

**FOURTH ROUND**

**AMENDED HOUSING ELEMENT AND FAIR SHARE PLAN**

BOROUGH OF LEBANON | HUNTERDON COUNTY, NEW JERSEY

JANUARY 2026



**AMENDED JANUARY 2026**

**FOURTH ROUND HOUSING ELEMENT**

**AND FAIR SHARE PLAN**

ADOPTED BY THE PLANNING BOARD:

ENDORSED BY THE MAYOR & COUNCIL:

PREPARED BY:



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## **INTRODUCTION & EXECUTIVE SUMMARY**

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I”, New Jersey municipalities have had a constitutional obligation to provide opportunities for the creation of low and moderate housing units. This 1975 decision led to a body of case law, legislative changes, and rulemaking by a state agency that, collectively, is now referred to as the “Mount Laurel doctrine”. Through these actions, New Jersey municipalities have been assigned a specific number of affordable housing units that must be created or planned for creation to have “satisfied” their constitutional obligation, commonly referred to as their affordable housing obligation. The purpose of this Fourth Round Housing Element and Fair Share Plan is to present how Lebanon Borough will address its affordable housing obligation.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, with limited exceptions, must remain reserved for very-low-, low- and moderate-income households for a minimum of 30 years and for rental units, 40 years, and it is typically enforced by a deed restriction. Each affordable unit is eligible for one “credit” against the obligation and certain units are eligible for “bonus credits”, which provide more than one credit per unit. In addition to providing the minimum number of credits, municipalities must ensure diversity in the level of affordability – meaning very-low-, low- and moderate-income units – and diversity in the size of affordable units – meaning one-, two- and three-bedroom units.

Participation in this process, and therefore satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, our laws heavily incentivize voluntary compliance. Municipalities that do not voluntarily comply may be vulnerable to “builder’s remedy” litigation. A builder’s remedy is a litigation tool to compel the municipality to include a builder’s site in the Fair Share plan. However, to secure such a remedy, the developer must “succeed in litigation”, provide a “substantial” affordable housing set-aside and the developer’s “proposed project” must not clearly violate “sound land use planning”. The Supreme Court’s desire to ensure that developers who provide affordable housing do so in accordance with sound planning, which is a pillar of the Mount Laurel doctrine.

**The Fourth Round Housing Element and Fair Share Plan was adopted by the Planning Board on June 9, 2025 and submitted to the Affordable Housing Dispute Resolution Program (“Program”) on June 17, 2025 in accordance with the Fair Housing Act. Fair Share Housing Center (“FSHC”) filed a challenge against the Borough’s HEFSP with the Program on August 31, 2025.**

**Although filed as a challenge, FSHC did not object to the substance of the Borough’s HEFSP but simply asked for clarification of certain parts of the Borough’s HEFSP including the rehabilitation obligation, Third Round sites status, vacant land adjustment, realistic development potential and unmet need mechanisms. A Consent Order was executed by the Borough and FSHC identifying the items the Borough will provide to achieve a Compliance Certification from the Mount Laurel Judge.**

**This amended HEFSP implements the changes agreed to in the Consent Order with FSHC. The revisions are identified in bold, italic and underlined type.**

## **The Housing Element and Fair Share Plan**

In accordance with the Fair Housing Act (as amended) this Housing Element and Fair Share Plan includes the following:

- 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 (10) 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 of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing; and
- f. A consideration of the lands 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 providing 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); and
- h. 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.

Items a through d are included as an appendix item and items e through h are included in the body of this Fair Share Plan.

## **AFFORDABILITY REQUIREMENTS**

Affordable housing is defined under New Jersey’s FHA as a dwelling, either for sale or rent, which is within the financial means of households of very-low-, low-, or moderate-income, as is measured within each housing region. Lebanon Borough is in Region 3, which includes Hunterdon, Somerset and Middlesex counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very-low-income households are a subset of “low-income” households and are defined as those with incomes 30% or less than the regional median income.

