

Housing Element and Fair Share Plan

Prepared for:

**The Borough of Spring Lake Heights
Monmouth County, New Jersey**

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INTRODUCTION

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

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

Under COAH’s regulations, low income households are defined as those with incomes no greater than 50 percent of the median household income, adjusted for household size, of the housing region in which the municipality is located, and moderate-income households are those with incomes no greater than 80 percent and no less than 50 percent of the median household income, adjusted for household size, of the housing region. For the Borough of Spring Lake Heights, the housing region is defined by COAH as Region 4 and is comprised of Mercer, Monmouth and Ocean counties. In Region 4 the median income for a four-person household is \$130,054, the moderate-income limit is \$104,0431, the low-income limit is \$65,027, and the very-low-income limit is \$39,016 in 2024.

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

- An inventory of the municipality’s housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;
- A projection of the municipality’s housing stock, including the probable future construction of low- and moderate-income housing, for the ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of

applications for development and probable residential development of lands;

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- An analysis of the existing and probable future employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing; and
- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing.

MUNICIPAL SUMMARY

The Borough of Spring Lake Heights is an established residential community consisting of 1.3 square miles in southeastern Monmouth County. Spring Lake Heights is bordered by Spring Lake Borough to the east, Wall Township to the north, west, and south, and Sea Girt Borough to the southeast. Spring Lake Heights is among the eastern Monmouth County communities in proximity to the Atlantic Ocean with a stable year-round population, supporting the Jersey Shore when many of the seaside resort communities with a large portion of second homes empty out. The Borough was annexed from Wall Township in 1892. The development of the North Jersey Coast Rail Line, which forms the eastern border of the Borough, and highway infrastructure opened the Borough to additional year-round residents.

Today the Borough is an almost completely built out residential community. Higher-density single family and multi-family development is clustered in the northern portion of the Borough north of the Spring Lake Golf Course and along the State Highway 71 corridor. Commercial uses are concentrated along the eastern edge of the Borough along State Highway 71. Borough facilities and services are scattered throughout the Borough but tend to be located in the blocks between Route 71 and Railroad Avenue (including the municipal building, the fire house, and the public works facility). Park and recreation lands are also disbursed throughout – with recreational courts in the north of the Borough along Allaire Road, and well as in the south at Ocean Road Park. The Spring Lake Golf Club occupies a large central portion of the Borough. Open space / conservation land is located along the Wreck Pond Brook at the Borough's southern border.

The current year-round population of Spring Lake Heights is estimated at 4,866 (ACS 2023 5-year data) and increases during the summer months. Spring Lake Heights has a population density of 3,743 persons per square mile. The Borough grew younger by 9.1 years between 2010 and 2023, with a current median age of 41 years of age. Spring Lake Height's 2023 median household income estimate of \$102,829 was lower than that of the county (\$122,727), but higher than the State of New Jersey overall (\$101,050).

In the guidelines established by COAH, the Borough of Spring Lake Heights is located in affordable housing Region 4 which is comprised of Monmouth, Mercer, and Ocean Counties.

DEMOGRAPHIC CHARACTERISTICS

POPULATION

In 2023, the Borough of Spring Lake Heights had a total population of 4,866. This number represented an increase of 336 individuals or 7.4 percent since 2020, when the total population was 4,530 individuals. This increase is the first the Borough has experienced since 1980, as the Borough had experienced slight decreases in the population from 1990 until 2020. The total population pattern for Spring Lake Heights, Monmouth County, and New Jersey are detailed below.

TABLE 1: POPULATION TRENDS, 1940-2023

Year	Spring Lake Heights			Monmouth County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1940	1,076	-	-	161,238	-	-	4,160,165	-	-
1950	1,798	722	67.1%	225,327	64,089	39.7%	4,835,329	675,164	16.2%
1960	3,309	1,511	84.0%	334,401	109,074	48.4%	6,066,782	1,231,453	25.5%
1970	4,602	1,293	39.1%	461,849	127,448	38.1%	7,171,112	1,104,330	18.2%
1980	5,424	822	17.9%	503,173	41,324	8.9%	7,365,011	193,899	2.7%
1990	5,341	-83	-1.5%	553,124	49,951	9.9%	7,730,188	365,177	5.0%
2000	5,227	-114	-2.1%	615,301	62,177	11.2%	8,414,350	684,162	8.9%
2010*	4,713	-514	-9.8%	628,112	12,811	2.0%	8,721,577	307,227	3.6%
2020*	4,530	-183	-3.9%	620,821	-7,291	1.2%	8,885,418	163,841	1.9%
2023*	4,866	336	7.4%	643,615	22,794	3.67%	9,267,014	381,596	4.29%
2050^	4,907	41	0.8%	669,624	48,559	4.0%	-	-	-

Source: U.S. Census Bureau Decennial Census,

*2010,2020, 2023 American Community Survey 5-Year Estimates (table DP05)

^Population Projections from North Jersey Transportation Planning Authority (NJTPA)

POPULATION COMPOSITION BY AGE

The age composition of Spring Lake Heights has shifted noticeably since 2010. According to American Community Survey 5-Year Estimates, 2023, significant changes occurred in many age groups. The greatest increase in population was experienced in the years 60 to 64 age cohort and the 25 to 34 years age cohort. The greatest decrease in population was experienced in the 45 to 54 age cohort, followed by the 15 to 19 age cohort.

TABLE 2: POPULATION BY AGE COHORT, SPRING LAKE HEIGHTS, 2010-2023

Population	2010		2023		Change 2010-2023
	Number	Percent	Number	Percent	
Total population	4,810	100%	4,864	100.00%	1.12%
Under 5 years	199	4.1%	268	5.5%	34.6%
5 to 9 years	230	4.8%	224	4.6%	-2.6%
10 to 14 years	145	3.0%	211	4.3%	45.5%
15 to 19 years	308	6.4%	129	3.0%	-58.1%
20 to 24 years	221	4.6%	378	7.7%	71.0%
25 to 34 years	389	8.1%	714	11.4%	83.5%
35 to 44 years	612	12.7%	668	13.7%	9.1%
45 to 54 years	830	17.3%	277	5.7%	-66.6%
55 to 59 years	458	9.5%	345	7.0%	-24.6%
60 to 64 years	261	5.4%	604	12.4%	131.4%
65 to 74 years	458	9.5%	649	12.4%	41.7%
75 to 84 years	536	11.1%	272	5.5%	-49.2%
85 years and over	163	3.4%	127	2.6%	-22.1%
U.S. Census Bureau ACS 2023 5- Year Estimates (table DP-05)					

Monmouth County also experienced shifts in the age make-up of its population. The County experienced a significant decrease in children under the age of 18. The 20 to 34-year-old and 55 and over age cohorts experienced population increases between 2010 and 2023, with the largest increases in the older age cohorts, suggesting that the County has an aging population.

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

Population	2010		2023		Change 2010-2023
	Number	Percent	Number	Percent	
Total population	628,112	100.0%	643,615	100.0%	2.5%
Under 5 years	36,105	5.7%	32,114	4.9%	-11.05%
5 to 9 years	43,432	6.9%	37,013	5.7%	-14.8%
10 to 14 years	45,172	7.2%	39,484	6.1%	-12.6%
15 to 19 years	44,706	7.1%	42,163	6.5%	-5.7%
20 to 24 years	33,055	5.3%	37,390	5.8%	13.1%
25 to 34 years	63,105	10.0%	70,569	10.9%	11.8%
35 to 44 years	93,461	14.9%	75,860	11.8%	-18.8%
45 to 54 years	108,675	17.3%	88,083	13.3%	-18.9%
55 to 59 years	42,594	6.8%	50,654	7.9%	18.9%
60 to 64 years	34,235	5.5%	50,797	7.9%	48.4%
65 to 74 years	41,719	6.6%	71,107	11.0%	70.4%
75 to 84 years	29,301	4.7%	33,953	5.3%	15.9%
85 years and over	12,552	2.0%	14,428	2.1%	14.9%
U.S. Census Bureau American Community Survey 5-Year Estimates (table DP-05)					

The median age of Spring Lake Heights residents has decreased by 9.1 years between 2010 and 2023. While the State and County have experienced increases in median age and the Borough experienced a decrease between 2010 and 2023, the County exhibits the highest median age of the three populations, while Spring Lake Heights median age is slightly higher than that of the State overall. The decrease in the median age of Spring Lake Heights residents is likely attributed to families with school aged children moving into the Borough.

TABLE 4: MEDIAN AGE

Year	Spring Lake Heights	Monmouth County	New Jersey
2010	50.1	40.6	38.5
2023	41.0	43.2	40.1
Change	-9.1	2.6	1.6
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (table B01002)			

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 2,358 households in the Borough. Approximately 72.1% percent of all Borough households were comprised of one or two persons, with 52.9% comprising of one-person households. The Borough’s average household size was 2.06, which is smaller than the County’s average household size of 2.55.

