

Housing Element and Fair Share Plan

Fourth Round

LUMBERTON TOWNSHIP, BURLINGTON COUNTY, NJ

JUNE 2025

Adopted by the Lumberton Township Land Development Board on June 12, 2025 by Resolution 2025-_____.

Endorsed by Lumberton Township Committee on June __ 2025 .

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I. Introduction and Executive Summary

This Fourth Round Housing Element and Fair Share Plan (“HEFSP”) has been prepared for Lumberton Township in accordance with the New Jersey Fair Housing Act (“FHA”) and the applicable rules of the New Jersey Council on Affordable Housing (“COAH”) at N.J.A.C. 5:93 et seq. There are four components of a municipality’s affordable housing obligation under the regulatory scheme that has evolved since the *Mount Laurel I* and *Mount Laurel II* decisions. Beginning with the First Round of affordable housing in 1987, municipalities wishing to proactively plan to accommodate opportunities for affordable housing may opt to participate in the fair share planning process. The four elements of the obligation are: the Fourth Round Present Need (Rehabilitation Share), the Prior Round Prospective Need (Cumulative First and Second Round), the Third Round Gap and prospective Need, and the Fourth Round Prospective Need. Lumberton Township’s affordable housing obligations are as follows:

Fourth Round Present Need /Rehabilitation Obligation	38
Prior Round Prospective Need	152
Third Round Gap and Prospective Need	332
Fourth Round Prospective Need	99

To satisfy its rehabilitation obligation, the Township will continue its participation in Burlington County’s Home Improvement Loan Program and will initiate a municipal rehabilitation program using money from the Township’s affordable housing trust fund. The Township believes that the 38 unit present need obligation is an overestimation, specifically as it relates to housing units with incomplete plumbing¹. However, proposes to initiate a rehabilitation program will offer needed assistance to low- and moderate-income residents and will support maintenance of the housing stock and improvement of neighborhoods.

The Township has fully satisfied the Prior Round Prospective Need (1987-1999) of 152 with 76 permanent supportive rental units at Lumberton Independent Living plus 38 bonus credits from the rental units, and 38 age-restricted affordable rental units at Lumberton Independent Living.

The Third Round Gap/ Prospective Need (1999-2025) of 332 has been satisfied with 4 senior rental units at Lumberton Independent Living, 38 credits for existing and documented supportive and special needs units, 43 family rental units at The Wexford (Wellington Farms Inclusionary), 70 family rental units at Cornerstone at Lumberton (100% affordable), 95 units at the Eayrestown Inclusionary Redevelopment site (proposed), and 83 rental bonus credits.

The Fourth Round Prospective Need (2025-2035) of 99 units will be satisfied with the development of 28 units at Cornerstone at Lumberton Phase II plus 24 bonus credits, and 47 units at the Eayrestown Inclusionary Redevelopment site. The Eayrestown Redevelopment will result in additional affordable units, which will be applied to the Fifth Round.

¹ Lumberton’s Third Round present need obligation was 3. This illustrates the probable inaccuracy of the present need calculations. It is highly unlikely that units “lost plumbing” over a ten year period.

II. *Mount Laurel* Affordable Housing Background

A. Judicial Background

In the landmark 1975 decision in the case of *Southern Burlington County NAACP v. the Township of Mount Laurel*, (commonly known as *Mount Laurel I*), the New Jersey Supreme Court held that developing municipalities in New Jersey have a constitutional obligation to provide a realistic opportunity for the construction of low- and moderate-income housing in their communities. In its second significant *Mount Laurel* decision, decided on January 20, 1983 (*Mount Laurel II*), the Supreme Court expanded the *Mount Laurel* doctrine by determining that this constitutional responsibility to address the present need for affordable housing extended to all municipalities in New Jersey, and that the responsibility to address regional prospective need for affordable housing extended to all developing municipalities in New Jersey. The Court also established various remedies, including the “builder remedy” or court-imposed zoning, to ensure that municipalities affirmatively addressed this obligation.

In response to the *Mount Laurel II* decision, the New Jersey Legislature adopted the Fair Housing Act in 1985 (Chapter 222, Laws of New Jersey, 1985). The Fair Housing Act established the Council on Affordable Housing (COAH) as an administrative alternative to the courts. COAH was given the responsibility of dividing the state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need. COAH drafted regulations and calculated regional and municipal fair share numbers for Round 1 (1987-1993) and again for Round 2 (1993 -1999). However, the Round 2 methodology superseded the First-Round methodology and the cumulative period (1987-1999) became known as the “Prior Round”.

For the Third Round, which should have begun in 1999, COAH adopted regulations in 2004 intended to cover a ten-year period through 2014. In 2007 the first iteration of the Third Round rules were invalidated by a New Jersey Appellate Court decision, and COAH was ordered to propose amendments to its rules. The second iteration of the Third Round rules were adopted in June and October of 2008. The rules were again challenged and ultimately invalidated by the Court in 2010. After being ordered by the NJ Supreme Court to do so, COAH then attempted to adopt a third set of Round 3 regulations in 2014, but failed, resulting in additional challenges. These challenges lead to the Supreme Court’s decision *In re Adoption of N.J.A.C. 5:96 & 5:97 by the N.J. Council on Affordable Housing*, 221 N.J. 1 (2015) (“*Mount Laurel IV*”), in which it held that since COAH was no longer functioning, trial courts were to resume their role as the form of first instance for evaluating municipal compliance with *Mount Laurel* obligations, and also established a transitional process for municipalities to seek a Judgment of Compliance and Repose (“JOR”) in lieu of Substantive Certification from COAH.

While the Supreme Court’s decision set forth a procedural path for municipalities to address their Round 3 fair share obligations, it did not specifically assign those obligations. Instead, the fair share

obligation was to be negotiated by the municipalities and Fair Share Housing Center and determined by the trial courts. The Supreme Court directed that the method of determining municipal housing obligations would be “similar to” the methodologies used in the Prior Round calculations. Additionally, the Court provided that municipalities should rely on COAH’s Second Round rules (N.J.A.C. 5:93) and certain components of COAH’s 2008 regulations that were specifically upheld, as well as the Fair Housing Act to guide planning for affordable housing, preparation of fair share plans, and implementation.

In 2017 the New Jersey Supreme Court determined that the “lost” period of time between 1999 and 2015 when no valid affordable housing regulations were in force, still generated an affordable housing obligation to address housing needs that continued to accrue during that time.² This time period became known as the “gap period” and is now a component of the Third Round obligation.

B. Legislative Background

The New Jersey Legislature has been both responsive to the *Mount Laurel* Judicial decisions and at times proactive in its efforts to craft a comprehensive planning and implementation response to the affordable housing mandate. Significant amendments to Fair Housing Act were enacted in 2008 and 2024.

On July 17, 2008, P.L. 2008c. 46 (also referred to as A500) amended the Fair Housing Act. The following significant changes were made:

- It established a statewide 2.5% non-residential development fee payable to the municipal or State Affordable Housing Trust Fund instead of requiring non-residential developers to provide affordable housing;
- It eliminated new regional contribution agreements (“RCAs”) as a compliance technique available to municipalities. Prior to the change, a municipality could fund the transfer up to 50% of its fair share to a so called “receiving” municipality where the money would be used to create or rehabilitate affordable housing.
- It added a requirement that 13% of all affordable housing units be restricted to very low-income households, which it defined as households earning 30% or less of median income;
- It added a requirement that municipalities had to commit to spend development fees within four years of the date of collection.

On March 20, 2024 the legislature adopted P.L. 2024 c.2 which amended the Fair Housing Act and other related statutes. This amendment intends to provide a more predictable and consistent approach to affordable housing planning and implementation and to enable maximum production of low- and moderate-income housing units. The 2024 amendments to the Fair Housing Act are intended to implement the Mount Laurel doctrine, and that municipalities in compliance with the

² The gap present need is a measure of low- and moderate-income households that formed from 1999 and 2015 and that were still in need of housing in 2015.

Fair Housing Act are also in compliance with the Mount Laurel doctrine. The following are highlights of the 2024 amendments to the Fair Housing Act:

- The Council on Affordable Housing is formally abolished.
- The NJ Department of Community Affairs (“DCA”) is required to promulgate municipal obligations using an adjusted methodology set forth in the amended Fair Housing Act. The obligations are to be considered advisory, not binding, but any municipal adjustment to the fair share obligation must follow the methodology set forth in the law.
- Establishes timelines for the municipal compliance process and related challenges. Municipalities must abide by the timelines in order to retain immunity from exclusionary zoning lawsuits.
- Requires the New Jersey Housing and Mortgage Finance Agency and the DCA to update the Uniform Housing Affordability Controls (“UHAC”) along with other rules governing the production and administration of affordable housing.
- Establishes the Court- based Affordable Housing Alternate Dispute Resolution Program (“Program”) that is charged with resolving challenges to municipal determinations of fair share needs and compliance efforts.
- Provides for a minimum of 40 year control period for new affordable rental units;
- Modifies the criteria for affordable housing bonuses that may be claimed in municipal fair share plans.
- Establishes a specific timeline for the steps needed to establish municipal affordable housing obligations, to challenge the determinations, and to adopt a Housing Element and Fair Share Plan, in order for them to retain their immunity from exclusionary zoning litigation.
- Establishes new reporting and monitoring procedures and deadlines for both affordable units and affordable housing trust funds and assigns oversight for reporting and monitoring to DCA.

This Housing Element and Fair Share Plan has been prepared to address the essential components of a Housing Element (as required by N.J.S.A. 52:27D-310 and N.J.S.A. 40:55D-28), to meet the requirements of the FHA as most recently amended, and to meet the intent of Administrative Directive #14-24.

C. Lumberton Township Affordable Housing History

Lumberton Township petitioned the Council on Affordable Housing for substantive certification on December 9, 1994. The Housing Element and Fair Share Plan and petition covered the twelve-year Prior Round (1987-1999) period. Conditional certification was issued on October 2, 1996 (Resolution 51-99). Second Round certification was granted on July 9, 1997, and extended certification was granted on March 9, 2005. The Township satisfied the Prior Round obligation as set forth in the table in section IVB(1). COAH approved the Township's development fee ordinance on April 12, 1995.

Lumberton Township adopted a Third Round Housing Element and Fair Share Plan on December 18, 2008 in response to the second iteration of the Third Round rules and petitioned for substantive certification. The petition was deemed complete by COAH (February 5, 2009). The Township responded to COAH's requests for additional information until the second iteration of the Third Round rules were invalidated in October of 2010.

Following the March 10, 2015 NJ Supreme Court decision (*Mount Laurel IV*), the Township filed a declaratory judgement action and submitted itself to the new judicial process. On November 21, 2017, Lumberton entered into a Third Round Settlement Agreement with Fair Share Housing Center which set the Third Round prospective need fair share obligation at 332 and included an outline of proposed compliance mechanisms. The Township has continued to implement the Third Round Fair Share Plan and has now prepared this Fourth Round Housing Element and Fair Share Plan to ensure realistic opportunities for the production of additional affordable housing in locations well suited to accommodate new housing.

