

**2025 HOUSING ELEMENT and FAIR SHARE PLAN  
BOROUGH OF MERCHANTVILLE**

**MERCHANTVILLE BOROUGH  
CAMDEN COUNTY, NEW JERSEY**



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**June 13, 2025  
#26500 00**

With support from Patrick VanBernum, AICP, Assistant Planner

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

**ACKNOWLEDGMENTS****Borough Council**

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## I. INTRODUCTION

According to the Fair Housing Act of 1985, a Housing Plan Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate-income housing.

This is the Borough of Merchantville's Housing Element (hereinafter "HE") for 2025 to 2035. On March 19, 2024, Governor Phil Murphy signed significant affordable housing legislation through Bill A-4/S-50, which aims to streamline and enhance the state's approach to affordable housing obligations.

### Key Provisions of the Legislation:

**Establishment of a New Framework:** The law introduces a streamlined process for determining and enforcing municipalities' affordable housing obligations under the New Jersey Supreme Court's Mount Laurel Doctrine and the State's Fair Housing Act. Starting in 2025, the Department of Community Affairs (DCA) will publish non-binding calculations of municipalities' current and prospective affordable housing needs, using a formula based on prior court decisions.

**Dispute Resolution Program:** The legislation establishes a new Affordable Housing Dispute Resolution Program to expedite the resolution of disputes regarding municipalities' affordable housing obligations and plans. This program aims to reduce litigation-related delays and provide more certainty for housing developers.

**Abolishment of COAH:** The Council on Affordable Housing (COAH), which had been defunct for over a decade, is formally abolished under this bill. The new process replaces the role previously played by COAH, streamlining compliance and reducing delays in the construction of new affordable housing.

**Incentives for Specific Housing Projects:** The legislation includes provisions for "bonus credits," allowing certain affordable housing units to be credited as 1.5 or 2 units. This system incentivizes the development of age-restricted housing, housing for individuals with special needs, and projects located near mass transit stations. The use of bonus credits is capped at 25% of a municipality's prospective need obligations.

**Transparency and Accountability:** The law mandates increased transparency at each stage of the affordable housing process, including the adoption of initial housing plans, the availability and allocation of state housing trust funds, and the number of housing units built. This ensures that municipalities and developers can plan more effectively and that the public remains informed about affordable housing developments.

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

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

## MERCHANTVILLE'S AFFORDABLE HOUSING COMPLIANCE HISTORY

Merchantville Borough did not have an affordable housing obligation from the First and Second Rounds ("Prior Rounds").

Following the Mount Laurel IV decision in March 2015, responsibility for reviewing and approving housing elements and fair share plans shifted from COAH to designated Mount Laurel trial judges. However, during this period, the Borough remained engaged in advancing affordable housing opportunities.

On July 8, 2015, the Borough of Merchantville filed a complaint seeking the Borough's immunity, contingent on the preparation of a Third Round Housing Element and Fair Share Plan, as well as compliance with an affordable housing obligation calculated by FSHC's planner, Dr. David Kinsey.

Throughout negotiations with FSHC, the Borough remained committed to balancing affordable housing obligations with other planning priorities. It has continued to pursue affordable housing initiatives through various approaches. On August 5, 2015, a settlement agreement was reached, establishing both the Borough's Third

Round fair share obligation for low- and moderate-income housing and the mechanisms for fulfilling it. The Third Round Fair Share Settlement and this Fair Share Plan reflect the culmination of these efforts.

The Third Round Housing Plan Element and Fair Share Plan met the requirements of the Municipal Land Use Law, the Fair Housing Act, and the terms of the August 2015 settlement agreement with FSHC.

As outlined in the FSHC Settlement Agreement, the Borough's Mount Laurel affordable housing obligation for the period 1987–2025 consists of:

1. A Third Round Rehabilitation Share was set at 7 units.
2. A Prior Round Obligation of 0 units.
3. A Third Round Obligation of 43 units, including the 1999–2015 "Gap Present Need" and the 2015–2025 "Prospective Need."

