

Amended Housing Element and Fair Share Plan

BOROUGH OF EDGEWATER

Adopted July 25, 2022
GREGORY ASSOCIATES, LLC |

Introduction

The Housing Element presented in this report fulfills the requirements of the *Municipal Land Use Law* (N.J.S.A. 40:55D-1 et seq.) and the *Fair Housing Act* (N.J.S.A. 52:27D-301 et seq.). The *Fair Housing Act* provides a framework for New Jersey’s municipalities to address their constitutional obligation to provide a realistic opportunity for the provision of affordable housing within each community. When the Legislature enacted the New Jersey Fair Housing Act (“FHA”) in 1985, it created the New Jersey Council on Affordable Housing (“COAH”) and conferred “primary jurisdiction for the administration of housing obligations in accordance with sound regional planning considerations in this State.” N.J.S.A. 52:27D-304 (a).

On February 20, 1986, the Supreme Court decided a case commonly referred to as “Mount Laurel III” wherein declared the FHA to be constitutional despite the vigorous challenges to its constitutionality by developers and nonprofits alike.

On March 10, 2015, the Supreme Court decided a case commonly referred to as “Mount Laurel IV” wherein it found that COAH was “moribund”. As a result, the Court turned over the responsibility of the administration of affordable housing laws back to the courts. Pursuant to Mount Laurel IV, municipalities could file a Declaratory Judgement action, move for immunity from exclusionary zoning lawsuits in that action and pursue approval of a Housing Element and Fair Share Plan under the protection of an immunity order, as may be extended.

In July of 2015, Edgewater filed a Declaratory Judgement Action entitled In the Matter of the Borough of Edgewater, Docket No. BER-L-6364. In that lawsuit, Judge Padovano provided Edgewater immunity from exclusionary zoning lawsuits and assigned Frank Banisch, III, PP, AICP to serve as a Special Master to help guide the Township and monitor its efforts in providing for affordable housing.

Affordable Housing Obligation

Judge Jacobson presided over a 41-day trial over the correct fair share methodology involving various Mercer County municipalities, Fair Share Housing Center (“FSHC”), the New Jersey Builder’s Association and various developers. On March 8, 2018, Judge Jacobson issued her opinion. Richard Reading served as Judge Jacobson’s “Numbers Master” and issued workbooks pursuant to her decision. On March 28, 2018, Econsult, the expert for municipalities generally and Edgewater in particular, prepared a report based on the Reading workbooks.

On July 30, 2020, the Hon. Gregg A. Padovano, J.S.C. entered an order in Edgewater’s DJ action establishing town’s obligations for the prior round and for Round 3 as follows:

Period	Obligation
1987 - 1999	28
1999 - 2025 (including gap)	624

Municipal Summary

The Borough of Edgewater is located in the south eastern portion of Bergen County, consisting of 2.42 square miles, and with approximately 3.5 miles of shore along the Hudson River. The main spine of the municipality is River Road, which runs in a north-south direction throughout the whole of the Borough and is the only connection to the communities to the north and south. There are only 3 roads

which connect the Borough to the west: Route 5, Edgewater Road, and Gorge Road. Formerly somewhat of an industrial town, with many industrial complexes along the riverfront and single- and two-family homes scattered among the westerly portion of the municipality, Edgewater has seen significant redevelopment into a mixed-use, thriving suburban and somewhat urban community. Edgewater now contains a mix of housing types from single-family homes, to duplexes, to townhouses, to mid-rise multi-family, to high-rise multi-family; as well as commercial, retail, and office spread throughout the community. The New Jersey Transit bus service serves the Borough and connects the Borough to New York City as well as surrounding municipalities. A Ferry Service also provides transportation from the Borough to Manhattan.

The Borough is surrounded by the communities of Fort Lee, Cliffside Park, and North Bergen. The 2010 United States Census reports that the borough had a population of 11,513, reflecting an increase of 3,836 from the 7,677 counted in the 2000 Census, which had in turn increased by 2,676 from the 5,001 counted in the 1990 Census.¹ The North Jersey Transportation Planning Authority projects that the Borough will grow to 13,120 residents by the year 2040.²

Borough Intent

The HEFSP is being prepared with the overall goal of providing the planning context for which affordable housing in the Borough is and will be provided according to the *Fair Housing Act*.

Content of Housing Element

As per the N.J.S.A.52:27D-310 , a housing element must contain the following items:

- a) An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards.
- b) A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c) An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d) An analysis of the existing and probable future employment characteristics of the municipality;
- e) A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing; and

¹ www.census.gov. 2010 Census data is being used because 2020 Census data is not yet available.

² <http://www.njtpa.org/data-maps/demographics/forecasts>

- 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.

The regulations COAH adopted to implement the FHA also require the following:

- a) A map of all sites designated by the municipality for the production of low- and moderate-income housing and a listing of each site that includes its owner, acreage, lot and block.
- b) The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites. CITE

Population Demographics of Edgewater

Population Size. The population of Edgewater has doubled between 1990 and 2010, largely due to the redevelopment of many of the larger, former industrial parcels to mixed-use, and residential projects.

POPULATION GROWTH			
Year	Population	Change (#)	Change (%)
1900	1,006	—	—
1910	2,655	1,649	163.9%
1920	3,530	875	33.0%
1930	4,089	559	15.8%
1940	4,082	-7	-0.2%
1950	3,952	-130	-3.2%
1960	4,113	161	4.1%
1970	4,987	874	21.2%
1980	4,628	-359	-7.2%
1990	5,001	373	8.1%
2000	7,677	2,676	53.5%
2010	11,513	3,836	50.0%

Source: DP-1 Profile of General Housing and Population Characteristics 2010

The NJTPA projects the Borough will grow to 13,120 residents by the year 2040.³

Age Characteristics. The largest age cohort in the Borough is the 35-39 age group, comprising 13.4% of the total population. The median age in the Borough is 37.2 years, up from 36 in 2000.

³ <http://www.njtpa.org/data-maps/demographics/forecasts>

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

AGE		
Age Range	Number	Percent
Total population	11,513	100
Under 5 years	954	8.3
5 to 9 years	560	4.9
10 to 14 years	337	2.9
15 to 19 years	294	2.6
20 to 24 years	364	3.2
25 to 29 years	1,000	8.7
30 to 34 years	1,515	13.2
35 to 39 years	1,538	13.4
40 to 44 years	967	8.4
45 to 49 years	806	7
50 to 54 years	690	6
55 to 59 years	575	5
60 to 64 years	573	5
65 to 69 years	410	3.6
70 to 74 years	271	2.4
75 to 79 years	223	1.9
80 to 84 years	180	1.6
85 years and over	256	2.2
Median age (years)	37.2	(X)

Source: DP-1 Profile of General Housing and Population Characteristics 2010

Average Household Size. The average household size for the Borough declined steadily in the years between 1980 and 2000, however, the Borough saw a slight increase in household size from 2000 to 2010. The average household size in 2000 was just 2.0.

HOUSEHOLDS			
Year	Borough Population	Total Households	Average Household Size
1980	4,628	2,080	2.23
1990	5,001	2,360	2.12
2000	7,677	3,834	2.00
2010	11,513	5,637	2.04

Source: DP-1 Profile of General Housing and Population Characteristics 2010

Household Type. According to the 2010 Census, the Borough consisted of 3,020 or 53.6% family households and 2,617 46.4% non-family households, constituting almost an even split between family and non-family households in the Borough. Over 39%, or a total of 2,215 of the non-family households were one person living alone. Of the family households, interestingly only 18.6% of households contained children under 18.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

HOUSEHOLD TYPE		
Type	Number	Percent
Family Households	3,020	53.6
Husband-Wife Family	2,438	43.2
with children under 18	1,050	18.6
Male Householder, no wife	141	2.5
Female Householder, no husband	441	7.8
Non-Family Households	2,617	46.4
Male living alone	952	16.9
Female living alone	1,263	22.4

Source: DP-1 Profile of General Housing and Population Characteristics 2010

Household Size. The 2010 Census revealed the average household size to be 2.04 persons, while the average family size was 2.0 persons. The most common household size for owner occupied units in 2010 was 2 persons, while the most common household size for renter-occupied units was only one person.

