

**HOUSING PLAN ELEMENT  
AND  
FAIR SHARE PLAN**

**BOROUGH OF ROOSEVELT**  
Monmouth County, New Jersey

**Adopted by Planning Board: June 14, 2022**

Prepared by:



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*The original was signed and sealed in accordance with N.J.S.A. 45:14A-12 and N.J.A.C. 13:41-1 et seq.*

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# **BOROUGH OF ROOSEVELT HOUSING PLAN ELEMENT AND FAIR SHARE PLAN**

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## **INTRODUCTION**

The Borough of Roosevelt has prepared this Housing Plan Element and Fair Share Plan in accordance with the New Jersey “Fair Housing Act” (N.J.S.A. 52:27D-301 et seq.), Chapter 22, Laws of 1985, effective July 2, 1985. The Fair Housing Act created the New Jersey Council on Affordable Housing (COAH or Council) and granted the Council primary jurisdiction for the administration of housing obligations in accordance with sound regional planning considerations in the State. The Fair Housing Act also amended the New Jersey Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.) to require that a municipal master plan include a Housing Plan Element to provide for affordable housing needs of the municipality and the housing region in which it is located.

This Housing Plan Element and Fair Share Plan supersedes the Roosevelt Housing Plan Element that was prepared and adopted by the Planning Board on May 4, 2001. This Plan addresses current affordable housing planning requirements including the calculated cumulative fair share obligation for the period from 1987 through 2025 pursuant to applicable provisions of COAH through the March 10, 2015 decision of the New Jersey Supreme Court and March 8, 2018 Opinion of Mercer County Assignment Judge Mary C. Jacobson, which addressed methodologies for addressing the components of municipal fair share obligations.

## **BACKGROUND**

This is the third Housing Plan prepared by the Borough of Roosevelt. The first Housing Plan was prepared in 1987 by John Lynch, P.P. for the Round 1 COAH fair share obligation of zero (0) units.

The second Housing Plan was prepared by Allan Mallach, P.P. to address the Round 2 COAH fair share obligation of 32 affordable housing units. It was adopted on May 2, 2001, filed with COAH on May 4, 2001 and re-filed with COAH on March 26, 2003. In conjunction with the re-filed Housing Plan, the Borough entered into a Regional Contribution Agreement (RCA) with the City of Asbury Park for the rehabilitation of three (3) affordable housing units in the City subject to approval of Substantive Certification by COAH. The Borough subsequently was sued by U.S. Home, Inc. for a Builder’s Remedy. After three years in Court, U.S. Home withdrew its lawsuit.

Subsequent to the time of the adoption of the Round 1 & 2 Borough of Roosevelt Housing Plans, COAH adopted Round 3 Rules on December 20, 2004. These Rules were quickly challenged in Court resulting in the invalidation of large components of the regulations. More specifically, on January 25, 2007 the New Jersey Superior Court, Appellate Division, affirmed in part, reversed in part and remanded portions of the Round 3 Rules back to COAH for reevaluation and for further rulemaking. COAH responded to the Appellate Court Order on January 22, 2008 when it

published proposed new Round 3 Rules. The Revised Round 3 Rules were adopted by COAH on May 6, 2008 and became effective June 2, 2008. At the date of adoption of the Round 3 Rules COAH simultaneously proposed amendments to the Rules. The amendments were adopted on September 22, 2008 and became effective October 20, 2008.

The amended 2008 Round 3 COAH Rules provided for projected affordable housing obligations based upon projected growth of new housing units and projected new jobs for the period January 1, 2004 through December 31, 2018. COAH then applied ratios for affordable housing units that would be generated by these two growth components. COAH referred to these projections as “municipal growth share”.

The COAH methodology for determining Prospective Need for the period 2004 through 2018 was invalidated in October 2010 by an Appellate Division decision. This decision rendered the Prospective Need 2008 municipal fair share calculations invalid.

In 2013, the New Jersey Supreme Court upheld and modified the 2010 Appellate Division ruling, which partially invalidated the COAH Rules for the period from 2004 through 2018 (N.J.A.C. 5:96 and N.J.A.C. 5:97). As a result, COAH was charged with adopting new affordable housing rules. COAH prepared revised Rules but, in a tie vote, the Council on Affordable Housing failed to adopt them.

On March 10, 2015, due to COAH’s failure to adopt new Rules, the New Jersey Supreme Court effectively returned primary jurisdiction back to the State trial courts for processing Mount Laurel compliance. To effectuate this ruling, the Supreme Court created transitional procedures for municipalities to petition designated trial court judges for review of their municipal affordable housing plans voluntarily, or, in the alternative, wait to be brought under the jurisdiction of the Supreme Court via a “Constitutional Compliance Challenge”. The Supreme Court modeled the procedures on the Fair Housing Act and attempted to create a parallel track to what municipalities would have encountered at COAH. In this regard, the Supreme Court provided for periods of immunity during the processing of municipal fair share housing plans. The March 15, 2015 ruling was entitled, In “Re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015)” (commonly referred to as “Mount Laurel IV”).

On March 8, 2018, Mercer County Assignment Judge Mary C. Jacobson issued an Opinion which addressed methodologies for determining four components that comprise regional and municipal fair share affordable housing obligations: Present Need, Prior Round Obligation, Gap Period Obligation and Prospective Need. This opinion has set a non-binding, but illustrative precedent for determining obligations throughout the State. This ruling has been utilized in defining the Borough of Roosevelt fair share affordable housing obligations as described in greater detail below.

## **HOUSING PLAN REQUIREMENTS**

The Borough of Roosevelt has prepared this Housing Plan Element and Fair Share Plan:

- (1) In compliance with the Fair Housing Act, Section 10 of P.L. 1985, c.222 (N.J.S.A. 52:27D-310), which requires a municipal housing plan element to achieve the goal of and access to affordable housing to meet present and prospective needs;
- (2) Addressing the requirements of the Municipal Land Use Law (N.J.S.A. 40:55D-1 et. seq.) for preparation of a municipal "Housing Plan Element"; and
- (3) Incorporating applicable provisions of the Substantive Rules of the New Jersey Council on Affordable Housing (COAH) for the periods beginning on June 6, 1994 (N.J.A.C. 5:93-1.1 et. seq.) and on June 2, 2008 (N.J.A.C. 5:97-1.1 et. seq.), as required by the March 10, 2015 decision of the New Jersey Supreme Court In the Matter of the Adoption of N.J.A.C. 5:96 and 5:97 by COAH
- (4) Mercer County Assignment Judge Mary C. Jacobson's Opinion which addressed methodologies for determining four components that comprise regional and municipal fair share affordable housing obligations: Present Need, Prior Round Obligation, Gap Period Obligation and Prospective Need.

The Municipal Land Use Law, N.J.S.A. 40:55D-1, et seq., provides that a municipal Master Plan must include a Housing Plan Element as a prerequisite for the adoption of zoning ordinances and any subsequent amendments to zoning ordinances. This Housing Plan Element and Fair Share Plan was prepared in accordance with N.J.S.A. 40: 55D-28.

Section 10 of the Fair Housing Act, N.J.S.A. 52:27D-310, requires that a Municipal Housing Plan Element be designed to achieve the goal of providing access to affordable housing to meet present and prospective housing needs, with particular attention to "low" and "moderate" income housing, containing at least:

- (1) 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;
- (2) A projection of the municipality's housing stock, including the probable future construction of "low" and "moderate" income housing, for the next ten (10) years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development of lands;
- (3) An analysis of the municipality's demographic characteristics, including, but not necessarily limited to, household size, income level, and age;

- (4) An analysis of the existing and probable future employment characteristics of the municipality;
- (5) A determination of the municipality's "present" and "prospective" "fair share" for "low" and "moderate" income housing and its capacity to accommodate its "present" and "prospective" housing needs, including its "fair share" for "low" and "moderate" income housing; and
- (6) 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 rehabilitate for, "low" and "moderate" income housing, including consideration of properties of developers who have expressed a commitment to provide "low" and "moderate" income housing.
- (7) 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).

The Borough's affordable housing obligation is described as follows based upon the applicable provisions of COAH through the March 10, 2015 decision of the New Jersey Supreme Court and the March 8, 2018 Opinion of Mercer County Assignment Judge Mary C. Jacobson.

