

Housing Element and Fair Share Plan

BOROUGH OF EDGEWATER

September 2020
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 of Section 10 of 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 reasonable opportunity for the construction of affordable housing meeting the needs of citizens in the region of which the community is located. The Council on Affordable Housing (COAH) is the State agency responsible for the administration of the *Fair Housing Act*.

As of March 10, 2015, the Supreme Court found that the New Jersey Council on Affordable Housing failed to act with regard to establishing revised rules and regulations, and ruled that the Courts would now assume jurisdiction of the *Fair Housing Act*. This ruling allowed municipalities to file a Declaratory Judgement up to July 8, 2015 to inform the Court that the municipality intends to comply with the constitutional mandate to provide affordable housing.

Edgewater filed such Declaratory Judgement in July 2015, and was granted continued immunity. Edgewater was assigned a Special Master to help guide and monitor its efforts in providing for affordable housing.

Affordable Housing Obligation

The affordable housing obligations were litigated in a Mercer County court by Judge Mary C. Jacobson, wherein on March 8, 2018 an opinion was issued on the fair share obligations in Mercer County. Richard Reading served as the Court's Special Master, and Reading issued workbooks pursuant to this decision. Econsult then prepared a report based on those workbooks on March 28, 2018, which obligation was confirmed by the Hon. Gregg A. Padovano, J.S.C. by order entered in the Declaratory Judgment, In the Matter of the Borough of Edgewater, Docket No. BER-L-6364, on July 30, 2020. The affordable housing obligations for Edgewater in this report are 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 of its municipality 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 Borough is served by New Jersey Transit bus service that

connects the Borough to New York City as well as surrounding municipalities; it is also served by Ferry Service to Manhattan.

The Borough of Edgewater is surrounded by the communities of Fort Lee, Cliffside Park, and North Bergen. As of the 2010 United States Census, 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 Municipal Land Use Law (MLUL) at N.J.S.A 52:27D-310, a housing element must contain at least 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
- 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.

¹ www.census.gov

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

The rules 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.

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.nitpa.org/data-maps/demographics/forecasts>

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.

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 fairs better than both the County and the State in terms of median income for both households and families, yet has a higher percentage of its population that falls below the poverty level, as can be seen in the table below.

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.

Income Category	HOUSEHOLD INCOME					
	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.

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.

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: DPO4: 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.

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 with more than one occupant per room; 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

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.

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.nitpa.org/data-maps/demographics/forecasts>

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

Travel Time to Work. In 2010, the majority of residents who work (51%) spent between 45 to 89 minutes commuting to work. A very small minority spent less than 5 minutes or more than 90 minutes commuting to work, as shown in the table below.

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.

Applications Before the Boards. Currently there are two (2) multi-family applications before the Zoning Board of Adjustment. 143 Old River Road originally obtained approvals for 58 multi-family units in 2012, but has submitted a revised application; however, proposed number of units is not proposed to increase. 126 Undercliff Avenue has submitted an application that is pending before the Zoning Board of Adjustment for 43 multi-family units.

The Zoning Board of Adjustment also approved in June of 2016 a 91-unit multi-family development at 1000 Portside Drive.

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.

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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% 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 \$76,761 and up to \$95,952 is considered to be moderate income. Low-income is considered to be a four-person household that has an income more than \$47,976 to \$76,761. A four-person household that has an income of \$28,786 or less is considered to be very-low income.

2020 REGIONAL INCOME LIMITS REGION 1					
Income	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
Median	\$67,156	\$76,781	\$86,357	\$95,952	\$103,628
Moderate	\$53,733	\$61,409	\$69,085	\$76,761	\$82,902
Low	\$33,583	\$38,381	\$43,178	\$47,976	\$51,814
Very Low	\$20,150	\$23,028	\$25,907	\$28,786	\$31,088

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

Affordable Housing Obligation of Edgewater

The components of Edgewater's Fair Share Obligation are comprised of the following: Prior Round; Present Need; and Prospective Need. The obligation, along with maximum and minimum requirements for rental and age-restricted units, is as follows:

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 through the following developments:

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.

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, of which 2 handicapped units have been credited and approved in the Round 2 Housing Plan. These units are all very-low income units. Its current zoning is R-2 Single- and Two-Family Residential.

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 of 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.

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.

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. One unit will be designated to the Second Round obligation. The current zoning is R-4 Multi-Family Residential.

HOUSING ELEMENT AND FAIR SHARE PLAN

The Prior Round Obligation of 28 units is allocated from the above listed projects in the following manner:

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	
27 Dempsey	Senior/ Age-Restricted/Handicapped	occupied			4				4
300 Undercliff	Senior/ Age-Restricted/Handicapped	occupied			2				2
Avalon Bay	Inclusionary Zoning	occupied	4						4
341 Undercliff Avenue	Inclusionary Zoning	occupied	7			7			14
15 Valley Place	Inclusionary Zoning	occupied	3						3
38 COAH	100% Affordable	occupied	1						1
TOTALS			15	0	6	7	0	0	28

As can be seen from the table above, Edgewater has complied with its prior round obligation.

