BOROUGH of PAULSBORO

GLOUCESTER COUNTY, NEW JERSEY

Housing Plan Element & Fair Share Plan

Fourth Round (2025-2035)

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EXECUTIVE SUMMARY

The Borough of Paulsboro is a small community of approximately 1.6 square miles along the Delaware River in Gloucester County, and just south of the Philadelphia International Airport and the City of Philadelphia across the River. The Borough has a current population of just over 6,000 people, a population that has plateaued in recent decades. The Borough is identified a qualified "urban aid municipality" as a community with a high percentage of the population being lower income, and relatively little commercial and industrial users in the Borough.

This is the Fourth Round Housing Plan Element and Fair Share Plan for the Borough of Paulsboro, Gloucester County, prepared in accordance with the requirements of the Amended Fair Housing Act of N.J.A.C. 52:27D-304. The Fair Housing Act requires that every municipality in New Jersey provide for their "fair share" of the need for housing to serve the low and moderate income households within the greater region, through providing a realistic opportunity for the construction of housing units that would be priced to be affordable to low and moderate income households.

In accordance with the Fair Housing Act, the Borough has the following affordable housing obligations.

- A rehabilitation obligation of 130 units – these are existing homes in the community that may be occupied by low or moderate income households, and may be in need of repairs or rehabilitation;
- A cumulative Prior and Third Round (1987-2025) prospective need of 65 affordable units – This means the Borough has an obligation to provide for the potential new construction of at least 65 housing units that would be affordable to a low or moderate income household.
- A cumulative Fourth Round (2025-2035) need of 16 affordable units.

Paulsboro proposes to satisfy these constitutional obligations through the following mechanisms and projects:

- The Borough will satisfy its rehabilitation obligation through participation in the Gloucester County Home Improvement Program, and by supporting that program financially.

- The Borough's Prior Round and Third Round obligation of 65 units will be satisfied through the Paulsboro Gardens Project, which is an existing market rate residential development of 150 apartments, which will be converted into affordable housing for low and moderate income households. 50 credits plus 15 bonus credits from this project will satisfy the entire Prior Round and Third Round obligation.

The Fourth Round obligation will be satisfied through the remaining 100 units of the Paulsboro Gardens project, as well as a proposed senior rental community that will be located on Swedesboro Avenue that will contain 55 affordable apartments. These two projects more than satisfy the Borough's 16 unit Fourth Round obligation.

INTRODUCTION

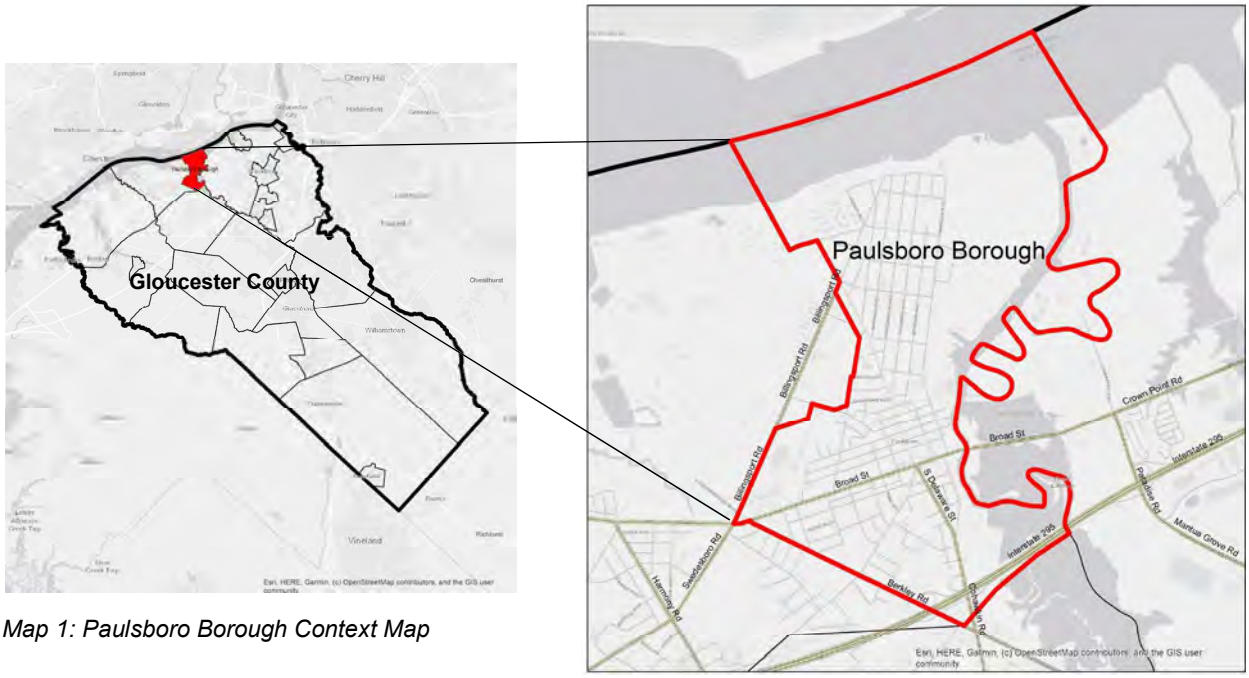
LOCATION AND CONTEXT

Geography

Paulsboro is situated in Gloucester County, in the southwestern part of New Jersey, along the eastern bank of the Delaware River. It lies approximately 18 miles south of Philadelphia, making it part of the Philadelphia metropolitan area. The Borough is bordered by Gibbstown to the north and West Deptford Borough to the east. The Borough covers a total area of about 1.6 square miles, of which roughly 1.5 square miles is land, and 0.1 square miles is water, primarily from marshes and riverfront inlets.

The Borough's location along the Delaware River has long made it a hub for industry and shipping. One of the most prominent geographic features of the Borough is the Port of Paulsboro, a major marine terminal used for handling bulk cargo and petroleum products. Historically, Paulsboro has been home to several large oil refineries and chemical processing facilities, and this industrial character continues to shape much of its land use and infrastructure.

Despite its industrial history, Paulsboro also contains residential neighborhoods that are generally located away from the river and heavy industry. The Borough is strategically connected by both road and rail infrastructure. U.S. Route 130 runs directly through the town, while Interstate 295 lies just to the east, providing easy regional access and linking Paulsboro to the broader Philadelphia metropolitan area. These transportation corridors, along with active freight rail lines and the Port of Paulsboro, form the backbone of the borough's economic geography, supporting shipping, logistics, and industrial activities. The Borough also contains tidal wetlands, marshes, and small tributary streams that drain into the Delaware River, adding ecological diversity and functioning as important natural buffers.



Map 1: Paulsboro Borough Context Map

Borough History and Development Patterns

Paulsboro's origins trace back to the colonial era, with settlement in the area beginning in the late 17th century. It was part of Greenwich Borough before becoming an independent borough in 1904. The town was named after Samuel Philip Paul, an early settler and landowner. Paulsboro's location along the Delaware River gave it strategic significance early on, making it a natural hub for commerce, shipping, and industry. During the 18th and 19th centuries, it remained a small agricultural and maritime community, with modest growth tied to river trade.

Paulsboro underwent major transformation during the 20th century, primarily due to the rise of heavy industry. Its waterfront location made it ideal for oil refining, chemical processing, and shipping. The industrial expansion brought significant infrastructure developments, including rail connections and expanded port facilities. This period of industrial growth also contributed to population increases in the early to mid-20th century, as workers moved to the area seeking employment. Residential neighborhoods were developed near the industrial zones, often in grid-like patterns typical of early 20th-century urban planning.

By the late 20th century, Paulsboro experienced economic decline due to the downsizing of traditional manufacturing and refining industries. Many of the original industrial facilities either closed or significantly scaled back, leading to job losses and environmental degradation. In recent decades, efforts have been made to revitalize Paulsboro through the redevelopment of former industrial sites, environmental cleanup projects, and infrastructure upgrades.

A key element of modern development has been the Port of Paulsboro Redevelopment Project, which aims to convert the area into a hub for bulk cargo, renewable energy components (such as wind turbine parts), and logistics. This shift reflects a broader trend of trying to transition from a fossil-fuel-based economy to a more diversified, sustainable industrial base. Meanwhile, residential areas remain compact and modest, with a mix of single-family homes, small businesses, and municipal services.

Population History and Demographics

The Borough now has a population of 6,196 people according to 2020 Census count population data. This is a slight increase from the 2010 Census count of 6,097 people, following a marginal decrease from the 2000 count of 6,160. According to the NJTPA updated Demographic and Employment Forecast Model, Paulsboro Borough is projected to continue its modest growth in the coming decades as the Borough is expected to have a population of 6,225 people by 2050.

According to the 2020 Census, Paulsboro Borough had approximately 6,196 residents. Of this population, about 41% identified as White alone, 39% as Black or African American alone, 0.6% as Asian alone, 0.5% as American Indian and Alaska Native alone, and 16.4% as identifying with two or more races. Additionally, around 18.8% of residents identified as Hispanic or Latino of any race, while 38.9% identified as White alone and not Hispanic or Latino.

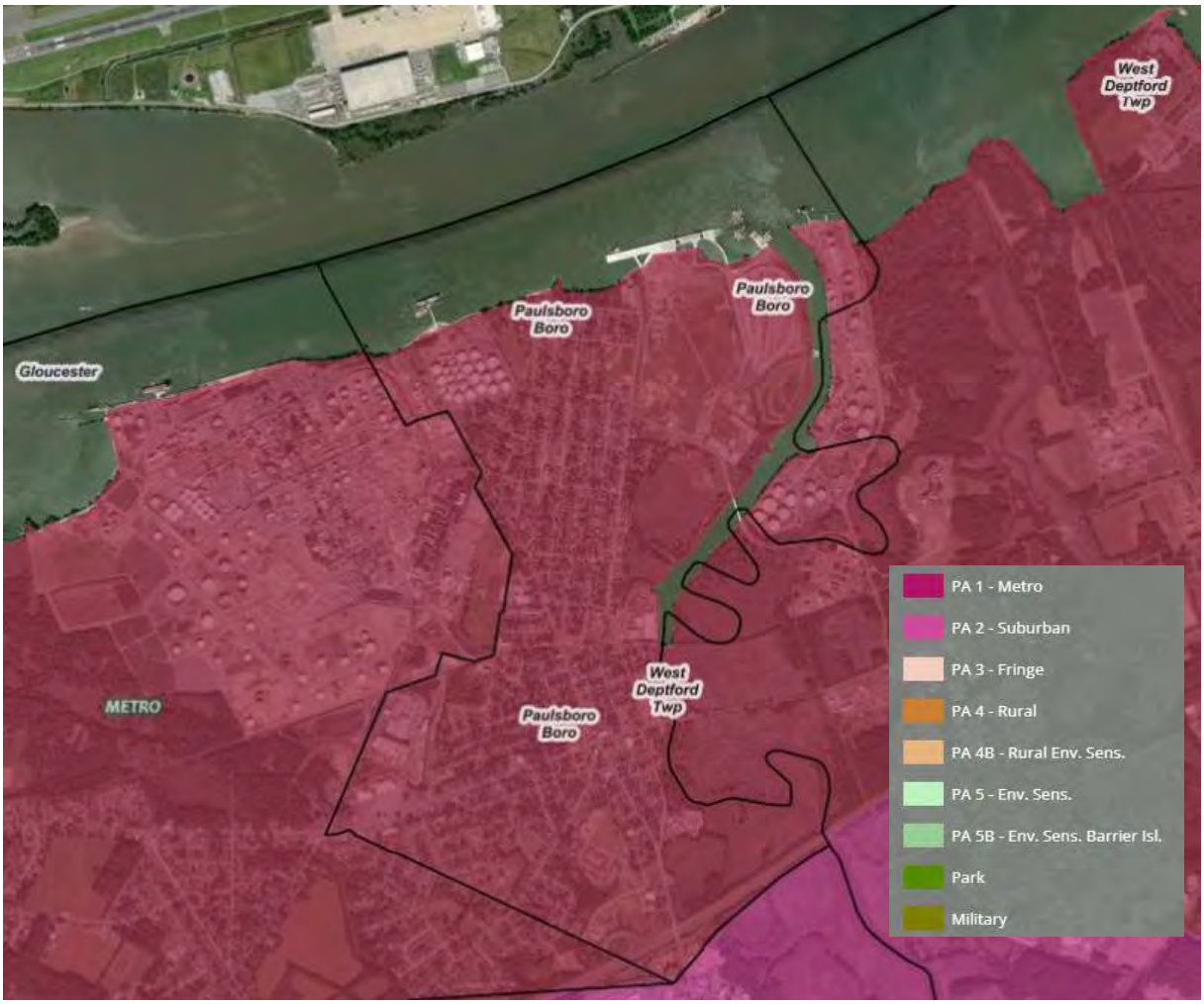
Census data from the 2023 ACS 5-Year Estimates indicates that the median household income in Paulsboro Borough is approximately $68,750. This figure is notably lower than the median household income for Gloucester County, which stands at $102,807, and the statewide median for New Jersey, which is approximately $101,050.

