

2025 HOUSING ELEMENT and FAIR SHARE PLAN  
TOWNSHIP OF MEDFORD

MEDFORD TOWNSHIP  
BURLINGTON COUNTY, NEW JERSEY



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The original document was appropriately signed and sealed in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

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## I. INTRODUCTION

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

This is the Township of Medford's Housing Element (hereinafter "HE") for the period between 2025 and 2035. On March 19, 2024, Governor Phil Murphy signed significant affordable housing legislation through Bill A-4/S-50, aiming to streamline and enhance the state's approach to affordable housing obligations.

### **Key Provisions of the Legislation:**

**Establishment of a New Framework:** The law introduces a streamlined process for determining and enforcing municipalities' affordable housing obligations under the New Jersey Supreme Court's Mount Laurel Doctrine and the State's Fair Housing Act. Starting in 2025, the Department of Community Affairs (DCA) will publish non-binding calculations of municipalities' current and prospective affordable housing needs, using a formula based on prior court decisions.

**Dispute Resolution Program:** To expedite the resolution of disputes regarding municipalities' affordable housing obligations and plans, the legislation establishes a new Affordable Housing Dispute Resolution Program. This program aims to reduce litigation-related delays and provide more certainty for housing developers.

**Abolishment of COAH:** The Council on Affordable Housing (COAH), which had been defunct for over a decade, is formally abolished under this bill. The new process replaces the role previously played by COAH, streamlining compliance and reducing delays in the construction of new affordable housing.

**Incentives for Specific Housing Projects:** The legislation includes provisions for "bonus credits," allowing certain affordable housing units to be credited as 1.5 or 2 units. This system incentivizes the development of age-restricted housing, housing for individuals with special needs, and projects located near mass transit stations. The use of bonus credits is capped at 25% of a municipality's prospective need obligations.

**Transparency and Accountability:** The law mandates increased transparency at each stage of the affordable housing process, including the adoption of initial housing plans, the availability and allocation of state housing trust funds, and the number of housing units built. This ensures that municipalities and developers can plan more effectively and that the public remains informed about affordable housing developments.

New Jersey seeks to enhance the efficiency and fairness of affordable housing development by implementing these measures, offering clearer municipal guidance, minimizing legal disputes, and expanding housing availability statewide. On October 18, 2024, the Department of Community Affairs ('DCA') released "Affordable Housing Obligations for 2025-2035" as the recently enacted law requires.

### **MEDFORD'S AFFORDABLE HOUSING COMPLIANCE HISTORY**

In 2015, the Township of Medford filed a Declaratory Judgment Action seeking a declaration of its compliance with the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 52:270-301 et seq. The matter has proceeded as a declaratory judgment action under N.J.A.C. 5:96 and 5:97, supra. Through the declaratory judgment process, the Township and FSHC agreed to settle the litigation and to present that settlement to the trial court with jurisdiction over this matter to review, recognizing that the settlement of Mount Laurel litigation is favored because it avoids delays and

the expense of trial and results more quickly in the construction of homes for lower-income households.

The Township entered into a Settlement Agreement with FSHC on November 15, 2016, which was amended on May 10, 2017, and approved by an Order of the Court dated June 20, 2017, after the required Fairness Hearing. A compliance hearing was held on May 13, 2019, for which there were no written objections. The Court, on June 27, 2019, issued an Order identifying the Special Court Master's Conditions. Per the Order, "Upon confirmation that the Township has satisfied all conditions, the Court Special Master shall notify the court and all parties, at which point, if there are no objections, the Court may issue a Final Judgment of Compliance and Repose as to the Township's Rehabilitation Obligation, its Prior Round Obligation (1987-1999), and its Third Round Obligation (consisting of both its Gap Obligation for 1999-2015 and its Prospective Need Obligation for 2015-2025), and granting permanent immunity to the Township from "builders remedy" affordable housing litigation. Unless otherwise ordered by the Court, no further Compliance Hearing is required."

The Township subsequently amended the Third Round Housing Element and Fair Share Plan, including residential ordinances, and Affordable Housing Trust Fund Spending Plan for submittal to the Court to address all conditions and request final approval and issuance of a Final Judgment of Compliance and Repose without Conditions.

Medford and Fair Share Housing Center agreed to the following plan to address the 1999 – 2025 housing obligation of 483 low and moderate-income housing units. With 488 credits, the Township has a five (5) unit surplus to carry over to the 2025 - 2035 housing obligation. One project, Flying W, has stalled due to environmental permitting issues. The project has been unable to obtain the necessary approvals for sewer service area expansion from the New Jersey Department of Environmental Protection.

### **1999 – 2025 Fair Share Plan**

<b>Development</b>	<b>Address</b>	<b>Block / Lot</b>	<b>Units</b>	<b>Bonus</b>	<b>Credits</b>	<b>Status 2025</b>
Medford Crossing South (Freeco)			6	0	6	C
Family Services Supportive Housing			12	8	24	C
Allies, Inc. I and II Group Homes			8	4	13	C
Medford Walk Settlement Sales	Himmelein-Oli-phant Mill Rd	909 / 1.01	5	0	5	C
Habitat for Humanity, Whitesell Houses Sales	133-135 Old Marlton Pike	903.01 / 15.01, 16.01	2	0	2	C
Medford Senior Housing/Mend, Age Restricted Rental	8 Jones Rd.	904 / 4.03	31	0	31	C
Medford Senior Housing/Mend, Handi-capped Rentals	8 Jones Rd.	904 / 4.03	5	0	5	C
Ragan Hartford Square 100% Affordable Age Restricted Rentals	Route 70 & Harford Rd.	401 / 14.04	70	0	70	C
Tofamo	Harford Rd.	401 / 13.01; 403 / 2, 7	48	48	96	C
Arc Wheeler (Family Rental)	22 Evesboro-Medford Rd	401 / 9.02	90	61	146	C
Flying W	Fostertown Rd.	303/1, 3, 4; 403/2, 7	90	0	90	P
<b>Total</b>			<b>367</b>	<b>121</b>	<b>488</b>	

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C – Under Construction or completed

P - Planned

**MUNICIPAL SUMMARY**

Medford Township spans 39.81 square miles (25,624 acres) in western Burlington County, offering a blend of suburban and rural landscapes. The community features various amenities, including recreational fields, Bob Bende Park (27 acres), Worrel Field (24 acres), Hartford Crossing (122 acres), Cotoxon Park/ Kirby's Mill, Freedom Park (117 acres), and Medford Park / Bunning Field (34 acres).

Evesham and Mount Laurel Townships border the township to the west, Lumberton Township to the north, and Southampton, Tabernacle, and Shamong Townships to the east and southeast. To the south, it shares a boundary with Waterford Township in Camden County. Approximately 30.6 square miles (77%) of Medford falls within the Pinelands Area, shaping its character – more suburban in the northern and western sections near Evesham and Mount Laurel, while the southern and eastern areas retain a distinctly rural feel.

**AFFORDABLE HOUSING OBLIGATION 2025-2035**

On October 18, 2024, the Department of Community Affairs ('DCA') released "Affordable Housing Obligations for 2025-2035" as required by the recently enacted law. By adoption of Resolution 32-2025, on January 21, 2025, the Medford Township Council accepted the DCA calculations of the Township's Fourth Round Cycle affordable housing obligation and authorized the preparation of this Plan.

The Township's obligation is identified in the paragraphs below:

**Present Need**

The DCA has estimated that Medford has Present Need of 69 units. However, due to the small sample size used to generate this estimate, there is a significant margin for error. Given these limitations, it is recommended that Medford conduct a Housing Condition Survey to obtain a more precise assessment of deficient dwellings. Overall, these statistics provide a broad perspective on the housing stock in Medford Township as of 2023, highlighting a community with a significant number of homes built in the latter half of the 20th century and a generally high standard of housing.

2017-21 Low and Moderate-Income Pre-1980 Overcrowded with Complete Plumbing and Kitchen Facilities (Estimate)	2017-21 Low and Moderate-Income Lacking Complete Plumbing or Kitchen Facilities (CHAS Table 8)	Present Need/Sub-standard/Deficient Low and Moderate-Income Occupied Units
4	65	<b>69</b>

See Table D Present Need & Substandard Housing of the Fourth Round Calculation Workbook

[https://www.nj.gov/dca/dlps/4th\\_Round\\_Numbers.shtml](https://www.nj.gov/dca/dlps/4th_Round_Numbers.shtml)  
[https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation\\_Workbook.xlsx](https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation_Workbook.xlsx)

**Prospective Need**

The DCA has estimated that Medford has 171 Prospective Need of units. This number is based upon the average of the four (4) allocation factors multiplied by the Region 5 Prospective Need of 9,134 dwelling units.

$$9,134 \times 0.0187 = 170.8$$

Equalized Nonresiden- tial Valua- tion Factor	Land Capac- ity Fac- tor	Income Capacity Factor	Aver- age Al- location Factor	Prospec- tive Need
1.42%	1.33%	2.86%	1.87%	<b>171</b>

**VACANT LAND ADJUSTMENT ANALYSIS**

A Vacant Land Adjustment was not deemed necessary as the municipality has sufficient land to accommodate the Prospective Need.

