

**HOUSING ELEMENT AND FAIR SHARE PLAN  
FOR THE FOURTH ROUND: 2025-2035**

**PREPARED FOR**

**BOROUGH OF BEACHWOOD**

Ocean County  
State Of New Jersey


May 29, 2025

Adopted by the Borough Land Use Board: June 9, 2025  
(Resolution # 25-16)



2059 Springdale Road  
Cherry Hill, NJ 08003

N.B. The original of this document was signed and sealed as per N.J.A.C. 13:41-1.3.b

  
Ashton Jones, AICP, PP, CFM  
License #33LI00633800

**Mayor**

William J. Cairns

**Borough Council**

William J. Cairns, Mayor

Ed Zakar, Council President

John P. Farro, Jr., Council Member

Steven Komsa, Council Member

Gerald W. LaCrosse, Council Member

Thomas Prince, Council Member

Dan Santos, Council Member

**Land Use Board Members**

Paul Swindell, Chairman

Thomas Abramski, Vice Chairmen

Thomas Prince, Councilman

Randy Martin

TJ Wrocklage

Vincent Elia

Michael Mandica

David Rainmann

Robyn Bowers

**Land Use Board Professionals**

Kelsey McGuckin Anthony, Esq., Board Attorney

Mark Rohmeyer, PE, PP, CME, Board Engineer

**Land Use Secretary**

Meridith Triolo

**Affordable Housing Counsel**

Robin La Bue, Esq.

Jean L. Cipriani, Esq

**Remington & Vernick Engineers Consultants**

Ashton Jones, PP, AICP, CFM

Jenizza Corbin, PP, AICP, LEED Green Associates

James Oris, PE, PP, CME, CFM

Jachel Everett

## Contents

1.0	INTRODUCTION .....	1
1.1.	Background .....	1
1.2.	Municipal Overview .....	3
1.3.	Required Contents of Housing Element .....	4
1.4.	Consistency with the State Development and Redevelopment Plan .....	5
2.0	HOUSING ELEMENT .....	6
2.1	Housing Stock: Occupancy and Physical Characteristics.....	6
2.1.1	Housing Unit Type.....	6
2.1.2	Housing Units by Age.....	6
2.1.3	Substandard Housing Conditions.....	7
2.1.4	Housing Stock: Value and Affordability .....	7
2.2	Demographics .....	8
2.2.1	Population and Age.....	8
2.3	Family and Household Size .....	10
2.4	Family and Household Income .....	11
2.5	Existing Employment.....	12
2.5.1	Employment Status .....	12
2.5.2	Employment by Industry.....	12
2.6	Population and Employment Projections.....	13
2.7	Housing Stock Projection .....	13
2.7.1	Building and Demolition Permits by Year.....	13
3.0	ACHIEVEMENT OF FAIR SHARE .....	15
3.1	Present Need Obligation .....	16
3.1.1	As Determined and Addressed.....	16
3.2	Satisfaction of the Realistic Development Potential (RDP-0).....	16

3.3	Unmet Need (293 units).....	16
4.0	APPENDIX.....	19

## 1.0 INTRODUCTION

### 1.1. Background

New Jersey affordable housing law began in 1975 when the Supreme Court decided *So. Burl. Cty. N.A.A.C.P. v. Tp. of Mt. Laurel*, 67 N.J. 151 (1975), commonly referred to as “Mount Laurel I.”. In Mount Laurel I, the Supreme Court ruled that the State Constitution required each “developing” municipality, through its land use regulations, to “make realistically possible the opportunity for an appropriate variety and choice of housing for all categories of people who may desire to live there”, including those of low and moderate income. Thus, the Supreme Court prohibited municipalities from using their zoning powers to prevent development of affordable housing for low and moderate income households.

In 1983, displeased with progress of municipalities to zone for affordable housing in response to “Mount Laurel I”, the Supreme Court decided “to put some steel” into the doctrine. Specifically, it decided *So. Burlington Ct. N.A.A.C.P. v. Mount Laurel Tp.*, 92 N.J. 158 (1983), commonly referred to as “Mount Laurel II”. To facilitate the actual construction of affordable housing, the Court fashioned a judicial remedy, now commonly referred to as a “Builder’s Remedy”. That remedy created an incentive for developers to sue towns that had not complied to force them to comply with the doctrine.

Mount Laurel II precipitated a flood of builder’s remedy suits creating pressure for a legislative solution to the Mount Laurel doctrine. Judge Serpentelli, one of three judges assigned to implement Mount Laurel II decided the AMG case wherein he provided a fairly simple formula to enable any developer to easily determine a municipality’s fair share, thereby greatly simplifying the process for developers to prove that a municipality was non-compliant. The AMG decision dramatically increased the pressure for a legislative solution as developers sued municipalities across the state and stripped them of their home rule powers.

The pressure for a legislative solution culminated in the enactment of the Fair Housing Act (FHA) in 1985. The pressure for a legislative solution culminated in the enactment of the Fair Housing Act (hereinafter “FHA”) in 1985, roughly a year after Judge Serpentelli issued the AMG decision. The FHA created COAH, conferred primary jurisdiction on COAH to administer the FHA and implement the affordable housing policies of our State. In January 1986, the Supreme Court decided *Hills Dev. Co. v. Bernards Twp.*, 103 N.J. 1 (1986), commonly referred to as “Mount Laurel III”, wherein the Court declared the FHA to be constitutional and directed trial judges to follow the decisions of COAH “wherever possible”.

The FHA gave municipalities six years of protection from when COAH certified their affordable housing plans. Consequently, the FHA directed COAH to promulgate regulations from “time to time” so that at any given time, there would be a body of regulations which any municipality could use to determine and satisfy its obligations. To implement the FHA, COAH adopted regulations for each housing cycle. It adopted regulations for Round One regulations in 1986; for Round Two in 1994; and for the Third Round in 2004. The Appellate Division invalidated the first version of COAH’s Round 3 regulations in 2007, and COAH adopted new Round 3 regulations in 2008. In

2010, the Appellate Division invalidated the second iteration of COAH regulations and in 2013, the Supreme Court affirmed the Appellate Division's decision to invalidate the second iteration of Round 3 regulations. The Supreme Court gave COAH five months to adopt valid regulations for Round 3 and then extended that deadline multiple times. After COAH failed to adopt Round 3 regulations a third time, the Supreme Court was out of patience. It decided *In the Matter of the Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing*, 221 N.J. 1 (2015), commonly referred to as "Mount Laurel IV", in which it declared COAH to be "moribund" and turned over the task of implementing the Mount Laurel doctrine back to the trial courts. This time, instead of having three specialized judges preside over Mount Laurel cases, the Supreme Court assigned the task to 15 judges throughout the State.

On March 20, 2024, this all changed once again when Governor Murphy signed into law, P.L. 2024, C.2, which substantially amended the FHA and created an entirely new affordable housing regulatory plan approval process (hereinafter "FHA II"). FHA II provided that a municipality could secure immunity by adopting a resolution to commit to a present need and Round 4 prospective need by January 31, 2025, and by filing a declaratory judgment action within 48 hours of adoption of the resolution. FHA II provided that a municipality could maintain that immunity if it filed an adopted Housing Element and Fair Share Plan by June 30, 2025. FHA II introduced a comprehensive structure for municipalities to meet their obligations, with key provisions including, but not limited to, the following:

- The abolishment of COAH and reassigning affordable housing oversight to a new entity known as the Affordable Housing Dispute Resolution Program (the Program), which consists of seven retired Mount Laurel judges and their Special Adjudicators, once known as Court Masters. FHA II provided that if the Program judges, with the assistance of Adjudicators, could not resolve dispute amicably, a vicinage area judge would decide the matter.
- FHA II also required the Department of Community Affairs (DCA) to take over the monitoring of affordable units in every municipality in the state, and to draft and release a report calculating non-binding Fourth Round municipal Present and Prospective Need obligation for every municipality in the state. The DCA released its Fourth Round numbers report in October of 2024.
- The amended FHA also ordered the New Jersey Housing and Mortgage Finance Agency (NJHMFA) to adopt new Uniform Housing Affordability Controls commonly referred to as UHAC regulations.
- 13% of the Fourth Round affordable units must be designated as very low-income units (30% of median income), half of which must be available to families with children.
- 25% of affordable units must be rental housing units, half of which must be available to families with children.
- 50% of the municipality's prospective need (exclusive of any bonus credits) must be available to families with children.
- No more than 10% of the municipality's fair share obligation may be counted towards transitional housing.
- No more than 30% of affordable housing units can be age-restricted (excluding bonus credits).

