

# FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Washington Borough  
Warren County, New Jersey

May 2025

Adopted by the Land Use Board on June 16, 2025

[Amended February 26, 2026 and adopted by the Land Use Board on \[date\]](#)

Prepared By:



**Heyer, Gruel & Associates**  
Community Planning Consultants  
236 Broad Street, Red Bank, NJ 07701  
(732) 741-2900

# FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Washington Borough  
Warren County, New Jersey

May 2025

Adopted by the Land Use Board on June 16, 2025

Amended February 26, 2026 and adopted by the Land Use Board on [date]

Prepared By:

**Heyer, Gruel & Associates**  
Community Planning Consultants  
236 Broad Street, Red Bank, NJ 07701  
(732) 741-2900

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

---

Susan Gruel, P.P. #1955

---

Hanah Davenport, P.P. #6561, AICP

## Table of Contents

EXECUTIVE SUMMARY .....	5
INTRODUCTION .....	7
First and Second Rounds .....	8
Third Round .....	8
Fourth Round .....	9
WASHINGTON BOROUGH'S HISTORY OF AFFORDABLE HOUSING.....	10
PLANNING FOR AFFORDABLE HOUSING .....	12
PART 1: HOUSING ELEMENT .....	14
DEMOGRAPHIC CHARACTERISTICS.....	14
Population.....	14
Population Composition by Age.....	15
Households.....	16
Income .....	18
Poverty Status .....	19
Household Costs.....	20
EXISTING HOUSING CONDITIONS .....	21
Housing Unit Data .....	21
Housing Type and Size .....	22
Housing Growth and Projections .....	23
Housing Values and Contract Rents .....	25
Housing Conditions.....	27
EMPLOYMENT DATA .....	28
Employment Status .....	29
Class of Worker and Occupation.....	30
Commuting to Work .....	31
Covered Employment.....	32
In-Borough Establishments and Employees by Industry: 2023 .....	33
Probable Future Employment Opportunities .....	34
PART 2: FAIR SHARE PLAN.....	35
INTRODUCTION .....	35
CURRENT STANDARDS.....	35
Age-Restricted Housing .....	35
Transitional Housing.....	35
Veterans Housing.....	35
Families with Children.....	35
Rental Units.....	35
Very-Low Income Requirement .....	35
Low/Moderate Income Split .....	36
Affordability Controls .....	36
Affirmative Marketing .....	36
Uniform Housing Affordability Controls (UHAC) .....	36
Unit Adaptability .....	36
Bonus Credits .....	37
WASHINGTON BOROUGH AFFORDABLE HOUSING OBLIGATIONS.....	38

REVIEW OF PREVIOUS ROUND COMPLIANCE .....38  
    Prior Round Compliance (1987-1999) .....38  
    Third Round Compliance (1999-2025).....39  
FOURTH ROUND PRESENT NEED / REHABILITATION NEED .....49  
FOURTH ROUND PROSPECTIVE NEED OBLIGATION.....49  
    Prior Round / Third Round Credits Carried Over .....50  
    Inclusionary Development .....51  
    Fourth Round Summary .....57  
CONSISTENCY WITH STATE PLANNING REQUIREMENTS .....57  
    State Plan.....57  
    Highlands Regional Master Plan Conformance .....58  
    Multigenerational Family Housing Continuity Commission .....59  
USE OF SURPLUS CREDITS.....59  
SUMMARY OF FAIR SHARE COMPLIANCE.....60

## Appendices

- Appendix A:** Washington Borough Third Round JOR
- Appendix B:** Washington Borough Third Round Settlement Agreement with FSHC
- Appendix C:** Washington Borough Third Round Settlement Agreement with Washington Ventures
- Appendix D:** Washington Borough Resolution #2025-35 Establishing Fourth Round Obligation
- Appendix E:** Court Order Fixing Washington Borough’s Obligations for “Present Need” and “Prospective Need” for the Fourth Round Housing Cycle
- Appendix F:** Towne Center Redevelopment Agreement Documentation
- Appendix G:** Planning Board Resolutions Approving Towne Center Site Plans and Subsequent Amendments
- Appendix H:** Washington Borough Amended Downtown Redevelopment Plan
- Appendix I:** Land Use Board Resolution Approving 2 West Washington Site Plans
- Appendix J:** 2 West Washington Redevelopment Agreement
- Appendix K:** Land Use Board Resolution Approving 1 West Washington Site Plans
- Appendix L:** 1 West Washington Redevelopment Agreement
- Appendix M:** Westgate Deed Restrictions
- Appendix N:** Washington Borough Petition for Conformance as Highlands Center
- Appendix O:** Washington Borough Resolution #2024-27 Adopting Highlands Conformance Ordinance
- Appendix P:** Highlands Council Letter Deeming Conformance Ordinance Consistent and Complete
- Appendices Q1 – Q6:** Washington Borough Affordable Housing Resolutions
  - Appendix Q1:** Washington Borough Council Resolution Appointing Administrative Agent
  - Appendix Q2:** Washington Borough Council Resolution Appointing Municipal Housing Liaison
  - Appendix Q3:** Washington Borough Council Resolution Adopting Affirmative Marketing Plan + Affirmative Marketing Plan
  - Appendix Q4:** Washington Borough Council Resolution Adopting For-Sale and Rental Operating Manuals + Operating Manuals
  - Appendix Q5:** Washington Borough Highlands Affordable Housing Ordinance Draft
- Appendix R:** [December 30, 2025 Settlement Agreement between Washington Borough and Fair Share Housing Center](#)

## EXECUTIVE SUMMARY

This ~~following-amended~~ Fourth Round Housing Element and Fair Share Plan has been prepared for the Borough of Washington in the County of Warren in accordance with:

- The Fair Housing Act as most recently amended (P.L.2024, c.2); and
- The stipulations outlined in the settlement agreement executed between Washington Borough and Fair Share Housing Center (“FSHC”) on or around December 30, 2025 (Appendix R).

Washington Borough is a 2.0 square mile developed community located in northwest New Jersey, within the southern portion of Warren County. The Borough is surrounded entirely by Washington Township and is bisected by State Routes 31 and 57. Washington Borough is located in the Highlands Region, which is an environmentally rich area that provides approximately 70% of the State’s potable drinking water.

The Borough falls within the Highlands Region Planning Area and, as of December 2024, is a fully conforming municipality. It was designated by the State as a Town Center in 1999 and more recently received Highlands Center designation in February 2021. These designations are broadly given to areas where development and redevelopment is encouraged, as a tool to prevent sprawl.

According to the 2020 Census, Washington Borough’s population was 7,299, which represents an increase of 13% from 2010. In 2020, the Borough’s median age was 40.9 years, representing a 6.8% increase from the median age of 38.3 years in 2010. The Borough’s average household size in 2020 was 2.38 persons, which was slightly lower than the average at the County level (2.41 persons).

The housing stock of the Borough is predominantly single-family detached dwelling units. Approximately 63% of the housing stock was built prior to 1970, making over half of the Borough’s housing older than fifty years.

The Borough is located in Housing Region 2, a region that consists of Essex, Morris, Union, and Warren counties. Based on the 2025 Regional Income Limits (released by New Jersey Housing and Mortgage Finance Agency on May 16, 2025), the median income in Region 2 for a four-person household is \$135,300, the moderate-income is \$108,240, the low-income is \$67,650, and the very-low-income level is \$40,590.

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 Washington has participated in each of the three housing rounds. In the Third Round, the Borough entered into separate Settlement Agreements with (a) intervening developer Washington Station Venture, LP and Washington Venture Investment, Ltd., and (b) Fair Share Housing Center to establish its Third Round affordable housing obligation. The subsequent compliance efforts were approved by the Court in a Final Judgement of Compliance and Repose, dated November 16, 2021, confirming the Borough satisfied its Third Round obligations (see Appendix A).

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 has a Fourth Round obligation as follows:

Rehabilitation Share: 0 units

Prospective Need: 27 units

The Borough's Prospective Need is separated into a realistic development potential ("RDP") of 5 units and an unmet need of 22 units. The Borough will fully address its Fourth Round obligation through the following mechanisms:

- Existing Credits
- Inclusionary Zoning – Washington Downtown Redevelopment Area

The Borough will address its Fourth Round obligation in full through a combination of existing and proposed credits as described in the Fair Share Plan portion of this Plan.

---

## INTRODUCTION

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 developing municipalities in New Jersey have a constitutional obligation to create a realistic opportunity for their fair share of low and moderate income housing.

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 acted to address the response of municipalities to Mount Laurel I. The builder's remedy created a mechanism for developers to sue non-compliant municipalities and force them to comply. Mount Laurel II also created the Judgment of Repose to incentivize municipal compliance. A Judgment of Repose protected municipalities from potential lawsuits and those who would claim entitlement to a builder's remedy or other relief based upon the claim that the municipality was noncompliant.

In the wake of Mount Laurel II, developers sued municipalities seeking builder's remedies. The wave of builder's remedy lawsuits created the impetus for legislation to protect municipalities from builder's remedies. A decision by Judge Serpentelli, one of three judges appointed by Chief Justice Wilentz to implement Mount Laurel II, increased the need for a legislative cure. More specifically, in 1984, Judge Serpentelli issued the "AMG decision" (AMG Realty Co. v. Warren Twp.), which established a formula for any developer to determine the fair share obligation of any municipality.

The pressure of builder's remedy suits, combined with the ease in determining the fair share of any municipality through the AMG formula, culminated in the enactment of the New Jersey Fair Housing Act in 1985. The Fair Housing Act (FHA) is found at N.J.S.A. 52:270-301, et seq. The FHA established the Council on Affordable Housing (COAH) as an administrative alternative to builder's remedy lawsuits and the concomitant jurisdiction of the courts. COAH was given the responsibility of dividing the state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need.

In 2008, the Legislature amended the FHA to add requirements for very low-income housing. Very low-income households are those in which the gross household income is 30% or less than the region's median household income. Low-income households are those with incomes no greater than 50% of the region's median household income. Moderate-income households are those with incomes no greater than 80% and no less than 50% of the region's median household income. Each is adjusted for household size and is in relation to the median gross income of the housing region in which the municipality is located.

## FIRST AND SECOND ROUNDS

The First and Second Rounds under COAH are collectively 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. When COAH adopted regulations for the Second Round, it made the First and Second Round obligations cumulative for both periods.

## THIRD ROUND

Housing rounds were originally established by the Fair Housing Act as six-year periods, but in 2001 the Legislature extended the rounds 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. The revised Third Round rules, like the initial Third Round rules, established the obligations based on a growth share approach.

On October 8, 2010, in response to numerous legal challenges to the second iteration of COAH's Third Round 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. COAH proposed Third Round regulations a third time in 2014 using a formula similar to the ones it had used in the First and Second Rounds. However, when COAH met to consider adopting these rules on October 20, 2014, it deadlocked.

On March 10, 2015, the New Jersey Supreme Court decided [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), wherein it responded to COAH's failure to adopt defensible rules for the Third Round. This decision changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing. 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”) from a Court, which was 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 rather than the Prospective Need. The Supreme Court held that there is an obligation with respect to 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 and Prospective Need had not been fully adjudicated at that time, various trial judges issued opinions on the appropriate methodology and 354 municipalities reportedly settled with Fair Share Housing Center wherein they negotiated their obligations for the Third Round.

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 and Gap Period (1999-2015). Municipalities that received their Final Judgement of Compliance and Repose were guaranteed immunity from builders’ remedy lawsuits through the end of the Third Round, June 30, 2025.

