

Housing Plan Element and Fair Share Plan

Prepared for:

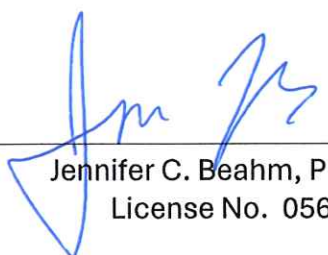
**The Borough of Bradley Beach
Monmouth County, New Jersey**

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INTRODUCTION

In the case of Southern Burlington County NAACP v. the Township of Mount Laurel, (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that developing municipalities in New Jersey have a constitutional obligation to provide a realistic opportunity for the construction of low and moderate income housing in their communities. In its Mount Laurel decision, decided on January 20, 1983 (Mount Laurel II), the Supreme Court expanded the Mount Laurel doctrine by stating that this constitutional responsibility extended to all municipalities in New Jersey. The Court also established various remedies, including the “builder remedy” or court-imposed zoning, to ensure that municipalities affirmatively addressed this obligation.

In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act in 1985 (Chapter 222, Laws Of New Jersey, 1985). The Fair Housing Act established a Council on Affordable Housing (COAH) as an administrative alternative to the courts. COAH was also given the responsibility of establishing various housing regions in the state, determining regional and municipal fair share affordable housing obligations and adopting regulations establishing the guidelines and approaches that municipalities may use in addressing their affordable housing need.

Under COAH’s regulations, low income households are defined as those with incomes no greater than 50 percent of the median household income, adjusted for household size, of the housing region in which the municipality is located, and moderate-income households are those with incomes no greater than 80 percent and no less than 50 percent of the median household income, adjusted for household size, of the housing region. For the Borough of Bradley Beach the housing region is defined by COAH as Region 4 and is comprised of Mercer, Monmouth and Ocean counties. In Region 4 the median income for a four-person household is \$130,054, the moderate-income limit is \$104,043, the low-income limit is \$65,027, and the very-low-income limit is \$39,016 in 2024.

Pursuant to both the Fair Housing Act and the Municipal Land Use Law (MLUL), municipalities in New Jersey are required to include a housing element in their master plans. The principal purpose of the housing element is to provide for methods of achieving the goal of access to affordable housing to meet the municipality’s low- and moderate-income housing needs. The statutory required contents of the housing element are:

- 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;
- A projection of the municipality’s housing stock, including the probable future construction of low- and moderate-income housing, for the ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of

applications for development and probable residential development of lands;

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- An analysis of the existing and probable future employment characteristics of the municipality;
- 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; and
- 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.

MUNICIPAL SUMMARY

Bradley Beach is an inviting, historical shore town located along the Atlantic Ocean in southeastern Monmouth County, New Jersey. The Borough has been developing since the 19th Century, becoming a very popular resort town by 1927. The development of the North Jersey Coast Rail line and the construction of the Garden State Parkway have both contributed to the influx of residents from the metropolitan area seeking year-round residences.

The Borough is 0.6 square miles, almost completely built out and mainly occupied by single-family residential properties, along with a variety of single- and multi-family residential areas near Ocean Ave. The commercial area is well-defined along the western portion of the Bradley Beach, which runs along Main Street, extending from the north to the south of the Borough. Surrounding Bradley Beach is the Atlantic Ocean to the east, Avon-by-the-Sea to the south, Neptune City to the west, and Neptune Township to the north and west.

The current year-round population of Bradley Beach is estimated at 4,193 (ACS 2023 5-year data), swelling substantially in the summer months. Bradley Beach has a population density of 6,656 persons per square mile. The Borough grew older by 9.5 years between 2000 and 2023, with a current median age of 46.4 years of age. Bradley Beach's 2023 median household income estimate of \$94,722 was lower than that of the county (\$99,733) but higher than the State (\$82,545).

In the guidelines established by COAH, Bradley Beach Township is located in affordable housing Region 4 which is comprised of Monmouth, Mercer, and Ocean Counties.

DEMOGRAPHIC CHARACTERISTICS

POPULATION

In 2023, Bradley Beach had an estimated total population of 4,193. This number represents a population decrease of 600 persons or 12.5 percent since 2000, when the total population was 4,793. The overall population trend in Bradley Beach has been relatively stable and overall increasing since 1970 up to the year 2000, when the population peaked at 4,793. The largest decrease was in 2010, with a population decrease of 10.3 percent. Monmouth County, in comparison, experienced a slight population decrease of 13,235 between 2010 and 2023, but had been experiencing consistent population increases up to that point.

