

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

**OAKLYN BOROUGH
CAMDEN COUNTY, NEW JERSEY**



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**July 2025
#31814 01**

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

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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 Oaklyn'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.

OAKLYN'S AFFORDABLE HOUSING COMPLIANCE HISTORY

Oaklyn 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 Oaklyn 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.

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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 “**New Jersey Fair Share Housing Obligations For 1999-2025 (Third Round) Under Mount Laurel IV**” (May 17, 2016) prepared by David N. Kinsey, PhD, FAICP, PP for Fair Share Housing Center (FSHC), the Borough’s Mount Laurel affordable housing obligation for the period 1999–2025 consists of:

1. A Third Round Rehabilitation Share was set at 1 unit.
2. A Prior Round Obligation of 1 unit.
3. A Third Round Obligation of 280 units, including the 1999–2015 "Gap Present Need" and the 2015–2025 "Prospective Need."

The Borough of Oaklyn did not previously prepare a Housing Element and Fair Share Plan for any of the previous Rounds

The only recent activity in this area was obtaining Court Authorization to collect Non-Residential Development Fees Docket #CAM-L-000317-25 (1/30/2025).

MUNICIPAL SUMMARY

Oaklyn Borough covers 0.69 square miles, or about 441.6 acres, and is situated in the northeastern part of Camden County. Oaklyn has an urban/suburban character with community amenities that include a roller hockey rink, a dog park, among other parks, including the Camden County Newton Lake Park (103.39 acres), which runs through Collingswood, Oaklyn, and Haddon Township and is bounded by Cuthbert Boulevard and the White Horse Pike. Municipal Park old swim club.

The borough of Oaklyn is bordered by Audubon, Audubon Park, Camden, Collingswood, and Haddon Township, all within Camden County.

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:

OAKLYN'S AFFORDABLE HOUSING OBLIGATION 2025-2035

	REHABILITATION (Present Need)	FOURTH ROUND (Prospective Need)	PRIOR ROUND	TOTAL FOURTH ROUND OBLIGATION
OBLIGATION	31	18	258*	331

* The prior round need was 282 affordable units, and 24 units were created; therefore, unsatisfied prior units carried over from the three prior affordable housing Rounds are 258 units.

VACANT LAND ADJUSTMENT ANALYSIS

Under the Prior Round Rules (5:93-4.1), municipalities could seek adjustments. These Rules indicate 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 Oaklyn 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 Oaklyn only has one parcel that can be considered "vacant" and can develop at least five (5) dwellings.

Unmet Need

The RDP has been calculated to be 1; therefore, the Fourth Round Unmet Need is the result of subtracting the RDP (1) from the Fourth Round Obligation (18)(hereinafter "FRO"). The Borough of Oaklyn has a Round 3 obligation of 282 less the 24 units created at 208 White Horse Pike, or 258 units of Unmet Need from the Prior and Third Round Obligations. This results in a Total Need of 276 ($276 = 18 + 258$).

GOAL OF OAKLYN BOROUGH

It is the overall goal of the HEFS, in combination with the Land Use Plan, to provide the planning context in which access to low and moderate-income housing can be provided following 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 Oaklyn.

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. OAKLYN'S POPULATION DEMOGRAPHICS

AGE DISTRIBUTION OF THE POPULATION

In 2023, the ACS estimated that 16.0% of Oaklyn's population was between the ages of 35 to 44, and 15.5% of the population was between the ages of 25 to 34 years. The percentage of school-aged children (ages 5 to 19) was approximately 16.0%, and the population over 65 years of age was approximately 14.2%. The 2023 ACS reported the median age of Oaklyn residents was 39 years old. In comparison, the median age for Camden County was 38.8 years old.

