

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN
FLEMINGTON BOROUGH
HUNTERDON COUNTY
NEW JERSEY

ADOPTED BY THE PLANNING BOARD

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TABLE OF CONTENTS

Introduction & Executive Summary	1
Affordable Housing in New Jersey.....	3
The Compliance Process.....	6
Affordability Requirements	7
Overview of Compliance Requirements	8
Affordable Housing in Flemington.....	10
Consideration of Lands Most Appropriate for Affordable Housing.....	11
Opportunity for Multigenerational Housing	12
Demographic, Housing & Employment Analysis	12
Affordable Housing Obligation & Satisfaction.....	12
Rehabilitation Obligation: 74.....	13
First & Second Rounds Obligation: 38.....	13
Third Round Obligation: 8	19
Fourth Round Obligation: 25.....	21
Consistency with the State Development and Redevelopment Plan	25
Affordable Housing Administration & Affirmative Marketing.....	25
Affordable Housing Trust Fund	26

Appendices

1. Housing, Demographic & Employment Analysis



INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have had a constitutional obligation to provide opportunities for creation of low and moderate homes. This 1975 decision led to a body of case law, legislative changes and rulemaking by a state agency that, collectively, is now referred to as the “Mount Laurel Doctrine”. Through these actions, New Jersey municipalities have been assigned a specific number of affordable homes that must be created or planned for creation to have “satisfied” their constitutional obligation, referred to as their affordable housing obligation. The purpose of this Housing Element and Fair Share Plan (hereinafter the “Plan”) is to present how Flemington Borough will satisfy its constitutional obligation for the Fourth Round, which begins on July 1, 2025 and ends on June 30, 2035.

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

Participation in this process, and therefore satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, voluntary compliance is heavily incentivized. Municipalities that do not successfully participate may be vulnerable to exclusionary zoning litigation, which is defined as litigation based on alleged noncompliance with the Fair Housing Act, or the Mount Laurel doctrine, and includes builder’s remedies. A builder’s remedy is a litigation tool that grants a developer the right to construct what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the homes are reserved for low and moderate income households. Flemington seeks to avoid this possibility and has already taken substantial steps to do so.

This Plan supersedes all previously adopted housing plans and will serve as the foundation for the Borough’s application filing with the New Jersey Affordable Housing Dispute Resolution Program and the request for a Compliance Certification.



As detailed in this Plan, Flemington – like all New Jersey municipalities – has four components of its affordable housing obligation. Each component of the Borough’s obligation is identified below.

- Rehabilitation Obligation: 74
The rehabilitation obligation can be defined as an estimate of the number of deteriorated homes existing in Flemington that are occupied by low- and moderate-income households. This component is also referred to as the “present need”.
- First & Second Rounds Obligation: 38
The first and second rounds obligation can be defined as the cumulative 1987 through 1999 new construction affordable housing obligation. This component is also referred to as the “prior round” obligation.
- Third Round Obligation: 8
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 25
The fourth round obligation can be defined as the 2025-2035 new construction affordable housing obligation. The current round of affordable housing, now the fourth round, is also referred to as the “prospective need”.

The Borough will satisfy the rehabilitation obligation through participation in the County Housing Rehabilitation Program as well as through use of existing affordable homes.

The Borough’s first, second, third and fourth round obligations will be satisfied with a variety of existing and approved affordable housing developments; no new strategies are necessary or proposed at this time.

Adoption of this Housing Element and Fair Share Plan and complete implementation of the strategies described above to meet the affordable housing obligation will yield a Compliance Certification and protect the Borough from builder’s remedy litigation through July 2035, the maximum time available.



AFFORDABLE HOUSING IN NEW JERSEY

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

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

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

The first round formula was superseded by COAH regulations in 1994 (*N.J.A.C. 5:93-1.1 et seq.*). The 1994 regulations recalculated a portion of the first round 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 U.S. Census data. The regulations COAH adopted in 1994 to identify a municipality’s “cumulative” obligations for the first and second rounds are known as “the second round” regulations. Under regulations adopted for the third round, the obligation of municipalities to create new affordable housing for the first and second rounds was referred to as the “prior round” obligation.

On December 20, 2004, COAH’s first version of the third round rules became effective some five years after the end of the second round in 1999. At that time, the third round was defined as the time from 1999 to 2014 but condensed into an affordable housing delivery period from January 1, 2004 through



January 1, 2014. The third round rules marked a significant departure from the methods utilized in COAH's earlier rounds by creating a "growth share" approach that linked the production of affordable housing to residential and non-residential development within a municipality.

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

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

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

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

While the NJ Supreme Court's decision set a process in motion for towns to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts.



However, the NJ Supreme Court did direct that the method of determining municipal affordable housing obligations were to be “similar to” the methodologies used in the first and second round rules and municipalities should rely on COAH’s 1993 second round rules (*N.J.A.C. 5:93*) and certain components of COAH’s 2008 regulations that were specifically, as well as the Fair Housing Act (*N.J.S.A. 52:27D – 301 et seq.*), in their preparation of third round housing elements and fair share plans.

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

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

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

The Affordable Housing Dispute Resolution Program (hereinafter the “Program”) is a program within the judiciary made up of an odd number of Judges with a minimum of 3 and not to exceed 7. The Program, in



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

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

The Compliance Process

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

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

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

- Establishing the Affordable Housing Obligation
 - October 20, 2024: DCA Regional and Municipal Fair Share Obligation Report Issued.
 - January 31, 2025: Deadline for municipalities to adopt a binding resolution committing to the affordable housing obligation and seeking a Compliance Certification through participation in the Program.



- February 28, 2025: Deadline for an interested party to challenge the municipality's determination of its obligation to the Program. It shall apply "an objective assessment standard".
- March 1, 2025: The municipality's determination of its obligation will be established by default if no challenge.
- March 31, 2025: The Program must issue a decision on the obligation challenge.
- Obtaining a Compliance Certification
 - June 30, 2025: Municipality shall adopt a Housing Plan and propose drafts of ordinances and resolutions to implement the plan.
 - August 31, 2025: Deadline for an interested party to file a challenge of the Housing Plan with the Program. If no challenge by this date the Program will begin review of the Housing Plan for consistency with the FHA.
 - December 31, 2025: Deadline for a municipality to settle any challenge or provide an explanation as to why it will not make all, or some of the changes brought by the challenge.
 - March 15, 2026: Municipality to amend the Housing Plan and implement the agreed upon revisions resulting from a challenge and adopt all pertinent ordinances. The Housing Plan and adopted ordinances shall be immediately filed with the Program.
- Ongoing Compliance
 - Midpoint (2030): Action by municipality or interested party filed to seek a realistic opportunity review of any developments that have not moved forward.

Affordability Requirements

Affordable housing is defined under New Jersey's Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Flemington is in Region 3, which includes Hunterdon, Somerset and Middlesex counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified home be affordable to households with incomes 70% or less than the median income for the region, provided the development includes 13% or more very low income homes. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for homes must be affordable to households with incomes 70%



or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined using the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits, and it is from these income limits that the rents and sale prices for affordable homes are derived. The following table reflects the 2025 affordable housing regional income limits for Region 3, which include Hunterdon, Somerset and Middlesex Counties.

2025 Income Limits for Region 3 (Hunterdon, Somerset, Middlesex Counties)					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Median	\$107,400	\$122,800	\$138,100	\$153,400	\$165,700
Moderate	\$85,920	\$98,240	\$110,480	\$122,720	\$132,560
Low	\$53,700	\$61,400	\$69,050	\$76,700	\$82,850
Very Low	\$32,220	\$36,840	\$41,430	\$46,020	\$49,710
<i>Source: UHAC 2025 Affordable Housing Regional Income Limits by Household Size, Last updated May 5, 2025, by New Jersey Housing and Mortgage Finance Agency (NJHMFA).</i>					

Overview of Compliance Requirements

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

- **Rental Obligation.** Not less than 25% of affordable homes addressing the obligation of a round must be rental homes.
- **Family Obligation.** Not less than 50% of affordable homes addressing the obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- **Family Rental Obligation.** Not less than 50% of the homes meeting the rental obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- **Senior Maximum.** Up to 30% of affordable homes addressing the obligation of a round may be reserved for seniors. The maximum was 25% for the first, second and third rounds.



- **Income Distribution of Affordable Homes**
 - **Very Low Income Obligation.** Not less than 13% of affordable homes created or approved on or after July 1, 2008 must be reserved for very low income homes (30% or less than the regional median income). Very low income homes are a subset of low income homes.
 - **Family Very Low Income Obligation.** Not less than 50% of the homes meeting the very low income obligation must be available to families, meaning they are not restricted to a particular population.
 - **Low Income Obligation.** Not less than 50% of affordable homes in any development must be reserved for low income households (50% or less than the regional median income, which includes very low income homes). The remaining may be available to moderate income households (51-80% of regional median income).
- **Bedroom Distribution of Affordable Homes**
 - The total bedrooms within the affordable homes in any development must be not less than twice the number of affordable homes. This requirement does not apply to the first, second or third round.
 - **Studio and 1-bedroom Homes.** Not more than 20% of homes in any development.
 - **2-bedroom Homes.** Not less than 30% of homes in any development.
 - **3-bedroom Homes.** Not less than 20% of homes in any development.
 - The above requirements do not apply to special needs housing or senior housing.
 - Senior developments are subject to a modified bedroom distribution such that the total bedrooms within the affordable homes must be not less than the number of affordable homes.
 - Senior and supportive housing developments with 20 or more affordable homes shall have not less than 5% 2-bedroom and 3-bedroom affordable homes. This requirement does not apply to the first, second or third round.
- **Bonus Credits**
 - No more than 25% of the obligation for each round.
 - Only one type of bonus credit may be applied to a home.
 - Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
 - The following development and home types are eligible for 1.0 bonus credit in the fourth round.
 - Supportive and special needs. Note that special needs often receive credit for each bedroom.



- Market to affordable (conversion of a market rate home to an affordable home).
- 100% affordable developments: Homes within 100% development provided the municipality the land or a minimum of 3% of the development costs.
- The following development and home types are eligible for 0.5 bonus credit in the fourth round.
 - Partnership with non-profit.
 - Proximity to transit: homes within ½ mile of transit (rail, bus, ferry).
 - Senior: limited to 10% of the affordable age-restricted homes provided which is capped at 30% of the obligation.
 - Homes with at least three bedrooms above the minimum number required by the bedroom distribution.
 - Redevelopment for homes on land that was previously utilized for retail, office or commercial use.
 - Extension of affordability controls on rental housing only, provided the municipality funds the cost for the preservation.
 - Very Low-Income homes above the 13% required.

AFFORDABLE HOUSING IN FLEMINGTON

Flemington Borough petitioned for second round substantive certification from COAH on October 2, 2000. COAH granted interim substantive certification on August 6, 2003. At that time, the Borough's affordable housing obligation consisted of a 38 new construction obligation and a 32 rehabilitation obligation. As part of this certification, COAH approved a vacant land adjustment for the Borough that resulted in a realistic development potential (hereinafter "RDP") of 4. Flemington satisfied the RDP with homes at the then proposed Martin Village inclusionary development (formerly known as the Villages at Allen Street or the Allen Street Inclusionary development) and the unmet need was satisfied through an accessory apartment program, the age-restricted 100% affordable Herman E. Kapp apartments (no credit was sought for this development at that time), and a development fee ordinance.

On November 10, 2005, the Borough adopted a third round Housing Element and Fair Share Plan that was consistent with COAH's 2004 rules. The Borough also petitioned for third round substantive certification on December 20, 2005; however, the Borough's housing plan was not certified by COAH prior to the issuance of the 2007 Appellate Court decision overturning portions of COAH's regulations.

On June 2, 2008, COAH adopted certain third round rule amendments; however, at the same meeting COAH simultaneously proposed additional amendments to the third round rules which were adopted and



became effective in October, 2008. The Borough petitioned for substantive certification under the Third Round of regulations with COAH on December 30, 2008. Pursuant to this petition, the Borough submitted its December 17, 2008 Housing Element and Fair Share Plan to COAH. The petition was determined to be complete on January 9, 2009. No objections were filed, and COAH issued its Resolution #3-09(a) granting Final Third Round Substantive Certification on July 8, 2009.

To comply with the March 10, 2015 Mount Laurel IV decision, Flemington petitioned the Superior Court on July 7, 2015 for Declaratory Judgement and temporary immunity from builder's remedy suits. Fair Share Housing Center (FSHC) is an interested party in its Declaratory Judgement, and in 2016, the Borough conducted successful negotiations with FSHC to identify its affordable housing obligation and preliminarily how that obligation would be satisfied. These negotiations resulted in a Settlement Agreement between the Borough and FSHC that was executed by the Borough on February 13, 2017. The Borough implemented the terms of the 2017 Settlement Agreement with adoption of the 2017 third round Housing Plan on July 25, 2017. The Borough received a Final Judgment of Compliance and Repose on September 25, 2017.