**AVAILABILITY OF SEWER AND WATER**

Public sewer service is a limited resource in Medford. Pursuant to N.J.A.C. 5:93-4.3, when public water and/or sewer is scarce, a municipality is required to cooperate with efforts to extend such services to proposed inclusionary housing sites. This cooperation entails publicly supporting the extension of the limited resources to these sites. However, the regulation does not obligate the municipality to allocate or expend municipal funds for this purpose.

**AVAILABLE COMPLIANCE OPTIONS**

The Fair Housing Act (FHA), as amended, requires the Department of Community Affairs to compute municipal housing obligations. Past Court decisions mandated that each municipality address substandard housing units occupied by low- and moderate-income households, and the FHA has formalized that requirement. In the past, this obligation has been referred to as the "rehabilitation component" or "rehabilitation share." For the purposes of this Housing Element, such substandard units will be identified as the "present need."

Present Need

A municipality may satisfy its present need obligation through the implementation of a rehabilitation program. Such a program must focus on repairing or replacing essential housing systems, such as roofing, plumbing, electrical, heating, or structural (load-bearing) elements, in order to bring existing housing units into compliance with applicable codes. The program must be administered by an entity with demonstrated experience in affordable housing rehabilitation and must be detailed in a program manual subject to approval.

The minimum average hard cost per unit (excluding administrative expenses) for an eligible rehabilitation program was \$10,000 in prior Round 3. Actual costs will vary depending on the scope of repairs required to achieve code compliance. The Courts adopted the Council on Affordable Housing (COAH) mandate of a 10-year affordability control period following the completion of rehabilitation activities. For owner-occupied units, this control may be enforced through a forgivable loan structure.

Medford Township may also meet its rehabilitation requirement through the production of new affordable units, utilizing any of the methods outlined below for the creation of affordable housing within the Township.

## Framework for New Construction

When it was in existence, COAH had rules that provided a framework for addressing the municipal housing obligation. All affordable housing must be affirmatively marketed and priced by yet-to-be-established rules. The FHA limits age-restricted housing to no more than 30 percent of affordable housing units. A municipality shall not receive more than one type of bonus credit for any unit.

- A municipality shall not be permitted to satisfy more than 25% of its prospective need obligations through the use of bonus credits.
- **The FHA, as amended, eliminated the rental bonus credit for family units.**
- Special Needs: One unit of credit and one bonus credit for each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing.
- Non-Profit Partnership: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing unit created in partnership with a non-profit housing developer.
- Proximity to Transit: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing located within a one-half mile radius (one-mile radius if located in a Garden State Growth Zone) surrounding a NJ Transit Port Authority Transit Corp., Port Authority Trans-Hudson Corp., rail, bus, or ferry station, including all light rail stations.
- Age-Restricted: One unit of credit and one-half bonus credit for a unit of age-restricted housing. (Bonus credit only applicable to 15% of all age-restricted housing built that count towards the affordable housing obligation.)
- Family Housing: One unit of credit and one-half bonus credit for each unit of low- or moderate-income family housing with at least three bedrooms above the minimum number required by the bedroom distribution in a given development.
- Redevelopment: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.
- Extension of Affordability Controls: One unit of credit and one-half bonus credit for each existing low- or moderate-income RENTAL housing unit for which affordability controls are extended for a new term, and the municipality contributes funding towards the costs necessary for this preservation.
- 100% Affordable with Municipal Contribution: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing in a 100% affordable housing project, which the municipality either contributes property without which the project would not be feasible, or makes contributions from the municipal affordable housing trust fund that covers no less than 10% of the project costs.
- Very Low Income: One unit of credit and one-half bonus credit for each unit of very low-income housing for families above the 13% of units required to be preserved for very low-income housing.
- Age Restricted Housing: A municipality may not satisfy more than 25% of the affordable housing units, exclusive of bonus credits, to address its prospective need obligation through the creation of age-restricted housing. This is a continuation of the current requirements.



- **Housing Available to Families with Children:** A municipality must satisfy at least 50% of the actual affordable housing units, exclusive of bonus credits, created to address its prospective need obligation through the creation of housing available to families with children. This is a continuation of current requirements.
- **Rental Housing:** A municipality must satisfy at least 25% of its prospective need obligation for affordable housing units, exclusive of bonus credits, through rental units. At least half of that number must be available for families with children. This is a continuation of current requirements.
- **Very Low Income:** 13% of the housing units made available for low- and moderate-income households must be reserved for occupancy by very low-income households. (This is not new.) What is new is that at least half of that number must be made available to families with children.
- **Transitional Housing:** A municipality shall not credit transitional housing credits to more than 10% of the municipality's fair share obligation.
- **Length of Affordability:** The amended FHA increased the minimum period requiring affordability controls to 40 years for rental units and maintained 20 years for for-sale units.

### Zoning and Fees

Medford Township has several options available to address its inclusionary housing component. One such approach is to utilize zoning as a means of meeting its affordable housing obligation. Inclusionary zoning is among the few methods recognized by the Courts and the Council on Affordable Housing (COAH) that limit the municipality's direct financial responsibility in the production of affordable housing. Once appropriate zoning is in place, the Township's primary obligations are to expedite the approval process for inclusionary developments and to eliminate unnecessary cost-generating regulations, as outlined in N.J.A.C. 5:93-10.

The Courts and COAH acknowledge that affordable rental housing typically requires a greater subsidy than affordable for-sale units. Accordingly, N.J.A.C. 5:93-5.15 mandates that incentives be provided to encourage rental development, such as increased density allowances and reduced set-aside requirements. The maximum set-aside for rental housing is 15 percent.

Municipalities are also permitted to collect development fees on residential sites not zoned for affordable housing production. These fees serve as exactions designated for affordable housing initiatives. COAH regulations allow for a development fee of up to 1.5 percent on all residential development. If a developer is granted a density bonus, the municipality may collect a 6 percent fee on the additional units gained through the bonus. Additionally, a 2.5 percent development fee may be imposed on non-residential development.

The use of development fees is subject to specific restrictions. No more than 20 percent of collected fees may be allocated for administrative expenses. A minimum of 30 percent must be dedicated to initiatives that increase the affordability of housing for low- and moderate-income households.

### Redevelopment

A municipality may facilitate the development of affordable housing through redevelopment under the Local Redevelopment and Housing Law. All sites identified for redevelopment must meet accepted standards for suitability. The municipality is required to designate the area as one in need of redevelopment, adopt a formal redevelopment plan, designate a redeveloper, and establish a projected timeline for site redevelopment. In the absence of an active developer, the preference has been for vacant sites over those that are already developed. In circumstances

where land is a limited resource, both COAH and the courts have accepted the use of overlay zoning as a means of creating optional incentives for the construction of affordable housing.

#### Municipally Sponsored Projects

Some municipalities opt to meet their affordable housing obligation by directly sponsoring the construction of low- and moderate-income housing. It is not uncommon for a municipality to contribute publicly owned land to a non-profit or for-profit developer committed to constructing a development exclusively for low- and moderate-income households.

Engaging in the direct development of affordable housing can be challenging for municipalities, particularly when such developments do not include market-rate units to cross-subsidize the affordable units. In these cases, developers typically require additional subsidies. These may include municipal contributions such as land or financial assistance, as well as external funding sources, such as federal Low-Income Housing Tax Credits, state housing programs, and financing from the Federal Home Loan Bank.

Under past COAH regulations, municipal construction efforts were required to be supported by the following minimum documentation:

1. **Site Control:** The municipality must demonstrate control of the site, which may be in the form of an ownership interest or an option agreement.
2. **Administrative Plan:** A plan must be submitted detailing how the development will be administered, including the process for income-qualifying applicants and the long-term management of the affordable units.
3. **Financial Plan:** The municipality must provide an estimate of total development costs, projected revenues, and identify a stable source of funding. As external subsidies become available, the municipality may reduce its reliance on local funds.
4. **Construction Timeline:** A detailed timetable must be established for the development and delivery of the low- and moderate-income units.

#### Market to Affordable

A municipality is eligible to receive both one unit of credit and one bonus credit for each low- or moderate-income housing unit created through the conversion of an existing market-rate rental or ownership unit into an affordable unit. However, these bonus credits may only be counted toward the municipality's Housing Element and Fair Share Plan if the municipality can demonstrate a formal commitment to proceed with the market-to-affordable conversion. This commitment must be substantiated by either: (a) a signed agreement with the property owner; or (b) municipal acquisition of the property.