The regional median income uses the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits. It is from these income limits that the rents and sale prices for affordable units are derived. Said income limits post Mount Laurel IV are now set by Court Order.

For 2025, New Jersey Housing and Mortgage Finance Agency (NJHMFA) updated income limits for all housing regions in New Jersey. These income limits for Region 3 will be utilized for Lebanon. See Table 1 for 2025 income limits for Region 3.

<b>Household Income Levels</b>	<b>1-Person Household</b>	<b>2-Person Household</b>	<b>3-Person Household</b>	<b>4-Person Household</b>	<b>5-Person Household</b>
Median	\$107,400	\$122,800	\$138,100	\$153,400	\$165,700
Moderate	\$85,920	\$98,240	\$110,480	\$122,720	\$132,560
Low	\$53,700	\$61,400	\$69,050	\$76,700	\$82,850
Very Low	\$32,220	\$36,840	\$41,430	\$46,020	\$49,710

*Source: New Jersey Housing and Mortgage Finance Agency*

## **PRESENT AND PROSPECTIVE NEED OBLIGATION**

The fair share affordable housing obligation consists of a rehabilitation component (present need) and a new construction component (prospective need). Pursuant to the Amended Fair Housing Act (FHA), the NJ State Department of Community Affairs (DCA) was required to calculate the present need and prospective need obligations for municipalities within the State. The methodology to calculate the municipality’s obligation was based on three main factors including the median household income as compared to the Region 3 median household income, the total municipal nonresidential property

valuation as compared to the total Region 3 nonresidential property valuation and municipality's total developable land as compared to the developable land in Region 3.

The FHA entitled municipalities to adjust the obligation if the information used in the DCA calculation was outdated or in error. After the review of the DCA methodology for the present and prospective need obligations, the Borough determined that the DCA calculation was correct and adopted the DCA calculations for present and prospective need for the Fourth Round. The Borough's obligation for the Fourth Round is as follows

- **Present Need (Rehabilitation): 7 units.** The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units, based on 2020 US Census data, existing in Lebanon Borough occupied by low- and moderate-income households.
- **Prospective Need: 31 units.** The prospective need obligation can be defined as the cumulative July 1, 2025, through June 30, 2035, new construction affordable housing obligation.

### **PROSPECTIVE NEED OBLIGATION: 31 units**

#### **Vacant Land Adjustment and Realistic Development Potential (RDP) Analysis**

If there is a lack of sufficient land to meet the new construction obligation, a municipality is entitled to rely on COAH regulations to adjust the new construction obligation downward pursuant to *N.J.S.A 52:27D-311 (m)*. The adjusted number is known as the realistic development potential (RDP). The RDP represents the portion of the new construction affordable housing obligation that can theoretically be addressed with inclusionary development (defined as a mix of market and affordable units) on lots identified as being suitable in the Vacant Land Analysis ("VLA"). The portion of the new construction obligation for which there is insufficient land is known as the "unmet need". The unmet need is calculated as the difference between the total obligation and the RDP.

The Borough undertook a current vacant land analysis which supports an RDP of 5 units as shown in Table 2.

## Unmet Need Determination

The Borough’s prospective need obligation is **31** units and with a five (5) unit RDP, the Unmet Need is **26** units (**31-5=26**). The Amended FHA requires a municipality that receives an adjustment of the prospective need to identify sufficient parcels that are likely to redevelop during the Fourth Round to address 25 percent of the adjusted prospective need with realistic or meaningful zoning. While there are questions related to the interpretation of whether the “adjusted prospective need” refers to RDP or Unmet Need obligations, the Borough will provide meaningful zoning on parcels it believes are likely to redevelop over the next ten (10) years to address a minimum of **seven (7)** affordable housing units toward the unmet need (**26 x 0.25 = 6.5 round up to 7**).