<b>Borough of Roosevelt Fair Share Obligation</b>		<b>Units</b>
<b>A.</b>	Prior Round Obligation - The Prior Round Obligation covers the period from 1987 through 1999.	29*
<b>B.</b>	Present Need Obligation (Rehabilitation Obligation) – The Present Need Obligation which was previously referred to as the “rehabilitation share” is a measure of overcrowded and deficient housing that is occupied by low and moderate income households based on the 2010 U.S. Census.	7
<b>C.</b>	Round 3 Obligation which includes: (1) GAP Period Obligation: The GAP Period Obligation covers the period 1999-2015, i.e. from the end of the last COAH obligation period (1999) through the Supreme Court decision of March 10, 2015. (2) Prospective Need - Prospective Need is a measure of low- and moderate-income housing needs based on development and growth that occurred or is reasonably likely to occur in a region or municipality. The Prospective Need runs from March 10, 2015 through 2025.	48*

*\* The obligation for 29 units for Round 1 and 2 and 48 units for Round 3 is subject to a vacant land adjustment yielding a Realistic Development Potential (or RDP) Need of zero (0) units as further described in this Housing Plan Element.*

This Housing Plan Element addresses each of the required items in accordance with the Municipal Land Use Law, procedural requirements within COAH regulations that were upheld by the Supreme Court and by the Mercer County Opinion outlining the methodologies for determining the Borough affordable housing obligation for the Present Need, Prior Round Obligation, GAP Period Obligation and Prospective Need for the period 1987 through 2025.

## **BOROUGH OF ROOSEVELT LOCATION AND LAND USE PATTERNS**

Roosevelt Borough is a small rural community in western Monmouth County comprised of approximately 1.95 square miles (1,246 acres) with 327 single and semi-detached residences and a population of 882 according to the 2010 Census. The Borough was incorporated in 1937 as “Jersey Homesteads.” On November 9, 1945, residents voted to rename the Borough “Roosevelt” in honor of President Franklin Delano Roosevelt who died on April 12, 1945.

Jersey Homesteads was first planned by the United States Department of Interior, Division of Subsistence Homesteads, in 1933-34, and then by the Resettlement Administration in 1935. Jersey Homesteads was designed as a planned community with common open space “greenbelts” separating 20,000 square foot lots or “homesteads” located along curvilinear streets, a small industrial area for local employment and an area planned for agricultural uses. The community was planned by Alfred Kastner, a German-born architect and city planner, and his assistant, Louis I. Kahn. The community was designed to provide low-cost concrete and cinder block housing based on a German Bauhaus style of architecture. The early development of Jersey Homesteads began with the completion of seven houses in July 1936. Thirty-five additional units were completed by the end of the year. A cooperative garment factory was opened in August 1936. The “Village” residential area was completed in 1937 – 1938. The planned agricultural area of the community remains substantially intact.

The historical significance of Roosevelt was recognized in 1983 when the entire community was placed on the State and National Registers of Historic Places. Of the 14 “homestead” communities developed nationally, Roosevelt is the only one that remains essentially intact as originally planned. The Borough residents are very proud of the historic character of the Borough and its planned development.

The major roadway running through the center of Roosevelt is County Route 571, Rochdale Avenue. Although the area surrounding Roosevelt Borough in Millstone and Upper Freehold Township is still largely rural, the western Monmouth County area has experienced substantial development during the past 20 years. Much of the historic farmland and rural landscape surrounding the Borough has been developed into large single family houses on lots of one to six acres and greater.

Approximately 259 acres or 20.8 percent of the 1,246 acres in Borough is developed. Residential development accounts for 220 acres or 17.6 percent of the land area within the Borough. Most of the residential development is bounded by “greenbelts” consisting of Borough and State owned woodlands and open space that extend between residences on 20,000 square



foot lots that were platted on the original planned cluster residential development subdivision. Appendix 1 provides a map of the existing land uses while Appendix 2 provides a chart showing existing land use acreages in the Borough.

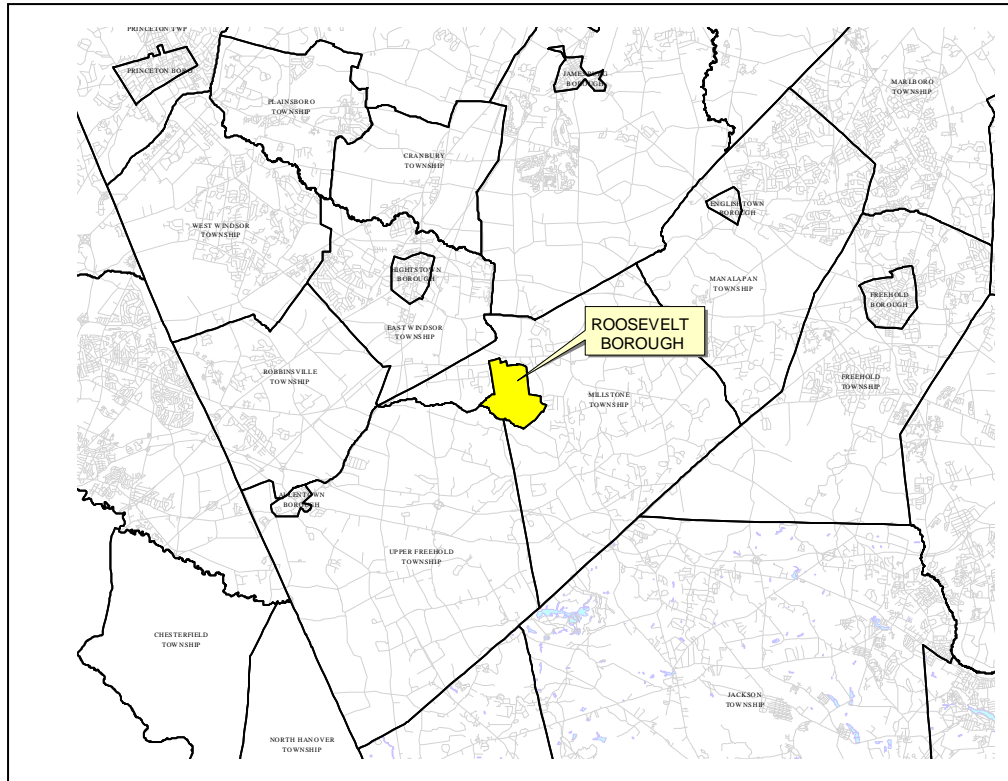
The Borough is located at the headwaters of the Assunpink Creek and the Rocky Brook. The developed “village” portion is interlaced with small tributaries of the Assunpink Creek including Empty Box Brook. Much of the undeveloped land is Borough owned woodland and open space and remaining privately owned undeveloped tracts that include extensive areas of freshwater wetlands and 50 to 150 foot wide wetlands transition areas that are now protected from development pursuant to the New Jersey Freshwater Wetlands Act of 1986. The freshwater wetlands and required 50 to 150 foot wide wetlands transition areas severely restrict future development within the “village” area of the Borough and the remaining planned agricultural areas of the Borough that are not already included in the permanent Farmland Preservation Program.

Approximately 987 acres or 79.2 percent of the 1,246 acre area of the Borough is undeveloped including private vacant land, qualified farmland, Borough owned property and a portion of the Assunpink Wildlife Management Area owned by the New Jersey Department of Environmental Protection (NJDEP)

More than 260 acres of privately owned agricultural land have been preserved under the New Jersey Farmland Preservation Program. Residents have worked actively through the “Fund for Roosevelt, Inc.”, a non-profit organization founded in 1999, to secure remaining agricultural land for posterity by preserving the farmlands that represent an integral part of the planned agricultural portion of the original “Jersey Homesteads” master plan. Farm qualified land, not preserved under Farmland preservation, accounts for 84.9 acres or 6.8 percent of the Borough. The NJDEP contains 244 acres of land while 198 acres were acquired by the Monmouth County Parks Commission. The Borough also contains 126 acres of property used for open spaces and/or parkland.

Figure 1, Location Map, shows the location of Roosevelt within Monmouth County.

**Figure 1  
LOCATION MAP**



## **ROOSEVELT AND THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN**

On June 12, 1992 the New Jersey State Planning Commission adopted "Communities of Place: The New Jersey State Development and Redevelopment Plan" (SDRP) designed to serve as a general guide for municipal and county master planning. The Plan was prepared, in part, through a Cross Acceptance Program which provided for coordination of state, regional, county, municipal and private interests. The SDRP was reviewed in 1999 and 2000 following a statewide Cross Acceptance II program, was updated, modified and then readopted in March 2001. On April 28, 2004, the State Planning Commission released a preliminary State Plan document in conjunction with a Cross Acceptance III program. This program stalled and was not implemented.