In addressing its prospective affordable housing obligation, a municipality may not provide more than 30 percent of its required affordable units—excluding bonus credits—through the development of age-restricted housing. Additionally, at least 50 percent of the required affordable units—again, exclusive of bonus credits—must be made available to families with children, and must fully comply with the standards and controls established under Section 21 of P.L.1985, c.222 (C.52:27D-321).

Moreover, a minimum of 25 percent of the required affordable housing units—excluding bonus credits—must be rental units, with at least half of those rental units designated for families with children. All units developed under this provision must conform to the statutory requirements and affordability controls outlined in Section 21 of P.L.1985, c.222 (C.52:27D-321).

### **GOAL OF MEDFORD TOWNSHIP**

It is the overall goal of the HE, in combination with the Land Use Plan, to provide the planning context in which access to low and moderate-income housing can be provided by the requirements of the Fair Housing Act and the laws of the State of New Jersey while respecting the character and density of the Township of Medford.

## II. CONTENT OF HOUSING ELEMENT

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

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- 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;
- An analysis of the existing and probable future employment characteristics of the municipality;
- 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;
- A determination of the municipality's present and prospective fair share for low and moderate-income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1); and
- A consideration of the lands that are most appropriate for the 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 consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing P.L.2024, c.2 (C.52:27D-310.10.f.).

### III. MEDFORD'S POPULATION DEMOGRAPHICS

#### AGE DISTRIBUTION OF THE POPULATION

In 2023, the ACS estimated that 14.9% of Medford's population was between the ages of 45 and 54. The percentage of school-aged children (ages 5 to 19) was approximately 22.8% and the population over 65 years of age was approximately 21.5%. The 2023 ACS reported the median age of Medford residents was 48.2 years old.

#### POPULATION BY AGE COHORT

Label	Count	Percent
AGE		
Total population	24,588	100.0%
Under 5 years	993	4.0%
5 to 9 years	1,016	4.1%
10 to 14 years	1,659	6.7%
15 to 19 years	1,968	8.0%
20 to 24 years	1,264	5.1%
25 to 34 years	1,939	7.9%
35 to 44 years	2,908	11.8%
45 to 54 years	3,663	14.9%
55 to 59 years	2,235	9.1%
60 to 64 years	1,646	6.7%
65 to 74 years	2,974	12.1%
75 to 84 years	1,581	6.4%
85 years and over	742	3.0%

U.S. Census Bureau, U.S. Department of Commerce. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP05?q=DP05:+ACS+Demographic+and+Housing+Estimates&q=050XX00U\\$34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP05?q=DP05:+ACS+Demographic+and+Housing+Estimates&q=050XX00U$34005_060XX00US3400545120). Accessed on February 24, 2025.

#### HOUSEHOLD SIZE AND TYPE

The U.S. Census Bureau defines a household as persons that may or may not be related who occupy a single room or group of rooms constituting a housing unit. A family is one or more persons related by blood, marriage, or adoption, all living in the same household. In Medford Township the 2023 the ACS estimated there were 9,221 households. The ACS estimated that 8.4% of the Townships households were non-family households while family households comprised nearly 73.2% of households. Approximately 24.6% of the households are comprised of married couples with children under age 18.

**HOUSEHOLD TYPE**

	<b>Total</b>	<b>Percent</b>
Total:	9,221	
Owner occupied:	8,170	88.6%
Family households:	6,746	73.2%
Married-couple family:	6,018	65.3%
With own children of the householder under 18 years	2,268	24.6%
No own children of the householder under 18 years	3,750	40.7%
Female householder, no spouse present:	72	0.8%
With own children of the householder under 18 years	12	0.1%
No own children of the householder under 18 years	60	0.7%
Nonfamily households	775	8.4%

U.S. Census Bureau, U.S. Department of Commerce. "Tenure by Household Type and Presence and Age of Own Children." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25115, 2023, [https://data.census.gov/tables/ACSDT5Y2023.B25115?q=Household+and+Family&q=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDT5Y2023.B25115?q=Household+and+Family&q=050XX00US34005_060XX00US3400545120). Accessed on February 25, 2025.

Household sizes for the Township are detailed in the table on the next page. Two-person households total 3,417 or 37.1% of the Township's households. Households containing four or more persons rank as the second most common size with a total of 2,512 households representing 27.2% of the Township's households. The third largest household group was one-person households 20.6%.

**HOUSEHOLD SIZE**

	<b>Estimate</b>	<b>Percent</b>
Occupied housing units	9,221	100%
HOUSEHOLD SIZE		
1-person household	1,903	20.6%
2-person household	3,417	37.1%
3-person household	1,389	15.1%
4-or-more-person household	2,512	27.2%

U.S. Census Bureau, U.S. Department of Commerce. "Occupancy Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501, 2023, [https://data.census.gov/tables/ACSST5Y2023.S2501?q=Household+Size+and+Type&q=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSST5Y2023.S2501?q=Household+Size+and+Type&q=050XX00US34005_060XX00US3400545120). Accessed on February 25, 2025.

**INCOME AND POVERTY STATUS**

The most current data is the 2023 ACS Census data for the categories of income and poverty. The

2023 five-year American Community Survey (hereinafter "ACS") estimates were utilized. The estimated median household income for Medford was \$160,271 in 2023. This is 52.7 percent higher than the median household income for Burlington County at \$105,271. The Township's median income was over \$59,683 or 59.1 percent higher than the State's median household income.

Medford's median family income was \$185,902. This is approximately \$58,625 or 46.1 percent higher than the County's and approximately \$62,010 or 50.1 percent higher than the State's.

Medford's estimated per capita income of \$76,582 is over 44.3 percent higher than that estimated for the County and the State. See the table on the following page.

Finally, after reviewing the poverty status of both individuals and families residing in the Township, Medford fares much better than the County and the State for poverty status. The ACS estimates that Medford has a family poverty status of 1.5% while the County and State have a family poverty status of 4.9% and 7.0%, respectively. The poverty status of individuals in Medford is lower at 3.1% compared to 6.8% for the County and 9.8% for the State. See the table and chart on the next page for additional details.

### INCOME CHARACTERISTICS

	<b>Medford</b>	<b>Burlington County</b>	<b>New Jersey</b>
Median Household Income	160,733	105,271	101,050
Median Family income	185,902	127,277	123,892
Per Capita Income	76,582	53,077	53,118
Poverty Level			
All families	1.5%	4.9%	7.0%
All people	3.1%	6.8%	9.8%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&q=040XX00US34\\_050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&q=040XX00US34_050XX00US34005_060XX00US3400545120). Accessed on February 25, 2025.

According to the ACS five-year estimates, 70.5% of households in the Township earn over \$100,000 annually, while 38.8% have an income exceeding \$200,000 per year. Additionally, 11.9% of households earn less than \$50,000 annually. A detailed comparison of household income for Medford, alongside County and State figures, is presented below.

**INCOME AND BENEFITS (IN 2023 INFLATION-ADJUSTED DOLLARS)**

	Medford		Burlington County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Total households	9,221	99.9%	176,046	99.9%	3,478,355	99.9%
Less than \$10,000	266	2.9%	5,362	3.0%	140,262	4.0%
\$10,000 to \$14,999	138	1.5%	2,969	1.7%	99,362	2.9%
\$15,000 to \$24,999	174	1.9%	6,523	3.7%	175,402	5.0%
\$25,000 to \$34,999	152	1.6%	8,027	4.6%	184,753	5.3%
\$35,000 to \$49,999	373	4.0%	13,955	7.9%	276,601	8.0%
\$50,000 to \$74,999	739	8.0%	22,911	13.0%	448,192	12.9%
\$75,000 to \$99,999	875	9.5%	23,250	13.2%	397,939	11.4%
\$100,000 to \$149,999	1,551	16.8%	35,553	20.2%	627,526	18.0%
\$150,000 to \$199,999	1,375	14.9%	23,631	13.4%	407,723	11.7%
\$200,000 or more	3,578	38.8%	33,865	19.2%	720,595	20.7%
Median household income (dollars)	160,733	(X)	105,271	(X)	101,050	(X)

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&q=040XX00US34\\_050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03:+Selected+Economic+Characteristics&q=040XX00US34_050XX00US34005_060XX00US3400545120). Accessed on February 25, 2025.