## FAIR SHARE PLAN

Table 2: Vacant Land Analysis and RDP determination							
Parcel ID	Address	Block/Lot	Gross Lot Area	Net Lot Area	RDP Density Du/acre	Total Units	20% AH Setaside RDP
1	22 Cokesbury Road	2/13	0.71	0.71	12	9	2
2	1391 Highway 22	6/1	1.4	1.4	12	17	3
<b>Total RDP</b>							<b>5</b>

## Prior Rounds Compliance Status

Pursuant to the Amended FHA, the Fourth Round Fair Share Plan is required to provide an assessment of the degree to which the prior rounds fair share obligations have been met as established by prior court approval. The municipality is required to determine to what extent the obligation is unfulfilled or whether the municipality has excess credits. If a prior round obligation remains unfulfilled the municipality shall address the prior round unfulfilled obligation in this Fourth Round Fair Share Plan. In addressing the status of the prior round projects, the municipality must demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity. The Prior and Third Round Obligation totaled 145 units, including 37 bonus credits. The following table provides the status of the projects that addressed the obligation from the prior rounds:

<b>Table 3: Status of Prior Round Projects</b>			
<b>Program/Project</b>	<b>Unit Type</b>	<b>Status</b>	<b>Units</b>
The Coach House	Rehabilitation Accessory Apartments	Completed	2
Heights at Lebanon	Family Rental	Occupied	12
Presidential Place	Family Rental	Occupied	30
Hunterdon Alliance	Special Needs	Occupied	4
Town Center	Family Rental	Approved	56
Villa on Main	Inclusionary Zoning	Zoned	6
Total			108

The Town Center development received preliminary site plan approval from the Planning Board on August 24, 2021. The applicant requested and received an extension for final site plan approval to August 24, 2025 primarily due to the developer working with a commercial developer to provide a commercial use on a portion of the property. The Land Use Board also recognized the delay in the project and the need for an extension due to the past economic uncertainty resulting from the aftermath of the COVID-19 pandemic. The inclusionary zoning for Villa on Main approved in the Third Round Judgment of Compliance remains in effect. The Borough believes that the Third Round projects continue to provide a realistic opportunity for the construction of affordable housing. Therefore, there are no unfulfilled units that need to be accounted for from the Third Round in the Fourth Round Fair Share Plan.

**The Fourth Round Compliance Process**

On March 20, 2024, Governor Murphy signed an amendment to the Fair Housing Act into law (“Amended FHA”) that created new procedures and laws. The municipality must file a Housing Element and Fair Share Plan with the Court and Program by June 30, 2025, and comply with a series of other requirements to continue to have immunity from builder’s remedy lawsuits and remain compliant with the Amended FHA.

The Borough took the necessary steps required by the Amended FHA by adopting a binding resolution and filing the declaratory relief action to establish the Fourth Round obligation. The Borough and the Planning Board will adopt, endorse and submit this Housing Element and Fair Share Plan with the Court and the Program prior to June 30, 2025, to comply with the Amended FHA deadline.

## Consideration of Affordable Housing Options

The Borough did not receive proposals from developers of affordable housing projects to satisfy the Fourth Round prospective need obligation.

The Borough believes that the zoning proposed in this Fair Share Plan represents the best options for affordable housing in the Borough. The mechanisms within this Fourth Round Fair Share Plan satisfy the Borough's affordable housing obligation as adjusted. While the Borough recognizes that developers may, in the future, present sites that possess characteristics that could lend themselves to affordable housing development, additional sites are not needed to satisfy the obligation at this time.

