

FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Borough of Ship Bottom
Ocean County, New Jersey

May 5, 2025

Adopted by the Planning Board on June 17, 2025

Prepared By:



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Community Planning Consultants
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Borough of Ship Bottom
Fourth Round Housing Element and Fair Share Plan

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PART 1: HOUSING ELEMENT**EXECUTIVE SUMMARY**

The following Fourth Round Housing Element and Fair Share Plan has been prepared for the Borough of Ship Bottom in Ocean County in accordance with the Fair Housing Act as most recently amended (P.L.2024, c.2).

The Borough of Ship Bottom is a 0.71 square mile developed community located on Long Beach Island, a barrier island located along the southern shore of Ocean County, New Jersey. The Borough is surrounded by Surf City Borough to the north, a section of Long Beach Township to the south, Manahawkin Bay and Little Egg Harbor to the west, and the Atlantic Ocean to the east. The Borough prides itself as the “Gateway to Long Beach,” and operates primarily as a coastal resort town. Ship Bottom welcomes an influx of visitors during the summer months, with an estimated daily population of 20,000 people. Of all the Borough’s housing units, approximately 24% are inhabited year-round. The remaining 76%, estimated at 1,610 housing units by the US Census Bureau 2023 5-Year American Community Survey (ACS), stand vacant during the colder months.

The entire Borough is located within the Planning Area 5B: Environmentally Sensitive Barrier Islands, which contain irreplaceable topographic, geological, and ecological resources. Thus, new development is directed into existing Centers, to ultimately preserve open space and natural resources, to improve community character, and to capitalize on the inherent efficiencies of compact development. Outside of the designated Centers, existing sewer service areas are the preferred location for municipalities to address their fair share obligation.

According to the 2020 Census, Ship Bottom’s population was 1,098 residents, which represents a decrease of 5% from 2010. The 2023 5-Year ACS estimates a total population of 1,009. In 2020, the Borough’s median age was 59.9 years, representing a 10.5% increase from the median age in 2010. The Borough’s average household size in 2020 was 2.0 persons, which was lower than the average at the County level (2.65 persons).

The housing stock of the Borough is predominantly single-family detached dwelling units. A majority of the housing structures were built prior to 1970, with over 30% of the entire housing stock built in the 1950s and 1960s. According to the guidelines originally established by COAH, the Borough is located in Housing Region 4, a region that consists of Mercer, Monmouth, and Ocean Counties. Based on the 2023 Regional Income Limits, the median income in Region 4 for a four-person household is \$130,054, the moderate-income for a four-person household is \$104,043, the low-income for a four-person is \$65,027, and the very-low income for a four-person household is \$39,016.

Affordable housing obligations in New Jersey are divided into “housing rounds,” as will be discussed in detail later in this Plan. Each municipality in New Jersey has a constitutional obligation to provide their fair

share of the calculated regional need for affordable housing within the respective housing round. These obligations to construct new affordable housing are known as the “Prospective Need” obligation. Municipalities also have an obligation to rehabilitate units that are deemed substandard, pursuant to the criteria of the Fair Housing Act. This obligation is known as the Present Need, or Rehabilitation Share. The housing rounds are as follows: Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035).

The Borough of Ship Bottom did not receive Substantive Certification in the Prior Round. In the Third Round, the Borough created a new Housing Element and Fair Share Plan, addressing the Borough’s Third Round affordable housing obligation. The updated Third Round Housing Plan and Fair Share Element was adopted in October of 2024.

The Borough has a Fourth Round obligation as follows:

Rehabilitation Share: 0

Prospective Need: 44

Given the Borough’s built-out nature and significant environmental constraints, Ship Bottom intends to seek a Vacant Land Adjustment for its Fourth Round obligation. The analysis, as discussed in the Fair Share Plan portion of this Plan, determined a Realistic development Potential (RDP) of zero (0) units.

NEW JERSEY AFFORDABLE HOUSING LEGISLATIVE AND JUDICIAL HISTORY

The need to provide a realistic opportunity for the construction of affordable housing in New Jersey, the country’s most densely populated state, has been recognized for decades. In the case of Southern Burlington County NAACP v. the Township of Mount Laurel 67 N.J. 151 (1975), (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that municipalities in New Jersey have a constitutional obligation to zone for a variety and choice of housing types that would be affordable to low- and moderate-income households.

In Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158, 456 A.2d 390 (1983), decided on January 20, 1983 (commonly known as Mount Laurel II), the Supreme Court expanded the Mount Laurel doctrine by determining that each New Jersey municipality was required to create a realistic opportunity for the construction of housing affordable to low- and moderate-income households sufficient to meet its “fair share” of the need for affordable housing. As a result, municipalities were required to address a fair share of the regional need for affordable housing.

In response to the threat of “builder’s remedy” lawsuits endorsed by the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985 (N.J.S.A. 52:270-301, et seq.). The FHA established the Council on Affordable Housing (COAH) as an administrative alternative to builder’s remedy lawsuits and the concomitant jurisdiction of the courts. COAH was given the responsibility of dividing the

state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need.

In 2008, the Legislature amended the FHA to add requirements for very low-income housing. Very low-income households are those in which the gross household income is 30% or less than the region's median household income. Low-income households are those with incomes no greater than 50% of the region's median household income. Moderate-income households are those with incomes no greater than 80% and no less than 50% of the region's median household income. Each is adjusted for household size and is in relation to the median gross income of the housing region in which the municipality is located.

First and Second Rounds

The First and Second Rounds under COAH are mutually referred to as the "Prior Round." The Prior Round obligation is the cumulative 1987-1999 fair share obligation. The First Round consists of the six-year period between 1987 and 1993 for which COAH first established a formula for determining municipal affordable housing obligations (N.J.A.C. 5:92-1 *et seq.*). Then in 1994, COAH established amended regulations (N.J.A.C. 5:93-1.1 *et seq.*) and produced additional municipal affordable housing obligations for the years 1993 to 1999. This second round of obligations is known as the Second Round.

Third Round

Housing rounds were originally established by the Fair Housing Act as six-year periods, but in 2001 they were extended to 10-year periods. This should have meant that the Third Round ran from 1999 to 2009. However, COAH didn't establish new rules for the Third Round until the end of 2004 (N.J.A.C. 5:94-1 and 95-1 *et seq.*). The Third Round time period was therefore extended to 2014. The Third Round rules established a new method for calculating a municipality's affordable housing obligation, known as "growth share." This method required municipalities to project future residential and non-residential development, and then derive their obligation from that growth.

After the New Jersey Appellate Court invalidated several components of the Third Round rules, COAH released revised rules in 2008. The Third Round was once again extended to 2018 to provide municipalities with the time to apply the amended rules and establish mechanisms to meet their obligations.

On October 8, 2010, in response to numerous legal challenges to COAH's regulations, the Appellate Divisions ruled that COAH could not allocate obligations through a "growth share" formula and directed COAH to use similar methods to those used in the First and Second Rounds.

After several more court appearances and directions to adopt revised rules, COAH ultimately deadlocked at its October 20, 2014 meeting and failed to adopt draft rules. COAH's failure to adopt the new rules led to new litigation filed by the Fair Share Housing Center, which resulted in the monumental 2015 decision,

which changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing.

In re Adoption of N.J.A.C. 5:96 & 5:97 by the N.J. Council on Affordable Housing, 221 N.J. 1 (2015) (“Mount Laurel IV”), decided March 10, 2015, the Supreme Court held that since COAH was no longer functioning, trial courts were to resume their role as the forum of first instance for evaluating municipal compliance with Mount Laurel obligations, and also established a transitional process for municipalities to seek temporary immunity and ultimately a Judgment of Compliance and Repose (“JOR”) or the “judicial equivalent” of Substantive Certification from COAH.

On January 18, 2017, the Supreme Court decided In Re Declaratory Judgment Actions Filed by Various Municipalities, County of Ocean, Pursuant To The Supreme Court’s Decision In In re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) (“Mount Laurel V”), which held that need having accrued during the Gap Period (1999-2015) was part of the Present Need, not Prospective Need. The Supreme Court held that there is an obligation with respect to that period for households that came into existence during that gap that are eligible for affordable housing, that are presently (as of 2015) in need of affordable housing, and that are not already counted in the traditional present need. As the methodology and obligations from the Gap + Prospective Need had not been fully adjudicated at that time, the majority of municipalities and FSHC agreed upon the magnitude of these obligations in the form of a Settlement Agreement.

Municipal obligations were therefore broken down in Round Three Housing Element and Fair Share Plans as Present Need/Rehabilitation, Prior Round (1987-1999), and Third Round + Gap Period (1999-2015). Municipalities that received their Final Judgment of Compliance and Repose were guaranteed immunity from builders’ remedy lawsuits through the end of the Third Round, June 30, 2025.

Fourth Round

On March 18, 2024, the affordable housing legislation known jointly as Senate Bill S50 and Assembly Bill A4 passed both houses of the legislature. Governor Murphy signed the bill (P.L.2024, c.2) into law on March 20, 2024, establishing a new methodology for determining municipalities’ affordable housing obligations for the Fourth Round and beyond. The new legislation, which comprehensively amends the FHA, overhauled the process that municipalities undertake to establish and plan for their constitutionally mandated affordable housing obligation. Most notably, this legislation formally **abolished COAH** while transferring its functions to the New Jersey Department of Community Affairs (DCA) and Housing Mortgage and Finance Agency (HMFA). As a result, the legislation codified the method for calculating regional and municipal affordable housing needs and returned most of the process from the Courts to state administrative departments.

The amended FHA appoints the DCA as the entity responsible for establishing the regional need for each of the 6 housing regions and the portion of that need allocated to each municipality. In accordance with the

amended FHA, on October 18, 2024 the DCA released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State's municipalities. The non-binding obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2. Municipalities were given until January 31, 2025 to review the obligation established by the DCA and perform their own analysis of their obligation based on the methodology in the legislation and previously established by the Courts. By January 31, 2025, every non-urban aid municipality was required to adopt a binding resolution establishing its housing obligation or lose its protection from builders' remedy suits.

