

AMENDED 2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN
TOWNSHIP OF MANTUA
GLOUCESTER COUNTY
NEW JERSEY

ORIGINALLY ADOPTED BY THE PLANNING BOARD

JUNE 17, 2025

ORIGINALLY ENDORSED BY THE TOWNSHIP COMMITTEE

JUNE 9, 2025

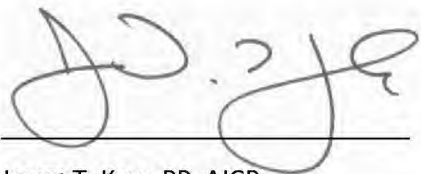
AMENDED PLAN ADOPTED BY THE PLANNING BOARD

MARCH 2, 2026

AMENDED PLAN ENDORSED BY THE TOWNSHIP COMMITTEE

MARCH 9, 2026

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INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have a constitutional obligation to provide opportunities for construction of low and moderate housing units. This 1975 decision led to a body of case law, legislative changes and rulemaking by a state agency that is collectively known as the “Mount Laurel Doctrine”. Through the compliance process, New Jersey municipalities have been assigned their fair share of the region’s affordable housing need for each compliance period and mechanisms must be created to address that need to have “satisfied” their constitutional obligation. The purpose of this Housing Element and Fair Share Plan (hereinafter the “Plan”) is to detail how Mantua will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, depending on the age and type of housing, must remain reserved for low and moderate income households for up to 40 years, a requirement enforced by deed restriction. Each affordable unit is eligible for one “credit” against the obligation and certain units are eligible for “bonus credits,” which potentially provide more than one credit per unit. In addition to providing the minimum number of credits, municipalities must ensure diversity in the unit type (at least half of the units must be available to families and the remaining may be reserved for seniors and those with special needs), diversity in the level of affordability (very low, low and moderate income units), and diversity in the size of affordable units (one, two and three bedroom units).

Participation in this process and satisfaction of the affordable housing obligation can be achieved voluntarily or involuntarily, however, voluntary compliance is heavily incentivized. Municipalities that do not successfully participate may be vulnerable to exclusionary zoning litigation or a builder’s remedy, which is a litigation tool that can grant a developer the right to construct what is typically multifamily development on land that was not zoned to permit that use or density.

This Amended Housing Plan addresses the Township of Mantua’s fourth round affordable housing obligation consisting of a present need (rehabilitation) of 21 units and a prospective need (new construction) of 134 units. It also addresses the status of the Township’s third round plan and the mechanisms addressing that 423 unit obligation. Since adoption of its Housing Plan in June of 2025, additional compliance options have surfaced, and there is a desire to amend that plan to incorporate a new mechanism and remove one previously proposed.

This Plan supersedes all previously adopted housing plans and will serve as the foundation for the Township’s request of the Superior Court for a judgment of compliance and repose. As detailed in this Plan, the Township – like all New Jersey municipalities – has four components of its affordable housing obligation. Each component of the Township’s obligation is identified below and further detail is provided in later sections of this plan.

- Rehabilitation Obligation: 21 units
The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Mantua that are occupied by low- and moderate-income households. This component is also referred to as “present need”.
- First & Second Rounds Obligation: 292 units

The first and second round obligations can be defined as the cumulative 1987 through 1999 new construction affordable housing obligation. This component is often referred to as the “prior round” obligation.

- Third Round Obligation: 423 units

The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.

- Fourth Round Obligation: 134 units

The fourth round obligation can be defined as the 2025-2035 new construction affordable housing obligation. The current round of affordable housing, now the fourth round, is also referred to as the “prospective need”.

AFFORDABLE HOUSING IN NEW JERSEY

In its landmark 1975 decision, now referred to as “Mount Laurel I,” the NJ Supreme Court ruled that developing municipalities have a constitutional obligation to provide variety and choice of housing types affordable to low- and moderate-income households. In its 1983 “Mount Laurel II” decision, the NJ Supreme Court extended the regional fair share obligation to all municipalities with any “growth area” as designated in the State Development Guide Plan (NJDCG 1978) and determined that each municipality would have to establish its fair share obligation and provide zoning strategies to create a realistic opportunity for fulfillment of the fair share obligation. Mount Laurel II also gave developers, under appropriate circumstances, the opportunity to secure a builder’s remedy. A builder’s remedy is a litigation tool that grants a developer the right to develop what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the units are reserved for low and moderate income households. Mantua seeks to avoid this possibility and has already taken substantial steps to do so by fully complying with its first, second and third round obligations.

In 1985, the Legislature enacted the Fair Housing Act in response to Mount Laurel II. The Fair Housing Act created the Council on Affordable Housing (hereinafter “COAH”) as an administrative alternative to compliance in a court proceeding. The Legislature conferred “primary jurisdiction” on COAH and charged COAH with promulgating regulations to establish housing regions, to estimate the state’s low- and moderate-income housing needs, set criteria and guidelines for municipalities to determine and satisfy their affordable housing obligation, and to create a process for the review and approval of appropriate housing elements and fair share plans. Approval of a municipal housing element and fair share plan by COAH was referred to as “substantive certification” and it provided protection from builder’s remedy litigation during the period which the housing element and fair share plan addresses (i.e. the round).

COAH created the criteria and guidelines for municipalities to determine and address their respective affordable housing obligation. COAH originally established a formula for determining municipal affordable housing obligation for the six-year period between 1987 and 1993 (*N.J.A.C. 5:92-1 et seq.*), which became known as the “first round.” These rules established the first round rehabilitation obligation (also referred to as the “present need”) and the first round new construction obligation.

The first round formula was superseded by COAH regulations in 1994 (*N.J.A.C. 5:93-1.1 et seq.*). The 1994 regulations recalculated a portion of the first round 1987-1993 affordable housing obligations for each

municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 U.S. Census data. The regulations COAH adopted in 1994 to identify a municipality's "cumulative" obligations for the first and second rounds are known as "the second round" regulations. Under regulations adopted for the third round, the obligation of municipalities to create new affordable housing for the first and second rounds was referred to as the "prior round" obligation.

On December 20, 2004, COAH's first version of the third round rules became effective some five years after the end of the second round in 1999. At that time, the third round was defined as the time from 1999 to 2014 but condensed into an affordable housing delivery period from January 1, 2004 through January 1, 2014. The third round rules marked a significant departure from the methods utilized in COAH's earlier rounds by creating a "growth share" approach that linked the production of affordable housing to residential and non-residential development within a municipality.

The growth share approach and the rules under which it was created was the subject of significant litigation and ultimately overturned by the New Jersey Appellate Court. On January 25, 2007, the New Jersey Appellate Court decision, In re Adoption of N.J.A.C. 5:94 and 5:95, 390 N.J. Super. 1, invalidated key elements of the first version of the third round rules, including the growth share approach. COAH issued revised rules on June 2, 2008 (as well as a further rule revision effective on October 20, 2008). Included in the 2008 rules was a recalculation of the cumulative first and second rounds obligation to account for updated data addressing secondary sources (filtering, demolitions, and residential conversions). Just as various parties challenged COAH's initial third round regulations, parties challenged COAH's 2008 revised third round rules. On October 8, 2010, the Appellate Division issued its decision, In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462, with respect to the challenge to the second iteration of COAH's third round regulations. The Appellate Division upheld the COAH regulations that assigned rehabilitation and first and second rounds obligations to each municipality but invalidated the regulations by which the agency assigned housing obligations in the third round, finding that the Agency continued to utilize a growth share approach, albeit an amended one.

COAH sought a stay from the NJ Supreme Court of the deadline to issue new third round housing rules set forth by the Appellate Division. Additionally, there were various challenges to the Appellate Division's 2010 decision. On September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision in In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013), and ordered COAH to prepare the necessary rules. Subsequent delays in COAH's rule preparation and ensuing litigation led to the NJ Supreme Court, on March 14, 2014, setting forth a schedule for adoption.

Although ordered by the NJ Supreme Court to adopt revised new rules on or before October 22, 2014, COAH deadlocked 3-3 at its October 20th meeting and failed to adopt the draft rules it had issued on April 30, 2014. In response, Fair Share Housing Center (hereinafter "FSHC") filed a motion in aid of litigant's rights with the NJ Supreme Court.

On March 10, 2015, the NJ Supreme Court issued a ruling on the Motion In Aid of Litigant's Rights (In re Adoption of N.J.A.C. 5:96 & 5:97, 221 NJ 1, aka "Mount Laurel IV"). This long-awaited decision provided a new direction for how New Jersey municipalities were to comply with the constitutional requirement to provide their fair share of affordable housing. The Court transferred responsibility to review and approve housing elements and fair share plans from COAH to designated Mount Laurel trial judges. The implication was that municipalities were required to apply to Superior Court with a Declaratory Judgement Action, instead of to COAH, if they wished to be protected from exclusionary zoning litigation, including builder's

remedy. These trial judges, with the assistance of an appointed Special Adjudicator to the Court, reviewed municipal plans much in the same manner as COAH previously did.

While the NJ Supreme Court's decision set a process in motion for Townships to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts. However, the NJ Supreme Court did direct that the method of determining municipal affordable housing obligations were to be "similar to" the methodologies used in the first and second round rules and municipalities should rely on COAH's 1993 second round rules (*N.J.A.C. 5:93*) and certain components of COAH's 2008 regulations that were specifically, as well as the Fair Housing Act (*N.J.S.A. 52:27D – 301 et seq.*), in their preparation of third round housing elements and fair share plans.

FSHC, the only public interest advocacy organization in New Jersey devoted exclusively to promoting the production of housing affordable to low and moderate income households, was permitted to serve as an interested party in every municipal Declaratory Judgment Action. In this role the organization calculated municipal affordable housing obligations and offered to settle with municipalities. Such settlements addressed the municipal affordable housing obligation, compliance strategies and other terms intended to promote affordable housing production. Most municipalities that filed a Declaratory Judgment Action settled with FSHC, finding it to be in their best interest. The typical alternative to settlement with FSHC was conducting a trial in Superior Court to determine the municipal affordable housing obligation.

In addition to the State agency activity and judicial decisions through 2015, the New Jersey Legislature amended the Fair Housing Act in 2008 (P.L. 2008, c. 46, often referred to as the "Roberts Bill", or "A500"). This amendment established a statewide 2.5% nonresidential development fee, prohibited new regional contribution agreements (hereinafter "RCAs"), required that 13% of all new affordable housing units be restricted to very low income households (30% of median income), and added a requirement that municipalities had to commit to spend development fees within four (4) years of the date of collection. Additionally, the Fair Housing Act was amended in 2013 (P.L. 2013, c. 6) to permit municipalities to enter into an agreement with a developer or development owner to provide a preference for veterans who served in time of war or other emergency to occupy up to 50% of the affordable units in a particular development. The preference is applicable to the first 90 of the 120 days of initial marketing and thereafter may on a special waiting list for future available affordable units in the development. These amendments to the Fair Housing Act are not promulgated in any valid COAH regulations.

On March 20, 2024, an amendment to the Fair Housing Act was adopted (P.L. 2024, c.2.). This amendment creates significant changes to the fourth round of affordable housing, and all subsequent rounds. Such changes include the process in which municipalities obtain protection from builder's remedy litigation – including but not limited to the elimination of COAH and the creation of the Affordable Housing Dispute Resolution Program, the methodology to calculate municipal prospective need obligations, and the administration of affordable housing units. However, the Fair Housing Act does not create or direct the creation of new rules that would provide further guidance, instead it states municipalities shall rely on rules adopted by COAH, unless contradicted by statute or binding court decisions, for municipal crediting, adjustments and compliance strategies. One notable example of contradiction is the generation of and use of bonus credits. See the sections that follow for additional information regarding this amendment to the Fair Housing Act.

The Affordable Housing Dispute Resolution Program (hereinafter the "Program") resides within the judiciary and is made up of an odd number of Judges with a minimum of 3 and not more than 7. The Program, in its discretion and in accordance with the Rules of Court, may consult or employ services of

one or more special adjudicators or staff to assist it in rendering determinations, resolving disputes, and facilitating communication among municipalities and interested parties. The Program is responsible for reviewing municipal affordable housing obligations, housing plans, and conducting mediation. However, final determinations of compliance, disputes, and other issues, as well as Court orders may only be issued by a County-level housing judge.