After reviewing the Borough's adopted Amended 2015 Housing Element and Fair Share Plan, along with its implementing ordinances and resolutions, the Court found that the Borough has fulfilled its Prior Round Obligation and has a plan in place to meet its Rehabilitation Share for the Third Round Obligation. Consequently, the Court declared the Borough's plan and ordinances constitutionally compliant, meeting its cumulative Mount Laurel affordable housing obligations, and approval was granted.

As part of this Final Judgment of Compliance and Repose, the Borough was required to complete the following ongoing implementation, monitoring, and reporting requirements:

1. Fully implement the 2015 Housing Element and Fair Share Plan.
2. Annually, starting August 16, 2023:
  - a. Report trust fund activity to the relevant state agency.
  - b. Prepare a status report on all affordable housing activity within the municipality by July 1, 2020.

## MUNICIPAL SUMMARY

Merchantville Borough covers 0.59 square miles, or about 377.6 acres, and is situated in the northeastern part of Camden County. Merchantville has a suburban character with community amenities that include several parks, the Merchantville Country club (also in Cherry Hill Township), Woodbine Swim Club, Merchantville Mile Greenway, and Merchantville Community Center and Park at 212 Somerset Street.

The borough borders the Camden County municipalities of Cherry Hill and Pennsauken Township. Merchantville Borough has a suburban/urban character, especially along the corridor of Route 130 and Maple Avenue.

## AFFORDABLE HOUSING OBLIGATION

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

### MERCHANTVILLE'S AFFORDABLE HOUSING OBLIGATION 2025-2035

	REHABILITATION (Present Need)	FOURTH ROUND (Prospective Need)	PRIOR ROUND	TOTAL FOURTH ROUND OBLIGATION
<b>OBLIGATION</b>	15	15	5*	20

\* There are 5 unsatisfied prior round family units carried over from Round 3 (1 very-low-income unit and 4 moderate-income units).

**VACANT LAND ADJUSTMENT ANALYSIS**

Under the Prior Round Rules (5:93-4.1), municipalities could seek adjustments. These Rules indicated that there may be instances where a municipality can exhaust an entire resource (land, water, or sewer) and still not be able to provide a realistic opportunity for affordable housing. Subchapter 4 provides the standards and procedures for municipalities to demonstrate that the municipal response to its housing obligation is limited by the lack of land, water, and/or sewer.

The Merchantville Borough Tax Assessor provided Environmental Resolutions, Inc., the Borough's Affordable Housing Planner, a list of vacant parcels to prepare a vacant land adjustment (hereinafter "VLA") analysis in 2025 as per the requirements of N.J.A.C. 5:93-4.2 (the results of the VLA can be found in Appendix A). Next, the environmental constraint layers were added to the Geographic Information Systems (hereinafter "GIS") map to determine the area, if any, of vacant parcels that are environmentally constrained. Environmental constraints reviewed include the following:

- New Jersey Department of Environmental Protection (hereinafter "NJDEP") water bodies
- NJDEP wetlands with a 50-foot buffer
- NJDEP C-1 waters with a 300-foot buffer
- FEMA Special Flood Hazard Area (Preliminary Flood Hazard Zones A, AO, AE, V, and VE)
- Steep slopes (15%) identified in Camden County Hazard Mitigation Plan Update (for planning purposes only)..

Environmentally constrained areas are then removed from a parcel, resulting in vacant and buildable acres. If Lot A comprises wetlands that encumber 5 acres, but 2 acres and a C-1 waterway, only 3 acres remain buildable. Based on this analysis, 15 acres of Lot A are developable and included in the VLA.

Next, the analysis removed properties with:

- Recent Certificates of Occupancy for 2024 and 2025
- Recent subdivision and/or site plan approvals that have yet to commence construction or are under construction
- Approvals for single-family homes that have yet to commence construction or are under construction

Once each lot's buildable acreage was determined, the analysis identified properties that could be developed with at least five housing units at the minimum presumptive density of six dwellings per acre for parcels of 0.833 acres.

As shown by the maps and Excel chart in Appendix A, the Borough of Merchantville does not contain any parcels that are "vacant" and can develop at least five (5) dwellings.