The Borough adopted a resolution committing to the rehabilitation and fourth round obligations of 74 and 25, respectively, calculated by DCA on January 27, 2025. These obligations reflect the calculations, with no correction, as set forth by the Department of Community Affairs in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024 (hereinafter the "DCA Report"). The Borough filed a declaratory judgement with the Program on January 28, 2025. The Borough's submission received no objections. On March 27, 2025, the Hon. William G. Mennen, J.S.C. issued an order establishing the Borough's rehabilitation and fourth round obligations of 74 and 25, respectively

CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING

As part of this Plan, the Borough considered land that is appropriate for the construction of low- and moderate-income housing. Flemington has limited capacity for future development due to largely built-out conditions throughout the Borough, although a vacant land adjustment is not requested in this housing plan. No developer identified land with a stated commitment to construct affordable housing.

While not addressed in this housing plan, the Borough also has two other redevelopment areas with adopted redevelopment plans that require inclusionary development. However, in both cases the developability of the lots, in particular for residential use, are in question as developers have thus far been unable to obtain or confirm the ability to obtain Flood Hazard Area permitting. The Borough will continue to work with property owners and developers of these sites to the extent necessary to amend the redevelopment plans to accommodate development eligible for approval. One site is referred to as Captiva and is at Block 5, Lots 1 and 2 along Walter E. Foran Blvd. and Hopewell Avenue. The Captiva property is subject to a 2022 Redevelopment Plan and received site plan approval in 2023. The second



site is referred to as Cardinal Capital Nilkanth and is at Block 14, Lot 1 at the corner of Park Avenue and Main Street. The Cardinal Capital Nilkanth property is subject to a 2022 Redevelopment Plan.

A portion of the Borough's housing stock may be appropriate for conversion or rehabilitation for affordable housing given the varying home sizes and types and somewhat modest values compared to other areas of the County. The Borough's various apartment complexes may be appropriate for affordable housing given the modest incomes of many of the residents. Additionally, the Borough's single- and two-family homes offer the opportunity for rehabilitation and conversion given their small lot sizes which better enable low or moderate income ownership, as well as rental, due to the limited maintenance costs compared to larger lots and homes.

OPPORTUNITY FOR MULTIGENERATIONAL HOUSING

The Fair Housing Act requires "an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission". As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis. However, the Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Borough land use policies are not in conflict with this goals and much of the Borough's housing stock is large enough to accommodate multigenerational living.

DEMOGRAPHIC, HOUSING & EMPLOYMENT ANALYSIS

See Appendix 1 to the Housing Plan for this analysis.

AFFORDABLE HOUSING OBLIGATION & SATISFACTION

Fourth round housing plans must address 4 components of a municipality's affordable housing obligation. These include the rehabilitation obligation to improve substandard housing occupied by low- and moderate-income households, the first and second round obligation of new construction from 1987 to 1999, third round obligation of new construction from 1999 to 2025, and the fourth round obligation of new construction from 2025 to 2035.



Rehabilitation Obligation: 74

The rehabilitation obligation can be defined as an estimate of the number of deteriorated homes existing in Flemington that are occupied by low- and moderate-income households. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes present need as being determined by “estimating the existing deficient homes currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof.” The DCA calculated municipal present need obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. The Report calculated a rehabilitation obligation of 74 for the Borough. This obligation was assigned by the Hon. William G. Mennan, J.S.C via an Order dated March 27, 2025.

The Borough will continue its participation in the Hunterdon County Housing Rehabilitation Program, which provides financial assistance to income-eligible homeowners to repair major systems in their home. Eligible homeowners receive a 0% interest loan that is repayable upon sale or transfer of title. This County program is funded by the federal Community Development Block Grant (CDBG) program. All rehabilitated homes will comply with the definition of a substandard home in *N.J.A.C. 5:93-5.2(b)*, which states, “a unit with health and safety code violations that require the repair or replacement of a major system.” Major systems include weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems. All rehabilitated homes shall meet the applicable construction code. Additionally, all rehabilitated homes shall be occupied by low- or moderate-income households and subject to 10- year affordability controls. The average per-unit hard cost of the program will be \$10,000.

The Borough will satisfy the rental component of the rehabilitation obligation, *N.J.A.C. 5:97-6.2(b)6*, by applying a portion of its rental affordable homes to the obligation. As stated in *N.J.A.C. 5:97(b)7*, municipalities may use homes eligible for new construction credit to meet the rehabilitation obligation. While no specific portion of the rehabilitation obligation must be satisfied with rental homes, the Borough applies the 25% rental obligation applicable to the new construction obligation. As such, the Borough applies 19 rental homes ($.25(74)=18.5$, rounded up) at the Herman E. Kapp to the obligation. Not only does doing so meet the rental component but it also reduces the outstanding rehabilitation obligation to 55 ($74-19=55$). See the description of the Herman E. Kapp development in the section addressing the first and second rounds for additional information on the development.

First & Second Rounds Obligation: 38

Flemington Borough’s first and second rounds new construction obligation, also referred to as the prior round obligation, is 38. This obligation is defined as the cumulative new construction obligation from 1987 through 1999 (1987-1993 is the first round; 1993-1999 is the second round). The Borough’s obligation was published by COAH in 2008 and originally calculated in 1993-1994 pursuant to *N.J.A.C. 5:93*.



The Borough's 2003 substantive certification reflects a vacant land adjustment that adjusted the 38 obligation to a realistic development potential ("RDP") of 4 and an unmet need of 34. However, the Borough subsequently fully satisfied this obligation such that there is no longer a vacant land adjustment. This housing plan no longer reflects the previously granted, and now unnecessary, vacant land adjustment.

The Borough satisfies this obligation with a mix of family, senior and special needs developments. All developments, except for the Flemington Cut Glass site, are constructed or under construction.

Satisfaction of the First and Second Round Obligation: 38					
Strategy	Housing Type	Affordable Units	Bonus Credits	Total Credits	Status
Anderson House	Special needs rental	4 (of 6)	4	8	Constructed
Herman E. Kapp Apartments	100% affordable senior rental	9 (of 59)	2	10	Constructed
Martin Village	Inclusionary family sale	3 (of 4)	0	3	Constructed
Flemington Electric	Inclusionary family rental	1	1	2	Constructed
Flemington Cut Glass	Inclusionary family	6	0	6	Approved
Courthouse Square	Inclusionary family rental	8 (of 14)	0	8	Under Construction
Total		31	7	38	

Anderson House

This special needs development is a residential treatment facility for women that has been in operation since October 2004, located at 96 Broad Street, on Block 39, Lot 1. There 6 bedrooms at the facility available for low and very low income households. The population served by this facility are women recovering from alcoholism and drug addiction. Four (4) bedrooms and associated bonus credits will contribute to the Borough's first and second rounds obligation and 2 bedrooms will contribute to the Borough's third round obligation. Anderson House received one credit for each bedroom in the Borough's 2009 substantive certification and received those same credits as well as bonus credits in the 2018 Judgment of Repose.

Herman E. Kapp Apartments

The Herman E. Kapp apartments (formerly referred to as the Church Street complex) is a 60-home age-restricted 100% affordable rental complex located at Block 39, Lot 5. Fifty-nine (59) of the homes are affordable and one (1) is a manager's home. The property is 1.65 acres and is located at the intersection



of Church Street and Broad Street. It is surrounded by a mix of commercial and residential uses. Pennrose Development built and owns the complex and received funding through the Federal Home Loan Bank (\$500,000), Balanced Housing Funding through the New Jersey Department of Community Affairs (\$2,000,000) and Federal Low Income Housing Tax Credits (4 percent) through the New Jersey Housing and Mortgage Finance Agency. All homes in the complex are administered by Pennrose. Certificates of occupancy were issued in 2006. This development was approved by COAH as part of the August 6, 2003 second round substantive certification, as well as in 2018 as part of the third round Judgment of Repose.

The Hunterdon County Housing Corporation owns the land, which it leases on a long term basis (99 years) to Pennrose. This site was previously home to the County public work garage, which was demolished to make way for the rental complex. The Church Street complex is comprised of 51 one-bedroom and 9 two bedroom apartments; 3 of the homes are fully handicapped accessible.

Of the 59 affordable homes in this development, 9 contribute toward the first and second rounds obligation, 2 contribute toward the third round obligation, and 5 contribute toward the fourth round obligation. Additionally, 19 of the homes satisfy the rental component of the rehabilitation obligation. The remaining homes will contribute toward the Borough's subsequent affordable housing obligation, provided the homes meet the applicable rules.

Martin Village

The Martin Village development (formerly referred to as the Allen Street Inclusionary Development or the Villages at Allen Street) is a 2.8-acre site that fronts on Allen Street. The development, which was completed in 2008, hosts a total of 22 homes (7.86 dwelling units per acre), of which 4 are affordable (an 18% set-aside). The 4 affordable homes were initially developed as age-restricted homes but are currently occupied as family sale homes. The affordable homes are integrated within the development of attached dwellings. The site is identified on the tax map as Block 2, Lots 23, 44-47. The property is surrounded by residential uses and is served by public water and sewer.

The development was certified by COAH during the August 6, 2003 second round substantive certification and was subject to the Borough's 2018 third round Judgment of Repose.

The Planning Board granted amended final site plan approval on July 26, 2005. The developer began construction in September 2005, and the development has since been completed. The homes were placed on the open sale market on October 2, 2006. Despite active efforts by the developer to sell the homes in the development, including the affordable homes, there was only minimal interest and no sales. On July 24, 2007, Planning Board approved a variance request by the developer of the site to convert the homes from age-restricted to family homes. The Resolution approving this decision was memorialized in October 2007. This resolution includes the following condition:

"3. Under the previous approval the Applicant was required to provide four (4) onsite age-restricted affordable homes. The Applicant continues to be required to provide four (4) affordable units and the age-restriction is removed from these units also. The affordable



units shall be family for-sale units and shall be distributed as follows: one (1) two-bedroom low income unit, one (1) one-bedroom low income unit and two (2) one-bedroom moderate income units."

The bedroom distribution is inconsistent with the requirements of the Uniform Housing Affordability Control Rules (hereinafter "UHAC"). This can be attributed to the fact that the development was designed as age-restricted, which require fewer bedrooms than family homes. UHAC, at that time, required that the bedrooms in age-restricted affordable homes at a minimum equal the number of homes. However, family affordable homes must provide a specific mix of 1, 2, and 3 bedroom homes. The Borough requested a waiver from the applicable UHAC requirements in September 2007. COAH responded in November 2007 by granting the waiver. Therefore, the Borough is entitled to credit for each of the 4 family sale affordable homes, despite that they do not meet the bedroom distribution requirements.

The affordable homes have 30-year affordability controls and is administered by the Borough's affordable housing administrator. All homes are built and occupied. Of the 4 affordable homes in this development, 3 will contribute toward first and second rounds obligation. The remaining home will contribute toward the third round obligation.

Flemington Electric

Flemington Electric is a mixed use inclusionary development located on Block 29, Lot 6 and Block 38, Lot 1. The property is located at 130 Main Street, at the corner of Main Street and William Street. Specifically, Block 29, Lot 6 is at the corner and Block 38, Lot 1 is across William Street with no frontage on Main Street. The development was granted preliminary site plan approval on January 24, 2006 and final site plan approval on March 28, 2006. The development is currently built and occupied. The subject site is a 0.34-acre property located in the DB Downtown Business district.

The development involved improvement of an existing developed lot. The developer retained 5) existing apartments, approximately 800 square feet of commercial space and constructed 6 additional apartments, one (1) of which is a moderate income rental home. The certificate of occupancy of the existing building was issued on July 5, 2007 and the certificate of occupancy for the new building, which includes the affordable home, was issued on June 21, 2007.

The home has 30-year affordability controls and was affirmatively marketed in accordance with the UHAC rules, *N.J.A.C. 5:26-1 et seq.* Additionally, it complies with *N.J.A.C. 5:97-3.14*, accessible and adaptable affordable homes. The home is administered by the Borough's affordable housing administrator.