TABLE 1: POPULATION TRENDS, 1940-2023

Year	Bradley Beach			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	3,469	-	-	161,238	-	-	4,160,165	-	-
1950	3,911	442	12.7%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	4,204	293	7.5%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	4,163	-41	-1.0%	461,849	127,448	38.1%	7,171,112	1,104,330	18.2%
1980	4,772	609	14.6%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	4,475	-297	-6.2%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	4,793	318	7.1%	615,301	62,177	11.2%	8,414,350	684,162	8.9%
2010	4,298	-495	-10.3%	628,112	12,811	2.0%	8,721,577	307,227	3.6%
2020*	4,175	-123	-2.9%	620,821	-7,291	1.2%	8,885,418	163,841	1.9%
2023*	4,193	18	0.4%	643,615	22,794	3.67%	9,267,014	381,596	4.29%
2050^	4,579	386	9.2%	669,624	48,559	4.0%	-	-	-

Source: U.S. Census Bureau Decennial Census (table DP-1)
 *U.S. Census Bureau, 2020, 2023 ACS 5-Year Estimates (table B01003)
 ^Population Projections from North Jersey Transportation Planning Authority (NJTPA)

POPULATION COMPOSITION BY AGE

The age composition of Bradley Beach has shifted noticeably since 2000. According to American Community Survey 5-Year Estimates, significant changes occurred in many age groups. The greatest percentage decreases occurred in the 20 to 24 years age cohort, which decreased by 80.4 percent, followed by children under 5 years old, which decreased by 70.6 percent. Conversely, the Borough has seen the biggest shifts occur in adults in age cohorts ranging from 45 to 84 years old, with a significant increase in the number of residents between 55 and 59 and between 65 and 84 years. These cohorts experienced an increase of over 183 percent.

TABLE 2: POPULATION BY AGE COHORT, BRADLEY BEACH, 2000-2023

Population	2000		2023		Change 2000-2023
	Number	Percent	Number	Percent	
Total population	4,793	100.0%	4,264	100.0%	-11.03%
Under 5 years	265	5.5%	78	1.85%	-70.6%
5 to 9 years	249	5.2%	138	3.2%	-44.6%
10 to 14 years	221	4.6%	237	5.6%	-7.2%
15 to 19 years	287	6.0%	127	2.9%	-55.7%
20 to 24 years	961	20.1%	188	4.4%	-80.4%
25 to 34 years	887	18.5%	1,100	25.8%	24.0%
35 to 44 years	671	14.0%	236	5.5%	-64.8%
45 to 54 years	247	5.2%	522	12.2%	111.3%
55 to 59 years	190	4.0%	283	6.6%	48.9%
60 to 64 years	318	6.6%	284	6.6%	-10.6%
65 to 74 years	189	3.9%	350	8.2%	85.1%
75 to 84 years	83	1.7%	235	5.5%	183.1%
85 years and over	98	2.0%	195	4.5%	98.9%
2000 US Census Bureau (table DP-1)					
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table S0101)					

Monmouth County also experienced shifts in the age make-up of its population. The County experienced a significant decrease in elementary and middle school-aged population, with a substantial decrease of 23 percent in the population under 5 years of age. The 35 to 44 years old age cohort experienced the most substantial population decrease over this timeframe, with a 32.0 percent decrease. As with the Borough, the percentage of the County's older age cohorts (55 to 64 years and 75 to 84 years) experienced increases between 2000 and 2023, suggesting that the County, like the Borough, has an aging population.

TABLE 3: POPULATION BY AGE COHORT, MONMOUTH COUNTY, 2000-2023

Population	2000		2023		Change 2000 to 2023	
	Number	Percent	Number	Percent	Number	Percent
Total population	615,301	100.0%	643,615	100%	28,315	4.6%
Under 5 years	42,231	6.9%	32,114	4.9%	-10,117	-23.9%
5 to 14	93,278	15.2%	76,497	11.9%	-16,781	-17.9%
15 to 24	67,406	11.0%	79,553	12.3%	12,147	18.0%
25 to 34	75,308	12.2%	70,569	10.9%	-4,739	-6.2%
35 to 44	111,681	18.2%	75,860	11.8%	-35,821	-32.07%
45 to 54	92,239	15.0%	88,083	13.7%	-4,156	-4.5%
55 to 64	56,235	9.1%	101,541	15.8%	45,306	80.6%
65 and over	76,923	12.5%	105,060	16.3%	28,137	36.6%
2000 US Census Bureau (table DP-1), American Community Survey 2023 5 Year Estimates (table S0101)						

The median age of Bradley Beach residents increased by 9.5 years between 2000 and 2023, which is above the county's increase of 5.5, and higher than the state's increase of 3.4. This trend is consistent with the general "graying" of America as the Baby Boom Generation continues to age. The Borough's median age of 46.4 is remarkably similar to the overall County median age of 43.2 years.

TABLE 4: MEDIAN AGE

Year	Bradley Beach	Monmouth County	New Jersey
2000	36.9	37.7	36.7
2023	46.4	43.2	40.1
Change	9.5	5.5	3.4
U.S. Census Bureau, 2000 Decennial Census (table DP-1) U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table B01002)			

HOUSEHOLDS

A household is defined as one or more persons, related or not, living together in a housing unit. 2023 ACS 5-Year Estimates note that there were approximately 2,020 households in Bradley Beach. Approximately 82 percent of the Borough's households were comprised of one or two persons, with the one-person category containing the greatest number of households. A smaller percentage (~59%) of Monmouth County households fell into these categories. The Borough exhibited a lower percentage of three and four-or-more person households than the County. The Borough's average household size reflects these trends, at 2.05 persons per household compared to the County's 2.55-person per household figure.

