

# City of Bridgeton

## Housing Element

### &

## Fair Share Housing Plan



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## A. HOUSING PLAN ELEMENT

### Inventory of Municipal Housing Stock

#### 1. Age of Housing Stock

Bridgeton City has a relatively old housing stock as shown in Table 1. Approximately 70 percent of the City's housing stock was constructed before 1960 as opposed to approximately 35 percent for the County in the same period. Only 14.7 percent of the City's housing was constructed since 1970 as opposed to 49.3 percent for the County. In the City, housing construction was most prevalent prior to 1959 with a dramatic decrease after 1959. For the County, housing construction remained relatively constant in the 1960's, 1970's and 1980's with a decline after 1990. There was a significant decline in housing construction in the County in the 1940's which the City did not experience. In the City, however, there was a significant decline in construction after 1979. More recently, from 2020 to the present, redevelopment projects have added new units in the community, specifically completion of the 68-unit River Grove project which provides affordable housing through in-fill construction in Census Tract 205 as well as 4 units as part of the Mill Creek Affordable Housing Project, also in Census Tract 205.

**TABLE 1**  
**AGE OF HOUSING STOCK**  
**Bridgeton City and Cumberland County**

Decade	Bridgeton City		Cumberland County	
	Number	Percent	Number	Percent
<b>1939 or earlier</b>	1,745	22.7	9,431	16.5
<b>1940-1949</b>	1,068	13.9	4,075	7.1
<b>1950-1959</b>	1,463	19.0	8,937	15.6
<b>1960-1969</b>	618	8.0	7,385	12.9
<b>1970-1979</b>	1,035	13.5	9,023	15.8
<b>1980-1989</b>	439	5.7	5,452	9.5
<b>1990-1999</b>	439	5.7	4,841	8.5
<b>2000-2009</b>	666	8.7	5,744	10.0
<b>2010-2019</b>	208	2.7	2,142	3.7
<b>2020 or later</b>	72	0.9	173	0.3

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.*

## 2. Owner Occupied Housing Values

The median housing value for the City was \$134,400 in 2021, up from \$71,500 in 2000. County housing values are almost twice that of the City, with a median value of \$205,600 in 2021 versus \$133,000 in 2000. The predominant housing value in the City is in the \$100,000 - \$149,999 range, with just over 27% percent of the owner-occupied units in this category, as shown in Table 2. In comparing housing values from 2000 to 2021, it is apparent that housing values, in addition to increasing, are uniformly spread throughout the various value ranges as opposed to being clustered, yet the disparity of housing values in the City as opposed to the County remains.

**TABLE 2**  
**OWNER OCCUPIED HOUSING VALUES**  
**Bridgeton City and Cumberland County, NJ**

Value	Bridgeton City		Cumberland County	
	Number	%	Number	%
Less than \$50,000	172	6.9	2,433	7.0
\$50,000 - \$99,999	584	23.5	2,124	6.1
\$100,000 - \$149,999	676	27.2	5,060	14.5
\$150,000 - \$199,999	589	23.7	7,125	20.4
\$200,000 - \$299,999	337	13.6	11,938	34.1
\$300,000 - \$499,999	49	2.0	4,738	13.6
\$500,000 - \$999,999	70	2.8	1,287	3.7
\$1,000,000 or more	9	0.4	261	0.7
Median (Dollars)	\$134,400	-	\$205,600	-

Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.

TABLE 2				
OWNER OCCUPIED HOUSING VALUES				
Bridgeton City and Cumberland County, NJ				
Value	Bridgeton City		Cumberland County	
	Number	Percent	Number	Percent
Less than \$50,000	657	23.7	1,979	5.8
\$50,000 to \$99,999	1,702	61.3	8,270	24.1
\$100,000 to \$149,999	348	12.5	10,134	29.6
\$150,000 to \$199,999	45	1.6	7,151	20.9
\$200,000 to \$299,999	10	0.4	4,791	14.0
\$300,000 to \$499,999	15	0.5	1,466	4.3
\$500,000 to \$999,999	0	0.0	463	1.3
\$1,000,000 or more	0	0.0	0	0.0
Median (Dollars)	\$71,500	100.0	\$133,000	100.0

Source: US Bureau of the Census, Census 2000. Profile of Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.

### 3. Mortgage Status and Selected Monthly Owner Costs

Table 3 indicates mortgage status and selected monthly owner costs. In the City, the median mortgage is \$1,458 as opposed to \$1,687 in the County. The percentage of City residents with a mortgage (61% percent) is now on par with the County percentage. This is a marked change from 2000 when those numbers were 56% and 67.6% respectively.

**TABLE 3**  
**MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS**  
**Bridgeton City and Cumberland County, NJ**

	Bridgeton City		Cumberland County	
Value	Number	%	Number	%
With a Mortgage	1,511	61%	20,767	60.5%
Less than \$500	21	1.4	39	0.2
\$500 to \$999	213	14.1	1,759	8.5
\$1,000 to \$1,499	578	38.3	5,641	27.2
\$1,500 to \$1,999	424	28.1	6,815	32.8
\$2,000 to \$2,499	163	10.8	3,816	18.4
\$2,500 to \$2,999	55	3.6	1,728	8.3
\$3,000 or more	57	3.8	969	4.7
<b>Median (Dollars)</b>	<b>\$1,458</b>	<b>-</b>	<b>\$1,687</b>	<b>-</b>
Not Mortgaged	964	-	13,557	-
Less than \$250	13	1.3	279	2.1
\$250 to \$399	38	3.9	595	4.4
\$400 to \$599	241	25.0	2,230	16.4
\$600 to \$799	422	43.8	4,343	32.0
\$800 to \$999	133	13.8	3,273	24.1
\$1,000 or more	117	12.1	2,837	20.9
<b>Median (Dollars)</b>	<b>\$665</b>	<b>-</b>	<b>\$772</b>	<b>-</b>

Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.

#### 4. Monthly Owner Costs

Table 4 indicates Selected Monthly Owner Costs as a percentage of Household Income in 2021. In Bridgeton, 27.2% of households spend less than 20% of their income on owner costs. This represents a significant change from 1999, when 43.9 % spent less than 20% of their income on owner costs. Conversely, in 2021, 39.4% spend more than 35% of their income on owner costs. The inverse is true of Cumberland County where 36.9% spend less than 20% of their income on owner costs while 28.9 spend more than 35% of their income on owner costs.

