

HOUSING ELEMENT & FAIR SHARE PLAN

Borough of High Bridge

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Housing Element & Fair Share Plan

Borough of High Bridge

Hunterdon County, New Jersey

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The original of this report was signed and sealed in accordance with NJS 45:14A-12.

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I. INTRODUCTION

According to the Fair Housing Act of 1985, a Housing Plan Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing.

This is the Borough of High Bridge's Housing Element and Fair Share Plan (hereinafter "HEFSP") for the period between 1999 and 2025. On March 10, 2015, the Supreme Court ruled that the New Jersey Council on Affordable Housing (hereinafter "COAH") failed to act and as a result, the Courts assumed jurisdiction over the Fair Housing Act. The Order divides municipalities into one of three categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a thirty-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the regions' low and moderate income households. High Bridge was proactive and filed its Declaratory Judgment on July 7, 2015. Over the next two years, the Borough's professionals worked to prepare a plan to address High Bridge's 1999 to 2025 obligation. The Borough executed a Settlement Agreement on December 15, 2017.

This HEFSP is prepared utilizing the Prior Round Rules¹ as well as the guidance provided in the March 10, 2015 Supreme Court Order (hereinafter "March 2015 Order"). As indicated by the Court Order, each municipality in the State still has a three-part obligation:

1. Rehabilitation Obligation,
2. Any remaining Prior Round Obligation that has not been constructed, and
3. Third Round Obligation (1999-2025).

AFFORDABLE HOUSING HISTORY

In July of 1984 High Bridge was sued for exclusionary zoning. The Borough mediated an agreement rezoning what is known as the Catanzaretti site to include a development of 170 units with 34 affordable units. The site was included in High Bridge's First Round plan, which received substantive certification on April 4, 1988.

The Borough filed in March of 1995 for the Second Round and was asked for further documentation of the mechanisms provided in the report. In the meantime, the Borough began a "credits without controls survey" to aid in reducing their obligation. Realizing the potential for these additional credits, the Borough requested a reduction of units at the Catanzaretti site and then for the complete removal of the site from the Plan. In 2001 the New Jersey Superior Court rejected the removal of the Catanzaretti site. Finally, in 2004 the Borough received certification from COAH for the Second Round (see Appendix A). This plan included Catanzaretti against the Borough's will. Since the 2004 Second Round Plan Certification, the Borough has acquired the Catanzaretti property by eminent domain for open space use. The site contained environmental constraints that were deemed inappropriate for development.

¹ N.J.A.C. 5:91 (Procedural) and N.J.A.C. 5:93 (Substantive) Rules. They can be found at: <http://www.nj.gov/dca/services/lps/hss/statsandregs/secondroundregs.html>



High Bridge petitioned for Third Round COAH certification on December 23, 2008. The petition requested a vacant land adjustment for the Prior Round Obligation (hereinafter “PRO”) and a growth share projection adjustment for the Third Round Obligation (hereinafter “TRO”), which reduced the PRO from 27 to 23 and The TRO from 30 to 4. COAH deemed the petition complete on February 9, 2009. High Bridge’s HEFSP was then open for public comment until March 29, 2009. During that time period the Fair Share Housing Center objected to the Borough’s HEFSP, stating that the Borough should not be permitted to request an adjustment of its PRO and that the Borough failed to address its entire TRO.

Following the objection, COAH issued a Pre-Mediation Report on October 1, 2009, which summarized High Bridge’s HEFSP and the objections from Fair Share Housing Center. The Pre-Mediation Report also listed a number of additional items that the Borough was required to submit by November 30, 2009. High Bridge’s professionals submitted all but one of the requested items (High Bridge Arbors Developers Agreement) on November 23, 2009. The executed Developers Agreement was sent to COAH on December 14, 2009. Meanwhile, mediation was scheduled for October 29, 2009, but it was subsequently canceled by COAH. Mediation was temporarily rescheduled for December 2009, which was then delayed until January 14, 2010 and ultimately canceled until the Borough re-petitioned.

While the Borough was working toward substantive certification from 2008 to 2010, it was simultaneously completing a Highlands Initial Assessment Grant and Highlands Plan Conformance Grant. High Bridge had applied for the Initial Assessment Grant in February of 2009 and subsequently established a sub-committee to work with Maser Consulting, PA (hereinafter “Maser”) in completing both grants. By August of 2009 both Modules 1 and 2 had been completed and sent to the Highlands for review. In September of 2009 the Highlands Council issued High Bridge’s Municipal Build-Out Report, which was very close to the Borough’s growth share projection adjustment results.

The Initial Assessment Study was finalized and then approved by both the Planning Board and Borough Council on November 12, 2009. On December 17, 2009 Highlands Council Executive Director Eileen Swan and Highlands Council Deputy Executive Director and Chief Counsel Tom Borden held a public information session before both the Planning Board and Council. The information session included a presentation by Ms. Swan and Mr. Borden as well as a question and answer session. Finally, on December 22, 2009 High Bridge’s Council adopted Ordinance 2009-36 “Ordinance of Intention to Revise Master Plan and Development Regulations for Plan Conformance for the Land in the Planning Area”, voluntarily opting into the Highlands.

As a result of High Bridge’s adoption of Ordinance 2009-36, the mediation session scheduled on January 14, 2010 was canceled and High Bridge was instructed by COAH Planner Maria Connolly to re-petition its HEFSP by June 8, 2010. The Borough revised its HEFSP and repetitioned COAH on June 7, 2010. COAH deemed the petition complete on July 1, 2010 and public comment ended on August 20, 2010. COAH never acted on the submission.

As per the March 10, 2015 Supreme Court Order, High Bridge filed a Declaratory Judgement Action on July 7, 2015. The case was assigned to Judge Thomas Miller. During 2016 and 2017, the Borough mediated with Fair Share Housing Center (hereinafter “FSHC”) and the Court-approved Special Master, Christine Cofone. The Borough executed a Settlement Agreement with FSHC on December 15, 2017 (see Appendix B). A Fairness Hearing was held before Judge Miller on February 13, 2018 and on the same date the Judge entered an Order deeming the settlement fair and reasonable to the protected class. (See Appendix C.)



MUNICIPAL SUMMARY

The Borough of High Bridge is located in Hunterdon County and has limited public sewer. High Bridge Borough is considered by the State as an Environmentally Sensitive Planning Area and is also located in the Highlands Planning Area, where conformance is voluntary. The Borough petitioned the Highlands Council for Plan Conformance on December 24, 2009. High Bridge received Approval of the Petition for Plan Conformance on January 11, 2011. The Borough, which is 2.4 square miles in area, is characterized by a small downtown surrounded by predominately single-family homes. High Bridge is bordered by Clinton and Lebanon Township.

Between 1990 and 2000, High Bridge's population dropped by 2.8% from 3,886 residents to 3,776 residents. Between 2000 and 2010, the Borough lost 92 residents, representing 2.4% of its population in 2000. Looking into the future, the New Jersey Transportation Planning Authority (hereinafter "NJTPA") projects the Borough's population to increase by 4% over 30 years, representing an annualized increase of 0.13%.² Between 2000 and 2010, High Bridge lost nine residents per year on average. To meet the NJTPA's growth projection, the Borough will need to add about five residents per year through 2040.

AFFORDABLE HOUSING OBLIGATION

The Borough's Settlement Agreement outlines its three-part obligation. High Bridge has a Rehabilitation Obligation of 4 and a Prior Round Obligation (hereinafter "PRO") of 27. It should be noted that the Borough has a TRO of 90-units but, due to the Borough's location within the Highlands Planning Area, environmentally constrained lands and limited vacant and available properties, the Borough is seeking a Vacant Land Adjustment (hereinafter "VLA") as well as a durational adjustment. The Borough's Durationally-Adjusted Realistic Development Potential (hereinafter "RDP") is 11. The chart below illustrates the Borough's Obligation.

BOROUGH OF HIGH BRIDGE: AFFORDABLE HOUSING OBLIGATION			
	Rehabilitation	Prior Round 1987-1999	Third Round 1999-2025
Obligation	4	27	90

VACANT LAND ADJUSTMENT

This office prepared a VLA analysis as per the requirements of N.J.A.C. 5:93-4.2 (the results of the VLA can be found in Appendix D). An exhaustive analysis of all vacant properties³ was conducted utilizing 2014 MOD-IV tax data from the New Jersey Geographic Information Network. Next, the environmental constraint layers were added to the Geographic Information Systems (hereinafter "GIS") map to determine the area, if any, of vacant parcels that was environmentally constrained. Environmental constraints reviewed include the following:

- New Jersey Highlands Council (hereinafter "NJHC") wetlands
- FEMA Special Flood Hazard Area (Preliminary Flood Hazard Zones A, AO, AE, V and VE)
- NJHC Open Water Protection Area
- NJHC calculated steep slopes of greater than 15%

² http://www.njtpa.org/planning/plan-update-to-2040/plan2040draft_for_comment_appendices.aspx

³ Vacant land includes Class 1 Vacant, Class 3A Farm, Class 3B Qualified Farm, Class 15C Public Land owned by the Borough that is not developed and not open space.



Environmentally-constrained areas were removed from a parcel, resulting in vacant and buildable acres. For example, if Lot A contained 35 acres, but 20 acres were encumbered by wetlands and a C-1 waterway, then Lot A would have 15 buildable acres. Based on this, Lot A was developable and included in the VLA.

Once each lot's buildable acreage was determined, the analysis identified properties that could be developed with at least five housing units at the minimum presumptive density of six dwelling units per acre (lots with at least 0.83 acres). Additionally, properties that could be developed with at least one unit (0.167 acres) at six dwelling units per acre, but no more than five units, were identified as potential infill development.

As shown by the maps and excel chart in the Appendix, the Borough of High Bridge contains 80 parcels that are "vacant". Of those, 62 parcels are constrained by environmental features that result in a buildable acreage less than the potential infill development threshold. Of the remaining 18 parcels, only three properties are 0.83 acres or larger in size and generate an RDP. These lots are:

- Block 2, Lot 4 – 198 Buffalo Hollow Road – 3 RDP
- Block 40, Lot 6.01 – 153 East Main Street – 8 RDP
- Block 40, Lot 7 – East Main Street – 1 RDP

Based on the parcel-by-parcel VLA analysis, the Borough of High Bridge has a RDP of 12.

However, FSHC has added two properties that developed since 2015 to the RDP. These properties are 41 Center Street, which provided two affordable units and 20 Main Street, which provided one affordable unit. FSHC also mandated that the Exact Tool Redevelopment Area's (100 West Main Street) affordable units to be added to the RDP, which are estimated to be four. This brings the total RDP to 19 units.

DURATIONAL ADJUSTMENT

Under N.J.A.C 5-93-4.3, sites that lack access to sewer facilities may be durationally adjusted until adequate facilities are available. The FSHC has acknowledged the need for a Durational Adjustment due to the location of the developable lots, found in the VLA, within the sewer service area. Only Block 2, Lot 4 is entirely within the sewer service area. Block 40, Lot 6.01 totals over eight acres, but only 1.24 buildable acres are in the sewer service area. The RDP for Lot 6.01 would decrease from eight to one. Block 40, Lot 7 is not in the sewer service area and therefore, its RDP changes from 1 to 0. Due to these sewer service area limitations, the RDP is durationally adjusted from 19 to 11.

GOALS & OBJECTIVES

In furtherance of High Bridge's efforts to ensure sound planning, this Housing Element and Fair Share Plan incorporates the following goals and objectives with respect to future housing in the Highlands Planning Area:

- To the extent feasible, the Borough's zoning will guide anticipated new residential development into compact, center-based projects.
- To provide a realistic opportunity for the provision of the municipal share of the region's present and prospective needs for housing for low and moderate income families.
- To the maximum extent feasible, to incorporate affordable housing units into any new multi-family residential construction that occurs within High Bridge, including any mixed use, redevelopment, and/or adaptive reuse projects.
- To preserve and monitor existing stock of affordable housing.