In addition to changes addressing the compliance process and elimination of COAH, the amendment also revised minimum affordability controls for rental units from 30 years to 40 years and those for extension of affordability controls from 30 years to as little as 20 years, provided the total control period is not less than 60 years. It also created new roles for the Department of Community Affairs (hereinafter “DCA”), including calculation of non-binding rehabilitation and prospective need affordable housing obligations, oversight and adoption of rules regulating municipal affordable housing trust funds, municipal housing liaisons and affordable housing administrative agents, as well as oversight of affordable unit administration. The amendment also directed the New Jersey Housing and Mortgage Finance Agency to revise the Uniform Housing Affordability Control Rules (*N.J.A.C. 5:80-26.1 et seq.*).

The Compliance Process

The first step in a municipality’s compliance process is to establish the affordable housing obligation. The first, second and third round obligations are already established by COAH or Superior Court, as applicable. Only the rehabilitation obligation and current prospective need, the fourth round obligation, are subject to the current determination.

The methodology and formulas each municipality must rely upon to determine its rehabilitation and fourth round obligation (as well as subsequent round obligations) are set forth within *N.J.S.A. 52:27D-304.1* thru *-304.3* of the Fair Housing Act. The March 8, 2018 unpublished decision of the Superior Court, Law Division, Mercer County, *In re Application of Municipality of Princeton* (“Jacobson Decision”) is also to be referenced as to datasets and methodologies that are not explicitly addressed in *N.J.S.A. 52:27D-304.3*. Notwithstanding the methodology set forth in the Fair Housing Act, the Act also required the DCA to release a non-binding report calculating obligations for each municipality in the State.

The following provides an overview of the process and deadlines associated with fourth round compliance.

- Establishing the Affordable Housing Obligation
 - October 20, 2024: DCA Regional and Municipal Fair Share Obligation Report Issued.
 - January 31, 2025: Deadline for municipalities to adopt a binding committing to the affordable housing obligation and seeking a Compliance Certification through participation in the Program.
 - February 28, 2025: Deadline for an interested party to challenge the municipality’s determination of its obligation to the Program. It shall apply “an objective assessment standard”.
 - March 1, 2025: The municipality’s determination of its obligation will be established by default if no challenge.
 - March 31, 2025: The Program must issue a decision on the obligation challenge.

- Obtaining a Compliance Certification
 - June 30, 2025: Municipality shall adopt a Housing Plan and propose drafts of ordinances and resolutions to implement the plan. If a municipality does not adopt a Housing Element and Fair Share Plan by June 30, 2025, the Rules of Court may permit the Program or County Level Judge to allow the municipality to secure a grace period. If a municipality does not adopt a Housing Plan by June 30, 2025 and does not secure a grace period, the municipality will have its immunity revoked.
 - August 31, 2025: Deadline for an interested party to file a challenge to the Housing Plan with the Program. If there is no challenge by this date the Program will begin review of the Housing Plan for consistency with the FHA.
 - December 31, 2025: Deadline for a municipality to settle any challenge or provide an explanation as to why it will not make all, or some of the changes brought by the challenge.
 - March 15, 2026: Municipality to amend the Housing Plan and implement the agreed upon revisions resulting from a challenge and adopt all pertinent ordinances. The Housing Plan and adopted ordinances shall be immediately filed with the Program.
- Ongoing Compliance
 - Midpoint (2030): Action by municipality or interested party filed to seek a realistic opportunity review of any developments that have not moved forward.

Affordability Requirements

Affordable housing is defined under New Jersey's Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Mantua is located in Region 5, which includes Burlington, Camden and Gloucester counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at *N.J.A.C. 5:80-26.3(d)* and (e) requires that the maximum rent for a qualified unit be affordable to households with incomes 70% or less than the median income for the region, provided the development includes 13% or more very low income units. The number of units priced at 70% of regional median income cannot exceed the number of very low income units plus one additional unit. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined using the federal income limits established by Department of Housing and Urban Development (hereinafter "HUD") on an annual basis. In the spring of each year, HUD releases updated regional income limits, and it is from these income limits that the rents and sale prices for affordable units are derived. The table on the following page reflects the 2025 affordable housing regional income limits for Region 5, prepared by NJHMFA.

2025 Income Limits for Region 5					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Median	\$83,600	\$95,600	\$107,500	\$119,400	\$129,000
Moderate	\$66,880	\$93,568	\$76,480	\$95,520	\$103,200
Low	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500
Very Low	\$25,080	\$28,680	\$32,250	\$35,820	\$38,700

Source: 2025 Income Limits prepared by NJHFMA, effective May 16, 2025.

Overview of Compliance Requirements

There are extensive requirements that municipalities must meet to ensure their affordable housing strategies result in a Compliance Certification. Furthermore, those requirements vary by round. The following provides a *brief and summarized* overview of the requirements.

- Rental Obligation. Not less than 25% of affordable units addressing the obligation of a round must be rental housing units.
- Family Obligation. Not less than 50% of affordable units addressing the obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- Family Rental Obligation. Not less than 50% of the units meeting the rental obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- Senior Maximum. Up to 30% of affordable units addressing the obligation of a round may be reserved for seniors. The maximum was 25% for the first, second and third rounds.
- Income Distribution of Affordable Units
 - Very Low Income Obligation. Not less than 13% of affordable units created or approved on or after July 1, 2008 must be reserved for very low income units (30% or less than the regional median income). Very low income units are a subset of low income units.
 - Family Very Low Income Obligation. Not less than 50% of the units meeting the very low income obligation must be available to families, meaning they are not restricted to a particular population.
 - Low Income Obligation. Not less than 50% of affordable units in any development must be reserved for low income households (50% or less than the regional median income,

which includes very low income units). The remaining may be available to moderate income households (51-80% of regional median income).

- **Bedroom Distribution of Affordable Units**
 - The total bedrooms within the affordable units in any development must be not less than twice the number of affordable units. This requirement does not apply to the first, second or third round.
 - Studio and 1-bedroom Units. Not more than 20% of units in any development.
 - 2-bedroom Units. Not less than 30% of units in any development.
 - 3-bedroom Units. Not less than 20% of units in any development.
 - The above requirements do not apply to special needs housing or senior housing.
 - Senior developments are subject to a modified bedroom distribution such that the total bedrooms within the affordable units must be not less than the number of affordable units.
 - Senior and supportive housing developments with 20 or more affordable units shall have not less than 5% 2-bedroom and 3-bedroom affordable units. This requirement does not apply to the first, second or third round.
- **Bonus Credits**
 - No more than 25% of the obligation for each round.
 - Only one type of bonus credit may be applied to a unit.
 - Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
 - The following unit types are eligible for 1.0 bonus credit in the fourth round.
 - Supportive and special needs bedrooms.
 - Market to affordable (conversion of a market rate unit to an affordable unit).
 - 100% affordable developments: Units within 100% development provided the municipality supplies the land or a minimum of 3% of the development costs.
 - The following unit types are eligible for 0.5 bonus credit in the fourth round.
 - Partnership with non-profit.
 - Proximity to transit: units within ½ mile of transit (rail, bus, ferry).
 - Senior: limited to 10% of the affordable age-restricted units proposed but capped at 30% of the obligation.
 - Units with at least three bedrooms above the minimum number required by the bedroom distribution requirements in UHAC.
 - Redevelopment for units on land previously utilized for retail, office or commercial use.
 - Extension of affordability controls on rental housing only, provided the municipality funds the cost for extension.

- Very Low-Income units above the 13% required.

AFFORDABLE HOUSING IN MANTUA

Mantua Township received first round (1987-1993) substantive certification from COAH on November 4, 1991, and subsequently received second round (1993-1999) substantive certification on May 6, 1998. Substantive certification was extended by COAH on May 5, 2004, however further extension was denied by COAH on July 27, 2005 based on the fact that not all rental units in the Royal Oaks project were completed. A third round plan was filed by the Township in 2008, but Judge McDonnell directed Mantua to amend its third round plan, which was done in 2011. While the affordable housing landscape was unsettled at that point, the Court found value in reviewing the amended plan so the Township could continue addressing its rehabilitation and prior round obligations in addition to addressing some part of the assumed third round obligation. Mantua received a Judgment of Compliance and Repose from the Court on June 22, 2016.

At the time the 2011 plan was reviewed by the Court and Special Master, the Township had met its entire 292 unit prior round obligation and had 129 credits that could be applied to the third round obligation. Part of the compliance plan was the Branch Road (Inversand/Ledden) redevelopment site, including 80 affordable units, and the Mangel site, where 80 units were also proposed. Subsequent to the Judgment of Compliance and Repose, the Branch Road redevelopment site was purchased by Rowan University and was developed with a world class museum and fossil park, eliminating this site from consideration for new housing.

Most recently, the Township participated in the declaratory judgment process for the third round and ultimately settled with Fair Share Housing Center through an agreement that was approved by the Court after a fairness hearing. The Planning Board adopted a housing element and fair share plan in March of 2023 and received a judgment of compliance and repose from the court, satisfying its third round obligation.

HOUSING ELEMENT REQUIREMENTS

Amendments to the Fair Housing Act signed by then Governor Murphy in March of 2024 set forth specific requirements for Housing Elements. N.J.S.A. C.52:27D-310-10 requires the following be provided:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of application for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;

- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L. 2024, c.2;
- f. A consideration of lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c.273 (C.52:27D-329.20)
- h. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

The sections below address the requirements of N.J.S.A. C.52:27D-310-10 noted above.

Demographic, Housing & Employment Analysis

See Appendix 1 for analysis addressing a., c. and d. above.

A Projection of Municipal Housing Stock

Reviewing data available from the New Jersey Department of Community Affairs, the Township has authorized only 14 building permits for construction of new housing units from 2015 through 2024, an average of 1.4 per year. Looking forward and considering both third and fourth round mechanisms proposed to meet the Township's affordable housing obligations, a total of approximately 1,052 new units are projected for the next 10 years.

Mantua's Present and Prospective Need

The Township's fourth round present need is 21 units, while the prospective need is 134 units. As vacant land and water and sewer capacity are not limiting factors, the Township has the capacity to adequately address its affordable housing obligations.

Consideration of Lands Most Appropriate for Affordable Housing

While Mantua Township has significant vacant land spread throughout its expanse and available water and sewer capacity, most vacant properties do not have ready access to the sanitary sewer system as existing mains are not consistently spread throughout the Township. As such, the Township has focused on vacant properties that are in close proximity to existing sanitary sewer mains to make connection economically feasible. This has led to identification of property along Route 45 in the southern portion of the Township adjacent to Harrison Township as the most appropriate area for zoning for affordable

housing. Sewer connection is available through Harrison Township and new development, including affordable housing, is proposed adjacent to Mantua in this area.

Opportunity for Multigenerational Housing

The Fair Housing Act requires “an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission”. As of the date of this Housing Plan, there have been no recommendations by the Multigenerational Family Housing Continuity Commission on which to provide the required analysis. However, the Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Township land use policies are not in conflict with this goal and much of the Township’s housing stock is large enough to accommodate multigenerational living. Nothing in the zoning ordinance prohibits creation of additional living space consisting of a bedroom and bathroom, but inclusion of separate kitchen facilities would constitute a second dwelling unit, which is not permitted but is also not necessary to permit multigenerational living.

AFFORDABLE HOUSING OBLIGATION & SATISFACTION – THE FAIR SHARE PLAN

Fourth round housing plans must address four components of a municipality’s affordable housing obligation. These include the rehabilitation obligation to improve substandard housing occupied by low- and moderate-income households, the first and second round obligation of new construction from 1987 to 1999, third round obligation of new construction from 1999 to 2025, and the fourth round obligation of new construction from 2025 to 2035.