State Plan

According to the 2001 State Plan Policy Map, the Borough is mostly located in the Metropolitan Planning Area (PA1). Similarly, the surrounding municipalities of Greenwich Borough and West Deptford in Gloucester County are all mostly located in the Metropolitan Planning Area (PA1) with Greenwich Borough having some areas located within the Suburban (PA 2) and Environmentally Sensitive (PA 5) Areas.

The State Plan is designed to strategically direct investment and regulatory efforts toward maintaining and upgrading infrastructure in developed areas, restoring adequate public services in overburdened communities, and protecting New Jersey's agricultural, natural, and cultural resources.

Planning Areas defined in the State Plan Policy Map play a key role by establishing Policy Objectives that guide the implementation of the Statewide Policies. Planning Areas are areas of land that are greater than one square mile that share a common set of conditions, such as population density, infrastructure systems, level of development or protection of natural systems.



Map 2: State Plan Overview Map

AFFORDABLE HOUSING

In 1975, the New Jersey Supreme Court decided that developing municipalities in New Jersey had a constitutional obligation to provide a realistic opportunity for its fair share of low-and moderate-income housing. That case, known as "Mount Laurel I," became the seminal case in New Jersey fair share housing obligations. In 1983, frustrated with the lack of voluntary compliance, the Supreme Court sought to create an incentive for voluntary compliance. In what would become known as "Mount Laurel II," the Supreme Court introduced the concept of a builder's remedy suit, an enforcement action to compel compliance. The Court also called for the State Legislature to enact legislation that would save municipalities from the inefficiency of having the courts determine their affordable housing needs.

First and Second Rounds

In 1985, the Legislature adopted the Fair Housing Act, P.L. 1985, c.222 ("FHA"). The FHA created the New Jersey Council on Affordable Housing (COAH) and charged COAH with the responsibility of adopting regulations by which municipalities could determine their fair share responsibilities and the means by which they could satisfy those responsibilities. The Legislature also sought to promote voluntary compliance and empowered municipalities to submit to COAH's jurisdiction and voluntarily comply under the protections of the COAH process.

Pursuant to the FHA, COAH adopted regulations for the first housing cycle in 1986; which covered the years 1987 through 1993 ("First Round") and for the second housing cycle in 1994; which covered the years 1993 through 1999 ("Second Round"). Under both the First and Second Rounds, COAH utilized what is commonly referred to as the "fair share" methodology.

Third Round

In 2004, COAH proposed rules to address affordable housing from 1999 through 2014 ("Third Round"). COAH utilized a different methodology in the Third Round known as "growth share." The "growth share" approach created a nexus between the production of affordable housing and future residential and non-residential development within a municipality, based on the principle that municipalities should provide affordable housing opportunities proportionate to their market rate residential growth, and that, along with employment opportunities there should be proportionate opportunities for affordable housing. This methodology was challenged in court. In January 2007, the New Jersey Appellate Division invalidated key aspects of COAH's Third Round rules and ordered COAH to propose and adopt amendments to its rules to address any deficiencies.

In July 2008, the Legislature amended the FHA (P.L. 2008 c. 46), including the imposition of a non-residential construction fee, the elimination of regional contribution agreements, and the addition of the category of very low-income housing. Bookending the FHA's amendment, COAH adopted new Third Round rules in May 2008 and amendments in October 2008. COAH's rules were again challenged in court. In October 2010, the Appellate Division invalidated the "Growth Share" methodology and returned New Jersey to the "fair share" methodology of the First and Second Rounds. In September 2013, the Supreme Court affirmed the Appellate Divisions' decision.

In October 2014 COAH was deadlocked and failed to adopt their newly revised Third Round regulations. Fair Share Housing Center, who was a party to earlier cases, responded by filing a motion in aid of litigants' rights with the New Jersey Supreme Court. In March 2015, the Supreme

Court ruled that COAH had failed and returned jurisdiction of affordable housing issues back to the trial courts as it had been prior to COAH's creation .

Since the 2015 Mt. Laurel IV decision, municipalities have turned to the courts to seek a declaratory judgement of their housing plans to determine whether they are meeting their constitutional affordable housing obligations, and to be granted immunity from any "builder's remedy" lawsuits. With no COAH functioning and providing guidance to municipalities to determine their municipal fair share of statewide and regional obligations, a number of independent groups produced their own reports to determine individual obligations across the state. In several court decisions in 2016 and 2018, judges in Middlesex and Mercer County developed a methodology following closely one proposed by Fair Share Housing Center to determine municipal obligations. In the 2018 decision by Judge Jacobson, it was further determined that the initial period of the Third Round which had not been addressed (1999 – 2015) known as the "gap period" is to be included in each municipality's fair share calculations to address the Third Round.

Fourth Round

In March of 2024, P.L. 2024, c.2 was signed into law establishing new procedures for determining statewide needs and municipal obligations for low- and moderate-income housing. This new law formally abolished COAH and established a new "Program" for resolving affordable housing disputes, as well as the authority to review and certify municipal fair share housing plans. The law required municipalities to determine their own fair share obligations by applying the methodology of the Jacobsen decision in Mercer County as it related to the Third Round, and adopt a binding resolution setting those obligation numbers. The law also provided revisions to the crediting structures for affordable units, with changes to the types of affordable units that are permitted to be granted bonus credits. The law established timelines for submission of documents to demonstrate compliance with the Fair Housing Act.

In addition to the revisions to low- and moderate-income housing crediting, the amended law established a new Affordable Housing Alternative Dispute Resolution Program. The Program is intended to adjudicate any disputes in affordable housing, and function as the administrative body responsible for reviewing and certifying municipal compliance with the Fair Housing Act. Through the Program and the Administrative Office of the Courts, municipalities seeking a judgment of compliance with Affordable Housing regulations must submit their plans to the Program for certification and to retain immunity from any potential builder's remedy lawsuits.

Paulsboro's Compliance History

To begin the process of compliance with the Fourth Round of affordable housing obligations, the Borough Council adopted Resolution 25.45 in January of 2025 to identify the Borough's Fourth Round affordable housing obligations. The resolution adopted by the Council accepted the calculations put forward by the New Jersey Department of Community Affairs (NJDCA) in their report titled "*Affordable Housing Obligations for 225-2035 (Fourth Round) Methodology and Background*", dated October 18, 2024, and adopted the numbers determined by DCA. Subsequently, the Borough filed this resolution with Gloucester County Superior Court. Through an Order Fixing Municipal Obligations for Present Need and Prospective Need for the Fourth Round Housing Cycle, the courts approved of the Borough's determination of its present need and prospective need.

Paulsboro Borough has prepared this Housing Plan Element and Fair Share Plan in accordance with all requirements of the Municipal Land Use Law and the Amended Fair Housing Act in order to satisfy those obligations for the Fourth Round.

HOUSING PLAN ELEMENT

According to the Municipal Land Use Law, N.J.S.A. 40:55D-1, et. seq. (MLUL), a municipality is required to adopt a Housing Plan Element of the Master Plan (*See* N.J.S.A. 40:55D-28.b(3)), as well as a Fair Share Plan for addressing its low- and moderate-income housing obligations in accordance with the Fair Housing Act, N.J.S.A. 52:27D-301 et seq. (FHA).

The Fair Housing Act defines a "Housing Element" as:

> *"that portion of a municipality's master plan consisting of reports, statements, proposals, maps, diagrams, and text designed to meet the municipality's fair share of its region's present and prospective housing needs, particularly with regard to low- and moderate-income housing, and which shall contain the municipal present and prospective obligation for affordable housing, determined pursuant to subsection f. of section 3 of P.L.2024, c. 2."*
>
> [N.J.S.A.52:27D-304.1]

Pursuant to the Fair Housing Act, P.L. 1985, c. 222, as amended by P.L. 2024, c.2, a municipality's housing plan element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with attention to low- and moderate-income housing. This updated Housing Plan Element and Fair Share Plan for the Borough of Paulsboro has been prepared in a manner that is consistent with the FHA and MLUL requirements, and contains the following, as required by the FHA:

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 applications for development and probable residential development of lands;*

c. *An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;*

d. *An analysis of the existing and probable future employment characteristics of the municipality;*

e. *A determination of the municipality's present and prospective fair share 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 (C.52:27D-304.1);*

f. *A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of*

lands of developers who have expressed a commitment to provide low- and moderate-income housing;

g. *An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c. 273 (C.52:27D-329.20);*

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

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

[N.J.S.A.52:27D-310]

This Housing Plan Element and Fair Share Plan will address the Borough's obligations to provide a realistic opportunity for the construction of low- and moderate-income housing in accordance with the Fair Housing Act, and the MLUL for the Fourth Round period of 2025 – 2035. The preparation of a Housing Plan Element and Fair Share Plan is the first step in petitioning the court for Substantive Certification and Judgement of Repose.

Analysis of Demographic, Housing, and Employment Characteristics

As required by N.J.S.A. 52:27D-310, all housing elements must contain a discussion of the municipality's demographic, housing, and economic characteristics. The following subsections fulfill this requirement by providing a profile of the Boroughs demographic, housing and employment characteristics based on information from the US Census Bureau, and the New Jersey Department of Labor and Workforce Development.

Paulsboro Borough's Demographics

Population

Paulsboro has experienced modest population changes over the past few decades, with a significant decline occurring between 1970 and 1980, when its population dropped sharply from 8,084 to 6,944 residents. According to the 2020 U.S. Census, Paulsboro's population reached 6,196, reflecting a slight 1.62% increase from the 6,097 residents reported in 2010. This followed a marginal 1.02% decrease from the 2000 count of 6,160.

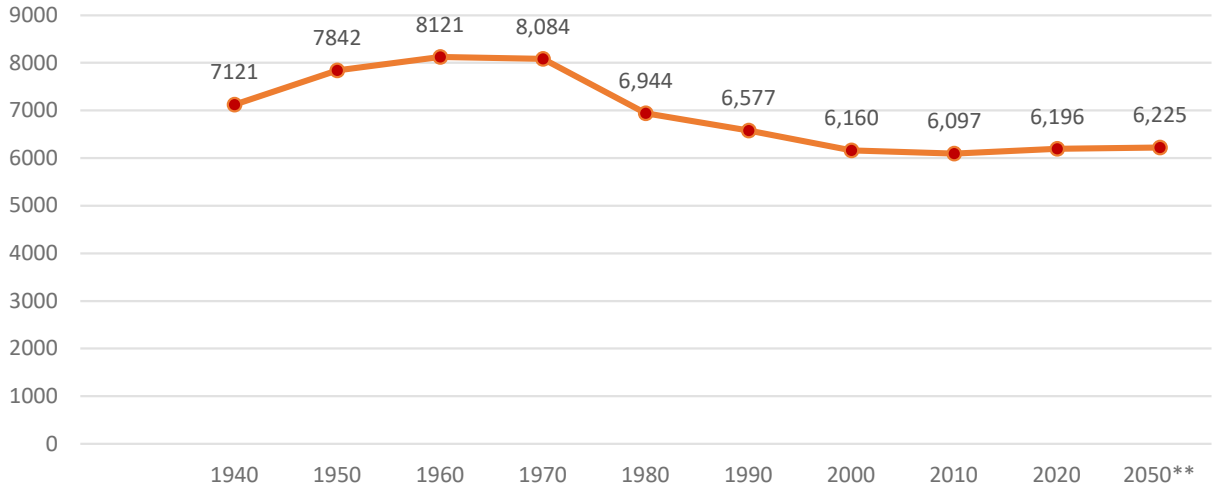
In contrast, Gloucester County has shown consistent growth over the same period, with a 13.19% increase between 2000 and 2010, followed by an additional 4.85% rise from 2010 to 2020. Table 1 below illustrates population trends for both Paulsboro Borough and Gloucester County between 2000 and 2020, highlighting their differing growth patterns.