- To reduce long-term housing costs through the implementation of green building and energy efficient technology in the rehabilitation, redevelopment and development of housing. Recent innovations in building practices and development regulations reflect significant energy efficiency measures, and therefore cost reductions, through building materials, energy efficient appliances, water conservation measures, innovative and alternative technologies that support conservation practices, and common-sense practices, such as recycling and re-use.
- The promotion of the use of sustainable site design, efficient water management, energy efficient technologies, green building materials and equipment, and retrofitting for efficiencies.
- Maximizing the efficient use of existing infrastructure, through such means as redevelopment, infill and adaptive reuse.
- To use a smart growth approach to achieve housing needs:
 - Use land more efficiently to engender economically vibrant communities, complete with jobs, houses, shopping, recreation, entertainment and multiple modes of transportation.
 - Support a diverse mix of housing that offers a wide range of choice in terms of value, type and location. In addition, seek quality housing design that provides adequate light, air, and open space.
 - Target housing to areas with existing higher densities and without environmental constraints, within walking distance of schools, employment, services, transit and community facilities with sufficient capacity to support them.

II. CONTENT OF HOUSING ELEMENT

The Fair Housing Act requires that “the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing”. As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- 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;
- 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;
- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- An analysis of the existing and probable future employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate income housing; and
- 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.

III. HIGH BRIDGE'S POPULATION DEMOGRAPHICS

Since 1940 and through 2010, High Bridge's population has increased by about 107%. The Borough's period of highest growth occurred between 1970 and 1980, when the Borough's population increased by nearly a third (31.8%) from 2,606 residents to 3,435 residents. Since the 1990s, High Bridge has experienced a slight population decline and has lost 202 residents over the past twenty years. The Borough's population in 2010 is nearly as close to its peak population in 1990 as it is to its 1980 population.

POPULATION GROWTH			
Year	Population	Change	Percent
1940	1,781	---	---
1950	1,854	73	4.1%
1960	2,148	294	15.9%
1970	2,606	458	21.3%
1980	3,435	829	31.8%
1990	3,886	451	13.1%
2000	3,776	-110	-2.8%
2010	3,684	-92	-2.4%

Source: DP-1 -- Profile of General Population and Housing Characteristics
<http://lwd.dol.state.nj.us/labor/lpa/census/2kpub/njsdcp3.pdf>

By 2040, the NJTPA has projected that High Bridge Borough's population will increase to 3,830; an increase of 146 persons. To achieve this growth, the Borough will need to add about five residents per year.

PERMANENT POPULATION PROJECTION			
Year	Population	Change	Percent
2000	3,776	---	---
2010	3,684	-92	-2.4%
2040	3,830	146	4.0%

Source: NJTPA Population Forecast by County and Municipality 2010-2040;
 DP-1 -- Profile of General Population and Housing Characteristics 2010 &
 2000 Census

HOUSEHOLD SIZE & TYPE

According to the 2010 Decennial Census, there are 1,418 households in High Bridge Borough. Family households comprised 1,004 (or 70.8%) of these households, and non-family households comprised 414 households (or 29.2% of the total). Non-family households include persons living alone or a householder who is not related to any of the other persons sharing their home. Husband-wife families with children under the age of 18 account for 27.4% of all households in the Borough. The number and percent of non-family households in the Borough has increased somewhat since 2000, when there were 377 non-family households (representing 26.4% of the total).



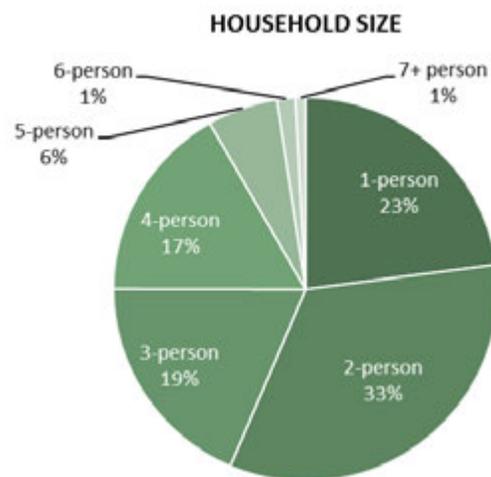
HOUSEHOLD TYPE		
Type	Number	Percent
Family Households	1,004	70.8%
Husband-Wife Family	826	58.3%
with children under 18	389	27.4%
Male Householder, no wife	50	3.5%
Female Householder, no husband	128	9.0%
Non-family Households	414	29.2%
Male living alone	161	11.4%
Female living alone	164	11.6%
Total	1,418	100.0%

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

As indicated in the table below, the most common household size found in the Borough is a two-person household. This arrangement comprises just over a third (33.5%) of the total households in High Bridge. One-family households comprise the second-most number of households, representing 325 households or 22.9% of the total. Households larger than five persons account for 8.3% of all households in the Borough.

HOUSEHOLD SIZE		
Size	Total	Percent
1-person	325	22.9%
2-person	475	33.5%
3-person	264	18.6%
4-person	236	16.6%
5-person	84	5.9%
6-person	22	1.6%
7+ person	12	0.8%
Total	1,418	100.0%

Source: HCT6 -- Household Size 2010 Census Summary
File 2 100%



AGE DISTRIBUTION OF POPULATION

Of High Bridge's population of 3,648, just over a quarter (26.2%) is school-aged children under the age of 19. The percent of population 65 years of age or older is 8.6%, while the largest age cohort is between 45 and 54 years old. This represents 19.5% of the population, or 710 persons. The median age in High Bridge Borough was 36.1 years in 2000. In 2010, the median age increased to 39.9 years old. Those between the ages of 25 and 54 accounted for nearly half (47.5%) of the population.



POPULATION BY AGE COHORT		
Age	Total	Percent
Under 5 years	251	6.9%
5 to 9 years	235	6.4%
10 to 14 years	257	7.0%
15 to 19 years	214	5.9%
20 to 24 years	178	4.9%
25 to 34 years	423	11.6%
35 to 44 years	599	16.4%
45 to 54 years	710	19.5%
55 to 59 years	280	7.7%
60 to 64 years	187	5.1%
65 to 74 years	217	5.9%
75 to 84 years	68	1.9%
85 years and over	29	0.8%
Total	3,648	100.0%
Median Age	39.9	

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

Compared to Hunterdon County, High Bridge's population is somewhat younger but is slightly older compared to the State. The proportion of residents of age 65 and older is 4.1% less than that of the County and 4.9% less than that of the State.



AGE DISTRIBUTION						
Age Group	High Bridge Borough		Hunterdon County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Under 5 years	251	6.9%	6,023	4.7%	541,020	6.2%
5 to 9 years	235	6.4%	8,339	6.5%	564,750	6.4%
10 to 14 years	257	7.0%	9,745	7.6%	587,335	6.7%
15 to 19 years	214	5.9%	8,791	6.8%	598,099	6.8%
20 to 24 years	178	4.9%	6,231	4.9%	541,238	6.2%
25 to 34 years	423	11.6%	10,588	8.2%	1,109,801	12.6%
35 to 44 years	599	16.4%	17,938	14.0%	1,238,297	14.1%
45 to 54 years	710	19.5%	25,862	20.1%	1,379,196	15.7%
55 to 59 years	280	7.7%	10,339	8.1%	565,623	6.4%
60 to 64 years	187	5.1%	8,149	6.3%	480,542	5.5%
65 to 74 years	217	5.9%	9,383	7.3%	611,434	7.0%
75 to 84 years	68	1.9%	4,922	3.8%	394,948	4.5%
85 years and over	29	0.8%	2,039	1.6%	179,611	2.0%
Total	3,648		128,349		8,791,894	
Median Age	39.9		43.5		39.0	

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

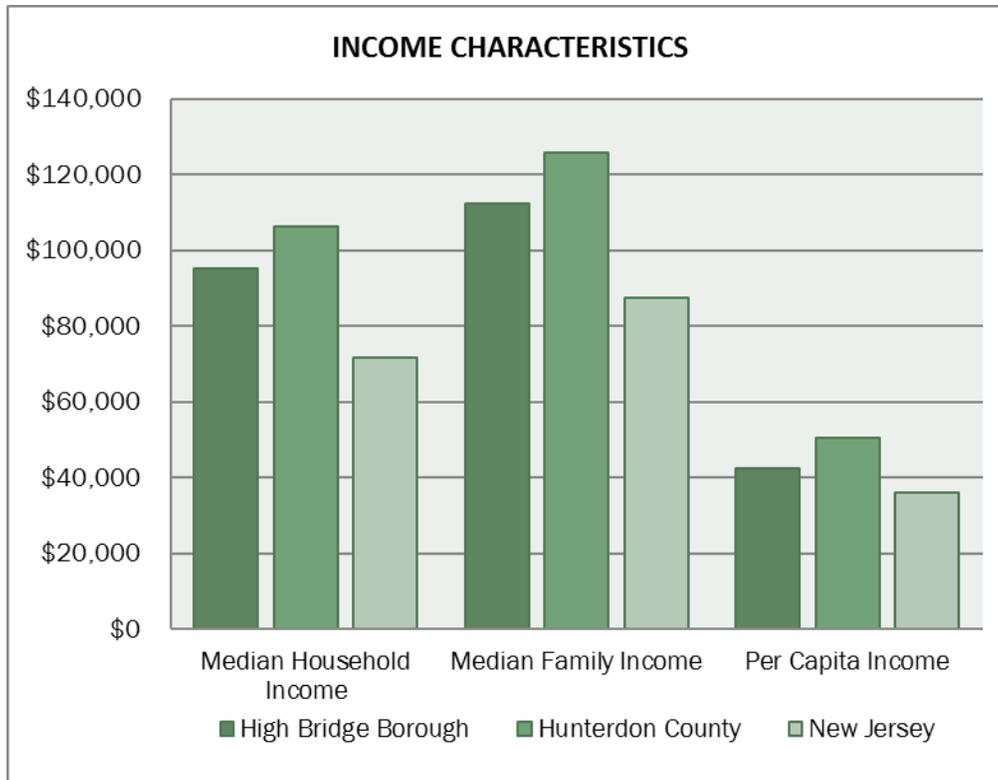
INCOME AND POVERTY STATUS

As of the time of this report's completion, complete income and poverty data has not yet been released for the 2010 Census. For this reason, 2009-2013 American Community Survey estimates are used. The data points to a Borough whose household, family, and per capita income is slightly lower than Hunterdon County's (by 11%, 12%, and 18.9% respectively), but is significantly higher than that of the State (by 32.9%, 28.6%, and 17.6% respectively). For individual and family poverty, High Bridge fares better than both the State and County. See the chart and table below for more details.

INCOME CHARACTERISTICS			
Income Type	High Bridge Borough	Hunterdon County	New Jersey
Median Household Income	\$95,242	\$106,143	\$71,629
Median Family Income	\$112,344	\$125,828	\$87,347
Per Capita Income	\$42,352	\$50,349	\$36,027
Poverty Status (Percent of People)	0.7%	4.0%	10.4%
Poverty Status (Percent of Families)	0.8%	2.3%	7.9%

Source: DP03 -- Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates





The 2013 ACS estimates indicates that the largest cohort of households earned between \$100,000 and \$149,999. This represents 28.7% of households in High Bridge. This cohort is also the largest for both the County and State. The Borough has a smaller percentage of residents earning less than \$50,000 per year than both the County and State but has a smaller proportion than the County (46.7% versus 52.8%) of households earning in excess of \$100,000 per year.