**TABLE 4**  
**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE**  
**OF HOUSEHOLD INCOME**  
**Bridgeton City and Cumberland County, NJ**

	Bridgeton City		Cumberland County	
Percentage	Number	%	Number	%
Less than 20.0 percent	409	27.2	7,570	36.9
20.0 to 24.9 percent	295	19.6	3,354	16.4
25.0 to 29.9 percent	133	8.8	2,282	11.1
30.0 to 34.9 percent	75	5.0	1,369	6.7
35.0 percent or more	593	39.4	5,936	28.9
Not computed	6	-	256	-

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.*

## 5. Gross Rent

Table 5 shows Gross Rent for Bridgeton City and Cumberland County residents. Median rent for City residents is \$1,176 in contrast to \$1,131 for Cumberland County. The greatest percentage of City residents (42.1 percent) pay between \$1,000 and \$1,499 for rent. The greatest percentage (46.2%) of County residents pay between \$1,000 and \$1,499. The figures also indicate that there are less City residents paying no cash rent as opposed to County residents in this category. In the City, 35.3% of renters pay less than \$1,000 on monthly rent while the remaining 64.7% spend over \$1,000 on monthly rent. By way of comparison, 36.2% of County residents pay less than \$1,000 while 63.8% pay more than \$1,000 on monthly rent.

**TABLE 5**  
**GROSS RENT**  
**Bridgeton City and Cumberland County, NJ**

	Bridgeton City		Cumberland County	
Gross Rent	Number	%	Number	%
Less than \$500	512	13.4	2,447	14.6
\$500 to \$999	893	23.4	3,893	23.0
\$1,000 to \$1,499	1,609	42.1	7,823	46.2
\$1,500 to \$1,999	629	16.5	2,427	14.3
\$2,000 to \$2,499	110	2.9	223	1.3
\$2,500 to \$2,999	37	1.0	53	0.3
\$3,000 or more	30	0.8	30	0.2
Median (Dollars)	\$1,176	-	\$1,131	-
No rent paid	156	-	623	-

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.*



## 6. Gross Rent and Household Income

Table 6 compares Gross Rent as a percentage of household income for City and County residents. In the City, 48% of renters spend 35% or more on rent as compared to 52.5% of County renters spending this amount. Two decades ago these numbers were 37% and 42.3% respectively.

This chart viewed next to Table 4 Selected Monthly Owner Costs as a Percentage of Household Income in 2021, shows that in the City while the greatest percent of renters pay more than 35% of their household income on rent, the largest percentage of owners also spends 35% or more of their household income on owner costs, such are the impacts of the housing shortage.

**TABLE 6**  
**GROSS RENT AS A PERCENTAGE**  
**OF HOUSEHOLD INCOME**  
**Bridgeton City and Cumberland County, NJ**

Percentage	Bridgeton City		Cumberland County	
	Number	%	Number	%
Less than 15.0 percent	246	6.5	1,150	7.0
15.0 to 19.9 percent	329	8.7	1,772	10.8
20.0 to 24.9 percent	418	11.1	1,568	9.5
25.0 to 29.9 percent	546	14.5	1,960	11.9
30.0 to 34.9 percent	389	10.3	1,376	8.4
35.0 percent or more	1,844	48.9	8,653	52.5
Not computed	104	-	1,070	-

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Y*

## 7. Housing Tenure

Housing tenure is shown in Table 7. The data indicates that 39 percent of occupied units in the City are owner occupied and approximately 61 percent are renter occupied. In the County, those numbers are reversed with 66.2% owner-occupied and 33.8 renter-occupied and these percentages remain largely unchanged over the past two decades while the number of rental units in Bridgeton has increased by some 10% over that same period.

**TABLE 7**  
**OCCUPIED UNITS HOUSING TENURE**  
**Bridgeton City and Cumberland County, NJ**

	Bridgeton City		Cumberland County	
Unit Type	Number	%	Number	%
Owner Occupied	2,475	39.0	34,324	66.2
Renter Occupied	3,876	61.0	17,549	33.8
Average household size of owner-occupied unit	3.15	-	2.75	-
Average household size of renter-occupied unit	3.70	-	2.71	-
Total Units	6,351	-	51,873	-

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics, Bridgeton City and Cumberland County, NJ.*

Table 7A illustrates the percentage of owner-occupied housing versus renter-occupied units for each of the City's Census Tracts. The *Census Map* shows the six Census Tracts that comprise the City. The only Census Tract to see an increase in owner-occupied housing over the previous two decades is Census Tract 204 while the greatest increase in renter-occupied housing has occurred in Census Tract 203 followed by Census Tract 205