After the municipality establishes its obligation, there is a one-month period during which a challenge can be filed by an interested party. The amended FHA calls for a streamlined appeal / challenge period that will be managed by a new "Affordable Housing Dispute Resolution Program" that will be staffed with current or retired judges, or other experts in the field.

Round Four Housing Elements and Fair Share Plans (HEFSP) are to be adopted by the municipal planning board by June 30, 2025. The Fourth Round Plans will follow the same general format as they have with certain updates to their requirements dealing with various types of housing and the bonus credit calculation system. Notably, HEFSPs are required to be consistent with the State Development and Redevelopment Plan (SDRP.) (a new draft SDRP was released in late 2024) and the Highlands Regional Master Plan for conforming municipalities. As part of the HEFSP, municipalities shall include an assessment of the degree to which the municipality has met its fair share obligation from the prior rounds of affordable housing (i.e. First, Second, and Third Rounds).

BOROUGH OF SHIP BOTTOM'S HISTORY OF AFFORDABLE HOUSING

Historically, the Borough of Ship Bottom petitioned for Substantive Certification from COAH throughout the first two rounds of compliance. After adopting a Municipal Plan with a Housing Element and Fair Share Plan, the Borough petitioned COAH for First Round Substantive Certification on January 27, 1993. However, COAH did not make a final determination prior to the adoption of its revised Substantive rules. As permitted by these revised rules, Ship Bottom elected to amend its HEFSP to meet its Prior Round obligations, and then re-petition for Substantive Certification. This motion was filed by the Borough on May 4, 1994, and was granted by COAH on July 20, 1994; however, the Borough did not re-petition with an amended HEFSP within the mandatory timeframe. As a result, Ship Bottom received a letter dated March 23, 1995, that it was no longer under the jurisdiction of COAH.

Ship Bottom initiated efforts towards compliance in 2000, following the adoption of COAH's Third Round methodologies. On July 19, 2000, the Borough's Land Use Review Board adopted an amended HESFP, prepared in May of 2000, which addressed its cumulative Prior Round obligations of 79 units, consisting of

eight (8) rehabilitation units and 71 new construction units. The Borough then submitted this amended HEFSP to COAH for approval on August 14, 2000, to petition for Second Round Substantive Certification.

The 2000 HEFSP relied on a Vacant Land Adjustment (VLA), which would reduce the Borough's 71-unit new construction obligation to a Realistic Development Potential (RDP) of zero (0) units. Ship Bottom's rehabilitation obligation would remain at eight (8) units. In a response memorandum dated September 22, 2004, COAH agreed that no vacant parcels were adequate for development.

However, COAH deemed Ship Bottom's petition incomplete in this response memorandum concluding that additional information was needed regarding the Borough's plans for funding, rehabilitation program, and proposed development ordinances. The Borough did not submit the additional information requested within the timeframe established by COAH, thus preventing Prior Round Substantive Certification.

The Borough prepared an updated Third Round Housing Plan and Fair Share Element, which was adopted in October of 2024.

PLANNING FOR AFFORDABLE HOUSING

Pursuant to both the FHA (N.J.S.A. 52:27D-310, et seq.) and the Municipal Land Use Law (MLUL) (N.J.S.A. 40:55D-28), municipalities in New Jersey are required to include a housing element in their master plans. The principal purpose of the housing element is to describe the specific, intended methods that a municipality plans to use in order to meet its low- and moderate-income housing needs. Further, the housing element is meant to demonstrate the existing zoning or planned zoning changes that will allow for the provision of adequate capacity to accommodate household and employment growth projections, to achieve the goal of access to affordable housing for present and future populations. The statutorily required contents of the housing element are:

- 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;
- 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);

- 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;
- 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.

DEMOGRAPHIC CHARACTERISTICS**Population**

Table 1 below depicts the population trends experienced in the Borough of Ship Bottom, Ocean County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 1,009 residents in the Borough of Ship Bottom, which indicates a decrease of 89 people (-8.1%) from 2020. Ship Bottom has experienced steady growth over the past 93 years, with the most significant decrease, of 228 residents (-16.5%) between 2000 and 2010. Overall, the Borough has seen a growth of 732 residents during this time frame, reflecting a 264.3% increase in its population. Proportionally speaking, the Borough's most significant period of growth occurred in the decade between 1960 and 1970 when the Borough saw a 50.5% increase in its population. These trends are reflected at the County and State level, as well, which saw a similarly significant increase in population throughout the 1960s. The Borough's overall growth (264.3%) has proportionally fallen well below that of the County (1854.8%) but above that of the State (129.3%).

Table 1: Population Trends, 1930-2023									
Borough of Ship Bottom, Ocean County, and New Jersey									
	Borough of Ship Bottom			Ocean County			New Jersey		
Year	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1930	277	-	-	33,069	-	-	4,041,334	-	-
1940	396	119	43.0%	37,706	4,637	14.0%	4,160,165	118,831	2.9%
1950	533	137	34.6%	56,622	18,916	50.2%	4,835,329	675,164	16.2%
1960	717	184	34.5%	108,241	51,619	91.2%	6,066,782	1,231,453	25.5%
1970	1,079	362	50.5%	208,470	100,229	92.6%	7,171,112	1,104,330	18.2%
1980	1,427	348	32.3%	346,038	137,568	66.0%	7,365,011	193,899	2.7%
1990	1,352	-75	-5.3%	433,203	87,165	25.2%	7,730,188	365,177	5.0%
2000	1,384	32	2.4%	510,916	77,713	17.9%	8,414,350	684,162	8.9%
2010	1,156	-228	-16.5%	576,567	65,651	12.8%	8,791,894	377,544	4.5%
2020	1,098	-58	-5.0%	637,229	60,662	10.5%	9,288,994	497,100	5.7%
2023	1,009	-89	-8.1%	646,434	9,205	1.4%	9,267,014	-21,980	-0.2%
Total Change	-	732	264.3%	-	613,365	1854.8%	-	5,225,680	129.3%

Source: 1930-2020 U.S. Decennial Census; 2018-2023 American Community Survey 5-Year Estimates

Population Composition by Age

The median age of the residents in Ship Bottom in 2020 was 59.9 years, which shows a 10.5% increase from the 2010 median age of 54.2 years. Analysis of age group characteristics provides insight into the actual changes in population. This comparison is helpful in determining the impact these changes have on housing needs, community facilities, and services for the municipality. As detailed in Table 2 below, the entire composition of the Borough of Ship Bottom experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population aged 55 and over, which collectively saw an 82-person (14.6%) increase. Simultaneously, the Borough experienced a significant decrease in its population under 14 years old (-19.3%) and between the ages 35 to 54 (-17.9%). This data suggests that a larger portion of the Borough's residents are transitioning into the senior citizen age range, which will require the Borough to consider planning tools and approaches that encourage aging-in-place.

Table 2: Population by Age, 2010 to 2020 Borough of Ship Bottom						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	37	3.2%	31	2.8%	-6	-16.2%
5 to 14	72	6.2%	57	5.2%	-15	-20.8%
15 to 24	110	9.5%	86	7.8%	-24	-21.8%
25 to 34	114	9.9%	66	6.0%	-48	-42.1%
35 to 44	120	10.4%	83	7.6%	-37	-30.8%
45 to 54	142	12.3%	132	12.0%	-10	-7.0%
55 to 64	228	19.7%	207	18.9%	-21	-9.2%
65 and over	333	28.8%	436	39.7%	103	30.9%
Total population	1,156	100.00%	1,098	100.00%	-58	-5.0%
Median Age	54.2		59.9		5.7	10.5%

Source: U.S. Decennial Census, 2010 and 2020

Ocean County experienced population fluctuation as well. The County also saw the greatest shift of roughly 19.5% in its population aged 55 and over, which was proportionally slightly higher than the increase experienced at the Borough level. The County experienced decreases in its population aged 35 to 54(-8.8%), directly mirroring shifting age trends occurring in the Borough. This data is displayed in Table 3 below.

Table 3: Population by Age, 2010 to 2020 Ocean County						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	38,906	6.7%	44,884	7.0%	5,978	15.4%
5 to 14	73,871	12.8%	85,531	13.4%	11,660	15.8%
15 to 24	65,437	11.3%	72,987	11.5%	7,550	11.5%
25 to 34	61,018	10.6%	71,896	11.3%	10,878	17.8%
35 to 44	66,714	11.6%	64,640	10.1%	-2,074	-3.1%
45 to 54	78,571	13.6%	67,819	10.6%	-10,752	-13.7%
55 to 64	70,946	12.3%	85,133	13.4%	14,187	20.0%
65 and over	121,104	21.0%	144,339	22.7%	23,235	19.2%
Total population	576,567	100.0%	637,229	100.0%	60,662	10.5%
Median Age	42.6		41.5		-1.1	-2.6%

Source: U.S. Decennial Census, 2010 and 2020

Households

A household is defined as one or more persons, either related or not, living together in a housing unit. In 2020 there was a total of 549 households in the Borough of Ship Bottom. Over three-quarters of the Borough's households comprised two or less people. In fact, Two-person households were the most common household size at both the Borough (45.9%) and County (33.7%) levels, followed by one-person households. The average household size of the Borough in 2023 was 2.0, which was lower than that of the County's average of 2.65.

Table 4: Household Size of Occupied Housing Units, 2020 Borough of Ship Bottom and Ocean County				
	Borough of Ship Bottom		Ocean County	
	Number	Percent	Number	Percent
1-person household	184	33.5%	66,816	28.0%
2-person household	252	45.9%	80,521	33.7%
3-person household	47	8.6%	33,781	14.1%
4-person household	34	6.2%	27,777	11.6%
5-person household	14	2.6%	13,874	5.8%
6-person household	11	2.0%	6,684	2.8%
7-or-more-person household	7	1.3%	9,359	3.9%
Total Households	549	100.0%	238,812	100.0%
Average Household Size (2023)	2.0		2.65	

Source: US Decennial Census, 2020; 2018-2023 American Community Survey 5-Year Estimates, Table S1101

According to the United States Census, family households are defined as two or more persons living in the same household, related by birth, marriage, or adoption. As shown in Table 5, most (69.4%) of all households in the Borough in 2023 were categorized as family households. The vast majority of married-couple families within the Borough had no children under the age of 18.