OAKLYN BOROUGH POPULATION BY AGE COHORT

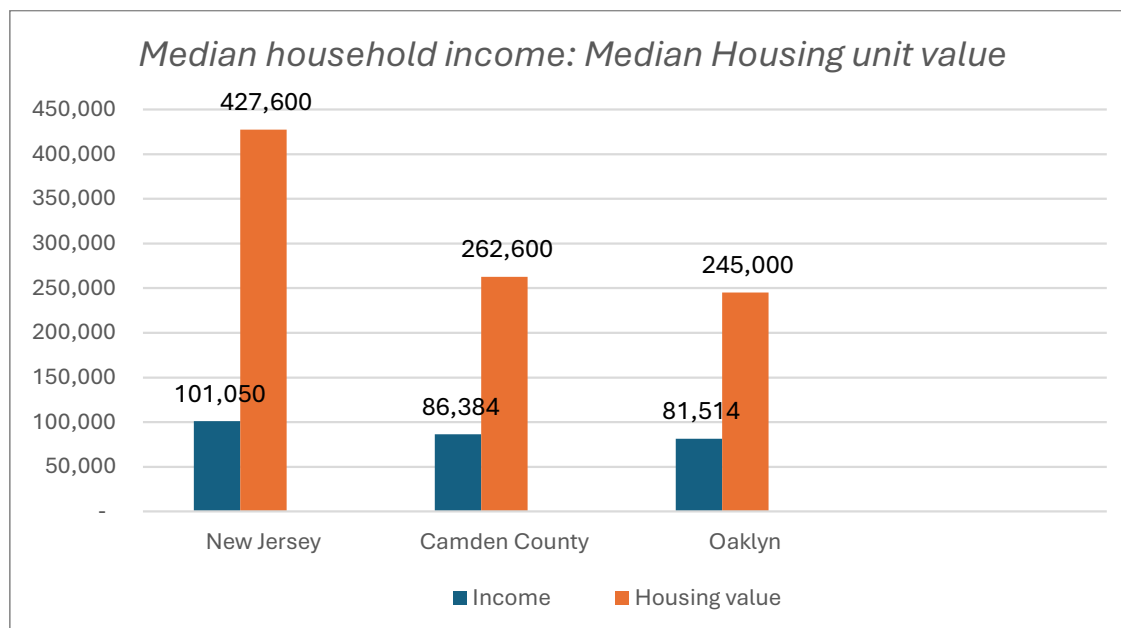
Label	Count	Percent
AGE		
Total population	3,934	100.1%
Under 5 years	221	5.6%
5 to 9 years	330	8.4%
10 to 14 years	204	5.2%
15 to 19 years	94	2.4%
20 to 24 years	259	6.6%
25 to 34 years	611	15.5%
35 to 44 years	630	16.0%
45 to 54 years	419	10.7%
5 years old. years old. to 59 years	349	8.9%
60 to 64 years	258	6.6%
65 to 74 years	341	8.7%
75 to 84 years	150	3.8%
85 years and over	68	1.7%

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, https://data.census.gov/table/ACSDP5Y2023.DP05?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

In comparison, the Oaklyn household median income (\$81,514) was slightly lower than that of Camden County (\$86,384) and lower than the State's (\$101,050). Oaklyn also had a slightly lower median housing unit value than Camden County, but similar median income, and a potential burden-causing imbalance on citizens may exist. This is further underscored by the fact that 63.7% of all households spend 35% or more of their income on housing costs, with 36.9% of renter households and 26.8% of owner-occupied households paying housing costs equal to or exceeding 35% of their total household income.