**TABLE 5: HOUSEHOLD CHARACTERISTICS
SPRING LAKE HEIGHTS AND MONMOUTH COUNTY, 2023**

	Borough		County	
	Number	Percent	Number	Percent
Total Households	2,358	100.0%	250,195	100.0%
1-person	1,249	52.9%	66,589	26.0%
2-persons	454	19.2%	81,289	32.9%
3-persons	219	9.3%	40,929	16.4%
4 or more persons	436	18.4%	61,388	24.5%
Average Household Size	2.06		2.55	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (tables S2501 & B25010)				

Family households are defined as two or more persons living in the same household, related by blood, marriage or adoption. Households in Spring Lake Heights are slightly more likely to be non-family households (53.7%) than family households (46.3%). Approximately 88.6 percent of all family households were family households with married couple householders, while 12.8 percent of family households respectively were family households consisting of single female householders. The average family size was 3.03 persons, significantly larger than the average non-family household size of 1.08 persons.

TABLE 6: HOUSEHOLDS BY TYPE (2023)

Households	Total	Percent
		2,358
Average Household Size	2.01	
Average Non-Family Household Size	1.08	
Family households	1,091	46.3%
Married Couple Family	967	88.6%
With own children under 18 years	239	21.9%
No children under 18 years	728	66.7%
Other Family		
Male householder, no spouse present	27	2.5%
With own children under 18 years	0	0.0%
No own children under 18 years	27	100%
Female householder, no spouse present	140	12.8%
With own children under 18 years	77	55%
No own children under 18 years	63	45%
Nonfamily Households	1,267	53.7%
Average Family Size	3.03	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table S1101)		

INCOME

Spring Lake Heights experienced a 96.2 percent increase in per capita income between 2010 and 2023, which was lower than Monmouth County’s 110.4 percent increase, and slightly lower than the State’s 96.7 percent increase over the same period. While the Borough’s percent increase in per capita income was less than that of Monmouth County, Spring Lake Height’s per capita income of \$68,853 is greater than the County’s \$65,545, both of which are greater than the State’s \$53,118.

TABLE 7: PER CAPITA INCOME AND MEDIAN HOUSEHOLD INCOME

	2000 Per Capita Income	2023 Per Capita Income	Percent Change	2000 Median Household Income	2023 Median Household Income	Percent Change
Spring Lake Heights	\$35,093	\$68,853	96.2%	\$51,330	\$102,829	100.3%
Monmouth	\$31,149	\$65,545	110.4%	\$64,271	\$122,727	90.9%
New Jersey	\$27,006	\$53,118	96.7%	\$55,146	\$101,050	83.2%
U.S. Census Bureau, American Community Survey 2010, 2023 5-Year Estimates (tables S1902 and S1903)						

The income distribution for the Borough is similar to that of the County. The income brackets containing the highest percentage of households for both Spring Lake Heights and Monmouth County is the \$200,000 or more bracket, followed by the \$100,000 to \$149,999 range. The median income in Spring Lake Heights was \$102,829, approximately \$20,000 less than the

county median household income, and about \$1,800 more than the state median household income. Between 2010 and 2023, the median household income increased 100.3 percent, higher than the 90.9 percent growth rate experienced in Monmouth County and the 83.2 percent increase for the State overall.

**TABLE 8: HOUSEHOLD INCOME DISTRIBUTION
SPRING LAKE HEIGHTS AND MONMOUTH COUNTY, 2023**

	Spring Lake Heights		Monmouth County	
	Number	Percent	Number	Percentage
Total Households	2,358	100.0%	250,195	100.0%
Less than \$10,000	86	3.6%	8,165	3.2%
\$10,000 to \$14,999	9	0.3%	5,319	2.1%
\$15,000 to \$24,999	73	3.1%	10,781	4.3%
\$25,000 to \$34,999	121	5.1%	10,705	4.3%
\$35,000 to \$49,999	252	10.7%	17,390	6.9%
\$50,000 to \$74,999	303	12.8%	25,153	10.05%
\$75,000 to \$99,999	287	12.1%	25,542	10.2%
\$100,000 to \$149,999	455	19.2%	43,917	17.5%
\$150,000 to \$199,999	191	8.1%	33,996	13.6%
\$200,000 or more	581	24.6%	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 Spring Lake Heights in 2023. The first table shows the housing costs of owner occupants as a percentage of total income. A total of 397 households (28%) were devoting more than 30 percent of their annual income to housing costs. The State affordability threshold for housing as a percent of income suggests that not more than 28 percent of gross income should be allocated for housing costs.

The second table shows rental costs as a percentage of household income. A total of 471 households renting in Spring Lake Heights, or 50.1 percent, were spending over 30 percent of their incomes on rent. The State affordability threshold for housing as a percent of income suggests that not more than 30 percent of gross income should be allocated for rent.

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

	Spring Lake Heights		Monmouth County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	1,418	100.0%	188,381	100.0%
Less than 15%	638	45%	64,996	34.5%
15 to 19%	158	11.1%	29,489	15.7%
20 to 24%	95	6.7%	25,225	13.4%
25 to 29%	110	7.8%	16,404	8.7%
30 to 34%	86	6.1%	10,800	5.7%
35% or more	311	21.9%	39,482	21.0%
Not computed	20	1.4%	1,985	1.1%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table B25091)				

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

	Spring Lake Heights		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter-Occupied Housing Units	940	100.0%	61,617	100.0%
Less than 15%	64	6.8%	7,106	11.5%
15 to 19%	57	6.06%	6,970	11.3%
20 to 24%	191	20.3%	6,927	11.2%
25 to 29%	95	10.1%	6,419	10.4%
30 to 34%	123	13.1%	4,751	7.7%
35% or more	348	37.0%	26,025	42.2%
Not computed	62	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

Spring Lake Height's housing stock is predominantly owner occupied and relatively old. According to the 2023 ACS, the Borough had a total of 2,358 occupied housing units. Most occupied units (60.1%) were owner-occupied, while 39.9 percent were renter-occupied. Housing construction has slowed since peaking in the decade between 1970 – 1979, just following close behind by 1960-1969. Most of the housing structures (68.03%) were built before 1980.

TABLE 11: HOUSING UNIT DATA, 2023

Housing Units in Spring Lake Heights	Number	Percent
Total Housing Units	2,743	100.0%
Vacant Housing Units	385	14.03%
Occupied Housing Units	2,358	85.9%
Owner Occupied	1,418	60.1%
Renter Occupied	940	39.9%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)		

	Number	Percent
Built 1939 or earlier	142	5.2%
Built 1940 to 1949	25	0.9%
Built 1950 to 1959	346	12.6%
Built 1960 to 1969	660	24.06%
Built 1970 to 1979	693	25.2%
Built 1980 to 1989	512	18.7%
Built 1990 to 1999	140	5.1%
Built 2000 to 2009	176	6.4%
Built 2010 or later	49	1.7%
Total	2,743	100.0%
Median Year Structure Built	1973	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04 and B25035)		

HOUSING TYPE AND SIZE

The housing stock in Spring Lake Heights is generally divided into three different unit types. Single-family detached homes comprise approximately 44.2% percent of the Borough’s housing stock, while a further 21.4 percent of all units were single-family attached homes. Multi-family residences with 3 units or more made up 31.3 percent of the units in Spring Lake Heights. The median number of rooms per unit was 5.5.

TABLE 12: HOUSING UNITS BY TYPE, 2023

Units in Structure	Total	Percent
Total	2,743	100%
1 Unit, detached	1,214	44.2%
1 Unit, attached	588	21.4%
2 Units	85	3.1%
3 or 4 Units	216	7.9%
5 to 9 Units	104	3.8%
10 to 19 Units	336	12.2%
20 Units or more	200	7.2%
Mobile home	0	0.00%
Boat, RV, van, etc.	0	0.00%
Rooms	Total	Percent
1 room	22	0.8%
2 rooms	32	1.16%
3 rooms	347	12.6%
4 rooms	593	21.6%
5 rooms	367	13.4%
6 or more rooms	1,382	50.28%
Median number of rooms	5.5	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (DP04)		

HOUSING VALUES AND CONTRACT RENTS

According to ACS 2023 5-Year Estimates, most housing units in Spring Lake Heights (79.2%) were valued at \$500,000 and greater. Table 13 provides a breakdown of home values for owner-occupied units within the Borough. Only 43 owner-occupied housing units in Spring Lake Heights were worth less than \$100,000. The median value of an owner-occupied housing unit was \$648,500 at the time of the survey.

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

	Spring Lake Heights		Monmouth County	
	Number	Percentage	Number	Percentage
Total	1,418	100.0%	188,578	100%
Less than \$50,000	9	0.6%	3,202	1.7%
\$50,000 to \$99,999	34	2.4%	2,703	1.4%
\$100,000 to \$149,999	0	0.0%	1,760	0.9%
\$150,000 to \$199,999	0	0.0%	2,797	1.4%
\$200,000 to \$299,999	12	0.8%	12,780	6.8%
\$300,000 to \$499,999	240	16.9%	55,119	29.2%
\$500,000 and greater	1,123	79.2%	144,028	76.4%
Median Value	\$648,500		\$566,500	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)				

With respect to renter-occupied units, there are a range of rents, with most rental units in the Borough carrying rental costs within the \$1,500 to \$1,999 range per month. At the time of the ACS 5-Year Estimates, the median gross rent in Spring Lake Heights was \$1,817. 9 units in the Borough carried rental costs less than \$1,000 per month, and 7.06 percent of units did not require cash rent payments.