A completely new approach for a State Plan was undertaken by the Governor Chris Christie Administration under the guidance of the New Jersey Office of Planning Advocacy in early 2011. A draft "State Strategic Plan" was approved on November 11, 2011 by Resolution 2011-08 and was scheduled for final adoption in October 2012 but it never occurred.

The current SDRP places the Borough of Roosevelt in Planning Area 4B – Rural Environmentally Sensitive Planning Area. The Borough is also designated as an Identified

Village (IV) which the State Plan states are primarily residential places that offer a small Core with limited public facilities, consumer services and community activities.

Pursuant to the New Jersey State Plan:

*“Some lands in the Rural Planning Area (PA4) have one or more environmentally sensitive features qualifying for delineation as Rural/Environmentally Sensitive (PA4B). This subarea contains valuable ecosystems or wildlife habitats. Rural/Environmentally Sensitive Planning Areas are supportive of agriculture and other related economic development efforts that ensure a diversity within New Jersey. Any development or redevelopment planned in the Rural/Environmentally Sensitive Area should respect the natural resources and environmentally sensitive features of the area.”<sup>1</sup>*

The Intent of the Rural/Environmentally Sensitive Planning Area (PA4B) is the same as its underlying Planning Area, Rural Planning Area (PA4) for existing uses of the land which include the following:

- Maintain the Environs as large contiguous areas of farmland and other lands;
- Revitalize cities and towns;
- Accommodate growth in Centers;
- Promote a viable agricultural industry;
- Protect the character of existing, stable communities; and
- Confine programmed sewers and public water services to Centers.

## **BOROUGH DEMOGRAPHIC CHARACTERISTICS AND HOUSING INVENTORY**

Housing Plans are required to provide demographic, housing and economic characteristics of the municipality in accordance with the Fair Housing Act, N.J.S.A. 52:27D-310. The following characteristics are provided by the 2010 U.S. Bureau of Census, the 2019 American Community Survey (ACS) estimates and the New Jersey Department of Labor as noted.

### **Demographic Characteristics**

According to the 2019 U.S. Census estimate, the population of the Borough of Roosevelt was 854, a decrease of 28 residents or 3.3 percent from 2010 when the population was 882. Figure 2 shows the population by age per the 2010 Census and the 2019 ACS estimate including pre-school age (under 5), school age (5 to 19), working age (20 to 64) and seniors (65 and Older).

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<sup>1</sup> *Description of the Rural/ Environmentally Sensitive Planning Area - Page 214 of the New Jersey State Development and Redevelopment Plan*

**Figure 2**  
**POPULATION BY AGE (2010 Census and 2019 ACS Estimate)**  
**Borough of Roosevelt**

Age (Years)	2010		2019	
	Number	Percent	Number	Percent
<b>Pre-School Age</b>				
Under 5	50	5.7%	60	7.0%
<b>School Age</b>				
5 to 9	45	5.1%	60	7.0%
10 to 14	69	7.8%	41	4.8%
15 to 19	76	8.6%	55	6.4%
<b>Working Age</b>				
20 to 24	38	4.3%	37	4.3%
25 to 34	57	6.5%	75	8.8%
35 to 44	97	11.0%	109	12.8%
45 to 54	162	18.4%	80	9.4%
55 to 59	93	10.5%	78	9.1%
60 to 64	74	8.4%	88	10.3%
<b>Seniors Age</b>				
65 and Older	121	13.7%	171	20.0%
<b>TOTAL</b>	<b>882</b>	<b>100.0%</b>	<b>854</b>	<b>100.0%</b>

*Source: 2010 U.S. Bureau of Census and 2019 American Community Survey Estimate*

Additional key demographic features of the Borough based on the 2019 American Community Survey Estimates are as follows:

- (1) As of the 2019 Census estimate, there were 295 households and 241 families residing in the Borough of Roosevelt. Of the family households 29.5 percent had children under the age of 18 living in the household, 218 or 73.9 percent were married couples living together, 15 or 5.1 percent had a female householder with no husband present. The average household size was 2.89 persons and the average family size was 3.24 persons.
- (2) The combined median age for both males and females in the Borough was 42.5 years in 2019.
- (3) According to the ACS 2019 Estimate, the Borough of Roosevelt median household income was \$105,694 and 20.7 percent of the Borough households had income

between \$100,000 and \$149,999, 20.7 percent had incomes of \$150,000 to \$199,999 and 13.2 percent had household incomes below \$50,000.

- (4) The 2019 ACS Estimate showed that the median family income was \$131,250 (+/- \$23,907). The per capita income for the Borough was \$42,869 (+/- \$4,701). Approximately 4.2 percent of all people in the Borough were below the poverty line, including 4.8 percent of those under age 18 and 5.3 percent of those ages 65 or over.

### **Housing Characteristics**

The housing stock of the Borough of Roosevelt was comprised of 308 total units per the 2019 ACS estimate. This was a decrease of 19 units from the 2010 Census when 327 units were recorded. Other key housing characteristics from the 2019 ACS estimate include the following:

- (1) The 2019 ACS estimate recorded 295 occupied housing units or 95.8 percent of the total 308 housing units in the Borough. Vacant housing units included 13 units or 4.2 percent.
- (2) The 2019 ACS estimate recorded 295 occupied housing units of which 263 were owner-occupied or 89.2 percent and 32 were renter occupied or 10.8 percent. The average household size of owner occupied housing units was 3.01. The average household size for the renter-occupied housing units as 1.94.
- (3) The estimated homeowner vacancy rate nor the rental vacancy rate were available for 2019.
- (4) Of the 295 occupied housing units 241 units, or 81.7 percent, were classified by the ACS in 2019 as “family households” while 54 or 18.3 percent were “non-family households.” The Census Bureau defines a “family householder as a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him or her are family members.” A non-family householder is defined as “a householder living alone or with nonrelatives only”.
- (5) Family households occupied by residents 65 years of age or older accounted for 8.1 percent of the total households.

Housing characteristics from the 2019 ACS Estimates include the following:

- (1) There were zero (0) housing units lacking plumbing facilities and zero (0) units lacking complete kitchen facilities.
- (2) Approximately 44.5 percent of the housing units in the Borough were built in 1939 or earlier which the historic housing development; 18.8 percent or 58 housing units, were added to the Borough housing stock between 1980 and 1989; 14.0 percent or 43 units were added between 1970 and 1979 and only 8 housing units

were added after 1990 or 2.6 percent which reflects the fact that there has been little residential growth and that the Borough is almost fully developed. Figure 3 shows the age of housing stock by construction date.

**Figure 3**  
**HOUSING CONSTRUCTION DATE (2019 Estimate)**  
**Borough of Roosevelt**

<b>Year Built</b>	<b>Number</b>	<b>Percent</b>
2014 or later	0	0.0%
2010 to 2013	0	0.0%
2000 to 2009	7	2.3%
1990 to 1999	1	0.3%
1980 to 1989	58	18.8%
1970 to 1979	43	14.0%
1960 to 1969	7	2.3%
1950 to 1959	22	7.1%
1940 to 1949	33	10.7%
1939 or earlier	137	44.5%
<b>TOTAL</b>	<b>308</b>	<b>100.0%</b>

*Source: American Community Survey 2019 Five Year Estimates*

- (3) The value of the housing stock for owner occupied units is shown in Figure 4. Approximately 136 housing units, or 51.7 percent, were valued between \$300,000 and \$499,999; 98 housing units, or 37.3 percent, were valued between \$200,000 and \$299,000; while only 12, or 4.9 percent were valued at \$500,000 or greater.