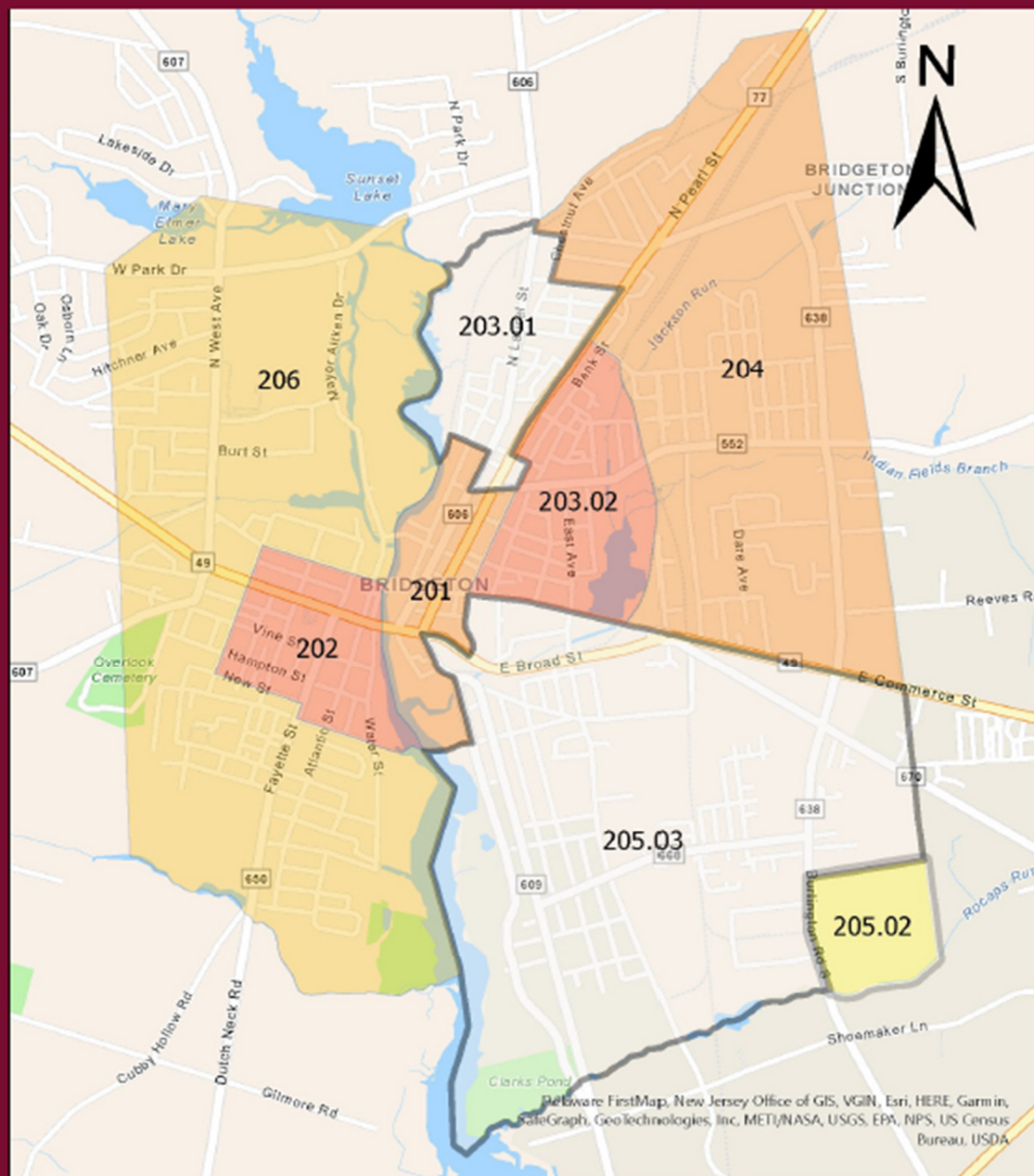
**TABLE 7A**  
**HOUSING TENURE BY CENSUS TRACT**  
**Bridgeton City, NJ**

	2000	2000	2021	2021
Census Tract	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
201	59	327	22	340
202	276	410	150	647
203	537	810	290	1,208
204	671	419	796	294
205.01	478	645	370	919
206	972	578	847	468
City	2,993	3,189	2,475	3,876

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates Selected Housing Characteristics.*

## BRIDGETON, NJ

### 2020 Census Tracts



## 8. Units in Structure

One-unit detached units comprise the largest percentage of housing types in both Bridgeton City (38.1 percent) and Cumberland County (68.5 percent) as shown in Table 8. One-unit attached housing is the second largest category the City (29.3%).

**TABLE 8**  
**UNITS IN STRUCTURE**  
**Bridgeton City and Cumberland County, NJ**

Unit Type	Bridgeton City		Cumberland County	
	Number	%	Number	%
1-unit, detached	2,387	38.1	34,875	68.5
1-unit, attached	1,834	29.3	3,906	7.7
2 units (apartments)	674	10.7	2,668	5.2
3 or 4 units	313	5.0	1,511	3.0
5 to 9 units	333	5.3	1,355	2.7
10 or more units	726	11.6	4,133	8.1
Mobile home or other type of housing	3	0.0	2,499	4.9
Total housing units	6,270	-	50,947	-

*Source: US Census Bureau, American Community Survey. 2020: ACS 5-Year Estimates  
Physical Housing Characteristics for Occupied Units.*

## 9. Occupants Per Room

Table 9 reflects that in both the City (95.6 percent) and County (96.7 percent), the majority of the occupied units contain 1.0 person or less per room. In examining changes over the last two decades, the percentage of rooms that have 1.01 to 1.50 persons has gone from 330 (5.3%) in 2000 down to 181 (2.8%) in 2021. In like manner, the number of rooms with 1.51 or more persons has gone from 335 (5.4%) in 2000 down to 96 (1.5%) in 2021.

**TABLE 9**  
**OCCUPANTS PER ROOM**  
**Bridgeton City and Cumberland County, NJ**

Occupants Per Room	Bridgeton City		Cumberland County	
	Number	%	Number	%
1.00 or less	6,074	95.6	50,166	96.7
1.01 to 1.50	181	2.8	917	1.8
1.51 or more	96	1.5	790	1.5
Occupied Housing Units	6,351	-	51,873	-

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Housing Characteristics.*

## 10. Number of Rooms

The greatest percent of units in the City contain four to 7 rooms which is also the case in the County. Over the last two decades, only the number of one-room units has decreased in the City while increases were evident in all other categories.

**TABLE 10**  
**NUMBER OF ROOMS**  
**Bridgeton City and Cumberland County, NJ**

Rooms	Bridgeton City		Cumberland County	
	Number	%	Number	%
1	99	1.6	1,013	2.0
2 or 3	573	9.1	3,761	7.4
4 or 5	2,175	34.7	16,157	31.7
6 or 7	2,652	42.3	18,701	36.7
8 or more	771	12.3	11,315	22.2

*Source: US Census Bureau, American Community Survey. 2020: ACS 5-Year Estimates  
Physical Housing Characteristics for Occupied Units.*

## 11. Home Heating Fuel

Information available from the Bureau of the Census indicates that in the City, natural gas is the predominant fuel choice, with 67.4% of units heated by that source, followed by 26% using oil/kerosene. This represents a change from 2000 when 54.2% used oil/kerosene and 34.8% used natural gas. Similarly, in the County, 63.7 use natural gas and 19.6% use oil/kerosene as illustrated in Table 11.

