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# 2025 Housing Element & Fair Share Plan

Township of Holland

May 27, 2025

Prepared for:

Township of Holland

Prepared by:

A handwritten signature in blue ink that reads "Darlene A. Green".

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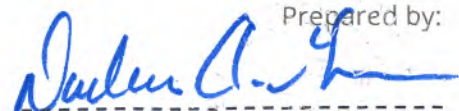
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# 2025 Housing Element & Fair Share Plan

## Township of Holland

Hunterdon County, New Jersey

Adopted by the Land Use Board: June 16, 2025

Prepared by:  


Darlene A. Green, P.P., AICP

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The original of this report was signed and sealed in accordance with NJSA 45:14A-12.

HLT-068A

# Table of Contents

I.	Introduction.....	1
II.	Content of Housing Element.....	8
III.	Holland’s Population Demographics.....	11
IV.	Holland’s Housing Demographics .....	16
V.	Holland’s Employment Demographics .....	22
VI.	Projection of Housing Stock .....	25
VII.	Capacity for Fair Share .....	27
VIII.	Multigenerational Family Continuity Evaluation.....	37
IX.	State Development & Redevelopment Plan Consistency.....	38
X.	Fair Share Plan .....	39
XI.	Holland’s Affordable Housing Obligation .....	42
XII.	Mechanisms & Credits .....	47
XIII.	Implementation Schedule .....	56
XIV.	Implementing Documents.....	57
XV.	Highlands Regional Master Plan Compliance .....	58
XVI.	Appendix.....	61



## I. Introduction

According to the Fair Housing Act, a Housing Plan Element shall be designed to meet the municipality's fair share of its region's present and prospective housing needs, with particular attention to low- and moderate-income housing.

Affordable housing in New Jersey has a long, convoluted history dating back to 1975, when the New Jersey Supreme Court ruled that each municipality within the State has a constitutional obligation to provide a realistic opportunity for the construction of their fair share of affordable housing. This landmark decision is commonly referred to as Mount Laurel I as the defendant was the Township of Mount Laurel. In 1983 the New Jersey Supreme Court upheld its Mount Laurel I decision and created builder's remedy as a means of enforcement (known as Mount Laurel II). In response to the court decisions, the Fair Housing Act ("FHA") was adopted in 1985, which provided an administrative process for municipal compliance. The FHA also created the Council on Affordable Housing ("COAH"), which was responsible for promulgating municipal obligations, adopting regulations, and administering the compliance process. The first round of affordable housing spanned from 1987 to 1993. This was followed by the second round from 1993 to 1999.

The third round of affordable housing commenced in 1999, but COAH failed to establish new affordable housing obligations. Several lawsuits were filed between 2008 and 2015 regarding the obligation. Ultimately, on March 10, 2015, the Supreme Court ruled that COAH failed to act and, as a result, the Courts assumed jurisdiction over the Fair Housing Act. The decision and accompanying Order divided municipalities into one of three (3) categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a 30-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share obligations. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the regions' low- and moderate-income households.

On January 18, 2017, the Supreme Court ruled that municipalities are responsible for obligations accruing during the so-called "gap period," the period between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before-calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Between 2015 and 2024 towns that elected to voluntarily comply with their constitutional obligation participated in mediation sessions, reached settlement agreements, adopted Housing Element and Fair Share Reports, and most towns concluded the process with a judgment of repose and compliance. As a result of COAH's inability to function, the third round period spanned from 1999 to 2025.

Then, on March 20, 2024, Governor Murphy signed legislation that dramatically modified the State's affordable housing regulations. The 75-page bill, known as A4, abolished COAH, modified the

process of affordable housing compliance, amended bonus credits, and, among other changes, set forth several important deadlines. P.L. 2024, c.2 (“Amended FHA”) charged the Department of Community Affairs (“DCA”) with the preparation of fourth round obligations and set forth aggressive timelines for compliance. In October of 2024, DCA published a report on its calculations of regional need and municipal present (Rehabilitation Obligation) and prospective (Fourth Round Obligation) fair share obligations. The Report is entitled “Affordable Housing Obligation of 2025-2035 (Fourth Round) Methodology and Background”. The DCA calculated Holland’s present need obligation as 0 and its prospective need obligation as 43. Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 21, 2025, the Township Committee adopted Resolution 2025-27 accepting the DCA’s calculations of the Township’s present need and modifying the prospective need obligation, subject to any vacant land and/or durational adjustment. The Township of Holland also filed a “Complaint for a Declaratory of Compliance with the Fair Housing Act” on January 23, 2025 as part of the compliance certification process outlined in the Director of the Administrative Office of the Courts Directive #14-24.

During the 30-day challenge window, the New Jersey Builders Association filed a challenge. On March 25, 2025 mediation was held and the parties agreed to settle at 40 units.

This is the Township of Holland’s Housing Element and Fair Share Plan (“HEFSP”) for the period between 2025 and 2035, known as the Fourth Round. Holland seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is prepared utilizing the Prior Round Rules<sup>1</sup>, Third Round Rules<sup>2</sup> (as applicable), and the amendments implemented in P.L. 2024, c.2. Each municipality in the State has a four-part obligation:

1. Rehabilitation Obligation
2. Prior (First and Second Round) Obligations (1987-1999)
3. Third Round Obligation (1999 – 2025)
4. Fourth Round Obligation (2025-2035)

## Affordable Housing History

A summary of Holland’s affordable housing timeline is included below:

- **April 1, 1992** | COAH issues Resolution 135 Granting Conditional Substantive Certification for Holland’s First Round HEFSP (see Appendix A).
- **December 15, 2004** | COAH issues Resolution 246-99 Granting Substantive Certification for Holland’s Second Round HEFSP (see Appendix B).
- **January 21, 2025** | Township Committee adopts Resolution 2025-27 Committing to Fourth Round Obligation (see Appendix C).
- **January 23, 2025** | Township of Holland files “Complaint for Declaratory Judgment Pursuant to NJSA 52:27D-313” (see Appendix D).

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<sup>1</sup> NJAC 5:91 (Procedural) and NJAC 5:93 (Substantive) Rules. They can be found at: [New Jersey Department of Community Affairs | Second Round Regulations](#)

<sup>2</sup>NJAC 5:96 (Procedural) and NJAC 5:97 (Substantive) Rules, which can be found at: <https://nj.gov/dca/dlps/hss/thirdroundregs.shtml>

- **April 8, 2025** | Judge William Mennen, JSC enters “Program Settlement Recommendations Present Need and Prospective Need” (see Appendix E.)

## Municipal Summary

Holland Township is the western-most municipality in Hunterdon County and encompasses approximately 24 square miles. The Township is adjacent to Bethlehem Township and the Borough of Bloomsbury to the north, Alexandria Township to the east and south, the Borough of Milford to the south, Pohatcong Township (Warren County) to the northwest, and various municipalities in Pennsylvania to the west, across the Delaware River (see the map on page 5). The Township has limited areas of public water and sewer. Additionally, the Township is located in the Highlands Region including 87% within the Highlands Planning Area and 13% in the Highlands Preservation Area (see map on page 6). Holland petitioned the Highlands Council for plan conformance for the lands within the Planning and Preservation Areas on December 7, 2009. On May 19, 2011, the Highlands Council approved the Township’s petition via Highlands Council Resolution 2011-15. See Appendix F for a copy of the Highlands Resolution.

