

**BOROUGH OF HADDON HEIGHTS**  
**Camden County, New Jersey**



## **Housing Element and Fair Share Plan**

**January 2016**

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# TABLE OF CONTENTS

<b>I. INTRODUCTION .....</b>	<b>4</b>
<b>A. COUNCIL ON AFFORDABLE HOUSING (COAH).....</b>	<b>4</b>
<b>B. HOUSING ELEMENT AND FAIR SHARE PLAN REQUIREMENTS .....</b>	<b>5</b>
<b>C. MUNICIPAL SUMMARY .....</b>	<b>6</b>
<b>D. AFFORDABLE HOUSING HISTORY .....</b>	<b>6</b>
<b>E. FAIR SHARE OBLIGATIONS.....</b>	<b>9</b>
<b>II. HOUSING ELEMENT ANALYSIS.....</b>	<b>10</b>
<b>A. EXISTING HOUSING STOCK .....</b>	<b>10</b>
<b>B. DEMOGRAPHIC CHARACTERISTICS .....</b>	<b>14</b>
<b>C. EMPLOYMENT .....</b>	<b>19</b>
<b>D. PROJECTED HOUSING STOCK .....</b>	<b>20</b>
<b>E. FAIR SHARE OBLIGATION .....</b>	<b>20</b>
<b>III. BOROUGH OF HADDON HEIGHTS' FAIR SHARE PLAN .....</b>	<b>22</b>
<b>A. FAIR SHARE OBLIGATION.....</b>	<b>22</b>
<b>B. FAIR SHARE PLAN.....</b>	<b>23</b>

## **I. INTRODUCTION**

### **A. COUNCIL ON AFFORDABLE HOUSING (COAH)**

The New Jersey Supreme Court ruled in 1975, in a decision now commonly referred to as “*Mount Laurel I*”, that developing municipalities in New Jersey have a constitutional obligation to provide a realistic opportunity for the construction of low and moderate income housing. Then in 1983 in the “*Mount Laurel II*” decision, the Supreme Court went further, creating an incentive for private developers to enforce the Mount Laurel doctrine by suing municipalities that have not chosen to comply with the *Mount Laurel* principles. Needing a mechanism to implement the *Mount Laurel* doctrine, the legislature adopted the Fair Housing Act (N.J.S.A. 52:27D-310) in 1985, and created the Council on Affordable Housing as the administrative alternative to dealing with affordable housing cases through the courts. COAH was given the responsibility to establish housing regions, estimate low and moderate income housing needs, set criteria for municipalities to determine and address their fair share affordable housing numbers, and review and approve housing elements and fair share plans.

On December 20, 2004, COAH’s first version of the third round rules became effective. At that time the third round was to cover the time period from 1999 to 2014, since the first and second rounds covered the 1987 to 1999 period. The Round III affordable housing delivery period was to run from January 1, 2004 through January 1, 2014. The third round rules were based upon a new methodology that provided for affordable housing as a “growth share” instead of assigning an absolute number to each municipality as had been done in prior rounds. The third round rules implemented a “growth share” approach that linked the production of affordable housing with future residential and non-residential development within a municipality. Each municipality was required to project the amount of residential and nonresidential growth that would occur during the period 2004 through 2014 and prepare a plan to provide one affordable unit for every 8 market rate housing units developed and one affordable unit for every 25 jobs created.

On March 10, 2015, the Supreme Court ruled that the New Jersey Council on Affordable Housing (COAH) has failed to act, and as a result, the Courts will be assuming jurisdiction over the Fair Housing Act. The Order divides municipalities into one of three categories – those that achieved third round substantive certification, those that filed or petitioned COAH and those that have never participated in the COAH process.

As Haddon Heights petitioned or “participated” in 2008, the order allows participating municipalities such as Haddon Heights to file a Declaratory Judgement Action (DJA) during the thirty day window of June 8 - July 8, 2015. Haddon Heights alerted the Court that the Borough wishes to comply with its constitutional mandate to provide affordable housing and filed a DJA on July 7, 2015.

Haddon Heights has prepared this plan to comply with the Court’s Order in its obligation for the period between 1999 -2025.

A municipality's third round fair share plan must address (1) its rehabilitation share, (2) the prior round obligation and (3) projected or prospective third round obligation. The rehabilitation share is the estimated number of existing substandard housing units in a municipality that are occupied by low or moderate income households, as determined by COAH (N.J.A.C. 5:97). The prior round obligation is a municipality's adjusted second round new construction component brought forward to the third round (N.J.A.C. 5:97).

Third round housing plans must document how existing or proposed affordable housing units satisfy (1) its rehabilitation share, (2) the prior round obligation and (3) projected or prospective third round obligation. This Housing Element and Fair Share Plan is prepared utilizing the Prior Round Rules (N.J.A.C. 5:91 Procedural and N.J.A.C. 5:93 Substantive) as well as the guidance provided in the March 10, 2015 Supreme Court Order.

## **B. HOUSING ELEMENT AND FAIR SHARE PLAN REQUIREMENTS**

The Borough must prepare and submit both a Housing Element (an element of Master Plan) and Fair Share Plan (describing how the Borough will address the obligation). The requirements of the Housing Element are outlined below (N.J.A.C. 5:97-2.1, 2.3 and N.J.S.A. 52:27D-310).

The Housing Element must review and analyze the Borough's housing stock, demographic and employment characteristics, leading into the Fair Share Plan, which will demonstrate how the Borough will endeavor to provide for its Fair Share obligation. The Housing Element must provide an analysis demonstrating that the plan will provide a realistic opportunity to meet the housing Borough's obligations and identify which ordinances must be revised to incorporate the provisions for low and moderate income housing. A municipality's housing element must be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing.

### **1. Housing Element Requirements under the Fair Housing Act:**

- 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.

