in anticipation of the trial court's approval. All Parties shall have an obligation to fulfill the intent and purpose of this Agreement.
23. This Agreement may be enforced through a motion to enforce litigant's rights or a separate action filed in Superior Court, Camden County. A prevailing movant or plaintiff in such a motion or separate action shall be entitled to reasonable attorney's fees.
24. Unless otherwise specified, it is intended that the provisions of this Agreement are to be severable. The validity of any article, section, clause or provision of this Agreement shall not affect the validity of the remaining articles, sections, clauses or provisions hereof. If

- any section of this Agreement shall be adjudged by a court to be invalid, illegal, or unenforceable in any respect, such determination shall not affect the remaining sections.
25. This Agreement shall be governed by and construed by the laws of the State of New Jersey.
26. This Agreement may not be modified, amended or altered in any way except by a writing signed by each of the Parties.
27. This Agreement may be executed in any number of counterparts, each of which shall be an original and all of which together shall constitute but one and the same Agreement.
28. The Parties acknowledge that each has entered into this Agreement on its own volition without coercion or duress after consulting with its counsel, that each party is the proper person and possess the authority to sign the Agreement, that this Agreement contains the entire understanding of the Parties and that there are no representations, warranties, covenants or undertakings other than those expressly set forth herein.
29. Each of the Parties hereto acknowledges that this Agreement was not drafted by any one of the Parties, but was drafted, negotiated and reviewed by all Parties and, therefore, the presumption of resolving ambiguities against the drafter shall not apply. Each of the Parties expressly represents to the other Parties that: (i) it has been represented by counsel in connection with negotiating the terms of this Agreement; and (ii) it has conferred due authority for execution of this Agreement upon the persons executing it.
30. Any and all Exhibits and Schedules annexed to this Agreement are hereby made a part of this Agreement by this reference thereto. Any and all Exhibits and Schedules now and/or in the future are hereby made or will be made a part of this Agreement with prior written approval of both Parties.
31. This Agreement constitutes the entire Agreement between the Parties hereto and supersedes all prior oral and written agreements between the Parties with respect to the subject matter hereof except as otherwise provided herein.
32. No member, official or employee of the Borough shall have any direct or indirect interest in this Agreement, nor participate in any decision relating to the Agreement which is prohibited by law, absent the need to invoke the rule of necessity.
33. Anything herein contained to the contrary notwithstanding, the effective date of this Agreement shall be the date upon which all of the Parties hereto have executed and delivered this Agreement.
34. All notices required under this Agreement ("Notice[s]") shall be written and shall be served upon the respective Parties by certified mail, return receipt requested, or by a recognized overnight or by a personal carrier. In addition, where feasible (for example, transmittals of less than fifty pages) shall be served by facsimile or e-mail. All Notices shall be deemed received upon the date of delivery. Delivery shall be affected as follows, subject to change as to the person(s) to be notified and/or their respective addresses upon ten (10) days notice as provided herein:

February 26, 2019
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TO FSHC: Kevin D. Walsh, Esq.
Fair Share Housing Center
510 Park Boulevard
Cherry Hill, NJ 08002
F: 856-663-8182
kevinwalsh@fairsharehousing.org

TO THE BOROUGH: Edwin W. Schmierer, Esq.
101 Poor Farm Road
Princeton, New Jersey 08540
F: 609-683-7978.
eschmierer@mgplaw.com


**WITH A COPY TO THE
MUNICIPAL CLERK:** Deanna Bennett
Borough Hall
242 Kings Highway East, Room 101
Haddonfield, NJ 08033
F: 856-795-1445
dbennett@haddonfield-nj.gov

Please sign below if these terms are acceptable.

Sincerely,

Kevin D. Walsh, Esq.
Counsel for Fair Share Housing Center

On behalf of the Borough of Haddonfield, with the authorization
of the governing body:


Neal P. Rochford
Dated: 4/2/2019

February 26, 2019
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Exhibit A – Haddonfield's Unmet Need Mechanisms



Clarke Caton Hintz
Architecture
Planning
Landscape Architecture

Exhibit A

Haddonfield Borough – Unmet Need Mechanisms February 26, 2019

1. Existing Borough-wide mandatory overlay for all residential developments of five (5) units or more requires 20% affordable housing setaside – Revise Ordinance

2. Affordable Housing Development Fee Ordinance – Adopted

3. Overlay Zoning - see attached CCH aerial map for sites listed below:

A. PATCO site (Block 118/Lot 14 and Block 134/Lot 9):

1. Height – Block 118/Lot 14 only - in the spirit of the design intent and specific guidance provided by the Borough's existing Special Maximum Height Zone, the character of the streets should remain similar to the downtown. Therefore, we recommend adding language similar to the existing code - buildings must set back 30' from the centerline of Euclid Avenue and Wilkins (or other new e/w) street.
 - Five (5) stories within 100' from the PATCO ROW, see Euclid Avenue exception below.
 - Four (4) stories from 100' to 200' from the PATCO ROW, see Euclid Avenue exception below.
 - Three (3) stories from 200' and beyond from the PATCO ROW and along Euclid Avenue.
2. Height – Block 134/Lot 9 – no change from three (3) stories.
3. Parking Requirement – confirmed 1.0 space per residential unit.
4. Permitted building types – confirmed that Apartment Buildings (AB) are currently permitted.
5. Affordable housing setaside – 20%

B. Acme site (Block 39/Lots 6, 6.01 & 9.01)

1. Borough will expand D-3 to include all three (3) lots Block 39/Lots 6, 6.01 & 9.01.
2. Keep height at three (3) stories.