Rehabilitation Obligation: 21 units

The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Mantua that are occupied by low- and moderate-income households. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes present need as being determined by “estimating the existing deficient housing units currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof.” The DCA calculated municipal present need obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a rehabilitation obligation of 21 units for the Township, which was accepted in the Township’s binding resolution adopted in conformance with the requirements of the law.

The Township will address this obligation through continued participation in the County rehabilitation program. Similar to the third round approach to rehabilitation, the Township will provide a separate program to address rental units, as the County program does not. The rehabilitation manual created with the third round program will be relied on and is provided in Appendix 2.

First & Second Rounds Obligation: 292 units, Satisfied

The Township addressed its 292 unit prior round obligation with a total of 219 units and 73 rental bonus credits, as detailed in the table on the following page. Discussion is presented for each of the projects following the table.

Satisfaction of the 292-unit Prior Round Obligation			
Project	Units	Bonus Credits	Total Credits
Villages at Berkley	54	0	54
Maplewood Village	13	0	13
Cedar Grove	38	0	38
Royal Oaks (USDA)	46	46	92
Royal Oaks (CIS)	39	27	66
Group Homes	14	0	14
Evergreen Rest Home	15	0	15
Total			292

Villages at Berkley

This inclusionary project is completed and occupied and contains a total of 55 for-sale family units with 20-year affordability controls, and 54 of the 55 units will be applied to the Prior Round Obligation. COAH previously granted a waiver for all of the affordable units to be moderate income and also granted waivers on pricing stratification and bedroom mix. As the original affordability controls of 20 years have approached their expiration date, the Township has actively sought to extend those controls, providing subsidy to owners and extending controls for a period of 30 years, making them eligible for credit towards the Third Round Obligation. Crediting information was previously provided with the third round plan.

Maplewood Village

A total of 13 age-restricted affordable units exist within this mobile home complex, developed as part of the Township's prior round plan. Crediting information was previously provided with the third round plan.

Cedar Grove

A total of 38 age-restricted affordable units exist within this mobile home complex, developed as part of the Township's prior round plan. Crediting information was previously provided with the third round plan.

Royal Oaks (USDA)

This 100% affordable project was constructed in the early 1990's with Farmer's Home Administration funding and consists of 46 family rental units available to low income households. It includes 24 one bedroom units and 22 two bedroom units with 20 year controls on affordability. COAH granted waivers to permit all one and two bedroom units in conjunction with the Township's first round substantive certification. Crediting information was previously provided with the third round plan.

Royal Oaks (CIS)

This 100% affordable project was constructed in 2008/2009 by Community Investment Strategies as the second phase of Royal Oaks under tax credit financing provided by NJHMFA. It includes a total of 58 family rental units including 11 one bedroom, 25 two bedroom and 22 three bedroom units subject to 30 year affordability controls. 39 of the 58 units will be credited towards the Prior Round Obligation. Crediting information was previously provided with the third round plan.

Group Homes

There are a total of 5 group homes existing in Mantua Township containing a total of 18 bedrooms that are eligible for credits towards the Prior Round obligation. Crediting information was previously provided with the third round plan.

- 651 Topeka Avenue, Block 31, Lot 6 containing 3 bedrooms operated by the Devereux Foundation
- 407 Greentree Road, Block 53, Lot 13.01 containing 4 bedrooms operated by the Devereux Foundation
- 34 Creek Lane, Block 54, Lot 34 containing 4 bedrooms operated by the Devereux Foundation
- 224 West Warren Avenue, Block 222, Lot 7.01, containing 4 bedrooms operated by the Devereux Foundation
- 1 Fawn Drive, Block 277, Lot 1, containing 3 bedrooms operated by the ARC of Gloucester County

Evergreen Rest Home

This nursing home, located at 731 Main Street, Block 155, Lot 26, is home to 15 low and moderate income residents. Crediting information was previously provided with the third round plan.

Third Round Obligation: 423 Units, Satisfied

The Township addressed its 423-unit Third Round obligation with a variety of existing and proposed projects, as documented below. A summary of credits is provided in the table, followed by discussion of each mechanism.

Satisfaction of the 423-unit Third Round Obligation			
Project	Units	Bonus Credits	Total Credits
Villages at Berkley	1	0	1
Hausman Bus (White Oaks)	72	72	144
Royal Oaks (CIS)	19	19	38
Villages at Berkley Extension of Expiring Controls (completed)	14	0	14
Villages at Berkley Extension of Expiring Controls (proposed)	24	0	24
Route 55 Redevelopment (Mangel Tract)	178	15	193
Group Home Bedrooms (proposed)	9	0	9
Total			423

Villages at Berkley

This inclusionary project is completed and occupied and contains a total of 55 for-sale family units with 20-year affordability controls. COAH previously granted a waiver for all of the affordable units to be moderate income and also granted waivers on pricing stratification and bedroom mix. As the original affordability controls of 20 years have approached their expiration date, the Township has actively sought to extend those controls, providing subsidy to owners and extending controls for a period of 30 years, making them eligible for credit towards the Third Round Obligation. Crediting information was previously provided with the third round plan.

Hausman Bus (White Oaks)

This 100% affordable project was constructed by Conifer in 2013 and contains 72 family rental units including 14 one bedroom, 36 two bedroom and 22 three bedroom apartments and townhomes. All units are subject to a minimum 30 year deed restriction. Crediting information was previously provided with the third round plan.

Royal Oaks (CIS)

This 100% affordable project was constructed in 2008/2009 by Community Investment Strategies as the second phase of Royal Oaks under tax credit financing provided by NJHMFA. It includes a total of 58 family rental units including 11 one bedroom, 25 two bedroom and 22 three bedroom units subject to 30 year affordability controls. Crediting information was previously provided with the third round plan.

Villages at Berkley (completed extension of expiring controls)

As the original 20 year controls associated with this project have neared their end, the Township has actively sought to extend those controls, offering subsidy to owners to do so. To date, a total of 14 extensions have occurred, and crediting information was previously provided with the third round plan.

Villages at Berkley (proposed extension of expiring controls)

Part of the Township's plan to meet the Third Round Obligation is to continue its extension of expiring controls efforts for these units. As part of this, a minimum subsidy of \$5,000 will be offered with the ability to increase the subsidy to \$15,000 if needed. Based on review of existing deed restrictions, it is reasonable to assume the Township will be able to extend controls for an additional 30 years on 24 units, making them eligible for credit against the Township's Third Round Obligation.

Route 55 Redevelopment Area (Mangel Tract)

The Route 55 Redevelopment Area has a long history, with the original designation as an area in need of redevelopment dating back to 2003. In 2007, the Mangel Tract (Block 254.01, Lot 22), located adjacent to the originally designated redevelopment area, was incorporated into the designation and a redevelopment plan was adopted. After reviewing available land in the Township with access to sewer and water, it was determined that the Mangel Tract represented the best opportunity to meet the Township's third round Obligation. An amendment to the redevelopment plan was adopted by the Township Committee to permit inclusionary development on roughly 33 acres including addition of land from Loftus (Block 254.01, Lot 32.01) that is inaccessible from the Total Turf Experience site. The Township has completed delineation of wetlands and determined that 50' transition areas are required under NJDEP rules, and roughly 20 acres of the site is developable. As part of the redevelopment plan amendment, inclusionary development at a density of 24 units per acre up to 744 units is permitted, and a mandatory setback of 25% of the units as affordable is required. The owners of the properties consented to the 25% setback based on the increase in density the Township provided, which far exceeds the minimum 10 units per acre required for rental projects.

As required by in N.J.A.C. 5:93-5.3, affordable housing sites shall be available, approvable, developable, and suitable, as defined in N.J.A.C. 5:93-1.3., for the production of low and moderate income housing. As demonstrated below, the site meets these criteria.

- The site(s) have clear title and are free of encumbrances which could preclude development of affordable housing. The likely redeveloper has not been identified as of yet, however the property owners are aware of the Township's amendment to the redevelopment plan.
- The site is adjacent to compatible land uses and has access to appropriate streets. The site is located on Main Street, where access can be provided. Surrounding land uses include a mix of residential and nonresidential, and the White Oaks 100% affordable residential community is located immediately across from the site on Main Street.
- Adequate sewer and water capacity is available. Water and sewer service will be provided by the appropriate utilities and is available in Main Street, abutting the site.
- The site can be developed in accordance with the New Jersey Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq.

Development of the site is consistent with the State Development and Redevelopment Plan (hereinafter the "State Plan") and the rules and regulations of all agencies with jurisdiction over the site.

- Pursuant to the adopted 2001 State Plan, the site is located in the Suburban Planning Area, PA-2, an area targeted for the State's growth. It is also located proximate to significant retail shopping, services, job opportunities, and public transit. There is a NJ Transit bus stop immediately adjacent to the site.
- The site will comply with all applicable environmental regulations. The site contains no steep slopes, but does contain wetlands and required transition areas that have already been identified and surveyed. All required permits will be obtained by the redeveloper.
- The site will not impact any historic or architecturally important sites and districts. There are no historic sites or districts near the site.

In addition to site suitability, the project will meet the applicable requirements for affordable housing projects in the substantive rules, as well as the Uniform Housing Affordability Control rules (UHAC) (N.J.A.C. 5:80-26.1 et seq.). See below as well as supplementary documentation in support of this site in the Appendices.

- **Affirmative Marketing.** The affordable units will be affirmatively marketed in accordance with COAH's rules at N.J.A.C. 5:93 et seq. and N.J.A.C. 5:80-26.
- **Controls on Affordability.** The affordable units will have minimum 30-year affordability controls in accordance with COAH's rules and UHAC regulations.
- **Bedroom Distribution.** The developer will follow the UHAC requirements regarding bedroom distribution for the affordable housing units on the site, however, in accordance with the Township's settlement agreement with FSHC, no more than 15% of the affordable units will be one bedroom or studio units.

Group Home Bedrooms (proposed)

As part of its compliance plan to address the Third Round Obligation, the Township is proposing to subsidize the creation of 9 group home or supportive housing bedrooms, which will be completed randomly based on availability of appropriate dwellings to support the use. The Township will provide a subsidy of \$30,000 per bedroom from the affordable housing trust fund to incentivize providers to create new opportunities and previously sent an RFP to solicit participation. While efforts at the time did not yield new supportive housing, the Township will continue with this program.

Third Round Minimum Requirements

In addition to meeting the total 423 unit obligation, the Township must also meet minimum and maximum requirements related to the rental obligation, maximum number of age-restricted units, minimum family unit obligation, and the minimum very low income unit obligation of 13%. These requirements are detailed below with some calculations based on the 279 actual units proposed.

Minimum Rental Obligation = 106 units

$$.25 \text{ (obligation)} = \text{Minimum \# rental units} \quad \text{or} \quad .25 (423) = \mathbf{106 \text{ units}}$$

The minimum obligation is satisfied with existing rental units at Hausman Bus (White Oaks) totaling 72 units, Royal Oaks (CIS) with 19 units and the proposed rental units at the Mangel Tract in the Route 55 Redevelopment Area totaling 178 units.

Maximum Senior Units = 69 units

.25 (obligation) = Maximum # age-restricted units or .25 (279) = 69.75 rounded down to **69 units**

None of the units proposed to address the Third Round Obligation are age-restricted.

Minimum Family Unit Obligation = 140 units

.50 (obligation) = Minimum # family units or .50 (279) = 139.5 rounded up to **140 units**

Of the 317 units proposed to meet the Third Round Obligation, only 9 are not family units.

Minimum Family Rental Obligation= 70 units

.50 (rental obligation) = Minimum # Family Rental Units or .50 (140) = 70 units

For the Third Round Obligation, the Township has a total of 206 family rental units proposed.

Minimum Very Low Income Unit Obligation = 25 units

.13 (units created or approved on or after July 1, 2008) = Minimum # very low income units or

.13 (187) = 24.31 rounded up to 25

The only units that will be created or approved after July 1, 2008 are those in the Route 55 Redevelopment Area and the proposed group home bedrooms, which together total 187 units. The 9 group home bedrooms will count as very low income units and 13% of the rental units created in the Route 55 Redevelopment Area or 24 units will be very low income units.