### **C. MUNICIPAL SUMMARY**

The land area of Borough of Haddon Heights is 1.57 square miles and is located in the northern area of Camden County. The Borough is bordered by the t to the Boroughs of Haddonfield, Mount Ephraim, Barrington and Audubon.

The 2014 population estimate for Haddon Heights is 7,425 persons based on 2010 U.S. Census Bureau data and the number of certificates of occupancy, less any demolition permits, multiplied by the average number of persons per unit.

### **D. AFFORDABLE HOUSING HISTORY**

A Summary of Haddon Heights' historic affordable housing timeline is provided below:

- On May 5, 1986, COAH released a set of proposed rules, criteria and guidelines which calculated the Borough's low and moderate income obligation for the years 1987 to 1993 at 126 units.
- After taking into consideration pre-credited factors, such as filtering, residential conversion, and spontaneous rehabilitation, COAH adjusted the Borough's obligation down to 41 units, of which 37 were determined to be indigenous. This number became the official Borough obligation on August 4, 1986 as COAH published its final set of rules.
- On August 3, 1987, the Borough was granted substantive certification by COAH.

- The Borough's first certification expired in 1993. COAH subsequently published its new 1993-1999 housing obligation for the Borough which established a rehabilitation component of 43 units and an "inclusionary component" of 23 units.

At that time, the Borough sought to meet its obligation in the following manner:

Adjust the rehabilitation component to 31 units by taking credit for 12 units that were completed after April 1990 and the Borough would then continue to support the County County Housing Improvement Program (HIP) by promoting the rehabilitation of at least 31 units.

The Borough sought an extension of its vacant land adjustment from COAH based upon the facts presented in its original 1987-1993 Housing Element and Fair Share Plan.

The Borough also sought to meet its "inclusionary component" by agreeing to create an overlay zone for construction of low and moderate income housing as part of the redevelopment of the 7.2 acres Public Works property.

- On December 17, 2007, New Jersey COAH adopted new Third Round Rules as ordered by the Appellate Court Decision in January 25, 2007. Included therein, was a new method for calculating a Municipalities Growth Share Requirement.
- The Court ordered that COAH had to determine the municipality's requirement rather than the municipality. The Court also found that the State's Affordable Housing Need was underestimated.
- According to the original Third Round rules, the Borough had a 2004- 2014 growth share obligation of 21 units, a rehabilitation obligation of 24 units and a 23 unit prior round obligation.
- Under the new revised Third Round rules, the Borough had an additional growth share obligation of 13 units for a total growth share obligation of 34 units. In addition, the Borough's 24 unit rehabilitation obligation and a 23 unit prior round obligation remained.

- The Borough prepare, adopted and submitted to COAH for Substantive Certification a November 2009 Housing Element and Fair Share Plan. This plan addressed the revised Third Round obligations based on:

Prior Round Obligation of 23 Units.

Fourteen (14) credits (which included then calculated bonus credits) for permanent supportive housing through an existing four (4) bedroom group home operated by The Bancroft School for the developmentally disabled located at 1214 S. Park Avenue (Block 87, Lot 2.06) and an existing five (5) bedroom group home operated by Youth Services Inc. for the adults between ages of 18-21 years with psychiatric needs located at 101 E. Atlantic Ave (Block 25, Lot 8)

Four (4) low and moderate income units as part of the King's Run age restricted housing development located on Block 27, Lots 9 & 10.

Four (4) low and moderate income units as part of the 26 unit affordable and 62 and older age restricted White Horse Pike Development.

Rehabilitation Obligation of 24 Units:

Continued Borough promotion of the County HIP program to address the conservation and maintenance of older holding stock in support of affordable housing.

Growth Share Obligation of 34 Units:

Nine (9) low and moderate income units as part of the 26 unit affordable and 62 and older age restricted White Horse Pike Development.

Ten (10) accessory apartment units in accordance with COAH revised Third Round rules.

Eighteen (18) "Market to Affordable" program units consisting of ten (10) low income rental and eight (8) moderate income for sale units in accordance with COAH revised Third Round rules.

- The Borough filed for a Declaratory Judgment Action with the Court on July 7, 2015.

## E. Fair Share Obligations

The Borough of Haddon Heights has joined approximately 220 other municipalities to create a consortium and have retained ECONSULT Solutions to determine the Borough's present and prospective need obligations using methodology similar to the methodology used in the First and Second Round as directed by the March 2015 Order. ECONSULT Solutions' report was issued December 30, 2015.

The Borough has relied on ECONSULT Solutions' expert report for their Third Round calculated obligations. This Housing Element and Fair Share Plan may need to be amended when Haddon Heights receives comments from the Court's case management.

ECONSULT's expert report issues Haddon Heights a Rehabilitation (present need) Obligation of nineteen (19) and a 1987 to 1999 Prior Round Obligation of twenty three (23). Their report has not included any obligation for the period from 1999 to 2015 otherwise known as the "gap period". ECONSULT has issued an opinion as to the gap period indicating that the Fair Housing Act (FHA) sets a clear framework as to the definition of the prospective need time period which clearly states prospective need shall be computed for a ten year period and indicates that the calculation is forward facing and represents a projection of future growth in housing needs. Various entities calculating Round 3 Fair Share Obligations have attempted to back date the start of the prospective need period to the conclusion of Round 2 in 1999 which is at odds with the text of the FHA. This approach has structural issues as the Third Round methodologies do not envision computations for prospective need that encompasses both forward facing and retrospective components in the same calculations and creates double counting that arises when the present need calculation does not align with the start of the prospective need time period. As such, a prospective need time period starting July 1, 2015 combined with a prior round concluding in June 1999 therefore leaves a "gap period" from July 1, 1999 through June 30, 2015 for which no Fair Share obligations have been defined. Within the Fair Share framework "present need" and "prospective need" are additional and together comprise a municipality's full affordable housing need recognized by the FHA. Also, ECONSULT does not indicate any completed credits under the Borough's Prior Obligation.