TENURE BY HOUSEHOLD SIZE		
	Number	Percent
Owner-occupied housing units	2,196	100
1-person household	756	34.4
2-person household	814	37.1
3-person household	353	16.1
4-person household	211	9.6
5-person household	41	1.9
6-person household	14	0.6
7-or-more-person household	7	0.3
Renter-occupied housing units	3,441	100
1-person household	1,459	42.4
2-person household	1,061	30.8
3-person household	522	15.2
4-person household	285	8.3
5-person household	93	2.7
6-person household	15	0.4
7-or-more-person household	6	0.2

Source: DP-1 Profile of General Housing and Population Characteristics 2010

Income. In reviewing income characteristics for the Borough, the Borough fares better than both the County and the State in terms of median income for both households and families. That said, a higher percentage of its population that falls below the poverty level, as can be seen in the table below.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

INCOME CHARACTERISTICS			
Income Type	Edgewater Borough	Bergen County	New Jersey
Median Household Income	\$99,609	\$81,708	\$69,811
Median Family Income	\$116,008	\$100,310	\$84,904
Per Capita Income	\$63,972	\$42,006	\$34,858
Poverty Status (% of People)	10.0%	7.2%	6.7%
Poverty Status (% of Families)	8.4%	5.6%	9.1%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

As shown on the table below, the largest income category for the Borough was the \$100,000 to \$149,999 range, with almost 20% of Edgewater's households falling into this income bracket. This was closely followed by the \$200,000 or more category at 15.9% and the \$150,000 to \$199,999 bracket at 14.8% of households. Slightly over one-quarter (at 26.1%) of households had an income less than \$50,000.

HOUSEHOLD INCOME						
Income Category	Edgewater Borough		Bergen County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	319	5.60%	13,533	4.1%	167,356	5.3%
\$10,000 to \$14,999	176	3.10%	10,627	3.2%	126,043	4.0%
\$15,000 to \$24,999	318	5.50%	22,312	6.7%	251,596	7.9%
\$25,000 to \$34,999	250	4.40%	21,850	6.5%	250,896	7.9%
\$35,000 to \$49,999	433	7.50%	31,782	9.5%	354,166	11.2%
\$50,000 to \$74,999	808	14.10%	53,497	16.0%	537,687	16.9%
\$75,000 to \$99,999	578	10.10%	44,819	13.4%	428,486	13.5%
\$100,000 to \$149,999	1,103	19.20%	62,133	18.6%	548,970	17.3%
\$150,000 to \$199,999	848	14.80%	32,815	9.8%	248,860	7.8%
\$200,000 or more	911	15.90%	40,506	12.1%	262,009	8.2%
Total households	5,744	100%	333,874	100.0%	3,176,069	100.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Housing Demographics of Edgewater

Housing Type. The Borough's housing stock includes single-family detached units, single-family attached units, and multi-family dwellings. Multi-family units constitute the largest percentage of housing units, at over 63%, while all the remaining categories are at 7% of the housing stock or less.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

UNITS IN STRUCTURE		
Unit Type	Number	Percent
1-unit, detached	443	7.00%
1-unit, attached	445	7.00%
2 units	255	4.00%
3 or 4 units	397	6.30%
5 to 9 units	390	6.20%
10 to 19 units	383	6.10%
20 or more units	4,009	63.40%
Mobile home	0	0.00%
Boat, RV, van, etc.	0	0.00%
Total housing units	6,322	6,322

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Of the estimated 6,322 housing units in 2014, 211 or 3.3% of the housing stock is affordable. This includes the following developments:

- 15 Valley Place – 3 units
- 27 Dempsey Avenue – 31 units
- AHome – 12 units (18 total when complete)
- 341 Undercliff Avenue – 4 units
- 300 Undercliff Avenue – 22 units
- Winterburn Gardens - 21 units
- Avalon Bay – 4 units
- 38 COAH – 39 units
- Waterford Towers – 75 units

Occupancy Status. In 2010 the Borough's homeowner vacancy rate was 4.8%, almost equal to the County's vacancy rate of 4.7%. The rental vacancy rate was much higher at 9%. Of the occupied units, 61% were renter occupied and 39% were owner occupied.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

OCCUPANCY STATUS		
	Households	Percent
Occupied Total	5,637	
Owner Occupied	2,196	39.0%
Renter Occupied	3,441	61.0%
Vacant Total	645	10.3%
For rent	341	52.9%
Rented, not occupied	26	4.0%
For sale only	111	17.2%
Sold, not occupied	19	2.9%
For seasonal, recreational, or occasional use	78	12.1%
All other vacants	70	10.9%
Total	6,282	100.0%
Homeowner vacancy rate		4.8%
Rental vacancy rate		9.0%

Source: U.S. Census Bureau, 2010 Census.

Value & Rent of Housing Stock. The 2010 Census data regarding the value and rent of housing stock has not been released. Therefore, the five-year ACS estimates have been utilized. The median home value for the Borough is estimated at \$556,000, which includes a margin of error of +/- \$44,615, which means the value can range between \$511,385 and \$600,615.

Of the Borough's estimated 1,958 owner-occupied housing units, the majority (48.5%) are valued between \$500,000 to \$999,999. Slightly over 10% of the Borough's housing stock is valued at over a million dollars.

VALUE OF OWNER OCCUPIED UNITS		
Value	Number	Percent
Less than \$50,000	70	3.6%
\$50,000 to \$99,999	41	2.1%
\$100,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	0	0.0%
\$200,000 to \$299,999	71	3.6%
\$300,000 to \$499,999	628	32.1%
\$500,000 to \$999,999	950	48.5%
\$1,000,000 or more	198	10.1%
Total	1,958	100.0%
Median (dollars)	556,000	(X)

Source: DP04: Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

The median estimated rent for Edgewater is \$2,000+. An overwhelming majority of almost 77% of the rental units were rented at \$1,500 or more. Surprisingly, almost 3% of rentals paid no cash rent in Edgewater.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

COST OF RENTALS		
Cost	Number	Percent
Less than \$200	0	0.00%
\$200 to \$299	44	1.17%
\$300 to \$499	99	2.62%
\$500 to \$749	128	3.39%
\$750 to \$999	103	2.73%
\$1,000 to \$1,499	399	10.57%
\$1,500 or more	2,894	76.68%
No rent paid	107	2.84%
Total	3,774	97.16%
Median (dollars)	2,000+	

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Condition of Housing Stock. The Census can provide estimates of substandard units that are occupied by low and moderate income households. The Appellate Division upheld COAH's use of three indicators to determine substandard housing units in the State. Those three indicators are 1) housing more than 50 years old and that are overcrowded; 2) homes lacking complete plumbing; and 3) homes lacking complete kitchen facilities.

The ACS estimates there are 23 homes that lack complete plumbing and 23 homes that lack complete kitchen facilities in the Borough.

CONDITION OF HOUSING STOCK		
	Number	Percent
Lack Complete Plumbing	23	0.4%
Lack Complete Kitchen	23	0.4%
Total Occupied Units	5,637	

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

In 2014, the Borough of Edgewater contained an estimated 5,744 occupied housing units. The majority (98.1%) of housing units contained 1.0 occupants per room or less. Housing with 1.01 or more persons per room is considered an index of overcrowding. A total of 1.9% of housing in the Borough has 1.01 or more occupants per room and may be considered overcrowded as shown in the table below.

OCCUPANTS PER ROOM		
Occupants	# of Units	Percent
1.00 or less	5,636	98.1%
1.01 to 1.50	58	1.0%
1.51 or more	50	0.9%
Total	5,744	100.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

The table below utilizes the ACS five-year estimates for the age of housing stock for 2014. The majority of units (59%) in Edgewater were built between 1990 and 2009.

AGE OF HOUSING STOCK		
Year Built	# of units	Percent
Built 2010 or later	88	1.4%
Built 2000 to 2009	2,381	37.7%
Built 1990 to 1999	1,348	21.3%
Built 1980 to 1989	769	12.2%
Built 1970 to 1979	448	7.1%
Built 1960 to 1969	179	2.8%
Built 1950 to 1959	246	3.9%
Built 1940 to 1949	86	1.4%
Built 1939 or earlier	777	12.3%
Total:	6,322	100.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey
5-Year Estimates

Employment Demographics of Edgewater

The MLUL requires that a housing element include data on employment levels in the community. The following tables present information on the Borough's employment characteristics.

The ACS five-year estimates were used since no 2010 Census data was available. The ACS estimates that Edgewater has 6,831 residents in the labor force. Of these, 6,396 were employed with 435 residents unemployed as shown in the following table.

