

Housing Plan Element and Fair Share Plan

Prepared for:

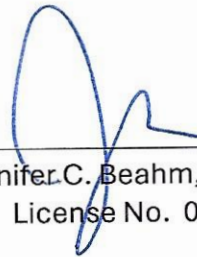
**Borough of Neptune City
Monmouth County, New Jersey**

Adopted: June 12, 2025

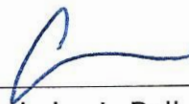
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INTRODUCTION

In the case of Southern Burlington County NAACP v. the Borough 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 Neptune City, the housing region is defined by COAH as Region 4 and is comprised of Mercer, Monmouth, and Ocean counties. For 2024, the Region 4 median income for a four-person household is \$146,200, the moderate-income limit is \$116,960, the low-income limit is \$73,100, and the very low income limit is \$43,860.

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

The Borough of Neptune City is a 0.9 square mile, suburban Shore community located in the southern half of Monmouth County. Neptune City is bordered by the Borough of Avon-By-The-Sea and the Borough of Bradley Beach, to the east, and the Township of Neptune, to the north, south, and west. Neptune City consists mostly of residential uses with some commercial uses located along NJ Route 35. The Borough's eastern border, which abuts the right-of-way for NJ Transit's North Jersey Coast Line/Memorial Drive/ Railroad Avenue, is approximately three-quarters of a mile from the Atlantic Ocean. Directly to the south, Neptune City is bounded by the northern bank of the Shark River. The Borough was incorporated in October of 1881 and originally included what is now Avon-by-the-Sea and the southern portion of Bradley Beach.

Neptune City had a population of 4,607 in 2023, according to the U.S. Census Bureau's American Community Survey Demographics and Housing Estimates. Neptune City has a population density of 5,162 persons per square mile of land area, which is higher than Monmouth County's overall density of 1,375 persons per square mile. Neptune City grew younger between 2010 and 2023, with a 2010 median age of 45.4, and a 2023 median age of 40.9 years of age. The Borough's 2010-2023 median household income estimate of \$82,872 was lower than that of the County (\$122,727), and the State overall (\$101,050). In the guidelines established by COAH, Neptune City is located in affordable housing Region 4 which is comprised of Mercer, Monmouth, and Ocean Counties.

DEMOGRAPHIC CHARACTERISTICS

POPULATION

In 2023, Neptune City had a total population of 4,607. This number represented a decrease of 47 individuals (1.0%) since the 2020 Census and a decrease of 309 individuals (6.3%) since the 2010 Census. In contrast, Monmouth County's population increased between 2020 and 2023 (increase of 2.5%) but decreased between 2010 and 2020 (-1.2%). The population of New Jersey as whole has continuously risen over the decades and has yet to hit its peak. Neptune City's population grew steadily from 1940 through 1970 but had begun to slow by the 1980s. The decade of the 1970s experienced the greatest overall population growth, with population increases of 37.1%, (1,489 new residents). The 2010s decade would see Neptune City's largest recorded decline in population, losing 302 residents (5.8% of the Borough's population). The 2023 population of 4,607 represented approximately 0.7% of the total population of Monmouth County. The total population pattern over time for Neptune City, Monmouth County, and the State of New Jersey are detailed below.

TABLE 1: POPULATION TRENDS, 1940-2050

Year	Neptune City			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	2,392			161,238	-	-	4,160,165	-	-
1950	3,073	681	28.5%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	4,013	940	30.6%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	5,502	1,489	37.1%	461,849	127,448	38.1%	7,171,112	1,110,330	18.2%
1980	5,276	-226	-4.1%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	4,997	-279	-5.3%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	5,218	221	4.4%	615,301	62,177	11.2%	8,414,350	684,162	9.0%
2010	4,916	-302	-5.8%	628,112	12,811	2.1%	8,721,577	307,227	3.7%
2020	4,654	-262	-5.3%	620,821	-7,291	-1.2%	8,885,418	163,841	1.9%
2023*	4,607	-47	-1.0%	643,615	15,503	2.5%	9,267,014	545,437	6.3%
2050**	5,078	471	10.2%	669,624	26,009	4.4%	-	-	-

Source: U.S. Census Bureau Decennial Census (table DP-1)

NJSDC 2000 Census Publication: New Jersey Population Trends 1790 to 2000

*U.S. Census Bureau, 2010-2020 ACS 5-Year Estimates (table DP05)

**Projections from North Jersey Transportation Planning Authority

POPULATION COMPOSITION BY AGE

The age composition of Neptune City has shifted noticeably since the 2010 Census. According to the American Community Survey 2023 5-Year Estimates, significant changes occurred in many age groups. At 150.6 percent, the 15 to 19 year old demographic saw the single largest increase in the Borough. The demographic that saw the second largest increase was the under 5 years old demographic, which grew by 131.2 percent since 2010. The Borough's largest decrease was experienced by the 75 to 84 years old demographic (-64.6%). The next two largest decreases came from the 10 to 14 years cohort (-45.6%) and the 5 to 9 years cohort (-41.4%).

TABLE 2: POPULATION BY AGE COHORT, NEPTUNE CITY, 2010-2023

Population	2010		2023		Change 2010-2023	
	Number	Percent	Number	Percent	Number	Percent
Total population	4,916	100.0%	4,607	100.0%	-309	-6.3%
Under 5 years	154	3.1%	356	7.7%	202	131.2%
5 to 9 years	290	5.9%	170	3.7%	-120	-41.4%
10 to 14 years	305	6.2%	166	3.6%	-139	-45.6%
15 to 19 years	174	3.5%	436	9.5%	262	150.6%
20 to 24 years	186	3.8%	158	3.4%	-28	-15.1%
25 to 34 years	802	16.3%	616	13.4%	-186	-23.2%
35 to 44 years	512	10.4%	694	15.1%	182	35.5%
45 to 54 years	1001	20.4%	626	13.6%	-375	-37.5%
55 to 59 years	299	6.1%	348	7.6%	49	16.4%
60 to 64 years	373	7.6%	378	8.2%	5	1.3%
65 to 74 years	365	7.4%	443	9.6%	78	21.4%
75 to 84 years	381	7.8%	135	2.9%	-246	-64.6%
85 years and over	74	1.5%	81	1.8%	7	9.5%
U.S. Census Bureau, American Community Survey 2010, 2023 5- Year Estimates (table DP-05) S0101						

Monmouth County also experienced shifts in the age make-up of its population. Similarly to Neptune City, the County also experienced a significant decrease in the 5- to 9-year-old population. Monmouth County's 35-to-54-year-old cohorts experienced significant decreases in population as well. The 65-to-74 age group saw the County's largest jump in population, an increase of 70.4%, between 2010 and 2023. The second largest increase was recorded in the 60-to-64 age brackets, seeing an increase of 48.4 percent.