D. Timelines

N.J.S.A. 52:27D-304.1 provides that following the expiration of the Third Round of affordable housing on July 1, 2025, a municipality shall have immunity from exclusionary zoning litigation if the municipality complies with the deadlines established for both determining present and prospective obligations and for adopting a housing element and fair share plan to meet those obligations. The New Jersey Department of Community Affairs (DCA) prepared calculations of regional need and municipal present and prospective need obligations in accordance with the methodology and formulas established in 52:27D-304.2 and C.52:27D-304.3. These obligations are set forth in a report entitled "Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background". The following is an overview of the timelines that are set forth in the amended Fair Housing Act for Fourth Round participation, and Lumberton's responses to the timeline.

1. January 31, 2025. For the fourth round of affordable housing obligations participating municipalities were required to determine their present and prospective fair share obligations by binding resolution no later than January 31, 2025.

Lumberton Township adopted Resolution 2025-055 on January 16, 2025.

The Declaratory Judgement Action was filed with the program on January 17, 2025, Docket BUR-L-000128-25.

2. February 28, 2025. Challenges to the municipal determination were required to be filed by February 28, 2025.

A challenge was filed by the New Jersey Builders Association (NJBA).

3. March 31, 2025. Decisions on challenges to the municipally determined obligation shall be decided by the program by March 31, 2025 and an order will be entered by the vicinage's judge.

Lumberton Township participated in dispute resolution on March 26, 2025. At the mediation, the Township and NJBA agreed to a fair share obligation of 99 units. The Affordable Housing Dispute Resolution Program recommended the Settlement to the Court.

On April 17, 2025, by Order of Judge Cook, the municipal fourth round prospective need obligation was fixed at 99.

4. June 30, 2025. Municipalities are required to adopt a housing element and fair share plan and propose drafts of the appropriate zoning and other ordinances and resolutions to implement its present and prospective obligation by June 30, 2025, and file it with the Program.
5. August 31, 2025. Challenges to the adopted housing element and fair share plan alleging non-compliance with the Fair Housing Act must be filed by August 31, 2025.
6. March 15, 2026. The municipality shall adopt Implementing ordinances and resolutions by March 15, 2026.

E. Housing Element Requirements

Pursuant to both the Fair Housing Act (52:27D-310) and the Municipal Land Use Law (N.J.S.A. 40:55D-28 and -62), municipalities in New Jersey are required to include a housing element in their master plans. The land use element and the housing plan element are the foundations for the municipal zoning ordinance. The housing element is designed to provide information and perspective to guide the municipality toward identifying its present and prospective housing needs and to provide the foundations that will enable the municipality to provide access to affordable housing opportunities to meet the identified needs with particular attention to low- and moderate-

income housing. The Fair Housing Act requires that the Housing Element include the essential elements outlined below (N.J.S.A. 52:27D-310)

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for

Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

F. Directive #14-24 Requirements

The March 20, 2024 amendments to the Fair Housing Act (P.L. 2024 c.2) established the Affordable Housing Alternate Dispute Resolution Program (the "Program") within the Judiciary that is responsible for reviewing challenges to municipal fair share determinations and municipal compliance efforts. Administrative Directive #14-24 was issued to promulgate procedures and guidelines for implementing the Program. The Directive includes an Addendum outlining the elements to be included in the Housing Element and Fair Share Plan. These elements are outlined below.³

1. Detailed site suitability analyses, based on the best available data, for each of the un-built inclusionary or 100 percent affordable housing sites in the plan as well as an identification of each of the sites that were proposed for such development and rejected, along with the reasons for such rejection.
2. The concept plan for the development of each of the selected sites should be overlaid on the most up to date environmental constraints map for that site as part of its analysis. When the detailed analyses are completed, the municipality can see what changes will be needed (either to the selected sites or to their zoning) to ensure that all of the units required by the settlement agreement will actually be produced. If it becomes apparent that one (or more) of the sites in the plan does not have the capacity to accommodate all of the development proposed for it, the burden will be on the municipality either to adjust its zoning regulations (height, setbacks, etc.) so that the site will be able to yield the number of units and affordable units anticipated by the settlement agreement or to find other mechanisms or other sites as needed to address the likelihood of a shortfall.
3. The final HEFSP must fully document the creditworthiness of all of the existing affordable housing units in its HEFSP and to demonstrate that it has followed all of the applicable requirements for extending expiring controls, including confirmation that all of the units on which the controls have been extended are code-compliant or have been rehabilitated

³ The Directive references consistency with an executed "Settlement Agreement". However the Round 4 process does not require a settlement agreement at this juncture.

to code-compliance, and that all extended controls cover a full 30-year period beginning with the end of the original control period. Documentation as to the start dates and lengths of affordability controls applicable to these units and applicable Affordable Housing Agreements and/or deed restrictions is also required. Additionally, the income and bedroom distributions and continued creditworthiness of all other existing affordable units in the HEFSP must be provided.

4. The HEFSP must include an analysis of how the HEFSP complies with or will comply with all of the terms of the executed settlement agreement.

Once the HEFSP has been prepared, it must be reviewed by Fair Share Housing Center and the Program's Special Adjudicator for compliance with the terms of the executed settlement agreement, the Fair Housing Act (FHA) and Uniform Housing Affordability Controls (UHAC) regulations. The HEFSP must be adopted by the Planning Board and the implementation components of the HEFSP must be adopted by the governing body.

III. Housing Element Analysis

A. Demographic Characteristics

1. Population

The changes in population in Lumberton Township, Burlington County and the State of New Jersey from 1930 through 2024 are shown in Table 1. Lumberton experienced slow population growth from 1930 to 1950 with the most significant increase occurring during the 1950s, when the population grew from 1,325 to 2,833 or 113.8%. From 1960 through 1990 Lumberton's population increased at a relatively steady rate. The largest net increase in population was between 1990 and 2000, when the population increased by 3,756 people, coinciding with the development of the Bobby's Run development. Population growth since 2010 has been slow, but it is anticipated that the population will again grow over the next ten years with the build out of the Wellington Farms Redevelopment Area and the Eayrestown Redevelopment Area (both inclusionary).

Table 1 Population Trends									
Year	Lumberton Township			Burlington County			New Jersey		
	Population	Change since last Census		Population	Change since last Census		Population	Change since last Census	
		Number	Percentage		Number	Percentage		Number	Percentage
1930	905	--	--	93,541	-	-	4,041,334	-	-
1940	1,007	102	11.3%	97,013	3,472	3.7%	4,160,165	118,831	2.9%
1950	1,325	318	31.6%	135,910	38,897	40.1%	4,835,329	675,164	16.2%
1960	2,833	1,508	113.8%	224,499	88,589	65.2%	6,066,782	1,231,453	25.5%
1970	3,945	1,112	39.3%	323,132	98,633	43.9%	7,168,164	1,101,382	18.2%
1980	5,236	1,291	32.7%	362,542	39,410	12.2%	7,364,823	196,659	2.7%
1990	6,705	1,469	28.1%	395,066	32,524	9.0%	7,730,188	365,365	5.0%
2000	10,461	3,756	56.0%	423,394	28,328	7.2%	8,414,350	684,162	8.9%
2010	12,559	2,098	20.1%	448,734	25,340	6.0%	8,791,894	377,544	4.5%
2020	12,803	244	1.9%	461,860	13,126	2.9%	9,288,994	497,100	5.7%
2024*	13,040	237	1.9%	475,515	13,655	3.0%	9,500,851	211,857	2.3%
Source: U.S. Census Bureau, Decennial Census and 2024 Population and Housing Unit Estimates * 2024 is an estimate									

2. Population Composition by Age

According to the 2023 American Community Survey 5-year estimates, the median age of the residents of Lumberton in 2023 was 41.7 years. Analysis of age group characteristics provides insight into the demographic shifts and trends in a municipality. Changes in age group data can reflect a number of demographic trends, which can be helpful in considering how the changes impact housing, community facilities and services needs for the municipality and the County

overall. Between 2000 and 2020 the age composition of Lumberton has fluctuated amongst each age cohort. While the population overall has increased, the number of children under the age of 14 has decreased. The number of adults aged 35 to 44 has also decreased significantly (by 756) whereas the number of people over the age of 55 has increased by 2,234. The aging of the population may be related to the increase in residential dwellings in the 1990s and early 2000s, many of which were likely purchased by young families where the householders are now in their 50s and 60s. As these houses turn over, there may be another wave of younger families.

Table 2 Population by Age 2000 and 2020, Lumberton Township						
Population	2000		2020		Change, 2000 to 2020	
	Number	Percentage	Number	Percentage	Number	Percentage
Total population	10,461	100%	12,803	100%	2,342	22.2%
Under 5 years	873	8.3%	596	4.7%	-277	-46.4%
5 to 14	1,658	15.8%	1,510	11.8%	-148	-10.8%
15 to 24	1,053	10.0%	1,884	14.7%	831	56.0%
25 to 34	1,505	14.4%	1,463	11.4%	-42	-3.4%
35 to 44	2,224	21.3%	1,468	11.4%	-756	-51.0%
45 to 54	1,337	12.8%	1,837	14.3%	500	37.6%
55 to 64	653	6.2%	2,087	16.3%	1,434	320.7%
65 and over	1,158	11.0%	1,958	15.3%	800	69.1%
Source: US Census Bureau, Decennial Census						

B. Housing Characteristics

There were 5,024 housing units in Lumberton as of 2023. The Township's housing stock consists of a variety of housing types. Single family detached homes make up 56.6% of housing units and attached housing (townhouses) make of 21.99% of the housing stock. Multi-family units in buildings containing five or more dwelling units make up 17.7% of the housing stock. The stock of single-family detached units makes up a lower portion of the Township's housing stock (56.6%) than that of Burlington County overall (64.4%) but, is slightly higher than the state (52.7%). Lumberton Township has a higher portion of single family-attached (townhouse) units, (21.99%) than the County (14.5%) and New Jersey (10.0%). The Township's renter population occupies approximately 25% of the housing units.

Table 3 Lumberton Township Housing by Type of Structure and Tenure								
Number of Units in Structure	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1, Detached	2,755	54.84%	52	1.03%	36	.72%	2,843	56.6%
1, Attached	718	14.29%	226	4.5%	161	3.2%	1,105	21.99%

2	20	.4%	40	.8%	0	0%	60	1.19%
3 or 4	0	0%	66	1.31%	48	.96%	114	2.27%
5 to 9	0	0%	254	5.06%	0	0%	254	5.06%
10 or more	23	.46%	612	12.18%	0	0%	635	12.63%
Other	0	0%	13	.25%	0	0%	13	.25%
Total	3,516	70.0%	1,263	25.1%	245	4.9%	5,024	100%

Source: US Census Bureau, 2019-2023 American Community Survey Five Year Estimates
Table B25024, Table B25032

The approximate age of Lumberton Township's housing stock is shown in Table 4. The median year of construction of all housing units in the Township is 1988 which is newer than that of Burlington County overall (1977) and newer than the State overall (1969). Approximately 66.4% of the Township's housing stock was built after 1980, and a mere 5.9% was built pre-1939. Owner-occupied units in Lumberton are generally newer than renter-occupied units with a median age of 1991 and 1979, respectively. The median age of renter-occupied units will go up over the next several years as several multi-family developments are either recently constructed (Cornerstone at Lumberton, under construction (The Wexford), or proposed (Eayrestown Redevelopment).