Table 1: Population Trends, 2000 - 2020

	2000	2010	2020	% Change 2000-2010	% Change 2010-2020
Paulsboro Borough	6,160	6,097	6,196	-1.02%	1.62%
Gloucester County	254,673	288,288	302,294	13.19%	4.85%

Source: US Census Bureau Decennial Census (Table DP-1),
*****Projections from Delaware Valley Regional Planning Commission (2050)***

Figure 1: Population Over Time in Paulsboro Borough, NJ



Population Composition by Age

The age composition of Paulsboro Borough has undergone significant changes since 2000, as shown by data from the U.S. Census Bureau's Decennial Census Estimates. Several age groups have seen notable shifts in population over the two decades. The population of young children has declined across multiple cohorts. The number of toddlers under age 5 dropped from 465 (7.5%) in 2000 to 411 (6.6%) in 2020. Similar declines were observed among preschool and elementary-aged children. The number of youth aged 10 to 14 decreased slightly, from 492 (8.0%) to 469 (7.6%), while the 15 to 19 age group saw a more pronounced decrease of 18.83%, from 499 to 405.

In contrast, several adult age groups experienced growth. The 20 to 24 age group increased by 11.62%, and the 25 to 34 cohort grew by 10.39% between 2000 and 2020. Notably, the older adult population also expanded. The number of residents aged 55 to 59 and 60 to 64 rose substantially, with the 60 to 64 age group more than doubling, from 204 in 2000 to 414 in 2020. However, a decline was observed among the oldest residents. The populations aged 65 to 74, 75 to 84, and 85 and older declined by 5.10%, 26.69%, and 2.97%, respectively.

For a detailed breakdown of these trends, see Tables 2 and 3, which present age group data for both Paulsboro Borough and Gloucester County from 2000 to 2020.

Table 2: Population by Age Cohort, Paulsboro Borough, 2000 - 2020

	2000		2020		Percent Change 2000-2020
	Number	Percent	Number	Percent	
Total population	6,160	100%	6,196	100%	0.58%
Under 5 years	465	7.5%	411	6.6%	-11.61%
5 to 9 years	564	9.2%	528	8.5%	-6.38%
10 to 14 years	492	8.0%	469	7.6%	-4.67%
15 to 19 years	499	8.1%	405	6.5%	-18.83%
20 to 24 years	327	5.3%	365	5.9%	11.62%
25 to 34 years	818	13.3%	903	14.6%	10.39%
35 to 44 years	961	15.6%	803	13.0%	16.44%
45 to 54 years	651	10.6%	751	12.1%	15.36%
55 to 59 years	327	5.3%	397	6.4%	39.01%
60 to 64 years	204	3.3%	414	6.7%	102.94%
65 to 74 years	470	7.6%	446	7.3%	-5.10%
75 to 84 years	281	4.6%	206	3.3%	-26.69%
85 years and over	101	1.6%	98	1.6%	-2.97%

Source: US Census Bureau, Decennial Census (Table DP-1)

Over the past two decades, Gloucester County has experienced significant changes in the age composition of its population. Much like Paulsboro Borough, the county saw declines across several younger age groups, including toddlers, preschoolers, and elementary and middle school-aged children. The most notable decrease was among children under the age of 5, whose share of the population fell from 6.5% (16,441 individuals) in 2000 to 5.1% (15,339) in 2020. Additionally, the adult population aged 35 to 44 experienced a sharp decline, dropping from 17.9% (45,548) to 12.2% (36,739) over the same period.

In contrast, the older population grew significantly. The number of residents aged 60 to 64 nearly doubled, rising from 3.9% (9,851) in 2000 to 7.0% (21,051) in 2020. Those aged 65 to 74 also increased markedly, from 6.3% (15,992) to 9.9% (30,107). Growth was also observed in the 75 to 84 and 85+ age groups, which rose from 4.2% (10,576) to 4.7% (14,224), and from 1.2% to 1.8%, respectively.

This demographic shift toward an aging population reflects broader regional trends, including those observed in Paulsboro Borough. Both Gloucester County and Paulsboro are experiencing steady increases in elderly residents, highlighting a wider pattern of population aging throughout the area.

Table 3: Population by Age Cohort, Gloucester County, 2000 - 2020

	2000		2020		Percent Change 2000-2020
	Number	Percent	Number	Percent	
Total population	254,673	100%	302,294	100%	18.69%
Under 5 years	16,441	6.5%	15,339	5.1%	-6.70%
5 to 9 years	18,683	7.3%	17,521	5.8%	-6.21%
10 to 14 years	20,602	8.1%	19,916	6.6%	-3.29%
15 to 19 years	18,570	7.3%	22,817	7.5%	22.87%
20 to 24 years	15,576	6.1%	21,345	7.1%	37.03%
25 to 34 years	31,939	12.5%	35,414	11.8%	10.88%
35 to 44 years	45,548	17.9%	36,739	12.2%	-19.34%
45 to 54 years	35,791	14.1%	40,111	13.3%	12.07%
55 to 59 years	12,104	4.8%	22,240	7.4%	83.74%
60 to 64 years	9,851	3.9%	21,051	7.0%	113.69%
65 to 74 years	15,992	6.3%	30,107	9.9%	88.26%
75 to 84 years	10,576	4.2%	14,224	4.7%	34.49%
85 years and over	3,000	1.2%	5,469	1.8%	82.30%

Source: US Census Bureau, Decennial Census (Table DP-1)

The median age in Paulsboro Borough increased slightly over the past two decades, rising from 33.7 years in 2000 to 35.2 years in 2020. This modest increase reflects a broader trend of population aging, though Paulsboro's median age remains lower than that of both Gloucester County and the state of New Jersey. In 2020, Gloucester County's median age reached 40.1 years (up from 36.3 in 2000), while New Jersey's rose to 39.9 years (up from 36.9 in 2000). Although all three areas experienced increases in median age, Paulsboro continues to have the youngest population, followed by Gloucester County.

Table 4: Median Age, 2000 – 2020

	2000	2020	Percent Change
Paulsboro Borough	33.7	35.2	4.45%
Gloucester County	36.3	40.1	10.46%
New Jersey	36.9	39.9	8.13%

Source: US Census Bureau, Decennial Census (Table DP-1)

Households

Paulsboro Borough's steady population growth has been mirrored by an increase in the number of households. A household is defined as one or more individuals, related or unrelated, living together in a single housing unit. According to the 2023 ACS 5-Year Estimates, the borough had approximately 2,336 households. Among these, the largest share (38.1%) consisted of two-person households, followed by 27.4% with one person, 20.4% with four or more people, and 14.1% with three people.

By comparison, Gloucester County reported that 32.1% of households consisted of two people, 25.8% had four or more people, 24.2% were one-person households, and 17.9% had three people. The average household size in Paulsboro Borough was 2.65, slightly smaller than the county average of 2.67, but higher than the state average of 2.61.

Table 5: Household Characteristics, Paulsboro Borough and Gloucester County

	Paulsboro Borough		Gloucester County	
	Number	Percent	Number	Percent
Total Households	**2,336**	**100%**	**111,796**	**100%**
1-person	640	27.4%	27,083	24.2%
2-persons	891	38.1%	35,930	32.1%
3-persons	329	14.1%	19,987	17.9%
4 or more persons	476	20.4%	28,796	25.8%
Average Household Size	**2.65 people**		**2.67 people**	

Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Table S2501& B25010)

Family households are defined as two or more individuals related by blood, marriage, or adoption living together in the same residence. In Paulsboro Borough, of the 2,336 total households, 1,563 (67.0%) are family households, while 773 (33.1%) are non-family households. In comparison, Gloucester County has a slightly higher proportion of family households at 69.9% and a lower share of non-family households at 30.1%.

Within Paulsboro's family households, approximately 53% are married couples, considerably lower than Gloucester County's 75%. Additionally, 10% of family households in Paulsboro are headed by single male householders, and 15.0% by single female householders. In contrast, Gloucester County reports 6.9% of family households led by single males and 18% by single females.

The average family size in Paulsboro Borough is 3.19 people, slightly higher than the county average of 3.18. Among non-family households in the Borough, 44.4% are headed by individuals aged 65 or older, also higher than Gloucester County's 37.4%.

Additional details on household composition in both Paulsboro Borough and Gloucester County can be found in Table 6.

Table 6: Household by Type, Paulsboro Borough and Gloucester County

	Paulsboro Borough		Gloucester County	
	Number	**Percent**	**Number**	**Percent**
Total Households	**2,336**	**100%**	**111,796**	**100%**
Average Family Size	**3.19 people**		**3.18 people**	
Total Families	**1,563**	**67.0%**	**78,113**	**69.9%**
Married Couple Family	827	53.0%	58,624	75.0%
With own children under 18 years	182	22.0%	23,015	39.3%
No children under 18 years	645	78.0%	35,609	60.7%
Male householder, no wife present	**157**	**10.0%**	**5,433**	**6.9%**
With own children under 18 years	44	28.0%	2,358	43.4%
No own children under 18 years	113	72.0%	3,075	56.6%
Female householder, no husband present	**579**	**15.0%**	**14,056**	**18.0%**
With own children under 18 years	291	37.0%	7,224	51.4%
No own children under 18 years	288	49.7%	6,832	48.6%
Nonfamily Households	**773**	**49.5%**	**33,683**	**43.12%**
65 years and over	343	44.4%	12,597	37.4%

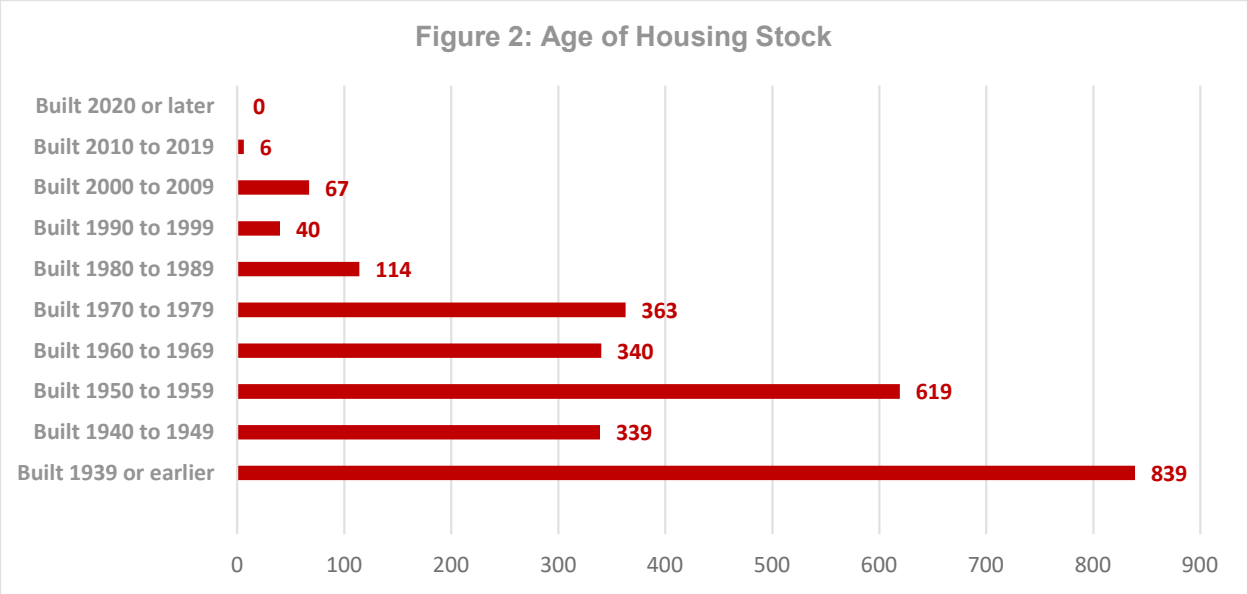
Source: US Census Bureau, American Community Survey 5-year Estimates 2019 to 2023 (Table S1101)

Existing Housing Conditions

The housing stock is relatively old, with a substantial portion of homes built between 1939 and 1959. According to the 2023 American Community Survey (ACS), of the Borough's 2,727 total housing units, 2,335 (85.7%) are occupied, while 391 units (14.3%) are vacant. Among the occupied units, 1,545 (66.1%) are owner-occupied, and 791 (33.9%) are renter-occupied.

