

FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Borough of Swedesboro
Gloucester County, New Jersey

May 2025

Adopted by the Planning Board on _____

Prepared By:



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Community Planning Consultants
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PART 1: HOUSING ELEMENT

EXECUTIVE SUMMARY

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

The Borough of Swedesboro is a 0.76 square mile developed community located in the southwestern part of New Jersey in the County of Gloucester. The Borough is surrounded on all sides by Woolwich Township. Originally formed from portions of Woolwich, the Borough is connected to Philadelphia by bus lines and by nearby major highways. The Borough is a predominantly built-out community, according to the State Development and Redevelopment Plan (SDRP), the entire Borough is located within the Suburban Planning Area 2.

According to the 2020 Census, Swedesboro's population was 2,711, which represents an increase of 25.7% from 2010. In 2020, the Borough's median age was 34.7 years, representing a 6.1% increase from the median age of 32.7 years in 2010. The Borough's average household size in 2020 was 2.99 persons, which was slightly higher than the average at the County level (2.66 persons).

The housing stock of the Borough is predominantly single-family detached dwelling units. Approximately 60% of the housing stock was built prior to 1970, making these dwellings older than fifty years. According to the guidelines originally established by the Council on Affordable Housing (COAH), the Borough is located in Housing Region 5, a region that consists of Burlington, Camden, and Gloucester counties. Based on the 2024 Regional Income Limits (released by Affordable Housing Professionals of New Jersey on April 12, 2024), the median income in Region 5 for a four-person household is \$114,700, the moderate-income is \$91,760, the low-income is \$57,350, and the very-low-income level is \$34,410.

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

The Borough of Swedesboro has participated in each of the three housing rounds. In the Third Round, the Borough entered into a Settlement Agreement with Fair Share Housing Center (FSHC) to establish the Borough's Third Round affordable housing obligation. The subsequent compliance efforts were approved

by the Court in a Judgement of Compliance and Repose, dated August 14, 2017, confirming the town satisfied its Third Round obligations.

The Borough was able to fully meet its Prior Round and Third Round obligations through credit-worthy units that are existing, under construction, or proposed as well as rental bonus credits.

The Borough Fourth Round obligations are as follows:

Present Need (Rehabilitation) Obligation: 5

Prospective Need Obligation: 26

The 26-unit Prospective Need obligation will be addressed through existing credits carried over from the Third Round, a 100% affordable development, and inclusionary development.

NEW JERSEY AFFORDABLE HOUSING LEGISLATIVE AND JUDICIAL HISTORY

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

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

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

In 2008, the Legislature amended the FHA to add a requirement for very low-income housing and to eliminate Regional Contribution Agreements (RCAs) as a compliance technique. Very low-income households are those in which the gross household income is 30% or less than the region's median household income. Low-income households are those with incomes no greater than 50% of the region's

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

First and Second Rounds

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

Third Round

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

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

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

After several more court appearances and directions from the Supreme Court to adopt revised Third Round regulations, COAH ultimately deadlocked at its October 20, 2014, meeting and failed to adopt the revised regulations. COAH's failure to adopt the new regulations led to new litigation filed by FSHC, which resulted in a monumental 2015 Supreme Court decision, which changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing.

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

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

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

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

Fourth Round

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

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

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

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

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

SWEDESBORO'S HISTORY OF AFFORDABLE HOUSING

In December 2008, Swedesboro's Planning Board adopted and the Borough's Governing Body endorsed a Round 3 Housing Element and Fair Share Plan ("2008 Plan"). On December 30, 2008, the Borough sought approval of the 2008 Plan by filing a Declaratory Judgement action with the Court and submitting the 2008 Plan to the Court for review and approval.

On August 29, 2011, Judge McDonnell entered a Prior Round Judgment of Compliance and Repose with a stay of third round obligations (hereinafter "Prior Round JOR"), with continued immunity from all Mount Laurel lawsuits and approved a number of affordable housing credits. Additionally, on October 7, 2011, COAH approved the Borough's Spending Plan, which allowed the Borough to expend funds on a rehabilitation program.

In response to the Supreme Court's Mount Laurel IV decision, The Borough filed a Declaratory Judgment Action on July 2, 2015, and simultaneously brought a motion for immunity from all Mount Laurel lawsuits.

On September 4, 2015, the Court entered an order granting the Borough continuing immunity from all Mount Laurel lawsuits, which was subsequently extended through additional Court orders, and is still in full force and effect today. The Court also appointed Philip B. Caton, P.P., F.A.I.C.P. to serve as the Court's Special Master. Under the supervision of the Special Master, the Borough's professionals and representatives of Fair Share Housing Center ("FSHC") entered into negotiations to try to settle the Borough's Declaratory Judgement action globally.

On November 7, 2016, the Borough and FSHC entered into a Settlement Agreement (“FSHC Settlement Agreement.”). See attached Appendix A. The FSHC Settlement Agreement was subsequently approved by the Court during a properly noticed Fairness Hearing, which was held on December 5, 2016. On December 14, 2016, the Court entered an order approving the FSHC Settlement Agreement, and the Borough Planning Board adopted an amended Housing Element and Fair Share Plan addressing its Third Round obligations via Resolution 2017-6, which was subsequently endorsed by the Borough Council of Swedesboro on November 20, 2017 via Resolution 112-2017. A Compliance Hearing was held on July 13, 2017, and the Court entered a conditional Third Round Judgment of Compliance and Repose on August 14, 2018 (Third Round JOR), which gave the Borough immunity from all Mount Laurel lawsuits until July 2, 2025. See Appendix INSERT. The Third Round JOR was eventually finalized after the Borough satisfied all of the short term conditions in the Third Round JOR, which was documented by a letter sent to the Court from the Court Master on November 22, 2017.

In response to the requirements of the March 2024 amended FHA, the Borough adopted a resolution on January 21, 2025 committing to the Fourth Round Present and Prospective Need obligations as calculated by the DCA in its October 2024 numbers report. See Appendix INSERT. The Borough filed a Declaratory Judgment Complaint on January 23, 2025 with the Program and the Court, along with the Borough’s Fourth Round numbers resolution. See Appendix A. On April 28, 2025, the Court entered an Order setting the Borough’s Fourth Round affordable housing obligations.

PLANNING FOR AFFORDABLE HOUSING

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

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate-income households and substandard housing capable of being rehabilitated;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily

limited to, construction permits issued, approvals of applications for development and probable residential development of lands;

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

DEMOGRAPHIC CHARACTERISTICS

Population

Table 1 below depicts the population trends experienced in Swedesboro, Gloucester County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 2,720 residents in Swedesboro, which indicates an increase of 9 people (0.3%) from 2020. Swedesboro has experienced a steady population over the past 93 years, with the overall increase in population being only 597 people. Proportionally speaking, the Borough's most significant period of growth occurred in the decade between 2000 and 2010 when the Borough saw a 25.7% increase in its population. Population growth has been steady during this time period in Gloucester County and the State of New Jersey as a whole; the overall growth of the County (87%) and State (128.2%) has proportionally exceeded that of the Borough (28.1%).