Table 4								
Lumberton Township Housing by Year Built and Tenure								
Year Built	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
2020 or later	-	-	-	-	-	-	-	
2010 to 2019	110	2.18%	9	.179%	12	.24%	131	2.6%
2000 to 2009	804	16%	120	2.38%	44	.87%	968	19.27%
1990 to 1999	925	18.4%	279	5.55%	103	2.05%	1,307	26%
1980 to 1989	706	14.05%	176	3.5%	48	.95%	930	18.5%
1970 to 1979	273	5.43%	493	9.81%	8	.16%	774	15.4%
1960 to 1969	243	4.83%	40	.79%	3	.06%	286	5.69%
1950 to 1959	181	3.6%%	87	1.73%	0	0%	268	5.33%
1940 to 1949	31	.62%	30	.59%	0	0%	61	1.2%
1939 or earlier	243	4.8%	29	.57%	27	.53%	299	5.9%
Total	3,516	70.0%	1263	25.1%	245	4.9%	5,024	
Median Year Built	1991		1979		(X)		1988	

Sources: Table B25034, Table B25036, and Table B25037 U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates

As shown in Table 5, 73.7%% of all housing units in Lumberton Township contain three (3) bedrooms or more. Approximately 38.7% of housing units in the Township have four or more bedrooms, which is larger than the percentage of homes in the County (33.3%) and the State overall with four or more bedrooms (25.6%).

Table 5 Lumberton Township Housing by Number of Bedrooms		
Bedrooms per Unit	Units	Percent
Efficiency	81	1.6%
1 Bedroom	564	11.2%
2 Bedrooms	675	13.4%
3 Bedrooms	1,757	35.0%
4 Bedrooms	1,609	32.0%
5+ Bedrooms	338	6.7%
Total	5,024	100%
Source: Table DP04 U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates		

Between 2013 and 2023, housing values for owner occupied units in Lumberton increased by 46% (not accounting for inflation). The sharp increase in residential real estate values is consistent with a substantial increase in demand for residential real estate outside of major metropolitan areas beginning during the covid pandemic. In 2013, 15% of all owner-occupied homes in the Township were valued at \$500,000 or more; by 2023, that had grown to 32.2%. Approximately 68.2% of homeowners in Lumberton have a mortgage or other debt on their property, while approximately 31.9% have no mortgage or debt on their property. This is similar to the percentage of homeowners with mortgages across Burlington County (66.6% with mortgage and 33.4% without).

Table 6 Lumberton Township Value of Owner Occupied Housing Units				
Housing Unit Value	2013		2023	
	Units	Percent	Units	Percent
Less than \$50,000	29	0.9%	44	1.3%
\$50,000 to \$99,999	38	1.2%	38	1.0%
\$100,000 to \$149,999	236	7.4%	67	1.9%
\$150,000 to \$199,999	465	14.5%	222	6.3%
\$200,000 to \$299,999	935	29.3%	675	19.2%
\$300,000 to \$499,999	1,015	31.8%	1,356	38.6%
\$500,000 to \$999,999	478	15.0%	1,038	30.0%
\$1,000,000 or more	0	0%	76	2.2%
2Total	3,196	100%	3,516	100%
Median Value	283,800		414,600	
Sources: Table DP 04 , U.S. Census Bureau, 2019-2023 American Community Survey Five-Year Estimates;				

Table 7 Mortgage Status Lumberton Township and Burlington County, 2023 Estimates				
	Township		Burlington County	
	Number	Percentage	Number	Percentage
Housing units with a mortgage, contract to purchase, or similar debt:	2,395	68.2%	88,755	66.6%
With either a second mortgage or home equity loan, but not both:	351	10.0%	10,177	7.6%
Second mortgage only	28	0.8%	1,402	1.0%
Home equity loan only	323	9.2%	8,775	6.6%
Both second mortgage and home equity loan	7	0.2%	258	0.2%
No second mortgage and no home equity loan	1,979	56.3%	75,895	56.9%
Housing units without a mortgage	1,121	31.9%	44,570	33.4%
Source: U. S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table B25081				

The median rent in Lumberton Township in 2023 was \$1,476 dollars, compared to \$1,465 across Burlington County. Approximately 61.5% of rental units in the Township rent for between \$1,000 and \$1,999.

Table 8 Contract Gross Rent Lumberton Township and Burlington County, 2023 Estimates				
	Lumberton Township		Burlington County	
	Units	Percent	Units	Percent
Total Renter Occupied Units	1,263	100%	42,721	100%
Less than \$200	0	0%	290	0.7%
\$200 to \$399	85	6.8%	1,026	2.4%
\$400 to \$599	51	4.0%	580	1.4%
\$600 to \$799	20	1.6%	1,436	3.4%
\$800 to \$999	150	11.9%	3,529	8.3%
\$1,000 to \$1,499	346	27.4%	14,921	34.9%
\$1,500 to \$1,999	431	34.1%	11,522	27.0%
\$2,000 to \$2,499	140	11.1%	5,374	12.6%
\$2,500 to \$2,999	9	0.7%	1,810	4.2%
\$3,000 to \$3,499	13	1.0%	554	1.3%
\$3,500 or more	14	1.1%	399	0.9%
No cash rent	4	0.3%	1,280	3.0%
Median Contract Rent	1476		1465	
Source: American Community Survey 2019-2023, 5-year estimates, Table 25056, Table 25058				

C. Households

Households are defined as one or more people, related or not, living together as a housekeeping unit. In 2023 there were 4,779 total households living in Lumberton Township. One-person households make up the largest household size at 29.7% of all households. The average household size is 2.65 persons, which is slightly higher than Burlington County's average household size of 2.58 .

According to the U.S. Census, family households are defined as two or more persons living in the same household related by birth, marriage, or adoption. As shown in Table 10 a large majority of households in the Township were categorized as family households (71.3%). Households in Lumberton consisting of a married couple with children accounted for 20.5% of all households. Single parent households with children account for an additional 8.2% of all households.

Table 9 Household Size - Occupied Housing Units, 2023 Lumberton Township and Burlington County				
	Lumberton Township		County	
	Number	Percent	Number	Percent
Total Households	4,779	100%	176,046	100
1-person household	1,419	29.7%	46,962	27.7%
2-person household	1,197	25.0%	57,994	32.9%
3-person household	1,112	23.3%	29,079	16.5%
4-person household	647	13.5%	25,903	14.7%
5-person household	274	5.7%	10,883	6.2%
6-person household	113	2.4%	3,609	2.0%
7-or-more-person household	17	0.4%	1,616	0.9%
Average Household Size	2.65		2.58	
Source: American Community Survey 2019-2023, 5-year estimates Tables B25009 and S1101				

Table 10 Household Size and Type, 2020 Lumberton Township		
	Total	Percent
Total Households	4,751	100%
Family households	3,388	71.3%
Married Couple Family	2,502	52.7%
With own children under 18 years	974	20.5%
No children under 18 years	1,528	32.2%
Other Family	866	18.2%
Male householder, no spouse present	255	5.4%
With own children under 18 years	104	2.2%
Female householder, no spouse present	631	13.3%
With own children under 18 years	288	6.0%
Nonfamily Households	213	4.5%
Male householder	105	2.2%
Female householder	108	2.3%
Average Family Size	3.28	
Source: US Census Bureau, Decennial Census 2020, Table PCT2; American Community Survey 2019-2023, 5-year estimates Table S1101		

D. Income Characteristics

1. Household Income

As measured in by the American Community Survey 2023 5-year estimate, Lumberton Township had a slightly higher per capita income and median household income than that of Burlington County and the State of New Jersey overall. In 2023, the median household income in Lumberton Township was \$111,739, which is \$6,468 more than Burlington County overall and \$10,689 more than the State overall.

Table 11 Per Capita and Household Income		
	2023 Per Capita Income	2023 Median Household Income
Lumberton Township	\$56,971	\$111,739
Burlington County	\$53,077	\$105,271
New Jersey	\$53,118	\$101,050
Source: 2023 American Community Survey 5-year Estimates, Tables 19013 and 19301		

The distribution of household income for Lumberton Township is listed below. The highest percentage of households (23.7%) fall into the \$200,000 or more income bracket. This category was followed by those households that earned \$100,000 to \$149,999 (18.1%). In Lumberton, 20.8 percent of households earned less than \$50,000, compared to 23.7 percent of the County's households overall.

Table 12 Household Income Lumberton Township and Burlington County, 2023				
	Lumberton Township		Burlington County	
	Number	Percentage	Number	Percentage
Total Households	4,779	100%	176,046	100%
Less than \$10,000	193	4.0%	5,362	3.0%
\$10,000 to \$14,999	107	2.2%	1,969	1.1%
\$15,000 to \$24,999	206	4.3%	6,523	3.7%
\$25,000 to \$34,999	196	4.1%	8,027	4.6%
\$35,000 to \$49,999	294	6.2%	19,955	11.3%
\$50,000 to \$74,999	553	11.6%	22,911	13.0%
\$75,000 to \$99,999	525	11.0%	23,250	13.2%

\$100,000 to \$149,999	865	18.1%	35,553	20.2%
\$150,000 to \$199,999	707	14.8%	23,631	13.4%
\$200,000 or more	1,133	23.7%	33,865	19.2%
Median Household Income	\$111,739		\$105,271	
Source: 2019-2023 American Community Survey 5-year Estimates, Tables B19001 and B19013				

2. Poverty Rates

The 2025 Federal Poverty Guidelines define poverty by income thresholds. For a one-person household the Federal poverty income is \$15,650, for a two-person household it is \$21,150, for a three-person household it is \$26,650 and for a four-person household it is \$32,150. Eligibility for assistance programs often use percentages of the federal poverty level to determine eligibility. Since New Jersey is a high-income state with high cost of living, State programs typically use a higher income threshold (such as 138% of the Federal Poverty Level).

Table 13		
Families and Individuals Below Poverty Level		
	Families	Individuals
Lumberton Township	5.3%	5.9%
Burlington County	4.9%	6.8%
Source: US Census Bureau, 2023 American Community Survey 5 year estimates, Tables S1701 and S1702		

3. Income Limits and Rents

In order to be eligible for deed restricted affordable housing in New Jersey, a household's income must be below the income limit for the region in which the housing is located. Generally, housing is considered affordable for a household if no more than 30% of gross income is spent on housing costs. Restricted affordable housing is made affordable for households earning up to 80% of the median income in the region. The Fair Housing Act and the Uniform Housing Affordability Controls (N.J.A.C. 5:80-26.1) define very-low income households (those earning up to 30% of the median household income for the region), low-income households (those earning up to 50% of the median household income for the region) and moderate-income households (those earning from 50% to 80% of the median household income for the region). The maximum income figures are adjusted for household size and the municipality's geographic location within the State (there are six regions) and are updated yearly.

The Uniform Housing Affordability Controls ("UHAC") provide that the maximum rent for a qualified affordable unit must be affordable to households that earn no more than 60% of the median income for the region and the average rent must be affordable to households earning no more than 52% of the median income. The maximum sale prices for affordable units must be affordable to households that earn no more than 70% of the median income. The average sale

price must be affordable to a household that earns no more than 55% of the median income. Each time an affordable housing development or unit is being prepared for market, the rent or sales price is calculated by the Township's or the developer's administrative agent.

Lumberton Township is located within region five, which includes Burlington, Camden and Gloucester Counties. Deed restricted affordable housing units must be made affordable to a mix of very low-income, low-income, or moderate-income households. The maximum income depends on the number of people in the household. The table below shows 2025 maximum income limits for households of different sizes in Region 5.