Status of Prior Round Mechanisms

Amendments to the Fair Housing Act with P.L. 2024, c.2 require municipalities to *“include an assessment of the degree to which the municipality has met its fair share obligation from the prior rounds of affordable housing obligations.....and to determine to what extent this obligation is unfulfilled or whether the municipality has credits in excess of its prior round obligations. If a prior round obligation remains unfulfilled.....the municipality shall address such unfulfilled prior round obligation in its housing element and fair share plan.”*

The vast majority of mechanisms identified on the preceding pages addressing the prior round obligation have been constructed and occupied. All First and Second Round projects were completed and documentation was provided with the Third Round Plan. Relative to the Third Round Obligation, three of the mechanisms have not been fully completed and are discussed below.

Extension of controls for 24 additional units in the Villages at Berkley project were proposed, and to date an additional 10 units had their controls extended prior to the Fourth Round commencing. This leaves 10 additional units needed to fulfill this mechanism and there are 10 units remaining that could potentially have controls extended. In the Township’s view, this remains a viable approach and continuation of the program ensures that existing affordable housing units are preserved.

The 9 group home bedrooms proposed were extensively marketed with the subsidy of \$30,000 per bedroom, but unfortunately no providers came forward to take advantage of the program. Although not

successful at that time, the Township feels this mechanism is still viable and will again seek qualified supportive housing providers with a \$30,000 per bedroom subsidy. Subsidy is included in the Spending Plan in Appendix 5.

The Route 55 Redevelopment Area (Mangel) project, while not realized to date, has seen activity of late. After an extended period of no communication, the property owner has surfaced and wishes to discuss modifications to the redevelopment plan to make the project more viable, something the Township is willing to entertain given that this mechanism addresses almost half the Third Round Obligation. And although the consent order requires an amended redevelopment plan by March 15, 2026, the Township has been unable to meet with the property owner to date. Rather than make arbitrary changes to the redevelopment plan in hopes of meeting the owner's expectations, the Township feels it's more productive to meet with the owner to determine specific ways amendments can help move the project forward. Although the owner had thought of selling the property to a developer in the past, it appears they may now develop the project themselves. In the Township's view, this mechanism still presents a realistic opportunity they will continue forward with.

One other area to address relative to the Mangel tract is the inclusion of 4.8 acres of the Total Turf Experience (TTE) property as part of the redevelopment approach. As shown on the concept below, this 4.8 acres is separated from TTE by a stream, wetlands and required wetland transition areas that extend along the entire north side of their property. During the course of preparing the Third Round Plan, the owner of TTE had indicated a willingness, in writing, to part with that portion of the property, largely because it's inaccessible from their existing facility due to environmental constraints and the location of their stormwater management basin. As discussions on amendments to the Route 55 Redevelopment Plan progress with Mangel, acquisition of the TTE property will be further explored.



Consistency with the State Development and Redevelopment Plan

The State Planning Commission adopted an updated State Development and Redevelopment Plan on December 17, 2025, replacing the 2001 plan. The newly adopted plan greatly simplified the Commission's approach and outlines policies and goals for broad topics including economic development, housing, infrastructure, revitalization and recentering, climate change, natural and water resources, pollution and environmental cleanup, historic and scenic resources, equity and sound and integrated planning.

The most relevant topic for comparison in a municipal housing plan is the housing goal, which is to "provide an adequate supply of housing for residents of all ages and incomes in communities of their choosing that meet their needs and offer ready access to the full range of supportive goods and services." To achieve this goal, the Plan outlines the following strategy:

"Promote diverse, affordable, and high-quality housing options accessible to all New Jersey residents, regardless of income or background. Enable housing growth in transit-rich, mixed income communities, supporting multi-generational households, and providing a balanced mix of rentals, starter homes, senior housing, and market-rate units to accommodate future population growth and address affordability needs. Encourage municipalities to adopt inclusionary zoning, streamline development through public-private partnerships, and integrate green building standards and transit-oriented infrastructure to improve sustainability. Prioritize equal opportunity in access to housing and opportunities, reinforce fair lending and zoning practices, and minimize displacement by supporting inclusionary development and redevelopment projects that maintain and provide affordable housing."

Mantua's approach to affordable housing is consistent with the strategies and goals of the State Development and Redevelopment Plan. New housing units proposed will provide a balance of housing types throughout the Township and will provide both for-sale and rental units. The Township is also preserving and improving existing affordable housing units through extension of existing controls and gut rehabilitation proposed with Royal Oaks. Through this plan the Township is providing the opportunity for the construction of new housing, including units that will be deed restricted for low and moderate income households in the region.

Fourth Round Obligation

Present Need (Rehabilitation Share)

As calculated by DCA and accepted by the Township in its binding resolution, Mantua's present need for the fourth round is twenty one (21) units. The Township will continue participation in the County's rehabilitation program to satisfy this obligation but will also have its own rehabilitation program to address rental units. A program manual is provided in Appendix 2. It is anticipated a majority of the units to be rehabilitated over the next 10 years will be completed through the County program, but the spending plan accounts for the rehabilitation of three (3) rental units.

Prospective Need

Mantua's fourth round obligation (also referred to as the prospective need) is 134 units. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, N.J.S.A. 52:27D-304.3.b.,

describes the obligation as a “projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations”.

The methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region’s change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region’s median household income, and 3) land capacity factor, which is the municipal share of the region’s developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 139 units for the Township, which was sought to be reduced to 131 units based on analysis of the land capacity factor data, which included many properties that were preserved farmland or open space. The New Jersey Builder’s Association objected to the reduction, and through the settlement process, the Township agreed to an obligation of 134 units.

In order to meet the fourth round prospective need of 134 units, the Township proposes rezoning of one property along with the extension of controls at the Royal Oaks (USDA) project as part of a gut rehabilitation project that will be undertaken by Ingerman. The Housing Element and Fair Share Plan adopted in June of 2025 had originally proposed rezoning of two adjacent properties as shown on the map on the following page, however subsequent to that, Ingerman approached the Township regarding the Royal Oaks project which obviated the need for both sites. This plan proposes that only Block 273, Lot 25 be rezoned as described further in the coming pages and Block 273, Lot 24 will no longer be rezoned. The map on the following page depicts the location of both properties noted above and includes mapping of wetlands as provided by NJDEP and notes the location of streams.




**Fourth Round Inclusionary Sites
Mantua Township
Gloucester County, NJ**

Map Prepared June 2025

Legend

- Streams
- Inclusionary Sites
- Municipal Boundaries
- Wetlands

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Data Sources:
NJ Office of Information Technology, Office of Geographic Information Systems, BING Maps

Satisfaction of the 134-Unit Fourth Round Obligation				
Program	Total Units	Affordable Units	Bonus Credits	Total Credits
Royal Oaks Gut Rehab	46	46	0	46
Block 273, Lot 25 Inclusionary/100% Affordable	342	96*	34	130
Total				176

* 96 units are provided as a separate 100% affordable housing project.

Block 273, Lot 25 – Inclusionary/100% Affordable

This 33.5 acre property is located along State Route 45 in the southern part of the Township. Currently the site is vacant and farmed, and according to NJDEP has no wetlands. The site has 450' of frontage on State Route 45 but also has frontage on Breakneck Road. Harrison Township anticipates development of the tract immediately to the south, which could provide additional roadway connection if coordinated between the two municipalities and developers.

Mantua Township proposes to work with Ingerman, an experienced affordable housing developer, along with a market-rate developer partner to be determined, to permit development of market-rate townhomes at 12 units per acre along with a 100% affordable project to be built on a portion of the 33.5 acre parcel. The intent is for a 96-unit, 100% affordable rental project that would be divided into two phases of 48 units each. As part of construction of the market-rate portion of the project, the developer will be required to deliver an improved site to Ingerman, an arrangement they have utilized in the past, along with a per unit subsidy up to \$60,000 for each of the 96 affordable units proposed, totaling \$5,760,000 paid in phases throughout development of the affordable units. The Township will provide \$1.02 million from the affordable housing trust fund to cover 3% of the project costs, making it eligible for 30 bonus credits. NJHMFA restricts project costs to \$350,000 per unit, which results in an overall cost of \$33.6 million or \$16.8 million per phase; this sets the Township's required 3% contribution at \$1.02 million or \$510,000 per phase. As part of the proposal, the developer will obtain 4% tax credits from NJHMFA, which are not competitive and can therefore be assumed provided the project is financially feasible.

The site is suitable. The property contains no buildings and is currently farmed. There are no wetlands or streams and the site is relatively flat, with no areas of steep slopes.

The 2001 Adopted State Plan Map and the 2004 Preliminary State Plan Map designates the property as being in the Metropolitan Planning Area (PA-4), the Rural Planning Area, but abuts the Fringe Planning Area (PA-3) in adjacent Harrison Township. Despite lying within PA-4, the property is in the sewer service area for the Gloucester County Utilities Authority, obviating any potential concern over the PA-4 designation.

The site is approvable. The Township has proposed rezoning the property for age-restricted development. A draft ordinance is included in Appendix 3. As the 4% tax credits relied upon by the developer are guaranteed, there is no concern with the funding structure needed to finance the 100% component of the project. The Township currently has the \$1.02 million in its trust fund.

The site is available. The site has no known legal encumbrances or deed restrictions that would preclude the development of affordable housing, and there are no known historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of the affordable housing. The site has been listed for sale at various points in time, indicating the owner intends to part with the property.

The site is developable. There are no streams, wetlands or flood hazard areas on the property. The site is within a sewer service area and connection to the Gloucester County Utilities Authority sewer treatment plant can be achieved through adjacent Harrison Township to the south.

The site will be developed consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq. The Township will require a minimum 40-year affordability control deed restrictions on the units in accordance with N.J.A.C. 5:93 et seq. and N.J.A.C. 5:80-26.1.

In coordination with the Township's administrative agent and municipal housing liaison, the developer of the property will utilize their own administrative agent, who will administer and affirmatively market the units in accordance with UHAC per N.J.A.C. 5:80-26.1.

Royal Oaks (USDA) – Gut Rehabilitation and Extension of Controls

As described earlier, this 100% affordable project was constructed in the early 1990's with Farmer's Home Administration funding and consists of 46 family rental units available to low income households. It includes 24 one bedroom units and 22 two bedroom units with 20 year controls on affordability. While the controls on affordability would have otherwise long ago expired, they remained effective as the financing is still in place.

Somewhat recently and after the Housing Element and Fair Share Plan was adopted in June of 2025, the owner of the property entered a deal with Ingerman to purchase the project. Ingerman has applied to NJHMFA for 9% tax credit financing to fund gut rehabilitation of all 46 units, with approximately \$150,000 to \$200,000 per unit proposed. A decision on the application for tax credit financing is expected in February of 2026. The Township has agreed to provide a total of \$100,000 from the Affordable Housing Trust Fund to assist project financing, which is reflected in the Spending Plan in Appendix 4.

Upon renovation and as a requirement of 9% tax credit financing, the units will be subject to a new deed restriction extending a period of not less than 45 years. The substantial renovation of the units, with all major systems being upgraded, and the minimum 45 year deed restriction makes these units eligible for credit in the Fourth Round.

Fourth Round Obligation Requirements

In addition to meeting the total 134 unit fourth round obligation, the Township must also meet the minimum rental obligation, maximum number of senior units, minimum family unit obligation, minimum very low income obligation, and maximum bonus credits, as set forth in the Fair Housing Act.

Maximum Bonus = 34 credits

- Maximum bonus credits = 25% (obligation) | $25\% (134) = 33.5$, rounded up to 34 credits.

Minimum Rental = 25 units

- Minimum rental units = 25% (of units meeting the obligation) | $25\% (100) = 25$ units

As the 100% project proposed will consist entirely of rental units, this obligation is met.

Maximum Senior = 30 units

- Maximum age-restricted units = 30% (units meeting the obligation) | $30\% (100) = 30$ units

The Township is not proposing age-restricted units as part of its compliance plan.