Housing development in Paulsboro peaked during earlier decades, particularly before 1939 and into the 1950s. Since 1979, new construction has slowed considerably, likely due to economic shifts such as the 1979-80 recession, as well as more recent factors including the housing market's uneven recovery following the COVID-19 pandemic and its continued impact on the construction industry. The estimated median year of construction for Paulsboro's housing stock falls in the early to mid-1950s, reflecting the Borough's historic development patterns.

Table 7: Housing Units in Paulsboro Borough	Number	Percent
Total Housing Units	**2,727**	**100%**
Occupied Housing Units	**2,336**	**85.7%**
Owner Occupied	1,545	66.1%
Renter Occupied	791	33.9%
Vacant Housing Units	**391**	**14.3%**
For Rent	41	10.5%
Rented Not Occupied	0	0.0%
For Sale Only	93	23.8%
Sold, not occupied	51	13.0%
For Seasonal, Recreational or Occasional use	0	0.0%
Other Vacant	0	0.0%
Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables DP04 and B25004)		



Housing Type and Size

Paulsboro Borough's housing stock is predominantly composed of single-family detached homes, which account for approximately 69% of all housing units. Duplexes and low-density multifamily structures make up the majority of the remaining units, comprising about 27% of the total. High-density residential buildings with 10 or more units represent a very small share, at just 0.7%. Notably, there are no mobile homes recorded within the Borough.

In terms of unit size, the housing inventory is primarily made up of three-bedroom homes, which constitute 48% of all units. Two-bedroom homes account for 24.1%, while one-bedroom units make up 18.7%. Larger homes with five or more bedrooms are relatively rare, representing only about 1.1% of the total housing stock.

Table 8: Housing Units by Type	Number	Percent
Total Housing Units	**2,727**	**100.0%**
1-unit detached	1,881	69.0%
1-unit, attached	207	7.6%
2 units	245	9.0%
3 or 4 units	283	10.4%
5 to 9 units	92	3.4%
10 to 19 units	19	0.7%
20 or more units	0	0.0%
Mobile home	0	0.0%
Boat, RV, Van etc	0	0.0%
Bedrooms		
No bedroom	0	0.0%
1 bedroom	511	18.7%
2 bedrooms	657	24.1%
3 bedrooms	1,310	48.0%
4 bedrooms	219	8.0%
5 bedrooms or more	30	1.1%
Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables DP04)		

Housing Values and Contract Rents

According to the ACS 5-Year Estimates, only 14.3% of Paulsboro Borough's housing units are valued at over $500,000, closely aligning with Gloucester County's average of 14.7%. However, a significantly larger share of homes in the Borough fall on the lower end of the value spectrum: 14.7% of owner-occupied units in Paulsboro are valued under $100,000, compared to just 5.2% countywide. The median value of an owner-occupied home in Paulsboro is $169,400,

substantially lower than Gloucester County's median of $317,900. A more detailed breakdown of home values for owner-occupied units is provided in Table 9.

Table 9: Value of Owner-Occupied Housing Units

	Paulsboro Borough		Gloucester County	
	Number	Percent	Number	Percent
Total	**1,545**	**100.0%**	**89,768**	**100.0%**
Less than $50,000	121	7.8%	3,339	3.7%
$50,000 to $99,999	106	6.9%	1,349	1.5%
$100,000 to $149,999	286	18.5%	3,840	4.3%
$150,000 to $199,999	454	29.4%	8,362	9.3%
$200,000 to $299,999	269	17.4%	23,862	26.6%
$300,000 to $499,999	88	5.7%	35,804	39.9%
$500,000 to $999,999	167	10.8%	12,823	14.3%
$1,000,000 and greater	54	3.5%	389	0.4%
Median Value	**$169,400**		**$317,900**	

Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables DP04)

Rental prices in Paulsboro Borough show considerable variation, with the majority of units falling into two main rent brackets, $500–$999 and $1,000–$1,499 per month. According to the 2023 ACS 5-Year Estimates, the median gross rent in Paulsboro Borough was $970, significantly lower than the Gloucester County median of $1,480.

The largest share of renter-occupied units in Paulsboro (41.1%) had rents between $500 and $999, whereas the most common rent range in the county was $1,000 to $1,499, accounting for 30.8% of rental units. Paulsboro also had approximately 108 rental units (13.7%) priced under $500 per month, a much larger share than the county's 7.2% in that category. On the other hand, 12.3% of Paulsboro's rental units (97 units) had rents above $2,500, exceeding the county's proportion of 7.8% (1,717 units) in this range. Notably, no units in Paulsboro were reported as not requiring cash rent payments, whereas Gloucester County had 925 such units.

Table 10 presents a detailed comparison of gross rents between Paulsboro Borough and Gloucester County, based on the 2023 ACS 5-Year Estimates.

Table 10: Gross Rent Paid

	Paulsboro Borough		Gloucester County	
	Number	Percent	Number	Percent
Total	**791**	**100%**	**22,077**	**100.0%**
Less than $500	108	13.7%	1,583	7.2%
$500 to $999	325	41.1%	2,938	13.3%

$1,000 to $1,499	173	21.9%	6,807	30.8%
$1,500 to $1,999	32	4.0%	5,923	26.8%
$2,000 to $2,499	56	7.1%	3,109	14.1%
$2,500 to $2,999	0	0.0%	1,093	5.0%
$3,000 or more	97	12.3%	624	2.8%
No rent paid	0		925	
Median Contract Rent	**$970**		**$1,480**	
Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables DP04)				

Units Affordable to Low- and Moderate-Income Households

A moderate-income household is a household whose gross family income is more than fifty percent (50%) of the median income, but less than eight-percent (80%) of median income for households of the same size within the housing region. A low-income household is a household whose gross family income is equal to or less than fifty-percent (50%) of the regional median gross household income for a household and a very-low income household is classified as earning less than thirty-percent (30%) of the median area income of the same size within the housing region.

Units are considered affordable to low and moderate-income households if the maximum sales price or rent is set within a specified formula as per UHAC regulations. The Borough of Paulsboro is located within is Region 5, which encompasses Burlington, Camden, and Gloucester counties. The median household income in Paulsboro in 2023 was $68,750. Regional income limits for Region 5 are set forth in the Table below.

2025 Affordable Housing Regional Income Limits By Household Size

	1 Person	1.5 Person	2 Person	3 Person	4 Person
Median	$83,600	$89,600	$95,600	$121,200	$119,400
Moderate	$66,880	$71,680	$76,480	$96,960	$95,520
Low	$41,800	$44,800	$47,800	$60,600	$59,700
Very Low	$25,080	$26,880	$28,680	$36,360	$35,820

	4.5 Person	5 Person	6 Person	7 Person	8 Person
Median	$99,360	$103,200	$110,880	$118,480	$126,160
Moderate	$62,100	$64,500	$69,300	$74,050	$78,850
Low	$37,260	$38,700	$41,580	$44,430	$47,310
Very Low	$99,360	$103,200	$110,880	$118,480	$126,160

Source: AHPNJ, 2025 Regional Income Limits

Based on the qualifying formula in N.J.A.C. 5:80-26, the monthly cost of shelter which includes mortgage (principal and interest), taxes, insurance and homeowners or condominium association fees, may not exceed twenty-eight percent (28%) of gross monthly household income based on a five percent (5%) down payment for the sale of an affordable home. In addition, moderate-income sales units must be available for at least three different price points and low-income sales units available for at least two different price points. The maximum sales prices must now be affordable to households earning no more than seventy-percent (70%) of median income. The sales prices for a project of more than 5 affordable units must average fifty-five percent (55%) of regional median income.

Under UHAC regulations, rents including utilities may not exceed thirty-percent (30%) of gross monthly income for the low or moderate income household. The average rent must now be affordable to households earning fifty-two percent (52%) of regional median income. The maximum rents must be affordable to households earning no more than sixty-percent (60%) of regional median income. In averaging fifty-two percent (52%), one rent shall be established for very-low-income units, one rent may be established for low-income units and one rent for moderate-income units, for each bedroom distribution. The utility allowance must be consistent with the utility allowance approved by DCA for its Section 8 program.

In addition, at least thirteen percent (13%) of all restricted units must be affordable to households earning no more than thirty-percent (30%) of median income.

In Paulsboro, with a current median household income of $68,750, and an average household size of 2.65 people, this would indicate that the average household in Paulsboro qualifies as a moderate income household as per the income limits for Region 5. The threshold for a moderate income household of 3 persons in Region 5 is between $60,600 and $96,960 as an annual income. With the median contract rent of $910/month according to the most recent Census estimates, this indicates that the typical rental apartment in the Borough of Paulsboro is currently priced at a level that would be considered affordable for a low income household, as that price for monthly rent would be considered affordable for a household with an income of approximately $42,000.

Housing Conditions

Existing Housing Stock

According to the 2023 ACS 5-Year Estimates, overcrowding in Paulsboro Borough is relatively low. Only 1.5% of owner-occupied units (36 units) and 3.5% of renter-occupied units (81 units) reported more than one person per room, an indicator commonly used to measure overcrowding.

In addition, none of the housing units in the Borough were found to lack complete plumbing or kitchen facilities, suggesting that basic housing infrastructure is well-maintained across the community. Housing deficiencies such as overcrowding and the absence of essential facilities are important indicators when assessing overall housing quality and identifying areas that may benefit from municipal rehabilitation initiatives. Table 11 provides a detailed breakdown of these housing conditions based on the 2023 ACS 5-Year Estimates.

Table 11: Housing Deficiency Characteristics, 2023
Housing Units with 1.01 or More Persons Per Room

	Count	Percent
Total Occupied Housing Units	**2,336**	**100.0%**
Owner-Occupied	36	1.5%
Renter-Occupied	81	3.5%
Plumbing Facilities		
Total Occupied Housing Units	2,336	100.0%
Lacking complete plumbing facilities	0	0.0%
Kitchen Equipment		
Total Occupied Housing Units	2,336	100.0%
Lacking complete kitchen facilities	0	0.0%
Source: US Census Bureau, ACS 5-year Estimates 2019 to 2023 (Tables B25014, S2504)		

Housing Stock

According to the New Jersey Department of Community Affairs (DCA), Paulsboro Borough issued permits for the construction of 23 new residential units between January 2013 and December 2023. During the same period, 13 demolition permits for residential properties were approved, resulting in a net gain of 10 housing units.

Recent housing trends show steady growth in 1- and 2-family home construction. While no permits were issued for these types of units between 2018 and 2022, activity picked up in 2023 with three new units approved. In contrast, multifamily housing development has remained limited, with only one permit issued in 2023 and two in 2018, the only multifamily permits issued over the entire 10-year span. These patterns suggest a relatively stable market for single-family and two-family homes, while multifamily development continues to lag. Table 12 presents a detailed breakdown of permits and demolitions in Paulsboro Borough between 2013 and 2023.

Table 12: Building Permits and Demolition Permits Issued, 2013 - 2023

Year	1&2 Family	Multi Family	Mixed Use	Total New Construction	Total Residential Demolitions	Net Units Added
2013	1	0	0	1	0	2
2014	0	0	0	0	2	-2
2015	1	0	0	1	6	-4
2016	1	0	1	2	6	-2
2017	3	0	5	8	7	9
2018	0	0	2	2	2	2
2019	0	0	0	0	0	0
2020	0	0	0	0	0	0
2021	0	0	0	0	0	0

2022	0	0	0	0	0	0
2023	3	0	1	4	0	8
Total	**9**	**0**	**9**	**18**	**23**	**13**
Source: NJ DCA, Construction Reporter 2013 to 2023						

Economic Conditions

Employment Status

The 5-year ACS estimates provide valuable insights into employment trends among Paulsboro Borough residents aged 16 and older. The Borough had a working-age population of 4,938, with approximately 3,083 individuals (62.4%) participating in the labor force. About 37.6% were not in the labor force, a figure slightly higher than the county's 33.1%. Among those in the labor force, all were engaged in civilian occupations, with no residents serving in the armed forces. The Borough's unemployment rate was 12.7%, significantly exceeding both the county rate of 5.2% and the state rate of 4.7%.