**TABLE 5: HOUSEHOLD CHARACTERISTICS
BRADLEY BEACH AND MONMOUTH COUNTY, 2023**

	Bradley Beach		Monmouth County	
	Number	Percent	Number	Percent
Total Households	2,020	100.0%	250,195	100.0%
1-person	613	30.3%	66,589	26.6%
2-persons	1,047	51.8%	81,289	32.4%
3-persons	123	6.1%	40,929	16.4%
4 or more persons	237	11.7%	61,388	24.5%
Average Household Size	2.05		2.55	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (tables S2501 & B25010)				

Family households are defined as two or more persons living in the same household, related by blood, marriage or adoption. Most households in Bradley Beach were nonfamilies, comprising 50.9 percent of all households. On the other hand, family households make up almost 49.1 percent of all households, 37.7 percent of which were family households with married couple householders, while 7.2 percent and 3.9 percent of family households respectively were family households consisting of single parent male or female householders. Average family size was 2.75 persons.

TABLE 6: HOUSEHOLDS BY TYPE (2023)

Households	Total	Percent
	2,020	100.0%
Average Household Size	2.05	
Average Non-Family Household Size	1.48	
Family households	991	49.1%
Married Couple Family	765	37.7%
With own children under 18 years	151	7.5%
No children under 18 years	614	30.4%
Other Family		
Male householder, no spouse present	146	7.2%
With own children under 18 years	92	4.5%
No own children under 18 years	54	2.6%
Female householder, no spouse present	80	3.9%
With own children under 18 years	35	1.7%
No own children under 18 year	45	2.2%
Nonfamily Households	1,029	50.9%
Average Family Size	2.75	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table S1101)		

INCOME

Bradley Beach experienced a significant estimated percent increase in per capita income of 131.7 percent between 2000 and 2023, which was significantly higher than Monmouth County's 90.9 percent increase, and higher than the State's 83.2 increase. The same trend is observed in terms of the per capita income, as Bradley Beach experienced the highest increase of the three geographic regions studied. Bradley Beach's per capita income of \$56,505 in 2023 is lower than the County's \$65,545 per capita income figure but higher than the State's \$53,118 per capita income.

TABLE 7: PER CAPITA INCOME AND MEDIAN HOUSEHOLD INCOME

	2000 Per Capita Income	2023 Per Capita Income	Percent Change	2000 Median Household Income	2023 Median Household Income	Percent Change
Bradley Beach	\$25,438	\$56,505	122.1%	\$40,878	\$94,722	131.7%
Monmouth County	\$31,149	\$65,545	110.4%	\$64,271	\$122,727	90.9%
New Jersey	\$27,006	\$53,118	96.7%	\$55,146	\$101,050	83.2%
U.S. Census Bureau, 2000 Decennial Census (tables DP-3 and P082)						
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (tables S1902 and S1903)						

The income distribution for the Borough closely resembles that of the County. The income bracket containing the highest percentage of households was the \$75,000 to \$99,999 range for Bradley Beach (14.5%), and the \$200,000 or more range for the County (27.7%). In terms of median household income, households in Bradley Beach earned less than households in Monmouth County and the State overall in 2023. The median income in Bradley Beach was \$94,722 approximately \$28,005 less than county median household income and \$6,328 less than state median household income. Between 2000 and 2023, the median household income increased 131.7 percent, higher than the 90.9 percent increase experienced in Monmouth County and the 83.2 percent increase for the State overall.

**TABLE 8: HOUSEHOLD INCOME DISTRIBUTION
BRADLEY BEACH AND MONMOUTH COUNTY, 2023**

	Bradley Beach		Monmouth County	
	Number	Percent	Number	Percent
Total Households	2,020	100.0%	250,195	100.0%
Less than \$10,000	78	5.9%	8,165	3.2%
\$10,000 to \$14,999	15	3.9%	5,319	2.1%
\$15,000 to \$24,999	130	9.7%	10,781	4.3%
\$25,000 to \$34,999	146	7.3%	10,705	4.3%
\$35,000 to \$49,999	132	13.1%	17,390	6.9%
\$50,000 to \$74,999	282	14.0%	25,153	10.0%
\$75,000 to \$99,999	229	14.5%	25,542	10.2%
\$100,000 to \$149,999	402	9.3%	43,917	17.5%
\$150,000 to \$199,999	371	10.6%	33,996	13.6%
\$200,000 or more	235	11.8%	69,227	27.7%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table B19001)				

HOUSEHOLD COSTS

The tables below show housing expenditures for owner- and renter-occupied units in Bradley Beach in 2023. The first table shows the housing costs of owner occupants as a percentage of total income. A total of 230 households (23.5%) were devoting more than 30 percent of their annual income to housing costs. The State affordability threshold for housing as a percent of income suggests that not more than 28 percent of gross income should be allocated for housing costs.

The second table shows rental costs as a percentage of household income. Very much like the county, more than half of the households were spending over 30 percent of their incomes on rent. In Bradley Beach, a total of 424 households (42.8%) were spending over 30 percent, compared to the county's 31,711 households (51.5%). The State affordability threshold for housing as a percent of income suggests that not more than 30 percent of gross income should be allocated for rent.