- 40-year deed restrictions for new rental units, 30-year deed restrictions for for-sale units.
- Any municipality that secures a vacant land adjustment (VLA) has to provide realistic zoning for “at least 25 percent of the prospective need obligation that has been adjusted” through redevelopment or demonstrate why the municipality is unable to do so.

The law also includes significant changes to the use of bonus credits which are now allocated based on the following:

- Special Needs/Permanent Supportive Housing: 1 bonus credit per 1 credit
- Housing created in partnership with a non-profit housing developer: ½ bonus credit per 1 credit
- Housing located within half a mile radius of public transit stations (or one mile in Garden State Growth Zones): ½ bonus credit per 1 credit
- Age-restricted housing: ½ bonus credit per 1 credit
- Family housing with at least 3 bedrooms, above the minimum number required by the bedroom distribution requirement determined pursuant to the Uniform Housing Affordability Controls: ½ bonus credit per 1 credit
- Redevelopment of sites previously used for retail, office, or commercial space: ½ bonus credit per 1 credit
- Extending affordability controls on existing low- or moderate-income rental units, with municipal financial support: ½ bonus credit per 1 credit
- For 100% affordable projects, municipalities that contribute land or at least 3% of the project’s cost to a fully affordable development: 1 bonus credit per 1 credit
- Very low-income housing for families beyond the required 13%: ½ bonus credit per 1 credit
- Converting market-rate housing to affordable units, provided the municipality secures an agreement with the property owner or owns the property: 1 bonus credit per 1 credit

Limitation to the bonus credits:

- Municipalities are prohibited from using more than one type of Bonus Credit for any unit.
- No more than 25% of a Municipality’s Prospective Need obligation can be satisfied through bonus credits
- Bonus credit for age-restricted is limited only to a maximum of 10% of the total age-restricted units

On December 13, 2024, the Administrative Office of the Courts issued Administrative Directive #14-24 which established guidelines implementing the Program pursuant to section 5 of P.L.2024, c.2 (N.J.S.A. 52:27D-313.2).

## 1.2. Municipal Overview

The Borough of Beachwood is located in Ocean County along the southern bank of the Toms River and encompasses approximately 2.76 square miles. It is bounded by Pine Beach Borough to the

east, Berkeley Township to the south, South Toms River to the west and the Toms River to the north. In 2020, the population of the Borough was 10,859.<sup>1</sup>

### 1.3. Required Contents of Housing Element

The Municipal Land Use Law (N.J.S.A. 40:55D-1, et seq.) provides that a municipal Master Plan can include a housing element as the foundation for the municipal zoning ordinance. While the Housing Element is not identified under the Municipal Land Use Law as a required element of the master plan, it is nonetheless a required element of Beachwood Borough's Master Plan inasmuch as the Borough has an adopted zoning ordinance. Pursuant to N.J.S.A. 40:55D-62(a), a governing body may not adopt or amend a zoning ordinance, until and unless, the planning board would have adopted a land use plan element and housing plan element of the master plan.

FHA II provides that a housing element must be designed to provide access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing. As per the FHA at N.J.S.A. 52:27D-310, the housing element must contain as follows:

- a. 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;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. 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, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1); and
- f. 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.

<sup>1</sup> *US Decennial Census 2020, Profile of General Population and Housing Characteristics, Table DP1*



- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c. 273 (C.52:27D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L. 2004, c. 120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

#### 1.4. Consistency with the State Development and Redevelopment Plan

With respect to the State Development and Redevelopment Plan (SDRP)<sup>2</sup>, lands within the Borough are classified Suburban Planning Area (PA2) Suburban. The intent of the Suburban classification is to encourage more efficient and serviceable development patterns and reduce future trends toward sprawl. It is important to note that the western portion of the Borough is located within the New Jersey Pinelands Commission area and is regulated by the Comprehensive Management Plan.

<sup>2</sup> *New Jersey State Planning Commission, The New Jersey State Development and Redevelopment Plan, March 1, 2001.*

## 2.0 HOUSING ELEMENT

### 2.1 Housing Stock: Occupancy and Physical Characteristics

#### 2.1.1 Housing Unit Type

The 2020 US Census reported that Beachwood Borough had 3,860 dwelling units, about 96% of which are occupied and 4% vacant. Of the occupied units (3,719 units), about 87% are owner-occupied with the remaining being renter-occupied.<sup>1</sup> As indicated in the 2023 American Community survey (ACS), approximately 98% of dwelling units are single-family detached.<sup>3</sup>

**Table 1: Units in Structure**<sup>3</sup>

Unit Type	Number of Units	Percentage
1, Detached	4,107	98.3%
1, Attached	37	0.9%
2	18	0.4%
3 or 4	13	0.3%
5 to 9	5	0.1%
10 to 19	0	0.0%
20 or more	0	0.0%
Mobile Home	0	0.0%
Other	0	0.0%
<b>Total</b>	<b>4,180</b>	<b>100%</b>

#### 2.1.2 Housing Units by Age

Approximately 49% of the Borough's housing stock was built over 50 years ago (1975 or earlier), while about 45% was built between 1976 and 1999. Only 6% of housing units have been built since 2000, indicating that the community is largely built out.<sup>3</sup>

**Table 2: Year Structure Built**<sup>3</sup>

Year Built	Number	Percentage
1939 or earlier	238	5.7%
1940 to 1949	260	6.2%
1950 to 1959	352	8.4%
1960 to 1969	572	13.7%
1970 to 1979	1,112	26.6%

<sup>3</sup> U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table DP04, Selected Housing Characteristics.

1980 to 1989	944	22.6%
1990 to 1999	437	10.5%
2000 to 2009	118	2.8%
2010 to 2019	132	3.2%
2020 and later	15	0.4%
<b>Total</b>	<b>4,180</b>	<b>100%</b>

### 2.1.3 Substandard Housing Conditions

P.L. 2024, C.2 requires that with respect to this calculation a methodology should be used that is “similar to the methodology used to determine third round municipal present need”. Third Round municipal present need calculations used three factors to calculate present need: the number of housing units lacking complete kitchen facilities, the number of units lacking complete plumbing facilities, and the number of overcrowded units. DCA issued Affordable Housing Obligations for 2025-2035 (Fourth Round), indicate that the Borough has an 8-unit rehabilitation obligation.

### 2.1.4 Housing Stock: Value and Affordability

#### *Owner-Occupied Units*

The Borough’s median value of owner-occupied housing units in 2023<sup>3</sup> was \$307,500, while in 2010, the value was \$269,000<sup>4</sup>. Between 2010 and 2023, the median value increased about 14%. In 2023, it was estimated that about 4% of owner-occupied units were less than \$200,000, approximately 43% between \$200,000 and \$299,999, about 47% between \$300,000 and \$499,999, and 6% valued over \$500,000. It is equally important to note that in 2010, 13% of homes were valued under \$200,000. Furthermore, homes with a value over \$300,000 accounted for about 33% of the Borough’s housing inventory in 2010, while currently about 53%<sup>3</sup> of units are valued over \$300,000.

**Table 4: Value of Owner-Occupied Units <sup>3</sup>**

<b>Value</b>	<b>Number of Units</b>	<b>Percentage</b>
Less than \$50,000	48	1.3%
\$50,000 to \$99,999	0	0.0%
\$100,000 to \$149,999	7	0.2%
\$150,000 to \$199,999	93	2.6%
\$200,000 to \$299,999	1,539	43.1%
\$300,000 to \$499,999	1,674	46.9%
\$500,000 to \$999,999	212	5.9%
\$1,000,000 or more	0	0.0%
<b>Total</b>	<b>3,573</b>	<b>100%</b>
<b>Median Value</b>	<b>\$307,500</b>	

<sup>4</sup> U.S. Census Bureau, 2006-2010 American Community Survey, Table DP04, Selected Housing Characteristics.