In providing more detail on American households, the American Community Survey includes the sub-groups of non-traditional households, including “Other Family” and “Non-Family” households. “Other Family” households accounted for 8.1% of all households, broken down into 6.7% female householders with no spouse or partner present and 1.4% male householders with no spouse or partner present. “Non-Family” households are defined as those that consist of a householder living alone or sharing the home exclusively with people to whom he/she is not related. Non-family households comprised approximately 30.6% of all households in the Borough.

Table 5: Household Size and Type, 2023		
Borough of Ship Bottom		
	Total	Percent
Total Households	504	100%
Family Households	350	69.4%
Married couple family	309	61.3%
With children	52	10.3%
Without children	257	51.0%
Other Family	41	8.1%
Male householder, no spouse	7	1.4%
With children	4	0.8%
Without children	3	0.6%
Female householder, no spouse	34	6.7%
With children	7	1.4%
Without children	27	5.4%
Nonfamily household	154	30.6%
Male householder	80	15.9%
Living alone	73	14.5%
Not living alone	7	1.4%
With children	0	0.0%
Female householder	74	14.7%
Living alone	71	14.1%
Not living alone	3	0.6%
With children	0	0.0%

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables B11005 and B11010

Income

As measured in 2023, the Borough of Ship Bottom had a significantly higher median household income compared to Ocean County and the State of New Jersey. The median income in Ship Bottom was \$111,250, which was roughly \$24,839 greater than that of the County and \$10,200 greater than that of the State. The per capita income in Ship Bottom far exceeded that of the County and State. This data is outlined in Table 6 below.

Table 6: Per Capita and Household Income, 2023 Borough of Ship Bottom, Ocean County, and New Jersey		
	Per Capita Income	Median Household Income
Borough of Ship Bottom	\$82,708	\$111,250
Ocean County	\$43,900	\$86,411
New Jersey	\$53,118	\$101,050

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables S1901 and S1902

In 2020 roughly 80% percent of all households in the Borough earned an income of \$50,000 or more, as compared to roughly 71% of households in the County. The income range that accounted for most Borough households was the \$200,000 or more bracket, which comprised nearly 25% of households in Ship Bottom. The second largest income bracket in the Borough was \$50,000 to \$74,999, comprising 16.5% of households. At the County level, this same income bracket accounted for 15.9% of households. This suggests that the Borough's household income distribution is slightly skewed toward these higher income brackets as compared to the County, which may at least partially help explain the stark difference between the median income reported at the Borough (\$111,250) and County (\$86,411) levels.

Table 7: Household Income, 2023 Borough of Ship Bottom and Ocean County				
	Borough of Ship Bottom		Ocean County	
	Number¹	Percent	Number¹	Percent
Less than \$10,000	13	2.6%	7,970	3.3%
\$10,000 to \$14,999	7	1.4%	5,797	2.4%
\$15,000 to \$24,999	32	6.3%	14,008	5.8%
\$25,000 to \$34,999	12	2.4%	16,423	6.8%
\$35,000 to \$49,999	38	7.5%	23,428	9.7%
\$50,000 to \$74,999	83	16.5%	38,402	15.9%
\$75,000 to \$99,999	56	11.1%	29,707	12.3%
\$100,000 to \$149,999	60	11.9%	46,131	19.1%
\$150,000 to \$199,999	78	15.5%	26,809	11.1%
\$200,000 or more	125	24.8%	32,605	13.5%
Total Households	504	100.0%	241,521	100.0%
Median Household Income	\$111,250		\$86,411	

Source: 2018-2023 American Community Survey 5-Year Estimates, Table S1901

¹Due to the data being estimates, the number in each row does not add up with the "total" row.

Poverty Status

Of the 1,009 people in the Borough of Ship Bottom for which poverty status was determined, 35 (3.5%) individuals lived in poverty in 2023; this was considerably lower than the County's poverty rate of 10.4%. Of Ship Bottom's population that fell below the poverty level in 2023, nearly half were between the ages of 18 to 64; this trend was mirrored at the County level as well. Proportionally the County had a much higher percentage of children living in poverty, but the Borough's population living in poverty over the age of 65 was slightly higher than that of the County. This data is presented in Table 8 below.

Table 8: Poverty Status, 2023 Borough of Ship Bottom and Ocean County				
	Borough of Ship Bottom		Ocean County	
	Number	% of Total Persons	Number	% of Total Persons
Total persons	1,009	100.0%	639,510	100.0%
Total persons below poverty level	35	3.5%	66,599	10.4%
Under 18	0	0.0%	26,241	4.1%
18 to 64	16	1.6%	29,790	4.7%
65 and over	19	1.9%	10,568	1.7%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table S1701

Household Costs

Tables 9 and 10 below show the expenditures for housing as a percentage of household income for those who own and rent in the Borough of Ship Bottom and Ocean County. In 2023 a majority of Borough residents lived in homes they owned, which was the same at the County level as well. General affordability standards set a limit at 30% of gross income to be allocated for owner-occupied housing costs and 28% of gross income to be allocated for renter-occupied housing costs. Approximately 31.9% of Borough residents who owned the units they occupied spent 30% or more of their household income on housing, as compared to 34.8% of Borough residents who rented the units they occupied. These figures were on par with those of the County for ownership, but significantly higher in the County for renters.

Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023 Borough of Ship Bottom and Ocean County				
	Borough of Ship Bottom		Ocean County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	458	100.0%	193,630	100.0%
Less than 20.0%	230	50.2%	92,194	47.6%
20.0 to 24.9%	38	8.3%	26,067	13.5%
25.0 to 29.9%	41	9.0%	17,090	8.8%
30.0 to 34.9%	16	3.5%	12,735	6.6%
35.0% or more	130	28.4%	44,439	23.0%
Not computed	3	0.7%	1,105	0.6%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP04

Table 10: Gross Rent as a Percentage of Household Income, 2023 Borough of Ship Bottom and Ocean County				
	Borough of Ship Bottom		Ocean County	
	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	46	100.00%	47,891	100.00%
Less than 10.0%	10	21.7%	1,395	2.9%
10.0 to 14.9%	5	10.9%	3,030	6.3%
15.0 to 19.9%	12	26.1%	4,604	9.6%
20.0 to 24.9%	0	0.0%	4,058	8.5%
25.0 to 29.9%	3	6.5%	4,947	10.3%
30.0 to 34.9%	0	0.0%	3,827	8.0%
35.0 to 39.9%	4	8.7%	3,307	6.9%
40.0 to 49.9%	2	4.3%	4,577	9.6%
50.0% or more	10	21.7%	14,541	30.4%
Not computed	0	0.0%	3,605	7.5%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table B25070

EXISTING HOUSING CONDITIONS

Housing Unit Data

The Borough of Ship Bottom's housing stock is largely comprised of structures built prior to the year 2000. In 2023, Ship Bottom had a total of 504 occupied housing units, roughly 90.9% of which were owner-occupied and 9.1% of which were renter-occupied. The Borough experienced housing gains consistently, with the largest growth occurring between 1960 and 1969 (16%). According to 2018-2023 American Community Survey Estimates, the Borough has seen very few housing structures built after 2020. The median year of construction for the housing stock in Ship Bottom is 1969. This data is outlined in Tables 11 and 12 below.

Table 11: Housing Data, 2023 Borough of Ship Bottom			
	Number	% of Total Housing Units	% of Occupied Housing Units
Total Housing Units	2,114	100.00%	-
Occupied Housing Units	504	23.8%	100.00%
Owner Occupied	458	21.7%	90.9%
Renter Occupied	46	2.2%	9.1%
Vacant Housing Units	1610	76.2%	-

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP04

Table 12: Year Structure Built, 2023 Borough of Ship Bottom		
	Number	Percent
Total Housing Units	2,114	100.00%
Built 1939 or earlier	264	12.5%
Built 1940 to 1949	195	9.2%
Built 1950 to 1959	287	13.6%
Built 1960 to 1969	338	16.0%
Built 1970 to 1979	173	8.2%
Built 1980 to 1989	238	11.3%
Built 1990 to 1999	123	5.8%
Built 2000 to 2009	287	13.6%
Built 2010 to 2019	192	9.1%
Built 2020 or later	17	0.8%
Median Year Structure Built	1969	

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables B25034 and B25035

The Borough of Ship Bottom has a high vacancy rate. Of Ship Bottom's 2,114 housing units, 504 (23.8%) were occupied and 1,610 (76.2%) were vacant. Nearly all (98%) of vacant units could be attributed to "For Seasonal, Recreational or Occasional Use", with "For Rent/Rented Not Occupied" and "For Sale Only" and "Other Vacant" making the remaining 2%. This data is represented in Table 13 below.

Table 13: Housing Occupancy, 2023 Borough of Ship Bottom			
	Total	% of Total Housing Units	% of Vacant Housing Units
Total Housing Units	2,114	100.00%	-
Occupied	504	23.8%	-
Vacant Housing Units	1610	76.2%	100.0%
For Rent/Rented Not Occupied	6	0.3%	0.4%
For Sale Only	15	0.7%	0.9%
Sold, not occupied	0	0.0%	0.0%
For Seasonal, Recreational or Occasional Use	1577	74.6%	98.0%
For Migrant Workers	0	0.0%	0.0%
Other Vacant	12	0.6%	0.7%

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables DP04 and B25004

Housing Type and Size

In 2023, single-family detached housing made up the vast majority of the Borough's housing stock at 83.3%. Two-family homes were the next most common housing type, representing 6.4% of the Borough's housing stock. The median number of rooms within housing structures in the Borough was 6.3, with 80.5% of housing units having a minimum of 5 rooms and less than 2% of housing units having 2 or less rooms.