TABLE 9: MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 2023

	Bradley Beach		Monmouth County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	975	100.0%	188,578	100.0%
Less than 15%	104	10.7%	27,233	14.4%
15 to 19%	47	4.8%	23,882	12.6%
20 to 24%	46	4.7%	19,772	10.4%
25 to 29%	10	1.0%	13,459	7.1%
30 to 34%	72	7.3%	8,293	4.4%
35% or more	158	16.2%	28,203	14.9%
Not computed	0	0%	610	0.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table B25091)				

TABLE 10: GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME, 2023

	Bradley Beach		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	1,045	100.0%	61,617	100.0%
Less than 15%	175	16.7%	2,113	3.4%
15 to 19%	145	13.9%	6,127	9.9%
20 to 24%	165	15.8%	7,197	11.6%
25 to 29%	127	12.1%	6,281	10.1%
30 to 34%	18	1.7%	4,786	7.8%
35% or more	406	41.1%	26,925	43.7%
Not computed	9	0.8%	3,842	6.2%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table B25070)				

EXISTING HOUSING CONDITIONS

HOUSING UNIT DATA

According to the 2023 ACS, there are approximately 2,836 housing units in Bradley Beach, with 2,020 occupied housing units. The majority (51.7%) are renter occupied and mainly consist of detached single-family homes. Approximately 28.8 percent of the Borough's housing stock is vacant. The majority of these homes are considered vacant because they serve as seasonal homes, rather than as the primary residence of the owners. Almost 29.3 percent of the housing structures were built in 1939 or earlier, and about half of the housing structures (~50.2%) were built prior to 1970.

TABLE 11: HOUSING UNIT DATA, 2023

Housing Units in Bradley Beach	Number	Percent
Total Housing Units	2,836	100.0%
Vacant Housing Units	816	28.8%
Occupied Housing Units	2,020	71.2%
Owner Occupied	975	48.2%
Renter Occupied	1,045	51.7%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)		

	Number	Percent
Built 1939 or earlier	832	29.3%
Built 1940 to 1949	211	7.4%
Built 1950 to 1959	133	4.7%
Built 1960 to 1969	246	8.6%
Built 1970 to 1979	535	18.8%
Built 1980 to 1989	316	11.1%
Built 1990 to 1999	132	4.6%
Built 2000 to 2009	329	11.6%
Built 2010 or later	102	3.5%
Total	2,836	100.0%
Median Year Structure Built	1970	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04 and B25035)		

HOUSING TYPE AND SIZE

The majority of residences in Bradley Beach are single-family detached homes, which comprises 50.0% of the housing stock, followed by residences with 20 units or more, which comprise 19.2% of the housing stock. The median number of rooms per unit was 4.2.

TABLE 12: HOUSING UNITS BY TYPE, 2023

Units in Structure	Total	Percent
Total	2,836	100.0%
1 Unit, detached	1,419	50.0%
1 Unit, attached	175	6.2%
2 Units	175	6.2%
3 or 4 Units	193	6.8%
5 to 9 Units	176	6.2%
10 to 19 Units	153	5.4%
20 Units or more	545	19.2%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Rooms	Total	Percent
1 room	72	2.5%
2 rooms	75	2.6%
3 rooms	732	25.8%
4 rooms	758	26.7%
5 rooms	240	8.5%
6 or more rooms	959	33.8%
Median number of rooms	4.2	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (DP04)		

HOUSING VALUES AND CONTRACT RENTS

According to ACS 5-Year Estimates, the majority of units in Bradley Beach (58.4%) were valued at over \$500,000. Table 13 provides a breakdown of home values for owner-occupied units within the Borough. Only 171 owner-occupied housing units in Bradley Beach were worth less than \$499,999. The median value of an owner-occupied housing unit in Bradley Beach was \$857,200 at the time of the survey, compared to the county's median value of \$566,500.

TABLE 13: VALUE OF OWNER-OCCUPIED HOUSING UNITS, 2023

	Bradley Beach		Monmouth County	
	Number	Percentage	Number	Percentage
Total	975	100.0%	188,578	100%
Less than \$50,000	0	0.0%	3,202	1.7%
\$50,000 to \$99,999	0	0.0%	2,703	1.4%
\$100,000 to \$149,999	0	0.0%	1,760	0.9%
\$150,000 to \$199,999	0	0.0%	2,797	1.4%
\$200,000 to \$299,999	0	0.0%	12,780	6.8%
\$300,000 to \$499,999	171	17.5%	55,119	29.2%
\$500,000 and greater	804	82.4%	110,217	58.4%
Median Value	\$857,200		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

The number of rental units in Bradley Beach is estimated at 1,036. With respect to gross rent paid, most rental units in the Borough carry rental costs within the \$1,500 to \$1,999 range per month (36.8%). At the time of the ACS 5-Year Estimates, the median gross rent in Bradley Beach was \$1,710. No rental units in the Borough carried rental costs less than \$500 per month, and only 9 units did not require cash rent payments.

TABLE 14: GROSS RENT PAID

	Bradley Beach		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter Occupied Units	1,036	100.0%	59,223	100.00%
Less than \$500	0	0.0%	4,045	6.8%
\$500 to \$999	45	4.3%	3,453	5.8%
\$1,000 to \$1,499	313	30.2%	13,711	23.1%
\$1,500 to \$1,999	381	36.8%	15,499	26.1%
\$2,000 or more	297	28.7%	22,515	38.0%
No cash rent	9	0.9%	2,604	4.4%
Median Contract Rent	\$1,710		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

HOUSING CONDITIONS

According to the 2023 ACS, there were 57 units exhibiting overcrowding (more than one person per room), 39 lacking complete plumbing facilities, and 39 lacking complete kitchen facilities. Table 15 details the condition of housing within Bradley Beach based on plumbing facilities, kitchen facilities, and overcrowding. These factors are utilized in determining housing deficiency and general housing problems and are used as the basis to calculate the municipal rehabilitation obligation. According to the data, 2.8 percent of occupied housing units experienced over-crowding, 1.9 percent of occupied units lacked complete plumbing facilities and 1.9 percent of units lacked complete kitchen facilities.