Table 14 2025 Region 5 Income Limits by Household Size			
# Persons	Very Low Income	Low Income	Moderate Income
1	\$25,080	\$41,800	\$66,880
2	\$28,680	\$47,800	\$76,480
3	\$32,250	\$53,750	\$86,000
4	\$35,820	\$59,700	\$95,520
5	\$38,700	\$64,500	\$103,200
6	\$41,580	\$69,300	\$110,880
Source: NJHMFA, Effective May 16, 2025			

The table below shows illustrative affordable rents in region 5.

Table 15 2025 Illustrative Rents for Region 5				
	unit type	% of median income	Gross rent (all utilities included)	FINAL RENT: Net Rents (Minus utilities not included)
1 Bedroom				
	VL	30.00%	\$672	\$418
	LOW	50.00%	\$1,120	\$866
	MOD	60.00%	\$1,344	\$1,090
2 Bedroom				
	VL	30.00%	\$806	\$502
	LOW	50.00%	\$1,344	\$1,040
	MOD	60.00%	\$1,613	\$1,309
3 Bedroom				
	VL	30.00%	\$932	\$573
	LOW	50.00%	\$1,553	\$1,194
	MOD	60.00%	\$1,863	\$1,504
Source:				

The table below shows illustrative affordable sales prices in region 5.

Table 16 Region 5 Illustrative Affordable Sales Prices (\$250 HOA fees, 6.73% interest rate)			
	Income	% of Median	Sale Price
1 BR			
	Very Low	30.00%	\$45,891
	Low	50.00%	\$96,763
	Mod	60.00%	\$ 122,198
	Mod	65.00%	\$134,916
	Mod	70.00%	\$147,634
2 BR			
	Very Low	30.00%	\$ 61,136
	Low	50.00%	\$122,170
	Mod	60.00%	\$152,687
	Mod	65.00%	\$167,946
	Mod	70.00%	\$183,204
3 BR			
	Very Low	30.00%	\$75,358
	Low	50.00%	\$145,874
	Mod	60.00%	\$181,132
	Mod	65.00%	\$198,761
	Mod	70.00%	\$216,390

Affordable sales prices vary depending on Homeowner Association (HOA) fees, current property taxes, and current mortgage interest rates.

E. Housing Affordability

1. For Sale Housing Units

Based on CGP&H's 2024 illustrative sales price numbers, as many as 82 (2.3%) of housing units (in 2023) may be affordable to very low-income households (depending on the number of bedrooms in the unit). As many as 371 (10.5%) of for sale units may be affordable to low- and moderate-income households overall (depending on the number of bedrooms in the unit).

2. For Rent Housing Units

Based on CGP&H's's 2025 illustrative rents, as many as 136 units, or 10.8%, may be affordable to very low-income renters, depending on the number of bedrooms being rented (based on 2023 rents). Meanwhile, 652 units (51.7% of rental units) may be affordable to low- or moderate-income renters depending on the unit size. According to the American Community Survey data,

more than half of the rental units in the Township may be affordable to low- or moderate-income households depending on the number of bedrooms being rented.

Housing is generally considered to be affordable if the costs of rents, mortgages, and other essential costs consume 28% or less of an owner-household's income or 30% or less of a renter-household's income. Homeowner rates are lower to account for the additional home maintenance costs associated with ownership. In Lumberton Township, while only 19% of all households in owner occupied units are expending more than 30% of their income on housing, nearly 63% of renter households are paying more than 30% of their income on housing.

Table 17 Lumberton Township Housing Affordability						
Monthly Housing Costs as % of Income	Owner Occupied		Renter Occupied		All	
	Units	Percent	Units	Percent	Units	Percent
Less than 20%	1,974	56.1%	152	12.2%	2,126	44.7%
20 to 29%	860	24.5%	309	24.8%	1,169	24.6%
30% or more	669	19.0%	784	63.0%	1,453	30.5%
Not Computed	13	0.3%	18	1.4%	31	0.7%
Total	3,516	100%	1,245	100%	4,761	100%
Remaining occupied units have zero income and/or no cash rent						
Source: 2019-2023 American Community Survey Table DP04						

F. Substandard Housing Capable of Being Rehabilitated

Approximately 11.5% of Lumberton's housing stock, roughly 580 housing units, was constructed before 1970. Though housing in Lumberton is generally well maintained, older units are the most likely to be substandard or in need of rehabilitation. The present need is defined by the FHA as the number of substandard existing deficient housing units currently occupied by low-and moderate-income households. The present need (rehabilitation) fair share obligation is calculated using three proxy factors for each municipality including (a) the number of housing units lacking complete kitchen facilities, (b) the number of units lacking complete plumbing facilities and (c) the number of overcrowded units more than 50 years old that are occupied by low- and moderate-income households. The proxy data is intended to reflect the number of substandard units in the municipality occupied by low-and moderate-income households that may be in need of rehabilitation. The data is based on tabulations of survey responses. The DCA's calculation methodology is intended to account for overlap.

According to the American Community Survey Five Year Estimates, in 2023, there were 36 housing units in Lumberton Township that were overcrowded (more than 1 person per room) and were in structures that were built before 1950. Thirteen units had incomplete kitchen facilities and thirteen units had incomplete plumbing facilities. These conditions are used in New Jersey's

affordable housing methodology as indicators of housing deficiency. However, the incomplete plumbing and kitchen scenarios are increasingly rare and may be misreported by individuals living in group quarters.

While there are very likely housing units in the Township that are occupied by low or moderate income households that are in need of repair or replacement of one or more major systems, the Township questions the validity of the present need calculation and the appropriateness of the proxy factors. The Township’s tax assessor, zoning officer, and other professionals do not believe that there are 26 units in the Township without complete kitchens or plumbing.

Table 18 Deficient Housing Units			
	Incomplete Plumbing	Incomplete Kitchen	Crowded and Build Prior to 1950
Number of Units	13	13	36
Source: 2019-2023 American Community Survey Five-Year Estimate Tables B25050 and B25051			

G. Employment Data

1. Labor Force Estimates

Table 19 details changes in employment among Lumberton Township residents from 2007 through 2024. The numbers are estimates from the New Jersey Department of Labor and Workforce Development. Employment among Lumberton Township residents in the labor force has increased as the Township's population has grown. The unemployment rate in Lumberton generally tracks with the unemployment rate in the County and the State and is reflective of national and regional shifts in the economy. Unemployment in Lumberton increased during the recession in 2009 and lasted through 2012, when the employment rate began to decline, until 2020 when unemployment peaked again during the global covid pandemic. Similar unemployment trends were experienced in the County and the State.

Table 19 Employment and Resident Labor Force--Lumberton Township				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2007	5,775	5,566	209	3.6%
2008	5,830	5,558	272	4.7%
2009	5,884	5,409	475	8.1%
2010	6,513	5,960	553	8.5%
2011	6,478	5,962	516	8.3%
2012	6,514	5,971	543	8.3%
2013	6,449	5,943	506	7.8%
2014	6,380	5,961	419	6.6%
2015	6,418	6,087	331	5.2%
2016	6,845	6,546	299	4.4%
2017	6,846	6,587	259	3.8%
2018	6,791	6,544	247	3.6%
2019	6,899	6,670	299	3.3%
2020	6,800	6,283	517	7.6%
2021	6,830	6,472	358	5.2%
2022	7,012	6,775	237	3.4%
2023	7,160	6,894	266	3.7%
2024	7,183	6,919	264	3.7%
Source: New Jersey Department of Labor and Workforce Development Labor Force Estimates				

2. Class of Worker and Occupation

According to the American Community Survey data, the vast majority of workers (75.7%) living in Lumberton Township in 2023 were part of the private wage and salary worker group. This group includes people who work for wages, salary, commission, and tips for a private for-profit employer or a private not-for-profit, tax-exempt or charitable organization. The second largest category was government worker (21.9%), followed by those who were self-employed (2.4%).

Table 20 Class of Worker Lumberton Township, 2023 Estimates		
	Number	Percentage
Employed Civilian population 16 years and over	6,883	100.0%
Private Wage and Salary Worker	5,212	75.7%
Government Worker	1,505	21.9%
Self-Employed Worker	166	2.4%
Unpaid Family Worker	0	0%
Source: 2023 American Community Survey 5-Year Estimates, Table DP01		

3. Employment by Industry

The table below indicates the industries that Lumberton Township residents work in. According to the 2023 American Community Survey 5 year estimates, there were 6,883 employed Lumberton Township residents in 2023.

Table 21 Resident Employment by Industry 2023		
Private Sector Category	Number of People Employed	Percent
Agriculture, forestry, fishing and hunting, and mining	37	0.5%
Construction	298	4.3%
Manufacturing	489	7.1%
Wholesale trade	85	1.2%
Retail trade	709	10.3%
Transportation and warehousing, and utilities	298	4.3%
Information	170	2.5%
Finance and insurance, and real estate and rental and leasing	525	7.6%
Professional, scientific, and management, and administrative and waste management services	989	14.4%

Educational services, and health care and social assistance	1,743	25.3%
Arts, entertainment, and recreation, and accommodation and food services	574	8.3%
Other services, except public administration	374	5.4%
Public administration	592	8.6%
Total Covered Employment	6,883	100%
Source: 2023 American Community Survey 5-Year Estimates, Table DP03		

4. Lumberton Township Employment by Sector

There is limited information available about actual jobs and employers within individual municipalities. The New Jersey Department of Labor collects quarterly information on covered employment, which is employment and wage data for employees covered by unemployment insurance. This data excludes small businesses, self-employed people, part-time workers, and some agricultural work that is not covered by unemployment. The U.S. Census Bureau's Center for Economic Studies also tracks "covered employment" for various geographic areas. Covered employment data includes only those jobs for which unemployment compensation is paid.

Table 22 Average Number of Lumberton Township Establishments and Employees by Industry			
Industry ID and Description		Avg Units	Avg Employment
	Local Govt	4	327
61	Local Govt- Education	2	235
11	Agriculture	-	-
23	Construction	22	92
31	Manufacturing	-	-
42	Wholesale Trade	18	475
44	Retail Trade	27	852
48	Transportation/Warehousing	-	-
51	Information	-	-
52	Finance/Insurance	9	43
53	Real Estate	-	-
54	Professional/Technical	-	-
55	Management	-	-
56	Admin/Waste Remediation	19	230
62	Health/Social	84	785
71	Arts/Entertainment	3	53

72	Accommodation/Food	21	161
81	Other Services	23	90
99	Unclassifieds	18	22
	Private Sector Totals	304	4,750
Source: NJ Department of Labor & Workforce Development, Quarterly Census of Employment and Wages by sector, 2023.			

H. Population and Housing Projections

The Delaware Valley Regional Planning Commission (“DVRPC”), is the Metropolitan Planning Organization (“MPO”) for all of Region 5, including Burlington County, and publishes population and employment projections. The DVRPC projects that Lumberton’s population and employment will increase by 9.2% and 36.4%, respectively, from 2020 to 2050. As Table 23, Population, and Employment Projections, 2020 to 2050 shows, both population growth and employment growth are anticipated to be greater than that of Burlington County overall.