#### FOURTH ROUND

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

The amended FHA called on the DCA to issue a non-binding report on the new Present Need Obligation (commonly referred to as the rehab obligation) and the Prospective Need for the Fourth Round (2025-2035) and subsequent rounds. The amended FHA requires the DCA to base its analysis of the obligations for each municipality based upon the standards set forth in the amended FHA. Accordingly, on October 18, 2024 the DCA released a report outlining the Fourth Round Fair Share methodology and its calculations of low- and

moderate-income obligations for each of the State’s municipalities. The amended FHA gave municipalities until January 31, 2025 to review the obligation reported by the DCA and perform their own analysis of their obligation based on the methodology in the legislation and previously established by the Courts.

If any municipality wished to commit to an obligation different from the one reported by the DCA, the amended FHA required the municipality to adopt a resolution by January 31, 2025, committing to the number that it contended was the appropriate obligation. If a municipality wished to commit to the numbers that the DCA reported, the amended FHA required the municipality to adopt a resolution committing to the DCA numbers.

The amended FHA required any municipality that wished to participate in the new process that the Act created to file a declaratory relief action within 48 hours of adopting the resolution committing to the numbers the municipality deemed appropriate. Further, the amended FHA gave any interested party who wished to oppose the numbers to which any municipality committed until February 28, 2025 to file an Answer, which included a particularized objection to the numbers to which the municipality committed.

As established in the amended FHA, the “Affordable Housing Dispute Resolution Program” (“the Program”) was given until March 31, 2025 to try to resolve any disputes over the fair share numbers to which a municipality committed. The program is a new entity created by the amended FHA. It is staffed with seven current or retired judges who have the authority to use adjudicators to assist in mediating disputes over the obligations of municipalities.

The amended FHA gives municipalities until June 30, 2025, to file a Housing Element and Fair Share Plan and related documents showing how the municipality will comply with its obligations. The Fourth Round Plans will follow the same general format as plans from previous rounds, with certain updates to their requirements dealing with various types of housing and the bonus credit calculation system. Notably, HEFSPs are required to be consistent with the State Development and Redevelopment Plan (SDRP) (a new draft SDRP was released in late 2024 and has yet to be adopted) and the Highlands Regional Master Plan for conforming municipalities. As part of the HEFSP, municipalities shall include an assessment of the degree to which the municipality has met its fair share obligation from the prior rounds of affordable housing (i.e. First, Second, and Third Rounds).

#### **WASHINGTON BOROUGH’S HISTORY OF AFFORDABLE HOUSING**

Washington Borough has a long history of compliance with COAH’s regulations. The Borough received First Round certification on May 20, 1987. Subsequently, the Borough petitioned COAH for Second Round Certification on January 17, 1995 and received substantive certification on June 7, 1995, with an extended certification date of February 9, 2005. The Borough’s Second Round Certification expired on December 20, 2005.

The Borough also participated in the Third Round Certification process. The Borough's Land Use Board adopted a Third Round Housing Element and Fair Share Plan on November 9, 2009. Washington Borough then petitioned COAH on January 6, 2010, and was deemed complete on April 16, 2010. However, the Borough did not receive Third Round Certification as the Third Round Rules were invalidated by the Court.

In response to Mount Laurel IV, the Borough filed a declaratory judgment action ("Action") on July 1, 2015 via Docket No. WRN-L-230-15. In an Order filed on August 25, 2015, the Borough was granted temporary immunity from builder's remedy actions.

On November 6, 2015, property owners Washington Station Venture, LP and Washington Venture Investment, Ltd. (collectively known as "Washington Venture Entities") was granted leave to intervene in the Borough's Action. Fair Share Housing Center ("FSHC") was also a participating party in the Action in accordance with Mount Laurel IV. A settlement agreement with FSHC was executed on December 10, 2018 (see Appendix B). A separate settlement agreement with Washington Ventures Entities was executed on October 9, 2018 and later amended via Rider dated December 18, 2018 (see Appendix C).

The Honorable Thomas C. Miller, P.J.S.C. conducted a Fairness Hearing on December 20, 2018, at which time he ruled that the settlement agreements between (a) the Borough and FSHC and (b) the Borough and Washington Venture Entities were fair and reasonable (see Appendices B and C). An Order was issued by the Honorable Thomas C. Miller on January 23, 2019.

The Settlement Agreement between the Borough and Washington Venture Entities was later amended by two subsequent agreements dated September 9, 2019 and June 16, 2020, respectively. The Borough came before the Court on August 27, 2020 for an Amended Fairness and Compliance Hearing and was granted a conditional JOR on December 1, 2020. After meeting the conditions of the JOR, which included the adoption of a Third Round Housing Element and Fair Share Plan (adopted by the Land Use Board on July 8, 2019), the Borough was issued a Final JOR on November 16, 2021 (see Appendix A). This Final JOR granted the Borough immunity from builder's remedy actions through the end of the Third Round, June 30, 2025.

On January 21, 2025, in accordance with the standards established by the amended FHA and described above, the Borough adopted Resolution #2025-35 (see Appendix D). This resolution maintained the DCA-generated obligation to establish the Borough's Fourth Round housing obligation, and thus guaranteed protection from builders' remedy suits. Further, on January 23, 2025, in accordance with the standards established by the amended FHA and described above, the Borough filed a Complaint (Docket No. WRN-L-000041-25) seeking the entry of a declaratory judgment. A Court-approved order fixing the Borough's obligation numbers was filed on March 25, 2025 (see Appendix E).

This Fourth Round Housing Element and Fair Share Plan outlines mechanisms implemented to address the Borough's affordable housing obligations, and has been prepared in accordance with the Fair Housing Act as most recently amended (P.L.2024, c.2).

---

## **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.

**PART 1: HOUSING ELEMENT**

**DEMOGRAPHIC CHARACTERISTICS**

**Population**

Table 1 below depicts the population trends that occurred in Washington Borough, Warren County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 7,287 residents in Washington Borough, which indicates a decrease of 12 people (-0.2%) from 2020. Overall, Washington Borough has experienced steady growth over the past 93 years, with minor decreases of less than 5% between 2010 and 2020 and 2020 and 2023. The Borough has seen a growth of 2,877 residents during this time frame, reflecting a 65.2% increase in its population. Proportionally speaking, the Borough’s most significant period of growth occurred in the decade between 1950 and 1960 when Washington saw a 19.2% increase in its population. These trends are reflected at the County and State level, as well, which saw a similarly significant increase in population throughout the 1950s. While population growth has been steady during this time period in Washington Borough, overall growth at the County (125.6% increase) and State (129.3% increase) levels has seen a more exaggerated increase than the Borough.

Year	Washington Borough			Warren County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1930	4,410	-	-	49,319	-	-	4,041,334	-	-
1940	4,643	233	5.3%	50,181	862	1.7%	4,160,165	118,831	2.9%
1950	4,802	159	3.4%	54,374	4,193	8.4%	4,835,329	675,164	16.2%
1960	5,723	921	19.2%	63,220	8,846	16.3%	6,066,782	1,231,453	25.5%
1970	5,943	220	3.8%	73,960	10,740	17.0%	7,171,112	1,104,330	18.2%
1980	6,429	486	8.2%	84,429	10,469	14.2%	7,365,011	193,899	2.7%
1990	6,474	45	0.7%	91,607	7,178	8.5%	7,730,188	365,177	5.0%
2000	6,712	238	3.7%	102,437	10,830	11.8%	8,414,350	684,162	8.9%
2010	6,461	-251	-3.7%	108,692	6,255	6.1%	8,791,894	377,544	4.5%
2020	7,299	838	13.0%	109,632	940	0.9%	9,288,994	497,100	5.7%
2023	7,287	-12	-0.2%	111,252	1,620	1.5%	9,267,014	-21,980	-0.2%
<b>Total Change</b>	-	<b>2,877</b>	<b>65.2%</b>	-	<b>61,933</b>	<b>125.6%</b>	-	<b>5,225,680</b>	<b>129.3%</b>

Source: 1930-2020 U.S. Decennial Census; 2023 ACS 5-Year Estimates, Table S0101

**Population Composition by Age**

The median age of the residents in Washington Borough in 2020 was 40.9 years, which shows a 6.8% increase from the 2010 median age of 38.3 years. Analysis of age group characteristics provides insight into the actual changes in population. This comparison is helpful in determining the impacts these changes have on housing needs, community facilities and services for the municipality. As detailed in Table 2 below, the entire composition of Washington Borough experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population groups aged 55 and over, which collectively saw a 782-person (54.8%) increase. Simultaneously, the Borough experienced a decrease in its population under 14 years old (-3.9%) and between the ages 35 to 54 (-4.0%).

Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	415	6.4%	369	5.1%	-46	-11.1%
5 to 14	828	12.8%	825	11.3%	-3	-0.4%
15 to 24	845	13.1%	894	12.2%	49	5.8%
25 to 34	824	12.8%	964	13.2%	140	17.0%
35 to 44	1,038	16.1%	971	13.3%	-67	-6.5%
45 to 54	1,084	16.8%	1067	14.6%	-17	-1.6%
55 to 64	745	11.5%	1,116	15.3%	371	49.8%
65 and over	682	10.6%	1,093	15.0%	411	60.3%
<b>Total population</b>	<b>6,461</b>	<b>100.00%</b>	<b>7,299</b>	<b>100.00%</b>	<b>838</b>	<b>13.0%</b>
<b>Median Age</b>	<b>38.3</b>	<b>-</b>	<b>40.9</b>	<b>-</b>	<b>2.6</b>	<b>6.8%</b>

Source: 2010 and 2020 U.S. Decennial Census

Warren 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 lower than the increase experienced at the Borough level. The County experienced rather significant decreases in its population aged 14 and below (16.9%) as well as those aged 35 to 54 (19.3%), 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 Warren County						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	6,084	5.6%	4,951	4.5%	-1,133	-18.6%
5 to 14	14,725	13.5%	12,507	11.4%	-2,218	-15.1%
15 to 24	13,434	12.4%	13,220	12.1%	-214	-1.6%
25 to 34	10,671	9.8%	12,281	11.2%	1,610	15.1%
35 to 44	15,484	14.2%	12,551	11.4%	-2,933	-18.9%
45 to 54	19,174	17.6%	15,413	14.1%	-3,761	-19.6%
55 to 64	13,828	12.7%	18,054	16.5%	4,226	30.6%
65 and over	15,292	14.1%	20,655	18.8%	5,363	35.1%
<b>Total population</b>	<b>108,692</b>	<b>100.0%</b>	<b>109,632</b>	<b>100.0%</b>	<b>940</b>	<b>0.9%</b>
<b>Median Age</b>	<b>41.5</b>	-	<b>44.4</b>	-	<b>2.9</b>	<b>7.0%</b>

Source: U.S. Decennial Census, 2010 and 2020

### Households

A household is defined as one or more persons, either related or not, living together in a housing unit. In 2020 there was a total of 3,002 households in Washington Borough. Over half of the Borough's households comprised two or less people. In fact, two-person households were the most common household size at both the Borough (31.9%) and County (34.3%) levels, followed closely by one-person households. The average household size in Washington Borough in 2020 was 2.38 people, which was slightly lower than the County's average of 2.41 people.

Table 4: Household Size of Occupied Housing Units, 2020 Washington Borough and Warren County				
	Washington Borough		Warren County	
	Number	Percent	Number	Percent
1-person household	916	30.5%	11,741	27.7%
2-person household	957	31.9%	14,511	34.3%
3-person household	479	16.0%	7,024	16.6%
4-person household	371	12.4%	5,829	13.8%
5-person household	156	5.2%	2,583	6.1%
6-person household	77	2.6%	1,060	2.5%
7-or-more-person household	46	1.5%	579	1.4%
<b>Total Households</b>	<b>3,002</b>	<b>100.0%</b>	<b>42,327</b>	<b>100.0%</b>
<b>Average Household Size (2023)</b>	<b>2.38</b>		<b>2.41</b>	

Source: U.S. Decennial Census 2020, H9; 2023 ACS 5-Year Estimates, Table S1101

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, just over half (56%) of all households in the Borough in 2023 were categorized as family households, with just under one-quarter (23%) of the Borough's family households considered as married-couple families with children.