Table 1: Population Trends, 1930-2023 Swedesboro, Gloucester County, and New Jersey									
Year	Swedesboro			Gloucester County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1930	2,123	-	-	70,802	-	-	4,041,334	-	-
1940	2,268	145	6.8%	72,219	1,417	2.0%	4,160,165	118,831	2.9%
1950	2,459	191	8.4%	91,727	19,508	27.0%	4,835,329	675,164	16.2%
1960	2,449	-10	-0.4%	134,840	43,113	47.0%	6,066,782	1,231,453	25.5%
1970	2,287	-162	-6.6%	172,681	37,841	28.1%	7,171,112	1,104,330	18.2%
1980	2,031	-256	-11.2%	199,917	27,236	15.8%	7,365,011	193,899	2.7%
1990	2,024	-7	-0.3%	230,082	30,165	15.1%	7,730,188	365,177	5.0%
2000	2,055	31	1.5%	254,673	24,591	10.7%	8,414,350	684,162	8.9%
2010	2,584	529	25.7%	288,288	33,615	13.2%	8,791,894	377,544	4.5%
2020	2,711	127	4.9%	302,294	14,006	4.9%	9,288,994	497,100	5.7%
2023	2,720	9	0.3%	308,423	6,129	2.0%	9,261,699	-27,295	-0.3%
Total Change	-	597	28.1%	-	61,607	87.0%	-	5,220,365	129.2%

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

Population Composition by Age

The median age of the residents in Swedesboro in 2020 was 34.7 years, which shows a 6.1% increase from the 2010 median age of 32.7 years. Analysis of age group characteristics provides insight into the actual changes in population. This comparison is helpful in determining the impact these changes have on housing needs, community facilities and services for the municipality. As detailed in Table 2 below, the entire composition of Swedesboro experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population aged 55 and over, which collectively saw a 118-person (25.1%) increase. Simultaneously, the Borough experienced a significant decrease in its population under 5 years old (-11.1%) and between the ages 25 to 34 (-10.7%). This data suggests that a larger portion of the Borough's residents are transitioning into the senior citizen age range, which will require the Borough to consider planning tools and approaches that encourage aging-in-place.

Table 2: Population by Age, 2010 to 2020						
Swedesboro						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	198	7.7%	176	6.5%	-22	-11.1%
5 to 14	395	15.3%	468	17.3%	73	18.5%
15 to 24	341	13.2%	333	12.3%	-8	-2.3%
25 to 34	440	17.0%	393	14.5%	-47	-10.7%
35 to 44	401	15.5%	413	15.2%	12	3.0%
45 to 54	328	12.7%	329	12.1%	1	0.3%
55 to 64	222	8.6%	293	10.8%	71	32.0%
65 and over	259	10.0%	306	11.3%	47	18.1%
Total population	2,584	100.0%	2,711	100.0%	127	4.9%
Median Age	32.7	-	34.7	-	2	6.1%

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

Gloucester County experienced population fluctuation as well. The County also saw the greatest shift of roughly 33% in its population aged 55 and over, which was proportionally slightly lower than the increase experienced at the Borough level. The County experienced rather significant decreases in its population aged 14 and below (-9%) as well as those aged 35 to 54 (-12.2%), directly mirroring shifting age trends occurring in the Borough. This data is displayed in Table 3 below.

Table 3: Population by Age, 2010 to 2020						
Gloucester County						
Population	2010		2020		Change (2000 to 2010)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	17,392	6.0%	15,339	5.1%	-2,053	-11.8%
5 to 14	39,912	13.8%	37,437	12.4%	-2,475	-6.2%
15 to 24	39,942	13.9%	44,162	14.6%	4,220	10.6%
25 to 34	33,101	11.5%	35,415	11.7%	2,314	7.0%
35 to 44	40,735	14.1%	36,739	12.2%	-3,996	-9.8%
45 to 54	46,909	16.3%	40,111	13.3%	-6,798	-14.5%
55 to 64	34,598	12.0%	43,291	14.3%	8,693	25.1%
65 and over	35,699	12.4%	49,800	16.5%	14,101	39.5%
Total population	288,288	100.0%	302,294	100.0%	14,006	4.9%
Median Age	38.7	-	40.1	-	1.4	3.6%

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

Households

A household is defined as one or more people, either related or not, living together in a housing unit. In 2020 there was a total of 953 households in Swedesboro. Most of the Borough's households comprised two or less people. In fact, Two-person households were the most common household size at both the Borough (23.4%) and County (31.6%) levels, followed by one-person households. The average household size of the Borough in 2020 was 2.99, which was slightly lower than that of the County's average of 2.66.

Table 4: Household Size of Occupied Housing Units, 2020				
Swedesboro and Gloucester County				
	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
1-person household	217	22.8%	25,759	23.3%
2-person household	223	23.4%	34,878	31.6%
3-person household	185	19.4%	19,222	17.4%
4-person household	176	18.5%	18,177	16.5%
5-person household	84	8.8%	7,957	7.2%
6-person household	34	3.6%	2,957	2.7%
7-or-more-person household	34	3.6%	1,521	1.4%
Total Households	953	100.0%	110,471	100.0%
Average Household Size	2.99		2.66	

Source: US Census Bureau 2020, Table H9

According to the United States Census, family households are defined as two or more persons living in the same household, related by birth, marriage, or adoption. As shown in Table 5, a majority (67%) of all households in the Borough in 2023 were categorized as family households. Households in Swedesboro containing a married couple with children accounted for 24% of all households. Data for 2023 includes the sub-groups of non-traditional households, including "Other Family" and "Non-Family" households. "Other Family" households accounted for 29% of all households, broken down into 23% female householders with no spouse or partner present and 6% male householders with no spouse or partner present. "Non-Family" households are defined as those that consist of a householder living alone or sharing the home exclusively with people to whom he/she is not related. Non-family households comprised approximately 33% of all households in the Borough.

Table 5: Household Size and Type, 2023		
Swedesboro		
	Total	Percent
Total Households	910	100%
Family Households	614	67%
Married couple family	354	39%
With children	219	24%
Without children	135	15%
Other Family	260	29%
Male householder, no spouse	55	6%
With children	26	3%
Without children	29	3%
Female householder, no spouse	205	23%
With children	181	20%
Without children	24	3%
Nonfamily household	296	33%
Male householder	162	18%
Living alone	120	13%
Not living alone	42	5%
With children	0	0%
Female householder	134	15%
Living alone	96	11%
Not living alone	38	4%
With children	0	0%

Source: 2023 ACS 5-Year B11005 and B11010

Income

As measured in 2023, Swedesboro had a lower median household income compared to Gloucester County and the State of New Jersey. The median income in Swedesboro was \$91,000, which was roughly \$6,400 less than that of the County and \$10,000 less than that of the State. The per capita income in Swedesboro was slightly lower than that of the County, and significantly lower than the State. This data is outlined in Table 6 below.

