

Housing Element and Fair Share Plan

Prepared for:

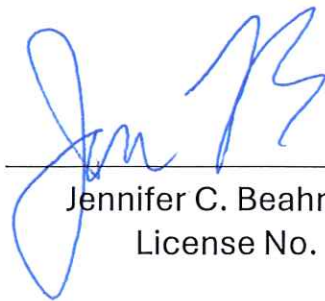
**Neptune Township
Monmouth County, New Jersey**

**Adopted:
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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 Township of Neptune, 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 \$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.

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 Township of Neptune is an 8.13 square mile, diverse, suburban, community located in the southern half of Monmouth County, directly abutting the Atlantic Ocean. It is bordered by the City of Asbury Park, to the north-east, Ocean Township, to the north, the Borough of Avon-By-The-Sea and the Borough of Bradley Beach, to the east, the Borough of Tinton Falls, to the west, Wall Township, to the south, and the Borough of Neptune City, towards the central portion of the Township, lying directly on the Shark River to the east. The Borough of Belmar shares a maritime border with Neptune along the Shark River, to the south-east. Neptune is a Jersey Shore Town, and its land uses are typical of a suburban coastal community and consist mostly of residential areas with commercial uses located along major transportation corridors including NJ Route 35, Asbury Avenue, NJ Route 66, and NJ Route 33.

Most of the Township is located inland, except for the small historic district/ Victorian beachfront neighborhood of Ocean Grove, and the Shark River Hills/Island areas. Ocean Grove is an unincorporated community and Census Designated Place within Neptune Township and had 2023 population of 2,916.

Neptune had a population of 28,108 in 2023, according to the U.S. Census Bureau's American Community Survey Demographics and Housing Estimates. Neptune has a population density of 3,453 persons per square mile of land area, which is higher than Monmouth County's overall density of 1,375 persons per square mile.

Neptune grew older between 2010 and 2023, with a 2010 median age of 41.6, and a 2023 median age of 45.6 years of age. The Township's 2023 median household income estimate of \$90,827 was lower than that of the County (\$122,727) and that of the State (\$101,050). In the guidelines established by the COAH, Neptune Township is located in affordable housing Region 4 which is comprised of Mercer, Monmouth, and Ocean Counties.

DEMOGRAPHIC CHARACTERISTICS

POPULATION

In 2023, the Township of Neptune had a total population of 28,180. This number represented a net increase of 255 individuals or 0.9 percent since the 2010 Census. During this same time Monmouth County experienced a population increase of 2.5 percent, and a net increase of 15,503 individuals. Neptune's population grew steadily from 1940 through 1970 but had begun to slow by the year 1980.

The decade of the 1960s saw Neptune experience its greatest overall population increase, adding 7,874 new residents, growing by 57.8 percent. The decade of the 2000s would see Neptune's largest recorded decline in population, losing 458 residents, or 1.6 percent of the Township's population. The 2023 estimated population of 28,108 represented approximately 4.4 percent of the total population of Monmouth County. The total population pattern over time for Neptune, Monmouth County, and the State of New Jersey are detailed below.

TABLE 1: POPULATION TRENDS, 1940-2050

Year	Neptune			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	10,207	-	-	161,238	-	-	4,160,165	-	-
1950	13,613	3,406	33.4%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	21,487	7,874	57.8%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	27,863	6,376	29.7%	461,849	127,448	38.1%	7,171,112	1,110,330	18.2%
1980	28,366	503	1.8%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	28,148	-218	-0.8%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	27,690	-458	-1.6%	615,301	62,177	11.2%	8,414,350	684,162	9.0%
2010	27,925	235	0.8%	628,112	12,811	2.1%	8,721,577	307,227	3.7%
2020*	27,547	-378	-1.4%	620,821	-7,291	-1.2%	8,885,418	163,841	1.9%
2023*	28,108	561	2.1%	643,615	15,503	2.5%	9,267,014	545,437	6.3%
2050**	29,626	1,518	5.4%	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, 2010-2023 ACS 5-Year Estimates (table DP05)
 **Projections from North Jersey Transportation Planning Authority

Population Composition by Age

The age composition of Neptune has shifted noticeably since the 2010 Census. According to American Community Survey 2023 5-Year Estimates, significant changes occurred in many age groups. Children and young adults, aged 5 to 19, saw substantial declines, as did the 44 to 54 year old adult population and the 75 to 84 year old population. The largest percent decrease (-37.7%) was seen among adolescents aged 10 to 14 years old, followed closely by the 45 to 54 demographic which experienced a 36.5 percent decrease.

In terms of growth, the greatest gains were seen in the 60-64 demographic, which

experienced a 94.3 percent increase. With the exception of persons aged 75-84, every age demographic over 55 years experienced positive growth from the time of the 2010 Census.

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

Population	2010		2023		Change 2010-2023	
	Number	Percent	Number	Percent	Number	Percent
Total population	27,925	100.0%	28,108	100.0%	183	0.7%
Under 5 years	1,874	6.7%	1,410	5.0%	-464	-24.8%
5 to 9 years	1,710	6.1%	1,639	5.8%	-71	-4.2%
10 to 14 years	1,726	6.2%	1,075	3.8%	-651	-37.7%
15 to 19 years	1,964	7.0%	1,552	5.5%	-412	-21.0%
20 to 24 years	1,333	4.8%	1,695	6.0%	362	27.2%
25 to 34 years	2,969	10.6%	3,096	11.0%	127	4.3%
35 to 44 years	3,551	12.7%	3,414	12.1%	-137	-3.9%
45 to 54 years	5,058	18.1%	3,213	11.4%	-1,845	-36.5%
55 to 59 years	1,876	6.7%	2,569	9.1%	693	37.0%
60 to 64 years	1,396	5.0%	2,712	9.6%	1,316	94.3%
65 to 74 years	2,028	7.3%	3,315	11.8%	1,287	63.5%
75 to 84 years	1,932	6.9%	1,513	5.4%	-419	-21.7%
85 years and over	508	1.8%	905	3.2%	397	78.2%
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, the County also experienced significant decreases in the adolescent population. Monmouth County's 35 to 44 and 45 to 54-year-old cohorts experienced significant decreases in population, -18.8 percent and -18.9 percent respectively. The 65 to 74 age group saw the County's largest jump in population, an increase of 70.4 percent between 2010 and 2023. The second largest increase was recorded in the 60 to 64 age brackets, seeing an increase of 48.4 percent.

Similar to the Township, the percentage of the County's age cohorts over the age of 55 years experienced increases between 2010 and 2023, suggesting that the County, like Neptune, has an aging population.

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%
U.S. Census Bureau, American Community Survey 2010, 2023 5- Year Estimates (table DP-05) S0101						

The median age of Township residents increased between 2010 and 2023, rising 4 years from 41.6 years of age to 45.6 years. This trend follows a similar rise in the median age of Monmouth County and New Jersey's population as well, rising 3 years and 1.6 years, respectively.