Unlike the Borough, the percentage of Monmouth County's age cohorts over the age of 55 years experienced strong increases between 2010 and 2023, suggesting that the County has an aging population. The similarities and contrasts in population age distribution between the Borough and the County are illustrated by the shape of their population pyramids provided below.

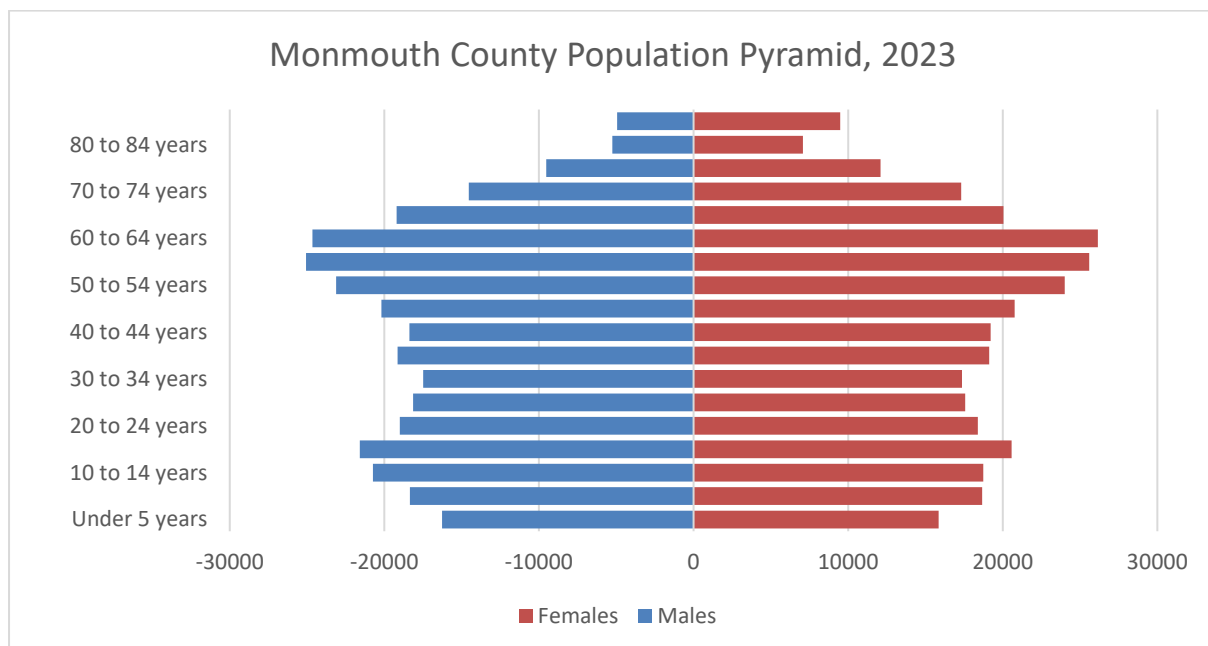
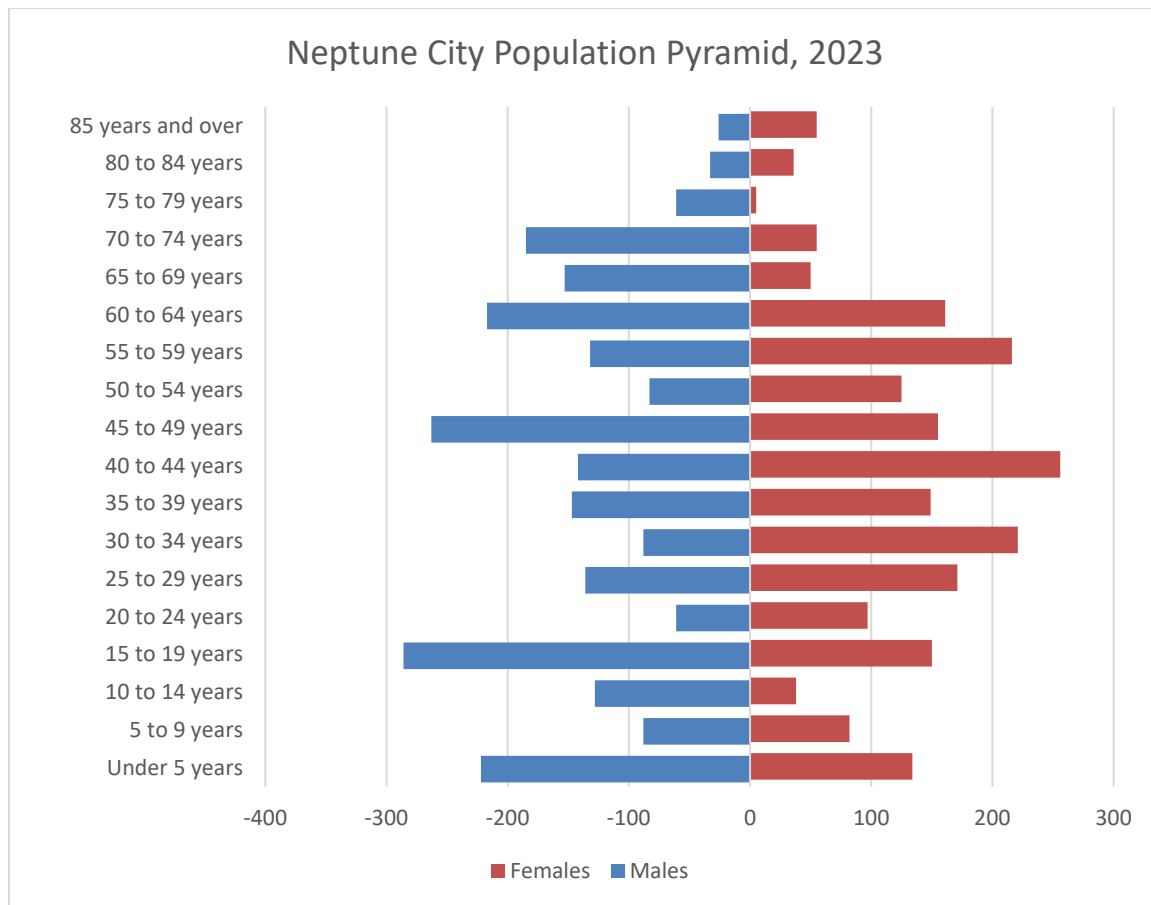
TABLE 3: POPULATION BY AGE COHORT, MONMOUTH COUNTY, 2010-2023