Between 2010 and 2020, Holland’s population fell by 114 residents from 5,291 to 5,177, which equates to a 2.15% decline.<sup>3</sup> It should be noted that the 2023 American Community Survey (“ACS”), which is the most recent Survey available, estimates Holland’s population at 5,184 residents, which is just seven (7) residents more than reported in the 2020 Census.<sup>4</sup> The North Jersey Transportation Planning Authority (“NJTPA”) projects that the Township will grow to 5,517 residents by the year 2050.<sup>5</sup> This equates to a total of 333 new residents compared to the 2023 ACS estimate, a 6.42% increase, or an annualized increase of 11 residents.

## Affordable Housing Obligation

The Township of Holland has committed to a Rehabilitation Obligation of 0 units. The Township’s Prior Round Obligation (“PRO”), as indicated by its Second Round Substantive Certification, is 16. Finally, Holland’s Fourth Round Obligation (“FRO”) is 40.

However, the Third Round Obligation (“TRO”) is a bit thorny as Holland did not participate in the Third Round proceedings under the 2015 New Jersey Supreme Court decision. To date, the only case that has thoroughly adjudicated Third Round affordable housing obligations in the State of New Jersey was in Mercer County. Judge Mary Jacobson held a 41-day trial in 2017 on affordable housing obligations for the Rehabilitation Obligation and the Third Round Obligation for the two unsettled towns – West Windsor and Princeton. On March 8, 2018, Judge Jacobson issued her 217-page decision for the two (2) communities. The decision only provides West Windsor and Princeton’s Rehabilitation and Third Round Obligation. However, the decision provides extensive detail on the methodology to determine the obligations. Following the issuance of the decision, Econsult Solutions extrapolated what has been named the “Jacobson Methodology” and prepared obligations for the rest of the state. Their report is entitled Statewide and Municipal Obligations Under Jacobson Opinion and is dated March 28, 2018. This report indicates Holland’s Third Round Obligation is 95.

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<sup>3</sup> Information sourced from <https://data.census.gov/>, accessed March 5, 2025.

<sup>4</sup> Ibid.

<sup>5</sup> Information sourced from NJTPA Plan 2050, Appendix E, “Demographic Forecasts”, <https://www.njtpa.org/plan2050>, accessed March 5, 2025.

It should be noted that the Jacobson Methodology does not take into account the impact of the Highlands Region, which is supposed to be added into the methodology. This is important, as Holland is in both the Planning Area (where conformance is voluntarily) and the Preservation Area. According to the Highlands Council, 13% of the Township is within the Preservation Area and 87% is within the Planning Area. No entity or Court has attempted to calculate the impact of the Highlands Region on the Third Round Obligation since the 2018 Econsult Solutions report. This leaves Holland in a bit of a quandary. There are very few firms with the expertise to perform the calculation and, furthermore, to hire such firm to prepare the calculation would be quite costly. Holland recognizes that it has a Third Round Obligation that encompasses the gap period between 1999 and 2015, and it acknowledges the extrapolated Third Round Obligation of 95, but the Township does not accept or endorse the number.

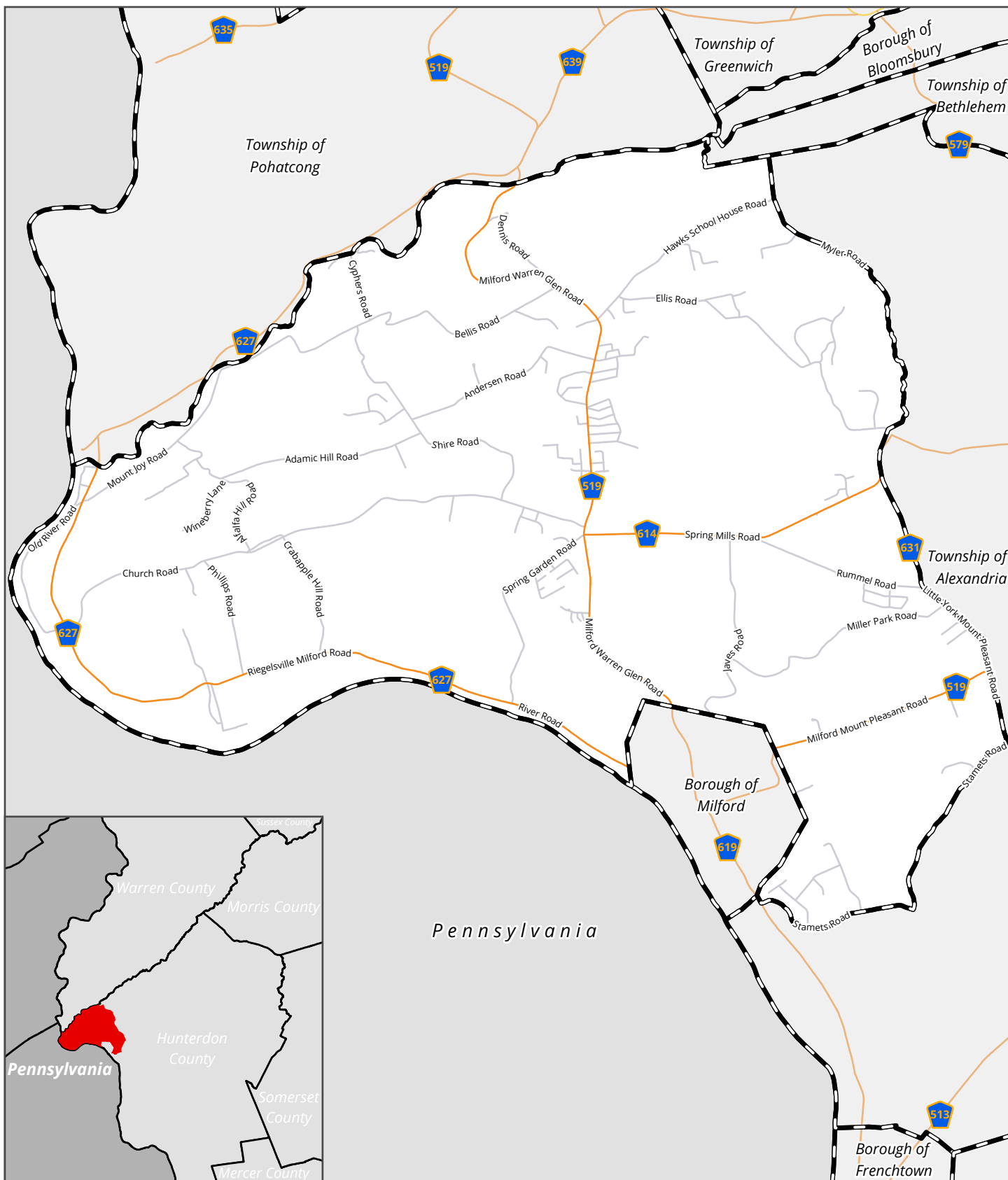
Furthermore, the Township of Holland will be seeking a durational adjustment for water and sewer capacity and/or a Highlands build-out analysis for the Third Round, therefore, to a certain degree, the total obligation is meaningless. NJAC 5:93-4.3(c) states, "The lack of adequate capacity, in and of itself, **shall** constitute a durational adjustment of the municipal housing obligation. The requirement to address the municipal housing obligation **shall** be deferred until adequate water and/or sewer are made available." As described in Chapter VII., limited portions of Holland are served by public water and/or sewer and those areas that are, have limited capacity. Therefore, the majority of the Third Round Obligation that is established for the Township will be deferred as described in the rules. For purposes of this report, and until a Court recalculates the Jacobson Methodology to account for the Highlands, the Township of Holland is using a Third Round Obligation of 95 as a placeholder.