The final component of Haddon Heights' obligation is the Third Round prospective need; the ECONSULT's expert report issued an obligation of thirty four (34). The table below indicates the Borough's total obligation.

Borough of Haddon Heights Affordable Housing Obligations as outlined in ECONSULT SOLUTIONS December 30, 2015 Report	
Rehabilitation (Present Need)	19
Prior Round (1987 – 1999)	23
Third Round (Prospective Need 2015-2025)	34

## II. HOUSING ELEMENT ANALYSIS

Except when more recent reliable data is available, 2010 Census data has been utilized for demographic and housing data analysis. It is now the beginning of 2016 and some new 5-year data is available. Some of the 2010 Census data is now outdated, but it must be relied upon for lack of a superior alternative.

### A. EXISTING HOUSING STOCK

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.

According to the Census, in 2010 there were 3,159 year-round housing units in Haddon Heights, of which 2,997 were occupied and 162 were vacant, which is a vacancy rate of 5.1%.

#### 1. Age of Housing Stock

The Borough of Haddon Heights housing stock is older than the majority of the County stock in that the bulk of the Borough's housing stock was built during the period prior to 1939, and the median year for housing unit construction in Haddon Heights was 1947. Almost all of the housing stock in Haddon Heights was built prior to 1950.

	Persons Per Household at 2010 Census	% Housing Stock Built 1939 or Earlier	Median Year Structure Built
Borough of Haddon Heights	2.49	37.4	1947
Camden County	2.85	17.8	1965

Source: U.S. Census Bureau, 2014 ACS

Borough of Haddon Heights Age of Housing Stock		
Year Constructed	Number of units	Percent of Total in Year 2010
2010 – 2014 est.	8	0.3%
2000 to 2009	129	4.3%
1990 to 1999	15	0.5%
1980 to 1989	72	2.4%
1970 to 1979	163	5.4%
1960 to 1969	207	6.9%
1950 to 1959	768	25.7%
1940 to 1949	511	17.1%
1939 or earlier	1,120	37.4%

According to the residential building permit data from the New Jersey Department of Community Affairs, 8 residential certificates of occupancy were issued between 2010 and 2014 in the Borough of Haddon Heights.

## 2. Condition and Substandard Units

Of the 2,832 housing units in existence at the time of the 2010 Census, zero (0) units were reported to be without complete plumbing facilities and twenty one (21) units were lacking complete kitchen facilities. There are no units within the Borough that have more than one (1) occupants per room. An assessment of the number of substandard units capable of being rehabilitated may be made by considering the number of homes without complete plumbing and kitchen facilities since this information is provided in the Census sample data, but there are other factors to consider as well. Occupied housing units with a low a market value relative to the average in the area may be an indicator of potential for rehabilitation. COAH has also used “crowding” and the age of the housing units to estimate the number of units in need of rehabilitation. There are surely at least a few units that are in need of rehabilitation, within the Borough.

The table below presents a breakdown of the Borough's housing stock by number of rooms as they relate to County averages. The Borough has a greater percentage of homes with more than six rooms than Camden County overall, with the median number of rooms in the Borough at 6.8 per housing unit.

Borough of Haddon Heights Number of Rooms in Housing Units			
Haddon Heights # of Rooms	Haddon Heights # of Units	Haddon Heights %	Camden County %
1	4	0.1%	1.5%
2	22	0.7%	1.7%
3	188	6.3%	9.8%
4	259	8.7%	12.6%
5	317	10.6%	14.5%
6+	2,203	73.6%	59.9%
Median for Haddon Heights	6.8 rooms		

### 3. Ownership and Rental Characteristics

A majority, 78.1 percent, of Haddon Heights’s population live in owner occupied housing units, while 21.9 percent of the population lived in rented housing units at the time of the 2010 Census. Almost seventy nine (78.7%) percent of the total housing units in Borough of Haddon Heights are single family dwellings (rented and owned), 21 percent are attached housing and 0.3 percent are mobile homes. Since only single family homes have been constructed since 2010, the percentage of single family dwellings will have increased relative to the other housing types.

Year Round Housing Units			Owner-occupied		Rental	
Occupied	Vacant	Total	No.	%	No.	%
2,997	162	3,159	2,342	78.1	655	21.9

### 4. Occupancy Characteristics and Housing Type

The vacancy rate for year round units is low in the Borough, 2.5% vacancy for owner-occupied units and 5.7% occupancy for rental units. The average household size in the Borough is 2.71 persons per owner occupied units and 1.69 for renter occupied units.

	Number of Households	Percent
Family Households (2+ Person Households)	2,022	67.5%
Married Couple with Children	723	24.1%
Non Family Households (2+ Person Households)	975	32.5%
Female Household without Children	558	18.6%
Female Householder	62	7.8%
Total Households	2,997	--

The number of bedrooms in a home is often reflective of the size of a home. The municipalities with a newer housing stock, have a larger percentage of units with more bedrooms. This is reflective of the trend toward larger, more sprawling homes in America over the last several decades. Haddon Heights has an older stock of homes and therefore lends itself to a larger percentage of homes with two to three bedrooms.

	Bedroom Distribution Percent of Housing Stock With:		
	One or less Bedrooms	2 - 3 Bedrooms	4+ Bedrooms
Borough of Haddon Heights	10.4	58.5	31.0
Camden County	15.8	60.5	23.7

Source: U.S. Census Bureau, 2010 Census

Percent Distribution of Housing Units by Structure Type Borough of Haddon Heights				
	Number of Units in Structure			
	1	2 to 9	10+	Other
Borough of Haddon Heights	78.7	12.0	8.9	0.3
Camden County	73	12.6	13.7	0.7

Source: U.S. Census Bureau, 2010 Census

Selected Housing or Housing-Related Value Characteristics				
	Median Value Housing	Median Contract Rent	Median Household Income	Rental Vacancy Rate (%)
Borough of Haddon Heights	\$283,000	\$1,013	\$86,409	10.3%

Source: U.S. Census Bureau, ACS 2010-2014 5 Year Estimate

## B. DEMOGRAPHIC CHARACTERISTICS

*An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age.*

According to the 2010 US Census, between 1990 and 2010, Haddon Heights' population began to decrease. The population estimate as of 2014 is 7,425 people, a 5.5% decrease since 1990.