TABLE 15: HOUSING DEFICIENCY CHARACTERISTICS

	Count	Percent
Housing Units with 1.01 or More Persons Per Room		
Owner-Occupied	15	0.7%
Renter-Occupied	42	2.1%
Plumbing Facilities		
Total Occupied Housing Units	2,020	100.0%
Lacking complete plumbing facilities	39	1.9%
Kitchen Equipment		
Total Occupied Housing Units	2,020	100.0%
Lacking complete kitchen facilities	39	1.9%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)		

PROJECTED HOUSING STOCK

According to New Jersey Department of Community Affairs, Bradley Beach Borough has issued building permits for 300 residential dwelling units between 2000 and November of 2023. During that same time period, the Borough issued 145 residential demolition permits. The majority of the Borough's building permits were authorized in 2003, followed by another peak in 2008. The Borough has added 163 dwelling units since 2000. Building permit data by year is summarized in Table 16 below.

**TABLE 16: BUILDING PERMITS AND DEMOLITION PERMITS ISSUED,
2000 - 2023**

Year	Residential Building Permits Issued	Residential Demolitions	Total Added
2000	12	3	9
2001	12	3	9
2002	10	8	2
2003	65	13	52
2004	33	8	25
2005	8	6	2
2006	9	5	4
2007	22	7	15
2008	46	5	41
2009	3	14	-11
2010	6	2	4
2011	5	3	2
2012	5	0	5
2013	7	8	-1
2014	9	2	7
2015	7	5	2
2016	13	9	4
2017	11	28	-17
2018	9	5	4
2019	8	7	1
2023	8	4	4
Total	308	145	163
<i>Source: New Jersey Department of Community Affairs Division of Codes and Standards</i>			

EMPLOYMENT DATA

The 2023 ACS reports on the work activity of residents aged 16 years and older. The Borough's working age population was 3,808 persons (67.5 percent of the overall population), approximately 2,571 of whom were part of the labor force (65.6%). Approximately 32.4 percent of the Borough's working age residents were not participating in the labor force, which is only 1.1 percent lower than that of the County. All of Bradley Beach's labor force was employed in civilian jobs. Approximately 1.3 percent of Borough residents are estimated to be unemployed at this time, lower than the estimated unemployment rate of Monmouth County overall (3.4%).

TABLE 17: EMPLOYMENT STATUS

	Bradley Beach		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	3,808	100.0%	526,352	100.0%
In labor force	2,571	67.5%	349,815	66.4%
Civilian Labor Force	2,571	67.5%	349,355	66.3%
Employed	2,518	66.1%	331,018	62.9%
Unemployed	53	1.3%	18,337	3.4%
Armed Forces	0	0.0%	460	0.09%
Not in labor force	1,237	32.4%	176,537	33.5%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)				

Over three quarters of the workers in Bradley Beach were employed in private wage and salary positions, while about 6.6 percent of workers are self-employed. Government workers comprise about 10.2 percent of the Borough's workforce. Table 18 provides a breakdown of worker classifications.

TABLE 18: CLASSIFICATION OF WORKERS IN BRADLEY BEACH, 2023

	Number	Percent
Total	2,518	100.0%
Private Wage and Salary Worker	2,092	83.0%
Government Worker	258	10.2%
Self-Employed Worker	168	6.6%
Unpaid Family Worker	0	0.0%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

EMPLOYMENT BY INDUSTRY

An analysis of employees (over the age of 16) by economic sector indicates that employed working age individuals in Bradley Beach were involved in a range of economic sectors. As depicted in Table 19 below, the highest concentration of workers (26.1%) are employed in the educational, health care and social assistance services. The other sectors employing

over 10 percent of Borough's residents were professional, scientific, and management services, and Retail Trade.

TABLE 19: WORKFORCE BY SECTOR

Sector	Number	Percent
Civilian employed population 16 years and over	2,518	100.0%
Agriculture, forestry, fishing and hunting, mining	0	0.0%
Construction	131	5.2%
Manufacturing	143	5.7%
Wholesale Trade	64	2.5%
Retail Trade	280	11.1%
Transportation and Warehousing, and Utilities	175	6.9%
Information	212	8.4%
Finance and insurance, and real estate and rental and leasing	163	6.5%
Professional, scientific, and management, and administrative and waste management services	342	13.6%
Educational services, and health care and social assistance	656	26.1%
Arts, entertainment, and recreation, and accommodation and food services	164	6.5%
Other Services, except public administration	141	5.6%
Public administration	47	1.9%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 20 provides a percentage comparison of the Borough's workforce against that of the County. The Borough's profile of employment by sector generally mirrors that of the County. A higher percentage of the Borough's workforce is employed in educational services, and health care and social assistance; and Retail Trade. A significantly higher percentage of the County's workforce was employed in the Professional, scientific, and management, and administrative and waste management services; and Finance and insurance, and real estate and rental and leasing.