Minimum Family = 50 units

- Minimum family units = 50% (units meeting the obligation) | $50\% (100) = 50$ units

A minimum of 50 family units will be met with the 100% affordable housing project proposed, consisting of 96 units. The units at Royal Oaks are also family units.

Minimum Family Rental = 25 units

- Minimum family rental = 50% (rental obligation) | $50\% (50) = 25$ units

The 100% affordable project proposed will consist of family rental units, meeting this requirement.

Minimum Very Low Income = 13 units

- Minimum very low income units = 13% (fourth round units created or approved on or after July 1, 2008) | $13\% (100) = 13$ units

The Township will require that 13% of all units constructed are available to very low income households. As detailed in the table on the previous page, the total number of units currently proposed is 142, and applying 13% to the individual projects results in the creation of at 19 units, meeting the requirement. Additionally, the 100% project is required

Minimum Family Very Low Income = 7 units

- Minimum family very low income units = 50% (very low income obligation) | $50\% (13) = 6.5$ rounded up to 7 units

The very low income units within the 100% affordable development proposed will be family units, meeting this requirement.

Affordability Assistance

As required, the Township will undertake a variety of affordability assistance activities to render units more affordable. These strategies are outlined in the spending plan (Appendix 4) and the affordability assistance program manual is provided in Appendix 5. A total of \$177,956 will be dedicated to affordability assistance, including at least \$53,387 to render units more affordable to very-low income households.

AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

Mantua has adopted an affordable housing ordinance consistent with the Fair Housing Act , the Uniform Housing Affordability Control Rules, *N.J.A.C. 5:80-26.1 et seq.*, and the Division of Local Planning Services Fair Housing Act Rules, *N.J.A.C. 5:99*, provided in Appendix 6.

The Township's affordable housing ordinance controls the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. All newly created affordable units, with limited exceptions, will comply with the affordability control period of 30 years for sale units or 40 years for rental units, as required by the Fair Housing Act and the Uniform Housing Affordability Control Rules.

The Township has established the position of the Municipal Housing Liaison and appointed Jennica Bileci, Business Administrator to the position. However, the Township will likely rely on its affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites that will not be administered by the developers and for the rehabilitation and extension of expiring controls programs. It is expected that all developers will administer their own affordable housing units.

The Township's affirmative marketing plan is designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Township. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who reside in the Township's housing region (Region 5), consisting of Burlington, Camden and Gloucester counties.

The affirmative marketing plan includes regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with *N.J.A.C. 5:80-26.1 et seq.* This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit. A copy of the affirmative marketing plan is provided in Appendix 7.

AFFORDABLE HOUSING TRUST FUND

Mantua has a development fee ordinance, which is included in Appendix 8. The Township has prepared a new Spending Plan, provided in Appendix 4, which discusses anticipated revenues, collection of revenues, and the use of revenues, and it has been prepared in accordance with currently applicable rules. It should be noted, however, that 5:99, the Fair Housing Act Rules, which set forth requirements related to spending plans, are not yet finalized. All collected revenues will be placed in the Township's Affordable Housing Trust fund and will be dispensed for the use of eligible affordable housing activities including, but not limited to:

- Affordability assistance program; and
- Extension of expiring controls program; and
- Rehabilitation program; and

- Any other activity as specified in the approved spending plan.

The Township is required to fund eligible programs in a Court-approved Housing Element and Fair Share Plan, as well as provide affordability assistance. At least 30% of collected development fees, excluding expenditures made since July 17, 2008, when affordability assistance became a statutory requirement in the Fair Housing Act, shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in a municipal Fair Share Plan. At least one-third (1/3) of the affordability assistance must be expended on very-low income units. Additionally, no more than 20% of the revenues collected from development fees each year shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program. The spending plan prepared reflects these requirements.

Appendix 1



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DEMOGRAPHIC ANALYSIS

The largest population increases in Mantua’s history came in the middle of the twentieth century. In the 1940s, the number of residents jumped, increasing by 45.8% (Table 1). Growth further accelerated during the 1950s, when the population of the community more than doubled, rising to 7,991 persons, a 125.2% increase. Population growth slowed during the 1960s, with the community adding residents at an 20.7% clip. The string of decade-over-decade increases ended altogether in the 1970s, when the population fell by 4.7%. The 1970s ultimately proved to be an outlier, with the number population rebounding in the 1990s, with a gain of 9.6%. The biggest population jump came in the 1990s when the population increased by 41.1% to 14,217 persons. This expansion in residents was followed by an 7.0% increase in the 2000s. Population growth stagnated in the 2010s, however, as the number of residents increased only incrementally by 0.1%. As of 2020, 15,235 persons lived in Mantua Township.

It should be noted that, while the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data was obtained from the 2019-2023 American Community Survey (ACS), a 5-year estimate of results from annual surveys that are averaged together.

Table 1: Population Trends (1940-2020)

Year	Mantua		Gloucester County		New Jersey	
1940	2,433	--	72,219	--	4,160,165	--
1950	3,548	45.8%	91,727	27.0%	4,835,329	16.2%
1960	7,991	125.2%	134,840	47.0%	6,066,782	25.5%
1970	9,643	20.7%	172,681	28.1%	7,171,112	18.2%
1980	9,193	-4.7%	199,917	15.8%	7,365,011	2.7%
1990	10,074	9.6%	230,082	15.1%	7,730,188	5.0%
2000	14,217	41.1%	254,673	10.7%	8,414,350	8.9%
2010	15,217	7.0%	288,288	13.2%	8,791,894	4.5%
2020	15,235	0.1%	302,294	4.9%	9,288,944	5.7%

Source: Census Bureau, Decennial Census; NJ Dept. of Labor and Workforce Development

More women than men live in Mantua. In all, 51.7% of residents are women while 48.3% are men (Table 2). The largest age group consists of persons 35 to 54 years of age, accounting for 27.0% of residents. Younger adults, those between the ages of 20 and 34, are the second largest age group, comprising 18.9% of residents overall. Just over a fifth of the population is less than 20 years of age, or 22.5% of persons in the township. Children under the age of 5 constitute 3.8% of residents, with an additional 18.7% of the population between the ages of 5 and 19. Older residents constitute a sizable portion of the community, with 31.7% of the community 55 years of age and older. More specifically, persons between 55 and 64 years of age total 17.7% of the community while seniors - persons 65 years of age and older – make up 14.0% of community members. Overall, the median age in Mantua is 42.2 years of age.

**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years old	582	3.8%	325	4.4%	257	3.2%
5 to 19 years of age	2,865	18.7%	1,335	18.1%	1,530	19.3%
20 to 34 years of age	2,890	18.9%	1,342	18.1%	1,548	19.5%
35 to 54 years of age	4,131	27.0%	1,969	26.6%	2,162	27.3%
55 to 64 years of age	2,712	17.7%	1,328	18.0%	1,384	17.5%
65+ years of age	2,138	14.0%	1,095	14.8%	1,043	13.2%
Total	15,318	100.0%	7,394	100.0%	7,924	100.0%
Median age	42.2		43.5		40.8	

Source: Census Bureau, 2019-2023 5-Year American Community Survey

Mantua is aging, with the median age increasing in the last decade, inching upward from 41.3 to 42.4 years of age (Table 3). Between 2013 and 2023, the number of persons between 55 and 64 years of age ballooned by 48.6%. The population of persons 65 years of age and older, however, remained the same, which suggests that the median age is likely to rise further in the coming years. Most of the other age groups shrank in size. For instance, population of persons 35 to 54 years of age fell by 15.%. The cohort of children under the age of 5 declined more than any other age group, tumbling by 17.8%. At the same time, the number of persons between 5 and 19 years of age similarly declined by 15.8%. The number of residents 20 to 34 years of age, though, soared by 31.8%. As these residents are at or approaching the prime age of child-bearing, it is possible that the child-age population in the township will increase in the near future.

Table 3: Population Change by Age, 2013 to 2023

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years old	708	4.7%	582	1.9%	-126	-17.8%
5 to 19 years of age	3,404	22.4%	2,865	9.5%	-539	-15.8%
20 to 34 years of age	2,192	14.4%	2,890	9.6%	698	31.8%
35 to 54 years of age	4,910	32.4%	4,131	13.7%	-779	-15.9%
55 to 64 years of age	1,825	12.0%	2,712	9.0%	887	48.6%
65+ years of age	2,138	14.1%	2,138	7.1%	0	0.0%
Total	15,177	--	15,318	--	141	0.9%
Median Age	41.8		42.2		0.4	

Source: 2009-2013, 2019-2023 5-Year American Community Survey



As of 2023, 5,863 households lived in Mantua. (Table 4). One- and two-person households make up 22.9% and 36.0% of total households, respectively, somewhat above the shares at the county and state level. Three- and four person households, though, account for a smaller percentage of households, 33.1%, relative to the wider county and state, 35.3% and 32.4%. Larger households, those that consist of five persons or more, constitute 8.0% of households, a figure that falls short of the respective percentages for Gloucester County and New Jersey, 10.3% and 10.2%. In a similar vein, the median household size, 2.61 persons, is below the median statewide, 2.61 persons, not to mention the median in Gloucester County, 2.67 persons.

Table 4: Household Size

Household Size	Mantua		Gloucester County		New Jersey	
	Total	%	Total	%	Total	%
1-person household	1,342	22.9%	27,083	24.2%	918,897	26.4%
2-person household	2,112	36.0%	35,930	32.1%	1,081,842	31.1%
3-person household	886	15.1%	19,987	17.9%	594,946	17.1%
4-person household	1,053	18.0%	17,257	15.4%	530,520	15.3%
5-person household	268	4.6%	7,221	6.5%	218,492	6.3%
6-person household	166	2.8%	2,601	2.3%	79,678	2.3%
7+-person household	36	0.6%	1,717	1.5%	53,980	1.6%
Total households	5,863	100.0%	111,796	100.0%	3,478,355	100.0%
Average Household Size	2.61		2.67		2.61	

Source: 2019-2023 5-Year American Community Survey

Families constitute a small majority of households, 72.1% of households (Table 5). Family households are somewhat less common in the county and state as a whole, where they constitute 67.8% and 69.9% of households, respectively. In Mantua, family and nonfamily households alike tend to be small relative to other Gloucester County municipalities. Family household have an average size of 3.07 persons per household, compared to 3.18 persons per household in Gloucester County. Nonfamily households have an average size of 1.23 persons per household, compared to 1.26 persons per household countywide.

Table 5: Family and Nonfamily Households

Household Type	Mantua	Gloucester County	New Jersey
Total family households	72.1%	69.9%	67.8%
Total nonfamily households	27.9%	30.1%	32.2%



Average household size, family households	3.07	3.18	3.19
Average household size, nonfamily households	1.23	1.26	1.22

Source: 2019-2023 5-Year ACS

Educational levels in Mantua are slightly above educational rates in Gloucester County, but fall short of the comparable figures for the state as a whole. Of all residents at least 25 years of age, 37.2% have at least a bachelor's degree while 12.3% possess a graduate or professional degree (Table 6). In comparison, 42.9% of New Jersey residents 25 years of age and older have a bachelor's degree while 17.1% have a graduate or professional degree.

Table 6: Educational Attainment

Highest level of education	Mantua	Gloucester County	New Jersey
Less than 9th grade	0.2%	2.1%	4.6%
9th to 12th grade, no diploma	2.8%	3.9%	4.7%
High school graduate (includes equivalency)	33.2%	31.1%	25.7%
Some college, no degree	16.3%	17.6%	15.3%
Associate's degree	10.3%	9.5%	6.7%
Bachelor's degree	24.8%	23.6%	25.8%
Graduate or professional degree	12.3%	12.2%	17.1%
High school graduate or higher	97.0%	94.0%	90.7%
Bachelor's degree or higher	37.2%	35.8%	42.9%

Source: 2019-2023 5-Year ACS

White persons who are not Hispanic comprise 87.9% of the population (Table 7). This surpasses the percentage for Gloucester County, where 75.2% of the population is white and not Hispanic. Another 0.9% of the community is Hispanic and white, with the result that 88.8% of persons in the township are white altogether. In all, 1.5% of the community is Hispanic, a tiny percentage relative to the respective figures at the state and county level, 21.9% and 7.8%. Black residents comprise 6.7% of the population, Asian-Americans account for a mere 2.0% of residents in the township and 3.0% in the county, figures dwarfed by the percentage in New Jersey overall, 9.8%. Persons of multiple races constitute 2.0% of residents, well below the 6.0% estimated to be living in Gloucester County.