**TABLE 11**  
**HOUSE HEATING FUEL**  
**Bridgeton City and Cumberland County, NJ**

Fuel Type	Bridgeton City		Cumberland County	
	Number	%	Number	%
Utility Gas	4,283	67.4	33,029	63.7
Bottled, Tank, or LP Gas	76	1.2	1,791	3.5
Electricity	319	5.0	5,563	10.7
Fuel Oil, Kerosene, Etc.	1,649	26.0	10,183	19.6
Coal or Coke	0	0.0	18	0.0
Wood	15	0.2	660	1.3
Solar Energy	2	0.0	78	0.2
Other Fuel	0	0.0	319	0.6
No Fuel Used	7	0.1	232	0.4

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Housing Characteristics.*

## 12. Selected Characteristics

Figures in Tables 11 and 12 show selected housing characteristics that can describe substandard conditions. These include lack of plumbing, lack of kitchen facilities and lack of fuel. In the City, 7 units (0.5 percent) lack a heating source, 124 units lack complete plumbing facilities and 122 units lack complete kitchen facilities translating into .4% of units being substandard. The table indicates 120 units are without telephone service in the City which is a decrease from 343 in 2000.

**TABLE 12**  
**SELECTED CHARACTERISTICS**  
**Bridgeton City and Cumberland County, NJ**

Selected Characteristic	Bridgeton City		Cumberland County	
	Number	%	Number	%
Lacking complete plumbing facilities	124	2.0	195	0.4
Lacking complete kitchen facilities	122	1.9	409	0.8
No telephone service	120	1.9	346	0.7

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Housing Characteristics.*

## B. PROJECTED MUNICIPAL HOUSING STOCK

### 1. Construction Permits Issued

Table 13 identifies the number of permits issued for new residential construction issued by the municipal Construction Office. The primary drivers of these projects included the City's CHDO (Community Housing Development Organization) and designated redevelopers. While there were no permits issued for a four-year period from 2015 through 2018, beginning in 2019 there was activity each year as the River Grove project got underway constructing scattered site in-fill affordable housing. Activity is expected to continue with construction of affordable housing in the Phoenix Redevelopment Area.

**TABLE 13  
CONSTRUCTION PERMITS ISSUED  
FOR NEW RESIDENTIAL CONSTRUCTION  
Bridgeton City, NJ**

Year	Number of Permits
2013	4
2014	3
2015	0
2016	0
2017	0
2018	0
2019	3
2020	8
2021	4
2022	3
2023	1
2024	9

## **2. Projected Housing**

Projected residential housing in Bridgeton is mainly limited to infill construction of housing units or construction of new housing in designated redevelopment areas, such as the Hope VI and Phoenix Redevelopment Areas. Over the last half dozen years, 68 new housing units were constructed as part of the River Grove project, while half dozen houses were constructed as part of the Mill Creek project. These represent the type of in-fill scattered site construction typically completed in Bridgeton. In addition to these projects, redevelopment agreements have been entered into for the construction of 150 affordable housing units and an over 55, 72-unit senior housing facility. This four-phase project should be completed by 2030.



## C. DEMOGRAPHIC CHARACTERISTICS

### 1. Household Income

Household size, income level, age, and type are principal characteristics of the population that relate to housing. Table 14 shows household income for City and County residents as reported in the 2021 ACS data. Median household income for the City is \$39,995 as opposed to \$58,397 for the County. Almost 33 percent of City households earn between \$35,000 and \$74,999 per year. Approximately 45% of City residents earn less than \$35,000 in comparison to 22.2% earning \$75,000 or greater, an increase of 12.2% since 2000.

**TABLE 14**  
**HOUSEHOLD INCOME**  
**Bridgeton City and Cumberland County, NJ**

Income	Bridgeton City		Cumberland County	
	Number	%	Number	%
Less than \$10,000	503	7.9	3,340	6.4
\$10,000 to \$14,999	549	8.6	3,147	6.1
\$15,000 to \$24,999	1,010	15.9	5,056	9.7
\$25,000 to \$34,999	807	12.7	4,693	9.0
\$35,000 to \$49,999	757	11.9	6,206	12.0
\$50,000 to \$74,999	1,319	20.8	9,199	17.7
\$75,000 to \$99,999	552	8.7	6,061	11.7
\$100,000 to \$149,999	632	10.0	8,535	16.5
\$150,000 to \$199,999	90	1.4	2,591	5.0
\$200,000 or more	132	2.1	3,045	5.9
Median household income (dollars)	\$39,995	-	\$58,397	-
Mean household income (dollars)	\$56,613	-	\$84,083	-

Source: US Census Bureau, American Community Survey, 2021: ACS 5-Year Estimates  
Selected Population Data Profiles.

Table 14A lists median household income, median family income, and per capita income for each census tract and the City for 2021 as well as comparing figures from 2000 and 1989. Census tracts 204 and 206 experienced the greatest increase in median household income over the past 3 decades. Census tracts 202 and 206 had the greatest growth in median family income. Census tract 204 experienced the most significant increase in per capita income, while Census Tract 201 experienced a decline in per capita income.

**TABLE 14A**  
**HOUSEHOLD, FAMILY, AND PER CAPITA INCOME**  
**BY CENSUS TRACT**  
**Bridgeton City, NJ**

Census Tract	Median Household Income		
201	\$25,000	2000: \$20,302	1989: \$13,342
202	\$33,068	2000: \$27,796	1989: \$27,077
203:	\$37,396	2000: \$28,149	1989: \$18,577
204	\$54,453	2000: \$36,010	1989: \$28,561
205	\$26,558	2000: \$18,564	1989: \$14,946
206	\$50,114	2000: \$34,120	1989: \$30,487
City	\$39,995	2000: \$26,923	1989: \$21,897

Census Tract	Median Family Income		
201	\$32,596	2000: \$24,149	1989: \$19,712
202	\$40,707	2000: \$28,295	1989: \$27,105
203:	\$35,207	2000: \$29,119	1989: \$20,104
204	\$55,357	2000: \$46,339	1989: \$35,774
205	\$22,527	2000: \$18,720	1989: \$18,343
206	\$62,768	2000: \$43,458	1989: \$36,829
City	\$39,389	2000: \$30,502	1989: \$26,243

Census Tract	Per Capita Income		
201	\$9,372	2000: \$11,895	1989: \$6,458
202	\$13,161	2000: \$10,068	1989: \$11,242
203:	\$12,101	2000: \$9,068	1989: \$7,281
204	\$33,042	2000: \$16,164	1989: \$17,294
205	\$13,649	2000: \$6,547	1989: \$6,489
206	\$23,884	2000: \$17,633	1989: \$13,818
City	\$16,493	2000: \$10,917	1989: \$10,346

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Population Data Profiles.*

## 2. Persons by Age

A review of the age distribution of the population can give insight into future demands on services, schools and housing trends. In the City, the median age is 29.7 which represents a drop from 31.5 in the year 2000. The median age in the County is 37.6, indicating an increasingly younger population in the City. In the group 19 and under, no less than 35.2 percent of the City population is in this category which is above the County which has 26.5 percent representing a decrease from 2000 when the number was 29.8 percent for the County. The largest group of City residents is within the 25 to 44 range which is similar to the County. Ten percent of City residents are in the retirement age group of 60 and older, down from 13.8 percent in 2000. Conversely, 23.9% of County residents are in this category.