Table 6: Per Capital Household Income, 2023 Swedesboro, Gloucester County, and New Jersey		
	Per Capital Income	Median Household Income
Swedesboro	\$36,630	\$91,000
Gloucester County	\$44,950	\$97,474
New Jersey	\$140,299	\$101,050

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

In 2023, roughly 75% percent of all households in the Borough earned an income of \$50,000 or more, as compared to roughly 86% of households in the County. The income range that accounted for the most Borough households was the \$200,000 or more bracket, which comprised nearly 18.7% of households in Swedesboro; Gloucester County's most common income range was \$150,000 to \$199,999 at 21.8%. The second largest income bracket in the Borough was \$100,000 to \$149,999, comprising 15.6% of households. At the County level, this same income bracket accounted for a greater 20.4% of households. Comparatively, the County had a higher rate of household income over \$150,000 (37.2%) than the Borough (26.6%). This suggests that the County's household income distribution is slightly skewed toward these higher income brackets as compared to the Borough, which may at least partially help explain the stark difference between the median income reported at the Borough (\$91,000) and County (\$97,474) levels.

Table 7: Household Income, 2023 Swedesboro and Gloucester County				
	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
Less than \$10,000	6	0.7%	4,534	4.0%
\$10,000 to \$14,999	61	6.7%	2,749	2.4%
\$15,000 to \$24,999	21	2.3%	5,417	4.8%
\$25,000 to \$34,999	107	11.8%	5,371	4.7%
\$35,000 to \$49,999	36	4.0%	7,821	6.9%
\$50,000 to \$74,999	158	17.4%	17,448	15.4%
\$75,000 to \$99,999	137	15.1%	14,125	12.5%
\$100,000 to \$149,999	142	15.6%	23,135	20.4%
\$150,000 to \$199,999	72	7.9%	24,737	21.8%
\$200,000 or more	170	18.7%	17,464	15.4%
Total Households	910	100.0%	113,391	100.0%

Source: 2023 ACS 5-Year Estimates, Table B19001

Poverty Status

Of the 2,720 people in Swedesboro for which poverty status was determined, 184 (6.8%) individuals lived in poverty in 2023; this was lower than the County's poverty rate of 8.6%. Of Swedesboro's population that fell below the poverty level in 2023, over half were between the ages of 18 to 64; this trend was mirrored at the County level as well. Proportionally the Borough and County had similar percentages of children living in poverty, but the County's population living in poverty over the age of 65 (1.6%) was higher than that of the Borough (0.7%). This data is presented in Table 8 below.

Table 8: Poverty Status, 2023 Swedesboro and Gloucester County				
	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
Total persons	2,720	100.0%	308,423	100.0%
Total persons below poverty level	184	6.8%	26,648	8.6%
Under 18	66	2.4%	7,532	2.4%
18 to 64	99	3.6%	14,303	4.6%
65 and over	19	0.7%	4,813	1.6%

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

Household Costs

Tables 9 and 10 below show the expenditures for housing as a percentage of household income for those who own and rent in Swedesboro and Gloucester County. In 2023, a majority of Borough residents lived in homes they owned, which was the same at the County level as well. General affordability standards set a limit at 30% of gross income to be allocated for owner-occupied housing costs and 28% of gross income to be allocated for renter-occupied housing costs. Approximately 33.7% of Borough residents who owned the units they occupied spent 30% or more of their household income on housing, as compared to 50.4% of Borough residents who rented the units they occupied. These figures were on par with those of the County.

Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023				
Swedesboro and Gloucester County				
	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	572	100.0%	89,768	100.0%
Less than 20.0%	298	52.1%	43,216	48.1%
20.0 to 24.9%	50	8.7%	14,227	15.8%
25.0 to 29.9%	31	5.4%	7,221	8.0%
30.0 to 34.9%	42	7.3%	5,748	6.4%
35.0% or more	151	26.4%	18,150	20.2%
Not computed	0	0.0%	1,206	1.3%

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

Table 10: Gross Rent as a Percentage of Household Income, 2023				
Swedesboro and Gloucester County				
	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	333	100.00%	21,923	100.00%
Less than 15%	79	23.7%	2,622	12.0%
15.0 to 19.9%	35	10.5%	2,395	10.9%
20.0 to 24.9%	31	9.3%	2,810	12.8%
25.0 to 29.9%	20	6.0%	2,059	9.4%
30.0 to 34.9%	65	19.5%	2,509	11.4%
35.0% or more	103	30.9%	9,528	43.5%
Not computed	5	1.5%	1,700	7.8%

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

EXISTING HOUSING CONDITIONS

Housing Unit Data

Swedesboro's housing stock is largely comprised of structures built prior to the year 1970. In 2023, Swedesboro had a total of 910 occupied housing units, roughly 58.1% of which were owner-occupied and 34.3% of which were renter-occupied. The Borough experienced housing booms in the 1960s, 1980s, and 2000s, during which approximately 14.1%, 12.5%, and 15.7% of the Borough's housing structures were constructed, respectively. According to 2023 American Community Survey Estimates, the Borough has seen very few housing structures built between 2010 and 2020. The median year of construction for the housing stock in Swedesboro is 1964. This data is outlined in Tables 11 and 12 below.

Table 11: Housing Data, 2023 Swedesboro			
	Number	% of Total Housing Units	% of Occupied Housing Units
Total Housing Units	984	100.00%	-
Occupied Housing Units	910	92.5%	100.00%
Owner Occupied	572	58.1%	62.9%
Renter Occupied	338	34.3%	37.1%
Vacant Housing Units	74	7.5%	-

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

Table 12: Year Structure Built, 2023 Swedesboro		
	Number	Percent
Total Housing Units	984	100.00%
Built 1939 or earlier	396	40.2%
Built 1940 to 1949	35	3.6%
Built 1950 to 1959	10	1.0%
Built 1960 to 1969	139	14.1%
Built 1970 to 1979	10	1.0%
Built 1980 to 1989	123	12.5%
Built 1990 to 1999	71	7.2%
Built 2000 to 2009	154	15.7%
Built 2010 to 2019	27	2.7%
Built 2020 or later	19	1.9%
Median Year Structure Built	1964	

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

According to the 2020 Census, Swedesboro has a high occupancy rate, with very few of their housing units vacant. Of Swedesboro's 984 housing units, 910 (92.5%) were occupied and only 74 (7.5%) were vacant. All the vacant units could be attributed to the "Other Vacant" category. This data is represented in Table 13 below.