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U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

DEMOGRAPHIC CHARACTERISTICS FOR OCCUPIED HOUSING UNITS

	Oaklyn Borough		Camden County		New Jersey	
Label	Number	Percent	Number	Percent	Number	Percent
RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER						
One race --						
White	1,464	82.40%	124,681	62.2%	2,161,903	62.2%
Black or African American	96	5.40%	37,284	18.6%	444,246	12.8%
American Indian and Alaska Native	0	0.00%	538	0.3%	12,716	0.4%
Asian	18	1.00%	9,957	5.0%	313,596	9.0%
Native Hawaiian and Other Pacific Islander	0	0.00%	104	0.1%	844	0.0%
Some other race	67	3.80%	16,050	8.0%	255,413	7.3%
Two or more races	131	7.40%	11,955	6.0%	289,637	8.3%
Hispanic or Latino origin	87	4.90%	28,933	14.4%	629,420	18.1%
White alone, not Hispanic or Latino	1,433	80.70%	119,452	59.6%	2,008,921	57.8%
Total Occupied housing units	1,776		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=oaklyn+Borough,+Camden+County,+New+Jersey+s2502&g=040XX00US34_050XX00US34007. Accessed on 2 Jul 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 Oaklyn Borough, the 2023 ACS estimated there was a total of 1,776 households. Over 59.2% of the Borough's households were non-family households (31.0% Owner-occupied and 28.2% Renter-occupied), while family households comprised nearly 52.4% of all households (43.3% Owner-occupied and 9.1% Renter-occupied). Approximately 13.5% of households are comprised of married couples with children under age 18 (13.0% Owner-occupied and 0.5% Renter-occupied). There was also a disproportionately large number of Non-family Households in Oaklyn, with 47.6% as compared to Camden County with 34.6% and New Jersey with 32.2%.

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HOUSEHOLD TYPE

	New Jersey		Camden County		Oaklyn	
Label	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	3,478,355		200,569		1,776	
Owner occupied:	2,215,482	63.7%	130,430	65.0%	1,115	62.8%
Family households:	1,672,020	48.1%	97,863	48.8%	769	69.0%
Married-couple family:	1,373,673	39.5%	75,042	37.4%	605	54.3%
With own children of the householder under 18 years	540,138	15.5%	28,426	14.2%	230	20.6%
No own children of the householder under 18 years	833,535	24.0%	46,616	23.2%	375	33.6%
Other family:	298,347	8.6%	22,821	11.4%	164	14.7%
Male householder, no spouse present:	89,223	2.6%	6,771	3.4%	31	2.8%
With own children of the householder under 18 years	31,313	0.9%	2,870	1.4%	23	2.1%
No own children of the householder under 18 years	57,910	1.7%	3,901	1.9%	8	0.7%
Female householder, no spouse present:	209,124	6.0%	16,050	8.0%	133	11.9%
With own children of the householder under 18 years	66,872	1.9%	5,501	2.7%	13	1.2%
No own children of the householder under 18 years	142,252	4.1%	10,549	5.3%	120	10.8%
Nonfamily households	543,462	15.6%	32,567	16.2%	346	31.0%
Renter occupied:	1,262,873	36.3%	70,139	35.0%	661	37.2%
Family households:	687,968	19.8%	33,287	16.6%	161	24.4%
Married-couple family:	366,146	10.5%	13,380	6.7%	24	3.6%
With own children of the householder under 18 years	178,942	5.1%	5,610	2.8%	10	1.5%
No own children of the householder under 18 years	187,204	5.4%	7,770	3.9%	14	2.1%
Other family:	321,822	9.3%	19,907	9.9%	137	20.7%
Male householder, no spouse present:	85,049	2.4%	4,907	2.4%	45	6.8%
With own children of the householder under 18 years	38,088	1.1%	2,200	1.1%	19	2.9%
No own children of the householder under 18 years	46,961	1.4%	2,707	1.3%	26	3.9%
Female householder, no spouse present:	236,773	6.8%	15,000	7.5%	92	13.9%
With own children of the householder under 18 years	140,219	4.0%	9,264	4.6%	60	9.1%
No own children of the householder under 18 years	96,554	2.8%	5,736	2.9%	32	4.8%
Nonfamily households	574,905	16.5%	36,852	18.4%	500	28.2%

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, https://data.census.gov/table/ACSDT5Y2023.B25115?q=Household+and+Family&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

Household sizes in the Borough are summarized in the table on the next page. One-person households, totaling 585, account for 32.9% of all households and represent the second largest group. The most common household size is two persons, with 683 households making up 38.5% of the total. Four-person households form the third largest group, comprising 16.7% of all households.