Table 14: Housing Type and Size, 2023 Borough of Ship Bottom		
Units in Structure	Total	Percent
1, detached	1,762	83.3%
1, attached	29	1.4%
2	135	6.4%
3 or 4	97	4.6%
5 to 9	30	1.4%
10 to 19	9	0.4%
20 or more	52	2.5%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Total Housing Units	2,114	100.00%
Rooms	Total	Percent
1 room	2	0.1%
2 rooms	9	0.4%
3 rooms	103	4.9%
4 rooms	299	14.1%
5 rooms	332	15.7%
6 rooms	377	17.8%
7 rooms	419	19.8%
8 rooms	236	11.2%
9 or more rooms	337	15.9%
Total Housing Units	2,114	100.00%
Median number of rooms	6.3	

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP04

Housing Growth and Projections

In terms of residential growth, the issuance of building permits serves as one of the indicators that help to determine housing needs in a given municipality. Table 15 below illustrates the number of building permits that were issued over the 10-year period between January 2014 through November 2024, when the Borough issued building permits authorizing the development of 299 housing units. Within this time frame, the busiest years for building permits occurred between 2014 and 2018, with roughly 63% of all building permits since 2014 having been issued in those years. The vast majority of the permits issued during this time frame were for single- and two-family homes, while only 25 permits were issued for mixed-use structures and 4 were issued for multifamily structures.

Further, throughout the same 10-year period, Ship Bottom issued permits authorizing the demolition of 214 units, which averages to approximately 21.4 units per year. The average demolition rate is approximately 72% of the abovementioned development rate (i.e., a home net increase of around 28%). If the demolition

rate were to remain relatively constant over the next approximately 10-year period, an additional 214 residential units could be expected to be demolished between January 2025 and the end of 2035, resulting in a projected net increase of 85 units.

Table 15: Housing Units Authorized by Building Permits, 2014-2024 Borough of Ship Bottom				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	59	1	2	62
2015	32	0	1	33
2016	24	0	0	24
2017	21	0	0	21
2018	25	24	0	49
2019	18	0	1	19
2020	27	0	0	27
2021	23	0	0	23
2022	11	0	0	11
2023	16	0	0	16
2024	14	0	0	14
Total 2014-2024	270	25	4	299
10-Year Average				29.9
10-Year Permit Projection (2025-2035)				299

Source: State of New Jersey Department of Community Affairs Building Permits: Yearly Summary Data

Table 16: Housing Units Demolished by Building Permits, 2014-2024 Borough of Ship Bottom				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	46	0	0	46
2015	28	0	0	28
2016	15	0	0	15
2017	16	0	0	16
2018	16	0	0	16
2019	18	0	0	18
2020	12	0	0	12
2021	20	0	0	20
2022	16	0	0	16
2023	10	0	0	10
2024	17	0	0	17
Total 2014-2024	214	0	0	214
10-Year Average				21.4
10-Year Demolition Projection (2025-2035)				214

Source: State of New Jersey Department of Community Affairs Building Permits: Yearly Summary Data

Housing Values and Contract Rents

According to the 2018-2023 American Community Survey, 93.2% of the owner-occupied housing stock in Ship Bottom in 2023 was valued at over \$500,000, as compared to 27.2% of the County's housing stock. In addition, the Borough's median home value (\$910,000) exceeded that of the County (\$366,600) by an estimated \$543,400. This data is outlined in Table 17 below.

Table 17: Value for Owner-Occupied Housing Units, 2023 Borough of Ship Bottom and Ocean County				
	Borough of Ship Bottom		Ocean County	
	Number	Percent	Number	Percent
Total	458	100.0%	193,630	100.0%
Less than \$50,000	0	0.0%	6,722	3.5%
\$50,000 to \$99,999	10	2.2%	7,606	3.9%
\$100,000 to \$149,999	9	2.0%	6,557	3.4%
\$150,000 to \$199,999	0	0.0%	10,614	5.5%
\$200,000 to \$299,999	3	0.7%	38,410	19.8%
\$300,000 to \$499,999	9	2.0%	71,026	36.7%
\$500,000 to \$999,999	261	57.0%	43,985	22.7%
\$1,00,000 and greater	166	36.2%	8,710	4.5%
Median Value	\$910,000		\$366,600	

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables B25075 and B25077

As shown on Table 18 below, it is estimated that 45.4% of owner-occupied units in the Borough were financed by a primary mortgage, contract to purchase, or similar debt. Of these units, approximately 60.6% had no second mortgage and no home equity loan, 14.9% were associated with multiple mortgages, and the remaining 24.5% were associated with a home equity loan without a primary mortgage. Proportionally there were slightly more owner-occupied housing units with a mortgage at the County level; more specifically, 59.2% of such units had a primary mortgage, while 40.8% of units did not. Of those units in the County tied to a primary mortgage, 85.2% did not have any additional lines of credit associated with the unit, while 10.9% were associated with multiple mortgages, and 3.8% were associated with a home equity loan without a primary mortgage.

Table 18: Mortgage Status
Borough of Ship Bottom and Ocean County, 2023 Estimates

	Borough of Ship Bottom			Ocean County		
	Number	% of Total Units	% of Mortgage Units	Number	% of Total Units	% of Mortgage Units
Total Owner-Occupied Units	458	100.00%	-	193,630	100.00%	-
Housing units with a mortgage, contract to purchase, or similar debt:	208	45.4%	100.00%	114,560	59.2%	100.00%
Housing units with no second mortgage and no home equity loan	126	27.5%	60.6%	97,648	50.4%	85.2%
Housing units with multiple mortgages:	31	6.8%	14.9%	12,515	6.5%	10.9%
Mortgage with both second mortgage and home equity loan	0	0.0%	0.0%	364	0.2%	0.3%
Mortgage, with only home equity loan	27	5.9%	13.0%	10,693	5.5%	9.3%
Mortgage, with only second mortgage	4	0.9%	1.9%	1,458	0.8%	1.3%
Home equity loan without a primary mortgage	51	11.1%	24.5%	4,397	2.3%	3.8%
Housing units without a mortgage	250	54.6%	-	79,070	40.8%	-

Source: 2018-2023 American Community Survey 5-Year Estimates, Table B25081

As shown in Table 19 below, the median contract rent in Ship bottom in 2023 was \$1,225, which was roughly \$260 lower than the County median rent of \$1,489. Within the Borough, the highest percentage of renters paid between \$1,000 to \$1,499 for monthly rent (65.2%), followed by \$1,500 to \$1,999 (23.9%). At the County level approximately one-third (33.8%) of renters paid between \$1,000 to \$1,499 for monthly rent. There was a significantly higher occurrence of renters paying more than \$9,000 for rent (21.5%). This data suggests that rent in the Borough is more affordable than throughout the County as a whole.

Table 19: Contract Rent, 2023
Borough of Ship Bottom and Ocean County

	Borough of Ship Bottom		Ocean County	
	Number	Percent	Number	Percent
Total Renter-Occupied Units	46	100.0%	47,891	100.0%
Less than \$500	0	0.0%	2,649	5.5%
\$500 to \$999	5	10.9%	3,977	8.3%
\$1,000 to \$1,499	30	65.2%	16,206	33.8%
\$1,500 to \$1,999	11	23.9%	14,756	30.8%
\$2,000 to \$2,499	0	0.0%	4,691	9.8%
\$2,500 to \$2,999	0	0.0%	1,601	3.3%
\$3,000 or More	0	0.0%	1,001	2.1%
No Rent Paid	0	0.0%	3,010	6.3%
Median Contract Rent	\$1,225		\$1,489	

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables B25056 and B25058

Housing Conditions

Table 20 below details the conditions of the Borough's housing stock in 2023. Overcrowding and age, plumbing, and kitchen facilities are used to determine housing deficiency. In 2023, over three-quarters (84.7%) of the Borough's housing stock relied on utility gas for heating, followed by electricity (14.7%). No occupied housing units experienced overcrowding (more than one person per room). Throughout the Borough, there were no occupied housing units that lacked complete kitchen facilities or telephone service, and only 24 (1.1%) units lacked complete plumbing facilities.

Table 20: Housing Conditions, 2023 Borough of Ship Bottom		
	Number	Percent
House Heating Fuel-Occupied Housing Units		
Total	504	100.0%
Utility gas	427	84.7%
Bottled, tank, or LP gas	3	0.6%
Electricity	74	14.7%
Fuel oil, kerosene, etc.	0	0.0%
Coal or coke	0	0.0%
Wood	0	0.0%
Solar energy	0	0.0%
Other fuel	0	0.0%
No fuel used	0	0.0%
Occupants per Room – Occupied Housing Units		
Total	504	100.0%
1.00 or Less	504	100.0%
1.01 to 1.50	0	0.0%
1.51 or More	0	0.0%
Facilities – Total Units		
Total	2,114	100.0%
Lacking complete plumbing facilities	24	1.1%
Lacking complete kitchen facilities	0	0.0%
Telephone Service – Occupied Housing Units		
Total	504	100.0%
No Service	0	0.0%

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables DP04, B25047 and B25051

EMPLOYMENT DATA

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in the Borough of Ship Bottom, Ocean County, and New Jersey, respectively. Throughout this thirteen-year period, the Borough saw an overall 1.4% decrease in its unemployment rate; although the Borough experienced a spike in unemployment, between 2011 and 2012, and between 2019 and 2020 due to the COVID-19 pandemic, it has rebounded to a considerably lower unemployment rate in recent years. In 2023, the Borough's unemployment rate was 4.2%, which matched that of the County (4.2%) and was 0.2% lower than the State (4.4%).