Population	2010		2023		Change 2010-2023	
	Number	Percent	Number	Percent	Number	Percent
Total population	628,112	100.0%	643,615	100.0%	15,503	2.5%
Under 5 years	36,105	5.7%	32,114	5.0%	-3,991	-11.1%
5 to 9 years	43,432	6.9%	37,013	5.8%	-6,419	-14.8%
10 to 14 years	45,172	7.2%	39,484	6.1%	-5,688	-12.6%
15 to 19 years	44,706	7.1%	42,163	6.6%	-2,543	-5.7%
20 to 24 years	33,055	5.3%	37,390	5.8%	4,335	13.1%
25 to 34 years	63,105	10.0%	70,569	11.0%	7,464	11.8%
35 to 44 years	93,461	14.9%	75,860	11.8%	-17,601	-18.8%
45 to 54 years	108,675	17.3%	88,083	13.7%	-20,592	-18.9%
55 to 59 years	42,594	6.8%	50,654	7.9%	8,060	18.9%
60 to 64 years	34,235	5.5%	50,797	7.9%	16,562	48.4%
65 to 74 years	41,719	6.6%	71,107	11.0%	29,388	70.4%
75 to 84 years	29,301	4.7%	33,953	5.3%	4,652	15.9%
85 years and over	12,552	2.0%	14,428	2.2%	1,876	14.9%
2010 US Census Bureau (S0101)						
U.S. Census Bureau, American Community Survey 2023 5- Year Estimates (table DP-05) S0101						

The median age of Neptune City residents decreased between 2010 and 2023, falling by four and a half (4.5) years, from 45.4 years of age to 40.9 years. The decrease in the median age of Borough residents bucks the trend of gradual greying that Monmouth County and New Jersey have been experiencing. The median age of Monmouth County and New Jersey's population rose by 2.6 years and 1.6 years, respectively.

TABLE 4: MEDIAN AGE, 2010 - 2023

Year	Neptune City	Monmouth County	New Jersey
2010	45.4	40.6	38.5
2023	40.9	43.2	40.1
Change	-4.5	2.6	1.6
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (table DP-05)			



HOUSEHOLDS

A household is defined as one or more persons, either related or not, living together in a housing unit. 2023 ACS 5-Year Estimates note that there were approximately 2,139 households in the Borough. Two (2) person households made up a large plurality (42.1%) of the Borough's total households. One (1) person households accounted for an additional 35.7 percent and together, one (1) and two (2) person households made up 77.8 percent of the total households in Neptune City. In Monmouth County, the largest percentage of households consisted of two (2) people, at 32.5 percent. One (1) and two (2) person households consisted of 59.1 percent of all households in the County. The average household size in the Borough was smaller than that of the County; with the Borough's average household size being 2.11 while the County's average household size was 2.55 according to these estimates.

**TABLE 5: HOUSEHOLD CHARACTERISTICS
NEPTUNE CITY AND MONMOUTH COUNTY, 2023**

	Neptune City		Monmouth County	
	Number	Percent	Number	Percent*
Total Households	2,139	100.0%	250,195	100.0%
1-person	764	35.7%	66,589	26.6%
2-persons	901	42.1%	81,289	32.5%
3-persons	170	7.9%	40,929	16.4%
4 or more persons	304	14.2%	61,388	24.5%
Average Household Size	2.11		2.55	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (tables S2501 & B25010)				
*-percentages may not total 100 due to rounding				

Family households are defined as two or more persons living in the same household, related by blood, marriage or adoption. Most households in Neptune City were families, comprising 55.8 percent of all households. Approximately 66 percent of all family households were family households with married couple householders, while 16.2 percent and 17.9 percent of family households consisted of single parent male or female householders, respectively. The average family size was 2.56 persons. Of all Borough households, 44.2 percent were non-family households.

TABLE 6: HOUSEHOLDS BY TYPE (2023)

Household Size	Total	Percent
Total Households	2,139	100.0%
1 person household	764	35.7%
2 or more person household	1,375	64.2%
Family households	1,193	55.8%
Married Couple Family	787	66.0%
With own children under 18 years	182	23.1%
No children under 18 years	605	76.9%
Other Family	406	19.0%
Male householder, no spouse present	193	16.2%
With own children under 18 years	79	40.9%
No own children under 18 years	114	59.1%
Female householder, no spouse present	213	17.9%
With own children under 18 years	169	79.3%
No own children under 18 years	44	20.7%
Nonfamily Households	946	44.2%
Average Family Size (persons)	2.56	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables S2501, S1101)		

INCOME

Neptune City experienced a 45.5 percent increase in per capita income between 2010 and 2023, which was lower than Monmouth County's 60 percent rise and New Jersey's 52.4 percent rise. The Borough's per capita income was \$45,369, lower than both Monmouth County and the State as a whole.