**TABLE 20: COMPARISON OF WORKFORCE BY SECTOR
BRADLEY BEACH BOROUGH AND MONMOUTH COUNTY, 2023**

Sector	Bradley Beach	Monmouth County
Civilian employed population 16 years and over	100.0%	100.0%
Agriculture, forestry, fishing and hunting, mining	0.0%	0.3%
Construction	5.2%	6.9%
Manufacturing	5.7%	6.2%
Wholesale Trade	2.5%	2.4%
Retail Trade	11.1%	10.4%
Transportation and Warehousing, and Utilities	6.9%	4.4%
Information	8.4%	3.2%
Finance and insurance, and real estate and rental and leasing	6.5%	10.3%
Professional, scientific, and management, and administrative and waste management services	13.6%	15.5%
Educational services, and health care and social assistance	26.1%	24.3%
Arts, entertainment, and recreation, and accommodation and food services	6.5%	7.7%
Other Services, except public administration	5.6%	3.7%
Public administration	1.9%	4.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 21 provides a breakdown of occupations by type for the Borough's employed civilian labor force. Over half of the Bradley Beach's employed civilian labor force was employed in management, business, science and arts, followed by sales and office occupations.

TABLE 21: OCCUPATIONS BY TYPE

Occupation	Number	Percent
Employed Civilian population 16 years and over	2,518	100.0%
Management, business, science and arts occupations	1,483	58.9%
Service occupations	301	11.9%
Sales and office occupations	524	20.8%
Natural resources, construction and maintenance occupations	131	5.2%
Production Transportation and material moving occupations	79	3.1%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

As indicated in Table 22 below, it is projected that Monmouth County will add 21,400 jobs by 2032. The Ambulatory Health Care Services, Transportation and Warehousing, and Information sectors are poised to experience the greatest increase in number of jobs over the course of the projection period.

TABLE 22: PROJECTED EMPLOYMENT, MONMOUTH COUNTY, 2032

Industry Title	2022 Actual Employment	2032 Projected Employment	Numeric Change	Annual Growth Rate	Percent Change	Outlook
Mining	0	50	13.6	0.0	0.0%	Stable
Utilities	16,250	16,900	650	4.1	4.0%	Growing
Construction	1,300	1,400	100	6.9	7.8%	Growing
Manufacturing	9,700	10,250	550	5.9	5.6%	Growing
Wholesale Trade	8,900	9,200	300	3.5	3.3%	Growing
Retail Trade	36,450	36,700	250	0.7	1.5%	Growing
Transportation and Warehousing	6,100	7,100	1,000	16.6	16.3%	Growing
Postal Service	1,050	1,000	-50	-6.8	-4.7%	Declining
Information	6,050	6,950	900	14.8	14.8%	Growing
Finance and Insurance	10,950	11,050	100	0.9	0.9%	Growing
Real Estate and Rental and Leasing	4,150	4,300	150	4.0	3.6%	Growing
Professional, Scientific, and Technical Services	21,850	22,650	800	3.9	3.6%	Growing
Management of Companies and Enterprises	4,150	4,800	650	15.3	15.7%	Growing
Administrative and Support and Waste Management and Remediation Services	14,650	15,450	800	5.4	5.4%	Growing
Educational Services	25,800	27,350	1,550	6.0	6.0%	Growing
Health Care and Social Assistance	51,200	57,750	6,550	12.7	12.7%	Growing
Ambulatory Health Care Services	24,450	29,550	5,100	20.8	20.9%	Growing
Hospitals	11,250	11,600	350	3.2	3.1%	Growing
Nursing and Residential Care Facilities	8,150	8,400	250	3.0	3.1%	Growing
Social Assistance	7,350	8,200	850	11.4	11.5	Growing
Arts, Entertainment, and Recreation	8,150	9,700	1,550	19.4	13.9%	Growing
Accommodation and Food Services	28,750	30,650	1,900	6.7	6.6%	Growing
Other Services (except Government)	14,150	15,450	1,300	9.1	9.2%	Growing
Government	14,350	15,150	800	5.3	5.5%	Growing
Total Federal Government Employment	1,950	1,900	-50	-3.3	-2.5%	Declining
State Government, Excluding Education and Hospitals	1,300	1,200	-100	-7.3	-7.6%	Declining
Local Government, Excluding Education and Hospitals	11,100	12,050	950	8.3	8.6%	Growing
Federal Government, Excluding Post Office	900	900	0	0.8	0	Stable
Total Self Employed and Unpaid Family Workers, All Jobs	18,700	19,950	1,250	6.5	6.6%	Growing
Total All Industries	302,150	323,550	21,400	7.1	7.0%	Growing

Source: 2022-2032 Industry Employment Projections, NJ Department of Labor and Workforce Development

Lands Most Appropriate for Affordable Housing

An analysis was conducted to determine which areas of the Borough could accommodate developments that address affordable housing need. This analysis reviews the Borough's existing zoning and planned zoning changes, and outlines the Borough's capacity to accommodate residential and non-residential growth projections. The following are included:

- An analysis of the available existing and planned infrastructure;
- The projected demand for types of uses permitted by zoning based on present and anticipated future demographic characteristics of the Borough and anticipated land use patterns; and
- Factors, such as environmental conditions, that present constraints on development.

Infrastructure

Water and Sewer

Bradley Beach Borough is located within public water and sewer service areas. Sewer service is provided by the Township of Neptune Sewerage Authority (TNSA), where Bradley Beach pumps their sewage through a pump station. TNSA currently operates two inlet facilities and three parallel treatment trains. Public water is provided by New Jersey American Water.