TABLE 4: MEDIAN AGE, 2010 - 2023

Year	Neptune	Monmouth County	New Jersey
2010	41.6	40.6	38.5
2023	45.6	43.2	40.1
Change	4	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 11,387 households in the Township. Households that consisted of two (2) persons (35.2%) were the largest housing demographic in the Township, followed closely by one (1) person households at 31.6 percent. Together, one (1) and two (2) person units accounted for 66.8 percent of all households in the Township. Monmouth County shares similar housing characteristics to Neptune. Similar to the Township, two (2) and one (1) person households were the most numerous housing types in Monmouth County, together accounting for 59.1 percent of all housing in the County. The average household size in the Township is smaller than that of the County, with the Neptune average being 2.44 and the Monmouth County

average being 2.51.

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

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Total Households	11,387	100.0%	250,195	100.0%
1-person	3,603	31.6%	66,589	26.6%
2-persons	4,012	35.2%	81,289	32.5%
3-persons	1,592	14.0%	40,929	16.4%
4 or more persons	2,180	19.1%	61,388	24.5%
Average Household Size	2.44		2.51	
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 Neptune were families, comprising 62.1 percent of all households. Approximately 68.7 percent of all family households were family households with married couple householders, while 8.2 percent and 23.1 percent of family households consisted of single parent male or female householders, respectively. The average family size was 3.08 persons. Of all Township households, 37.9 percent were non-family households.

TABLE 6: HOUSEHOLDS BY TYPE (2023)

Household Size	Total	Percent
Total Households	11,387	100.0%
1 person household	3,603	31.6%
2 or more person household	7,784	68.3%
Family households	7,068	62.1%
Married Couple Family	4,855	68.7%
With own children under 18 years	1,268	26.1%
No children under 18 years	3,587	73.9%
Other Family	2,213	31.3%
Male householder, no spouse present	578	8.2%
With own children under 18 years	237	41.0%
No own children under 18 years	341	59.0%
Female householder, no spouse present	1,635	23.1%
With own children under 18 years	817	50.0%
No own children under 18 years	818	50.0%
Nonfamily Households	4,319	37.9%
Average Family Size (persons)	3.08	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables S2501, S1101)		

INCOME

Neptune experienced a 63.8 percent increase in per capita income between 2010 and 2023, higher than Monmouth County's 60 percent increase and the State's 52.4 percent increase over the same period. The Township's per capita income of \$50,214 is lower than the County's \$65,545 per capita income figure, and the State's \$53,118 per capita income.

TABLE 7: PER CAPITA INCOME AND MEDIAN HOUSEHOLD INCOME, 2010-2023

	2010 Per Capita Income	2023 Per Capita Income	Percent Change	2010 Median Household Income	2023 Median Household Income	Percent Change
Neptune	\$30,656	\$50,214	63.8%	\$74,422	\$96,827	30.1%
Monmouth County	\$40,976	\$65,545	60.0%	\$82,265	\$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)						

Median household incomes in Neptune Township are lower than the incomes for the County and the State overall, however, the Township experienced a higher percentage growth than Monmouth County did over the same period of time. 48.5 percent of Neptune Township households had incomes over \$100,000; while a majority (58.9%) of County households had incomes greater than \$100,000. The median household income in Neptune was \$96,827; \$25,900 less than the County median household income, and only around \$4,200 less than the State median household income. Between 2010 and 2023, the median household income increased by 30.1 percent, lower than the 49.2 percent growth rate experienced in Monmouth County, and the 44.7 percent growth rate for the State overall.

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

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Total Households	11,387	100.0%	250,195	100.0%
Less than \$10,000	507	4.5%	8,165	3.3%
\$10,000 to \$14,999	269	2.4%	5,319	2.1%
\$15,000 to \$19,999	282	2.5%	5,203	2.1%
\$20,000 to \$24,999	477	4.2%	5,578	2.2%
\$25,000 to \$29,999	336	3.0%	5,530	2.2%
\$30,000 to \$34,999	210	1.8%	5,175	2.1%
\$35,000 to \$39,999	175	1.5%	5,648	2.3%
\$40,000 to \$44,999	280	2.5%	5,544	2.2%
\$45,000 to \$49,999	420	3.7%	6,198	2.5%
\$50,000 to \$59,999	482	4.2%	9,995	4.0%
\$60,000 to \$74,999	999	8.8%	15,158	6.1%
\$75,000 to \$99,999	1,425	12.5%	25,542	10.2%
\$100,000 to \$124,999	1,264	11.1%	24,161	9.7%
\$125,000 to \$149,999	1,095	9.6%	19,756	7.9%
\$150,000 to \$199,999	1,524	13.4%	33,996	13.6%
\$200,000 or more	1,642	14.4%	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 during the 2023 5-Year Estimate. The first table shows the housing costs of owner occupants as a percentage of total income. A total of 2,346 households (30%) 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. In Monmouth County, 27.3 percent of households dedicated more than 30 percent of their income to housing.

The second table shows rental costs as a percentage of household income. A total of 1,842 households renting in Neptune, or 51.5 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		Monmouth County	
	Number	Percentage	Number	Percentage
Total Owner-Occupied Housing Units	7,812	100.0%	188,578	100.0%
Less than 10.0 percent	1,131	14.5%	28,917	15.3%
10.0 to 14.9 percent	1,125	14.4%	32,253	17.1%
15.0 to 19.9 percent	1,435	18.4%	31,997	17.0%
20.0 to 24.9 percent	1,163	14.9%	25,780	13.7%
25.0 to 29.9 percent	604	7.7%	16,946	9.0%
30.0 to 34.9 percent	433	5.5%	10,722	5.7%
35.0 to 39.9 percent	385	4.9%	8,426	4.5%
40.0 to 49.9 percent	482	6.2%	10,377	5.5%
50.0 percent or more	1,046	13.4%	21,847	11.6%
Not computed	8	0.15%	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		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	3,575	100.0%	61,617	100.0%
Less than 10.0 percent	91	2.5%	2,113	3.4%
10.0 to 14.9 percent	156	4.4%	4,993	8.1%
15.0 to 19.9 percent	450	12.6%	6,970	11.3%
20.0 to 24.9 percent	358	10.0%	6,927	11.2%
25.0 to 29.9 percent	442	12.4%	6,419	10.4%
30.0 to 34.9 percent	272	7.6%	4,751	7.7%
35.0 to 39.9 percent	234	6.5%	3,057	5.0%
40.0 to 49.9 percent	439	12.3%	6,163	10.0%
50.0 percent or more	897	25.1%	16,805	27.3%
Not computed	236	6.6%	3,419	5.5%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25070)				

EXISTING HOUSING CONDITIONS

HOUSING UNIT DATA

Neptune's housing stock is predominantly owner occupied and relatively old. According to the 2023 ACS, the Township had a total of 12,976 housing units, 11,387 (87.8%) of which are occupied. Of the Township's fully occupied housing units, most (68.6%) were owner-occupied, while 31.4 percent were renter-occupied. When compared with Monmouth

County, the housing stock in Neptune Township is older, with 1963 being the median year when most of the Township'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	Number	Percent
Total Housing Units	12,976	100.0%
Occupied Housing Units	11,387	87.8%
Owner Occupied	7,812	68.6%
Renter Occupied	3,575	31.4%
Vacant Housing Units	1,589	12.2%
For Rent / Rented Not Occupied	196	12.3%
For Sale Only	159	10.0%
Sold, not occupied	88	5.5%
For Seasonal, Recreational or Occasional Use	855	53.8%
Other Vacant	291	18.1%
U.S. Census Bureau, American Community Survey 2023 (tables DP04 and B25004)		

TABLE 12: AGE OF HOUSING, 2023

	Number	Percent
Built 2020 or later	68	0.5%
Built 2010 to 2019	978	7.5%
Built 2000 to 2009	994	7.7%
Built 1990 to 1999	578	4.5%
Built 1980 to 1989	1,431	11.0%
Built 1970 to 1979	1,032	8.0%
Built 1960 to 1969	2,102	16.2%
Built 1950 to 1959	2,335	18.0%
Built 1940 to 1949	651	5.0%
Built 1939 or earlier	2,807	21.6%
Total	12,976	100.0%
Median Year Structure Built	1963	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04 and B25035)		

Housing Type and Size

A majority of housing units in Neptune (64.8%) are comprised of one (1) unit detached homes. One (1) unit attached units (i.e. townhomes) comprised the second largest percentage of the Township's housing typology (10.9%).