### Renter-Occupied Units

In 2023, the ACS estimated that the Borough's median rental price was \$2,236 monthly. While in 2010 35% of rental units were less than \$1,500, in 2023 this had dropped to 11%. Further illustrating a perceived lack of affordability, in 2010 65% of rental units were over \$1,500, while in 2023 this had increased to 90%.

**Table 5: Gross Rent <sup>3</sup>**

Cost	Number of Units	Percentage
Less than \$500	0	0.0%
\$500 to \$999	0	0.0%
\$1,000 to \$1,499	28	10.7%
\$1,500 to \$1,999	68	26.0%
\$2,000 to \$2,499	74	28.2%
\$2,500 to \$2,999	74	28.2%
\$3,000 or more	18	6.9%
<b>Total</b>	<b>262</b>	<b>100%</b>
<b>Median</b>	<b>\$2,236</b>	

## 2.2 Demographics

### 2.2.1 Population and Age

The Borough's population grew rapidly between 1940 and 60, nearly doubling (92.5%) with the 1950 census and more than doubling with the 1960 census (121%). While the population continued to grow, albeit at a slower rate, there was even a slight population decline (-1.7%) between 2010 and 2020.

**Table 7: Population Change <sup>5</sup>**

Year	Population	% Change
1940	650	----
1950	1,251	92.5%
1960	2,765	121.0%
1970	4,390	58.8%
1980	7,687	75.1%
1990	9,324	21.3%
2000	10,375	11.3%

<sup>5</sup>For Years 1940 to 2000, New Jersey State Data Center (NJSDC) 2000 Census Publication, New Jersey Population Trends: 1790 to 2000, Table 6. New Jersey Resident Population by Municipality: 1940 - 2000, page 36, <https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>

Year	Population	% Change
2010 <sup>6</sup>	11,045	6.5%
2020 <sup>1</sup>	10,859	-1.7%

According to the 2020 Census, the median age in the Borough is 38.2.<sup>1</sup> While the median age has not increased significantly (35.2 in 2000<sup>7</sup> and 37<sup>8</sup> in 2010), there is still a pattern of an aging. According to the U.S. Census Bureau, this nationwide rise in median age is largely due to the aging of baby boomers (those born between 1946 and 1964).<sup>9</sup>

**Table 8: Population by Age <sup>1</sup>**

Age	Total	Percentage
Under 5 years	618	5.7%
5 to 9 years	698	6.4%
10 to 14 years	698	6.4%
15 to 19 years	801	7.4%
20 to 24 years	647	6.0%
25 to 29 years	698	6.4%
30 to 34 years	796	7.3%
35 to 39 years	752	6.9%
40 to 44 years	700	6.4%
45 to 49 years	737	6.8%
50 to 54 years	784	7.2%
55 to 59 years	769	7.1%
60 to 64 years	716	6.6%
65 to 69 years	535	4.9%
70 to 74 years	425	3.9%
75 to 79 years	232	2.1%
80 to 84 years	117	1.1%
85 years and over	136	1.3%
<b>Total</b>	<b>10,859</b>	<b>100%</b>
<b>Median Age</b>	<b>38.2</b>	<b>----</b>

<sup>6</sup> U.S. Census Bureau, Census 2010 Summary File 1, Table P1

<sup>7</sup> U.S. Census Bureau, Census 2000 Demographic Characteristics, Table DP1, DEC Summary File 4 Demographic Profile

<sup>8</sup> U.S. Census Bureau, 2010 Census, Table P13, Median Age by Sex

<sup>9</sup> U.S. Older Population Grew From 2010 to 2020 at Fastest Rate Since 1880 to 1890, May 25, 2023, Zoe Caplan, U.S. Census Bureau, <https://www.census.gov/library/stories/2023/05/2020-census-united-states-older-population-grew.html>

## 2.3 Family and Household Size

Understanding household size can help determine demand for different types of housing units and provide insight into shifting demographics. In 2023, the average household size and family size was 2.77 and 3.11, respectively.<sup>11</sup> While this represents a decrease from those numbers indicated in 2010<sup>10</sup>, household size is typically smaller than family size, due to the fact that a household can include a single individual living as one house keeping unit.

**Table 9: Average Household & Family Size**

	<b>2010<sup>10</sup></b>	<b>2023<sup>11</sup></b>
Average Household Size	3.01	2.77
Average Family Size	3.39	3.11

Of the occupied units (3,719 units), about 88% are owner-occupied with the remainder being renter-occupied. Of those owner-occupied units, 2-person households make up about 32%, followed by 3-person households (20.8%), and 4-person households (17.6%). For renter-occupied units, about 22% are 2-person households, followed closely by a 3-person households at 18%.<sup>12</sup>

**Table 10: Tenure by Household Size<sup>12</sup>**

	<b>Number</b>	<b>Percentage</b>
<b>Total Occupied Units</b>	<b>3,719</b>	<b>100%</b>
<b>Owner occupied:</b>	<b>3,258</b>	<b>87.6%</b>
1-person household	536	16.5%
2-person household	1,052	32.3%
3-person household	679	20.8%
4-person household	574	17.6%
5-person household	260	8.0%
6-person household	88	2.7%
7-or-more-person household	69	2.1%
<b>Renter occupied:</b>	<b>461</b>	<b>12.4%</b>
1-person household	69	15.0%
2-person household	101	21.9%
3-person household	85	18.4%
4-person household	75	16.3%
5-person household	76	16.5%
6-person household	27	5.9%
7-or-more-person household	28	6.1%

<sup>10</sup> U.S. Census Bureau, 2006-2010 American Community Survey, Households and Families, Table S1101

<sup>11</sup> U.S. Census Bureau, 2019-2023 American Community Survey, Households and Families, Table S1101

<sup>12</sup> U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC), Table H12, Tenure by Household Size

## 2.4 Family and Household Income

In 2023, the estimated median household and family income in the Borough was \$102,043 and \$111,627, respectively.<sup>13</sup> These figures suggest an approximate 30% increase in median income for households and about a 34% increase for median family income since 2010.<sup>14</sup>

According to the 2024 Affordable Housing Regional Income Limits by Household Size, which was prepared by Affordable Housing Professionals of New Jersey (AHPNJ), the median income level for Region 4 (Mercer, Monmouth, and Ocean Counties) is \$91,038. This income level is set on a regional scale and is used to determine moderate, low, and very low-income levels. In Region 4 of New Jersey, which includes Beachwood Borough, the moderate household income limit for one person is \$72,830. Low-income one-person households are defined as those with an income limit of \$45,519, while very low-income one-person households are defined as those earning up to \$27,311.<sup>15</sup>

**Table 11: Median Income<sup>13</sup>**

	<b>Households</b>	<b>Families</b>
Less than \$10,000	0.8%	0.5%
\$10,000 to \$14,999	2.5%	1.1%
\$15,000 to \$24,999	2.3%	1.2%
\$25,000 to \$34,999	4.9%	1.4%
\$35,000 to \$49,999	13.0%	12.6%
\$50,000 to \$74,999	10.8%	9.4%
\$75,000 to \$99,999	14.9%	17.5%
\$100,000 to \$149,999	21.8%	24.3%
\$150,000 to \$199,999	14.6%	14.3%
\$200,000 or more	14.4%	17.7%
<b>Total</b>	<b>100%</b>	<b>100%</b>
<b>Median Income</b>	<b>\$102,043</b>	<b>\$111,627</b>

<sup>13</sup> US Census 2023 5-Year ACS Household Income in Past 12 Months (in 2023 Inflation-Adjusted Dollars), Table S1901

<sup>14</sup> U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, Table S1901, Income in the Past 12 Months (in 2010 Inflation-Adjusted Dollars)

<sup>15</sup> Affordable Housing Professionals of New Jersey (AHPNJ), 2024 Affordable Housing Regional Income Limits by Household Size, April 12, 2024 [https://ahpnj.org/member\\_docs/Income\\_Limits\\_2024\\_FINAL.pdf](https://ahpnj.org/member_docs/Income_Limits_2024_FINAL.pdf)

## 2.5

## Existing Employment

## 2.5.1 Employment Status

About 71% of the Borough's population over 16 years old are in the labor force. Of the civilian labor force, about 68% are employed, and 2% unemployed. Interestingly enough nearly 30% are not in the labor force.<sup>16</sup>