## Satisfaction of the Fourth Round Affordable Housing Obligation

The Borough is addressing its affordable housing obligation as follows:

### **Present Need (Rehabilitation) Obligation: 7 units**

**Lebanon Borough's rehabilitation obligation is seven (7) units. The Borough will address this obligation through implementation of a Borough run rehabilitation program and participation in the Hunterdon County Homeowner Housing Rehabilitation Program. The Hunterdon County Housing Rehabilitation Program is funded by the New Jersey Department of Community Affairs Small Cities Program.**

**All rehabilitated units will comply with the definition of a substandard unit in N.J.A.C. 5:93-5.2(b), which states, "a unit with health and safety code violations that require the repair or replacement of a major system." Major systems include weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems. All rehabilitated units shall meet the applicable construction code. Additionally, all rehabilitated units shall be occupied by low- or moderate-income households and subject to 10-year affordability controls, which shall be placed on the property in the form of a lien or deed restriction. The average hard cost will be at least \$10,000.**

### **Realistic Development Potential: 5 units**

The Borough is addressing an RDP obligation of five (5) units with an inclusionary zoning district over two lots that are vacant and contribute to the RDP calculation.

The affordable housing rules require municipalities to designate sites that are "suitable, approvable, available and developable", as defined in N.J.A.C. 5:93-1. These terms are defined as follows:

- *Suitable site means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.*
- *Approvable site means a site that may be developed for low and moderate income housing in a manner consistent with the rules and regulations of all agencies with jurisdiction over the site. A site may be approvable although it is 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 waste management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by the NJ Department of Environmental Protection.*

**AH-5 Zoning District: Inclusionary Zoning Districts- 5 family units (Proposed)**

The Borough will zone Block 6, Lot 1, a 1.4 acre lot with frontage on Highway Route 22 and Main Street and Block 2, Lot 13, a 0.71 acre lot with frontage on Cokesbury Road to permit inclusionary residential development at a density of twelve (12) dwelling units per acre with a required setback of 20% to yield a minimum of five (5) family affordable units.

The site provides a realistic opportunity for affordable housing in compliance with COAH's Prior Round rules at N.J.A.C. 5:93-1.3 and N.J.A.C. 5:93- 5.6 for inclusionary development. The specific regulations are addressed below:

- The sites are suitable. Each site has access on an appropriate road. Block 6, Lot 1 has frontage on Route 22 and Block 2, Lot 13 has frontage on Cokesbury Road. The surrounding uses are compatible with future inclusionary residential development. Regarding Block 6, Lot 1, detached single family homes are located to the south of the site and a vacant lot is located to the east of the site. Regarding Block 2, Lot 13, a detached single-family home is located to the south of the site, a commercial/light industrial use is located to the north and west of the site and commercial/office is located across Cokesbury Road to the east of the site.
- The sites are approvable. The sites are located in an area designated as a Highlands Center making it a preferable location for development of affordable housing. The Borough will zone both sites to permit inclusionary residential housing as a principal permitted use. The development of an inclusionary residential development on each site will require site plan approval from the Land Use Board and any outside agency approvals, including but not limited to NJ Department of Transportation, NJ Department of Environmental Protection and Hunterdon County.
- The sites are available. There is no knowledge that the site has known legal encumbrances or deed restrictions that would preclude the development of affordable housing, and there are no known historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of affordable housing.
- The sites are developable. There are no known contaminated facilities on the sites. There are no wetlands or Category One streams on the sites and the sites are not within a flood

plain area. The sites are within the Readington Lebanon sewer service area, and the Borough has indicated it has sufficient infrastructure and capacity to serve future residential development at the proposed densities.

**Unmet Need: 7 units (25% of 26 units)**

***Unmet Need Proposed: 33 units***

The remaining obligation is known as the Fourth Round Unmet Need and will be addressed through an overlay district permitting inclusionary housing at a density of eight (8) dwelling units per acre on Block 4, Lots 1.01 (6.5 acres), 1.02 (7.2 acres) and 1.05 (7.3 acres) which currently contain office buildings that are partially or fully vacant. The office building on Lot 1.01 is 75% vacant and the office buildings on Lots 1.02 and 1.05 are 100% vacant. An overlay zone is a zoning option that allows an applicant to develop at higher densities for residential development provided they set aside at least 20% of the units as affordable housing available to low-and moderate-income households. This type of zoning is known as inclusionary zoning. The total parcel area is 21 acres and a build-out of inclusionary residential housing would yield 168 units which would provide 33 affordable housing units. The proposed ordinance amendments are included in the appendix and represent meaningful zoning options for future affordable housing opportunities.