Table 13: Employment Status, 2023

	Paulsboro Borough		Gloucester County	
	Number	**Percent**	**Number**	**Percent**
Population 16 years and over	**4,938**	**100.0%**	**247,419**	**100.0%**
In labor force	3,083	62.4%	165,443	66.9%
Civilian Labor Force	3,083	62.4%	165,215	66.8%
Employed	2,691	54.5%	156,704	63.3%
Unemployed	392	7.9%	8,511	3.4%
Armed Forces	0	0.0%	228	0.1%
Not in Labor Force	1,855	37.6%	81,976	33.1%
Unemployment Rate	12.7%		5.2%	
Source: US Census Bureau, ACS 5-year Estimates 2019-2023 (Table DP03)				

Worker Classification

About 85.9% of Paulsboro Borough's workforce were employed in private wage and salary positions, while 2.0% were self-employed. Government employees made up 12.0% of the workforce, and there were no unpaid family workers reported. A detailed breakdown of worker classifications is available in Table 14.

Table 14: Classification of Workers in Paulsboro Borough, 2023

	Number	Percent
Total	**2,691**	**100.0%**

Private Wage and Salary Worker	2,312	85.9%
Government Worker	324	12.0%
Self-Employed Worker	55	2.0%
Unpaid Family Worker	0	0.0%
Source: US Census Bureau, ACS 5-year Estimates 2019-2023 (Table DP03)		

Workforce by Sector

An analysis of employed individuals aged 16 and older by economic sector reveals the broad spectrum of industries in which Paulsboro Borough's workforce is engaged. The largest sector, comprising 30.2% of the workforce (814 employees), is in educational services, healthcare, and social assistance, followed by manufacturing with 14.1% of the workforce (320 employees). The Retail trade, and Transportation and warehousing, and utilities, sectors each represented approximately 13.8% (372 employees) and 9.1% (246 employees) of the Borough's workforce respectively, while the Information sector made up 4.6% (123 employees). A detailed breakdown of Borough's workforce by sector is provided in Table 14.

Table 15: Workforce by Sector, 2023		
Industry	**Number**	**Percent**
Civilian employed population 16 years and over	**2,691**	**100.0%**
Agriculture, forestry, fishing and hunting and mining	0	0.0%
Construction	78	2.9%
Manufacturing	380	14.1%
Wholesale trade	154	5.7%
Retail trade	372	13.8%
Transportation and warehousing, and utilities	246	9.1%
Information	123	4.6%
Finance and insurance, and real estate and rental and leasing	79	2.9%
Professional, scientific, and management, and administration and waste management services	197	7.3%
Educational services, health care and social assistance	814	30.2%
Arts, entertainment, and recreation, and accommodation and food services	119	4.4%
Other services, except public administration	129	4.8%
Public administration	0	0.0%
Source: US Census Bureau, ACS 5-year Estimates 2019-2023 (Table DP03)		

Occupations by Type

Table 16 provides a breakdown of occupations within the Borough's employed civilian labor force. The largest segment, representing 36.0% (968 employees) of the workforce, is in management, business, science, and arts occupations followed by production, transportation, and material moving occupations, employing 22.8% (614 employees) of the labor force. Service occupations and sales and office occupations both account for approximately 16.3% of the workforce. The smallest sector is natural resources, construction, and maintenance occupations, which make up just 8.6% (232 employees) of the labor force.

Table 16: Occupations by Type, 2023

	Number	Percent
Employed Civilian population 16 years and over	**2,691**	**100.0%**
Management, business, science, and arts occupations	968	36.0%
Service occupations	438	16.3%
Sales and office occupations	439	16.3%
Natural resources, construction, and maintenance occupations	232	8.6%
Production, transportation, and material moving occupations	614	22.8%

Source: US Census Bureau, ACS 5-year Estimates 2019-2023 (Table DP03)

Commuting to Work

As shown in Table 17, the majority of Paulsboro Borough residents (80.1%) commute to work by private automobile, slightly above the county's 76.1%. Approximately 6.5% of residents work from home, while other means of transportation is the least common commuting method, used by just 0.8% of residents, compared to 1.3% in the county. Notably, around 1.6% of Borough residents walk to work, which is a higher proportion than the county's 1.3%. According to American Community Survey (ACS) data, the majority of Paulsboro Borough residents (65.6%) have a commute time of less than 30 minutes, which is slightly higher than the county average of 59.6%. Additionally, 36.4% of Borough commuters travel less than 20 minutes to work, compared to 39.4% countywide. Most Paulsboro residents report a commute time between 20 and 29 minutes, whereas the majority of county residents commute between 10 and 19 minutes. A small share of Paulsboro residents (1.5%) endure commutes of 90 minutes or more, which is lower than the county's 2.7%. Table 18 provides a detailed comparison of commute times between Paulsboro Borough and the broader county.

Table 17: Means of Commute, 2023

	Paulsboro Borough		Gloucester County	
	Number	**Percent**	**Number**	**Percent**
Workers 16 years and over	2,494	100.0%	153,146	100.0%
Car, truck, van -Drove Alone	1,998	80.1%	116,503	76.1%
Car, truck, van - Carpooled	241	9.7%	10,003	6.5%

Public transportation (excluding taxicab)	35	1.4%	2,584	1.7%
Walked	39	1.6%	1,992	1.3%
Other means	20	0.8%	2,061	1.3%
Worked from home	161	6.5%	20,003	13.1%
Source: US Census Bureau, ACS 5-year Estimates 2019-2023 (Table DP03)				

Table 18: Travel Time to Work, 2023				
	Paulsboro Borough		**Gloucester County**	
	Number	**Percent**	**Number**	**Percent**
Total	2,333	100.0%	133,143	100.0%
Less than 10 minutes	456	19.5%	15,408	11.5%
10 to 19 minutes	394	16.9%	31,495	27.9%
20 to 29 minutes	682	29.2%	44,761	20.2%
30 to 44 minutes	564	24.2%	31,725	23.8%
45 to 59 minutes	152	6.5%	14,988	11.3%
60 to 89 minutes	50	2.1%	9,149	6.9%
90 or more minutes	35	1.5%	3,540	2.7%
Mean travel time to work (minutes)	**23.8**		**28.9**	
Source: US Census Bureau, ACS 5-year Estimates 2019-2023 (Table DP03, B08303)				

FAIR SHARE PLAN

A Fair Share Plan has been defined by the Amended Fair Housing Act at N.J.A.C. 52:27D-304 as:

> *"Fair Share Plan" means the plan or proposal that is in a form which may readily be adopted, with accompanying ordinances and resolutions, pursuant to subsection f. of section 3 of P.L.2024, c.2 (C.52:27D-304.1), by which a municipality proposes to satisfy its obligation to create a realistic opportunity to meet its fair share of low- and moderate-income housing needs of its region and which details the affirmative measures the municipality proposes to undertake to achieve its fair share of low- and moderate-income housing, as provided in the municipal housing element, and addresses the development regulations necessary to implement the housing element, including, but not limited to, inclusionary requirements and development fees, and the elimination of unnecessary housing cost-generating features from the municipal land use ordinances and regulations.*

The Fair Share Plan for the Borough of Paulsboro is broken up into four sections;

- Present Need or Rehabilitation Obligation,
- Prior Round / First and Second Round (1987-1999) Prospective Need Obligation,
- Third Round (1999-2025) Prospective Need Obligation,
- Fourth Round (2025-2035) Prospective Need Obligation.

The Borough's Fair Share Plan describes the completed and proposed mechanisms to address the present need (rehabilitation) obligation, First and Second Round (Prior Round) obligation, Third Round obligation, and Fourth Round obligation.

The Borough's Prior Round obligations were determined by COAH, and the Third Round obligation has been determined through application of the Jacobsen methodology and using the figures published in a report prepared by Fair Share Housing Center. The Borough's Fourth Round obligation numbers were determined using calculations provided by the NJ Department of Community Affairs in a report dated October 2024, and adopted by the Borough Council (Resolution #25.45) in accordance with the requirements of the Fair Housing Act.

CONSIDERATION OF LANDS SUITABLE FOR AFFORDABLE HOUSING

The New Jersey Fair Housing Act (N.J.S.A. 52:27D-310(f)) requires that the Housing Element provide a narrative that includes "a consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing."

The Borough of Paulsboro, situated along the Delaware River, has historically served as a key hub for industry and shipping, playing a significant role in the Industrial Revolution in the United States. Its strategic location made it a vital center for transportation, including highways, ferry lines, and railways. Today, the majority of development and circulation infrastructures are concentrated in the central and southern areas of the Borough, with ongoing efforts focused on revitalizing existing neighborhoods and making productive use of underdeveloped or vacant land.

The Borough is actively working to rehabilitate older housing stock and enhance infrastructure to support sustainable growth in Downtown and Central Paulsboro areas which encompasses established residential neighborhoods, including single-family homes and multifamily units. The New Jersey State Development and Redevelopment Plan designates most of the Borough as part of Planning Area 1, the Metropolitan Planning Area, where development and redevelopment are actively encouraged.

Site Suitability

As per previous COAH regulations, the Fair Share Plan must demonstrate site suitability for proposed new units that are not yet fully approved, as required by N.J.A.C. 5:93 -5.3.

A. An "available site" is a site with clear title, and that is free of encumbrances which preclude development for low- and moderate-income housing.

    - Although no formal title searches have been conducted at this time, all sites identified in the compliance plan are "available".

B. A "developable site" is a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable area-wide water quality management plan and wastewater management plan.

    - All sites in the compliance plan are "developable". All sites are within the sewer service area and will be served by the Municipal Utilities Authority (MUA).

C. A "suitable site" is a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4 (not in wetlands, flood hazard areas, steep slopes).

    - All sites in the compliance plan are "suitable". Sites encumbered by wetlands, steep slopes, or flood hazards are not included. Sites located in lands that are surrounded by industrial users and lack sufficient space for adequate buffering have also not been included.

D. An "approvable site" is a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low and moderate income housing.

    - All sites in the compliance plan are "approvable". All projects noted in the Prior Round and Third Round plans are either completed, have been approved, or have appropriate zoning regulations in place to make them completely approvable.

Multigenerational Family Housing Continuity

The FHA requires the Housing Element and Fair Share Plan to provide an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the

Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of 23 section 1 of P.L.2021, c.273 (C.52:27D-329.20).

A review of the Borough's ordinance indicates that there are no ordinances that would specifically create a detraction from meeting the Commission's goal of allowing senior citizens to reside at the homes of their extended families. The ordinances in the Borough of Paulsboro do not detract from the multigenerational family continuity goal. The Borough should examine its land use ordinance for possible expansion of areas where accessory apartments and in-law suites are permitted uses.

Fair Share Obligation

The Borough has the following cumulative affordable housing obligations:

- Rehabilitation / Present Need = 130 Units
- Prior Rounds / Third Round = 65 Credits
- Fourth Round (2025-2035) = 16 Credits

Present Need (Rehabilitation) Obligation

The Borough has a rehabilitation obligation of 130 units to satisfy the Present Need.

All residents of the Borough are eligible to participate in the Gloucester County Home Improvement Program. The County's Home Improvement Program is a CDBG-funded program that provides deferred loans to income qualified low- and moderate-income households to repair systems such as heating systems, roofing, plumbing, electrical, and other code violations.

The Borough will commit to supplementing the Gloucester County Home Improvement Program, to ensure that at least 130 dwellings occupied by low- or moderate-income households in need of repairs are able to receive the necessary rehabilitation of a major system, within the Fourth Round period of 2025 – 2035. The Borough will dedicate an average of at least $10,000.00 towards each project to be paid from the Affordable Housing Trust Fund.

The Borough also reserves the right to reduce its rehabilitation obligation as a result of any existing dwellings that are rehabilitated through the Gloucester County program.