TABLE 14: GROSS RENT PAID

	Spring Lake Heights		Monmouth County	
	Number	Percentage	Number	Percentage
Total Renter Occupied Units	878	100.0%	59,223	100%
Less than \$500	0	0.0%	4,045	6.8%
\$500 to \$999	9	1.02%	3,453	5.8%
\$1,000 to \$1,499	36	4.1%	13,711	23.1%
\$1,500 to \$1,999	622	70.8%	15,499	26.1%
\$2,000 to \$2,499	159	18.1%	10,920	18.4%
\$2,500 to \$2,999	0	0.0%	6,150	10.3%
\$3,000 or more	52	5.9%	5,445	9.1%
No cash rent	62	7.06%	2,394	4.0%
Median Contract Rent	\$1,817		\$1,771	
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)				

HOUSING CONDITIONS

According to the 2023 ACS, there were a minimal number of units exhibiting overcrowding (more than one person per room), lacking complete plumbing facilities or lacking complete kitchen facilities. Table 15 details the condition of housing within Spring Lake Heights based on plumbing facilities, kitchen facilities, and overcrowding. These factors are utilized in determining housing deficiency and general housing problems and are used as the basis to calculate the municipal rehabilitation obligation. According to the data, 0.5 percent of occupied housing units experienced over-crowding, while 0.0 percent of occupied units lacked complete plumbing facilities and 0.9 percent of units lacked complete kitchen facilities.

TABLE 15: HOUSING DEFICIENCY CHARACTERISTICS

	Count	Percent
Housing Units with 1.01 or More Persons Per Room		
1.01 to 1.5 occupants per room	53	2.2%
1.51 or more occupants per room	13	0.5%
Plumbing Facilities		
Total Occupied Housing Units	2,358	100.0%
Lacking complete plumbing facilities	0	0.0%
Kitchen Equipment		
Total Occupied Housing Units	2,414	100.0%
Lacking complete kitchen facilities	21	0.9%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP04)		

PROJECTED HOUSING STOCK

According to New Jersey Department of Community Affairs, Spring Lake Heights has issued building permits for 244 residential dwelling units between 2000 and 2023. During that same time period, the Borough issued 203 residential demolition permits, adding a total of 41 dwelling units over this time period. Building permit data by year is summarized in Table 16 below.

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

Year	Residential Building Permits Issued	Residential Demolitions	Total Added
2000	14	8	6
2001	13	11	2
2002	17	9	8
2003	8	12	-4
2004	30	14	16
2005	16	15	1
2006	13	6	7
2007	11	11	0
2008	3	11	-8
2009	4	5	-1
2010	9	3	6
2011	1	2	-1
2012	5	5	0
2013	3	3	0
2014	6	5	1
2015	8	7	1
2016	6	19	-13
2017	7	8	-1
2018	17	13	4
2019	5	8	-3
2020	17	6	11
2021	5	7	-2
2022	9	7	2
2023	17	8	9
Total	244	203	41
Source: New Jersey Department of Community Affairs Construction Reporter			

EMPLOYMENT DATA

The 2023 ACS reports on work activity of residents aged 16 years and older. While the Borough’s working age population was 4,139 residents, Spring Lake Heights had an approximate labor force of 2,938 residents. Approximately 29.0 percent of the Borough’s working age residents were not participating in the labor force at the time of the estimates. The vast majority of the Borough’s labor force was employed in civilian jobs, while zero residents reported being members of the armed forces. Approximately 3.4 percent of Borough residents reported being unemployed.

TABLE 17: EMPLOYMENT STATUS

	Spring Lake Heights		Monmouth County	
	Number	Percent	Number	Percent
Population 16 years and over	4,139	100.0%	529,352	100.0%
In labor force	2,938	71.0%	349,815	66.08%
Civilian Labor Force	2,938	71.0%	349,355	65.9%
Employed	2,798	67.6%	331,018	62.5%
Unemployed	140	3.4%	18,337	3.5%
Armed Forces	0	0.0%	460	0.1%
Not in labor force	1,201	29.0%	176,537	33.3%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)				

More than three quarters of the Borough’s workers were employed in private wage and salary positions, while 4.86 percent of workers are self-employed. Government workers comprise about 11.9 percent of the Borough’s workforce. Table 18 provides a breakdown of worker classifications.

TABLE 18: CLASSIFICATION OF WORKERS IN SPRING LAKE HEIGHTS, 2023

	Number	Percent
Total	2,798	100.0%
Private Wage and Salary Worker	2,315	82.7%
Government Worker	335	11.9%
Self-Employed Worker	136	4.86%
Unpaid Family Worker	12	0.4%
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 Spring Lake Heights were involved in a range of economic sectors. As depicted in Table 19 below, the highest concentration of workers (33.2%) are employed in the educational, health care, and social services sectors. The professional scientific, management, administrative and waste management services and arts, entertainment, and recreation, and accommodation and food services sectors employ 17.3 and 10.9

percent of the Borough's workforce and employ the next highest concentrations of Borough workers respectively.

TABLE 19: WORKFORCE BY SECTOR

Sector	Number	Percent
Civilian employed population 16 years and over	2,798	100.0%
Agriculture, forestry, fishing and hunting, mining	9	0.3%
Construction	42	1.5%
Manufacturing	191	6.8%
Wholesale Trade	27	0.9%
Retail Trade	298	10.6%
Transportation and Warehousing, and Utilities	48	1.7%
Information	83	2.9%
Finance and insurance, and real estate and rental and leasing	173	6.1%
Professional, scientific, and management, and administrative and waste management services	484	17.3%
Educational services, and health care and social assistance	931	33.2%
Arts, entertainment, and recreation, and accommodation and food services	305	10.9%
Other Services, except public administration	141	5.03%
Public administration	66	2.3%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

Table 20 provides a percentage comparison of the Borough's workforce against that of the County. The Borough's profile of employment by sector generally mirrors that of the County. In both the Borough and the County, the highest percentage of employment are the educational services, and health care and social assistance sectors, followed by the professional, scientific, and management, and administrative and waste management services.

**TABLE 20: COMPARISON OF WORKFORCE BY SECTOR
 SPRING LAKE HEIGHTS AND MONMOUTH COUNTY, 2023**

Sector	Spring Lake Heights	Monmouth County
Civilian employed population 16 years and over	2,798	331,018
Agriculture, forestry, fishing and hunting, mining	0.3%	0.4%
Construction	1.5%	6.9%
Manufacturing	6.8%	6.2%
Wholesale Trade	0.9%	2.4%
Retail Trade	10.6%	10.4%
Transportation and Warehousing, and Utilities	1.7%	4.4%
Information	2.9%	3.2%
Finance and insurance, and real estate and rental and leasing	6.1%	10.3%
Professional, scientific, and management, and administrative and waste management services	17.3%	15.5%
Educational services, and health care and social assistance	33.2%	24.3%
Arts, entertainment, and recreation, and accommodation and food services	10.9%	7.7%
Other Services, except public administration	5.03%	3.7%
Public administration	2.3%	4.3%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

Table 21 provides a breakdown of occupations by type for the Borough’s employed civilian labor force. Approximately 48.7 percent of the Borough’s employed civilian labor force was employed in management, business, science and arts occupations, while 23.2 percent of the Borough's employed work force worked in sales and office occupations.

TABLE 21: OCCUPATIONS BY TYPE

Occupation	Number	Percent
Employed Civilian population 16 years and over	2,798	100.0%
Management, business, science and arts occupations	1,362	48.7%
Service occupations	584	20.9%
Sales and office occupations	650	23.2%
Natural resources, construction and maintenance occupations	35	1.2%
Production Transportation and material moving occupations	167	5.9%
U.S. Census Bureau, American Community Survey 2023 5-Year Estimates (table DP03)		

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

the course of the projection period.

TABLE 22: PROJECTED EMPLOYMENT, MONMOUTH COUNTY, 2032

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

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

Lands Most Appropriate for Affordable Housing

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

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

Infrastructure

Water and Sewer

The Borough of Spring Lake Heights is located within public water and sewer service areas. Sewer service is provided by the South Monmouth Regional Sewerage Authority, which directs wastewater to a secondary treatment plant located in Wall Township. Public Water is provided by the Spring Lake Heights Water Department which owns and operates the potable water system within the Borough. Water for public consumption is drawn from three groundwater wells tapping into the Mount Laurel and Englishtown Aquifers.

Anticipated Demand and Land Use Patterns

The Borough of Spring Lake Heights contains residential neighborhoods, commercial development, and public uses with very limited vacant land. According to NJTPA population estimates projected to 2050, it is anticipated that the Borough's population will grow by approximately 41 people (0.8 percent). As a fully built-out municipality, it is anticipated that the Borough will need to accommodate future population and employment growth as opportunities for redevelopment arise.

Residential

Currently, the Borough is predominantly zoned for Single Family housing in zones R-1, R-2, R-3, R-4, and R-5. However, a number of higher density apartment complexes exist throughout Spring Lake Heights, particularly in the northern portion of the Borough. Opportunities for mixed-use development are located along Route 71 in the MU-1 and MU-2 Mixed Use Zones.

Non-Residential

Spring Lake Heights has a number of commercial, business and office uses located throughout the Borough in pockets, yet mainly concentrated on the eastern portion along Route 71. One commercial area is located in the southwestern corner of the Borough along Ocean Road, and all office uses are located on the east side of Route 71. Given the build-out nature of the Borough, new commercial development will most likely take the place of existing tenants or will require some degree of redevelopment to occur on already developed sites.