However, the home does not meet the bedroom and income requirements. Instead of providing a two-bedroom low income home, pursuant to *N.J.A.C. 5:80-26.3*, the home is a one-bedroom moderate income home. This home received a waiver from COAH as part of the Borough's 2009 substantive certification; it was used to satisfy the third round obligation at that time. Page 9 of the March 19, 2009 COAH Report on the Borough's 2008 Third Round Housing Element and Fair Share Plan states the following in this regard:



“Instead of providing a two-bedroom low-income unit, the affordable unit is a one bedroom moderate-income unit. Pursuant to N.J.A.C., 5:96-15, the Borough is requesting a waiver from the low/mod split [N.J.A.C. 5:80-26.3(a)] and bedroom distribution requirements [N.J.A.C. 5:80-26.3(b)]. The Borough proposed to mitigate the loss of a two-bedroom low income unit by making up the unit in the proposed market to affordable program. The waiver meets the requirements of N.J.A.C. 5:96- 15.2(a) in that the strict application of the rule would create an unnecessary financial hardship. The Borough states that the one-bedroom moderate-income unit was necessary in order to support the financial feasibility of the project because rehabilitation in older historic downtowns can be costly due to the structural and impact of the age of the building and the detailed architectural necessary to be structural and cosmetic impact of the age of the building and the detailed architecture necessary to be compatible with the historic downtown. In addition, the Borough has satisfied the other waiver criteria in that the waiver fosters the production of affordable housing by providing a unit in the downtown area in walking distance to shops, service and employment, granting the waiver fosters the intent, if not the letter of the rules in that the Borough will make up the unit, and the Borough’s Fair Share Plan provides a mix of housing options. COAH staff recommends approval of this waiver.”

Notwithstanding this deviation, the development was granted credit in the 2018 third round Judgment of Repose.

Flemington Cut Glass

This development received final site plan approval from the Flemington Borough Land Use Board on December 1, 2014 (Resolution 2014-12) to remove all existing structures and construct 16 buildings with a total of 59 homes, including 6 affordable homes, and 3,789 square feet of commercial space. The 6 affordable homes will be located above the commercial space. At 4.72 acres, the gross density, including land devoted to commercial use, is 12.5 du/ac.

The subject property has frontage on Main Street, Broad Street and Elmwood Avenue; Broad Street bisects the site. The western portion of the property, Block 39, Lot 2, is situated in the DB Downtown Business district; the eastern portion of the property, Block 38, Lots 3.01, 5, 6 and 7, is situated in the TC Transition Commercial district. The development plan approved by the Board indicates that Phase I of development would be located entirely in the DB district (Block 39) and Phase 2 of development would be entirely in the TC district (Block 28). As a site that previously received site plan approval, the site meets COAH’s site suitability standards, pursuant to N.J.A.C. 5:93.

The development is not yet constructed; however, the site has been cleared in anticipation of its redevelopment.



Courthouse Square

This development, formerly referred to as the “Union Hotel” or “Main and Spring Street Redevelopment”, is an Area In Need of Redevelopment that was designated by Borough Council in 2013 and expanded to include additional properties in 2017. It is composed of Block 22, Lots 4, 5, 6, 7, 8, 9, 10, 12, 13 and 14; Block 23, Lots 1 and 7; and Block 24, Lots 1, 2, 3, and 5. It is composed of 3.88 acres located along Main Street with additional frontage along Bloomfield Avenue, Spring Street, and Chorister Place. The redevelopment area is in the heart of the downtown, at the approximate center of Main Street. The Union Hotel building, as well as the Bank Building, are historic structures that will be largely or entirely retained.

A Redevelopment Plan was initially adopted in 2010. After review of a conceptual proposal in 2016, the Borough designated Flemington Center Urban Renewal, LLC the redeveloper for the Union Hotel Redevelopment Area, and subsequently adopted a Redevelopment Plan for the area in 2017 and amended it in 2020 and 2021. Additionally, the Borough executed a Redevelopment Agreement in 2018 with multiple amendments, the most recent being in 2022. The developer received preliminary and final site plan approval on November 28, 2018 (Resolution #2018-10), as well as amended site plan approvals on April 27, 2021 (Resolution #2021-08) and September 20, 2022 (Resolution #2022-09). The development is under construction.

The development will include a hotel, commercial uses, public plaza, structured parking and 206 residential homes. Fourteen (14) of the homes will be affordable. The development received credit in the 2018 third round Judgment of Repose. Eight (8) of the affordable homes will satisfy a portion of the first and second rounds obligation, the remaining 6 homes will carry forward to the third and fourth rounds.

The affordable homes will be administered by the Borough’s affordable housing administrative agent. Additionally, the homes will meet the applicable income and bedroom distribution requirements, as well as the required phasing, affirmative marketing, and affordability controls of not less than 30 years.

Distribution of First and Second Rounds Homes

In addition to meeting the total first and second rounds obligation, the Borough must also meet a rental obligation, maximum senior homes, and maximum bonus credits, as set forth in *N.J.A.C. 5:93*.

Minimum Rental

- Minimum rental homes = 25% (obligation) | $.25 (38) = 9.5$, rounded up to 10
- The Borough exceeds this requirement since all but the 3 homes in Martin Village are for rent.

Maximum Rental Bonus

- Maximum bonus credits = rental obligation | 10
- Four bonus credits are assigned to Anderson House, and one bonus credit is assigned to Flemington Electric. Two bonus credits are assigned to 5 homes at the Herman E. Kapp



Apartments given the eligibility of only .33 bonus credits per senior homes (up to half of the rental obligation) ($5 * .33 = 1.65$).

Maximum Senior

- Maximum age-restricted homes = 25% (obligation) | $.25 (38) = 9.5$, rounded down to 9
- Nine of the homes, Herman E. Kapp Apartments, are senior.

Third Round Obligation: 8

This obligation is defined as the new construction obligation for 1999-2025. The third round obligation was set forth in the Borough's 2017 Settlement Agreement with FSHC and the 2018 Judgment of Repose. obligation is derived from a report prepared by Dr. David N. Kinsey, PhD, FAICP, *New Jersey Low and Moderate Income Housing Obligations for 1999-2015 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology*, dated May 2016.

The Borough satisfies the obligation with a mix of special needs, family and senior homes. All the developments are constructed or under construction. One development – the Luster / Dodger Blues site – identified in the Borough's 2017 Settlement Agreement with FSHC and the 2018 Judgment of Repose has not been constructed and does not appear likely to be constructed. As such, this development is eliminated from the Housing Plan. This development is replaced with a portion of the homes at the Spice Factory Development.

Satisfaction of the Third Round Obligation: 8					
Development	Housing Type	Affordable Units	Bonus Credits	Total Credits	Status
Martin Village	Inclusionary family sale	1 (of 4)	0	1	Constructed
Herman E. Kapp Apartments	100% affordable senior rental	2 (of 59)	0	2	Constructed
Anderson House	Special needs rental	2 (of 6)	1	3	Constructed
Courthouse Square	Inclusionary family rental	2 (of 14)	0	8	Under Construction
Total		7	1	8	



Martin Village

The one home that was not utilized to satisfy a portion of the first and second rounds obligation is carried forward to meet a portion of the third round obligation. See the First and Second Rounds discussion of this development for more information.

Herman E. Kapp Apartments

Two homes in this development are carried forward to meet a portion of the third round obligation. See the First and Second Rounds discussion of this development for more information.

Anderson House

The remaining 2 homes in this development are carried forward to meet a portion of the third round obligation. The development generates one bonus credit. See the First and Second Rounds discussion of this development for more information.

Courthouse Square

Two of the affordable homes are carried forward to meet a portion of the third round obligation. The development generates one bonus credit. See the First and Second Rounds discussion of this development for more information.

Distribution of Third Round Homes

In addition to meeting the total third round obligation, the Borough must also meet a rental obligation, maximum senior homes, family obligation, very low income obligation, and maximum bonus credits, as set forth in the Settlement Agreement with FSHC.

Maximum Bonus

- Maximum bonus credits = 25% (obligation) | $.25 (8) = 2$
- The proposed bonus credits are within the 25% maximum.

Minimum Rental

- Minimum rental homes = 25% (obligation) | $.25 (8) = 2$
- All but one home, Martin Village, is for rent.

Maximum Senior

- Maximum age-restricted homes = 25% (obligation) | $.25 (8) = 2$
- Two of the homes, Herman E. Kapp Apartments, are senior.



Minimum Family

- Minimum family homes = 50% (homes meeting the obligation) | $.5 (8) = 4$
- Consistent with the 2017 FSHC Settlement Agreement and 2018 Judgment of Repose, while 3 of the third round homes are family homes, the Borough exceeds 50% family homes across the first, second, third and fourth rounds.

Minimum Family Rental

- Minimum family rental = 50% (rental obligation) | $.5 (4) = 4$
- The 2 homes at the Court House Square development satisfy the requirement.

Minimum Very Low Income

- Minimum very low income homes = 13% (fourth round homes created or approved on or after July 1, 2008) | $.13 (2) = .26$, rounded up to 1
- One home at the Court House Square development satisfies the requirement.

Minimum Family Very Low Income

- Minimum family very low income homes = 50% (very low income obligation) | $.50 (1) = .5$, rounded up to 1
- One home at the Court House Square development satisfies the requirement.

Fourth Round Obligation: 25

Flemington's fourth round obligation (also referred to as the prospective need) is 25. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes the obligation as a "projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations". The methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region's change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region's median household income, and 3) land capacity factor, which is the municipal share of the region's developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 25 for the Borough. The Borough adopted a resolution committing



to the fourth round obligations 25 calculated by DCA on January 27, 2025 and submitted it to the Program on January 28, 2025. The Borough's submission received no objections. On March 27, 2025, the Hon. William G. Mennen, J.S.C. issued an order establishing the Borough's fourth round obligation as 25.

The Borough satisfies this obligation with a mix of family, senior and special needs developments. The affordable homes available to meet this obligation far exceed that which is necessary. As such, the Borough has a substantial surplus that will be carried forward to meet the obligation of subsequent rounds, subject to the applicable rules at that time.

Satisfaction of the Fourth Round Obligation: 25					
Development	Housing Type	Affordable Units	Bonus Credits	Total Credits	Status
Herman E. Kapp Apartments	100% affordable senior rental	5 (of 59)	0	5	Constructed
Courthouse Square	Inclusionary Family Rental	4 (of 14)	0	4	Under Construction
Spice Factory	Inclusionary family rental	18	0	18	Under construction
Liberty Village Townhomes	Inclusionary family sale	7	0	7	Approved
Liberty Village Multi-family	Inclusionary special needs	12	6	18	Approved
Total		46	6	52	
			Surplus	27	

Herman E. Kapp Apartments

Five homes in this development are carried forward to meet a portion of the fourth round obligation. See the First and Second Rounds discussion of this development for more information.

Spice Factory

This is an inclusionary development that is currently under construction. The site is approximately 4.23 acres and is located along Church Street and Broad Street, although it is not a corner lot. The development includes three buildings: one is an existing commercial building that will remain, the second is an existing



commercial building that will be converted to residences, and the third building will be newly constructed residences. The site is in the Borough's HR district and was previously used entirely for commercial uses. The site is adjacent to commercial uses along Church Street and S.H. Route 31. Adjacent to the site, along Broad Street, are the Herman E. Kapp Apartments.

The development received preliminary site plan approval on January 8, 2018 (Resolution 2018-04) and final site plan approval in 2019 (Resolution No. 2019-06). Amended preliminary and final site plan approval was granted August 22, 2023 (Resolution No. 023-15). The original approvals included only Block 39 Lot 3, located at 70 Church St. The amended approval added Lot 4, located at 116 Broad Street. As such, the site is 4.23 acres and includes Block 39, Lots 3 and 4.

The development will include 113 multifamily rental homes. Eighteen (18) homes will be affordable, which is a 15.9% set-aside.

The affordable homes will be administered by the Borough's affordable housing administrative agent. Additionally, the homes will meet the applicable income and bedroom distribution requirements, as well as the required phasing, affirmative marketing, and affordability controls of not less than 30 years.

Liberty Village

This is this is a redevelopment development that received site plan approval in 2024. The site is approximately 23 acres and includes Block 35 Lots 22, 23, 24, 25, 31, 53, 54, 69, 70 and 71. Prior to its redevelopment, it was occupied by an outlet shopping center and associated parking, as well as parking for a park and ride facility. The site has frontage on and is accessed from S.H. Route 12, Church Street and Stangl Road.

The site was designated as an area need of redevelopment on October 12, 2021 (Resolution 2021-15). A redevelopment plan was adopted in 2021 however, that plan was superseded by the current 2024 Liberty Village Redevelopment Plan. This redevelopment plan addresses phase one of the site's redevelopment. Phase one received site plan approval on February 11, 2025. Phase 2 is not yet planned, in part because the lands are within the flood hazard area and will require careful planning and permitting. Phase 2 includes Lots 23, 24 25, and a portion of Lot 22. As such, Phase 1 consists of Lots 31, 53, 54, 69, 70, 71, and a portion of Lot 22.