Table 13: Housing Occupancy, 2023			
Swedesboro			
	Total	% of Total Housing Units	% of Vacant Housing Units
Total Housing Units	984	100.00%	-
Occupied	910	92.5%	-
Vacant Housing Units	74	7.5%	100.0%
For Rent/Rented Not Occupied	0	0.0%	0.0%
For Sale Only	0	0.0%	0.0%
Sold, not occupied	0	0.0%	0.0%
For Seasonal, Recreational or Occasional Use	0	0.0%	0.0%
For migrant workers	0	0.0%	0.0%
Other Vacant	74	7.5%	100.0%

Source: ACS 5-Year DP04 and B25004

Housing Type and Size

In 2023, single-family detached housing made up the vast majority of the Borough's housing stock at 52.2%. Single-family attached homes were the next most common housing type, representing 24.6% of the Borough's housing stock. The median number of rooms within housing structures in the Borough was 6.3, with nearly 74% of housing units having a minimum of 6 rooms and less than 3% of housing units having 2 or less rooms.

Table 14: Housing Type and Size, 2023		
Swedesboro		
Units in Structure	Total	Percent
1, detached	514	52.2%
1, attached	242	24.6%
2	78	7.9%
3 or 4	80	8.1%
5 to 9	56	5.7%
10 to 19	6	0.6%
20 or more	8	0.8%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Total Housing Units	984	100.00%
Rooms	Total	Percent
1 room	0	0.0%
2 rooms	47	4.8%
3 rooms	56	5.7%
4 rooms	42	4.3%
5 rooms	88	8.9%
6 rooms	321	32.6%
7 rooms	115	11.7%
8 rooms	151	15.3%
9 or more rooms	164	16.7%
Total Housing Units	984	100.00%
Median number of rooms	6.3	

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

Housing Growth and Projections

In terms of residential growth, the issuance of building permits serves as one of the indicators that help to determine housing needs in a given municipality. Table 15 below illustrates the number of building permits that were issued over the 10-year period between January 2014 through November 2024, when the Borough issued building permits authorizing the development of 13 housing units. The vast majority of the permits issued during this time frame were for single- and two-family homes, while only 1 permit was issued for mixed-use structures and 2 permits were issued for multifamily structures. Further, throughout the same 10-year period, Swedesboro issued permits authorizing the demolition of 6 units.

Table 15: Housing Units Authorized by Building Permits, 2014-2024 Swedesboro				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	2	0	0	2
2015	1	0	0	1
2016	1	0	0	1
2017	1	0	0	1
2018	0	0	0	0
2019	2	0	0	2
2020	0	0	0	0
2021	1	0	0	1
2022	1	0	0	1
2023	1	0	0	1
2024*	0	2	1	3
Total 2014-2024	10	2	1	13
10-Year Average				1.2
10-Year Permit Projection (2025-2035)				13

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

*Note: 2024 Data includes January-November

Table 16: Housing Units Demolished by Building Permits, 2014-2024 Swedesboro				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	1	0	0	1
2021	1	0	0	1
2022	1	0	0	1
2023	1	0	0	1
2024*	2	0	0	2
Total 2014-2024	6	0	0	6
10-Year Average				0.5
10-Year Demolition Projection (2025-2035)				6

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

*Note: 2024 Data includes January-November

Housing Values and Contract Rents

According to the 2023 American Community Survey, almost three-quarters (70.3%) of the owner-occupied housing stock in Swedesboro in 2023 was valued at over \$200,000, as compared to 81.2% of the County's housing stock. In addition, the Borough's median home value (\$247,500) was lower than that of the County (\$317,900) by an estimated \$70,400. This data is outlined in Table 17 below.

Table 17: Value for Owner-Occupied Housing Units, 2023 Swedesboro and Gloucester County				
	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
Total	572	100.0%	89,768	100.0%
Less than \$50,000	14	2.4%	3,339	3.7%
\$50,000 to \$99,999	15	2.6%	1,349	1.5%
\$100,000 to \$149,999	29	5.1%	3,840	4.3%
\$150,000 to \$199,999	112	19.6%	8,362	9.3%
\$200,000 to \$299,999	268	46.9%	23,862	26.6%
\$300,000 to \$499,999	115	20.1%	35,804	39.9%
\$500,000 to \$999,999	19	3.3%	12,823	14.3%
\$1,00,000 and greater	0	0.0%	389	0.4%
Median Value	\$247,500		\$317,900	

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

As shown on Table 18 below, it is estimated that 67.8% of owner-occupied units in the Borough were financed by a mortgage, contract to purchase, or similar debt in 2023, with 90.2% of those units having no second mortgage and no home equity loan. Approximately 6.4% of these units with a mortgage were associated with a home equity loan in addition to their primary mortgage and another 3.4% were tied to a home equity loan without a primary mortgage. Around 32.2% of units did not have any form of mortgage in Swedesboro.

Proportionally there were slightly less owner-occupied housing units with a mortgage at the County level; more specifically, 67.7% of such units had a primary mortgage, while 32.3% of units did not. Of those units in the County tied to a housing-related debt, 85.4% did not have any additional lines of credit associated with the unit, while 9% were associated with a home equity loan, 1.6% were associated with a second mortgage, 0.3% had both types, and 3.7% were associated with a home equity loan without a primary mortgage.

**Table 18: Mortgage Status, 2023
Swedesboro and Gloucester County**

	Swedesboro			Gloucester County		
	Number	% of Total Units	% of Units with Mortgage	Number	% of Total Units	% of Units with Mortgage
Total Owner-Occupied Units	572	100.00%	-	89,768	100.00%	-
Owner-Occupied Housing Units with a Mortgage	388	67.8%	100.00%	60,808	67.7%	100.00%
With multiple mortgages:	25	4.4%	6.4%	6,650	7.4%	10.9%
Mortgage with both second mortgage and home equity loan	0	-	0.0%	202	-	0.3%
Home equity loan only	25	-	6.4%	5,502	-	9.0%
Second mortgage only	0	-	0.0%	946	-	1.6%
No second mortgage and no home equity loan	350	61.2%	90.2%	51,910	57.8%	85.4%
Home equity loan without a primary mortgage	13	2.3%	3.4%	2,248	2.5%	3.7%
Owner-Occupied Housing units without a mortgage	184	32.2%	-	28,960	32.3%	-

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

As shown in Table 19 below, the median contract rent in Swedesboro in 2023 was \$1,189, which was roughly \$200 higher than the County median rent of \$1,369. Within the Borough, the highest percentage of renters paid between \$1,000 to \$1,499 for monthly rent (35.4%), followed by \$500 to \$999 (27.9%). Overall, nearly two-thirds (63.3%) of renters in the Borough paid between \$500 and \$1,499 for monthly rent in 2023. At the County level over half (57.7%) of renters paid between \$1,000 to \$1,999 for monthly rent, and there was a significantly higher occurrence of renters paying more than \$1,500 for rent (32.2%). This data suggests that rent in the Borough is not as affordable as it is throughout the County as a whole.