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

“Other Family” households accounted for 18% of all households, broken down into 14% female householders with no spouse or partner present and 3% male householders with no spouse or partner present. Approximately 44% of the Borough’s households were nonfamily households, with female householders living alone (23%) and male householders living alone (21%) collectively accounting for the majority of the nonfamily households.

<b>Table 5: Household Size and Type, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent of Total Households</b>
<b>Total Households</b>	<b>3,047</b>	<b>100%</b>
<b>Family Households</b>	<b>1694</b>	<b>56%</b>
Married Couple Family	1151	38%
With Children	705	23%
Without Children	446	15%
Other Family	543	18%
Male Householder, No Spouse	106	3%
With Children	46	2%
Without Children	60	2%
Female Householder, No Spouse	437	14%
With Children	252	8%
Without Children	185	6%
<b>Nonfamily Household</b>	<b>1353</b>	<b>44%</b>
Male Householder	626	21%
Living Alone	543	18%
Not Living Alone	83	3%
With Children	0	0%
Female Householder	727	24%
Living Alone	705	23%
Not Living Alone	22	1%
With Children	0	0%

Source: 2023 ACS 5-Year B110005 and B11010

**Income**

As measured in 2023, Washington Borough had a notably lower median household income compared to Warren County and the State of New Jersey. The median income in Washington Borough was \$79,280, which was roughly \$21,252 less than that of the County and \$21,770 less than that of the State. The per capita income in Washington Borough was also lower than that of the County and State, reflecting a gap of \$9,301 gap below the County per capita income and \$13,296 below the State per capita income. This data is outlined in Table 6 below.

<b>Table 6: Per Capita and Household Income, 2023 Washington Borough, Warren County, and New Jersey</b>		
	<b>Per Capita Income</b>	<b>Median Household Income</b>
<b>Washington Borough</b>	\$39,722	\$79,280
<b>Warren County</b>	\$49,023	\$100,532
<b>New Jersey</b>	\$53,118	\$101,050

*Source: 2023 ACS 5-Year Estimates, Tables S1901 and S1902*

In 2023 roughly 68.6% of all households in the Borough earned an income of \$50,000 or more, as compared to roughly 77.3% of households in the County. The income range that accounted for the most Borough households was the \$100,000 to \$149,999 bracket, which comprised nearly one-quarter (23.2%) of households in Washington; this was also the case across Warren County as a whole, at a comparable percentage of 23.4%. The second largest income bracket in the Borough was the \$50,000 to \$74,999 range, which comprised 16.9% of households. At the County level, this same income bracket accounted for a comparable 16.8% of households. Although the Borough’s household income distribution in these mid-ranges is consistent with that at the County level, the 2023 data shows that the County has a higher proportion of households earning \$150,000 or more as compared to the Borough. This may at least partially help explain the notable gap between the median income reported at the Borough and County levels.

<b>Table 7: Household Income, 2023</b>				
<b>Washington Borough and Warren County</b>				
	<b>Washington Borough</b>		<b>Warren County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Less than \$10,000	286	9.4%	2,082	4.6%
\$10,000 to \$14,999	52	1.7%	453	1.0%
\$15,000 to \$24,999	186	6.1%	2,218	4.9%
\$25,000 to \$34,999	98	3.2%	2,263	5.0%
\$35,000 to \$49,999	335	11.0%	3,214	7.1%
\$50,000 to \$74,999	515	16.9%	7,604	16.8%
\$75,000 to \$99,999	445	14.6%	4,617	10.2%
\$100,000 to \$149,999	707	23.2%	10,592	23.4%
\$150,000 to \$199,999	235	7.7%	5,522	12.2%
\$200,000 or more	189	6.2%	6,654	14.7%
<b>Total Households</b>	<b>3,047</b>	<b>100.0%</b>	<b>45,263</b>	<b>100.0%</b>
<b>Median Household Income</b>	<b>\$79,280</b>		<b>\$100,532</b>	

Source: 2023 ACS 5-Year Estimates, Table S1901

**Poverty Status**

Of the 7,287 people in Washington Borough for which poverty status was determined, 839 (11.5%) individuals lived in poverty in 2023; this was slightly higher than the County’s poverty rate of 9.2%. Of Washington Borough’s population that fell below the poverty level in 2023, over half (54.8%) were between the ages of 18 to 64. This trend was mirrored at the County level as well, where 59.7% of the population living in poverty fell within this same age range. Proportionally the Borough had a greater percentage of children living in poverty (39.0%) than the County as a whole (26.8%), and a lesser percentage of residents aged 65 and over living in poverty (6.2%) as compared to the County (13.5%). This data is presented in Table 8 below.

<b>Table 8: Poverty Status, 2023</b>				
<b>Washington Borough and Warren County</b>				
	<b>Washington Borough</b>		<b>Warren County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total persons</b>	<b>7,287</b>	<b>100.0%</b>	<b>109,775</b>	<b>100.0%</b>
Total persons below poverty level	839	11.5%	10,061	9.2%
Under 18	327	4.5%	2,696	2.5%
18 to 64	460	6.3%	6,010	5.5%
65 and over	52	0.7%	1,355	1.2%

Source: 2023 ACS 5-Year Estimates, Table S1701

**Household Costs**

Tables 9 and 10 below outline the expenditures for housing as a percentage of household income for those who own and rent in Washington Borough and Warren County. In 2023, just over half (56%) of the Borough's households lived in homes they owned, which was lower than that of the County level (76%). 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 33.9% of Borough households that owned the units they occupied spent 30% or more of their household income on housing, as compared to 51.7% of Borough households that rented the units they occupied. These figures were greater than the County level, in which a lesser 23.2% of households occupying units they owned and 43.4% of households occupying rental units spent 30% or more of the household income on housing.

**Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023  
 Washington Borough and Warren County**

	Washington Borough		Warren County	
	Number	Percent	Number	Percent
<b>Total Owner-Occupied Housing Units</b>	<b>1,711</b>	<b>100.0%</b>	<b>34,186</b>	<b>100.0%</b>
Less than 20.0%	669	39.1%	17,503	51.2%
20.0 to 24.9%	277	16.2%	5,018	14.7%
25.0 to 29.9%	185	10.8%	3,704	10.8%
30.0 to 34.9%	234	13.7%	2,112	6.2%
35.0% or more	346	20.2%	5,829	17.1%
Not computed	0	0.0%	20	0.1%

Source: 2023 ACS 5-Year Estimates, Table DP04

**Table 10: Gross Rent as a Percentage of Household Income, 2023  
 Washington Borough and Warren County**

	Washington Borough		Warren County	
	Number	Percent	Number	Percent
<b>Total Renter-Occupied Housing Units</b>	<b>1,336</b>	<b>100.00%</b>	<b>11,077</b>	<b>100.00%</b>
Less than 10.0%	39	2.9%	464	4.2%
10.0 to 14.9%	89	6.7%	965	8.7%
15.0 to 19.9%	240	18.0%	1,576	14.2%
20.0 to 24.9%	99	7.4%	1,244	11.2%
25.0 to 29.9%	144	10.8%	1,321	11.9%
30.0 to 34.9%	106	7.9%	1,050	9.5%
35.0 to 39.9%	77	5.8%	762	6.9%
40.0 to 49.9%	58	4.3%	809	7.3%
50.0% or more	450	33.7%	2,184	19.7%
Not computed	34	2.5%	702	6.3%

Source: 2023 ACS 5-Year Estimates, Table B25070

**EXISTING HOUSING CONDITIONS**

**Housing Unit Data**

The vast majority (80.1%) of Washington Borough’s housing stock consists of structures built prior to the year 2000. In 2023, Washington Borough had a total of 3,047 occupied housing units, roughly 56.2% of which were owner-occupied and 43.8% of which were renter-occupied. The Borough experienced housing booms in the 1950s and early 2000s, during which approximately 13.3% and 13.2% of the Borough’s housing structures were constructed, respectively. As reflected in the 2023 American Community Survey data, a slower rate of residential development has occurred since 2010. The median year of construction for the housing stock in Washington Borough is 1957. This data is outlined in Tables 11 and 12 below.

<b>Table 11: Housing Data, 2023 Washington Borough</b>			
	<b>Number</b>	<b>% of Total Housing Units</b>	<b>% of Occupied Housing Units</b>
<b>Total Housing Units</b>	<b>3,124</b>	<b>100.0%</b>	-
Occupied Housing Units	3,047	97.5%	100.0%
Owner Occupied	1,711	54.8%	56.2%
Renter Occupied	1,336	42.8%	43.8%
Vacant Housing Units	77	2.5%	-

Source: 2023 ACS 5-Year Estimates, Table DP04

<b>Table 12: Year Structure Built, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent</b>
<b>Total Housing Units</b>	<b>3,124</b>	<b>100.00%</b>
Built 1939 or earlier	1128	36.1%
Built 1940 to 1949	151	4.8%
Built 1950 to 1959	416	13.3%
Built 1960 to 1969	281	9.0%
Built 1970 to 1979	267	8.5%
Built 1980 to 1989	174	5.6%
Built 1990 to 1999	85	2.7%
Built 2000 to 2009	412	13.2%
Built 2010 to 2019	210	6.7%
Built 2020 or later	0	0.0%
<b>Median Year Structure Built</b>	<b>1957</b>	

Source: 2023 ACS 5-Year Estimates, Tables B25034 and B25035

In 2023, Washington Borough had a high occupancy rate, with very few of its housing units vacant. Of the Borough’s 3,124 housing units, 97.5% were occupied and a mere 2.5% were vacant. Nearly two-thirds (61%) of vacant units could be attributed to “Sold, Not Occupied” categories, with “For Sale Only” accounting for the remainder of vacant units (39%). This data is represented in Table 13 below.

**Table 13: Housing Occupancy, 2023  
 Washington Borough**

	<b>Total</b>	<b>% of Total Housing Units</b>	<b>% of Vacant Housing Units</b>
Total Housing Units	3,124	100.0%	-
Occupied	3,047	97.5%	-
Vacant Housing Units	77	2.5%	100.0%
For Rent/Rented Not Occupied	0	0.0%	0.0%
For Sale Only	30	1.0%	39.0%
Sold, Not Occupied	47	1.5%	61.0%
For Seasonal, Recreational or Occasional Use	0	0.0%	0.0%
For Migrant Workers	0	0.0%	0.0%
Other Vacant	0	0.0%	0.0%

Source: 2023 ACS 5-Year Estimates, Tables DP04 and B25004

**Housing Type and Size**

In 2023, single-family detached housing made up just over half of the Borough’s housing stock at 52.6%. Single-family attached homes were the next most common housing type, representing another 14.5% of the Borough’s housing stock. The median number of rooms within housing structures in the Borough in 2023 was 5.7 rooms, with 69.1% of housing units having a minimum of 5 rooms and only 4.8% of housing units having 2 or less rooms.