**Figure 4**  
**VALUE FOR OWNER OCCUPIED HOUSING UNITS (2019 ACS Estimate)**  
**Borough of Roosevelt**

Value	Number	Percent
Less than \$50,000	4	1.5%
\$50,000 to \$99,999	0	0.0%
\$100,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	13	4.9%
\$200,000 to \$299,999	98	37.3%
\$300,000 to \$499,999	136	51.7%
\$500,000 to \$999,999	12	4.6%
\$1,000,000 or more	0	0.0%
<b>Owner-Occupied Units</b>	<b>263</b>	<b>100.0%</b>
<b>Median Value</b>	<b>\$316,700</b>	

*Source: American Community Survey 2019 Estimate*

- (4) The Median Gross Rent for 2015 was \$591<sup>2</sup>. In 2019 there were 15 housing units renting for less than \$500 which accounted for 50 percent of the rental units; two (2) housing units rented between \$500 and \$999; 8 units were renting for between \$1,000 and \$1,999; 5 units were renting for between \$2,000 and \$2,999 and zero (0) units were renting for \$3,000 or greater.

**Figure 5**  
**GROSS RENT FOR RENTER OCCUPIED HOUSING UNITS (2019 ACS Estimate)**  
**Borough of Roosevelt**

Gross Rent	Number	Percent
Less than \$500	15	50.0%
\$500 to \$999	2	6.7%
\$1,000 to \$1,499	0	0.0%
\$1,500 to \$1,999	8	26.7%
\$2,000 to \$2,499	1	3.3%
\$2,500 to \$2,999	4	13.3%
\$3,000 or more	0	0.0%
<b>Occupied rental units</b>	<b>30</b>	<b>100.0%</b>
<b>Median (dollars)</b>	<b>N/A</b>	
<b>No Rent Paid</b>	<b>2</b>	

*Source: American Community Survey 2019 Estimate*

<sup>2</sup> The 2015 ACS estimate is the latest estimate for median gross rent

## Occupation Characteristics

Figure 6 shows the occupation characteristics for residents in the Borough of Roosevelt based on the 2019 ACS Estimate. In 2019 there were 454 Borough residents employed in occupations consisting of thirty three and three tenths (33.3) percent in the education, health and social services industry; 12.3 percent in professional, scientific, and management, and administrative and waste management services; 9.7 percent in construction; 7.9 percent in transportation, warehousing and utilities; 6.6 percent in Arts, Entertainment, Recreation, Food Services; and 5.9 percent in manufacturing. Other categories of resident occupations in 2019 are shown below.

**Figure 6**  
**CIVILIAN OCCUPATIONS – (2019 ACS Estimate)**  
**Borough of Roosevelt**

<b>Occupation</b>	<b>Employment</b>	<b>Percent</b>
Agriculture, Forestry and Fishing, Hunting, Mining	2	0.4%
Construction	44	9.7%
Manufacturing	27	5.9%
Wholesale Trade	10	2.2%
Retail Trade	19	4.2%
Transportation, Warehousing & Utilities	36	7.9%
Information	9	2.0%
Finance, Insurance, Real Estate & Rental Leasing	28	6.2%
Professional, Scientific and Management	56	12.3%
Education, Health & Social Services	151	33.3%
Arts, Entertainment, Recreation, Food Services	30	6.6%
Other Services (Except Public Administration)	17	3.7%
Public Administration	25	5.5%
<b>TOTAL</b>	<b>454</b>	<b>100.0%</b>

*Source: American Community Survey 2019 Estimate*

### Existing and Probable Future Borough Labor Force

Based on the 2019 American Community Survey estimate, the number of persons within the Labor Force in the Borough of Roosevelt remained relatively steady between 2015 and 2018 with a spike upward in the latest 2019 yearly estimate. There was an increase of 65 persons, or 15.6 percent, between 2015 and 2019. The numbers of persons 16 years of age or older employed in the labor force between 2015 and 2019 are presented in Figure 7 as follows:



**Figure 7**  
**EMPLOYMENT CHARACTERISTICS (2015-2019 Estimates)**  
**Borough of Roosevelt**

<b>Year</b>	<b>Persons In Labor Force (16 Years and Older)</b>
2019	481
2018	434
2017	440
2016	409
2015	416

*Occupation for Employed Civilian Population 16 Years and Over*  
*Source: 2015-2019 American Community Estimates*

Based on the number of persons in the Borough and given the fact that the Borough is essentially fully built-out, it is expected that the number of persons employed in the Borough labor force will continue to remain relatively steady in the future.

**Projection of Housing Stock**

Figure 8 shows new residential permits and demolitions for the year 2010 through 2019 in the Borough of Roosevelt. There were a total of 2 permits and 3 demolitions issued for that time period. It is anticipated that the Borough will see the same amount of permits and demolitions over the next ten years similar to the last 10 years. The projection of increased housing stock is contingent upon market and economic forces.

**Figure 8**  
**RESIDENTIAL PERMITS AND DEMOLITIONS (2010-2019)**  
**Borough of Roosevelt**

<b>Year</b>	<b>Permits</b>	<b>Demolitions</b>
2019	0	0
2018	1	0
2017	0	1
2016	0	1
2015	0	0
2014	0	0
2013	1	0
2012	0	1
2011	0	0
2010	0	0
<b>Total</b>	<b>2</b>	<b>3</b>

*Sources: N.J. Department of Labor And Work Force Development – Building Permits*  
*N.J. Department of Community Affairs – Demolition Permits*

## **Low- and Moderate-Income Units – 2019 Borough of Roosevelt**

The approximate number of low and moderate income units within the Borough can be estimated based on the 2019 American Community Survey and 2019 COAH income limits for low and moderate income persons.

The approximate number of housing units that are affordable to two-person low- and moderate-income households for rental and for sale are as follows based on 2019 COAH income limits and 2019 Census data:

- Low income rental units: approximately 17 of 30 units paying rent (56.7 percent of rental units)
- Moderate income rental units: approximately 25 of 30 units paying rent (83.3 percent of rental units)
- Low income for-sale units: approximately 4 out of 263 total owner occupied housing units (1.5 percent of for-sale units)
- Moderate income for sale units: approximately 33 out of 263 owner occupied units (12.5 percent of for-sale units)

Figure 9 shows the 2019 Rental Rates for Low and Moderate Income Housing Units and Figure 10 shows the 2019 Sales Prices for Single Family Detached Low and Moderate Income Housing Units. Both Figures also provide the 2019 Affordable Income Limits under the COAH methodology.

As can be seen in Figure 10, a two person moderate income household could earn up to \$65,979 annually and pay up to a maximum of \$1,531.48 per month for rent. A low income household could earn up to \$41,237 annually and pay up to a maximum of \$912.93 per month for rent.

**Figure 9**  
**2019 RENTAL HOUSING RATES**  
**FOR LOW AND MODERATE INCOME UNITS**

**2019 Affordable Income Limits**  
**Region 4 (Monmouth, Mercer and Ocean)**

Income	1 Person	1.5 Person*	2 Person	3 Person	4 Person	4.5 Person*	5 Person	6 Person	7 Person	8 Person
<b>Median</b>	\$72,165	\$77,319	\$82,474	\$92,783	\$103,092	\$107,216	\$111,340	\$119,587	\$127,834	\$136,082
<b>Moderate (1)</b>	\$57,732	\$61,855	\$65,979	\$74,226	\$82,474	\$85,773	\$89,072	\$95,670	\$102,268	\$108,865
<b>Low (2)</b>	\$36,082	\$38,660	\$41,237	\$46,392	\$51,546	\$53,608	\$55,670	\$59,794	\$63,917	\$68,041

(1) 80 Percent of Median Income

(2) 50 Percent of Median Income

(3) 57.5% Avg. (NJAC 5:93-7.4 (b))

Source: Affordable Housing Professionals of New Jersey - May 2019 Regional Median Income

**Monthly Maximum Affordable Rental Rates (1)**

	1 Person	1.5 Person*	2 Person	3 Person	4 Person	4.5 Person*	5 Person	6 Person	7 Person	8 Person
<b>Moderate</b>	\$1,443.30	\$1,546.38	\$1,649.48	\$1,855.65	\$2,061.85	\$2,144.33	\$2,226.80	\$2,391.75	\$2,556.70	\$2,721.63
<b>Utility Allow (2)</b>	\$95.00	\$107.00	\$118.00	\$130.00	\$142.00	\$148.00	\$153.00	\$164.00	\$180.00	\$197.00
<b>Total</b>	\$1,348.30	\$1,439.38	\$1,531.48	\$1,725.65	\$1,919.85	\$1,996.33	\$2,073.80	\$2,227.75	\$2,376.70	\$2,524.63
<b>Low</b>	\$902.05	\$966.50	\$1,030.93	\$1,159.80	\$1,288.65	\$1,340.20	\$1,391.75	\$1,494.85	\$1,597.93	\$1,701.03
<b>Utility Allow (2)</b>	\$95.00	\$107.00	\$118.00	\$130.00	\$142.00	\$148.00	\$153.00	\$164.00	\$180.00	\$197.00
<b>Total</b>	\$807.05	\$859.50	\$912.93	\$1,029.80	\$1,146.65	\$1,192.20	\$1,238.75	\$1,330.85	\$1,417.93	\$1,504.03

(1) Assumes 30 percent of monthly gross income.