Prior Round / Third Round Obligations (1987-1999)

The Borough has a cumulative Prospective Need of 65 units for the Prior Round and Third Round. The following minimum and maximum requirements apply to the Third Round obligations, in accordance with N.J.A.C. 5:97.

Since the Borough is eligible for 16 rental bonus credits, the minimum number of "actual" units required is 49 if all bonuses are utilized. The Borough must meet the following minimum and maximum requirements in addressing the 65 total unit obligation:

- **Low/Moderate Income Split**: at least fifty percent (50%) of the units addressing the Third Round Prospective Need shall be affordable to very-low-income and low-income households.
    - 65 x 0.5 = 32.5 (33)
    - A minimum of 33 units must be affordable to low income households.
- **Rental Units**: At least twenty-five percent (25%) of the units addressing the Third Round Prospective Need shall be met through rental units, including at least half in non-age-restricted rental units available to families.
    - 65 x 0.25 = 16.25 (17)
    - A minimum of 17 units must be rental units, and at least 9 of those units must be non-age-restricted units that are available to families.
- **Age Restricted Units**: A maximum of 25 percent (25%) of the units addressing the Third Round can be from age-restricted senior units.
    - 65 x 0.25 = 16.25 (17)
    - The Borough may claim a maximum of 16 credits from senior units.
- **Family Units**: A minimum of fifty percent (50%) of the units addressing the Third Round Obligation must be non-age restricted affordable units available to families.
    - 65 x 0.5 = 32.5 (33)
    - A minimum of 33 units must be affordable to families.
- **Rental Bonus Credits**: The Borough may claim bonus credits for rental units in accordance with N.J.A.C. 5:93-5.15(d), up to a maximum of 25% of the total obligation.
    - The Borough may claim bonus credits for rental units up to 17 bonus credit units.

Third Round Compliance Mechanisms

The Borough proposes to satisfy its 65-unit Third Round obligation through the following mechanisms:

Third Round Credits				
Project	**Type of Unit**	**Units**	**Bonus**	**Total**
Paulsboro Gardens	Family Rental	50	15	65
Overall Totals		**50**	**15**	**65**

Affordable Housing Projects

Paulsboro Gardens: 50 credits + 15 family rental bonus credits
Block 123 Lot 1; Block 132, Lot 1.01
1A Baird Ave, Paulsboro, NJ 08066
Status: Proposed

The Paulsboro Gardens development is located at the intersection of Baird Avenue and Manor Avenue, in the southeastern corner of the Borough. The project consists of 150 market rate family rental apartments, although all tenants currently receive some form of rental assistance as low-income households. The buildings on the site were constructed approximately 60 years ago and are in need of repairs. A developer, PRC Acquisitions LLC, has proposed to rehabilitate the entire development using financial support through NJHMFA to fund a renovation of the complex that would also convert the market rate units into low- and moderate-income units. As a requirement

of receiving funding from NJHMFA, the project will be required to deed restrict all units as affordable to low- and moderate-income households. The project is in the application process to receive funding from HMFA, and the Borough has adopted a Resolution of Need (Resolution #25.87).

With 150 total units proposed for this 100% affordable project, the Borough will apply 50 credits and 15 bonus credits towards its Third Round obligation. The remainder of the affordable units in this development will be credited to the Fourth Round obligation.

A copy of the Resolution of Need for the project can be found in Appendix C.1

Fourth Round Obligations

The Borough has a Fourth Round (2025 – 2035) Obligation of 16 affordable units. As up to 4 bonus credits may be claimed by the Borough, this obligation requires that at a minimum, 12 actual affordable units be created.

The Borough must meet the following minimum and maximum requirements in addressing the 16-unit obligation, in accordance with N.J.A.C.52:27D-311(l).

- **Family Units**: A minimum of fifty percent (50%) of the units must be non-age restricted affordable units available to families.
    - 16 x 0.5 = 8
    - A minimum of 8 units must be available to families.
- **Rental Units**: At least twenty-five percent (25%) of the units to be constructed shall be met through rental units, including at least half in non-age-restricted rental units available to families.
    - 16 x 0.25 = 4
    - A minimum of 4 units must be rental units, and at least 2 of those units must be non-age-restricted units that are available to families.
- **Age Restricted Units**: A maximum of 30 percent (30%) of the Borough's credits can be from age-restricted senior units.
    - 16 x 0.3 = 4.8 (4)
    - The Borough may claim a maximum of 4 credits from age-restricted senior units.
- **Low/Moderate Income Split**: at least fifty percent (50%) of the actual units shall be affordable to very-low-income and low-income households with at least 13% affordable to very low-income households.
    - 16 x 0.5 = 8
    - 16 x 0.13 = 2
    - A minimum of 8 units must be affordable to low-income households, and 2 affordable to very low-income households, with at least 1 of those available to families.
- **Bonus Credits**: The Borough may claim bonus credits for a maximum of 25% of the obligation.
    - 16 x 0.25 = 4
    - The Borough may claim a maximum of 4 bonus credits

Fourth Round Compliance Mechanisms

The Borough shall satisfy its 16-unit Fourth Round (2025-2035) Realistic Development Potential through the following mechanisms:

Fourth Round Credits				
Project	Type of Unit	Units	Bonus	Total
Paulsboro Gardens	Family Rental	100	0	100
Michaels Senior	Senior Rental	4	0	4
Overall Totals		**104**	**0**	**104**

Family Rental Projects

Paulsboro Gardens: 100 credits
Block 123 Lot 1; Block 132, Lot 1.01
1A Baird Ave, Paulsboro, NJ 08066
Status: Proposed

The Paulsboro Gardens development is located at the intersection of Baird Avenue and Manor Avenue, in the southeastern corner of the Borough. The project consists of 150 market-rate family rental apartments, although all tenants currently receive some form of rental assistance as low-income households. The buildings on the site were constructed approximately 60 years ago and are in need of repairs. A developer, PRC Acquisitions LLC, has proposed to rehabilitate the entire development using financial support through NJHMFA to fund a renovation of the complex that would also convert all of the market-rate units into low and moderate income units. As a requirement of receiving funding from NJHMFA, the project will be required to deed restrict all units as affordable to low- and moderate-income households. The project is in the application process to receive funding from HMFA, and the Borough has adopted a Resolution of Need (Resolution #25.87).

The Borough applied 50 credits and 15 bonus credits towards its Third Round obligation. The remainder of the units in this 100% affordable project will be credited to the Fourth Round obligation.

A copy of the Resolution of Need for the project can be found in Appendix C.1

Senior Rental Projects

Michaels Organization: 4 credits
Block 121, Lot 1
Swedesboro Avenue
Status: Proposed

The Michaels Organization proposes to construct a 100% affordable senior rental project on property located on Swedesboro Avenue near the intersection with Dora Avenue. The property is currently vacant and owned by the Borough. The Borough will donate this land to the Michaels Organization so that a 100% affordable senior rental project can be constructed on the site. The

project will consist of a three-story apartment building with 47 one-bedroom affordable senior units and 8 two-bedroom affordable senior units.

The Borough will apply 4 credits from this 100% affordable senior rental project towards its Fourth Round obligation, as it is capped at that number of age-restricted units that can be applied.

A copy of the concept plan for the site can be found in Appendix C.2.

Summary of Fair Share Plan

Prior Round / Third Round Obligation

The Borough has a cumulative obligation of 65 units for the Prior Round and Third Rounds, which is completely satisfied by applying a portion of the 150-unit Paulsboro Gardens family rental project towards that obligation.

The Paulsboro Gardens project will meet all income and bedroom distribution requirements of NJHMFA.

Fourth Round Obligation

Paulsboro has a Fourth Round prospective need obligation which is completely satisfied by the remainder of the family rental credits from the Paulsboro Gardens project. 4 of the 55 senior credits from the proposed Michaels Organization's 100% affordable senior rental project will also be applied to the Fourth Round.

Both the Paulsboro Gardens project and the Michael's Organization project will comply with minimum bedroom and income distribution requirements.

HOUSING ADMINISTRATION

AFFORDABLE HOUSING ORDINANCE

The Borough will adopt a new ordinance to address affordable housing requirements consistent with the Amended Fair Housing Act and the Uniform Housing Affordability Controls.

DEVELOPMENT FEE ORDINANCE

The Borough will adopt a mandatory development fee ordinance that will create a dedicated revenue stream for affordable housing programs, with all fees deposited into an interest-bearing account. The Borough's ordinance will authorize the collection of 1.5% residential and 2.5% non-residential development fees and allow for the collection of 6% fees for a "d" variance where an increase in the permitted residential density is involved.

AFFORDABLE HOUSING TRUST FUND

The Borough will open an interest-bearing affordable housing trust fund, and consistent with the updated development fee ordinance discussed above, will impose development fees on all applicable residential and non-residential development, and said fees shall be deposited into the affordable housing trust fund.

The Borough will adopt, by resolution, a Spending Plan for the affordable housing trust fund. The Spending Plan will outline how the Borough intends to utilize these funds to further the goals and mechanisms established in this Plan, and in accordance with prior COAH regulations found at N.J.A.C. 5:97 et seq, and with the Fair Housing Act. This will include a summary of revenues and expenditures to date from the affordable housing trust fund, identify mechanisms to collect revenues, project anticipated future revenues and interest, as well as outline all proposed spending from the trust fund. Funds will be spent on appropriate housing activity, affordability assistance, and administrative expenses consistent with applicable prior COAH regulations.

A draft AHTF Spending Plan can be found in Appendix B.1

AFFORDABILITY ASSISTANCE PROGRAM

The Borough will address the minimum affordability assistance requirements of the Affordable Housing Trust Fund spending in accordance with an Affordability Assistance Program that will be implemented, consistent with the Spending Plan outlined above.

MUNICIPAL HOUSING LIAISON

The Borough will appoint a Municipal Affordable Housing Liaison, who will be responsible for overseeing all affordable housing regulations and corresponding with administrative agent(s), the public, and all other related affordable housing professionals.

AFFORDABLE HOUSING ADMINISTRATIVE AGENT

The Borough will appoint a qualified firm to serve as municipal administrative agent to assume responsibility for the record keeping, as well as the affirmative marketing, income qualification of

applicants, and randomized selection of tenants or purchasers of affordable units in Paulsboro Borough.

Pursuant to N.J.A.C. 5:80-26.15(f), the Borough will adopt an Affirmative Marketing Plan to ensure that all available affordable units are marketed to the appropriate populations.

Income Levels

Paulsboro Borough is in COAH's Region 5, which includes Gloucester, Burlington, and Camden Counties. Moderate-income households are those earning between 50% and 80% of the regional median income. Low-income households are those with annual incomes that are between 30% and 50% of the regional median income. Very-low income households are a subset of "low income" households, and are defined as households earning 30% or less of the regional median income.

APPENDICES

A. Fourth Round Obligations
    1. Governing Body Resolution
B. Administrative Documents
    1. Affordable Housing Trust Fund Spending Plan
C. Crediting Documents
    1. Paulsboro Gardens
    2. Michaels Organization

APPENDIX A-1

Resolution Adopting Fourth Round Obligation Numbers

RESOLUTION # 25.45

RESOLUTION OF THE BOROUGH OF PAULSBORO, GLOUCESTER COUNTY DETERMINING THE PRESENT AND PROSPECTIVE FAIR SHARE OBLIGATION FOR AFFORDABLE HOUSING

WHEREAS, the New Jersey Legislature amended the State's Fair Housing Act ("Amended FHA" or "Law") pursuant to P.L. 2024, c.2 which was signed into law by the Governor on March 20, 2024; and

WHEREAS, among other amendments, the Amended FHA requires the New Jersey Department of Community Affairs ("DCA") to perform a calculation of regional need and municipal present and prospective obligations for affordable housing in accordance with the formulas established in the Law; and

WHEREAS, pursuant to the requirements of the Amended FHA, DCA has issued a report entitled "Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background ("DCA Report"); and

WHEREAS, in the DCA Report, DCA has calculated the Borough's present need of affordable housing obligations for Round 4 in the year 2025 to be 130 units; and

WHEREAS, the Borough's total prospective affordable housing obligation for Round 4 according to the DCA calculations for the years 2025 to 2035 is 16 units; and

WHEREAS, the Amended FHA specifically, N.J.S.A. 52:27D-304.1(f)(1), in relevant part provides as follows:

> (a) With consideration of the calculations contained in the relevant report published by the department pursuant to this section, for each 10-year round of affordable housing obligations beginning with the fourth round, a municipality shall determine its present and prospective fair share obligation for affordable housing in accordance with the formulas established in sections 6 and 7 of P.L.2024, c.2 (C.52:27D-304.2 and C.52:27D-304.3) by resolution, which shall describe the basis for the municipality's determination and bind the municipality to adopt a housing element and fair share plan pursuant to paragraph (2) of this subsection based on this determination as may be adjusted by the program as set forth in this subsection
>
> (b) For the fourth round of affordable housing obligations, this determination of present and prospective fair share obligation shall be made by binding resolution no later than January 31, 2025. After adoption of this binding resolution, the municipality shall file an action regarding the resolution with the program no later than 48 hours following adoption. The resolution, along with the date of filing with the program, shall be published on the program's publicly accessible Internet website. The municipality shall also publish the resolution on its publicly accessible Internet website, if the municipality maintains one; and

WHEREAS, the Borough officials and its professional consultants have reviewed the calculations and methodology contained in the DCA Report and have determined to accept the obligations stated therein subject to specific reservation of rights including, without limitation, the following:

(a) The right to adjust the number based on a windshield survey, lack of land, sewer, water, regional planning inputs, or any combination thereof.