Environmental Constraints

Spring Lake Heights enjoys many natural environmental amenities, including wooded areas, lake and creeks, wetlands, and nearby access to the ocean. 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 portion of the Borough located to the east of Route 71 is located within the CAFRA zone. Wreck Pond and its tributaries form the southern boundary of the Borough. Additional Wreck Pond tributaries run throughout the Borough. Polypod Brook is located along the northern municipal boundary. Areas with sensitive environmental features are not suitable for development.

Historic

There is one (1) property in Spring Lake Heights eligible to be listed on the State or National Register of Historic Places, the Old Mill, located in the southwestern portion of town. Historic status is not generally a major source of development constraint in Spring Lake Heights.

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 2018.

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

One-Family Residential Zones: R-1, R-2, R-3, R-4 and R-5

The Borough has established five one-family residential zones, all of which permit the same principal, accessory, and conditional uses. The principal permitted uses are one-family detached dwellings, municipal facilities and public parks, playgrounds, playfields and walkways, and essential services.

Residential Cluster Development of single family detached dwellings or of townhouses and

golf courses are principally permitted in the R-1 zone district only. Clubhouses and dining facilities, tennis and other racquet sports, swimming pools and shuffleboard courts subordinate to the operation of a golf course are also permitted in the R-1 Zone only. Townhouse residential development is permitted in the R-5 Zone on Block 46.02, Lots 1-62.

The R-1 zone is located in one area in the center of the Borough, consisting of the Spring Lake Golf Course.

The R-2 zone is located in one area in the northwest portion the Borough, bordered by Wall Road to the north, Greve Avenue to the east, Allaire Road to south, and Old Mill Road to the west.

The R-3 zone is located in western and southern portions of the Borough. It is bordered by Sea Girt Borough and Wall Township to the south, Spring Lake Borough to the east, and Shore Road to the north, east of Route 71. West of Route 71, the zone is bordered by the B-2 Zone to the east, Park Avenue and the R-1 zone to the north, Old Mill Road to the east and Wall Township to the west. The zone is also located to the north of the R-2 zone, where it is bordered by Wall Township to the north and west, Kipling Avenue and the R-5 zone to the east, and Wall Road and the R-2 zone to the south.

The R-4 zone is located in one area in the northern portion of the Borough, east of the R-2 zone. It is bordered by Wall Road to the north, the R-5 zone to the east, Allaire Road to the south, and Greve Road to the west.

Finally, the R-5 zone is encompasses all of the residentially zoned areas east of Route 71, with the exception of the area south of Shore Road. The R-5 zone is also located west of Route 71 in the north portion of the Borough, north of Allaire Road, bordered by the R-4 zone to the west and south, Kipling Avenue to the west, and Wall Township to the north.

Certain zones in Spring Lake Heights **permit residential uses** as part of a mixed-use development, as summarized below:

MU-1 and MU-2 Mixed Use Zones

The purpose of the MU -1 and MU -2 Zones is to allow for a combination of mixed uses along Route 71 including commercial, retail, and residential uses. The MU -1 Zone includes parcels north of Warren Ave, and the MU -2 Zone includes parcels south of Warren Ave. Retail/ commercial uses are permitted on the ground level with residential units above. No residence is permitted 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 in accordance with the Borough's Affordable Housing Ordinance and all applicable regulatory requirements.

Certain zones in Spring Lake Heights **have been zoned for the creation of the affordable**

housing, as summarized below:

MU-AH-1, MU-AH-2, Mixed Use Affordable Housing and AH-3, AH-4 Affordable Housing

The MU-AH-1, MU-AH-2, AH-3, and AH-4 zones were created as part of the Third Round Settlement Agreement to help the Borough of Spring Lake Heights satisfy its Third Round housing obligation by zoning for inclusionary affordable housing opportunities.

Certain zones in Spring Lake Heights **do not permit residential uses** at all, as summarized below:

B-2 Commercial Zone

Principally permitted uses in this zone include the retail sale of consumable products, wearing apparel, pharmaceuticals, hardware, appliances, household goods, confections and general merchandise; banks, fiduciary institutions, business and professional offices and medical centers; the sale of personal services such as cleaners, tailors, barbershops and beauty salons, and the repair of appliances and shoes, transportation terminal facilities, including taxi stands, bus passenger stations and similar uses; such municipal facilities deemed necessary and appropriate by the governing body of the Borough; restaurants and bars; and motels. The B-2 Commercial Zone is located throughout the Borough in pockets along Route 71 and one area in the southwestern corner of the Borough, along Ocean Road.

CONSISTANCY WITH STATE PLAN

The Borough of Spring Lake Heights remains consistent with New Jersey State Development and Redevelopment Plan. The Borough is located within the PA 1 – Metropolitan Planning Area. This planning area includes a variety of communities and is intended to provide for future redevelopment and revitalization, promote growth in compact forms, stabilize older suburbs, redesign areas of sprawl and protect the character of existing stable communities.

Spring Lake Heights has published multiple documents related to stormwater 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, as well as a Stormwater Pollution Prevention Plan.

Spring Lake Heights is not one of the State’s 36 designated Transit Villages, however, the NJ Transit North Jersey Coast Commuter Rail Line runs through the Borough, with the closest station located just across the municipal border in Spring Lake. NJ Transit also provides 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 23, below:

TABLE 23: FAIR SHARE OBLIGATION SUMMARY

Obligation Component	Number of Credits Required
Present Need	35
Prior Round Obligation (1987-1999)	76
Third Round "Gap" and Prospective Need (1999-2025)	145
Fourth Round Prospective Need (2025-2035)	44
Total Realistic Development	0

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

Lack of Developable Vacant Land

From the outset of the Mount Laurel affordable housing program, Spring Lake Heights has continually had 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 relative lack of vacant and developable land, the Borough's ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its continued lack of vacant developable land, the Borough has prepared 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 illustrated a lack of vacant land and a Realistic Development Potential (RDP) of 0 affordable units.

Satisfaction of the Borough's Rehabilitation/Present Need Obligation

The Borough of Spring Lake Heights 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 three (3) rehabilitations per year to satisfy its obligation.

Satisfaction of the Borough's Realistic Development Potential

The Borough's Realistic Development Potential (RDP) is zero (0) units. The Borough proposes to address this RDP through construction of affordable units, bonus credits, and the use of mandatory set-aside ordinance.

Third Round Compliance

Spring Lake Heights took a vacant land adjustment to address their third round obligation and was found to have an RDP of seventeen (17) units. This obligation was addressed through a settlement agreement with several developers, the use of a Mixed-Use Zone with a mandatory set-aside along Route 71, and the creation of a mandatory set-aside ordinance.

Helen Motzenbecker

The property located at 2014 State Highway 71, identified as Block 59, Lot 39, on the tax maps of the Broough of Spring Lake Heights and comprised of 0.4 acres received approval for a mixed-use project consisting of five (5) multi-family residential units, including one (1) unit available to a low income household and one non-residential unit on the property.

Lombardi

The property located at 2019 State Highway 71, identified as Block 46.01, Lots 5 and 7 on the tax maps of the Borough of Spring Lake Heights is comprised of 1.57 acres and is proposed to be developed with 16 residential units, of which 20% or three (3) units will be reserved for low- and moderate-income households. The units will be family rental units. A minimum of 1,000 sq. ft. of ground level commercial space is required along the highway frontage. The zoning of the proposed development has been approved and adopted by the Borough.

Highwood Development

The property located at 2011-2015 State Highway 71, identified as Block 46.01, Lots 2, 3, and 4 on the tax maps of the Borough of Spring Lake Heights is comprised of 1.9 acres and is proposed to be developed with 47 residential units of which 15% or seven (7) units will be reserved for low- and moderate-income families. The units will be family rental units. Additionally, 600 sq. ft. of ground level commercial space is required along the highway frontage. The zoning of the proposed development has been approved and adopted by the Borough.

Church Street

The property located at 554 Church Street, identified s Block 59, Lots 21.03 and 21.04 on the tax maps of the Borough of Spring Lake Heights is comprised of 0.87 acres and is proposed to be developed with 13 townhouse units of which four (4) will be available to low- and moderate-income households. The affordable units will be family rental units. The zoning of the proposed development has been approved and adopted by the Borough.

TABLE 24: THIRD ROUND SUMMARY

Affordable Housing Mechanism	Affordable Units	Bonus Credits	Total Credits
Motzenbecker	1		1
Lombardi	3	3	6
Highwood Development	7		7
Church Street	4	1	5
Total Credits			19
Surplus Credits			2

Satisfaction of the Borough’s Unmet Need

The Borough’s unmet need is 44 units based on the remaining Fourth Round Prospective Need (2025-2035) Obligation. The Borough implemented the following mechanisms as part of the Third Round Plan to address its unmet need. The Borough intends to continue to enforce these ordinances.

MU-1 and MU-2 Zoning Ordinances

The Borough adopted Ordinance 2024-12 establishing the Mixed Use 1 (MU-1) and Mixed Use 2 (MU-2) Zones to allow for a combination of mixed uses along Route 71 including commercial, retail, and residential uses. The adopted ordinance is included herein as Appendix C.

AH-5 Overlay Zone

The Borough adopted Ordinance 2026-3 establishing the AH-5 Overlay Zoning District, comprised of Block 53, Lots 4 and 5, and Block 67, Lot 5. The AH-5 Overlay Zone allows for multi-family residential up to three (3) stories with a mandatory 20% set-aside for affordable housing and allows for a density of 24 dwelling units per acre.