### 1. Historic Population Trends

Borough of Haddon Heights's population increased quickly in the three decades leading to the 1970 Census, increasing from 5,555 people in 1940 to 9,365 people in 1970 (68% increase). After 1970, the population began decreasing to 7,473 in 2010 (decrease of 20%).

The rate of population increase in Haddon Heights was around 30% in each of the two decades between 1940 and 1950, 1950 and 1960. After 1960, population steadied and then began to decline after 1970, through 2010. The US Census estimates a small decrease of 1% in the current decade between 2010 and today. The table below shows the population changes from 1940 through 2014.

Borough of Haddon Heights, Camden County Population								
1940	1950	1960	1970	1980	1990	2000	2010	2014*
5,555	7,287	9,260	9,365	8,361	7,860	7,547	7,473	7,425

\* US Census, estimate

### 2. Recent Population Change

Between 2010 and 2014, the population in Haddon Heights decreased from 7,473 to 7,425, a decrease of 48 people or -0.642%. The table below shows the population changes in Camden County and in the state between 2010 and the 2014 estimate.

### 3. Population Density

In 2010, the population density in Borough of Haddon Heights was 4,764 people per square mile, which is significantly more than Camden County's population density overall (2,321.48 people per square mile).

Borough of Haddon Heights and Surrounding Municipalities Density Indicators				
	Square Miles	Population per sq mile	Employment per sq mile	Housing units per sq mile
Haddon Heights	1.57	4,764.05		2,013.87
Camden County	227.29	2,321.48		926.24
New Jersey	8,722.58	1,195.49		483.2

Source: Calculated from U.S. Census Bureau, 2010 Census data

#### 4. Age of Population

The table below provides a breakdown of Haddon Heights' population by age cohorts and gender in 2010. The largest age cohort is the 45-54 years of age bracket, with 16.4% of the total population. This is consistent with the Borough's median age of 42.6 years. The second largest age cohort is the 65+ years of age bracket, with 16.0% of the population. With the next highest age cohort being 55-64, over 30% of the population is within the 45-54 and 55-64 age cohorts, indicating that the over 65 population will continue to grow, assuming that the older residents chose to stay in Haddon Heights as they reach retirement age.

<b>Borough of Haddon Heights Summary Population Characteristics 2010</b>		
	Number of People	% of Total
Male	3,571	47.8%
Female	3,902	52.2%
Total	7,473	100.0
<b>Age Cohorts</b>		
Under 5	462	6.2%
5 - 14	953	12.8%
15 - 24	782	10.5%
25 - 34	811	10.9%
35 - 44	973	13.0%
45 - 54	1,229	16.4%
55 - 64	1,068	14.3%
65+	1,195	16.0%
<b>Median Age</b>		
Median Age	42.6	N/A

Source: U.S. Census Bureau, 2010 Census

#### 5. Household Characteristics

The next table includes family and household characteristics of the Borough. In 2010, there were 2,997 households and 2,022 families in Haddon Heights with an average of 2.94 persons per household. The slight majority of the total households have two or more persons, at 30.7%, of which 55.6% are married households. This indicates that Haddon Heights is comprised of a diverse mix of small families and single person households.

Haddon Heights Borough Summary of Household Characteristics		
	No. of Persons	% of Total
Number of Families	2,022	67.5%
Persons Per Family	3.10	N/A
One Person Household		
	852	28.4%
<i>Male</i>	294	9.8%
<i>Female</i>	558	18.6%
Two+ Person Household		
	919	30.7%
<i>Married Couple</i>	1,665	55.6%
<i>Single Male</i>	94	3.1%
<i>Single Female</i>	263	8.8%
<i>Non-Family Household</i>	975	32.5%
Number of Households		
	2,997	100.0%
Persons Per Household		
	2.49	N/A

Source: U.S. Census Bureau, 2010 Census

## 6. Income Level & Poverty Status

The 2010 Census data has not yet been released for income and poverty, as is the case for many of the other demographic census information herein. Therefore, five-year American Community Survey (ACS) estimates were relied upon. Haddon Heights has higher percentages of households in higher income brackets than the County overall. The Borough had a 2014 household median income of \$86,409 and a mean (average) income of \$108,620, compared with the Camden County household median income of \$61,842 and mean income of \$80,862. 2.8% percent of Haddon Heights's families had household incomes below the federal poverty level.

Council on Affordable Housing (COAH) regulations define low income (those earning up to 50% of the median household income for the region) and moderate income households (those earning from more than 50% to 80% of the median household income for the region). The figures are adjusted for household size and the municipality's geographic location since cost of living differs among regions.

Haddon Heights is located within Region Five, which includes Gloucester, Camden and Burlington Counties. The 2014 income guidelines for Region Five (based on household size) range from \$45,640.00 (one person household) to \$65,200.00 (four person household) for the upper limits of what is considered moderate income; and \$28,525.00 (one person household) to \$40,750.00 (eight person household) for the upper limit of what is considered low income. Median 2014 income for the region ranges from \$57,050 to \$81,500.