## **PRESERVATION OF MULTIGENERATIONAL FAMILY CONTINUITY**

The 2024 FHA 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). The Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. A review of the Borough's ordinance indicates that there are no ordinances that would specifically create a detraction from meeting the Commission's goal of enabling senior citizens to reside at the homes of their extended families. In fact, the Borough defines a family that is permitted to live in a single family dwelling in such a way that a senior citizen may live in that single family dwelling unit with their extended family which is a permitted use in the residential zoning districts. The Lebanon ordinances advance the multigenerational family continuity goal.

## **STATE DEVELOPMENT AND REDEVELOPMENT PLAN CONSISTENCY**

The Fourth Round Housing Element and Fair Share Plan is consistent with the 2001 State Development and Redevelopment Plan (SDRP) and draft SDRP as the proposed inclusionary and overlay zoning district are within an existing Highlands Center, which is the preferred location for redevelopment for compact growth. The development of affordable housing in a Highlands Center is consistent with the overall State Development and Redevelopment Plan goal to direct redevelopment and growth into existing “centers” where infrastructure can support the development and support services such as open space, retail shopping, public transportation, schools are within walking distance.

## **AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

Lebanon Borough adopted an Affordable Housing Ordinance in accordance with COAH’s substantive rules and UHAC. The Affordable Housing Ordinance governs the establishment of affordable units in the Borough as well as regulating the occupancy of such units. The Borough’s Affordable Housing Ordinance covers the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. The Borough will update the Affordable Housing Ordinance as needed and determined by the Program or Court.

The Borough also established the position of the Municipal Housing Liaison and appointed a staff member to the position. The Borough relies on their affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites. The affirmative marketing plans are designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Borough. Additionally, the affirmative marketing plan is intended to target those potentially eligible people who are least likely to apply for affordable units and who reside in the Borough’s housing region, Region 4, consisting of Monmouth, Mercer and Ocean counties. The Borough will continue to rely on the Affirmative Marketing Plan adopted in the Third Round and will update it as required by new permanently adopted Uniform Housing Affordability Controls provided by the Department of Community Affairs.

The administrative agent, who is a consultant to the Borough, is responsible for the marketing, the setting of sale and rental prices for affordable units, income certification of applicants, creation of a waiting list of income certified applicants and the initial random selection process for new affordable housing units. The Borough’s Operating Manual, which describes the policies and procedures used to create affordable housing units and fill them with income-eligible families, is available on the Borough’s website.

The existing affirmative marketing plan includes regulations for qualifications of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. All newly created affordable units will comply with the 30-year affordability control required by UHAC, N.J.A.C. 5:80-26.5 and 5:80-26.11. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

## **AFFORDABLE HOUSING TRUST FUND**

A development fee ordinance was adopted to create a dedicated revenue source for affordable housing.

The future Spending Plan will cover anticipated revenues, collection of revenues, and the use of revenues, which will be prepared in accordance with COAH's applicable substantive rules. All collected revenues will be placed in the Borough's Affordable Housing Trust fund and may be dispensed for the use of eligible affordable housing activities including, but not limited to:

- New construction of affordable housing units and related development costs;
- Extensions or improvements of roads and infrastructure directly serving affordable housing development sites;
- Acquisition and/or improvement of land to be used for affordable housing;
- Purchase of affordable housing units for the purpose of maintaining or implementing affordability controls,
- Maintenance and repair of affordable housing units;
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity; and
- Any other activity as specified in the approved spending plan.

At least 30% of collected development fees, excluding expenditures made since July 17, 2008, when affordability assistance became a statutory requirement in the Fair Housing Act, shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in a municipal Fair Share Plan. At least one-third (1/3) of the affordability assistance must be expended on very-low income units. Additionally, no more than 20% of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program.

