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# FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

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BOROUGH OF BEACH HAVEN  
OCEAN COUNTY, NEW JERSEY

On Behalf of the Borough of Beach Haven Land Use Board  
June 10, 2025



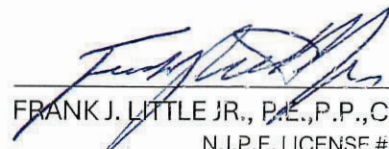
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June 23, 2025

Endorsed by the Mayor & Borough Council:  
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## HOUSING PLAN ELEMENT

### Introduction

The New Jersey Municipal Land Use Law, N.J.S.A. 40:55D-1 to -136 ("MLUL") and the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 to -329 ("FHA") require every municipal planning board to adopt a Housing Plan Element to its Master Plan and further require the governing body of each municipality to adopt a Fair Share Plan. More specifically, the FHA and MLUL require municipalities to adopt a Housing Element that addresses the municipal present and prospective housing needs, "with particular attention to low- and moderate-income housing." The Borough of Beach Haven has prepared this Housing Plan Element and Fair Share Plan in response to the New Jersey Supreme Court's March 2015 Decision, herein after referenced as "Mount Laurel IV", and at the direction of the Ocean County Court. This Housing Plan Element and Fair Share Plan has been prepared in accordance with the provisions of N.J.A.C. 5:93 as outlined in the Mount Laurel IV decision and also with the provisions of the Settlement Agreement between the Borough of Beach Haven and Fair Share Housing Center.

In accordance with the Fair Housing Act at N.J.S.A. 52:27D-310, a Housing Element shall contain at least the following:

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
2. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years subsequent to the adoption of the housing element, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
3. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. 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.
6. 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;
7. A map of all sites designated by the municipality for the production of low- and moderate-income housing and a listing of each site that includes its owner, acreage, lot, and block;
8. The location and capacities and proposed water and sewer lines and facilities relevant to the designated sites;



9. Copies of necessary applications for amendments to, or consistency determinations regarding, applicable area-wide water quality management plans (including wastewater management plans).
10. A copy of the most recently adopted master plan and where required, the immediately preceding, adopted master plan;
11. For each designated site, a copy of the New Jersey Freshwater Wetlands maps where available. When such maps are not available, municipalities shall provide appropriate copies of the National Wetlands Inventory maps provided by the U.S. Fish and Wildlife Service;
12. A copy of appropriate, United States Geological Survey Topographic Quadrangles for designated sites; and
13. Any other documentation pertaining to the review of the municipal housing element as may be required by the Council.

The preparation and submission of a Housing Element of a municipality's Master Plan, and a Fair Share Plan, is the first major step in the process for petitioning the New Jersey Courts for the judicial equivalent of a grant of substantive cellification by the New Jersey Council on Affordable Housing. Affordable Housing regulations define "Fair Share Plan" as follows:

"Fair Share Plan" means that plan or proposal which is in a form that may readily be converted into an ordinance, by which a municipality proposed to satisfy its obligation to create a realistic opportunity to meet its fair share of low and moderate income housing needs of its region and which details the affirmative measures the municipality proposes to undertake to achieve its fair share of Low and moderate income housing, as provided in sections 9 and 14 of the Act, addresses the development regulations necessary to implement the housing element, and addresses the requirements of N.J.A.C. 5:93-7 through 11.

This Housing Element and Fair Share Plan ("Plan") satisfies all of the applicable requirements set forth within the MLUL, the FHA, and applicable Council on Affordable Housing ("COAH") regulations.

### History of Borough's Affordable Housing Obligation and Fair Share Plan

The Borough of Beach Haven's participation in the affordable housing process began when Beach Haven filed a Declaratory Judgment Action and Motion for Temporary Immunity on July 22, 2008. The Borough was granted temporary immunity pursuant to Judge Grasso's August 29, 2008, Order. Pre-suit negotiations with an objector followed. On May 1, 2009, Judge Grasso appointed Frank Banish III, PP, AICP as Special Master. On November 25, 2008, Judge Grasso entered an Order approving the Borough's development fee ordinance. On July 6, 2009, the Beach Haven Land Use Board adopted a Master Plan Amendment and Fair Share Plan, which was endorsed by the Board of Commissioners on July 13, 2009. The adopted and endorsed plan was forwarded to the Special Master on July 24, 2009, and subsequently filed with the Court and COAH on August 13, 2009, seeking judicial review and approval of the Borough's plan. Given the uncertainty involving COAH rules and municipal obligations, as well as the Borough adoption on December 14, 2014, of Resolution 230-2014, which reaffirmed its commitment to voluntarily seek approval of its Housing Element and Fair Share Plan, Judge Grasso, on May 27, 2015, issued an order extending the Borough's immunity to July 15, 2015. In response to the New Jersey Supreme Court's Mount Laurel IV decision, the Borough filed another Declaratory Judgment action and motion for temporary

immunity. The Borough's immunity has been continuously extended since that time, most recently to November 30, 2016. On October 4, 2016, the Borough and Fair Share Housing Center (FSHC) entered into a Settlement Agreement, See Appendix G. The fairness hearing was held on November 14, 2016, which approved the Settlement Agreement, See Appendix H.