The chart below illustrates the Township's four-part obligation.

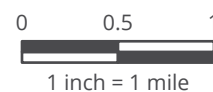
#### Affordable Housing Obligation

	Rehabilitation	Prior Round 1987 - 1990	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	0	16	95	40
Durational Adjustment	--		28	
Highlands Build-Out	--		29	
Remaining Obligation That Must Be Satisfied	--	11	0	0

Chapter XI. describes the Highlands Build-out Analysis that the Township has undertaken as well as the Durational Adjustment assessment that has been conducted for the Third and Fourth Round Obligation.



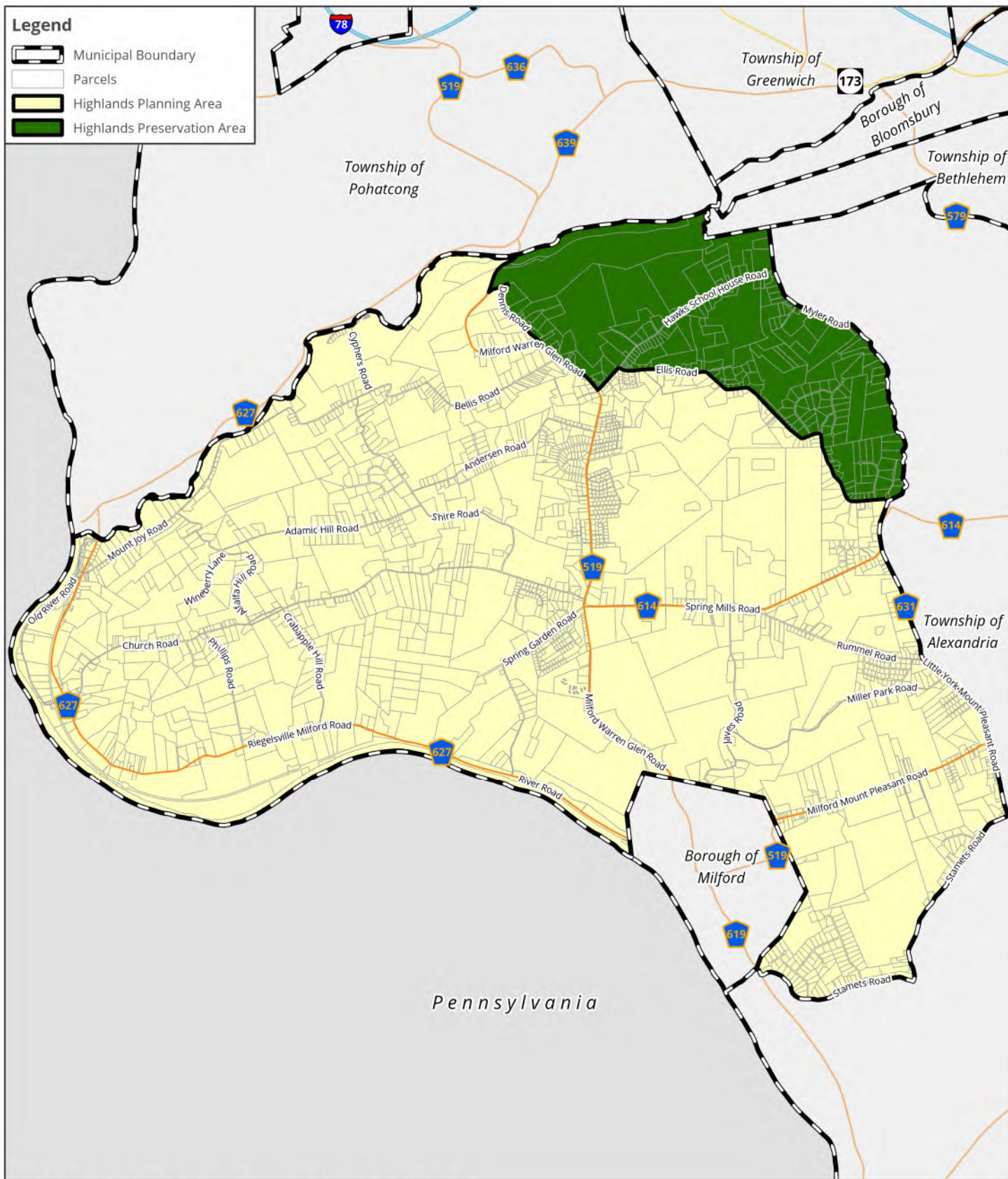
**REGIONAL LOCATION**  
**TOWNSHIP OF HOLLAND**  
 HUNTERDON COUNTY, NEW JERSEY



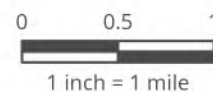
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May 8, 2025  
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**HIGHLANDS PLANNING & PRESERVATION AREAS**  
**TOWNSHIP OF HOLLAND**  
 HUNTERDON COUNTY, NEW JERSEY



This map was developed using GIS digital data from the Highlands Council, NJDOT, and NJGIN, but this secondary product has not been verified and is not state-authorized.

May 14, 2025  
 HLT068A

## Township Goal

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low- and moderate-income housing can be provided in accordance with the requirements of the Amended Fair Housing Act, the Highlands Regional Master Plan and the laws of the State of New Jersey, while respecting the character, scale, natural carrying capacity and density of the Township of Holland.

# Housing Element

Township of Holland

## II. Content of Housing Element

The Amended Fair Housing Act requires that “the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing”. As per the Municipal Land Use Law (“MLUL”), specifically NJSA 52:27D-310, a housing element must contain at least the following items:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose conducting this inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52-27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multi-generational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13-20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable



housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

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

Chapters III. through IX. address a. through i. above except for the determination of the Township's affordable housing obligation (subsection e.) and the Highlands Council (subsection h.). Holland's four-part obligation is discussed in Chapter XI. Additionally, Holland is within the jurisdiction of the Highlands Council and, as a result, Chapter XV. is dedicated to the Highlands Council Compliance.

### III. Holland's Population Demographics

The Township of Holland's population saw an influx of over 1,000 new residents each decade between 1950 and 1980. During this time, Holland's population grew by 3,252 people from 1,341 in 1950 to 4,593 in 1980, which equates to an increase of 242.5%. After 1980, the Township grew at a steady, but declining rate until 2010. The Census reported a loss of 114 persons residing in the Township compared to the population reported in the 2010 Census. See the table below for details.

