

FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Borough of Riverton
Burlington County, New Jersey

June 2025

Adopted by the Planning Board on _____

Prepared By:



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Community Planning Consultants
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PART 1: HOUSING ELEMENT

EXECUTIVE SUMMARY

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

Riverton Borough is a 0.67 square mile community located in southwest New Jersey, within the southern portion of Burlington County that abuts the Delaware River to the west. The Borough shares municipal boundaries with Palmyra to the south and Cinnaminson to the north and east. The main road that cuts through the Borough is River Road.

The Borough can be characterized as a Philadelphia suburb and, according to the State Development and Redevelopment Plan (SDRP), is in the PA 1 – Metropolitan planning area, which is appropriate considering the built out nature of the community.

According to the 2023 Census, Riverton’s population was 2,771, which represents an increase of 0.3% from 2020. In 2020, the Borough’s median age was 45.3 years, representing a 2.5% increase from the median age of 44.2 years in 2010. The Borough’s average household size in 2020 was 2.63 persons, which was slightly higher than the average at the County level (2.58 persons).

The housing stock of the Borough is predominantly single-family detached dwelling units. Approximately 66.3% of the housing stock was built prior to 1940, making these dwellings older than eighty-five years. According to the guidelines originally established by COAH, the Borough is located in Housing 5 region, a region that consists of Burlington, Camen, and Gloucester counties. Based on the 2024 Regional Income Limits (released by Affordable Housing Professionals of New Jersey on April 12, 2024), the median income in Region 5 for a four-person household is \$114,700, the moderate-income is \$91,760, the low-income is \$57,350, and the very-low-income level is \$34,410.

Affordable housing obligations in New Jersey are divided into “housing rounds,” as will be discussed in detail later in this Plan. Each municipality in New Jersey has a constitutional obligation to provide their fair share of the calculated regional need for affordable housing within the respective housing round. These obligations to construct new affordable housing are known as the “Prospective Need” obligation. Municipalities also have an obligation to rehabilitate units that are deemed substandard, pursuant to the criteria of the Fair Housing Act. This obligation is known as the Present Need, or Rehabilitation Share. The housings rounds are as follows: Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035).

The Borough of Riverton has participated in each of the three housing rounds. In the Third Round, the Borough entered into a Settlement Agreement with Fair Share Housing Center to establish the town’s Third

Round affordable housing obligation. The subsequent compliance efforts were approved by the Court in a Judgement of Compliance and Repose, dated September 22, 2020, confirming the town satisfied its Third Round obligations.

The Borough was able to fully meet its Prior Round and Third Round obligations through vacant land adjustments and inclusionary zoning overlays.

The Borough has a Fourth Round obligation as follows:

Rehabilitation Share: 0

Prospective Need: 30

The 30-unit Prospective Need obligation will be addressed through a vacant land adjustment due to the lack of available vacant, developable land within the Borough.

NEW JERSEY AFFORDABLE HOUSING LEGISLATIVE AND JUDICIAL HISTORY

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

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

In response to the threat of "builder's remedy" lawsuits endorsed by the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985 (N.J.S.A. 52:270-301, et seq.). The FHA established the Council on Affordable Housing (COAH) as an administrative alternative to builder's remedy lawsuits and the concomitant jurisdiction of the courts. COAH was given the responsibility of dividing the state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need.

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

median household income. Moderate-income households are those with incomes no greater than 80% and no less than 50% of the region's median household income. Each is adjusted for household size and is in relation to the median gross income of the housing region in which the municipality is located.

First and Second Rounds

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

Third Round

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

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

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

After several more court appearances and directions to adopt revised rules, COAH ultimately deadlocked at its October 20, 2014 meeting and failed to adopt draft rules. COAH's failure to adopt the new rules led to new litigation filed by the Fair Share Housing Center, which resulted in the monumental 2015 decision, which changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing.

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

temporary immunity and ultimately a Judgment of Compliance and Repose (“JOR”) or the “judicial equivalent” of Substantive Certification from COAH.

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

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

Fourth Round

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

The amended FHA appoints the DCA as the entity responsible for establishing the regional need for each of the 6 housing regions and the portion of that need allocated to each municipality. In accordance with the amended FHA, on October 18, 2024 the DCA released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State’s municipalities. The non-binding obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2. Municipalities were given until January 31, 2025 to review the obligation established by the DCA and perform their own analysis of their obligation based on the methodology in the legislation and previously established by the Courts. By January 31, 2025, every non-urban aid municipality

was required to adopt a binding resolution establishing its housing obligation or lose its protection from builders' remedy suits.

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

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

RIVERTON BOROUGH'S HISTORY OF AFFORDABLE HOUSING

The Borough of Riverton has a long history of compliance with COAH's regulations. Most recently, the Borough received a Final Order of Judgment of Compliance and Repose on September 22, 2020, based on the Borough's Third Round Housing Element and Fair Share Plan, along with settlement agreement with FSHC and subsequent amendments. As a built-out community, the Borough has a limited amount of vacant land to provide for residential developments, and therefore has received approval on Vacant Land Adjustments for the Prior and Third Rounds. The Borough has made a concerted effort to establish overlay zoning and a mandatory set aside ordinance to address the unmet need resulting from the VLA.

PLANNING FOR AFFORDABLE HOUSING

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

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate-income households and substandard housing capable of being rehabilitated;

- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

DEMOGRAPHIC CHARACTERISTICS

Population

Table 1 below depicts the population trends experienced in Riverton, Burlington County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 2,771 residents in Riverton, which indicates an increase of 7 people (0.3%) from 2020. Riverton has experienced steady growth over the past 93 years, with the biggest decrease occurring between 1970 to 1990 of 637 residents (-9.9%). Overall, the Borough has seen a growth of 288 residents during this time frame, reflecting a 11.6% increase in its population. Proportionally speaking, the Borough's most significant period of growth occurred in the decade between 1940 and 1960 when the Borough saw an 18.9% increase in its population. These trends are reflected at the County and State level, as well, which saw a similarly significant increase in population throughout the 1940s and 1950s. While population growth has been steady during this time period in Burlington County and the State of New Jersey as a whole, the Borough's overall growth (11.6%) is lower than that of the County (65.9%) and State (129.2%).

**Table 1: Population Trends, 1930-2023
Riverton, Burlington County, and New Jersey**

Year	Riverton			Burlington County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1930	2,483	-	-	93,541	-	-	4,041,334	-	-
1940	2,354	-129	-5.2%	97,013	3,472	3.7%	4,160,165	118,831	2.9%
1950	2,761	407	17.3%	135,910	38,897	40.1%	4,835,329	675,164	16.2%
1960	3,324	563	20.4%	224,499	88,589	65.2%	6,066,782	1,231,453	25.5%
1970	3,412	88	2.6%	323,132	98,633	43.9%	7,171,112	1,104,330	18.2%
1980	3,068	-344	-10.1%	362,542	39,410	12.2%	7,365,011	193,899	2.7%
1990	2,775	-293	-9.6%	395,066	32,524	9.0%	7,730,188	365,177	5.0%
2000	2,759	-16	-0.6%	423,394	28,328	7.2%	8,414,350	684,162	8.9%
2010	2,779	20	0.7%	448,734	25,340	6.0%	8,791,894	377,544	4.5%
2020	2,764	-15	-0.5%	461,860	13,126	2.9%	9,288,994	497,100	5.7%
2023	2,771	7	0.3%	469,167	7,307	1.6%	9,261,699	-27,295	-0.3%
Total Change	-	288	11.6%	-	61,607	65.9%	-	5,220,365	129.2%

Source: U.S. Census Bureau, Decennial Census and 2023: ACS 5-Year Estimates Table S0101

Population Composition by Age

The median age of the residents in Riverton in 2020 was 45.3 years, which shows a 2.5% increase from the 2010 median age of 44.2 years. Analysis of age group characteristics provides insight into the actual changes in population. This comparison is helpful in determining the impact these changes have on housing needs, community facilities and services for the municipality. As detailed in Table 2 below, the entire composition of Riverton experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population aged between 35 to 54, which saw a decrease of 142 people, or a decrease of 17.2%. Additionally, the population of those under 5 decreased by 16% or 28 people. Simultaneously, the Borough experienced a significant increase in its population 65 and over (14.5%), or 72 people. This data suggests that a larger portion of the Borough's residents are transitioning into the senior citizen age range, which will require the Borough to consider planning tools and approaches that encourage aging-in-place.

Table 2: Population by Age, 2010 to 2020						
Riverton						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	175	6.3%	147	5.3%	-28	-16.0%
5 to 14	324	11.7%	345	12.5%	21	6.5%
15 to 24	282	10.1%	283	10.2%	1	0.4%
25 to 34	267	9.6%	291	10.5%	24	9.0%
35 to 44	372	13.4%	305	11.0%	-67	-18.0%
45 to 54	457	16.4%	382	13.8%	-75	-16.4%
55 to 64	404	14.5%	441	16.0%	37	9.2%
65 and over	498	17.9%	570	20.6%	72	14.5%
Total population	2,779	100.0%	2,764	100.0%	-15	-0.5%
Median Age	44.2	-	45.3	-	1.1	2.5%

Source: U.S. Census Bureau, Decennial Census, Tables DP1, P12 and P13

Burlington County experienced population fluctuation as well. The County also saw the greatest shift of 31.2% in its population aged 65 and over, which was proportionally higher than the increase experienced at the Borough level. The County experienced rather significant decreases in its population aged 45 to 54 (-18.5%) as well as those under 5 years of age (-12.5%), directly mirroring shifting age trends occurring in the Borough. This data is displayed in Table 3 below.