HOUSEHOLD SIZE

	Estimate	Percent
Occupied housing units	1,776	100.0%
HOUSEHOLD SIZE		
1-person household	585	32.9%
2-person household	683	38.5%
3-person household	211	11.9%
4-or-more-person household	297	16.7%

U.S. Census Bureau, U.S. Department of Commerce. "Occupancy Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501, https://data.census.gov/table/ACSST5Y2023.S2501?q=oaklyn+Borough,+Camden+County,+New+Jersey+s2501&g=040XX00US34_050XX00US34007. Accessed on 3 Jul 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 Oaklyn was \$81,514 in 2023, which is 94.4 percent of the median household income for Camden County's \$86,384. The Borough's median income was \$19,536, or -19.3 percent lower than the State's median household income of \$101,050.

Oaklyn's median family income was \$130,714. This is approximately \$23,050 or 21.4 percent higher than the County's and approximately \$6,822 or 5.5 percent higher than the State's.

Oaklyn's estimated per capita income of \$46,638 is over 105.0 percent of the estimated for the County and is 87.8 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, Oaklyn fares better than the County and the State for poverty status. The ACS estimates that Oaklyn has a family poverty status of 3.4% while the County and State have a family poverty status of 9.1% and 12.3%, respectively. The poverty status of individuals in Oaklyn is lower at 7.1% 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

	Oaklyn	Camden County	New Jersey
Median Household Income	81,514	86,384	101,050
Median Family income	130,714	107,664	123,892
Per Capita Income	46,638	44,380	53,118
Poverty Level			
All families	3.4%	9.1%	12.3%
All people	7.1%	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, https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

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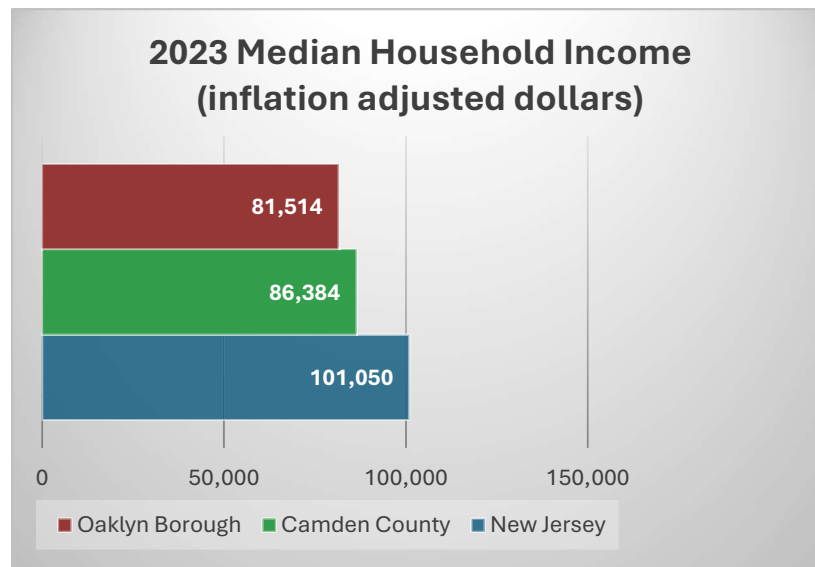
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The ACS five-year estimates also reported that 46.1% of the Borough's households make over \$100,000 annually. Over 15.3% of households make more than \$200,000 per year. It should be noted that less than 36.4% of households make less than \$50,000 annually. A detailed breakdown of Oaklyn'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)