**Table 19: Contract Rent, 2023
Swedesboro and Gloucester County**

	Swedesboro		Gloucester County	
	Number	Percent	Number	Percent
Total Renter-Occupied Units	333	100.0%	23,002	100.0%
Less than \$500	47	14.1%	2055	8.9%
\$500 to \$999	93	27.9%	4544	19.8%
\$1,000 to \$1,499	118	35.4%	8064	35.1%
\$1,500 to \$1,999	42	12.6%	5206	22.6%
\$2,000 to \$2,499	33	9.9%	1717	7.5%
\$2,500 to \$2,999	0	0.0%	374	1.6%
\$3,000 or More	0	0.0%	117	0.5%
No Rent Paid	5	1.5%	925	4.0%
Median Contract Rent	\$1,189		\$1,369	

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

Housing Conditions

Table 20 below details the conditions of the Borough's housing stock in 2023. Overcrowding and age, plumbing, and kitchen facilities are used to determine housing deficiency. In 2023, over half (54.2%) of the Borough's housing stock relied on utility gas for heating, followed by electricity (19.9%). A total of 43 (4.4%) occupied housing units experienced overcrowding (more than one person per room). Throughout the Borough, there were no occupied housing units that lacked complete kitchen facilities or telephone services, and only 4 (0.4%) units lacked plumbing facilities.

Table 20: Housing Conditions, 2023		
Swedesboro		
	Number	Percent
House Heating Fuel-Occupied Housing Units		
Total	984	100.0%
Utility gas	533	54.2%
Bottled, tank, or LP gas	28	2.8%
Electricity	196	19.9%
Fuel oil, kerosene, etc.	148	15.0%
Coal or coke	0	0.0%
Wood	0	0.0%
Solar energy	0	0.0%
Other fuel	0	0.0%
No fuel used	5	0.5%
Occupants per Room – Occupied Housing Units		
Total	984	100.0%
1.00 or Less	867	88.1%
1.01 to 1.50	36	3.7%
1.51 or More	7	0.7%
Facilities – Total Units		
Total	984	100.0%
Lacking complete plumbing facilities	4	0.4%
Lacking complete kitchen facilities	0	0.0%
Telephone Service – Occupied Housing Units		
Total	984	100.0%
No Service	0	0.0%

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

EMPLOYMENT DATA

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in Swedesboro, Gloucester County, and New Jersey, respectively. Throughout this thirteen-year period, the Borough saw an overall 11.5% decrease in its unemployment rate; although the Borough spiked to 7.6% in unemployment between 2019 and 2020 due to the COVID-19 pandemic, it has rebounded to a considerably lower unemployment rate in recent years. This overall trend is mirrored at both the County and State level as well, although in comparison the Borough has consistently exhibited a lower unemployment rate throughout this time period. In 2023, the Borough's unemployment rate was 4.3%, which was the same as the County (4.3%) and 0.1% lower than the State (4.4%).

Table 21: Employment and Residential Labor Force, 2010 to 2023 Swedesboro				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	1,419	1,195	224	15.8%
2011	1,411	1,208	203	14.4%
2012	1,482	1,337	145	9.8%
2013	1,445	1,328	117	8.1%
2014	1,422	1,331	91	6.4%
2015	1,425	1,349	76	5.3%
2016	1,434	1,363	71	5.0%
2017	1,478	1,411	67	4.5%
2018	1,470	1,408	62	4.2%
2019	1,484	1,434	50	3.4%
2020	1,466	1,354	112	7.6%
2021	1,492	1,400	92	6.2%
2022	1,525	1,469	56	3.7%
2023	1,562	1,495	67	4.3%

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

Table 22: Employment and Residential Labor Force, 2010 to 2023 Gloucester County				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	152,415	136,520	15,895	10.4%
2011	151,601	136,146	15,455	10.2%
2012	151,184	135,802	15,382	10.2%
2013	149,195	135,456	13,739	9.2%
2014	147,162	136,404	10,758	7.3%
2015	147,894	139,014	8,880	6.0%
2016	148,964	141,457	7,507	5.0%
2017	153,908	146,792	7,116	4.6%
2018	153,202	146,930	6,272	4.1%
2019	156,044	150,439	5,605	3.6%
2020	156,240	142,271	13,969	8.9%
2021	157,201	147,161	10,040	6.4%
2022	160,615	154,432	6,183	3.8%
2023	164,258	157,191	7,067	4.3%

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

Table 23: Employment and Residential Labor Force, 2010 to 2023 New Jersey				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	4,559,800	4,119,000	440,800	9.7%
2011	4,561,800	4,134,700	427,100	9.4%
2012	4,576,300	4,147,200	429,100	9.4%
2013	4,528,000	4,147,700	380,400	8.4%
2014	4,493,900	4,191,300	302,600	6.7%
2015	4,494,600	4,237,900	256,700	5.7%
2016	4,492,800	4,271,200	221,600	4.9%
2017	4,615,000	4,406,200	208,800	4.5%
2018	4,604,800	4,420,700	184,100	4.0%
2019	4,686,300	4,524,300	162,000	3.5%
2020	4,650,300	4,212,400	437,900	9.4%
2021	4,666,100	4,357,200	308,900	6.6%
2022	4,739,800	4,564,100	175,700	3.7%
2023	4,829,671	4,615,722	213,949	4.4%

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

Employment Status

It is estimated that nearly two-thirds (81.2%) of Swedesboro's population over the age of 16 was in the labor force in 2023, which was significantly higher than the County's rate of 66.7%. Of the Borough's labor force, 100% of workers were civilians and a vast majority (95.7%) was employed. At the County level, 100% of workers were civilians and 95.9% of the labor force was employed, indicating that the Borough and County exhibited similar trends. This data is shown in Table 24 below.

Table 24: Employment, 2023 Swedesboro and Gloucester County						
	Swedesboro			Gloucester County		
	Number	% of 16+ Population	% of Labor Force	Number	% of 16+ Population	% of Labor Force
Population 16 years and over	1,843	100.0%	-	250,952	100.0%	-
In labor force	1,496	81.2%	100.0%	167,477	66.7%	100.0%
Civilian Labor Force	1,496	81.2%	100.0%	167,406	66.7%	100.0%
Employed	1,431	77.6%	95.7%	160,594	64.0%	95.9%
Unemployed	65	3.5%	4.3%	6,812	2.7%	4.1%
Armed Forces	0	0.0%	0.0%	71	0.0%	0.0%
Not in labor force	347	18.8%	-	83,475	33.3%	-

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

Class of Worker and Occupation

According to the 2023 American Community Survey Estimates, the majority of workers (78.3%) living in Swedesboro were a part of the private wage and salary worker group. This group includes people who work for wages, salary, commission, and tips for a private for-profit employer or a private not-for-profit, tax-exempt or charitable organization. The next largest category was private not-for-profit wage and salary workers (8.7%), followed by local government workers (6.2%). This data is outlined in Table 25 below.