## IV. MEDFORD'S HOUSING DEMOGRAPHICS

### HOUSING TYPE

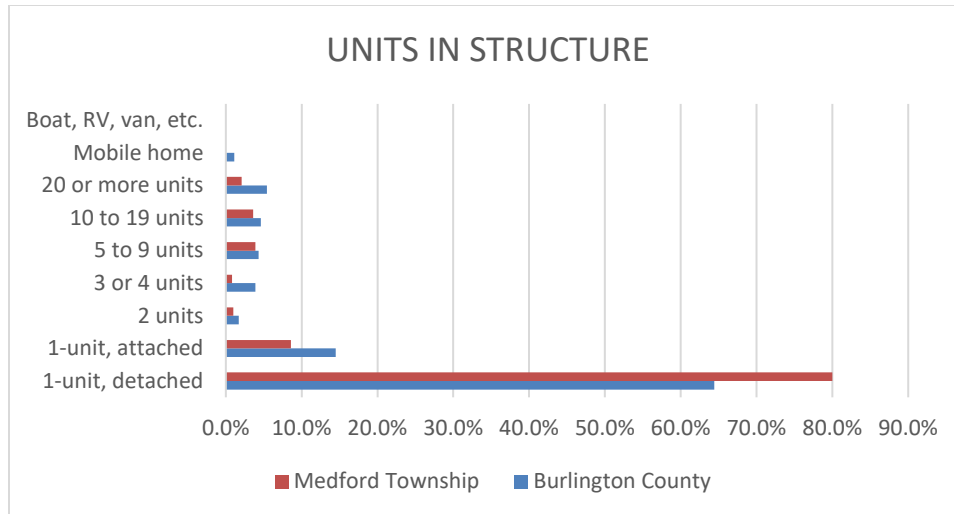
According to the 2023 five-year ACS estimates, Medford has an estimated 9,587 dwelling units. The Township's housing stock is comprised of single-family detached units, single-family attached units, and multi-family dwellings.

The largest percentage of housing stock in the Township is represented by single-family detached dwellings at 80% or 7,667 dwellings. Two-unit dwellings encompassed 1% of the housing stock, while single-family attached houses (e.g. townhomes) comprised 8.6% of the Township's housing stock. Three or four-unit buildings totaled 0.8% of the housing stock. Five or more units (apartments) comprised 9.6% of the housing stock. Of the estimated 9,587 units in 2023, 1,331 or 23.9% of the owner-occupied housing stock with a mortgage spends more than 30% of the household income on housing which is considered unaffordable. Of the estimated 969 units in 2023, 590 or 60.9% of the renter-occupied housing stock that pays rent spends 30% or more of the household income on housing which is considered unaffordable.

### UNITS IN STRUCTURE

Label	Burlington County		Medford Township	
	Estimate	Percent	Estimate	Percent
UNITS IN STRUCTURE				
Total housing units	185,617	99.9%	9,587	100.0%
1-unit, detached	119,559	64.4%	7,667	80.0%
1-unit, attached	26,992	14.5%	828	8.6%
2 units	3,132	1.7%	92	1.0%
3 or 4 units	7,299	3.9%	74	0.8%
5 to 9 units	8,006	4.3%	375	3.9%
10 to 19 units	8,519	4.6%	346	3.6%
20 or more units	10,043	5.4%	205	2.1%
Mobile home	2,032	1.1%	0	0.0%
Boat, RV, van, etc.	35	0.0%	0	0.0%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04:+Selected+Housing+Characteristics&q=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04:+Selected+Housing+Characteristics&q=050XX00US34005_060XX00US3400545120). Accessed on February 24, 2025.



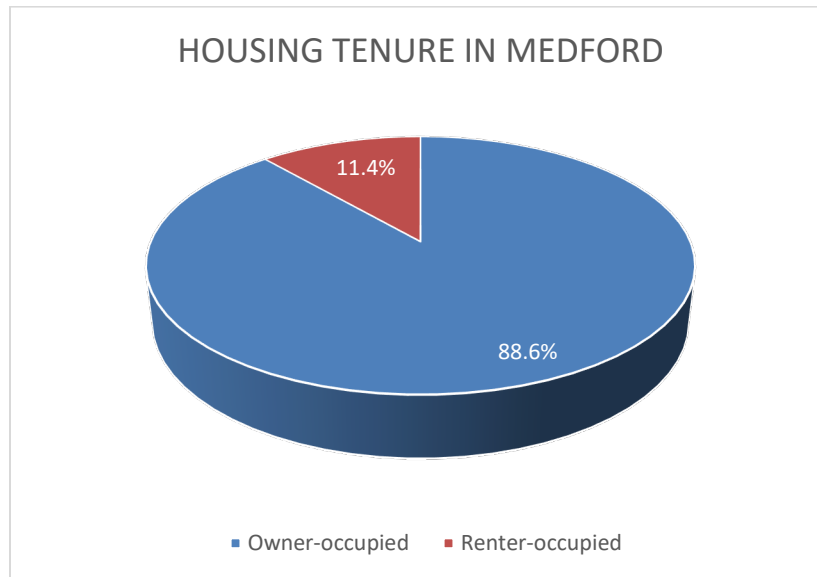
### SELECTED MONTHLY OWNER/RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

Tenure	Label	Burlington County		Medford Township	
		Estimate	Percent	Estimate	Percent
Owner Occupied	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
	Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	88,426	100.1%	5,561	100.1%
	Less than 20.0 percent	38,011	43.0%	2,746	49.4%
	20.0 to 24.9 percent	15,197	17.2%	869	15.6%
	25.0 to 29.9 percent	10,306	11.7%	615	11.1%
	30.0 to 34.9 percent	5,448	6.2%	351	6.3%
	35.0 percent or more	19,464	22.0%	980	17.6%
Renter Occupied	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
	Occupied units paying rent (excluding units where GRAPI cannot be computed)	40,772	100.1%	969	100.0%
	Less than 15.0 percent	4,833	11.9%	76	7.8%
	15.0 to 19.9 percent	4,195	10.3%	143	14.8%
	20.0 to 24.9 percent	6,066	14.9%	66	6.8%
	25.0 to 29.9 percent	4,806	11.8%	94	9.7%
	30.0 to 34.9 percent	4,274	10.5%	93	9.6%
	35.0 percent or more	16,598	40.7%	497	51.3%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04:+Selected+Housing+Characteristics&q=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04:+Selected+Housing+Characteristics&q=050XX00US34005_060XX00US3400545120). Accessed on February 24, 2025.

**OCCUPANCY STATUS**

Occupancy and vacancy status were estimated in the 2023 ACS, and were used for this section. According to the ACS, 88.6% of the Township of Medford's occupied housing stock was owner-occupied while 11.4% was renter-occupied. The Township had an estimated vacancy rate of 3.8% which included housing units for rent, for sale, sold but not yet occupied, properties, and other vacant units.



Label	New Jersey		Burlington County		Medford Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
HOUSING OCCUPANCY						
Total housing units	3,775,842	3,775,842	185,617	185,617	9,587	9,587
Occupied housing units	3,478,355	92.10%	176,046	94.80%	9,221	96.20%
Vacant housing units	297,487	7.90%	9,571	5.20%	366	3.80%
Homeowner vacancy rate	0.8		0.9		0.2	
Rental vacancy rate	3.6		3.5		7.2	

**VALUE AND RENT OF HOUSING STOCK**

Medford has an estimated 8,170 owner-occupied housing units according to the 2023 ACS. The majority of owner-occupied housing units, 3,646 units or 44.6%, have an estimated value between \$300,000 and \$499,999. Approximately 39.5%, or 3,230 units, comprise the \$500,000 to \$999,999 category. As indicated in the chart below, only 3.3% of the housing stock was valued below \$200,000.

The median value of owner-occupied housing units in Medford Township is approximately \$469,100 and the median value of owner-occupied housing units in Burlington County is \$326,700. The value distribution is as follows:

## VALUE OF OWNER-OCCUPIED UNITS

	Burlington County		Medford Township	
	Estimate	Percent	Estimate	Percent
Owner-occupied units	133,325	100.0%	8,170	99.9%
Less than \$50,000	3,817	2.9%	105	1.3%
\$50,000 to \$99,999	1,778	1.3%	61	0.7%
\$100,000 to \$149,999	5,486	4.1%	41	0.5%
\$150,000 to \$199,999	12,658	9.5%	68	0.8%
\$200,000 to \$299,999	34,881	26.2%	840	10.3%
\$300,000 to \$499,999	49,746	37.3%	3,646	44.6%
\$500,000 to \$999,999	22,389	16.8%	3,230	39.5%
\$1,000,000 or more	2,570	1.9%	179	2.2%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04:+Selected+Housing+Characteristics&g=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04:+Selected+Housing+Characteristics&g=050XX00US34005_060XX00US3400545120). Accessed on February 24, 2025.