Table 7: Race and Ethnicity

Race and Ethnicity	Mantua	Gloucester County	New Jersey
Non-Hispanic	98.5%	92.2%	78.1%
White	87.9%	75.2%	51.9%



Black	6.5%	10.1%	12.3%
Asian	2.0%	3.0%	9.8%
Other Race Alone	0.2%	0.5%	0.8%
Two or more Races	1.9%	3.3%	3.2%
<i>Hispanic (All Races)</i>	<i>1.5%</i>	<i>7.8%</i>	<i>21.9%</i>
Hispanic, White	0.9%	1.9%	5.0%
Hispanic, Black	0.2%	0.6%	0.7%
Hispanic, Other	0.3%	2.7%	8.9%
Hispanic, Two or More Races	0.1%	2.7%	7.4%

Source: 2019-2023 5-Year ACS

SOCIOECONOMIC ANALYSIS

The distribution of household incomes in Mantua is similar to the distribution statewide. According to the most recent American Community Survey, 21.0% of households have an income of at least \$200,000, barely edging the share in New Jersey overall, 20.7% (Table 8). The median household income is \$114,375, eclipsing the median household income in New Jersey, \$101,050, as well as Gloucester County, \$102,807. The mean household income in Mantua, \$149,200, is similarly close to the mean statewide, \$140,299. In all, 55.8% of Mantua households have an income of \$100,000 or higher. The township does have a smaller percentage of households of relatively modest means compared to the county and state. That is, 17.1% of households in Mantua have an income of less than \$50,000 compared to 22.5% in Gloucester County and 25.2% in New Jersey. As for those with the lowest incomes, 6.7% of households in the township have an income less than \$25,000.

Table 8: Household Income

Household Income	Mantua	Gloucester County	New Jersey
Less than \$25,000	6.7%	9.9%	11.9%
\$25,000-\$50,000	10.4%	12.6%	13.3%
\$50,000-\$100,000	27.1%	26.0%	24.3%
\$100,000-\$200,000	34.8%	33.8%	29.7%
More than \$200,000	21.0%	17.7%	20.7%
Median Household Income	\$114,375	102,807	\$101,050
Mean Household Income	\$149,200	127,093	\$140,299

Source: 2019-2023 5-Year ACS

The poverty rate in Mantua is 4.5% (Table 9). Poverty is less widespread than it is in Gloucester County, where 7.6% of persons live in poverty. The poverty rate for children and seniors, two vulnerable groups



for whom poverty can be especially challenging, is close to the overall rate. To be more precise, the township's child poverty rate is 5.2% while the poverty rate for seniors is 5.4%.

Table 9: Poverty Rate

Indicator	Mantua	Gloucester County	New Jersey
Poverty Rate, Overall	4.5%	7.6%	9.8%
Poverty Rate, Under 18 years old	5.2%	8.5%	13.3%
Poverty Rate, Seniors	5.4%	7.6%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, the unemployment rate in Mantua has closely tracked the statewide rate, with the municipality performing better relative to the state in more recent years. As recently as 2013, the municipal rate stood at 8.4% (Table 10). The rate has steadily ticked downward throughout the 2010s, however, reaching a low of 3.2% in 2019. Unemployment soared during the pandemic year of 2020, when the rate shot up to 8.1% before tapering back down to 5.5% in 2021. The labor market continued to improve in 2022, when the jobless rate hit 3.5% before increasing slightly to 4.0% in 2023.

Table 10: Unemployment Rate

Year	Mantua	Gloucester County	New Jersey
2013	8.4%	9.2%	8.4%
2014	6.7%	7.3%	6.7%
2015	5.4%	6.0%	5.7%
2016	4.7%	5.0%	4.9%
2017	4.2%	4.6%	4.5%
2018	3.6%	4.1%	4.0%
2019	3.2%	3.6%	3.5%
2020	8.1%	8.9%	9.4%
2021	5.5%	6.4%	6.7%
2022	3.5%	3.8%	3.9%
2023	4.0%	4.3%	4.4%

Source: NJ Dept. of Labor and Workforce Development

The occupational trends in the community follow a pattern similar to that of New Jersey's. Employees working in management, business, science, and arts occupations comprise 48.7% of the workers residing in Mantua, marginally above the statewide share, 46.9% (Table 11). Approximately 21.0% of employed residents have sales and office jobs, which is similarly close to the percentage for the Garden State as a



whole, 20.0%. Meanwhile, 8.9% of residents work in service occupations, appreciably below the percentage for the state, 14.8%. A greater proportion of residents work in natural resources, construction, and maintenance occupations, 9.3%, than in the state as a whole, 6.9%. The share of Mantua residents employed in production, transportation, and moving jobs, 9.8%, is close to the statewide figure, 11.3%.

Table 51: Occupation

Occupation	Mantua	Gloucester County	New Jersey
Management, business, science, and arts	48.7%	45.3%	46.9%
Service occupations	8.9%	13.4%	14.8%
Sales and office occupations	23.2%	22.0%	20.0%
Natural resources, construction, and maintenance occupations	9.3%	8.1%	6.9%
Production, transportation, and material moving	9.8%	11.1%	11.3%

Residents are employed in all the major industrial sectors, but are especially well-represented in the educational services and healthcare. All told, 11.3% of the employed population works in education, outdistancing the respective percentages for the county and state, 9.7% and 8.9% (Table 12). In a similar vein, a large number of healthcare industry workers live in Mantua, totaling 15.3% of all workers living in the township. The township also has a higher-than-average share of residents who work in construction - the sector where 7.6% of the employed population works - and retail, which accounts for 11.1% of the employed population.

Table 62: Industry

Industry	Mantua	Gloucester County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.2%	0.3%	0.3%
Construction	7.6%	7.2%	6.4%
Manufacturing	6.7%	9.3%	9.8%
Wholesale trade	4.3%	4.4%	3.4%
Retail trade	11.1%	9.9%	8.7%
Transportation and warehousing, and utilities	6.7%	7.7%	6.9%



Information	3.0%	2.3%	2.9%
Finance and insurance, and real estate and rental and leasing	9.1%	8.5%	10.3%
Professional, scientific, and management, and administrative and waste management services	13.3%	11.6%	15.4%
Educational services	11.3%	9.7%	8.9%
Health care and social assistance	15.3%	15.7%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	5.2%	3.8%	4.8%
Other services except public administration	3.8%	3.2%	3.5%
Public administration	2.5%	6.4%	5.3%

Source: 2019-2023 5-Year ACS

Mantua residents who commute have an average trip to work of 29.6 minutes, below the average statewide, 30.9 minutes, but above the average commute in Gloucester County, 28.9 minutes (Table 13). Overall, 44.5% of commuters have a trip to work that takes at least a half hour. A comparatively low percentage of Mantua residents have a commute of less than 15 minutes, 20.3%, below the respective shares for Gloucester County and New Jersey, 23.0% and 21.4%. Another 13.3% have a commute of 15 to 19 minutes while 21.8% of commuters have a commute that lasts between 20 and 29 minutes. A further 20.5% have a commute of between 30 and 44 minutes. Almost a quarter of Mantua commuters have a trip to work of at least 45 minutes, or 24.0%, a total that includes the 9.1% with an hourlong commute or longer.

Table 13: Travel Time to Work

Travel Time	Mantua	Gloucester County	New Jersey
Less than 10 minutes	9.7%	11.6%	9.9%
10 to 14 minutes	10.6%	11.4%	11.5%
15 to 19 minutes	13.3%	12.2%	13.1%
20 to 29 minutes	21.8%	20.1%	19.6%
30 to 44 minutes	20.5%	23.8%	21.9%
45 to 59 minutes	14.9%	11.3%	9.9%
60 or more minutes	9.1%	9.5%	14.2%



Mean travel time to work (minutes)	29.6	28.9	30.9
		<i>Source: 2019-2023 5-Year ACS</i>	

HOUSING ANALYSIS

Homeownership is the predominant form of tenure in the community. To be specific, 91.8% of residents live in owner-occupied housing (Table 14). Even for Gloucester County, where 82.3% of residents live in owner-occupied housing, this is a high percentage of residents. The remaining 8.2% of Mantua residents live in rentals.

Table 14: Population in Occupied Housing Units by Tenure

Tenure	Mantua	Gloucester County	New Jersey
Owner-Occupied	91.8%	82.3%	63.7%
Renter-Occupied	8.2%	17.7%	36.3%

Source: 2019-2023 5-Year ACS

There are few vacant housing units in Mantua or, indeed, Gloucester County, more generally. To be specific, 1.8% of housing units in Mantua are vacant while, in the broader county, 4.9% of residential units are vacant (Figure 15). The respective vacancy rates for the township and county are low relative to the Garden State as a whole, where 7.9% of all units are not occupied year-round. While the low vacancy rate surely boosts home values, it shows that housing in Gloucester County is very hard to come by. Housing experts generally consider a vacancy rate of approximately 7% to be optimal in the sense that vacant housing units find buyers and renters in a timely manner while the cost of housing remains relatively stable.

Table 15: Occupancy Status

Occupancy Status	Mantua	Gloucester County	New Jersey
Occupied	98.2%	95.1%	92.1%
Vacant	1.8%	4.9%	7.9%

Source: 2019-2023 5-Year ACS

Of the housing units that are vacant, almost a third, 12.6%, are available for rent and have not been leased, with an additional 1.9% leased but not yet occupied (Table 16). Units for sale, meanwhile, constitute 10.8% of the vacant housing stock, with a further 9.3% sold, but not yet occupied. Units used for recreational or other part-time purposes make up 2.8% of the vacant units in the township. The remainder of vacant



units, totaling 62.6% of vacant housing, is vacant for other reasons, a classification that could refer to anything from home damage to property abandonment.

Table 16: Vacancy Status

Vacancy Status	Mantua	Gloucester County	New Jersey
For rent	12.6%	19.8%	16.0%
Rented, not occupied	1.9%	4.6%	2.7%
For sale only	10.8%	19.3%	6.4%
Sold, not occupied	9.3%	5.1%	4.1%
For seasonal, recreational, or occasional use	2.8%	10.1%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	62.6%	41.2%	27.1%

Source: 2019-2023 5-Year ACS

Housing in Mantua is comprised largely of single-family residences (Table 17). To be precise, 76.4% of homes are detached one-family residences, with an additional 6.9% attached. In the broader state, single-family housing, detached and attached unit alike, accounts for 62.7% of the housing stock. Two-family residences account for 0.5% of homes while 3.1% are in buildings with 3 or 4 dwellings. The township has some multifamily housing, or buildings that contain 5 housing units or more. Buildings with 5 to 9 units comprise 4.6% of the housing stock while buildings with 10 to 19 units account for 1.3% of units. A mere 0.0% of units are located in buildings of 20 units or more. In total, multifamily housing constitutes 6.3% of the housing in the township, compared to 11.0% of homes in Gloucester County. Mobile homes, which can be a crucial source of housing for those with modest incomes, constitute 6.8% of all housing units in the township, compared to 0.9% of homes statewide.