**Population Growth**

Year	Population	Change	Percent
1940	1,150	--	--
1950	1,341	191	16.6%
1960	2,495	1,154	86.1%
1970	3,587	1,092	43.8%
1980	4,593	1,006	28.0%
1990	4,892	299	6.5%
2000	5,124	232	4.7%
2010	5,291	167	3.3%
2020	5,177	-114	-2.2%

Source: 2010 & 2020 Census Table P1; New Jersey Population Trends, 1790 to 2000,

<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>

The NJTPA projects that the Township's population will grow to 5,517 residents by 2050 from their baseline 2015 population of 5,201. This represents an increase of 316 residents, or an average increase of approximately nine residents annually over 35 years. However, as noted above, the Township's estimated population according to the 2023 ACS is 5,184, which is 333 less than projected by the NJTPA. This represents an average annual increase of approximately 11 residents over the next 27 years.

**Population Projection**

Year	Population	Change	Percent
2015	5,201	---	---
2020	5,177	-24	-0.5%
2050	5,517	340	6.6%

Source: NJTPA Plan 2050, Appendix E, 2050 Demographic Forecasts,

<https://www.njtpa.org/plan2050>; 2020 Census Table P1

### Age Distribution of Population

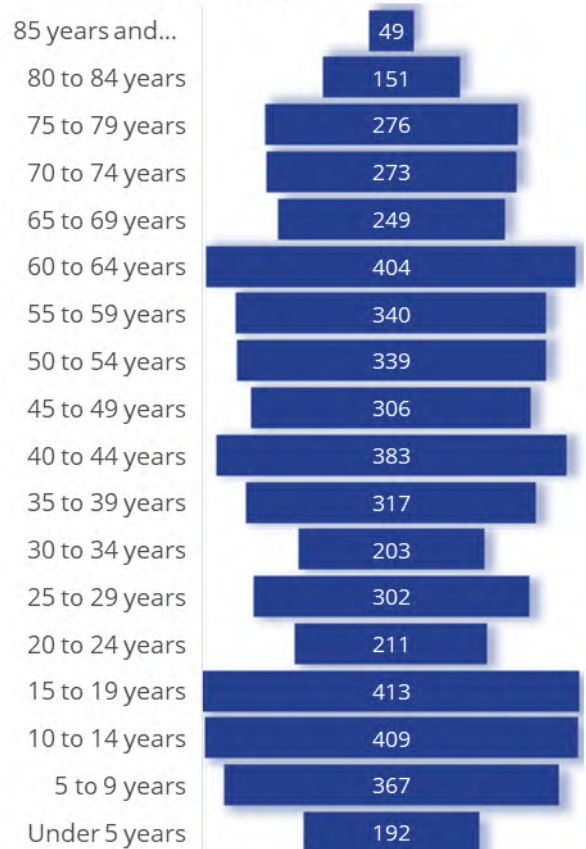
The 2023 ACS estimates 19.3% of Holland's population was 65 years or older, while 26.6% of the population was 19 years or younger. The largest age cohort was estimated to be those aged 15 to 19 years, which comprised 8% (413) of the Township's population. Just behind that, residents aged 10 to 14 years comprised the second-largest age cohort at 7.9% (409) of the population, followed by those aged 60 to 64 years 7.8% (404) of the population. The median age was estimated at 42.2 years in the 2023 ACS. See the table and chart on the following page for further details.

### Population by Age Cohort

Age	Total	Percent
85 years and over	49	0.9%
80 to 84 years	151	2.9%
75 to 79 years	276	5.3%
70 to 74 years	273	5.3%
65 to 69 years	249	4.8%
60 to 64 years	404	7.8%
55 to 59 years	340	6.6%
50 to 54 years	339	6.5%
45 to 49 years	306	5.9%
40 to 44 years	383	7.4%
35 to 39 years	317	6.1%
30 to 34 years	203	3.9%
25 to 29 years	302	5.8%
20 to 24 years	211	4.1%
15 to 19 years	413	8.0%
10 to 14 years	409	7.9%
5 to 9 years	367	7.1%
Under 5 years	192	3.7%
<b>Total</b>	<b>5,184</b>	<b>100%</b>

Source: 2023 ACS Table S0101

### Population by Age Cohort



## Household Size & Type

According to the 2023 ACS, Holland had 1,887 households of various types. Most were married-couple households, which comprised nearly 64% of all households. Of those, 546 had children under 18 years old. Female householders with no spouse present comprised 16.4% of all households, while male householders with no spouse present comprised only 15.4%. Of all households with no spouse present, 90 had children under the age of 18 (4.8%), while 324 were living alone (17.1%). See the table on the following page for complete details.

### Household Type

Type	Number	Percent
Married-couple	1,206	63.9%
with children under 18	546	28.9%
Cohabiting couple	82	4.3%
with children under 18	35	1.9%
Male householder, no spouse	290	15.4%
with children under 18	21	1.1%
living alone	214	11.3%
Female householder, no spouse	309	16.4%
with children under 18	69	3.7%
living alone	110	5.8%
<b>Total</b>	<b>1,887</b>	<b>100%</b>

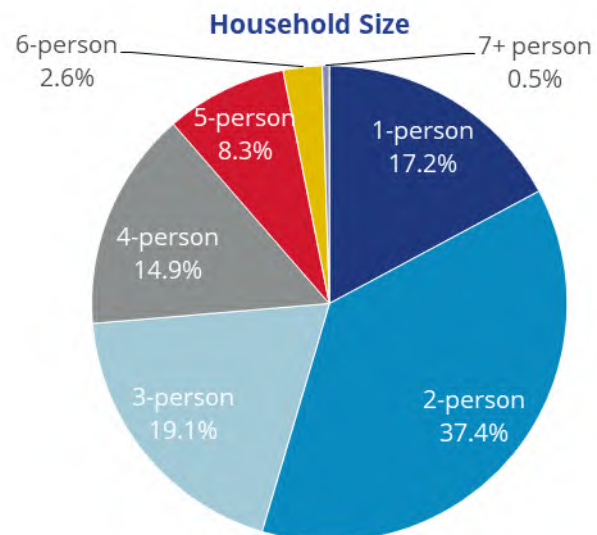
Source: 2023 ACS Table DP02

The most common household size in Holland was estimated to be two-person households, which comprised 37.4% of households in 2023. Three-person households comprised the second-largest number of households at 19.1%. Finally, one-person households comprised 17.2% of the 1,887 households in Holland. It should be noted that 50 households (2.6%) contained six people and just nine households contained seven or more people. The table and pie chart below graphically illustrate the household size composition in Holland. Additionally, the 2023 ACS estimated the average household size at 2.74 persons, which is slightly higher than reported in the 2010 Census (2.68 persons).