The 2019-2023 ACS estimated the median rent for Medford at \$1,481. Units that rented for \$1,000 to \$1,499 per month represented 47.3% and 56 units that cost less than \$1,000 per month represented 5.6%. Rents totaling \$1,500 or more represented over 47.1% of the Township's rentals. See the table below for additional details.

## COST OF RENTALS

	Burlington County		Medford Township	
	Estimate	Percent	Estimate	Percent
Occupied units paying rent	41,441	100.1%	996	100.0%
Less than \$500	1,210	2.9%	0	0.0%
\$500 to \$999	3,431	8.3%	56	5.6%
\$1,000 to \$1,499	11,958	28.9%	471	47.3%
\$1,500 to \$1,999	12,181	29.4%	219	22.0%
\$2,000 to \$2,499	7,886	19.0%	26	2.6%
\$2,500 to \$2,999	3,009	7.3%	48	4.8%
\$3,000 or more	1,766	4.3%	176	17.7%
Median (dollars)	1,669		1,481	
No rent paid	1,280		55	

Overcrowded units are defined by the U.S. Department of Housing and Urban Development (HUD) as those with more than one (1) person living per room. The table below estimates that eight (8) housing units, or 0.1%, in the Township had 1.01 or more occupants per room.

**OCCUPANTS PER ROOM**

	Burlington County		Medford Township	
	Estimate	Percent	Estimate	Percent
Occupied housing units	176,046	176,046	9,221	100.0%
1.00 or less	173,451	98.50%	9,213	99.9%
1.01 to 1.50	1,808	1.00%	0	0.0%
1.51 or more	787	0.40%	8	0.1%

According to the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates for 2023, Medford Township, New Jersey, has a relatively new housing stock characterized by 46.6% or 4,749 of the homes built after 1980. In Burlington County, 44.3 percent of the homes were constructed after 1980 and in New Jersey, 36.5 percent of the homes were constructed after 1980.

**AGE OF HOUSING STOCK:**

	Medford		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Total:</b>	<b>9,587</b>	<b>100.1%</b>	<b>185,617</b>	<b>100.1</b>	<b>3,775,842</b>	<b>100.2%</b>
Built 2020 or later	213	2.2%	1,545	0.8%	23,348	0.6%
Built 2010 to 2019	574	6.0%	8,842	4.8%	217,910	5.8%
Built 2000 to 2009	904	9.4%	20,723	11.2%	343,692	9.1%
Built 1990 to 1999	1,358	14.2%	25,939	14.0%	341,768	9.1%
Built 1980 to 1989	1,913	20.0%	25,124	13.5%	447,464	11.9%
Built 1970 to 1979	2,609	27.2%	32,465	17.5%	469,113	12.4%
Built 1960 to 1969	832	8.7%	25,356	13.7%	489,202	13.0%
Built 1950 to 1959	523	5.5%	20,311	10.9%	530,609	14.1%
Built 1940 to 1949	195	2.0%	5,513	3.0%	252,864	6.7%
Built 1939 or earlier	466	4.9%	19,799	10.7%	659,872	17.5%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, [https://data.census.gov/tables//ACSDP5Y2023/DP04?q=DP04:+Selected+Housing+Characteristics&q=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables//ACSDP5Y2023/DP04?q=DP04:+Selected+Housing+Characteristics&q=050XX00US34005_060XX00US3400545120). Accessed on February 24, 2025.

**Housing Condition:**

The ACS provides data on housing conditions, including overcrowding, and the presence of complete plumbing and kitchen facilities. Generally, it is accepted that the newer the housing stock, the better the condition of said housing stock. The 2023 ACS estimates the age of the housing stock as follows:

	New Jersey	Burlington County	Medford Township
	Estimate	Estimate	Estimate
Median year structure built	1969	1977	1985

The housing stock in Medford, with an estimated median year built of 1985 is much newer than that of Burlington County or New Jersey. Given this context, the housing stock is expected to be in excellent condition.

In Medford Township, most housing units are not overcrowded and are equipped with complete plumbing facilities, further suggesting the housing stock is generally in very good condition. However, the DCA has estimated 69 Present Need units for Medford. This estimate is subject to a large margin for error due to the small sample size used to generate it. Based on these factors, it is suggested that Medford consider conducting a Housing Condition Survey to obtain a more accurate number of deficient dwellings. These statistics provide a comprehensive overview of the housing stock in Medford Township as of 2023, reflecting a community with a substantial number of homes built in the latter part of the 20th century, and generally good housing conditions.

Based on data from the 2023 American Community Survey (ACS) and other relevant sources, here is a summary of the housing characteristics in Medford Township, New Jersey:

#### Occupancy Characteristics:

- **Total Housing Units:** As of the 2020 Census, Medford Township had 9,391 housing units, an increase from 8,652 in 2010. The most recent 2023 ACS estimates that there are 9,587 housing units.
- **Occupied vs. Vacant Units:** In 2023, 9,221 units were occupied, and 366 were vacant, resulting in a vacancy rate of approximately 3.8% for owner and renter-occupied units.
- **Owner vs. Renter Occupancy:** In 2023, 88.6% of occupied housing units were owner-occupied and 11.4% were renter-occupied.

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, <https://data.census.gov/tables/ACS/DP04/2023/060XX00US3400522110>. Accessed on February 5, 2025.

#### Historical Population Counts

Medford Township has experienced significant population growth since 1940. Below is a summary of the township's population counts from U.S. Census data:

Census Year	Population	Percent Increase ( - Decrease)
1940	2,237	--
1950	2,836	26.8%
1960	4,844	70.8%
1970	8,292	71.2%
1980	17,622	112.5%
1990	20,526	16.5%
2000	22,253	8.4%
2010	23,033	3.5%
2020	24,497	6.4%
2023 (est.)	24,588	2.1%

Source:

Population 1940-2020 ([https://en.wikipedia.org/wiki/Medford\\_Township,\\_New\\_Jersey](https://en.wikipedia.org/wiki/Medford_Township,_New_Jersey)) Accessed February 25, 2025

2023 Census data: ACS 2023 5-year (<https://censusreporter.org/profiles/06000US3400545120-medford-township-burlington-county-nj/>), Accessed February 25, 2025

These figures illustrate a substantial increase in population, particularly between 1980 and 1990, reflecting the township's development and growing appeal as a residential community.

These statistics provide a snapshot of Medford Township's demographics as of 2023, highlighting its relatively affluent and predominantly White population, with a significant proportion of residents middle-aged or older.

These figures illustrate a substantial increase in population, particularly between 1980 and 1990, reflecting the township's development and growing appeal as a residential area. Projections made by the DVRPC estimate a modest growth of 7.8% between 2020 and 2050. Medford is estimated to gain 2,061 residents between 2020 and 2050, which translates to approximately 68.7 new residents per year over 30 years.

**MEDFORD TOWNSHIP POPULATION  
PROJECTION 2020 - 2050**

Year	Estimate	Percent
2020	24,497	---
2025	25,241	3.0%
2030	26,637	5.5%
2035	26,743	0.4%
2040	26,813	0.3%
2045	26,719	-0.4%
2050	26,558	-0.6%

<https://catalog.dvrpc.org/dataset/dvrpc-2050-population-employment-forecasts-zonal-data-municipalities-version-2>

## V. MEDFORD'S EMPLOYMENT DEMOGRAPHICS

The 2019-2023 ACS estimates indicate that Medford had 20,527 residents in the workforce. Of the residents who were aged 16 years and older, 96.4% or 13,267 persons were employed, while a total of 468 persons were unemployed.

Private wage and salary workers in the Township comprised the majority of employed residents, with 10,411 workers or 78.5%. Approximately 17.5% of workers were government employees, and 3.8% were self-employed. The table below indicates that 23 residents (0.2%) within the Township were unpaid family workers during the survey period.

### CLASS OF WORKER

Label	Burlington County		Medford Township	
	Estimate	Percent	Estimate	Percent
CLASS OF WORKER				
Civilian employed population 16 years and over	235,108	100.1%	13,267	100.0%
Private wage and salary workers	182,100	77.5%	10,411	78.5%
Government workers	42,980	18.3%	2,328	17.5%
Self-employed in own not incorporated business workers	9,569	4.1%	505	3.8%
Unpaid family workers	459	0.2%	23	0.2%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP03?q=Employment+and+Labor+Force+Status&g=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP03?q=Employment+and+Labor+Force+Status&g=050XX00US34005_060XX00US3400545120). Accessed on March 4, 2025.

### OCCUPATIONAL CHARACTERISTICS

The ACS estimates that 60.9% of the Township's residents were employed in management, business, science, and arts occupations. Sales and office professionals follow with approximately 20.7% of the Township's workers. Approximately 10.9% of workers are employed in the service industry. See the table below for additional details and a comparison of occupations between the Township and the County.