Borough of Haddon Heights 2014 Household Income						
	Borough of Haddon Heights		Camden County		New Jersey	
	Households	Haddon Heights %	Households	Camden County %	Households	State %
Less than \$10,000	44	1.6%	12,517	7.2%	167,356	5.3%
10,000 - 14,999	120	4.2%	8,969	4.8%	126,043	4.0%
15,000 - 24,999	136	4.8%	16,377	9.4%	251,596	7.9%
25,000 - 34,999	188	6.6%	16,949	8.4%	250,896	7.9%
35,000 - 49,999	319	11.3%	23,549	11.6%	354,166	11.2%
50,000 - 74,999	489	17.3%	35,950	16.9%	537,687	16.9%
75,000 - 99,999	335	11.8%	26,651	13.3%	428,486	13.5%
100,000 - 149,999	576	20.3%	29,848	16.4%	548,970	17.3%
150,000 - 199,999	295	10.4%	11,176	6.7%	248,860	7.8%
200,000 +	330	11.7%	8,684	5.3%	262,009	8.2%

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

	Borough of Haddon Heights 2014 Income Levels		
	Haddon Heights Borough	Camden County	New Jersey
Median Household Income	\$86,409	\$60,976	\$69,811
Median Family Income	\$108,620	\$74,385	\$84,904
Poverty Status (Percent of people)	3.3	11.2	9.1
Poverty Status (Percent of families)	2.8	8.9	6.7

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

## 7. Employment Status of Residents

Of the 5,988 estimated residents aged sixteen and over in 2014, 3,742 were in the labor force (62.5%). Just under 9 percent of the labor force was listed as unemployed in 2010 (322). The mean travel time to work for Borough residents is 26.6 minutes.

The employment data included in the US Census for the Borough of Haddon Heights residents provides a picture of what types of work Borough residents are involved in, but does not indicate where those jobs are located. As indicated in the table below, the most significant employment activities of the employed residents are Educational, Health and Social Services with 30.6%, and Professional, Scientific, Management, Administrative, and Waste Management Services with 17.2%.

Industry Code	Haddon Heights	
	Jobs	%
1 Agriculture, Forestry, Fisheries & Mining	0	0
2 Construction	130	3.5
3 Manufacturing	250	6.7
4 Wholesale Trade	119	3.2
5 Retail Trade	211	5.6
6 Transportation, Warehousing, Utilities	120	3.2
7 Information	171	9.3
8 Finance, Insurance, Real Estate, Rental	347	9.3
9 Prof., Sci., Mgmt., Admin Services	642	17.2
10 Educ. Health, Social Services	1,144	30.6
11 Arts, Entertainment, Recreation, Food	280	7.5
12 Other Services	120	3.2
13 Public Administration	208	5.6

Source: U.S. Census Bureau, 2010 Census

Employment of Haddon Heights Residents			
	# Persons	% SHT	% Camden County
Management, Professional. & Related	2,069	55.3	
Service	396	10.6	
Sales and Office	950	25.4	
Natural resources, Construction & Maintenance	148	4.0	
Production, Transp. & Material Moving	179	4.8	
<b>Total</b>	<b>3,742</b>	<b>100</b>	<b>100</b>

Source: U.S. Census Bureau, 2010 Census

## C. EMPLOYMENT

*An analysis of the existing and probable future employment characteristics of the municipality.*

### 1. Local In-Place Employment

New Jersey's Department of Labor and Workforce Development is the organization that reports on employment and wages within the state. The latest municipal level report was completed in 2014. According to the data, there were 1,790 private sector jobs within the Borough of Haddon Heights, which were provided by 228 employers.

The health/social sector was the largest employer in the Borough, providing an average of 790 jobs. The professional/technology sector provides another 295 jobs in the Borough. The public sector has an estimated 300 jobs in the Borough of which 221 are government funded education. The table above breaks down the data on each industry sector, although these are the jobs that the residents of the Borough have, these are not necessarily located within the Borough.

### 2. Employment Trends and Outlook

The Delaware Valley Regional Planning Commission publishes employment projections. Employment in Borough of Haddon Heights is expected to remain steady, through 2040, with 0% change.

Borough of Haddon Heights, DVRPC Projected Employment									
Year	2010	2015	2020	2025	2030	2035	2040	Change 2005-35	% change
Projected Employment	3235	3235	3235	3235	3235	3235	3235	0	0

Source: DVRPC 2040 Employment Forecasts, 2010-2040

## D. PROJECTED HOUSING STOCK

*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;*

Residential growth in Haddon Heights has increased slightly starting in 2008 through 2014

Historic Trend of Certificates of Occupancy and Demolition Permits															
	'00	'01	'02	'03	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14
<b>COs Issued</b>	1	1	3	3	3	1	4	4	7	13	14	9	11	4	21
<b>Demolitions</b>	0	0	2	1	0	0	1	2	4	0	1	3	0	0	4
<b>Net</b>	1	1	1	2	3	1	3	2	3	13	13	6	11	4	17

Source: New Jersey Construction Reporter and Municipal construction office records

## E. Fair Share Obligation

*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.*

### 1. Land Capacity

The Borough's capacity to accommodate its present and prospective affordable housing need is determined by its available land, water and sewer capacity. Land development is limited by environmental constraints such as floodplains and wetlands, easements, parcel size and municipal regulations.

During its Round One fair share process (1987—1993), the Borough of Haddon Heights conducted a vacant land analysis that concluded there were no vacant land parcels that were larger than 2 acres in size. This vacant land adjustment was certified by COAH with its Round One Plan, and an extension and associated certification of this adjustment was granted to the Borough under the Boroughs Round Two Substantive Certification. The Borough relies upon the vacant land adjustment certified under Prior Rounds One and Two.

### 2. Availability of Existing and Planned Infrastructure

Water and sewer infrastructure as well as other utilities such as potable water and natural gas services are readily available in the Borough.

### 3. Appropriate Location for Affordable Housing

Existing land that is most appropriate for the construction of low and moderate income housing includes the following:

1. Existing zoning for inclusion housing such as in the Central Business District, specifically,
  - Block 29, Lot 4 (222 West Atlantic Avenue)
2. Redevelopment or rehabilitation areas which may be looked at to include inclusion housing, specifically
  - Block 80, Lots 1, 2, 2.01, and 2.03

Existing structures appropriate for conversion to affordable housing include homes in foreclosure, which could be cost effective to purchase and convert to affordable housing.