HOUSEHOLD INCOME						
	High Bridge Borough		Hunterdon County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	8	0.6%	1,175	2.5%	171,165	5.4%
\$10,000 to \$14,999	10	0.7%	868	1.9%	120,858	3.8%
\$15,000 to \$24,999	60	4.2%	2,374	5.1%	258,583	8.1%
\$25,000 to \$34,999	69	4.9%	2,352	5.0%	251,903	7.9%
\$35,000 to \$49,999	126	8.9%	3,565	7.6%	339,303	10.6%
\$50,000 to \$74,999	282	19.9%	5,833	12.5%	512,173	16.1%
\$75,000 to \$99,999	201	14.2%	5,891	12.6%	412,914	13.0%
\$100,000 to \$149,999	407	28.7%	9,945	21.2%	548,453	17.2%
\$150,000 to \$199,999	153	10.8%	6,152	13.1%	271,209	8.5%
\$200,000 or more	102	7.2%	8,661	18.5%	299,857	9.4%
Total	1,418	100.0%	46,816	100.0%	3,186,418	100.0%

Source: DP03 -- Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates



IV. HIGH BRIDGE'S HOUSING DEMOGRAPHICS

According to the 2009-2013 ACS estimates, there are 1,498 housing units in High Bridge. Occupied units total 1,418 (or 94.7%) of the total, and vacant units comprise 5.3% of the housing units in High Bridge. Owner-occupied units account for 84.8% of the Borough's housing stock, while Renter-occupied units total 216 or 15.2% of the occupied housing stock.

Of the estimated 80 vacant housing units in High Bridge, the plurality of units is vacant for unspecified reasons. The remaining vacant units are those that are rented but not occupied (36.3%) and those that for sale (10%).

OCCUPANCY STATUS		
	Households	Percent
Occupied Total	1,418	94.7%
Owner Occupied	1,202	84.8%
Renter Occupied	216	15.2%
Vacant Total	80	5.3%
<i>For rent</i>	0	0.0%
<i>Rented, not occupied</i>	29	36.3%
<i>For sale</i>	8	10.0%
<i>Sold, not occupied</i>	0	0.0%
<i>Seasonal</i>	0	0.0%
<i>Other</i>	43	53.8%
Total	1,498	100.0%

Source: DP04 -- Selected Housing Characteristics & B25004: Vacancy Status
2009-2013 American Community Survey 5-year Estimates

The majority of housing stock in High Bridge consists of single-unit detached homes. These units account for 81.2% of all of the units in the Borough. Single-unit attached units account for 6% of housing units in High Bridge, whereas those with two or more units comprise 12.1% of the Borough's housing units. See the table on the next page for more information.



HOUSING TYPE BY UNITS IN STRUCTURE		
Unit Type	Number of Units	Percent
1, Detached	1,216	81.2%
1, Attached	90	6.0%
2	68	4.5%
3 or 4	51	3.4%
5 to 9	25	1.7%
10 to 19	6	0.4%
20 or more	32	2.1%
Mobile Home	10	0.7%
Other	0	0.0%
Total	1,498	100.0%

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

PURCHASE AND RENTAL VALUE OF HOUSING STOCK

Based on the 2013 ACS estimates, High Bridge Borough had 1,202 owner occupied units. Homes worth between \$200,000 and \$500,000 comprised 86.5% of the Borough's stock of owner-occupied housing units. Homes worth less than \$199,999 totaled 162 units, or 13.5% of the total. In 2013, the median home value was \$277,400. Homes worth between \$200,000 and \$299,999 totaled 533 units, or 44.3% of the total. The remainder (42.2%) is comprised of homes worth between \$300,000 and \$499,999. No homes in the borough were estimated to be worth more than \$500,000.

VALUE OF OWNER OCCUPIED UNITS		
Value	Number of Units	Percent
Less than \$199,999	162	13.5%
\$200,000 to \$299,999	533	44.3%
\$300,000 to \$499,999	507	42.2%
\$500,000 to \$999,999	0	0.0%
\$1,000,000 or more	0	0.0%
Total	1,202	100.0%

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

In 2013, there were an estimated 216 renter occupied units in High Bridge Borough. Of those units, the majority cost between \$1,000 and \$1,499 to rent. Units costing more than \$1,500 to rent comprised 28.2% of rental units, whereas those costing less than \$1,000 per month to rent totaled 18 units (or 8.3% of the total). The median rent in the Borough was \$1,357 in 2013.



COST OF RENTALS		
Cost	Number of Units	Percent
Less than \$1,000	18	8.3%
\$1,000 to \$1,499	137	63.4%
\$1,500 or more	61	28.2%
No cash rent	0	0.0%
Total	216	100.0%
Median (in dollars)	\$1,357	

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

CONDITION OF HOUSING STOCK

The Census does not classify housing units as standard or substandard, but it can provide an estimate of substandard housing units that are occupied by low and moderate income households. The Census is used to determine which units are overcrowded with more than one person living per room and dilapidated – lacking complete plumbing and/or kitchen facilities. As of 2013, no homes were estimated to lack complete plumbing, kitchen facilities, or adequate heat.

CONDITION OF HOUSING STOCK		
Indicator	Number of Units	Percent
Lack of complete plumbing	0	0.0%
Lack of complete kitchen	0	0.0%
Lack of telephone service	7	100.0%
Lack of adequate heat	0	0.0%
Total	7	100.0%

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

YEAR STRUCTURE BUILT

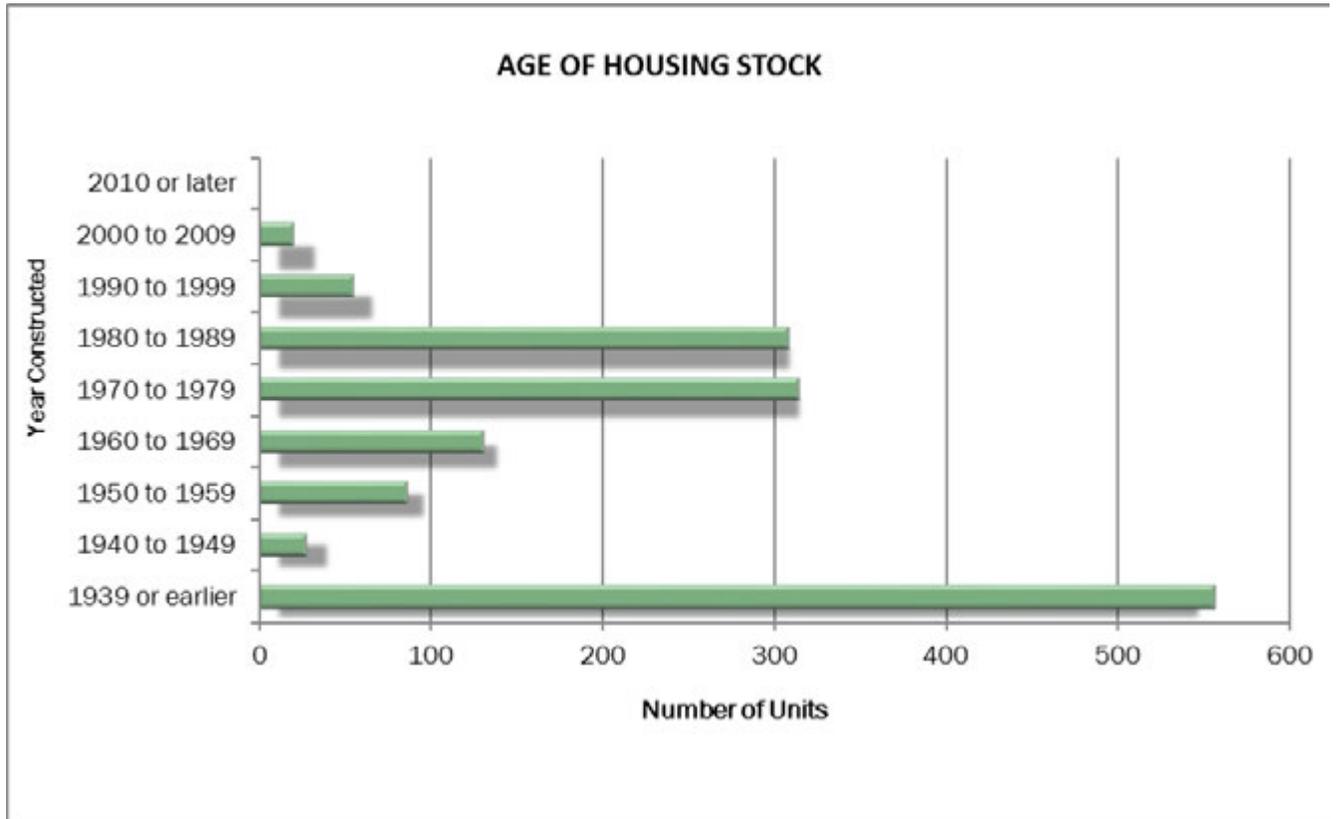
Housing units built in 1959 or earlier are now flagged instead of units built in 1949 or earlier. Research has demonstrated that units built 50 or more years ago are much more likely to be in substandard condition. Included in the rehabilitation calculation are overcrowded units and dilapidated housing. Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room. Finally, COAH includes dilapidated housing – lacking complete plumbing and/or kitchen facilities as reported by the 2010 Census or 2013 ACS.

Approximately 44.7% of High Bridge Borough's housing stock was built before 1960. Units built before 1960 are a factor in determining each municipality's rehabilitation share. In High Bridge, 670 units were constructed before 1960. High Bridge has an obligation of four rehabilitation units, reflecting the good condition of these older homes. The years prior to 1939 produced High Bridge's largest amount of housing units (556 units). Since the spike of development between 1970 and 1989, residential development in the Borough has slowed.



AGE OF HOUSING STOCK		
Year Built	Number of Units	Percent
1939 or earlier	556	37.1%
1940 to 1949	28	1.9%
1950 to 1959	86	5.7%
1960 to 1969	131	8.7%
1970 to 1979	314	21.0%
1980 to 1989	308	20.6%
1990 to 1999	55	3.7%
2000 to 2009	20	1.3%
2010 or later	0	0.0%
Total	1,498	100.0%

Source: US Census Bureau 2013 ACS 5-Year Est., DP-04 -- Selected Housing Characteristics



PERSONS PER ROOM

1.01 or more persons per room is an index of overcrowding. There are 18 units in High Bridge estimated to have 1.01 to 1.50 occupants per room. This represents 1.3% of all occupied housing units in the Borough. Units with 1.51 or more occupants per room total 38 units, or 2.7% of all occupied units.



OCCUPANTS PER ROOM		
Occupants	Number of Units	Percent
1.00 or less	1,362	96.1%
1.01 to 1.50	18	1.3%
1.51 or more	38	2.7%
Total	1,418	100.0%

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

PLUMBING FACILITIES

Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing. The 2013 ACS indicates that zero units within High Bridge Borough lack complete plumbing facilities.

KITCHEN FACILITIES

Inadequate kitchens are indicated by shared use of a kitchen or the lack of a sink with piped water, a stove or a refrigerator. The 2013 ACS indicates that there are no units within High Bridge Borough that lack complete kitchen facilities.

Most of the Census indicators available at the municipal level indicate a sound housing stock. The vast majority of housing units in the Borough (96.1%) have occupant per room rates of 1.000 or less. Units with rates between 1.01 and 1.5 comprise 1.3% of units, whereas units with occupant per room rates of 1.51 or higher totaled 2.7% of the Borough's housing stock.

V. HIGH BRIDGE'S EMPLOYMENT DEMOGRAPHICS

According to the North Jersey Transportation Planning Authority, as of 2010 there were 840 jobs in High Bridge Borough. By 2040, High Bridge is estimated to have 1,120 jobs. This reflects a 33.3% increase over current conditions⁴. To achieve this rate, High Bridge will need to add nine jobs each year through 2040.