C. PNC Bank (Block 11.05/Lot 1) – East side of Haddon from Hawthorne to Merion)

1. Keep height at three (3) stories.

100 Barrack Street
Trenton NJ 08608
clarkecatonhintz.com
Tel: 609 883 8383
Fax: 609 883 4044

Philip Caton, FAICP
John Hatch, FAIA
George Hibbs, AIA
Brian Slauch, AICP
Michael Sullivan, AICP

Emeriti
John Clarke, FAIA
Carl Hintz, AICP, ASLA



Clarke Caton Hintz

- D. Archer-Greiner (Block 129/Lot 3) -
 - 1. Building height- Borough will agree to five (5) stories stepped down to four (4) stories along Veteran's Lane and three (3) stories fronting Redman and Euclid.
 - 2. Apartment Building (AB) is either permitted or will be permitted by Borough.
- E. TD Bank (Block 130/Lots 6 and 9)
 - 1. Building height - Borough will agree to four (4) stories.
- F. South (West) side of Haddon from Woodland to Redman
 - 1. Keep height three (3) stories.
 - 2. Minimum building width remains 65' for AB and CO buildings. Maximum building width is increased to 150'.
- G. North (East) side of Haddon from Merion to Hopkins -
 - 1. no change
- H. Wells Fargo Bank (occupant)/ Wachovia (owner) - 99 Haddon Ave. (East side of Haddon from Hopkins to Euclid)
 - 1. Borough will agree to four (4) stories in conjunction with an analysis to establish frontage setbacks through the comparison of minimum front yard setbacks of parcels along Haddon from Hopkins to Windsor (Block 11.01/Lots 1, 2, 2.01, and 2.02 (see below for specific minimum frontage analysis language under review by the Borough*).
- I. Grove Street - existing C Commercial Districts north of Lake on west side and north of Glover on east side-
 - 1. Borough will allow upper story residential.
- J. North side of Haddon, south of Euclid (Block 11/Lots 2, 14 and 24)
 - 1. Borough will agree to height of three (3) stories.

* Minimum front yard as determined by the analysis set forth in Attachment 7 which states:

The following neighborhood context analysis shall be used to determine what the front yard setback is for lots in the R2, R3, R4, R5, R5A, R6, R7, R8 and R9 zones.



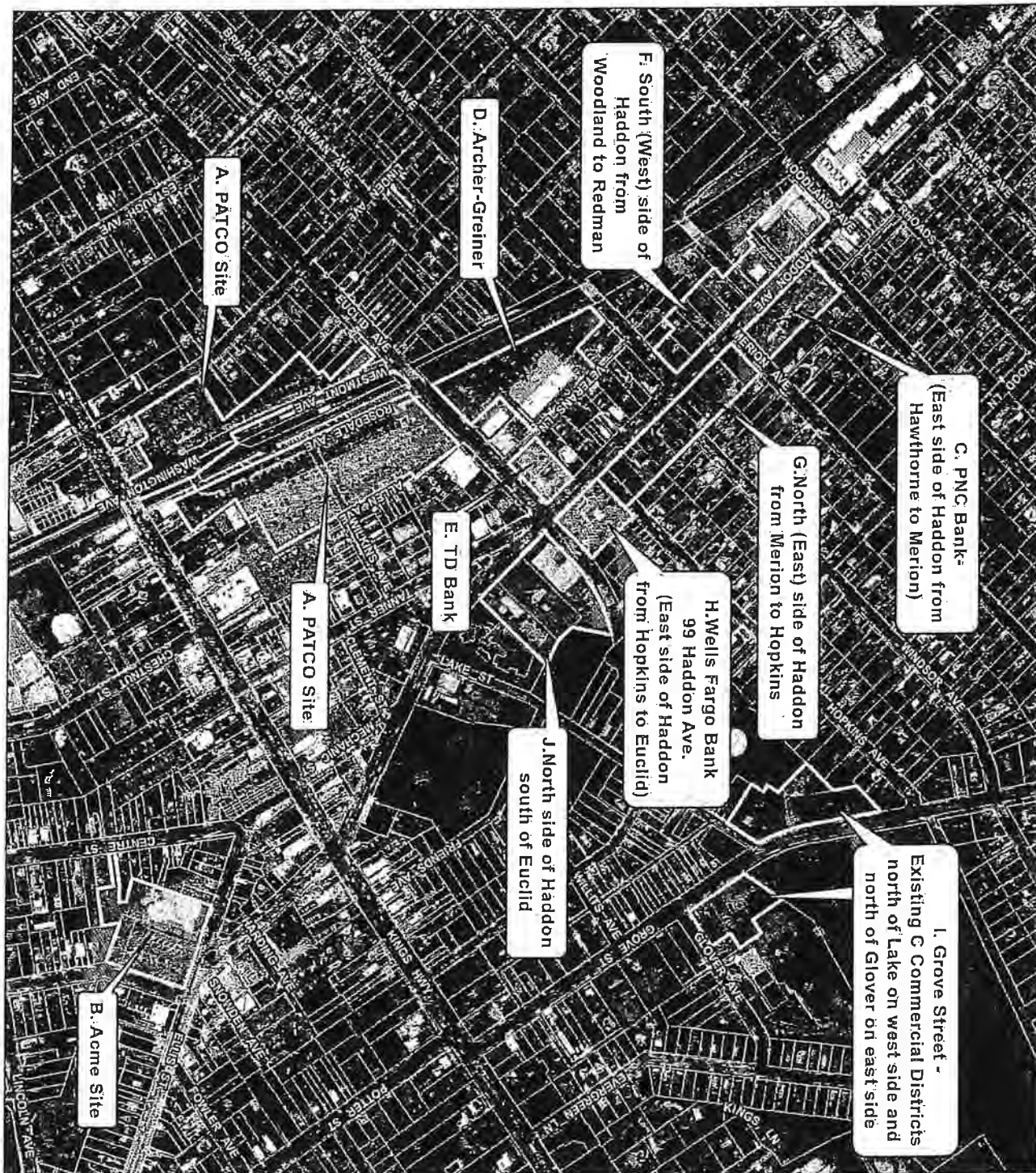
Clarke Caton Hintz

Step 1. Identify the lots to be analyzed based on the following distances from the subject lot. Only lots on the same side of the street as the subject lot are to be included; (for the various zones the Borough will give distance in feet for lots that should be included, we have provided the actual adjacent lots meeting this distance above in H.R.)