**Unmet Need**

The RDP has been calculated to be 0; therefore, the Fourth Round Unmet Need is the result of subtracting the RDP (0) from the Fourth Round Obligation (15)(hereinafter "FRO"). The Borough of Merchantville has five (5) units of Unmet Need from the Third Round Obligations. This results in a Total Need of 20 ( $20 = 15 + 5$ ). There are 5 prior round family credits carried over from Round 3 (1 very low-income unit and 4 moderate-income units).

**GOAL OF MERCHANTVILLE BOROUGH**

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

## II. CONTENT OF HOUSING ELEMENT

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

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to household size, income level, and age;
- An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate-income households and substandard housing capable of being rehabilitated;
- An analysis of the existing and probable future employment characteristics of the municipality;
- A projection of the municipality's housing stock, including the probable future construction of low and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- A determination of the municipality's present and prospective fair share for low and moderate-income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1); and
- A consideration of the lands that are most appropriate for the construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing P.L.2024, c.2 (C.52:27D-310.10.f.).

### III. MERCHANTVILLE'S POPULATION DEMOGRAPHICS

#### AGE DISTRIBUTION OF THE POPULATION

In 2023, the ACS estimated that 14.2% of Merchantville's population was between the ages of 45 and 54. The percentage of school-aged children (ages 5 to 19) was approximately 20.9%, and the population over 65 years of age was approximately 18.2%. The 2023 ACS reported the median age of Merchantville residents was 36.8 years old. In comparison, the median age for Camden County was 38.6 years old.

#### MERCHANTVILLE BOROUGH POPULATION BY AGE COHORT

Label	Count	Percent
AGE		
Total population	3,815	100.0%
Under 5 years	251	6.6%
5 to 9 years	295	7.7%
10 to 14 years	194	5.1%
15 to 19 years	309	8.1%
20 to 24 years	228	6.0%
25 to 34 years	394	10.3%
35 to 44 years	625	16.4%
45 to 54 years	540	14.2%
5 years old. yearsold. to 59 years	187	4.9%
60 to 64 years	96	2.5%
65 to 74 years	349	9.1%
75 to 84 years	314	8.2%
85 years and over	33	0.9%

U.S. Census Bureau, U.S. Department of Commerce. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, 2023, [https://data.census.gov/table/ACSDP5Y2023.DP05?q=DP0&g=040XX00US34\\_050XX00US34007\\_060XX00US3400745510](https://data.census.gov/table/ACSDP5Y2023.DP05?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400745510). Accessed on May 8, 2025.

#### Ethno-racial makeup of Merchantville NJ in comparison to Camden County and the state of NJ

*Note that there are cultural biases that may skew the results of this census. Some individuals of a darker complexion coming from Native and South American backgrounds may identify as black due to a difference in racial perception across different cultures. For example, many darker-skinned Brazilians identify as black because of cultural standards related to darker skin, when in practice they fall under the race of Latino, being from a country of Latin American origin. Conversely, Fair-skinned Latin Americans and Hispanics have been historically known to identify as white, contrary to the racial category they fall into in a census or community survey.*

Of the 3,815 residents in Merchantville, New Jersey, 61% identify as white alone, and 8.1% identify as Black. Additionally, 25.2% identify as Hispanic or Latino, and 2.9 % identify as Asian. A small minority of the local population identifies as multi-racial (2.8%), and an estimated one citizen identifies as other, and none identify as Native American or Pacific islander. This compares to the neighboring township of Pennsauken, with a prominent difference in ethnic and racial composition, especially in the

representation of white citizens. This portion of the housing element is intended to address the racial and ethnic composition of Merchantville Borough and identify how the racial landscape of the area plays a role in the housing needs of the municipality.