Mandatory Set-Aside Ordinance (“MSO”)

The Borough adopted a Borough-wide Mandatory Set-Aside Ordinance (“MSO”). The MSO requires a 20 percent (20%) affordable housing set-aside for residential 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 Ordinance ensures 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 Spring Lake Heights or its boards to grant such rezoning, variance, redevelopment designation or other relief. The ordinance is included herein as Appendix D.

Development Fee Ordinance

The Borough adopted a Development Fee Ordinance in accordance with applicable regulatory requirements, for all new non-residential development and new non-inclusionary residential development. The ordinance also requires residential development fees be collected for all residential expansions that increase density pursuant to N.J.S.A. 40:55D-70d(5). The ordinance can be found in Appendix D.

APPENDICES

Appendix A. Vacant Land Adjustment

Vacant Land Inventory and Analysis Report

**Prepared for:
Borough of Spring Lake Heights
Monmouth County, New Jersey**

June 2025

Prepared By:



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I. INTRODUCTION

As noted in N.J.A.C. 5:93, “there may be instances where a municipality can exhaust an entire resource (land, water or sewer) and still not be able to provide a realistic opportunity for addressing the need for low and moderate income housing.” In recognition of the need to provide for the opportunity to adjust municipal affordable housing obligations, N.J.A.C. 5:93 outlines standards and procedures for municipalities to demonstrate that a municipal response to its housing obligation is limited by lack of land, water or sewer. This report outlines the vacant land analysis methodology and summarizes the results of the vacant land analysis prepared on behalf of the Borough of Spring Lake Heights by Leon S. Avakian Inc (Avakian).

Previous Housing Rounds and Vacant Land Analyses

The Borough of Spring Lake Heights is a fully developed shore community located in southern Monmouth County. Spring Lake Heights has participated in prior Fair Share Housing Rounds.

Current Housing Round and Vacant Land Assessment

Given the Borough’s relative lack of vacant and developable land, the Borough’s ability to satisfy its Court-determined affordable housing obligation is limited. To demonstrate its continued lack of vacant developable land, the Borough has prepared an updated Vacant Land Adjustment analysis in accordance with N.J.A.C. 5:93:4.2, which includes the following components:

- An inventory of all vacant parcels in accordance with N.J.A.C. 5:93-4.2(b), included as Attachment A.
- A Vacant Land Map depicting vacant properties within the Borough, included as Attachment B.
- An existing land use map for the Borough in accordance with N.J.A.C. 5:93-4.2(a), included as Attachment C.

The realistic development potential (RDP) of the Borough’s vacant land was analyzed in accordance with the provisions of Subchapter 4 of N.J.A.C. 5:93 based on the most recently available data. After following the procedures as outlined, the analysis shows that the Borough has an RDP new construction obligation of zero (0) affordable units.

II. PERMITTED EXCLUSIONS

N.J.A.C. 5:93 establishes criteria by which sites, or portions thereof, in a municipal land inventory may be excluded from a municipality’s RDP. Environmentally sensitive areas, including flood hazard areas, areas within Environmentally Sensitive Planning Areas according to the State Plan Policy Map, areas outside of the Sanitary Sewer Service Area (SSA), wetlands, and areas characterized by steep slopes of greater than 15 percent that render a site unsuitable for affordable housing may be excluded from consideration. In addition, small, isolated lots lacking sufficient acreage to generate an affordable housing set-aside as part of an inclusionary development may also be excluded. Vacant lots under development or properties for which site

plan approval has been granted may also be excluded. Finally, landlocked parcels or sites with limited or no access may also be excluded from the calculation of the Borough's RDP.

The vacant land inventory table in Attachment A provides a parcel-by-parcel description of exclusions that have been made pursuant to N.J.A.C. 5:93.

It should be noted that the Borough is permitted to reserve up to three percent of its total developed and developable acreage, less existing active municipal recreation areas, for active municipal recreation and exclude this acreage from consideration as potential sites for low and moderate income housing pursuant to N.J.A.C. 5:93-4.2(e)4. Any such site designated for active recreation in accordance with this section must be purchased and limited to active recreational purposes within one year of substantive certification. Although this calculation has not been completed as part of this analysis, the Borough reserves the right to revise this analysis to complete this calculation.

III. Summary and Conclusion

Based on the procedures for municipal adjustments provided in N.J.A.C. 5:93, the Borough of Spring Lake Heights's RDP has been determined to be zero (0) affordable units. This finding is consistent with the Borough's current development conditions.

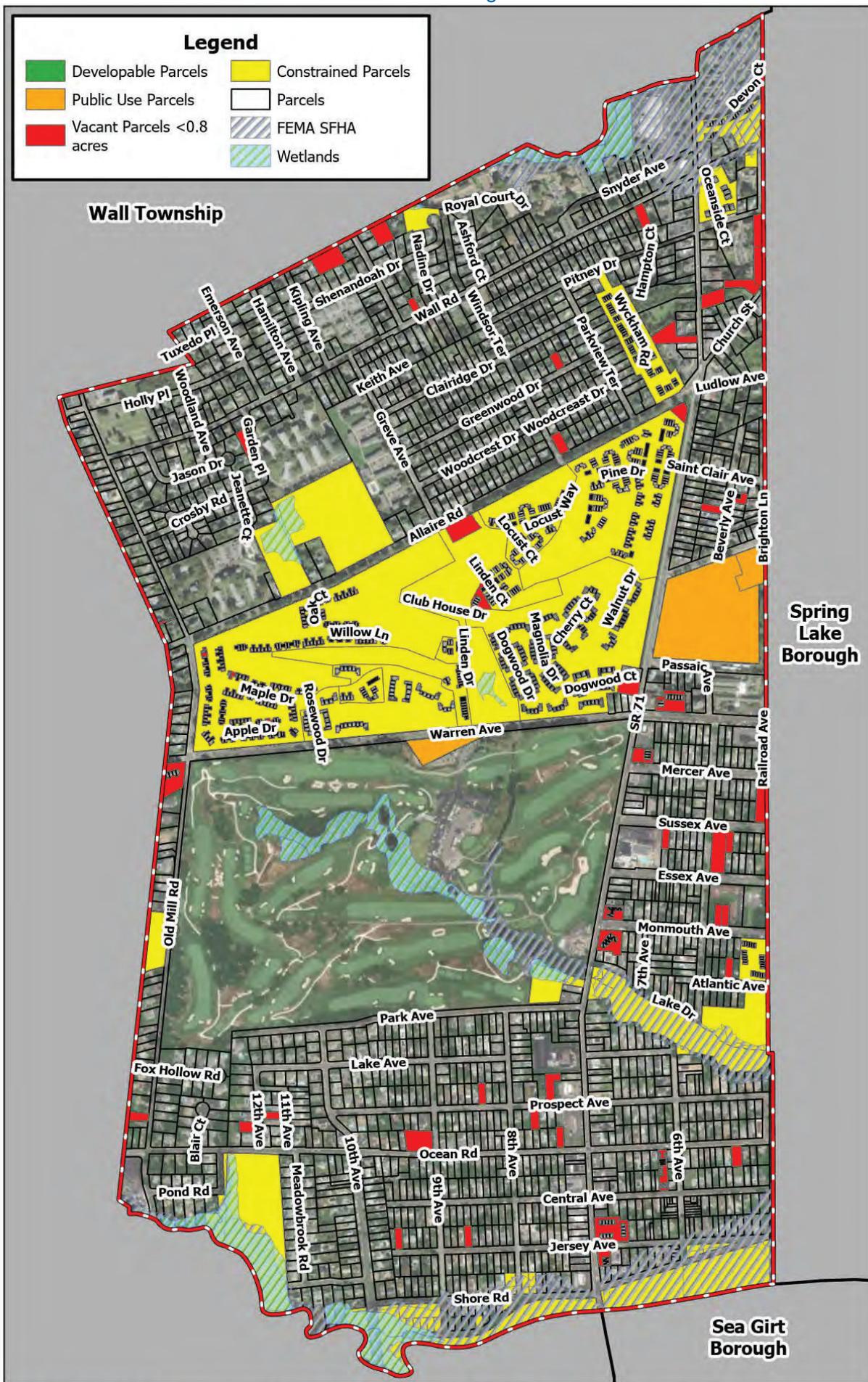
ATTACHMENT A: VACANT LAND INVENTORY **TABLE**