**Table 12: Employment Status<sup>16</sup>**

	Beachwood Borough	
	Population	Percentage
Population 16 years and over	9,096	100%
In labor force	6,421	70.6%
Civilian labor force	6,401	70.4%
Employed	6,213	68.3%
Unemployed	188	2.1%
Armed Forces	20	0.2%
Not in labor force	2,675	29.4%
Unemployment Rate (Civilian Labor Rate)	-	2.9%

## 2.5.2 Employment by Industry

Of the employed civilians 16 years and over, about 28% are in the "Educational Services, Health Care and Social Assistance Services" industry, about 14% are in "Retail Trade" and about 13% are in the "Professional, scientific, and management, and administrative and waste management services" industry. It was estimated that there is no labor force in the "Agriculture, forestry, fishing and hunting, and mining," industry.<sup>16</sup>

**Table 13: Employment by Industry<sup>16</sup>**

Industry	Number	Percentage
Agriculture, forestry, fishing and hunting, and mining	0	0%
Construction	438	7.0%
Manufacturing	277	4.5%
Wholesale trade	119	1.9%
Retail trade	877	14.1%
Transportation and warehousing, and utilities	345	5.6%
Information	113	1.8%
Finance and insurance, and real estate and rental and	176	2.8%
Professional, scientific, and management, and	785	12.6%

<sup>16</sup> U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table DP03, Selected Economic Characteristics



Industry	Number	Percentage
Educational services, health care and social assistance	1,761	28.3%
Arts, entertainment, and recreation, and accommodation and food services	371	6.0%
Other services, except public administration	504	8.1%
Public administration	447	7.2%
<b>Total (Civilian employed population 16 years and</b>	<b>6,213</b>	<b>100%</b>

## 2.6 Population and Employment Projections

The North Jersey Transportation Planning Authority (NJTPA) is the federally authorized Metropolitan Planning Organization (MPO) for 7 million people in the 13-county northern New Jersey region, which includes Ocean County. The NJTPA completed its latest set of formal forecasts in 2021. According to NJTPA's published population and employment projections for the years 2015- 2050, the Borough's population and employment will increase, albeit at a modest pace. It was estimated that the Borough's population is expected to increase by about 11% between 2015 to 2050, or an average of 0.7% per year. It is important to note that over the same 35 year time period, employment is projected to increase about 26%.

**Table 14: Population & Employment Projections<sup>17</sup>**

Year	Population	% Change	Jobs	% Change
2015	11,042	----	1,027	----
2050	12,223	10.7%	1,292	25.8%

## 2.7 Housing Stock Projection

### 2.7.1 Building and Demolition Permits by Year

The Fair Housing Act II requires that Housing Plans include a projection of new housing units based on the number of building permits, development applications approved, and probable developments, as well as other indicators deemed appropriate. Building permits averaging 9.3 units were issued between 2013 through 2023, while annual demolition permits averaged 5.4 units. Assuming these rates remain relatively constant, the Borough could see close to 50 units developed over the next five years and 93 units over the next ten years.

<sup>17</sup> North Jersey Transportation Planning Authority Appendix E-2050 Demographic Forecasts

**Table 15: Housing Unit Building and Demolition Permits by Year**

<b>Year</b>	<b>Building Permits Issued For New Construction <sup>18</sup></b>	<b>Housing Demolition Permits Issued <sup>19</sup></b>
2013	15	7
2014	7	3
2015	5	7
2016	7	19
2017	6	18
2018	11	1
2019	11	2
2020	3	1
2021	11	0
2022	12	1
2023	14	0
<b>Total</b>	<b>102</b>	<b>59</b>
<b>Average</b>	<b>9.3</b>	<b>5.4</b>
<b>5-Year Projection</b>	<b>46</b>	<b>27</b>
<b>10- Year Projection</b>	<b>93</b>	<b>54</b>

<sup>18</sup> New Jersey Department of Community Affairs (NJDCA), Building Permits: Yearly Summary Data

<sup>19</sup> New Jersey Department of Community Affairs (NJDCA), Demolition Permits Yearly Summary Data

### 3.0 ACHIEVEMENT OF FAIR SHARE

This Fair Share Plan sets forth Beachwood Borough's affordable housing obligations and explains how the Borough is satisfying its obligation.

The Borough's fair share is 301, consisting of a Present Need (Rehabilitation Obligation of 8, a Prior Round Obligation (1987-1999) of 123, a Third Round Obligation (1999-2024) of 123<sup>20</sup> and a Fourth Round Obligation (2025-2035) of 47.

Another way to construe this 301 obligation is that 8 is the present need (or rehab obligation) and 293 is the prospective need otherwise, known as the new construction component.

The Borough has applied the standards set forth in N.J.A.C. 5:93-4.2 to determine its entitlement to a vacant land adjustment (VLA) to the cumulative 293-perspective need obligation. As a result of that analysis, the Borough has determined that it is entitled to adjust its cumulative 293 prospective need to 0, leaving the Borough with a realistic development potential (RDP) of 0 and an unmet need of 293. This plan will demonstrate how the Borough is creating a realistic opportunity for satisfaction of its RDP and how it is taking appropriate steps to address its unmet need.

To elaborate on the vacant land adjustment analysis, in accordance with N.J.A.C. 5:93-4.2, we first created an inventory of vacant or underutilized parcels. Initially, an exhaustive analysis of all vacant properties was conducted utilizing 2024 MOD-IV tax data from the New Jersey Geographic Information Network. These data were reviewed for completeness and accuracy with respect to property class codes and, where necessary, updated based on local information and/or current aerial images.

Next, all privately owned vacant contiguous parcels under 0.83 acres were eliminated from the analysis (could not accommodate a density of 6 dwelling units per acre and would therefore generate zero affordable units). The Borough utilized a density of 6 units per acre, as per COAH regulation N.J.A.C. 5:93-4.2.

Next, the Borough removed lands which have been preserved; environmentally sensitive lands including wetlands, flood hazard areas, active recreation; and conservation, parklands and open space lands.

Furthermore, the Borough removed parcels which were deemed to have special circumstances which might otherwise preclude the sites' inclusion, including vacant lands surrounded by industrial uses, areas without access, lacking access to sewer, areas with access only through wetlands, areas with known contamination, sites containing utilities (i.e., pump stations, etc.), common areas within developed sites (i.e. parking areas, open space areas), areas with stormwater management facilities, etc. In other words, all sites that did not qualify as available, approvable,

<sup>20</sup> Based on the workbooks provided by Special Master Richard Reading pursuant to Judge Mary C. Jacobson's March 8, 2018 opinion on fair share obligations in Mercer County

developable and suitable under COAH regulations were removed because a municipality can only comply with sites that meet these criteria

### 3.1 Present Need Obligation

#### 3.1.1 As Determined and Addressed

The Borough accepts the Present Need of **8 units** as promulgated by the Department of Community Affairs (DCA) as its Rehabilitation Obligation. For the satisfaction of the Rehabilitation Obligation, Beachwood Borough will continue to participate in the Ocean County administered Housing Rehabilitation Program, a rehabilitation program for substandard units occupied by low and moderate income year-round residents. Ocean County will continue to provide its service of rehabilitation of substandard units within Beachwood.

### 3.2 Satisfaction of the Realistic Development Potential (RDP-0)

The Borough received a Prior Round JOR on June 30, 1998. This approved Housing Element and Fair Share Plan was prepared by Thomas A. Thomas, PP, AICP and was adopted by the Planning Board on April 27, 1998, and approved by Borough Council on April 28, 1998.

As indicated above the Borough reapplied the standards set forth in N.J.A.C. 5:93-4.2. This revised VLA resulted in a 0-unit RDP (see Appendix). Considering the recalculated 0 unit RDP, the Borough will only have to provide mechanisms towards addressing unmet need.

### 3.3 Unmet Need (293 units)

#### *Existing Credits*

While the Borough is confident there is at least six group home sites within the Borough, documentation has only been obtained from those facilities operated by Community Options Inc. Per documentation that has been provided, there are a total of 6 beds allocated across two facilities.