Table 25: Class of Worker, 2023 Swedesboro		
	Number	Percent
Total Civilian Employed Workers (Age 16+)	1,431	100.0%
Private Wage and Salary Worker	1,120	78.3%
Private not-for-profit wage and salary workers	125	8.7%
Local Government Worker	89	6.2%
State Government Worker	31	2.2%
Federal Government Worker	23	1.6%
Self-Employed Worker or Unpaid Family Worker	43	3.0%

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

The occupational breakdown shown in Table 26 below includes only private wage and salary workers. Borough residents who worked within the private wage field were concentrated heavily in Management,

Business, Science, and Arts occupations as well as Production Transportation and Material Moving occupations. Collectively, the two fields accounted for just over 55.1% of the entire resident workforce over the age of 16.

Table 26: Resident Employment by Occupation, 2023 Swedesboro		
	Number	Percent
Employed Civilian population 16 years and over	1,431	100.0%
Management, business, science and arts occupations	402	28.1%
Service occupations	192	13.4%
Sales and office occupations	334	23.3%
Natural resources, construction and maintenance occupations	117	8.2%
Production Transportation and material moving occupations	386	27.0%

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

As portrayed in Table 27, the industry that employed the greatest number of Swedesboro residents in 2023 was the Educational Services and Health Care and Social Assistance sector, which accounted for 18.1% of the Borough's resident workforce. The second most common industry during this time was the Transportation and Warehousing and Utilities sector, which accounted for 15.9% of jobs occupied by Borough residents.

Table 27: Employment by Industry, 2023 Swedesboro		
Industry	Number	Percent
Employed Civilian Population 16 Years and Over	1,431	100.00%
Agriculture, forestry, fishing and hunting, mining	0	0.0%
Construction	110	7.7%
Manufacturing	160	11.2%
Wholesale Trade	109	7.6%
Retail Trade	155	10.8%
Transportation and Warehousing, and Utilities	227	15.9%
Information	52	3.6%
Finance and insurance, and real estate and rental and leasing	83	5.8%
Professional, scientific, and management, and administrative and waste management services	36	2.5%
Educational services, and health care and social assistance	259	18.1%
Arts, entertainment, and recreation, and accommodation and food services	159	11.1%
Other Services, except public administration	38	2.7%
Public administration	43	3.0%

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

Commuting to Work

In 2023, it is estimated that almost three-quarters (72.7%) of the employed population that did not work from home commuted up to 35 minutes to their place of work. A vast majority (76.1%) of the Borough's working population drove alone as their primary means of travel to work. Roughly 18.1% of workers carpooled, utilized a taxicab, motorcycle, bike, walked, or other means of transportation to commute to work, while the remaining 5.9% of the population worked from home. It is estimated that no residents utilized public transportation as their primary means of transportation to work in 2023. This data is outlined in Tables 28 and 29 below.

Table 28: Travel Time to Work, 2023 Swedesboro		
	Number	Percent
Workers who did not work at home	1,345	100.0%
Less than 5 minutes	31	2.3%
5 to 9 minutes	198	14.7%
10 to 14 minutes	146	10.9%
15 to 19 minutes	222	16.5%
20 to 24 minutes	125	9.3%
25 to 29 minutes	38	2.8%
30 to 34 minutes	218	16.2%
35 to 39 minutes	61	4.5%
40 to 44 minutes	137	10.2%
45 to 59 minutes	130	9.7%
60 to 89 minutes	19	1.4%
90 or more minutes	20	1.5%
Mean Travel Time to Work (minutes)	24.7	

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

Table 29: Means of Travel to Work, 2023 Swedesboro		
	Number	Percent
Workers 16 years and over	1,429	100.0%
Car, truck, van - Drove Alone	1,087	76.1%
Car, truck, van - Carpooled	153	10.7%
Public Transportation	0	0.0%
Walked	21	1.5%
Taxicab, Motorcycle, Bike, or Other	84	5.9%
Worked at home	84	5.9%

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

Covered Employment

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

According to data from the New Jersey Department of Labor and Workforce Development, the highest number of covered jobs in Swedesboro between 2012 and 2022 was in 2022 when 1,101 jobs were covered by unemployment insurance. Private employment has almost doubled in Swedesboro since 2013, with its largest loss occurring between 2022 and 2023 (-4.5%), and largest gain occurring between 2015 and 2016 (24%).

Table 30: Private Wage Covered Employment 2013 - 2023			
Swedesboro			
Year	Number of Jobs	# Change	% Change
2013	5,328	-	-
2014	5,978	650	12.2%
2015	6,940	962	16.1%
2016	8,604	1664	24.0%
2017	9,450	846	9.8%
2018	10,137	687	7.3%
2019	10,306	169	1.7%
2020	10,353	47	0.5%
2021	10,230	-123	-1.2%
2022	10,277	47	0.5%
2023	9,813	-464	-4.5%

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

In-Borough Establishments and Employees by Industry: 2022

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

In 2023, the Borough had an annual average of 391 establishments employing an average of 9,813 people in the private sector. The Wholesale Trade sector was the Borough's predominant private sector, accounting for 48 units and the employment of 2,039 people. Manufacturing was the second largest sector, with 1,939 employees across 26 units.

Table 31: Average Number of Establishments and Employees by Industry, 2023			
Swedesboro			
Industry ID and Description		2023 Average	
		Units	Employment
11	Agriculture	-	-
23	Construction	21	282
31	Manufacturing	26	1,939
42	Wholesale Trade	48	2,039
44	Retail Trade	24	1,010
48	Transp/Warehousing	38	1,604
	Information	-	-
52	Finance/Insurance	8	25
53	Real Estate	10	87
54	Professional/Technical	36	228
55	Management	-	-
56	Admin/Waste Remediation	37	737
61	Education	-	-
62	Health/Social	59	323
71	Arts/Entertainment	5	18
72	Accommodations/Food	28	546
81	Other Services	25	157
	Unclassified	13	18
	Private Sector Totals	391	9,813
	Local Government Totals	3	387

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

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

Probable Future Employment Opportunities

The North Jersey Transportation Planning Authority (NJTPA) completes regional forecasts for the New York/New Jersey metropolitan area every four years for population, households, and employment. The most recent report was released in 2025, documenting projections between 2020 and 2050. The 2025 report predicts that the Borough's population (0.3%), households (0.23%), and employment (0.37%) will see steady annualized growth through 2050. It is estimated that the population will see an overall 0.8% increase, while households will increase by 7.2% and employment will increase by 11.7%.