EMPLOYMENT STATUS		
Employment	Number	Percent
In labor force	6,831	71.30%
Civilian labor force	6,831	71.30%
Employed	6,396	66.70%
Unemployed	435	4.50%
Armed Forces	0	0.00%
Not in labor force	2,756	28.70%
Total	9,587	9,587

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Occupational Characteristics. The table below shows the ACS estimates for occupation of civilian workers over 16. An overwhelming majority of 70.4% of the Borough's residents were employed in Management, business, science, and arts occupations compared to only 45.2% for the County.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

EMPLOYED POPULATION BY OCCUPATION (16 YEARS AND OLDER)				
Occupation	Edgewater Borough		Bergen County	
	Number	Percent	Number	Percent
Management, business, science, and arts occupations	4,503	70.4%	202,204	45.2%
Service occupations	388	6.1%	55,654	12.4%
Sales and office occupations	1,241	19.4%	126,681	28.3%
Natural resources, construction, and maintenance occupations	123	1.9%	28,851	6.4%
Production, transportation, and material moving occupations	14	0.2%	34,434	7.7%
Total	6,396	98.0%	447,824	100.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Class of Worker. The five-year ACS estimates were used as Census 2010 data was not available. The overwhelming majority, or 90.3%, of workers were private wage and salary workers. Government workers constituted slightly over 5% of workers, with self-employed workers constituting 4.4%. There were no estimated unpaid family workers.

CLASS OF WORKER			
Class of worker	Number	Percent	
Private wage and salary workers	5,775	90.30%	
Government workers	339	5.30%	
Self-employed business workers	282	4.40%	
Unpaid family workers	0	0.00%	
Civilian employed population 16 years and over	6,396	93.6%	
Civilian unemployed population 16 years and over	435	6.4%	
Total residents in workforce	6,831	100.0%	

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Employment Projections. The NJTPA estimates that employment will grow to 6,390 by 2040.⁴

EMPLOYMENT PROJECTION			
Year	Jobs	Change	Percent
2010	4,720	-	-
2040	6,390	1,670	35.4%

Source: NJTPA Employment Forecasts by County and Municipality 2010 - 2040

In-Place Employment by Industry. The New Jersey Department of Labor and Workforce Development reports on employment and wages for industries in New Jersey. The latest data is available for 2014. As shown in the table below, there were 4,504 private sector jobs in the Borough, provided for by a total of 431 establishments. The retail trade industry had the largest number of average jobs at 75, followed by accommodations/food at 57 jobs. The government sector provided for an average of 503 jobs in 2014. More data is available on other industry sectors below.

⁴ <http://www.njtpa.org/data-maps/demographics/forecasts>

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

EMPLOYMENT BY INDUSTRY SECTOR AND NUMBER OF EMPLOYEES (2014)					
Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Utilities	0	0	0	0	0
Construction	0	0	0	0	0
Manufacturing	7	1.6%	95	2.1%	\$38,920
Wholesale Trade	26	6.0%	68	1.5%	\$64,501
Retail Trade	75	17.4%	1,641	36.4%	\$22,037
Transp/Warehousing	0	0	0	0	0
Information	0	0	0	0	0
Finance/Insurance	18	4.2%	171	3.8%	\$64,346
Real Estate	24	5.6%	160	3.6%	\$45,212
Professional/Technical	47	10.9%	213	4.7%	\$70,095
Management	0	0	0	0	0
Admin/Waste Remediation	12	2.8%	44	1.0%	\$35,543
Education	0	0	0	0	0
Health/Social	48	11.1%	357	7.9%	\$36,180
Arts/Entertainment	10	2.3%	203	4.5%	\$22,978
Accommodations/Food	57	13.2%	1,058	23.5%	\$24,933
Other Services	48	11.1%	233	5.2%	\$25,763
Unclassifieds	33	7.7%	60	1.3%	\$32,919
PRIVATE SECTOR TOTALS	431	94.0%	4,504	95.5%	\$26,857
Local Government Totals	3	60.0%	353	70.2%	\$44,202
Local Government Education	1	20.0%	129	25.7%	\$46,125
Federal Government Totals	1	20.0%	21	4.1%	\$60,860
LOCAL GOVERNMENT TOTALS	5	100.0%	503	100.0%	\$50,396

Source: NJ Department of Labor and Workforce Development, Employment and Wages, 2014 Annual Report

Despite the employment projections, the general trend in Edgewater is that commercial properties are being replaced with Multi-family residential, which is eliminating, versus producing, jobs in the Borough.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

COMMUTE TIME		
Travel Time	Number of Workers	Percent
Less than 5 minutes	16	0.3%
5 to 9 minutes	176	2.9%
10 to 14 minutes	182	3.0%
15 to 19 minutes	254	4.2%
20 to 24 minutes	373	6.2%
25 to 29 minutes	290	4.8%
30 to 34 minutes	993	16.6%
35 to 39 minutes	142	2.4%
40 to 44 minutes	328	5.5%
45 to 59 minutes	1,256	21.0%
60 to 89 minutes	1,814	30.3%
90 or more minutes	162	2.7%
Total:	5,986	100.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Projection of Housing Stock

The MLUL, at N.J.S.A. 53:27-310 requires a Housing Element to contain a projection of a 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 developments, and probable residential development of lands.

The Division of Codes and Standards within the Department of Community Affairs (DCA) provides data on Certificates of Occupancy and demolition permits for residential and non-residential development. The New Jersey Construction Reporter also contains data on building permits, certificate of occupancy and demolition data that is supplied by the municipal construction officials on a monthly basis. The New Jersey Construction Reporter has data dating back to 2000, which is used below to show Edgewater's historic development trends.

As shown in the table below, a total of 1,984 residential units were built between January of 2000 and February 2016. During the same time period, a total of 423 residential units were demolished, for a net increase of 1,561 units. The most significant trend in the Borough is the demolition of a single-or two-family home and construction of a new two-family duplex in its place. Another trend is the demolition of older industrial and commercial uses and construction of residential multi-family units or mixed-use developments.

HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY & DEMOLITION PERMITS																		
	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16*	Total
COs	403	398	257	110	5	22	8	20	404	12	5	12	7	105	193	23	0	1984
Demolitions	16	7	2	2	9	10	19	27	6	4	5	10	10	14	27	254	1	423
Net Development	387	391	255	108	-4	12	-11	-7	398	8	0	2	-3	91	166	-231	-1	1561

Source: "New Jersey Construction Reporter"/ New Jersey Department of Community Affairs

* Jan & Feb only

C.O.s and Demolitions. Based on the historical trend of demolition and certificates of occupancy, 1,561 new units were built over a 16-year period. That results in approximately 97.56 new units per year. Based on this historic trend, over a ten-year period, the Borough would expect to issue 976 new certificates of occupancy.

NJTPA Projections. Projecting into the future, the NJTPA projects the Borough will grow to 13,120 residents by the year 2040. Based on the population in the 2010 census – 11,513 persons – and the NJNTPA projection for 2040, the Borough is expected to grow by approximately 53.56 people per year. Between 2016 and 2025, at a rate of 53.56 people per year and an assuming an average household size holding steady at 2.04 people per household, over the next ten-year period, Edgewater is projected to issue 263 new certificates of occupancy. This analysis does not reflect all the new housing that will be generated in inclusionary housing projects discussed later in this Housing Plan Element.

Fair Share Plan

The Fair Share Plan contains the following information:

- Description of existing credits intended to satisfy the obligation;
- Description of mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule that sets forth a detailed timetable for units to be provided.

In adopting its housing element, a municipality may provide for its fair share of low and moderate income housing by means of any mechanism or combination thereof that provide a realistic opportunity for the provision of their fair share obligation. As per N.J.A.C. 5:93, these potential mechanisms include, but are not limited to:

- Rehabilitation of existing substandard housing units;
- Elderly Cottage Housing Opportunity units (as a Rehabilitation credit);
- Municipally-sponsored and 100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

Regional Income Limits. Regional income limits are provided by COAH based on the median gross household income in the COAH region in which the household is located. Dwelling units are affordable to low and moderate income households if the maximum rent or sales price is within their ability to pay such costs based on a formula determined by COAH. The baselines are 80%, 50%, and 30% - meaning that a moderate income household is a household with a gross household income equal to or greater than 50% but less than 80% of the median gross regional income; a low income household is a household with a gross household income equal to 50% or less of the median gross regional income; and a very-low income household is a household with a gross household income equal to 30%

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

or less of the median gross regional income. Edgewater is located in Region 1, containing Bergen, Hudson, Passaic, and Sussex County.