Lumberton is a municipality that is in the path of suburban development and within the Township there is a clear delineation between the growth area and the rural and agricultural area. As municipalities closer to the urban center have built out, land within Lumberton’s growth area (State Planning Area 2 and Sewer Service Area) has become the focus of residential and commercial development proposals. The growth area of the Township (shown on Map 1) is well positioned to accommodate well designed and complementary development, while the rural area is well positioned to hold the line on suburban sprawl and to ensure that valuable farmland and environmentally sensitive areas are preserved and protected from encroachment.

Table 23 Population and Employment Projections 2020 to 2050						
	Lumberton Township			Burlington County		
	2020	2050	% Change	2020	2050	% Change
Population	12,803	13,979	9.2%	461,860	481,500	4.3%
Employment	5777	7878	36.4%	272,361	304,810	11.9%
Source: DVRPC County and Municipal Population and Employment Forecasts 2020-2050						

The Fair Housing Act requires that the Housing Element include 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.

Table 24 Lumberton Township Residential COs and Demolition Permits Issued			
Year	Certificates of Occupancy	Demolitions	Net New Dwellings
2013	1	0	1
2014	2	2	0
2015	0	1	-1
2016	2	0	2
2017	5	2	3
2018	10	1	9
2019	0	0	0
2020	0	0	0
2021	0	0	0
2022	0	0	0
2023	0	0	0
Total	20	6	14
Annual Average	2	0.6	1.4
Source: NJDCA Construction Reporter, Yearly Summary Data			

Though the DCA's Construction Reporter data indicates that only 14 certificates of occupancy have been issued in Lumberton over the ten-year period between 2013 and 2023, this number does not inform the Township's growth projection for the next ten years. The following table includes information about approved and projected development. It is anticipated that 1,457 new residential units will be added to the housing inventory over the next ten years (approximately 420 of the units are already completed but are not yet reflected in the DCA's Construction Reporter Data).

Table 25 Lumberton Township Anticipated Development 2023-2035			
Development Name	Unit Type	# of Units	Projected Completion
Cornerstone at Lumberton	Multi-Family	70	2023
Wellington Farms East Gate	Single Family	92	2025
Wellington Farms The Wexford	Multi-family	304	2025
Flying W Redevelopment	Age-Restricted SF ⁴	134	2029
Eayrestown Redevelopment D.R. Horton	Single-Family Attached	178 Age Restricted 507 Family	2032
Eayrestown Redevelopment D.R. Horton	Multi-Family	80 Age Restricted 92 Family	2032
Total Projected Housing Units through 2035		1,457	

I. Consideration of Lands Appropriate for Affordable Housing and Consistency with the State Development and Redevelopment Plan

The Fair Housing Act requires that a municipal housing element must include consideration of lands most appropriate for construction of low- and moderate-income housing and existing structures most appropriate for conversion, or rehabilitation for low- and moderate-income housing. The evaluation must include a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing.

Lumberton is divided into two distinct areas that generally coincide with the planning areas on the State Plan Policy Map. The southern area of the Township and areas along Rancocas Creek are within the Rural Planning Area (PA-4) and the northern portion of the Township is within the Suburban Planning Area (PA-2). The sewer service area generally coincides with the Suburban Planning Area (PA-2), with the exception of flood hazard areas and wetland areas. The northern area of the Township within the sewer service area is more densely developed with a mix of residential, retail and service, and light industrial uses and is more readily accessible from a transportation standpoint. The southern area of the Township is characterized by farms, agricultural operations, and low-density residential areas. The southern, rural area of the Township is adjacent to other rural areas to the west in Hainesport Township, to the south in Medford Township, and to the east in Southampton Township. Consistent with long standing Township, County, and State planning policies, the Township has opted to locate inclusionary and 100% affordable developments on infill sites within Planning Area 2 and the sewer service area. There is

⁴ The Flying W Redevelopment is part of an inclusionary development in Medford Township. See the Flying W Redevelopment Plan, adopted December 5, 2024, Section IV for explanation of context and history.

little undeveloped land remaining within these areas. The Township has identified properties that will complement surrounding development, that will make efficient use of utilities and resources, that will provide opportunities for a variety of housing types, and that will enable a well-connected community with access to shopping, recreation, and employment. Concentrating development opportunities in the northern area of the Township is consistent with the Township's complementary goals related to the protection of large contiguous areas of valuable farmland and agricultural soils that contribute to the regional and the State needs for productive farmland and agricultural products. The Planning Areas from the State Plan Policy Map and the Sewer Service Area are shown on **Map 1**.

J. Consistency with Recommendations of Multigenerational Family Housing Continuity Commission

The Fair Housing Act requires that the Housing Element consider the extent to which municipal ordinances and other local factors advance or detract from the goals of preserving multi-generational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, established pursuant to paragraph (1) of subsection f. of 23 section 1 of P.L.2021, c.273 (C.52:27D-329.20). As of the time of the preparation of this Housing Element and Fair Share Plan, the Commission has not issued a report. The Township supports multi-generational housing.

IV. Fair Share Plan

The Fair Housing Act at N.J.S.A. 52:27D-310 requires that the housing element include a determination of the municipality's present and prospective fair share and its capacity to accommodate the present and prospective housing needs as established in N.J.S.A. 52:27D-304.1. As required by the law, the Department of Community Affairs calculated regional affordable housing need and allocated the need to municipalities in accordance with the methodology and formulas established in the law.

The Township's cumulative affordable housing obligation consists of four components that have accrued since the "first round" of affordable housing beginning in 1987. The four components are: the Fourth Round Present Need obligation ("Rehabilitation Share"), the Prior Round obligation (combined First and Second Round), the Third Round Gap and Prospective Need obligation, and the Fourth Round Prospective Need obligation. Present Need resets with each round of affordable housing based on an evaluation of census data relating to the number of deficient housing units occupied by low- and moderate-income households existing at the beginning of that round. The obligation in the Prior Round, Third Round, and Fourth Round is also known as "Prospective Need" which refers to the provision of affordable housing necessary to address the demand for housing based on regional population growth and household formation. The Third Round covers an extended period of time and includes the "Gap" Need obligation covering 1999 to 2015 and the Third Round Prospective Need obligation covering 2015 to 2025.

Lumberton Township Fair Share Obligation	
Fourth Round Present Need /Rehabilitation Obligation	38
Prior Round Prospective Need	152
Third Round Gap and Prospective Need	332
Fourth Round Prospective Need	99

The Affordable Housing sites are shown on Map 2. The map does not include all of the supportive and special needs housing sites that were credited in the Third Round, but that are listed in Appendix C.

A. Present Need/Rehabilitation Share

In accordance with the amended Fair Housing Act, a municipality's present need obligation shall be determined by estimating the existing deficient housing units currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof. (N.J.S.A. 52:27D-304.3(7)(b))

The Present Need affordable housing obligation number is intended to reflect the number of existing deficient housing units currently occupied by low-and moderate-income households that are in need of rehabilitation. The number is calculated using three proxy factors including (a) the

number of housing units lacking complete kitchen facilities, (b) the number of units lacking complete plumbing facilities and (c) the number of overcrowded units more than 50 years old that are occupied by low- and moderate-income households (applying a calculated percentage of units occupied by LMI households). The available data is based on tabulations of survey responses.

According to the DCA's evaluation of HUD's Comprehensive Housing Affordability Strategy dataset there are 15 households in Lumberton that live in rental units lack complete plumbing and/or kitchen facilities and that are occupied by low and moderate income households, and 31 units that are overcrowded but that have complete kitchens and plumbing, and that 75.6% of them are occupied by low- and moderate-income households (23). This results in a 38 unit rehabilitation obligation.

The Township's tax assessor, zoning officer, and planner are not aware of any units lacking a complete kitchen or plumbing system. There is some concern that the 15 units could be responses from individuals living in congregate care facilities or group homes. However, the Township believes that there are residential units in need of repair or improvement of major systems that would benefit from the program.

The Township participates in the Burlington County Home Improvement Loan Program, which provides 0% interest loans of up to \$25,000 to income qualified residents of the County to correct substandard housing conditions and to eliminate health and safety hazards. The Township will continue participating in the County program. Additionally, the Township will initiate a municipal rehabilitation program to provide funds for improvements to or replacement of major systems for substandard housing units occupied by low and moderate income households. The municipal program will accelerate the Township's ability to satisfy its present need obligation.

The Township will allot \$1,050,000 to the rehabilitation program. The program will fund up to \$30,000 per unit based on an inspection and evaluation of contractor bids, plus administrative costs, and will be available to owner occupied and renter occupied dwellings. Any units that receive rehabilitation funds will be deed restriction will be restricted for a minimum of ten (10) years in accordance with applicable rules and the Township's Rehabilitation Program Manual.

A Rehabilitation Program Manual will be prepared to describe the basic content and operation of the rehabilitation program, outline program purposes and provide the guidelines for implementing the program. The manual will also explain the steps in the rehabilitation process. It will describe the eligibility requirements for participation in the program, program criteria, funding terms and conditions, cost estimating, contract payments, record keeping and overall program administration. The Program Manual will be added to this Fair Share Plan as an appendix when it is completed.

The program will be kicked off in January 2026. The program will be evaluated at the midpoint of the Fourth Round to determine whether additional funds are needed to complete the program.

B. Look Back to Prior Rounds

N.J.S.A. 52:27D-304.1(3)(f)(2)(a) provides that as part of its housing element and fair share plan, the municipality shall include an assessment of the degree to which the municipality has met its fair share obligation from the prior rounds of affordable housing obligations as established by prior court approval, and determine to what extent this obligation is unfulfilled or whether the municipality has credits in excess of its prior round obligations. If a prior round obligation remains unfulfilled, or a municipality never received approval from court or the council for any prior round, the municipality shall address such unfulfilled prior round obligation in its housing element and fair share plan.

In addressing prior round obligations, the municipality shall demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity, which may include proposing changes to the zoning on the site to make its development more likely, and which may also include the dedication of municipal affordable housing trust fund dollars or other monetary or in-kind resources. The municipality shall only plan to replace any sites planned for development as provided by a prior court approval, settlement agreement, or approval by the council, with alternative development plans, if it is determined that the previously planned sites no longer present a realistic opportunity, and the sites in the alternative development plan provide at least an equivalent number of affordable units and are otherwise in compliance with the "Fair Housing Act," P.L.1985, c.222 (C.52:27D-301 et al.) and the Mount Laurel doctrine.

1. Prior Round Obligation

The Prior Round obligation is the cumulative prospective need obligation for the First and Second Rounds of affordable housing (1987 to 1999). Lumberton Township's **Prior Round Need of 152** units was calculated by COAH in accordance with N.J.A.C. 5:93, the Second Round Fair Share Plan was approved by COAH, and the Prior Rounds compliance is also reflected in the Township's Court-approved Third Round agreement with Fair Share Housing Center (FSHC). As noted above, Lumberton Township's Prior Round obligation is 152. COAH's Second Round rules, contained at N.J.A.C. 5:93, permit affordable housing credits and bonuses to be applied toward affordable housing obligations for the Prior Round.

A summary of Lumberton's Prior Round compliance plan is provided on the table below.

Lumberton Township Prior Round Prospective Need: 152								
Block	Lot	Name & Location	Unit Type	Sale/Rent	VL/Low/Mod	Status	#Units	#Bonus
8	1 & 2	Lumberton Independent Living ⁵	SSN 100%	Rent	All Low	Complete 1998	76	38
8	1 & 2	Lumberton Independent Living ⁶	Age Restricted 100%	Rent	All Low	Complete 1998	38	0
							114	38
Total							152	

The minimum number of affordable rental units and maximum number of age-restricted affordable units are established based on the following formulas set forth in COAH's Second Round rules at N.J.A.C. 5:93.