Anticipated Demand and Land Use Patterns

The Borough of Bradley Beach contains mainly residential neighborhoods, as well as commercial development primarily located on the western portion and a beach area on the eastern portion of the Borough. According to NJTPA population estimates projected to 2050, it is anticipated that the Borough will grow to approximately 4,579 (a 9.2 percent increase) since 2023. As a fully built-out municipality, it is anticipated that Bradley Beach will need to accommodate future population and employment growth as opportunities for redevelopment arise.

Residential

The Borough is predominantly zoned for Single Family housing in zones R-1 and R-B along the entire Borough. Currently, higher-density residential areas are concentrated on the eastern and western portions of the Borough, along the commercial area on the west and along the beach on the east. All non-residential zones and R-B Residential Beachfront Zone, permit multi-family development as a principally permitted use. This also exhibits a high propensity toward allowing and encouraging mixed-use development in its downtown area, permitting upper floor apartments in all of the Borough's commercial zones. The current locations permitting apartment and multi-family uses, particularly those within the

Borough's downtown area with proximity to rail transit, are the most appropriate and most logical starting points for building inclusionary multi-family development.

Non-Residential

Bradley Beach has a well-defined commercial area along the western portion of the Borough, which runs along Main Street, extending from the north to the south of the Borough. Given the built-out nature of Bradley Beach, new commercial development will most likely take the place of existing tenants or will require some degree of redevelopment to occur on already developed sites. The Borough's GB and GB-W zoning districts permit mixed-use arrangements of residential units above first floor stores and shops illustrates the desire to accommodate residential units within generally non-residential zones to the maximum extent possible given current development patterns.

Environmental Constraints

Bradley Beach enjoys many natural environmental amenities, including the ocean, surrounding lakes, dunes, and wetlands. In order for these environmentally sensitive features to retain their existing quality and perform vital ecosystem functions, the Borough must be conscious of its role as steward of its natural environment. Bradley Beach is home to a stretch of coastline, bordered by Fletcher Lake to the north and by Sylvan Lake to the south. Along the coastal zone there are limited pervious surfaces. Impervious surface contributes to negative environmental outcomes, particularly in coastal communities, by creating high velocity runoff and limiting groundwater recharge during storm events. Given these realities, Bradley Beach must conserve natural features such as dunes and wetlands that can absorb excess stormwater and help filter polluted runoff.

Historic

Bradley Beach is known as a historical shore town, and it currently has three properties listed on the State Register of Historic Places: the Bradley Beach Public Library, the Bradley Beach Railroad Station, and the New York and Long Branch Railroad Historic District. Currently, the Borough has recognized the Bradley Beach Historical Society (BBHS), founded as a nonprofit 501(c)3 organization for the purpose of collecting and preserving local historical data and artifacts for the education and enjoyment of present and future generations. While select properties are targeted for preservation, historic status is not generally a major source of development constraint in Bradley Beach.

Existing Land Use Designations

The Borough's land use designations have been continually examined and updated through the Master Plan Reexamination process. The last Reexamination Report was adopted June 28, 2018.

The following districts comprise the Borough's **residential** zones:

Single-Family Residential Zones: R-1 and R-B

The Borough has established one single-family residential zone, and one zone that permits single- and multi-family developments.

R-1 Residential Single-Family Zone

The principal permitted uses are single-family dwellings, public parks and playgrounds and municipal buildings and other public facilities providing services essential to the operation of the Borough. Permitted accessory uses are garage apartments, garages, toolsheds, private swimming pools, fences, signs, an outdoor barbecue structure, and shelter for domestic pets. Churches and places of worship; public, private, or parochial schools; and Bed-and-breakfasts are conditional uses allowed in the R-1 zone.

In addition to its residential zones, Bradley Beach has established the following **non-residential zones** where the main purpose is to accommodate non-residential uses, but **where dwelling units are permitted by right as a principal use**:

GB General Business Zone

The GB Zone is located east of Main Street. The principal permitted uses are retail business establishments, personal service establishments, business and professional offices, office buildings, public parks and playgrounds, municipal buildings and other public facilities, residential on the second and third floors, and child-care centers. Permitted accessory uses are storage buildings and garages, signs and awnings, parking lots and parking garages, and trash storage and recycling enclosures. Churches, lodges and similar quasi-public uses, telecommunications towers and antennas, and townhouses are conditional uses allowed in the GB zone.

GBW General Business West Zone

The GB Zone is located west of Main Street to the municipal border with Neptune Township and Neptune City. The principal permitted uses are retail business establishments, personal service establishments, business and professional offices, office buildings, public parks and playgrounds, municipal buildings and other public facilities, child-care centers, and residential on the second, third, and fourth floors. Permitted accessory and conditional uses are the same as those permitted in the GB zone.

O-P Office Professional Zone

The O-P Zone is located in the southwest corner of the Borough bordering Neptune City Borough and Avon-by-the-Sea Borough. The principal permitted uses are professional and business offices, apartments on the second and third floors, public parks and playgrounds, municipal buildings and other public facilities, child-care centers, and personal service establishments. Permitted accessory uses are storage buildings and garages, signs and awnings, parking lots and parking garages, and trash storage and recycling enclosures. There are no conditional uses in the O-P zone.