SPRING LAKE HEIGHTS BOROUGH VACANT LAND ADJUSTMENT ANALYSIS

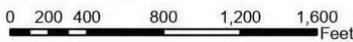
SPRING LAKE HEIGHTS BOROUGH VACANT LAND ADJUSTMENT ANALYSIS											SIM 05/29/2025	
Block	Lot	Class	Location	Owner Name	Area	Constrained Acres	Unconstrained Acres	Developable Acres	Reason for Exclusion	Total Units	Affordable Units	
3.02	9	15C	Ocean Rd	BOROUGH OF SPRING LAKE HEIGHTS	8.85	8.85	0.00	0.00	On ROSI	0.00	0.00	
3.02	10.01	1	1201 Pond Rd	QUINN, JOHN J	0.86	0.86	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
3.02	219	15C	13 Tenth Ave	BOROUGH SPRING LAKE HEIGHTS	0.09	0.09	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
3.02	220	15C	11 Tenth Ave	BOROUGH SPRING LAKE HEIGHTS	0.61	0.61	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
5	1	15C	Shore Road	BOROUGH SPRING LAKE HEIGHTS	2.73	2.73	0.00	0.00	On ROSI	0.00	0.00	
6	118	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	1.80	1.80	0.00	0.00	On ROSI	0.00	0.00	
6	145	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.10	0.10	0.00	0.00	On ROSI	0.00	0.00	
6	146	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.11	0.11	0.00	0.00	On ROSI	0.00	0.00	
6	147	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.11	0.11	0.00	0.00	On ROSI	0.00	0.00	
6	148	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.11	0.11	0.00	0.00	On ROSI	0.00	0.00	
6	149	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.11	0.11	0.00	0.00	On ROSI	0.00	0.00	
6	150	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.11	0.11	0.00	0.00	On ROSI	0.00	0.00	
6	151	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.68	0.68	0.00	0.00	On ROSI	0.00	0.00	
8	225	1	910 Jersey Ave	WOOD, CHRISTOPHER D & MICHELLE A	0.17	0.00	0.17	0.00	Developable acreage <0.80	0.00	0.00	
10	5	15C	Shore Rd	BOROUGH SPRING LAKE HEIGHTS	0.09	0.09	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
10	136	15C	Shore Rd	BOROUGH OF SPRING LAKE HEIGHTS	0.08	0.08	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
11	192	1	1 Eighth Ave	WATERS, MICHAEL & LAURA	0.26	0.26	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
12	241	1	812 Jersey Ave	ENNIS, STACY & MITCHELL, LOUIS	0.17	0.00	0.17	0.00	Developable acreage <0.80	0.00	0.00	
14	204	1	716 Shore Rd	KANE, JOSEPH & TRUESDALE, JENNA	0.17	0.17	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
14	205	1	716 Shore Rd	KANE, JOSEPH & TRUESDALE, JENNA	0.17	0.17	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
17	1	15C	Shore Road	SPRING LAKE HEIGHTS BORO	6.66	6.66	0.00	0.00	On ROSI	0.00	0.00	
18	110	15F	60 Highway 71	JERSEY AVE CONDOMINIUM ASSOCIATION	0.17	0.00	0.17	0.00	Developable acreage <0.80	0.00	0.00	
19	1	15F	15 Waterford Way	WATERFORD SLH HOMEOWNERS ASSOC.	0.68	0.00	0.68	0.00	Developable acreage <0.80	0.00	0.00	
19	1.06	15F	6 Waterford Way	MIMNAUGH, JOSEPH & REBECCA	0.02	0.00	0.02	0.00	Developable acreage <0.80	0.00	0.00	
20	23	15F	Central Ave	FOUR PROVINCE CONDO HOMEOWNER ASSOC	0.24	0.00	0.24	0.00	Developable acreage <0.80	0.00	0.00	
21	119	15C	Shore Rd	BOROUGH SPRING LAKE HEIGHTS	0.21	0.00	0.21	0.00	On ROSI	0.00	0.00	
21	120	15C	Shore Rd	BOROUGH SPRING LAKE HEIGHTS	0.17	0.17	0.00	0.00	On ROSI	0.00	0.00	
23	31.02	1	557 Ocean Rd	WADEWITZ, THOMAS & KAPPAL, DONNA J	0.23	0.00	0.23	0.00	Developable acreage <0.80	0.00	0.00	
24	5	15C	309 Old Mill Rd	BOROUGH SPRING LAKE HEIGHTS	0.20	0.00	0.20	0.00	Developable acreage <0.80	0.00	0.00	
24	18	15C	525 Old Mill Road	BOROUGH SPRING LAKE HEIGHTS	1.39	1.39	0.00	0.00	Municipal yard, water tower	0.00	0.00	
24	28	15F	1301 Warren Ave	THE MANOR CONDO HOMEOWNERS ASSOC	0.61	0.00	0.61	0.00	Developable acreage <0.80	0.00	0.00	
24	29	1	Assessed In Wall Twp	ASSESSED IN WALL TWP	0.00	0.00	0.00	0.00	Developable acreage <0.80	0.00	0.00	
25	13	1	Highway 71	SPRING LAKE GOLF CLUB	1.46	1.46	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
25	27	1	Warren Ave	SPRING LAKE GOLF CLUB	1.32	1.32	0.00	0.00	Golf club parking lot	0.00	0.00	
25.02	20	1	305 Twelfth Ave	COOK, JOHN E & PALMA	0.21	0.00	0.21	0.00	Developable acreage <0.80	0.00	0.00	
26	9	1	307 Eleventh Ave	REHRER, MARY BETH & DAVID JR	0.17	0.00	0.17	0.00	Developable acreage <0.80	0.00	0.00	
27	2	15C	902 Ocean Road	BOROUGH SPRING LAKE HEIGHTS	0.65	0.00	0.65	0.00	Developable acreage <0.80	0.00	0.00	
31	14	15F	806 Prospect Ave	IMAGOVERN, PATRICIA, TRUSTEE	0.17	0.00	0.17	0.00	Developable acreage <0.80	0.00	0.00	
33	6	1	706 Ocean Rd	MANASQUAN SAVINGS BANK	0.17	0.00	0.17	0.00	Developable acreage <0.80	0.00	0.00	
33	10	15F	713 Prospect Ave	MURPHY, MICHAEL & EMILY	0.20	0.00	0.20	0.00	Developable acreage <0.80	0.00	0.00	
34	43.03	1	706 Prospect Ave	CAMPION, MARK J & VITALE, LISA	0.33	0.00	0.33	0.00	Developable acreage <0.80	0.00	0.00	
37	97.02	15C	Highway 71	BOROUGH SPRING LAKE HEIGHTS	0.43	0.43	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
39	79	15C	Sixth Ave	BOROUGH SPRING LAKE HEIGHTS	0.13	0.13	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
40	1	15C	Wreck Pond	BOROUGH SPRING LAKE HEIGHTS	5.50	5.50	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
40	2	1	Highway 71	SKELLINGER, GARY & JUDITH	0.13	0.13	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
41	1.01	1	1304 Warren Ave	JENNINGS, W & K, COUGHLIN, R & C	0.01	0.00	0.01	0.00	Developable acreage <0.80	0.00	0.00	
42	2	1	1201 Allaire Rd	FAIRWAY MEWS COMMUNITY ASSOC	0.61	0.00	0.61	0.00	Developable acreage <0.80	0.00	0.00	
42.01	1	15C	Allaire Rd & Hwy 71	BOROUGH OF SPRING LAKE HEIGHTS	0.23	0.00	0.23	0.00	Developable acreage <0.80	0.00	0.00	
42.02	3	1	1005 Highway 71	BARRY FRANKLIN LLC	0.34	0.00	0.34	0.00	Developable acreage <0.80	0.00	0.00	
42.03	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION	14.88	14.88	0.00	0.00	Fairway Mews common area and golf course	0.00	0.00	
42.04	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION	17.85	17.85	0.00	0.00	Fairway Mews common area and golf course	0.00	0.00	
42.05	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION	4.72	4.72	0.00	0.00	Fairway Mews common area and golf course	0.00	0.00	
42.06	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION	0.30	0.00	0.30	0.00	Developable acreage <0.80	0.00	0.00	
42.07	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION	13.21	13.21	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00	
42.08	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION	25.10	25.10	0.00	0.00	Fairway Mews common area and golf course	0.00	0.00	
42.08	72	15F	118 Maple Dr	NIJUNGT, JOHN & HELEN	0.03	0.00	0.03	0.00	Developable acreage <0.80	0.00	0.00	
42.08	121	15F	20 Apple Dr	VELTHOEN, CARLA L	0.02	0.00	0.02	0.00	Developable acreage <0.80	0.00	0.00	