### Household Size

Size	Total	Percent
1-person	324	17.2%
2-person	706	37.4%
3-person	360	19.1%
4-person	282	14.9%
5-person	156	8.3%
6-person	50	2.6%
7+ person	9	0.5%
<b>Total</b>	<b>1,887</b>	<b>100%</b>

Source: 2023 ACS Table B11016



### Income & Poverty Status

The 2023 ACS estimated the median household income for the Township of Holland to be \$127,644, which is nearly \$12,000 less than Hunterdon County's but \$26,594 more than the State's. Similarly, the median family income for Holland was estimated at \$133,750, which is almost \$33,000 below the County's and nearly \$10,000 greater than the State's. Finally, the Township per capita income was



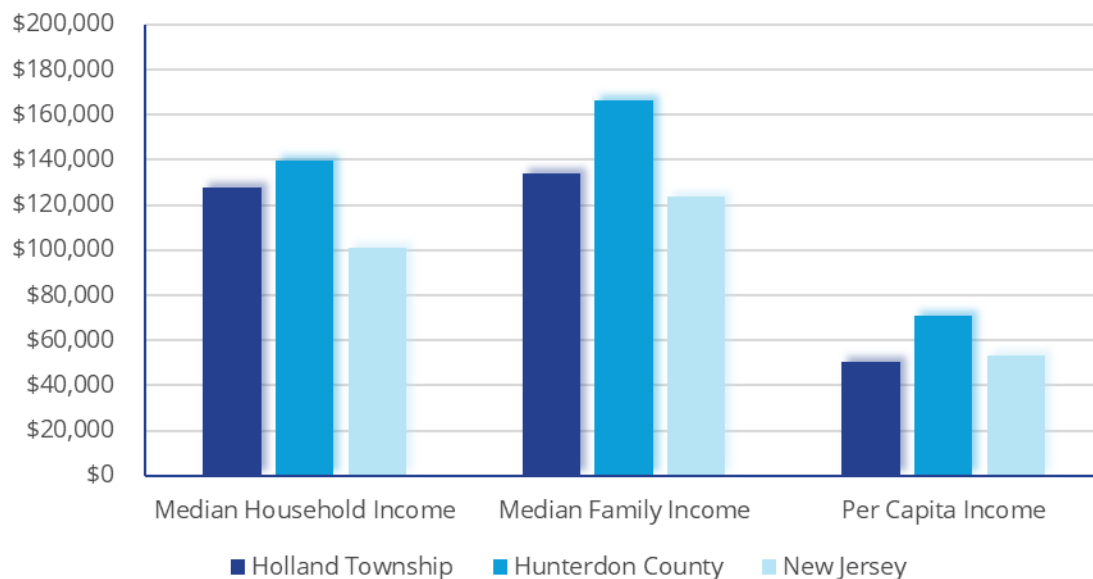
estimated at \$50,198, which is almost \$21,000 less than County's and just under \$3,000 less than the State's. Based on this data, residents of Holland represent a middle-ground between the high incomes of Hunterdon County and the median State incomes. However, the 2023 ACS estimated the poverty rates of individuals at 3.5% and families at 1.2%, which are both less than the County and State poverty rates. The table and bar chart below provide a comparison between income and poverty characteristics.

### Income and Poverty Characteristics

Income Type	Holland Township	Hunterdon County	New Jersey
Median Household Income	\$127,644	\$139,453	\$101,050
Median Family Income	\$133,750	\$166,462	\$123,892
Per Capita Income	\$50,198	\$71,070	\$53,118
Poverty Status (Percent of People)	3.5%	3.8%	9.8%
Poverty Status (Percent of Families)	1.2%	2.3%	7.0%

Source: 2023 ACS Table DP03

### Income Characteristics



According to the 2023 ACS, over one quarter of the households in Holland (483) earn \$100,000 to \$149,999 annually. Households earning \$150,000 to \$199,999 annually comprised 21.5% of the Township's households (405). Third-most common were households earning \$50,000 to \$74,999, which included 287 (15.2%) of all households. It should be noted that 268 households (14.2%) earned \$200,000 or more annually, while households earning less than \$50,000 comprised 13.6% of households (257). See the table on the following page for additional details.

## Household Income

Income Range	Holland Township		Hunterdon County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	48	2.5%	1,136	2.3%	140,262	4.0%
\$10,000 to \$14,999	0	0.0%	477	0.9%	99,362	2.9%
\$15,000 to \$24,999	27	1.4%	1,571	3.1%	175,402	5.0%
\$25,000 to \$34,999	92	4.9%	1,443	2.9%	184,753	5.3%
\$35,000 to \$49,999	90	4.8%	2,852	5.7%	276,601	8.0%
\$50,000 to \$74,999	287	15.2%	5,355	10.6%	448,192	12.9%
\$75,000 to \$99,999	187	9.9%	4,639	9.2%	397,939	11.4%
\$100,000 to \$149,999	483	25.6%	9,473	18.8%	627,526	18.0%
\$150,000 to \$199,999	405	21.5%	7,553	15.0%	407,723	11.7%
\$200,000 or more	268	14.2%	15,823	31.4%	720,595	20.7%
<b>Total</b>	<b>1,887</b>	<b>100%</b>	<b>50,322</b>	<b>100%</b>	<b>3,478,355</b>	<b>100%</b>

Source: 2023 ACS Table DP03

## IV. Holland’s Housing Demographics

### Housing Type

The 2023 ACS estimated the Township’s housing stock at 1,901 units. Single-family, detached dwellings comprised a majority of the housing stock with 1,770 units or 93.1% of all dwellings. The Township had an estimated 70 multi-family residential units (3.7%), which include buildings with five (5) or more units, according to the 2023 ACS. (This data appears to be inaccurate, based on our knowledge of the Township.) Single-family, attached dwellings (e.g. townhomes) totaled 37 units or 1.9% of the housing stock. See the table below for details. Of the estimated 1,901 units in 2023, seven (7), or 0.36%, of the housing stock was affordable at one point in time.

Housing Units in Structure		
Structure	Number of Units	Percent
1-unit, detached	1,770	93.1%
1-unit, attached	37	1.9%
2 units	11	0.6%
3 or 4 units	13	0.7%
5 to 9 units	36	1.9%
10 to 19 units	34	1.8%
20 or more units	0	0.0%
Mobile Home	0	0.0%
Other (boat, RV, van, etc.)	0	0.0%
Total	1,901	100%

Source: 2023 ACS Table DP04

### Occupancy Status

Of the 1,901 residential units, 1,887 units, or 99.3% of the housing stock, was occupied. This includes 1,775 owner-occupied units and 112 rental units. The 14 vacant units were reported to be for rent according to the 2023 ACS. See the table on the following page for details.

The 2023 ACS estimated the average household size in Holland was 2.74 persons, while the average family size was 3.08 persons. Comparing tenure, the average owner-occupied household was 2.72, while the average renter-occupied household was 2.97 persons.

### Occupancy Status

Status	Units	Percent
Occupied Total	1,887	99.3%
Owner Occupied	1,775	94.1%
Renter Occupied	112	5.9%
Vacant Total	14	0.7%
For rent	14	100.0%
Rented, not occupied	0	0.0%
For Sale	0	0.0%
Sold, not occupied	0	0.0%
Seasonal	0	0.0%
For migrant workers	0	0.0%
Other	0	0.0%
<b>Total</b>	<b>1,901</b>	<b>100%</b>

Source: 2023 ACS Tables DP04 & B25004

### Value & Rent of Housing Stock

The 2023 ACS provided estimates for owner-occupied housing units in Holland. According to the data, a plurality of homes in the Township were worth between \$300,000 and \$499,999 (47.4%). Homes worth between \$500,000 and \$999,999 comprised 26.4% of the owner-occupied housing units, while 19.7% of homes were estimated to be worth between \$200,000 and \$299,999. Only 2.8% of homes (49 units) were valued at more than \$1 million. The median home value estimated in the 2023 ACS was \$386,000. See the table below and chart on the following page.