Table 17: Units in Structure

Housing Type	Mantua	Gloucester County	New Jersey
1, detached	76.4%	73.5%	52.7%
1, attached	6.9%	7.7%	10.0%
2	0.5%	2.3%	8.6%
3 or 4	3.1%	3.2%	6.1%
5 to 9	4.6%	3.3%	4.7%
10 to 19	1.3%	2.9%	4.9%
20 to 49	0.0%	2.0%	4.2%
50 or more	0.4%	2.8%	7.9%
Mobile home	6.8%	2.3%	0.9%



Boat, RV, van, etc.	0.0%	0.0%	0.0%
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Source: 2019-2023 5-Year ACS

Mantua homeowners overwhelmingly reside in one-family detached residences, totaling 82.5% of the owner-occupied stock (Table 18). One-family attached homes comprise a further 7.3% of owner-occupied units while two-family residences make up just 0.1%. Three- and four-dwelling buildings make up 2.4% of owner-occupied units while another 2.8% of units are in multifamily buildings. Mobile homes comprise the remaining 4.9% of owner-occupied homes. One-family detached houses account for a fifth of rental units, 20.1%, while single-family attached residences, account for 5.0%. Two-family residences are the make up 3.7% of rentals while a tenth, 10.0%, are located in three- and four-unit structures. Multifamily housing composes 36.8% of renter-occupied housing in Mantua. Mobile homes constitute almost a quarter of rental housing, 24.3% in all.

Table 18: Units in Structure by Tenure

Housing Type	Mantua		Gloucester County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	82.5%	20.1%	86.8%	24.0%	77.1%	11.7%
1, attached	7.3%	5.0%	7.9%	7.7%	10.2%	8.4%
2	0.1%	3.7%	0.4%	8.7%	4.6%	15.5%
3 or 4	2.4%	10.0%	0.8%	12.8%	1.7%	13.8%
5 to 9	2.3%	24.8%	1.2%	10.9%	1.4%	10.6%
10 to 19	0.5%	8.6%	0.2%	13.4%	1.2%	11.4%
20 to 49	0.0%	0.0%	0.1%	8.6%	1.0%	9.7%
50 or more	0.0%	3.4%	0.1%	12.2%	1.8%	18.4%
Mobile home	4.9%	24.3%	2.4%	1.9%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2019-2023 5-Year ACS

As previously mentioned, most of Mantua’s population growth occurred in the second half of the twentieth century. Only 6.0% of the housing units in the township were constructed before 1940 while 10.5% overall were built prior to 1950 (Table 19). Housing construction accelerated during the 1950s, when 16.4% of existing units were constructed. In subsequent years, residential construction proceeded at a modest, if steady clip. An estimated 7.7% of homes were built during the 1960s while 7.6% were constructed in the 1970s. Homebuilding picked up pace again in the 1980s, with 14.2% of dwellings constructed between 1980 and 1989. The heyday of residential construction came in the 1990s when 24.1% of present-day homes were built while a further 14.5% were erected in the 2000s. About 5.0% of residential units were built in 2010 or later.

**Table 19: Year Structure Built**

Year Structure Built	Mantua	Gloucester County	New Jersey
Built 2020 or later	0.3%	0.5%	0.6%
Built 2010 to 2019	4.7%	6.8%	5.8%
Built 2000 to 2009	14.5%	14.8%	9.1%
Built 1990 to 1999	24.1%	12.4%	9.1%
Built 1980 to 1989	14.2%	14.2%	11.9%
Built 1970 to 1979	7.6%	15.5%	12.4%
Built 1960 to 1969	7.7%	10.6%	13.0%
Built 1950 to 1959	16.4%	11.0%	14.1%
Built 1940 to 1949	4.5%	4.4%	6.7%
Built 1939 or earlier	6.0%	9.8%	17.5%

Source: 2019-2023 5-Year ACS

The housing stock is well-suited for families. More than three-fourths of the homes in Mantua, 77.8%, have three bedrooms or more (Table 20). In comparison, 70.6% of Gloucester County homes have three bedrooms or more. Three-bedroom units are especially prolific, constituting 44.0% of residential units in the township. Four-bedroom units account for an additional 30.5% of dwellings while 3.3% of homes have five bedrooms or more. Smaller homes constitute a relatively small portion of the housing stock. Two-bedroom homes make up 15.2% of housing units while one-bedroom homes account for 5.7% of homes. An estimated 1.2% of residences are studios or do not otherwise contain a separate bedroom.

Table 20: Number of Bedrooms, Housing Stock

Total Bedrooms	Mantua	Gloucester County	New Jersey
No bedroom	1.2%	1.2%	3.0%
1 bedroom	5.7%	7.5%	14.2%
2 bedrooms	15.2%	20.7%	25.5%
3 bedrooms	44.0%	39.3%	31.8%
4 bedrooms	30.5%	26.9%	19.7%
5 or more bedrooms	3.3%	4.4%	5.9%

Source: 2019-2023 5-Year ACS

The median number of rooms per unit in the township, 6.8, slightly exceeds the median for Gloucester County, 6.6 (Table 21). It also surpasses the median rooms per unit for in the wider state, 5.7. In terms of larger residences, 56.5% of homes have seven rooms or more, surpassing the respective shares for the



county and state, 50.9% and 37.6%. At the other end of the spectrum, few dwellings have three rooms or less. In total, 7.6% of units in Mantua have three rooms or less, compared to 8.0% in Gloucester County and 16.2% in New Jersey.

Table 21: Rooms Per Housing Unit

Total Rooms	Mantua	Gloucester County	New Jersey
1 room	0.9%	1.0%	2.7%
2 rooms	1.2%	1.2%	3.0%
3 rooms	5.5%	5.8%	10.5%
4 rooms	7.8%	10.4%	15.2%
5 rooms	11.6%	13.2%	15.8%
6 rooms	16.6%	17.5%	15.4%
7 rooms	18.9%	14.8%	12.0%
8 rooms	9.4%	14.2%	10.4%
9 rooms or more	28.2%	21.9%	15.2%
Median rooms	6.8	6.6	5.7

Source: 2019-2023 5-Year ACS

The housing stock in the municipality is of relatively high quality (Table 22). The Census also found that no Mantua households lacked plumbing or kitchen facilities. Some households, 0.6%, lack telephone service, but a lower percentage than in either the county or state as a whole. In a similar vein, while 0.6% of households inhabit overcrowded units, with more than one occupant per room, overcrowding is more common in the rest of the state and county, where 3.7% and 1.3% of units have more than one occupant per room, respectively. The vast majority of homes are supplied with natural gas from a utility, 82.4%, while 8.3% are heated with electricity. Oil is used to heat a relative handful of households, 6.6%.

Table 22: Housing Quality Indicators

Home Heating Fuel	Mantua	Gloucester County	New Jersey
Utility gas	82.4%	77.8%	73.3%
Bottled, tank, or LP gas	1.2%	2.0%	2.5%
Electricity	8.3%	10.5%	15.6%
Fuel oil, kerosene, etc.	6.6%	8.5%	6.8%
Coal or coke	0.0%	0.0%	0.0%
Wood	0.8%	0.4%	0.3%
Solar energy	0.0%	0.3%	0.2%



Other fuel	0.4%	0.3%	0.5%
No fuel used	0.3%	0.2%	0.8%
Lacking facilities			
Lacking complete plumbing facilities	0.0%	0.2%	0.3%
Lacking complete kitchen facilities	0.0%	0.6%	0.8%
No telephone service available	0.6%	0.8%	0.9%
Occupants Per Room			
1.00 or less	99.4%	98.7%	96.3%
1.01 to 1.50	0.6%	0.9%	2.4%
1.51 or more	0.0%	0.4%	1.3%

Source: 2019-2023 5-Year ACS

HOUSING MARKET ANALYSIS

Approximately 68.3% of homeowners in Mantua have a mortgage while 31.7% do not (Table 23). The percentage of homeowners with a mortgage eclipses the percentage for Gloucester County, 67.6%, and appreciably exceeds the share statewide, 64.4%.

Table 23: Mortgage Status

Mortgage Status	Mantua	Gloucester County	New Jersey
With a mortgage	68.3%	67.6%	64.4%
Without a mortgage	31.7%	32.4%	35.6%

Source: 2019-2023 5-Year ACS

Over one in two homes, 51.2% in all, have a value of less than \$300,000 (Table 24). As a result, the median home value in Mantua, \$296,000 is significantly below the median home value in the Garden State, \$427,600, though it surpasses the median home value in Gloucester County, \$283,500. A sizable segment of homes, 4.9%, have a value under \$100,000. A sizable percentage of homes, 36.1%, has a value of at least \$300,000, but less than \$500,000. A relatively small share of home, 12.6%, has a value of \$500,000 or more. In comparison, 42.8% of homes in Gloucester County and 38.2% in New Jersey have a value of at least \$500,000.

Table 24: Home Values

Home Value	Mantua	Gloucester County	New Jersey
Less than \$100,000	4.9%	1.6%	4.4%



\$100,000 to \$299,999	46.3%	12.4%	23.6%
\$300,000 to \$499,999	36.1%	33.2%	33.8%
\$500,000 to \$749,999	10.7%	28.8%	23.0%
\$750,000 to \$999,999	1.3%	13.7%	8.6%
\$1,000,000 or more	0.6%	10.3%	6.6%
Median home value	\$296,000	\$283,500	\$427,600

Source: 2019-2023 5-Year ACS

Between 2015 and 2020, home prices in Mantua were remarkably stable. During that time, the average home price rose from \$227,737 in 2015 and \$231,392 in 2020 between a low of \$210,984 in 2017 and a high of \$228,780 in 2019 (Table 25). Similarly, home prices varied little in the county as a whole, fluctuating between \$219,017 and \$232,223 during that time. The housing market began to heat up in 2021, when the number of home sales skyrocketed and prices began to rise. As of 2024, the average sales price in Mantua had climbed to \$333,527, a 44.1% rise in the space of four years. Home prices, however, fell in 2024 from the year before, when the average sales price stood at \$362,999. Prices continued to rise throughout Gloucester County, with the average home in 2024 selling for \$350,709, an increase of 51.0% over the average in 2020.

Table 25: Home Sales

Year	Mantua		Gloucester County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	116	\$227,737	1,984	\$221,056
2016	152	\$218,835	2,419	\$222,281
2017	133	\$210,984	2,373	\$219,017
2018	146	\$220,683	2,319	\$225,958
2019	164	\$228,780	2,777	\$223,828
2020	180	\$231,392	2,562	\$232,223
2021	272	\$245,607	4,300	\$262,996
2022	258	\$281,678	4,190	\$296,903
2023	69	\$362,999	2,822	\$324,982
2024	150	\$333,527	2,418	\$350,709

Source: NJ Division of Taxation, NJ Treasury

Residential assessments have increased in parallel with the rise in home prices (Table 26). Since 2016, the average assessment has increased from \$205,171 to \$311,293 in 2024. The steady rise ensures that assessments remain in line with existing price levels. Assessed values have risen by only a modest amount in Gloucester County as a whole, with the average assessment increasing from \$201,390 in 2016 to \$227,396 in 2016.

**Table 26: Residential Tax Assessments**

Year	Total Lots, Mantua	Average Assessment	Total Lots, Gloucester County	Average Assessment
2016	5,476	\$205,171	94,288	\$201,390
2020	5,545	\$207,744	95,301	\$210,485
2024	5,544	\$311,293	95,793	\$227,396

Source: NJ Division of Taxation, NJ Treasury

Mantua residents can bear the cost of housing marginally better than other Gloucester County residents. Almost half of households in the township, 46.8%, spend less than 20% of their income on housing costs, compared to 44.6% of households countywide (Table 27). An additional 29.3% of households spend between 20% and 29% of their income on housing while 23.0% of households are what is considered cost-burdened, spending at least 30% of household income on the cost of housing. The cost-burdened share is below the respective shares for New Jersey and Gloucester County, where 35.7% and 30.2% of households are cost-burdened.

Table 27: Burden of Housing Costs, All Households

Housing Costs as % of Household Income	Mantua	Gloucester County	New Jersey
Less than 20% of household income	46.8%	44.6%	39.3%
20 to 29% of household income	29.3%	24.5%	22.9%
30% or more of household income	23.0%	29.4%	35.7%
Zero or negative income	0.3%	0.6%	1.1%
No cash rent	0.7%	0.8%	1.1%

Source: 2019-2023 5-Year ACS

Homeowners are under less financial strain than renters. Of all homeowners, 21.0% spend at least 30% of their income on housing (Table 28). More than half of the households in owner-occupied housing, 50.7%, spend less than 20% of their income on housing, slightly eclipsing the percentage in Gloucester County, while 27.9% of Mantua homeowners allocate between 20% and 29% of their income towards the cost of housing.