42.08	121.01	15F	20 Apple Dr	VELTHOEN, CARIA L		0.01	0.00	0.01	0.00	0.00	Developable acreage <0.80	0.00	0.00
42.08	165	15F	70 Willow Lane	ITRI, ANN M		0.02	0.00	0.02	0.00	0.00	Developable acreage <0.80	0.00	0.00
42.08	165.01	15F	70 Willow Lane	ITRI, ANN M		0.01	0.00	0.01	0.00	0.00	Developable acreage <0.80	0.00	0.00
42.09	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION		4.12	0.00	0.00	0.00	0.00	Fairway Mews common area and golf course	0.00	0.00
42.10	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION		0.99	0.00	0.00	0.00	0.00	Fairway Mews common area	0.00	0.00
42.11	1	15F	Common Element	FAIRWAY MEWS COMMUNITY ASSOCIATION		7.75	0.00	0.00	0.00	0.00	Fairway Mews common area and golf course	0.00	0.00
43	4	1	Assessed in Wall Twp	ASSESSED IN WALL TWP		0.03	0.00	0.03	0.00	0.00	Developable acreage <0.80	0.00	0.00
46	24	1	717 Wall Rd	IACHETTA, FRANK V & AMANDA M		0.28	0.00	0.28	0.00	0.00	Developable acreage <0.80	0.00	0.00
46.01	1	1	2007 Highway 71	AMOSCATO FAMILY LLC		0.62	0.00	0.62	0.00	0.00	Developable acreage <0.80	0.00	0.00
46.02	63	15F	Common Element	WYCKHAM MANOR HOMEOWNER ASSOCIATION		3.45	0.00	0.00	0.00	0.00	Wyckham Manor townhouses common area	0.00	0.00
53	2	15F	Warren Ct	WARRENVILLE CONDO ASSOC		0.46	0.00	0.46	0.00	0.00	Developable acreage <0.80	0.00	0.00
54	1	15A	1110 Highway 71	BD OF ED-BOROUGH-SPRING LAKE HEIGHT		10.45	0.00	0.00	0.00	0.00	Spring Lake Heights Elementary School	0.00	0.00
54	2	15C	555 Brighton Ave	BOROUGH SPRING LAKE HEIGHTS		1.23	0.00	1.23	0.00	0.00	Spring Lake Heights Borough Offices	0.00	0.00
55	35	1	1713 Beverly Ave	GANNON, RICHARD & ROBIN		0.17	0.00	0.17	0.00	0.00	Developable acreage <0.80	0.00	0.00
56	56	15F	1712 Beverly Ave	BEVERLY AVE CONDO ASSOC		0.13	0.00	0.13	0.00	0.00	Developable acreage <0.80	0.00	0.00
58	5	15C	Church St	BOROUGH OF SPRING LAKE HEIGHTS		0.01	0.00	0.01	0.00	0.00	Developable acreage <0.80	0.00	0.00
59	21.02	1	554 Church St	MCCUSKER, JOHN B & JOAN S		0.37	0.00	0.37	0.00	0.00	Developable acreage <0.80	0.00	0.00
59	21.03	1	552 Church St	PITNEY COMMONS, LLC		0.43	0.00	0.43	0.00	0.00	Developable acreage <0.80	0.00	0.00
59	21.04	1	599 Pitney Drive	PITNEY COMMONS, LLC		0.39	0.00	0.39	0.00	0.00	Developable acreage <0.80	0.00	0.00
59	39	1	2014 Highway 71	RMH AT SLH, LLC		0.39	0.00	0.39	0.00	0.00	Developable acreage <0.80	0.00	0.00
60	1	15F	Oceanside Ct	OCEANSIDE CONDO ASSOCIATION		1.56	0.00	1.56	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00
60	6	1	551 Wall Rd	MONMOUTH MONTROSSI ACADEMY, LLC		0.23	0.00	0.23	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00
61	2.01	15F	Devon Ct	DEVON COURT CONDO ASSOC		1.28	0.00	1.28	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00
61	5.01	15C	552 Wall Rd	SO MONMOUTH REGIONAL SEWERAGE AUTH		0.46	0.00	0.46	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00
61	6	1	550 Wall Rd	J C P & L CO TAX DEPARTMENT		0.08	0.00	0.08	0.00	0.00	Developable acreage <0.80	0.00	0.00
63.01	26.09	1	Nadine Drive	ROYAL COURT II, LLC		0.73	0.05	0.68	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00
63.02	6	15F	914 Wall Rd	GALLAGHER, SUSAN G		0.15	0.00	0.15	0.00	0.00	Developable acreage <0.80	0.00	0.00
65	11.01	15F	2422 Homestead Ave	LEWIS, JOHN EDGAR SR		0.45	0.00	0.45	0.00	0.00	Developable acreage <0.80	0.00	0.00
65.01	6	1	2419 Homestead Ave	WEEKS, ROBERT		0.71	0.00	0.71	0.00	0.00	Developable acreage <0.80	0.00	0.00
68	13	15F	900 Highway 71	MERCER AVE CONDO ASSOC		0.25	0.00	0.25	0.00	0.00	Developable acreage <0.80	0.00	0.00
70	14.01	1	611 Sussex Ave	700 HIGHWAY 71, LLC		0.17	0.00	0.17	0.00	0.00	Developable acreage <0.80	0.00	0.00
72	11.01	15F	600-602 Highway 71	MONMOUTH ARMS CONDO ASSOCIATION		0.20	0.00	0.20	0.00	0.00	Developable acreage <0.80	0.00	0.00
73	4.01	15F	530 Highway 71	MAYFIELD MANOR CONDO ASSOCIATION		0.44	0.00	0.44	0.00	0.00	Developable acreage <0.80	0.00	0.00
75	3	15C	549-555 Atlantic Ave	BOROUGH OF SPRING LAKE HEIGHTS		3.28	0.00	3.28	0.00	0.00	Constrained by wetlands or SFHA	0.00	0.00
76	12	1	560 Atlantic Ave	FARLEY, GWEN		0.17	0.00	0.17	0.00	0.00	Developable acreage <0.80	0.00	0.00
76	14.01	15F	555 Monmouth Ave	COMMONS AT SLH CONDO ASSOCIATION		0.99	0.00	0.99	0.00	0.00	Condominium common area	0.00	0.00
77	1.01	1	566 Monmouth Ave	STROUD, TOVAH L, TRUSTEE		0.17	0.00	0.17	0.00	0.00	Developable acreage <0.80	0.00	0.00
77	1.02	1	566 Monmouth Ave	MONMOUTH PROJECT, LLC		0.17	0.00	0.17	0.00	0.00	Developable acreage <0.80	0.00	0.00
78	9	15F	700 Sixth Avenue	INDEPENDENT FIRE CO. #1 OF SLH		0.17	0.00	0.17	0.00	0.00	Developable acreage <0.80	0.00	0.00
78	10	15F	700 Sixth Avenue	INDEPENDENT FIRE CO. #1 OF SLH		0.69	0.00	0.69	0.00	0.00	Developable acreage <0.80	0.00	0.00
80	42	1	808 Greenwood Dr	DENCKER, KELLY G & CHRISTINE		0.16	0.00	0.16	0.00	0.00	Developable acreage <0.80	0.00	0.00
82	12	15F	1900 Windsor Terr	MARION, CAROL & PAUL		0.24	0.00	0.24	0.00	0.00	Developable acreage <0.80	0.00	0.00
86	61	15C	1100 Allaire Road	BOROUGH OF SPRING LAKE HEIGHTS		8.65	0.00	8.65	0.00	0.00	On ROSI	0.00	0.00
87	62	1	Garden Place	HOMESTEAD GARDENS, LLC		0.30	0.00	0.30	0.00	0.00	Developable acreage <0.80	0.00	0.00
88	24	15C	1200 Allaire Rd	BOROUGH OF SPRING LAKE HTS		2.63	0.00	2.63	0.00	0.00	On ROSI	0.00	0.00
89	2	15C	Xxx	NJ TRANSIT C/O RUDY GEURDS, MGR		0.52	0.00	0.52	0.00	0.00	Developable acreage <0.80	0.00	0.00
89	3	15C	Xxx	NJ TRANSIT C/O RUDY GEURDS, MGR		0.35	0.00	0.35	0.00	0.00	Developable acreage <0.80	0.00	0.00
											Total	0.00	0.00

ATTACHMENT B: VACANT LAND MAPPING



LEON S. AVAKIAN, Inc.
Consulting Engineers



Vacant Land and Constraints
Vacant Land Adjustment
Borough of Spring Lake Heights
Monmouth County, New Jersey



Source: LSA, NJGIN, and Monmouth County GIS.
Revised: May 29, 2025

This map was developed using New Jersey Department of Environmental Protection Geographic Information System digital data, but this secondary product has not been verified by NJDEP and is not state authorized or endorsed.

ATTACHMENT C: EXISTING LAND USE MAP

Appendix B. Spending Plan

**SPRING LAKE HEIGHTS BOROUGH
AFFORDABLE HOUSING TRUST FUND SPENDING PLAN**

The Borough has prepared a Third Round Housing Element and Fair Share Plan that advances a comprehensive strategy for meeting its regional share of affordable housing need in accordance with the intent of the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.) and the Fair Housing Act (N.J.S.A. 52:27D-301), and in accordance with the procedural and substantive requirements of N.J.A.C. 5:93-1 et seq. and N.J.A.C. 5:91-1 et seq. The Borough has actively participated in the Third Round compliance process, and has negotiated a Settlement Agreement under court-led mediation and fairness procedures.

The Borough has prepared a new development fee ordinance which is scheduled for adoption on September 16, 2024 which will be codified as part of the Borough's Revised General Ordinances, to require and regulate the collection of residential and non-residential development fees as revenue for the Borough's affordable housing trust fund at a percentage of 1.5% for residential development and 2.5% for non-residential development. The sections below outline the Borough's plan for the administration and use of collected development fee revenues as per the requirements of N.J.A.C. 5:93-5.1(c).

I. Projected Revenues through 2025

A projection of anticipated revenues to be collected during the tenure of the Third Round has been calculated based on historical annualized trends in average increase in value of structures after being knocked down and rebuilt in Spring Lake Heights. Spring Lake Heights is a fully developed community, in which all development occurs through the removal of a previously existing structure. The Borough has not yet established its Affordable Housing Trust Fund, but has projected revenues for 2024 and 2025. The Borough has not yet collected any revenue in the form of from payments in lieu of construction of affordable units. Projected revenues included an analysis of the number of demolition/construction permits issued annually ranges between approximately five (5). Should a complete knock down and rebuilt occur, resulting in a change in the assessment of approximately \$2,400,000.00 the residential development fee would total \$36,000.00. However, some of those construction permits are for remodeling existing homes which wouldn't result in change in the assessment that significant. If ten (10) construction permits are issued and the development fee ranges from \$36,000 for a total knock down – rebuilt to a modest addition that may change the assessment approximately \$250,000 resulting in a development fee of \$3,750, the Borough estimates the residential development fee revenues for 2024 and 2025 to be \$150,000.00.