Step 2. Determine the actual front yard setback on each lot.

Step 3. Eliminate the highest value and lowest value. Only one high and one low value are eliminated, even if there are multiple measurements at the same value.

Step 4. Calculate the average of the remaining values. The average front yard represents the minimum required front yard for the subject lot. A larger front yard is permissible provided it is no more than 10% larger than the minimum.



Unmet Need Sites

LOCATION:
Haddonfield Borough, Camden County, NJ

DATE:
February 2019

Legend

- Site Lettering (A-J) per Settlement Agreement
- Height Change
 - 4 Story
 - 3 Story
 - 5 Story
 - No Change
- Residential Use Change
 - Allowing Upper Story Residential



0 600 FT

Clarke Caton Hintz
Architecture
Planning
Landscape Architecture

February 26, 2019
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Exhibit B – 2018 Income Limits

Prepared by Affordable Housing Professionals of New Jersey (AHPNJ) - April 2018
2018 AFFORDABLE HOUSING REGIONAL INCOME LIMITS BY HOUSEHOLD SIZE

Income limits not officially adopted by the State of New Jersey. Contact your municipality to see if applicable in your jurisdiction. Additional information about AHPNJ income limits is posted on

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase Rents** Sales***	Regional Asset Limit****
Region 1 Bergen, Hudson, Passaic and Sussex	Median Moderate Low Very Low	\$63,597 \$50,878 \$31,798 \$19,079	\$68,140 \$54,512 \$34,070 \$20,442	\$72,682 \$58,146 \$36,341 \$21,805	\$81,767 \$65,414 \$40,884 \$24,530	\$90,853 \$72,682 \$45,426 \$27,256	\$94,487 \$75,589 \$47,243 \$28,346	\$98,121 \$78,497 \$49,060 \$29,436	\$105,389 \$84,311 \$52,695 \$31,617	\$112,657 \$90,126 \$56,329 \$33,797	\$119,926 \$95,940 \$59,963 \$35,978	2.2% 5.52%	\$175,679
Region 2 Essex, Morris, Union and Warren	Median Moderate Low Very Low	\$66,755 \$53,404 \$33,377 \$20,026	\$71,523 \$57,218 \$35,762 \$21,457	\$76,291 \$61,033 \$38,146 \$22,887	\$85,828 \$68,662 \$42,914 \$25,748	\$95,364 \$76,291 \$47,682 \$28,609	\$99,179 \$79,343 \$49,589 \$29,754	\$102,993 \$82,395 \$51,497 \$30,898	\$110,622 \$88,498 \$55,311 \$33,187	\$118,252 \$94,601 \$59,126 \$35,475	\$125,881 \$100,705 \$62,940 \$37,764	2.2% 1.22%	\$187,955
Region 3 Hunterdon, Middlesex and Somerset	Median Moderate Low Very Low	\$75,530 \$60,424 \$37,765 \$22,659	\$80,925 \$64,740 \$40,463 \$24,278	\$86,320 \$69,056 \$43,160 \$25,896	\$97,110 \$77,688 \$48,555 \$29,133	\$107,900 \$86,320 \$53,950 \$32,370	\$112,216 \$89,773 \$56,108 \$33,665	\$116,532 \$93,226 \$58,266 \$34,960	\$125,164 \$100,131 \$62,582 \$37,549	\$133,796 \$107,037 \$66,888 \$40,139	\$142,428 \$113,942 \$71,214 \$42,728	2.2% 2.37%	\$205,458
Region 4 Mercer, Monmouth and Ocean	Median Moderate Low Very Low	\$69,447 \$55,557 \$34,723 \$20,834	\$74,407 \$59,526 \$37,204 \$22,322	\$79,368 \$63,494 \$39,684 \$23,810	\$89,289 \$71,431 \$44,644 \$26,787	\$99,209 \$79,368 \$49,605 \$29,763	\$103,178 \$82,542 \$51,589 \$30,953	\$107,146 \$85,717 \$53,573 \$32,144	\$115,083 \$92,066 \$57,541 \$34,525	\$123,020 \$98,416 \$61,510 \$36,906	\$130,956 \$104,765 \$65,478 \$39,287	2.2% 5.19%	\$186,616
Region 5 Burlington, Camden and Gloucester	Median Moderate Low Very Low	\$61,180 \$48,944 \$30,590 \$18,354	\$65,550 \$52,440 \$32,775 \$19,665	\$69,920 \$55,936 \$34,960 \$20,976	\$78,660 \$62,928 \$39,330 \$23,598	\$87,400 \$69,920 \$43,700 \$26,220	\$90,896 \$77,717 \$45,448 \$27,269	\$94,392 \$75,514 \$47,196 \$28,318	\$101,384 \$81,107 \$50,692 \$30,415	\$108,376 \$86,701 \$54,188 \$32,513	\$115,368 \$92,294 \$57,684 \$34,610	2.2% 5.05%	\$161,977
Region 6 Atlantic, Cape May, Cumberland, and Salem	Median Moderate Low Very Low	\$51,085 \$40,868 \$25,543 \$15,326	\$54,734 \$43,787 \$27,367 \$16,420	\$58,383 \$46,706 \$29,192 \$17,515	\$65,681 \$52,545 \$32,840 \$19,704	\$72,979 \$58,383 \$36,489 \$21,894	\$75,898 \$60,718 \$37,949 \$22,769	\$78,817 \$63,054 \$39,409 \$23,645	\$84,655 \$67,724 \$42,328 \$25,397	\$90,494 \$72,395 \$45,247 \$27,148	\$96,332 \$77,066 \$48,166 \$28,900	2.2% 0.00%	\$136,680

Moderate income is between 80 and 50 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

* These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

**This column is used for calculating the pricing for rent increases for units (as previously calculated under N.J.A.C. 5:97-9.3). The increase for 2015 was 2.3%, the increase for 2016 was 1.1%, the increase for 2017 was 1.7%, and the increase for 2018 is 2.2% (Consumer price index for All Urban Consumers (CPI-U)). Regions by expenditure category and commodity and service group). Landlords who did not increase rents in 2015, 2016, or 2017 may increase rent by up to the applicable combined percentage from their last rental increase for that unit. In no case can rent for any particular apartment be increased more than one time per year.