1. Minimum number of rental units (25% of obligation): 38
2. Maximum number of age restricted units (25% of obligation minus RCAs): 38
3. Bonus credits (max 25% of obligation): 38

Documentation related to Lumberton Independent Living is included in the appendices of the Township's Third Round Fair Share Plan.

2. Third Round Obligation

The Township entered into a Third Round Settlement Agreement on November 21, 2017 that set the Township's **Third Round prospective need at 332**. The Third Round compliance plan was subject to parameters set forth in COAH's regulations as well as the Settlement Agreement, and was reviewed by Special Master Elizabeth C. McKenzie, AICP, PP. A summary of Lumberton's Third Round compliance plan is provided in the table below. The 38 supportive and special needs/group home credits are listed in detail on Table Two of the Third Round Housing Element and Fair Share Plan, included as Appendix C to this plan. Documentation for the supportive and special needs housing (group homes) is also included as appendices to the Township's Third Round Fair Share Plan.

⁵ Lumberton Independent Living includes 128 affordable rental units. 76 are permanent supportive living apartments and 52 are age-restricted. 38 units were counted as age restricted units, and 10 units were applied to the prior round present need (rehabilitation share). 4 units were carried to the Third Round.

⁶ Lumberton Independent Living includes 128 affordable rental units. 76 are permanent supportive living apartments and 52 are age-restricted

Lumberton Township Round 3 Prospective Need: 332								
Block	Lot	Name & Location	Unit Type	Sale/Rent	VL/Low/Mod	Status	#Units	#Bonus
8	1 & 2	Lumberton Independent Living	SSN 100%	Rent	VL	Complete	4	0
22.04	2 ⁷	Wellington Farms (The Wexford)	Family Inclusionary	Rent	5/17/21	Complete	43	13
22	8.03 ⁸	Cornerstone at Lumberton (Walters Group)	Family 100%	Rent	10/25/35	Complete	70	70
22	7.01 & 7.02	Eayrestown Rd Redevelopment ⁹	Senior Inclusionary	Rent	TBD	Proposed Not Yet Developed	79	0 ¹⁰
22	7.01 & 7.02	Eayrestown Rd Redevelopment ¹¹	Family Inclusionary	Sale	TBD	Not Yet Developed	15 ¹²	0
Various		Supportive and Special Needs Housing- Group Homes	SSN	Rent	12/25/1	Completed	38	0
							249	83
Total							332	

The Third Round is subject to the following crediting parameters

1. Maximum Rental Bonuses (25% of obligation) = **83 units**
2. Minimum Third Round Total Family Units (50% of obligation- bonuses)= **125 units**
3. Maximum Third Round Age-Restricted Units (25% of obligation) = **83 units**
4. Minimum Third Round Rental Units (25% of obligation) = **83 units**

⁷ Lot 2 in block 22.04 consists of 13.62 acres and was formerly part of lot 8.01 in block 22

⁸ Lot 8.03 consists of 7.149 acres and was initially part of lot 8.01 (Wellington Farms Redevelopment Area)

⁹ The Eayrestown Redevelopment is now proposed to include 80 senior rental units. 79 will be for the Third Round and 1 will be for the Fourth Round.

¹⁰ The Third Round Fair Share Plan anticipated that the senior units would be for sale. The current proposal is for senior rental units.

¹¹ The Eayrestown Redevelopment is now proposed to include between 84 and 92 family affordable units. Fifteen (15) will count toward the Third Round, and the remainder will go toward the Fourth (and Fifth) Rounds.

¹² The Wexford Apartment Development (Wellington Farms) was slated to provide 42 affordable units, but 43 were ultimately developed. Therefore, 1 of the 16 family credits planned from the Eayrestown Redevelopment may carry forward to the Fourth Round. Only 15 family units are needed from the Eayrestown site for the Third Round.

5. Maximum Third Round Family Rental Units (50% of required rental)= **42 units**
6. Minimum Third Round Very Low-Income Units (13% of units approved/created after 7/17/2008) = **units**
7. Minimum Third Round Very Low-Income Family Units (50% of required very low income units) = **units**

The Eayrestown Road Inclusionary Redevelopment project is the only Third Round compliance mechanism that has not yet been realized. Revisions to the Eayrestown Road Redevelopment Plan for lots 7.01 and 7.02 in block 22 are needed to ensure that the site presents a realistic opportunity for the proposed development, and to ensure that it can be designed, approved, and constructed as intended. The Third Round Fair Share Plan anticipated that the Eayrestown Road site would be developed with a total of 629 residential units with a fifteen percent affordable housing set aside (15%). It was agreed that 79 of the 95 affordable units would be age-restricted and that 16 of the 95 affordable units would be family units.

The November 2018 Redevelopment Plan for Block 22 Lots 7.01 and 7.02 superseded the existing zoning and is specific as to the number and type of residential units that would be developed: 274 age restricted units, 236 single family units, and 119 townhouses. A concept plan was prepared, but it did not specify where the affordable housing units would be located.

The recent updates to stormwater management rules as well as market conditions have made implementation of the 2017 concept plan infeasible. The initial proposed redeveloper abandoned the project and did not achieve any land development approvals. A second would-be developer prepared alternative concept plans that would have required revisions to the redevelopment plan, with changes to the market rate and affordable housing types, but was unable to reach a deal with the landowner. D.R. Horton is now under contract to purchase lots 7.01 and 7.02 and has been working with the Township to develop a viable concept plan.

The number of Third Round affordable units will remain unchanged, but the Township will revise the Redevelopment Plan to enable increased density and a variety of housing types. The increased density will result in a larger number of both market rate and affordable units, which will contribute to the satisfaction of the Township's Fourth Round fair share obligation. The site is reviewed in detail in the Prospective Need compliance section below. **Map 4** shows the site location and Appendix D includes a concept plan.

C. Fourth Round Prospective Need

The amended Fair Housing Act defines prospective need as a "projection of housing needs based on development and growth which is reasonably likely to occur in a region or municipality, as the case may be, as a result of actual determination of public and private entities." The methodology for calculating the prospective need is set forth at N.J.S.A. 52:27D-304.3(c). The prospective need is calculated based on three factors: the nonresidential valuation factor, the income capacity factor, and the land capacity factor. The three factors are averaged to yield the municipality's average allocation factor for distributing the regional prospective need to the municipality. NJDCA

calculated the Township's Fourth Round number to be 106. The Township determined that the use of incomplete and outdated information for the land capacity factor, resulted in a significant overestimation of the vacant and potentially developable land in the Township. The Township conducted a parcel by parcel vacant land evaluation and found that where the DCA had estimated that there are 197.942 acres of vacant and developable land in the Township, Lumberton found that there are 17.042 acres of vacant and developable land in the Township. The Township recalculated the land capacity factor and thereby proposed a reduced prospective need number of 77. Following mediation, the Township's **Fourth Round prospective need obligation was set at 99 units**. On April 17, 2025, by Order of Judge Cook, the municipal fourth round prospective need obligation was fixed at 99.

The following table summarizes Lumberton Township's Fourth Round compliance plan. The locations of the affordable housing sites are included on Map 2.

Lumberton Township Round 4 Prospective Need: 99								
Block	Lot	Name & Location	Unit Type	Sale/Rent	VL/Low/Mod	Status	#Units	#Bonus
22	7.01 & 7.02	Eayrestown Redevelopment	Senior	Rent		Proposed	1	0
22	7.01 & 7.02	Eayrestown Redevelopment ¹³	Family	Sale or Rent		Proposed	46	0
22	8.03	Cornerstone at Lumberton Phase II	Family	Rent		Proposed	28	24
							75	24
Total								99

1. Eayrestown Road Redevelopment Area

Inclusionary Housing

Block 22 Lot 7.01 (p/o) & Lot 7.02

80 Age-Restricted Affordable (79 for Third Round and 1 for Fourth Round)

84 to 92 Family Affordable (15 for Third Round, 46 for Fourth Round, and remaining for Fifth Round)

The Eayrestown inclusionary site was designated by the Township as an area in need of redevelopment in 2018. A redevelopment plan was adopted to enable the specific concept plan that had been put together by the assumed redeveloper in 2017. The Township proposes to amend the redevelopment plan to enable a revised development program that will make

¹³ The Eayrestown Redevelopment will include between 84 and 92 family units. 15 units are needed from this project for the Third Round and 46 units are needed for the Fourth Round. The remaining 23 to 31 family units will carry forward to the Fifth Round.

the development viable from a community planning perspective, from a financial feasibility perspective, and from a fair share compliance perspective. Following the adoption of the Fair Share Plan, the Township will prepare and adopt a Redevelopment Plan that will enable the development of up to 860 residential units with twenty percent (20%) affordable housing. As had been envisioned in the Third Round Fair Share Plan and settlement agreement, 80 age-restricted affordable units will be developed, together with 84 to 92 family affordable units.

The overall tract (lots 7.01 and 7.02) is approximately 412 acres. The northern portion of the site, identified on **Map 4**, consisting of approximately 162 acres is within State Planning Area 2 and within the designated sewer service area. All development will take place on the identified northern portion of the site. The southern and eastern portion of the site, identified on Map 4, will remain in the RA Rural Agricultural zoning district. It is intended that the southern and eastern portion of the site will be subdivided and will remain as productive farmland and be preserved through Burlington County's Farmland Preservation Program.

The following development parameters reflect the shared expectations of the Township and the redeveloper (D.R. Horton) and will be included in the amended Redevelopment Plan. The details are subject to change, but the established planning principles will be adhered to. The amended redevelopment plan will be prepared and adopted by October 2025.

- The site will be developed with a minimum of 725 residential units and a maximum of 860 residential units.
- The site will have 20% affordable housing set aside.
- 80 of the affordable housing units will be age-restricted rental units, in accordance with the Township's request.
- To enable the development of an age-restricted affordable rental building, to satisfy a need in the community, the Township will provide affordability assistance from the AHTF to support the age restricted rental component of the development.
- The remaining affordable units shall be family units and may be for-rent or for-sale.
- A minimum of 25% of the market rate units will be age restricted.
- The age-restricted portion of the development will include a central amenity area such as a clubhouse and pool.
- The following unit types will be permitted:
 - Attached 2 story townhouse units (20' to 28' wide)
 - Attached 3 story townhouse units (20' to 24' wide)
 - Attached 2 or 3 story stacked flats or stacked townhouse units
 - Detached single family units
 - Multi-family 4 story age-restricted apartment units
- The primary access road into the site will align with Bobby's Run Boulevard and will be controlled with a traffic light.
- A bicycle and pedestrian path will connect from Eayrestown Road, at the location where the Township plans to install a path on the west side of Eayrestown Road, through the site and connecting with a path at the north side of the site connecting to the Wellington Farms redevelopment area.

- The redeveloper will provide a contribution for off-site recreation improvements to account for the increased demand for organized recreation facilities that will result from the development and that will benefit the community overall.
- The southern and eastern portions of lot 7.01 will be subdivided and will remain in the RA zoning district with the intent to enroll the property in Burlington County's Farmland Preservation Easement Purchase Program.