(2) Allowance for Tenant-Furnished Utilities and Other Services based upon N.J.D.C.A., Division of Housing and Community Resources, Section 8 Housing Program: Heating, cooking and water heating (natural gas); lighting, refrigeration and other electric; water; sanitary sewer; and trash collection. June 1, 1998

(Utility allowances per person rates extrapolated from N.J.D.C.A. bedroom rates)

\* N.J.A.C. 5:93-7.4 requires that one bedroom units shall be affordable to 1.5 person households and three bedroom units shall be affordable to 4.5 person households.

Prepared By: Thomas Planning Associates December 30, 2021

**Figure 10**  
**2019 SALES PRICES FOR SINGLE FAMILY DETACHED HOUSING UNITS**  
**FOR LOW AND MODERATE INCOME HOUSEHOLDS**

**2019 Affordable Income Limits**  
**Region 4 (Monmouth, Mercer and Ocean)**

Income	1 Person	1.5 Person*	2 Person	3 Person	4 Person	4.5 Person*	5 Person	6 Person	7 Person	8 Person
<b>Median</b>	\$72,165	\$77,319	\$82,474	\$92,783	\$103,092	\$107,216	\$111,340	\$119,587	\$127,834	\$136,082
<b>Moderate (1)</b>	\$57,732	\$61,855	\$65,979	\$74,226	\$82,474	\$85,773	\$89,072	\$95,670	\$102,268	\$108,865
<b>Low (2)</b>	\$36,082	\$38,660	\$41,237	\$46,392	\$51,546	\$53,608	\$55,670	\$59,794	\$63,917	\$68,041

- (1) 80 Percent of Median Income  
(2) 50 Percent of Median Income  
(3) 57.5% Avg. (NJAC 5:93-7.4 (b))

Source: Affordable Housing Professionals of New Jersey - May 2019 Regional Median Income

**Maximum Moderate Income Affordable Unit Sales Prices**

	1 Person	1.5 Person*	2 Person	3 Person	4 Person	4.5 Person*	5 Person	6 Person	7 Person	8 Person
<b>Moderate *</b>	\$1,347.08	\$1,443.28	\$1,539.51	\$1,731.94	\$1,924.39	\$2,001.37	\$2,078.35	\$2,232.30	\$2,386.25	\$2,540.18
(-) Property Insurance (1)	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Mortgage/Month (2)	\$805.10	\$863.46	\$921.84	\$1,038.58	\$1,155.34	\$1,202.03	\$1,248.73	\$1,342.13	\$1,435.53	\$1,528.92
(-) Mortg. Ins./Month (3)	\$62.91	\$67.47	\$72.03	\$81.15	\$90.28	\$93.93	\$97.57	\$104.87	\$112.17	\$119.47
(-) Property Tax/Month (4)	\$459.07	\$492.35	\$525.64	\$592.21	\$658.78	\$685.41	\$712.04	\$765.30	\$818.55	\$871.80
5% Downpayment Required	\$9,436	\$10,120	\$10,805	\$12,173	\$13,541	\$14,089	\$14,636	\$15,731	\$16,826	\$17,920
<b>Max. Sales Price</b>	\$188,725	\$202,409	\$216,094	\$243,459	\$270,829	\$281,776	\$292,723	\$314,617	\$336,511	\$358,402

**Maximum Low Income Affordable Sales Unit Prices**

	1 Person	1.5 Person*	2 Person	3 Person	4 Person	4.5 Person*	5 Person	6 Person	7 Person	8 Person
<b>Low **</b>	\$841.91	\$902.07	\$962.20	\$1,082.48	\$1,202.74	\$1,250.85	\$1,298.97	\$1,395.19	\$1,491.40	\$1,587.62
(-) Property Insurance (1)	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Mortgage/Month (2)	\$498.63	\$535.12	\$571.60	\$644.57	\$717.53	\$746.72	\$775.91	\$834.29	\$892.65	\$951.03
(-) Mortg. Ins./Month (3)	\$38.96	\$41.81	\$44.66	\$50.37	\$56.07	\$58.35	\$60.63	\$65.19	\$69.75	\$74.31
(-) Property Tax/Month (4)	\$284.32	\$305.13	\$325.93	\$367.54	\$409.14	\$425.79	\$442.43	\$475.72	\$509.00	\$542.28
5% Downpayment Required	\$5,844	\$6,272	\$6,700	\$7,555	\$8,410	\$8,752	\$9,094	\$9,778	\$10,463	\$11,147
<b>Max. Sales Price</b>	\$116,887	\$125,441	\$133,992	\$151,098	\$168,201	\$175,043	\$181,885	\$195,570	\$209,251	\$222,936

\* N.J.A.C. 5:93-7.4 requires that one bedroom units shall be affordable to 1.5 person households and three bedroom units shall be affordable to 4.5 person households.

\*\* Assumes 28 percent of gross income per month

- (1) Assume property owners insurance of \$20.00/month  
(2) Assume a 3.50 percent interest rate on mortgage over 30 years.  
(3) Assume mortgage insurance of \$4.00/\$1,000 property value.  
(4) Assume general tax rate of 3.039 and Equalization Ratio of 96.05 for 2019

Prepared By: Thomas Planning Associates December 30, 2021

## **HOUSING POLICY**

Roosevelt was founded as “Jersey Homesteads” on a basis of providing affordable housing to low and moderate income families at the time. Of the original 200 “Jersey Homestead” concrete and concrete block residences constructed from 1936 through 1938, most are still in existence and occupied. Many have remained architecturally intact since their initial construction. The early planned character of the community was formally recognized in 1983 when the entire “Jersey Homesteads Borough” area was placed on the New Jersey and National Registers of Historic Places. Due to its historic register status, the Borough encourages housing development that will be compatible with the original Bauhaus architectural style, the existing residential neighborhoods, the sensitive environmental resources, the physical development constraints and the limited capacities of the Borough sanitary sewer and public water systems. The Borough recognizes the need to maintain adequate levels of public services including schools, fire protection, first aid, recreation, Borough administration and public works for present and future residents of the Borough.

Housing development in Roosevelt Borough occurs primarily within the “village” area of the Borough. The “village” area is serviced by public water and sanitary sewer and bounded almost entirely by environmentally sensitive land including the State owned Assunpink Wildlife Management Area, by Monmouth County Park Commission preserved open space and by tracts of land that are included within the New Jersey Farmland Preservation Program. Fewer than 10 homes have been built in the agricultural areas of the Borough and few, if any, new housing units are expected to develop in the remaining agricultural areas due to physical environmental constraints, preserved farmland in the New Jersey Agricultural Preservation Program and development regulations established by the New Jersey Department of Environmental Protection including freshwater wetlands and wetland buffers, Category 1 Streams and stream buffer areas and regulations for on-site septic systems.

The Borough has historically addressed its constitutional obligation to create realistic opportunities for low and moderate income housing. In addition to the original Jersey Homestead residences built for low and moderate income families, the Borough applied for and was awarded Farmers Home Administration funding in 1983 for 20 low income senior residential units and one affordable, efficiency caretaker apartment in a development known as Roosevelt Solar Village. Roosevelt Solar Village is a 20 unit one and two bedroom rental development operated by Lutheran Social Ministries of New Jersey that is within the AH, Affordable Housing zone. The units are open to qualified affordable persons that are 62 years or older or 18 years and older that are physically challenged and have mobility impairment.

In framing its policies for future housing needs, the Borough recognizes its unique development constraints:

- (1) The entire Borough of Roosevelt is designated as a historic place on the National and State Historic Registers. In addition there are many individual properties in the Borough are designated as historic sites.

(2) There are severe environmental constraints on remaining privately owned vacant and underdeveloped land within the Borough.

(3) The Fund for Roosevelt plans to acquire the remaining tracts of agricultural lands in order to preserve the original “Jersey Homesteads” Community Development Plan.