Table 21: Employment and Residential Labor Force, 2010 to 2023 Borough of Ship Bottom				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	565	534	32	5.6%
2011	597	559	38	6.4%
2012	611	534	77	12.6%
2013	598	535	63	10.5%
2014	582	539	43	7.4%
2015	577	541	36	6.2%
2016	587	552	35	6.0%
2017	604	570	34	5.6%
2018	605	580	25	4.1%
2019	625	600	25	4.0%
2020	613	565	48	7.8%
2021	639	587	52	8.1%
2022	637	616	21	3.3%
2023	650	623	27	4.2%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates, Municipal Historical Annual Data, 2010-2023

Table 22: Employment and Residential Labor Force, 2010 to 2023				
Ocean County				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	263,992	236,419	27,573	10.4%
2011	265,222	237,473	27,749	10.5%
2012	267,419	238,789	28,630	10.7%
2013	265,197	240,054	25,143	9.5%
2014	264,431	244,954	19,477	7.4%
2015	265,360	249,147	16,213	6.1%
2016	268,639	254,709	13,930	5.2%
2017	277,606	264,541	13,065	4.7%
2018	281,747	270,129	11,618	4.1%
2019	289,852	279,519	10,333	3.6%
2020	289,318	263,012	26,306	9.1%
2021	291,725	273,243	18,482	6.3%
2022	298,173	286,624	11,549	3.9%
2023	302,654	289,839	12,815	4.2%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates, County Historical Annual Data, 2010-2023

Table 23: Employment and Residential Labor Force, 2010 to 2023				
New Jersey				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	4,559,778	4,118,982	440,796	9.7%
2011	4,561,786	4,134,708	427,078	9.4%
2012	4,576,286	4,147,221	429,065	9.4%
2013	4,528,019	4,147,661	380,358	8.4%
2014	4,493,894	4,191,318	302,576	6.7%
2015	4,494,606	4,237,876	256,730	5.7%
2016	4,492,821	4,271,201	221,620	4.9%
2017	4,614,953	4,406,151	208,802	4.5%
2018	4,604,787	4,420,713	184,074	4.0%
2019	4,687,390	4,525,044	162,346	3.5%
2020	4,638,386	4,200,980	437,406	9.4%
2021	4,648,814	4,337,793	311,021	6.7%
2022	4,736,213	4,552,563	183,650	3.9%
2023	4,829,671	4,615,722	213,949	4.4%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates, State Historical Annual Data, 2010-2023

Employment Status

It is estimated that nearly half (46.2%) of Ship Bottom's population over the age of 16 was in the labor force in 2023, which was slightly lower than the County's rate of 59%. Of the Borough's labor force, 100% of workers were civilians and a vast majority (97.5%) were employed. At the County level, 99.8% of workers were civilians and 94.3% of the labor force was employed, indicating that the Borough and County exhibited similar trends. This data is shown in Table 24 below.

Table 24: Employment, 2023 Borough of Ship Bottom and Ocean County						
	Borough of Ship Bottom			Ocean County		
	Number	% of 16+ Population	% of Labor Force	Number	% of 16+ Population	% of Labor Force
Population 16 years and over	942	100.0%	-	502,187	100.0%	-
In labor force	435	46.2%	100.0%	296,116	59.0%	100.0%
Civilian Labor Force	435	46.2%	100.0%	295,499	58.8%	99.8%
Employed	424	45.0%	97.5%	279,228	55.6%	94.3%
Unemployed	11	1.2%	2.5%	16,271	3.2%	5.5%
Armed Forces	0	0.0%	0.0%	617	0.1%	0.2%
Not in labor force	507	53.8%	-	206,071	41.0%	-

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP03

Class of Worker and Occupation

According to the 2018-2023 American Community Survey Estimates, the majority of workers (67.2%) living in Ship Bottom were a part of the private wage and salary worker group. This group includes people who work for wages, salary, commission, and tips for a private for-profit employer. The next largest category was local government workers (13.9%), followed by those who were self-employed or unpaid family workers (7.5%). This data is outlined in Table 25 below.

Table 25: Class of Worker, 2023 Borough of Ship Bottom		
	Number	Percent
Total Civilian Employed Workers (Age 16+)	424	100.0%
Private Wage and Salary Worker	285	67.2%
Private not-for-profit wage and salary workers	29	6.8%
Local Government Worker	59	13.9%
State Government Worker	14	3.3%
Federal Government Worker	5	1.2%
Self-Employed Worker or Unpaid Family Worker	32	7.5%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP03

The occupational breakdown shown in Table 26 below includes only private wage and salary workers. Borough residents who worked within the private wage field were concentrated heavily in Management,

Business, Science, and Arts occupations as well as Sales and Office occupations. Collectively, the two fields accounted for 70% of the entire resident workforce over the age of 16.

Table 26: Resident Employment by Occupation, 2023 Borough of Ship Bottom		
	Number	Percent
Employed Civilian Population 16 Years and Over	424	100.0%
Management, business, science and arts occupations	236	55.7%
Service occupations	47	11.1%
Sales and office occupations	99	23.3%
Natural resources, construction and maintenance occupations	12	2.8%
Production Transportation and material moving occupations	30	7.1%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP03

As portrayed in Table 27, the industry that employed the greatest number of Ship Bottom residents in 2023 was the Educational Services and Health Care and Social Assistance sector, which accounted for 26.4% of the Borough's resident workforce. The second most common industry during this time was the Professional, scientific, and management, and administrative and waste management services sector, which accounted for 13.7% of jobs occupied by Borough residents.

Table 27: Employment by Industry, 2023 Borough of Ship Bottom		
Industry	Number	Percent
Employed Civilian Population 16 Years and Over	424	100.00%
Agriculture, forestry, fishing and hunting, mining	0	0.0%
Construction	38	9.0%
Manufacturing	20	4.7%
Wholesale Trade	11	2.6%
Retail Trade	49	11.6%
Transportation and Warehousing, and Utilities	19	4.5%
Information	12	2.8%
Finance and insurance, and real estate and rental and leasing	39	9.2%
Professional, scientific, and management, and administrative and waste management services	58	13.7%
Educational services, and health care and social assistance	112	26.4%
Arts, entertainment, and recreation, and accommodation and food services	43	10.1%
Other Services, except public administration	9	2.1%
Public administration	14	3.3%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP03

Commuting to Work

In 2023, it is estimated 67.6% of the employed population that did not work from home commuted up to 30 minutes to their place of work. Approximately 10.8% of the Borough's workers commuted between 30

minutes and an hour, with the last 21.6% of the population traveling over an hour to get to work. A vast majority (69.0%) of the Borough's working population drove alone as their primary means of travel to work. Roughly 12.9% of workers carpooled or utilized public transportation, a taxicab, motorcycle, bike, or other means of transportation to commute to work, 1.9% walked, while the remaining 16.2% of the population worked from home. This data is outlined in Tables 28 and 29 below.

Table 28: Travel Time to Work, 2023 Borough of Ship Bottom		
	Number	Percent
Workers who did not work at home	352	100.0%
Less than 5 minutes	8	2.3%
5 to 9 minutes	88	25.0%
10 to 14 minutes	76	21.6%
15 to 19 minutes	36	10.2%
20 to 24 minutes	20	5.7%
25 to 29 minutes	10	2.8%
30 to 34 minutes	13	3.7%
35 to 39 minutes	17	4.8%
40 to 44 minutes	0	0.0%
45 to 59 minutes	8	2.3%
60 to 89 minutes	33	9.4%
90 or more minutes	43	12.2%
Mean Travel Time to Work (minutes)	31.1	

Source: 2018-2023 American Community Survey 5-Year Estimates, Tables B08303 and DP03

Table 29: Means of Travel to Work, 2023 Borough of Ship Bottom		
	Number	Percent
Workers 16 years and over	420	100.0%
Car, truck, van - Drove Alone	290	69.0%
Car, truck, van - Carpooled	24	5.7%
Public Transportation	21	5.0%
Walked	8	1.9%
Taxicab, Motorcycle, Bike, or Other	9	2.1%
Worked at home	68	16.2%

Source: 2018-2023 American Community Survey 5-Year Estimates, Table DP03

Covered Employment

There is currently very limited information available on actual job opportunities within municipalities. The Department of Labor and Workforce Development collects information on covered employment, which is employment and wage data for private employees covered by unemployment insurance. The following table provides a snapshot of private employers located within Ship Bottom. The first table reflects the number of jobs covered by private employment insurance from 2013 through 2023.

According to data from the New Jersey Department of Labor and Workforce Development, the highest number of covered jobs in Ship Bottom between 2013 and 2023 was in 2023 when 1,209 jobs were covered by unemployment insurance. Private employment has remained relatively steady in Ship Bottom since 2012, with its largest loss occurring between 2019 and 2020 (-9.7%), and largest gain occurring between 2020 and 2021 (18.7%). Ship Bottom Borough experienced a decrease of 72 jobs in 2023, representing an decrease of 6.5 percent from 2021.

Table 30: Private Wage Covered Employment 2013 - 2023			
Borough of Ship Bottom			
Year	Number of Jobs	# Change	% Change
2013	656	-	-
2014	694	38	5.8%
2015	730	36	5.2%
2016	767	37	5.1%
2017	845	78	10.2%
2018	856	11	1.3%
2019	981	125	14.6%
2020	886	-95	-9.7%
2021	1,052	166	18.7%
2022	1,101	49	4.7%
2023	1,029	-72	-6.5%

In-Township Establishments and Employees by Industry: 2022

Table 31 below depicts the average annual number of establishments and employees by industry sector that exist within the Borough, as reported in the Quarterly Census of Employment and Wages (QCEW) published by the New Jersey Department of Labor and Workforce Development (NJDLWD). The QCEW provides a quarterly accounting of employment, establishments, and wages throughout the State of New Jersey, and accounts for over 95% of available jobs in the state. The annual municipal reports group data according to the North American Industry Classification System (NAICS). The QCEW considers an establishment to be a single economic unit, which is located at one physical location and engaged in one type of economic activity. The NJDLWD specifies that establishments differ from firms or companies in the sense that the latter can have multiple establishments.

In 2023, the Borough had an annual average of 116 establishments employing an average of 1,029 persons in the private sector. In the private sector, the annual averages were broken out as follows: local government education had an average of 1 unit employing an average of 37 people; and local government had an average of 2 units employing an average of 101 people. The accommodations and food services sector was the Borough's predominant private sector, accounting for an average of 23 units employing an average of 440 people.

Table 31: Average Number of Establishments and Employees by Industry, 2023 Borough of Ship Bottom			
Industry ID and Description		2023 Average¹	
		Units	Employment
11	Agriculture	.	.
21	Mining		
22	Utilities		
23	Construction	15	101
31	Manufacturing	.	.
42	Wholesale Trade	.	.
44	Retail Trade	31	239
48	Transp/Warehousing	.	.
52	Finance/Insurance	4	11
53	Real Estate	7	21
54	Professional/Technical	9	27
56	Admin/Waste Remediation	.	.
61	Education	.	.
62	Health/Social	7	48
71	Arts/Entertainment	4	13
72	Accommodations/Food	23	440
81	Other Services	4	28
	Private Sector Totals	116	1,029
61	Local Government Education	1	37
	Local Government Totals	2	101
	State Government Totals		

Source: NJ Dept. of Labor & Workforce Development Labor Force, Quarterly Census of Employment and Wages (QCEW), Municipal Report by Sector (NAICS Based), 2022

¹ Data has been suppressed (-) for industries with few units or where one employer is a significant percentage of employment or wages of the industry.