Site Suitability

In accordance with N.J.A.C. 5:93-5.3 sites designated for inclusionary development or municipally sponsored affordable housing must be available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1.3. Further, 100% affordable housing sites (municipally sponsored development) must meet the requirements of N.J.A.C. 5:95-5.5. From a sound land use planning perspective, the site suitability factors must be considered as parts of a whole rather than in isolation. Each factor is affected by and/or interconnected with other suitability factors.

The subject parcel was determined to be suitable as part of the Third Round Fair Share Plan and was slated to be developed with 629 residential units of which 95 would be affordable. The site remains suitable, but the development program needs to be adjusted to meet the needs of the redeveloper, the Township, and the community overall. The concept plan is included as Appendix D.

Available Site

An available site means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing.

- Block 22 Lot 7.01 is owned by Newbolds Corner Road LLC. According to the title report provided by the contract purchaser, it has clear title and is free of encumbrance.
- Block 22 Lot 7.02 is owned by Marriot Prickett. According to the title report provided by the contract purchaser, it has clear title and is free of encumbrance.

Suitable Site

A 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 site is located within a designated redevelopment area, located on the east side of Eayrestown Road, south of the Country Estates townhouse community and east of Bobby's Run. The site will have access from Eayrestown Road (County Route 612) and will have pedestrian and bicycle access to the Wellington Farms development to the north (including 106,000 square feet of commercial space). In addition to retail and service uses along Route 38, the site is approximately 2 miles from downtown Mount Holly. NJ Transit Bus Service is available along Route 38 in Lumberton, approximately .9 mile from the site.

The redeveloper has delineated wetlands on the site. Wetlands are shown on the Concept Plan at Appendix D. Through there are wetland areas on the site, it appears that the proposed development can be accommodated with protection of wetlands and buffers and any needed buffer averaging and General Permits from the NJDEP.

Developable Site

A developable site means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.

The site is within a designated sewer service area in the Tri-County Water Quality Management Plan. Sewer service to the property is provided by the Mount Holly Municipal Utilities Authority. The Mount Holly MUA is a regional utility that provides for the collection, transfer, and treatment of wastewater from all or parts of six municipalities including Lumberton Township. The Mt. Holly MUA operates two wastewater treatment facilities, one in Mt. Holly and one in Lumberton. Public water is provided by New Jersey American Water. The site has direct access to the water and sewer infrastructure that currently serve other residential units in the area. A sewer easement with a gravity sewer main is already constructed on the portion of the property proposed for development.

Approvable Site

An 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.

A redevelopment plan that supersedes underlying zoning is currently in place. This Redevelopment Plan will be amended to accommodate the proposed development program outlined above and will be adopted by the Township Committee by October 2025. The Township and the redeveloper have entered into an MOU, included as Appendix E.

2. Cornerstone at Lumberton, Phase II

Family Housing, 100% Affordable.

Block 22 Lot 8.03

28 Family Rental Units plus 24 bonus credits

In 2018 Lumberton Township entered into an agreement of sale with Wellington Farms LLC to purchase a +/-7.2 acre parcel of land for the purpose of enabling a 100% affordable housing development. The Township purchased the land for \$715,000 and transferred the land to The Walters Group. Walters Group pursued site plan approvals and 9% Low Income Housing Tax Credit financing and ultimately constructed Phase I, consisting of 70 family affordable apartments, at the site now known as Cornerstone at Lumberton. The 70 unit project is now

fully occupied and was included in Lumberton's Third Round Settlement Agreement and in its Third Round Housing Element and Fair Share Plan.

Walters Group and the Township have now set the stage for Phase II of the development, consisting of 28 family affordable housing units. Walters Group will apply for project funding from the DCA's Affordable Housing Trust Fund Program. In addition to the land contribution the Township has already made, the Township will contribute \$400,000 from the municipal Affordable Housing Trust Fund in support of the development. The site location and concept plan are shown on Map 3 and Appendix F.

Site Suitability

In accordance with N.J.A.C. 5:93-5.3 sites designated for inclusionary development or municipally sponsored affordable housing must be available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1.3. Further, 100% affordable housing sites (municipally sponsored development) must meet the requirements of N.J.A.C. 5:95-5.5. From a sound land use planning perspective, the site suitability factors must be considered as parts of a whole rather than in isolation. Each factor is affected by and/or interconnected with other suitability factors.

The subject parcel was determined to be suitable as part of the Third Round Fair Share Plan and was subsequently developed with 70 affordable housing units. The Phase II project will include the construction a roadway to connect and create a loop with the existing road serving the development, additional parking, and two buildings of 14 units each. The concept plan is shown on Map 3.

Available Site

An available site means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing.

- Block 22 Lot 8.03 is owned by Walters Cornerstone Development LLC. It has clear title and is free of encumbrance.

Suitable Site

A 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 site is located within a designated redevelopment area, located on the south side of State Highway Route 38. The site is accessed from Always Drive, a municipal roadway that intersects with Route 38 at a traffic light. Properties to the west and east are residential and properties to the north contain existing and proposed commercial uses. In addition to retail and service uses along Route 38, the site is less than 2 miles from downtown Mount Holly. NJ Transit Bus Service is available at the intersection of Route 38 and Always Drive, approximately ¼ mile from the site.

Developable Site

A developable site means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.

The site is within a designated sewer service area in the Tri-County Water Quality Management Plan. Sewer service to the property is provided by the Mount Holly Municipal Utilities Authority. The Mount Holly MUA is a regional utility that provides for the collection, transfer, and treatment of wastewater from all or parts of six municipalities including Lumberton Township. The Mt Holly MUA operates two wastewater treatment facilities, one in Mt. Holly and one in Lumberton. Public water is provided by New Jersey American Water. The site has direct access to the water and sewer infrastructure that currently serve other residential units on the same lot (Cornerstone at Lumberton Phase I).

Approvable Site

An 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.

Zoning (redevelopment plan) to permit the proposed development is already in place. The 7.2 acre lot was part of a larger redevelopment tract that also includes an inclusionary apartment development (304 units), single family homes (92 units), and proposed commercial space. The Wellington Redevelopment Plan, last amended in 2022 permits the existing and proposed development on the site.

The COAH rules at N.J.A.C. 5:93-5.5 provide that a municipally sponsored construction program shall address the following:

Site Control (N.J.A.C. 5:93-5.5(a))

The municipality shall demonstrate that it has site control or has the ability to control the site. Control may be in the form of outright ownership or an option on the property. Township purchased the property for \$715,000 and transferred it to the affordable housing developer. The property is now owned by Walters Cornerstone Development LLC.

Administrative Agent

An administrative mechanism shall be submitted for the development indicating who will income qualify applicants and administer the units once they are occupied.

Walters Group, an experienced affordable housing developer, is intended to be the owner and operator, and serve as the long-term administrative agent for the proposed 100% affordable development. Walters Group is already operating in Lumberton and will operate the additional units as an extension of the existing development. Walters Group has experienced

professional administrative agents on staff and will oversee all aspects of the development ensuring adherence with DCA's and HMFA's requirements and the applicable UHAC requirements (affirmative marketing, income distribution, minimum 13% very low-income, ensuring the filing of 45-year affordability controls, affirmative marketing, income qualifying tenants and overseeing the long-term management of the development).

Funding

The municipality shall submit detailed information demonstrating that it has adequate funding capabilities.

Walters Group will pursue funding from the DCA's Affordable Housing Trust Fund (funding generated from a portion of the realty transfer fee). Applicants may be municipalities or developers supported by the municipality, with a municipal contribution required. This source is intended to provide a funding stream for smaller projects of 28 units or less with a maximum award of \$6 million. The affordable housing developer already owns the land. The Township will contribute \$400,000 from the Affordable Housing Trust Fund

Construction Schedule

A construction schedule, or timetable, shall be submitted for each step in the development process: including preparation of a site plan, granting of municipal approvals, applications for State and Federal permits, selection of a contractor and construction.

The applicant anticipates the following implementation timeline for 28 units in Phase II.

Phase	Anticipated Date
File Site Plan Application	Late July 2025
Municipal Site Plan Approval	September 2025
Start Construction	May 2026
Complete Construction/Begin Occupancy	May 2027

Bedroom and Income Distribution

The following table includes the bedroom and income breakdown for the proposed 28 family units.

Cornerstone at Lumberton Phase II				
	Very Low	Low	Moderate	
One Bedroom	1	2	2	5
Two Bedroom	2	6	9	17
Three Bedroom	1	3	2	6
Total	4	11	13	28

Bonus Credits

N.J.S.A. 52:27D-311(k) provides that a municipality is permitted to satisfy up to 25% of its prospective need obligation through the use of bonus credits. For Lumberton's Round 4 obligation (99 units) this is **24 Bonus Credits**

N.J.S.A. 311(k)(8) provides that for low- and moderate- income housing in a 100% affordable housing project for which the municipality contributes toward the costs of the project (land and/or AHTF money) consisting of at least 3% of the project cost the municipality may claim 1 bonus credit per unit.

The following are included in the Appendices:

- Appendix F. Cornerstone at Lumberton Phase II Concept Plan dated and prepared by Erik Littlehales, PE of Consulting Engineer Services, dated June 11, 2020.
- Appendix G Wellington Farms Overall Site Plan Block 22 Lots 8.01 and 8.03 prepared by Erik Littlehales, PE of CES, last revised August 9, 2022, illustrating wetlands and buffers south of lot 8.03
- Appendix H. Letter to Township from Walters Group dated September 3, 2024 outlining Phase II proposal
- Appendix I. Resolution of Need for 28 unit family affordable rental project, Resolution 2025-097 adopted May 1, 2025
- Appendix J. Wellington Redevelopment Plan revised through February 10, 2022

D. Affordable Housing Trust Fund

The Fair Housing Act (N.J.S.A. 52:27D-329.2) provides that a municipality in the process of seeking compliance certification or that has obtained compliance certification, and which has adopted a municipal development fee ordinance shall be authorized to impose and collect development fees from developers of residential properties in accordance with rules promulgated by the department (DCA). Lumberton Township initially adopted a Development Fee ordinance during the prior round, which was approved by COAH on April 12, 1995. An updated Spending Plan was approved by COAH on April 13, 2009 consistent with the proposals in the Township's first Third Round compliance plan. The Development Fee ordinance was updated as part of the Township's Third Round compliance effort in 2018 (Ordinance 2018-14) and is located in Township Code section 130-80 (Development Fees).

The 2018 Spending Plan was adopted on November 20, 2018 and was approved following the recommendation of the Special Master on November 27, 2018. The 2018 Spending Plan anticipated, based on revenue projections, that the proposed expenditures to enable the 100% affordable housing development on Always Drive (70 units at Cornerstone at Lumberton) would

exceed the available Affordable Housing Trust Funds. However, revenues were adequate, and all of the expenditures that were specifically identified in the 2018 Spending Plan have been made.¹⁴

Lumberton's Affordable Housing Trust Fund is in a separate interest-bearing account at PNC Bank. As required by N.J.S.A. 52:27D-329.2, Lumberton has entered updated information into DCA's AHMS including a detailed accounting of development fees that have been collected and expended since the inception of the municipal authorization to collect fees. Updated detailed accounting is required by February 15th of each year in the compliance cycle.