Table 3: Population by Age, 2010 to 2020						
Burlington County						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	25,964	5.8%	22,728	4.9%	-3,236	-12.5%
5 to 14	58,752	13.1%	55,401	12.0%	-3,351	-5.7%
15 to 24	56,664	12.6%	57,270	12.4%	606	1.1%
25 to 34	51,608	11.5%	57,000	12.3%	5,392	10.4%
35 to 44	62,411	13.9%	57,421	12.4%	-4,990	-8.0%
45 to 54	75,506	16.8%	61,528	13.3%	-13,978	-18.5%
55 to 64	55,639	12.4%	68,911	14.9%	13,272	23.9%
65 and over	62,190	13.9%	81,601	17.7%	19,411	31.2%
Total population	448,734	100.0%	461,860	100.0%	13,126	2.9%
Median Age	40.4	-	41.6	-	1.2	3.0%

Source: U.S. Census Bureau, Decennial Census, Tables DP1, P12 and P13

Households

A household is defined as one or more people, either related or not, living together in a housing unit. In 2020 there was a total of 1,040 households in Riverton. Over half of the Borough's households comprised two or less people. In fact, Two-person households were the most common household size at both the Borough (34.1%) and County (31.9%) levels, followed by one-person households. The average household size of the Borough in 2020 was 2.63, which was slightly higher than that of the County's average of 2.58.

Table 4: Household Size of Occupied Housing Units, 2020				
Riverton and Burlington County				
	Riverton		Burlington County	
	Number	Percent	Number	Percent
1-person household	253	24.3%	44,560	25.5%
2-person household	355	34.1%	55,737	31.9%
3-person household	155	14.9%	30,235	17.3%
4-person household	165	15.9%	26,390	15.1%
5-person household	78	7.5%	11,454	6.6%
6-person household	23	2.2%	4,027	2.3%
7-or-more-person household	11	1.1%	2,157	1.2%
Total Households	1,040	100.0%	174,560	100.0%
Average Household Size	2.63		2.58	

Source: US Census Bureau 2020, Table H9

According to the United States Census, family households are defined as two or more persons living in the same household, related by birth, marriage, or adoption. As shown in Table 5, most (73%) of all households in the Borough in 2023 were categorized as family households. Only 28% of the households in the Borough were a married couple with children under the age of 18.

In providing more detail on American households, the 2020 Census includes the sub-groups of non-traditional households, including “Other Family” and “Non-Family” households. “Non-Family” households are defined as those that consist of a householder living alone or sharing the home exclusively with people to whom he/she is not related.

In 2023, “Other Family” households accounted for 14% of all households, broken down into 5% female householders with no spouse or partner present and 9% male householders with no spouse or partner present. “Non-Family” households are defined as those that consist of a householder living alone or sharing the home exclusively with people to whom he/she is not related. Non-family households comprised approximately 27% of all households in the Borough.

Table 5: Household Size and Type, 2023		
Riverton		
	Total	Percent
Total Households	1,014	100%
Family Households	737	73%
Married couple family	596	59%
With children	284	28%
Without children	312	31%
Other Family	141	14%
Male householder, no spouse	93	9%
With children	64	6%
Without children	29	3%
Female householder, no spouse	48	5%
With children	20	2%
Without children	28	3%
Nonfamily household	277	27%
Male householder	104	10%
Living alone	83	8%
Not living alone	21	2%
With children	0	0%
Female householder	173	17%
Living alone	102	10%
Not living alone	71	7%
With children	0	0%

Source: 2023 ACS 5-Year B11005 and B11010

Income

As measured in 2023, Riverton had a significantly higher median household income compared to Burlington County and the State of New Jersey. The median income in Riverton was \$126,818, which was roughly \$24,286 greater than that of the County and \$25,768 greater than that of the State. The per capita income in Riverton was comparable to that of the County, but much lower than that of the State. This data is outlined in Table 6 below.

Table 6: Per Capital Household Income, 2023 Riverton, Burlington County, and New Jersey		
	Per Capital Income	Median Household Income
Riverton	\$54,174	\$126,818
Burlington County	\$50,701	\$102,532
New Jersey	\$140,299	\$101,050

Source: 2023 ACS 5-year Estimates, Tables S1901 and B19301

In 2023, roughly 85% percent of all households in the Borough earned an income of \$50,000 or more, as compared to roughly 89% of households in the County. The income range that accounted for the most Borough households was the \$100,000 to \$149,999 bracket, which comprised nearly 29% of households in Riverton; Burlington County's most accounted for bracket was \$150,000 to \$199,999 at 22.1%. The second largest income bracket in the Borough was \$200,000 or more, comprising 21.8% of households. At the County level, this same income bracket accounted for a lesser 18.2% of households. This suggests that the Borough's household income distribution is slightly skewed toward these higher income brackets as compared to the County, which may at least partially help explain the stark difference between the median income reported at the Borough (\$126,818) and County (\$102,532) levels.

Table 7: Household Income, 2023 Riverton and Burlington County				
	Riverton		Burlington County	
	Number	Percent	Number	Percent
Less than \$10,000	4	0.4%	5,321	3.0%
\$10,000 to \$14,999	7	0.7%	3,558	2.0%
\$15,000 to \$24,999	22	2.1%	6,894	3.9%
\$25,000 to \$34,999	30	2.9%	8,951	5.1%
\$35,000 to \$49,999	65	6.3%	14,349	8.2%
\$50,000 to \$74,999	100	9.6%	23,315	13.4%
\$75,000 to \$99,999	119	11.4%	24,565	14.1%
\$100,000 to \$149,999	304	29.2%	36,715	21.0%
\$150,000 to \$199,999	136	13.1%	38,599	22.1%
\$200,000 or more	227	21.8%	31,758	18.2%
Total Households	1,040	100.0%	174,560	100.0%

Source: 2023 ACS 5-Year Estimates, Table B19001

Poverty Status

Of the 2,771 people in Riverton for which poverty status was determined, 74 (2.7%) individuals lived in poverty in 2023; this was considerably lower than the County's poverty rate of 6.6%. Of Riverton's population that fell below the poverty level in 2023, most were between the ages of 18 to 64; this trend was mirrored at the County level as well. Proportionally the Borough and County had similar percentages of children and elderly living in poverty. This data is presented in Table 8 below.

Table 8: Poverty Status, 2023 Riverton and Burlington County				
	Riverton		Burlington County	
	Number	Percent	Number	Percent
Total persons	2,771	100.0%	469,167	100.0%
Total persons below poverty level	74	2.7%	31,041	6.6%
Under 18	10	0.4%	8,126	1.7%
18 to 64	48	1.7%	17,511	3.7%
65 and over	16	0.6%	5,404	1.2%

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

Household Costs

Tables 9 and 10 below show the expenditure for housing as a percentage of household income for those who own and rent in Riverton and Burlington County. In 2023, a majority of Borough residents lived in homes they owned, which was the same at the County level as well. General affordability standards set a limit at 30% of gross income to be allocated for owner-occupied housing costs and 28% of gross income to be allocated for renter-occupied housing costs. Approximately 18.4% of Borough residents who owned the units they occupied spent 30% or more of their household income on housing, as compared to 34.8% of Borough residents who rented the units they occupied. These figures were on par with those of the County.

Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023 Riverton and Burlington County				
	Riverton		Burlington County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	787	100.0%	137,492	100.0%
Less than 20.0%	370	47.0%	70,507	51.3%
20.0 to 24.9%	179	22.7%	17,529	12.7%
25.0 to 29.9%	89	11.3%	13,173	9.6%
30.0 to 34.9%	56	7.1%	8,922	6.5%
35.0% or more	89	11.3%	26,185	19.0%
Not computed	4	0.5%	1,176	0.9%

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

Table 10: Gross Rent as a Percentage of Household Income, 2023 Riverton and Burlington County				
	Riverton		Burlington County	
	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	227	100.00%	41,985	100.00%
Less than 15%	61	26.9%	4,931	11.7%
15.0 to 19.9%	5	2.2%	4,303	10.2%
20.0 to 24.9%	25	11.0%	5,191	12.4%
25.0 to 29.9%	50	22.0%	4,408	10.5%
30.0 to 34.9%	33	14.5%	4,053	9.7%
35.0% or more	46	20.3%	17,451	41.6%
Not computed	7	3.1%	1,648	3.9%

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

EXISTING HOUSING CONDITIONS

Housing Unit Data

Riverton's housing stock is largely comprised of structures built prior to the year 1940, but the Borough had a minor housing boom between 1950 and 1960, with 15.5% of all housing being constructed during this period. In 2023, Riverton had a total of 1,014 occupied housing units, roughly 77.6% of which were owner-occupied and 22.4% of which were renter-occupied. According to 2023 American Community Survey Estimates, the Borough has seen very few housing structures built between 2010 and later. The median year of construction for the housing stock in Riverton is 1939. This data is outlined in Tables 11 and 12 below.

Table 11: Housing Data, 2023 Riverton			
	Number	% of Total Housing Units	% of Occupied Housing Units
Total Housing Units	1,049	100.00%	-
Occupied Housing Units	1,014	96.7%	100.00%
Owner Occupied	787	75.0%	77.6%
Renter Occupied	227	21.6%	22.4%
Vacant Housing Units	35	3.3%	-

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

Table 12: Year Structure Built, 2023 Riverton		
	Number	Percent
Total Housing Units	1,049	100.00%
Built 1939 or earlier	695	66.3%
Built 1940 to 1949	65	6.2%
Built 1950 to 1959	163	15.5%
Built 1960 to 1969	11	1.0%
Built 1970 to 1979	26	2.5%
Built 1980 to 1989	44	4.2%
Built 1990 to 1999	9	0.9%
Built 2000 to 2009	29	2.8%
Built 2010 to 2019	7	0.7%
Built 2020 or later	0	0.0%
Median Year Structure Built	1939	

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

According to the 2023 Census, Riverton has a high occupancy rate, with very few of their housing units vacant. Of Riverton's 1,049 housing units, 1,014 (96.7%) were occupied and only 35 (3.3%) were vacant. About 60% of vacant units could be attributed to "For Seasonal, Recreational or Occasional Use", while the other 40% were made up of those that were "For Rent/Rented Not Occupied". This data is represented in Table 13 below.