TABLE 13: HOUSING UNITS BY TYPE, 2023

Units in Structure	Total	Percent
Total	12,976	100.0%
1 Unit, detached	8,405	64.8%
1 Unit, attached	1,412	10.9%
2 Units	406	3.1%
3 or 4 Units	931	7.2%
5 to 9 Units	339	2.6%
10 to 19 Units	585	4.5%
20 Units or more	800	6.2%
Mobile home	98	0.8%
Boat, RV, van, etc.	0	0.0%
Rooms	Total	Percent
1 room	226	1.7%
2 rooms	592	4.6%
3 rooms	970	7.5%
4 rooms	1,476	11.4%
5 rooms	2,691	20.7%
6 rooms	2,487	19.2%
7 rooms	1,739	13.4%
8 rooms	1,359	10.5%
9 or more rooms	1,436	11.1%
Median number of rooms	5.7	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (DP04)		

Housing Values and Contract Rents

According to the 2023ACS 5-Year Estimates, the median value of owner-occupied housing units in Neptune was \$424,400, with the majority (84.1%) of units valued at \$300,000 or greater. Table 14 provides a breakdown of home values for owner-occupied units within the Township. Of the Township's 7,812 total owner-occupied housing units, fewer than 400 units (accounting for about 4.5%) were reported to be worth less than \$100,000.

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

	Neptune		Monmouth County	
	Number	Percentage	Number	Percentage
Total	7,812	100.0%	188,578	100.0%
Less than \$50,000	190	2.4%	3,202	1.7%
\$50,000 to \$99,999	114	1.5%	2,703	1.4%
\$100,000 to \$149,999	44	0.6%	1,760	0.9%
\$150,000 to \$199,999	118	1.5%	2,797	1.5%
\$200,000 to \$299,999	777	9.9%	12,780	6.8%
\$300,000 to \$499,999	3,924	50.2%	55,119	29.2%
\$500,000 to \$999,999	2,208	28.3%	88,909	47.1%
\$1,000,000 and greater	437	5.6%	21,308	11.3%
Median Value	\$424,400		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

With respect to renter-occupied units, a quarter of them (24.2%) fell into the gross rent paid range of ‘\$2,000 to \$2,499’ per month, with another quarter (24%) of the Township paying in the range of \$1,000 to \$1,499 per month. At the time of the ACS 5-Year Estimates, the median gross rent in Neptune was \$1,700, slightly less than the County median rent of \$1771. 8.6% of Neptune’s occupied rental units cost fewer than \$500 per month, while only 34 units did not require cash rent payments.

TABLE 15: GROSS RENT PAID, 2023

	Neptune		Monmouth County	
	Number	Percentage	Number	Percentage
Total	3,509	100.0%	59,223	100.0%
Less than \$500	301	8.6%	4,045	6.8%
\$500 to \$999	320	9.1%	3,453	5.8%
\$1,000 to \$1,499	843	24.0%	13,711	23.2%
\$1,500 to \$1,999	725	20.7%	15,499	26.2%
\$2,000 to \$2,499	849	24.2%	10,920	18.4%
\$2,500 to \$2,999	243	6.9%	6,150	10.4%
\$3,000 or more	228	6.5%	5,445	9.2%
No cash rent	34	(x)	2,394	(x)
Median Contract Rent	\$1,700		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP04)				

Housing Conditions

According to the 2023 ACS, 4.8 percent and 4.5 percent of Neptune’s owner occupied and renter occupied housing units, respectively, experienced overcrowding. There were 21 units lacking complete plumbing facilities and an additional 181 units lacked any complete kitchen facilities in Neptune. 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, 4.7 percent of occupied housing units

experienced over-crowding, while 0.2 percent of occupied units lacked complete plumbing facilities and 1.6 percent lacked complete kitchen facilities.

TABLE 16: HOUSING DEFICIENCY CHARACTERISTICS, 2023

	Count	Percent
Housing Units with 1.01 or More Persons Per Room		
Owner-Occupied	375	4.8%
Renter-Occupied	160	4.5%
Total Occupied Housing Units	11,387	100.0%
Lacking complete plumbing facilities	21	0.2%
Total Occupied Housing Units	11,387	100.0%
Lacking complete kitchen facilities	181	1.6%
U.S. Census Bureau, American Community Survey 2023 (tables B25014, S2504)		

PROJECTED HOUSING STOCK

According to the New Jersey Department of Community Affairs, Neptune Township issued building permits for 579 new residential dwelling units between January 2004 and December 2023. During that same time period, the Township also issued 179 residential demolition permits. Subtracting demolition permits from construction permits yields a net increase of 400 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	5	0	3	8	7	1
2005	6	0	0	6	9	-3
2006	8	0	0	8	4	4
2007	19	0	0	19	12	7
2008	5	1	1	7	1	6
2009	0	0	0	0	3	-3
2010	2	0	0	2	3	-1
2011	5	1	0	6	12	-6
2012	6	0	0	6	8	-2
2013	6	0	0	6	16	-10
2014	26	213	1	240	37	203
2015	15	0	0	15	22	-7
2016	16	0	0	16	12	4
2017	3	0	0	3	0	3
2018	1	44	0	45	0	45
2019	42	73	0	115	10	105
2020	33	0	0	33	2	31
2021	20	0	0	20	12	8
2022	8	0	0	8	6	2
2023	16	0	0	16	3	13
Total	242	332	5	579	179	400

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. While Neptune's working age population was 23,763, the Township has a labor force of 15,725 residents. Approximately 33.8 percent of the Township's working age residents were not participating in the labor force at the time of the estimates. Most of the Township's labor force (66%) were employed in civilian jobs, with only 39 individual residents reported as members of the armed forces. Approximately 5.4 percent of Township residents reported being unemployed.

TABLE 18: EMPLOYMENT STATUS, 2023

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	23,763	100.0%	526,352	100.0%
In labor force	15,725	66.2%	349,815	66.5%
Civilian Labor Force	15,686	66.0%	349,355	66.4%
Employed	14,413	60.7%	331,018	62.9%
Unemployed	1,273	5.4%	18,337	3.5%
Armed Forces	39	0.2%	460	0.1%
Not in labor force	8,038	33.8%	176,537	33.5%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates table DP03)				

The majority of the Township's workers, 76.4 percent were employed in private wage and salary positions, while 5.8 percent of workers were self-employed. Government workers comprised approximately 17.8% of the Township's workforce. Table 19 provides a breakdown of worker classifications.