As for structures suitable for rehabilitation, according to the rehabilitation obligation, there are 19 homes within the Borough that are in need of a major system replacement (roof, electrical, plumbing, etc.)

### **III. Borough of Haddon Heights' Fair Share Plan**

#### **A. FAIR SHARE OBLIGATION**

##### **1. Contents of a 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 technique or combination of techniques that provide a realistic opportunity for the provision of the fair share. As per N.J.A.C. 5:93, these potential techniques include but are not limited to:

- Rehabilitation of existing substandard housing units;
- ECHO 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.

##### **2. Regional Income Limits**

Dwelling units are affordable to low and moderate income households if the maximum sales price or rental cost is within their ability to pay such costs, based on a specific formula. The State provides income limits based upon the median gross household income of the affordable housing region in which the household is located. A moderate income household is one with a gross household income equal to or more than 50%, but less than 80%, of the median gross regional household income. A low income household is one with a gross household income equal to 50% or less of the median gross regional household income. Very-low income households are those with a gross household income equal to 30% or less of the median gross household income. Haddon Heights is located in Region 5, which contains Burlington, Camden and Gloucester Counties.

Using the 2014 regional income limits, a four-person household moderate income is capped at \$65,200. Two-person households could make up to \$52,160 and be considered a moderate income household or earn up to \$32,600 and be considered a low income household. See the table on the following page for greater detail.

	2014 REGIONAL INCOME LIMITS FOR REGION 5			
	1 Person	2 Person	3 Person	4 Person
Median	\$57,050.00	\$65,200.00	\$65,200.00	\$81,500.00
Moderate	\$45,640.00	\$52,160.00	\$52,160.00	\$65,200.00
Low	\$28,525.00	\$32,600.00	\$32,600.00	\$40,750.00
Very Low	\$17,115.00	\$19,560.00	\$19,560.00	\$24,450.00

Source: [http://nj.gov/dca/services/lps/hss/admin\\_files/incomelimits.pdf](http://nj.gov/dca/services/lps/hss/admin_files/incomelimits.pdf)

### 3. Affordable Housing Obligations

The three components that must be addressed by this plan are (1) its rehabilitation share, (2) the prior round obligation and (3) projected or prospective third round obligation.

Borough of Haddon Heights Affordable Housing Obligations as outlined in ECONSULT SOLUTIONS December 30, 2015 Report	
Rehabilitation (Present Need)	19
Prior Round (1987 – 1999)	23
Third Round (Prospective Need 2015-2025)	34

## B. FAIR SHARE PLAN

The Borough of Haddon Heights' Fair Share Plan proposes to meet its affordable housing obligations as follows:

### 1. Rehabilitation Obligation and Proposed Mechanisms

The Opinion issued by the Supreme Court of New Jersey on March 10, 2015 states that “the Appellate Division also approved a methodology for identifying substandard housing that used fewer surrogates [or indicators] to approximate the number of deficient or dilapidated housing units”. The Order states that three indicators was not an abuse of discretion. The three indicators utilized are old and over-crowded units, homes with incomplete plumbing and housing units with incomplete kitchens.

The Borough has relied upon the calculations as determined by Econsult Solutions. The table below shows how the Rehabilitation Obligation was calculated by our expert.

REHABILITATION OBLIGATION							
Crowded, Built Pre-1960	Inadequate Plumbing	Inadequate Kitchen	Total Unique Deficient Units	Low/Mod Proportion	Unique Deficient Units 2009-2013	Annualized Net Change	Present Need Obligation 2015
0	0	28	28	0.699	20	-0.3	19

Source: Econsult Solutions report dated December 30, 2015

N.J.A.C. 5:93-5.2(g) and (h) requires \$10,000 to be spent per unit and a six-year control on affordability for owner-occupied units<sup>1</sup> Rental units are required to have ten-year controls on affordability. Additionally a major system<sup>2</sup> must be repaired in order for a home to qualify as a credit. Page 12 of this report indicates the condition of house from the most recently available census data.

The Borough cooperates with the rehabilitation program administered by the Camden County Community Block Grant Program. It could not be determined how many Haddon Heights homeowners have utilized this program.

- 1 The rules specifically require a minimum of \$2,000 per unit to be spent on administration and \$8,000 per unit to be spent on the rehabilitation activity, which totals at least \$10,000.
- 2 A major system is defined by N.J.A.C. 5:93-5.2(b) as weatherization, a roof, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load bearing structural system.

The Borough proposes to continue its one mechanism to satisfy the outstanding nineteen (19) unit Rehabilitation Obligation. Camden County via the Community Development Block Grant Program funds Home Improvement efforts for residents within the County. It could not be determined how many units have been brought to code under this program. The Borough of Haddon Heights will prepare a flyer to be distributed to residents to inform them of the program and encourage qualified residents to take advantage of the assistance.

**2. Prior Round Obligation and Proposed Mechanisms**

As previously noted, the Borough of Haddon Heights has a prior round obligation of 23 units. The Borough plans to utilize the following mechanisms towards satisfying this obligation:

Eleven (11) credits (which includes calculated bonus credits of 0.25 per bedroom) for permanent supportive housing through an existing four (4) bedroom group home operated by The Bancroft School for the developmentally disabled located at 1214 S. Park Avenue (Block 87, Lot 2.06) and an existing five (5) bedroom group home operated by Youth Services Inc. for the adults between ages of 18-21 years with psychiatric needs located at 101 E. Atlantic Ave (Block 25, Lot 8)

Five (5) low and moderate income units as part of the 26 unit affordable and 62 and older age restricted White Horse Pike Development with additional five (5) compliance bonus credits as units were approved between 2004 – 2008 as part of Borough's effort to meet prior round obligations resulting in 10 credit units.