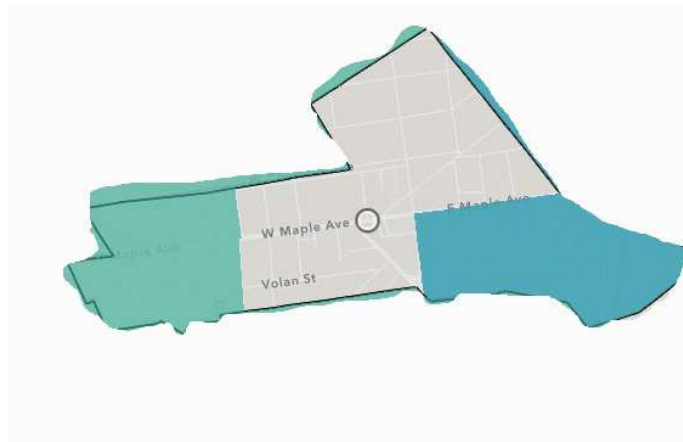
Race	Merchantville		Camden County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	2,328	61%	273,998	52%	4,813,341	51.9%
Hispanic/Latino	960	25.2%	102,905	19.5%	2,032,968	21.9%
Black	309	8.1%	90,989	17.3%	1,138,893	12.3%
Asian	112	2.9%	30,280	5.7%	910,968	9.8%
Native American/Pacific Islander	0	0%	337	0.06%	8,745	0.09%
Other	1	0.03%	3,297	0.6%	69,560	0.8%
Multi-Racial	105	2.8%	25,390	5%	292,539	3.2%
Total Population	3,815		527,196		9,267,014	

U.S. Census Bureau. (n.d.). *Explore Census Data: Merchantville Borough, Camden County, New Jersey; DP05: ACS Demographic and Housing Estimates* (2023 American Community Survey 5-Year Estimates). Retrieved May 5, 2025, from <https://data.census.gov/table/ACSDP5Y2023.DP05?q=Merchantville+Borough,+Camden+County,+New+Jersey&g=050XX00US34005&moe=false>

The New Jersey Department of Environmental Protection (hereinafter NJDEP) evaluates communities all over the state within the criteria of minority population, population of low-income residents, and populations in which the English proficiency is limited on a large scale. Any community in NJ that satisfies these criteria qualifies as an overburdened community (hereinafter OBC):

1. 35% or more of the households qualify as low-income households
2. 40% or more of the residents identify as a minority
3. 40% or more of the households have limited English proficiency





NJDEP Bureau of GIS. (2025, January 27). Overburdened Communities | NJ Environmental Justice Mapping, Assessment and Protection Tool (EJMAP). ArcGIS Experience Builder. Retrieved May 5, 2025, from <https://experience.arcgis.com/experience/548632a2351b41b8a>

The area above is Merchantville Borough, and the teal-colored area at the bottom right and green to the far left of the Borough are OBCs. The area in green to the left denotes the OBC criteria of high minority status, and the darker shaded area on the right signifies an OBC that meets the criteria for low income and minorities.