**TABLE 15**  
**PERSONS BY AGE**  
**Bridgeton City and Cumberland County, NJ**

Age Group	Bridgeton City		Cumberland County	
	Number	%	Number	%
Under 5 years	2,219	8.3	9,626	6.2
5 to 9	2,392	9.0	10,417	6.7
10 to 14	2,846	10.7	11,241	7.3
15 to 19	1,907	7.2	9,804	6.3
20 to 24	1,641	6.2	9,084	5.9
25 to 34	4,777	17.9	21,539	13.9
35 to 44	4,650	17.5	20,411	13.2
45 to 54	2,448	9.2	19,935	12.9
55 to 59	1,080	4.1	9,705	6.3
60 to 64	988	3.7	9,599	6.2
65 to 74	951	3.6	13,825	8.9
75 to 84	556	2.1	6,768	4.4
85 +	188	0.7	2,967	4.4
Median	29.7	-	37.6	-
Total	26,643	-	154,921	-
Male	14,748	55.4	79,287	51.2
Female	11,895	44.6	75,634	48.8

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Population Data Profiles.*

### 3. Population Trends

Table 16 shows population trends for the City from 1930 to 2020 and a 2030 population projection from the South Jersey Transportation Planning Organization. Consistent growth of approximately 12% is shown from 1950 to 1970. Then there was a decline in population from 1970 to 1990. Between 1990 and 2000 the population grew by 3,929 residents or 16.82%. The population projection anticipates a loss of some 79 persons over the next several years.

**TABLE 16**  
**POPULATION TRENDS**  
**Bridgeton City, NJ**

Year	Population	Change	% Change
1930	15,699	0	0.00
1940	15,992	293	1.83
1950	18,376	2,386	12.98
1960	20,966	2,588	12.34
1970	20,435	-531	-2.60
1980	18,795	-1,640	-8.73
1990	18,942	147	0.78
2000	22,771	3,829	16.82
2010	25,349	2,578	10.17
2020	27,263	1,914	7.02
2023 (estimate)	26,763	-500	-1.86
2030 (projected)	27,184	421	1.54

*Sources: US Census Bureau. 2030 Population Projection from SJTPO*

Table 16A shows population trends for each census tract in Bridgeton from 1990 to 2021. Bridgeton's population grew by 8,321 during this period. The most significant growth is occurring in Census Tract 205 due to housing redevelopment projects. Census Tract 201, which contains the Central Business District saw a decline in population.

**TABLE 16A  
POPULATION BY CENSUS TRACTS  
Bridgeton City, NJ**

	2021	2000	1990
Census Tract	Total		
201	938	1,235	988
202	2,980	2,560	2,240
203	6,187	5,245	4,621
204	3,034	2,922	2,739
205	7,601	6,973	4,159
206	3,523	3,836	4,195
City	27,263	22,771	18,942

Table 16B illustrates the changing demographics of each census tract. Overall, the white population is declining significantly, from 10,365 in 1990 to 3,324 (12%) in 2021. Conversely the City's Hispanic/Latino population has increased from 23% in 2000 to 44% as of 2020. The City's Black population has declined slightly from 35.5% in 2010 to 30.3% in 2020 and is located in the City's southern portion in Census Tract 205.

**TABLE 16B  
RACE BY CENSUS TRACT  
Bridgeton City, NJ**

CT	White	Black	Hispanic/Latino	Native American	Asian/Pac Is
201	41	199	675	0	23
202	318	555	2,043	0	45
203	417	998	4,442	14	11
204	719	818	1,389	0	35
205	922	4,279	2,046	82	25
206	907	1,126	1,430	40	0
City	3,324	8,281	12,025	158	139

#### 4. Households by Type

Household by type information is useful in understanding the family and non-family composition of the City and relative household size. Female householder (no partner) is the predominant arrangement (43.7%) while 44.8% of all households have individuals under the age of 18. Average household size in the City is 3.48 which is an increase from 2.96 persons in 2000. In 2021, the average family size 4.27 which is an increase from 3.49 persons in 2000. Both average household size and average family size are larger than the County at 2.74 and 3.35 respectively.

**TABLE 17**  
**HOUSEHOLDS BY TYPE**  
**Bridgeton City and Cumberland County, NJ**

	Bridgeton City		Cumberland County	
Status	Number	%	Number	%
Married-couple family	1,636	25.8	22,143	42.7
With own children under 18 years	938	14.8	7,862	15.2
Cohabiting couple household	804	12.7	4,634	8.9
With own children under 18 years	401	6.3	1,777	3.4
Male Householder, no spouse/partner present	1,137	17.9	8,617	16.6
With own children under 18 years	28	0.4	806	1.6
Nonfamily Households (Male)				
Householder living alone (Male)	674	10.6	5,763	11.1
Householder 65 years and over (Male)	148	2.3	2,148	4.1
Female Householder, no spouse/partner present	2,774	43.7	16,479	31.8
With own children under 18 years	1,078	17.0	3,796	7.3
Nonfamily Households (Female)				
Householder living alone (Female)	1,052	16.6	7,914	15.3
Householder 65 years and over (Female)	494	7.8	4,327	8.3
Households with individuals under 18	2,845	44.8	16,739	32.3
Households with individuals 65 years +	1,272	20.0	16,772	32.3
Average Household Size	3.48	-	2.74	-
Average Family Size	4.27	-	3.35	-
Total Households	6,351	-	51,873	-

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Population Data Profiles.*

## 5. Households and Housing Units

The change in both number of households and number of housing units is illustrated in Table 18. With the exception of Census Tract 206, all census tracts experienced an increase in the number of households, which is a reversal of the trend between 1990 and 2000. Census Tracts 201 and 206 saw a decrease in the number of housing units while the remaining census tracts saw an increase.