Table 28: Burden of Housing Costs, Owner-Occupied Housing

Housing Costs as % of Household Income	Mantua	Gloucester County	New Jersey
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Less than 20% of household income	50.7%	50.4%	48.1%
20 to 29% of household income	27.9%	24.7%	22.7%
30% or more of household income	21.0%	24.3%	28.5%
Zero or negative income	0.4%	0.6%	0.6%

Source: 2019-2023 5-Year ACS

In terms of monthly costs, 18.6% of households with a mortgage pay \$3,000 or more on housing (Table 29). This is less than the share in Gloucester County as a whole, 23.1%. That said, over half of the households in owner-occupied housing, 52.5%, spend between \$2,000 and \$2,999 on housing every month, compared to just 41.9% of households countywide. The median monthly cost of housing, \$2,330, eclipses the countywide median, \$2,298. In absolute terms, housing costs tend to be steeper in other parts of the state, as the median monthly cost statewide for homeowners without a mortgage is \$2,787.

Table 29: Monthly Costs, Homeowners with a Mortgage

Monthly housing costs	Mantua	Gloucester County	New Jersey
Less than \$500	0.0%	0.3%	0.4%
\$500 to \$999	2.5%	2.4%	1.8%
\$1,000 to \$1,499	7.1%	8.9%	6.6%
\$1,500 to \$1,999	19.3%	23.4%	13.7%
\$2,000 to \$2,499	31.9%	25.2%	17.7%
\$2,500 to \$2,999	20.6%	16.7%	17.0%
\$3,000 or more	18.6%	23.1%	42.7%
Median monthly housing cost	\$2,330	\$2,298	\$2,787

Source: 2019-2023 5-Year ACS

Monthly housing costs are necessarily lower, if relatively high for those households without a mortgage. These expenditures go towards taxes, insurance payments, utilities, and other fees. In all, 46.9% of households without a mortgage pay \$1,000 per month or more in housing costs (Table 30). The percentage of such households is higher in the remainder of the county and state, with 55.8% and 67.1% of Gloucester County and New Jersey homeowners without a mortgage, respectively, expending more than \$1,000 a month. In Mantua, the median homeowner without a mortgage expends \$967 a month on housing costs. This is below the comparable figures for the county and state, \$1,045 and \$1,205, respectively. Just over 3 in 10 households, 30.1%, set aside between \$800 and \$999 every month to pay for housing, while just over 1 in 10 households without a mortgage, 10.9%, spend between \$600 and \$799 per month. Of the households that remain, 2.9% spend between \$400 and \$599 monthly, 4.3% spend between \$250 and \$399 per month, and 4.8% monthly spend less than \$250 a month.

**Table 30: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	Mantua	Gloucester County	New Jersey
Less than \$250	4.8%	2.5%	1.9%
\$250 to \$399	4.3%	3.4%	2.6%
\$400 to \$599	2.9%	4.2%	5.0%
\$600 to \$799	10.9%	11.1%	8.8%
\$800 to \$999	30.1%	23.1%	14.6%
\$1,000 or more	46.9%	55.8%	67.1%
Median monthly housing costs	\$967	\$1,045	\$1,205

Source: 2019-2023 5-Year ACS

In Mantua, approximately two in five households in renter-occupied housing are cost-burdened, or 39.7% (Table 31). A further 40.8% of households spend between 20% and 29% of their income on housing costs while 13.1% of renting households spend less than 20% of their income on housing costs. A modest percentage of households in renter-occupied housing, 6.3%, have no cash rent, a higher figure compared to either the state or county.

Table 31: Burden of Housing Costs, Renter-Occupied Housing

Housing Costs as % of Household Income	Mantua	Gloucester County	New Jersey
Less than 20% of household income	13.1%	22.3%	23.8%
20 to 29% of household income	40.8%	23.8%	23.1%
30% or more of household income	39.7%	49.2%	48.3%
Zero or negative income	0.0%	0.8%	1.9%
No cash rent	6.3%	4.0%	2.9%

Source: 2019-2023 5-Year ACS

The median gross rent in Mantua, \$1,605, is relatively high compared to the rest of Gloucester County, where the median rent is \$1,480 (Table 32). A small number of rentals, 1.4%, have a rent of \$3,000 or more, while 8.8% of units have a rent between \$2,000 and \$2,999. More than half of the rentals in the township, 50.3% have a rent between \$1,500 and \$1,999 while almost a quarter, 24.0%, have a rent between \$1,000 and \$1,499. The remainder, 15.4% of rental units, have a rent of less than \$1,000.

Table 32: Gross Rent

Gross Rent	Mantua	Gloucester County	New Jersey
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Less than \$500	1.0%	7.2%	6.3%
\$500 to \$999	14.4%	13.3%	8.7%
\$1,000 to \$1,499	24.0%	30.8%	26.3%
\$1,500 to \$1,999	50.3%	26.8%	28.5%
\$2,000 to \$2,499	8.8%	14.1%	15.9%
\$2,500 to \$2,999	0.0%	5.0%	6.7%
\$3,000 or more	1.4%	2.8%	7.6%
Median rent	\$1,605	\$1,480	\$1,653

Source: 2019-2023 5-Year ACS

DEVELOPMENT TRENDS

In the last 20 years, Township staffers have approved building permits on average for the construction of 12 housing units annually (Table 33). It is possible that the New Jersey Department of Community Affairs (NJ DCA) is missing data from Mantua Township, given that it has no record of any residential building permits being issued in Mantua for most of the years in its database. Countywide, an average of 800 housing units a year have been permitted since 2004.

Table 33: Total Housing Permits Issued Per Year, 2004-2023

Year	Mantua	Gloucester County	New Jersey
2004	22	2,136	39,238
2005	50	2,077	39,688
2006	122	1,292	32,048
2007	8	964	25,948
2008	24	960	16,338
2009	5	740	11,145
2010	0	643	11,885
2011	0	517	11,882
2012	0	470	15,270
2013	0	634	18,795
2014	0	397	22,896
2015	0	660	19,503
2016	0	609	24,170
2017	0	804	25,961
2018	0	439	26,048
2019	2	464	30,770



2020	7	481	26,680
2021	0	490	30,044
2022	0	628	31,792
2023	0	593	21,682
20-Year Average	12	800	24,089

Source: NJ Dept. of Community Affairs

Most of building permits pertaining to new homes have been for one- and two-bedroom units. (Table 34). In total, 186 one- and two-family homes have been permitted in Mantua in the last two decades. During that span, an additional 39 multifamily homes and 15 mixed-use units were approved. On an average annual basis, 9.3 one- and two-family homes, 2.0 multifamily homes, and 0.8 mixed-use units have been permitted every year since 2004. One- and two-family residential construction is less common in the rest of Gloucester County, where such homes comprise only 46.5% of all housing units permitted.

Table 34: Total Housing Permits Issued by Type, 2004-2023

Year	Mantua			Gloucester County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	21	0	1	833	612	3	39,238	27,103	11,383
2005	48	0	2	724	469	0	39,688	26,715	12,687
2006	91	27	4	537	207	2	32,048	20,090	11,760
2007	7	0	1	519	248	1	25,948	14,235	11,553
2008	5	12	7	382	138	0	16,338	8,960	7,102
2009	5	0	0	310	1	1	11,145	6,776	4,309
2010	0	0	0	393	181	1	11,885	6,934	4,733
2011	0	0	0	329	138	2	11,882	6,236	5,184
2012	0	0	0	361	699	0	15,270	6,700	8,527
2013	0	0	0	575	486	0	18,795	9,666	8,998
2014	0	0	0	518	171	0	22,896	10,678	11,909
2015	0	0	0	377	471	0	19,503	9,470	9,989
2016	0	0	0	348	490	1	24,170	8,885	15,217
2017	0	0	0	302	262	0	25,961	9,201	16,146
2018	0	0	0	263	878	55	26,048	9,026	16,811
2019	2	0	0	264	491	2	30,770	8,954	21,762
2020	7	0	0	252	1,372	0	26,680	8,673	17,950
2021	0	0	0	230	955	1	30,044	10,479	19,471
2022	0	0	0	225	514	0	31,792	9,163	21,913



2023	0	0	0	234	310	1	21,682	9,552	11,538
20-Year Average	9.3	2.0	0.8	399	455	4	24,089	11,375	12,447

Source: NJ Dept. of Community Affairs

Since 2004, the Township has approved the demolition of 1 housing units. The demolition permits were mostly for one- and two-family homes (Table 35). In all, demolition permits for 13 one- and two-family units and 5 mixed-units are recorded in NJ DCA database. On average, demolition permits were approved at a rate of 0.9 units per year. Interestingly, the database has no record of any permitting activity after 2006. As with building permits, this is unusual and it is quite possible that the state is missing data for demolition permits that did occur.

Table 35: Demolition Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	6	0	1	7
2005	7	0	2	9
2006	0	0	2	2
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
Total	13	0	5	18
20-Year Average	0.65	0	0.25	0.9



Source: NJ Dept of Community Affairs

Adjusting for demolition, the municipality has permitted a net increase of 222 units between 2004 and 2023 (Table 36). In total, 173 one- and two-family homes have been permitted on net while the Township has permitted a net increase of 39 multifamily units and 10 mixed-use units. On average, the municipality has permitted an average of 11.1 units per year.

Table 36: Net Housing Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	15	0	0	15
2005	41	0	0	41
2006	91	27	2	120
2007	7	0	1	8
2008	5	12	7	24
2009	5	0	0	5
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	2	0	0	2
2020	7	0	0	7
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
Total	173	39	10	222
20-Year Average	8.65	1.95	0.5	11.1

Source: NJ Dept of Community Affairs

Since 2004, a sizable amount of office and retail construction has occurred in the community. In that time, more retail space has been permitted than office space. On average, 29,411 square feet of retail space has been permitted annually in Mantua since 2004 (Table 37). This includes new construction as well as



additions to existing retail units. As for office construction, staffers have approved building permits for 5,487 square feet of office space per year on average. At the same time, an incredible amount of construction for other nonresidential uses has taken place. All told, 37,099 square feet of other nonresidential uses have been permitted in the last two decades. This figure excludes multifamily housing and dormitories, which are classified as nonresidential by NJ DCA.

Table 38: Building Permits Nonresidential Construction, 2004-2023

Year	Mantua			Gloucester County		
	Office	Retail	Other	Office	Retail	Other
2004	6,500	14,490	27,709	551,762	145,134	2,231,218
2005	3,860	0	20,414	634,248	59,084	1,625,618
2006	0	0	12,713	226,933	37,153	928,230
2007	47,794	0	32,044	968,958	263,723	1,744,985
2008	0	420,637	20,760	124,669	764,336	1,913,593
2009	0	0	2,800	67,673	154,536	903,625
2010	2,373	45,722	248,839	241,071	450,841	739,173
2011	6,000	0	186,683	105,474	255,422	452,871
2012	0	0	1,984	82,333	42,122	1,096,988
2013	2,135	576	30,714	120,782	118,275	1,170,383
2014	0	0	1,572	136,959	326,941	565,823
2015	3,744	0	0	164,946	26,617	1,314,754
2016	14,652	2,800	12,780	116,931	345,770	4,208,997
2017	0	10,331	72,640	200,679	245,484	4,194,508
2018	0	0	1,788	214,118	113,783	1,420,941
2019	14,010	85,152	5,070	255,824	105,915	785,601
2020	0	8,514	3,444	191,998	25,067	2,842,781
2021	3,136	0	44,291	101,754	4,200	3,232,362
2022	0	0	12,192	104,689	12,086	4,107,801
2023	5,535	0	3,544	172,286	26,577	1,383,192
20-Year Average	5,487	29,411	37,099	239,204	176,153	1,843,172

Source: NJ Dept. of Community Affairs

PLANNING PROJECTIONS