TABLE 19: CLASSIFICATION OF WORKERS IN NEPTUNE, 2023

	Number	Percent
Total	14,413	100.0%
Private Wage and Salary Worker	11,011	76.4%
Government Worker	2,550	17.7%
Self-Employed Worker	836	5.8%
Unpaid Family Worker	16	0.1%
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 were involved in a range of economic sectors. The highest concentration of workers (34%) were found in the 'educational services, and health care and social assistance' sector. 'Professional, scientific, and management, and administrative and waste management services' and 'retail trade' were the second and third

largest sectors in the Township workforce, comprising 12.3 percent and 9.7 percent respectively.

TABLE 20: WORKFORCE BY SECTOR, 2023

Industry	Number	Percent
Civilian employed population 16 years and over	14,413	100.0%
Agriculture, forestry, fishing and hunting, mining	94	0.7%
Construction	839	5.8%
Manufacturing	531	3.7%
Wholesale Trade	414	2.9%
Retail Trade	1,402	9.7%
Transportation and Warehousing, and Utilities	954	6.6%
Information	246	1.7%
Finance and insurance, and real estate and rental and leasing	824	5.7%
Professional, scientific, and management, and administrative and waste management services	1,775	12.3%
Educational services, and health care and social assistance	4,898	34.0%
Arts, entertainment, and recreation, and accommodation and food services	1,229	8.5%
Other Services, except public administration	455	3.2%
Public administration	752	5.2%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

Table 21 provides a percentage comparison of the Township's workforce against that of the County. The Township's profile of employment by sector generally mirrors that of the County, with the largest sectors of employment being the 'educational services, and health care and social assistance' sector. 'Professional, scientific, and management, and administrative and waste management services' for both. However, a much higher percentage of the County's workforce is employed in 'Finance and insurance, and real estate and rental and leasing' when compared with the Neptune.

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

Industry	Neptune	Monmouth County
Civilian employed population 16 years and over	14,413	331,018
Agriculture, forestry, fishing and hunting, mining	0.7%	0.4%
Construction	5.8%	7.0%
Manufacturing	3.7%	6.2%
Wholesale Trade	2.9%	2.5%
Retail Trade	9.7%	10.5%
Transportation and Warehousing, and Utilities	6.6%	4.4%
Information	1.7%	3.2%
Finance and insurance, and real estate and rental and leasing	5.7%	10.3%
Professional, scientific, and management, and administrative and waste management services	12.3%	15.5%
Educational services, and health care and social assistance	34.0%	24.4%
Arts, entertainment, and recreation, and accommodation and food services	8.5%	7.7%
Other Services, except public administration	3.2%	3.7%
Public administration	5.2%	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 Township's employed civilian labor force. Almost half of the Township's civilian labor force was employed in the 'management, business, science, and arts occupations' sector. The 'service occupations' and 'sales and office occupations' were the second and third most common occupation type, respectively.

TABLE 22: OCCUPATIONS BY TYPE, 2023

	Number	Percentage
Employed Civilian population 16 years and over	14,413	100.0%
Management, business, science and arts occupations	6,765	46.9%
Service occupations	2,572	17.8%
Sales and office occupations	2,467	17.1%
Natural resources, construction and maintenance occupations	985	6.8%
Production Transportation and material moving occupations	1,624	11.3%
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03)		

As shown in Table 23, 68.6 percent of Neptune residents commute less than half an hour from home to their place of work. Approximately 22.2 percent commute between half an hour to an hour from home to their place of work, and 9 percent of residents have commutes greater than one hour. The mean travel time to work was 24.3 minutes, less than Monmouth County's average of 34.8 minutes. The majority of Neptune workers who commute to work do so by private automobile (73.4%).

TABLE 23: TRAVEL TIME TO WORK, 2023

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Workers who did not work at home	12,551	100.0%	270,382	100.0%
Less than 5 minutes	218	1.7%	7,133	2.6%
5 to 9 minutes	1,598	12.7%	23,580	8.7%
10 to 14 minutes	2,481	19.8%	34,617	12.8%
15 to 19 minutes	1,970	15.7%	34,788	12.9%
20 to 24 minutes	1,649	13.1%	30,346	11.2%
25 to 29 minutes	706	5.6%	15,220	5.6%
30 to 34 minutes	1,437	11.4%	30,368	11.2%
35 to 39 minutes	217	1.7%	8,941	3.3%
40 to 44 minutes	309	2.5%	12,716	4.7%
45 to 59 minutes	834	6.6%	25,519	9.4%
60 to 89 minutes	600	4.8%	27,152	10.0%
90 or more minutes	532	4.2%	20,002	7.4%
Mean travel time to work (minutes)	25.7		32.8	
U.S. Census Bureau, American Community Survey 2023 5 Year Estimates (table DP03 and B08303)				
*-percentages may not total 100 due to rounding				

TABLE 24: MEANS OF COMMUTE, 2023

	Neptune		Monmouth County	
	Number	Percent	Number	Percent
Workers 16 years and over	14,246	100.0%	325,092	100.0%
Car, truck, van- Drove Alone	10,453	73.4%	217,077	66.8%
Car, truck, van- Carpooled	1,088	7.6%	23,553	7.2%
Public Transportation	451	3.2%	17,981	5.5%
Walked	293	2.1%	4,775	1.5%
Other Means	266	1.9%	6,996	2.2%
Worked at home	1,695	11.9%	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 Information sectors are poised to experience the greatest increase in 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	0.0%	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 Township could accommodate developments that address affordable housing need. This analysis reviews the Township's existing zoning and planned zoning changes, and outlines the Township'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 Township and anticipated land use patterns; and
- Factors, such as environmental conditions, that present constraints on development.

Infrastructure

Water and Sewer

The American Water Company is based in Camden, NJ as is the largest investor-owned water and wastewater utility company in the United States. The New Jersey subsidiary of American Water serves approximately 2.5 million people across 17 of the 21 counties. In Neptune, the company is located at 611 Old Corlies Avenue.

The Township of Neptune Sewage Authority (TNSA) provides sewage service to Neptune Township and other municipalities in Monmouth County such as Bradley Beach, Avon-by-the-Sea, Neptune City, Tinton Falls, and Wall Township. The Authority owns and operates an 8.5 M.G.D. secondary trickling filter treatment facility with a stabilization pond as the polishing point before discharging a mile into the ocean via an outfall pipe. The daily average this year has been 6.3 million gallons. The system also consists of a regional pumping station, force main, ocean outfall and the trunk line. Currently all sewage from the western portion of Neptune Township, while a portion of Neptune Township pumps their sewage to the Authority through a pump station. The Authority currently operates two inlet facilities and three parallel treatment trains (process units in series) which provide the ability to distribute the flow of sewage for the most efficient treatment.

The Ocean Grove Sewerage Authority (OGSA), located at 25 Neptune Boulevard, provides sewage service to the Ocean Grove section of Neptune Township. The OGSA contracts with the TNSA and have reserved 800,000 gallons per day.