<b>Table 14: Housing Type and Size, 2023 Washington Borough</b>		
<b>Units in Structure</b>	<b>Total</b>	<b>Percent</b>
1, detached	1,644	52.6%
1, attached	454	14.5%
2	328	10.5%
3 or 4	72	2.3%
5 to 9	194	6.2%
10 to 19	60	1.9%
20 or more	372	11.9%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
<b>Total Housing Units</b>	<b>3,124</b>	<b>100.0%</b>
<b>Rooms</b>	<b>Total</b>	<b>Percent</b>
1 room	22	0.7%
2 rooms	127	4.1%
3 rooms	423	13.5%
4 rooms	394	12.6%
5 rooms	438	14.0%
6 rooms	655	21.0%
7 rooms	323	10.3%
8 rooms	304	9.7%
9 or more rooms	438	14.0%
<b>Total Housing Units</b>	<b>3,124</b>	<b>100.0%</b>
<b>Median number of rooms</b>	<b>5.7</b>	

Source: 2023 ACS 5-Year Estimates, Table DP04

**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 2013 through December 2023, when the Borough issued building permits authorizing the development of 93 housing units.

Within this time frame, the busiest years for building permits occurred in 2013, 2014, and 2018, with 95% of all building permits since 2013 having been issued in those years. Over half of the permits issued during this time frame were for multifamily units (51 permits), while the remaining 37 permits were issued for one- and two-family units. There were no permits issued for mixed use units during this time. If this rate were to remain relatively constant over the next 10-year period, the Borough could expect to see an additional 93 residential units authorized through the end of 2035. External factors such as zoning, redevelopment, environmental constraints, and economic cycles could cause this projection to fluctuate. Given the built-

out nature of the Borough, it is likely that the majority of future development will occur through infill and redevelopment.

Further, throughout the same 10-year period, Washington Borough issued permits authorizing the demolition of 10 units. The average demolition rate is approximately 10.7% of the abovementioned development rate (i.e., a home net increase of around 89.3%). If the demolition rate were to remain relatively constant over the next approximately 10-year period, an additional 10 residential units could be expected to be demolished through the end of 2035, resulting in a projected net increase of 83 units.

<b>Table 15: Housing Units Authorized by Building Permits, 2013-2023</b>				
<b>Washington Borough</b>				
<b>Year</b>	<b>1 &amp; 2 Family</b>	<b>Multi Family</b>	<b>Mixed-Use</b>	<b>Total</b>
2013	23	0	0	23
2014	14	0	0	14
2015	0	0	0	0
2016	1	0	0	1
2017	0	0	0	0
2018	0	51	0	51
2019	1	0	0	1
2020	0	0	0	0
2021	0	0	0	0
2022	1	0	0	1
2023	2	0	0	2
<b>Total 2013-2023</b>	<b>42</b>	<b>51</b>	<b>0</b>	<b>93</b>
<b>10-Year Average</b>				<b>9.3</b>
<b>10-Year Permit Projection (2025-2035)</b>				<b>93</b>

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

<b>Table 16: Housing Units Demolished by Building Permits, 2013-2023</b>				
<b>Washington Borough</b>				
<b>Year</b>	<b>1 &amp; 2 Family</b>	<b>Multi Family</b>	<b>Mixed-Use</b>	<b>Total</b>
2013	1	0	0	1
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	1	0	0	1
2018	0	0	0	0
2019	0	0	0	0
2020	1	0	0	1
2021	0	0	0	0
2022	4	0	0	4
2023	3	0	0	3
<b>Total 2013-2023</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>10</b>
<b>10-Year Average</b>				<b>1</b>
<b>10-Year Demolition Projection (2025-2035)</b>				<b>10</b>

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

**Housing Values and Contract Rents**

According to the American Community Survey, approximately half (61.1%) of the owner-occupied housing stock in Washington Borough in 2023 was valued between \$150,000 to \$299,999, as compared to 29.5% of the County’s housing stock. In addition, only 29.6% of the Borough’s housing stock was valued over \$300,000, whereas 61.6% of the County’s housing stock exceeded \$300,000 in value. The Borough had a significantly lower median home value (\$260,200) than the County (\$350,500) in 2023. This suggests that the Borough’s housing stock is more affordable than the County on a whole. This data is outlined in Table 17 below.

<b>Table 17: Value for Owner-Occupied Housing Units, 2023 Washington Borough and Warren County</b>				
	<b>Washington Borough</b>		<b>Warren County</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total</b>	<b>1,711</b>	<b>100.0%</b>	<b>34,186</b>	<b>100.0%</b>
Less than \$50,000	38	2.2%	1,511	4.4%
\$50,000 to \$99,999	44	2.6%	240	0.7%
\$100,000 to \$149,999	77	4.5%	1,028	3.0%
\$150,000 to \$199,999	330	19.3%	1,731	5.1%
\$200,000 to \$299,999	716	41.8%	8,347	24.4%
\$300,000 to \$499,999	473	27.6%	14,651	42.9%
\$500,000 to \$999,999	33	1.9%	6,403	18.7%
\$1,00,000 and greater	0	0.0%	275	0.8%
<b>Median Value</b>	<b>\$260,200</b>		<b>\$350,500</b>	

Source: 2023 ACS 5-Year Estimates, Tables B25075 and B25077

As shown on Table 18 below, it is estimated that 74.1% of owner-occupied units in the Borough were financed by a mortgage, contract to purchase, or similar debt in 2023. Of these units, approximately 3.4% were associated with multiple mortgages, another 2% were tied to a home equity loan without a primary mortgage, and the remaining 68.6% were associated with just a primary mortgage. Proportionally there were slightly less owner-occupied housing units with a mortgage at the County level; more specifically, 65.3% of such units had a primary mortgage, while 34.7% of units did not. Of those units in the County tied to a housing-related debt, 84.6% did not have any additional lines of credit associated with the unit, while 8.0% were associated with a home equity loan, 3.6% were associated with a second mortgage, and 3.8% were associated with a home equity loan without a primary mortgage.

**Table 18: Mortgage Status, 2023**  
Washington Borough and Warren County

	Washington Borough			Warren County		
	Number	% of Total Units	% of Mortgage Units	Number	% of Total Units	% of Mortgage Units
Total Owner-Occupied Units	1,711	100.0%	-	34,186	100.0%	-
Owner-Occupied Housing Units with a Mortgage, Contract to Purchase, or similar Debt	1,267	74.1%	100.0%	22,323	65.3%	100.0%
Housing Units with No Second Mortgage and No Home Equity Loan	1,173	68.6%	92.6%	18,880	55.2%	84.6%
Housing Units with Multiple Mortgages	59	3.4%	4.7%	2,595	7.6%	11.6%
Mortgage with Both Second mortgage and Home Equity Loan	0	0.0%	0.0%	0	0.0%	0.0%
Mortgage with Only Home Equity Loan	59	3.4%	4.7%	1,786	5.2%	8.0%
Mortgage with Only Second Mortgage	0	0.0%	0.0%	809	2.4%	3.6%
Home Equity Loan without a Primary Mortgage	35	2.0%	2.8%	848	2.5%	3.8%
Owner-Occupied Housing units without a Mortgage	444	25.9%	-	11,863	34.7%	-

Source: 2023 ACS 5-Year Estimates, Table B25081

As shown in Table 19 below, the median contract rent in Washington Borough in 2023 was \$1,185, which was roughly \$137 lower than the County median rent of \$1,322. Within the Borough the highest percentage of renters paid between \$1,000 to \$1,499 for monthly rent (58.8%), followed by \$1,500 to \$1,999 (20.1%), and less than \$1,000 (15.3%). Overall, nearly three-quarters (74.0%) of renters in the Borough paid less than \$1,500 for monthly rent in 2023. At the County level just less than half (42.3%) of renters paid between \$1,000 to \$1,499 for monthly rent, followed by 18.7% of renters paying between \$1,500 to \$1,999, and another 26.8% of renters paying less than \$1,000 for monthly rent. This data suggests that rent in the Borough is on par with—if not slightly more affordable than—rent in the County as a whole.

**Table 19: Contract Rent, 2023**  
Washington Borough and Warren County

	Washington Borough		Warren County	
	Number	Percent	Number	Percent
<b>Total Renter-Occupied Units</b>	<b>1,336</b>	<b>100.0%</b>	<b>11,557</b>	<b>100.0%</b>
Less than \$500	110	8.2%	1004	8.7%
\$500 to \$999	94	7.0%	2094	18.1%
\$1,000 to \$1,499	785	58.8%	4,892	42.3%
\$1,500 to \$1,999	269	20.1%	2,162	18.7%
\$2,000 to \$2,499	44	3.3%	727	6.3%
\$2,500 to \$2,999	0	0.0%	116	1.0%
\$3,000 or More	0	0.0%	0	0.0%
No Rent Paid	34	2.5%	562	4.9%
<b>Median Contract Rent</b>	<b>\$1,185</b>		<b>\$1,322</b>	

Source: 2023 ACS 5-Year Estimates, Tables B25056 and B25058

**Housing Conditions**

Table 20 below details the conditions of the Borough’s housing stock in 2023. Overcrowding, plumbing, and kitchen facilities are used to determine housing deficiency. In 2023, nearly two-thirds (63.9%) of the Borough’s housing stock relied on utility gas for heating, followed by electricity (22.7%), and fuel, oil, and kerosene (9.1%). None of the occupied housing units in the Borough experienced overcrowding (more than one person per room). Further, a small number of occupied housing units lacked complete plumbing (1.9%), complete kitchen facilities (0.4%), or telephone service (1.2%).

<b>Table 20: Housing Conditions, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent</b>
<b>House Heating Fuel-Occupied Housing Units</b>		
Total	3,047	100.0%
Utility Gas	1,948	63.9%
Bottled, Tank, or LP Gas	37	1.2%
Electricity	691	22.7%
Fuel Oil, Kerosene, etc.	278	9.1%
Coal or Coke	0	0.0%
Wood	0	0.0%
Solar Energy	0	0.0%
Other Fuel	80	2.6%
No Fuel Used	13	0.4%
<b>Occupants per Room – Occupied Housing Units</b>		
Total	3,047	100.0%
1.00 or Less	3,047	100.0%
1.01 to 1.50	0	0.0%
1.51 or More	0	0.0%
<b>Facilities – Total Units</b>		
Total	3,124	100.0%
Lacking Complete Plumbing Facilities	60	1.9%
Lacking Complete Kitchen Facilities	13	0.4%
<b>Telephone Service – Occupied Housing Units</b>		
Total	3,047	100.0%
No Service	37	1.2%

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

**EMPLOYMENT DATA**

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in Washington Borough, Warren County, and New Jersey, respectively. Throughout this thirteen-year period, the Borough saw an overall 6.2% decrease in its unemployment rate. Although the Borough experienced a 6.1% spike in unemployment between 2019 and 2020 due to the COVID-19 pandemic, it has rebounded to a considerably lower unemployment rate in recent years. This overall trend is mirrored at both the County and State level as well. In 2023, the Borough’s unemployment rate was 4.5%, which was 0.5% higher than the County (4.0%) and 0.1% higher than the State (4.4%).