*** This column is used for calculating the pricing for resale increases for units (as previously calculated under N.J.A.C. 5:97-9.3). The price of owner-occupied low and moderate income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.

Low income tax credit developments may increase based on the low income tax credit regulations.

**** The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.

Note: Since the Regional Income Limits for Region 6 in 2017 were higher than the 2018 calculations, the 2017 income limits will remain in force for 2018 (as previously required by N.J.A.C. 5:97-9.2(c)).



BOROUGH OF HADDONFIELD
Camden County, New Jersey

March 12, 2019

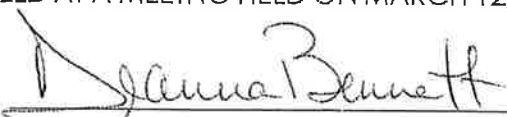
2019-02-26-048

**Authorization to Sign Settlement Agreement with Fair Share Housing Corporation
Regarding Docket No. CAM-L-2596-15**

RESOLVED by the Board of Commissioners of the Borough of Haddonfield, County of Camden, State of New Jersey, that the appropriate officials are authorized to sign a settlement agreement, copy available in the Borough Clerk's Office, with Fair Share Housing Corporation, 510 Park Boulevard, Cherry Hill, New Jersey 08002 in relation to Court Case Docket No. CAM-L-2596-15.

ROLL CALL VOTE:	YES	NO
KASKO	X	
MOSCATELLI	X	
ROCHFORD	X	

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A RESOLUTION ADOPTED BY THE BOARD OF COMMISSIONERS OF THE BOROUGH OF HADDONFIELD AT A MEETING HELD ON MARCH 12, 2019.


Deanna Bennett, Borough Clerk

To: RelayFax via port COM3

From: N/A

7/2/2019 1:40:51 PM (Page 1 of 4)

MASON, GRIFFIN & PIERSON, PC
EDWIN W. SCHMIERER, ESQ.
ATTORNEY # 009811974
101 POOR FARM ROAD
PRINCETON, NJ 08540
(609) 921-6543
ATTORNEYS FOR THE DECLARATORY PLAINTIFF

IN THE MATTER OF THE
APPLICATION
OF THE BOROUGH OF
HADDONFIELD, COUNTY OF
CAMDEN.

SUPERIOR COURT
Law Division Camden County

DOCKET NO: CAM-L-2596-15

CIVIL ACTION

ORDER

This matter having been presented to the Court by Edwin W. Schmierer, Esquire, Mason, Griffin & Pierson, PC, attorney for Declaratory Plaintiff, Borough of Haddonfield, and Kevin D. Walsh, Esquire, attorney for Interested Party and Intervenor by consent Fair Share Housing Center, with Francis J. Banisch, III, P.P., A.I.C.P., appearing as the Court Appointed Special Master; and

IT APPEARING that Haddonfield Borough (the "Borough") filed a Declaratory Judgment Complaint for the Court to approve the Borough's Housing Element and Fair Share Plan (hereinafter "Fair Share Plan") in response to In Re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) ("Mount Laurel IV"); and the Court having granted the Borough immunity from all "builders remedy" Mount Laurel actions from the time of the filing of the Borough's Declaratory Judgment action (hereinafter "DJ Action"); and the Court having appointed Francis J. Banisch, III, P.P., A.I.C.P. as the Special Master (hereinafter the "Special Master") to review the

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Borough's compliance with the Mount Laurel doctrine; and Fair Share Housing Center ("FSHC") having participated in the Borough's DJ Action as an interested party and now, as a result of the Agreement, as an Intervenor by Consent; and FSHC and the Borough having considered various experts reports calculating the number of affordable housing units required to satisfy the Borough's affordable housing obligation; and the Borough and FSHC having engaged in settlement discussions and thereafter having agreed upon a formal Settlement Agreement ("Agreement") marked into evidence as Exhibit A, which was executed by Kevin D. Walsh, Esq. on behalf of FSHC on February 26, 2019, and approved and executed by the Borough Mayor, on April 4, 2019, as authorized by Borough Council Resolution; and

IT FURTHER APPEARING that the Court scheduled a Mount Laurel Fairness Hearing on May 8, 2019 to consider whether the terms of the Agreement are fair and reasonable to low and moderate income households of the region; and the Borough having provided adequate notice of the Fairness Hearing to the public, affordable housing advocates in the region and interested parties; and comments to the Agreement having been filed in response to the notice; and the Special Master having reviewed the Agreement and, on May 6, 2019, having issued a Master's Report evaluating the fairness of the Agreement, which was marked as Exhibit D at the fairness hearing; and the Special Master having concluded in the Report that the Agreement is fair and reasonable to the region's low and moderate income households; and the Master having further recommended in the Report that the Court approve the Agreement, with suggested conditions; and FSHC having participated in the Hearing and having expressly supported the proposed Agreement as advancing the interests of the region's low and moderate income households; and

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From: N/A

7/2/2019 1:40:51 PM (Page 3 of 4)

IT FURTHER APPEARING that the Court having accepted as evidence in the record the exhibits; and the Court having considered the documents on the record and the Special Master's testimony, as well as the testimony of Sharon McCullough, Haddonfield Borough Administrator and Mary Beth Lonergan, PP, AICP, Haddonfield Borough Affordable Housing Planner and the testimony of residents of Haddonfield who objected to the Agreement; and, as a result of the foregoing, the Court having made at the conclusion of the Hearing various findings of fact and determinations of law as set forth on the record on May 9, 2019; and for further good cause appearing:

IT IS on this 1st day of July June 2019, ORDERED AND ADJUDGED as follows:

1. Pursuant and to the standards articulated by Judge Skillman in Morris County Fair Housing Council v. Boonton Borough, 197 N.J. Super. 359 (Law Div. 1984) and further addressed by the Appellate Division in East/West Venture v. Bor. of Fort Lee, 286 N.J. Super. 311 (App. Div. 1996), the Court hereby accepts and approves the Final Agreement, Exhibit A, and concludes that said Agreement is fair, reasonable, and adequately protects the interests of the region's lower-income persons.
2. During the next 120 days (the "Compliance Period"), the Borough shall satisfy the requirements set forth in the Agreement and the Special Master's May 6, 2019 report.
3. A Compliance Hearing will be scheduled for September 9, 2019 at 9:30 a.m.
4. Upon conclusion of the Compliance Hearing, if the Court approves the Borough's Housing Element and Fair Share Plan, Spending Plan and other compliance documents, the Court shall issue an order providing the judicial equivalent of substantive certification pursuant to the New Jersey Fair Housing Act which, once entered, will maintain the Borough's immunity from all "builders remedy" Mount Laurel actions through July 1, 2025.

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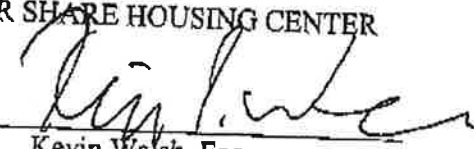
5. The Borough's current immunity from "builders remedy" Mount Laurel actions shall remain in full force and effect subject to further Order of the Court.


HONORABLE NANCY S. FAMULAR, P.J.Ch.

The undersigned hereby consent to the entry of the Order.

FAIR SHARE HOUSING CENTER

By:


Kevin Walsh, Esq.

BOROUGH OF HADDONFIELD

By:


Edwin W. Schmierer, Esq.
Special Counsel

Date: 6/20/2019

Date: 6/20/19

MASON, GRIFFIN & PIERSON, PC
EDWIN W. SCHMIERER, ESQ.
ATTORNEY # 009811974
101 POOR FARM ROAD
PRINCETON, NJ 08540
Telephone: (609) 436-1200
Facsimile: (609) 683-7978
Email: e.schmierer@mgp.law.com
Counsel for the Petitioner, Borough of Haddonfield

**IN THE MATTER OF THE
APPLICATION
OF THE BOROUGH OF
HADDONFIELD, COUNTY OF
CAMDEN.**

SUPERIOR COURT OF NEW JERSEY
CAMDEN COUNTY
LAW DIVISION

DOCKET NO: CAM-L-2596-15

**ORDER GRANTING A
CONDITIONAL JUDGMENT OF
COMPLIANCE AND REPOSE**

THIS MATTER being opened to the Court by the Petitioner, the Borough of Haddonfield (“Borough”) seeking the Court’s approval of the Borough’s adopted and endorsed Third Round Housing Element and Fair Share Plan (“HE&FSP”) pursuant to N.J.S.A. 52:27D-13, and In Re N.J.A.C. 5:96 and In Re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015) (“Mount Laurel IV”) and the entry of a Third Round Conditional Judgment of Compliance and Repose confirming the Borough’s compliance with its Fair Share Obligation under the Mount Laurel doctrine and the Fair Housing Act (“FHA”); and the Court having conducted a Compliance hearing on February 20, 2020 regarding the Settlement Agreement entered into by the Borough and the Fair Share Housing Center (“FSHC”); and

WHEREAS, the Court having considered (a) the February 18, 2020 and revised February 24, 2020 Report of the Court Special Master Francis J. Banisch, III, AICP, PP, and the direct testimony of Mr. Banisch, (b) the testimony of Borough resident, Barry J. Brady, (c) the comments put on the record with regard to the Borough's Third Round Compliance Plan by the attorney for the Petitioner and the attorney for FSHC; and

The Court having found the following facts:

1. The Borough entered into a Settlement Agreement with FSHC on April 2, 2019. This Settlement Agreement was approved by Court Order dated July 1, 2019. Said Settlement Agreement is intended to be implemented by the Borough's Third Round HE&FSP which was adopted by the Borough's Planning Board on November 13, 2019 and endorsed by the Borough Commissioners on December 17, 2019.
2. The Court-approved Settlement Agreement stipulated that the Borough has a Fair Share Obligation for the period from 1987 through July 1, 2025 as follows:

a. Present need (Rehabilitation):	11 units
b. Prior Round (1987-1999):	192 units
c. Third Round (1999-2025):	320 units
3. The Settlement Agreement provides that the Borough has a Realistic Development Potential ("RDP") of 83 units and an unmet need of 429 units.
4. The HE&FSP addresses the Fair Share Obligation set forth above.
5. The Court appointed Special Master, Francis J. Banisch, III, AICP, PP, reviewed the HE&FSP and the Settlement Agreement dated February 26, 2019 as accepted by the Borough on April 2, 2019 and submitted a report dated February 18, 2020

and a revised report dated February 24, 2020. These reports find that the HE&FSP and the Third Round Settlement Agreement creates a realistic opportunity for the provision of sufficient very low, low and moderate income housing during the period 1987 to July 1, 2025 to satisfy the stipulated Municipal Housing Fair Share Obligation provided the Borough take certain additional steps specified as conditions in the Special Master's amended report dated February 24, 2020. In his reports, the Special Master recommended that the Court approve the HE&FSP and the Settlement Agreement subject to those conditions set forth by the Special Master on the record. The Special Master also testified at the Compliance Hearing that his recommendation for the approval of the HE&FSP and the Settlement Agreement need not be delayed to await satisfaction of the additional conditions recommended by the Special Master and FSHC.