TABLE 7: PER CAPITA INCOME AND MEDIAN HOUSEHOLD INCOME

	2010 Per Capita Income	2023 Per Capita Income	Percent Change	2010 Median Household Income	2023 Median Household Income	Percent Change
Neptune City	\$31,172	\$45,369	45.5%	\$50,154	\$82,872	65.2%
Monmouth County	\$40,976	\$65,545	60.0%	\$40,976	\$122,727	49.2%
New Jersey	\$34,858	\$53,118	52.4%	\$69,811	\$101,050	44.7%
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (tables S1902 and S1903)						

The household income in Neptune City is lower than the incomes for the County and the State overall, however, the Borough experienced a higher growth rate than New Jersey and Monmouth County did over the same period of time. 38 percent of Neptune City households had incomes over \$100,000; compared with the 58.9 percent of County households had incomes greater than \$100,000. The median households in Neptune City earned less than households in Monmouth County and the State overall in 2023. The median household income in Neptune City was \$82,872; approximately \$40,000 less than the County median household income and only around \$18,000 less than the State median household income. Between 2010 and 2023, the median household income increased by 65.2 percent, higher than the County's 49.2 percent growth rate and New Jersey's 44.7 percent growth rate over the same period.

TABLE 8: HOUSEHOLD INCOME DISTRIBUTION, 2023

	Neptune City		Monmouth County	
	Number	Percent	Number	Percent
Total Households	2,139	100.0%	250,195	100.0%
Less than \$10,000	200	9.4%	8,165	3.3%
\$10,000 to \$14,999	38	1.8%	5,319	2.1%
\$15,000 to \$19,999	134	6.3%	5,203	2.1%
\$20,000 to \$24,999	37	1.7%	5,578	2.2%
\$25,000 to \$29,999	16	0.7%	5,530	2.2%
\$30,000 to \$34,999	0	0.0%	5,175	2.1%
\$35,000 to \$39,999	111	5.2%	5,648	2.3%
\$40,000 to \$44,999	22	1.0%	5,544	2.2%
\$45,000 to \$49,999	100	4.7%	6,198	2.5%
\$50,000 to \$59,999	131	6.1%	9,995	4.0%
\$60,000 to \$74,999	222	10.4%	15,158	6.1%
\$75,000 to \$99,999	318	14.9%	25,542	10.2%
\$100,000 to \$124,999	171	8.0%	24,161	9.7%
\$125,000 to \$149,999	123	5.8%	19,756	7.9%
\$150,000 to \$199,999	260	12.2%	33,996	13.6%
\$200,000 or more	256	12.0%	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 Neptune City in 2023. The first table shows the housing costs of owner occupants as a percentage of total income. A total of 598 households (43.7%) were devoting more than 30 percent of their annual income to housing costs. The State affordability threshold for housing as a percentage 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. Nearly half of all renters in Neptune City, 320 households or 41.6 percent, were spending over 30 percent of their income on rent. The State affordability threshold for housing as a percentage 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

	Neptune City		Monmouth County	
	Number	Percentage	Number	Percentage
Total Owner-Occupied Housing Units	1,369	100.0%	188,578	100.0%
Less than 10.0 percent	170	12.4%	28,917	15.3%
10.0 to 14.9 percent	143	10.4%	32,253	17.1%
15.0 to 19.9 percent	145	10.6%	31,997	17.0%
20.0 to 24.9 percent	239	17.5%	25,780	13.7%
25.0 to 29.9 percent	74	5.4%	16,946	9.0%
30.0 to 34.9 percent	22	1.6%	10,722	5.7%
35.0 to 39.9 percent	139	10.2%	8,426	4.5%
40.0 to 49.9 percent	117	8.5%	10,377	5.5%
50.0 percent or more	320	23.4%	21,847	11.6%
Not computed	0	0.0%	1,313	0.7%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25091)				

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

	Neptune City		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	770	100.0%	61,617	100.0%
Less than 10.0 percent	24	3.1%	2,113	3.4%
10.0 to 14.9 percent	151	19.6%	4,993	8.1%
15.0 to 19.9 percent	122	15.8%	6,970	11.3%
20.0 to 24.9 percent	127	16.5%	6,927	11.2%
25.0 to 29.9 percent	0	0.0%	6,419	10.4%
30.0 to 34.9 percent	23	3.0%	4,751	7.7%
35.0 to 39.9 percent	0	0.0%	3,057	5.0%
40.0 to 49.9 percent	80	10.4%	6,163	10.0%
50.0 percent or more	217	28.2%	16,805	27.3%
Not computed	26	3.4%	3,419	5.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25070)				

EXISTING HOUSING CONDITIONS

HOUSING UNIT DATA

Neptune City's housing stock is predominantly owner occupied and relatively old. According to the 2023 ACS, the Borough had a total of 2,281 housing units, 2,139 (93.8%) of which are occupied. Of the Borough's fully occupied housing units, most (64%) were owner-occupied, while 36 percent were renter-occupied. When compared with Monmouth County, the housing stock in Neptune City is much older, with 1957 being the median year when most of the Borough's housing stock was built. In Monmouth County, 1975 is the median year when most housing units were constructed.

TABLE 11: OCCUPANCY DATA, 2023

Housing Units in Neptune City	Number	Percent*
Total Housing Units	2,281	100.0%
Occupied Housing Units	2,139	93.8%
Owner Occupied	1,369	64.0%
Renter Occupied	770	36.0%
Vacant Housing Units	142	6.2%
For Rent / Rented Not Occupied	0	0%
For Sale Only	95	66.9%
Sold, not occupied	0	0%
For Seasonal, Recreational or Occasional Use	0	0%
Other Vacant	47	33.1%
U.S. Census Bureau, American Community Survey 2023 (tables DP04 and B25004)		
*-percentages may not total 100 due to rounding		

TABLE 12: AGE OF HOUSING, 2023

	Number	Percent
Built 2020 or later	0	0.0%
Built 2010 to 2019	15	0.7%
Built 2000 to 2009	204	8.9%
Built 1990 to 1999	227	10.0%
Built 1980 to 1989	80	3.5%
Built 1970 to 1979	365	16.0%
Built 1960 to 1969	206	9.0%
Built 1950 to 1959	131	5.7%
Built 1940 to 1949	363	15.9%
Built 1939 or earlier	690	30.2%
Total	2,281	100.0%
Median Year Structure Built	1957	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04 and B25035)		

HOUSING TYPE AND SIZE

A majority of Neptune City's housing units (60.4%) are one (1) unit, detached dwellings. Structures with 20 units or more accounted for the second largest typology, comprising 22 percent. The median number of rooms in the Brough was 4.9.