EMPLOYMENT PROJECTION			
Year	Jobs	Change	Percent
2010	840	--	--
2040	1,120	280	33.3%

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

IN-PLACE EMPLOYMENT BY INDUSTRY

New Jersey's Department of Labor and Workforce Development reports on employment and wages within the state. The most recent in-place employment report was completed in 2014. As the data on the following page shows, limited information was available for High Bridge. The Borough contained 65 private sector employers in 2014, which employed a total of 657 workers. There were 10 employers in unspecified services with 30 workers and 18 professional, administrative/waste remediation, and accommodations/foods industries each that employed 20, 10,

⁴ http://www.njtpa.org/planning/plan-update-to-2040/plan2040draft_for_comment_appendices.aspx



and 61 persons, respectively. Government employed a total of 127 workers within the Borough in 2014. Note that these are jobs located in High Bridge, regardless of where the worker lives.

EMPLOYMENT BY INDUSTRY SECTOR AND NUMBER OF EMPLOYEES (2014)					
Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Construction	-	-	-	-	-
Manufacturing	-	-	-	-	-
Wholesale Trade	3	4.5%	49	6.3%	\$38,593
Retail Trade	4	6.0%	11	1.4%	\$10,471
Transp/Warehousing	-	-	-	-	-
Information	-	-	-	-	-
Finance/Insurance	-	-	-	-	-
Real Estate	-	-	-	-	-
Professional/Technical	6	9.0%	20	2.6%	\$57,967
Admin/Waste Remediation	6	9.0%	10	1.3%	\$16,297
Education	-	-	-	-	-
Health/Social	-	-	-	-	-
Arts/Entertainment	4	6.0%	23	2.9%	\$28,238
Accommodations/Food	6	9.0%	61	7.8%	\$10,488
Other Services	10	14.9%	30	3.8%	\$33,076
Unclassifieds	-	-	-	-	-
Private Sector Total	65	97.0%	657	83.8%	\$59,252
Local Govt Education	1	1.5%	98	12.5%	\$60,349
Local Govt Total	2	3.0%	127	16.2%	\$57,250

Note: The table values above are sourced from the NJ Department of Workforce Development's Employment and Wages 2014 Annual Report. It is noted that when adding the private establishments this office calculates 39 establishments and when adding the private number of employees this office calculates 204 employees.

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

WORKER CLASS

The Census reports on work activity of residents 16 years and older. Of those 16 years and older; 1,822 out of 2,133 were employed in the civilian labor force in 2013. Unemployed residents accounted for 14.6% of residents in the workforce. The majority of working High Bridge Borough residents (69%) worked in the private sector. Only 11.9% worked in the government sector.



CLASS OF WORKER		
Class of Worker	Number of Workers	Percent
Private wage and salary workers	1,472	69.0%
Government workers	254	11.9%
Self-employed workers	96	4.5%
Unpaid family workers	0	0.0%
Total employed residents	1,822	85.4%
Total unemployed residents	311	14.6%
Total residents in workforce	2,133	100.0%

Source: DP03 – Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates

WORKERS BY INDUSTRY

Just under half of High Bridge Borough's workers are involved in management, professional and related occupations. Of the total High Bridge Borough's workforce, 21.7% have been classified by the 2013 ACS as sales and office occupations, while 16.7% are in the service sector. Workers in the construction, extraction, and maintenance sector accounted for 7.8% of workers, which is a slightly higher proportion than that of Hunterdon County. High Bridge accounts for about 2.8% of Hunterdon County's workforce.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION (AGE 16 YEARS OR OLDER)				
Occupation	High Bridge Borough		Hunterdon County	
	Total	Percent	Total	Percent
Management, professional, and related	874	48.0%	32,104	49.7%
Service	305	16.7%	8,252	12.8%
Sales and office	396	21.7%	16,004	24.8%
Farming, fishing, and forestry	0	0.0%	621	1.0%
Construction, extraction, and maintenance	143	7.8%	3,851	6.0%
Production, transportation, and material moving	104	5.7%	3,816	5.9%
Total	1,822	100.0%	64,648	100.0%

Source: DP03 – Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates

PLACE OF WORK

Approximately 12.2% of High Bridge Borough residents work within the Borough, 38.5% work outside of the Borough but within Hunterdon County, 54.4% work outside of the County but within New Jersey and 7% work outside New Jersey. Additionally, 81.5% of commuters (1,413) drive alone to work, and 139 commuters car pool, yielding 89.5% of residents using an automobile to get to work. Approximately 31 residents (or 1.8% of the total) use public transportation to get to work.



TRAVEL TIME TO WORK

The largest cohort of commuters in High Bridge spent between 30 and 34 minutes getting to work. This represents nearly one-fifth (or 19.2%) of commuters in the Borough. Those spending less than a half hour getting to work comprised 38.8% of commuters, whereas those spending more than 45 minutes getting to work comprised one-third of workers living in High Bridge.

COMMUTE TIME		
Travel Time (in minutes)	Number of Workers	Percent
Less than 5	17	1.1%
5 to 9	80	5.0%
10 to 14	167	10.4%
15 to 19	117	7.3%
20 to 24	156	9.7%
25 to 29	85	5.3%
30 to 34	309	19.2%
35 to 39	89	5.5%
40 to 44	54	3.4%
45 to 59	264	16.4%
60 to 89	135	8.4%
90 or more	135	8.4%
Total	1,608	100.0%

Source: B08303 -- Travel Time To Work 2009-2013 American Community Survey 5-Year Estimates

VI. PROJECTION OF HOUSING STOCK

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

The Department of Community Affairs' Division of Codes and Standards website provides data on Certificates of Occupancy and demolition permits for both residential and non-residential development. Within the Division of Codes and Standards website is the New Jersey Construction Reporter, which contains building permit, certificate of occupancy and demolition data that is submitted by the municipal construction officials within the State each month. The New Jersey Construction Reporter has information dating back to 2000, which can be used to show the Borough's historic development trends.

As shown in the table on the following page, 33 new homes were built between 2000 and 2017. During the same time period, 22 homes were demolished. This yields a net gain of 11 housing units over the past 18 years.



HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY & DEMOLITION PERMITS																			
	'00	'01	'02	'03	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14*	'15	'16	'17	Total
COs Issued	0	0	0	1	1	2	0	0	0	0	0	0	0	0	7	0	13	9	33
Demolitions	0	0	2	0	0	1	1	2	0	0	0	0	0	0	0	4	0	12	22
Net Development	0	0	-2	1	1	1	-1	-2	0	0	0	0	0	0	7	-4	13	-3	11

Source: "New Jersey Construction Reporter" - New Jersey Department of Community Affairs.

* Data acquired by High Bridge Borough

Projecting into the future, the Borough does not presently have any residential units that have been approved, with permits issued and the homes are either under construction or will commence construction shortly. However, there is one recent approval for a two-family home on Dennis Avenue.

Lastly, the Borough projects residential development between the present and 2025. The projected development includes an extrapolation of the historic trend of residential certificates of occupancy, the Redevelopment of 100 West Main Street and development in the Downtown Business and Mixed-Use Corridor Zones. Based on the data below, the Borough anticipates issuing 61 residential Certificates of Occupancy between now and the end of 2025.

PROJECTION OF RESIDENTIAL DEVELOPMENT									
	'18	'19	'20	'21	'22	'23	'24	'25	Total
Approved Development									
Florez	2								2
Approved Development, Permits Issued									0
Projected Development*	1	2	1	1	0	1	1	0	7
100 West Main Street				10	10				20
DB Zone			7					7	14
MUC Zone			12				6		18
Total	3	14	8	11	10	1	7	7	61

*Based on historic trends.

Of the 61 new residences projected to be built between now and 2025, nine or 15.5% of the units are anticipated to be reserved for low and moderate income households. See the table below for details.

PROJECTION OF AFFORDABLE UNITS									
	'18	'19	'20	'21	'22	'23	'24	'25	Total
100 West Main Street				2	2				4
DB Zone			1					1	2
MUC Zone			2				1		3
Total	0	2	1	2	2	0	1	1	9



VII. CAPACITY FOR FAIR SHARE

This chapter of the HEFSP provides the following information as required by the rules:

- The Borough's capacity to accommodate its housing needs.
- 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.
- Lands of developers who have expressed a commitment to provide low and moderate income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

LAND CAPACITY

The Borough conducted a VLA to determine its RDP. The analysis includes properties classified as vacant, farmland and public land that is not already developed or preserved. Then, environmentally constrained lands including wetlands, flood prone areas, easements, and undersized properties were excluded. The VLA found that three properties contain at least 0.83 acres of vacant and developable land. They are:

- Block 2, Lot 4 – 198 Buffalo Hollow Road – 3 RDP
- Block 40, Lot 6.01 – 153 East Main Street – 8 RDP
- Block 40, Lot 7 – East Main Street – 1 RDP

The total RDP for the Borough is 12 units. But, as part of the Settlement Agreement, FSHC requested that certain affordable units built or to be built be added to the RDP. This added the two units at 41 Center Street, one unit at 20 Main Street, and the four anticipated units at 100 West Main Street (Exact Tool). Therefore, the revised RDP is 19.

However, two of the properties in the VLA are not completely served by a sewer and therefore the RDP is Durationally-Adjusted to 11.

UTILITY CAPACITY

The majority of the Borough is served by public water and sewer. The Borough of High Bridge sends its wastewater to the Town of Clinton for processing. High Bridge is permitted a total of 402,000 gallons per day (hereinafter "GPD"). Of that total, there are three contract users, Voorhees High School, Spruce Run Recreational Area and Voorhees State Park, who are reserved 63,720 GPD. This leaves the Borough with 338,280 GPD.

The Borough Engineer prepared an analysis of remaining sewer capacity in April of 2017, which factored in inflow and infiltration information into the system which represents approximately 11% of the overall daily sewer flow. The analysis also notes committed/reserved sewer capacity. This included 5,000 GPD for 100 West Main Street (Exact Tool) and 22,500 GPD for other sites, which in the past have been reserved for homes with failing septic systems. The 2017 analysis concludes that there is 60,746.88 GPD available based on the average daily flows.

The Borough of High Bridge has its own Water Department that oversees potable water. According to a March 15, 2013 letter from the Department of Environmental Protection, High Bridge has an allocation limit of 19.13 MGM (million gallons per month). The average monthly use as of 2012 was 10.404 MGM. This results in a capacity (as of 2012) of 8.726 MGM.



APPROPRIATE LOCATIONS FOR AFFORDABLE HOUSING

Although there are no specific existing structures appropriate for conversion or rehabilitation to affordable housing at this time, the Borough anticipates additional affordable housing development to be within the Downtown Business (hereinafter “DB”) Zone along Main Street and the Mixed-Use Commercial (hereinafter “MUC”) Zone along West Main Street. The DB Zone was amended in 2014 to permit multi-family residential development. The MUC Zone will be amended to conditionally permit residential uses with the following conditions:

- Minimum lot size – 25,000 square feet
- Maximum height – 3 stories/45 feet
- Maximum density – 15 units per acre
- A maximum of one handicap adaptable residential unit on the first floor
- A minimum of 20% of the units are reserved for affordable housing
- A variety of non-residential uses permitted on the ground floor to create a mixed-use development.

Furthermore, the Borough has designated Block 24, Lot 16, also known as the Exact Tool property, as an Area in Need of Redevelopment. High Bridge adopted a Redevelopment Plan for the Area on March 29, 2018 via Ordinance 2018-012 that permits eight units per acre, 20% of which must be set-aside for affordable housing units. The Redevelopment Plan also permits a variety of non-residential uses in order to provide the opportunity for mixed-use development.

POTENTIAL AFFORDABLE HOUSING DEVELOPERS

The structure located at 81 West Main Street (Block 30, Lot 13) once operated as a commercial/residential building with multiple tenants. The structure caught fire a few years ago, rendering the structure uninhabitable. The building has since sat idle. The owner of the parcel, R Fernandes Homes, Inc. has expressed an interest to redevelop the property with multi-family uses. The Borough is evaluating the proposal. This parcel is located within the MUC Zone and would be able to take advantage of the proposed conditional use ordinance. No other developers have expressed an interest to provide affordable housing in High Bridge.