	Oaklyn		Camden County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Total households	1,776	100.0%	200,569	100.0%	3,478,355	99.9%
Less than \$10,000	74	4.2%	10,455	5.2%	140,262	4.0%
\$10,000 to \$14,999	34	1.9%	7,162	3.6%	99,362	2.9%
\$15,000 to \$24,999	62	3.5%	12,319	6.1%	175,402	5.0%
\$25,000 to \$34,999	118	6.6%	12,680	6.3%	184,753	5.3%
\$35,000 to \$49,999	232	13.1%	17,492	8.7%	276,601	8.0%
\$50,000 to \$74,999	305	17.2%	28,387	14.2%	448,192	12.9%
\$75,000 to \$99,999	197	11.1%	24,794	12.4%	397,939	11.4%
\$100,000 to \$149,999	330	18.6%	38,109	19.0%	627,526	18.0%
\$150,000 to \$199,999	251	14.1%	21,882	10.9%	407,723	11.7%
\$200,000 or more	173	9.7%	27,289	13.6%	720,595	20.7%
Median household income (dollars)	81,514	(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, https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.



IV. OAKLYN'S HOUSING DEMOGRAPHICS

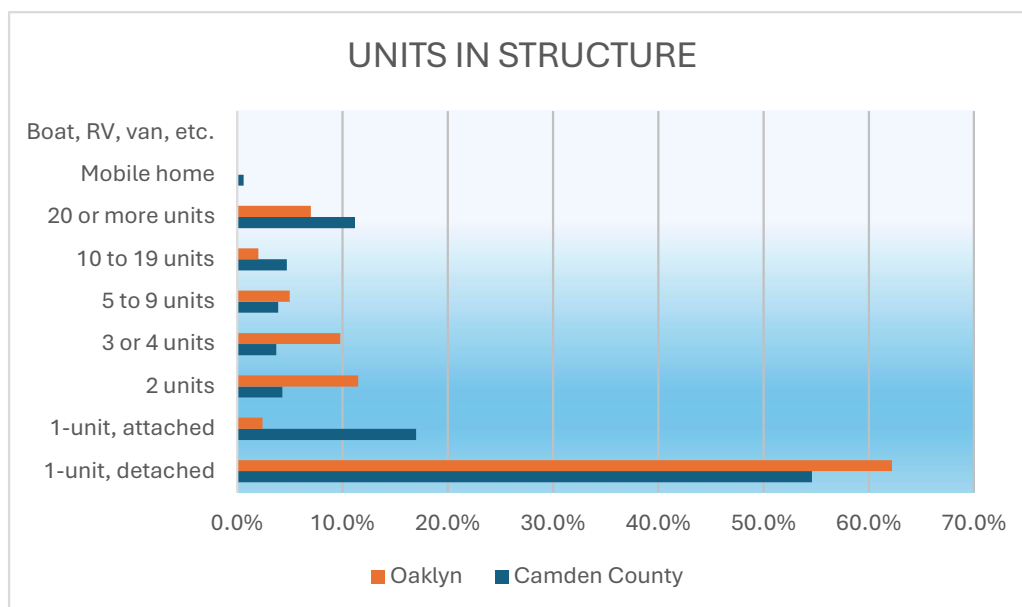
HOUSING TYPE

According to the 2023 five-year ACS estimates, Oaklyn has an estimated 1,829 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 62.2% or 1,138 dwellings. Single-family attached houses (e.g., townhomes) comprised 2.4% of the Borough's housing stock, and two-unit dwellings encompassed 11.5% of the housing stock. Three or four-unit buildings totaled 9.8% of the housing stock. Five or more units (apartments) comprised 14.0% of the housing stock. Of the estimated 1,829 units in 2023, 117 or 34.5% 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, 264 or 42.5% 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		Oaklyn Borough	
	Estimate	Percent	Estimate	Percent
UNITS IN STRUCTURE				
Total housing units	213,188	100.0%	1,829	99.9%
1-unit, detached	116,355	54.6%	1,138	62.2%
1-unit, attached	36,299	17.0%	44	2.4%
2 units	9,157	4.3%	210	11.5%
3 or 4 units	7,820	3.7%	180	9.8%
5 to 9 units	8,349	3.9%	92	5.0%
10 to 19 units	10,079	4.7%	37	2.0%
20 or more units	23,841	11.2%	128	7.0%
Mobile home	1,260	0.6%	0	0.0%
Boat, RV, van, etc.	28	0.0%	0	0.0%