TABLE 13: HOUSING UNITS BY TYPE, 2023

Units in Structure	Total	Percent
Total	2,281	100.0%
1 Unit, detached	1,378	60.4%
1 Unit, attached	106	4.6%
2 Units	64	2.8%
3 or 4 Units	80	3.5%
5 to 9 Units	39	1.7%
10 to 19 Units	66	2.9%
20 Units or more	501	22.0%
Mobile home	47	2.1%
Boat, RV, van, etc.	0	0.0%
Rooms	Total	Percent
1 room	0	0.0%
2 rooms	75	3.3%
3 rooms	254	11.1%
4 rooms	601	26.3%
5 rooms	491	21.5%
6 rooms	412	18.1%
7 rooms	252	11.0%
8 rooms	140	6.1%
9 or more rooms	56	2.5%
Median number of rooms	4.9	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (DP04)		

HOUSING VALUES AND CONTRACT RENTS

According to the 2023 ACS 5-Year Estimates, the median value of owner-occupied housing units in Neptune City was \$613,100 with 78.9 percent of units valued at \$300,000 or greater. Table 14 provides a breakdown of home values for owner-occupied units within Neptune City. None of the Borough's 1,369 total owner-occupied housing units were reported to be less than \$200,000.

TABLE 14: VALUE OF OWNER-OCCUPIED HOUSING UNITS, 2023

	Neptune City		Monmouth County	
	Number	Percentage	Number	Percentage
Total	1,369	100.0%	188,578	100.0%
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	1.5%
\$200,000 to \$299,999	289	21.1%	12,780	6.8%
\$300,000 to \$499,999	955	69.8%	55,119	29.2%
\$500,000 to \$999,999	125	9.1%	88,909	47.1%
\$1,000,000 and greater	0	0.0%	21,308	11.3%
Median Value	\$613,100		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

With respect to renter-occupied units, the majority of them (66.6%) fell into the \$1,000 to \$1,999 range for gross rent paid per month. At the time of the ACS 5-Year Estimates, the median gross rent in Neptune City was \$1,525, less than the County median rent of \$1,771. Of the 770 reported rental units in Neptune City, 116 of them (15.1%) cost fewer than \$500 per month, while there were zero (0) units that did not require cash rent payments.

TABLE 15: GROSS RENT PAID, 2023

	Neptune City		Monmouth County	
	Number	Percentage	Number	Percentage
Total	770	100.0%	59,223	100.0%
Less than \$500	116	15.1%	4,045	6.8%
\$500 to \$999	0	0.0%	3,453	5.8%
\$1,000 to \$1,499	256	33.2%	13,711	23.2%
\$1,500 to \$1,999	257	33.4%	15,499	26.2%
\$2,000 to \$2,499	141	18.3%	10,920	18.4%
\$2,500 to \$2,999	0	0.0%	6,150	10.4%
\$3,000 or more	0	0.0%	5,445	9.2%
No cash rent	0	(X)	2,394	(X)
Median Contract Rent	\$1,525		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

HOUSING CONDITIONS

According to the 2023 ACS, zero percent and 11.7 percent of Neptune City's owner occupied and renter occupied housing units, respectively, experienced overcrowding. There were no units reported to be lacking complete plumbing facilities, however 19 units lacked any complete kitchen facilities. 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, 4.2 percent of occupied housing units experienced over-crowding, while 0.0% of occupied units lacked complete plumbing facilities and 0.9% lacked complete kitchen facilities.

TABLE 16: HOUSING DEFICIENCY CHARACTERISTICS, 2023

	Count	Percent
Housing Units with 1.01 or More Persons Per Room		
Owner-Occupied	0	0.0%
Renter-Occupied	90	11.7%
Total Occupied Housing Units	2,139	100.0%
Lacking complete plumbing facilities	0	0.0%
Total Occupied Housing Units	2,139	100.0%
Lacking complete kitchen facilities	19	0.9%
U.S. Census Bureau, American Community Survey 2023 (tables B25014, S2504)		

PROJECTED HOUSING STOCK

According to the New Jersey Department of Community Affairs, Neptune City issued building permits for 77 new residential dwelling units between January 2004 and December 2023. During that same time period, the Borough also issued 79 residential demolition permits. Subtracting demolition permits from construction permits yields a net decrease of five (5) dwelling units over this time period.

TABLE 17: BUILDING PERMITS AND DEMOLITION PERMITS ISSUED, 2004 - 2023

Year	1 & 2 Family	Multi Family	Mixed Use	Total New Construction	Total Residential Demolitions	Net Units Added
2004	12	0	0	12	14	-2
2005	2	0	0	2	3	-1
2006	0	0	0	0	0	0
2007	1	0	0	1	0	1
2008	0	0	0	0	0	0
2009	3	0	0	3	0	3
2010	1	0	0	1	0	1
2011	1	0	0	1	0	1
2012	1	0	0	1	0	1
2013	11	0	0	11	0	11
2014	6	0	0	6	2	4
2015	16	0	0	16	6	10
2016	6	0	1	7	14	-8
2017	3	1	1	5	22	-19
2018	3	0	0	3	9	-6
2019	1	0	0	1	3	-2
2020	2	0	0	2	2	0
2021	1	0	0	1	0	1
2022	2	0	0	2	1	1
2023	2	0	0	2	3	-1
Total	74	1	2	77	79	-5

Source: NJ DCA Construction Reporter

EMPLOYMENT DATA

Data set DP03 of the 2023 ACS reports on work activity of residents aged 16 years and older. The Borough's working age population was 3,908 residents, and the approximate civilian labor force was 2,849. Approximately 27.1 percent of the Borough's working age residents were not participating in the labor force at the time of the estimates. Most of the Borough's labor force (72.9%) were employed in civilian jobs, with zero (0) residents reported as members of the armed forces. Approximately 3.5 percent of Borough residents reported being unemployed.