Table 13: Housing Occupancy, 2023			
Riverton			
	Total	% of Total Housing Units	% of Vacant Housing Units
Total Housing Units	1,049	100.00%	-
Occupied	1,014	96.7%	-
Vacant Housing Units	35	3.3%	100.0%
For Rent/Rented Not Occupied	14	1.3%	40.0%
For Sale Only	0	0.0%	0.0%
Sold, not occupied	0	0.0%	0.0%
For Seasonal, Recreational or Occasional Use	21	2.0%	60.0%
For migrant workers	0	0.0%	0.0%
Other Vacant	0	0.0%	0.0%

Source: ACS 5-Year DP04 and B25004

Housing Type and Size

In 2023, single-family detached housing made up the vast majority of the Borough's housing stock at 68.7%. Single-family attached homes were the next most common housing type, representing 11.6% of the Borough's housing stock. The median number of rooms within housing structures in the Borough was 7.2 rooms.

Table 14: Housing Type and Size, 2023		
Riverton		
Units in Structure	Total	Percent
1, detached	721	68.7%
1, attached	122	11.6%
2	41	3.9%
3 or 4	95	9.1%
5 to 9	63	6.0%
10 to 19	0	0.0%
20 or more	7	0.7%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Total Housing Units	1,049	100.00%
Rooms	Total	Percent
1 room	14	1.3%
2 rooms	7	0.7%
3 rooms	73	7.0%
4 rooms	34	3.2%
5 rooms	48	4.6%
6 rooms	216	20.6%
7 rooms	190	18.1%
8 rooms	222	21.2%
9 or more rooms	245	23.4%
Total Housing Units	1,049	100.00%
Median number of rooms	7.2	

Source: 2023 ACS 5-Year Estimates, Tables DP04 and B25024

Housing Growth and Projections

In terms of residential growth, the issuance of building permits serves as one of the indicators that help to determine housing needs in a given municipality. Table 15 below illustrates the number of building permits that were issued over the 10-year period between January 2014 through November 2024, when the Borough issued building permits authorizing the development of 11 housing units. Within this time frame, the busiest years for building permits occurred between 2023 and 2024, with 64% of all building permits since 2014 having been issued in those years. The only permits issued during this time frame were for single- and two-family homes. Further, throughout the same 10-year period, Riverton issued permits authorizing the demolition of 1 unit.

Table 15: Housing Units Authorized by Building Permits, 2014-2024 Riverton				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	2	0	0	2
2015	0	0	0	0
2016	0	0	0	0
2017	1	0	0	1
2018	1	0	0	1
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	3	0	0	3
2024*	4	0	0	4
Total 2014-2024	11	0	0	11
10-Year Average				1.0
10-Year Permit Projection (2025-2035)				11

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

*Note: 2024 Data includes January-November

Table 16: Housing Units Demolished by Building Permits, 2014-2024 Riverton				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	1	0	0	1
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
2024*	0	0	0	0
Total 2014-2024	1	0	0	1
10-Year Average				0.1
10-Year Demolition Projection (2025-2035)				1

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

*Note: 2024 Data includes January-November

Housing Values and Contract Rents

According to the 2023 American Community Survey, over two-thirds (68.5%) of the owner-occupied housing stock in Riverton in 2023 was valued at over \$300,000, as compared to 63.9% of the County's housing stock. In addition, the Borough's median home value (\$354,900) was slightly lower than that of the County (\$358,000) by an estimated \$3,000. This data is outlined in Table 17 below.

Table 17: Value for Owner-Occupied Housing Units, 2023 Riverton and Burlington County				
	Riverton		Burlington County	
	Number	Percent	Number	Percent
Total	787	100.0%	137,492	100.0%
Less than \$50,000	4	0.5%	4,154	3.0%
\$50,000 to \$99,999	0	0.0%	1,977	1.4%
\$100,000 to \$149,999	23	2.9%	2,855	2.1%
\$150,000 to \$199,999	25	3.2%	9,719	7.1%
\$200,000 to \$299,999	196	24.9%	31,028	22.6%
\$300,000 to \$499,999	420	53.4%	54,315	39.5%
\$500,000 to \$999,999	116	14.7%	30,479	22.2%
\$1,00,000 and greater	3	0.4%	2,965	2.2%
Median Value	\$354,900		\$358,000	

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

As shown on Table 18 below, it is estimated that 70.4% of owner-occupied units in the Borough were financed by a mortgage, contract to purchase, or similar debt in 2023. Approximately 6.3% of these units were associated with a home equity loan in addition to their primary mortgage and another 1.4% were tied to a home equity loan without a primary mortgage. 91.7% of units with a mortgage have no second mortgage and no home equity loan.

Proportionally there were slightly less owner-occupied housing units with a mortgage at the County level; more specifically, 66.1% of such units had a primary mortgage, while 33.9% of units did not. Of those units in the County tied to a housing-related debt, 86.2% did not have any additional lines of credit associated with the unit, while 9.1% were associated with a home equity loan, 1.1% were associated with a second mortgage, and 3.3% were associated with a home equity loan without a primary mortgage.

**Table 18: Mortgage Status, 2023
Riverton and Burlington County**

	Riverton			Burlington County		
	Number	% of Total Units	% of Units with Mortgage	Number	% of Total Units	% of Units with Mortgage
Total Owner-Occupied Units	787	100.00%	-	137,492	100.00%	-
Owner-Occupied Housing Units with a Mortgage	554	70.4%	100.00%	90,945	66.1%	100.00%
With multiple mortgages:	38	4.8%	6.9%	9,474	6.9%	10.4%
Mortgage with both second mortgage and home equity loan	0	-	0.0%	168	-	0.2%
Home equity loan only	35	-	6.3%	8,280	-	9.1%
Second mortgage only	3	-	0.5%	1026	-	1.1%
No second mortgage and no home equity loan	508	64.5%	91.7%	78,426	57.0%	86.2%
Home equity loan without a primary mortgage	8	1.0%	1.4%	3,045	2.2%	3.3%
Owner-Occupied Housing units without a mortgage	233	29.6%	-	46,547	33.9%	-

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

As shown in Table 19 below, the median contract rent in Riverton in 2023 was \$1,167, which was roughly \$320 lower than the County median rent of \$1,484. Within the Borough, the highest percentage of renters paid between \$1,000 to \$1,499 for monthly rent (61.8%), followed by \$1,500 to \$1,999 (16.8%), and \$500 to \$999 (15.9%). Overall, nearly three-quarters (78.6%) of renters in the Borough paid between \$1,000 and \$2,000 for monthly rent in 2023. At the County level, there was a higher rate of renters paying \$2,000 or more (21.4%) than at the Borough level (5.4%). This data suggests that rent in the Borough is more affordable than it is at the County level.

**Table 19: Contract Rent, 2023
Riverton and Burlington County**

	Riverton		Burlington County	
	Number	Percent	Number	Percent
Total Renter-Occupied Units	220	100.0%	41,985	100.0%
Less than \$500	0	0.0%	1435	3.4%
\$500 to \$999	35	15.9%	5029	12.0%
\$1,000 to \$1,499	136	61.8%	14286	34.0%
\$1,500 to \$1,999	37	16.8%	10938	26.1%
\$2,000 to \$2,499	6	2.7%	6019	14.3%
\$2,500 to \$2,999	6	2.7%	1264	3.0%
\$3,000 or More	0	0.0%	1,710	4.1%
No Rent Paid	7	3.2%	1304	3.1%
Median Contract Rent	\$1,167		\$1,484	

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

Housing Conditions

Table 20 below details the conditions of the Borough's housing stock in 2023. Overcrowding and age, plumbing, and kitchen facilities are used to determine housing deficiency. In 2023, most (83%) of the Boroughs' housing stock relied on utility gas for heating, followed by fuel oil and kerosene (11.5%). No occupied housing units experienced overcrowding (more than one person per room), and all units had plumbing and kitchen facilities, as well as telephone service.

Table 20: Housing Conditions, 2023		
Riverton		
	Number	Percent
House Heating Fuel-Occupied Housing Units		
Total	1,014	100.0%
Utility gas	842	83.0%
Bottled, tank, or LP gas	7	0.7%
Electricity	41	4.0%
Fuel oil, kerosene, etc.	117	11.5%
Coal or coke	0	0.0%
Wood	0	0.0%
Solar energy	0	0.0%
Other fuel	0	0.0%
No fuel used	7	0.7%
Occupants per Room – Occupied Housing Units		
Total	1,014	100.0%
1.00 or Less	1,014	100.0%
1.01 to 1.50	0	0.0%
1.51 or More	0	0.0%
Facilities – Total Units		
Total	1,014	100.0%
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	0	0.0%
Telephone Service – Occupied Housing Units		
Total	444	100.0%
No Service	0	0.0%

Sources: 2023 ACS 5-Year Estimates, Tables DP04, B25047, B25051

EMPLOYMENT DATA

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in Riverton, Burlington County, and New Jersey, respectively. Throughout this thirteen-year period, the Borough saw an overall 5.3% decrease in its unemployment rate; although the Borough experienced a 4.1% spike in unemployment between 2019 and 2020 due to the COVID-19 pandemic, it has rebounded to a considerably lower unemployment rate in recent years. This overall trend is mirrored at both the County and State level as well, although in comparison the Borough has consistently exhibited a lower unemployment rate throughout this time period. In 2023, the Borough's unemployment rate was 2.9%, which was 1.0% lower than the County (3.9%) and 1.5% lower than the State (4.4%).