Anticipated Demand and Land Use Patterns

The Township of Neptune has been approaching a near build-out of its vacant, developable parcels. The Township is comprised of a variety of land uses, including residential, retail,

office, public, and institutional uses and a nominal amount of light industrial uses. According to NJTPA population estimates projected to 2050, it is anticipated that the Township's population will grow by approximately 1,581 people, an increase of 5.4 percent.

Residential

Neptune Township is a primarily suburban community and residential uses comprise the single largest land use category in the Township (87%). As a mature suburban community, additional residential development will likely be accommodated with redevelopment or infill opportunities. Opportunities for new multi-family development may exist above existing retail stores within the Township's existing mixed-use zones.

Non-Residential

Commercial uses within the Township of Neptune tend to be focused along State Highways 33/Corlies, 35, and 66. The Historic District Mixed-Use zone in the Ocean Grove portion of Neptune contains a vibrant pedestrian oriented shopping experience and professional office spaces. Other non-residential uses include hospital complexes, light industry, beaches, boardwalks, and public lands. New non-residential development will continue to take place as the market allows along the major transportation corridors within the Township.

Environmental Constraints

Neptune's topography can be characterized as flat to gently sloping, with steeper slopes located in the central portion of the Shark River Hills neighborhood, the northern section of the Township, and near the interchange of State Hwy 18 and Asbury Avenue. While areas of steep slopes do exist, they are isolated and generally do not cause any serious limitations to commercial and residential development.

The Township is located within the Shark River watershed which itself contains five (5) smaller watersheds. Floodplains have been identified along the Jumping Brook, Musquash Brook, and the Shark River. Flood plain areas generally coincide with stream corridors and wetland areas; however, the wetlands are more geographically extensive than the flood plain areas. As Neptune continues to develop and increase the amount of impervious coverage, the Township will continue to see incremental impacts on flooding and drainage patterns.

Historic

The entirety of Ocean Grove, an unincorporated community within Neptune Township, is listed on the State and National Register of Historic Places. Established in 1869 by a group of spiritual lay leaders, Ocean Grove claims to have the largest collection of authentic

Victorian architecture in the United States. The community was originally founded to serve as a Camp Meeting location, an outdoor religious gathering spot used by Methodists.

EXISTING LAND USE DESIGNATIONS

The Township's land use designations have been continually examined and updated through the Master Plan Reexamination process. The last Reexamination Report was adopted in 2023.

The following districts comprise the Township's **residential** zones: R-1, R-2, R-3, R-4, R-5.

- **R-1:** The R-1 Very Low Density Residential Zone district is in the western portion of the Township and is bounded by Jumping Brook Road, to the west, and West Bangs Road, to the east. The district is intended for single family residential development at densities of less than 3.5 units per acre. Other permitted uses include: community centers, community shelters, detached single family residences, parks, places of worship, and recreational facilities.
- **R-2:** The R-2 Low Density Residential Zone District is primarily located in the western portion of the Township, bounded by State Hwy 18, to the east, and State Hwy 66, to the west; however, several smaller R-2 districts exist through Neptune Township. The district is intended single family residential development at densities ranging between four and five dwelling units per acre. Other permitted uses are identical to those found in the R-1 Zone, and include: cemeteries, marinas, public or private elementary, middle, or high schools.
- **R-3:** The Moderate Density Residential Zone district is primarily located in the portions of the Township east of State Hwy 18; however, smaller instances of this zone can be found elsewhere in the Township. The district is intended for single family residential development at densities not exceeding 5.8 dwelling units per acre. Other permitted uses are identical to those found in the R-1 Zone.
- **R-4: The R-4 Medium Density Single-Family Residential Zone** District is primarily located in the eastern portion of the Township, near the vicinity of Stokes Avenue. The district is intended for single family residential development at densities not exceeding 8.7 dwelling units per acre. Other permitted uses are identical to those found in the R-1 Zone, excluding community centers and including private or public elementary, middle, or high schools.
- **R-5:** The R-5 Multi-Family Residential Zone district is located throughout the Township, though notable clusters are found in the vicinity of State Hwy 18 and State Hwy 33/ Corlies Avenue. The district is intended for

multi-family residential development at densities not exceeding 12 dwelling units per acre. Other permitted uses include: age restricted residences, cemeteries, community shelters, detached single family residences, multifamily residences, parks, places of worship, recreational facilities, and townhouses.

The following districts comprise the Township's **commercial/mixed use/industrial** zones: B-1, R-2, R-3, R-4, R-5.

- **B-1:** The B-1 Town Commercial Zone district is located throughout the Township, notably in the vicinities of State Hwy 33/ Corlies Ave and State Hwy 35/Stokes Avenue. The district is intended to serve the needs of specific surrounding residential neighborhoods by providing for retail sale and service uses. The need to complement and preserve the character of the surrounding residential neighborhoods is paramount.
- **B-2:** The B-2 Professional Office Zone district is in the eastern portion of the Township, bounded by North Taylor Road, to the east, Wells Avenue, to the south and, Neptune Boulevard, to the west. The zone is intended to provide for professional office development in designated areas.
- **B-3:** The B-3 Marina Mixed Use Zone district is located on Shark River Island, and areas adjacent to in on the Township's mainland. The district is intended to provide a well balanced mix of residential and marine oriented retail uses that enhance the Shark River Waterfront area while respecting important coastal environments. Permitted uses include, but are not limited to: marinas/boat and marine equipment dealers, detached single family homes, multifamily dwellings, restaurants, and nightclubs.
- **C-1:** The Planned Commercial Development Zone district is located throughout the Township, primarily in the western portion of the Township along either side of State Hwy 66. The district is meant to provide for business uses that are appropriate to the Route 66 highway corridor, including, but not limited to: new car dealers, ambulatory healthcare services, banks, and other amusement and recreation industries.
- **C-2:** The Corridor Commercial Zone district is located in the eastern portion of Neptune, bounded by Springwood Avenue, to the north, the North Jersey Coast Line train tracks, to the east, and State Hwy 33/Corlies Avenue, to the south. The district is meant to provide for roadway oriented, non-retail business uses including, but not limited to: doctor's offices, golf courses, and sports and recreation instruction.
- **C-3:** The Route 66 West Commercial Zone district is located in the northwest corner of the Township and is intended to provide for business uses appropriate to the Route 66 highway corridor situated west of Route

18. Permitted uses within the district include, but are not limited to: automobile dealerships, furniture stores, vocational schools, and banquet facilities.