B-O-R Business, Office and Research Zone

The B-O-R Zone is located in the northwest corner of the Borough bordering Neptune Borough. The principal permitted uses are all uses permitted in the GB General Business Zone, as well as manufacturing of products, research laboratories, public parks and playgrounds, and municipal buildings and other public facilities. There are no permitted accessory or conditional uses in the B-O-R zone.

FAIR SHARE PLAN

Fair Share Obligation Summary

The Fourth Round (2025-2035) housing obligation is based upon the figures calculated in the NJ Department of Community Affairs Affordable Housing Obligations for the 2025-2035 (Fourth Round) Methodology. The Borough's housing obligation is outlined in Table 23, below:

TABLE 23: FAIR SHARE OBLIGATION SUMMARY

Obligation Component	Number of Credits Required
Present Need	64
Prior Round Obligation (1987-1999)	20
Third Round "Gap" and Prospective Need (1999-2025)	75
Fourth Round Prospective Need (2025-2035)	30

The following sections outline how the Borough will comply with its Fair Share Obligation.

Lack of Developable Vacant Land

Given the Borough's relative lack of vacant and developable land, the Borough's ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its continued lack of vacant developable land, the Borough has prepared a Vacant Land Adjustment analysis in accordance with N.J.A.C. 5:93:4.2, submitted as part of this plan as Appendix A. The Borough continues to exhibit a lack of vacant developable land, with redevelopment over time presenting itself as the principal vehicle for accomplishing projects with affordable housing. The prepared VLA illustrated a lack of vacant land and a Realistic Development Potential (RDP) of thirteen (13) affordable units.

Satisfaction of the Borough's Rehabilitation/Present Need Obligation

The Borough of Bradley Beach will participate in the Monmouth County Housing Improvement Program, which is administered by the Monmouth County Community Development Block Grant (CDBG) program through an intergovernmental agreement between the Borough and the County. The Borough will fund the program until such time as the funds become available in the Affordable Housing Trust Fund. The Borough anticipates completing approximately six (6) rehabilitations per year to satisfy its obligation.

Satisfaction of the Borough's Realistic Development Potential

The Borough's Realistic Development Potential (RDP) is thirteen (13) units. The Borough

proposes to address this RDP through the construction of affordable housing units, bonus credits, and the use of a mandatory set-aside ordinance. The following projects will satisfy the Borough's RDP:

803 Main Street

An inclusionary development is proposed at 803 Main Street consisting of 21 total units, including four (4) affordable units and seventeen (17) market rate units. Based upon the sites proximity to the Bradley Beach Train Station, this project is eligible for an additional two (2) bonus credits for a total of 6 credits.

Oxford Houses

Bradley Beach maintains an Oxford House for men at 601 Ocean Park Avenue. This site maintains nine (9) beds eligible for men over the age of eighteen (18) years old. Additionally the Borough maintains a second Oxford House (Fletcher Lake) at 404 Newark Avenue, which maintains six (6) beds for men over the age of eighteen (18) years old. Oxford House is a concept and system of self-supported group housing for recovering addicts. This results in a total of fifteen (15) supportive needs beds within the Borough.

TABLE 24: Fourth Round Compliance Plan Summary

Project	Total Number of Units	Number of Affordable Units	Bonus Credits	Total Credits
803 Main Street	22	4	2	6
Oxford House Ocean Park Avenue	9	9	1	10
Oxford House Newark Avenue	6	6	0	6
Total	37	19	3	22

Satisfaction of the Borough's Unmet Need

The Borough's unmet need is 30 units based on the remaining Fourth Round Obligation. The Borough proposes to implement the following mechanisms to address its unmet need:

Mandatory Set-Aside Ordinance ("MSO")

The Borough will adopt a Borough-wide Mandatory Set-Aside Ordinance ("MSO"). The MSO will require a 20 percent (20%) affordable housing set-aside for for-sale residential developments and 15 percent (15%) for rental developments, comprised of five or more dwelling units. The MSO requires that to the extent possible, in all inclusionary developments, low and moderate income units shall be integrated with market units.

The MSO will ensure that the MSO does not give any developer the right to any such rezoning, variance, redevelopment designation or other relief, or establish any obligation on the part of Bradley Beach or its boards to grant such rezoning, variance, redevelopment

designation or other relief. The existing ordinance with proposed amendments is included herein as Appendix B.

Main Street Commercial District Inclusionary Overlay Zone (MS-CD)

The Borough will adopt an overlay ordinance along Main Street, allowing for mixed use on both the east and west side of the central section of Main Street, but also for stand-alone multi-family development at the north and south ends of Main Street. The ordinance includes the lots within the Borough located in the existing B-O-R Office and Research Zone; lots within the GB, General Business Zone; lots within the GB-W General Business West Zone; and the O-P Office – Professional Zone and will require a 20% affordable housing set aside, with a minimum of one (1) unit. The draft ordinance is included herein as Appendix C.

Affordable Housing/Development Fee Ordinance

The Borough will adopt an amended development fee ordinance for all new non-residential development and new non-inclusionary residential development. The ordinance will also require residential development fees be collected for all residential expansions that increase density pursuant to N.J.S.A. 40:55D-70d(5). The proposed amended ordinance can be found in Appendix D.