(4) By virtue of its modest (although architecturally distinctive) housing stock and notwithstanding its high property tax rate, Roosevelt continues to be a naturally affordable community, with some of the lowest housing costs within the western Monmouth County and eastern Mercer County area.

(5) Roosevelt has a limited ratable base, an exceptionally high property tax rate and restricted municipal services. The Roosevelt Borough Elementary School is the largest non-residential building and land use in the Borough. Other non-residential uses include the Borough Hall, the Borough sewerage treatment plant, the Borough water tower, the Congregation Anshei Roosevelt synagogue, three small buildings used for industrial and artist purposes and one general store/deli. A private swim club which is now vacant. The remaining developed “village” portion of the Borough is comprised of single family and duplex housing units and the deed restricted open space buffers between the residential properties. The property tax rate for 2021 was \$3.018 per \$100 with an effective tax rate of \$3.02 (tax rate times equalization ratio of 100 percent), the highest in Monmouth County. Sixty-five (65) percent of the municipal tax revenue of the Borough goes to support education. Full-time and part-time municipal employees include a part-time administrator, a Borough clerk, an assistant clerk and one public works employee. The Borough has no police department and no paid fire or first aid personnel. The Borough depends on the New Jersey State Police for policing protection. Nearly all other services in the Borough are provided by limited part-time persons or by Borough resident volunteers.

(6) The Borough has an antiquated sanitary sewer and water system dating from the late 1930's. Although major expenditures have been made in recent years to upgrade the sanitary sewer system, upgrading of the sanitary sewer and water systems will be required.

(7) The rural nature of the Borough and its surrounding area is evidenced in part by the fact that there are no traffic signals within the Borough or within several miles of the Borough in any direction.

Despite the severe environmental, physical and historical constraints for future development, the Borough of Roosevelt has been committed to addressing its fair share of the region's low and moderate income housing needs through the establishment in 1984 and continued community support of Roosevelt Solar Village which is zoned as an Affordable Housing (AH) district.

## **AVAILABILITY OF SANITARY SEWER AND WATER INFRASTRUCTURE**

The Borough has sanitary sewer and water availability however the system is antiquated, dating to the 1930's. Several upgrades have been made over the years and additional improvements may be required in the future. Sewer and water bills are relatively high to residents of the Borough due to needed improvements.

## **LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING**

In general, the areas that are most appropriate for affordable housing are those areas that have the necessary infrastructure including sewer and water, and are not encumbered by environmental constraints or are historically significant and have appropriate access to roadways.

One specific parcel most appropriate for low and moderate income housing is a site known as Roosevelt Solar Village located on North Valley Road (Block 7, Lot 24). This site is zoned AH-Affordable Housing and contains 20 rental units and one housing unit for an on-site manager. This site was constructed under the Farmers Home Administration Section 515 Program and completed and occupied in 1984 and is deed restricted for at least 40 years to low and moderate income persons. The units are open to qualified affordable persons that are 62 years or older or 18 years and older that are physically challenged and have mobility impairment.

## **MULTIGENERATIONAL HOUSING**

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

## **FAIR SHARE PLAN**

A “Fair Share Plan” is defined by COAH as a plan that describes the mechanisms and the funding sources, if applicable, by which a municipality proposes to address its affordable housing obligation as established in the Housing Element. It can include the draft ordinances necessary to implement the Housing Plan, and addresses the requirements of N.J.A.C. 5:97-3, preparing a Fair Share Plan.

The following Fair Share Plan (the Plan) details Roosevelt Borough’s Rehabilitation Obligation, Prior Round Obligation (1987-1999), and Gap + Obligation and Prospective Need or Third Round Obligation (1999-2025). For each obligation, this Plan proposes mechanisms for which

the Borough can realistically provide opportunities for affordable housing for moderate-, low-, and very low- income households.

The need for affordable housing in New Jersey is divided into three components:

- *Prior Round Obligation* – The Prior Round Obligation is the cumulative 1987-1999 fair share obligation as was determined by COAH. The First Round and Second Round are mutually referred to as the “Prior Round”.
- *Rehabilitation Obligation* – The Rehabilitation Obligation represents the number of existing housing units that are both “deficient” and occupied by low and moderate income households. This number is derived from review and analysis of housing conditions reported in the U.S. Census and American Community Survey.
- *GAP + Prospective Need or Third Round Obligation* - July 1, 1999 – July 2, 2025 (which includes what is commonly referred to as the “Gap Period”, which ran from 1999-2015, and the Prospective Need Period, which runs from 2015 to 2025). On January 18, 2017, the Supreme Court decided In Re Declaratory Judgment Actions Filed by Various Municipalities, County of Ocean, Pursuant To The Supreme Court’s Decision In re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) (“Mount Laurel V”) and held that the affordable housing need having accrued during the GAP Period (1999-2015) was part of the Present Need, not Prospective Need. The Supreme Court held that there is an obligation with respect to that period for households that came into existence during that gap that are eligible for affordable housing, that are presently (as of 2015) in need of affordable housing, and that are not already counted in the traditional present need.

The Borough of Roosevelt’s 48 unit Round 3 allocation of the regional need for affordable housing was generated by multiple experts by applying the methodology set forth in the opinion issued by Her Honor Judge Jacobson in Mercer County.

Figure 11 presents the three components and estimated fair share estimates of the Borough of Roosevelt affordable housing obligation:



**Figure 11**  
**BOROUGH OF ROOSEVELT FAIR SHARE OBLIGATION**

<b>Borough of Roosevelt Fair Share Obligation</b>		<b>Units</b>
<b>A.</b>	Prior Round Obligation - The Prior Round Obligation covers the period from 1987 through 1999.	29
<b>B.</b>	Present Need Obligation (Rehabilitation Obligation) – The Present Need Obligation which was previously referred to as the “rehabilitation share” is a measure of overcrowded and deficient housing that is occupied by low and moderate income households based on the 2010 U.S. Census.	7
<b>C.</b>	Round 3 Obligation projection which includes:  (1) GAP Period Obligation: The GAP Period Obligation covers the period 1999-2015, i.e. from the end of the last COAH obligation period (1999) through the Supreme Court decision of March 10, 2015.  (2) Prospective Need - Prospective Need is a measure of low- and moderate-income housing needs based on development and growth that occurred or is reasonably likely to occur in a region or municipality. The Prospective Need runs from March 10, 2015 through 2025.	48*

*\* The 29 units for Round 1 and 2 obligation and 48 units for the Round 3 obligation are subject to a vacant land adjustment yielding a Realistic Development Potential (or RDP) Need of zero (0) units as further described in this Housing Plan Element.*

**Prior Round Obligation**

The prior round obligation, which covers the period from 1987 through 1999, was projected as 29 units. This obligation is subject to a vacant land adjustment.

**Present Need - Rehabilitation Obligation**

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

The Third Round Rules reduced the required criteria of evidence of “deficient housing” to three: pre-1960 crowded units, which are units that have more than 1.0 persons per room; incomplete plumbing; and incomplete kitchen facilities. This reduction in the criteria was determined by the Appellate Division to be within the COAH discretion and was upheld in the Supreme Court’s decision In Re N.J.A.C. 5:96 & 97.

In Mount Laurel IV, the Supreme Court held that the “reallocated need” is no longer a component in the determination of Present Need. Therefore, a municipality’s Rehabilitation Obligation now equates to “indigenous need”, which means the obligation is based on deficient housing as determined by pre-1960 over-crowded units, incomplete plumbing, and incomplete kitchen facilities.

The Borough has a Rehabilitation Obligation of seven (7) units. The Borough will work with a qualified entity to administer an affordable housing rehabilitation program to address the rehabilitation obligation for the Round 3 period including for-sale and rental units.

### **Round 3 Obligation (Gap + Prospective Need)**

The Round 3 obligation which contains the Gap + and Prospective Need is projected to be 48 units and is subject to a vacant land adjustment.