- **C-4:** The C-4 Route 66 East Commercial Zone district is located in the eastern portion of the Township and is intended to provide for business uses appropriate to the Route 66 highway corridor situated east of Route 18. Permitted uses within the district include, but are not limited to: doctor's offices, childcare centers, full service restaurants, municipal facilities, and cemeteries.
- **C-5:** The C-5 Corridor Commercial Zone district is located in the southern portion of the Township and is intended to provide for business uses appropriate to the Route 33 highway corridor situated west of Route 18. Permitted uses within the district include, but are not limited to: furniture stores, retail bakeries, musical instrument stores, and garden centers/nurseries.
- **C-6:** The C-6 Route 33 East Commercial Zone district is intended to provide for business uses appropriate to the Route 33 highway corridor of Neptune Township situated east of Route 18. Permitted uses within the district include but are not limited to: radio/television/electronic stores, butchers/delicatessens, art dealers, and jewelry stores.
- **C-7:** The C-7 Route 35 East Commercial Zone is intended to provide for business uses appropriate to the Route 35 highway corridor of Neptune Township situated south of the West Lake Avenue Town Commercial Zone. Permitted uses within the district include but are not limited to: household appliance stores, retail bakeries, fish/seafood markets, and grocery stores.
- **LI:** The LI Light Industrial Zone district is located throughout the Township and is intended to provide for light industrial uses, as well as office uses according to the design standards set forth in the Municipal Code. Permitted uses within the district include but are not limited to: planned commercial development, commercial banking, and heating/fuel oil dealers and distributors.
- **PUD:** The PUD Planned Unit Development Zone district is located in the western portion of the Township. The purpose of the district is to encourage innovations in residential, commercial and public development and redevelopment to achieve greater variety in type, layout and siting of buildings and the conservation and more efficient use of open space ancillary to those buildings or tracts of land under a comprehensive plan of development. Such comprehensive control over an entire development, rather than lot-by-lot regulations, should produce a well designed development that will have a beneficial effect upon the health,

safety, general welfare and morals of the Township and the neighboring areas. Zoning Ordinance regulations specific to Planned Commercial Development in the LI and C-1 Zone Districts are contained in Section LDO-414.

The following districts comprise the Township's **public use** zones: C,

- **C:** The C Civic Zone district is intended to provide for public and quasi-public uses, as well as community and service facilities that serve a general public purpose. Permitted uses within the district include but are not limited to: adult retirement communities, detached single family residences, commercial banking, and doctor's offices.

The following districts comprise the Township's **historic** zones: HD-R-1, HD-O, HD-R-2, HD-B-1, HD-1

- **HD-R-1:** The HD-R-1 Historic District Single Family Residential Zone district is intended for single family residential development at a density not exceeding 24.2 dwelling units per acre that is consistent with the established scale and pattern of development in the Ocean Grove portion of the Township. Permitted uses within the district include: community centers, community shelters, detached single-family residences, parks, places of worship, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.
- **HD-O:** The HD-O Historic District Oceanfront is intended to recognize the character and historic land use pattern of the oceanfront blocks in the Ocean Grove portion of the Township, east of Central Avenue. All zoning regulations applicable in the HD-O Zone District are intended to protect, preserve and perpetuate the historical framework in Ocean Grove. This framework includes single-family residences, bed and breakfasts, and historic hotels. Permitted uses within the district include: community shelters, detached single family dwellings, parks, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.
- **HD-R-2:** The HD-R-2 Historic District Multi-family Residential Zone district is located in the Ocean Grove portion of the Township and is intended to provide for single-family and multi-family residential development at a density of 48 dwelling units per acre, limited to areas that are already devoted to this use. Permitted uses within the district include: detached single family dwellings, long term care facilities, multi family dwellings, parks, townhouses, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.
- **HD-B-1:** The HD-B-1 Historic District Mixed Use Zone serves as the

commercial core for the Ocean Grove portion of the Township, and intends to serve the specific retail sales and service needs of local residents and seasonal visitors. This Zone District also acknowledges the suitability of residential uses located at upper stories of mixed-use buildings, with the ground story devoted to permitted uses in the district. Permitted within the district include: detached single family residences, general stores, pharmacies, and doctor's offices.

- **HD-R:** The HD-R Historic District Recreation Zone is intended to provide for the active and passive recreational use of land by the general public in the Township's Historic District. All uses, including parking and amenities for the use and comfort of residents and visitors to the District, should be consistent with, and representative of, the historic character of the area. Permitted uses within the district include: beach and beach related uses, boardwalk and fishing pier, noncommercial recreational facilities, parks, and Ocean Grove Camp Meeting Association (OGCMA) facilities in accordance with permitted, conditional, and accessory uses in the district.

The following districts comprise the Township's **redevelopment** areas:

- **High Pointe:** Route 18 Redevelopment Plan: This is an area bound by State Highways 66 and 18; Neptune Boulevard, West Bangs Avenue and Wayside Road. The larger parcel, located to the west of State Highway 18 and containing 122 acres, is designated as the west parcel, while the smaller parcel, located to the east of State Highway 18 and containing about 44 acres, is designated as the east parcel. The area is identified as Blocks 345-390 and including all the lots therein; Block 1000, Lots 1,2,6,10.01, 11.02, 12.01; Block 1006, Lots 4, 14.01, 17, 18; and Block 1008, Lots 10, 11, 12, 13, 14, 14.02 and 24. The High Pointe – Route 18 Redevelopment Plan was adopted on December 26, 2001 and subsequently a Redevelopment Agreement was approved by and between the Township of Neptune and Garden State Hi-Tech Park, L.L.C. on July 30, 2001. This Plan was subsequently amended in November 2005 and February 2008 to reflect the changes in market demand since the adoption of the original Plan. This Redevelopment Area is proposed as Planned Commercial Development (PCD) that will serve both local and regional patrons and is intended to be developed to encourage high quality uses such as planned retail centers, including regional retail, restaurants, hotels, research and development facilities. Additionally, the area is proposed to contain Planned Residential and Commercial development, which would allow residential, retail and service uses in accordance with the C-1 Commercial Zoning. Overall the Planned Residential and Commercial development option permits

residential development within high-rise structures of 12 stories and 150 feet in 32 height, office buildings to be developed to a height of eight (8) stories and 96 feet with garages to be a maximum of six (6) stories and 65 feet.

- **West Lake Avenue Redevelopment Plan:** The West Lake Avenue Redevelopment Plan was adopted in 2005 and subsequently the Township entered into a Redevelopment Agreement with CityWorks West Lake, LLC. The area governed by the West Lake Avenue Redevelopment Plan includes all properties fronting along West Lake Avenue between State Highway 35 and the Township's boundary with Asbury Park. The area is identified as Block 178, Lots 4, 4.01, 5 and 6; Block 179, Lots 4, 5, and 6; Block 194, Lots 1, 2, 3 and 173-178; Block 195, Lots 1, 1.01, 2, 3 and 167-172; Block 217, Lots 56-61 and 482, 484 and 487; Block 218.02, Lots 612-618, 627-637, 642, 643 and 646; Block 219, Lots 50, 55 and 488-493; and Block 225, Lots 564-568 and 589-611. West Lake Avenue was the Township's premier commercial corridors but has declined since the 1960s and at the present state consists of primarily underutilized and vacant properties. Some of the commercial establishments show signs of disinvestment and many buildings in the corridor are substandard. The overall goal of the Redevelopment Plan is the creation of walkable, attractive and inviting neighborhood center to serve the needs of the surrounding residential neighborhoods and the Neptune Township community. Additionally, the Plan was put in place with the objective of improving business opportunities and expansion through promotion of new and diverse economic activities and a variety of businesses in the said area. To that end the land uses proposed within the area consist of senior residential, commercial, restaurant, office and mixed use option, residential and office use overlay and mixed uses consisting of commercial on the first floor and residential on the second and third floor, if applicable. The Plan is currently in the process of being implemented, with Phase I of the project being completed.
- **Redevelopment Plan for the North Channel of the Shark River:** The North Channel of the Shark River is one of the numerous waterfront areas in Neptune. The Redevelopment Plan for the North Channel of the Shark River was revised on November 27, 2006. In order to further enhance its role as a "Gateway" to the Jersey shore, Neptune Township 33 has identified the North Channel of the Shark River as a critical community and regional resource and proposed its redevelopment as a new waterfront destination for Neptune and the surrounding region. To that end the Redevelopment Plan proposes the creation of a mixed-use waterfront center supporting the recreational, commercial and residential needs of the Township. To that end the area is slated to be developed to contain a variety of residential, commercial and office