The redevelopment includes 111 for-sale townhouses and 12 affordable veteran's apartments, for a total of 123 homes. The 12 veteran's apartments as well as 7 townhouses will be affordable housing, resulting in a total of 19 affordable homes (15%). Also planned for the Redevelopment Area is a 7,500 s.f. park along Brown Street, bioretention basin proximate to Brown Street, preservation of the "Foundry House" at 3 Church Street and reoccupancy of it as a commercial use, compensatory flood storage, and other improvements to support the development or the Borough's redevelopment efforts.

The 7 affordable townhouses will be for sale family homes. The veterans' apartments will be rental supportive housing and will be operated by Nouvelle. The family sale homes will be administered by the Borough's affordable housing administrative agent and the veterans' apartments will be administered by



Nouvelle. Additionally, the homes will meet the applicable income and bedroom distribution requirements, as well as the required phasing, affirmative marketing, and affordability controls of not less than 30 years for the sale homes and 40 years for the rental homes.

Distribution of Fourth Round Homes

In addition to meeting the total fourth round obligation, the Borough must also meet a rental obligation, maximum senior homes, family obligation, very low income obligation, and maximum bonus credits, as set forth in the Fair Housing Act.

Maximum Bonus

- Maximum bonus credits = 25% (obligation) | $.25 (25) = 6.25$, rounded down to 6
- The 6 proposed bonus credits are within the 25% maximum. The bonus credits are attributable to the special needs rental homes at the Liberty Village development.

Minimum Rental

- Minimum rental homes = 25% (homes meeting the obligation) | $.25 (19) = 4.75$, rounded up to 5
- The Borough exceeds this requirement with the Herman E. Kapp apartments, Courthouse Square, Spice Factory and Liberty Village Veterans housing.

Maximum Senior

- Maximum age-restricted homes = 30% (obligation) | $.30 (19) = 5.7$, rounded down to 5
- Five of the homes, Herman E. Kapp Apartments, are senior.

Minimum Family

- Minimum family homes = 50% (homes meeting the obligation) | $.5 (19) = 9.5$, rounded up to 10
- This requirement is exceeded with the Courthouse Square, Liberty Village townhomes and Spice Factory.

Minimum Family Rental

- Minimum family rental = 50% (rental obligation) | $.5 (7) = 3.5$, rounded up to 4
- This requirement is exceeded with the Courthouse Square and Spice Factory development.

Minimum Very Low Income

- Minimum very low income homes = 13% (fourth round homes created or approved on or after July 1, 2008) | $.13 (14) = 1.82$, rounded up to 2
- The Courthouse Square, Spice Factory and Liberty Village developments satisfy the requirement.



Minimum Family Very Low Income

- Minimum family very low income homes = 50% (very low income obligation) | .50 (2) = 1
- The Courthouse Square and Spice Factory developments satisfy the requirement.

CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The Borough is in PA-3, the Fringe Planning Area, pursuant to the State Development and Redevelopment Plan. The Borough was a designated center for many years. While this Planning Area is not the preferred planning area, it should be recognized that not only was the Borough a designated center for many years, but it also serves as the County seat and one of the few locations in Hunterdon County with residences, shopping, employment, and government services that are walkable to one another. As such, development of affordable housing in the Borough in response to the Fair Housing Act is not inconsistent with the goals and policies of the State Plan.

AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

Flemington Borough's Affordable Housing Ordinance and affirmative marketing plan is in part, but will be further amended to be, consistent with the Fair Housing Act, the Uniform Housing Affordability Control Rules, *N.J.A.C. 5:80-26.1 et seq.*, and the Division of Local Planning Services Fair Housing Act Rules, *N.J.A.C. 5:99*. As of the adoption of this Housing Plan, the latter two are in the process of being amended.

The Borough's Affordable Housing Ordinance, Section 2632 of the Borough Code, governs the establishment of affordable homes in the Borough as well as regulating the occupancy of such homes. The Borough's Affordable Housing Ordinance addresses the phasing of affordable homes, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. All newly created affordable homes, with limited exceptions, will comply with the affordability control period of 30 years for sale homes or 40 years for rental homes, as required by the Fair Housing Act and the Uniform Housing Affordability Control Rules.

The Borough created the position of the Municipal Housing Liaison and appointed a staff member to the position. The consultant affordable housing administrator overseeing any affordable housing development will conduct the administration and affirmative marketing of the applicable affordable housing sites. The affirmative marketing plan will be designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable homes located in the Borough. Additionally, the affirmative marketing plan is intended to target those



potentially eligible persons who are least likely to apply for affordable homes and who reside in the Borough's housing region, Region 3 consisting of Hunterdon, Middlesex and Somerset Counties.

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

AFFORDABLE HOUSING TRUST FUND

A development fee ordinance creating a dedicated revenue source for affordable housing was adopted by the Borough and subsequently approved by COAH on December 20, 2001. The ordinance was later amended, most recently on April 13, 2009, and was approved as part of the Borough's third round Judgment of Repose. The ordinance, which is Section 2634 of the Borough Code, creates a dedicated revenue source for affordable housing in the form of residential and nonresidential development fees and establishes and regulates the affordable housing trust fund. The ordinance requires residential development fees in the amount of 1.5% of the equalized assessed value of the residential development and nonresidential development fees in the amount of 2.5% of the equalized assessed value of the nonresidential development.

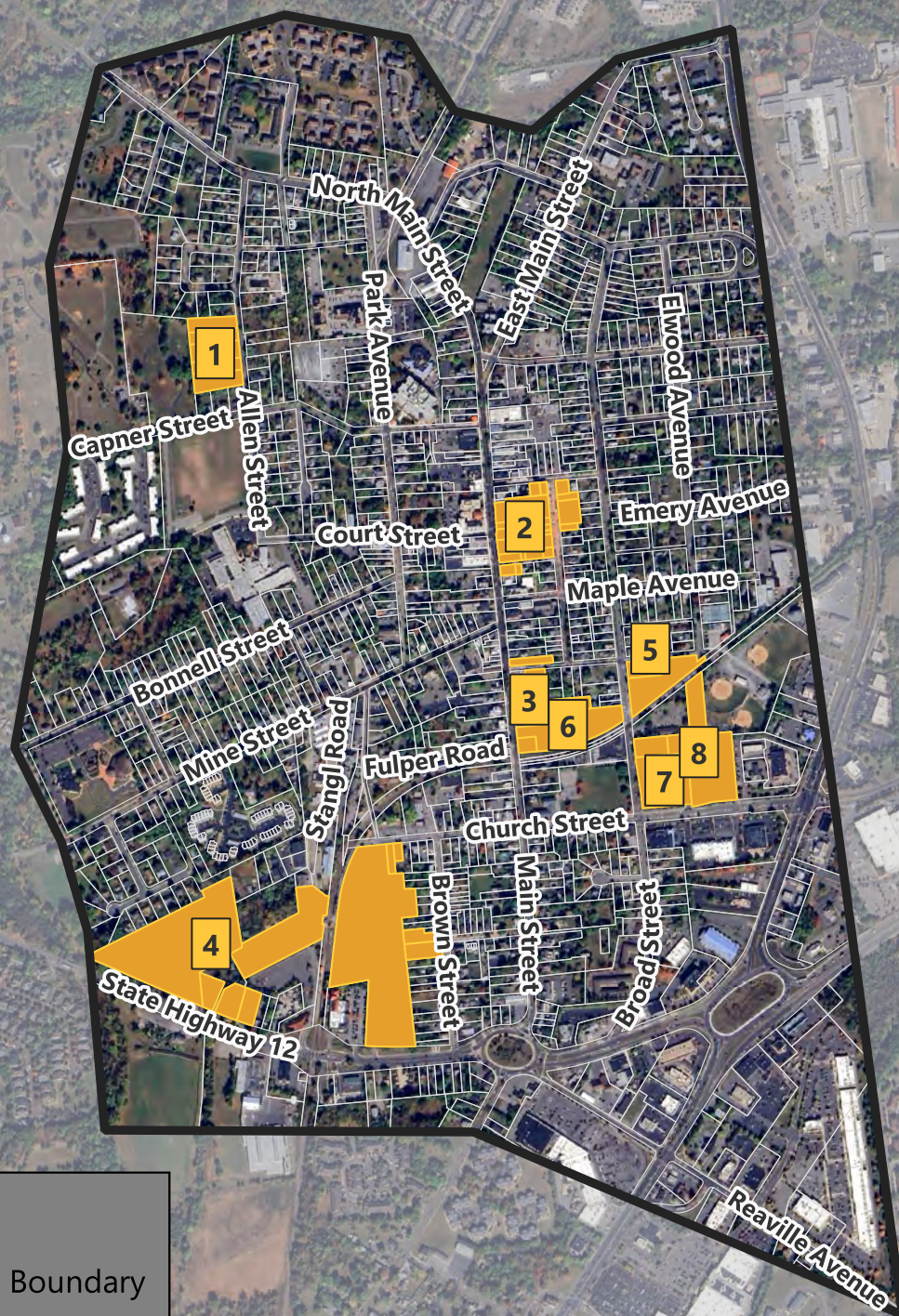
The Borough's Spending Plan discusses anticipated revenues, collection of revenues, and the use of revenues. Collected revenues are placed in the Borough's Affordable Housing Trust fund and may be dispensed for the use of eligible affordable housing activities including, but not limited to:

- Rehabilitation program activities.
- New construction of affordable homes and related development costs.
- Extension of expiring affordability controls.
- Purchase market rate homes for conversion to affordable homes.
- Extensions or improvements of roads and infrastructure directly serving affordable housing development sites.
- Acquisition and/or improvement of land to be used for affordable housing.
- Maintenance and repair of affordable homes.
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity.
- Any other activity as specified in the approved spending plan.




As required by the Fair Housing Act, the Borough will expend a portion of its collected development fees on affordability assistance to enhance affordability of affordable homes. Additionally, no more than 20%



of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program.



Legend

-  Municipal Boundary
-  Strategies
-  Parcels



0 0.25 0.5 mi

AFFORDABLE HOUSING STRATEGIES FOURTH ROUND HOUSING PLAN

BOROUGH OF FLEMINGTON |
HUNTERDON COUNTY

DATA SOURCE: Basemap, Google Earth; GIS
Data, NJ DEP

INDEX

1. Martin Village
2. Courthouse Square
3. Flemington Electric
4. Liberty Village
5. Anderson House
6. Flemington Cut Glass
7. Herman E. Kapp Apartments
8. Spice Factory



APPENDIX 1.

HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN

FLEMINGTON BOROUGH

HUNTERDON COUNTY

NEW JERSEY





TABLE OF CONTENTS

Table 1: Population Trends (1940-2020)	3
Table 2: Population by Age and Sex	4
Table 3: Population Change by Age, 2013 to 2023.....	4
Table 4: Household Size	5
Table 5: Family and Nonfamily Households	5
Table 6: Educational Attainment.....	6
Table 7: Race and Ethnicity	7
Table 8: Household Income.....	8
Table 9: Poverty Rate	8
Table 10: Unemployment Rate.....	9
Table 11: Class of Worker.....	9
Table 12: Occupation	10
Table 13: Industry.....	10
Table 14: Quarterly Census of Wages and Employment	11
Table 15: Means of Transport to Work	12
Table 16: Travel Time to Work	13
Table 17: Total Vehicles Available	13
Table 18: Tenure	14
Table 19: Occupancy Status	14
Table 20: Vacancy Status.....	14
Table 21: Units in Structure.....	15
Table 22: Units in Structure by Tenure.....	16
Table 23: Year Structure Built.....	16
Table 24: Number of Bedrooms, Housing Stock.....	17
Table 25: Housing Quality Indicators.....	17
Table 26: Year Moved In.....	18
Table 27: Mortgage Status	19
Table 28: Home Values.....	19
Table 29: Home Sales	20



Table 30: Residential Tax Assessments	20
Table 31: Burden of Housing Costs, All Households.....	21
Table 32: Burden of Housing Costs, Owner-Occupied Housing	21
Table 33: Monthly Costs, Homeowners with a Mortgage.....	22
Table 34: Monthly Costs, Homeowners without a Mortgage	22
Table 35: Burden of Housing Costs, Renter-Occupied Housing	23
Table 36: Gross Rent	23
Table 37: Total Housing Permits Issued Per Year, 2004-2023	24
Table 38: Total Housing Permits Issued by Type, 2004-2023	25
Table 39: Demolition Permits, 2004-2023.....	26
Table 40: Net Housing Permits, 2004-2023.....	27
Table 41: Building Permits Nonresidential Construction, 2004-2023	28
Table 42: Long-term Population, Household and Employment Forecasts	29



DEMOGRAPHIC ANALYSIS

In 1940, before the US entered the Second World War, 2,617 persons lived in Flemington (Table 1). The population steadily grew over the next few decades. The number of residents living in the community rose by 16.9% in the 1940s and 5.7% in the 1950s. The swiftest population growth came during the 1960s, when the population shot up by 21.2%. People continued to arrive in the 1970s, when the population climbed by another 5.5%, reaching 1,614 persons, its peak population, in 1980. The succession of population increases came to an abrupt end in the 1980s, when the population dropped by 2.1%. This occurred even as Hunterdon County's population increased by 23.4%. The number of residents stabilized in the 1990s, when it ticked up by 3.8%. In the twenty-first century, population growth in Flemington has outpaced growth in both Hunterdon County and New Jersey. The municipality's population swelled by 9.1% in the 2010s, followed by a 6.4% gain in the 2010s. As of 2020, 4,876 persons lived in Flemington proper.