SELECTED MONTHLY OWNER/RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

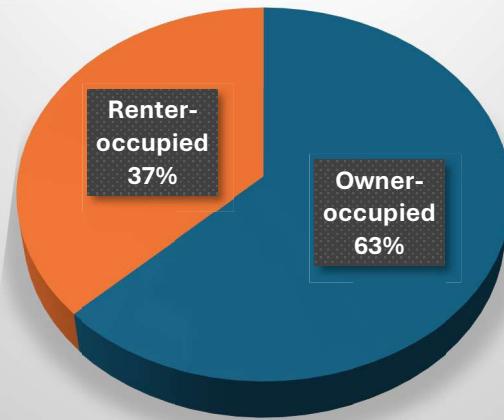
Tenure	Label	Camden County		Oaklyn Borough	
		Estimate	Percent	Estimate	Percent
Owner Occupied	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
	Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	84,249	99.9%	756	100.0%
	Less than 20.0 percent	36,769	43.6%	320	42.3%
	20.0 to 24.9 percent	14,007	16.6%	180	23.8%
	25.0 to 29.9 percent	9,118	10.8%	53	7.0%
	30.0 to 34.9 percent	6,209	7.4%	65	8.6%
	35.0 percent or more	18,146	21.5%	138	18.3%
Renter Occupied	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
	Occupied units paying rent (excluding units where GRAPI cannot be computed)	66,597	100.0%	620	100.0%
	Less than 20.0 percent	14,180	21.3%	202	32.6%
	20.0 to 24.9 percent	8,266	12.4%	45	7.3%
	25.0 to 29.9 percent	7,859	11.8%	109	17.6%
	30.0 to 34.9 percent	7,332	11.0%	35	5.6%
	35.0 percent or more	28,960	43.5%	229	36.9%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

OCCUPANCY STATUS

Occupancy and vacancy status were estimated in the 2023 ACS and were used for this section. According to the ACS, 62.8% of the Borough of Oaklyn's occupied housing stock was owner-occupied, while 37.2% was renter-occupied. The Borough had an estimated vacancy rate of 7.9%, which included housing units for rent, for sale, sold but not yet occupied, properties, and other vacant units.

Oaklyn Housing Tenure



U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

VALUE AND RENT OF HOUSING STOCK

Oaklyn has an estimated 1,115 owner-occupied housing units according to the 2023 ACS. The majority of owner-occupied housing units, 626 units or 56.1%, have an estimated value between \$200,000 and \$299,999. Approximately 20.2%, or 225 units, comprise the \$300,000 to \$499,999 category. As indicated in the chart below, only 16.0% of the housing stock was valued below \$149,999. The median value of an owner-occupied home was estimated to be \$316,000.

VALUE OF OWNER-OCCUPIED UNITS

Home Value	Camden County		Oaklyn Borough	
	Estimate	Percent	Estimate	Percent
Owner-occupied units	130,430	100.1%	1,115	99.9%
Less than \$50,000	3,374	2.6%	39	3.5%
\$50,000 to \$99,999	6,490	5.0%	7	0.6%
\$100,000 to \$149,999	9,850	7.6%	48	4.3%
\$150,000 to \$199,999	18,491	14.2%	145	13.0%
\$200,000 to \$299,999	42,247	32.4%	626	56.1%
\$300,000 to \$499,999	36,951	28.3%	225	20.2%
\$500,000 to \$999,999	11,384	8.7%	25	2.2%
\$1,000,000 or more	1,643	1.3%	0	0.0%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

Units that rented for \$1,000 to \$1,499 per month represented 59.8%, and there were no units that cost less than \$500 per month; 60 units cost \$1,500 to \$1,999 per month and represented 9.3%. Rents totaling \$2,000 to \$2,499 or 10.6% of the Borough's rentals. See the table below for additional details. The 2019-2023 ACS estimated the median rent for Oaklyn at \$1,097 per month.