Table 21: Employment and Residential Labor Force, 2010 to 2023 Riverton				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	1,567	1,439	129	8.2%
2011	1,576	1,423	152	9.6%
2012	1,493	1,380	113	7.6%
2013	1,460	1,368	92	6.3%
2014	1,433	1,366	67	4.7%
2015	1,453	1,386	67	4.6%
2016	1,438	1,388	50	3.5%
2017	1,485	1,435	50	3.4%
2018	1,476	1,431	45	3.0%
2019	1,502	1,464	38	2.5%
2020	1,475	1,378	97	6.6%
2021	1,495	1,426	69	4.6%
2022	1,539	1,496	43	2.8%
2023	1,567	1,522	45	2.9%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

Table 22: Employment and Residential Labor Force, 2010 to 2023 Burlington County				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	236,796	215,156	21,640	9.1%
2011	235,293	214,700	20,593	8.8%
2012	234,806	214,298	20,508	8.7%
2013	231,183	212,984	18,199	7.9%
2014	228,086	213,422	14,664	6.4%
2015	229,501	217,334	12,167	5.3%
2016	230,266	220,040	10,226	4.4%
2017	237,560	228,015	9,545	4.0%
2018	235,761	227,171	8,590	3.6%
2019	240,127	232,445	7,682	3.2%
2020	238,216	219,308	18,908	7.9%
2021	240,563	226,911	13,652	5.7%
2022	246,708	238,085	8,623	3.5%
2023	252,255	242,294	9,961	3.9%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

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

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

Employment Status

It is estimated that over two-thirds (70.3%) of Riverton's population over the age of 16 was in the labor force in 2023, which was slightly higher than the County's rate of 66.8%. Of the Borough's labor force, 100% of workers were civilians and a vast majority (96.6%) were employed. At the County level, 97.5% of workers were civilians and 93.6% of the labor force was employed, indicating that the Borough and County exhibited similar trends. This data is shown in Table 24 below.

Table 24: Employment, 2023 Riverton and Burlington County						
	Riverton			Burlington County		
	Number	% of 16+ Population	% of Labor Force	Number	% of 16+ Population	% of Labor Force
Population 16 years and over	2,221	100.0%	-	328,907	100.0%	-
In labor force	1,562	70.3%	100.0%	219,871	66.8%	100.0%
Civilian Labor Force	1,562	70.3%	100.0%	214,348	65.2%	97.5%
Employed	1,509	67.9%	96.6%	205,886	62.6%	93.6%
Unemployed	53	2.4%	3.4%	8,462	2.6%	3.8%
Armed Forces	0	0.0%	0.0%	5523	1.7%	2.5%
Not in labor force	659	29.7%	-	109,036	33.2%	-

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

Class of Worker and Occupation

According to the 2015-2020 American Community Survey Estimates, the majority of workers (70.9%) living in Riverton were a part of the private wage and salary worker group. This group includes people who work for wages, salary, commission, and tips for a private for-profit employer or a private not-for-profit, tax-exempt or charitable organization. The next largest category was private not-for-profit wage and salary workers (12.8%), followed by those who were local government workers (8.5%). This data is outlined in Table 25 below.

Table 25: Class of Worker, 2023 Riverton		
	Number	Percent
Total Civilian Employed Workers (Age 16+)	1,509	100.0%
Private Wage and Salary Worker	1,070	70.9%
Private not-for-profit wage and salary workers	193	12.8%
Local Government Worker	129	8.5%
State Government Worker	46	3.0%
Federal Government Worker	29	1.9%
Self-Employed Worker or Unpaid Family Worker	42	2.8%

Source: 2023 American Community Survey 5-Year Estimates, Table S2408

The occupational breakdown shown in Table 26 below includes only private wage and salary workers. Borough residents who worked within the private wage field were concentrated heavily in Management, Business, Science, and Arts occupations as well as Sales and Office occupations. Collectively, the two fields accounted for just over 76% of the entire resident workforce over the age of 16.

Table 26: Resident Employment by Occupation, 2023 Riverton		
	Number	Percent
Employed Civilian population 16 years and over	1,509	100.0%
Management, business, science and arts occupations	792	52.5%
Service occupations	171	11.3%
Sales and office occupations	363	24.1%
Natural resources, construction and maintenance occupations	55	3.6%
Production Transportation and material moving occupations	128	8.5%

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

As portrayed in Table 27, the industry that employed the greatest number of Riverton residents in 2023 was the Educational Services, and Health Care and Social Assistance sector, which accounted for 28.6% of the Borough's resident workforce. The second most common industry during this time was the Professional, Scientific, and Management, and Administrative and Waste Management Services sector, which accounted for 18.4% of jobs occupied by Borough residents.

Table 27: Employment by Industry, 2023 Riverton		
Industry	Number	Percent
Employed Civilian Population 16 Years and Over	1,509	100.00%
Agriculture, forestry, fishing and hunting, mining	0	0.0%
Construction	77	5.1%
Manufacturing	140	9.3%
Wholesale Trade	55	3.6%
Retail Trade	117	7.8%
Transportation and Warehousing, and Utilities	94	6.2%
Information	49	3.2%
Finance and insurance, and real estate and rental and leasing	76	5.0%
Professional, scientific, and management, and administrative and waste management services	277	18.4%
Educational services, and health care and social assistance	432	28.6%
Arts, entertainment, and recreation, and accommodation and food services	88	5.8%
Other Services, except public administration	67	4.4%
Public administration	37	2.5%

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

Commuting to Work

In 2023, it is estimated that most (74.2%) of the employed population that did not work from home commuted up to 35 minutes to their place of work. A vast majority (75.7%) of the Borough's working population drove alone as their primary means of travel to work. Roughly 7.6% of workers carpooled or utilized public transportation, a taxicab, motorcycle, bike, walked, or other means of transportation to commute to work, while the remaining 16.6% of the population worked from home. This data is outlined in Tables 28 and 29 below.

Table 28: Travel Time to Work, 2023		
Riverton		
	Number	Percent
Workers who did not work at home	1,224	100.0%
Less than 5 minutes	33	2.7%
5 to 9 minutes	66	5.4%
10 to 14 minutes	133	10.9%
15 to 19 minutes	155	12.7%
20 to 24 minutes	169	13.8%
25 to 29 minutes	100	8.2%
30 to 34 minutes	251	20.5%
35 to 39 minutes	18	1.5%
40 to 44 minutes	100	8.2%
45 to 59 minutes	127	10.4%
60 to 89 minutes	49	4.0%
90 or more minutes	23	1.9%
Mean Travel Time to Work (minutes)	27.9	

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

Table 29: Means of Travel to Work, 2023		
Riverton		
	Number	Percent
Workers 16 years and over	1,468	100.0%
Car, truck, van - Drove Alone	1,112	75.7%
Car, truck, van - Carpooled	57	3.9%
Public Transportation	41	2.8%
Walked	5	0.3%
Taxicab, Motorcycle, Bike, or Other	9	0.6%
Worked at home	244	16.6%

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

Covered Employment

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

According to data from the New Jersey Department of Labor and Workforce Development, the highest number of covered jobs in Riverton between 2013 and 2023 was in 2019 when 574 jobs were covered by unemployment insurance. Private employment has remained relatively steady in Riverton since 2012, with its largest loss occurring between 2019 and 2020 (-11.4%), and largest gain occurring between 2021 and 2022 (11.9%). Riverton Borough experienced a gain of 3 jobs in 2023, representing an increase of 0.5 percent from 2022.

Table 30: Private Wage Covered Employment 2013 - 2023			
Riverton			
Year	Number of Jobs	# Change	% Change
2013	565	-	-
2014	546	-19	-3.4%
2015	506	-41	-7.4%
2016	553	48	9.4%
2017	505	-48	-8.8%
2018	541	36	7.1%
2019	574	33	6.1%
2020	508	-66	-11.4%
2021	489	-19	-3.7%
2022	547	58	11.9%
2023	550	3	0.5%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

In-Borough Establishments and Employees by Industry: 2022

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

type of economic activity. The NJDLWD specifies that establishments differ from firms or companies in the sense that the latter can have multiple establishments.

In 2023, the Borough had an annual average of 68 establishments employing an average of 550 persons in the private sector. Local government education had an average of 3 units employing an average of 78 people. The healthcare and social services (Health/Social) sector was the Borough's predominant private sector, accounting for approximately 13 units and employing 129 people.

Table 31: Average Number of Establishments and Employees by Industry, 2023			
Riverton			
Industry ID and Description		2023 Average	
		Units	Employment
11	Agriculture	-	-
23	Construction	5	28
31	Manufacturing	-	-
42	Wholesale Trade	3	19
44	Retail Trade	4	28
48	Transp/Warehousing	-	-
	Information	-	-
52	Finance/Insurance	-	-
53	Real Estate	-	-
54	Professional/Technical	9	30
55	Management	-	-
56	Admin/Waste Remediation	-	-
61	Education	-	-
62	Health/Social	13	129
71	Arts/Entertainment	-	-
72	Accommodations/Food	-	-
81	Other Services	-	-
	Unclassified	-	-
	Private Sector Totals	68	550
	Local Government Totals	3	78

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

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

Probable Future Employment Opportunities

The North Jersey Transportation Planning Authority (NJTPA) completes regional forecasts for the New York/New Jersey metropolitan area every four years for population, households, and employment. The most recent report was released in 2025, documenting projections between 2020 and 2050. The 2025 report predicts that the Borough's population (0%), households (0.33%), and employment (0.43%) will see steady annualized growth through 2050. It is estimated that the population will see no increase, while households will increase by 10.5% and employment will increase by 13.6%.