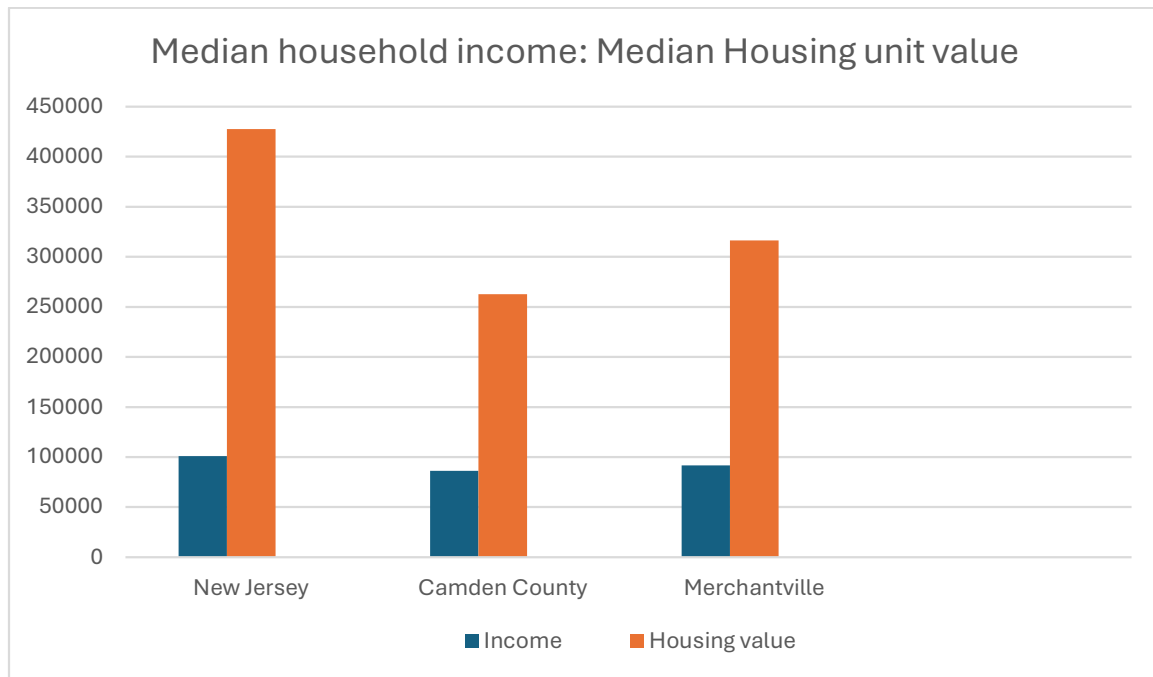
In Merchantville, the only non-OBC is the area surrounding the zone allotted for central business, a region that differs from the remainder of Merchantville, since it houses the municipality's major businesses as its only central business zone.

In comparison, Merchantville has a higher household median income (\$91,605) than that of Camden County (\$86,384) but lower than the state's (\$101,050). With a higher median housing unit value than Camden County but similar median income, a potential burden-causing imbalance on citizens may exist. This is further emphasized when observing that almost half of renting households (49.4%) pay rent equal to 35% or more of their household income.

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U.S. Census Bureau. (n.d.). Explore Census Data: Merchantville Borough, Camden County, New Jersey; S2502; DP04: Occupied Housing Units (2023 American Community Survey 5-Year Estimates). Retrieved May 5, 2025, from <https://data.census.gov/table/ACSST5Y2023.S2502?q=Merchantville+Borough,+Camden+County,+New+Jersey+s2502&moe=false>

### DEMOGRAPHIC CHARACTERISTICS FOR OCCUPIED HOUSING UNITS

	Merchantville Borough		Camden County		New Jersey	
Label	Number	Percent	Number	Percent	Number	Percent
RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER						
One race --						
White	1,042	69.4%	124,681	62.2%	2,161,903	62.2%
Black or African American	142	9.5%	37,284	18.6%	444,246	12.8%
American Indian and Alaska Native	0	0.0%	538	0.3%	12,716	0.4%
Asian	32	2.1%	9,957	5.0%	313,596	9.0%
Native Hawaiian and Other Pacific Islander	0	0.0%	104	0.1%	844	0.0%
Some other race	129	8.6%	16,050	8.0%	255,413	7.3%
Two or more races	156	10.4%	11,955	6.0%	289,637	8.3%
Hispanic or Latino origin	303	20.2%	28,933	14.4%	629,420	18.1%
White alone, not Hispanic or Latino	1,021	68.0%	119,452	59.6%	2,008,921	57.8%
Total Occupied housing units	1,501		200,569		3,478,355	

U.S. Census Bureau, U.S. Department of Commerce. "Demographic Characteristics for Occupied Housing Units." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2502, [https://data.census.gov/table/ACSST5Y2023.S2502?q=New+Jersey+S2502&g=050XX00US34007\\_060XX00US3400745510](https://data.census.gov/table/ACSST5Y2023.S2502?q=New+Jersey+S2502&g=050XX00US34007_060XX00US3400745510). Accessed on 6 Jun 2025.