Table 32: Population and Employment Projections, 2020 to 2050 Swedesboro					
Category	2020	2050 (Projected)	Annualized	Overall Projected Change	
			Percent Change	Number	Percent
Population	2,711	2,733	0.03%	22	0.8%
Households	953	1,022	0.23%	69	7.2%
Employment	1,492	1,667	0.37%	175	11.7%

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

PART 2: FAIR SHARE PLAN INTRODUCTION

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

The Borough’s affordable housing obligations are as follows:

Prior Round Obligation	23
Third Round Obligation	92
Fourth Round Prospective Need	26
Fourth Round Present Need / Rehabilitation Obligation	5

SUITABILITY ANALYSIS

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

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

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

STATE PLAN CONFORMANCE

In accordance with the amended Fair Housing Act, Housing Elements and Fair Share Plans shall provide an analysis of consistency with the State Development and Redevelopment Plan (SDRP), including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

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

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

MULTIGENERATIONAL FAMILY HOUSING CONTINUITY COMMISSION

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

ADDITIONAL REQUIREMENTS

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

Age-Restricted Housing

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

Transitional Housing

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

Veterans Housing

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

Families with Children

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

Rental Units

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

Very-Low Income Requirement

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

Low/Moderate Income Split

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

Affordability Controls

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

Affirmative Marketing

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

Uniform Housing Affordability Controls (UHAC)

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

Unit Adaptability

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

Inclusionary Development Requirements

Pursuant to UHAC N.J.A.C. 5:80-26.5(b), in inclusionary developments, the affordable units shall be integrated with the market-rate units. The affordable units shall not be concentrated in less desirable locations, nor shall the affordable units be physically clustered so as to segregate the affordable units and market-rate units. Affordable units must be interspersed throughout the development, except that age-

restricted and supportive housing units may be physically clustered if the clustering facilitates the provision of on-site medical services or on-site social services.

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

Bonus Credits

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

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

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

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

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

REVIEW OF PREVIOUS ROUND COMPLIANCE

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

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

ADDRESSING THE BOROUGH'S PRIOR ROUND, THIRD ROUND AND FOURTH ROUND OBLIGATIONS

Affordable Housing Obligations

On October 20, 2024, the New Jersey Department of Community Affairs ("DCA") released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State's municipalities. The obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2. The DCA report calculated Swedesboro's Fourth Round Present Need (Rehabilitation) Obligation to be 5, and its Fourth Round Prospective Need Obligation to be 26. The amended FHA affirmed that the DCA report was not binding.

On January 21, 2025, the Borough adopted Resolution 25-2025, accepting its DCA calculated Fourth Round Present Need (Rehabilitation) Obligation of 5, and its Fourth Round Prospective Need Obligation of 26. The Court entered an order on April 28, 2025, which established both numbers for the Fourth Round.

The affordable housing obligations the Borough is addressing in this plan are as follows:

Prior Round Obligation	23
Third Round Obligation	92
Fourth Round Prospective Need	26
Fourth Round Present Need / Rehabilitation Obligation	5

Addressing The Borough's Present Need (Rehabilitation) Obligation Of 5

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

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

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

The Borough intends to address its 5-unit Fourth Round Rehabilitation Obligation through its continued partnership with Gloucester County and its housing rehabilitation program. The Gloucester County Department of Public Works Planning Division Office of Housing and Community Development Owner-Occupied Home Rehabilitation Program provides financial and technical assistance for the purpose of enabling low- and moderate-income homeowners and property owners to rehabilitate substandard housing. See the Appendix for the County Housing Program's Operating Manual. The Borough may also utilize monies from the Borough's Affordable Housing Trust Fund to assist with the County's rehabilitation program in order to address its present need for income eligible households.

Prior Round Compliance

The Borough had a Prior Round obligation of 23 units. Swedesboro is addressing its Prior Round obligation through the following mechanisms:

Summary of Swedesboro's Prior Round of 23	
Existing 100% Affordable Age-Restricted Development: <i>Kings Way Apartments (Block 52, Lot 2.03)</i> <ul style="list-style-type: none">• 2 existing special Needs affordable units.• 5 existing age-restricted affordable units.	7
Proposed Affordable Housing Site: <i>Delmonte Site Conifer (Block 23, Lot 1)</i>	11
Total Units	18
Bonus Credits <i>Kings Way Apartments (Block 52, Lot 2.03)</i>	2
<i>Delmonte Site Conifer (Block 23, Lot 1)</i>	3
Total Rental Bonus Credits	5
TOTAL PRIOR ROUND	23

The Borough of Swedesboro is addressing its Prior Round Prospective Need Obligation through seven (7) existing units and two (2) bonus credits from the two (2) special needs units at the constructed and occupied Kings Way Apartments, and eleven (11) proposed units and three (3) bonus credits from the Delmonte Site project. All of the Prior Round bonus credits were approved by the Court in the Borough's Third Round JOR.

Third Round Compliance

The Borough has a Third Round obligation of 92 units. Swedesboro is addressing its Third Round obligation through the following mechanisms:

Summary of Swedesboro's Third Round of 92	
Existing 100% Affordable Age-Restricted Development: <i>Kings Way Apartments (Block 52, Lot 2.03)</i>	23
Proposed Affordable Housing Site: <i>Delmonte Site Conifer (Block 23, Lot 1)</i>	69
Total Units	92
THIRD ROUND COMPLIANCE TOTAL	92

The Borough of Swedesboro is addressing its Third Round Prospective Need Obligation through twenty-three (23) existing age-restricted affordable units at the Kings Way Apartments, and sixty-nine (69) proposed affordable family rental units. The Borough is not claiming any bonus credits for the Third Round.

Fourth Round Compliance

Swedesboro will address its Fourth Round Prospective Need Obligation of 26 as follows:

Summary of Swedesboro's Fourth Round of 26	
Existing 100% Affordable Age-Restricted Development: <i>Kings Way Apartments (Block 52, Lot 2.03)</i>	6
Proposed Inclusionary Development <i>JAD RAS Property Partners LLC project (Block 52, Lots 1 and 13)</i>	20
Total Units	26
FOURTH ROUND SURPLUS	1

The Borough of Swedesboro is addressing its Third Round Prospective Need Obligation through six (6) existing age-restricted affordable units at the Kings Way Apartments, and twenty (20) proposed affordable family rental units from the JAD RAS Property Partners LLC inclusionary project. This will leave a one (1) unit surplus for the Fifth Round.

Detailed Analysis of Affordable Housing Projects Addressing Swedesboro's Prior Round, Third Round and Fourth Round

King's Way Apartments – Block 52, Lot 2.03

The King's Way Apartment Complex, located at 1 Lore Drive, was constructed in 1995 and is a one hundred percent (100%) affordable facility comprised of 34 age-restricted and 2 special needs units. The project was funded through the U.S. Department of Agriculture's Rural Development Housing and Community Facilities Program as well as federal Low Income Housing Tax Credit (LIHTC), delivered through the New Jersey Housing and Mortgage Finance Agency. The LIHTC agreement places an easement and restrictive covenant on the property, restricting occupancy of the units to low-income households for a period of 30 years, beginning on July 1, 1995. Swedesboro is utilizing credits from the Kings Way Apartments for all three rounds in this plan.