<b>Administrator</b>	<b>Address</b>	<b>Block, Lot</b>	<b>Confirmed Beds</b>
Community Options Inc.	711 Windward Ave.	B10.43, L6	3 individuals
Community Options Inc.	835 Forecastle Ave.	B3.02, L3	3 individuals
Arc Ocean County Chapter Inc.	1353 Anchor Ave.	B9.12, L1	
21 Plus Inc.	1113 Mizzen Ave.	B9.41, L6	
21 Plus Inc.	1309 Longboat Ave.	B9.07, L7	
Ocean Mental Health Services	353 Ship Ave.	B1.45, L1	

The Borough seeks to take credit for these six beds, plus any additional credits that may be confirmed at a later date. These six credits, plus any additional credits, will be applied towards unmet need.

### *Mandatory Set-aside Ordinance*

The Borough will establish a mandatory set-aside ordinance that requires all residential development (containing five or more units), including approvals of use or density variances, site plans, or subdivisions; redevelopment projects subject to a redevelopment plan adopted by the Borough Council that governs the development and redevelopment of designated areas in need of rehabilitation or areas in need of redevelopment in the Borough; and, substantial revisions to previously approved developments, to have a 20% set-aside for the affordable units, regardless of whether they are for-sale or rental. All affordable units shall be restricted, regulated, and administered consistent with the Borough's affordable housing regulations, the Uniform Housing Affordability Controls and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.).

### *Redevelopment Overlay*

The Borough will establish an overlay zone that will allow residential development, when built in conjunction with the redevelopment of commercial properties within the B-1 zone. Only those B-1 zoned properties in the vicinity of Atlantic City Blvd and Route 9, approximately 26 acres, are being considered:

Block 2.13, Lot 1; Block 2.14, Lots 1-3; Block 2.15, Lots 1-6; Block 2.16, Lots 1, 2, 3.01, 6-8-8; Block 2.17, Lots 1-3, 5-10; Block 2.28, Lots 1-13; Block 2.29, Lots 1-5, 6.01, 11-13; Block 2.30, Lots 1-12; Block 2.31, Lots 1-7; Block 2.40, Lots 7.01 (partial), 9 (partial); Block 2.41, Lot 8; Block 2.42, Lots 7, 8; Block 2.43, Lot 7 (partial); Block 2.48, Lot 6 (partial); Block 2.49, Lot 8; Block 2.50, Lot 5 (partial); Block 4.01, Lots 1, 2, 4-6; Block 4.08, Lots 1-5; Block 4.15, Lots 1.01 (partial), 6; Block 4.23, Lots 1, 2 (partial), 3.01, 4-6; Block 4.26, Lots 1-6; Block 4.38, Lots 1-5, 7; Block 4.43, Lots 1-7; Block 4.49, Lot 1 (partial)).

The purpose of this zone will be to create a future opportunity for the redevelopment of existing commercial properties into a mixed use area which will address the requirement that a municipality account for at least 25% of the prospective need obligation that has been adjusted and adopt realistic zoning that allows for such adjusted obligation.

### *Scattered Site Program*

The Borough will establish a Scattered Site Program designed to construct housing units that are not part of a larger development project. The Borough will implement a detailed program manual and target specific organizations for participation.

### *Waivers Previously Granted*

Due to the Borough's built out nature numerous "waivers" were received in the Prior Round JOR. As indicated in the Prior Round plan, the Borough continues to seek those previously granted waivers.

- An accessory apartment program was not required because the lots in Beachwood are relatively small (predominately 8,000 square feet or less) and neighborhoods are well established as individual dwellings on individual lots. The predominate 8,000 square foot lots that exist within the Borough coupled with the COAH requirements for 10-year affordability controls on accessory apartments, the lack of control by the property owner on the selection of apartment renters establish, and a combination of factors make the successful development of an accessory apartment program impractical.
- Since the Borough is almost fully developed, and there are no large underdeveloped tracts suitable for low and moderate income housing, overlay zones were determined not practical.