Table 32: Population and Employment Projections, 2020 to 2050 Riverton					
Category	2020	2050 (Projected)	Annualized	Overall Projected Change	
			Percent Change	Number	Percent
Population	2,764	2,765	0.00%	1	0.0%
Households	1,040	1,149	0.33%	109	10.5%
Employment	970	1,102	0.43%	132	13.6%

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

PART 2: FAIR SHARE PLAN

INTRODUCTION

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

The Borough's affordable housing obligations are as follows:

Prior Round Obligation	15
Third Round Obligation	91
Fourth Round Prospective Need	0
Fourth Round Present Need / Rehabilitation Obligation	30

SUITABILITY ANALYSIS

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

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

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

STATE PLAN CONFORMANCE

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

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

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

A draft SDRP was approved by the New Jersey State Planning Commission December 4, 2024. This draft does not include mapping alterations. Instead, the Planning Commission is relying on municipalities to propose where Planning Areas should change. The Planning Commission has final say on whether to accept the proposed changes.

MULTIGENERATIONAL FAMILY HOUSING CONTINUITY COMMISSION

A previous amendment to the Fair Housing Act requires “an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20).” As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis.

ADDITIONAL REQUIREMENTS

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

Age-Restricted Housing

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

Transitional Housing

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

Veterans Housing

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

Families with Children

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

Rental Units

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

Very-Low Income Requirement

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

Low/Moderate Income Split

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

Affordability Controls

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

Affirmative Marketing

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

Uniform Housing Affordability Controls (UHAC)

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

Unit Adaptability

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

Inclusionary Development Requirements

Pursuant to UHAC N.J.A.C. 5:80-26.5(b), in inclusionary developments, the affordable units shall be integrated with the market-rate units. The affordable units shall not be concentrated in less desirable

locations, nor shall the affordable units be physically clustered so as to segregate the affordable units and market-rate units. Affordable units must be interspersed throughout the development, except that age-restricted and supportive housing units may be physically clustered if the clustering facilitates the provision of on-site medical services or on-site social services.

Construction of the affordable units in inclusionary developments shall be phased in compliance with N.J.A.C. 5:80-26(b)4.

Bonus Credits

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

Unit Type	Unit Credit	Bonus Credit
Each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing, as those terms are defined in section 2 of P.L. 2004, c.70 (C.34:1B-21.24).	1	1
Each low- or moderate-income ownership unit created in partnership sponsorship with a non-profit housing developer.	1	0.5
Each unit of low- or moderate-income housing located within a one-half mile radius, or one-mile radius for projects located in a Garden State Growth Zone, as defined in section 2 of P.L.2011, c.149 (C.34:1B-243), surrounding a New Jersey Transit Corporation, Port Authority Transit Corporation, or Port Authority Trans-Hudson Corporation rail, bus, or ferry station, including all light rail stations. ¹	1	0.5
A unit of age-restricted housing, provided that a bonus credit for age-restricted housing shall not be applied to more than 10 percent of the units of age-restricted housing constructed in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency in a municipality that count towards the municipality's affordable housing obligation for any single 10-year round of affordable housing obligations.	1	0.5
A unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.	1	0.5
Each existing low- or moderate-income rental housing unit for which affordability controls are extended for a new term of affordability, in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency, and the municipality contributes funding towards the costs necessary for this preservation.	1	0.5
Each unit of low- or moderate-income housing in a 100 percent affordable housing project for which the municipality contributes toward the costs of the project. ²	1	1
Each unit of very low-income housing for families above the 13 percent of units required to be reserved for very low-income housing pursuant to section 7 of P.L.2008, c.46 (C.52:27D-329.1).	1	0.5
Each unit of low- or moderate-income housing created by transforming an existing rental or ownership unit from a market rate unit to an affordable housing unit. ³	1	1

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

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

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

REVIEW OF PREVIOUS ROUND COMPLIANCE

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

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

Prior Round Compliance 1987-1999

The Borough had a Prior Round obligation of 135 units. Per the court-approved Third Round settlement agreement and the Borough's Third Round JOR, Riverton has met their Prior and Third Round obligation through the following mechanisms:

Summary of Riverton's Prior Round of 15	
Summary of Riverton's Prior Round RDP of 2	
Existing Alternative Living Facilities:	
815 Homewood Drive	4
1005 Beechwood Road	4
Total Units	8
Rental Bonus Credits	
Alternative Living Facilities	11
Total Rental Bonus Credits	1
TOTAL PRIOR ROUND	9

The Borough is addressing its Prior Round RDP of 2 units through the existing group home units at 815 Homewood Drive and 1005 Beechwood Road. Each of these units contains four bedrooms for a total of 8 credits, with one bonus credit.

Third Round Compliance

The Borough had a Third Round obligation of 76 units. As part of the Third Round compliance process, the Borough received a Vacant Land Adjustment due to its lack of vacant and developable land. Per the court-

approved Third Round settlement agreement and the Borough's Third Round JOR, Riverton has met their Third Round obligation through the following mechanisms:

Summary of Riverton's Third Round of 91	
Summary of Riverton's Third Round RDP of 2	
Surplus from Existing Alternative Living Facilities:	6
Total Units	6
Rental Bonus Credits	
Existing Alternative Living Facilities	1
Total Bonus Credits	1
THIRD ROUND RDP COMPLIANCE TOTAL	7
Summary of Riverton's Third Round Unmet Need of 89	
Proposed Non-Age-Restricted Overlay Zoning:	
Martha's Lane	2
Broad Street #1	3
Lippincott Avenue	2
National Casein	3
Broad Street #2	2
Baptist Home	4
Riverton Country Club	13
Borough Wide Mandatory Set Aside Ordinance	-
Total Units	29

The Borough of Riverton conducted a Vacant Land Analysis for the Third Round, resulting in a realistic development potential of 2. Utilizing excess credits from the existing group homes, the RDP is satisfied. The Borough has established several inclusionary overlay zoning districts to address the additional unmet need, as well as the establishment of the mandatory set aside ordinance.

The existing inclusionary overlay districts are as follows:

- Broad Street # 1
 - As discussed in the Third Round Housing Element, the Broad Street #1 Overlay, which may otherwise be renamed when the ordinance is adopted, will be implemented over Lots 35, 36, 37, 38, and 39 in Block 701, in an area along Broad Street between Linden and Elm Streets. The overlay zone will permit residential apartments above commercial uses with a restriction that no more than twelve (12) apartments total may be created in the zone. The minimum apartment size will be 800 sf and the maximum building height will be two stories (first floor commercial, second floor residential). Commercial parking standards under the overlay zone will be 2.5 spaces per 1000 sf of commercial space. Residential Site Improvement Standards (RSIS) will apply to the parking requirements for the

apartments, though shared parking with the commercial use will be permitted. At least 20% of the apartments must be affordable. The permitted commercial uses will be the same as those permitted in the underlying base (NB – Neighborhood Business) zone. The uses provided for in the overlay zone will be required only when the site is redeveloped; it will not be required when there is simply a change of use or ownership. The overlay zone may be exercised as an option in the absence of redevelopment plans.

- Lippincott Avenue (North)
 - As discussed in the Third Round Housing Element, the overlay zoning on Lippincott Avenue (North) will apply to Block 1100, Lot 1. This overlay zone will permit ten (10) two-story townhouses with detached community garages and surface parking. The regulations will require that the front of all townhouses must face the public street and include covered porches which also face the street. There will be architectural standards to insure the units are compatible with the character of the neighborhood. At least 20% of the units must be affordable.
- National Casein
 - As discussed in the Third Round Housing Element, while Lots 2 and 3 of Block 1500 may have merged in accordance with the Merger Doctrine, the overlay zone for the National Casein property pertains to the undeveloped portion of the site, otherwise known as Block 1500, Lot 3. This overlay zone will permit residential apartments above commercial uses with a restriction that no more than twelve (12) apartments total may be created in the zone. The minimum apartment size will be 800 sf and the maximum building height will be two stories (first floor commercial, second floor residential). Commercial parking standards under the overlay zone will be 2.5 spaces per 1000 sf of commercial space. RSIS parking standards will apply to the apartments, though shared parking with the commercial use will be permitted. At least 20% of the apartments must be affordable. The permitted commercial uses will be the same as those permitted in the underlying, base (GB – General Business) zone. The overlay zone will be required only when there is a change of use on the site; it will not be required when there is a change of ownership.
- Broad Street #2
 - As discussed in the Third Round Housing Element, The Broad Street #2 Overlay will apply to Lots 4, 14, 15 of Block 902 in the area along Broad Street between Fulton and Cinnaminson Streets. The overlay zone will permit a total of nine (9) residential apartments above commercial uses. The minimum apartment size will be 800 sf and the maximum building height will be two stories (first floor commercial, second floor residential). Commercial parking standards under the overlay zone will be 2.5 spaces per 1,000 sf of commercial space. RSIS parking standards will apply to the apartments, though shared

parking with the commercial use will be permitted. At least 20% of the apartments must be affordable. The permitted commercial uses will be the same as those permitted in the underlying, base (NB – Neighborhood Business) zone. The overlay zone will be required only when the site is redeveloped; it will not be required when there is simply a change of use or ownership. The overlay zone may be exercised as an option in the absence of redevelopment plans.

- Baptist Home
 - The Baptist Home Overlay Zone will apply to Lots 1, 4, 5, and 6 of Block 3.04. This zoning district will stipulate that a multifamily form of residential housing will be permitted within this overlay zone even though the underlying R-15 Zone restricts residential development to single family detached dwellings. The ordinance will permit up to a maximum of 16 total units in the zone and require that 20% of all new units be affordable, including a very low income unit. However, considering the historic importance of the existing Baptist Home structure in the community, the overlay zone will also require that the current design of the building's footprint and façade cannot be altered except for minor, insignificant architectural modifications that do not change the overall character of the existing structure.