6. Based upon the written reports of the Special Master, which are incorporated herein by reference as findings of the Court and the testimony by the Special Master at the Compliance Hearing, the Court found that upon the Borough's implementation of the HE&FSP, the Settlement Agreement and the additional conditions recommended by the Special Master, it will have created a realistic opportunity for the provision of sufficient very low, low and moderate income housing needed to satisfy the Borough's constitutional Fair Share Housing Obligation for the period from 1987 to July 1, 2025 under the FHA and the constitutional doctrines enunciated in the Mount Laurel cases; and

WHEREAS, based upon these findings and for the reasons set forth on the record and for good cause shown, the Court determined that a Conditional Judgment of Compliance and Repose

approving the Borough's plans for addressing its cumulative fair share obligation through July 1, 2025 as well as the requirements of the Settlement Agreement dated February 26, 2019 as entered into by the Borough on April 2, 2019 should be entered.

NOW, THEREFORE, it is on this 1st day of June, 2020,

ORDERED AND ADJUDGED as follows:

1. The Borough of Haddonfield has stipulated to a judicially-approved Fair Share Housing Obligation for the period from 1987 through July 1, 2025 of (a) Present Need (Rehabilitation): 11 units; (b) Prior Round (1987 – 1999) Obligation: 192 units; and (c) Third Round 'gap' and prospective need (1999 – 2025) Obligation: 320 units.
2. The Borough Third Round HE&FSP adopted by the Planning Board on November 13, 2019 and endorsed by the Borough Commissioners on December 17, 2019, the Settlement Agreement dated February 26, 2019 as entered into by the Borough on April 2, 2019 and once the additional steps/conditions recommended by the Special Master's supplementary report dated February 24, 2020 are undertaken creates a realistic opportunity for the provision of sufficient very low, low and moderate income housing through July 1, 2025 to satisfy the judicially approved municipal Fair Share Housing Obligation and, taken together, fully address the Borough's constitutional Fair Share Housing Obligation for the period from 1987 to July 1, 2025 under the FHA and the constitutional doctrines enunciated in the Mount Laurel cases.

3. As recommended by the Special Master in his supplemental report dated February 24, 2020, the Borough shall satisfy the following conditions before the Court will enter a Final Third Round Judgment of Compliance and Repose:
 - a. A contract to extend Camden County Block Grant Program Cooperation Agreement be entered by the Borough; and
 - b. An executed Developer's Contract and Site Plan approval for the Snowden Avenue site be accomplished by November 30, 2020.
 - c. If necessary, the Preparation of Operating Manuals for Affordability Assistance Activities be accomplished by July 1, 2020 unless anticipated funds for this proposed affordability assistance program are instead needed per condition e. below for acquisition of another site/program implementation to address the entire 28-unit Snowden obligation as the Borough has already proposed to exceed its affordability assistance requirements in other ways as set forth in the court-approved spending plan.
 - d. Have prepared by the Borough's Administrative Agent, Piazza and Associates, an operating manual within 60 days of the date of this Order.
 - e. A decision is to be made by the Borough on the unit count for the Snowden Avenue site by July 1, 2020 consistent with the Settlement Agreement and rezoning for the site adopted by that time.
4. As the Borough satisfies the above-referenced conditions, proof of same shall be submitted to the Special Master and Fair Share Housing Center. If the Borough's satisfaction of the above-referenced conditions is deemed acceptable to the

Special Master, the Special Master shall file a supplemental report with the Court confirming that all conditions set forth in this Order have been satisfied. Once the Special Master submits said supplemental report and if the Court deems the report acceptable and is satisfied that all conditions have been met, the Court, without the necessity of an additional hearing, shall issue a Final Third Round Judgment of Compliance and Repose as submitted by the Petitioner's attorney.

5. Upon the satisfaction of the aforementioned conditions, the entry of the Final Third Round Judgment of Compliance and Repose shall resolve all issues raised by the Borough's Declaratory Judgment Complaint. That judgment shall constitute a Final Judgment in said Declaratory Judgment Complaint.
6. The Borough is permitted to use the 2019 and future income limits based upon the methodology adopted by the Affordable Housing Professionals of New Jersey ("AHPNJ") to calculate affordable rent levels and sales prices as updated annually which replicates COAH's procedures for annually establishing income limits. The Borough has amended its affordable housing ordinance to include this methodology.
7. The monitoring and reporting requirements identified in the Settlement Agreement will remain continuing conditions of the Court's conditional approval provided for herein.
8. The requirement that construction shall begin on the Snowden site and any units that may be used to partially replace the units on the Snowden site in accordance with the Settlement Agreement no later than January 1, 2022 will remain a continuing condition of the Court's conditional approval provided for herein.

9. The Borough's current immunity from "Builders Remedy" lawsuits shall remain in full force and effect subject to further Order of the Court through July 1, 2025.

10. All parties shall bear their own costs.

/s/ Nan S. Famular P.J. Ch.

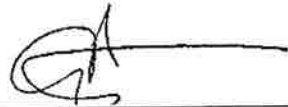
HONORABLE NAN S. FAMULAR, P.J.Ch.

The undersigned hereby consent to the entry of this Order.

FAIR SHARE HOUSING CENTER

By: 
Adam Gordon, Esq.

BOROUGH OF HADDONFIELD

By: 
Edwin W. Schmierer, Esq.
Special Counsel

Date: May 19, 2020

Date: MAY 19, 2020

MASON, GRIFFIN & PIERSON, PC
EDWIN W. SCHMIERER, ESQ.
ATTORNEY # 009811974
101 POOR FARM ROAD
PRINCETON, NJ 08540
Telephone: (609) 436-1200
Facsimile: (609) 683-7978
Email: e.schmierer@mgp.law.com
Counsel for the Petitioner, Borough of Haddonfield

**IN THE MATTER OF
THE APPLICATION
OF THE BOROUGH OF
HADDONFIELD, COUNTY
OF CAMDEN.**

SUPERIOR COURT OF NEW JERSEY
CAMDEN COUNTY
LAW DIVISION

DOCKET NO: CAM-L-2596-15

**CONSENT ORDER
FURTHER AMENDING THE
ORDER GRANTING A
CONDITIONAL JUDGMENT OF
COMPLIANCE AND REPOSE**

THIS MATTER being opened to the Court by the Petitioner, the Borough of Haddonfield ("Borough") seeking the Court's approval for a further Amendment to the Court's Order granting the Petitioner a Conditional Judgment of Compliance and Repose; and