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COST OF RENTALS

Gross Rent	Camden County		Oaklyn Borough	
	Estimate	Percent	Estimate	Percent
Occupied units paying rent	68,287	15.6%	642	99.9%
Less than \$500	5,179	38.0%	0	0.0%
\$500 to \$999	10,664	24.6%	130	20.2%
\$1,000 to \$1,499	25,940	9.7%	384	59.8%
\$1,500 to \$1,999	16,814	2.4%	60	9.3%
\$2,000 to \$2,499	6,656	2.0%	68	10.6%
\$2,500 to \$2,999	1,667	15.6%	0	0.0%
\$3,000 or more	1,367	38.0%	0	0.0%
Median (dollars)	1,346		1,166	
No rent paid	1,852		19	

Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room. The table below depicts that 18 housing units in the Borough had 1.01 or more occupants per room.

OCCUPANTS PER ROOM

	Camden County		Oaklyn Borough	
	Estimate	Percent	Estimate	Percent
Occupied housing units	200,569	100.1%	1,776	100.0%
1.00 or less	195,255	97.4%	1,758	99.0%
1.01 to 1.50	3,601	1.8%	0	0.0%
1.51 or more	1,713	0.9%	18	1.0%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04,
https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

According to the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates for 2023, Oaklyn Borough, New Jersey, has an older housing stock characterized by various construction periods, conditions, and values.

AGE OF HOUSING STOCK

	Oaklyn		Camden County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	1,829	100.1%	213,188	100.0%	3,775,842	100.2%
Built 2020 or later	0	0.00%	1,097	0.5%	23,348	0.6%
Built 2010 to 2019	20	1.10%	6,811	3.2%	217,910	5.8%
Built 2000 to 2009	15	0.80%	12,814	6.0%	343,692	9.1%
Built 1990 to 1999	21	1.10%	16,633	7.8%	341,768	9.1%
Built 1980 to 1989	76	4.20%	23,059	10.8%	447,464	11.9%
Built 1970 to 1979	107	5.90%	34,268	16.1%	469,113	12.4%
Built 1960 to 1969	113	6.20%	32,493	15.2%	489,202	13.0%
Built 1950 to 1959	304	16.60%	34,007	16.0%	530,609	14.1%
Built 1940 to 1949	378	20.70%	14,558	6.8%	252,864	6.7%
Built 1939 or earlier	795	43.50%	37,448	17.6%	659,872	17.5%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP0&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

This distribution reveals that 80.8% of homes in Oaklyn Borough were built in 1959 or earlier. In comparison, 40.4% of homes in Camden County and 38.3% of homes across New Jersey were constructed during the same period.

Housing Condition:

The ACS provides data on housing conditions, including overcrowding, and the presence of complete plumbing and kitchen facilities. Generally, it is accepted that the newer the housing stock, the better the condition of the housing stock. The 2023 ACS estimates the age of the housing stock as follows:

	New Jersey	Camden County	Oaklyn Borough
	Estimate	Estimate	Estimate
Median year structure built	1969	1966	1943

U.S. Census Bureau, U.S. Department of Commerce. "Median Year Structure Built." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25035, https://data.census.gov/table/ACSDT5Y2023.B25035?q=B25035:+MEDIAN+YEAR+STRUCTURE+BUILT&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 7 Jul 2025.

The housing stock in Oaklyn, with an estimated median year built of 1943, is much older than that of Camden County or New Jersey. With this as the background, it is anticipated that much of the housing stock requires rehabilitation.

In Oaklyn Borough, approximately 1.7 percent of the housing units are overcrowded and not equipped with complete plumbing facilities. This suggests that the housing stock is generally in good condition.