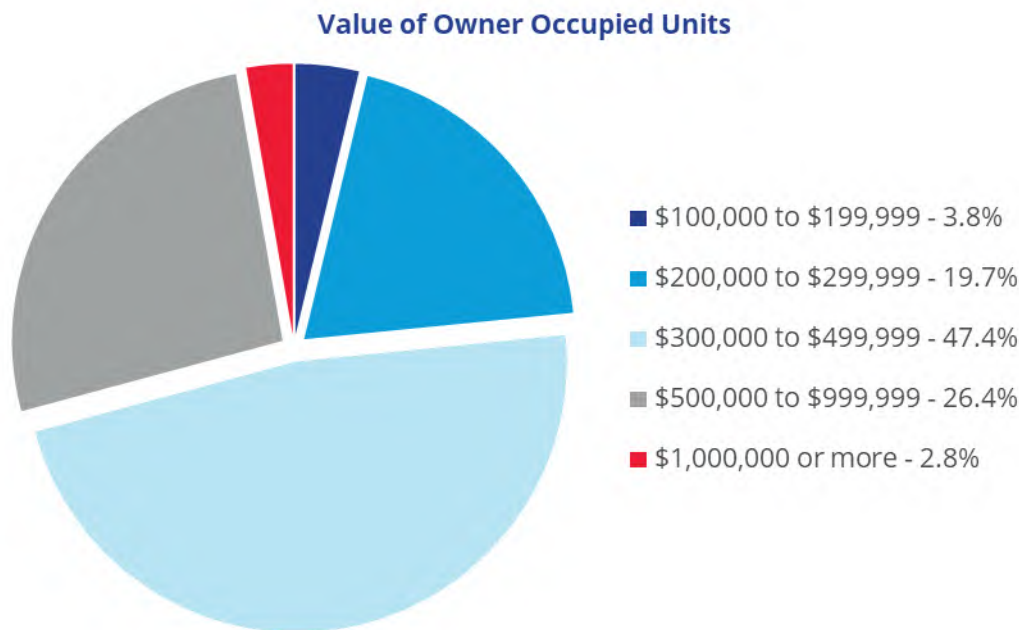
### Value of Owner Occupied Units

Value	Number of Units	Percent
Less than \$99,999	0	0.0%
\$100,000 to \$199,999	67	3.8%
\$200,000 to \$299,999	349	19.7%
\$300,000 to \$499,999	841	47.4%
\$500,000 to \$999,999	469	26.4%
\$1,000,000 or more	49	2.8%
<b>Total</b>	<b>1,775</b>	<b>100%</b>

Median Value \$386,000

Source: 2023 ACS Table DP04

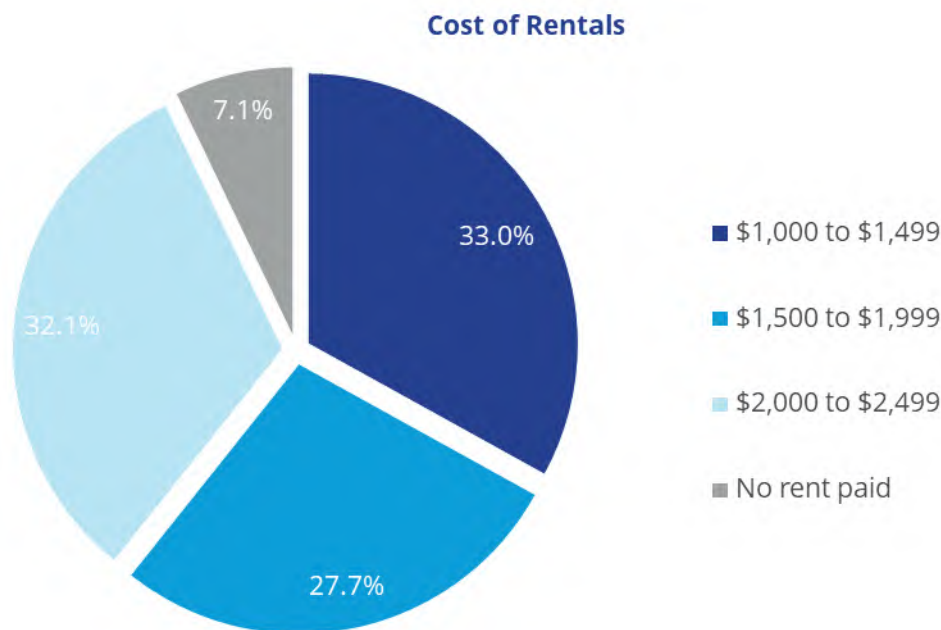




The median rent in the Township was estimated at \$1,742 per the 2023 ACS. Looking at the rent range for the Township, 37 rental units (33%) fell between \$1,000 and \$1,499 per month. Units that cost between \$2,000 and \$2,499 comprised 32.1% of rentals (36 units), while 27.7% (31 units) cost between \$1,500 and \$2,000 per month. It should be noted that eight rental units were estimated to have no rent. See the table below and chart on the following page for more information.

Cost of Rentals		
Cost	Number of Units	Percent
Less than \$1,000	0	0.0%
\$1,000 to \$1,499	37	33.0%
\$1,500 to \$1,999	31	27.7%
\$2,000 to \$2,499	36	32.1%
\$2,500 to \$2,999	0	0.0%
\$3,000 or more	0	0.0%
No rent paid	8	7.1%
Total	112	100%
Median (in dollars)		\$1,742

Source: 2023 ACS Table DP04



Condition and Age of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low- and moderate-income households. Most of the Census indicators available at the municipal level indicate a sound housing stock within the Township. All homes within Holland contain complete plumbing and kitchen facilities and have a heat source. All units were estimated to have telephone service.

Condition of Housing Stock		
Condition	Number of Units	Percent
Lack of complete plumbing	0	0.0%
Lack of complete kitchen	0	0.0%
Lack of telephone service	0	0.0%
Lack of adequate heat	0	0.0%
Total Occupied Housing Units	1,187	0.0%

Source: 2023 ACS Table DP04

Housing with 1.01 or more persons per room (excluding bathrooms and kitchens) is an index of overcrowding as defined by the U.S. Department of Housing and Urban Development.<sup>6</sup> According to the 2023 ACS, none of the Township’s 1,887 occupied housing units contain more than one person per room.

<sup>6</sup> <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/overpayment-payment-and-overcrowding#:~:text=The%20U.S.%20Census%20defines%20an,room%20are%20considered%20severely%20overcrowded>. Accessed April 3, 2025.