Prior Round Units Required 23 – Existing Units of 21 = 2 Units Unmet Need

Two (2) unit prior round unmet need remains to be address. As such, the Borough's remaining unmet prior obligation must be addressed in addition to any 3rd Round obligation as part of this Fair Share Housing Plan.

### **3. Third Round Obligation (Prospective Need 2015-2025) and proposed mechanisms**

As previously stated, in accordance with Econsult's Expert Report, the Borough of Haddon Heights has a 34 unit, 3rd Round obligation which increases the Borough's overall unmet need of two (2) units under its prior obligations totals to an unmet need of 36 units. Subject to its case management outcome, the Borough reserves the right to revise the plan as proposed herein if it is determined by the Court that their unmet need including their third round obligation does not warrant the inclusionary housing numbers as submitted herein. The Borough likewise reserves the right to request a vacant land adjustment should its case management via the Court's determine that it has a different 3rd Round obligation. The Borough's proposed Fair Share Plan addresses this unmet need through the following mechanisms:

Eight (8) low and moderate income units as part of the 26 unit affordable and 62 and older age restricted White Horse Pike Development with additional eight (8) compliance bonus credits as units were approved between 2004 – 2008 as part of Borough's effort to meet prior round obligations resulting in 16 credit units.

Existing zoning for inclusion housing such as in the Central Business District, specifically, Block 29, Lot 4 (222 West Atlantic Avenue - Reference Map 1). The property consists of 1.14 acres. Under the current Central Business District Zoning, the site can accommodate ground floor retail uses and second and third floor residential uses. There are no density restrictions for the Central Business District. Utilizing an acceptable density factor of 25 units per acres the site would accommodate 28 units in addition to the first floor retail. With a 20% inclusionary low to moderate income housing component, the development of this site would yield six (6) compliant units.

Redevelopment or rehabilitation areas which may be looked at to include inclusion housing, specifically Block 80, Lots 1, 2, 2.01, and 2.03. (Reference Map 2). The property consists of 2.75 acres. As an overlay zone to these parcels, first floor retail adjacent to King's Highway with residential uses to the rear of the site and on second and third floor areas. Again, utilizing an acceptable density factor of 25 units per acres the site would accommodate 68 units in addition to the first floor retail. With a 20% inclusionary low to moderate income housing component, the development of this site would yield fourteen (14) compliant units.

Haddon Heights will continue to maintain its development fee ordinances, however these are not anticipated to generate significant funds due to lack of developable lands.

#### **4. Very Low Income Housing**

In 2008, P.L. 2008, c. 46 was signed by the Governor, which made a number of changes to the affordable housing rules. In fact, it amended the Fair Housing Act (hereinafter "FHA") to include a requirement that at least 13% of affordable housing units must be made available to very-low income households. Specifically, the FHA reads:

*The council shall coordinate and review the housing elements as filed pursuant to section 11 of P.L.1985, c.222 (C.52:27D-311), and the housing activities under section 20 of P.L.1985, c.222 (C.52:27D-320), at least once every three years, to ensure that at least 13 percent of the housing units made available for occupancy by low-income and moderate income households will be reserved for occupancy by very low income households, as that term is defined pursuant to section 4 of P.L.1985, c.222 (C.52:27D-304).*

"Very low income housing" means housing affordable according to federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 30% or less of the median gross household income for households of the same size within the housing region in which the housing is located.

Therefore, Haddon Heights' very-low income obligation is 34 multiplied by 13% or 5 units. It is noted that two low income units currently exist as part of the Four (4) low and moderate income units as part of the King's Run age restricted housing development located on Block 27, Lots 9 & 10.

#### **5. Summary of Mechanisms and Credits**

A summary of the mechanisms, credits and bonuses this HEFSP proposes is provided below.

Proposed New Credits/Bonuses/Adjustments Addressing Third Round Obligation		
	Required	Provided
Rehabilitation (Present Need)	19	19
Prior Round (1987 – 1999)	23	21
Third Round (Prospective Need 2015-2025)	34	36
Totals	76	76

This section of the HEFSP will be updated pending comments made by the Haddon Heights Joint Land Use Board, the Mayor and Council of the Borough of Haddon Heights and the resolution of the Borough's obligation as to be determined by the Court. It should be noted that N.J.A.C. 5:93-5.1 permits the Rehabilitation Obligation to be satisfied through new construction credits. As the Third Round progresses, the Borough may decide to instead utilize surplus Third Round credits towards the Rehabilitation Obligation. Haddon Heights reserves this right to shift surplus Third Round credits to satisfy the Rehabilitation Obligation at some point in the future.

HADDON HEIGHTS' FAIR SHARE PLAN COMPONENT SUMMARY	TOTAL OBLIGATION	UNITS PROVIDED	BONUS CREDITS	TOTAL CREDITS	CARRY TO NEXT ROUND
Rehabilitation	19 <sup>1</sup>	19	---	19 <sup>1</sup>	---
Prior Round	23	14	7	21	(2)
(min rental obligation .25 x 23 = 5.75)	5	5			
(max senior .25 x 23 = 5.75)	5	5			
Third Round	34	28	8	36	
(min rental obligation .25 x 34 = 8)	8	8			
(max senior .25 x 34 = 8)	8				
Very low (.13 x 34=5)	5				

<sup>1</sup> Rehabilitation to be provided via County Rehabilitation Program or other funding

## **6. Summary of Mechanisms and Credits**

The implementation schedule for the mechanisms that are proposed within the Borough of Haddon Heights is subject to change according to the land development process, funding, developer schedules and issues that are beyond the control of the Borough.