**Table 21: Employment and Residential Labor Force, 2010 to 2023  
Washington Borough**

Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	3,703	3,308	395	10.7%
2011	3,688	3,373	315	8.5%
2012	3,502	3,155	347	9.9%
2013	3,423	3,155	268	7.8%
2014	3,419	3,183	236	6.9%
2015	3,435	3,225	210	6.1%
2016	3,425	3,245	180	5.3%
2017	3,511	3,331	180	5.1%
2018	3,469	3,309	160	4.6%
2019	3,545	3,401	144	4.1%
2020	3,552	3,190	362	10.2%
2021	3,539	3,304	235	6.6%
2022	3,585	3,435	150	4.2%
2023	3,641	3,476	165	4.5%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates, Municipal Historical Annual Data, 2010-2023

**Table 22: Employment and Residential Labor Force, 2010 to 2023  
Warren County**

Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	58,695	52,833	5,862	10.0%
2011	58,746	53,411	5,335	9.1%
2012	58,588	53,441	5,147	8.8%
2013	57,636	53,144	4,492	7.8%
2014	56,922	53,337	3,585	6.3%
2015	56,748	53,749	2,999	5.3%
2016	56,584	54,012	2,572	4.5%
2017	57,634	55,277	2,357	4.1%
2018	57,109	54,975	2,134	3.7%
2019	58,154	56,256	1,898	3.3%
2020	57,587	52,883	4,704	8.2%
2021	58,190	54,760	3,430	5.9%
2022	59,058	56,933	2,125	3.6%
2023	60,052	57,624	2,428	4.0%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates, County Historical Annual Data, 2010-2023

**Table 23: Employment and Residential Labor Force, 2010 to 2023  
New Jersey**

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

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates, State Historical Annual Data, 2010-2023

**Employment Status**

It is estimated that over two-thirds (69.0%) of Washington Borough’s population over the age of 16 was in the labor force in 2023, which was on par with the County’s rate of 69.9%. Of the Borough’s labor force, 100% of workers were civilians and a vast majority (95.5%) were employed. At the County level, 100% of workers were civilians and 96.1% 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  
Washington Borough and Warren County**

	Washington Borough			Warren County		
	Number	% of 16+ Population	% of Labor Force	Number	% of 16+ Population	% of Labor Force
Population 16 years and over	5,772	100.0%	-	92,794	100.0%	-
In labor force	3,981	69.0%	100.0%	64,875	69.9%	100.0%
Civilian Labor Force	3,981	69.0%	100.0%	64,875	69.9%	100.0%
Employed	3,802	65.9%	95.5%	62,355	67.2%	96.1%
Unemployed	179	3.1%	4.5%	2,520	2.7%	3.9%
Armed Forces	0	0.0%	0.0%	0	0.0%	0.0%
Not in labor force	1,791	31.0%	-	27,919	30.1%	-

Source: 2023 ACS 5-Year Estimates, Table DP03

**Class of Worker and Occupation**

According to the American Community Survey Estimates, the majority of workers (73.9%) living in Washington Borough in 2023 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. The next largest category was private not-for-profit wage and salary workers (10.8%) and local government workers (7.9%). This data is outlined in Table 25 below.

<b>Table 25: Class of Worker, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent</b>
Employed Civilian Population 16 Years and Over	3,802	100.0%
Private Wage and Salary Worker	2,809	73.9%
Private Not-For-Profit Wage and Salary Workers	411	10.8%
Local Government Worker	302	7.9%
State Government Worker	145	3.8%
Federal Government Worker	61	1.6%
Self-Employed Worker or Unpaid Family Worker	74	1.9%

Source: 2023 ACS 5-Year Estimates, Table S2408

The occupational breakdown shown in Table 26 below includes only private wage and salary workers. Over half of the Borough’s residents who worked within the private wage field were concentrated in the Management, Business, Science and Arts Occupations (33.9%) and Sales and Office Occupations (24.7%). Collectively, the two fields accounted for 58.6% of the entire resident workforce over the age of 16. Production Transportation and Material Moving Occupations (17.9%) and Service Occupations (15.7%) collectively accounted for another one-third (33.6%) of this population.

<b>Table 26: Resident Employment by Occupation, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent</b>
Employed Civilian Population 16 Years and Over	3,802	100.0%
Management, Business, Science and Arts Occupations	1,287	33.9%
Service Occupations	597	15.7%
Sales and Office Occupations	939	24.7%
Natural Resources, Construction and Maintenance Occupations	299	7.9%
Production Transportation and Material Moving Occupations	680	17.9%

Source: 2023 ACS 5-Year Estimates, Table DP03

As portrayed in Table 27, the industry that employed the greatest number of Washington Borough residents in 2023 was the Educational Services, and Health Care and Social Assistance sector, which accounted for 23.6% of the Borough’s resident workforce. The second most common industry during this time was the Retail Trade sector, which accounted for 18.9% of jobs occupied by Borough residents.

**Table 27: Employment by Industry, 2023  
 Washington Borough**

Industry	Number	Percent
Employed Civilian Population 16 Years and Over	3,802	100.00%
Agriculture, Forestry, Fishing and Hunting, Mining	17	0.4%
Construction	160	4.2%
Manufacturing	371	9.8%
Wholesale Trade	155	4.1%
Retail Trade	718	18.9%
Transportation and Warehousing, and Utilities	193	5.1%
Information	53	1.4%
Finance and Insurance, and Real Estate and Rental and Leasing	197	5.2%
Professional, Scientific, and Management, and Administrative and Waste Management Services	278	7.3%
Educational Services, and Health Care and Social Assistance	898	23.6%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	347	9.1%
Other Services, Except Public Administration	218	5.7%
Public Administration	197	5.2%

Source: 2023 ACS 5-Year Estimates, Table DP03

**Commuting to Work**

In 2023, it is estimated that just over half (54.3%) of the employed population that did not work from home commuted up to 34 minutes to their place of work. Approximately 84% of the Borough’s workers commuted up to an hour, with the remaining 16% of workers travelling between an hour to an hour and a half to get to work. Just over three-quarters (77.5%) of the Borough’s working population drove alone as their primary means of travel to work. Less than 10% (9.4%) of workers carpooled, utilized public transportation, walked, or utilized a taxicab, motorcycle, bike, or other means of transportation to commute to work, while the remaining 13.1% of the population worked from home. This data is outlined in Tables 28 and 29 below.

<b>Table 28: Travel Time to Work, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent</b>
Workers who did not work at home	3,152	100.0%
Less than 5 minutes	192	6.1%
5 to 9 minutes	350	11.1%
10 to 14 minutes	94	3.0%
15 to 19 minutes	341	10.8%
20 to 24 minutes	204	6.5%
25 to 29 minutes	205	6.5%
30 to 34 minutes	326	10.3%
35 to 39 minutes	118	3.7%
40 to 44 minutes	197	6.3%
45 to 59 minutes	623	19.8%
60 to 89 minutes	232	7.4%
90 or more minutes	270	8.6%
<b>Mean Travel Time to Work (minutes)</b>	<b>36.5</b>	

Source: 2013 ACS 5-Year Estimates, Tables DP03 and B08303

<b>Table 29: Means of Travel to Work, 2023 Washington Borough</b>		
	<b>Number</b>	<b>Percent</b>
Workers 16 years and over	3,626	100.0%
Car, Truck, Van - Drove Alone	2,811	77.5%
Car, Truck, Van - Carpooled	172	4.7%
Public Transportation	84	2.3%
Walked	69	1.9%
Taxicab, Motorcycle, Bike, or Other	16	0.4%
Worked at Home	474	13.1%

Source: 2023 ACS 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 Washington Borough. 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 Washington Borough between 2013 and 2023 was in 2016 when 2,024 jobs were covered by unemployment insurance. Private employment has remained relatively steady in the Borough since 2013, with its largest loss occurring between 2019 and 2020 (-9.7%), and largest gain occurring between 2020 and 2021 (+6.5%). Washington Borough experienced a gain of 73 jobs between 2022 and 2023, representing an increase of 3.9%.

<b>Year</b>	<b>Number of Jobs</b>	<b>Number Change</b>	<b>Percentage Change</b>
2013	1,897	-	-
2014	1,907	10	0.5%
2015	1,949	42	2.2%
2016	2,024	75	3.8%
2017	1,934	-90	-4.4%
2018	1,937	3	0.2%
2019	1,974	37	1.9%
2020	1,829	-145	-7.3%
2021	1,947	118	6.5%
2022	1,861	-86	-4.4%
2023	1,934	73	3.9%

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

**In-Borough Establishments and Employees by Industry: 2023**

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 265 establishments employing an average of 1,934 persons in the private sector. In the public sector, the local government sector had an average of 3 units employing an average of 239 people. The healthcare and social services (“Health/Social”) sector was the Borough’s predominant private sector, accounting for approximately 23.4% of the average private establishments in Washington Borough and 18.9% of the Borough’s average private in-place employment.

**Table 31: Average Number of Establishments and Employees by Industry, 2023  
Washington Borough**

Industry ID and Description		2023 Average	
		Units	Employment
11	Agriculture	-	-
22	Utilities	-	-
23	Construction	-	-
31	Manufacturing	11	281
42	Wholesale Trade	-	-
44	Retail Trade	32	302
48	Transp/Warehousing	-	-
51	Information	-	-
52	Finance/Insurance	6	18
53	Real Estate	-	-
54	Professional/Technical	24	91
55	Management	3	73
56	Admin/Waste Remediation	12	47
61	Education	-	-
62	Health/Social	62	365
71	Arts/Entertainment	-	-
72	Accommodations/Food	24	257
81	Other Services	33	139
99	Unclassifieds	12	20
<b>Private Sector Totals</b>		<b>265</b>	<b>1,934</b>
Local Government Totals		3	239

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 2021, documenting projections between 2015 and 2050. The 2021 report predicts that the Borough’s population, households, and employment will see steady annualized growths through 2050. It is estimated that the population will see an overall 1.8% increase, while households will increase by 3.3% and employment will increase by 2.5%.

**Table 32: Population and Employment Projections, 2015 to 2050  
Washington Borough**

Category	2015	2050 (Projected)	Annualized Percent Change	Overall Projected Change	
				Number	Percent
Population	6,355	6,472	0.10%	117	1.8%
Households	2,623	2,710	0.10%	87	3.3%
Employment	1,258	1,290	0.10%	32	2.5%

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

---

## **PART 2: FAIR SHARE PLAN**

### **INTRODUCTION**

The following Fair Share Plan (“Plan”) details the Borough’s Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035) Prospective Need obligations. It should be noted that the Borough has no Present Need obligation for the Fourth Round.

This Plan proposes mechanisms by which the Borough can realistically provide opportunities for affordable housing for those moderate-, low-, and very low- income households.

### **CURRENT STANDARDS**

The below section outlines the current key standards applicable to the Borough’s Fourth Round obligation, including the various categories of credits.

#### **Age-Restricted Housing**

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

#### **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 households 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.

**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 based 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. <sup>1</sup>	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. <sup>2</sup>	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. <sup>3</sup>	1	1

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

**WASHINGTON BOROUGH AFFORDABLE HOUSING OBLIGATIONS**

The Borough’s affordable housing obligations are as follows:

Prior Round Prospective Need	0
Third Round Prospective Need	42
Fourth Round Prospective Need	27
Fourth Round Present Need / Rehabilitation Obligation	0

**REVIEW OF PREVIOUS ROUND COMPLIANCE**

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

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

[Prior Round Compliance \(1987-1999\)](#)

The Borough had a Prior Round obligation of 0 units.

**Third Round Compliance (1999-2025)**

The Borough had a Third Round obligation of 42 units. Per the Court-approved Third Round Settlement Agreement and the Borough’s Third Round JOR, Washington has met their Third Round obligation through the following mechanisms:

<b>Summary of Washington Borough's Third Round of 42</b>	
<b>Existing Group Home</b> <i>Gardners Court (Block 11, Lot 2)</i>	14
<b>Existing 100% Affordable Family Rentals</b> <i>Westgate Apartments (Block 6, Lots 11.01 &amp; 11.02)</i>	68
<b>Existing Family For-Sale</b> <i>HFH Marble Street (Block 100, Lot 41)</i>	1
<i>HFH E. Washington Avenue (Block 69, Lots 12-14 &amp; 16)</i>	1
<i>HFH Prosper Way (Block 68, Lot 2)</i>	1
<b>Proposed Inclusionary Family Rentals</b> <i>Towne Center Project (Block 95, Lots 3 &amp; 4)</i>	10
<b>Inclusionary Zoning</b> <i>Downtown Redevelopment Plan</i>	25
<b>Total Units</b>	<b>120</b>
<b>Rental Bonus Credits</b> <i>Gardners Court (Block 11, Lot 2)</i>	11
<b>Total Rental Bonus Credits</b>	<b>11</b>
<b>TOTAL THIRD ROUND</b>	
<b>(42 UNIT OBLIGATION + 89 UNIT EXCESS)</b>	
	<b>131</b>

**Towne Center Project (Block 95, Lots 3 & 4)**

The Towne Center Project is a proposed development located within the Washington Avenue Core District of the Borough’s Downtown Redevelopment Area. The project is proposed to include a 4-story mixed-used building with approximately 4,000 square feet of retail space and 2,750 square feet of restaurant space on the ground floor, plus 50 residential units on the upper floors (including 10 affordable units).