The Regional Income Limits are included in the table below. Currently, a four-person household that has an income of more than \$57,825 and up to \$92,519 is considered to be moderate income. Low-income is considered to be a four-person household that has an income more than \$34,695 to \$57,825. A four-person household that has an income of \$34,695 or less is considered to be very-low income.

2022 REGIONAL INCOME LIMITS REGION 1					
Income	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
Median	\$80,954	\$92,519	\$104,084	\$115,649	\$124,901
Moderate	\$64,764	\$74,016	\$83,267	\$92,519	\$99,921
Low	\$40,477	\$46,260	\$52,042	\$57,825	\$62,451
Very Low	\$24,286	\$27,756	\$31,225	\$34,695	\$37,470

Source: <https://www.nj.gov/dca/affiliates/coah/reports/incomelimits.pdf>

Affordable Housing Obligation of Edgewater

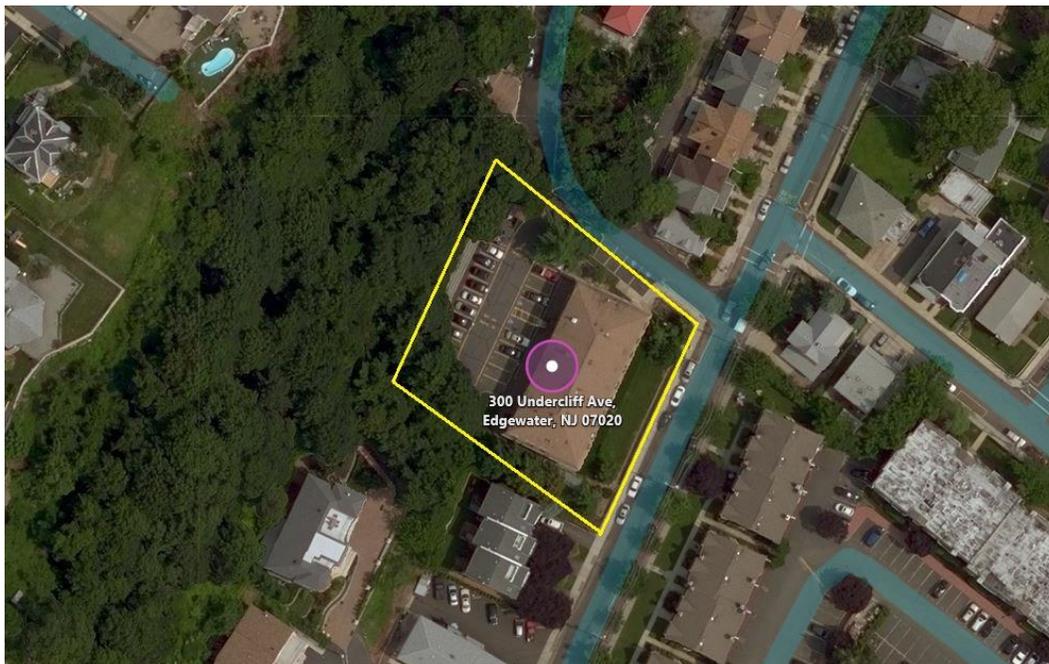
The components of Edgewater's Fair Share Obligation is 684 consisting of 32 for the Present Need (also referred to as the "indigenous need"); 28 for the Prior Round; and 628 for Round 3 Need. The 32 unit component of the fair share is commonly referred to as the rehab component of the fair share because it can be satisfied, at the municipality's exclusive discretion, with a rehab program. The Prior Round and Round 3 obligation is an obligation that cannot be satisfied with a rehab program. Consequently, it is commonly referred to as the new construction component of the fair share.

REHAB COMPONENT: 32

Present Need Obligation: 32 units

Edgewater has a 32-unit present need obligation. The Borough's efforts to meet its present need will include a combination of rehabilitation of existing public housing units in the Borough and a municipal and/or county rehabilitation program. The following municipal program will be credited for 30 units of this program:

300 Undercliff Avenue
Block 63.01, Lot 1.02
.6524 acres



Source: Bing Maps
Outline of property is approximate

300 Undercliff is a 100% affordable, very-low income senior building that contains 30 units, consisting of 22 1-bedroom and 8 studio units. Its current zoning is R-2 Single- and Two-Family Residential.

NEW CONSTRUCTION COMPONENT: 652

The new construction component consists of the Prior Round obligation of 28 and the Round 3 obligation of 624. The following chart shows the new construction obligation along with maximum and minimum requirements for rental and age-restricted units for this component of the fair share.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

Period	Obligation	Rental Obligation (25%)	Rental Bonus Max (25%)	Age-restricted Max (25%)
1987 - 1999	28	7	7	7
1999 - 2025	624	156	156	156

Prior Round Obligation: 28 units

Edgewater has a prior round obligation of 28 units. The Prior Round Obligation will be addressed in the following manner:

28 units	Project	Mechanism	Status	Type of Unit			Type of Bonus Credit			Total Credits/Units
				Rental units	Sale units	Age-restricted units	Rental Bonus to General Public	Redevelopment Bonus	Age-restricted Bonus	
Prior Round	27 Dempsey	Senior/ Age-Restricted/Handicapped	occupied			4				4
	79 Edgewater Place	100% Affordable	occupied	3		3				6
	Avalon Bay	Inclusionary Zoning	occupied	4						4
	341 Undercliff Avenue	Inclusionary Zoning	occupied	7			7			14
	15 Valley Place	Inclusionary Zoning	occupied	3						3
TOTALS				17	0	7	7	0	0	31

The developments in the above table are outlined below in this document.