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

Table 1: Population Trends (1940-2020)

Year	Flemington		Hunterdon County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	2,617	--	36,766	--	4,160,165	--
1950	3,058	16.9%	42,736	16.2%	4,835,329	16.2%
1960	3,232	5.7%	54,107	26.6%	6,066,782	25.5%
1970	3,917	21.2%	69,718	28.9%	7,171,112	18.2%
1980	4,132	5.5%	87,361	25.3%	7,365,011	2.7%
1990	4,047	-2.1%	107,776	23.4%	7,730,188	5.0%
2000	4,200	3.8%	121,989	13.2%	8,414,350	8.9%
2010	4,581	9.1%	128,349	5.2%	8,791,894	4.5%
2020	4,876	6.4%	128,947	0.5%	9,288,944	5.7%

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

More women live in Flemington than men. In all, 54.2% of residents are women and only 46.8% are men (Table 2). Overall, the median age of the population is 33.9, significantly below the median age in most New Jersey communities. The largest age groups are those of 20 to 34 years of age and 35 to 54 years of age, which comprise 27.8% and 26.0% of the community, respectively. These cohorts include persons currently of prime child-bearing and/or parenting age. As such, one might expect a large number of children to live in the community as well. Indeed, just under a quarter of the population is younger than 20 years of age, with children under the age of 5 accounting for 8.1% of the population while persons



between 5 and 19 years of age account for 16.0%. Older persons make up a relatively small portion of the community. Seniors, or those 65 years of age and older, compose only 12.4% of the population while persons 55 to 64 years of age constitute the remaining 9.6% of residents.

Table 2: Population by Age and Sex

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years of age	395	8.1%	130	5.8%	265	10.0%
5 to 19 years of age	782	16.0%	286	12.8%	496	18.7%
20 to 34 years of age	1,361	27.8%	496	22.1%	865	32.7%
35 to 54 years of age	1,271	26.0%	757	33.8%	514	19.4%
55 to 64 years of age	470	9.6%	266	11.9%	204	7.7%
65+ years of age	608	12.4%	305	13.6%	303	11.4%
Total	4,887	100.0%	2,240	100.0%	2,647	100.0%
Median Age	33.9		37.4		29.7	

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

The community is becoming younger, with the median age falling in the last decade, decreasing from 35.6 to 33.3 years of age (Table 3). This occurred even as the oldest age group, persons 65 years of age and older, grew by 19.0% in the last decade. At the same time, most of the other age groups have diminished in size. Still, the population of persons 55 to 64 years of age fell, dropping by 12.3%, while the number of residents 35 to 54 years of age declined by 1.3%. The largest population by far came among persons 20 to 34 years of age, which soared by 44.3%. The number of persons 5 to 19 years of age also increased, rising by 2.4%. Interestingly, though, the number of children less than 5 years of age declined by 23.6%.

Table 3: Population Change by Age, 2013 to 2023

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years of age	517	11.3%	395	8.1%	-122	-23.6%
5 to 19 years of age	764	16.8%	782	16.0%	18	2.4%
20 to 34 years of age	943	20.7%	1,361	27.8%	418	44.3%
35 to 54 years of age	1,288	28.3%	1,271	26.0%	-17	-1.3%
55 to 64 years of age	536	11.8%	470	9.6%	-66	-12.3%
65+ years of age	511	11.2%	608	12.4%	97	19.0%
Median age	35.6		33.9		-1.7	-4.8%

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



According to the American Community Survey, 1,979 households live in Flemington. Households in Flemington are relatively small. The average household size in the borough is 2.40 residents (Table 4). This is well below the average household size in Hunterdon County, or 2.67 persons, as well as the average household size in New Jersey, 2.61 persons. Less than a quarter of households consist of three or four persons. five or more persons, with three-person households accounting for 16.0% of households while 8.5% of households are comprised of four persons. The community does have a sizable share of larger households, with 11.1% of households having five or more persons, more than in the state as a whole. Notably, one- and two-person households comprise 64.3% of all households in Flemington, significantly more than in Hunterdon County or New Jersey, where 60.7% and 57.5% of households, respectively, are comprised of one or two people. One-person households is the most common household size, constituting 32.8% of households, while two-person households make up 31.5% of households in the borough.

Table 4: Household Size

Household Size	Flemington		Hunterdon County		New Jersey	
	Total	%	Total	%	Total	%
1-person	649	32.8%	11,214	22.3%	918,897	26.4%
2-person	624	31.5%	19,316	38.4%	1,081,842	31.1%
3-person	317	16.0%	8,559	17.0%	594,946	17.1%
4-person	169	8.5%	7,323	14.6%	530,520	15.3%
5-person	129	6.5%	2,842	5.6%	218,492	6.3%
6-person	22	1.1%	721	1.4%	79,678	2.3%
7-person household or more	69	3.5%	347	0.7%	53,980	1.6%
Total households	1,979	100.0%	50,322	100.0%	3,478,355	100.0%
Average household size	2.40		2.67		2.61	

Source: 2019-2023 5-Year ACS

Almost two-thirds of households, 62.1%, are composed of families (Table 5). Family households are more common in the wider county or state. Altogether, families constitute 72.3% of households in Hunterdon County and 67.8% in New Jersey. Family households alike tend to be larger than those in other Hunterdon County municipalities. The average family household size is 3.13 persons while the average nonfamily household size is 1.11 persons. By comparison, the average family household size in Hunterdon County is 2.98 persons while the average nonfamily household size is 1.20 persons.

Table 5: Family and Nonfamily Households

Household Type	Flemington	Hunterdon County	New Jersey
Total family households	62.1%	72.3%	67.8%
Total nonfamily households	37.9%	27.7%	32.2%



Household Type	Flemington	Hunterdon County	New Jersey
Average household size, family households	3.13	2.98	3.19
Average household size, nonfamily households	1.11	1.20	1.22

Source: 2019-2023 5-Year ACS

The educational attainment rates tabulated for Flemington are below those for Hunterdon County and New Jersey. Of all residents at least 25 years of age, 35.3% have at least a bachelor's degree while 12.0% possess a graduate or professional degree (Table 6). By contrast, 56.5% of residents in Hunterdon County have a bachelor's degree or higher while 23.3% have a graduate or professional degree. A significant percentage of residents, 18.4%, do not have a high school diploma, compared to 4.2% for the overall county.

Table 6: Educational Attainment

Highest level of education	Flemington	Hunterdon County	New Jersey
Less than 9th grade	7.6%	1.8%	4.6%
9th to 12th grade, no diploma	10.8%	2.4%	4.7%
High school graduate (includes equivalency)	27.8%	18.9%	25.7%
Some college, no degree	12.0%	13.9%	15.3%
Associate's degree	6.5%	6.5%	6.7%
Bachelor's degree	23.3%	33.2%	25.8%
Graduate or professional degree	12.0%	23.3%	17.1%
High school graduate or higher	81.6%	95.8%	90.7%
Bachelor's degree or higher	35.3%	56.5%	42.9%

Source: 2019-2023 5-Year ACS

White persons who are not Hispanic constitute a majority of Flemington residents, 54.8% (Table 7). In Hunterdon County as a whole, non-Hispanic whites make up 81.1% of the population, significantly higher than the state overall, where the figure is 51.9%. Whites who are Hispanic constitute 5.9% of residents. Overall, approximately three in five residents are white, 60.7%. The community has a large Hispanic population, which comprises 32.0% of the population, surpassing the percentage statewide, 21.9%. Black residents make up 5.4% of the population, low for New Jersey, but more than twice the share in Hunterdon County. Similarly, Asian-Americans make up 5.3% of the community, eclipsing the percentage countywide, 4.4%. An additional 6.0% of persons are of multiple races.

**Table 7: Race and Ethnicity**

Race and Ethnicity	Flemington	Hunterdon County	New Jersey
<i>Non-Hispanic (All Races)</i>	<i>68.0%</i>	<i>91.2%</i>	<i>78.1%</i>
White	54.8%	81.1%	51.9%
Black	5.4%	2.4%	12.3%
Asian	5.3%	4.4%	9.8%
Other Race Alone	1.8%	0.5%	0.8%
Two or more Races	0.6%	2.8%	3.2%
<i>Hispanic (All Races)</i>	<i>32.0%</i>	<i>8.8%</i>	<i>21.9%</i>
Hispanic, White	5.9%	2.6%	5.0%
Hispanic, Black	0.0%	0.2%	0.7%
Hispanic, Other	20.8%	1.9%	8.9%
Hispanic, Two or More Races	5.4%	4.1%	7.4%
<i>Source: 2019-2023 5-Year ACS</i>			



SOCIOECONOMIC ANALYSIS

Household incomes in Flemington are modest compared to those in other municipalities in the county. According to ACS data, 30.7% of households have an income of less than \$50,000 (Table 8). An estimated 16.3% have an income of less than \$25,000. By comparison, only 6.3% of households in Hunterdon County and 11.9% in New Jersey have an income below that threshold. The median household income is \$74,213, is considerably lower than the median for Hunterdon County median, \$139,453. At the other end of the spectrum, 11.1% of households have an income of at least \$200,000. Another 27.3% of households have an income of at least \$100,000 and less than \$200,000. In all, 38.4% of households have an income of at least \$100,000, significantly less than the respective county- and statewide shares, 65.2% and 50.4%.

Table 8: Household Income

Household Income	Flemington	Hunterdon County	New Jersey
Less than \$25,000	16.3%	6.3%	11.9%
\$25,000-\$50,000	14.4%	8.6%	13.3%
\$50,000-\$100,000	31.0%	19.8%	24.3%
\$100,000-\$200,000	27.3%	33.8%	29.7%
More than \$200,000	11.1%	31.4%	20.7%
Median Household Income	\$74,213	139,453	\$101,050
Mean Household Income	\$114,197	182,668	\$140,299

Source: 2019-2023 5-Year ACS

Given that Flemington has a significant number of low-income households, the poverty rate in the borough is high, 11.9% overall (Table 9). The child poverty rate is especially severe, with 15.3% of persons less than 18 years of age living in poverty, exceeding the statewide rate. Poverty is also a problem among seniors, with 12.7% living in poverty. Once again, this is above the statewide rate.

Table 9: Poverty Rate

Poverty Status	Flemington	Hunterdon County	New Jersey
Poverty Rate, Overall	11.9%	3.8%	9.8%
Poverty Rate, Under 18 years of age	15.3%	3.2%	13.3%
Poverty Rate, Seniors	12.7%	4.9%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, the unemployment rate in Flemington has generally hovered above the rate in Hunterdon County, but below the rate statewide. In 2013, the borough's unemployment rate stood at 6.0% (Table 10). In the years that followed, the rate has steadily ticked downward. By 2019, only 2.6% of



the labor force in Flemington were unemployed. Unemployment soared following the onset of the pandemic, when unemployment rate soared to 7.9%. After that, the labor market recovered and unemployment sank, reaching 3.4% in 2022 before inching up to 3.4% in 2023.