II. Administrative Mechanisms for Collecting and Distributing Revenues

Procedures for collection, administration, and distribution of development fees as affordable housing trust fund revenues are fully established in this section. The Borough's ordinance complies with P.L. 2008, c.46 section 8 (C. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (C. 40:55D-8.1 through 8.7).

The Development Fee Ordinance covers the following general topics:

1. Determination of residential development fees;
2. Determination of non-residential development fees;
3. Fee collection procedures;
4. Operation of the affordable housing trust fund;
5. Permitted uses of funds;
6. Monitoring; and
7. Ongoing collection of fees as related to affordable housing compliance.

As the Borough has not yet established a Trust Fund no bank has been utilized but Spring Lake Heights recognizes that a separate interest-bearing affordable housing trust fund must be established and that the information will be provided to the Court, Fair Share Housing Center and the Special Adjudicator once the account is opened.

Anticipated Use of Development Fees

As per the Borough's ordinance, development fees shall be used for the sole purpose of providing low- and moderate-income housing. Funding mechanisms can be set up as a grant or revolving loan program to cover costs associated activities including, but not limited to, the following:

1. Preservation or purchase of housing for maintaining or implementing affordability controls;
2. Rehabilitation grants;
3. New construction of affordable housing units and related costs;
4. Implementing accessory apartment, market to affordable, or regional housing partnership programs;
5. Conversion of existing non-residential buildings to create new affordable units;
6. Green building strategies designed to be cost saving and in accordance with accepted national or State standards;
7. Purchase of land or improvement of land to be used for affordable housing;
8. Extensions or improvements of roads and infrastructure to affordable housing sites;
9. Financial assistance designed to increase affordability; and
10. Administration necessary for implementation of the Housing Element and Fair Share Plan.

(A) Anticipated Rehabilitation and New Construction Projects

The Borough of Spring Lake Heights has a rehabilitation obligation of twenty-one (21) units. The Borough will allocate \$10,000 per unit and plans to rehabilitate two (2) units/year for a total of \$40,000.00 over the next two (2) years and will continue to offer the rehabilitation program as the Affordable Housing Trust Fund is established.

(B) Affordability Assistance Requirement

The Borough anticipates dedicating \$307,060.00 to its affordability assistance program. As per the requirements of N.J.A.C. 5:93-8.16, at least thirty (30%) percent of all development fees and interest earned shall be used to provide low- and moderate-income households in affordable units with affordability assistance. This total comes out to \$90,000.00, however the Borough has committed to include any surplus revenue to the affordability assistance program. One-third of the required affordability assistance shall specifically be used to provide affordability assistance to very low-income households (i.e. those households earning thirty percent or less of regional median income). As soon as the Affordable Housing Trust Fund encumbers at least \$50,000.00 ear marked for Affordability Assistance.

The projected minimum affordability assistance requirement through 2025 is calculated as follows:

Projected development fees plus interest, 2024 - 2025	\$ 300,000.00
PROJECTED TOTAL	\$ 300,000.00
Projected minimum affordability assistance requirement (30%)	\$ 90,000.00
Projected minimum required for very low-income households (1/3 of total affordability assistance)	\$ 90,000.00*

* at this time the Borough is anticipating \$217,060 in surplus revenue which has been added to the affordability assistance program which totals \$307,060.00

Affordability assistance programs may include down payment assistance; security deposit assistance; low interest loans; rental assistance; assistance with homeowner’s association or condominium fees and special assessments; and assistance with emergency repairs.

Affordability assistance to households earning thirty (30%) percent or less of median income may further include buying down the cost of low- or moderate-income units in the municipal Fair Share Plan to make them affordable to households earning thirty (30%) percent or less of median income.

(C) Administrative Expenses

The Borough of Spring Lake Heights may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan. Also in accordance with N.J.A.C. 5:93-8.16, the Borough can use up to twenty (20%) percent of all revenues collected from development fees on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a new construction program, rehabilitation program, a Housing Element and Fair Share Plan, an affirmative marketing program, income qualification of households, monitoring the turnover of sale and rental units, and/or compliance with monitoring requirements.

The projected maximum administrative expenditures through 2025 is calculated as follows:

Projected development fees plus interest, 2024-2025	\$ 300,000.00
PROJECTED TOTAL	\$ 300,000.00
Projected maximum administrative expenditures (20%)	\$ 60,000.00

III. Schedule for New or Rehabilitated Housing Units

The schedule for new or rehabilitated housing units is documented by year in the Projected Expenditures table attached to this Spending Plan.

IV. Implementation in the Event of Unexpected Shortfalls

The Borough of Spring Lake Heights will commit to funding any shortfall of revenue needed to implement the Housing Element and Fair Share Plan as outlined above. Shortfalls will be addressed as need arises. The Borough will fill gaps in funding through municipal bond. Any excess funds shall be put toward additional affordability assistance measures.

V. In Sum

Spring Lake Heights has prepared this Spending Plan in support of the implementation of its Third Round Housing Element and Fair Share plan, and in accordance with the administrative requirements of N.J.A.C. 5:93-1 et seq. The Spending Plan represents the Borough's intended use of development fee revenues that are collected in its Housing Trust Fund, illustrating how the Borough will use these funds to provide for its fair share of regional affordable housing need.

Housing Trust Fund Borough of Spring Lake Heights, New Jersey Projected Revenues for 2019 - 2025					
Funding Source	2024	2025	Total		
Projected Balance 12/31/2023	Zero		Zero		
Projected Development Fees	\$150,000.00	\$150,000.00	\$ 300,000.00		
Pmts in lieu of construction	-	\$107,060.00	\$ 107,060.00		
Other funds	\$ -	\$ -	\$ -		
Total	\$ 150,000.00	\$ 257,060.00	\$ 407,060.00		
Projected Expenditures for 2019-2025					
Type	2024	2025	Total		
Rehabilitation Program	\$ 20,000.00	\$ 20,000.00	\$ 40,000.00		
Affordability Assistance	\$ 153,530.00	\$ 153,530.00	\$ 307,060.00		
Administrative Costs	\$ 30,000.00	\$ 30,000.00	\$ 60,000.00		
Total	\$ -	\$ 203,530.00	\$ 407,060.00		
Projected Balance available for Future Projects and Programs			\$ -		

APPENDIX

BOROUGH OF SPRING LAKE HEIGHTS AFFORDABILITY ASSISTANCE PROGRAMS

(For Qualifying Households in Deed Restricted and Market Rate Housing within the Borough)

SPRING LAKE HEIGHTS BOROUGH FOR-SALE UNIT
AFFORDABILITY AND RENTAL UNIT AFFORDABILITY
ASSISTANCE PROGRAMS

I. FOR-SALE UNIT AFFORDABILITY ASSISTANCE PROGRAM

1. Down Payment Loan Program

The Borough may offer a Down Payment Assistance Loan program to eligible buyers of households earning 80% or less of Area Median Income (AMI) of the housing region. To be eligible for the loan, the qualified Buyer must be able to supply 3% of the down payment with the Buyer's own funds, plus additional closing costs that exceed the amount of the loan. No gifts or other loans may be used to fund the 3% down payment amount but may be used to fund additional closing costs. The loan amount may be made up to ten percent (10%) of the purchase price.

The Borough must approve the Buyer's qualifications and need for the loan. The loan has no prepayment penalty. It is due and payable when the Buyer resells, borrows against the property or refinances the First Purchase Money Mortgage. The loan may be subordinated only to the First Purchase Money Mortgage. When calculating the borrowing capacity of the homeowner and the equity in the property, this loan must be included. The Buyer must sign a Mortgage, Mortgage Note and Repayment Agreement with the Spring Lake Heights Borough.

2. Payment of Closing Costs

Eligible buyers may receive payment of closing costs, i.e., title work and policy, reasonable attorney's fees for closing of title, preparation of survey, homeowners insurance, recording fees and other necessary closing expenses to third parties, not to exceed one thousand five hundred dollars (\$1,500) per household. This assistance shall be in the form of a grant. Total buyer assistance grants, which include Payment of Closing Costs and Payment of Lender Fees, shall not exceed three thousand dollars (\$3,000) per unit. The buyer will execute documents required to secure payment to the Spring Lake Heights Borough.

3. Payment of Lender Fees

Eligible Buyers may receive payment of lender fees, i.e., mortgage points, application fees, appraisal fees, bank attorney review fees, and necessary mortgage closing expenses, not to exceed one thousand five hundred dollars (\$1,500) per unit. This assistance shall be in the form of a grant. Total buyer assistance grants, which include Payment of Closing Costs and Payment of Lender Fees, shall not exceed three thousand dollars (\$3,000) per unit.

4. Administration

Spring Lake Heights's Affordability Assistance Programs will be managed by the Administrative Agent. The availability of the program shall be advertised continually on the Spring Lake Heights's website. The following administrative process is applied to the For-Sale Unit Affordability Assistance Program:

- a. The Buyer contacts the Administrative Agent to confirm that he/she wants to receive Down Payment Assistance.