27 Dempsey Avenue

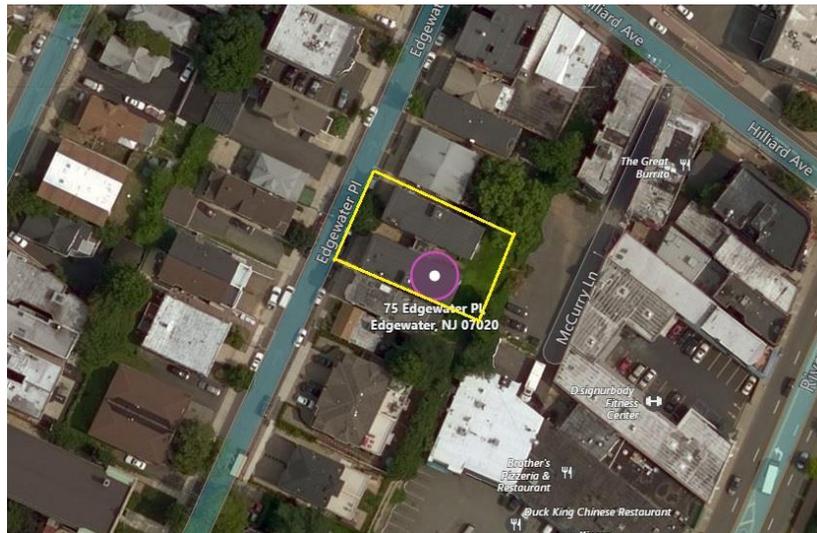
Block 45, Lot 5.01
.4431 acres



Source: Bing Maps
Outline of property is approximate

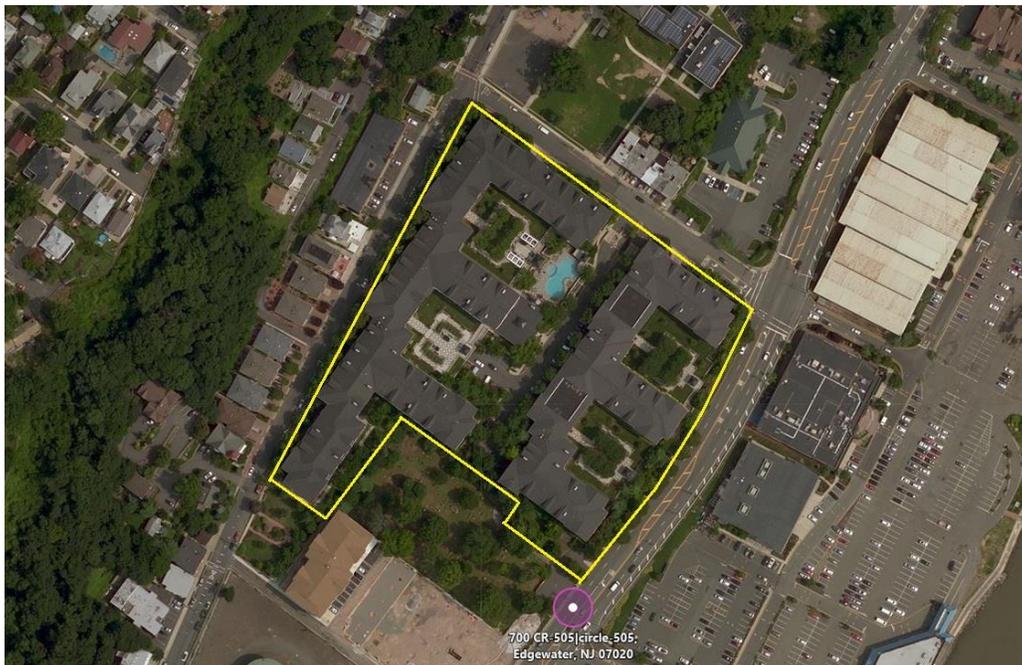
Dempsey Avenue is a 100% affordable age-restricted multi-family development of 31 units. This site is operated by the Edgewater Housing Authority. Four (4) of these units are allocated towards the Prior Round Obligation. Rent is regulated by the NJHMFA, and residents must qualify as low-income under the NJHMFA regulations.

75-79 Edgewater Place
Block 57, Lot 22.01
.1894 acres



75-79 Edgewater Place is a project-based Section 8 multi-family building. 75 Edgewater Place consists of a total of seven (7) units, all of which are 3-bedroom units. 79 Edgewater Place consists of a total of eight (8) units, of which seven (7) are 3-bedroom units and one is a studio. Three (3) of the units at 79 Edgewater Place are credited towards the 2nd Round Obligation. Residents must qualify as low-income under the NJHMFA guidelines. No residency preferences are associated with this building. The site is zoned R-2.

Avalon Bay
Block 74, Lot 1.01
700 River Road
7.64 acres



Source: Bing Maps
Outline of property is approximate

Avalon Bay is a multi-family development consisting of 404 total units. Four (4) affordable rental family units were built on site and are fully occupied with income-qualified households. Its current zoning is R-4 Multi-Family Residential.

341 Undercliff Avenue
Block 61, Lot 20
.0849 acres

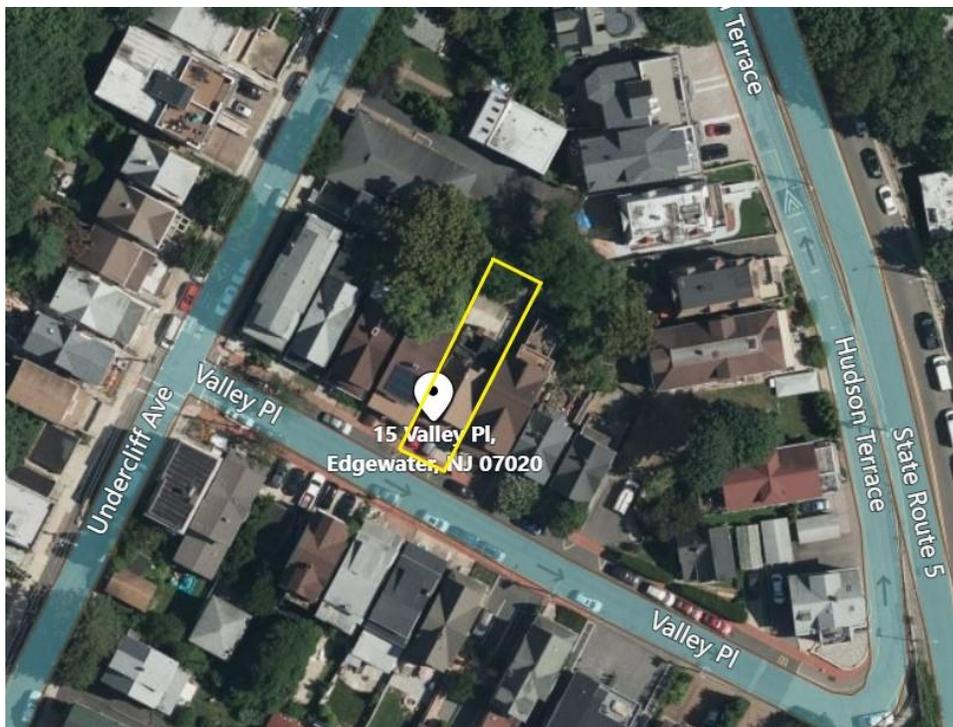


Source: Bing Maps
Outline of property is approximate

341 Undercliff contains 7 affordable housing units. Four of these units were purchased by the St. Moritz to provide for their affordable housing obligation. Three of these units were purchased by 1000 Portside Drive for their affordable housing obligation. It is currently zoned R-2 Single- and Two-Family Residential.

All units are currently occupied by non-income qualified tenants and have not been the subject of affirmative marketing. The Borough, as a condition of compliance, shall provide the Special Master and FSHC with documentation pertaining to the marketing, administration, rental and monitoring of the Affordable Housing rental units in accordance with UHAC, and insure that all of the aforementioned Affordable Housing units are occupied by income qualified households selected after a UHAC-compliant affirmative marketing process, as approved by the Borough's Administrative Agent, no later than December 31, 2024. The control period for each Affordable Housing unit shall commence separately based upon the date the unit is occupied by a qualified income household as certified by the Borough's Administrative Agent in accordance with the Affordable Housing regulations.

15 Valley Place
Block 35, Lot 21
.0717 acres



Source: Bing Maps
Outline of property is approximate

Valley Place is a 3-unit multi-family home that was purchased by Dan-Ro to meet its affordable housing obligation. This home has been rehabbed and provides 3 rental family units. Its current zoning is R-2 Single- and Two-Family Residential.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

Prospective Need Obligation: 624 units

Edgewater has a 624-unit prospective need obligation. The 624 units is the Prospective Need Obligation from 1999-2025. The Prospective Need Obligation will be addressed in the following manner:

624 units	Project	Mechanism	Status	Type of Affordable Unit			Type of Bonus Credit			Total Credits/ Units
				Family Rental units	Sale units	Age-restricted units	Rental Bonus to General Public	Redevelopment Bonus	Age-restricted Bonus	
Gap & Prospective Need	38 COAH	100% Affordable	occupied	39			38			77
	Waterford Towers	Inclusionary Zoning	occupied	77			77			154
	Winterburn Gardens	100% Affordable	occupied	21			21			42
	575 River Road	Inclusionary Zoning/ Use Variance	approved	55						55
	27 Dempsey Avenue	Senior/ Age-Restricted	occupied			27				27
	1000 Portside Drive	Inclusionary Zoning/Use Variance	approved	2						2
	345 Undercliff Avenue	Inclusionary Zoning	occupied	6			6			12
	615 River Road (east side)	Inclusionary Zoning	proposed	180						180
	MB Edgewater	Inclusionary Zoning	approved	7			7			14
	180 Old River Road	Inclusionary Zoning	approved	15						15
	163, 135 Old River Rd/ 114 River Rd	Inclusionary Zoning	approved	22						22
	75 Edgewater Place	100% Affordable	occupied	7			7			14
	79 Edgewater Place	100% Affordable	occupied	5						5
	85 Edgewater Place	100% Affordable	occupied	4						4
	377 Undercliff Avenue	100% Affordable	occupied	7						7
	TOTALS				447	0	27	156	0	0
				Actual Built Units			474	Bonus Credits	156	

The developments contained in the table above are outlined below.

38 COAH
Block 74, Lot 1.02
1.36 acres



Source: Bing Maps
Outline of property is approximate

38 COAH is a 100% affordable 39-unit multi-family development consisting of 100% rental family units. These units are fully built and occupied. All thirty-nine units will be allocated to the prospective need. The current zoning is R-4 Multi-Family Residential.