Table 10: Unemployment Rate

Year	Flemington	Hunterdon County	New Jersey
2013	6.0%	6.0%	8.4%
2014	4.8%	4.8%	6.7%
2015	4.2%	4.2%	5.7%
2016	3.8%	3.7%	4.9%
2017	3.8%	3.5%	4.5%
2018	3.3%	3.1%	4.0%
2019	2.6%	2.7%	3.5%
2020	7.9%	6.9%	9.4%
2021	5.0%	4.9%	6.7%
2022	3.3%	3.0%	3.9%
2023	3.4%	3.5%	4.4%

Source: NJ Dept. of Labor and Workforce Development

For-profit companies employ 67.6% of the township's working population (Table 11). This eclipses the figure for Hunterdon County but falls short of the figure for New Jersey. The municipality also has a relatively high percentage government workers, 17.6%. In contrast, just 7.4% of employed residents in New Jersey are self-employed. Likewise, just 7.4% of residents are not-for-profit employees.

Table 51: Class of Worker

Class of Worker	Flemington	Hunterdon County	New Jersey
For-profit company employee	67.6%	64.6%	69.2%
Not-for-profit employee	7.4%	8.5%	7.6%
Government Worker	17.6%	14.7%	14.2%
Self-employed, business owner	3.9%	6.1%	3.9%
Self-employed, contractor	3.5%	6.2%	5.1%

Source: 2019-2023 5-Year ACS

Blue-collar workers are integral to Flemington's economy. For example, 11.4% of the employed population works in production, transportation, and moving occupations, more than in Hunterdon County (Table 12). Meanwhile, the percentage of residents working in natural resources, construction, and



maintenance occupations, 9.1%, is almost double the percentage in Hunterdon County, 5.2%. Additionally, a higher percentage of Flemington residents have service occupations, 20.0%, than in either the state or county, 14.8% and 12.4%. Conversely, the share of the employed population working in management, business, science, and the arts, 38.4%, is lower than the percentage statewide. The percentage of residents in sales and office jobs, 21.0%, is close to the respective shares for Hunterdon County and New Jersey, 20.4% and 20.0%.

Table 62: Occupation

Occupation	Flemington	Hunterdon County	New Jersey
Management, business, science, and arts	38.4%	53.3%	46.9%
Service occupations	20.0%	12.4%	14.8%
Sales and office occupations	21.0%	20.4%	20.0%
Natural resources, construction, and maintenance occupations	9.1%	5.2%	6.9%
Production, transportation, and material moving	11.4%	8.6%	11.3%
Source: 2019-2023 5-Year ACS			

Residents are employed in all the major industrial sectors, but are especially well-represented in education as well as the professional, scientific, and management sector (Table 13). These industries employ a higher percentage of Flemington residents than the residents of other New Jersey communities. Fully one in five Flemington residents who are employed work in educational services, 20.2% in all, compared to 10.2% in Hunterdon County and 8.9% statewide. For its part, the professional, scientific, and management sector employs 19.4% of residents. The retail sector also employs a higher-than-average share of workers, 8.8%, as does the arts, entertainment, recreation, and food services sector, 9.7%. Almost an eighth of the employed population, 12.2%, works in the manufacturing sector, surpassing the percentage statewide.

Table 73: Industry

Industry	Flemington	Hunterdon County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.0%	1.3%	0.3%
Construction	5.8%	7.1%	6.4%
Manufacturing	12.2%	15.6%	9.8%
Wholesale trade	1.3%	3.3%	3.4%
Retail trade	8.8%	8.2%	8.7%
Transportation and warehousing, and utilities	6.1%	3.6%	6.9%
Information	1.6%	3.3%	2.9%



Industry	Flemington	Hunterdon County	New Jersey
Finance and insurance, and real estate and rental and leasing	1.5%	10.6%	10.3%
Professional, scientific, and management, and administrative and waste management services	19.4%	16.6%	15.4%
Educational services	20.2%	10.2%	8.9%
Health care and social assistance	6.4%	9.3%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	9.7%	2.8%	4.8%
Other services except public administration	4.7%	3.5%	3.5%
Public administration	2.4%	4.6%	5.3%
Source: 2019-2023 5-Year ACS			

As of 2023, 6,181 persons worked in Flemington, according to the US Department of Labor's Quarterly Census of Employment and Wages (Table 14). Of this, 5,206 persons worked for private sector employers while 975 persons worked in the public sector. Many of the jobs based in Flemington are low-paying service jobs. An estimated 1,222 persons work in retail while another 811 work in accommodations and food services and a further 355 persons work in other services. Healthcare and social assistance plays a key role in the borough's economy, with 902 workers in all, with an average annual income of \$84,742. Approximately 389 jobs in the professional, scientific, and technical services sector are located in the borough, with average yearly wages of \$96,685, while 218 finance and insurance jobs are located in the community.

Table 14: Quarterly Census of Wages and Employment

Sector	Total Workers	Average Annual Income
FEDERAL GOVT TOTALS	69	\$72,664
STATE GOVT TOTALS	50	\$139,296
LOCAL GOVT TOTALS	856	\$71,732
LOCAL GOVT EDUCATION	620	\$72,176
Agriculture	.	.
Utilities	.	.
Construction	204	\$77,773
Manufacturing	252	\$61,018
Wholesale Trade	135	\$97,881
Retail Trade	1,222	\$47,117
Transportation/Warehousing	.	.



Sector	Total Workers	Average Annual Income
Information	16	\$124,972
Finance and Insurance	218	\$108,936
Real Estate	28	\$71,368
Professional, Scientific, and Technical Services	389	\$96,685
Management	.	.
Administrative, Support, and Waste Services	158	\$70,416
Education	195	\$22,314
Health Care and Social Assistance	902	\$84,742
Arts/Entertainment	88	\$23,780
Accommodations and Food	811	\$26,375
Other Services	355	\$37,973
Unclassified	24	\$71,226
PRIVATE SECTOR TOTALS	5,206	\$59,556

An outside share of the employed population, 22.0%, works from home (Table 15). This outpaces the rate for Hunterdon County, 19.7%, and New Jersey as a whole, 15.0%. Approximately two-thirds of working residents, 67.7%, get to work by car, including 52.7% who drive to work alone. Yet, Flemington residents are less likely to get to work by car, compared to their peers in Hunterdon County, as 76.1% of the employed population in the county get to work by car. A significant segment of the community walks to work, 8.1%, far outstripping the respective percentages for Hunterdon County and New Jersey, 1.7% and 2.6%. A tiny portion of the employed population, 0.9%, takes public transportation to work.

Table 15: Means of Transport to Work

Means of Transport	Flemington	Hunterdon County	New Jersey
Drove alone	52.7%	71.3%	63.7%
Carpooled	15.0%	4.8%	7.7%
Public transportation	0.9%	1.7%	8.5%
Walked	8.1%	1.7%	2.6%
Bicycle	0.0%	0.1%	0.3%
Taxicab, motorcycle, or other means	1.3%	0.7%	2.1%
Worked from home	22.0%	19.7%	15.0%

Source: 2019-2023 5-Year ACS

Given the large proportion of residents who walk, it should not be surprising that Flemington workers tend to have shorter commutes than their peers elsewhere. Overall, the median commuter takes 24.7



minutes to get to work (Table 16). Just under a quarter of residents, 23.9%, get to work in less than 10 minutes while, altogether, 47.1% get to work in under 20 minutes. This surpasses the 28.41 who have such a commute in Hunterdon County. At the other end of the scale, 39.6% of commuters need at least a half hour to get to their workplace. In contrast, 53.7% of commuters in Hunterdon County and 46.0% in New Jersey have a commute of at least 30 minutes.

Table 16: Travel Time to Work

Travel Time	Flemington	Hunterdon County	New Jersey
Less than 10 minutes	23.9%	10.5%	9.9%
10 to 14 minutes	16.8%	9.4%	11.5%
15 to 19 minutes	6.4%	8.5%	13.1%
20 to 24 minutes	10.3%	10.1%	12.9%
25 to 29 minutes	3.1%	7.7%	6.7%
30 to 34 minutes	14.3%	13.5%	13.7%
35 to 44 minutes	11.1%	11.1%	8.2%
45 to 59 minutes	9.2%	13.1%	9.9%
60 or more minutes	5.0%	16.0%	14.2%
Mean travel time to work (minutes)	24.7	33.6	30.9
<i>Source: 2019-2023 5-Year ACS</i>			

Flemington households have fewer cars at their disposal than their peers elsewhere (Table 17). Only 21.8% of households have three vehicles or more, a figure that pales in comparison to the 44.5% of Hunterdon County households that have at least three cars. Instead, the vehicles data are befitting of a community where so many residents walk to work. Another 41.1% of households have two motor vehicles while 36.2% of households possess just one automobile.

Table 17: Total Vehicles Available

Total Vehicles	Flemington	Hunterdon County	New Jersey
No vehicle	1.0%	1.7%	6.4%
1 vehicle	36.2%	13.1%	23.3%
2 vehicles	41.1%	40.7%	39.9%
3 or more vehicles	21.8%	44.5%	30.3%
<i>Source: NJ 2019-2023 5-Year ACS</i>			



HOUSING ANALYSIS

Most Flemington residents live in rentals (Table 18). Specifically, 64.8% of the population live in renter-occupied housing units. The share of renting residents handily outstrips the 12.3% and 36.3% who rent in Hunterdon County and New Jersey, respectively. Conversely, homeownership is less common in Flemington, with 35.2% of residents inhabiting owner-occupied residences, far less than 87.7% of residents who do in Hunterdon County overall.

Table 18: Tenure

Tenure	Flemington	Hunterdon County	New Jersey
Owner-Occupied	35.2%	87.7%	63.7%
Renter-Occupied	64.8%	12.3%	36.3%

Source: 2019-2023 5-Year ACS

According to the American Community Survey, only 3.8% of housing units in the borough are vacant (Table 19). The share of vacant units is close to the share countywide, where only 3.1% of housing units are vacant. Housing, then, is hard to come by, particularly for a state where 7.9% of all housing units are vacant.

Table 19: Occupancy Status

Occupancy Status	Flemington	Hunterdon County	New Jersey
Occupied	96.2%	96.9%	92.1%
Vacant	3.8%	3.1%	7.9%

Source: 2019-2023 5-Year ACS

Of the housing units that are vacant, roughly three in ten, or 30.4%, have been sold, but are not yet occupied (Table 20). Interestingly, approximately two in five vacant homes, 39.2%, are units used for recreational or other part-time purposes. This stands well in excess of the comparable share countywide, 3.5%. The remainder of vacant units, totaling 30.4% of vacant housing, is vacant for other reasons, a classification that could refer to anything from home damage to property abandonment.

Table 20: Vacancy Status

Vacancy Status	Flemington	Hunterdon County	New Jersey
For rent	0.0%	29.4%	16.0%
Rented, not occupied	0.0%	4.7%	2.7%
For sale only	0.0%	12.5%	6.4%



Vacancy Status	Flemington	Hunterdon County	New Jersey
Sold, not occupied	30.4%	10.2%	4.1%
For seasonal, recreational, or occasional use	39.2%	4.9%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	30.4%	38.2%	27.1%

Source: 2019-2023 5-Year ACS

About one in three homes in the borough. 33.4%, are located in a multifamily building, which have five or more units of housing (Table 21). Needless to say, this far outstrips the multifamily share in Hunterdon County, 7.8%. Buildings with 10 to 19 units are the most common multifamily typology, accounting for 14.8% of homes in Flemington while buildings comprised of five to nine units provide 4.7% of homes. Larger apartment buildings with twenty or more units account for 13.9% of units. The borough also has larger-than-average shares of two-, three-, and four-family residence. Two-family residences account for 9.8% of housing in Flemington, more than the 8.6% in the state overall. Three- and four-family buildings make up 16.2% of the housing stock in the municipality, compared with 6.1% in the state overall. Detached single-family houses make up about a third of the housing stock, 33.1%, far below the share in Hunterdon County as a whole, 73.9%. Attached one-family dwellings account for the remaining 7.4% of homes.

Table 21: Units in Structure

Housing Type	Flemington	Hunterdon County	New Jersey
1, detached	33.1%	73.9%	52.7%
1, attached	7.4%	12.2%	10.0%
2	9.8%	2.8%	8.6%
3 or 4	16.2%	3.0%	6.1%
5 to 9	4.7%	2.7%	4.7%
10 to 19	14.8%	2.8%	4.9%
20 to 49	5.0%	1.2%	4.2%
50 or more	8.9%	1.1%	7.9%
Mobile home	0.0%	0.2%	0.9%
Boat, RV, van, etc.	0.0%	0.1%	0.0%

Source: 2019-2023 5-Year ACS

Almost one in four rentals in Flemington, or 23.5%, is in a building with 10 to 19 units (Table 22). Buildings with 50 or more apartments comprise 14.2% of rentals while those with 20 to 49 units compose 7.8%. A not insignificant number of renters do not live in multifamily structures, including 12.8% who rent single-family homes. Another 11.9% of renters live in two-family homes while 23.3% live in three or four-unit structures. While renters live in buildings of all types, homeowners tend to live in one-family detached



houses, which account for 83.1% of owner-occupied homes in Hunterdon County and 77.1% in New Jersey. In Flemington, detached one-family houses comprise 78.5% of owner-occupied housing units. Multifamily buildings account for a tiny portion of owner-occupied units, 1.9%.