**Occupants Per Room**

Occupants	Number of Units	Percent
1.00 or less	1,887	100.0%
1.01 to 1.50	0	0.0%
1.51 or more	0	0.0%
<b>Total</b>	<b>1,887</b>	<b>100%</b>

Source: 2023 ACS Table DP04

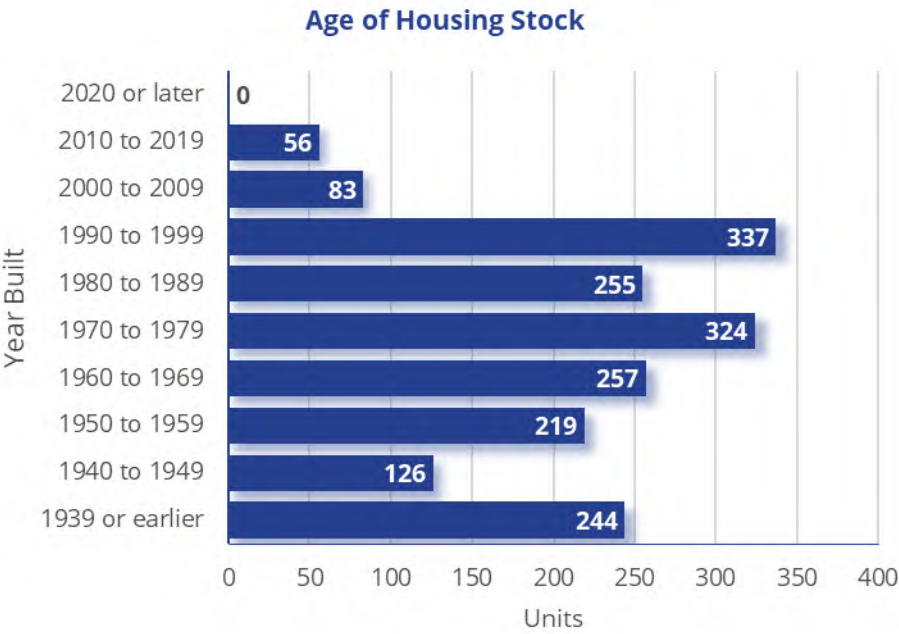
The table below and bar graph on page 21 provide the 2023 ACS estimates for the age of housing units in Holland. An estimated 846 units, or 44.5%, of the Township's housing stock were constructed prior to 1970. Residential development has fluctuated since 1940 with an average of 253 homes constructed each decade. Since 2000, only 139 homes have been constructed. The Township's Rehabilitation Obligation is zero units, which reflects the excellent condition of the Township's older homes.

It should be noted that the "2020 or later" line item may be inaccurate. The New Jersey Department of Community Affairs' ("DCA"), Division of Codes and Standards website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development. We have reviewed the data from the State for 2020 through 2024 and 11 certificates of occupancy have been issued for new residential units since the beginning of 2020. See the table on page 25 for additional details.

**Age of Housing Stock**

Year Built	Number of Units	Percent
1939 or earlier	244	12.8%
1940 to 1949	126	6.6%
1950 to 1959	219	11.5%
1960 to 1969	257	13.5%
1970 to 1979	324	17.0%
1980 to 1989	255	13.4%
1990 to 1999	337	17.7%
2000 to 2009	83	4.4%
2010 to 2019	56	2.9%
2020 or later	0	0.0%
<b>Total</b>	<b>1,901</b>	<b>100%</b>

Source: 2023 ACS Table DP04





## V. Holland's Employment Demographics

The 2023 ACS estimated that Holland had 2,724 residents over the age of 16 in the workforce. Of those, 2,560 (94%) were employed, which translates to a 6% unemployment rate. A majority of workers were private wage and salary workers (67.9%). However, 20% were workers employed by the government and 6% were self-employed. See the table below for details.

Class of Workers		
Class	Workers	Percent
Private wage and salary workers	1,850	67.9%
Government workers	546	20.0%
Self-employed workers	164	6.0%
Unpaid family workers	0	0.0%
<b>Total employed residents</b>	<b>2,560</b>	<b>94.0%</b>
Total unemployed residents	164	6.0%
<b>Total residents in workforce</b>	<b>2,724</b>	<b>100%</b>

Source: 2023 ACS Table DP03

### Occupational Characteristics

The 2023 ACS estimated 1,061 workers were employed in the management, business, science, and arts field, which represents 41.4% of the Township's employed residents. Service workers totaled 21.7% of employed residents, while sales and office workers totaled 19.7% of employed residents. See the table below for details.

Occupation of Employed Population		
Occupation	Workers	Percent
Management, business, science, & arts	1,061	41.4%
Service	555	21.7%
Sales & office	505	19.7%
Natural resources, construction, & maintenance	271	10.6%
Production, transportation, & material moving	168	6.6%
<b>Total</b>	<b>2,560</b>	<b>100%</b>

Source: 2023 ACS Table DP03

### Employment Projections

NJTPA's Plan 2050 estimates that the number of available jobs in Holland will increase from 840 reported in 2015 to 968 in 2050. This represents an increase of 128 jobs, or an average annual increase of four jobs. However, as detailed in the following section, the New Jersey Department of Labor and Workforce Development estimated a total of 188 jobs in Holland in 2022, which is 780 less than projected by NJTPA.

### Employment Projection

Year	Jobs	Change	Percent
2015	840	---	---
2050	968	128	15.2%

Source: NJTPA Plan 2050, Appendix E, 2050 Demographic Forecasts, <https://www.njtpa.org/plan2050>

### In-Place Employment By Industry

New Jersey's Department of Labor and Workforce Development ("NJDLWD") is the entity that reports on employment and wages within the State of New Jersey through the Quarterly Census of Employment and Wages ("QCEW"). The latest Municipal Report was completed in 2023. However, the 2023 Report redacted all data for the private sector industries within the Township, which includes construction, manufacturing, information, and professional/technical jobs, due to not meeting publication standards. The 2023 QCEW did report on the public-sector, which found two local government employers provided an average of 155 jobs. This included one local government education employer providing an average of 92 jobs. It should be noted that the QCEW data reflects employment within Holland, regardless of where the employee lives.

It should be noted that the 2022 QCEW Municipal Report found an average of 33 private-sector jobs in Holland, which were provided by five employers. The industry-specific data was once again redacted.

### Private and Public Sector Employment (2023)

Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Construction	-	-	-	-	-
Manufacturing	-	-	-	-	-
Information	-	-	-	-	-
Professional/Technical	-	-	-	-	-
<b>Private Sector Total</b>	-	-	-	-	-
Local Government	2	100.0%	155	100.0%	\$57,239
Local Government Education	1	50.0%	92	59.4%	\$71,351
<b>Public Sector Total</b>	<b>2</b>	<b>100%</b>	<b>155</b>	<b>100%</b>	<b>\$64,295</b>

Source: The table values above are sourced from the NJDLWD's QCEW 2023 Municipal Report. It is noted that this Report has redacted all of the private sector industries for not meeting the publication standard. Therefore, the Private Sector Totals row cannot be calculated

### Travel Time to Work

The 2023 ACS collected data regarding employed resident's commute time. The most common commute time was between 25 and 29 minutes, which was made by 361 workers (17.4%). A commute between 30 and 34 minutes followed close behind with 283 workers (13.7%). Rounding off the top three was a commute of 45 to 59 minutes, which was reported by 227 workers (11%). The mean travel time was estimated at 30.7 minutes. It should be noted that 175 workers (8.5%) reported a commute of more than one hour. Additionally, 335 workers, or 13.1% of the Township's