Development fee collections have exceeded what had been anticipated when the current spending plan was adopted in 2018. A new Spending Plan is being prepared and will be added to this Housing Element and Fair Share Plan upon its completion by September 1, 2025.¹⁵ As of December 31, 2024 there was \$2,296,809.15 in Lumberton's Affordable Housing Trust Fund. The collected development fee revenues have significantly exceeded the Township's projections, primarily as a result of the development of warehouse and distribution facilities that had not been anticipated in 2018. There are additional revenues anticipated from proposed commercial development over the next ten years, which will be projected in the Spending Plan. Development fees are only permitted to be expended in accordance with an approved spending plan.

The amended Fair Housing Act required that the DCA promulgate updated regulations related to the establishment, administration, reporting, and enforcement of the expenditure of affordable housing development fees by municipalities, which shall include establishing an expedited process for approving spending plan expenditures for emergent opportunities to create affordable housing after a municipality has obtained compliance certification and procedures for monitoring the collection and expenditure of trust funds.

The updated Fourth Round Spending Plan will include the following anticipated expenditures.

¹⁴ \$715,000 Was spent to purchase 7.22 acres for the 100% affordable housing development know known as Cornerstone at Lumberton, and \$595,000 was spend to support the extension of infrastructure to the site.

¹⁵ N.J.S.A .52:27D-32.2(a) requires that a spending plan for current and projected funds through the current round are to be included in the housing element and fair share plan.

Type of Expenditure	Project	Number of Units	Amount
Present Need/ Rehabilitation Program	Lumberton Township Residential Units	30 Units	Up to \$30,00 p/u \$5,000 administration p/u \$1,050,000 Total
100% Affordable Family Rental	Walters Group Cornerstone Phase II	28 Units	\$400,000
Affordability Assistance	Eayrestown Road Redevelopment D.R. Horton	11 very low income units within 80 unit age restricted building	\$20,000 subsidy for 11 very low-income units \$220,000 Total
Affordability Assistance	Eayrestown Road Redevelopment	Recreation Facilities for affordable housing developments	\$250,000
Affordability Assistance	Eayrestown Road Redevelopment	80 unit age restricted Sewer Connection Fees	\$300,000
Administration	Overall	Preparation and Implementation of HEFS Plan, Administration of Units, Compliance Monitoring	\$250,000

E. Cost Generation

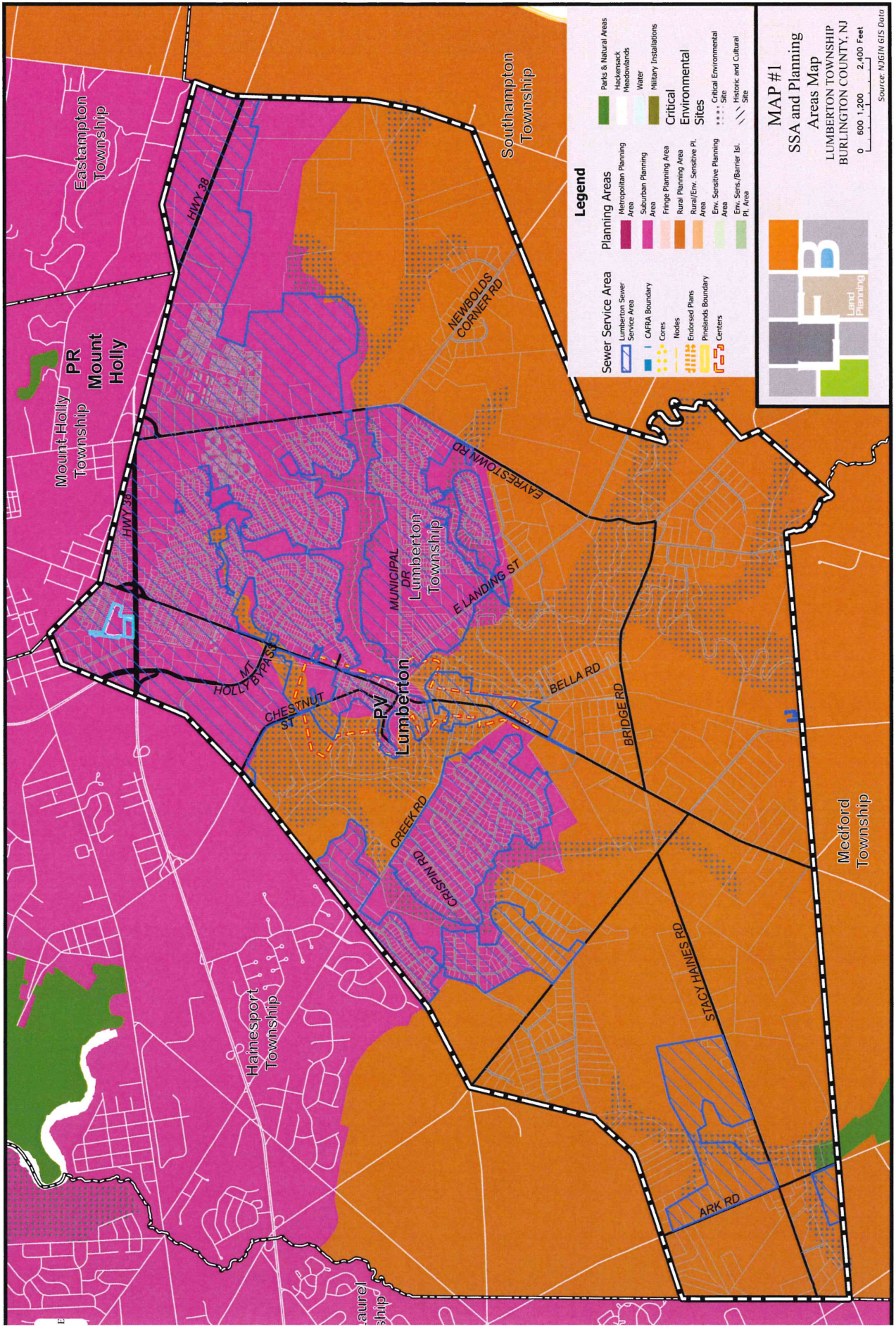
Lumberton Township is working with the affordable housing developer and inclusionary housing developer to ensure the viability of the development projects proposed to satisfy the Fourth Round obligation and the production of affordable housing. The Township has and will continue to ensure the removal of unnecessary cost generating requirements. Once DCA and HMFA finalize their proposed rules, the Township will consider revisions to the Land Development Code that may be necessary to address new requirements related to cost generation.

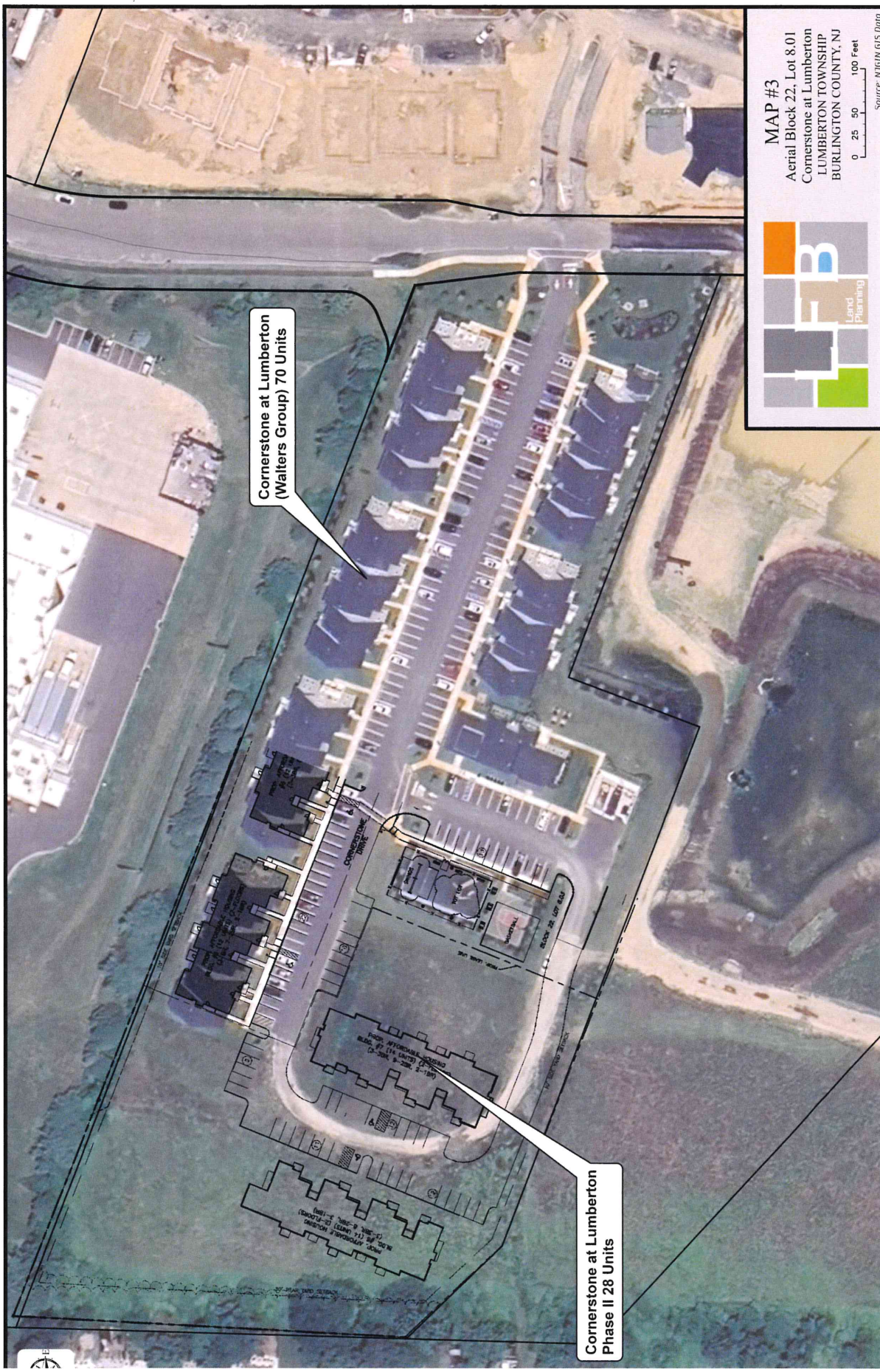
F. Monitoring

In accordance with the requirements of N.J.S.A. 52:27D-329.2 and -329.4, by February 15 of each year of the Fourth Round, the Township will provide a detailed accounting through DCA's new online portal of all residential and non-residential fees collected, interest earned, and other income collected and deposited into the Township's affordable housing trust fund during the prior calendar year. The Township will also provide a detailed accounting of all expenditures of affordable housing trust funds during the prior calendar year, including

purposes and amounts, and documentation of the balance remaining in the affordable housing trust fund as of December 31 of that year.

The status of implementation of the Fair Share Plan may be evaluated by the Township or an interested party at the midpoint of the certification period by filing a request with the Program for a realistic opportunity review. If such an action is initiated, The Township may propose one or more alternative sites with an accompanying development plan or plans that provide a realistic opportunity for the same number of affordable units and are otherwise in compliance with the FHA and the *Mount Laurel* doctrine.





Cornerstone at Lumberton
(Walters Group) 70 Units

Cornerstone at Lumberton
Phase II 28 Units



MAP #3

Aerial Block 22, Lot 8.01
Cornerstone at Lumberton
LUMBERTON TOWNSHIP
BURLINGTON COUNTY, NJ

0 25 50 100 Feet

Source: NJDEP GIS Data