In January 2025, the Borough of Beach Haven accepted the Fourth Round Fair Share Obligation Numbers provided by the NJDCA by resolution and this Housing Element and Fair Share Plan will serve as a tool to assess the municipality's current status and strategize for expanded affordable housing opportunities through 2035. Further details and supporting data can be found within the Fair Share Plan.

## Inventory of Housing Stock

### Age of Housing Stock

The age of a community's housing stock is considered a means of determining its overall condition and identifying housing units in need of rehabilitation, especially those units constructed 50 or more years ago. Beach Haven's housing stock was mostly constructed between 1940 and 1990 according to the 2023 American Community Survey (ACS). Housing Unit construction has remained somewhat steady afterwards. 1940 to 1969 saw the largest number of units built at 1,347. A little more than half of the Borough's housing stock, 51.8%, is over 45 years old and will continue to age. Given the age of the Borough's housing stock, more and more homes may need repairs or upgrades as time goes on.

<b>Table 1</b>		
<b>Age of Housing Stock</b>		
<b>Time of Construction</b>	<b>Number of Units</b>	<b>Percent of Units</b>
Prior to 1940	286	10.6%
1940-1959	281	10.4%
1960-1969	571	21.2%
1970-1979	253	9.5%
1980-1989	560	20.8%
1990-1999	144	5.4%
2000-2009	430	16.0%
2010-2019	165	6.1%
Built 2020 or later	0	0.0%
<b>Total</b>	<b>2690</b>	<b>100 %</b>

American Community Survey, 2023;

### Condition of Housing Stock

In addition to age, other factors are taken into consideration to determine the quality and condition of a municipality's housing stock and whether units are substandard. 2023 American Community Survey (ACS) data is used to estimate the number of substandard housing units in Beach Haven Borough using the following factors.

- Persons per room is an index of overcrowding. If 1.01 or more people occupy one room then the unit is considered substandard.
- The adequacy of plumbing facilities is used to determine if a unit is substandard. Inadequate plumbing facilities are indicated by either a lack of exclusive use of plumbing facilities or incomplete plumbing facilities.
- The adequacy of kitchen facilities is also used to determine the quality of a unit and determine if it is substandard. Inadequate kitchen facilities are marked by



shared use of a kitchen or the lack of a sink with piped water, a stove, or a refrigerator.

Using the above indicators, the table below shows the number of substandard occupied housing units in the Borough of Beach Haven.

<b>Table 2 Housing Characteristics</b>		
	<b>Total</b>	<b>Percentage</b>
<b>Number of Persons per Room</b>		
1.51 or more	9	0.84%
<b>Plumbing Facilities</b>		
Occupied Units with Complete Plumbing Facilities	488	99.3%
Units Lacking Complete Plumbing Facilities	3	0.7%
<b>Kitchen Equipment</b>		
Occupied Units with Complete Kitchen Facilities	468	95.3%
Lacking Complete Kitchen Facilities	23	4.7%
<b>TOTAL</b>	<b>491</b>	

American Community Survey, 2023;

As indicated in the table above, Beach Haven Borough has 23 deficient units by lack of adequate kitchen facilities, and 3 deficient units by lack of plumbing facilities. However, any overcrowding is minimal at less than 1% of the total occupied housing population containing 1.01 or more persons per room.

#### Purchase or Rental Value of Housing Stock

According to 2023 ACS 5-year estimates, the median value of housing sales in Beach Haven was \$1,217,600.00 with much of the owner-occupied housing stock valued over \$1,000,000.00. The median value of housing sales in Ocean County in 2023 was \$440,000.00 which is much lower than Beach Haven's median housing value for owner-occupied units. A total of 39 occupied units are paying rent with 21 not paying any rent. Most units paid between \$1,000 and \$2,500 for rent each month. The following tables describe the value of owner-occupied and renter-occupied units in the Borough according to 2023 ACS data.