TABLE 18: EMPLOYMENT STATUS, 2023

	Neptune City		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	3,908	100.0%	526,352	100.0%
In labor force	2,849	72.9%	349,815	66.5%
Civilian Labor Force	2,849	72.9%	349,355	66.4%
Employed	2,712	69.4%	331,018	62.9%
Unemployed	137	3.5%	18,337	3.5%
Armed Forces	0	0.0%	460	0.1%
Not in labor force	1,059	27.1%	176,537	33.5%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates table DP03)				

The majority of the Borough's workers, 77.4 percent were employed in private wage and salary positions, while 2.9% of workers were self-employed. Government workers comprised 19.7 percent of the Borough's workforce. Table 19 provides a breakdown of worker classifications.

TABLE 19: CLASSIFICATION OF WORKERS IN NEPTUNE CITY, 2023

	Number	Percent
Total	2,712	100.0%
Private Wage and Salary Worker	2,098	77.4%
Government Worker	535	19.7%
Self-Employed Worker	79	2.9%
Unpaid Family Worker	0	0.0%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

An analysis of employees (over the age of 16) by economic sector indicates that employed working age individuals in Neptune City were involved in a range of economic sectors. The highest concentration of workers (23.9%) were found in the 'educational services, and health care and social assistance' sector, 'retail trade' were the second largest sector in the Borough's workforce (12.9%) followed closely by 'Finance and insurance, and real estate and rental and leasing' at 12.2 percent.

TABLE 20: WORKFORCE BY SECTOR, 2023

Industry	Number	Percent
Civilian employed population 16 years and over	2,712	100.0%
Agriculture, forestry, fishing and hunting, mining	7	0.3%
Construction	167	6.2%
Manufacturing	136	5.0%
Wholesale Trade	71	2.6%
Retail Trade	350	12.9%
Transportation and Warehousing, and Utilities	199	7.3%
Information	0	0.0%
Finance and insurance, and real estate and rental and leasing	331	12.2%
Professional, scientific, and management, and administrative and waste management services	288	10.6%
Educational services, and health care and social assistance	649	23.9%
Arts, entertainment, and recreation, and accommodation and food services	156	5.8%
Other Services, except public administration	143	5.3%
Public administration	215	7.9%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 21 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. However, a notable gap can be seen in the number of Borough and County employees who work in the

‘Professional, scientific, and management, and administrative and waste management services’ sector 10.6 percent in the Borough compared with 15.5 percent in Monmouth County as a whole. Also, Neptune City notably reports zero percent of Borough residents are employed in the information sector, compared to 3.2 percent in Monmouth County.

**TABLE 21: COMPARISON OF WORKFORCE BY SECTOR
NEPTUNE CITY AND MONMOUTH COUNTY, 2023**

Industry	Neptune City	Monmouth County
Civilian employed population 16 years and over	2,712	331,018
Agriculture, forestry, fishing and hunting, mining	0.3%	0.4%
Construction	6.2%	7.0%
Manufacturing	5.0%	6.2%
Wholesale Trade	2.6%	2.5%
Retail Trade	12.9%	10.5%
Transportation and Warehousing, and Utilities	7.3%	4.4%
Information	0.0%	3.2%
Finance and insurance, and real estate and rental and leasing	12.2%	10.3%
Professional, scientific, and management, and administrative and waste management services	10.6%	15.5%
Educational services, and health care and social assistance	23.9%	24.4%
Arts, entertainment, and recreation, and accommodation and food services	5.8%	7.7%
Other Services, except public administration	5.3%	3.7%
Public administration	7.9%	4.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 22 provides a breakdown of occupations by type for the Borough’s employed civilian labor force. Nearly one third of Borough residents (31%) are employed. Just over a third of the Borough’s civilian labor force was employed in ‘management, business, science, and arts occupations’, while just slightly fewer residents (28.9%) were working in the ‘management, business, science, and arts occupations’ sector.

TABLE 22: OCCUPATIONS BY TYPE, 2023

	Number	Percentage
Employed Civilian population 16 years and over	2,712	100.0%
Management, business, science and arts occupations	785	28.9%
Service occupations	508	18.7%
Sales and office occupations	841	31.0%
Natural resources, construction and maintenance occupations	271	10.0%
Production Transportation and material moving occupations	307	11.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

As shown in Table 23, 63.2 percent of Neptune City residents commute less than half an hour from home to their place of work, approximately 25.6 percent commute between half an hour to an hour from home to their place of work, and 11.2 percent of residents have commutes greater than one hour. The mean travel time to work was 25.5 minutes, less than Monmouth County's average of 32.8 minutes. The vast majority of Neptune City workers who commute to work do so by private automobile (80.5 percent).

TABLE 23: TRAVEL TIME TO WORK, 2023

	Neptune City		Monmouth County	
	Number	Percent	Number	Percent
Workers who did not work at home	2,657	100.0%	270,382	100.0%
Less than 5 minutes	95	3.6%	7,133	2.6%
5 to 9 minutes	321	12.1%	23,580	8.7%
10 to 14 minutes	601	22.6%	34,617	12.8%
15 to 19 minutes	441	16.6%	34,788	12.9%
20 to 24 minutes	195	7.3%	30,346	11.2%
25 to 29 minutes	27	1.0%	15,220	5.6%
30 to 34 minutes	193	7.3%	30,368	11.2%
35 to 39 minutes	145	5.5%	8,941	3.3%
40 to 44 minutes	40	1.5%	12,716	4.7%
45 to 59 minutes	301	11.3%	25,519	9.4%
60 to 89 minutes	170	6.4%	27,152	10.0%
90 or more minutes	128	4.8%	20,002	7.4%
Mean travel time to work (minutes)	25.5		32.8	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03 and B08303)				

TABLE 24: MEANS OF COMMUTE, 2023

	Neptune City		Monmouth County	
	Number	Percent	Number	Percent
Workers 16 years and over	2,675	100.0%	325,092	100.0%
Car, truck, van- Drove Alone	2,153	80.5%	217,077	66.8%
Car, truck, van- Carpooled	254	9.5%	23,553	7.2%
Public Transportation	20	0.7%	17,981	5.5%
Walked	28	1.0%	4,775	1.5%
Other Means	73	2.7%	6,996	2.2%
Worked at home	147	5.5%	54,710	16.8%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimate (table DP03)				

As indicated in Table 25 below, it is projected that Monmouth County will add 21,400 jobs by 2032. The 'Ambulatory Health Care Services,' 'Transportation and Warehousing,' and 'Management of Companies and Enterprises' sectors are poised to experience the greatest increase in the number of jobs over the course of the projection period.