Probable Future Employment Opportunities

The North Jersey Transportation Planning Authority (NJTPA) completes regional forecasts for the New York/New Jersey metropolitan area every four years for population, households, and employment. The most recent report was released in 2021, documenting projections between 2015 and 2050. The 2021 report predicts that the Borough's population (0.4%), households (0.4%), and employment (0.3%) will see steady annualized growth through 2050. It is estimated that the population will see an overall 16.9% increase, while households will increase by 15.5% and employment will increase by 6.2%.

Table 32: Population and Employment Projections, 2015 to 2050					
Borough of Ship Bottom					
Category	2015	2050 (Projected)	Annualized Percent Change	Overall Projected Change	
				Number	Percent
Population	1,152	1,347	0.40%	195	16.9%
Households	556	642	0.40%	86	15.5%
Employment	552	586	0.30%	34	6.2%

Source: NJTPA Municipal Forecasts, dated 9/13/2021

PART 2: FAIR SHARE PLAN

INTRODUCTION

The following Fair Share Plan ("Plan") details the Borough of Ship Bottom's Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035) Prospective Need obligations, as well as the Borough's Fourth Round Present Need. This Plan proposes mechanisms by which the Borough can realistically provide opportunities for affordable housing for those moderate-, low-, and very low- income households.

The Borough's affordable housing obligations are as follows:

Prior Round Obligation	71
Third Round Obligation	125
Fourth Round Prospective Need	44
Fourth Round Present Need / Rehabilitation Obligation	0

SUITABILITY ANALYSIS

Pursuant to N.J.A.C. 5:93-1.3, sites that are designated to produce affordable housing shall be available, approvable, developable, and suitable according to the following criteria:

- "Available site" means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing. N.J.A.C. 5:93-1.3.
- "Approvable site" means a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- "Developable site" means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable area wide water quality management plan (including the wastewater plan) or is included in an amendment to the area wide water quality management plan submitted to and under review by the DEP.
- "Suitable site" means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

Each of the housing sites proposed to meet the Fourth Round Obligation are reviewed in reference to the above criteria.

STATE PLAN CONFORMANCE

In accordance with the amended Fair Housing Act, Housing Elements and Fair Share Plans shall provide an analysis of consistency with the State Development and Redevelopment Plan (SDRP), including water,

wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Sites that are located in the Metropolitan Planning Area 1 or Suburban Planning Area 2 of the SDRP, or are located in an existing sewer service area, are the preferred location for municipalities to address their fair share obligation.

New Jersey adopted its last SDRP in 2001. A draft amendment to the SDRP was prepared in 2011 but ultimately never adopted. The Office of Planning Advocacy released a new draft SDRP on December 4, 2024. The State is currently going through the Plan conformance process.

The New Jersey State Development and Redevelopment Plan identifies the entirety of the Borough as Environmentally Sensitive/Barrier Islands Planning Area (PA5B). There are currently no State Plan Centers in Ship Bottom. Nearby centers are located in Eagleswood Township and Stafford Township.

The adopted 2001 SDRP identifies the following intents of the Environmentally Sensitive/Barrier Islands Planning Area:

- Accommodate growth in Centers.
- Protect and enhance the existing character of barrier island communities.
- Minimize the risks from natural hazards.
- Provide access to coastal resources for public use and enjoyment.
- Maintain and improve coastal resource quality.
- Revitalize cities and towns.

The 2024 draft SDRP maintains and expands upon the 2001 intentions:

- Protect and enhance, to the extent possible and feasible, the existing character of barrier island communities.
- Protect and enhance barrier island ecosystems and restore damaged ones.
- Minimize the risks to life and property from natural hazards.
- Carefully evaluate those conditions under which retreat of human habitation from barrier island locations, with subsequent de-urbanization, would be prudent and advised.
- Provide access to coastal resources, under safe conditions, for public use and enjoyment.
- Maintain and improve coastal resource quality.

The policy objectives for the Environmentally Sensitive/Barrier Islands Planning Area include:

- **Land Use:** Guide development and redevelopment into more compact forms—Centers and former single-use developments that have been retrofitted or restructured, to accommodate mixed-use development and redevelopment, services and cultural amenities. Promote redevelopment, and

development in areas with existing infrastructure, that maintains the character, density and function of existing communities. Ensure efficient and beneficial use of scarce land and resources to strengthen the unique character and compact nature of barrier island communities.

- **Housing:** Provide for housing choices through redevelopment, new construction, rehabilitation, and adaptive reuse. Preserve the existing housing stock through maintenance, rehabilitation and flexible regulation.

The Borough of Ship Bottom, along with the entire Long Beach Island community, is recognized by the SDRP as being a significantly environmentally constrained area of the State where any development should be coordinated and limited in scale. This is evident by the fact that the nearest center is not located on the barrier island. As demonstrated in this Plan, the Borough has no unconstrained developable land and has a significant history of flooding. Best planning practices, along with the SDRP, encourage larger-scale development to be located in areas with existing infrastructure that won't further degrade the environmentally sensitive areas of the state. As discussed during the Fourth Round section of this plan, the Borough will not encourage high-density development within its borders.

MULTIGENERATIONAL FAMILY HOUSING CONTINUITY COMMISSION

A previous amendment to the Fair Housing Act requires "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)." As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis.

ADDITIONAL REQUIREMENTS

The amended Fair Housing Act includes a number of changes associated with the application of various categories of credits. The below walks through the current standards applicable to the Borough's Fourth Round obligation.

Age-Restricted Housing

A municipality may not satisfy more than 30% of the affordable units, exclusive of bonus credits, to address its prospective need affordable housing through the creation of age-restricted housing.

Transitional Housing

Transitional housing units, which will be affordable for persons of low- and moderate-income, were not previously categorized by the Fair Housing Act as a standalone housing type. The amended legislation includes such transitional housing units as a new category which may be included in the HEFSP and credited towards the fulfillment of a municipality's fair share obligations. This is limited to a maximum of 10% of the municipality's obligations, however.

Veterans Housing

Up to 50% of the affordable units in any particular project may be prioritized for low- and moderate-income veterans.

Families with Children

A minimum of 50% of a municipality's actual affordable housing units, exclusive of bonus credits, must be made available to families with children.

Rental Units

A minimum of 25% of a municipality's actual affordable housing units, exclusive of bonus credits, shall be satisfied through rental units. At least half of that number shall be available to families with children.

Very-Low Income Requirement

At least 13% of the housing units made available for occupancy by low-income and moderate-income houses shall be reserved for low-income households earning 30% or less of the median income pursuant to the Fair Share Housing Act, N.J.S.A. 52:27D-301, et seq. Half of the very low-income units will be made available to families with children.

Low/Moderate Income Split

At least 50% of the units addressing the Borough's obligation shall be affordable to very-low income and low-income households, and the remaining may be affordable to moderate-income households.

Affordability Controls

Newly created rental units shall remain affordable to low-and moderate-income households for a period of not less than 40 years, 30 years for for-sale units, and 30 years for housing units for which affordability controls are extended for a new term of affordability, provided that the minimum extension term may be limited to no less than 20 years as long as the original and extended terms, in combination, total at least 60 years.

Affirmative Marketing

The affordable units shall be affirmatively marketed in accordance with UHAC and applicable law, to include the community and regional organizations identified in the agreement as well as the posting of all affordable units on the New Jersey Housing Resource Center website in accordance with applicable law.

Uniform Housing Affordability Controls (UHAC)

All affordable units created through the provisions of this Plan shall be developed in conformance with the Uniform Housing Affordability Controls (UHAC) pursuant to N.J.A.C. 5:80-26.1 et seq. as amended.

Unit Adaptability

All new construction units shall be adaptable in conformance with P.L.2005, c.250/N.J.S.A. 52:27D-311a and -311b and all other applicable laws.

Inclusionary Development Requirements

Pursuant to UHAC N.J.A.C. 5:80-26.5(b), in inclusionary developments, the affordable units shall be integrated with the market-rate units. The affordable units shall not be concentrated in less desirable locations, nor shall the affordable units be physically clustered so as to segregate the affordable units and market-rate units. Affordable units must be interspersed throughout the development, except that age-restricted and supportive housing units may be physically clustered if the clustering facilitates the provision of on-site medical services or on-site social services.

Construction of the affordable units in inclusionary developments shall be phased in compliance with N.J.A.C. 5:80-26(b)4. All inclusionary developments shall be subject to the most recent version of UHAC standards.

Bonus Credits

Bonus credits shall not exceed 25% of a municipality's prospective need obligation, nor shall a municipality receive more than one type of bonus credit for any one unit. Bonus credits may be granted on the following schedule:

Unit Type	Unit Credit	Bonus Credit
Each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing, as those terms are defined in section 2 of P.L. 2004, c.70 (C.34:1B-21.24).	1	1
Each low- or moderate-income ownership unit created in partnership sponsorship with a non-profit housing developer.	1	0.5
Each unit of low- or moderate-income housing located within a one-half mile radius, or one-mile radius for projects located in a Garden State Growth Zone, as defined in section 2 of P.L.2011, c.149 (C.34:1B-243), surrounding a New Jersey Transit Corporation, Port Authority Transit Corporation, or Port Authority Trans-Hudson Corporation rail, bus, or ferry station, including all light rail stations. ¹	1	0.5
A unit of age-restricted housing, provided that a bonus credit for age-restricted housing shall not be applied to more than 10 percent of the units of age-restricted housing constructed in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency in a municipality that count towards the municipality's affordable housing obligation for any single 10-year round of affordable housing obligations.	1	0.5
A unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.	1	0.5
Each existing low- or moderate-income rental housing unit for which affordability controls are extended for a new term of affordability, in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency, and the municipality contributes funding towards the costs necessary for this preservation.	1	0.5

Each unit of low- or moderate-income housing in a 100 percent affordable housing project for which the municipality contributes toward the costs of the project. ²	1	1
Each unit of very low-income housing for families above the 13 percent of units required to be reserved for very low-income housing pursuant to section 7 of P.L.2008, c.46 (C.52:27D-329.1).	1	0.5
Each unit of low- or moderate-income housing created by transforming an existing rental or ownership unit from a market rate unit to an affordable housing unit. ³	1	1

¹ The distance from the bus, rail, or ferry station to a housing unit shall be measured from the closest point on the outer perimeter of the station, including any associated park-and-ride lot, to the closest point of the housing project property.