PRESENT NEED / REHABILITATION OBLIGATION

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

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

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

ROUND 4 OBLIGATION (1999-2025)

On January 21, 2025, the Borough adopted Resolution 32-2025, accepting their Fourth Round Prospective Need obligation of 30. On October 20, 2024, the New Jersey Department of Community Affairs (“DCA”) released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State’s municipalities. The obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2.

The amended Fair Housing Act affirms that the DCA report is not binding on any municipality and that “a municipality shall determine its present and prospective fair share obligation for affordable housing in accordance with the formulas established in sections 6 and 7 of P.L.2024, c.2...by resolution...” The January 21, 2025 resolution adopted by the Borough determined a Rehabilitation Obligation of 0 and a Prospective Need of 30.

As outlined the following section, the Borough proposes to meet its entire Fourth Round obligation through a Vacant Land Adjustment, the existing inclusionary overlay zones and mandatory set aside ordinance.

Vacant Land Adjustment

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

The Borough of Riverton has completed and received approval on VLA’s in both the Prior and Third Rounds and is continuing to address it’s obligation through a VLA and unmet need in the Fourth Round. The Fourth Round VLA results in an RDP of zero units, and an unmet need of 30 units.

The amended Fair Housing Act requires municipalities seeking a VLA to identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25% of the prospective need obligation that has been adjusted. The Borough has established six inclusionary overlay zoning districts to provide for some of the unmet need, in addition to the existing mandatory set aside ordinance, which requires a 20% affordable housing set aside on any residential development of six or more units that occurs at a density of at least six units per acre.

USE OF SURPLUS CREDITS

Any surplus credits generated would be applied to any future obligation that the Borough may have.

SPENDING PLAN

A Spending Plan will be prepared in accordance with the provisions of the amended Fair Housing Act. A municipality may not spend or commit to spend any affordable housing development fees, including Statewide non-residential fees collected and deposited into the municipal affordable housing trust fund, without first obtaining the approval of the expenditure as part of its compliance certification.

SUMMARY OF FAIR SHARE COMPLIANCE

Summary of Riverton's Obligation				
	Total	Very Low	Low	Moderate
Fourth Round Present Need Obligation	0			
Prior Round Obligation	15	-	-	-
Prior Round RDP	2			
815 Homewood Drive	4	4	-	-
1005 Beechwood Road	4	4	-	-
<i>Rental Bonus</i>	1	-	-	-
TOTAL PRIOR ROUND	9	8	-	-
Third Round Obligation	91			
Third Round RDP	2			
Prior Round Surplus	6	-	-	-
<i>Rental Bonus</i>	1	-	-	-
Martha's Lane Inclusionary Overlay Zone	2	-	-	-
Broad Street #1	3	-	-	-
Lippincott Avenue	2	-	-	-
National Casein	3	-	-	-
Broad Street #2	2	-	-	-
Baptist Home	4	-	-	-
Riverton Country Club	13	-	-	-
Borough Wide Mandatory Set Aside Ordinance	-	-	-	-
TOTAL THIRD ROUND	36	-	-	-
Fourth Round Obligation	30			
Fourth Round RDP	0			
Borough Wide Mandatory Set Aside Ordinance	30	-	-	
TOTAL FOURTH ROUND	30	-	-	-

Appendix A: Resolution 32-2025

Establishing the Borough's Fourth Round Present and Prospective Need

**BOROUGH OF RIVERTON
RESOLUTION #32-2025**

**A RESOLUTION OF THE BOROUGH OF RIVERTON ESTABLISHING THE BOROUGH'S
FOURTH ROUND PRESENT AND PROSPECTIVE NEED PURSUANT TO THE FAIR HOUSING ACT
AS CALCULATED BY THE NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS**

WHEREAS, the current standards embodied in the New Jersey Fair Housing Act ("FHA") at N.J.S.A. 52:27D-301 et seq., include a methodology for the calculation of municipalities' Fourth Round need for providing low- and moderate-income housing to residents; and

WHEREAS, the FHA has defined the prospective need to include "a projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities" N.J.S.A. 52:27D-304(j); and

WHEREAS, the FHA requires that the New Jersey Department of Community Affairs ("DCA") perform a calculation of regional need and municipal present and prospective need in accordance with the formulas established in the FHA; and

WHEREAS, the DCA performed the calculation pursuant to the FHA and on or about October 20, 2024 issued a report entitled "Affordable Housing Obligation for 2025-2035 (Fourth Round)) Methodology and Background" ("Fourth Round Report"); and

WHEREAS, in the Fourth Round Report the DCA calculation indicates the Borough of Riverton has a Fourth Round present need of thirty (30) units; and

WHEREAS, the FHA provides municipalities the option to adopt the DCA's findings of present and prospective need and thereby maintain immunity from exclusionary zoning litigation and have the municipality's determination of present and prospective fair share need be granted a presumption of validity in any challenge initiated through the program outlined in the FHA; and

WHEREAS, the FHA established the Affordable Housing Alternative Dispute Resolution Program ("Program") to be administered by the Administrative Office of the Courts ("AOC") through which municipalities could retain immunity from builders remedy lawsuits and seek a Fourth Round certification of compliance; and

WHEREAS, the AOC adopted Directive #14-24 on December 13, 2024, which requires municipalities who choose to participate in the Program to file a declaratory judgment complaint with the Superior Court of New Jersey, Civil Part within forty-eight (48) hours of adoption of the municipal resolution establishing the municipalities fourth round present and prospective need pursuant to the FHA; and

WHEREAS, the Borough's affordable housing professionals have reviewed the DCA Fourth Round Report, assessed the calculation contained therein and recommend that the Borough accept this calculation of the Fourth Round present and prospective affordable housing need attributable to the Borough of Riverton; and

WHEREAS, the Borough affordable housing professionals further believe it is in the best interest of the Borough for the Borough to participate in the Program.

NOW, THEREFORE, BE IT RESOLVED, by the Council of the Borough of Riverton, in the County of Burlington, and State of New Jersey, that the Borough accepts the calculation of a present need of thirty (30) units for the Fourth Round as calculated by the Department of Community Affairs; and

BE IT FURTHER RESOLVED, that the Borough of Riverton's affordable housing professionals shall take such action as is necessary to satisfy the January 31, 2025 deadline established in the FHA for the acceptance and determination of its Fourth Round affordable housing obligations in order to maintain immunity from exclusionary zoning litigation; and

BE IT FURTHER RESOLVED, that pursuant to AOC Administrative Directive #14-24, the Borough Solicitor is authorized and directed to file a declaratory judgment complaint with the Superior Court of New Jersey consistent with this Resolution; and

BE IT FURTHER RESOLVED, that the Borough Solicitor is authorized as directed by the Mayor, to take such further actions as are necessary to maintain the Borough's compliance with the Fair Housing Act; and


BE IT FURTHER RESOLVED, that pursuant to the FHA, the Borough Clerk shall publish this Resolution on the Borough's publicly accessible Internet website within 48 hours of adoption; and

BE IT FURTHER RESOLVED, that the Borough's affordable housing professionals shall develop a Fourth Round Housing Element and Fair Share Plan ("HEFSP") that will provide an opportunity for the creation of sufficient low- and moderate-income housing by 2035, to satisfy the Township's calculated and accepted Fourth Round present and prospective need established pursuant to this Resolution; and

BE IT FURTHER RESOLVED, that the HEFSP shall be presented to the Borough Council with sufficient time for the HEFSP to be adopted by the June 30, 2025 deadline set forth in the FHA such that the Borough can maintain its immunity.

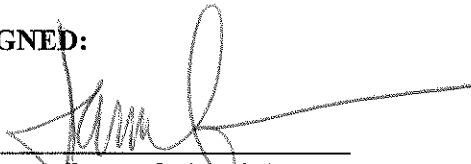
ADOPTED, by the Governing Body of the Borough of Riverton at their regular meeting held on January 21, 2025.

ATTEST:



Kelly Andrews, Borough Clerk

SIGNED:



James Quinn, Mayor

RECORDED VOTE	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
BANK						
FULLERTON						
LUCAS						
RAFTER						
REED						
WILBURN						
MAYOR QUINN (TIE)						

Appendix B

Order Fixing Municipal Obligations for Present Need and Prospective Need for the Fourth Round Housing Cycle

PREPARED BY THE COURT

**IN THE MATTER OF THE
DECLARATORY JUDGMENT
ACTION OF THE BOROUGH OF
RIVERTON, BURLINGTON
COUNTY PURSUANT TO P.L.
2024, CHAPTER 2**

Petitioner.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – CIVIL PART
BURLINGTON COUNTY
DOCKET NO. BUR-L-187-25

Civil Action
Mt. Laurel Program

**ORDER FIXING MUNICIPAL
OBLIGATIONS FOR “PRESENT NEED” AND
“PROSPECTIVE NEED” FOR THE FOURTH
ROUND HOUSING CYCLE**

THIS MATTER, having come before the Court on its own motion, *sua sponte*, on the Complaint for Declaratory Judgment filed on January 23, 2025 (“DJ Complaint”) by the Petitioner, Borough of Riverton (“Petitioner” or “Municipality”), pursuant to N.J.S.A. 52:27D-304.2, -304.3, and -304.1(f)(1)(c) of the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301, *et seq.* (collectively, the “FHA”), and in accordance with Section II.A of Administrative Directive #14-24 (“Directive #14-24”) of the Affordable Housing Dispute Resolution Program (the “Program”), seeking a certification of compliance with the FHA;

AND IT APPEARING, that on October 18, 2024, pursuant to the FHA (as amended), the New Jersey Department of Community Affairs (“DCA”) issued its report entitled “*Affordable Housing Obligations for 2025-2035 (Fourth Round)*”,¹ therein setting forth the “present need” and prospective need” obligations of all New Jersey municipalities for the Fourth Round housing cycle (the “DCA’s Fourth Round Report”);