### **Adjusted Fair Share Obligation (RDP - Realistic Development Potential)**

The Borough of Roosevelt is essentially completely built-out and has only a few parcels scattered parcels that can be developed. The Borough has evaluated all parcels including specifically vacant and underdeveloped parcels in accordance with COAH Round 2 Substantive Rules (N.J.A.C. 5:93-1 et. sec). Based on these Rules, the Borough is entitled to a “vacant land adjustment” since there is not enough vacant and underdeveloped land within the Borough to address the estimated affordable housing obligation for the period 1987-2025. As a result, the Borough has calculated a “Realistic Development Potential” (RDP) consistent with the COAH Round 2 Rules, N.J.A.C. 5:93-4.2, Lack of Land, New Construction for Site Suitability. The calculation of the RDP is also consistent with the March 15, 2015 New Jersey Supreme Court decision and is based upon the Realistic Development Potential of remaining vacant and underdeveloped parcels that have been identified in the Borough in accordance with COAH Round 2 Rules.

Appendix 4, Vacant Land Inventory map, and Appendix 5, Vacant Land Inventory and Realistic Development (RDP) chart, provide the basis for calculating a RDP for the Borough of Roosevelt. Parcels or portions of parcels that were excluded from the vacant land inventory in accordance with N.J.A.C. 5:93-4.2 include:

- (1) Agricultural lands shall be excluded when the development rights to these lands have been purchased or restricted by covenant
- (2) Environmentally sensitive lands
- (3) Historic and architecturally important sites
- (4) Active recreational lands
- (5) Conservation, parklands and open space lands
- (6) Individual sites that the Council on Affordable Housing [or Court] determines are not suitable for low and moderate income housing

All vacant and underdeveloped sites were analyzed. Specific areas that were excluded included:

- (1) Presence of freshwater wetlands
- (2) Historic sites and Districts
- (3) Active recreational lands
- (4) Conservation, parklands and open space lands

The Borough is located within the Jersey Homesteads Historic District which was added to the New Jersey Register of Historic Places and to the National Register of Historic Places in 1983, including "all that area within the corporate boundaries of the Borough of Roosevelt". Pursuant to N.J.A.C. 5:93.4.2 (e)3:

*3. Historic and architecturally important sites may be excluded as follows:*

- i. Historic and architecturally important sites shall be excluded if such sites were listed on the State Register of Historic Places in accordance with N.J.A.C.7.4 prior to the submission of the petition of substantive certification.*
- ii. Municipalities may apply to exempt a buffer area to protect sites listed on the State Register of Historic Places. The Council shall forward such request to the Office of New Jersey Heritage for a recommendation pertaining to the appropriateness and size of a buffer.*
- iii. Upon receipt of the Office of New Jersey Heritage's recommendation, the Council shall determine if any part of a site should be eliminated from the inventory described in (d) above.*
- iv. Within historic districts, a municipality may regulate low and moderate income housing to the same extent it regulates all other development.*

COAH Rules, N.J.A.C. 5:93.4.2 (f), provide that consideration be given to "the character of the area surrounding each site and the need to provide housing for low- and moderate-income households in establishing densities and set-asides for each site, or part thereof, remaining in the inventory. The minimum presumptive density shall be six units per acre and the maximum presumptive set-aside shall be 20 percent. The density and set-aside of each site shall be summed to determine the RDP of each municipality."

The result of the vacant land inventory is that there are 11 potential properties in the Borough that are vacant, farmland or underdeveloped as shown in Appendix 5. Of that number all met the listed exclusions and resulted in a potential affordable set-aside of zero (0) units. The resulting Realistic Development Potential (RDP) for the Borough of Roosevelt is therefore 0 affordable units.

The Borough Fair Share Plan will seek a reduction of the combined COAH Round 1 and 2 and 3 obligation of 77<sup>3</sup> affordable housing units through a vacant land adjustment per applicable COAH Rules. It will address its remaining COAH projected "rehabilitation share" of 7 units.

### **Satisfaction of Unmet Need**

COAH Rules, N.J.A.C. 5:93.4.2 (h) provides the following:

*“If the RDP described in N.J.A.C. 5:93.4.2 (f) is less than the pre-credited need minus the rehabilitation component, the COAH [or Court] shall review the existing municipal land use map for areas that may develop or redevelop. Examples of such areas include, but are not limited to:*

- *a private club owned by its members;*
- *publicly owned land;*
- *downtown mixed use areas;*
- *high density residential areas surrounding the downtown;*
- *areas with a large aging housing stock appropriate for accessory apartments;*
- *and properties that may be subdivided and support additional development.*

*After such an analysis, the COAH [or Court] may require at least any combination of the following in an effort to address the housing obligation:*

- (1) Zoning amendments that permit apartments or accessory apartments;*
- (2) Overlay zoning requiring inclusionary development or the imposition of a development fee consistent with N.J.A.C. 5:93-8. In approving an overlay zone, the COAH [or Court] may allow the existing use to continue and expand as a conforming use, but provide that where the prior use on the site is changed, the site shall produce low and moderate income housing or a development fee; or*
- (3) Zoning amendments that impose a development fee consistent with N.J.A.C. 5:93-8”*

Pursuant to N.J.A.C. 5:93.4.2(h) the Borough Land Use Map was reviewed and the following was determined:

- No private clubs
- Publicly owned land are utilized for park and open space purposes
- There are no downtown mixed use areas – only three small properties are zoned commercial in the Borough one of which is the post office.
- There are no high density areas in the downtown
- No areas appropriate for accessory apartments

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<sup>3</sup> Round 1 & 2 (29 units) + Round 3 (48 units) = 77 total units

- No properties that may be subdivided to support additional development that would be consistent with the historic district or site designation

The Borough will address this remaining 77 unit unmet need through the following mechanism:

- (1) The Borough has adopted Ordinance 97-34 which provides for the AH – Affordable Housing District which permits affordable rental units. The purpose of this district is to “provide for the orderly development of affordable housing for low and moderate-income housing as provided for in the Roosevelt Borough Housing and Fair Share Plans and in accordance with the New Jersey Council on Affordable Housing Rules...”

Roosevelt Solar Village (Block 7, lot 2) is a 20 unit one and two bedroom rental development operated by Lutheran Social Ministries of New Jersey that is within the AH zone. The units are opened to qualified affordable persons that are 62 years or older or 18 years and older that are physically challenged and have mobility impairment. It was constructed under the Farmers Home Administration Section 515 Program and completed and occupied in 1984, under the program these units will remain affordable to and occupied by low income households for *at least* 40 years after completion, or until *at least* 2023. This development fully meets the criteria for crediting set forth in N.J.A.C. 5:93- 3.2.

- (2) The Borough will adopt an ordinance requiring a mandatory affordable housing set aside for any new multi-family residential developments of five (5) units or more. The set aside for rental developments will be fifteen percent (15%) and the set aside for for-sale developments will be twenty percent (20%). The provisions of the ordinance will not apply to residential expansions, additions, renovations, replacements, or any other type of residential development that does not result in a net increase in the number of dwellings of five or more.

## **Appendices**

Appendix 1 - Existing Land Use Map

Appendix 2 – Existing Land Use Chart

Appendix 3 - Zoning Map

Appendix 4 - Vacant Land Inventory Map

Appendix 5 - Vacant Land Inventory and Realistic Development Potential (RDP)  
Chart

## **Appendix 1 - Existing Land Use Map**



2 Block  
1 Lot

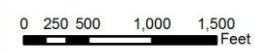
Streams  
Lakes



**EXISTING LAND USE**  
**BOROUGH OF ROOSEVELT**  
Monmouth County, New Jersey

Residential	Borough Facility
Farm House (Regular)	Borough Park/Open Space
Apartment	Vacant - Private
Commercial	Farm Qualified
Industrial	Farmland Preservation
School	County / Perrineville Lake Park
Quasi-Public	NJDEP / Assunpink WMA
Cemetery	

Source: Borough of Roosevelt G.I.S. Base Map and Tax Assessment Data  
Prepared: January 10, 2022