(b) As described in the Recitals, all rights to revoke or amend this Resolution in the event of a successful legal challenge, or legislative change, to the applicable provisions of the Amended FHA.

(c) All rights to take any contrary position in the event of a third-party challenge to the obligations.

NOW, THEREFORE, BE IT RESOLVED, by the Mayor and Council of the Borough of Paulsboro, County of Gloucester, and State of New Jersey, as follows:

1. The above Recitals are repeated and incorporated by reference as if set forth at length herein.

2. The Borough hereby accepts the calculations contained in the DCA Report and, specifically, DCA's determination of the Borough's present need obligation of 130 units and prospective need obligation of 16 units for the Fourth Round period 2025-2035, subject to a reservation of rights including, without limitation,

(a) The right to adjust the number based on a windshield survey, lack of land, sewer, water, regional planning inputs, or any combination thereof;

(b) As described in the Recitals, all rights to revoke or amend this Resolution in the event of a successful legal challenge, or legislative change, to the applicable provisions of the Amended FHA.

(c) All rights to take any contrary position in the event of a third-party challenge to the obligations.

3. The Borough Solicitor is directed to file a Complaint for Declaratory Judgment and to file a copy of this Resolution with the Affordable Housing Alternative Dispute Resolution Program as required by the Amended FHA.

4. The Borough Administrator is directed to publish a copy of this Resolution on the Borough's website and to take any and all action necessary to proceed with the preparation of the Borough's Housing Element and Fair Share Plan for filing by June 30, 2025.

BE IT FURTHER RESOLVED, that this Resolution shall take effect immediately, according to law.

John Giovannitti, Mayor

ATTEST:

Elsie Tedeski, Borough Clerk

APPENDIX B-1

DRAFT Affordable Housing Trust Fund Spending Plan

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Borough of Paulsboro, Gloucester County

Affordable Housing Trust Fund Spending Plan

Fourth Round (2025 – 2035)

INTRODUCTION AND BACKGROUND

The Borough of Paulsboro, Gloucester County, has prepared a Housing Element and Fair Share Plan in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Amended Fair Housing Act (N.J.S.A. 52:27D-301) and consistent with the affordable housing regulations set forth at N.J.A.C. 5:93-1 et seq. and N.J.A.C. 5:97-1 et seq.

A development fee ordinance creating a dedicated revenue source for affordable housing will be adopted by Borough Council in 2025. The affordable housing development fee ordinance will establish the Borough's Affordable Housing Trust Fund, which is an interest bearing account dedicated to providing funding for affordable housing mechanisms as outlined in the Borough's Housing Plan Element and Fair Share Plan. All development fees, payments in lieu of construction, and other funds related to affordable housing received by the Borough will be deposited into this account.

This is Paulsboro's first Affordable Housing Trust Fund Spending Plan. As the Borough has just established a trust fund, the balance is currently as $85,000 due to funds remaining from previous RCA payments from adjacent municipalities in the Region. This Spending Plan is based on revenues projected based on previous building permits issued over the past 5 years, and the estimated value of construction of those improvements.

This updated Spending Plan is intended to demonstrate commitment of the funds in the Affordable Housing Trust Fund within four years of the date of collection as required by P.L. 2008 c.46, anticipated to be deposited during the Fourth Round (through July 2035). The Spending Plan will be amended as needed to respond to affordable housing needs or opportunities that may emerge, and may also be amended if there are significant changes to anticipated revenue.

This Spending Plan provides estimates of projected funding, proposals for expenditure in support of the Fair Share Plan and the Borough's affordable housing inventory, and provides guidance to ensure that funds are spent in accordance with the requirements of N.J.A.C. 5:97- 8.7 through 8.10. In accordance with N.J.S.A. 52:27D-329.2 and -329.3, all funds deposited into the Borough's Affordable Housing Trust Fund are to be spent within 4 years of their receipt. The Borough will provide annual monitoring to the AHMS as administered by the NJDCA.

1. REVENUES FOR CERTIFICATION PERIOD

All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by the trust fund monies will be deposited in a separate interest-bearing affordable housing trust fund account for the purposes of supporting and providing affordable housing. These funds have been and shall be spent in accordance with N.J.A.C. 5:97-8.7-8.9, as described in the sections that follow.

To calculate a projection of revenue anticipated through 2035, the following have been considered:

(a) Development fees.

1. Residential and non-residential construction projects that are subject to the development fee requirements, (Affordable Housing Development Fees) and fees for developments that have already received approval by the Borough Land Use Board;

2. Applications for residential and non-residential construction projects that are currently pending and will be heard by the Land Development Board and are likely to receive building permits and/or certificates of occupancy before 2035; and

3. Residential and non-residential construction projects that are likely to occur before 2035 based on available land, economic conditions, and historical rates of development.

4. For the purposes of this plan, estimated development fees are $15,000 annually for the remainder of the reporting period. This is based on a calculation of the estimated value of construction per building permit data for the past 5 years.

(b) Payment in lieu (PIL) of on-site construction.

Payments in lieu (PIL) of construction from residential developers that have or are expected to enter into an agreement with the Borough to make a specific payment to the Affordable Housing Trust Fund in lieu of providing affordable housing units onsite.

At this time, the Borough is not anticipating any payments in lieu of construction.

(c) Other funding sources.

Potential funds from other sources include the sale of units with extinguished controls, repayment of affordable housing program loans (such as rehabilitation or down payment assistance), rental income, and proceeds from the sale of affordable units.

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Any such payments will be accepted, but at this time the Borough is not anticipating any alternative sources of revenue, and no projections of revenue derive from such payments.

(d) Projected interest.

Interest on the projected revenue in the municipal affordable housing trust fund at the current average interest rate. The interest is conservatively estimated to be approximately $500 per year. All interest earned on the account shall be used only for the purposes of affordable housing.

Table 1. Projected Revenues 2025 - 2035

Starting Balance (12/31/2024)	**$85,000**											
SOURCE OF FUNDS	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**	**2031**	**2032**	**2033**	**2034**	**2035**	**Total**
(a) Development Fees:	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$7,000	$172,000
1. Approved Development	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	-
2. Development Pending Approval	$0	$15,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$15,000
3. Projected Development	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000	$7,000	$157,000
(b) Payments in Lieu of Construction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
(c) Other sources	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
(d) Interest on Total Account Balance	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$250	$5,250
Total	$15,500	$30,500	$15,500	$15,500	$15,500	$15,500	$15,500	$15,500	$15,500	$15,500	$7,250	$177,250

Paulsboro projects a total revenue of $177,250.00 to be collected from January 2025 through July 2035. When combined with the existing balance of $85,000 from prior RCA payments accepted by the Borough, Paulsboro can anticipate to have a total of $262,250.00 to spend on funding and administering affordable housing programs until 2035.

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2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

Paulsboro will follow the following procedures for the collection and distribution of affordable housing trust fund revenues.

(a) Collection of fees and payments:

1. Development fees shall be collected consistent with the Borough's development fee ordinance for both residential and non-residential projects in accordance with the N.J.A.C. 5:97-1 et seq and P.L.2008, c.46, sections 8 (C. 52:27D-329.2) and 32-38 (C. 40:55D-8.1 through 8.7).

2. Payments-in-lieu shall be collected as set forth in an Agreement between the Borough and the Developer. Typically, payments will be made in no more than four (4) installments as the development progresses and the entire payment shall be made prior to the issuance of the final Certificate of Occupancy.

(b) Distribution of development fee revenues:

1. The Municipal Housing Liaison, Borough Planner, Administrative Agent, and Borough Manager coordinate compliance and implementation of the Spending Plan as it relates to the Fair Share Plan; and coordinate recommendations for expenditure of funds in support of compliance or implementation of the Spending Plan.

2. The Borough Manager authorizes staff to prepare a Resolution that includes an explanation of how the expenditure advances the Borough's affordable housing objectives, implements some aspect of the Fair Share Plan, and is consistent with the Spending Plan.

3. Borough Council reviews the request and authorizes the expenditure by resolution.

4. The Municipal Housing Liaison and the CFO maintain accounting of expenditures.

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3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

(a) New construction, extension of controls, and conversion programs and projects (N.J.A.C. 5:97-8.7)

Rehabilitation Program: $100,000.00

The Borough will commit to supplementing the Gloucester County Home Improvement Program, to ensure that at least dwellings occupied by low or moderate income households that are in need of repairs are able to receive the necessary rehabilitation of a major system, within the Fourth Round period of 2025 – 2035. The Borough will dedicate an average of at least $10,000.00 towards each project to be paid from the Affordable Housing Trust Fund to supplement the County program.

(b) Affordability Assistance (N.J.A.C. 5:97-8.8):

Municipalities are required to spend a minimum of 30% of development fee revenue to render existing affordable units more affordable and one-third of that amount must be dedicated to very-low-income households. The table below projects the minimum required affordability assistance:

Table 2. Minimum Affordability Assistance		
Actual development fees and interest through 12/31/2024		$0.00
Development fees projected 2025-2035	+	$172,000.00
Interest projected 2025-2035	+	$5,250.00
Other funds (RCA Payment)	+	$85,000.00
Less housing activity expenditures through 12/31/2024	-	$0.00
Less projected Rehabilitation Program expenditures through 2035	-	$100,000.00
Total	**=**	**$162,250.00**
30 percent requirement	x 0.30 =	$48,675.00
Less affordability assistance expenditures through 06/30/2025	-	$0.00
Projected Minimum Affordability Assistance Requirement 6/30/2025 through 06/30/2035	**=**	$48,675.00
Projected Minimum Very Low-Income Affordability Assistance Requirement 12/31/2024 through 06/30/2035	x 0.34 =	$16,549.50

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Paulsboro is required to dedicate a minimum of $48,675 from the affordable housing trust fund to provide affordability assistance, with at least 1/3 of the required affordability assistance spending must be dedicated to providing assistance to very-low income households. This would be a minimum of $16,549 that must be directed towards making housing more affordable specifically to very-low income households.

In accordance with N.J.A.C. 52:27D-329.2, the programs considered to provide affordability assistance to low and moderate income households may include the following:

1. Down Payment Assistance Program;
2. Security Deposit Assistance Program;
3. Low interest loans;
4. Maintenance expenses for condominiums;
5. Rental assistance;
6. Any other program authorized by the Department of Community Affairs (NJDCA)

(c) Administrative Expenses (N.J.A.C. 5:97-8.9)

Administrative expenses are subject to a twenty percent (20%) cap. The table below demonstrates the maximum amount of Affordable Housing Trust Fund revenue that will be available for administrative expenses through 2035.