**TABLE 18**  
**HOUSEHOLDS AND HOUSING UNITS BY CENSUS TRACT**  
**Bridgeton City, NJ**

Census Tract	Households			Housing units		
	2023	2000	1990	2023	2000	1990
201	406	386	415	432	450	459
202	897	686	688	962	767	729
203	1,797	1347	1507	1,908	1526	1637
204	1,155	1090	1092	1,232	1159	1164
205	1,444	1123	1303	1,608	1276	1399
206	1,428	1550	1720	1,539	1617	1754
City	7,097	6182	6725	7,681	6795	7142

*Source: US Census Bureau, American Community Survey.*  
*2023: ACS 5-Year Estimates.*

## D. EMPLOYMENT CHARACTERISTICS

### 1. Employment Characteristics

Table 18 is a summary of Employment Characteristics of Bridgeton City and Cumberland County residents by type of industry. In the City, Education/Health/Social Services and Manufacturing are the top 3 industries. In comparing 2021 figures to 2000 figures, with the exception of Arts/entertainment/recreation/food services, Education Health/Social and transportation/warehousing, industries generally saw slight increases in employment. Public Administration remained mostly the in the same range.

**TABLE 19**  
**EMPLOYMENT CHARACTERISTICS**  
**Bridgeton City and Cumberland County, NJ**

	Bridgeton City			Cumberland County	
Industry	2021 / 2000		%	Number	%
Agriculture, forestry, fishing, hunting, mining	733	(285 )	8.9	1,894	3.0
Construction	476	(290)	5.8	4,626	7.4
Manufacturing	1,263	(1,194)	15.4	7,451	11.9
Wholesale trade	741	(189)	9.0	2,527	4.0
Retail trade	768	(747)	9.3	7,075	11.3
Transportation and warehousing, utilities	623	(360)	7.6	4,002	6.4
Information	0	(69)	0.0	736	1.2
Finance, insurance, real estate, rental, leasing	179	(247)	2.2	1,894	3.0
Professional, scientific, management, administrative, waste management services	853	(492)	10.4	5,252	8.4
Educational, health, social services	1,369	(1,569)	16.6	17,013	27.2
Arts, entertainment, recreation, accommodation, food services	312	(538)	3.8	3,387	5.4
Other services (except public administration)	367	(269)	4.5	2,257	3.4
Public administration	540	(545)	6.6	4,567	7.3

*Source: US Census Bureau, American Community Survey. 2021: ACS 5-Year Estimates  
Selected Economic Characteristics*



### Employment Characteristics/ Labor Force Estimates

In the table below, while the Labor Force Estimates show fluctuations from year to year, the unemployment rate has dropped steadily over the last decade-plus. Coming out of the Great Recession, the City lagged behind the State and nation in seeing its unemployment rate drop from double digits, though unemployment in the City remains high in comparison to the State and nation.

**TABLE 20**  
**EMPLOYMENT CHARACTERISTICS**  
**Bridgeton City and Cumberland County, NJ**

Year	Labor Force	Employed	Unemployed	Unemployment Rate
2013	9,576	7,581	1,995	20.8
2014	9,602	8,010	1,592	16.6
2015	9,880	8,589	1,291	13.1
2016	9,750	8,596	1,154	11.8
2017	9,296	8,228	1,068	11.5
2018	9,063	8,406	657	7.2
2019	9,012	8,392	620	6.9
2020	8,492	7,979	513	6.0
2021	8,844	8,224	620	7.0
2022	9,535	8,959	576	6.0
2023	10,057	9,453	604	6.0

*Source: US Census Bureau, American Community Survey. 2013-2023: ACS 5-Year Estimates  
Employment Status for Population 16 Years and Over.*

## **E. FAIR SHARE HOUSING PLAN**

### **Introduction**

At present, Bridgeton’s efforts to provide affordable housing are guided by the Fair Share obligations developed by the New Jersey Department of Community Affairs for the period covering 2025-2035, in accordance with the formulas established in P.L.2024, c.2 (C.52:27D-304.2 and C.52:27D-304.3).

According to the formulas established in sections 6 and 7 of P.L.2024, c.2 (C.52:27D-304.2 and C.52:27D-304.3) which constitute the Fourth Round Report, the City of Bridgeton’s “present need” has been calculated and reported as 290 and the City’s “prospective need”, as an Urban Aid community, has been calculated and reported as zero (0) affordable units, and these calculations have been deemed “presumptively valid” for purposes of the FHA.

Bridgeton City Council adopted Resolution 45-25 accepting and adopting the Fourth Round Methodology determined by the New Jersey Department of Community Affairs. On April 24, 2025, the Honorable Robert G. Malestein, serving as the designated Mt. Laurel Judge for Vicinage 15, ordered that the “present need” obligation of the Municipality be fixed at 290 affordable housing units and that the “prospective need” obligation be fixed at zero (0) for the Fourth-Round housing cycle. In so doing, the was authorized to proceed with preparing and adopting its proposed Housing Element and Fair Share Plan for the Fourth Round Cycle.

### **Plan Components**

In developing a plan to address present and prospective affordable housing needs, the following components will be considered including:

- Inventory of the City’s existing housing stock which factors in age of the dwelling, number of units where applicable, allowable occupancy, and condition with a focus on ensuring habitability for low-moderate income owners and tenants
- A forward-looking projection of future residential development, likelihood of entering into redevelopment agreements with prospective developers, factors encouraging or limiting affordable housing in designated redevelopment areas including components of adopted redevelopment plans, and use of funds by the City’s designated Community Housing Development Organization (CHDO) for the construction of affordable housing.
- Review of the municipalities’ demographic, socio-economic characteristics, and review of employment and job creation potential.
- Review of vacant City-owned parcels which may be utilized for in-fill scattered site housing construction to accommodate affordable housing.

## Background

Over the past 20-plus years, the City had not participated in the Council on Affordable Housing (COAH) programs, but the 1989 Master Plan Housing Plan Element and Fair Share Plan described Bridgeton's housing obligations, units constructed or rehabilitated, and projected credits during the Second Round of COAH regulations. In summary, the City anticipated a credit of 260 units for the method of calculating need and credits at the time.

That Housing Plan Element and Fair Share Plan were created to comply with the New Jersey Fair Housing Act and Municipal Land Use Law to meet low- and moderate-income housing needs. Bridgeton's Urban Aid status provided an exemption from the obligation to provide for reallocated present or prospective housing need but the City was obligated to provide for its indigenous need. Bridgeton's obligation was limited to the needs of existing lower income households presently within the City who occupy deteriorated buildings. The Council on Affordable Housing calculated this indigenous need to be 150 dwelling units.