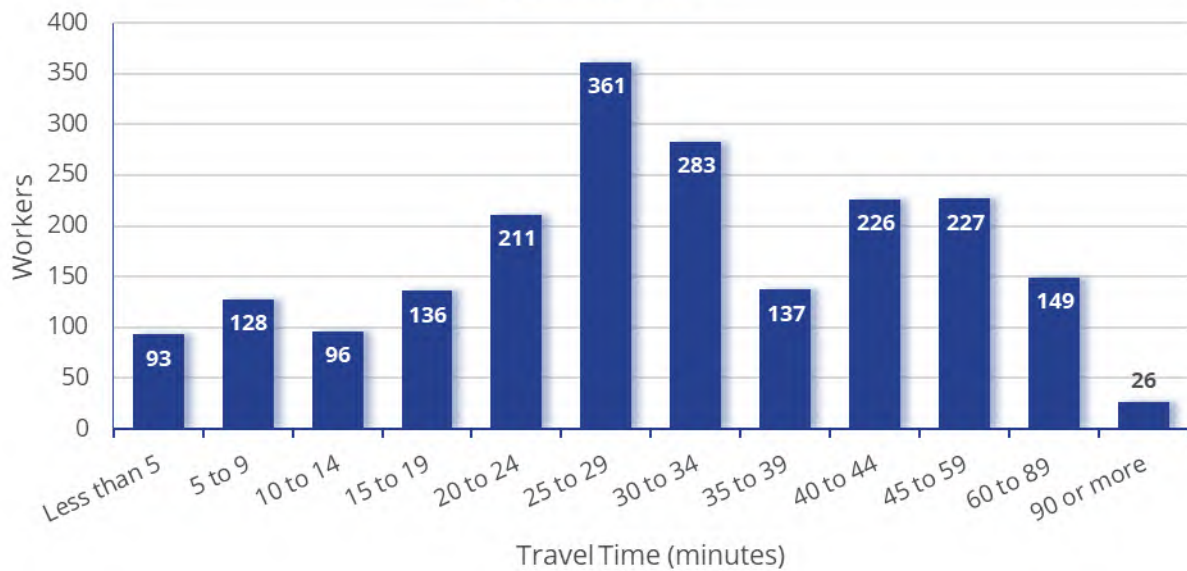
employed residents, reported working from home. See the table and chart below for additional details.

### Commute Time

Travel Time (minutes)	Workers	Percent
Less than 5	93	4.5%
5 to 9	128	6.2%
10 to 14	96	4.6%
15 to 19	136	6.6%
20 to 24	211	10.2%
25 to 29	361	17.4%
30 to 34	283	13.7%
35 to 39	137	6.6%
40 to 44	226	10.9%
45 to 59	227	11.0%
60 to 89	149	7.2%
90 or more	26	1.3%
<b>Total</b>	<b>2,073</b>	<b>100.0%</b>

Source: 2023 ACS Table B08303

### Commute Time



## VI. Projection of Housing Stock

As per the MLUL, specifically NJSA 52:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing for the next ten (10) years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.

The DCA Division of Codes and Standards' website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development through the New Jersey Construction Reporter. This database contains permit and certificate of occupancy ("CO") information that is submitted by municipal construction officials across the State each month. The Construction Reporter has information dating back to 2000, which can be used to show the Township's historic development trends. However, data from 2013 and onward was reviewed to determine more recent trends.

As shown in the table below, the issuance of residential COs has fluctuated between zero and four certificates since the beginning of 2013. At the same time, eight demolition permits were issued for residential dwellings, which equates to a net development of thirteen (13) residential units since 2013.

**Historic Trend of Residential Certificates of Occupancy & Demolition Permits (2013-2024)**

	'13	'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24	Total
COs Issued	2	1	1	1	1	3	1	3	4	1	1	2	21
Demolitions	1	0	2	0	1	1	0	1	0	2	0	0	8
<b>Net Development</b>	<b>1</b>	<b>1</b>	<b>-1</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>-1</b>	<b>1</b>	<b>2</b>	<b>13</b>

Source: NJDCA, Construction Reporter - Housing Units Certified and Demolition Permits, Yearly Summary Data

Projecting into the future, the Township presently has two (2) single-family homes that have been issued zoning permits and two single-family homes that have been issued building permits. Additionally, the Township is aware of one (1) new single-family home that will file for permits in the future. However, a majority of the Township's anticipated COs will be from the future development of the Huntington Knolls property (see page 26). In total, the Township anticipates issuing 148 COs by the end of the Fourth Round in 2035.

### Projection of Residential Development

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Projected Development Based on Historic Trends of Single-Family Construction												
	0	2	1	0	1	1	1	2	0	1	1	10
Approved Development, Zoning Permit Issued												
0 Old Farm Road		1										1
0 Stamets Road			1									
Approved Development, Building Permits Issued												
211 Little York - Mt. Pleasant Road	1											1
485 Bellis Road	1											1
Future Projects												
505 Bellis Road			1									1
Huntington Knolls				67	67							134
<b>Total</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>67</b>	<b>68</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>148</b>

Of the 148 new residences projected to be built between now and 2035, 28 are anticipated to be reserved for low- and moderate-income households. See the table below for further details.

### Projection of Affordable Units

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Approved Development, Zoning Permit Issued												
Approved Development, Building Permits Issued												
Future Projects												
Huntington Knolls				14	14							28
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28</b>

## VII. Capacity for Fair Share

This chapter of the HEFSP provides the following information as required by the rules:

- The Township's capacity to accommodate its affordable housing needs.
- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing.
- Lands of developers who have expressed a commitment to provide low- and moderate-income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

### Land Capacity

Holland's capacity to accommodate its present and prospective affordable housing need is determined by three (3) components - available land, water availability /capacity, and sewer availability/capacity. Note that land development is limited by parcel size, easements (conservation, sewer, water, etc.), municipal regulations, and a variety of environmental features. In total, 13,788.17 acres of Holland, or 90% of the Township's 15,320.63 acres, are encumbered by at least one environmentally sensitive area. Environmental constraints within the Township of Holland include:

- Waterbodies – 322.68 acres (2.11% of the Township's area), which includes 236.51 acres of the Delaware River, 35.87 of the Musconetcong River, and 13.43 acres of the Hakiwokake Creek.
- 300-foot Category 1 ("C1") stream buffer – 3,245.04 acres (21.18% of the Township's area)
- Wetlands – 1,018.56 acres (6.65% of the Township's area)
- 50-foot Wetlands Buffer (excluding wetlands area – 14.15 acres (less than 0.01% of the Township's area)
- 150-foot Wetlands Buffer (excluding wetlands area) – 2,172.28 acres (14.18% of the Township's area)
- FEMA Special Flood Hazard Area Zone AE – 660.81 acres (4.31% of the Township's area), including 457.93 acres within the Floodway.
- Slopes greater than 15% - 5,174.78 acres (33.78% of the Township's area)
- State Threatened species habitat (Landscape Rank 3) – 502.03 acres (3.28% of the Township's area)
- State Endangered species habitat (Landscape Rank 4) – 9,471.96 acres (61.82% of the Township's area)
- Federal Listed species habitat (Landscape Rank 5) – 1,916.01 acres (12.51% of the Township's area)