² This contribution may consist of: (a) real property donations that enable siting and construction of the project or (b) contributions from the municipal affordable housing trust fund in support of the project, if the contribution consists of no less than three percent of the project cost.

³ A municipality may only rely on this bonus credit as part of its fair share plan and housing element if the municipality demonstrates that a commitment to follow through with this market to affordable agreement has been made and: (a) this agreement has been signed by the property owner; or (b) the municipality has obtained ownership of the property.

REVIEW OF PREVIOUS ROUND COMPLIANCE

As part of any Housing Element and Fair Share Plan, a municipality shall include an assessment of the degree to which the municipality has met its fair share obligation from the previous rounds of affordable housing obligations as established by prior court approval or approval by COAH and determine to what extent this obligation is unfulfilled or whether the municipality has credits in excess of its previous round obligations. If a previous round obligation remains unfulfilled, or a municipality never received an approval from the court or COAH for any previous round, the municipality shall address such unfulfilled previous round obligation in its Housing Element and Fair Share Plan.

In addressing previous round obligations, the municipality shall retain any sites that, in furtherance of the previous round obligation, are the subject of a contractual agreement with a developer, or for which the developer has filed a complete application seeking subdivision or site plan approval prior to the date by which the Housing Element and Fair Share Plan are required to be submitted, and shall demonstrate how any sites that were not built in the previous rounds continue to present a realistic opportunity.

Prior Round Compliance 1987-1999

The Borough had a Prior Round obligation of 71 units. A VLA was proposed within Ship Bottom's HEFSP from 2000. The VLA was ultimately approved in 2004 by COAH, but the Borough did not receive their Substantive Certification for this round. Relying on the 2000 VLA data as its outcome was approved by COAH at that time, the Borough's Prior Round obligation is an RDP of 0 and an unmet need of 71.

Third Round Compliance

The Borough had a Third Round obligation of 125 units. As part of their Third Round compliance process, the Borough completed a Vacant Land Adjustment due to its lack of vacant and developable land. All vacant

land within the Borough is environmentally constrained by the 100-year floodplain, as mapped by FEMA. The March 2024 VLA identified no properties that contribute to the Borough's RDP. As such, the Borough had a Third Round RDP of zero (0) units and an unmet need of 125 units.

PRESENT NEED / REHABILITATION OBLIGATION

Present Need was previously determined in N.J.A.C. 5:93-1.3 to be the sum of a municipality's indigenous need, the deficient housing units occupied by low- and moderate-income households, and the reallocated present need, which is the portion of a housing region's present need that is redistributed throughout the housing region. Under the Second Round rules, evidence for deficient housing included: year structure was built, persons per room, plumbing facilities, kitchen facilities, heating fuel, sewer service, and water supply. (N.J.A.C. 5:92, Appendix A).

The Third Round Rules (N.J.A.C. 5:97-1.1 et seq.) reduced the number of criteria of evidence of deficient housing to three: pre-1960 over-crowded units, which are units that have more than 1.0 persons per room; incomplete plumbing, and incomplete kitchen facilities. (N.J.A.C. 5:97, Appendix B). This reduction in the number of criteria was found to be by the Appellate Division to be within the Council's discretion and was upheld in the Supreme Court's decision in Mount Laurel IV.

The previously discussed Mount Laurel IV decision found that the reallocated need is no longer a component in the determination of Present Need. Therefore, the Present Need now equates to indigenous need, which means the obligation is based on deficient housing as determined by pre-1960 over-crowded units, incomplete plumbing, and incomplete kitchen facilities.

The Borough has a Fourth Round Rehabilitation Obligation of zero (0).

ROUND 4 OBLIGATION (1999-2025)

On January 28, 2025, the Borough adopted Resolution 2025-41, accepting their Fourth Round Prospective Need obligation of 44. On October 20, 2024, the New Jersey Department of Community Affairs ("DCA") released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State's municipalities. The obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2.

The amended Fair Housing Act affirms that the DCA report is not binding on any municipality and that "a municipality shall determine its present and prospective fair share obligation for affordable housing in accordance with the formulas established in sections 6 and 7 of P.L.2024, c.2...by resolution..." The January 28, 2025 resolution adopted by the Borough determined a Rehabilitation Obligation of 0 and a Prospective Need of 44.

This Plan notes that the DCA calculation for Ship Bottom identified a land capacity factor of 0.00%, confirming that the Borough has no areas of land suitable for development. The Borough's obligation is

derived from the two other factors prescribed in the Fair Housing Act: equalized nonresidential valuation and income capacity.

As outlined the following section, the Borough has prepared a Vacant Land Adjustment to address its Fourth Round obligation.

Vacant Land Adjustment

Municipalities can request an adjustment to their obligation based on the determination that there is not sufficient vacant or developable land within the municipality. As permitted by N.J.A.C. 5:93-4 and the Fair Housing Act, a municipality can submit a Vacant Land Adjustment (VLA) that examines the amount of parcels available for development. The end result of the Vacant Land Adjustment is the determination of the Borough's Realistic Development Potential (RDP) for new affordable housing units. After subtracting out the RDP from the obligation, the remaining calculation is known as the "unmet need."

Ship Bottom petitioned for a Prior Round Vacant Land Adjustment in August of 2000, within its amended HEFSP. The resulted in a 0-unit RDP, producing a 71-unit unmet need. After conducting its own site visits between 2003 and 2004, COAH ultimately approved the 71-unit unmet need, noting that "none of the vacant parcels in Ship Bottom were of an adequate size to produce one affordable unit." However, the Borough did not receive Prior Round Substantive Certification from COAH; therefore, the VLA could not be formally applied. The Borough's remaining Prior Round obligation included an 8-unit rehabilitation component, which, according to the 2000 HEFSP, would be addressed through a rehabilitation program funded through State grants and mandatory development fees.

The amended Fair Housing Act requires municipalities seeking a VLA to identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25% of the prospective need obligation that has been adjusted.

An updated VLA was conducted in March of 2024 (see Appendix A), to inventory vacant land that may be used to determine the Borough's RDP. All vacant land within the Borough is environmentally constrained by the 100-year floodplain, as mapped by FEMA. After excluding all environmentally constrained and undersized parcels in the Borough, there is no vacant land within Ship Bottom which was determined to be developable. As part of the Fourth Round process, this office re-reviewed the March 2024 VLA. Because the 100-year floodplain boundaries have not changed since March 2024, the results of the VLA remain valid. As such, the Borough's total RDP is zero (0) units, leaving a Fourth Round Unmet Need of 44 units.

In relation to VLA's, the amended Fair Housing Act States:

"Any municipality that receives an adjustment of its prospective need obligations for the fourth round or subsequent rounds based on a lack of vacant land shall as part of the process of adopting and implementing its housing element and fair share plan identify sufficient parcels likely to

redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted, and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so.”

This office interprets the phrase “...to address at least 25% of the prospective need obligation that has been adjusted...” to mean that 25% of the unmet need shall be addressed or the municipality shall demonstrate why it is unable to do so.

The Borough of Ship Bottom, as well as all municipalities on Long Beach Island, remain vulnerable to the adverse impacts of flooding. The entire Borough is located within the Federal Emergency Management Agency’s (FEMA) 100-year floodplain, and a majority of the Borough is designated within the Coastal Zone AE Zone. Per FEMA, the AE Zone designation indicates areas that have at least a 1%-annual-chance of being flooded, but where wave heights are less than 3 feet.

There are also areas of the Borough designated within the Coastal Zone VE Zone; these high-hazard areas are susceptible to rapid water flow during a flood event. Sand dunes and barriers established along the coastline have diminished the flood risk of many beachfront homes to a Coastal X Shaded Zone. The Coastal X Shaded Zone is an area of moderate coastal flood risk, and within the 200-year floodplain.

During Superstorm Sandy in October 2012, the entire Borough was inundated, as the Atlantic Ocean met Manahawkin Bay. According to local reports, Superstorm Sandy damaged 46% of the Borough’s housing stock; this loss was the greatest amongst all municipalities on Long Beach Island. Other major storms within the last 15 years which left extensive damage in the Borough include: Tropical Storm Irene (August 2011), Tropical Storm Fay (July 2020), Tropical Storm Isaias (August 2020), and Tropical Storm Elsa (July 2021).

In addition to major storms, the Borough is susceptible to more frequent nuisance flooding. The Borough has confirmed that nuisance flooding occurs around every two months and often affects main roadways/evacuation routes such as Long Beach Boulevard, 8th Street, and 9th Street. One of the most inundated sections of the Borough is the drainage area between 24th and 28th Streets, between Central Avenue and Long Beach Boulevard. When flooded, this area can completely prevent traffic from the south leaving Long Beach Island. When there is no dry place on the island to park a car, evacuation during major storm events becomes even more difficult for those with limited resources.

In addition to the presence of the 100-year floodplain and the consistent nuisance flooding, the island as a whole has severely limited year-round job access, no transit service, and minimal food options. Due to the seasonal nature of the economy and the population fluctuation, Long Beach Island is an isolated location.

Finally, the pending NJDEP Resilient Environments and Landscapes (REAL) rules will implement Climate Adjusted Flood Elevation (CAFE) standards, which are intended to increase the elevation of the current

mapped flood hazard areas by 5 feet in coastal areas. The entirety of the municipality will be subject to these higher flood elevations which will exacerbate the infeasibility and inappropriateness of many developments moving forward.