Table 3. Administrative Expense Calculation		
Actual development fees and interest through 02/15/2025		$0.00
Development fees and funds projected 2025-2035	+	$177,250.00
	-	$0.00
Less Payment in Lieu Funds	-	
Total	**=**	**$177,250.00**
Calculate 20 percent	x .20 =	$35,450.00
Less administrative expenditures through 02/15/2025	-	$0.00
Projected maximum allowable for administrative expenses 02/15/2025 through 06/30/2035	**=**	**$35,450.00**

Paulsboro projects that $35,450.00 will be available for administrative expenses through 2035. However, since there is no certainty about the timing of revenue deposits, the Borough will continue to calculate the maximum amount to be expended on administrative expenses yearly. Projected administrative expenditures, subject to the 20 percent cap, are as follows:

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1. Wait list management and general administration.
2. Administration of Down Payment Assistance Program by Administrative Agent
3. Establishment and Administration of Homeowner Association Fee Assistance Program by Administrative Agent
4. Establishment and Administration of the Very Low-Income Assistance program
5. Establishment, Implementation, Administration of Market to Affordable program
6. Fees for the sale of affordable units that are priced such that 3% of sale price is less than the Administrative Agent's minimum fee (Borough pays the difference).
7. Preparation and Review of Affordable Housing Agreements, Resolutions, Deed Restrictions for affordable housing developments.
8. Preliminary engineering analysis for affordable housing sites
9. GIS mapping and analysis related to preparation and implementation of the Fair Share Plan.
10. Litigation expenses for the review and implementation of the Fourth Round Housing Element and Fair Share Plan.

(d) Emerging Compliance Mechanisms (N.J.A.C. 5:97-8.11):

Paulsboro will give consideration to mechanisms not currently identified in the May 2025 Housing Element and Fair Share Plan as new and unforeseen opportunities to provide additional affordable housing arise in the future. This may include providing funding assistance to a new 100% affordable project that has yet to be proposed by a developer, additional rehabilitation of existing deficient housing units, development of special needs housing, or reallocating additional projected revenues towards affordability assistance programs.

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4. EXPENDITURE SCHEDULE

Paulsboro intends to use affordable housing trust fund revenues for the creation and maintenance of affordable housing units, for affordability assistance, and for administration as set forth above. The Borough will commit funds to specific programs as outlined above, or the plan will be amended.

TABLE 4. Projected Expenditure Schedule 2025-2035

Programs	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Rehabilitation	$16,700	$16,700	$16,700	$16,700	$16,700	$16,700	$16,700	$16,700	$16,700	$16,700		$167,000
Affordability Assistance	$4,868	$4,868	$4,868	$4,868	$4,868	$4,868	$4,868	$4,868	$4,868	$4,868		$48,675
Emerging Mechanisms		$1,113	$1,113	$1,113	$1,113	$1,113	$1,113	$1,113	$1,113	$1,113	$1,113	$11,125
Administration	$0	$3,545	$3,545	$3,545	$3,545	$3,545	$3,545	$3,545	$3,545	$3,545	$3,545	$35,450
Total	$21,568	$26,225	$26,225	$26,225	$26,225	$26,225	$26,225	$26,225	$26,225	$26,225	$4,658	$262,250

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5. EXCESS OR SHORTFALL OF FUNDS

The Borough's rehabilitation obligation of 130 units far exceeds the anticipated revenues for the Fourth Round that Paulsboro can realistically anticipate collecting, based on past development activity. However, as there is one large redevelopment area within the Borough that is available, there is the potential that a large redevelopment project may occur which could require payment of substantial non-residential development fees. In the event that large development fees are deposited, this additional funding will be used to support the Borough's rehabilitation efforts.

The Borough plans to implement the programs set forth in the Fourth Round Fair Share Plan and the Spending Plan incrementally with the funds that are available; and will ensure that the collected funds are spent consistent with the applicable rules and regulations and in a manner that advances the Borough's affordable housing goals. The purpose of the Spending Plan is to plan for expenditure of monies in the Affordable Housing Trust Fund. N.J.A.C. 5:97-8.10(a)(9) requires that the spending plan address the "manner through which the municipality will address any expected or unexpected shortfall if the anticipated revenues are not sufficient to implement the plan". Paulsboro will assess the status of the AHTF and implementation of the Fair Share Plan annually.

In the event more funds than anticipated are collected and the available funds exceed the amount necessary to implement the Fair Share Plan, the excess funds may be used to expand the programs described above.

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SUMMARY

The Borough of Paulsboro intends to spend affordable housing trust fund revenues pursuant to N.J.A.C. 5:97-8.7 through 8.9 and consistent with the programs outlined in the Fourth Round Housing Element and Fair Share Plan dated May 2025 and this Spending Plan.

Paulsboro anticipates collection of $177,250.00 in revenues through 2035. The municipality has provided a plan to spend projected revenues on specific projects and programs. The exact timing of additional revenues is uncertain, but the estimate is realistic based on development trends in the Borough. The Spending Plan will be amended if needed to adjust for changed needs or emergent opportunities for affordable housing production or assistance.

Table 5. Spending Plan Summary	
Balance as of December 31, 2024	**$85,000.00**
Projected Revenue 2025-2035	**$177,250.00**
Development Fees	$172,000.00
Other Funds	$0.00
Interest	$5,250.00
Payment in Lieu	$0.00
TOTAL REVENUE	**$262,250.00**
Expenditures	
Rehabilitation	$167,000.00
Affordability Assistance	$48,675.00
Emerging Mechanisms	$11,125.00
Administration	$35,450.00
TOTAL PROJECTED EXPENDITURES	**$262,250.00**
REMAINING BALANCE	**$0.00**

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APPENDIX C-1

Paulsboro Gardens – Resolution of Need

RESOLUTION # 25.87

RESOLUTION OF THE BOROUGH OF PAULSBORO, GLOUCESTER COUNTY DETERMINING THE NEED FOR AFFORDABLE HOUSING

WHEREAS, PRC Acquisitions LLC, an affiliate of Property Resources Corporation and PRC Group LLC (collectively hereinafter referred to as "Sponsor"), proposes to acquire and rehabilitate the Paulsboro Gardens Apartments (the "Project"), a 150-unit 100% Section 8 subsidized, rental apartment community for families located within the Borough of Paulsboro ("Borough") pursuant to the provisions of the New Jersey Housing and Mortgage Finance Agency Law of 1983, as amended (N.J.S.A. 55:14K-1 et seq.), the rules promulgated thereunder at N.J.A.C. 5:80-1.1 et seq., and all applicable guidelines promulgated thereunder (the foregoing hereinafter collectively referred to as the "HMFA Requirements") on a site described as Block 123, Lot 1, and Block 132 Lot 1.01, as shown on the Official Tax Map of the Borough of Paulsboro, commonly known as 101 Baird Avenue, Paulsboro, New Jersey; and

WHEREAS, the Project will be subject to the HMFA Requirements and the mortgage and other loan documents executed between the Sponsor and the New Jersey Housing and Mortgage Finance Agency (hereinafter referred to as the "Agency"); and

WHEREAS, the Project may be subject to the requirements of the New Jersey Department of Community Affairs Neighborhood Preservation Balanced Housing Program in accordance with N.J.S.A. 52:27D-320 and applicable rules promulgated thereunder at N.J.A.C. 5:43-1.1 et seq.; and

WHEREAS, pursuant to the HMFA Requirements, the Borough hereby determines that there is a need for this housing project in the Borough.

NOW, THEREFORE, BE IT RESOLVED, by the Mayor and Council of the Borough of Paulsboro, County of Gloucester, and State of New Jersey as follows:

1. The Council finds and determines that the Project proposed by the Sponsor meets or will meet an existing affordable housing need.
2. The Council does hereby adopt the within Resolution and makes the determination and findings herein contained by virtue of, pursuant to, and in conformity with the provisions of the HMFA Law to enable the Agency to process the Sponsor's application for Agency funding to finance the Project.
3. This Resolution shall take effect immediately.

John Giovannitti, Mayor

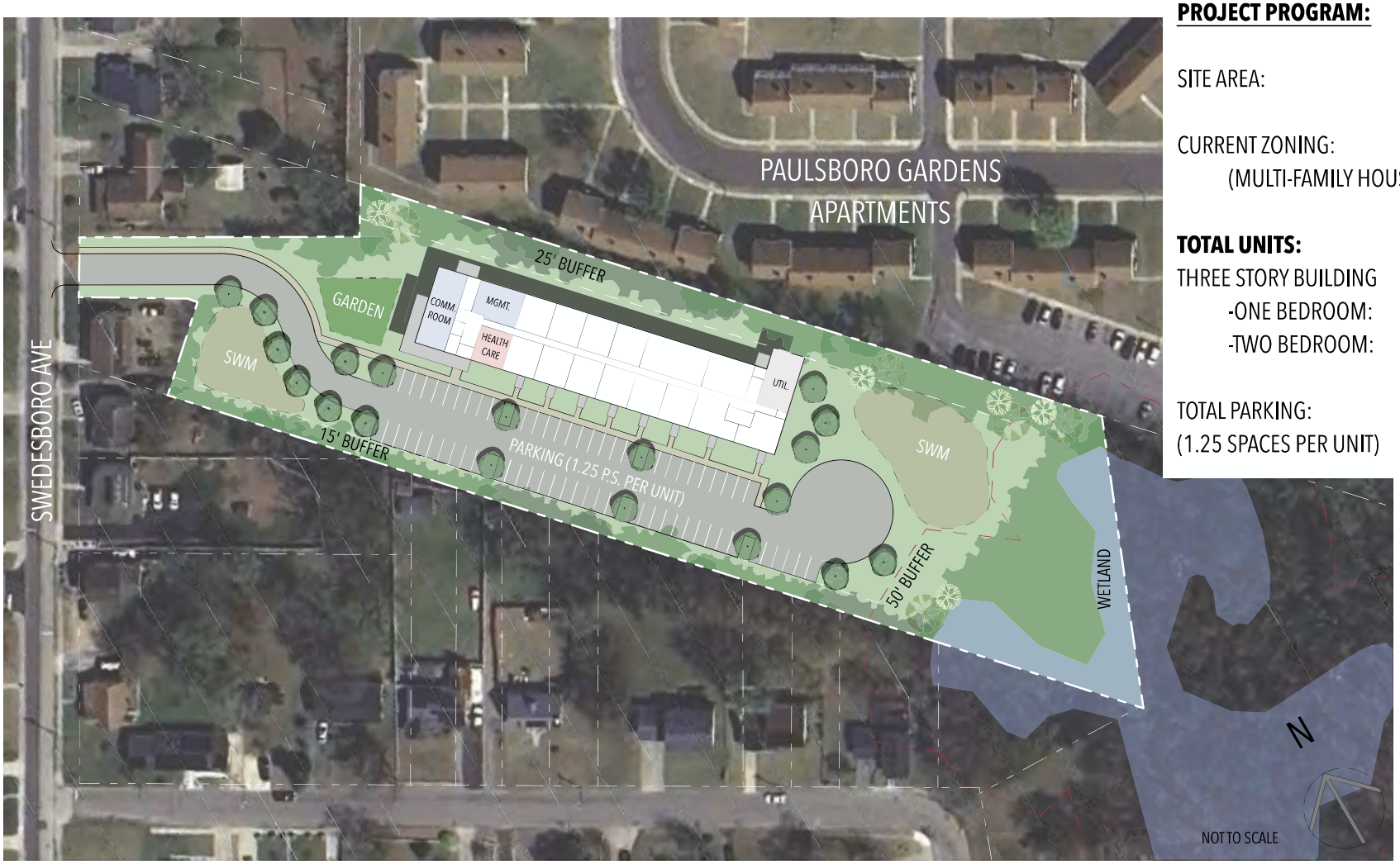
ATTEST:

Elsie Tedeski, Borough Clerk

APPENDIX C-2

Michaels Organization Concept Plan

SITE | TEST FIT OPTION



PROJECT PROGRAM:

SITE AREA:	3.38 ACRES
CURRENT ZONING:	R-1 RESIDENTIAL
(MULTI-FAMILY HOUSING NOT PERMITTED)	
TOTAL UNITS:	**55**
THREE STORY BUILDING	
-ONE BEDROOM:	47
-TWO BEDROOM:	8
TOTAL PARKING:	69
(1.25 SPACES PER UNIT)	

SENIOR AFFORDABLE HOUSING

PAULSBORO, NJ

urbanpractice

DATE: 11/7/24 UP: 24057

Michaels
COMMUNITIES THAT lift LIVE

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