Waterford Towers
Block 92.01, Lot 1.01
190 River Road
3.13 acres

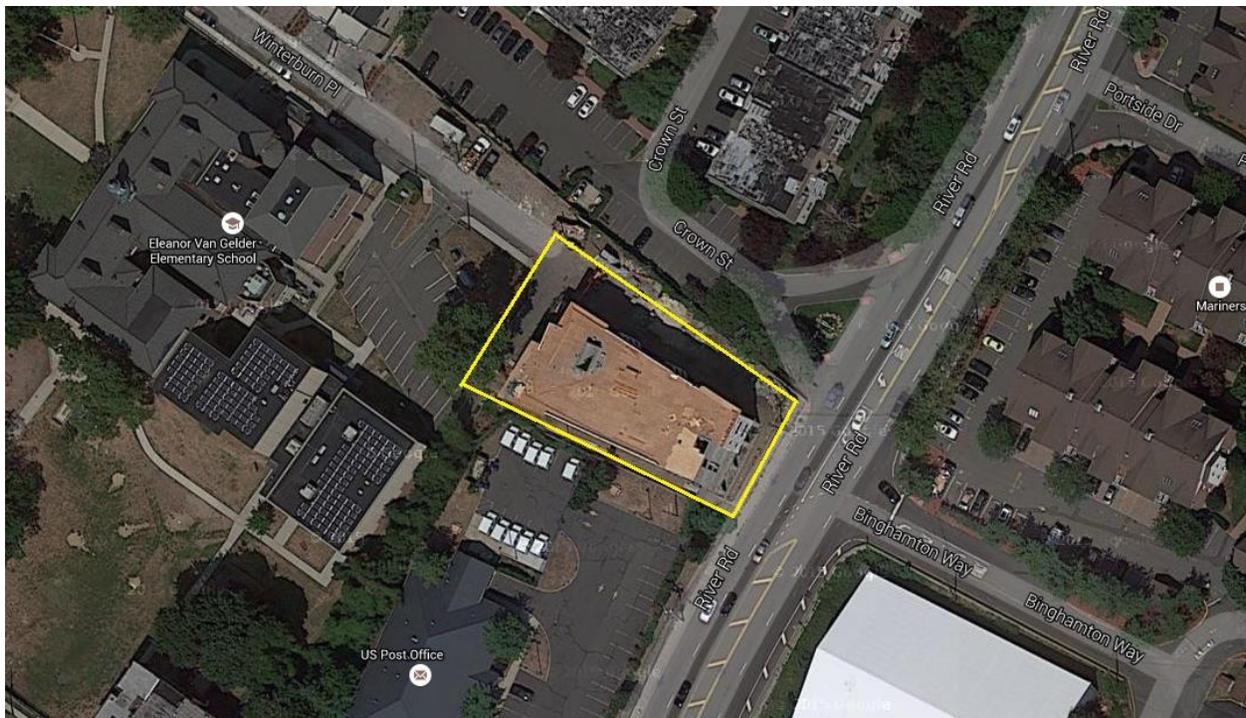


Source: Bing Maps
Outline of property is approximate

Waterford Towers is an inclusionary development located on River Road. The development is built and occupied and contains a total of 374 units, of which 77 are affordable family units. Its current zoning is R-5 High-Rise Residential District. The deed from the property was amended to extend affordability controls from 2017 for a period of 30 years.

Winterburn Gardens

Block 71, Lot 2.02, portion of 27
774 River Road
.442 acres



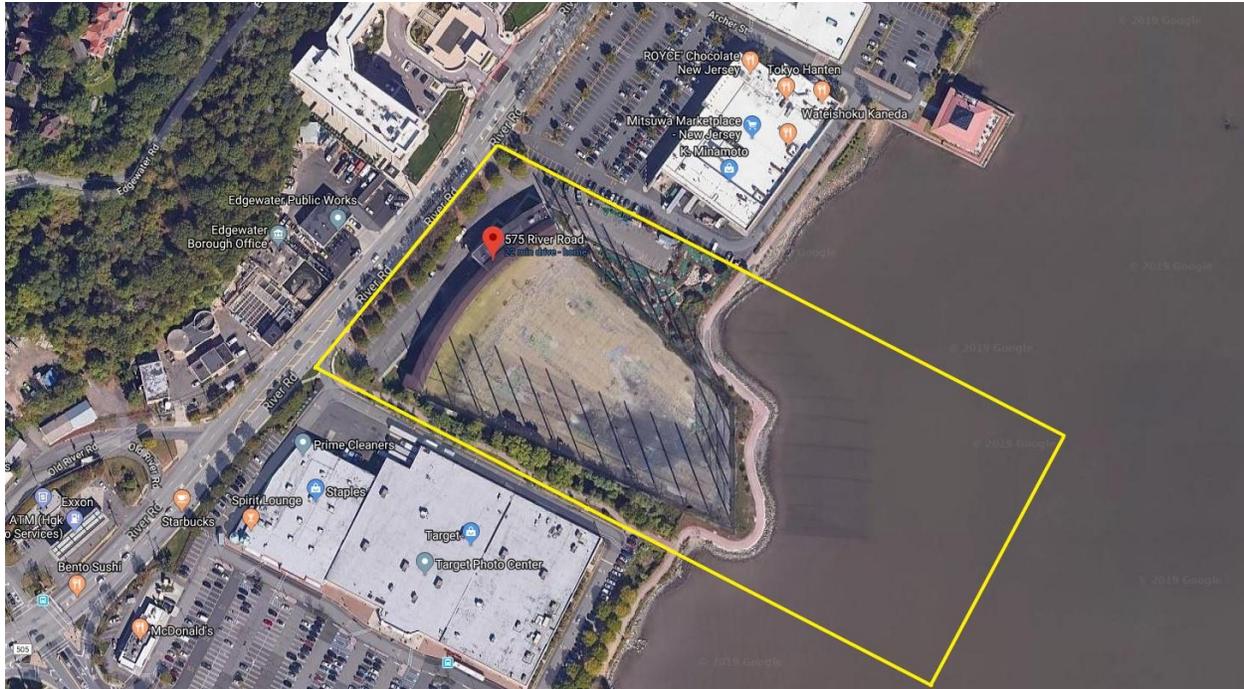
Source: Google Maps
Outline of Property is approximate

Winterburn Gardens is a 100% affordable 21-unit multi-family development consisting of 100% rental family units. Its current zoning is R-3 Multi-Family Residential.

575 River Road

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

Block 82, Lots 1 & 2
11.37 AC



Source: Bing Maps
Outline of property is approximate

575 River Road was recently approved in May 2021 for 370 market-rate units, with an affordable housing set-aside of 55 units. All fifty-five (55) units will be applied towards the Prospective Need Obligation.

27 Dempsey Avenue
Block 45, Lot 5.01
.4431 acres



Source: Bing Maps
Outline of property is approximate

Dempsey Avenue is a 100% affordable age-restricted multi-family development of 31 units. This site is operated by the Edgewater Housing Authority. Twenty-seven (27) of these units are applied to the Prospective Need Obligation. Rent is regulated by the NJHMFA, and residents must qualify as low-income under the NJHMFA regulations.

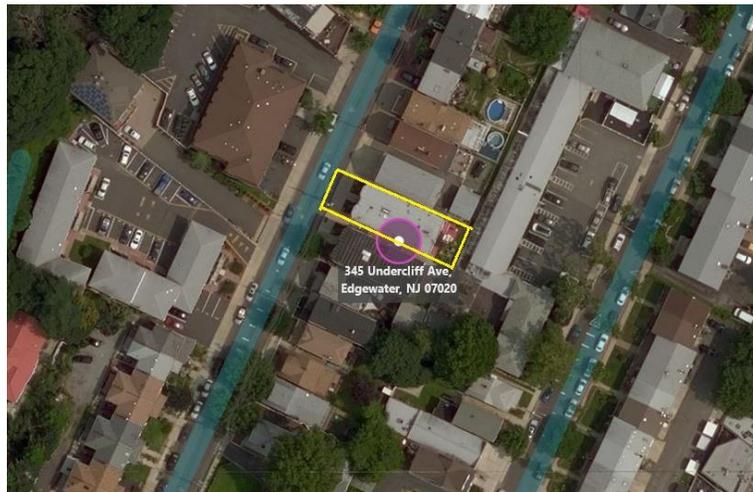
1000 Portside Drive
Block 67, Lot 1.02
.88 acres



Source: Bing Maps
Outline of property is approximate

1000 Portside Drive is a 91-unit multi-family residential building that received approvals in June of 2016. Two (2) affordable housing units will be provided on site to be affirmatively marketed and occupied by COAH income-eligible households. The site is currently zoned R-3 Multi-Family Residential. Three (3) units have purchased at 341 Undercliff to help fulfill the developer's obligation and meet the bedroom distribution as required by U.H.A.C. The units consist of two 3-bedroom units and one 2-bedroom unit at 341 Undercliff. These units have been applied to the Prior Round Obligation. Six (6) units have been purchased by 1000 Portside Drive at 345 Undercliff Ave to help fulfill the developer's obligation and meet the bedroom distribution as required by U.H.A.C. The units consist of five 3-bedroom units and one 2-bedroom unit. These units are included in the Prospective Need Obligation.