AND IT APPEARING that, pursuant to the DCA’s Fourth Round Report, the “**present**

¹ See https://nj.gov/dca/dlps/pdf/FourthRoundCalculation_Methodology.pdf

need” obligation of the Petitioner has been calculated and reported as **zero (0)** affordable units, and its “**prospective need**” obligation of the Petitioner has been calculated and reported as **thirty (30)** affordable units, and which calculations have been deemed “presumptively valid” for purposes of the FHA;

AND THE COURT, having determined that no “interested party” has filed a “challenge” to the Petitioner’s DJ Complaint by way of an Answer thereto as provided for and in accordance with Section II.B of Directive #14-24 of the Program;

AND THE COURT, having found and determined, therefore, that the “present need” and “prospective need” affordable housing obligations of the Petitioner for the Fourth Round housing cycle as calculated and reported in the DCA’s Fourth Round Report have been committed to by the Petitioner and are uncontested, and for good cause having otherwise been shown:

IT IS, THEREFORE, on this 0th day of **APRIL 2025 ORDERED AND ADJUDGED** as follows:

1. That the “present need” obligation of the Municipality, be, and hereby is fixed as **zero (0)** affordable units for the Fourth Round housing cycle.
2. That the “prospective need” obligation of the Municipality, be, and hereby is fixed as **thirty (30)** affordable units for the Fourth Round Housing cycle; and
3. That the Petitioner is hereby authorized to proceed with preparation and adoption of its proposed Housing Element and Fair Share Plan for the Fourth Round, incorporating therein the “present need” and “prospective need” allocations aforesaid (and which plan shall include the elements set forth in the “Addendum” attached to Directive #14-24), by or before June 30, 2025, as provided for and in accordance with Section III.A of Directive #14-24, and without further delay..

IT IS FURTHER ORDERED, that any and all “challenges” to the Petitioner’s housing element and fair share plan as adopted pursuant to Paragraph 3 above must be filed by August 31, 2025, by way of Answer/Objection filed in the eCourts case jacket for this Docket No. #BUR-L-187-25, and as provided for and in accordance with Section III.B of Directive #14-24; and

IT IS FURTHER ORDERED, that a copy of this Order shall be deemed served on the Petitioner, Petitioner’s counsel and the Program Chair upon its posting by the Court to the eCourts case jacket for this matter pursuant to R. 1:5-1(a) and R. 1:32-2A.

SO ORDERED:



HON. TERRENCE R. COOK, A.J.S.C.

(X) Uncontested.

Appendix C

Vacant Land Adjustment

- **List of Properties**
- **VLA Included Properties Map**

Calculated Acreage	Constrained Acres	Developable Acreage	Undersized	VLA Included	Developable	Reason For Exclusion	Notes
0.009233704	0.009	0	Undersized	Y	N	Undersized	
14.58214056	5.614	8.968195518		Y	N	PARK, ROSI	
0.175572263		0.175572263	Undersized	Y	N	WIDOW - DISABLED VET, Undersized	
0.139754397		0.139754397	Undersized	Y	N	Undersized	
0.284110788		0.284110788	Undersized	Y	N	Undersized	
0.232591128		0.232591128	Undersized	Y	N	Undersized	
0.179968934		0.179968934	Undersized	Y	N	DISABELED VETERAN, Undersized	
0.059941623	0.060	0	Undersized	Y	N	SEWERAGE, Undersized	
0.926907008	0.927	7.84512E-07	Undersized	Y	N	Undersized	
0.011231692		0.011231692	Undersized	Y	N	Undersized	
0.032965265	0.033	0	Undersized	Y	N	VACANT LAND, Undersized	
0.336513525		0.336513525	Undersized	Y	N	Undersized	
0.258179447		0.258179447	Undersized	Y	N	Undersized	
0.106061577		0.106061577	Undersized	Y	N	VACANT LAND, Undersized	
1.975019495	0.081	1.8942952		Y	N	OFFICE	

0.167214465		0.167214465	Undersized	Y	N	TDV, Undersized	
0.0736141		0.0736141	Undersized	Y	N	CHURCH, Undersized	
0.18301732		0.18301732	Undersized	Y	N	DISABLED VETERAN, Undersized	
0.287845436		0.287845436	Undersized	Y	N	Undersized	
0.085066842		0.085066842	Undersized	Y	N	FIRE HOUSE, Undersized	
0.036043763	0.036	0	Undersized	Y	N	Undersized	
0.243687378		0.243687378	Undersized	Y	N	MAINTENANCE BLDG., Undersized	
0.258042007		0.258042007	Undersized	Y	N	DISABLED VETERAN, Undersized	
0.804254951		0.804254951	Undersized	Y	N	Undersized	
0.089696505	0.056	0.033460774	Undersized	Y	N	Undersized	
0.056603316		0.056603316	Undersized	Y	N	Undersized	
0.240021445	0.183	0.057364876	Undersized	Y	N	Undersized	
0.206732816	0.120	0.086394846	Undersized	Y	N	Undersized	
0.096542181	0.065	0.031955817	Undersized	Y	N	Undersized	
0.071852703		0.071852703	Undersized	Y	N	Undersized	

0.30640653	0.238	0.068072234	Undersized	Y	N	Undersized	
0.206354114	0.158	0.048571664	Undersized	Y	N	Undersized	
0.91176506		0.91176506		Y	N	Developed	
0.048306294	0.048	0	Undersized	Y	N	VACANT LAND, Undersized	
3.454066022	3.010	0.444207999	Undersized	Y	N	SEWER DISPOSAL, Undersized	
0.168582848	0.097	0.071554531	Undersized	Y	N	Undersized	
0.296954876	0.128	0.169088216	Undersized	Y	N	Undersized	
0.278357547	0.166	0.112390436	Undersized	Y	N	Undersized	
1.462624581		1.462624581		Y	N	PARSONAGE	
0.143507929		0.143507929	Undersized	Y	N	COMMUNITY CENTR, Undersized	
0.160566388	0.110	0.051065158	Undersized	Y	N	Undersized	
0.324706117	0.109	0.215852306	Undersized	Y	N	Undersized	
0.600769182		0.600769182	Undersized	Y	N	Undersized	
0.085831114		0.085831114	Undersized	Y	N	PARSONAGE, Undersized	
0.065732295		0.065732295	Undersized	Y	N	THRIFT STORE, Undersized	

0.21473792	0.167	0.047905973	Undersized	Y	N	Undersized	
0.062343572		0.062343572	Undersized	Y	N	Undersized	
0.196430654	0.099	0.097130346	Undersized	Y	N	Undersized	
0.068664347	0.069	2.96565E-07	Undersized	Y	N	Undersized	
0.168098595		0.168098595	Undersized	Y	N	TDV, Undersized	
0.868177262		0.868177262		Y	N	CHURCH	
0.186736814	0.067	0.119251809	Undersized	Y	N	Undersized	
0.121774843	0.122	-2.05208E-09	Undersized	Y	N	Undersized	
0.140694494		0.140694494	Undersized	Y	N	LIBRARY, Undersized	
0.235170557	0.194	0.041444373	Undersized	Y	N	Undersized	
0.185082705	0.137	0.047687833	Undersized	Y	N	Undersized	
0.072858249	0.073	1.38056E-07	Undersized	Y	N	Undersized	
0.261540725		0.261540725	Undersized	Y	N	Undersized	
0.092199057		0.092199057	Undersized	Y	N	Undersized	
0.245999854		0.245999854	Undersized	Y	N	DISABLED VETERAN, Undersized	

0.084953848		0.084953848	Undersized	Y	N	VACANT LAND, Undersized	
0.104558726		0.104558726	Undersized	Y	N	MONUMENT, Undersized	
0.214884835		0.214884835	Undersized	Y	N	DISABLED VETERAN, Undersized	
2.3087501	2.309	6.92297E-08	Undersized	Y	N	Undersized	
0.175790693	0.124	0.052101994	Undersized	Y	N	Undersized	
0.43198061	0.132	0.300380184	Undersized	Y	N	Undersized	
1.123624399	0.914	0.210101232	Undersized	Y	N	Undersized	Part of affordable housing overlay, environmentally constrained
0.09244753	0.092	-5.2976E-07	Undersized	Y	N	VACANT LAND, Undersized	



0 500 1,000 Feet

Source: NJOGIS, NJGIN, NJDEP, NJDOT

Vacant Land Mapping - Developable Parcels
Riverton, NJ

Appendix D

Affordable Housing Overlay Zones Map



Appendix E

Third Round Final Order of Judgment and Repose

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Attorneys for Borough of Riverton

**IN THE MATTER OF THE
APPLICATION OF THE
BOROUGH OF RIVERTON**SUPERIOR COURT OF NEW JERSEY
LAW DIVISION
BURLINGTON COUNTYDOCKET NO. BUR-L-1621-15
CIVIL ACTION (MT. LAUREL)**FINAL ORDER OF JUDGMENT OF
COMPLIANCE AND REPOSE**

THIS MATTER having come before the Court initially upon the Verified Complaint for Declaratory Judgment filed by Petitioner, Borough of Riverton ("Borough"), seeking a determination that the Borough has complied with its Third Round (1999-2025) Mt. Laurel obligation, in accordance with the procedures set forth in In Re Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing, 221 NJ 1 (2015) (Mount Laurel IV); and

ON APPLICATION opened to the Court by Thomas J. Coleman, III, Esquire, Raymond Coleman Heinold, LLP (Attorney for Riverton Borough), on notice to and with appearance by Adam M. Gordon, Esquire, appearing on behalf of Intervenor Fair Share Housing Center ("Fair Share Housing"), and in the presence of Special Master, Mary Beth Lonergan, A.I.C.P., P.P, Clarke Caton Hintz, PC ("Special Master"), with the Court having entered (i) a prior Order of Fairness and Compliance dated April 29, 2019 declaring that the