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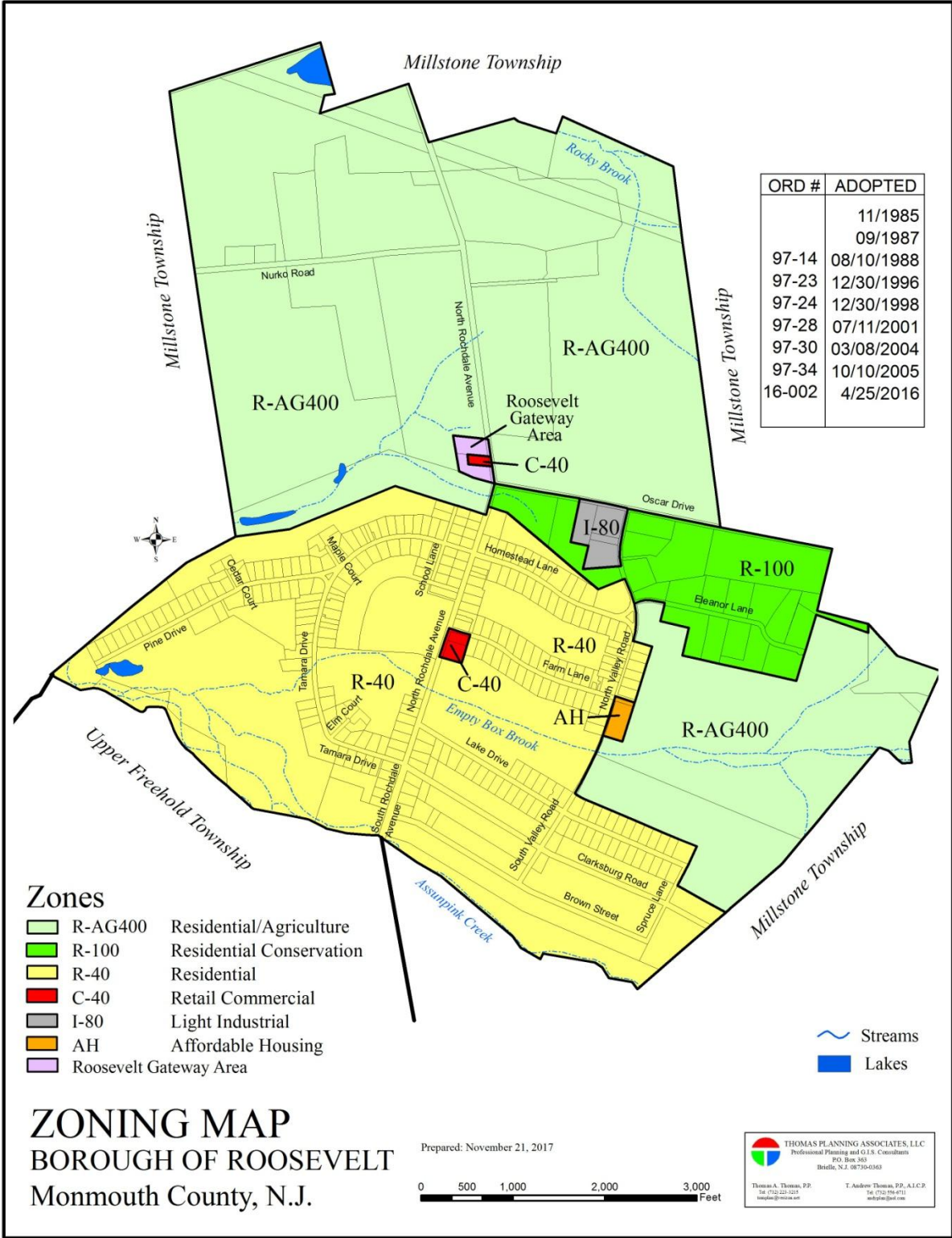
## **Appendix 2 – Existing Land Use Chart**

**BOROUGH OF ROOSEVELT  
EXISTING LAND USE ACREAGE**

<b>Land Use</b>	<b>Approximate Acreage</b>	<b>Percent of Total</b>
Apartment	1.8	0.1%
Borough Facilities (sewer plant, water tower, water plant, municipal building)	12.0	1.0%
Borough Open Space	125.7	10.1%
Cemetery	9.7	0.8%
Commercial	1.4	0.1%
Farm (House)	1.0	0.1%
Farmland Preservation	262.2	21.0%
Farm Qualified	84.9	6.8%
Industrial	4.9	0.4%
Monmouth County	198.3	15.9%
NJDEP	244.1	19.6%
Residential	220.0	17.6%
School	15.9	1.3%
Street - ROW	61.2	4.9%
Quasi Public - Synagogue & Residence	1.8	0.1%
Vacant	1.4	0.1%
<b>TOTAL</b>	<b>1,246.5</b>	<b>100.0%</b>

Prepared by Thomas Planning Associates  
Source: GIS Map and Assessment data (2020)

## **Appendix 3 – Zoning Map**



ORD #	ADOPTED
	11/1985
	09/1987
97-14	08/10/1988
97-23	12/30/1996
97-24	12/30/1998
97-28	07/11/2001
97-30	03/08/2004
97-34	10/10/2005
16-002	4/25/2016

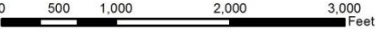
**Zones**

- R-AG400 Residential/Agriculture
- R-100 Residential Conservation
- R-40 Residential
- C-40 Retail Commercial
- I-80 Light Industrial
- AH Affordable Housing
- Roosevelt Gateway Area

- Streams
- Lakes

**ZONING MAP**  
**BOROUGH OF ROOSEVELT**  
 Monmouth County, N.J.

Prepared: November 21, 2017



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**Appendix 4 - Vacant Land Inventory Map**



**VACANT LAND INVENTORY**  
**BOROUGH OF ROOSEVELT**  
 Monmouth County, New Jersey

	Historic Site		Underdeveloped
	Borough Park/Open Space		Vacant - Private
	Farmland Preservation		Farm Qualified
	County / Perrineville Lake Park		
	NJDEP / Assumpink WMA		

Source: Borough of Roosevelt G.I.S. Base Map and Tax Assessment Data  
 Prepared: January 10, 2022

0 250 500 1,000 1,500 Feet

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**Appendix 5 - Realistic Development Potential (RDP) Chart**

**BOROUGH OF ROOSEVELT  
REALISTIC DEVELOPMENT POTENTIAL (RDP)**

*Note: Public properties are not shown in this build-out analysis including County of Monmouth, NJDEP and Borough of Roosevelt*

No.	Address	Land Use	Block	Lot(s)	Zone	Total Parcel (Acres)	<i>minus</i>	Wetlands (Acres)	Upland Area (Acres)	Estimated Number of Potential Residential Units @ 6 Units Per Acre	Potential Affordable Lots @20% set-aside	Notes and / or Exclusions
1	11 Nurko Road	Farmland Preservation	1	1,2,3,7,8	R-AG400	81.0	-	5.9	75.1	0	0	Farmland Preservation (Deed does not permit any expansion or new residential structures)
2	5 Nurko Road	Farm	1	6	R-AG400	9.3	-	0.0	9.3	0	0	Historic site and district; Farmhouse already on lot - no potential for another house per zoning
3	3 Nurko Road	Farm	1	10	R-AG400	29.8	-	0.0	29.8	0	0	Historic site and district
4	Nurko Road	Farmland Preservation	2	1,2,3	R-AG400	151.1	-	80.2	70.9	0	0	Farmland Preservation (Deed does not permit any expansion or new residential structures)
5	17 Tamara Drive	Vacant	4	38	R-40	1.0	-	0.9	0.1	0	0	Lot constrained by wetlands
6	N. Rochdale Ave.	Farmland Preservation	5	4, 6, 7	R-AG400	29.0	-	0.3	28.7	0	0	Owned by Fund for Roosevelt - Preserved for open space / agricultural use
7	59 North Rochdale Ave.	Farm	5	12	R-AG400	9.7	-	1.5	8.2	0	0	Historic site and district
8	37 North Valley Drive	Residential; underdeveloped	7	1	R-100	7.4	-	0.0	7.4	2	0	Underdeveloped residential - 2 additional houses potential per zoning
9	39 Clarksburg Rd.	Residential; underdeveloped	14	3	R-40	5.4	-	1.6	3.8	0	0	Historic site and district
10	64 - 66 Lake Drive	Farm	7	10.01,10.02	R-AG400	36.4	-	15.2	21.2	0	0	Two separate lots with two existing houses; historic site and district
11	19 S. Rochdale Ave.	Vacant	12	2	R-40	0.48	-	0	0.5	0	0	Historic site and district
<b>TOTAL</b>						<b>360.5</b>		<b>105.6</b>	<b>254.9</b>	<b>2</b>	<b>0</b>	

Prepared by: Thomas Planning Associates, L.L.C.

Prepared: January 6, 2022

Sources: Borough of Roosevelt G.I.S. & MODIV data; NJDEP Geo Web Data