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

Prospective Need Obligation: 624 units

Edgewater has a 624-unit prospective need obligation. The 624 units is the Prospective Need Obligation from 1999-2025 after the 20 percent cap but before application of the 1,000-unit cap. The Prospective Need Obligation will be addressed through the following developments:

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. Thirty-eight of the 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.

HOUSING ELEMENT AND FAIR SHARE PLAN

affordable to low- and moderate-income persons. All the units in the development are family units and will be rental units. The COAH units are part of an overall Redevelopment Plan for the area. The units are under construction as of the date of this report, at 65% complete.



Source: Google Maps
Outline of building area is approximate

AHome

Block 50, Lot 4; Block 50, Lot 6

435 Undercliff Ave.; 437/439 Undercliff Ave.

.1074 acres; .0954 acres



Source: Bing Maps
Outline of property is approximate

A-Home (Affordable Housing of Metropolitan Edgewater) is the owner of the buildings located at 435-437 and 439 Undercliff Avenue. These buildings were purchased by a local developer and sold to A-Home to help satisfy the developer's affordable housing obligation as market-to-affordable. The property consists of 3 buildings totaling 18 units. The buildings were purchased by A-Home with the intent of turning rental units into condos through attrition, so as to not displace the current residents living in these units. Since 2008, 12 units have been converted to condos and sold under COAH's income guidelines. They have all been sold on a COAH mandated sliding scale of income limits, and are deed-restricted for 30 years. Based on its history, it is expected the last 6 units will be converted and sold within 4 years. Its current zoning is R-2 Single- and Two-Family Residential.

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 22 units, of which 2 handicapped units have been credited and approved in the Round 2 Housing Plan. The remaining 20 units are applied towards the Prospective Need Obligation. These units are all very-low income units. Its current zoning is R-2 Single- and Two-Family Residential.

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 of 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.

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, the Borough of Edgewater adopted the 615 River Road Redevelopment Plan, on September 29, 2020. The Redevelopment Plan allows mixed-use development, with multi-family residential at a density of 84 du/ac for family units with a 15% set-aside. This site will provide 180 affordable housing units.

115 River Road
Block 96, Lot 3.01 (3.03?)
3.85 acres



Source: Bing Maps
Outline of property is approximate

The Borough of Edgewater has rezoned this property in the R-5 District at a density increase from 100 du/c to 105 du/ac for family units with a required affordable housing set-aside. (This site is adjacent to the Quanta site to the north.) This site will provide 61 affordable housing rental units at a 15% set-aside.

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

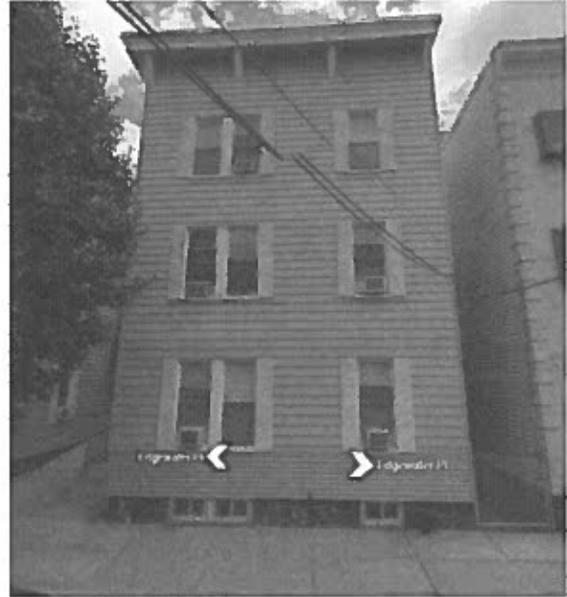


Source: Bing Maps
Outline of property is approximate

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.

HOUSING ELEMENT AND FAIR SHARE PLAN

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. 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.

HOUSING ELEMENT AND FAIR SHARE PLAN

The Prospective Need Obligation of 624 units is allocated in the following manner:

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	38			38			76
Waterford Towers	Inclusionary Zoning	occupied	77			77			154
Winterburn Gardens	100% Affordable	occupied	21			21			42
Unilever	Redevelopment	approved	75						75
A-Home(435, 437, 439 Undercliff)	Market-to-Affordable	partially occupied		18					18
300 Undercliff	Senior/ Age-Restricted	occupied			20				20
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 (84 du/ac)	proposed	180						180
115 River Road	Inclusionary Zoning (105 du/ac)	proposed	61						61
MB Edgewater	Inclusionary Zoning	approved	7			7			14
180 Old River Road	Inclusionary Zoning	approved	15						15
75 Edgewater Place	100% Affordable	occupied	7			7			14
79 Edgewater Place	100% Affordable	occupied	8						8
85 Edgewater Place	100% Affordable	occupied	4						4
377 Undercliff Avenue	100% Affordable	occupied	7						7
TOTALS			508	18	47	156	0	0	729
			Actual Built Units			573	Bonus Credits	156	

As can be seen in the table above, the Borough has a total of 751 affordable housing credits towards its Prospective Need of 624 units, therefore exceeding the Prospective Need by 105 units.

Credits

The Borough of Edgewater will have 105 credits from the prospective need to carry forward into the next round after 2025.