buildings. If planned and implemented appropriately, the redevelopment of the North Channel can help initiate and support further economic growth and redevelopment in Neptune and provide a wide variety of commercial, recreational and cultural activities that will benefit the residents of the Township. Additionally, it will also promote public access to the waterfront by providing improved circulation, a new public plaza and pedestrian mall and a waterfront walkway and promenade. It is the intent of the Plan to avail of the scenic vistas and waterways in order to attract residents and visitors into the area to shop, dine and recreate in an attractive setting, consequently support economic activity and job creation in the Township as well as an appreciation of the natural resources of the Township.

- **Route 35 and West Bangs Avenue Redevelopment Plan:** The Route 35 and West Bangs Avenue Redevelopment Plan was adopted in 2008. This area, identified as Block 249, Lots 1,4,5,6 and 10.1 and Block 250, Lots 1.01 and 3 and containing an area of approximately 1.34 acres, has frontage along State Highway 35, Monroe Avenue and Bangs Avenue. The area contains a mix of vacant commercial and residential buildings. The overall goal of the Redevelopment Plan is the commercial redevelopment of the 1.34 acre tract in a manner that will enhance the Township's overall economic base.
- **Ocean Grove North End Redevelopment Plan:** The Ocean Grove North End Redevelopment Plan, adopted in 2008, provides a planning framework for the redevelopment and revitalization of the former North End Hotel site situated at the north end of the Ocean Grove oceanfront and boardwalk. The subject area containing approximately 5.60 acres is identified as Block 1, Lots 1 and 2, Block 1.01, Lots 3 and part of Lot 1, Block 146.03 and Portions of Lots 1 and 2. The Plan proposes to redevelop the site into a new mixed-use community with a hotel and combination of single-family residential and 34 commercial uses including public spaces and amenities. The purpose of the Plan is to reclaim the North End site as the northern anchor to Ocean Grove, while providing for new opportunities for employment and housing within the Township, as well as enhanced public access to the Wesley Lake waterfront and the oceanfront and beach areas of the Township.

CONSISTANCY WITH THE STATE PLAN

The Township of Neptune remains consistent with New Jersey State Development and Redevelopment Plan. The majority of the Township falls within the State's PA-1 Metropolitan Planning Area. This Planning Area is intended to: provide for much of the state's future growth in compact development and redevelopment; revitalize cities, towns

and neighborhoods, and in particular overburdened neighborhoods; address existing legacy issues such as air pollution, urban heat islands, lead contamination, Brownfields, urban highways, and combined sewer systems; prevent displacement and gentrification; promote growth that occurs in Centers, other appropriate areas that are pedestrian friendly, and in compact transit-oriented forms; rebalance urbanization with natural systems; promote increased biodiversity and habitat restoration; stabilize and enhance older inner ring suburbs; redesign and revitalize auto oriented areas; protect and enhance the character of existing stable communities.

A small portion of southwestern Neptune adjacent to the Shark River/ Jumping Brook is classified as Parks, Open Space, and Natural Areas. The goal of this Area is to: protect critical natural resources; provide for public recreational and educational opportunities; promote continued maintenance of associated facilities; and incentivize the connection of these areas to a system of open lands.

In compliance with the NJ Department of Environmental Protection, Neptune Township maintains multiple public documents related to storm water planning, most notably, a stormwater management plan that outlines the proactive steps the Township is taking to protect citizens and property from the adverse effects of stormwater flooding.

Neptune Township is not one of the State's 36 designated Transit Villages, nor is the Township serviced by any NJ Transit rail connections. The nearest Transit Villages to Neptune are centered around the Asbury Park train station (~1.6 miles from the Neptune Municipal Complex) and the Belmar train station (~3 miles from the Neptune Municipal Complex); both of which are served by NJ Transit's North Jersey Coast Line. Neptune Township is serviced by the 317, 830, 832, and 836 NJ Transit bus routes. The NJ Transit North Jersey Coast Line runs through the portion of Neptune Township west of Ocean Grove and forms the Township's eastern border with Bradley Beach. The Bradley Beach Train Station is located just outside of the Neptune Township municipal boundary.

FAIR SHARE PLAN

FAIR SHARE OBLIGATION SUMMARY

The Fourth Round (2025- 2035) housing obligation is based upon the figures calculated by the NJ Department of Community Affairs Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and agreed upon by Fair Share Housing and The Township of Neptune. The Township's **2025-2035** affordable housing obligation is outlined in Table 26 below.

TABLE 26: FAIR SHARE OBLIGATION SUMMARY

Obligation Component	Number of Credits Required
Present Need	97
Prior Round Obligation (1987-1999)	0
Third Round "Gap" and Prospective Need (1999-2025)	202
Fourth Round Prospective Need (2025-2035)	170

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

Lack of Developable Vacant Land

Given the Township's relative lack of vacant and developable land, the Township's ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its lack of vacant developable land, the Township 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 Township exhibits 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 38 affordable units.

Satisfaction of the Township's Rehabilitation/ Present Need Obligation

The Township of Neptune has a present need/ rehabilitation obligation of 97 units. The Township will continue to implement its Home Improvement Program to meet this 100 unit rehabilitation obligation. The average per unit rehabilitation costs shall be \$10,000 or more. Financing in the form of a forgivable loan in an amount up to \$25,000 shall be made available for eligible rehabilitation work on residential units owned by eligible households. If a particular unit requires more than \$25,000, the Township will review the application for consideration for approval or denial on a case by case basis. For funding amounts over \$25,000 the applicant would need to demonstrate an urgent need based upon public or homeowner health and safety.

SATISFACTION OF PRIOR ROUND OBLIGATION

As noted in Table 26, Neptune Township was previously classified as an Urban Aid municipality and did not have an affordable housing obligation during the first or second

rounds.

SATISFACTION OF THIRD ROUND OBLIGATION

Pursuant to the terms of the settlement agreement between the Township and the Fair Share Housing Center, the Township had a Third Round obligation of 203 units. The Township satisfied its Third-Round obligation with existing affordable housing and associated bonus credits as outlined below:

TABLE 27: THIRD ROUND OBLIGATION SUMMARY

Obligation Component and Eligible Credits	Number of Credits
Age-Restricted Rental Units	50
<i>Carver Inn</i>	14
<i>West Lake Senior Apartments¹</i>	36
Family Rental Units	99
<i>Winding Ridge Apartments</i>	99
Family For-Sale Units	18
<i>Summerfield Estates</i>	10
<i>Coastal Habitat</i>	3
<i>Interfaith Neighbors</i>	5
Supportive/Special needs Housing	12
<i>M&O Housing</i>	12
Bonus Credits	50
Winding Ridge Apartments (Family Rental Bonus)	50
Total Number of Units	179
Total Number of Credits	229
Third Round Prospective Need Obligation	203
Third Round Prospective Need Surplus	26
¹ Project contains a total of 42 units. The Township proposes to claim 36 units to comply with the age-restricted cap pursuant to N.J.A.C 5:93-5.14.	