TABLE 25: 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

The Borough of Neptune City is serviced by the Township of Neptune Sewerage Authority, which is located in neighboring Neptune Township. The Borough sends (untreated) raw sewerage directly to the treatment plant. There are three pumping stations are located throughout the Borough. Potable water is supplied via the New Jersey American Water Company, whose water source is located off-site and is distributed throughout the Borough.

Anticipated Demand and Land Use Patterns

Neptune City is a built-out community and contains very few parcels of vacant land for large scale development. Much of the Borough's undeveloped land is located along the Shark River coast. Much of this land remains undeveloped due to the presence of wetlands and other flood hazards.

The Borough of Neptune City is primarily residential, with retail and commercial uses typically found along the corridors of Atkins Avenue/Steiner Avenue, Sylvania Avenue, and State Hwy 35. According to NJTPA population estimates projected to 2050, it is anticipated that the Borough's population will grow by approximately 471 people (10.2%) over the next 25 years.

Residential

Neptune City Borough is a primarily suburban residential community. Higher density residential districts tend to be located in the western portion of the Borough, near the junction of State Hwy 35 and State Hwy 18. The lower density single family and townhouse uses are located throughout the municipality. It is anticipated that current residential areas will remain as such.

Non-Residential

Commercial uses within the Borough of Neptune tend to be focused along the State Hwy 35/Morris Avenue and Sylvania Avenue corridors. Other non-residential uses include light industrial, and public lands, including Memorial Park in the southern portion of the Borough bordering the Shark River. New non-residential development will continue to take place as the market allows along the major transportation corridors within the Borough.

Environmental Constraints

Neptune City enjoys many natural environmental amenities, including habitat for threatened and endangered species and wildlife corridors, areas of mature woodlands, major aquifer outcrop areas, steep slopes, prime farmland soils, and historic sites. 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.

The Shark River, which despite its name is technically a bay/small tidal basin, lies directly to the south of Neptune City and contains areas of saltwater wetlands and transition areas, floodways, flood hazard areas, and stream corridors. As ocean temperatures rise and storms on the east coast continue to get more powerful, increased flooding and stronger storm surges will be issues the Borough must be prepared to contend with.

Historic

There are currently no facilities in Neptune City located on the State or National Register of Historic Places. However, Richard Comstock's 'History of Shark River Hills', referenced in the Master Plan, lists several structures of historic significance within the Borough. Efforts should be made to preserve these structures to the extent the Borough is able via zoning and code enforcement actions.

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 in November 2017.

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

Single Family Residential Zones: R-1, R-1T.

- **R-1:** The R-1 Single Family Residential Zone district is intended for single family dwellings on lots with minimum areas of 7,500 square feet. The zone is located throughout the Borough and also allows for public parks and playgrounds, and municipal buildings, facilities, and services essential to the operation of and solely intended for the needs of the Borough of Neptune City provided same are subject to the general review and recommendation of the Land Use Board.
- **R-1T:** The R-1T Single Family Residential/Townhouse Zone district allows for identical uses to the R-1 Zone, with the inclusion of townhomes intended for single family use. The zone is located in the southern portion of the Borough, bounded by West Sylvania Ave, to the north, Shell Ave, to the west, Union Ave, to the east, and the Shark River, to the south.

High Density Residential Zones: R-2, R-2T.

- **R-2:** The R-2 High Density Residential Zone district is intended for multi-family dwellings on lots with a minimum area of 7,500 square feet. The zone also allows for uses identical to the R-1 Single Family Residential Zone district. The zone is located interstitially throughout the Borough adjacent to other residential zones.
- **R-2T:** The R-2T Residential Townhouse Zone district is intended for townhouses on lots with minimum areas of 7,500 square feet. The zone also allows for public parks and playgrounds, and municipal buildings, facilities and services essential to the operation of and solely intended for the needs of the Borough of Neptune City, provided same is subject to the general review and non-binding recommendations of the Land Use Board to the Mayor and Council. The zone is located in the north-western portion of the Borough and encompasses the Oxford Pond Townhouse development.

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

Commercial Zones: C, HC.

- **C:** The C Commercial Zone district is located along State Hwy 35/Morris Avenue and on/near Steiner Avenue. The zone is intended for uses identical to those uses permitted in the Residential Limited Commercial (RLC) Zone with the exception of any uses intended for residential purposes. The zone also allows for restaurants; theatre, indoor assembly halls, bowling alleys, and similar public recreational activities; municipal buildings, facilities and service essential to the operation of and solely intended for the needs of the Borough of Neptune City subject to the general review and recommendation of the Planning Board of the Borough of Neptune City; and warehousing, provided (1) that the property is adjacent to Memorial Drive, (2) storage is entirely within an enclosed building, and (3) that the area dedicated for storage does not exceed 1/3 of the total floor area of the building
- **HC:** The HC Highway Commercial Zone district is located as the western end of the Borough, near the intersection of State Hwy 18 and State Hwy 33/Corlies Ave. The zone is intended for uses identical to those permitted the Residential Commercial (RC) Zone with the exception of any uses intended for residential purposes. The zone also allows for restaurants, drive-in restaurants, diners, and other eating and drinking establishments; and municipal buildings and facilities and services essential to the operation and solely intended for the needs of the Borough of Neptune City subject to the general review and recommendation of the Planning Board of the Borough of Neptune City.

Mixed Use Residential/Commercial Zones: RLC, RC, R-2M

- **RCL:** The RCL Residential Limited Commercial Zone district is located in the western portion of Neptune City allows for identical uses to those in the R-1 Single Family Residential Zone. The Zone also allows for retail stores and shops such as grocery stores, delicatessens, liquor stores, hardware stores, dry good stores, meat and poultry stores, flower shops, luncheonette, haberdashery and

apparel shops and shoe stores, stationery stores, book stores; personal service establishments such as barber shops, beauty shops, dry cleaning shops, tailor shops, self-service laundries, appliance repair shops; and business and professional offices and banks.