## 4.0 APPENDIX

4.1 Vacant Land Adjustment (VLA) Analysis

4.2 Spending Plan

4.3 License for 711 Windward Ave. and 835 Forecastle Ave.

## **Vacant Land Adjustment (VLA) Analysis**



ID	BLOCK	LOT	PROPERTY CLASS	LOCATION	ADDITIONAL LOT(S)	TOTAL AREA	FLOOD HAZARD AREA (FHA)	WETLANDS (OUTSIDE FHA)	REMAINING AREA OUTSIDE OF ENVIRONMENTAL CONSTRAINTS	REASON(S) FOR EXCLUSIONS	DEVELOPABLE LAND AREA	REALISTIC DEVELOPMENT POTENTIAL (RDP)
11.03	4	1		633 BEACHWOOD BLVD		0.0917	0	0	0.091	Unconstrained Acreage Insufficient to Support Housing	-	-
71.06	5	1		621 TILLER AVE		0.0945	0	0	0.094	Unconstrained Acreage Insufficient to Support Housing	-	-
31.06	15	1		648 BEACH AVE		0.0945	0	0	0.091	Unconstrained Acreage Insufficient to Support Housing	-	-
41.10	10	1		616 SURF AVE		0.1060	0	0	0.106	Unconstrained Acreage Insufficient to Support Housing	-	-
51.10	13	1		636 SURF AVE		0.1798	0	0	0.180	Developed	-	-
61.11	1	1		653 FORECASTLE AVE		0.1683	0	0	0.188	Unconstrained Acreage Insufficient to Support Housing	-	-
71.12	10	1		644 FORECASTLE AVE		0.1861	0	0	0.186	Unconstrained Acreage Insufficient to Support Housing	-	-
81.15	9	1		516 SURF AVE		0.1798	0	0	0.180	Unconstrained Acreage Insufficient to Support Housing	-	-
91.17	3	1		529 ENSIGN AVE		0.0854	0	0	0.085	Unconstrained Acreage Insufficient to Support Housing	-	-
101.18	1	1		553 HALLIARD AVE		0.1825	0	0	0.183	Unconstrained Acreage Insufficient to Support Housing	-	-
111.18	2	1		545 HALLIARD AVE		0.1797	0	0	0.180	Unconstrained Acreage Insufficient to Support Housing	-	-
121.18	13	1		540 TILLER AVE		0.1877	0	0	0.188	Unconstrained Acreage Insufficient to Support Housing	-	-
131.22	3	1		533 BEACHWOOD BLVD		0.0931	0	0	0.093	Unconstrained Acreage Insufficient to Support Housing	-	-
141.22	9	1		512 SEAMAN AVE		0.0906	0	0	0.091	Unconstrained Acreage Insufficient to Support Housing	-	-
151.23	11	1		532 SPAR AVE		0.0884	0	0	0.088	Developed	-	-
161.25	2	1		445 BRIAR WAY		0.2029	0	0	0.203	Unconstrained Acreage Insufficient to Support Housing	-	-
171.25	3	1		437 BRIAR WAY		0.1969	0	0	0.197	Unconstrained Acreage Insufficient to Support Housing	-	-
181.25	4	1		431 BRIAR WAY		0.1694	0	0	0.169	Unconstrained Acreage Insufficient to Support Housing	-	-
191.25	11	1		456 LEWARD AVE		0.0937	0	0	0.094	Unconstrained Acreage Insufficient to Support Housing	-	-
201.27	10	1		432 ENSIGN AVE		0.0873	0	0	0.087	Unconstrained Acreage Insufficient to Support Housing	-	-
211.42	8	1		400 ANCHOR AVE		0.1680	0	0	0.168	Unconstrained Acreage Insufficient to Support Housing	-	-
221.49	2	1		274 SURF AVE		0.0676	0	0	0.068	Unconstrained Acreage Insufficient to Support Housing	-	-
231.50	2	1		271 SURF AVE		0.2000	0	0	0.200	Unconstrained Acreage Insufficient to Support Housing	-	-
241.53	1	1		255 TILLER AVE		0.1499	0	0	0.149	Unconstrained Acreage Insufficient to Support Housing	-	-
251.57	5	1		59 RAILROAD AVE		0.0855	0	0	0.086	Unconstrained Acreage Insufficient to Support Housing	-	-
261.202	1	1		265 ADMIRAL AVE		0.0871	0	0	0.087	Unconstrained Acreage Insufficient to Support Housing	-	-
271.04	7	1		208 TILLER AVE		0.1861	0	0	0.186	Unconstrained Acreage Insufficient to Support Housing	-	-
281.05	6.01	1		220 BEACH AVE		0.2712	0	0	0.271	Unconstrained Acreage Insufficient to Support Housing	-	-
291.10	4	1		126 TILLER AVE		0.2457	0	0	0.246	Unconstrained Acreage Insufficient to Support Housing	-	-
301.10	5	1		134 TILLER AVE		0.1902	0	0	0.190	Unconstrained Acreage Insufficient to Support Housing	-	-
311.28	4	1		119 SHIP AVE		0.1994	0	0	0.199	Developed	-	-
321.36	6	1		209 NEPTUNE AVE		0.1967	0	0	0.197	Unconstrained Acreage Insufficient to Support Housing	-	-
331.39	7	1		113 OCEAN AVE		0.1194	0	0	0.119	Unconstrained Acreage Insufficient to Support Housing	-	-
341.46	5	1		225 SPRAY AVE		0.0942	0	0	0.094	Unconstrained Acreage Insufficient to Support Housing	-	-
351.249	9.01	1		108 SPRAY AVE		0.1846	0	0	0.183	Developed	-	-
361.50	6	1		120 MIZZEN AVE		0.0936	0	0	0.094	Unconstrained Acreage Insufficient to Support Housing	-	-
371.50	10	1		144 MIZZEN AVE		0.1808	0	0	0.181	Unconstrained Acreage Insufficient to Support Housing	-	-
381.50	11	1		152 MIZZEN AVE		0.1744	0	0	0.174	Unconstrained Acreage Insufficient to Support Housing	-	-
391.51	3	1		129 MIZZEN AVE		0.0610	0	0	0.061	Unconstrained Acreage Insufficient to Support Housing	-	-
401.05	5	1		813 ENSIGN AVE		0.0971	0	0	0.097	Unconstrained Acreage Insufficient to Support Housing	-	-
411.11	3	1		737 FORECASTLE AVE		0.1704	0	0	0.170	Unconstrained Acreage Insufficient to Support Housing	-	-
421.12	6	1		717 SUNSET RD		0.1711	0	0	0.177	Unconstrained Acreage Insufficient to Support Housing	-	-
431.12	7	1		709 SUNSET RD		0.1821	0	0	0.183	Unconstrained Acreage Insufficient to Support Housing	-	-
441.14	2.01	1		841 BEACH AVE		0.1973	0	0	0.199	Unconstrained Acreage Insufficient to Support Housing	-	-
451.31	3	1		933 SPAR AVE		0.1859	0	0	0.186	Unconstrained Acreage Insufficient to Support Housing	-	-
461.04	1	1		717 BARNEGAT BLVD		0.2778	0	0	0.278	Developed	-	-
471.19	4	1		525 COMPASS AVE		0.2367	0	0	0.237	Unconstrained Acreage Insufficient to Support Housing	-	-
481.14	8	1		304 CLUBHOUSE RD		0.0783	0	0	0.078	Unconstrained Acreage Insufficient to Support Housing	-	-
491.37	5	1		309 COMPASS AVE		0.2024	0.0560	0	0.146	Developed	-	-
501.41	10.02	1		240 COMPASS AVE		0.1850	0.1726	0	0.012	Unconstrained Acreage Insufficient to Support Housing	-	-
511.51	2	1		83 FOREPEAK AVE		0.1330	0	0	0.133	Unconstrained Acreage Insufficient to Support Housing	-	-
521.53	2	1		89 COMPASS AVE		0.1471	0.1476	0	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
531.02	3	1		FAMARACK RD		0.1961	0	0	0.196	Unconstrained Acreage Insufficient to Support Housing	-	-
541.05	6.01	1		808 CRANBERRY RD		0.1982	0	0	0.198	Unconstrained Acreage Insufficient to Support Housing	-	-
551.08	9	1		752 CRANBERRY RD		0.1878	0	0	0.188	Unconstrained Acreage Insufficient to Support Housing	-	-
561.09	2	1		741 CRANBERRY RD		0.0948	0	0	0.095	Unconstrained Acreage Insufficient to Support Housing	-	-
571.09	3	1		737 CRANBERRY RD		0.0973	0	0	0.097	Unconstrained Acreage Insufficient to Support Housing	-	-
581.09	7	1		708 SUNSET RD		0.2333	0	0	0.233	Unconstrained Acreage Insufficient to Support Housing	-	-
591.09	8	1		716 SUNSET RD	0	0.1893	0	0	0.189	Unconstrained Acreage Insufficient to Support Housing	-	-
601.09	9	1		724 SUNSET RD		0.0975	0	0	0.098	Unconstrained Acreage Insufficient to Support Housing	-	-
611.24	9	1		1040 SURF AVE		0.1063	0	0	0.106	Unconstrained Acreage Insufficient to Support Housing	-	-
621.26	9	1		1008 HALLIARD AVE		0.0997	0	0	0.100	Unconstrained Acreage Insufficient to Support Housing	-	-
631.28	1	1		909 SUNSET RD		0.1583	0	0	0.158	Preserved Open Space	-	-
641.28	2	1		901 SUNSET RD		0.1458	0	0	0.146	Preserved Open Space	-	-
651.28	3	1		900 FORECASTLE AVE		0.17446	0	0	0.175	Preserved Open Space	-	-
661.28	4	1		908 FORECASTLE AVE		0.1874	0	0	0.187	Preserved Open Space	-	-
671.28	5	1		916 FORECASTLE AVE		0.1878	0	0	0.188	Unconstrained Acreage Insufficient to Support Housing	-	-
681.28	6	1		FORECASTLE AVE		0.0951	0	0	0.095	Unconstrained Acreage Insufficient to Support Housing	-	-
691.28	7	1		928 FORECASTLE AVE		0.0887	0	0	0.089	Preserved Open Space	-	-
701.29	8	1		FORECASTLE AVE		0.0957	0	0	0.096	Unconstrained Acreage Insufficient to Support Housing	-	-
711.29	1	1		945 FORECASTLE AVE		0.3289	0	0	0.329	Unconstrained Acreage Insufficient to Support Housing	-	-
721.29	2	1		FORECASTLE AVE		0.0901	0	0	0.090	Unconstrained Acreage Insufficient to Support Housing	-	-
731.29	3	1		933 FORECASTLE AVE		0.1743	0	0	0.174	Unconstrained Acreage Insufficient to Support Housing	-	-
741.29	4	1		925 FORECASTLE AVE		0.1796	0	0	0.180	Unconstrained Acreage Insufficient to Support Housing	-	-
751.29	5	1		917 FORECASTLE AVE		0.1771	0	0	0.177	Unconstrained Acreage Insufficient to Support Housing	-	-
761.29	6	1		909 FORECASTLE AVE		0.1795	0	0	0.179	Unconstrained Acreage Insufficient to Support Housing	-	-
771.29	7.01	1		905 FORECASTLE AVE		0.1591	0	0	0.159	Unconstrained Acreage Insufficient to Support Housing	-	-
781.51	1	1		1201 HALLIARD AVE		0.2718	0	0	0.272	Unconstrained Acreage Insufficient to Support Housing	-	-
791.55	1	1		1112 ENSIGN AVE		0.1612	0	0	0.161	Unconstrained Acreage Insufficient to Support Housing	-	-
801.56	1	1		1225 ENSIGN AVE		0.3259	0	0	0.330	Unconstrained Acreage Insufficient to Support Housing	-	-
811.56	2	1		1117 ENSIGN AVE		0.2144	0	0	0.214	Unconstrained Acreage Insufficient to Support Housing	-	-
821.56	7	1		1148 HALLIARD AVE		0.0921	0	0	0.092	Unconstrained Acreage Insufficient to Support Housing	-	-
831.56	8	1		1152 HALLIARD AVE		0.2025	0	0	0.202	Unconstrained Acreage Insufficient to Support Housing	-	-
841.57	1	1		1153 HALLIARD AVE		0.2061	0	0	0.207	Unconstrained Acreage Insufficient to Support Housing	-	-
851.27	7	1		1412 BEACHWOOD BLVD		0.1797	0	0.1117	0.068	Unconstrained Acreage Insufficient to Support Housing	-	-
861.27	8	1		1420 BEACHWOOD BLVD		0.1877	0	0.1877	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
871.28	1	1		1445 BEACHWOOD BLVD		0.3458	0	0.3458	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
881.28	2	1		1441 BEACHWOOD BLVD		0.0878	0	0.0878	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
891.28	7	1		1401 BEACHWOOD BLVD		0.1628	0	0	0.163	Unconstrained Acreage Insufficient to Support Housing	-	-
901.28	13	1		1436 SEAMAN AVE		0.4122	0	0	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
911.29	1	1		1449 SEAMAN AVE		0.2684	0	0.2684	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
921.29	2	1		1441 SEAMAN AVE		0.1798	0	0.1798	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
931.29	6	1		1418 SEAMAN AVE		0.0191	0	0.0191	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
941.29	8	1		1409 SEAMAN AVE		0.1818	0	0.0191	0.163	Unconstrained Acreage Insufficient to Support Housing	-	-
951.29	9	1		1401 SEAMAN AVE		0.1658	0	0	0.166	Unconstrained Acreage Insufficient to Support Housing	-	-
961.29	10	1		1400 SPAR AVE		0.1657	0	0	0.166	Unconstrained Acreage Insufficient to Support Housing	-	-
971.29	11	1		1408 SPAR AVE		0.1817	0	0.0719	0.110	Unconstrained Acreage Insufficient to Support Housing	-	-
981.29	14	1		1428 SPAR AVE		0.3562	0	0.3562	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
991.29	15	1		1444 SPAR AVE		0.1721	0	0.1721	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
1001.30	1	1		1453 SPAR AVE		0.1868	0	0.1868	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
1011.30	5	1		1413 SPAR AVE		0.1781	0	0.0917	0.086	Unconstrained Acreage Insufficient to Support Housing	-	-
1021.30	15	1		1452 ANCHOR AVE		0.1868	0	0.1868	0.000	Unconstrained Acreage Insufficient to Support Housing	-	-
1031.34	3	1		1329 BEACHWOOD BLVD		0.1802	0	0	0.180	Unconstrained Acreage Insufficient to Support Housing	-	-
1041.34	12	1		1320 SEAMAN AVE		0.1978	0	0	0.198	Unconstrained Acreage Insufficient to Support Housing	-	-
1051.34	13	1		1328 SEAMAN AVE		0.1960	0	0	0.196	Unconstrained Acreage Insufficient to Support Housing	-	-
1061.36	4	1		1325 SPAR AVE		0.0861	0	0	0.086	Unconstrained Acreage Insufficient to Support Housing	-	-
1071.37	2	1		1245 TILLER AVE		0.1807	0	0	0.181	Unconstrained Acreage Insufficient to Support Housing	-	-
1081.38	1	1		1253 BEACH AVE		0.1768	0	0	0.177	Preserved Open Space	-	-
1091.38	13	1		SHIP AVE		0.0967	0	0	0.097	Unconstrained Acreage Insufficient to Support Housing	-	-
1101.39	3	1		1237 SHIP AVE		0.2149	0	0	0.215	Unconstrained Acreage Insufficient to Support Housing	-	-
1111.39	4	1		1229 SHIP AVE		0.2093	0	0	0.209	Unconstrained Acreage Insufficient to Support Housing	-	-
1121.56	3	1		1101 TILLER AVE		0.2819	0	0	0.282	Developed	-	-
1131.56	7	1		1108 BEACH AVE		0.0445</						