The project received site plan approvals from the Borough Land Use Board (then, the Planning Board) on December 9, 2013. The Borough designated Jade Partners Urban Renewal, LLC as the redeveloper and executed an initial redevelopment agreement on September 16, 2014, which was subsequently amended in August 2016 and April 2021 (see Appendix F). Although demolition on the site has occurred, construction on the site has been delayed due to a change in ownership, and the need for the new owner to arrange for sufficient financing associated with the project, and the need for updated plans to reflect the Borough's current building code requirements per discussion with the Borough Construction Department.

As of December 2025, the developer had modified the proposed architectural plans and construction drawings to comply with the current code and it was anticipated that the new plans would be submitted for review by the Land Use Board in the near future. It is anticipated that this project will be completed between June and December 2027.

As noted in the Third Round Housing Element and Fair Share Plan, the property meets the criteria to be considered “available, suitable, developable, and approvable.” The analysis as outlined below remains accurate at the time of the writing of this Plan:

- *Available:* This site falls within the Washington Avenue Core District of the Washington Downtown Redevelopment Area, which permits three- to four-story mixed-use buildings. The site has no easements or title issues preventing its development.
- *Suitable:* The site is surrounded by compatible land uses including mixed-use developments and has access to appropriate rights-of-way. The approved site plan provides ingress only from Washington Avenue, egress only to Lincoln Boulevard, and ingress and egress to Broad Street. The property is within a designated Highlands Center, where development is encouraged.
- *Developable:* In accordance with the 2012 New Jersey Department of Environmental Protection’s Land Use Land Cover (LULC), there are no wetlands or surface water resources on the subject property or within 50 feet of the subject property. Further, the site is not located within a FEMA 100-year flood plain. The area on the site proposed for the buildings are not within the 300-foot buffer. The site is served by both public sewer and public water.
- *Approvable:* The site received Planning Board approval on December 9, 2013 and was memorialized in a resolution dated January 13, 2014 (see Appendix G). An initial redevelopment agreement plus two amended redevelopment agreements have been executed with the redeveloper, Jade Partners Urban Renewal, LLC, agreeing to the provision of 10 affordable units in alignment with UHAC regulations.

Additionally, the Highlands Council requires that all conforming municipalities include a narrative analysis discussing any site specific consistency issues and the viability for any development related to affordable housing that is proposed. The Highlands Council released a Highlands Affordable Housing Implementation Guideline document in October 2024, which outlines core planning principles for affordable housing in the Highlands Region as well as siting guidance. The site in question aligns with the following principles and guidelines:

- “The majority of new development in the Highlands Region will likely consist of redevelopment of existing developed lands. Reuse/redevelopment of previously disturbed sites should be prioritized.” This particular project consists of the redevelopment of a previously disturbed lot.

- “The extent and capacity of existing infrastructure should be considered in site selection, zoning ordinance amendments, and total number of projected new units.” This site falls within a designated Highlands Center, where sewer and public water are available.
- “[...] Municipalities that invite nonresidential development should seek to balance that development with residential development with an affordable housing component so that low- and moderate-income households have easier access to the jobs created.” The Towne Center project is a mixed-use development with commercial activity on the ground floor and residential uses on the upper floors.
- Policy 604 of the RMP is “to encourage the targeting of new housing to areas with compatible existing densities and within walking distance of schools, employment, transit, and community facilities and services.” The Towne Center project is located within the Washington Downtown Redevelopment Area, in which a majority of the Borough’s economic activity is based. The site is located in proximity to communal infrastructure including schools, places of employment, public library, parks and recreation, etc.
- Lastly, no extension of sewer or water is required for the site, and it is not in proximity to industrial or other uses with potential for health and safety impacts.



1 West Washington Avenue (Block 95, Lot 7)

Commented [HD1]: Moved down to fourth round section

The property received Land Use Board approvals on October 17, 2022 for the renovation of an existing three-story building and the conversion of vacant office units into residential units (see Appendix K). A total of 20 units were approved, 4 of which were required to be affordable. Renovation work on this project began in 2023 but has since been on hold while the redeveloper and Borough finalize the redevelopment agreement. The property meets the criteria to be considered “available, suitable, developable, and approvable,” as outlined below:

- *Available:* This site falls within the Washington Avenue Core District of the Washington Downtown Redevelopment Area, which permits residential uses on upper stories for properties fronting on Washington Avenue. The site is identified in the Redevelopment Plan as a targeted site for redevelopment. The site has no easements or title issues preventing its development.
- *Suitable:* The site is surrounded by compatible land uses including mixed-use developments and has access to appropriate rights-of-way. The site has frontage on Washington Avenue and Broad Street. The property is within a designated Highlands Center, where development is encouraged.
- *Developable:* The site is not located within a FEMA 100-year flood plain, has no steep slopes, and does not fall within any wetlands areas. The site is served by both public sewer and public water.
- *Approvable:* The site received Land Use Board approval on November 11, 2022 and was memorialized in a resolution reflecting the same date. An initial Redevelopment Agreement was executed between the Borough and redeveloper, 1 West Washington Ave Urban Renewal, LLC in March 2023, which stipulates affordable housing requirements in alignment with UHAC regulations (see Appendix L).

Additionally, the property aligns with the following core principles and guidelines as set forth in the Highlands Council’s Affordable Housing Implementation Guideline document:

- “The majority of new development in the Highlands Region will likely consist of redevelopment of existing developed lands. Reuse/redevelopment of previously disturbed sites should be prioritized.” This particular project consists of the reuse of an existing, underutilized building.
- “The extent and capacity of existing infrastructure should be considered in site selection, zoning ordinance amendments, and total number of projected new units.” This site falls within a designated Highlands Center, where sewer and public water are available.
- “[...] Municipalities that invite nonresidential development should seek to balance that development with residential development with an affordable housing component so that low- and moderate-income households have easier access to the jobs created.” The 1 West Washington project is a mixed-use development with existing commercial activity on the ground floor and residential uses on the upper floors.

- ~~Policy 604 of the RMP is “to encourage the targeting of new housing to areas with compatible existing densities and within walking distance of schools, employment, transit, and community facilities and services.” The 1 West Washington project is located within the Washington Downtown Redevelopment Area, in which a majority of the Borough’s economic activity is based. The site is located in proximity to communal infrastructure including schools, places of employment, public library, parks and recreation, etc.~~
- ~~Lastly, no extension of sewer or water is required for the site, and it is not in proximity to industrial or other uses with potential for health and safety impacts.~~



2 West Washington Avenue (Block 23, Lots 17 & 18 / Block 24, Lot 25)

Commented [HD2]: Moved down to fourth round section

This project received Land Use Board approvals on June 13, 2022 for the renovation of a three-story building and the conversion of office spaces to residential units (see Appendix I). A total of ten units were approved, two of which were required to be affordable. As of the writing of this Plan, the majority of the renovations have been completed, and the redeveloper is working to affirmatively market the affordable units. The property meets the criteria to be considered “available, suitable, developable, and approvable,” as outlined below:

- *Available:* This site falls within the Washington Avenue Core District of the Washington Downtown Redevelopment Area, which permits residential uses on upper stories for properties fronting on Washington Avenue. The site is identified in the Redevelopment Plan as a targeted site for redevelopment. The site has no easements or title issues preventing its development.
- *Suitable:* The site is surrounded by compatible land uses including mixed-use developments and has access to appropriate rights-of-way. The approved site plan provides ingress from Belvidere Avenue and egress onto Washington Avenue. The property is within a designated Highlands Center, where development is encouraged.
- *Developable:* The site is not located within a FEMA 100-year flood plain, has no steep slopes, and does not fall within any wetlands areas. The site is served by both public sewer and public water.
- *Approvable:* The site received Land Use Board approval on June 13, 2022 and was memorialized in a resolution dated September 12, 2022. An initial Redevelopment Agreement was executed between the Borough and redeveloper, 2 West Washington, LLC in November 2024, which stipulates affordable housing requirements in alignment with UHAC regulations (see Appendix J). The Borough and redeveloper are in the process of finalizing an amended redevelopment agreement.

Additionally, the property aligns with the following core principles and guidelines as set forth in the Highlands Council’s Affordable Housing Implementation Guideline document:

- “The majority of new development in the Highlands Region will likely consist of redevelopment of existing developed lands. Reuse/redevelopment of previously disturbed sites should be prioritized.” This particular project consists of the reuse of an existing building.
- “The extent and capacity of existing infrastructure should be considered in site selection, zoning ordinance amendments, and total number of projected new units.” This site falls within a designated Highlands Center, where sewer and public water are available.
- “[...] Municipalities that invite nonresidential development should seek to balance that development with residential development with an affordable housing component so that low- and moderate-income households have easier access to the jobs created.” The 2 West Washington project is a

~~mixed-use development with existing commercial activity on the ground floor and residential uses on the upper floors.~~

- ~~• Policy 604 of the RMP is “to encourage the targeting of new housing to areas with compatible existing densities and within walking distance of schools, employment, transit, and community facilities and services.” The 2 West Washington project is located within the Washington Downtown Redevelopment Area, in which a majority of the Borough’s economic activity is based. The site is located in proximity to communal infrastructure including schools, places of employment, public library, parks and recreation, etc.~~
- ~~• Lastly, no extension of sewer or water is required for the site, and it is not in proximity to industrial or other uses with potential for health and safety impacts.~~



*Downtown Redevelopment Plan (Inclusionary Zoning)*

The Washington Borough Downtown Redevelopment Area encompasses approximately 41.5 total acres, and consists of five subdistricts, including:

- **Washington Avenue Core District**, which permits a mix of residential and commercial uses;
- **Route 31 Gateway District**, which permits mixed uses with residential on upper floors;
- **Theater District**, which permits a mix of multifamily residential, commercial, and mixed uses;
- **Residential District**, which permits single-, two-, and multi-family residential as well as mixed use with commercial on the ground floor and residential on upper floors; and
- **Public Park District**, which permits public facilities and green stormwater management facilities.

Washington Borough adopted the Washington Downtown Redevelopment Plan in 2009. The Redevelopment Plan was subsequently amended and adopted on September 20, 2022 to include a 20% affordable housing set-aside for residential or mixed use projects yielding 5 or more units (see Appendix H). Since this amendment, two separate applications triggering the set-aside have received site plan approvals from the Land Use Board, the details of which are outlined [below in the Fourth Round Prospective Need Obligation section of this Plan](#).

**FOURTH ROUND PRESENT NEED / REHABILITATION NEED**

As previously noted, the Borough has a Present/Rehabilitation Need of 0 units for the Fourth Round.