Borough's March 4, 2019 settlement agreement (the "Agreement") with Fair Share Housing was fair and reasonable and adequately protects the interest of low and moderate income persons within the Borough's housing region, and the Order also determined that the Borough's proposed third round housing element and fair share plan created a realistic opportunity to achieve the Borough's affordable housing obligations under the Mount Laurel Doctrine (the "Fairness Order"), subject to the Borough complying with the requirements of the Agreement and the recommendations of the Special Master as set forth in her report dated April 15, 2019, including but not limited to undertaking the adoption of a third round housing element and fair share plan including certain Ordinances and Resolutions set forth in the Special Master's Report and (ii) after the Borough endorsed the Housing Element and Fair Share Plan as adopted by the Riverton Planning Board on August 27, 2019, and the Borough adopting the Ordinances and Resolutions set forth in the April 15, 2019 Report of the Special Master and the Borough entering into an Amendment to Settlement Agreement with Fair Share Housing dated February 27, 2020 and after the Court received and reviewed the Court Master's letter report dated June 9, 2020 concluding the Borough partially satisfied the conditions of the Fairness Order, and the Court having considered the moving papers, the matters of record submitted by the parties, the reports of the Special Master, the testimony of the Special Master and the representations of counsel, and the Court having provided an opportunity for the parties and members of the public to ask questions or provide comments on the Borough's submissions and matters addressed in the proceedings, and for reasons placed on the record during the June 16, 2020 Compliance Hearing the Court entered a Conditional Declaratory Judgment of Compliance and Repose, dated July 7, 2020, and declaring that the Borough shall have ninety (90) days to satisfy the five (5) conditions set forth in the Special Master's June 9,

2020 Compliance report, and shall submit to the Special Master a certification of the Borough establishing the Borough's completion of the five (5) conditions; and

THE COURT having reviewed the Certification of Michelle Hack, Borough Clerk, dated September 15, 2020, which includes copies of the documents showing that the conditions of the Special Master's June 9, 2020 Compliance Report have been satisfied by the Borough of Riverton and the Court does hereby acknowledge the following action of the Borough of Riverton or its Planning Board: (i) submission to the Special Master of the completed special needs facility surveys for the two (2) group homes, as prepared by Quality Management Associates, Inc. as subsequently clarified in the September 15, 2020 Borough certification; (ii) adoption by Borough Council on September 15, 2020 of Borough Ordinance 06-2020A, entitled "An Ordinance of the Borough of Riverton Amending the Borough's Fair Share Ordinance, Adopted by Borough Council on September 24, 2019"; (iii) adoption by the Planning Board of the Borough of Riverton on August 25, 2020 of Resolution No. PB-2020-12, entitled "Resolution of the Planning Board of the Borough of Riverton, County of Burlington Finding Borough Ordinance 06-2020A, the Amended Fair Share Ordinance, Amending Chapter 128 of the Riverton Code Entitled Zoning Consistent with the Master Plan of the Borough of Riverton"; (iv) adoption of the Borough's amended Affordable Marketing Plan by Borough Council on August 18, 2020 by Resolution No. 107-2020, entitled "A Resolution of the Borough of Riverton, County of Burlington, State of New Jersey Amending its Affirmative Marketing Plan Pursuant to New Jersey Uniform Housing Affordability Controls"; (v) adoption by Borough Council on February 18, 2020 of Resolution 40-2020 entitled "Resolution of Riverton Authorizing the Appointment of an Administrative Agent to Address the Borough of Riverton Affordable Housing

Obligations” and execution of a Professional Services Agreement with Community Grants, Planning and Housing, Inc., for Affordable Housing Administrative Agent Services; and (vi) adoption by Borough Council on August 18, 2020 by Resolution No.108-2020, entitled “A Resolution of the Borough of Riverton, County of Burlington, State of New Jersey Endorsing the Amended Housing Element and Fair Share Plan Adopted by the Planning Board of the Borough of Riverton”; and the Court having also reviewed and considered the Special Master’s Report, dated September 16, 2020, which evaluates the status of conditions and which recommends the entry of a Final Order of Judgment of Compliance and Repose; and good cause having been shown;

IT IS THEREFORE ON THIS 22nd DAY OF SEPTEMBER, 2020, ADJUDGED, DECLARED AND ORDERED AS FOLLOWS:

1. The Borough of Riverton’s Housing Element and Fair Share Plan, as amended and dated July, 2020, is hereby approved and the Borough is granted a Final Order of Judgment of Compliance and Repose as to its Rehabilitation Share, its Prior Round Obligation (1987-1999), and its Third Round Obligation (1999-2025), pursuant to the Court-approved March 4, 2019 Settlement Agreement as amended by the February 27, 2020 Amendment to Settlement Agreement entered into between the Borough and Fair Share Housing, the Fair Housing Act (N.J.S.A. 52:27D-301, et. seq.)(“FHA”), the Uniform Housing Affordability Controls (N.J.A.C. 5:80-26.1, et seq.) (“UHAC”), applicable Council on Affordable Housing (hereinafter “COAH”) substantive rules, and Mount Laurel case law, including the New Jersey Supreme Court’s Mount Laurel IV decision.

2. The Borough’s Final Order of Judgment of Compliance and Repose shall remain in effect for ten (10) years beginning on July 1, 2015 and ending on July 1, 2025, and during this ten-year period the Borough and its Planning Board shall have repose from all

Mount Laurel lawsuits, including, but not limited to, Builder's Remedy and exclusionary zoning lawsuits, other than actions brought to enforce the terms of the Settlement Agreement as amended or the Court's orders as articulated in Paragraph 8 of this Order.

3. As per the Court approved Settlement Agreement between the Borough and Fair Share Housing, as amended, and as established in the Borough's Housing Element and Fair Share Plan, the Borough's Rehabilitation Obligation is 0, the Borough's Prior Round Obligation (1987-1999) is 15, and the Borough's Third Round Obligation (1999-2025) is 76.

4. **Satisfaction of the Rehabilitation Obligation:** The Borough has a 0-unit Rehabilitation share and does not need to take action to comply with this requirement.

5. **Satisfaction of the Combined Prior Round and Third Round Obligation:** The Borough lacks sufficient land to meet its combined Prior Round and Third Round obligations. The Borough's combined Prior Round and Third Round Realistic Development Potential (RDP) is two (2) units with an 89-unit combined Prior Round and Third Round Unmet Need obligation. The Borough has satisfied its 2-unit RDP through the two (2) existing group homes operated by Quality Management Associates, Inc. that total eight (8) group home bedroom credits which are eligible for a maximum of one (1) rental bonus credit.

6. **Satisfaction of the Combined Prior and Third Round Unmet Need Obligation:** The Borough shall satisfy its Combined Prior and Third Round Unmet Need obligation as follows:

<u>Project Name</u>	<u>Description</u>	<u>Type</u>	<u>Units</u>	<u>Rental Bonus Credit</u>
Surplus Credits	Quality Management Associates	Group Home Bedrooms	6	1
Martha's Lane	Block 1501, Lots 13-19	Amended Inclusionary Zoning	2	
	Inclusionary Overlay Zone	12 second story		

Broad Street #1	Located along Broad Street between Linden and Elm Avenues (Block 701, Lots 35-39)	apartments with 20% set-aside	3	
Lippincott Avenue	Inclusionary Overlay Zone (Block 1100, Lot 1)	10 Townhouse Units with 20% set-aside	2	
National Casein	Inclusionary Overlay Zone Located along Broad Street, across from the River Line (Block 1500, Lot 3)	12 apartments over first floor Commercial with 20% set-aside	3	
Broad Street #2	Inclusionary Overlay Zone Located along Broad Street between Fulton and Cinnaminson Streets (Block 902, Lots 4,14,15)	9 second story Apartments with 20% set-aside	2	
Baptist Home	Inclusionary Overlay Zone of the existing Riverview Estates (Block 304, Lots 1,4,5,6)	16 units with a 20% set-aside	4	
Riverton Country Club	Inclusionary Overlay Zone Covering a portion of the existing golf course located on Park Avenue between Golf Road and Thomas Avenue (Block 12.05, Lot 1)	Total of 65 single-family detached and single-family duplex style with a 20% set-aside	13	
Borough-wide	20% set-aside requirement	Applicable to any new multi-family or single-family attached residential development of six (6) or more units		
Borough-wide	Affordable Housing Trust Fund	To be made available for the development of very-low income units		

7. The conditions of the Borough's Conditional Declaratory Judgment of Compliance and Repose, entered by the Court on July 7, 2020, have been satisfied. The April 29, 2019 Fairness Order and the July 7, 2020 Conditional Declaratory Judgment of Compliance and Repose are hereby adopted and incorporated herein as if fully set forth.

8. The Borough is hereby granted a Final Order of Judgment of Compliance and Repose and shall have repose from all Mount Laurel lawsuits, including, but not limited to, Builders' Remedy lawsuits, except for actions brought to enforce the terms of the Settlement Agreement and Amendment.

9. As a continuing obligation and condition of this Final Order of Judgment of Compliance and Repose, the Borough shall comply with all the monitoring and reporting requirements identified in the Settlement Agreement and Amendment.

10. The Court retains jurisdiction over this matter solely for purposes of enforcement of this Final Order of Judgment of Compliance and Repose and the Settlement Agreement and Amendment between the Borough and Fair Share Housing Center.

11. Counsel for the Borough shall provide copies of this Order to the Special Master and Counsel for Fair Share Housing Center within seven (7) days of receipt.

/s/ Jeanne T. Covert
HON. JEANNE T. COVERT, A.J.S.C.