Table 82: Units in Structure by Tenure

Housing Type	Flemington		Hunterdon County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	78.5%	7.7%	83.1%	24.4%	77.1%	11.7%
1, attached	12.7%	5.1%	11.7%	14.8%	10.2%	8.4%
2	6.9%	11.9%	0.9%	13.0%	4.6%	15.5%
3 or 4	0.0%	23.3%	0.9%	14.2%	1.7%	13.8%
5 to 9	1.9%	6.5%	1.7%	8.4%	1.4%	10.6%
10 to 19	0.0%	23.5%	0.9%	13.8%	1.2%	11.4%
20 to 49	0.0%	7.9%	0.3%	4.8%	1.0%	9.7%
50 or more	0.0%	14.2%	0.2%	6.5%	1.8%	18.4%
Mobile home	0.0%	0.0%	0.2%	0.3%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%

Source: 2019-2023 5-Year ACS

A quarter of existing homes, 25.0%, were constructed before 1940 (Table 23). This significantly surpasses the respective state- and countywide shares, 17.5% and 17.3%. An additional 29.0% of housing units are in buildings constructed between 1940 and 1960. The 1970s was a particularly active time of housing construction, with 24.2% of homes dating to that decade. Comparatively few units have been built since 1980, 19.4% of units, compared to 48.4% in Hunterdon County overall.

Table 93: Year Structure Built

Year Structure Built	Flemington	Hunterdon County	New Jersey
Built 2020 or later	0.4%	0.3%	0.6%
Built 2010 to 2019	1.2%	3.1%	5.8%
Built 2000 to 2009	7.0%	10.0%	9.1%
Built 1990 to 1999	5.5%	15.0%	9.1%
Built 1980 to 1989	5.3%	20.0%	11.9%
Built 1970 to 1979	24.2%	14.0%	12.4%
Built 1960 to 1969	2.4%	9.0%	13.0%
Built 1950 to 1959	18.8%	7.7%	14.1%
Built 1940 to 1949	10.2%	3.6%	6.7%



Year Structure Built	Flemington	Hunterdon County	New Jersey
Built 1939 or earlier	25.0%	17.3%	17.5%

Source: 2019-2023 5-Year ACS

Given that most residents live in renter-occupied housing, many Flemington homes have only one or two bedrooms. One-bedroom homes are most common, totaling 32.6% of housing units, while two-bedroom homes account for another 30.3% (Table 24). Studios and other units that lack a separate bedroom comprise 4.5% of housing units, exceeding the percentage statewide. Three-bedroom homes comprise 26.5% of the housing stock. Only 6.5% of homes have four units or more, a fraction of the comparable percentages for Hunterdon County and New Jersey, 39.6% and 25.6%.

Table 24: Number of Bedrooms, Housing Stock

Total Bedrooms	Flemington	Hunterdon County	New Jersey
No bedroom	4.5%	0.9%	3.0%
1 bedroom	32.2%	8.1%	14.2%
2 bedrooms	30.3%	18.6%	25.5%
3 bedrooms	26.5%	32.9%	31.8%
4 bedrooms	4.7%	34.1%	19.7%
5 or more bedrooms	1.8%	5.5%	5.9%

Source: 2019-2023 5-Year ACS

The municipality has a disproportionate share of homes that lack essential facilities. (Table 25). For example, 3.0% of housing units lack complete plumbing facilities, well in excess of the percentage statewide, 0.3%. Another 3.9% lack complete kitchen facilities, compared to 0.8% in New Jersey as a whole. Meanwhile, 2.3% of housing units lack telephone service. Overcrowding is an especially troublesome issue, as 7.7% of homes have more than one occupant per room. As for heating fuel, 76.0% of Flemington households use natural gas supplied by a utility, just above the rate statewide, 73.3%. Electricity and oil are each by 9.3% of homes.

Table 25: Housing Quality Indicators

Home Heating Fuel	Flemington	Hunterdon County	New Jersey
Utility gas	76.0%	45.2%	73.3%
Bottled, tank, or LP gas	4.7%	8.9%	2.5%
Electricity	9.3%	10.1%	15.6%
Fuel oil, kerosene, etc.	9.3%	31.5%	6.8%



Home Heating Fuel	Flemington	Hunterdon County	New Jersey
Coal or coke	0.0%	0.1%	0.0%
Wood	0.0%	2.6%	0.3%
Solar energy	0.0%	0.3%	0.2%
Other fuel	0.7%	1.0%	0.5%
No fuel used	0.0%	0.2%	0.8%
Lacking facilities			
Lacking complete plumbing facilities	3.0%	0.3%	0.3%
Lacking complete kitchen facilities	3.9%	0.4%	0.8%
No telephone service available	2.3%	0.6%	0.9%
Occupants Per Room			
1.00 or less	92.3%	99.2%	96.3%
1.01 to 1.50	4.9%	0.5%	2.4%
1.51 or more	2.8%	0.3%	1.3%

Source: 2019-2023 5-Year ACS

Householders, which could be a proxy for the persons constituting the households, are more likely to have moved into their present unit relatively recently (Table 26). Almost a third of householders in the borough, 32.4%, have moved into their residence since 2018, eclipsing the statewide share, 28.9%. An additional 40.5% of householders moved into their home between 2010 and 2017. A further 14.2% of householders moved into their residence between 2000 and 2009. In total, 12.8% of householders moved into their homes in the twentieth century, including 4.4% who moved in the 1990s while 8.4% moved prior to 1990.

Table 26: Year Moved In

Year Moved In	Flemington	Hunterdon County	New Jersey
Moved in 2021 or later	12.2%	6.5%	8.3%
Moved in 2018 to 2020	20.2%	16.2%	20.6%
Moved in 2010 to 2017	40.5%	26.5%	28.6%
Moved in 2000 to 2009	14.2%	20.5%	19.2%
Moved in 1990 to 1999	4.4%	15.4%	11.4%
Moved in 1989 and earlier	8.4%	14.8%	11.9%

Source: 2009-2013 5-Year ACS



HOUSING MARKET ANALYSIS

Approximately 74.2% of Flemington homeowners have a mortgage while 25.8% do not (Table 27). The share of homeowners with a mortgage surpasses both the county- and statewide shares – 65.9% and 64.4% - by a considerable degree.

Table 27: Mortgage Status

Mortgage Status	Flemington	Hunterdon County	New Jersey
With a mortgage	74.2%	65.9%	64.4%
Without a mortgage	25.8%	34.1%	35.6%
<i>Source: 2019-2023 5-Year ACS</i>			

Approximately two-thirds of homes have a value between \$300,000 and \$499,999 (Table 28). The median home in Flemington has a value of \$372,700, compared to \$427,600 in the Garden State as a whole. The Hunterdon County median is even higher, \$498,800. In all, only 10.9% of homes in the municipality, 22.0%, have a value of \$500,000 or higher, compared to 49.8% in Hunterdon County. At the low end of the market, 22.7% of homes in the borough are valued below \$300,000, just below the percentage statewide, 23.6%. Interestingly, the Census found no homes in Flemington with an estimated value below \$100,000.

Table 28: Home Values

Home Value	Flemington	Hunterdon County	New Jersey
Less than \$100,000	0.0%	1.6%	4.4%
\$100,000 to \$299,999	22.7%	13.4%	23.6%
\$300,000 to \$499,999	66.4%	35.2%	33.8%
\$500,000 to \$749,999	8.8%	35.4%	23.0%
\$750,000 to \$999,999	0.0%	9.8%	8.6%
\$1,000,000 or more	2.1%	4.6%	6.6%
Median home value	\$372,700	\$498,800	\$427,600
<i>Source: 2019-2023 5-Year ACS</i>			

Home prices in Flemington have stayed relatively stable. Between 2016 and 2022 prices hovered around \$290,000, with some variations from year to year (Table 29). Since the pandemic, home prices have risen markedly throughout Hunterdon County, with the mass adoption of telecommuting enabling people to live away from employment centers. Countywide, the average home price has climbed from \$401,576 in 2019 to \$563,914 in 2024. In 2021, total home sales in the county peaked, when 1,742 homes were sold, and have fallen substantially ever since, with 885 homes sold in 2024. Flemington has not been immune from these changes, but price levels have been more volatile in the borough. Average home prices surged



to \$411,786 in 2023, but declined to \$286,600 in 2024. It seems clear, though, that prices are on an upward trend in Flemington as well.

Table 29: Home Sales

Year	Flemington		Hunterdon County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	27	\$286,876	1,198	\$402,049
2016	15	\$283,687	1,099	\$395,437
2017	5	\$308,000	1,206	\$410,196
2018	14	\$284,929	1,308	\$406,396
2019	9	\$292,347	1,193	\$401,576
2020	4	\$309,375	1,279	\$404,419
2021	6	\$259,583	1,742	\$465,665
2022	12	\$335,592	1,654	\$504,068
2023	7	\$411,786	1,038	\$549,325
2024	1	\$285,600	885	\$563,914

Source: NJ Division of Taxation, NJ Treasury

Residential assessments have kept pace with the countywide increase in home prices (Table 30). Since 2016, the average assessment has increased from \$255,901 to \$340,192 in 2024. The steady rise ensures that assessments remain in line with existing price levels. Assessed values have not risen as quickly in Hunterdon County as a whole. Countywide, the average residential assessment has only increased from \$364,805 in 2016 to \$404,835 in 2024.

Table 30: Residential Tax Assessments

Year	Total Lots, Flemington	Average Assessment	Total Lots, Hunterdon County	Average Assessment
2016	851	\$255,901	45,278	\$364,805
2020	854	\$272,413	45,724	\$377,629
2024	856	\$340,192	42,943	\$404,835

Source: NJ Division of Taxation, NJ Treasury

Housing is generally considered to be affordable if the amount of rent, mortgage, and other essential costs consume less than 30% of a household's income (Table 31). If a household spends more than 30% of its income on housing, it is considered cost-burdened. In Flemington, 40.1% of all households are, by definition, cost-burdened. This is a higher percentage than reported for Hunterdon County, 26.8%, or for



New Jersey overall, 35.7%. An additional 25.5% of households spend between 20% to 29% of their income on housing while 32.1% of households spend less than 20% of their income on housing.

Table 31: Burden of Housing Costs, All Households

Housing Costs as % of Household Income	Flemington	Hunterdon County	New Jersey
Less than 20% of household income	32.1%	46.9%	39.3%
20 to 29% of household income	25.5%	24.2%	22.9%
30% or more of household income	40.1%	26.8%	35.7%
Zero or negative income	2.3%	0.9%	1.1%
No cash rent	0.0%	1.3%	1.1%

Source: 2019-2023 5-Year ACS

Approximately one in four Flemington homeowners is cost-burdened (Table 32). To be precise, an estimated 25.9% of households allocate at least 30% of household income towards meeting the cost of housing. This is slightly above the share in Hunterdon County, 24.2%, but below the share in New Jersey, 28.6%. Additionally, 28.1% of households in owner-occupied housing spend between 20% and 29% of their income on housing costs while 45.9% of households spend less than 20% of their income on housing.

Table 102: Burden of Housing Costs, Owner-Occupied Housing

Housing Costs as % of Household Income	Flemington	Hunterdon County	New Jersey
Less than 20% of household Income	45.9%	50.8%	48.1%
20 to 29% of household income	28.1%	24.1%	22.7%
30% or more of household income	25.9%	24.2%	28.5%
Zero or negative income	0.0%	0.8%	0.6%

Source: 2019-2023 5-Year ACS

The median homeowner with a mortgage spends \$2,390 a month on housing costs (Table 33). Overall, 75.9% of households with a mortgage spend at least \$2,000 on housing costs per month, including 16.4% that spend \$3,000 or more every month. This is below the comparable shares for Hunterdon County and New Jersey, 84.6% and 76.7%. An additional 13.9% of households expend between \$1,500 and \$1,999 a month while 10.1% expend \$1,000 and \$1,499.