- **RC:** The RC Residential Commercial Zone district is located along Steiner Avenue and the north end of Memorial Drive and allows identical uses to those in the RLC Zone. The zone also allows restaurants; motor vehicles, trailer, camper and boat and marine salesrooms, and motels and hotels.
- **R-2M:** The R-2M Mobile Home Zone district is located in the western portion of Neptune City, directly east of the existing R-2T Residential/Townhouse Zone. The zone only permits single family mobile homes as regulated by borough ordinance.

The following districts comprise the Borough's **industrial** zone:

Industrial

- **I:** The I Industrial Zone district has two locations within the Borough; in the western portion of Neptune City, bounded by Lawrence Drive, to the west, W Sylvania Ave, to the north, and Flexcraft Drive, to the south and east; and in the eastern portion of the Borough, directly abutting Memorial Drive/ the train tracks for the NJ Transit North Jersey Coast Line. The zone allows for the following uses: Industrial, manufacturing and research uses such as but not limited to storage buildings and yards not including junk or salvage yards; manufacture of light machinery such as appliances; fabrication of metal products; fabrication of wood products; laboratories; food processing; fabrication of glass products; and industrial uses, manufacturing and research that could locate in a predominantly residential suburban community without creating a loss of desirability and value to the residential sectors of the community; provided that such uses conform in all respects to performance standards established in this chapter and other ordinances of this borough and conform with any and all applicable statutes and regulations promulgated by the State of New Jersey and its regulatory agencies and provided further that such uses are not expressly prohibited by the Zoning Ordinance of this borough; warehouses; public utility and service activities of an industrial nature such as repair and maintenance yards, storage facilities, depots and stations; municipal buildings and services essential to the operation of and solely intended for the needs of the Borough of Neptune City subject to general review and recommendation of the Planning Board of the Borough of Neptune City; administration offices for the management of the above; and any of the principal uses permitted in the Commercial (C) Zone with the exception of any use intended for residential purposes.

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

142 Steiner Ave Redevelopment Zone: This redevelopment zone is intended to renovate

underutilized buildings, eliminate deteriorated and obsolete buildings, promote the Borough's proximity to public transportation, and to promote the utilization of high quality design standards, among other purposes. The use, bulk, design, and other standards included in the plan supersede applicable provisions of the Borough's development regulations.

Steiner Avenue Redevelopment Zone: This redevelopment zone is intended to: create an aesthetic character and scale within the redevelopment area that is consistent with that of the borough as a whole; to create positive tax benefits for the Borough; to address the parking needs of businesses and residents; to encourage pedestrian activity through a coordinated pedestrian system; to capitalize on the proximity of the redevelopment area to the Bradley Beach and Belman train stations; to improve the visual streetscape within the redevelopment area through design and signage standards; to improve the public elements of the streetscape, e.g, lighting, paving, pedestrian linkages; and to control the location, size, scale, and aesthetic character of parking lots. The redevelopment plan replaces the former zoning designations with superseding use and bulk standards.

CONSISTANCY WITH STATE PLAN

The Borough of Neptune City remains consistent with New Jersey State Development and Redevelopment Plan (SDRP). The Borough is located within the PA 1 – Metropolitan Planning Area. This planning area is characterized by mature settlement patterns, the need to rehabilitate housing, the recognition that redevelopment will be the most predominant form of growth, and a growing need to revitalize and regionalize services and systems.

Neptune City has also published multiple public documents related to storm water planning, most notably, a stormwater management plan that outlines the proactive steps the Borough is taking to protect citizens and property from the adverse effects of stormwater flooding. Additionally, the Borough has mapped all of its Stormwater Infrastructure, in compliance with NJDEP requirements.

The Borough of Neptune City is not one of the State's 36 designated Transit Villages; nor does the Borough have any NJ Transit rail connections within the Borough. However, the NJ Transit North Jersey Coast Commuter Rail Line forms the eastern municipal boundary with the nearest train station located in Bradley Beach. NJ Transit also bus service throughout the Borough.

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 26 below.

TABLE 26: FAIR SHARE OBLIGATION SUMMARY

Obligation Component	Number of Credits Required
Present Need	12
Prior Round Obligation (1987-1999)	33
Third Round "Gap" and Prospective Need (1999-2025)	158
Fourth Round Prospective Need (2025-2035)	32

The following sections outline the Borough's plan for complying with its Fair Share Obligation.

Lack of Developable Vacant Land

Neptune City Borough has to contend with the reality that it is a built-out municipality with virtually no available developable vacant land upon which to construct new affordable housing units.

Given the Borough's lack of sufficient 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 an updated 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 illustrates a lack of vacant land and a Realistic Development Potential (RDP) of zero (0) affordable units.

Satisfaction of the Borough's Rehabilitation/Present Need Obligation

The Borough of Neptune City has a rehabilitation obligation of 12 units and will participate in 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 one (1) rehabilitation per year, and an additional unit in project year 2032 to satisfy its obligation.

Satisfaction of the Borough's Realistic Development Potential

The Borough's RDP is zero (0). The Borough proposes to address this RDP through a mandatory set-aside ordinance ("MSO") and a Mixed Use- Inclusionary Overlay Zone.

Satisfaction of the Borough's Unmet Need

The Borough's unmet need is 32 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 Neptune City or its boards to grant such rezoning, variance, redevelopment designation or other relief. The proposed ordinance is included herein as Appendix C.

Mixed- Use Inclusionary Overlay Zone

The Borough will adopt a Mixed-Use District Inclusionary Overlay Zone (MU-O) which will include the properties that are currently located within the RC Residential Commercial Zone along Steiner Avenue and Memorial Drive. The Overlay Zone permits:

- Permitted retail/commercial on ground level with residential units above; no residence on ground level; townhouse units are permitted in the rear of the mixed-use building. Any mixed-use development requires a mandatory 20% set aside for affordable housing. A minimum of one affordable housing unit is required in any residential development utilizing the overlay zoning. All affordable housing units must be compliant with UHAC requirements.
- All other permitted uses in the RC Zone

Development within the MU-O Zone will be allowed two and one-half (2.5) stories over retail at the street level for a total of 3.5 stories and can increase to four (4) stories total twelve (12) feet back off the street line. The proposed ordinance is included herein as Appendix D.

Affordable Housing/Development Fee Ordinance

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