345 Undercliff Avenue
 Block 61, Lot 18
 .0849 acres



Source: Bing Maps
 Outline of property is approximate

345 Undercliff contains 7 housing units, of which 6 were purchased by 1000 Portside Drive to be affordable housing units affirmatively marketed and occupied by COAH income-eligible households and credited towards the prospective need. These units consist of five 3-bedroom units and one 2-bedroom unit. The site is currently zoned R-2 Single- and Two-Family Residential.

All units are currently occupied by non-income qualified tenants and have not been the subject of affirmative marketing. The Borough, as a condition of compliance, shall provide the Special Master and FSHC with documentation pertaining to the marketing, administration, rental and monitoring of the Affordable Housing rental units in accordance with UHAC, and insure that all of the aforementioned Affordable Housing units are occupied by income qualified households selected after a UHAC-compliant affirmative marketing process, as approved by the Borough's Administrative Agent, no later than December 31, 2024. The control period for each Affordable Housing unit shall commence separately based upon the date the unit is occupied by a qualified income household as certified by the Borough's Administrative Agent in accordance with the Affordable Housing regulations.

615 River Road
 Block 76, Lots 1 & 5
 14.25 acres



Source: Google Maps
 Outline of property is approximate

This site was previously zoned OR-1, however, on September 29, 2020, the Borough of Edgewater adopted the 615 River Road Redevelopment Plan. The Redevelopment Plan allows mixed-use development with up to 1200 multi-family residential units, consisting of 180 affordable housing units (i.e., a 15% set-aside). An application was approved by the Planning Board.

As part of this Housing Element, the Borough must utilize the four-prong test to determine if a site is realistic, including the following:

- “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 all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- “Available site” means a site with clear title, free of encumbrances which preclude development 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 areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by 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.

Analysis of the site is as follows:

Approvable site: The site is zoned as part of a Redevelopment Plan for mixed-use with up to 1200 multi-family residential units, consisting of 180 affordable housing units.

Available Site: The site has a clear title and no legal encumbrances which would preclude its development as an affordable housing project. The site is owned by 615 River Road Partners, LLC.

Developable Site: The site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP. The site the entire site is located within sewer service area identified within the Bergen County Wastewater Management Plan and the North Jersey water purveyor area.

Suitable Site: The site is adjacent to compatible land uses, with convenient retail to the north and south, multi-family to the southwest, and a hotel and spa to the northwest. The site has access to appropriate streets, such being River Road, a County road. The site is also consistent with the environmental policies delineated in N.J.A.C. 5:93-4, as environmental remediation has been completed on the site. Any further remediation necessary will be performed during development of the site. The site can be developed consistent with RSIS and all other state regulations such as those of the NJDEP.

This plan is intended to implement the agreement between the Borough of Edgewater and 615 River Road, Partners, LLC which is included in the Appendix.

MB Edgewater

Block 93, Lot 1.01, 2.02, and 3.03
.8276 acres



Source: Bing Maps
Outline of property is approximate

This site is located in the MXD-3 Mixed Use District. This site was approved in 2016 for 58 residential units with 7 affordable housing units.

180 Old River Road
Block 89, Lot 4
1.069 acres

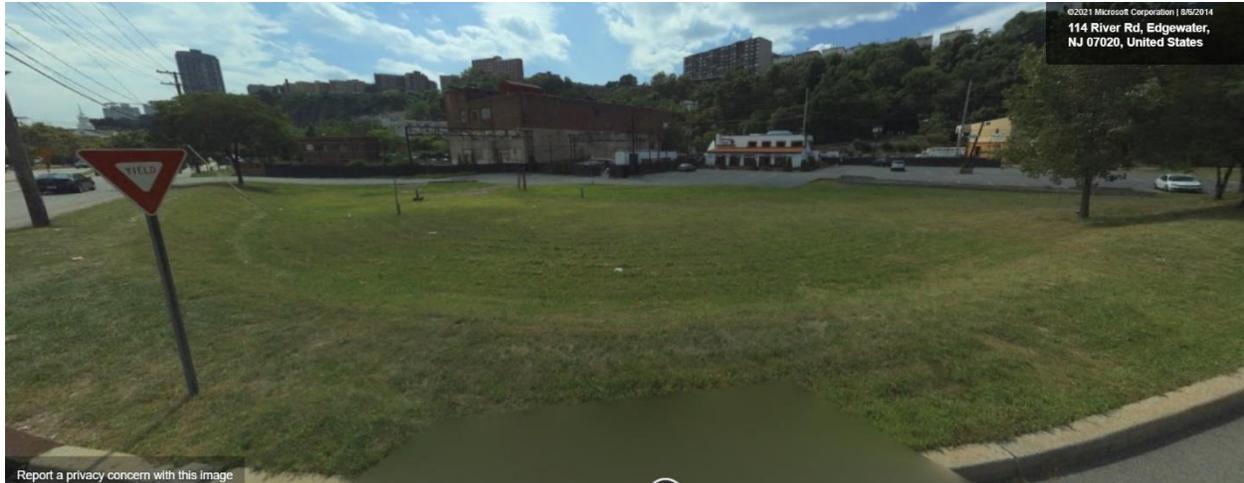


Source: Bing Maps
Outline of property is approximate

180 Old River Road was rezoned from MXD-1 to the MXD-2 District, with a requirement of a 15% minimum set aside of affordable housing units. This effectively also increased the permitted density on site from 50 du/ac to 100 du/ac. This site is 1.069 acres and was approved for a total of 100 residential units, which includes 15 affordable housing units.

AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN

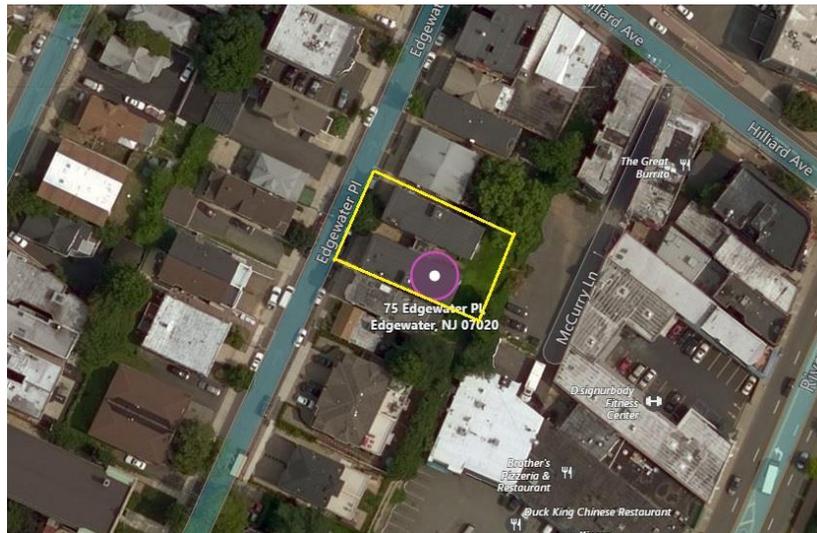
163/135 Old River Road/ 114 Old River Road
Block 89, Lot 4
1.77 acres



Source: Bing Maps
Outline of property is approximate

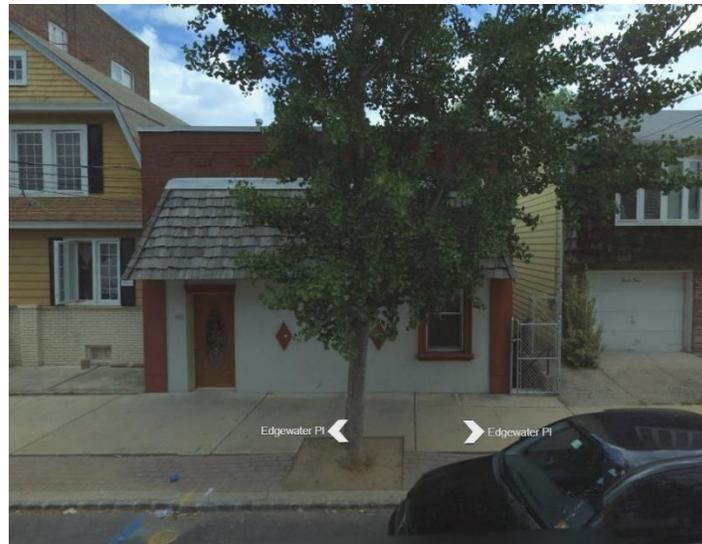
161/135 Old River Road and 114 River Road is located in the MXD-3 Mixed Use District, with a requirement of a 15% minimum set aside of affordable housing units. This site is 1.77 acres and was approved for 15-story building (where 9 stories is permitted), consisting of a 170-room hotel; 150 residential units; and a restaurant. A total of 22 affordable housing units are included in the 150 residential units.