**HOUSEHOLD SIZE AND TYPE**

The U.S. Census Bureau defines a household as persons that may or may not be related who occupy a single room or group of rooms constituting a housing unit. A family is one or more persons related by blood, marriage, or adoption, all living in the same household. In Merchantville Borough, the 2023 ACS estimated there were 1,501 households. Over 39.8% of the Borough's households were non-family households (13.0% Owner-occupied and 26.8% Renter-occupied), while family households comprised nearly 60.2% of all households (49.1% Owner-occupied and 11.1% Renter-occupied). Approximately 11.3% of households are comprised of married couples with children under age 18 (11.3% Owner-occupied and 0.0% Renter-occupied). There was also a disproportionately large number of Non-family Households in Merchantville, with 26.8% as compared to Camden County with 18.4% and New Jersey with 16.5%.

June 13, 2025  
Merchantville HEFSP

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### HOUSEHOLD TYPE

	New Jersey		Camden County		Merchantville	
Label	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	3,478,355		200,569		1,501	
Owner occupied:	2,215,482	63.7%	130,430	65.0%	932	62.1%
Family households:	1,672,020	48.1%	97,863	48.8%	737	49.1%
Married-couple family:	1,373,673	39.5%	75,042	37.4%	471	31.4%
With own children of the householder under 18 years	540,138	15.5%	28,426	14.2%	169	11.3%
No own children of the householder under 18 years	833,535	24.0%	46,616	23.2%	302	20.1%
Other family:	298,347	8.6%	22,821	11.4%	266	17.7%
Male householder, no spouse present:	89,223	2.6%	6,771	3.4%	16	1.1%
With own children of the householder under 18 years	31,313	0.9%	2,870	1.4%	16	1.1%
No own children of the householder under 18 years	57,910	1.7%	3,901	1.9%	0	0.0%
Female householder, no spouse present:	209,124	6.0%	16,050	8.0%	250	16.7%
With own children of the householder under 18 years	66,872	1.9%	5,501	2.7%	140	9.3%
No own children of the householder under 18 years	142,252	4.1%	10,549	5.3%	110	7.3%
Nonfamily households	543,462	15.6%	32,567	16.2%	195	13.0%
Renter occupied:	1,262,873	36.3%	70,139	35.0%	569	37.9%
Family households:	687,968	19.8%	33,287	16.6%	166	11.1%
Married-couple family:	366,146	10.5%	13,380	6.7%	9	0.6%
With own children of the householder under 18 years	178,942	5.1%	5,610	2.8%	0	0.0%
No own children of the householder under 18 years	187,204	5.4%	7,770	3.9%	9	0.6%
Other family:	321,822	9.3%	19,907	9.9%	157	10.5%
Male householder, no spouse present:	85,049	2.4%	4,907	2.4%	120	8.0%
With own children of the householder under 18 years	38,088	1.1%	2,200	1.1%	47	3.1%
No own children of the householder under 18 years	46,961	1.4%	2,707	1.3%	73	4.9%
Female householder, no spouse present:	236,773	6.8%	15,000	7.5%	37	2.5%
With own children of the householder under 18 years	140,219	4.0%	9,264	4.6%	37	2.5%
No own children of the householder under 18 years	96,554	2.8%	5,736	2.9%	0	0.0%
Nonfamily households	574,905	16.5%	36,852	18.4%	403	26.8%

U.S. Census Bureau, U.S. Department of Commerce. "Tenure by Household Type and Presence and Age of Own Children." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25115, 2023, [https://data.census.gov/table/ACSDT5Y2023.B25115?q=Household+and+Family&g=040XX00US34\\_050XX00US34007\\_060XX00US3400745510](https://data.census.gov/table/ACSDT5Y2023.B25115?q=Household+and+Family&g=040XX00US34_050XX00US34007_060XX00US3400745510). Accessed on May 9, 2025.

Household sizes for the Borough are detailed in the table on the next page. One-person households total 492 or 32.8% of the Borough's households. Households containing two persons rank as the second most common size, with a total of 487 households representing 32.4% of the Borough's households. The third largest household group was four-person households, 24.8%.