Age-Restricted Rental Units

Carver Inn (Block 602, Lot 12)

The Affordable Housing Alliance (formerly Monmouth Housing Alliance) developed and operates the 100-percent affordable development known as Carver Inn on Block 602, Lot 12. The development contains a total of 14 age-restricted rental units that were issued certificates of occupancy in 2008. The Township claimed a total of 14 credits toward satisfying its Third Round prospective need obligation.

West Lake Senior Apartments (JP Housing) (Block 606, Lots 13 and 15)

The West Lake Senior Apartments are located at 1609 West Lake Avenue. The community was developed utilizing tax-credit financing and is comprised of 42 one-bedroom, age-restricted rental units. The community has been in service since 2005. The Township claimed credit for 36 of the 42 affordable units to satisfy its Third Round prospective need obligation and ensure compliance with the cap on the number of age-restricted units

pursuant to N.J.A.C. 5:93-5.14.

Family Rental Units

Winding Ridge Apartments (Block 1401, Lot 1)

Winding Ridge Apartments is a 99-unit affordable family rental community located off of West Bangs Avenue near Route 18. These units have been in service since 1994 and were developed utilizing Low Income Housing Tax Credits. The Township applied 99 credits plus 50 bonus credits toward satisfying its 203-unit Third Round prospective need obligation.

For Sale Units

Summerfield Estates (Various Blocks/Lots)

Summerfield Estates contains a total of 17 non-age-restricted sale units, ten of which are affordable. The development is located on Summerfield Avenue and is comprised of a number of properties. This residential development was financed with assistance from the New Jersey Housing and Mortgage Finance Agency and was issued certificates of occupancy in 2005. The Township claimed one credit for each of the ten affordable units in the development, for a total of ten (10) credits.

Coastal Habitat (Block 617, Lot 15; Block 510, Lot 18; Block 608, Lot 2)

Coastal Habitat has constructed a total of three (3) affordable, non-age restricted sale units at 1810 McBride Road, 138 Division Street, and 1701 Columbus Avenue. These units were issued certificates of occupancy in 2005 on property donated to Habitat for Humanity by the Township of Neptune. The Township claimed a total of three credits for each of the units constructed through this program.

Interfaith Neighbors (Various Blocks/Lots)

Interfaith Neighbors has constructed a total of five (5) affordable, non-age-restricted sale units on five (5) properties located throughout the Township. These units were issued certificates of occupancy in 2005 and 2006, and the property used to construct them was donated by the Township of Neptune. The Township claimed five (5) credits for these properties.

Supportive and Special Needs Housing

M&O Housing (Block 3705, Lot 4)

This property, located at 2550 Asbury Avenue, was developed in 1991 and contains 12 units of supportive and special needs housing. The units have been continuously occupied as supportive and special needs housing since being developed. Neptune Township claimed 12 credits for this property.

FOURTH ROUND OBLIGATION

Satisfaction of the Township's Realistic Development Potential

The Township's Realistic Development Potential (RDP) is 38 units. The Township proposed to address this RDP through the following two (2) inclusionary affordable housing projects, as well as Third Round surplus credits, totaling 66.5 credits:

TABLE 28: FOURTH ROUND OBLIGATION COMPLIANCE SUMMARY

Project	Affordable Units	Bonus Credits	Total Credits
Tides at Memorial	15	1.5	16.5
Faith Ventures	16	8	24
Third Round Surplus Credits	26		26
Total	57	9.5	66.5
Surplus Credits			28.5

The Township anticipates a surplus of 28.5 credits, to be used towards future housing obligations.

Tides at Memorial

The proposed Tides at Memorial development is located at Block 302, Lot 27, and consists of 83,311.62 acres, located along Memorial Drive, with additional frontage on 11th Avenue and Vanderbilt Place. The property is currently utilized as a metal recycling facility, containing a masonry building and garage and a separate garage building. The property will be redeveloped with a four-story, 75 unit residential building, consisting of a one-story lobby and common area and three-stories over a parking garage. Additional site improvements would include ADA complaint and EV charging stations, curbing, sidewalks, stormwater management facilities, utility infrastructure, landscaping, and lighting. Fifteen (15) of the total 75 units would be set aside for affordable family rental units. As this site is the redevelopment of non-residential space, the development is eligible for a 0.5 credit/unit bonus, which would result in an additional 7.5 bonus credits. However, as bonus credits are capped at 25% of the perspective obligation, this project can only receive credit for 1.5 bonus credits, when combined with the other Fourth Round projects. The draft zoning ordinance is attached herein as Appendix B.

Faith Ventures

The proposed Faith Ventures development is located Block 1004, Lot 1 which is a 3.21 acres located at 57 Highway 35 in Neptune New Jersey. The site currently houses the Living Word Christian Fellowship. The site will be subdivided and a smaller church structure will be located on one lot. The other lot will be a mixed use development with modest commercial on the first floor with 84 total rental units on the second lot with a twenty (20%) set aside yielding 16 low- and moderate-income family rental units. As this site is the redevelopment of non-residential space, the development is eligible for a 0.5 credit/unit bonus which results in 8 bonus credits for 24 total credits. The draft zoning ordinance is attached herein as Appendix C.

Satisfaction of the Township's Unmet Need

The Township has an unmet need of 132 units bases on the remaining Fourth Round Obligation. The Township proposes to implement the following mechanisms to address its unmet need.

Mandatory Set Aside Ordinance

The Township will adopt a Township-wide Mandatory Set-Aside Ordinance ("MSO"). The MSO will require a 20% affordable housing set aside for residential developments comprised of five or more dwelling units. The MSO exempts developments less than five dwelling units, residential expansions/additions/renovations/replacements, or any other type of residential development that does not result in a net increase in the number of dwelling units. In addition, the MSO requires fractional dwelling units to be either (a) constructed as an additional unit on site, or (b) be provided for via a payment-in-lieu of constructing the second unit to the Township's Affordable Housing Trust Fund.

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 or its boards to grant such rezoning, variance, redevelopment designation or other relief. The proposed ordinance is included herein as Appendix D.

Overlay Zone Ordinance

The Township will adopt an Affordable Housing Overlay Zone along the Highway 35 Corridor from the Highway 35/Highway 66/Asbury Avenue Circle south to the intersection of Highway 33. All properties fronting on Highway 35 will be included in the overlay zone which will permit Mixed-Use development, requiring commercial/retail and/or office on the first floor and residential units on the second and third floors. The residential development will require a twenty percent (20%) set aside for low- and moderate-income units. The proposed ordinance is included herein as Appendix E.

Development Fee Ordinance

The Township last updated its development fee ordinance in 2012 (LDO-1001). The Township will update the development fee ordinance or all new non-residential development and new non-inclusionary residential development. The ordinance will require residential development fees be collected for all residential expansions that increase density pursuant to N.J.S.A. 40:55D-70d(5). The existing ordinance can be found in Appendix F.