**LEGEND**

-  Subject Property
-  Parcels
-  Municipal Boundary
-  Wetlands
-  Waterbody

BLOCK	LOT	AREA
29	4	49,658 SF (1.139 AC)

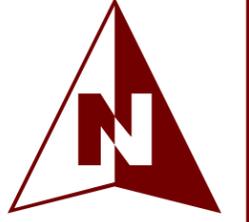
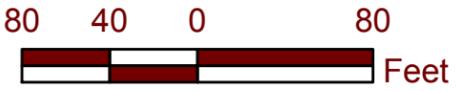
**BACH Associates, PC**  
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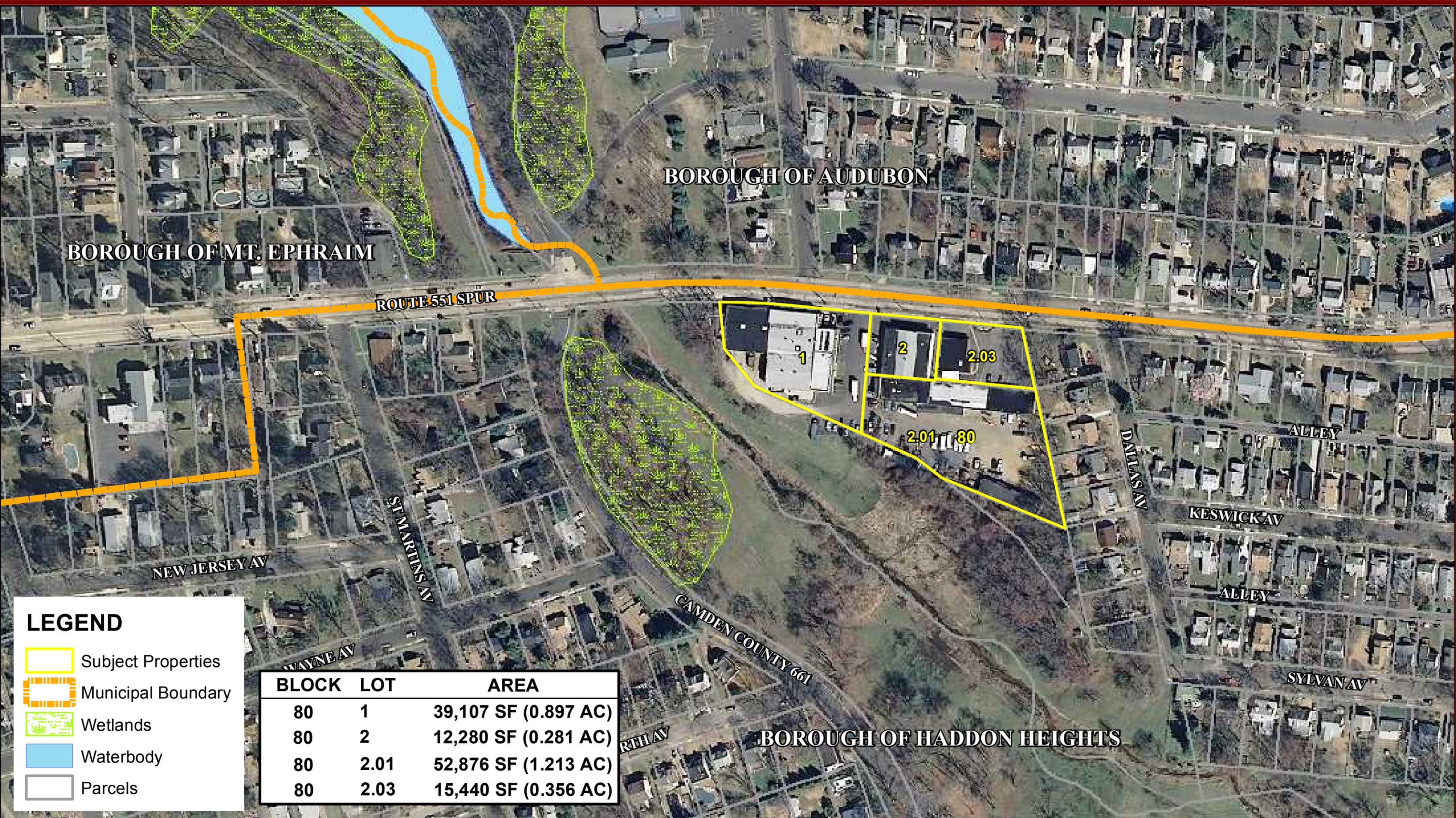
**Borough of Haddon Heights  
 Camden County, NJ**

\*This map was developed using NJGIN/NJDEP Geographic Information System digital data, but this is a secondary product which has not been verified by NJGIN/NJDEP and is not state authorized

**Zoning Map Sources**

Parcel Data: Camden County Planning Department	
Pinelands Boundary & Watershed Layer: NJ Pinelands Comm.	
Scale: 1" = 80 feet	Updated Bach Associates 2015
Date: January 22, 2016	Proj: HHP2015-1
Prepared by: Steven M. Bach PP #LI 05557	





**BOROUGH OF MT. EPHRAIM**

**BOROUGH OF AUDUBON**

**BOROUGH OF HADDON HEIGHTS**

**ROUTE 551 SPUR**

**NEW JERSEY AV**

**ST MARINS AV**

**CAMDEN COUNTY 661**

**DALLAS AV**

**KESWICK AV**

**ALLEY**

**ALLEY**

**SYLVAN AV**

**WAYNE AV**

**RTH AV**

**LEGEND**

-  Subject Properties
-  Municipal Boundary
-  Wetlands
-  Waterbody
-  Parcels

BLOCK	LOT	AREA
80	1	39,107 SF (0.897 AC)
80	2	12,280 SF (0.281 AC)
80	2.01	52,876 SF (1.213 AC)
80	2.03	15,440 SF (0.356 AC)

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**Borough of Haddon Heights**  
**Camden County, NJ**  
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**Zoning Map Sources**  
 Parcel Data: Camden County Planning Department  
 Pinelands Boundary & Watershed Layer: NJ Pinelands Comm.  
 Scale: 1" = 150 feet Updated Bach Associates 2015  
 Date: January 22, 2016 Proj: HHP2015-1  
 Prepared by: Steven M. Bach PP #LI 05557