75-79 Edgewater Place
Block 57, Lot 22.01
.1894 acres



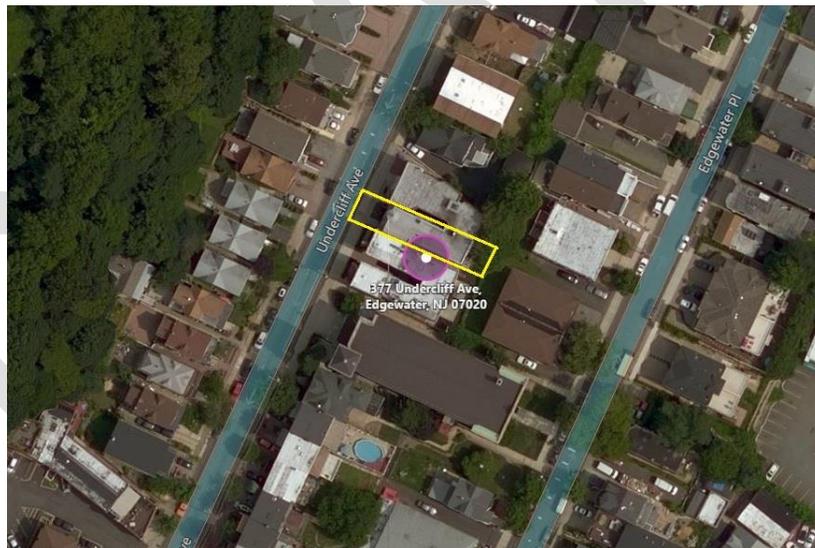
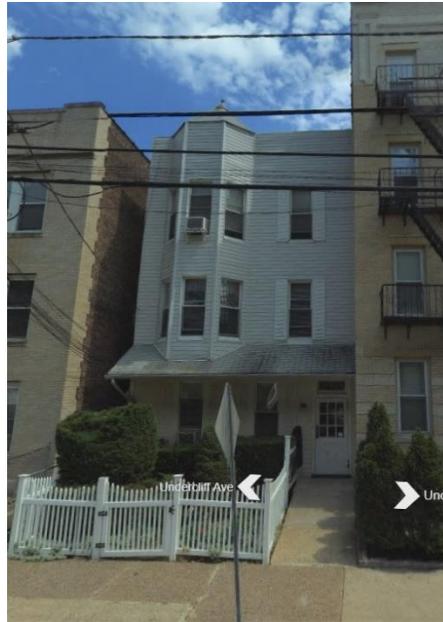
75-79 Edgewater Place is a project-based Section 8 multi-family building. 75 Edgewater Place consists of a total of seven (7) units, all of which are 3-bedroom units. 79 Edgewater Place consists of a total of eight (8) units, of which seven (7) are 3-bedroom units and one is a studio. All seven (7) units at 75 Edgewater Place are credited towards the 3rd Round Obligation, and five (5) of the units at 79 Edgewater Place are credited towards the 3rd Round Obligation. Residents must qualify as low-income under the NJHMFA guidelines. No residency preferences are associated with this building. The site is zoned R-2.

85 Edgewater Place
Block 57, Lot 27
.0574 acres



85 Edgewater Place is a project-based Section 8 multi-family building. 85 Edgewater Place consists of a total of four (4) units, three (3) 2-bedroom units and one (1) one-bedroom unit. Residents must qualify as low-income under the NJHMFA guidelines. No residency preferences are associated with this building. The site is zoned R-2.

377 Undercliff Avenue
Block 61, Lot 2
.0459 acres



377 Undercliff Avenue is a project-based Section 8 multi-family building. 377 Undercliff Avenue consists of a total of seven (7) units, three (3) 2-bedroom units, three (3) one-bedroom units, and one (1) studio. Residents must qualify as low-income under the NJHMFA guidelines. No residency preferences are associated with this building. The site is zoned R-2.

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624 units Gap & Prospective Need	Project	Mechanism	Status	Type of Affordable Unit			Type of Bonus Credit			Total Credits/ Units
				Family Rental units	Sale units	Age-restricted units	Rental Bonus to General Public	Redevelopment Bonus	Age-restricted Bonus	
	38 COAH	100% Affordable	occupied	39			38			77
	Waterford Towers	Inclusionary Zoning	occupied	77			77			154
	Winterburn Gardens	100% Affordable	occupied	21			21			42
	575 River Road	Inclusionary Zoning/ Use Variance	approved	55						55
	27 Dempsey Avenue	Senior/ Age-Restricted	occupied			27				27
	1000 Portside Drive	Inclusionary Zoning/ Use Variance	approved	2						2
	345 Undercliff Avenue	Inclusionary Zoning	occupied	6			6			12
	615 River Road (east side)	Inclusionary Zoning	proposed	180						180
	MB Edgewater	Inclusionary Zoning	approved	7			7			14
	180 Old River Road	Inclusionary Zoning	approved	15						15
	163, 135 Old River Rd/ 114 River Rd	Inclusionary Zoning	approved	22						22
	75 Edgewater Place	100% Affordable	occupied	7			7			14
	79 Edgewater Place	100% Affordable	occupied	5						5
	85 Edgewater Place	100% Affordable	occupied	4						4
	377 Undercliff Avenue	100% Affordable	occupied	7						7
	TOTALS			447	0	27	156	0	0	630
				Actual Built Units		474	Bonus Credits		156	

The Borough has a total of 630 affordable housing credits towards its Prospective Need of 624 units, therefore exceeding the Prospective Need by 6 units.

The timetable for completion of the Third Round Units is as follows:

Project	Mechanism	Status	# Units	Expected Date of Completion
38 COAH	100% Affordable	occupied	38	occupied
Waterford Towers	Inclusionary Zoning	occupied	77	occupied
Winterburn Gardens	100% Affordable	occupied	21	occupied
27 Dempsey Avenue	Senior/ Age-Restricted	occupied	27	occupied
345 Undercliff Avenue	Inclusionary Zoning	occupied	6	occupied
75 Edgewater Place	100% Affordable	occupied	7	occupied
79 Edgewater Place	100% Affordable	occupied	5	occupied
85 Edgewater Place	100% Affordable	occupied	4	occupied
377 Undercliff Avenue	100% Affordable	occupied	7	occupied
1000 Portside Drive	Inclusionary Zoning/ Use Variance	approved	2	2022
MB Edgewater	Inclusionary Zoning	approved	7	2022
163, 135 Old River Rd/ 114 River Rd	Inclusionary Zoning	approved	22	2023
180 Old River Road	Inclusionary Zoning	approved	15	2024
615 River Road (east side)	Inclusionary Zoning	approved	180	2025
575 River Road	Inclusionary Zoning/ Use Variance	approved	55	2025

The Borough reserves all rights whether in this round or any future round, or this case or any other case, as to whether the proposed or existing affordable units at 45 River Road (iPark) or AHOME are creditworthy. Nothing herein should be construed as a waiver of the Borough's rights to pursue such claims.

Credits

The Borough of Edgewater will have 6 credits from the prospective need to carry forward into the next round after 2025 or to modify this plan provided that we satisfy the Borough's fair share and that FSHC, the Master and the parties have an opportunity to object to the change on the basis that the proposed amendment would render the Borough non-compliant.