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PRESENT NEED

2017-21 Low and Moderate-Income Pre-1980 Overcrowded with Complete Plumbing and Kitchen Facilities (Estimate)	2017-21 Low and Moderate-Income Lacking Complete Plumbing or Kitchen Facilities (CHAS Table 8)	Present Need/Substandard/Deficient Low and Moderate-Income Occupied Units
31	0	31

See Table D, Present Need & Substandard Housing of the Fourth Round Calculation Workbook

https://www.nj.gov/dca/dlps/4th_Round_Numbers.shtml

https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation_Workbook.xlsx

Based on data from the 2023 American Community Survey (ACS) and other relevant sources, here is a summary of the housing characteristics in Oaklyn Borough, New Jersey:

Occupancy Characteristics:

- **Total Housing Units:** As of the 2020 Census, Oaklyn Borough had 1,852 housing units, an increase from 1,847 in 2010. The most recent 2023 ACS estimates that the number of housing units declined by 1.2% to 1,829.
- **Occupied vs. Vacant Units:** In 2023, 1,776 units were occupied, and 53 were vacant, resulting in a vacancy rate of approximately 2.9% for owner and renter-occupied units.
- **Owner vs. Renter Occupancy:** In 2023, 63% of occupied housing units were owner-occupied and 37% were renter-occupied.

U.S. Census Bureau. "OCCUPANCY STATUS." Decennial Census, DEC Redistricting Data (PL 94-171), Table H1, https://data.census.gov/table/DECENNIALPL2010.H1?q=Housing+Units&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 7 Jul 2025.

U.S. Census Bureau. "OCCUPANCY STATUS." Decennial Census, DEC Redistricting Data (PL 94-171), Table H1, https://data.census.gov/table/DECENNIALPL2020.H1?q=Housing+Units&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 7 Jul 2025.

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP04&g=040XX00US34_050XX00US34007_060XX00US3400753880. Accessed on 2 Jul 2025.

Historical Population Counts

Oaklyn Borough has experienced significant population growth since 1940. Below is a summary of the Borough's population counts from U.S. Census data:

Census Year	Population	Percent Increase (Decrease)
1930	3,843	--
1940	3,869	0.70%
1950	4,889	26.40%
1960	4,778	-2.3%
1970	4,626	-3.2%
1980	4,223	-8.7%
1990	4,430	4.90%
2000	4,188	-5.5%
2010	4,038	-3.6%
2020	3,930	-2.7%
2023 (est.)	3,934	0.10%

Source:

New Jersey Population Trends NJSDC 2000 Census Publication Accessed July 7, 2025

Annual Estimates of the Resident Population for Minor Civil Divisions in New Jersey: April 1, 2020 to July 1, 2023, United States Census Bureau, released May 2024. Accessed May 16, 2024.

These figures illustrate a moderate decline in population between 1950 and 1990, reflecting the overall societal trend of families moving to the suburbs.

These statistics provide a snapshot of Oaklyn Borough's demographics as of 2023, highlighting its modest affluence and predominantly White population (82.9%), with a significant proportion of residents in middle age or older.

These figures illustrate a substantial increase in population, particularly around 1950, reflecting the influence of World War II upon the Borough's development and growing appeal as a residential area.

Projections made by the DVRPC estimate a slight decrease of -0.6% between 2020 and 2050. Oaklyn is estimated to lose 7 residents between 2020 and 2050, which translates to less than one resident per year.

OAKLYN BOROUGH POPULATION PROJECTION 2020 - 2050

Year	Estimate	Percent
2020	3,930	---
2025	3930	0.0%
2030	3930	0.0%
2035	3957	0.7%
2040	3966	0.2%
2045	3948	-0.5%
2050	3923	-0.6%

<https://catalog.dvrpc.org/dataset/adopted-2050-v2-0-population-employment-forecasts/resource/34dc9d5a-0790-4091-a329-fab4efb3b0e4>