The Borough lacks a feasible way to address 25% of their unmet need as attempting to do so would be poor planning and would place already vulnerable populations at even greater risk.

Ship Bottom will prepare a development fee ordinance and spending plan, in accordance with N.J.A.C. 5:93 (or any subsequent rules that are adopted by the State), which will allow the Borough to collect non-residential and residential development fees. A separate, interest-bearing trust fund account will be established where any and all development fees, payments-in-lieu of constructing units on site, and any interest generated by the fees will be deposited. Funds deposited into the affordable housing trust fund will be spent in accordance with N.J.A.C. 5:93 et. seq., or applicable regulations. The collection of funds constitutes a "commitment" for expenditure pursuant to N.J.S.A. 52:27D-329.2 and -329.3.

APPENDIX A:

Vacant Land Adjustment

Table 1: Vacant Land Inventory, Ship Bottom, 2024

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
8	4	REAR 28TH ST UNDER WATER	15C	P	58: Environmentally Sensitive Barrier Island	Y	3.02	3.02	0.00	0.00	100% constrained by 100 year floodplain	-
11	1.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
11	2	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.08	0.08	0.00	0.00	100% constrained by 100 year floodplain	-
15	1.01	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.22	0.22	0.00	0.00	100% constrained by 100 year floodplain	-
15	7	W 27TH ST	15C	OR	58: Environmentally Sensitive Barrier Island	Y	0.04	0.04	0.00	0.00	100% constrained by 100 year floodplain	-
17	1	E 31ST ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.34	0.34	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
17	15	E 31ST ST	1	R3	58: Environmentally Sensitive Barrier Island	Y	0.13	0.13	0.00	0.00	100% constrained by 100 year floodplain	-
17	19	E 31ST ST	1	R3	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
26	1.07	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.18	0.18	0.00	0.00	100% constrained by 100 year floodplain	-
26	1.10	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.19	0.19	0.00	0.00	100% constrained by 100 year floodplain	-
27	2.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	N	0.03	0.03	0.00	0.00	100% constrained by 100 year floodplain	-
27	5.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	N	0.01	0.01	0.00	0.00	100% constrained by 100 year floodplain	-
28	15	BLVD UNIT B	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
29	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.37	0.37	0.00	0.00	100% constrained by 100 year floodplain	-
30	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.37	0.37	0.00	0.00	100% constrained by 100 year floodplain	-
32.01	5.02	END 24TH ST UNDER WATER	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.06	0.06	0.00	0.00	100% constrained by 100 year floodplain	-
32.01	5.03	END OF E HRBOR UNDERWATER	15C	P	58: Environmentally Sensitive Barrier Island	N	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
32.01	7.01	W 23RD ST 2ND FL#C	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-
34	1.02	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.03	0.03	0.00	0.00	100% constrained by 100 year floodplain	-
34	3.03	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.03	0.03	0.00	0.00	100% constrained by 100 year floodplain	-
35	11	W 22ND ST	1	R2	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
37	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.39	0.39	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
38	12	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.17	0.17	0.00	0.00	100% constrained by 100 year floodplain	-
38	4	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.15	0.15	0.00	0.00	100% constrained by 100 year floodplain	-
38	4	E 21ST ST #C4.1	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.02	0.02	0.00	0.00	100% constrained by 100 year floodplain	-
38	4	E 21ST ST #C4.2	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.01	0.01	0.00	0.00	100% constrained by 100 year floodplain	-
39	4.01	W 21ST ST	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
40	16.02	W 21ST ST	1	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-
42	3	E BAY TERRACE	1	R2	58: Environmentally Sensitive Barrier Island	Y	0.06	0.06	0.00	0.00	100% constrained by 100 year floodplain	-
42	4.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.20	0.20	0.00	0.00	100% constrained by 100 year floodplain	-
47	14	PENNSYLVANIA AVENUE	15C	SC	58: Environmentally Sensitive Barrier Island	Y	0.04	0.04	0.00	0.00	100% constrained by 100 year floodplain	-
50	19.05	BAY TERRACE	1	R2EC	58: Environmentally Sensitive Barrier Island	Y	0.10	0.10	0.00	0.00	100% constrained by 100 year floodplain	-
51	3.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.02	0.02	0.00	0.00	100% constrained by 100 year floodplain	-
55	2.01	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.15	0.15	0.00	0.00	100% constrained by 100 year floodplain	-
56	2	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.21	0.21	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
56	13.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.12	0.12	0.00	0.00	100% constrained by 100 year floodplain	-
57	2.01	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.12	0.12	0.00	0.00	100% constrained by 100 year floodplain	-
57	3.01	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.24	0.24	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
58	2	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
67	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.43	0.43	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
67	9.01	<Null>	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.01	0.01	0.00	0.00	100% constrained by 100 year floodplain	-

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
67	15.01	E 16TH ST	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.20	0.20	0.00	0.00	100% constrained by 100 year floodplain	-
75	1.03	W 15TH ST	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.12	0.12	0.00	0.00	100% constrained by 100 year floodplain	-
76	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.42	0.42	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
77	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.13	0.13	0.00	0.00	100% constrained by 100 year floodplain	-
77	2	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-
77	12	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.08	0.08	0.00	0.00	100% constrained by 100 year floodplain	-
82.01	1	BAY TERRACE	15C	R1EC	58: Environmentally Sensitive Barrier Island	N	0.04	0.04	0.00	0.00	100% constrained by 100 year floodplain	-
83	18	BARNEGAT AVE	15C	R1	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
84	11	W 12TH ST	<Null>	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	-
85	4	W 12TH ST	1	OR	58: Environmentally Sensitive Barrier Island	Y	0.20	0.20	0.00	0.00	100% constrained by 100 year floodplain	-
86.01	1	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.61	0.61	0.00	0.00	100% constrained by 100 year floodplain	-
87	8.02	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	-
87	10	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.07	0.07	0.00	0.00	100% constrained by 100 year floodplain	-
87.01	1.01	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	N	0.28	0.28	0.00	0.00	100% constrained by 100 year floodplain	-

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
87.01	2	OCEAN AVE	15C	<Null>	58: Environmentally Sensitive Barrier Island	N	0.26	0.26	0.00	0.00	100% constrained by 100 year floodplain	-
88	1.02	BLVD	1	SC	58: Environmentally Sensitive Barrier Island	Y	0.10	0.10	0.00	0.00	100% constrained by 100 year floodplain	-
89	15.02	W 11TH ST	1	R1R1	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
99	2	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-
99	5	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.13	0.13	0.00	0.00	100% constrained by 100 year floodplain	-
99	6	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	-
99	7	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	-
100	2	BARNEGAT AVE	15C	R1	58: Environmentally Sensitive Barrier Island	Y	0.10	0.10	0.00	0.00	100% constrained by 100 year floodplain	-
100	5	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.27	0.27	0.00	0.00	100% constrained by 100 year floodplain	-
100	8	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.27	0.27	0.00	0.00	100% constrained by 100 year floodplain	-
103	7	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.24	0.24	0.00	0.00	100% constrained by 100 year floodplain	-
104	3.01	W 8TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.44	0.44	0.00	0.00	100% constrained by 100 year floodplain	-
104	5.04	W 9TH STREET	1	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.22	0.22	0.00	0.00	100% constrained by 100 year floodplain	-
104	6.01	W 8TH ST	1	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.55	0.55	0.00	0.00	100% constrained by 100 year floodplain	-

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
104	7.01	W 8TH ST	1	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
104	9.01	W 8TH ST	1	<Null>	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	-
104	11	W 9TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.26	0.26	0.00	0.00	100% constrained by 100 year floodplain	-
104	12	W 8TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.35	0.35	0.00	0.00	100% constrained by 100 year floodplain	-
109	1.01	W 8TH & 701 CENTRAL	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.47	0.47	0.00	0.00	100% constrained by 100 year floodplain	-
110	15.02	SHORE AVE	1	R1	58: Environmentally Sensitive Barrier Island	Y	0.20	0.20	0.00	0.00	100% constrained by 100 year floodplain	-
110	17.01	W 8TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.24	0.24	0.00	0.00	100% constrained by 100 year floodplain	-
110	22	W 8TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.11	0.11	0.00	0.00	100% constrained by 100 year floodplain	-
110	25	W 8TH ST	1	GC	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	-
115	7	DREXEL RD	1	OR	58: Environmentally Sensitive Barrier Island	Y	0.12	0.12	0.00	0.00	100% constrained by 100 year floodplain	-
116	2	OCEAN AVE	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.12	0.12	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
120	18.01	W 6TH ST&262 W 5TH ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.36	0.36	0.00	0.00	100% constrained by 100 year floodplain	-
124	2	SHORE AVE	15C	R1	58: Environmentally Sensitive Barrier Island	Y	0.07	0.07	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
125	17	W 4TH ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space

Block	Lot	Address	Property Class	Zoning	State Planning Area	SSA	Total Acres	Constrained Acres	Unconstrained Acres	Developable Acres	Primary Reasoning	Secondary Reasoning
125	18	W 4TH ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.22	0.22	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
128	8.02	CENTRAL AVE	1	OR	58: Environmentally Sensitive Barrier Island	Y	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-
131	4.02	E 3RD ST	15C	R3EC	58: Environmentally Sensitive Barrier Island	N	0.07	0.07	0.00	0.00	100% constrained by 100 year floodplain	-
133	6	CENTRAL AVE	1	OR	58: Environmentally Sensitive Barrier Island	Y	0.09	0.09	0.00	0.00	100% constrained by 100 year floodplain	-
136	2	W 4TH ST	1	R1	58: Environmentally Sensitive Barrier Island	Y	0.15	0.15	0.00	0.00	100% constrained by 100 year floodplain	-
136	13	W 4TH ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
136	14	W 4TH ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.14	0.14	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
136	15	W 4TH ST	15C	P	58: Environmentally Sensitive Barrier Island	Y	0.23	0.23	0.00	0.00	100% constrained by 100 year floodplain	Property is dedicated as open space
137	1	FLAT ISLAND IN BAY	1	R1	5: Environmentally Sensitive	N	0.82	0.82	0.00	0.00	100% constrained by 100 year floodplain	-