DelMonte Site Conifer One Hundred Percent (100%) Affordable Project – Block 23, Lot 1

The DelMonte Site is located on Water Street on Block 23, Lot 1, and is within a designated Redevelopment Area. The site is currently vacant and unimproved. The 6.2-acre site is appropriate for multi-family housing as it is available, approvable, developable, and suitable. The consistency with these traits is demonstrated as follows:

- *Available:* There are no known encumbrances that would prohibit or otherwise impact the development of the property in general. The developer has site control.
- *Suitable:* The site has access to appropriate streets and is adjacent to compatible land uses. The site has access to sewer and water, there is sewer and water capacity, and the site abuts a residential area and cemetery as well as an enclosed warehouse.
- *Developable:* It is anticipated that the site can be developed consistent with the Residential Site Improvement Standards. The site is consistent with the State Development and Redevelopment Plan. It is located in Planning Area 2, where development is encouraged.
- *Approvable:* The site is located within a designated redevelopment area.

The Borough and Conifer Realty LLC entered into a Redevelopment Agreement on July 17, 2023, that called for the construction of an 80-unit one hundred percent affordable family rental project on the site. See Appendix INSERT. A site plan is attached to the Redevelopment Agreement. Ibid. The Borough and Conifer also entered into a PILOT Agreement for the project. Ibid. The project is relying on a 2022 planning board approval for a project with the exact same number of units, just a different mix of units. Ibid. The Court entered a Consent Order between the Borough and FSHC on July 20, 2023. Ibid. Finally, Conifer applied for, and received, financing for the project.

JAD RAS Property Partners LLC Inclusionary Project – Block 52, Lots 1 and 13

This is a proposed inclusionary project, on a site formally known as the Valley View site, which is located along the Southern municipal border of the Borough on Block 52, Lots 1 and 13 at the corner of Ogden Road and Woodstown Road. The proposed project will include the construction of 139 residential units, of which fifteen percent (15%) or 21 family rental units will be reserved for occupancy by very-low-, low-, or moderate-income households. On January 21, 2025, the Borough Council of Swedesboro adopted ordinance 2-2025, which amended the zoning for Block 52, Lots 1 and 13, to support the development of 139 residential units with a 15% set aside of affordable units, along with a brewery, parking, and other associated site improvements. See Appendix INSERT. Also on January 21, 2025, the Borough and developer JAD RAS Property Partners LLC entered into a Developer's Agreement. Ibid.

The site meets the suitability criteria as follows:

- *Available:* The developer of the site has site control. The site has no easements or title issues preventing its development.
- *Suitable:* The site is located directly west, north, and south of established residential neighborhoods. The property is within Planning Area 2: Suburban Planning Area, which is considered an area that is suitable for development in accordance with the goals of the SDRP.
- *Developable:* The site falls within a drinking water purveyor service area, is within a sewer service area, and has access to appropriate public streets with frontage on Ogden Road and Woodstown Road. The site is not constrained by any special flood hazard areas. There are wetlands that exist on the site, however, they only exist on a portion of the site, leaving the rest of the property suitable for development.
- *Approvable:* The Borough of Swedesboro adopted an ordinance (O-2-2025) amending the zoning of this property to support the development of 139 units with a fifteen percent (15%) affordable housing set aside of 21 units.

USE OF SURPLUS CREDITS

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

SPENDING PLAN

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

CONSIDERATION OF AFFORDABLE HOUSING OPTIONS

The Borough did not receive proposals from developers of affordable housing projects to satisfy the Borough's Fourth Round Prospective Need Obligation. The Borough believes that the projects that exist and are proposed in this Housing Element and Fair Share Plan represent the best options for affordable housing in the Borough. While the Borough recognizes that developers may, in the future, present sites that possess characteristics that could lend themselves to affordable housing development, additional sites are not needed to satisfy the Borough's affordable housing obligations at this time.

SUMMARY OF FAIR SHARE COMPLIANCE

Summary of Swedesboro's Obligation	
	Total
Fourth Round Present Need Obligation	5
Partnership with Gloucester County	5
Prior Round Obligation	23
Kings Way Apartments	7
<i>Rental Bonus</i>	2
Delmonte Conifer Site	11
<i>Rental Bonus</i>	3
TOTAL PRIOR ROUND	23
Third Round Obligation	92
Kings Way Apartments	23
<i>Rental Bonus</i>	0
Delmonte Site	69
<i>Rental Bonus</i>	0
TOTAL THIRD ROUND	92
Fourth Round Obligation	26
Kings Way Apartments	6
<i>Rental Bonus</i>	0
Valley View	20
<i>Rental Bonus</i>	0
TOTAL FOURTH ROUND	26
TOTAL FOURTH ROUND SURPLUS	1

Summary of Very Low, Low, Moderate Income Distribution Requirements				
Project	Total	Very Low	Low	Moderate
Partnership with Gloucester County	5	-	-	-
Kings Way Apartments	36	-	-	-
Delmonte Conifer Site	64	9	24	31
Valley View	20	3	7	10

Appendix A - Borough of Swedesboro Resolution 25-2025 – Committing to Fourth Round Present and Prospective Need

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

Appendix C – Gloucester County Owner-Occupied Rehabilitation Program Policy and Procedures Manual

Appendix D – Concept Plan – The Courts at Church Run, Block 52, Lots 1 & 3, dated July 29, 2024 (JAD RAS Property Partners, LLC)

Appendix E - Developer Agreement between JAD RAS Property Partners, LLC and the Borough of Swedesboro

Appendix F – Resolution of the Borough of Swedesboro (R-69-2023) authorizing the executions of an amended redevelopment agreement with Conifer Realty, LLC

Appendix G - Ordinance of the Borough of Swedesboro (O-21-2023) authorizing the granting of a long-term tax exemption and the execution of an amended financial agreement with Conifer Realty, LLC Pursuant to NJSA 40A:20-1 et-seq.

Appendix H - Consent Order with Fair Share Housing Center for Conifer Realty, LLC, dated July 19, 2023

Appendix I - Third Round Order of Judgement of Compliance and Repose, filed August 14, 2017

Appendix J - Third Round Settlement with Fair Share Housing Center

Appendix K – Order Approving Third Round Settlement with Fair Share Housing Center

Appendix L - Borough of Swedesboro Resolution 19-2025 Professional Services Agreement with Administrative Agent – CGP&H, LLC.

Appendix M - Borough of Swedesboro Resolution 102-2024 Appointing Brooke McKibbin to the Position of Municipal Housing Liaison (MHL)