**FOURTH ROUND PROSPECTIVE NEED OBLIGATION**

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. On January 21, 2025, the Borough adopted Resolution #2025-35 accepting the DCA calculated Fourth Round Present/Rehabilitation Need of 0 units and Prospective Need obligation of 27 units. The Borough subsequently received a Court Order dated March 25, 2025 regarding Docket No. WRN-L-41-25 (see Appendix E). This Order served to “fix” Washington Borough’s established Fourth Round Present Need of 0 and Prospective Need of 27 and authorized the Borough to prepare a Fourth Round HEFSP.

As outlined below, the Borough proposes to meet its entire Fourth Round obligation through the following mechanisms.

**Highlands Build-Out Update**

~~Due to the unique natural resources and environmental sensitivity of the Highlands region, the revised Fair Housing Act (“FHA”) (adopted March 2024) directs the DCA and Highlands municipalities to account for the Highlands Regional Master Plan (“RMP”) when considering affordable housing. The amendment~~

specifically requires that a conforming municipality include a “consideration of the most recent Highlands Municipal Build Out report” in its Housing Element and Fair Share Plan. Following this, the Highlands Council adopted on April 18, 2024 a Highlands Affordable Housing amendment to the RMP establishing standards for the location of affordable housing based on the RMP and FHA. More specifically, Policy 607 of the RMP requires that conforming municipalities provide for a realistic opportunity for affordable housing while also complying with Highlands resource protection requirements.

In support of the goals, objectives, and policies of the RMP, the Highlands Council prepared and released a Highlands Municipal Build-Out Update and Build-Out Portal in November 2024 as a tool for fully conforming municipalities. The Build-Out functions similarly to a traditional Vacant Land Adjustment (“VLA”), which examines the amount of acreage available for development and determines a municipality’s Realistic Development Potential (“RDP”), or the portion of its affordable housing obligation that can be realistically addressed with inclusionary development. After subtracting out the RDP from the obligation, the remaining calculation is known as the “unmet need.”

As a fully conforming municipality, the Borough utilized the Highlands Build-Out Portal as a tool to calculate its RDP and remaining unmet need. The Borough’s analysis indicated that 10 of the 13 parcels identified in the portal were not developable based on a number of factors including development status. Utilizing the Highlands Build-Out portal, the Borough calculated a RDP of 5 units and an unmet need of 22 units.

### **Realistic Development Potential**

#### **Prior Round / Third Round Credits Carried Over**

##### *Westgate Apartments (Block 6, Lots 11.01 & 11.02)*

The Borough intends to partially address the entirety of its 5-unit RDP its Fourth Round Prospective Obligation through utilizing 20 excess units from the Westgate Apartments. The Westgate Apartments is an existing 100% affordable development consisting of 68 affordable 1- and 2-bedroom family rental units. The property is located off of Kinnaman Avenue in the northeastern portion of the Borough within the R-4 Residential Zoning District. This development received credit in the Borough’s Certified Second Round Fair Share Plan as well as the Third Round Fair Share Plan.

The complex was funded through the USDA Rural Development Agency and was constructed in two separate phases: Westgate I, which received Certificates of Occupancy in 1981; and Westgate II, which received Certificates of Occupancy in 1985. Both Westgate I and Westgate II are under a 50-year deed restriction, which expire in 2031 and 2035, respectively. Both phases of the project are additionally subject to 30-year affordability controls that extend through the year 2043. These additional controls were set forth in a mortgage agreement executed between the developer and the USA Rural Housing Service on June 18, 2013 (see Appendix M).

### **Unmet Need**

#### *Inclusionary Zoning*

#### Washington Downtown Redevelopment Plan

~~The Borough intends to address the entirety of its unmet need through the inclusionary set-aside provision of the Washington Downtown Redevelopment Plan. As discussed above, this set-aside requirement has already triggered the approval of six affordable units at 1 and 2 West Washington. The Washington Downtown Redevelopment Plan meets the criteria to be considered “available, suitable, developable, and available” as previously detailed.~~

### **Inclusionary Development**

#### *1 West Washington Avenue (Block 95, Lot 7)*

The property received Land Use Board approvals on October 17, 2022 for the renovation of an existing three-story building and the conversion of vacant office units into residential units (see Appendix K). A total of 20 units were approved, 4 of which were required to be affordable. Renovation work on this project began in 2023 but was on hold while the redeveloper and Borough finalized the redevelopment agreement. As of December 2025, the redeveloper was working to finalize financing for the project and it is anticipated that the project will be fully operational and tenable by June 2027. The property meets the criteria to be considered “available, suitable, developable, and approvable,” as outlined below:

- *Available:* This site falls within the Washington Avenue Core District of the Washington Downtown Redevelopment Area, which permits residential uses on upper stories for properties fronting on Washington Avenue. The site is identified in the Redevelopment Plan as a targeted site for redevelopment. The site has no easements or title issues preventing its development.
- *Suitable:* The site is surrounded by compatible land uses including mixed-use developments and has access to appropriate rights-of-way. The site has frontage on Washington Avenue and Broad Street. The property is within a designated Highlands Center, where development is encouraged.
- *Developable:* The site is not located within a FEMA 100-year flood plain, has no steep slopes, and does not fall within any wetlands areas. The site is served by both public sewer and public water.
- *Approvable:* The site received Land Use Board approval on November 11, 2022 and was memorialized in a resolution reflecting the same date. An initial Redevelopment Agreement was executed between the Borough and redeveloper, 1 West Washington Ave Urban Renewal, LLC in March 2023, which stipulates affordable housing requirements in alignment with UHAC regulations (see Appendix L).

Additionally, the property aligns with the following core principles and guidelines as set forth in the Highlands Council’s Affordable Housing Implementation Guideline document:

- “The majority of new development in the Highlands Region will likely consist of redevelopment of existing developed lands. Reuse/redevelopment of previously disturbed sites should be prioritized.” This particular project consists of the reuse of an existing, underutilized building.
- “The extent and capacity of existing infrastructure should be considered in site selection, zoning ordinance amendments, and total number of projected new units.” This site falls within a designated Highlands Center, where sewer and public water are available.
- “[...] Municipalities that invite nonresidential development should seek to balance that development with residential development with an affordable housing component so that low- and moderate-income households have easier access to the jobs created.” The 1 West Washington project is a mixed-use development with existing commercial activity on the ground floor and residential uses on the upper floors.
- Policy 604 of the RMP is “to encourage the targeting of new housing to areas with compatible existing densities and within walking distance of schools, employment, transit, and community facilities and services.” The 1 West Washington project is located within the Washington Downtown Redevelopment Area, in which a majority of the Borough’s economic activity is based. The site is located in proximity to communal infrastructure including schools, places of employment, public library, parks and recreation, etc.
- Lastly, no extension of sewer or water is required for the site, and it is not in proximity to industrial or other uses with potential for health and safety impacts.



*2 West Washington Avenue (Block 23, Lots 17 & 18 / Block 24, Lot 25)*

This project received Land Use Board approvals on June 13, 2022 for the renovation of a three-story building and the conversion of office spaces to residential units (see Appendix I). A total of ten units were approved, two of which were required to be affordable. As of ~~the writing of this Plan, the majority of the renovations have been completed, and the redeveloper is working to affirmatively market the affordable units. November 2025, a total of three (3) affordable units were completed and in the process of being affirmatively marketed.~~ The property meets the criteria to be considered “available, suitable, developable, and approvable,” as outlined below:

- *Available:* This site falls within the Washington Avenue Core District of the Washington Downtown Redevelopment Area, which permits residential uses on upper stories for properties fronting on Washington Avenue. The site is identified in the Redevelopment Plan as a targeted site for redevelopment. The site has no easements or title issues preventing its development.
- *Suitable:* The site is surrounded by compatible land uses including mixed-use developments and has access to appropriate rights-of-way. The approved site plan provides ingress from Belvidere Avenue and egress onto Washington Avenue. The property is within a designated Highlands Center, where development is encouraged.
- *Developable:* The site is not located within a FEMA 100-year flood plain, has no steep slopes, and does not fall within any wetlands areas. The site is served by both public sewer and public water.
- *Approvable:* The site received Land Use Board approval on June 13, 2022 and was memorialized in a resolution dated September 12, 2022. An initial Redevelopment Agreement was executed between the Borough and redeveloper, 2 West Washington, LLC in November 2024, which stipulates affordable housing requirements in alignment with UHAC regulations (see Appendix J). The Borough and redeveloper are in the process of finalizing an amended redevelopment agreement.

Additionally, the property aligns with the following core principles and guidelines as set forth in the Highlands Council’s Affordable Housing Implementation Guideline document:

- “The majority of new development in the Highlands Region will likely consist of redevelopment of existing developed lands. Reuse/redevelopment of previously disturbed sites should be prioritized.” This particular project consists of the reuse of an existing building.
- “The extent and capacity of existing infrastructure should be considered in site selection, zoning ordinance amendments, and total number of projected new units.” This site falls within a designated Highlands Center, where sewer and public water are available.
- “[...] Municipalities that invite nonresidential development should seek to balance that development with residential development with an affordable housing component so that low- and moderate-income households have easier access to the jobs created.” The 2 West Washington project is a

mixed-use development with existing commercial activity on the ground floor and residential uses on the upper floors.

- Policy 604 of the RMP is “to encourage the targeting of new housing to areas with compatible existing densities and within walking distance of schools, employment, transit, and community facilities and services.” The 2 West Washington project is located within the Washington Downtown Redevelopment Area, in which a majority of the Borough’s economic activity is based. The site is located in proximity to communal infrastructure including schools, places of employment, public library, parks and recreation, etc.
- Lastly, no extension of sewer or water is required for the site, and it is not in proximity to industrial or other uses with potential for health and safety impacts.



**Fourth Round Summary**

<b>Summary of Washington Borough's Fourth Round of 27</b>	
<b>Realistic Development Potential Existing 100% Affordable Family Rentals</b>	<b>5</b>
<i>Excess Credits: Westgate I &amp; II Westgate Apartments (Block 6, Lots 11.01 &amp; 11.02)</i>	<i>205</i>
<b>Unmet Need Existing Inclusionary Family Rentals</b>	<b>22</b>
<i>Downtown Redevelopment Area</i>	<i>16</i>
<i>1 W. Washington Avenue</i>	<i>4</i>
<i>2 W. Washington Avenue (Block 23, Lots 17 &amp; 18 / Block 24, Lot 25)</i>	<i>32</i>
<b>Proposed Inclusionary Family Rentals</b>	<b>4</b>
<i>1 W. Washington Avenue (Block 95, Lot 7)</i>	<i>4</i>
<b>TOTAL FOURTH ROUND (27 UNIT OBLIGATION)</b>	
	<b>27</b>

**CONSISTENCY WITH STATE PLANNING REQUIREMENTS**

**State Plan**

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.

New Jersey adopted its last SDRP in 2001. A draft amendment to the SDRP was prepared in 2011 but ultimately never adopted. The Office of Planning Advocacy released a new draft SDRP on December 4, 2024. The State is currently undergoing the cross acceptance process in relation to the draft SDRP.

The 2024 draft SDRP outlines the following overarching goals:

- **Economic:** Promote economic growth that benefits all residents of New Jersey.
- **Housing:** Provide an adequate supply of housing for residents of all ages and incomes in communities of their choosing that meet their needs and offer ready access to the full range of supportive goods and services.
- **Infrastructure:** Economic opportunity through nation leading infrastructure.
- **Revitalization and Recentering:** Revitalize and recenter the State's underutilized developed areas.
- **Climate Change:** Effectively address the adverse impacts of global climate change.
- **Natural and Water Resources:** Protect, maintain, and restore the State's natural and water resources and ecosystems.
- **Pollution and Environmental Clean-Up:** Protect the environment and prevent and clean up pollution.