### EMPLOYED CIVILIAN POPULATION BY OCCUPATION (AGE 16 YEARS OR OLDER)

	Burlington County		Medford Township	
Label	Estimate	Percent	Estimate	Percent
OCCUPATION				
Civilian employed population 16 years and over	235,108	100.0%	13,267	100.0%
Management, business, science, and arts occupations	114,966	48.9%	8,085	60.9%
Service occupations	30,855	13.1%	1,443	10.9%
Sales and office occupations	50,054	21.3%	2,743	20.7%
Natural resources, construction, and maintenance occupations	15,410	6.6%	500	3.8%
Production, transportation, and material moving occupations	23,823	10.1%	496	3.7%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023, [https://data.census.gov/tables/ACSDP5Y2023.DP03?q=Employment+and+Labor+Force+Status&g=050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDP5Y2023.DP03?q=Employment+and+Labor+Force+Status&g=050XX00US34005_060XX00US3400545120). Accessed on March 4, 2025.

### POPULATION AND EMPLOYMENT PROJECTIONS

The DVRPC estimates that the population within the Township will grow by employment within the Township will grow by 2,061 jobs between 2020 and 2050. Of particular note is that the population is projected to decrease in 2045 and 2050. The DVRPC estimates that the Township will add approximately 2,247 jobs or 321 jobs added between 2020 and 2050. This translates into an 18.0 % increase over the 2020 to 2050 period.

### POPULATION AND EMPLOYMENT PROJECTION

Year	Population			Employment		
2020	24,497			12,466		
2025	25,241	744	3.0%	13,609	1,143	9.2%
2030	26,637	1,396	5.5%	13,454	-155	-1.1%
2035	26,743	106	0.4%	13,304	-150	-1.1%
2040	26,813	70	0.3%	13,446	142	1.1%
2045	26,719	-94	-0.4%	14,620	1,174	8.7%
2050	26,558	-161	-0.6%	14,713	93	0.6%

<https://catalog.dvrpc.org/dataset/dvrpc-2050-population-employment-forecasts-zonal-data-municipalities-version-2>

**IN-PLACE EMPLOYMENT BY INDUSTRY**

New Jersey's Department of Labor and Workforce Development is the entity that reports on employment and wages within the State of New Jersey. The latest municipal-level report was completed in 2023. Based on the data, there were 7,628 private sector jobs provided by an average of 787 employers within the Township. Note that these are jobs within Medford – the daytime working population - regardless of where the employee lives.

The "Health/Social" sector had the highest average employment, accounting for 1,961 jobs (25.7%). Retail Trade followed as the second-largest category with 1,307 jobs (17.1%), while Accommodations/Food ranked third with 880 jobs (11.5%). The fourth-largest category was Professional/Technical, with 745 jobs (9.8%). There are approximately 2,357 public sector jobs in the Township. See the table on the following page for data on each industry sector.

**ANNUAL MUNICIPAL DATA BY SECTOR - 2023**  
**MEDFORD TWP**

<b>NAICS Sector</b>	<b>Description</b>	<b>Average Units</b>	<b>Average</b>	<b>Percent</b>
	FEDERAL GOVT TOTALS	2	48	-
	LOCAL GOVT TOTALS	10	1219	-
61	LOCAL GOVT EDUCATION	5	1091	-
11	Agriculture	-	-	-
22	Utilities	-	-	-
23	Construction	75	513	6.7%
31	Manufacturing	20	166	2.2%
42	Wholesale Trade	32	160	2.1%
44	Retail Trade	69	1307	17.1%
48	Transp/Warehousing	16	155	2.0%
51	Information	-	-	-
52	Finance/Insurance	49	216	2.8%
53	Real Estate	19	56	0.7%
54	Professional/Technical	113	745	9.8%
55	Management	-	-	-
56	Admin/Waste Remediation	52	333	4.4%
61	Education	22	240	3.1%
62	Health/Social	127	1961	25.7%
71	Arts/Entertainment	15	276	3.6%
72	Accommodations/Food	55	880	11.5%
81	Other Services	83	427	5.6%
99	Unclassified	27	34	0.4%
<b>PRIVATE SECTOR TOTALS</b>		<b>787</b>	<b>7628</b>	

<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/employ/qcew/mun23.xlsx>

**TRAVEL TIME TO WORK**

The 2023 ACS estimates that 16.8% or 1,727 workers travel 60 to 89 minutes to their place of employment. Approximately 14.2% of the Township's employed residents, 1,454 travel between 30 and 34 minutes to reach their workplace. It was estimated that 1,368 workers (13.3%) travel between 20- and 24-minutes commuting to work and 1,359 workers (13.3%) travel between 15- and 19-minutes commuting to work. It should be noted that 13.4% of workers residing in Medford travel less than 15 minutes to their place of employment. See the table on the following page for additional details.

**COMMUTE TIME**

	<b>New Jersey</b>		<b>Burlington County</b>		<b>Medford Township</b>	
<b>Label</b>	<b>Estimate</b>	<b>Percent</b>	<b>Estimate</b>	<b>Percent</b>	<b>Estimate</b>	<b>Percent</b>
Total:	3,858,660	100.0%	200,886	100.0%	10,250	100.0%
Less than 5 minutes	82,580	2.1%	4,229	2.1%	84	0.8%
5 to 9 minutes	299,797	7.8%	15,759	7.8%	623	6.1%
10 to 14 minutes	445,670	11.5%	21,535	10.7%	669	6.5%
15 to 19 minutes	503,854	13.1%	28,490	14.2%	1,359	13.3%
20 to 24 minutes	496,275	12.9%	25,934	12.9%	1,368	13.3%
25 to 29 minutes	257,006	6.7%	16,016	8.0%	835	8.1%
30 to 34 minutes	527,233	13.7%	31,407	15.6%	1,454	14.2%
35 to 39 minutes	130,890	3.4%	8,064	4.0%	233	2.3%
40 to 44 minutes	185,912	4.8%	8,616	4.3%	443	4.3%
45 to 59 minutes	382,097	9.9%	18,483	9.2%	1,163	11.3%
60 to 89 minutes	367,826	9.5%	15,638	7.8%	1,727	16.8%
90 or more minutes	179,520	4.7%	6,715	3.3%	292	2.8%

U.S. Census Bureau, U.S. Department of Commerce. "Sex of Workers by Travel Time to Work." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B08012, 2023, [https://data.census.gov/tables/ACSDT5Y2023.B08012?q=B08012:+Sex+of+Workers+by+Travel+Time+to+Work&g=040XX00US34\\_050XX00US34005\\_060XX00US3400545120](https://data.census.gov/tables/ACSDT5Y2023.B08012?q=B08012:+Sex+of+Workers+by+Travel+Time+to+Work&g=040XX00US34_050XX00US34005_060XX00US3400545120). Accessed on March 5, 2025.