WHEREAS, an Order granting a Conditional Judgment of Compliance and Repose to the Borough was entered by the Court on June 1, 2020; and

WHEREAS, said Court Order provided at paragraph 3.e. that a decision was to be made by the Borough on the unit count for the Snowden Avenue site by July 1, 2020, consistent with the Settlement Agreement and rezoning for the site adopted by that time; and

WHEREAS, said Order was subsequently amended to extend the time for the Snowden Avenue site decision and rezoning until October 1, 2020; and

WHEREAS, a timely decision was made by the Borough to reduce the unit count for the Snowden Avenue site from 28 units to 20 units; and

WHEREAS, additional time is needed for the adoption of a rezoning ordinance to facilitate the construction of the aforementioned 20 units of affordable housing on the Snowden Avenue site and to amend a Redevelopment Plan (s) for five (5) units of affordable housing on the Boxwood site; and

WHEREAS, the parties have consented to complete the Snowden Avenue site rezoning by on or before January 31, 2021 and amending Redevelopment Plan(s) by May 29, 2021 to accommodate five (5) units being relocated from the Snowden Avenue site to the Boxwood site.

NOW, THEREFORE, it is on this 16th day of December 2020, Ordered and Adjudged as follows:

1. Condition 3.e. of the Court Order dated June 1, 2020, is amended to read as follows:

e. A decision has been made by the Borough on reducing the unit count for the Snowden Avenue site from 28 to 20 units consistent with the Settlement Agreement. Rezoning for this site shall be adopted by January 31, 2021. Site plan approval shall be obtained within sixty (60) days after final adoption of the rezoning for the Snowden Ave. site

f. In order to reduce the unit count on the Snowden Avenue site, eight (8) affordable units have been moved to the following properties:


- i. 129 Fowler – semi-detached 2-bedroom
- ii. 283 Lake – semi-detached 2-bedroom
- iii. 202 Haddonfield Commons (aka 400 Haddonfield Commons unit 202):
1-bedroom condominium.
- iv. The Boxwood property, 65 Haddon Street, will have 5 units of
affordable housing (Boxwood Cottage) once the subdivision is
perfected. The Redevelopment Plan(s) for these Boxwood units shall
be amended by May 29, 2021 to provide for these units.

BE IT FURTHER ORDERED that all of the remaining terms and conditions of the
Order granting a Conditional Judgment of Compliance and Repose dated June 1, 2020,
shall remain in full force and effect.

/s/ Nan S. Famular, P.J.Ch.
HONORABLE NAN S. FAMULAR, P.J.Ch.

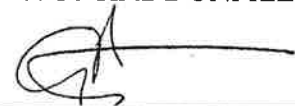
The undersigned hereby consent to the entry of this Order.

FAIR SHARE HOUSING CENTER

By: 

Date: December 15, 2020

BOROUGH OF HADDONFIELD

By: 
Edwin W. Schmierer, Esq.
Special Counsel

Date: December 15, 2020

MASON, GRIFFIN & PIERSON, PC
EDWIN W. SCHMIERER, ESQ.
ATTORNEY # 009811974
101 POOR FARM ROAD
PRINCETON, NJ 08540
Telephone: (609) 436-1200
Facsimile: (609) 683-7978
Email: e.schmierer@mgp.law.com
Counsel for the Petitioner, Borough of Haddonfield

**IN THE MATTER OF
THE APPLICATION
OF THE BOROUGH OF
HADDONFIELD, COUNTY
OF CAMDEN.**

SUPERIOR COURT OF NEW JERSEY
CAMDEN COUNTY
LAW DIVISION

DOCKET NO: CAM-L-2596-15

**CONSENT CASE MANAGEMENT
ORDER**

THIS MATTER having been opened to the Court by the Petitioner, the Borough of Haddonfield("Borough") seeking the Court's approval of the Borough's adopted and endorsed Third Round Housing Element and Fair Share Plan ("HE&FSP") pursuant to N.J.S.A. 52:27D-13, and In Re N.J.A.C. 5:96 and In Re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015) ("Mount Laurel IV").

WHEREAS, the Borough entered into a Settlement Agreement ("Agreement") with Fair Share Housing Center ("FSHC") on February 26, 2019, specifying the Borough's Rehabilitation Share as 11, Prior Round Obligation at 192 and Third Round Prospective Need as 320. The Agreement also included that the Borough is entitled to a vacant land adjustment in accordance with N.J.A.C. 5:93-4.2, resulting in a realistic development potential (RDP) of 83 units. The Agreement specified that the Borough of Haddonfield is

to meet this RDP with multiple mechanisms, including 28 units to be produced from a 100% affordable municipally sponsored affordable housing project at the Snowden Avenue site. The agreement specified that the Snowden site should yield no less than 20 units; and

WHEREAS, the Court held a Fairness Hearing on May 8, 2019, wherein multiple members of the public provided comments and concerns with the Snowden Avenue site.

WHEREAS, the Court approved the settlement as fair to the protected class of low- and moderate-income households via an order dated July 1, 2019; and

WHEREAS, the Court conducted a Compliance Hearing on February 20, 2020, wherein residents again provided comments and objections regarding the Snowden Avenue site; and

WHEREAS, an Order granting a Conditional Judgment of Compliance and Repose to the Borough was entered by the Court on June 1, 2020; and

WHEREAS, said Court Order provided at paragraph 3.e. that a decision was to be made by the Borough on the unit count for the Snowden Avenue site by July 1, 2020, requiring no fewer than 20 units to be developed on that site, consistent with the Settlement Agreement and rezoning for the site adopted by that time; and

WHEREAS, said Order was subsequently amended to extend the time for the Snowden Avenue site decision and rezoning until October 1, 2020; and