## **Spending Plan**

**Beachwood Borough Affordable Housing Trust Fund Spending Plan****INTRODUCTION**

Beachwood Borough's Fourth Round Housing Element and Fair Share Plan was prepared in accordance with 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 the March 10, 2015 Supreme Court Order Mount Laurel IV and N.J.A.C. 5:93-1 et seq. A development fee ordinance creating a dedicated revenue source for affordable housing was approved by the Superior Court of New Jersey and adopted by the municipality on January 15, 2009, amended February 5, 2009 and amended again April 3, 2014. While the Borough intends to make minor modifications to the spending plan as a result of subsequent Court rulings, this spending plan is intended to project anticipated affordable housing trust fund revenues, expenditures, and the mechanisms for expenditure through December 31, 2035.

As of December 31, the Borough of Beachwood had collected \$602,551 (including \$24,919 interest) and expended \$30,310 in total (administrative costs and housing activity costs), thereby resulting in a balance of \$572,241. Pursuant to the Appellate Division authorization allowing for the adoption of a Development Fee Ordinance and restriction on expenditure of collected fees in the absence of a spending plan approved by the Court, no fees have been expended, aside from administrative costs. All development fees and interest earned by the fees were deposited in a separate interest-bearing Affordable Housing Trust Fund in Ocean First Bank, 975 Hooper Avenue, Tom River Township. These funds shall be spent in accordance with N.J.A.C. 5:93-8.16 as described in the sections below.

**1. REVENUES FOR CERTIFICATION PERIOD**

To calculate a projection of revenue through the end of the Third Round, the Borough of Beachwood considered the following:

**(a) Development fees:**

1. Residential and nonresidential projects which have been subject to development fees at the time of preliminary or final development approvals.
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

**(b) Payment in lieu (PIL):**

Actual and committed payments in lieu (PIL) of construction from developers.

To date, there are no actual or committed payments in lieu (PIL) of construction from developers.

(c) Other funding sources:

Beachwood Borough does not anticipate collecting funds from other funding sources at the present time. Funds from other sources include, but are not limited to, the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units. All monies to be deposited in the Affordable Housing Trust fund are anticipated to come from development fees.

(d) Projected interest: Affordable Housing Trust Fund interest is based on the current rate of interest of 2.28%.

Table 1 below shows the anticipated revenue to be generated from development fees. Beachwood Borough projects that a subtotal of \$309,177 (\$316,228 with interest) will be collected between January 1, 2025, and December 31, 2035, for affordable housing purposes, based on the assumptions that immediately follow the table. These projections are essentially extrapolations of historic trends. After adding in the funds currently in the account, the total is projected to be \$888,469.

**Table 1: Projected Revenues, Housing Trust Fund – 2025 through 2035**

Year Source of Funds	2024	2025	2026-2027	2028-2029	2030-2031	2032-2033	2034-2035	2025-2035 Total
Projected Residential Development	STARTING BALANCE \$572,241 (12/31/24)	\$28,107	\$56,214	\$56,214	\$56,214	\$56,214	\$56,214	\$309,177
Projected Non-Residential Development		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest		\$641	\$1,282	\$1,282	\$1,282	\$1,282	\$1,282	\$7,051
<b>Total</b>	\$572,241	\$28,748	\$57,496	\$57,496	\$57,496	\$57,496	\$57,496	\$888,469

\* The years were doubled up from 2026-2035 for the sake of space, however the yearly amount is depicted in the 2025 column.

\*\* The numbers have been rounded to the nearest whole number making the numbers approximate figures.

Projected residential development is based on the construction of 9 new dwelling units per year. The 9 units were multiplied by \$208,200, which is the Borough's average assessed value in 2025 for a residential dwelling unit as indicated by the Borough Tax Assessor. This estimate of \$1,873,800 of new yearly construction was then multiplied by 0.015 (1.5% residential development fee).

Projected non-residential development is based on the fact that there were no non-residential development fees collected by the Borough from years 2009-2024. Therefore, we can project that no development will be collected over the next 10 years.

As indicated in the Table above, Beachwood Borough anticipates that a total of \$316,228 in revenue will be collected between January 1, 2025, and December 31, 2035 (\$309,177+\$0+\$7,051).

## **2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS**

The procedural sequence to be followed by Beachwood Borough for the collection and distribution of development fee revenues is presented below.

### **(a) Collection of development fee revenues**

Collection of development fee revenues shall be consistent with Beachwood's development fee ordinance for both residential and non-residential developments in accordance with the Department's rules and P.L.2008, c.46, sections 8 (C. 52:27D-329.2) and 32-38 (C. 40:55D-8.1 through C. 40:55D-8.7).