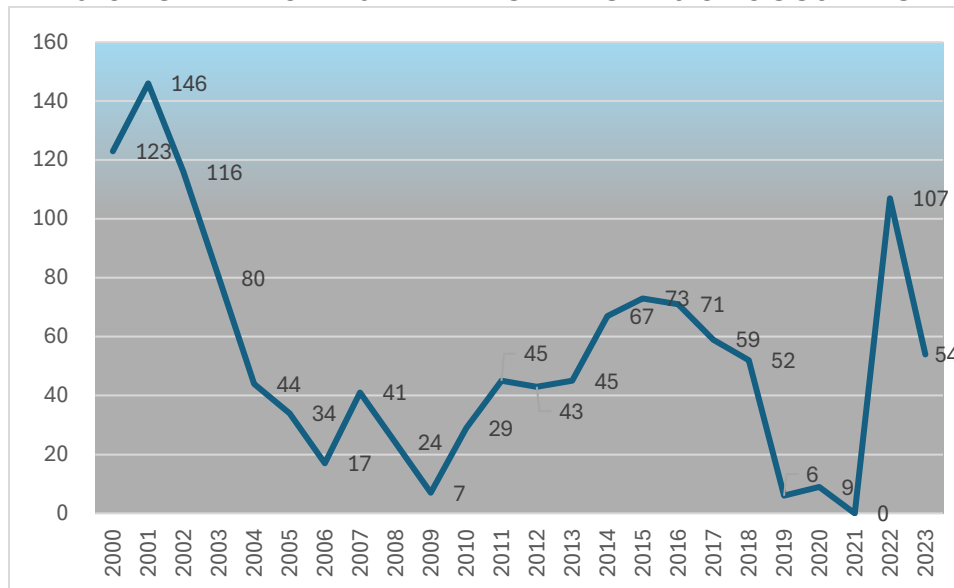
## VI. PROJECTION OF HOUSING STOCK

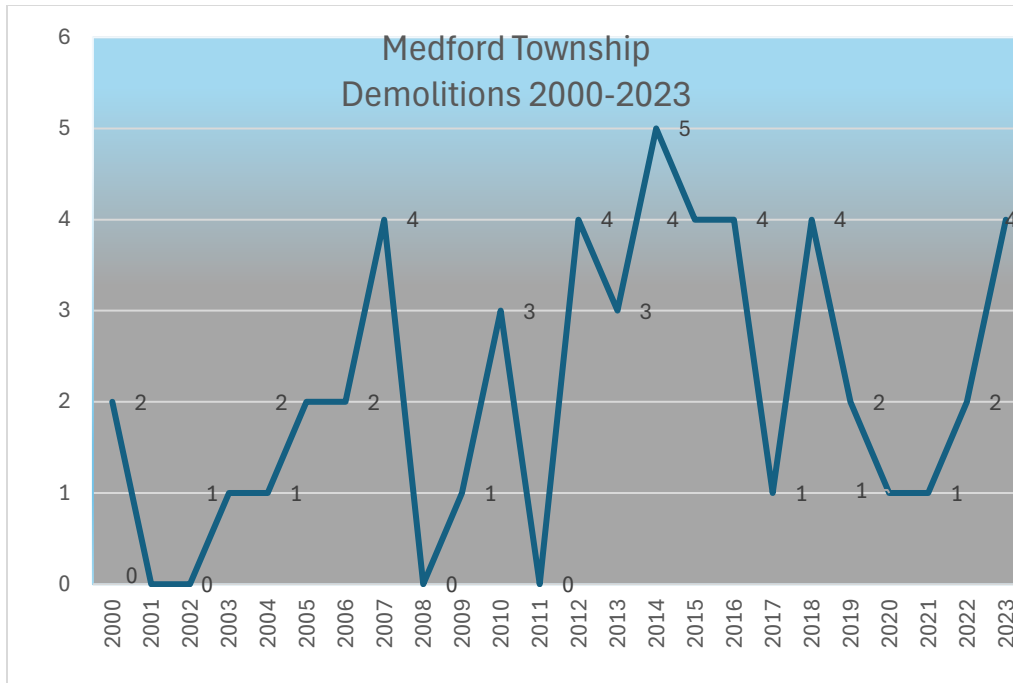
As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing for the next ten years, considering, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.

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

As shown in the table on the next page, a total of 861 residential Certificates of Occupancy ("COs") were issued between 2000 and 2014 (15 years), averaging 57 per year, while 403 were issued between 2015 and 2023 (or 48 homes per year over the 9 years and data for 2024 and 2025 is not yet available). During the same periods, 28 Demolition Permits were issued from 2000 to 2014, averaging 2 per year, and an additional 23 were issued between 2015 and 2023, averaging 3 per year (data for 2024 and 2025 is not yet available). As a result, the Township experienced a net increase of 1,22422 homes between 2000 and 2023 (24 years), averaging 54 new dwellings per year.

**HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY**





## PROJECTION OF RESIDENTIAL DEVELOPMENT

Looking toward the future, the Township currently has only one approved but unconstructed development: the 90-unit Flying W Project, which remains delayed due to permitting constraints. In addition, it is projected that approximately 10 to 20 scattered-site residential units will be developed between 2025 and 2035. The Township has identified three proposed inclusionary development sites anticipated to yield a sufficient number of new residential units to address the municipality's Fair Share Obligation through 2035. In total, the Township projects the issuance of approximately 800 new Certificates of Occupancy (COs) by the conclusion of the Fourth Round in 2035.

## VII. DETERMINATION OF ROUND 4 OBLIGATIONS

### Present Need

The current need pertains to the deficient low- and moderate-income occupied homes in Medford, sometimes referred to as Rehabilitation Need. The DCA estimated this need using the 2017-2021 ACS data. However, due to the small sample size in the ACS, there is a large margin of error. To obtain a more accurate assessment, the Township may consider conducting an Exterior Housing Conditions Survey by licensed inspectors to reduce the estimate of 69.

### Present Need

2017-21 Low and Moderate-Income Pre-1980 Overcrowded with Complete Plumbing and Kitchen Facilities (Estimate)	2017-21 Low and Moderate-Income Lacking Complete Plumbing or Kitchen Facilities (CHAS Table 8)	Present Need/Sub-standard/Deficient Low and Moderate-Income Occupied Units
4	65	69

See Table D Present Need & Substandard Housing of the Fourth Round Calculation Workbook

[https://www.nj.gov/dca/dlps/4th\\_Round\\_Numbers.shtml](https://www.nj.gov/dca/dlps/4th_Round_Numbers.shtml)

[https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation\\_Workbook.xlsx](https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation_Workbook.xlsx)

### Prospective Need

The Prospective Need is defined in the statute:

*"Prospective need" means a projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c.2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations.*

The municipal Prospective Need is calculated by averaging the Equalized Nonresidential Valuation Factor, Land Capacity Factor, and Income Capacity Factor, and multiplying this average by the regional Prospective Need for Region 5 or 9,134 in this instance, and the Prospective Need for Medford is 171.

	Equalized Nonresidential Valuation Factor	Land Capacity Factor	Income Capacity Factor	Average Allocation Factor	Regional Prospective Need	Municipal Prospective Need
Medford Township	1.42%	1.33%	2.86%	1.87%	9,134	171

## VIII. CAPACITY FOR FAIR SHARE

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

- The Township's capacity to accommodate its housing needs.
- A consideration of the lands that are most appropriate for the construction of low and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate-income housing.
- Lands of developers who have expressed a commitment to provide low and moderate-income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

### MEDFORD'S AFFORDABLE HOUSING OBLIGATION 2025-2035

	REHABILITATION (Present Need)	PRIOR ROUND	FOURTH ROUND (Prospective Need)	FOURTH ROUND (Net Prospective Need)
<b>OBLIGATION</b>	69	-5*	171	166

\* There are 5 credits carried over from Round 3

### LAND CAPACITY

Given that Medford Township has identified three potential inclusionary sites to address its Round 4 Affordable Housing Prospective Need Obligation, land cannot be considered a scarce resource. The Township and the owners/developers of these three sites have confirmed that they meet the following requirements:

*"Approvable site" means a site that may be developed for low and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low and moderate-income housing.*

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

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

### LAFFERTY/HARRIET, MEDFORD EVESBORO ROAD

The Lafferty/Harriet Site is two adjacent parcels that total 87.58 acres at the intersection of Medford Evesboro Road and State Highway Route 70. The parcels are identified as Block 401 Lots 10.01, 10.02, 10.04 and 15 (70.903 acres). Medford has the necessary sewer and water capacity for the development of this site, and there is an existing sewer transmission main along the site frontage as a result of an extension of the Township's sewer transmission lines to serve a Third Round affordable housing site.

This location is well-suited for Affordable Housing due to the availability of daily shopping needs, public services, and the high quality of local public schools.

#### CAMP EFS, FOSTERTOWN ROAD

The Camp EFS Site is comprised of two adjacent parcels that total 61.5 acres along Fostertown Road. The parcels are identified as Block 302 Lot 39.03 (20.6 acres) and Block 302 Lot 28.02 (40.9 acres). Medford has the necessary sewer and water capacity for the development of this site, and the site is in close proximity to the Medford Sewage Treatment Plant.

This location is well-suited for Affordable Housing due to the availability of daily shopping needs, public services, and the high quality of local public schools.

#### TROLLINGER/KEY, MEDFORD MT HOLLY ROAD (CR 541)

The Trollinger/Key Site is comprised of four parcels that total 164.38 acres along Medford Mt Holly Road (CR 541). The parcels are identified as Block 302 Lot 14 (91.99 acres) and Block 302 Lots 26, 27, 49 (72.39 acres). Medford has the necessary sewer and water capacity for the development of this site, and the site is in close proximity to the Medford Township Sewage Treatment Plant.

This location is well-suited for Affordable Housing due to the availability of daily shopping needs, public services, and the high quality of local public schools.

### **AVAILABILITY OF PUBLIC UTILITIES**

Public sewer service is a limited resource in Medford. Pursuant to N.J.A.C. 5:93-4.3, when public water and/or sewer is scarce, a municipality is required to cooperate with efforts to extend such services to proposed inclusionary housing sites. This cooperation entails publicly supporting the extension of the limited resource to these sites. However, the regulation does not obligate the municipality to allocate or expend municipal funds for this purpose.

### **COMPLIANCE OPTIONS**

#### **Present Need**

The recent amendment to the Fair Housing Act requires the Department of Community Affairs to determine housing obligations. The Amended Fair Housing Act requires each community to address substandard units occupied by low and moderate-income households. This component of need is commonly referred to as the rehab component or rehabilitation share in previous rule adoptions. This housing element will refer to substandard units occupied by low and moderate-income units as present need.