ANTICIPATED DEVELOPMENT PATTERNS

Anticipated land uses include infill and redevelopment within the Borough with limited residential, retail and office development. High Bridge’s economic development policy is to encourage development that maintains the character of the Borough. Constraints on development typically include steep slopes, streams and wetlands as well as sufficient land sizes to accommodate wells and private septic systems outside the service areas. Measures to deal with constraints include the continued balance of health and safety with new development proposals. Anticipated development is likely to follow the Zoning Map except for 100 West Main Street, which has been rezoned via a Redevelopment Plan.



VIII. RELATIONSHIP TO REGIONAL MASTER PLAN

The Borough of High Bridge has received a grant to pay for a portion of the Housing Element and Fair Share Plan as well as its implementing documents. The grant requires the HEFSP to include a discussion of the relationship of the HEFSP to the Regional Master Plan (hereinafter “RMP”). Page 199 of the 2008 RMP discusses the one goal and numerous policies and objectives associated with housing and community facilities.

Goal 60: Market-rate and affordable housing sufficient to meet the needs of the Highlands Region within the context of economic, social and environmental considerations and constraints.

The policies and objectives include the following items:

- Preserving and monitoring of existing stocks of affordable housing
- Promotion of center-based development that contains a mix of housing types
- Promotion of affordable housing within new residential, mixed-use development, redevelopment, etc.
- Locating new housing within walking distance to schools, employment, transit, etc.

High Bridge’s HEFSP includes four proposed mechanisms that would generate new construction. This includes the 100 West Main Street Redevelopment Plan Area, which the Highlands Council generously funded both the Area in Need of Redevelopment Study and the Redevelopment Plan. The Redevelopment Area is a former dilapidated industrial site where the Borough is encouraging private redevelopment. The second mechanism is the DB Zone, which permits multi-family residential uses above first floor non-residential uses. The Highlands Council provided the funding to revise the zoning in the DB Zone in 2014, which permitted the multi-family residential uses. As the DB Zone is fully developed, new construction will require redevelopment to occur. The third mechanism is the MUC Zone. As mentioned previously, the Borough has committed to adopt an ordinance that would permit multi-family residential development above non-residential first floor uses. Due to the MUC’s proximity to the South Branch of the Raritan River, new construction in this area will have to rely on previously disturbed/impervious areas. The fourth mechanism is the Borough’s continuing adherence to the Fair Housing Act, which requires municipalities within the Highlands Region to require new multi-family development to set aside 20% of housing units for occupancy by affordable households. This mechanism would be triggered if the Zoning Board grants a use or density variance, the Borough decides to rezone to permit multi-family housing or creates a new redevelopment area.

The 100 West Main Street Redevelopment Area, DB Zone and MUC Zone are all within walking distance of the train station. Additionally, all three areas are within walking distance of shops and services. All three areas will utilize existing infrastructure. The DB Zone and MUC Zone will require mixed-use buildings, while the Redevelopment Plan promotes, but does not require mixed-use. All four of the proposed mechanisms promote the RMP’s goals, policies and objectives related to affordable housing.

MODULE 7 – IMPLEMENTATION PLAN AND SCHEDULE

The grant requires the HEFSP to comply with and reference the updated Module 7 – Implementation Plan and Schedule (hereinafter “IPS”) as a timeline for implementation of any outstanding conditions of the Highlands Council’s approval of the plan conformance petition. The IPS is attached in Appendix E.



IX. CONTENT OF FAIR SHARE PLAN

The Fair Share Plan contains the following information:

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

REGIONAL INCOME LIMITS

Dwelling units are affordable to low and moderate income households if the maximum sales price or rental cost is within their ability to pay such costs, based on a specific formula. COAH historically provided income limits based upon the median gross household income of the COAH housing region in which the household is located. A moderate income household is one with a gross household income equal to or more than 50%, but less than 80%, of the median gross regional household income. A low income household is one with a gross household income equal to 50% or less of the median gross regional household income. High Bridge Borough is located in Region 3, which contains Hunterdon, Middlesex and Somerset Counties.

Relying on the 2017 regional income limits included in the Settlement Agreement, a four-person Region 3 median household income is \$105,400. A moderate income four-person household could earn a maximum of \$84,320 (80% of regional median) and a four person low income household could earn a maximum of \$52,700 (50% of regional median). Income levels for one to four person households as of 2017 are given below.

2017 REGIONAL INCOME LIMITS FOR REGION 3				
Income	Household Size			
	1 Person	2 Person	3 Person	4 Person
Median	\$73,780	\$84,320	\$94,860	\$105,400
Moderate	\$59,024	\$67,456	\$75,888	\$84,320
Low	\$36,890	\$42,160	\$47,430	\$52,700
Very-Low	\$22,134	\$25,296	\$28,458	\$31,620

AFFORDABLE REQUIREMENTS

The three components that must be addressed by this plan are contained in the table below.

BOROUGH OF HIGH BRIDGE: AFFORDABLE HOUSING OBLIGATION			
	Rehabilitation	Prior Round 1987-1999	Third Round 1999-2025
Obligation	4	27	90

ADJUSTMENTS

The Borough is seeking Court approval for both a Vacant Land Adjustment and a Durational Adjustment for sewer. This would reduce the TRO from 90 to an RDP of 11.



VACANT LAND ADJUSTMENT

Due to the lack of available vacant land that is not environmentally constrained, the Borough of High Bridge conducted a VLA to calculate its RDP. The VLA found three properties that contained more than 11-plus developable acres, they are as follows:

- Block 2, Lot 4 – 3 unit RDP
- Block 40, Lot 6.01 – 8 unit RDP
- Block 40, Lot 7 – 1 unit RDP

Based on the analysis, the Borough's RDP is 12. However, FSHC has added two properties that developed since 2015 to the RDP. These properties are 41 Center Street, which provided two affordable units and 20 Main Street, which provided one affordable unit. FSHC also mandated that the Exact Tool Redevelopment Area's (100 West Main Street) affordable units to be added to the RDP, which are estimated to be four. This brings the total RDP to 19 units.

DURATIONAL ADJUSTMENT

Of the three developable lots in the VLA, only one is entirely within the sewer service area. Block 40, Lot 6.01 totals over eight acres, but only 1.24 buildable acres are in the sewer service area. The RDP for Lot 6.01 would decrease from eight to one. Block 40, Lot 7 is not in the sewer service area and therefore, its RDP changes from 1 to 0. Due to these sewer service area limitations, the RDP is durationally adjusted from 19 to 11.

X. AFFORDABLE HOUSING OBLIGATION AND MECHANISMS

High Bridge's Fair Share plan describes the projects and strategies the Borough proposes to use to address its affordable housing obligation. The three components addressed by this plan are as follows:

THREE-PART OBLIGATION

REHABILITATION

High Bridge has a four unit Rehabilitation Obligation.

PRIOR ROUND

High Bridge received Second Round Substantive Certification in 2004. The Borough had a 27-unit new construction obligation for the PRO. The 2004 Compliance Report contained the following formulas:

Minimum rental obligation:

$$= 25\% (\text{calculated need} - 1,000 \text{ unit cap} - \text{rehabilitation obligation})$$

$$= 25\% (32 - 0 - 24) = 2$$

Maximum age-restricted:

$$= 25\% (\text{precredited need} - \text{prior cycle credits} - \text{rehabilitation credits}) - \text{first round age restricted units}$$

$$= 25\% (51 - 6 - 5) - 0 = 10$$



Maximum Regional Contribution Agreement transfer:

= 50% (precredited need – prior cycle – rehabilitation credits) – any units transferred as a result of a previously approved RCA

= 50% (51 – 5 – 6) – 0 = 20

THIRD ROUND

High Bridge has an RDP of 19 units that it is seeking Court approval to reduce by eight units through a Durational Adjustment. Therefore, the Borough would have a Durationally Adjusted RDP of 11. However the executed Settlement Agreement calculated the bonuses on the 19-unit RDP.

Minimum rental obligation:

= 25% (RDP)

= 25% (19) = 5

Maximum age-restricted:

= 25% (RDP)

= 25% (19) = 4

Very-Low Income Housing

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

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

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

As per paragraph 10 of the Settlement Agreement, High Bridge will comply with the very-low income requirements as follows:

- 13% of affordable units constructed as part of the Exact Tool Redevelopment Plan and;
- 13% of affordable rental units constructed as part of the 20% Borough-wide set-aside (FHA requirement), DB Zone ordinance and the MUC Zone conditional use

High Bridge will comply with the 13% requirement by providing one very-low income unit at Exact Tool.



EXISTING CREDITS

The Borough has no existing Rehabilitation credits. However, High Bridge does have a total of 33 credits from prior cycle credits, a group home and three inclusionary housing projects that can be utilized to satisfy the entire PRO and a portion of the Third Round's Durationally-Adjusted RDP.

REHABILITATION CREDITS

There are no existing rehabilitation credits.

PRIOR ROUND CREDITS

Credits without Controls

In 2004 High Bridge received Substantive Certification for its Second Round HEFSP. That approval included a "credits without controls" survey. Credits without controls are housing units that were created and occupied between April 1, 1980 and December 15, 1986. These units do not have affordability controls on them but were occupied (at the time of survey) by an affordable household. The rent or market value was required to be a price that was inexpensive for an affordable household. The final survey conducted by the Borough was reviewed by COAH, who determined that 18 of the submitted units were affordable and therefore High Bridge was eligible to receive 18 credits. According to the 2004 Compliance Report, Credits without Controls are eligible per N.J.A.C. 5:93-2.2. See Appendix A for the 2004 Substantive Certification.

Based on the information above, Credits without Controls is eligible for **18 credits**.

Development Resources Corporation

High Bridge has one group home. Development Resources Corporation operates a five bedroom group home at 15 Stillwell Avenue. The facility serves very-low income developmentally disabled persons and is licensed by the Department of Human Services, Division of Developmental Disabilities. The facility began operation in 1986 and is eligible for 5 credits pursuant to N.J.A.C. 5:93-5.8. See Appendix A for the 2004 Substantive Certification.

Based on the information above, Development Resources Corporation is eligible for **5 credits and 2 bonus credits**.

38 Main Street

High Bridge Village, located at 38 Main Street, was built in 2014. The mixed-use building is located on Block 8, Lot 7 at the corner of Main Street and McDonald Street. The building includes retail space on the first floor and seven apartments. One of the apartments is a 30-year deed restricted moderate income rental unit. Pursuant to N.J.A.C. 5:93-5.6 (inclusionary development), 38 Main Street is eligible for one credit. The development also qualifies for one rental bonus pursuant to N.J.A.C. 5:93-5.15(d). See Appendix F for the deed restriction.

Based on the above information, High Bridge Village is eligible for **1 credit and 1 bonus credit**.



PRIOR ROUND EXISTING CREDIT SUMMARY

The three completed mechanisms provide 24 credits and 3 bonuses as shown in the table below. These existing credits satisfy the PRO.

EXISTING PRIOR ROUND CREDITS						
Mechanism	Credit Type	Tenure	Age-Restricted	Credit	Bonus	Total
Development Resources Corp.	Alt. Living Arrangement	Rental	-	5	2	7
Credits without Controls			-	18		18
38 Main Street	Inclusionary	Rental	-	1	1	2
			Total	24	3	27

THIRD ROUND RDP CREDITS

41 Center Street

On September 21, 2015 the Borough Zoning Board approved this multi-family residential development, known as the High Bridge Views project. It should be noted that this project has also been previously referred to as the Arbor's at High Bridge. Block 29.02, Lot 12 is located at 41 Center Street and is a short walk to the train station. The development contains 12 apartments in a three-story 12,200 plus square foot building. Two of the twelve apartments are reserved for affordable households. Both affordable units are one-bedroom units. Pursuant to N.J.A.C. 5:93-5.6 (inclusionary development), High Bridge Views is eligible for 2 credits. The development also qualifies for two rental bonuses pursuant to N.J.A.C. 5:93-5.15(d). See Appendix G for the deed restriction.