### **(b) Distribution of development fee revenues**

A resolution recommending the expenditure of development fee revenues as set forth in this spending plan is adopted by the Land Use Board and forwarded to the Council. The Council then reviews the request for consistency with the spending plan and, by resolution, adopts the recommendation.

Upon adoption of the Council's resolution, funds can be released in accordance with the Court-approved spending plan. The Chief Financial Officer releases the requested revenue from the trust fund for the specific use approved in the Council's resolution following approval of a request by resolution

## **3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS**

Beachwood Borough may use the monies in the trust fund for any of the following items, pursuant to N.J.A.C. 5:93-8.16(a) and (c):

- New construction of affordable housing and related development costs; eligible costs for inclusionary development shall be pro-rated based on the proportion of affordable housing units that are included in the development.
- Extensions and/or improvements of roads and infrastructure to very-low, low- and moderate-income housing sites; costs for inclusionary development shall be pro-rated based on the proportion of affordable housing units that are included in the development.
- Purchase and/or improvement of land to be used for very-low, low- and moderate-income housing.
- Market-to-affordable programs.

- Green building strategies designed to save money for very-low, low- and moderate-income households, either for new construction not funded by other sources, or as part of necessary maintenance or repair of existing units.
- Rehabilitation, maintenance and repair of affordable housing units.
- Repayment of municipal bonds issued to finance affordable housing activity.
- Affordability assistance to very low-, low- and moderate-income buyers and renters of affordable housing units to lower the cost of homeownership, subsidize closing costs, or reduce the capitalized basis of rent payments.
- Affordability assistance to create very low-income and low-income units.
- Any other activity as specified herein.

### Specific Expenditures

#### (a) Scattered Site Program:

Due to the Borough's increasing unmet need, any extra funds should be utilized to create a scattered site program. Funds collected through fees, that are not expended on administrative expenses or affordability assistance, will be allocated towards the development of additional housing in partnership with an experienced nonprofit developer/operator.

#### 4. AFFORDABILITY ASSISTANCE (N.J.A.C. 5:93-8.16(c))

At least 30% of collected development fees shall be used to create very low-income units and provide affordability assistance to very-low, low- and moderate-income households in affordable units included in the Fair Share Plan.

Table 2 below shows the minimum amount anticipated being available for affordability assistance to very-low, low- and moderate-income households.

**Table 2: Projected Minimum Affordability Assistance Requirement**

Development fees collected through 12/31/24		\$577,632
Development fees projected, 2025-2035	+	\$309,177
Interest earned, July 17, 2008 to December 31,2024	+	\$24,919
Interest projected, 2025-2035	+	\$7,051
<b>Total</b>		<b>\$918,779</b>
30% requirement	x .30	\$275,634
Less affordability assistance expenditures through 12/31/2024	-	\$0
Projected minimum affordability assistance expenditures	=	\$275,634
Projected minimum very low-income affordability assistance requirement	÷ 3 =	\$91,878

The Borough of Beachwood will dedicate a minimum of \$275,634 from the affordable housing trust fund to render units more affordable, including at least \$91,878 to render units more

affordable to households earning no more than 30 percent of median income by region. Programs and activities for which funds will be spent will be determined from the following list:

- Affordability assistance to very low-, low- and moderate-income buyers and renters of affordable housing units to lower the cost of homeownership, subsidize closing costs and down payments, security deposits, emergency repairs funding and/or reduce the capitalized basis of the rent payments.
- Assistance with homeowners' association or condominium fees and special assessments.
- Affordability assistance to create very low-income and low-income units.
- Costs of emergency repairs to existing affordable for-sale and rental units.

## 5. ADMINISTRATIVE EXPENSES (N.J.A.C. 5:93-8.16e)

**Table 3: Projected Allowed Administrative Expense**

Development fees + interest collected, 7/17/08 thru 12/31/24	+	\$602,551
Projected development fees + interest, 12/31/2024-12/31/2025	+	\$316,228
<b>Total</b>	=	\$918,779
20% maximum allowed administrative expense	x .20	\$183,756
Less administrative expenditures through 12/31/24	-	\$30,310
Projected maximum allowable administrative expenses, 2025 through 2035	=	\$153,446

The Borough of Beachwood projects that \$153,446 will be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, which are subject to the 20 percent cap, include:

- Administrative costs to underwrite professional consulting fees relating to the preparation and implementation of the Borough's Fair Share Plan and any amendments thereto;
- Professional, legal, and court fees as they relate to the implementation of the Borough's adopted and endorsed Housing Element and Fair Share Plan;
- Administrative fees related to a municipally sponsored new construction program; and
- Underwrite fees associated with the retention of a qualified administrative agent as may be found necessary.

The Borough will not expend for administrative purposes in excess of the formula in Table 3 above.

## 6. EXPENDITURE SCHEDULE

The Borough of Beachwood anticipates using affordable housing trust fund revenues to the benefit of very-low, low-, and moderate-income households, as set forth in the table below.



**Table 4: Projected Expenditure Schedule, 2025 through 2035**

<b>PROJECTS/ PROGRAMS</b>	<b>2025</b>	<b>2026- 2027</b>	<b>2028- 2029</b>	<b>2030- 2031</b>	<b>2032- 2033</b>	<b>2034- 2035</b>	<b>Total</b>
Affordability Assistance	\$25,250	\$50,500	\$50,500	\$50,500	\$50,500	\$50,499	\$277,749
Scattered Site Program	-	\$91,456	\$91,456	\$91,454	\$91,454	\$91,454	\$457,274
Administration	\$100,000	\$20,000	-	-	-	\$33,446	\$153,446
<b>Total</b>	<b>\$125,250</b>	<b>\$161,956</b>	<b>\$141,956</b>	<b>\$141,954</b>	<b>\$141,954</b>	<b>\$175,399</b>	<b>\$888,469</b>

## 7. SUMMARY

The Borough of Beachwood intends to spend affordable housing trust fund revenues as approved by the Court pursuant to N.J.A.C. 5:93-8.16 and consistent with the programs described in the Borough's Housing Element and Fair Share Plan.

The Borough of Beachwood has a balance of \$572,241 as of December 31, 2024 and anticipates an additional \$309,177 in revenues through December 31, 2035, for a total of \$888,469. The municipality will dedicate \$457,274 towards a scatter site program, \$277,749 towards homeowner/tenant affordability assistance, and \$153,446 towards administrative costs.

**Table 5: Spending Plan Summary**

<b>PROJECTED REVENUES from 2025 through 2035</b>	
Balance as of December 31,2024	\$572,241
1. Development fees	+ \$309,177
2. Payments in lieu of construction	+ \$0
3. Other funds	+ \$0
4. Interest	+ \$7,051
<b>TOTAL</b>	<b>= \$888,469</b>
<b>PROJECTED EXPENDITURES from 2025 through 2035</b>	
Scatter Site Program	- \$457,274
Affordability Assistance	- \$277,749
Administration	-\$153,446
Rehabilitation	- \$
<b>TOTAL</b>	<b>= \$888,469</b>
<b>REMAINING BALANCE</b>	<b>= \$0</b>

**License for 711 Windward Ave. and 835 Forecastle Ave.**

License No. GH1398



**State of New Jersey  
Department of Human Services  
Office of Licensing  
LICENSE**

**Community Options Inc  
16 Farber Road  
Princeton, NJ 08540**

*Having met the requirements of the New Jersey Statute, P.L. 1977, c. 448, and the regulations of this  
Department, is hereby licensed as a*

**Group Home Developmental Disability**

**for 3 individuals**

at

**711 WINDWARD AVE  
BEACHWOOD, NJ 08722**

**This License is effective from 12/31/2024 to 12/31/2025**

  
Sarah M. Adelman, Commissioner, Department of Human Services

License No. GH658



**State of New Jersey  
Department of Human Services  
Office of Licensing  
LICENSE**

**Community Options Inc  
16 Farber Road  
Princeton, NJ 08540**

*Having met the requirements of the New Jersey Statute, P.L. 1977, c. 448, and the regulations of this  
Department, is hereby licensed as a*

**Group Home Developmental Disability  
for 3 individuals**

**at  
835 FORECASTLE AVE  
BEACHWOOD, NJ 08722**

**This License is effective from 12/31/2024 to 12/31/2025**

  
Sarah M. Adelman, Commissioner, Department of Human Services