#### **Prospective Need**

All sites and projects included in Medford Township's Fair Share Plan are located within the approved sewer service areas and are within the Smart Growth Area. Though 70% of Medford's land area is within the Pinelands National Reserve, the Township has created a compliance plan that does not rely on the environmentally sensitive Pinelands area for any new development at this time.



The parameters below are based on the Township's Fourth Round fair share obligation of 171 units of "prospective need" (2025-2035). Since the Township is eligible for 43 bonus credits, the minimum number of "actual" units is 128 if all bonuses are utilized. This compliance plan includes 128 "actual" units, as well as the maximum of 43 rental bonus credits being claimed.

The Township must meet the following minimum and maximum requirements in addressing the 171 total unit obligation:

- **Low/Moderate Income Split:** At least fifty percent (50%) of the units addressing the Fourth Round Prospective Need shall be affordable to very low-income and low-income households, with the remainder affordable to moderate-income households.
  - $128 \times 0.5 = 64$
  - A minimum of 64 units must be affordable to low-income households.
- **Very Low-Income Units:** Thirteen percent (13%) of all affordable units, except for those units constructed or approved prior to July 1, 2008, shall be affordable for very low-income households, with half of the very-low-income units being available to families.
  - The Township must provide at least 17 units for very low-income households, with at least 9 of those units being available to families.
- **Rental Units:** At least twenty-five percent (25%) of the Fourth Round Prospective Need shall be met through rental units, including at least half in non-age-restricted rental units available to families.
  - $171 \times 0.25 = 43$
  - A minimum of 43 units must be rental units, and at least 22 of those units must be non-age-restricted units that are available to families.
- **Age Restricted Units:** A maximum of 30 percent (30%) of the Township's credits can be from age-restricted senior units.
  - $171 \times 30.0 = 51$
  - The Township may claim a maximum of 51 credits from senior units.
- **Family Units:** A minimum of fifty percent (50%) of the units addressing the Third Round Obligation must be non-age-restricted affordable units available to families.
  - $128 \times 0.5 = 64$
  - A minimum of 64 units must be available to families.

The Township may claim a maximum of 43 bonus credits. This may be through any of the following expanded bonus credits authorized as follows:

1. Special Needs: One unit of credit and one bonus credit for each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing.
2. Non-Profit Partnership: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing unit created in partnership with a non-profit housing developer.
3. Proximity to Transit: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing located within a one-half mile radius (one-mile radius if located in a Garden State Growth Zone) surrounding a NJ Transit Port Authority Transit Corp., Port Authority Trans-Hudson Corp., rail, bus, or ferry station, including all light rail stations.

4. Age-Restricted: One unit of credit and one-half bonus credit for a unit of age-restricted housing. (Bonus credit only applicable to 15% of all age-restricted housing built that count towards the affordable housing obligation.)
5. Family Housing: One unit of credit and one-half bonus credit for each unit of low- or moderate-income family housing with at least three bedrooms above the minimum number required by the bedroom distribution in a given development.
6. Redevelopment: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.
7. Extension of Affordability Controls: One unit of credit and one-half bonus credit for each existing low- or moderate-income RENTAL housing unit for which affordability controls are extended for a new term, and the municipality contributes funding towards the costs necessary for this preservation.
8. 100% Affordable with Municipal Contribution: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing in a 100% affordable housing project, which the municipality either contributes property without which the project would not be feasible, or makes contributions from the municipal affordable housing trust fund that covers no less than 10% of the project costs.
9. Very Low Income: One unit of credit and one-half bonus credit for each unit of very low-income housing for families above the 13% of units required to be preserved for very low-income housing.

## FAIR SHARE PLAN 2025-2035

Of the 751 new residences projected to be built between now and 2035, 136 or 18.1% are anticipated to be reserved for low and moderate-income households, and with an additional 39 bonus credits, the total credits are 175 or 23.3% of the total units. See the table below.

### FAIR SHARE PLAN 2025-2035

Site	Total Dwellings	Market Rate	Type	Affordable	Type	Bonus	Total Credits
Lafferty:	287	239	Townhome	48	Townhome	19	67
Stahl	189	151	Townhome	38	Apartments	15	53
Trollinger	275	225	Single family	50	Senior Duplex	5	55
<b>Total</b>	<b>751</b>	<b>615</b>		<b>136</b>		<b>39</b>	<b>175</b>
<b>Percent of Total Dwellings</b>				<b>18.1%</b>			<b>23.3%</b>

## PROJECTION OF AFFORDABLE UNITS

### LAFFERTY/HARRIET, MEDFORD EVESBORO ROAD

The Lafferty/Harriet Site is two adjacent parcels that total 87.58 acres at the intersection of Medford Evesboro Road and State Highway Route 70. The parcels are identified as Block 401 Lots 10.01,

10.02, 10.04, and 15 (70.903 acres). Medford has the necessary sewer and water capacity for the development of this site.

This site is estimated to accommodate 287 total 3-bedroom townhouse dwelling units, 239 market-rate units, and 48 affordable Housing units.

48 Affordable units that are required to contain at least 20% three (3) bedroom per UHAC = 10 units

Remaining 38 units multiplied by 1.5 units of credit = 57 units

Total = 67 affordable housing credits

Effective Affordable Housing Set Aside of 23% ([57] 67/287)

#### Camp EFS, Fostertown Road

The Camp EFS Site is comprised of two adjacent parcels that total 61.5 acres along Fostertown Road. The parcels are identified as Block 302 Lot 39.03 (20.6 acres) and Block 302 Lot 28.02 (40.9 acres). Medford has the necessary sewer and water capacity for the development of this site.

This site is estimated to accommodate 189 total dwelling units, 151 market-rate units, 38 3-bedroom Affordable Housing units, and 15 bonus credits. There are a total of 53 credits for Camp EFS with bonus credits for the extra 3-bedroom units.

38 Affordable units that are required to contain at least 20% three (3) bedroom per UHAC = 8 units

Remaining 30 units multiplied by 1.5 units of credit = 45 units

Total = 53 affordable housing credits

Effective Affordable Housing Set Aside of 28% ([38] 53/287)

#### Trollinger/Key, Medford Mt Holly Road (CR 541)

The Trollinger/Key Site is comprised of four parcels that total 164.38 acres along Medford Mt Holly Road (CR 541). The parcels are identified as Block 302 Lot 14 (91.99 acres) and Block 302 Lots 26, 27, 49 (72.39 acres). Medford has the necessary sewer and water capacity for the development of this site.

This site is estimated to accommodate 275 total dwelling units, 225 market-rate single-family units, and 50 senior Affordable Housing units (duplexes).

50 age-restricted Affordable units are the maximum under the Fair Housing Act.

Senior Bonus Credits are an additional one-half bonus credit for each unit of age-restricted housing (50), but for not more than 10% [5 units] of the age-restricted housing units.

Total = 55 affordable housing credits

Effective Affordable Housing Set Aside of 20% ([50] 55/275)

#### IMPLEMENTATION:

By adoption of Resolution 110-2025 on June 17, 2025, the Township Council authorized and directed the Medford Planning Board to study and recommend the designation of the three Fourth Round affordable housing sites above as Areas In Need of Redevelopment. Upon such designation, the Township Council is committed to adopting Redevelopment Plans establishing the zoning densities and bulk standards required to provide a realistic opportunity for development of the three Fourth Round sites for affordable housing as described above.

In addition, another site in Medford Township, KEPS Landholdings, LLC", on Reeves Station Road, Block 301, Lots 3.01 & Block 302, Lot 7, has been determined to be a suitable, developable and approvable affordable housing site, as a backup Fourth Round and, if necessary, a Fifth Round site. The site is currently leased for a solar farm and is not currently available, but Resolution 110-2205 authorizes and directs the Planning Board to study the KEPS Landholdings LLC property as a designated Area In Need of Redevelopment so that it is eligible for a Redevelopment Plan with the required densities for an affordable housing site in the future.

Finally, the Township is negotiating with a number of property owners for a bonus density of market rate housing with no affordable housing units in consideration of a development fee to replenish the Township's Affordable Housing Trust Fund to meet the Township's present need.

## IX. APPENDIX

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Appendix A	EXHIBIT 1 Third Round Sites
Appendix B	EXHIBIT 2 Fourth Round Sites
Appendix C	Conceptual Site Plans for Round 4 Sites
Appendix C-1	Lafferty/Harriet, Medford Evesboro Road
Appendix C-2	Camp EFS, Fostertown Road
Appendix C-3	Trollinger/Key, Medford Mt Holly Road (CR 541)
Appendix D	Current Medford Affordable Housing Ordinance
Appendix E	Current Medford Development Fee Ordinance