<b>Table 3 Value of Owner-Occupied Units (2023)</b>		
<b>Value (\$)</b>	<b>Units</b>	<b>Percentage</b>
Less than 50,000	12	2.7%
50,000-99,999	0	0%
100,000-149,999	0	0%
150,000-199,999	6	1.3%
200,000 – 299,999	0	0%
300,000-499,999	22	4.9%
500,000-999,999	91	20.2%
1,000,000 or more	319	70.9%
<b>TOTAL</b>	<b>450</b>	<b>100.0%</b>
<b>Median Home Value</b>	<b>\$1,217,600.00</b>	

Source: American Community Survey, 2023;

<b>Table 4</b> <b>Cost of Rent in Beach Haven Borough</b>	
<b>Contract Rent Specified</b>	<b>Units</b>
Less than \$499	0
\$500 - \$999	0
\$1,000 - \$1,499	8
\$1,500 - \$1,999	16
\$2,000 - \$2,499	15
\$2,500 - \$2,999	0
\$3,000 or more	0
No rent paid	21
<b>Total</b>	<b>60</b>
<b>Median Dollars</b>	<b>\$1859</b>

Source: American Community Survey, 2023;

### Occupancy Characteristics and Types of Housing Units

According to the 2023 ACS 5-year estimates, the Borough of Beach Haven had 2,671 occupied housing units, with 85.0% being owner-occupied and 15.0% being renter-occupied. As depicted in Table 5 below, 70.9% of the housing stock consists of single-family detached housing. The balance of housing within the Borough is comprised of 1-unit attached (5.4%) and multi-family units (23.7%).

<b>Table 5</b> <b>Housing Units</b>		
<b>Units in Structure</b>	<b>Number</b>	<b>Percent of Total Units</b>
1-Unit Detached	1,894	70.9%
1-Unit Attached	145	5.4%
2 Units	164	6.1%
3 or 4 Units	156	5.8%
5 to 9 Units	22	0.8%
10 to 19 Units	183	6.9%
20 Units or more	105	3.9%
Mobile Home	2	.2%
Other	0	0%
<b>Total</b>	<b>2,671</b>	<b>100.0%</b>

Source: American Community Survey, 2023;

### Units Affordable to Low- and Moderate-Income Households

Low-income households are defined as those households earning less than or equal to 50 percent of a regional median income. Moderate-income households earn more than 50 percent of regional median income, but less than 80 percent of regional median income. In addition, COAH developed a sliding scale for income limits, which defines low-and moderate-income limits based on household size. COAH has determined separate incomes for households of one up to households of eight. Similarly, housing units are to be priced to be affordable to households who could reasonably be expected to live within the housing units. For example, the current regulations require that an efficiency unit be affordable to a household of one, as shown below within Table 6, 2025 New Jersey Housing and Mortgage Financing Agency (NJHMFA) Income Limits for Ocean County:

<b>Table 6</b> <b>2025 NJHMFA Income Limits for Ocean County</b>					
	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>
Moderate (80% of Median)	\$75,400	\$86,160	\$96,960	\$107,680	\$116,320
Low (50% of Median)	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700
Very Low (30% of Median)	\$28,290	\$32,310	\$36,360	\$40,380	\$43,620



To be affordable, a household should not be paying more than 28 percent of its gross income on principal, interest, taxes and insurance, after a minimum down payment of 5 percent. A rental unit is affordable if the household is paying no more than 30 percent of its income on rent and utilities. The following tables display how many owners and renters are paying more than 30% of gross income on mortgages or rent.

<b>Table 7</b>		
<b>Monthly Owner Cost as a Percentage of Household Income in 2023 ACS</b>		
<b>Percentage of Income</b>	<b>Number</b>	<b>Percent of Total</b>
Less than 20%	63	29.6%
20% to 24.9%	28	13.1%
25% to 29.9%	11	5.2%
30% to 34.9%	15	7%
35% or more	96	45.1%
<b>TOTAL</b> **10 units not computed	<b>213</b>	<b>100%</b>

Source: American Community Survey, 2023;

<b>Table 8</b>		
<b>Gross Rent as a Percentage of Household Income in 2023 ACS</b>		
<b>Percentage of Income</b>	<b>Number</b>	<b>Percent of Total</b>
Less than 15%	0	0.0%
15% to 19.9%	4	10.3%
20% to 24.9%	15	38.5%
25% to 29.9%	3	7.7%
30% to 34.9%	0	0.0%
35% or more	17	43.6%
<b>TOTAL</b> **21 units not computed	<b>39</b>	<b>100%</b>

Source: American Community Survey, 2023;

### Projected Housing Stock

According to New Jersey Department of Community Affairs, Beach Haven Borough has issued building permits for a total of 624 for single family housing units, two to four family housing units, and mixed-use housing units during the time period from 2000-2016. Using New Jersey Department of Community Affairs demolition data for the same period, the Borough of Beach Haven approved 414 demolition permits. This brings the total number of housing units added between the year 2000 and 2016 to 130. The building and demolition permit information is depicted within Table 9 below:

<b>Table 9 Dwelling Units Authorized in Beach Haven Borough</b>			
<b>Year</b>	<b>Residential Building Permits Issued</b>	<b>Residential Demolitions*</b>	<b>Total Added</b>
2000	30	19	11
2001	14	16	-2
2002	26	19	7
2003	22	18	5
2004	68	19	49
2005	39	28	11
2006	33	18	15
2007	27	12	15
2008	19	10	3
2009	10	11	-1
2010	19	16	4
2011	15	13	2
2012	11	14	-3
2013	36	46	-10
2014	34	26	8
2015	30	26	4
2016	26	14	12
2017	31	2	29
2018	26	24	2
2019	17	Not Available	
2020	22	Not Available	
2021	31	24	7
2022	22	22	0
2023	16	17	-1
<b>Total</b>	<b>624</b>	<b>414</b>	<b>152</b>
Source: Both Building Permit and Demolition data obtained from the New Jersey Department of Community Affairs, Division of Codes and Standards website; Accessed on June 1, 2025			

### Demographic Characteristics

As depicted in Table 10 below, the population of Beach Haven Borough grew exponentially from 1940 to 1980, with its greatest percent change of 42.9 percent occurring during the time period between 1960 and 1970. The U.S. Census data demonstrates that the Borough's population for the year 2010 was 1,170 which is a -8.4% decrease from 2000 population levels. The North Jersey Transportation Planning Authority (NJTPA) conducted population projections for its jurisdiction which included Beach Haven Borough. The projected population for the Borough in 2040 is 1,490. The projections show that the Borough will grow by 50.3% by 2040. Population density is a measure of the number of people residing within a given land area. As the table shows, Beach Haven is very high density given the amount of land area the Borough occupies.

The table below displays Beach Haven Borough's population characteristics and projections.



<b>Table 10 Borough Population Characteristics 1930-2040 (Projected)</b>			
<b>Year</b>	<b>Population</b>	<b>Population Increase</b>	<b>Percent Increase</b>
1990	715	-	-
1940	746	31	4.3%
1950	1,050	304	40.7%
1960	1,041	-9	-0.8%
1970	1,488	447	42.9%
1980	1,714	226	15.1%
1990	1,475	-239	-13.9%
2000	1,278	-197	-13.3%
2010	1,170	-108	-8.4%
2015	991	-179	-15.2%
2040**	1,490	499	50.3%
Note: Population Density displayed as residents per square mile. **Population Projections from North Jersey Transportation Planning Authority; U.S. Census Bureau			

As illustrated within Table 11, the age cohort breakdown of then Borough is similar to Ocean County in regards to ages of the under 5, 45 to 64, and 20 to 24 age cohorts. In addition, there is approximately a 10-year average age difference in the residents of the Borough (61.1) and the residents of Ocean County (51.5). A breakdown of population by age for the Borough and the County is provided below:

<b>Table 11 Population Comparison by Age</b>		
<b>Age</b>	<b>Beach Haven Borough</b>	<b>Ocean County</b>
Under 5	28	45,783
5 to 19	101	123,456
20 to 24	50	34,946
25 to 44	150	134,981
45 to 64	394	156,125
Over 65	338	143,400
Total	1,061	638,691
<b>Median Age</b>	<b>58.3</b>	<b>50.9</b>

Source: American Community Survey, 2023;

As illustrated in Table 12 below, according to the 2023 ACS the median household income in Beach Haven was \$114,868.00. This was more than median income for Ocean County, which was \$85,464.00. A distribution of households by income for the Borough and Ocean County is presented within Table 12, Households by Income (%) in 2023, below.

<b>Table 12 Households by Income (%) in 2023 ACS</b>		
<b>Income (\$)</b>	<b>Beach Haven Borough</b>	<b>Ocean County</b>
Less than \$10,000	6.1%	3.6%
\$10,000 – \$14,999	0.2%	2.5%
\$15,000 – \$24,999	3.5%	5.7%
\$25,000 – \$34,999	2.5%	6.9%
\$35,000 – \$49,999	5.7%	9.7%
\$50,000 – \$74,999	12.5%	15.3%
\$75,000 – \$99,999	10.4%	13.4%
\$100,000 – \$149,999	16.5%	18.2%
\$150,000 – \$199,999	12.0%	11.7%
\$200,000 or more	30.6%	13.0%
<b>Median Household Income</b>	<b>\$114,868</b>	<b>\$85,464</b>
<b>Average Income Size</b>	<b>2.14</b>	<b>2.65</b>

Source: American Community Survey, 2023;