WHEREAS, Haddonfield Advocates for Affordable Housing (HAFAH) filed a motion to intervene in this case on August 20, 2020, seeking further review of the Snowden Avenue site. Oral argument was held on this motion on September 25, 2020; and

WHEREAS, following the oral argument, the Court determined that HAFAH should not be granted intervention and denied their motion on October 9, 2020, thus leaving in place

the Court's prior orders requiring the Snowden Avenue site to be developed with at least 20 units and rejecting HAFAH's arguments that the Court must consider its position that the development of those homes on an approximately one acre site was inappropriate, and permitting development on that site to proceed; and

WHEREAS, a timely decision was made by the Borough to reduce the unit count for the Snowden Avenue site from 28 units to 20 units; and

WHEREAS, the parties consented to additional time to address the Snowden Avenue site rezoning and the eight off site units as the subject of a consent order entered by the Court on December 16, 2020; and thus directing the Borough to complete the zoning and site plan approval for the Snowden Avenue site no later than April 1, 2021; and

WHEREAS, HAFAH filed an objection to the consent order on December 16, 2020; and

WHEREAS, the Court entered the proposed consent order on December 16, 2020 and rejected HAFAH's objections, thus directing the Borough to complete the zoning and site plan approval for the Snowden Avenue site no later than April 1, 2021; and

WHEREAS, an affiliate of Community Investment Strategies, Inc. ("CIS"), a developer that the Borough selected to develop the Snowden Avenue site applied for competitive Department of Community Affairs funding allocated to the Snowden Avenue project and the Department of Community Affairs in December 2020 announced that it had selected the project for \$4.7 million in funding; and

WHEREAS, the Borough adopted the Snowden Avenue site zoning ordinance late, on March 9, 2021 and while the Court has not been asked to rule on whether that late adoption was justified, applying the sixty (60) days for the site plan approval from the December 16, 2020 order to the March 9, 2021 would have made May 8, 2021 the updated deadline for site plan

approval from the Haddonfield Planning Board; and

WHEREAS, upon request of the Special Master and FSHC, the Court held case management conferences with the parties to this matter and the Special Master on May 3, 2021 on May 5, 2021 to discuss the delays in compliance with the Court's prior orders and the status of the Snowden Avenue; and

WHEREAS, the Court from these conferences entered a case management order on May 13, 2021 directing the Planning Board to conclude the hearing on the Snowden Avenue application no later than June 14, 2021 and if the hearing was not concluded or the site plan was denied the Borough would be required to show cause as to why the immunity granted previously in this litigation should not be revoked, along with other potential remedies for noncompliance; and

WHEREAS, the Haddonfield Planning Board granted site plan approval for the Snowden Avenue application on June 14, 2021; and

WHEREAS, it appears that the final obstacle to construction of the Snowden Avenue development, which has been part of the Borough's fair share plan since at least 2008, is a review by the state Historic Sites Council, currently scheduled for August 18, 2022; and

WHEREAS, the Court scheduled a case management conference on July 26, 2022 as to the status of this case and how to address the remaining conditions.

NOW, THEREFORE, it is on this 3rd day of ~~July~~ August 2022, Ordered and Adjudged as follows:

1. The Special Master shall no later than August 19, 2022 provide a report to the Court pursuant to paragraph 3 of the Court's June 1, 2020 order on the satisfaction of the conditions referenced therein, other than those conditions specified in paragraph 2 below. Fair Share Housing Center (FSHC) may

provide any comments to the Borough and the Special Master on satisfaction of those conditions no later than August 12, 2022.

2. The following conditions of paragraph 3 remain outstanding and shall be completed by the Borough no later than August 31, 2022. The Borough shall provide proof of the completion of these conditions to FSHC and the Special Master by that date, and the Special Master shall no later than September 15, 2022 provide a report to the Court pursuant to paragraph 3 of the Court's June 1, 2020 order on the satisfaction of these conditions. Fair Share Housing Center (FSHC) may provide any comments to the Borough and the Special Master on satisfaction of those conditions no later than September 8, 2022.
 - a. Identification of the location of the eight (8) affordable units that were moved off the Snowden property pursuant to the Court's prior orders and the bedroom and income distribution of those units consistent with maintaining overall required bedroom and income distribution for the twenty-eight (28) units on Snowden and these sites;
 - b. An executed Developer's Agreement, pro forma, and schedule for any needed renovation/construction on the eight (8) affordable units which shall be ready for occupancy no later than December 31, 2022, provided that if any of the units have existing tenants than the Borough shall provide a plan for affirmative marketing upon unit turnover;
 - c. Adoption of a revised Spending Plan that addresses funding needs for the eight (8) affordable units and affordability assistance requirements.
3. The Borough shall report to the Court the outcome of the August 18, 2022 Historic Sites Council meeting as to the Snowden property within thirty (30)

days of that meeting. The Court's prior grant of a conditional final judgment of compliance and repose is premised on the developability of this site for at least 20 affordable units and does not allow for more than the eight units that were already transferred away from this site to be transferred to other sites.

4. The parties shall appear for a virtual case management conference on

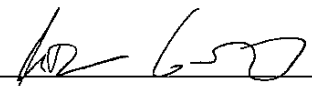
September 28, 2022 at 9:00 a.m./p.m.

BE IT FURTHER ORDERED that all of the remaining terms and conditions of the Order granting a Conditional Judgment of Compliance and Repose dated June 1, 2020, shall remain in full force and effect.


HON. SHERRI L. SCHWEITZER, P.J.G.E.

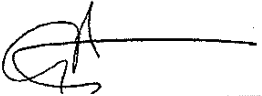
The undersigned hereby consent to the entry of this Order.

FAIR SHARE HOUSING CENTER

By: 
Adam M. Gordon, Esq.

Date: August 2, 2022

BOROUGH OF HADDONFIELD

By: 
Edwin W. Schmierer, Esq.
Special Counsel

Date: August 2, 2022

APPENDIX B

2025 COURT ORDER, FOURTH ROUND RESOLUTION AND FOURTH ROUND DJ ACTION