### HOUSEHOLD SIZE

	Estimate	Percent
Occupied housing units	1,501	100.0%
HOUSEHOLD SIZE		
1-person household	492	32.8%
2-person household	487	32.4%
3-person household	150	10.0%
4-or-more-person household	372	24.8%

U.S. Census Bureau, U.S. Department of Commerce. "Occupancy Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501, 2023, [https://data.census.gov/table/ACSST5Y2023.S2501?q=S2501:+Occupancy+Characteristics&g=040XX00US34\\_050XX00US34007\\_060XX00US3400745510](https://data.census.gov/table/ACSST5Y2023.S2501?q=S2501:+Occupancy+Characteristics&g=040XX00US34_050XX00US34007_060XX00US3400745510). Accessed on May 9, 2025.

### INCOME AND POVERTY STATUS

The most current data is the 2023 ACS Census data for the categories of income and poverty. The 2023 five-year American Community Survey (hereinafter "ACS") estimates were utilized. The estimated median household income for Merchantville was \$91,607 in 2023, which is 106.0percent of the median household income for Camden County's \$86,384. The Borough's median income was over \$9,443, or -9.3 percent lower than the State's median household income of \$101,050.

Merchantville's median family income was \$130,108. This is approximately \$22,444 or 20.8 percent higher than the County's and approximately \$6,216 or 5.0 percent higher than the State's.

Merchantville's estimated per capita income of \$45,634 is over 102.8 percent of the estimated for the County and is 85.9 percent of the State. See the table on the following page.

Finally, after reviewing the poverty status of both individuals and families residing in the Borough, Merchantville fares worse than the County and the State for poverty status. The ACS estimates that Merchantville has a family poverty status of 12.3% while the County and State have a family poverty status of 9.1% and 7.0%, respectively. The poverty status of individuals in Merchantville is higher at 16.7% compared to 12.2% for the County and 9.8% for the State. See the table and chart on the next page for additional details.

**INCOME CHARACTERISTICS**

	Merchantville	Camden County	New Jersey
Median Household Income	91,607	86,384	101,050
Median Family income	130,108	107,664	123,892
Per Capita Income	45,634	44,380	53,118
Poverty Level			
All families	7.0%	9.1%	12.3%
All people	16.7%	12.2%	9.8%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023,  
[https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&g=040XX00US34\\_050XX00US34007\\_060XX00US3400745510](https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&g=040XX00US34_050XX00US34007_060XX00US3400745510). Accessed on May 8, 2025.

The ACS five-year estimates also reported that 46.1% of the Borough's households make over \$100,000 annually. Over 15.3% of households make more than \$200,000 per year. It should be noted that less than 36.4% of households make less than \$50,000 annually. A detailed breakdown of Merchantville's household income, compared to that of the county and state, is provided on the following page.