Based on the above information, High Bridge Views is eligible for **2 credits and 2 bonuses**.

20 Main Street

20 Main Street, formally known as High Bridge Gateway, was built in 2017. This mixed-use building is located on Block 8, Lot 7 at 20 Main Street. The building includes one retail store and seven apartments. One of the seven apartments is a 30-year deed restricted moderate income rental unit. Pursuant to N.J.A.C. 5:93-5.6 (inclusionary development), 20 Main Street is eligible for one credit. The development also qualifies for one rental bonus pursuant to N.J.A.C. 5:93-5.15(d). See Appendix H for the deed restriction.



Based on the above information, 20 Main Street is eligible for **1 credit and 1 bonus credit**.

THIRD ROUND RDP EXISTING CREDIT SUMMARY

The above mechanisms contribute three credits and three bonuses towards the Borough's Third Round RDP.

EXISTING THIRD ROUND RDP CREDITS						
Mechanism	Credit Type	Tenure	Age-Restricted	Credit	Bonus	Total
41 Center Street	Inclusionary	Rental	-	2	2	4
20 Main Street	Inclusionary	Rental	-	1	1	2
Total				3	3	6

PROPOSED MECHANISMS

REHABILITATION MECHANISMS

Borough Rehabilitation Program

The purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by low and moderate income households. A substandard housing unit is defined as a unit with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, a roof, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load bearing structural system. Upon rehabilitation, housing deficiencies must be corrected and the house must be brought up to code standard. The standard for evaluating rehabilitation activity shall be the local property maintenance code, or, if none is available, the BOCA Property Maintenance Code, in effect at the time of evaluation. The rehabilitation activity shall not include luxury improvements, the purchase of appliances (with the exception of stoves) or improvements that are strictly cosmetic. A rehabilitated unit is considered complete at the date of final inspection.

The Borough will contract with an affordable housing administrator to operate a Borough-sponsored Rehabilitation Program that complies with the requirements of N.J.A.C. 5:93-5.2. Funding for the program will come from the Affordable Housing Trust Fund account. The Borough will reserve a minimum of \$40,000 for hard costs to conduct up to four rehabilitations. The rehabilitations will be phased between now and 2025.

The designated entity will prepare a marketing plan for High Bridge's rehabilitation program, subject to the Court's approval. The rehabilitation program will be marketed through a combination of some, though not necessarily all, of the following: brochures; posters in prominent locations; notices in municipal tax bills; notices included in municipal publications; and informational meetings with civic and religious leaders, senior citizen groups and fraternal organizations. The designated entity will maintain files on each program applicant.

High Bridge will require at least 10-year controls on affordability on owner-occupied units and at least 10-year controls on affordability on rental units. The controls on affordability may be in the form of a lien filed with the appropriate property's deed. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9.15.

As per N.J.A.C. 5:93-5.2(h) High Bridge will spend a minimum of \$10,000 per unit for rehabilitation activity. It is anticipated that the Borough's Rehabilitation Program will be structured to encourage rehabilitation and continued occupancy. If a housing unit is sold prior to the end of the controls on affordability, at least part of the loan shall be recaptured and used to rehabilitate another housing unit. If the municipality structures a loan program to recapture



money, recaptured money shall be used for another low and moderate income housing purpose or to repay a municipal bond issued to finance a low and moderate income housing activity.

Based on the above information, the Borough-sponsored Rehabilitation Program, will satisfy the Borough's 4-unit Rehabilitation Obligation.

THIRD ROUND RDP MECHANISMS

One mechanism is proposed and allocated towards the TRO's RDP:

100 West Main Street

100 West Main Street (identified as Block 26, Lot 16) is the former location of "Exact Level and Tool Manufacturing", a tool production plant that operated for 50 years. The company closed in the mid-1980s and since then the site has been neglected and has fallen into disrepair. On June 23, 2017, the Mayor and Council designated the Exact Tool property as an Area in Need of Redevelopment. The Borough then received grant money from the Highlands Council to prepare a Redevelopment Plan. The Exact Tool Redevelopment Plan was recommended for adoption by the Planning Board on March 19, 2018 and adopted via Ordinance 2018-012 by the Council on March 22, 2018.

The site contains roughly 4.3 acres and is located in the MUC Zone (see map on page 32). The property is surrounded by a variety of non-residential and residential uses. East of the property along West Main Street are single-family residential dwellings and a commercial building that is currently vacant due to a fire. The Borough's municipal complex, which includes the Borough Hall, Borough Police Department and Emergency Squad is located across West Main Street to the south. A gasoline service station and automobile repair shop is southwest of the property. Single-family residential dwellings are adjacent to the remaining sides of the property. According to Highlands data, the property does not contain any wetland area, Forest Resource Area, Critical Habitat Resource Area, stream, Prime Groundwater Recharge Area or within a flood zone area. A majority of the site is located within the Highlands designated riparian area while less than 10% of the site is considered an Open Water Protection Area. It should be noted that a small area of slopes greater than 15% (approximately 0.02 acres) is located along the northern property line.



The adopted Redevelopment Plan permits a variety of uses including multi-family residential. The maximum permitted residential density is eight units per acre. A full build-out of the site would produce 35 residential units. The Ordinance requires a 20% affordable housing set-aside. See Appendix I for a copy of the Redevelopment Plan.

The affordable housing rules require municipalities to designate sites that are available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1. These terms are defined below:

- Plan was adopted. The Borough envisions that the redevelopment of the parcel will occur through the sale



Legend

-  Municipal Border
-  Blocks
-  Parcels
-  100 West Main Street
-  Highlands Wetlands
-  FEMA Special Flood Hazard Area
-  Highlands Open Water Protection Area
-  Highlands Steep Slopes (15% or greater)
-  Water



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0 55 110
Feet
1 inch = 110 feet

100 West Main Street
Block 24, Lot 16
Borough of High Bridge
Hunterdon County, New Jersey



- Approvable site means a site that may be developed for low and moderate income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low and moderate income housing.
- Available site means a site with clear title, free of encumbrances which preclude development for low and moderate income housing.
- Developable site means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by New Jersey Department of Environmental Protection’s (hereinafter “NJDEP”).
- 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.

The property meets the four prongs of the rules as follows:

- Approvable site – High Bridge adopted a Redevelopment Plan that permits multi-family inclusionary development at eight units per acre with a 20% set-aside. This will enable the site to be developed for affordable housing. The site is currently developed and ripe for private redevelopment.
Available site – The property has been designated an Area in Need of Redevelopment and a Redevelopment of the property between a willing seller and buyer. The site is actively being marketed. The Borough is unaware of any title or encumbrance issues.
- Developable site – The property is in the sewer and water service area. Furthermore, the Borough has reserved sewer capacity specifically for this site.
- Suitable site – The property is adjacent to single-family residential uses as well as commercial uses along West Main Street. As for environmental constraints, there is approximately 0.02 acres of steep slopes according to the NJHC mapping. The NJHC also has an Open Water Protection Area, which 0.25 acres of the property is within. Furthermore, it should be noted that the site is contaminated and remediation is ongoing. The Borough believes that any future development on the property will require a cap as a safeguard.

Based on the information above and the adopted Redevelopment Plan that will permit inclusionary multi-family housing, 100 West Main Street has the potential to yield at least four affordable units which are creditable under N.J.A.C. 5:93-5.6. This would translate to **4 credits and 1 bonus**.

Proposed Third Round RDP Credits Summary

The above-mentioned proposed mechanism has the potential to produce 4 credits and 1 rental bonus credits, which are applied against the RDP.

PROPOSED THIRD ROUND RDP CREDITS						
Mechanism	Credit Type	Tenure	Age-Restricted	Credit	Bonus	Total
100 West Main Street	Inclusionary	Rental	-	4	1	5
Total				4	1	5



THIRD ROUND UNMET NEED MECHANISMS

The following mechanisms are proposed and allocated towards the TRO's Unmet Need:

Downtown Business "DB" Zone

The DB Zone runs along Main Street in the heart of High Bridge. The Borough amended its DB Zone ordinance in December of 2014 to permit residential uses. (Prior to this residential uses were not permitted, but existed in the zone.) The Ordinance is located in Appendix J. The Ordinance permits apartments on the upper floors as follows:

- Lots between 5,000 and 10,000 square feet – six units
- Lots greater than 10,000 square feet – eight units

As the Borough is in the Highlands Region, 20% of the units are required to be affordable. Pursuant to paragraph 10 of the Settlement Agreement, the Borough will maintain the DB Zone ordinance through July 1, 2025.

As discussed above, the COAH rules require municipalities to designate sites that are available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1. The DB Zone meets the four prongs of the rules as follows:

- Approvable site – High Bridge amended the DB Zone Ordinance to permit apartments on the upper floors in 2014, with a 20% set-aside required for municipalities within the Highlands Region. This will provide an opportunity for inclusionary development.
- Available site – The properties within the DB Zone are not currently on the market for sale, but nothing prevents a private transaction between a willing buyer and seller. The Borough is not aware of any title issues or encumbrances on the properties.
- Developable site – The DB Zone is in the water and sewer service area.
- Suitable site – The DB Zone is High Bridge's community center with many restaurants, retail and service businesses. Residential properties surround most of this Zone, excluding to the west where a railroad right-of way separates the Zone from additional residential uses. As for environmental constraints, there is approximately 1.6 acres of steep slopes, around the edges of the zone, according to the NJHC mapping. The NJHC's Open Water Protection Area extends into the DB Zone and occupies about 1.4 acres of the southern area of the Zone. See the map on page 35.

Based on the above information, the amended DB Zone ordinance presents a realistic opportunity to create affordable units that can be allocated towards the Borough's unmet need.

Mixed-Use Corridor "MUC" Zone

The MUC Zone encompasses roughly 28 parcels along West Main Street, also known as County Route 513. The area has a hodgepodge of uses including single-family homes, a restaurant, bank, gas station and municipal services. The Borough created the MUC Zone in 2014 in an attempt to spur redevelopment. As per the Settlement Agreement, the Borough will amend its MUC zoning ordinance to permit residential units on lots greater than 25,000 square feet as a conditional use. This new use will be subject to the following conditions:

- Minimum lot size – 25,000 square feet
- Maximum Height – 3 stories/45 feet
- Maximum density – 15 units per acre
- A maximum of one handicap adaptable residential unit on the first floor
- A minimum of 20% of the units are reserved for affordable housing
- A variety of non-residential uses permitted on the ground floor to create a mixed-use development



The draft Ordinance can be found in Appendix K.

As discussed above, the COAH rules require municipalities to designate sites that are available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1. The MUC Zone meets the four prongs of the rules as follows:

- Approvable site – The MUC Zone will be amended to permit residential units on lots greater than 25,000 square feet with a 20% affordable housing set-aside. This will provide an opportunity for inclusionary development.
- Available site – The properties within the MUC Zone are not currently on the market for sale, but nothing prevents a private transaction between a willing buyer and seller. The Borough is not aware of any title issues or encumbrances on the properties.
- Developable site – The MUC Zone is in the water and sewer service area.
- Suitable site – The MUC Zone is located at the Borough’s southern boundary along West Main Street (County Route 513) with Clinton Township. There are a variety of existing land uses within the Zone including residential, retail, service, food and public facilities. (See map on page 37.) The South Branch of the Raritan River runs through the Zone and therefore creates a potential for flooding on neighboring properties. Approximately 13.5 of acres of the 30.27-acre Zone is located within FEMA’s Special Flood Hazard Area. Other environmental constraints include slopes greater than 15% (1.26 acres), wetlands (5.92 acres) and the Highlands Open Water Protection Area (24.6 acres). Despite these environmental features, the lots are currently developed and could be redeveloped.