**Table 33: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Flemington	Hunterdon County	New Jersey
Less than \$500	0.0%	0.3%	0.4%
\$500 to \$999	0.0%	1.0%	1.8%
\$1,000 to \$1,499	10.1%	4.3%	6.6%
\$1,500 to \$1,999	13.9%	9.8%	13.7%
\$2,000 to \$2,499	33.3%	15.4%	17.7%
\$2,500 to \$2,999	19.2%	17.6%	17.0%
\$3,000 or more	23.4%	51.6%	42.7%
Median monthly housing cost	\$2,390	\$3,055	\$2,787

Source: 2019-2023 5-Year ACS

Monthly housing costs are necessarily lower for those households without a mortgage. Still, housing-related spending is high for these households as well, with a median monthly cost of \$1,293 (Table 34). In total, 69.7% of households without a mortgage spend \$1,000 on housing. These expenditures go towards taxes, insurance payments, utilities, and other fees. In comparison, 77.0% of households without a mortgage in Hunterdon County spend more than \$1,000. Approximately 16.6% of Flemington homeowners without a mortgage have monthly housing costs of between \$800 and \$999. The remaining 13.7% of households spend less than \$800 a month on housing.

Table 34: Monthly Costs, Homeowners without a Mortgage

Monthly housing costs	Flemington	Hunterdon County	New Jersey
Less than \$250	0.0%	1.4%	1.9%
\$250 to \$399	0.0%	0.6%	2.6%
\$400 to \$599	5.1%	1.9%	5.0%
\$600 to \$799	8.6%	4.3%	8.8%
\$800 to \$999	16.6%	14.7%	14.6%
\$1,000 or more	69.7%	77.0%	67.1%
Median monthly housing costs	\$1,293	\$1,356	\$1,205

Source: 2019-2023 5-Year ACS

More renters in Flemington are cost-burdened than in the county overall. To be exact, 47.5% of households in renter-occupied housing expend 30% or more of income on housing costs (Table 35). Even so, the share of cost-burdened households is eclipsed by the share of New Jersey renters who are cost-burdened, 48.3%. A further 24.2% of Flemington renters spend between 20% and 29% of household income on housing while 24.8% spend less than 20% of their income on housing. It should be noted that 3.5% of Flemington households living in renter-occupied housing have negative or zero income.

**Table 35: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Flemington	Hunterdon County	New Jersey
Less than 20% of household income	24.8%	24.7%	23.8%
20 to 29% of household income	24.2%	24.8%	23.1%
30% or more of household income	47.5%	40.9%	48.3%
Zero or negative income	3.5%	1.1%	1.9%
No cash rent	0.0%	8.5%	2.9%

Source: 2019-2023 5-Year ACS

The median gross rent in Flemington, \$1,578, is low relative to the median rent in the larger county and state, \$1,707 and \$1,653, respectively (Table 36). A small number units, 2.4%, have of \$2,500 or more, while 16.6% of units have a rent between \$2,000 and \$2,499. More than a third of rentals in the borough, 36.7% have a rent between \$1,500 and \$1,999 while even more, 39.0%, have a rent between \$1,000 and \$1,499. The remaining 5.3% of rental units have a rent of less than \$1,000.

Table 36: Gross Rent

Gross Rent	Flemington	Hunterdon County	New Jersey
Less than \$500	3.5%	4.9%	6.3%
\$500 to \$999	1.8%	4.9%	8.7%
\$1,000 to \$1,499	39.0%	27.4%	26.3%
\$1,500 to \$1,999	36.7%	30.7%	28.5%
\$2,000 to \$2,499	16.6%	17.6%	15.9%
\$2,500 to \$2,999	1.3%	7.6%	6.7%
\$3,000 or more	1.1%	6.8%	7.6%
Median rent	\$1,578	\$1,707	\$1,653

Source: 2019-2023 5-Year ACS



DEVELOPMENT TRENDS

In the last 20 years, Borough staffers have approved building permits on average for the construction of 14 housing units annually (Table 37). In absolute terms, housing construction has accelerated in the last 10 years, with average of 22 units permitted every year since 2014. The preponderance of these units, however, appear to be from a project(s) in 2022, when 212 housing units were permitted.

Table 37: Total Housing Permits Issued Per Year, 2004-2023

Year	Flemington	Hunterdon County	New Jersey
2004	0	650	39,238
2005	0	472	39,688
2006	44	427	32,048
2007	0	182	25,948
2008	4	119	16,338
2009	0	226	11,145
2010	7	97	11,885
2011	0	74	11,882
2012	0	91	15,270
2013	0	76	18,795
2014	0	223	22,896
2015	1	164	19,503
2016	0	230	24,170
2017	1	121	25,961
2018	0	316	26,048
2019	1	439	30,770
2020	0	133	26,680
2021	3	844	30,044
2022	212	368	31,792
2023	0	121	21,682
10-Year Average	22	296	25,955
20-Year Average	14	269	24,089

Source: NJ Dept. of Community Affairs

Altogether, 273 housing units have been permitted in Flemington since 2004 while 5,373 units have been permitted countywide over that span (Table 38). Multifamily development is responsible for most of the units permitted in the last 20 years, 226 units in all, with 210 units permitted in 2022. On average, 11 multifamily units have been permitted per year in the last two decades, with an average of 21 units per year since 2014. Flemington officials have also approved building permits for 47 one- and two-family



residences over the last twenty years. This equates to an average of 2.35 units permitted annually over that time, while, over the last ten years, an average of 0.8 one- and two-family units have been permitted annually. It should be noted that the borough has not permitted any mixed-use housing units over that time.

Table 38: Total Housing Permits Issued by Type, 2004-2023

Year	Flemington			Hunterdon County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	0	0	0	533	104	13	27,103	11,383	752
2005	0	0	0	456	1	15	26,715	12,687	286
2006	32	12	0	381	37	9	20,090	11,760	198
2007	0	0	0	152	27	3	14,235	11,553	160
2008	0	4	0	112	4	3	8,960	7,102	276
2009	0	0	0	60	165	1	6,776	4,309	60
2010	7	0	0	82	15	0	6,934	4,733	218
2011	0	0	0	74	0	0	6,236	5,184	462
2012	0	0	0	58	32	1	6,700	8,527	43
2013	0	0	0	76	0	0	9,666	8,998	131
2014	0	0	0	145	78	0	10,678	11,909	309
2015	1	0	0	140	24	0	9,470	9,989	44
2016	0	0	0	96	132	2	8,885	15,217	68
2017	1	0	0	121	0	0	9,201	16,146	614
2018	0	0	0	165	151	0	9,026	16,811	211
2019	1	0	0	158	281	0	8,954	21,762	54
2020	0	0	0	95	38	0	8,673	17,950	57
2021	3	0	0	130	714	0	10,479	19,471	94
2022	2	210	0	90	278	0	9,163	21,913	716
2023	0	0	0	120	0	1	9,552	11,538	592
Total	47	226	0	3,244	2,081	48	227,496	248,942	5,345
10-Year Average	1	21	0	126	170	0	9,408	16,271	276
20-Year Average	2	11	0	162	104	2	11,375	12,447	267

Source: NJ Dept. of Community Affairs

Since 2004, the Borough has permitted the demolition of 17 housing units (Table 39). The demolition permits were entirely for one- and two-family homes. On average, demolition permits were approved at



a rate of 0.65 units per year, with a slight increase in the last decade, when 0.9 homes were demolished per year.

Table 39: Demolition Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	4	0	4
2009	0	0	0	0
2010	1	0	0	1
2011	2	0	0	2
2012	0	0	0	0
2013	1	0	0	1
2014	1	0	0	1
2015	1	0	0	1
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	1	0	0	1
2023	6	0	0	6
Total	13	4	0	17
10-Year Average	0.9	0	0	0.9
20-Year Average	0.65	0.2	0	0.85

Source: NJ Dept of Community Affairs

Adjusting for demolition, the municipality has permitted a net increase of 256 units between 2004 and 2023 (Table 40). Over the last two decades, the municipality has permitted an average of 12.8 housing units annually on net. For the last ten years, the Borough has approved a net average of 20.9 homes per year. In terms of multifamily development, the Borough has permitted 11.1 multifamily units every year since 2004 and 21 units per year on average since 2014. During that time, more demolition permits have



actually been approved for one- and two-family units than building permits, amounting to an average of -0.1 one- and two-family homes permitted.

Table 40: Net Housing Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	0	0	0
2005	0	0	0	0
2006	32	12	0	44
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	6	0	0	6
2011	-2	0	0	-2
2012	0	0	0	0
2013	-1	0	0	-1
2014	-1	0	0	-1
2015	0	0	0	0
2016	0	0	0	0
2017	1	0	0	1
2018	0	0	0	0
2019	1	0	0	1
2020	0	0	0	0
2021	3	0	0	3
2022	1	210	0	211
2023	-6	0	0	-6
Total	34	222	0	256
10-Year Average	-0.1	21	0	20.9
20-Year Average	1.7	11.1	0	12.8

Source: NJ Dept of Community Affairs

Borough staffers have permitted more retail space on aggregate than office space since 2004. This is a sharp departure from the norm of this period, as development of brick-and-mortar retail has plunged with the advent of online retailers like Amazon.com. On average, 11,311 square feet of retail space has been permitted annually in Flemington since 2004 (Table 41). This includes new construction and additions to existing retail spaces. As for offices, staffers have approved building permits for 2,197 square feet of office space per year on average over the last two decades. Building permits for 3,059 square feet of other



nonresidential uses have also been permitted during this time. In addition to office and retail, this figure excludes multifamily housing and dormitories, which are classified as nonresidential by NJ DCA.

Table 41: Building Permits Nonresidential Construction, 2004-2023

Year	Flemington Borough			Hunterdon County		
	Office	Retail	Other	Office	Retail	Other
2004	890	0	585	389,526	40,101	943,698
2005	2,000	250	1,863	190,327	22,412	911,693
2006	0	15,946	0	234,858	32,859	863,680
2007	8,450	14,554	0	131,214	212,865	651,174
2008	6,114	159,059	0	166,270	369,186	498,315
2009	0	0	1,111	58,286	0	400,218
2010	8,094	0	0	43,106	0	397,702
2011	0	0	0	93,592	12,000	500,651
2012	3,879	0	0	52,399	14,838	287,998
2013	4,860	21,600	180	59,760	92,793	378,641
2014	0	5,165	0	50,140	7,526	420,530
2015	0	0	4,877	30,119	25,324	235,466
2016	0	0	0	8,205	128,245	401,381
2017	0	0	8,518	11,724	15,433	486,074
2018	0	0	0	202,177	0	408,529
2019	0	9,645	0	27,225	47,021	417,250
2020	9,645	0	0	20,065	11,840	271,048
2021	0	0	0	20,079	5,497	574,335
2022	0	0	1,000	3,351	10,152	466,989
2023	0	0	43,050	170,242	2,401	203,730
20-Year Average	2,197	11,311	3,059	98,133	52,525	485,955

Source: NJ Dept. of Community Affairs



PLANNING PROJECTIONS

Hunterdon County is served by the North Jersey Transportation Planning Authority (NJTPA), one of New Jersey's three metropolitan planning organizations. NJTPA calculates population and employment projections to anticipate the long-range planning needs of the North Jersey portion of the New York metropolitan area.

The agency forecasts that Flemington and Hunterdon County will have lower population and household growth than the rest of NJTPA coverage area (Table 42). To be precise, the number of households in Flemington are projected to increase at an annualized rate of 0.08% while total population is projected to rise at just 0.05% annually. The growth rates projected would result in a net increase of 50 households and 86 persons by 2050. The agency anticipates household and population growth in Hunterdon County to be somewhat higher. The number of residents and households is forecast to grow by 6,608 persons and 3,702 households by 2050, respectively. This represents an annualized growth rate of 0.21% for households and 0.15% for population. The growth rates for the county and borough fall short of those projected for NJTPA's jurisdiction as a whole. The population of the NJTPA region is anticipated to grow by 0.42%, with the number of households expected to climb by 0.46%.

The agency expects total employment in Flemington to eke out an annual gain of just 0.01%, with just 18 more workers based in the borough by 2050. Employment growth should be stronger in Hunterdon County as a whole, 0.16%, while the total workers in the NJTPA region is expected to increase by 0.42% annually by 2050.

Table 42: Long-term Population, Household and Employment Forecasts

	Flemington	Hunterdon County	NJTPA
Population, 2015	4,515	126,250	6,688,013
Population, 2050	4,601	132,858	7,743,120
Annualized % Population Change 2015-2050	0.05%	0.15%	0.42%
Households, 2015	1,829	47,714	2,444,799
Households, 2050	1,879	51,416	2,868,943
Annualized % Household Change 2015-2050	0.08%	0.21%	0.46%
Employment, 2015	8,629	53,115	2,910,458
Employment, 2050	8,647	56,243	3,375,651
Annualized % Employment Change 2015-2050	0.01%	0.16%	0.42%

Source: NJTPA