- **Historic and Scenic Resources:** Protect, enhance, and improve access to areas with exceptional archaeological, historic, cultural, scenic, open space, and recreational value.
- **Equity:** Implement equitable planning practices to promote thriving communities for all New Jerseyans.
- **Comprehensive Planning:** Foster sound and integrated planning and implementation at all level Statewide.

This Plan broadly aligns with the goals of the draft SDRP, specifically due to the fact that the entirety of the Borough is designated as a Highlands Center, which is equivalent to a SDRP Center. Because of this, the sites and mechanisms discussed in this Plan are appropriately located in the sense that they: are located within existing sewer and public water service areas; provide walkable access to a number of amenities including employment, shopping, schooling, municipal services, and more; and encourage growth and the revitalization of the Borough as a whole.

Further, because the mechanisms addressed in this Plan are either already existing or are concentrated in the Downtown Redevelopment Area, the use of undisturbed sites is not proposed and, in turn, the Borough's environmentally sensitive lands and resources are not impacted. This protects the natural and water resources within both the Borough and surrounding areas, effectively protecting the water quality of the State as a whole as well. Lastly, the Plan balances the State's goals of providing equitable opportunities for affordable housing while encouraging sound and comprehensive planning practices.

#### [Highlands Regional Master Plan Conformance](#)

Washington Borough entirely falls within the Highlands Planning Area, wherein plan conformance is voluntary. The Borough petitioned the Highlands Council for Plan Conformance as a Highlands Center on October 26, 2020, which was subsequently approved by the Highlands Council on February 18, 2021 (see Appendix N). In the years since this approval, the Borough has adopted several Master Plan Elements and Ordinances to further its goal of becoming fully conforming under the Highlands.

One recent example of this includes the Borough's adoption of Ordinance #2024-27, "Ordinance for Highlands Council Regional Master Plan Conformance" (see Appendix O). This Ordinance was the final requirement for the Borough to become fully conforming under the Highlands Council. The Highlands Council issued a letter on March 20, 2025 deeming Ordinance #2024-27 technically complete and consistent with the Highlands Regional Master Plan (see Appendix P).

Section XIV "Affordable Housing" of the Conformance Ordinance stipulates that "any development consisting of newly constructed residential units shall reserve for occupancy at least 20% [...] for low- or moderate-income households" in accordance with the requirements of the FHA. The Borough intends to further codify this by adopting the Highlands Affordable Housing Ordinance in accordance with the timeline set forth in the FHA.

This Housing Element and Fair Share Plan was prepared with careful consideration of the Regional Master Plan. In particular, the Borough's designation as a Highlands Center, existing water and sewer availability, and resource protection provisions were taken into account. Further, the mechanisms outlined in this Plan to address the Borough's Fourth Round obligation are consistent with the Highlands siting guidelines outlined in the October 2023 Affordable Housing Implementation Guide. More specifically, this Plan furthers the goals outlined in the Highlands Regional Master Plan including, but not limited to, the following:

- **2A:** Protection of the value of the Highlands Region as an "essential source of drinking water, providing clean and plentiful drinking water for one-half of the State's population."
- **2J:** All existing and future development in the Highlands Region that use public water supply systems are served by adequate and appropriate infrastructure.
- **2K:** All existing and future development in the Highlands Region that use public wastewater treatment systems are served by adequate and appropriate infrastructure.
- **6H:** Guide development away from environmentally sensitive and agricultural lands and promote development and redevelopment in or adjacent to existing developed lands.
- **6J:** Accommodation of regional growth and development needs through the reuse and redevelopment of previously developed areas, including brownfields, grayfields, and underutilized sites.
- **6K:** Concentrate residential, commercial, and industrial development, redevelopment, and economic growth in existing developed areas in locations with limited environmental constraints, access to existing utility, and transportation infrastructure.
- **6N:** Use of smart growth principles, including low impact development, to guide development and redevelopment in the Highlands Region.
- **6O:** Market-rate and affordable housing sufficient to meet the needs of the Highlands Region within the context of economic, social, and environmental considerations and constraints.

#### Multigenerational Family Housing Continuity Commission

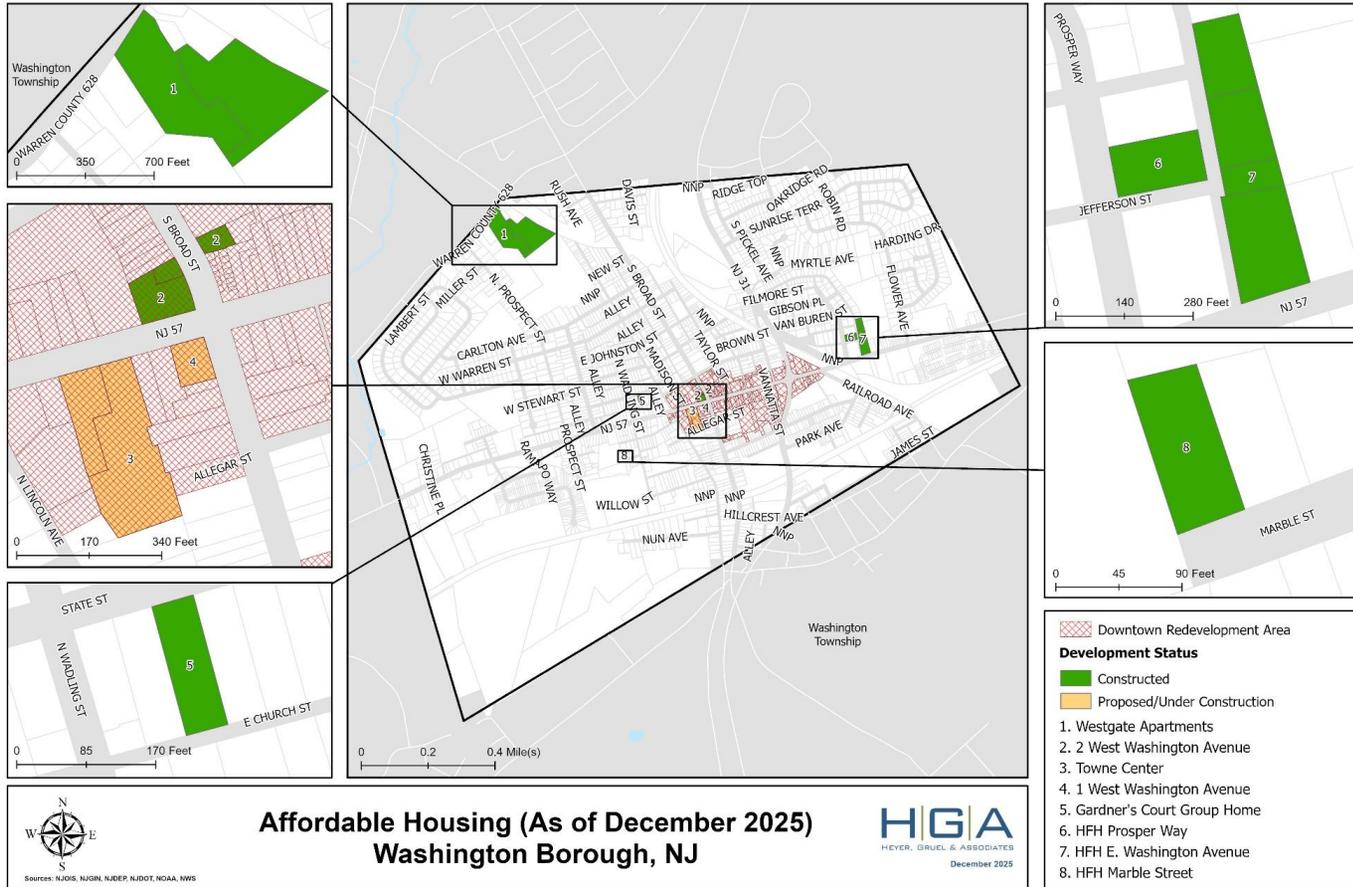
A previous amendment to the Fair Housing Act requires "an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity 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 for which to provide an analysis.

#### **USE OF SURPLUS CREDITS**

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

**SUMMARY OF FAIR SHARE COMPLIANCE**

Summary of Washington Borough's Obligation				
	Total	Very Low	Low	Moderate
<b>Prior Round Obligation</b>	<b>0</b>	-	-	-
<b>TOTAL PRIOR ROUND</b>	<b>0</b>	-	-	-
<b>Third Round Obligation</b>	<b>42</b>			
Westgate Apartments	68	-	-	68
Gardners Court	14	9	5	-
Rental Bonus	11	-	-	-
Downtown Redevelopment Plan	25	2-3	10-11	12
Towne Center Project	10	1	4	5
Habitat for Humanity	3	-	-	3
<b>TOTAL THIRD ROUND</b>	<b>131</b>	<b>12-13</b>	<b>19-20</b>	<b>88-20</b>
<b>Fourth Round Obligation</b>	<b>27</b>			
RDP	5	-	-	-
Excess Credits: Westgate I & II	5	-	-	-
Unmet Need	22	-	-	-
Excess Credits: Westgate Apartments	20	-	-	20
1 W. Washington Avenue	4	1	2	1
2 W. Washington Avenue	32	1	1	1
Downtown Redevelopment Area	16	-	-	-
<b>TOTAL FOURTH ROUND</b>	<b>27</b>	<b>2</b>	<b>3</b>	<b>22</b>



## **Appendix A**

### **Washington Borough Third Round JOR**

**Appendix B**  
**Washington Borough Third Round**  
**Settlement Agreement with FSHC**

**Appendix C**  
**Washington Borough Third Round**  
**Settlement Agreement with Washington Ventures**

**Appendix D**  
**Washington Borough Resolution #2025-35**  
**Establishing Fourth Round Obligation**

**Appendix E**  
**Court Order Fixing Washington Borough’s**  
**Obligations for “Present Need” and “Prospective Need”**  
**for the Fourth Round Housing Cycle**

**Appendix F**  
**Towne Center**  
**Redevelopment Agreement Documentation**

**Appendix G**  
**Planning Board Resolution**  
**Approving Towne Center Site Plan**  
**And Subsequent Amendments**

**Appendix H**  
**Washington Borough Amended Downtown**  
**Redevelopment Plan**

**Appendix I**  
**Land Use Board Resolution**  
**Approving 2 West Washington Site Plan**

**Appendix J**  
**2 West Washington**  
**Redevelopment Agreement**

**Appendix K**  
**Land Use Board Resolution**  
**Approving 1 West Washington Site Plan**

**Appendix L**  
**1 West Washington**  
**Redevelopment Agreement**

## **Appendix M**

### **Westgate Deed Restrictions**

**Appendix N**  
**Washington Borough Petition for**  
**Conformance as Highlands Center**

**Appendix O**  
**Washington Borough Resolution #2024-27**  
**Highlands Conformance Ordinance**

**Appendix P**  
**Highlands Council Letter Deeming**  
**Conformance Ordinance Consistent and Complete**

**Appendix Q1**  
**Washington Borough Council**  
**Resolution Appointing Administrative Agent**

**Appendix Q2**  
**Washington Borough Council**  
**Resolution Appointing Municipal Housing Liaison**

**Appendix Q3**  
**Washington Borough Council Resolution**  
**Adopting Affirmative Marketing Plan +**  
**Affirmative Marketing Plan**

**Appendix Q4**  
**Washington Borough Council Resolution Adopting**  
**For-Sale and Rental Operating Manuals +**  
**Operating Manuals**

**Appendix Q5**  
**Washington Borough**  
**Highlands Affordable Housing Ordinance Draft**

**Appendix R**  
**December 30, 2025 Settlement Agreement**  
**between Washington Borough and**  
**Fair Share Housing Center**