Based on the above information, the future amendment to the MUC Zone ordinance presents a realistic opportunity to create affordable units that can be allocated towards the Borough’s unmet need.

Fair Housing Act

Pursuant to the Fair Housing Act (N.J.S.A. 52:27D-329.9.a) new developments located, or to be located, within the jurisdiction of a regional planning entity requiring an adoption of a master plan or comprehensive management plan, are required to reserve 20% of said development’s residential units for low or moderate income households. The Borough of High Bridge is located within the Highlands Region, in the Planning Area and has voluntarily conformed to the RMP. The Borough has and will continue to comply with this requirement of the FHA.⁵ The Borough proposes to codify the FHA language within the Affordable Housing Ordinance. See Appendix L for the draft ordinance language.

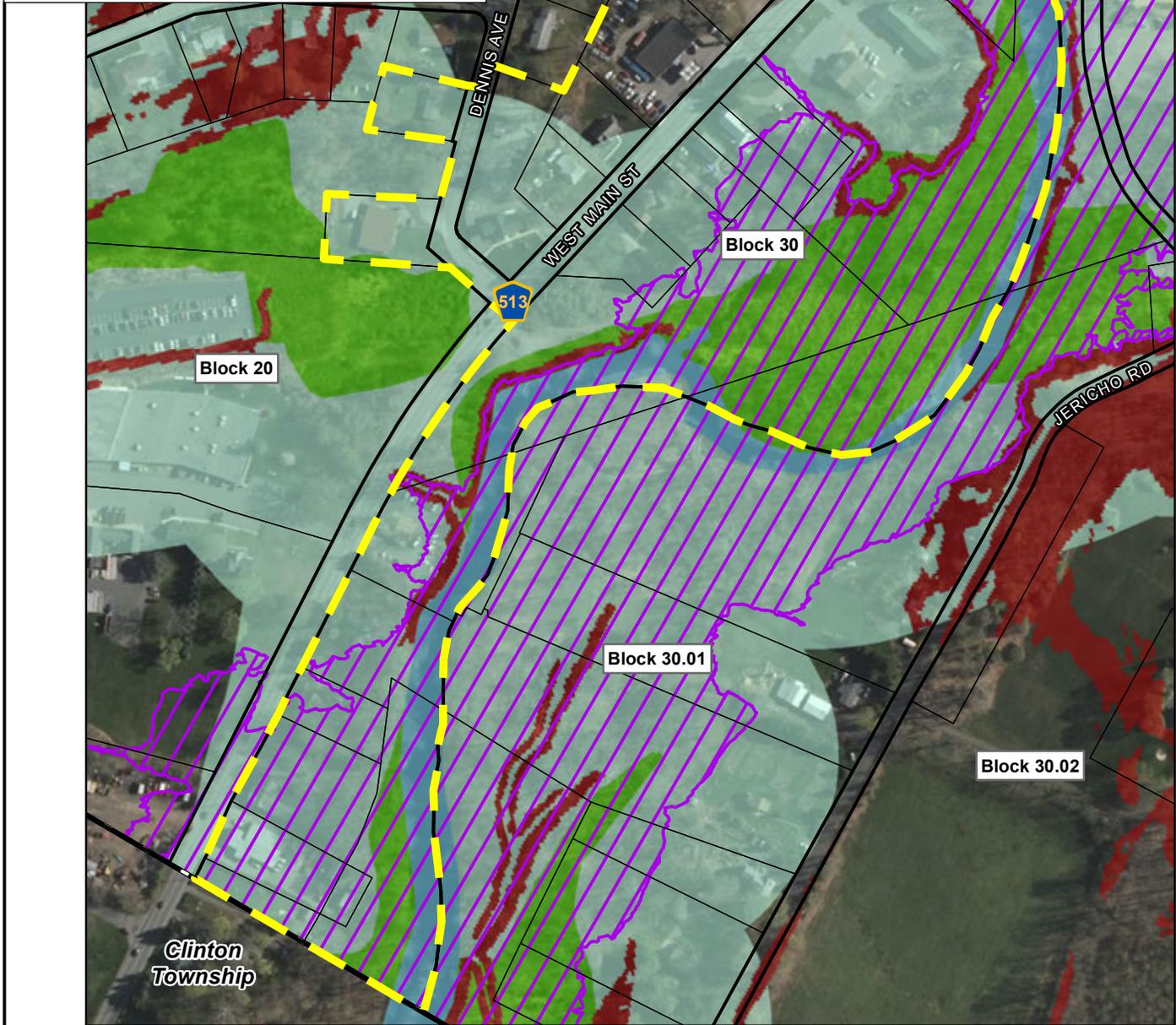
Based on the above information, the Borough-wide 20% set-aside presents a realistic opportunity to create affordable units that can be allocated towards the Borough’s unmet need.

⁵ It should be noted that High Bridge petitioned for Plan Conformance on December 24, 2009 and the Highlands Council approved the Borough’s Petition for Plan Conformance on January 20, 2011.



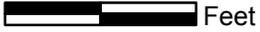
Legend

-  Municipal Border
-  Blocks
-  Parcels
-  Mixed-Use Corridor Zone
-  Highlands Wetlands
-  FEMA Special Flood Hazard Area
-  Highlands Open Water Protection Area
-  Highlands Steep Slopes (15% or greater)
-  Water



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0 137.5 275
 Feet
 1 inch = 275 feet

**MUC - Mixed-Use Corridor
 Zone**

Borough of High Bridge
 Hunterdon County, New Jersey



Proposed Third Round Unmet Need Credits Summary

The above-mentioned proposed mechanisms have the potential to produce affordable housing credits, which can then be applied to the Borough's TRO Unmet Need.

PROPOSED THIRD ROUND UNMET NEED CREDITS						
Mechanism	Credit Type	Tenure	Age-Restricted	Credit	Bonus	Total
DB Zone	TBD	TBD	TBD	TBD	TBD	TBD
MUC Zone	TBD	TBD	TBD	TBD	TBD	TBD
FHA 20% Set-aside	TBD	TBD	TBD	TBD	TBD	TBD
Total				TBD	TBD	TBD

SUMMARY OF MECHANISMS & CREDITS

The table below provides a summary of the mechanisms, credits and bonuses this HEFSP proposes.

EXISTING & PROPOSED CREDITS				
Mechanism	Credit Type	Credit	Bonus	Total
Rehabilitation				
Borough-sponsored Rehab. Program	Rehabilitation	4		4
Total		4	0	4
Prior Round				
Development Resources Corp.	Alt. Living Arrangement	5	2	7
Credits without Controls		18		18
38 Main Street	Inclusionary	1	1	2
Total		24	3	27
Third Round RDP				
41 Center Street	Inclusionary	2	2	4
20 Main Street	Inclusionary	1	1	2
100 West Main Street	Inclusionary	4	1	5
Total		7	4	11
Third Round Unmet Need				
DB Zone	TBD	TBD	TBD	TBD
MUC Zone	TBD	TBD	TBD	TBD
FHA 20% Set-aside	TBD	TBD	TBD	TBD
Total		TBD	TBD	TBD



XI. IMPLEMENTATION SCHEDULE

The chart below provides an anticipated implementation schedule for the mechanisms that are proposed within the Borough of High Bridge.

IMPLEMENTATION SCHEDULE								
Mechanism	2018	2019	2020	2021	2022	2023	2024	2025
Borough-sponsored Rehabilitation Program								
Establish Program								
Solicit Applicants								
Rehabilitate Unit(s)								
100 West Main Street								
Adopt Redevelopment Plan								
Issue RFP/Advertise Redevelopment Plan								
Site Plan Application								
Review and Approval								
Construction								
Occupancy								
DB Zone								
Site Plan Application								
Review and Approval								
Construction								
Occupancy								
MUC Zone								
Site Plan Application								
Review and Approval								
Construction								
Occupancy								
Fair Housing Act								
Site Plan Application								
Review and Approval								
Construction								
Occupancy								

XII. SETTLEMENT TERMS

As outlined in the Settlement Agreement executed on December 15, 2017, the Borough of High Bridge agrees to the following terms. Below each term is a description of how each term will be implemented, highlighted in **bold**.

1. The Borough agrees to require 13% of all units referenced in the Settlement Agreement, excepting those units that were constructed or granted preliminary or final site plan approval prior to July 1, 2008, to be very-low income units, with half of the very-low income units being available to families. The municipality will comply with those requirements by requiring that 13% of the affordable units to be constructed as part



of the Exact Tool redevelopment and 13% of any rental affordable units on any site to be developed pursuant to the Borough-wide 20% set aside requirement, the DB District ordinance, or the MUC District conditional use to be very-low income units. With respect to the units identified on the specific sites referenced in this Agreement, FSHC agrees that the Borough will comply with the 13 % requirement by providing one very-low income unit on the Exact Tool site. **This will be implemented through the Borough's Affordable Housing Ordinance and as development applications are reviewed.**

2. The Borough shall meet its Third Round Obligation in accordance with the following standards as agreed to by the Parties and reflected in the Settlement Agreement:
 - a. Third Round bonuses will be applied in accordance with N.J.A.C. 5:93-5.15(d).
 - b. At least 50% of the units addressing the combination of the Borough's Prior Round Obligation (minus credits without controls) and the Borough's Third Round Obligation shall be shall be affordable to very-low income and low income households with the remainder affordable to moderate income households. At least half of the units at the Exact Tool site and any site to be developed pursuant to the Borough-wide 20% set aside requirement, the DB District ordinance, or the MUC District conditional use shall be very-low income and low income units. **This will be implemented through the Borough's Affordable Housing Ordinance and as development applications are reviewed.**
 - c. At least 25% of the Third Round Obligation shall be met through rental units, including at least half in rental units available to families. **This will be incorporated through site plan review.**
 - d. At least half of the units addressing the Third Round Obligation in total must be available to families. **This will be incorporated through site plan review.**
 - e. The Borough agrees to comply with an age-restricted cap of 25% and to not request a waiver of that requirement. This shall be understood to mean that in no circumstance may the municipality claim credit toward its fair share obligation for age-restricted units that exceed 25% of all units developed or planned to meet its cumulative Prior Round and Third Round Obligation. **This will be incorporated through site plan review.**
3. The Borough shall add to the list of community and regional organizations in its affirmative marketing plan, pursuant to N.J.A.C. 5:80-26.15(f)(5), Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, NAACP New Brunswick Main Branch and Youth Council Branch, the Plainfield Area Branch, and Central Jersey Housing Resource Center, and shall, as part of its regional affirmative marketing strategies during its implementation of the affirmative marketing plan, provide notice to those organizations of all available affordable housing units. The Borough also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this paragraph. **This will be implemented through the Affirmative Marketing Plan and the Borough's Administrative Agent.**
4. All units shall include the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et. seq. or any successor regulation, with the exception that in lieu of 10% of affordable units in rental projects being required to be at 35% of median income, 13% of affordable units in such projects shall be required to be at 30% of median income, and all other applicable law. The Borough as part of its HEFSP shall adopt and/or update appropriate implementing ordinances in conformance with standard ordinances and guidelines developed by COAH to ensure that this provision is satisfied. Income limits for all units that are part of the Plan required by this Agreement and for which income limits are not already established through a federal program exempted from the Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1 shall be updated by the Borough annually within 30 days of the publication of determinations of median income by HUD:



- a. **The Borough will implement the required bedroom distribution through its Affordable Housing Ordinance. High Bridge’s Administrative Agent will update the income limits as per the agreement.**
5. 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 law.
 - a. **The Borough will enforce this requirement during site plan review.**
6. As an essential term of this Agreement, within 120 days of Court's approval of this Agreement, the Borough shall introduce and adopt an ordinance or ordinances providing for the amendment of the Borough's Affordable Housing Ordinance and Zoning Ordinance as necessary to implement the terms of this Agreement and the zoning contemplated herein and adopt a Housing Element and Fair Share Plan and Spending Plan in conformance with the terms of this Agreement.
 - a. **The Borough has drafted these documents and will adopt them after the Planning Board’s approval and the Council’s endorsement of the HEFSP.**
7. The Borough shall prepare a Spending Plan within the period referenced in the Settlement Agreement, subject to the review of FSHC and approval of the Court, and reserves the right to seek approval from the Court that the expenditures of funds contemplated under the Spending Plan constitute “commitment” for expenditure pursuant to N.J.S.A. 52:27D-329.2 and -329.3, with the four-year time period for expenditure designated pursuant to those provisions beginning to run with the entry of a final judgment approving this settlement in accordance with the provisions of In re Tp. Of Monroe, 442 N.J. Super. 565 (Law Div. 2015) (aff’d 442 N.J. Super. 563). On the first anniversary of the Judgment of Compliance and Repose or order providing a judicial equivalent of substantive certification, and on every anniversary of that date thereafter through the end of the period of protection from litigation referenced in this Agreement, the Borough agrees to provide annual reporting of trust fund activity to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, with a copy provided to Fair Share Housing Center and posted on the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services. The reporting shall include an accounting of all housing trust fund activity, including the source and amount of funds collected and the amount and purpose for which any funds have been expended. Said forms shall be provided prior to the Compliance Hearing.
 - a. **The Borough has prepared a Spending Plan that will be approved after the HEFSP is adopted. Monitoring requirements can be found in the Affordable Housing Ordinance and will be completed by High Bridge’s Municipal Housing Liaison.**
8. On the first anniversary of the Judgment of Compliance and Repose or order providing a judicial equivalent of substantive certification, and every anniversary thereafter through the end of this Agreement, the Borough agrees to provide annual reporting of the status of all affordable housing activity within the municipality through posting on the municipal website with a copy of such posting provided to Fair Share Housing Center, using forms previously developed for this purpose by the Council on Affordable Housing or any other forms endorsed by the Special Master and FSHC. Said forms shall be provided prior to the Compliance Hearing.
 - a. **Monitoring requirements can be found in the Affordable Housing Ordinance and will be performed by the Municipal Housing Liaison.**
9. The Fair Housing Act includes two provisions regarding action to be taken by the Borough during the ten-year period of protection provided in this Agreement. The Borough agrees to comply with those provisions as follows:



- a. For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, the Borough will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its implementation of the Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether any mechanisms to meet unmet need should be revised or supplemented. Such posting shall invite any interested party to submit comments to the municipality, with a copy to Fair Share Housing Center, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether any mechanisms to meet unmet need should be revised or supplemented. **The Municipal Housing Liaison, working with the Borough Planner will prepare this review.**
- b. For the review of very-low income housing requirements required by N.J.S.A. 52:27D-329.1, within 30 days of the Judgment of Compliance and Repose or judicial equivalent of substantive certification, and every third year thereafter, the Borough will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its satisfaction of its very-low income requirements, including the family very-low income requirements referenced herein. Such posting shall invite any interested party to submit comments to the municipality and Fair Share Housing Center on the issue of whether the municipality has complied with its very-low income housing obligation under the terms of this settlement. **Monitoring requirements can be found in the Affordable Housing Ordinance and will be performed by the Municipal Housing Liaison.**

XIII. HIGHLANDS COMPLIANCE

As noted in Chapter VIII, the Borough received a grant, which is partially funding the HEFSP and its implementing documents. The grant requires the Fair Share Plan to include three components:

- A narrative analysis discussing the site-specific consistency issues and the viability for any affordable housing site proposed, based on the Highlands Consistency Review Report from the Highlands Consistency Review web tool.
- A discussion of how the Borough intends to comply with the Fair Housing Act 20% set aside requirement for new construction, where economically feasible.
- An analysis of the feasibility of providing for a realistic opportunity to provide for the Borough's Fair Share through other techniques that do not require new construction. To support that these methods present a realistic opportunity, municipalities shall prepare a current and projected spending plan based on affordable housing fees currently available and expected to become available.

SITE-SPECIFIC CONSISTENCY ISSUES

As noted in the chapters above, there are three proposed mechanisms to create new affordable housing units. The following sections provide a narrative of site-specific consistency issues for each.

100 WEST MAIN STREET

According to the Advanced Property Report from the Highlands website, the property contains the following features:

- 0.85 acres of important farmland soils
- 4.39 acres of moderate forest integrity
- 4.36 acres of Existing Community Zone (the entire site)
- 0.24 acres of open water protection area



- 4.39 acres of moderate watershed value
- 3.66 acres of riparian area

As noted above, the site has been developed for decades as a former industrial facility. In fact, the site had both soil and water contamination, however, the soil contamination has been remediated. The Borough's goal is to have the site redeveloped to demolish the dilapidated buildings and replace them with structures that add value to the streetscape and the neighborhood.

While the Highlands mapping has noted important farmland soils, the site was previously occupied by an industrial complex for 50 years. Prior to that historic aerials illustrate the site as wooded. While the mapping may indicate "important" farmland soils, due to the small area and the fact that the site was previously contaminated, 0.85 acres of important farmland soils within the larger parcel are unlikely to be utilized for farmland.

The Highlands mapping indicates that the entire site qualifies as moderate forest integrity. It should be noted that a portion of the property is wooded (mostly along the perimeter), while the rear of the site has been taken over by vegetation. As the site is in an Existing Community Zone and currently developed, it is appropriate to redevelop the site. However, the Redevelopment Plan does include a provision to retain the trees along the perimeter that border adjacent single-family homes.

A portion along the front of the parcel is within the open water protection area. The front portion of the site has historically been a part of the operations of the industrial facility – parking, driveways, etc. As noted above, the site is in an Existing Community Zone and is currently developed, therefore it is appropriate to redevelop the site.

The entire site is considered to have a moderate watershed value and contain 3.66 acres of riparian area. The site operated as an industrial facility for 50 years and is appropriate to redevelop due to its existing developed nature and the fact that it is located in the Existing Community Zone along a County roadway.

One of the Highlands RMP region-wide goals is the promotion of brownfield remediation and redevelopment. This site would advance both those goals. This site would also advance Goal 5E Minimization of travel demand and vehicle miles of travel as well as the following supporting policies and objectives:

- **Policy 5E1:** To promote land use patterns that support a balance of jobs to housing as a means of reducing average trip lengths.
- **Objective 5E1a:** Development and redevelopment which provides housing and jobs in close proximity.
- **Objective 5E1b:** Development and redevelopment in close proximity to rail stations and along bus routes.
- **Policy 5E3:** To promote land use patterns which facilitate use of alternative modes of transportation including walking and the use of bicycles.

Redevelopment of 100 West Main Street also advances the following goal, policies and objectives:

- **GOAL6F:** Support of compact development, mixed use development and redevelopment and maximization of water, wastewater and transit infrastructure investments for future use of land and development within the existing community zone.
- **Policy 6F1:** To promote compatible development and redevelopment within the ECZ.
- **Policy 6F2:** To promote the restoration and redevelopment of brownfields, particularly those located in or adjacent to transportation corridors or transit stations. In cases where redevelopment is not appropriate, encourage "brownfield to greenfield" approaches.



- **Policy 6F3:** To ensure that development activities within the ECZ are subject to standards and criteria which ensure that development and redevelopment incorporate smart growth principles and do not adversely affect natural resources.
- **Policy 6F4:** To ensure that development and redevelopment within the ECZ are served by adequate public facilities including water supply, wastewater treatment, transportation, educational and community facilities.
- **Policy 6F5:** To ensure that development and redevelopment in the ECZ are compatible with existing community character.
- **Policy 6F6:** To encourage new population growth, where desired by the municipality, and development in the ECZ is in the form of center based and mixed-use development.

The list of goals, policies and objectives that can be advanced by the redevelopment of 100 West Main Street illustrates its consistency with the Highlands RMP.

As the Borough has adopted a Redevelopment Plan for the property, which allows for affordable housing, the Borough has done its part, which is to put the zoning in place that will allow for the construction of an inclusionary housing development.

DB ZONE

Except for a small portion of the railroad right-of-way, the Downtown Business Zone is located within the Existing Community Zone. This area is developed and is the “downtown” of High Bridge, where the train station is located. Except for additions, any new development will have to be in the form of redevelopment. While there may be mapped environmental features within the DB Zone, redevelopment of this area is encouraged by the Highlands RMP.

Redevelopment for mixed-use development that includes inclusionary multi-family housing will advance Goal 5E, Policy 5E1, Objective 5E1a, Objective 5E1b and Policy 5E3 as described on page 43. It would also advance Goal 6F, Policy 6F1 through 6 as detailed above. Therefore, the Borough’s continued encouragement of redevelopment within the DB Zone for mixed-use development that includes affordable housing is consistent with the Highlands RMP.

Furthermore, as the zoning is already in place to permit affordable housing, the Borough has performed its duties and created the opportunity for affordable housing to be constructed.

MUC ZONE

The majority of the MUC Zone is located within the Existing Community Zone. Similar to the DB Zone, any new development will be limited to additions or will require buildings to be torn down and redeveloped. While there are mapped environmental features within the MUC Zone, redevelopment of this area is encouraged by the Highlands RMP.

As noted in Chapter X, the MUC Zone will be amended to create a new conditional use that will permit mixed-use development that includes inclusionary multi-family housing. Redevelopment within the MUC Zone would advance Goal 5E, Policy 5E1, Objective 5E1a, Objective 5E1b and Policy 5E3 as described on page 43. It would also advance Goal 6F, Policy 6F1 through 6 as detailed above. Therefore, the Borough’s encouragement of redevelopment within the MUC Zone for mixed-use development that includes affordable housing is consistent with the Highlands RMP.



FAIR HOUSING ACT COMPLIANCE

As per paragraph 9 of the Settlement Agreement, High Bridge has agreed to adhere to the requirements of the Fair Housing Act for communities in the Highlands Region, which requires developments in the Borough to set aside 20% of housing units for occupancy by affordable households. The Borough has been proactive since conforming to the Highlands RMP and has required an on-site affordable housing set-aside from each multi-family residential development application. This has resulted in the construction of four new affordable units since 2014.

To memorialize the Borough's commitment to the Fair Housing Act requirements and also codify the requirement into the Borough's Code Book, the Borough will be including the following language in the Affordable Housing Ordinance (See Appendix L):

Any property in the Borough of High Bridge that is currently zoned for non-residential uses and subsequently receives a zoning change or use variance or approval of a redevelopment plan to permit residential development, or that is currently zoned for residential uses and receives approval for residential development, shall provide an affordable housing set-aside of at least twenty percent (20%) of the residential units constructed, as required for developments located within the jurisdiction of the Highlands Water Protection and Planning Council, pursuant to N.J.S.A. 52:27D-329.9(a), whether the units will be for rent or will be for sale. No property shall be subdivided so as to avoid compliance with this requirement. All affordable units shall be governed by the provisions of this Ordinance.

ALTERNATIVE MECHANISMS

High Bridge's executed Settlement Agreement relies entirely on new construction, which will occur through redevelopment. Due to the Borough's small affordable housing trust fund, alternative mechanisms, such as a market to affordable housing program, are not viable.

XIV. APPENDIX

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| A. 2004 Second Round Substantive Certification | I. 100 West Main Street Redevelopment Plan |
| B. Settlement Agreement executed on December 15, 2017 | J. 2014 DB District Ordinance |
| C. February 13, 2018 Order Approving Settlement Agreement | K. MUC District Ordinance |
| D. Vacant Land Assessment | L. Affordable Housing Ordinance |
| E. Highlands Implementation Plan and Schedule | M. Development Fee Ordinance |
| F. 38 Main Street Deed Restriction | N. Spending Plan |
| G. 41 Center Street Deed Restriction | O. Affirmative Marketing Plan |
| H. 20 Main Street Deed Restriction | P. MHL Resolution |
| | Q. AA Resolution |