The City was able to claim credits for six low- and moderate-income rental projects operated by the City's Housing Authority. There were 200 family units and 250 senior citizen units for a total of 450 low and moderate units. Credit could be taken for 50 senior citizen rental units that were available for occupancy after April 1, 1980. These included 26 units on Dare Avenue, 8 units on Pine Street and 16 units on Hampton Street.

In addition, the City's Community Development Office administered Federal and State funds for housing rehabilitation including 312 loans, principle reduction grants, and direct loans, Balanced Neighborhood Rehabilitation Programs and a Rental Rehabilitation Program. Between April 1, 1989 and December 31, 1997, 162 units were completely rehabilitated and 107 units were partially rehabilitated. Between January 1, 1987 and December 31, 1998 an additional 91 units were completely rehabilitated. Total eligible rehabilitation was 360 units.

The City claimed credits for 50 senior units and 360 rehabilitated units. The fair share housing need determined by COAH at the time was 150 resulting in the City having a reserve of 260 units. Additionally, there were also 293 units in the HOPE VI affordable housing project of which 9 were sold low-moderate income homeowners and within the 293 units, 96 were designated for very low-income persons and families.

## Affordability Requirements.

Affordable Housing is defined by New Jersey's Fair Housing Act as a dwelling for sale or rent that is affordable to low- and moderate-income households within their respective region. According to the 2024 *Affordable Housing Regional Income Limits by Household Size* guidance provided by the Affordable Housing Professionals of New Jersey, the City of Bridgeton is located in Region 6 which consists of Atlantic, Cape May, Cumberland, and Salem Counties (see attached chart). According to this guidance, moderate income is between 80% and 50% of the median income while low income is defined as 50% or less of median income and very low income is 30% or less of median income. Within the second fiscal quarter of each year, the U.S

Department of Housing & Urban Development provides updated income limits which form the basis for income limits in Region 6.

The City of Bridgeton will update its income limits in accordance with guidance provided by HUD and these income limits will be reflected in its Community Development Block Grant Home Rehab program utilized by low-moderate income (LMI) persons and households to address needed repairs and upgrades of major system that impact habitability.

## **Status of Affordable Housing Construction 2015 to the Present**

### Mill Creek Project- 10 units

Completed in 2016, Gateway Community Action Partnership completed the Mill Creek Housing Project which consists of 10 three-bedroom affordable housing units. Funding for the project included Neighborhood Revitalization Tax Credits (NRTC), Affordable Housing Trust Fund (AHTF), and the City's Community Development Block Grant (CDBG) funds. The project provided affordable homeownership opportunities for low-moderate income first-time homebuyers. This project is located in Census Tract 205 which is considered an LMI census tract with 73.19 households considered LMI eligible.

### River Grove Housing Development Project- 68 units

Completed in 2020, the River Grove Housing project, consists of 29 duplex and 2 single housing units containing 3 bedrooms. Tenant rents are affordable ranging from \$200-\$300 per month, with tenants paying utilities. Project funding includes a low-income housing tax credit of approximately \$800 per month.

The River Grove Housing project is scattered-site in-fill housing in Census Tract 205, in located in Bridgeton's southeast quadrant. These units were constructed on Block 133, Lots 9, 20; Block 134, Lots 14, 15, 16, 17; and Block 144, Lots 19, 19.01, 19.02, 19.03, 19.04, 19.05.

### Spruce Fields Project- 5 units

Completed in the second quarter of this year (May 2025), Spruce Fields consists of 5 affordable housing units. These 3-bedroom homes range in price between \$100,000 and \$120,000. The project was funded utilizing Neighborhood Revitalization Tax Credits (NRTC), Affordable Housing Trust Fund (AHTF), and the City's Community Development Block Grant (CDBG) funds. The project occupies Block 153 Lots 8 and 9 and Block 154 Lots 23, 26, and 29.

### Wiley Acres Project- 6 units

Set to be completed in January 2026, the Wiley Acres project will feature six 3-bedroom units for low-moderate income first-time homebuyers with prices ranging from \$105,000 to \$125,000. Project funding obtained by Gateway CAP, the City's designated CHDO, is being provided by Neighborhood Revitalization Tax Credits (NRTC), Affordable Housing Trust Fund (AHTF). The project is located in Census Tract 205 occupying Block 158 Lot 7.

Pine Estates Project- 7 units

Slated for completion in August of 2026, Gateway Community Action Partnership as the City's designated CHDO is constructing seven 3-bedroom affordable housing units utilizing Neighborhood Revitalization Tax Credits (NRTC) and Affordable Housing Trust Fund (AHTF) monies. Completed homes will range in price from \$105,000 to \$130,000. Homes will be for first-time homebuyers. The project will be located in Census Tract 205 on Block 191 Lots 6, 7, 12, and 26.

Sharp Meadows Project- 4 units

Planned for the second quarter of 2026, Gateway Community Action Partnership, as the City's CHDO, will be constructing four 3-bedroom homes for LMI first-time homebuyers utilizing Neighborhood Revitalization Tax Credits (NRTC) and Affordable Housing Trust Fund (AHTF) monies. Completed homes will range from \$105,000 to \$130,000 and will be located Block 167 Lots 2 and 6 in Census Tract 205.

South Avenue Terrace Project- 6 units

Planned for the first quarter of 2027, this project will consist of six 1- and 2-bedroom affordable housing units which will consist of rental units. These units will be for very low- and low-income families with rents being 30% of income and be Section 8 subsidized. Project funding will utilize National Housing Trust Fund monies as well as Affordable Housing Trust Fund (AHTF) monies.

Phoenix Family Village II Project

Currently under construction, the Phoenix Family Village II project is a four-phase affordable housing project in the Phoenix Redevelopment Area. Funded through competitive 9% LIHTCs (low income housing tax credits), the project is comprised of 4, 6, and 8-unit buildings. In addition, the project will feature a 70-unit over 55 senior building.