**INCOME AND BENEFITS (IN 2023 INFLATION-ADJUSTED DOLLARS)**

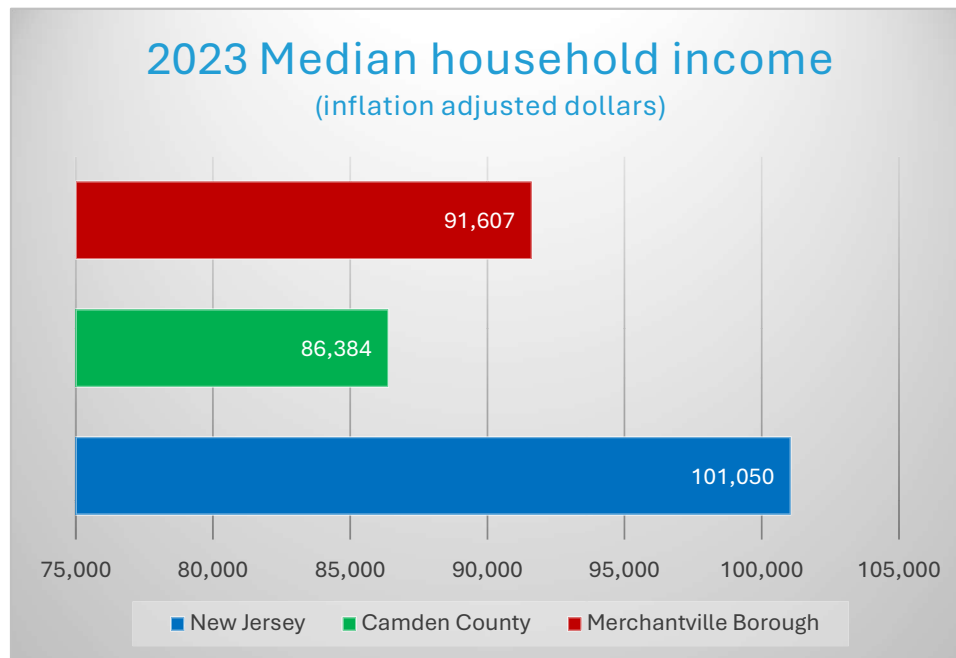
	Merchantville		Camden County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Total households	1,501	100.1%	200,569	100.0%	3,478,355	99.9%
Less than \$10,000	15	1.0%	10,455	5.2%	140,262	4.0%
\$10,000 to \$14,999	0	0.0%	7,162	3.6%	99,362	2.9%
\$15,000 to \$24,999	133	8.9%	12,319	6.1%	175,402	5.0%
\$25,000 to \$34,999	104	6.9%	12,680	6.3%	184,753	5.3%
\$35,000 to \$49,999	294	19.6%	17,492	8.7%	276,601	8.0%
\$50,000 to \$74,999	188	12.5%	28,387	14.2%	448,192	12.9%
\$75,000 to \$99,999	76	5.1%	24,794	12.4%	397,939	11.4%
\$100,000 to \$149,999	285	19.0%	38,109	19.0%	627,526	18.0%
\$150,000 to \$199,999	177	11.8%	21,882	10.9%	407,723	11.7%
\$200,000 or more	229	15.3%	27,289	13.6%	720,595	20.7%
Median household income (dollars)	91,607	(X)	86,384	(X)	101,050	(X)

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023,  
[https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&g=040XX00US34\\_050XX00US34007\\_060XX00US3400745510](https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&g=040XX00US34_050XX00US34007_060XX00US3400745510). Accessed on May 8, 2025.

June 13, 2025  
Merchantville HEFSP

Environmental Resolutions, Inc

Project 26500 00



## IV. MERCHANTVILLE'S HOUSING DEMOGRAPHICS

### HOUSING TYPE

According to the 2023 five-year ACS estimates, Merchantville has an estimated 1,634 dwelling units. The Borough's housing stock is comprised of single-family detached units, single-family attached units, and multi-family dwellings.

The largest percentage of housing stock in the Borough is represented by single-family detached dwellings at 43.9% or 717 dwellings. Single-family attached houses (e.g., townhomes) comprised 17.7% of the Borough's housing stock, and two-unit dwellings encompassed 17.6% of the housing stock. Three or four-unit buildings totaled 4.3% of the housing stock. Five or more units (apartments) comprised 16.6% of the housing stock. Of the estimated 1,634 units in 2023, 201 or 28.0% of the owner-occupied housing stock with a mortgage spends 30% or more of the household income on housing, spending over 30% of household income on housing is considered beyond affordable. Of the estimated units in 2023, 65 or 30.2% of the renter-occupied housing stock that pays rent spends 30% or more of the household income on housing, which is considered unaffordable.

### UNITS IN STRUCTURE

Label	Camden County		Merchantville Borough	
	Estimate	Percent	Estimate	Percent
UNITS IN STRUCTURE				
Total housing units	213,188	100.0%	1,634	100.1%
1-unit, detached	116,355	54.6%	717	43.9%
1-unit, attached	36,299	17.0%	289	17.7%
2 units	9,157	4.3%	287	17.6%
3 or 4 units	7,820	3.7%	70	4.3%
5 to 9 units	8,349	3.9%	11	0.7%
10 to 19 units	10,079	4.7%	58	3.5%
20 or more units	23,841	11.2%	202	12.4%
Mobile home	1,260	0.6%	0	0.0%
Boat, RV, van, etc.	28	0.0%	0	0.0%