The family units (150 units) will be approximately 1,400 square feet in size while the one and two bedroom 70-unit senior building will be approximately 700-900 square feet in size. All units are being constructed to meet energy star / green requirements and handicap accessibility. Gross Rents will vary by income, with many units ranging between \$500-\$1,500 per month. The Phoenix Family Village II project serves families with current maximum household gross income limits are \$37,860 for one person, \$43,260 for two persons, \$48,660 for three persons, and \$54,060 for four persons. This project meets all NJHMFA guidelines for affordable family housing.

*Phase I:*

- Total units: 64
- Tenant Rents \$256-\$1,076
- Number of Duplexes: Senior- one building
- Number of single units: NA
- Number of special needs units: 5

- Bedrooms: 4-2 bedrooms, 60-1 bedrooms

*Phase II:*

- Total units: 56
- Tenant rents \$500-1,150
- Number of duplexes: 9 buildings
- Number of single units: NA
- Number of special needs units: 5
- Bedrooms: 56- 3 bedrooms

*Phase III:*

- Total units: 54
- Tenant rents: \$500-1,150
- Number of duplexes: 9 Buildings
- Number of single units: N/A
- Number of special needs units:0
- Bedrooms: 54- 3 bedroom

*Phase IV*

- Total units: 60
- \$500-1,150
- Number of duplexes: 11 Buildings
- Number of single units: NA
- Number of special needs units:0
- Bedrooms: 60- 3 bedroom

Between the family units and the senior building, a total of 234 affordable housing units will be completed between 2025 and 2030. The specific parcels located within the Phoenix Redevelopment Area that were specifically approved to accommodate the Phoenix Family Village II project include the following:

- Block 173, Lots 5-21, 23-31, 33-40, 42, 44-45, 47-48, 58
- Block 174, Lots 1-7
- Block 175, Lots 1, 2, 6-20
- Block 176, Lots 1-30
- Block 177, Lots 1-12, 16-17, 24-30
- Block 178, Lots, 1-4, 6-15
- Block 179, Lots 1-13, 15, 16
- Block 180, Lots, 1-10, 12-14, 19-22
- Block 181, Lots 1, 4, 22, 24-26
- Block 182, Lots 1, 2, 4-17, 19-23
- Block 183, Lots 8-14, 18, 22, 25-26, 28-32, 34, 36, 44-48.

Based on the above listed affordable housing construction projects, Bridgeton anticipates the construction 262 affordable housing units over the next 60 months satisfying a substantial portion of the City's present need.

## **Future Site Suitability Analysis**

The City of Bridgeton, at 6.2 square miles, has a number of designated Redevelopment Areas to accommodate affordable housing projects including the 64.85 acres that comprises the Phoenix Redevelopment Area (February 2008), Hope VI Redevelopment Area (June 2001) with 217 acres, the 194-acre Southeast Gateway Redevelopment Area (May 2021) and the 140-acre Port District Redevelopment Area (August 1987).

Each of these redevelopment areas allows for the construction of affordable housing units within the City of Bridgeton. Where appropriate, these respective redevelopment plans have been amended to allow for the construction of affordable housing units as was recently done in the Phoenix Redevelopment Area via Ordinance 22-26 to facilitate the construction of the Phoenix Family Village II project.

### **Phoenix Redevelopment Area**

Within the Phoenix Redevelopment Area, parcels remaining that can accommodate affordable housing construction include the following:

- Block 174 Lots 1 thru 10
- Block 175 Lots 3, 4, and 5
- Block 183 Lots 1-4, 13-40, and 42, 43, and 44.

### **Hope VI Redevelopment Area**

The Hope VI Redevelopment Area was the framework for the completion of the 293-unit affordable housing project known as the Hope VI project completed in conjunction with Bridgeton's Public Housing Authority. At present, this redevelopment area can accommodate scattered site in-fill housing development on the following parcels:

- Block 49 Lots 17, 18
- Block 53 Lot 7
- Block 66 Lot 36
- Block 71, Lot 3
- Block 77 Lot 10
- Block 103 Lot 70
- Block 121 8.02
- Block 122 Lot 10
- Block 123 Lot 1

## **Home Rehabilitation- Ensuring Habitability**

In addition to new construction of affordable housing as highlighted above, the City of Bridgeton will continue to utilize its Community Development Block Grant (CDBG) funds and HOME funding received from the U.S Department of Housing and Urban Development to carry out rehabilitation projects for very low-low-and moderate-income homeowners to ensure these



homes maintain habitability standards. The scope of work for approved projects focuses on major systems that, if left unaddressed, would render a home unfit for habitation such electric, plumbing, roofing, etc. Over the last 12 months, the City of Bridgeton has completed rehabilitation projects on the low-moderate income owner-occupied dwellings:

- 525 N. Laurel Street: \$26,325.00
- 26 Elm Street: \$11,398.00
- 3 Franklin Street: \$189,600.00
- 307 W. Broad Street: \$37,500.00
- 110 Oak Street: \$14,300.00
- 523 Burlington Road: \$4,800.00

Bridgeton’s Community Development Program, utilizing CDBG funding as well as HOME funding through its participation in the Vineland, Millville, Bridgeton Home Consortium undertakes an average of 5 habitability-related rehab projects yearly. Looking ahead, pending available funding, it is anticipated that the City of Bridgeton will complete between 40 and 45 habitability-related rehab projects on very low- low-moderate income owner-occupied housing between 2026 and the end of 2035. HUD income limits for determining very low-low-moderate income eligibility are listed below.

# FY 2025 Income Limits Documentation System

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

## FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2025 Income Limit Category <a href="#">Click for More Detail</a>	Persons in Family							
			1	2	3	4	5	6	7	8
Vineland, NJ MSA	\$86,500	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	32,450	37,100	41,750	<b>46,350</b>	50,100	53,800	57,500	61,200
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	19,500	22,250	26,650	<b>32,150</b>	37,650	43,150	48,650	54,150
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	51,950	59,350	66,750	<b>74,150</b>	80,100	86,050	91,950	97,900

NOTE: Cumberland County is part of the Vineland, NJ MSA, so all information presented here applies to all of the Vineland, NJ MSA.

The Vineland, NJ MSA contains the following areas: Cumberland County, NJ;



In light of planned new construction of 262 affordable housing units both for home-ownership and rent by 2030 as well as the anticipated completion of rehabilitation projects to ensure habitability for some 40 to 45 LMI homeowners, the City of Bridgeton anticipates satisfying its present need of 290 affordable housing units.

## EXHIBIT 1

### Phase 1 & Phase 2 Phoenix Village II Affordable Housing Project