## **COST GENERATION**

The Borough's Land Development Ordinance has been reviewed to eliminate unnecessary cost generating standards. The Borough will adopt, if needed, Planning Board rules for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling pre-application conferences and special monthly public hearings. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance, Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) and the mandate of the FHA regarding unnecessary cost generating features. Lebanon Borough shall comply with COAH's requirements for unnecessary cost generating requirements, N.J.A.C. 5:93-10.1, procedures for development applications containing affordable housing, N.J.A.C. 5:93-10.4, and requirements for special studies and escrow accounts where an application contains affordable housing.

# Appendix A



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## DEMOGRAPHIC ANALYSIS

The population of Lebanon, though small compared to most municipalities in New Jersey, has risen steadily over the course of the last century. Home to 638 persons in 1940, the number of persons living in the borough increased following the Second World War, climbing by 17.9% in the 1950s and 17.0% in the 1960s. Postwar growth was succeeded by a period of stagnation, as the population inched up by 0.6% in the 1960s and fell by 7.3% in the 1970s. Growth rebounded in the 1980s, jumping by 26.3%, and, for the most part, has been strong ever since. The exception came in the 1990s, when the community added residents at a 2.8% rate. The twenty-first century, however, has brought a steady stream of new residents, as the population rose by 27.5% in the 2000s and 22.6% in the 2010s, outpacing Hunterdon County overall. As of 2020, 1,665 persons called Lebanon home.

It is important to note that, while the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data was obtained from the 2019-2023 American Community Survey (ACS), a 5-year estimate of results from annual surveys that are averaged together.

**Table 1: Population Trends (1940-2020)**

Year	Lebanon Borough		Hunterdon County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	638	--	36,766	--	4,160,165	--
1950	752	17.9%	42,736	16.2%	4,835,329	16.2%
1960	880	17.0%	54,107	26.6%	6,066,782	25.5%
1970	885	0.6%	69,718	28.9%	7,171,112	18.2%
1980	820	-7.3%	87,361	25.3%	7,365,011	2.7%
1990	1,036	26.3%	107,776	23.4%	7,730,188	5.0%
2000	1,065	2.8%	121,989	13.2%	8,414,350	8.9%
2010	1,358	27.5%	128,349	5.2%	8,791,894	4.5%
2020	1,665	22.6%	128,947	0.5%	9,288,944	5.7%

*Source: Census Bureau, Decennial Census; NJ State Data Center, NJ Dept. of Labor and Workforce Development*

Far more women live in Lebanon than men. In all, 60.8% of residents are women and only 39.2% are men (Table 2). The largest age group consists of persons 35 to 54 years of age, 30.5% of all residents. While this is a cohort when people often raise children, the child-age population is relatively small, with only 15.0% of the community under 20 years of age. In terms of specific age groups, 10.4% of the community is between 5 and 19 years of age while 4.6% are less than 5 years of age. Young adults, those between 20 and 34 years of age, make up 20.9% of the population. Older persons make up a significant portion of the community as more than a third of the population is 55 years of age and older. Seniors, those 65 years of age and older, comprise 22.4% of the population, while persons 55 to 64 years of age account for 11.4%.



**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years of age	76	4.6%	36	5.5%	40	4.0%
5 to 19 years of age	173	10.4%	69	10.6%	104	10.3%
20 to 34 years of age	347	20.9%	110	16.8%	237	23.4%
35 to 54 years of age	507	30.5%	230	35.2%	277	27.4%
55 to 64 years of age	189	11.4%	106	16.2%	83	8.2%
65+ years of age	372	22.4%	102	15.6%	270	26.7%
<b>Total</b>	<b>1,664</b>	<b>100.0%</b>	<b>653</b>	<b>100.0%</b>	<b>1,011</b>	<b>100.0%</b>
<b>Median Age</b>	<b>47.7</b>		<b>49.9</b>		<b>47.5</b>	

*Source: Census Bureau, 2019-2023 5-Year American Community Survey*

The community is quickly aging, with the median age increasing in the last decade, rising from 38.5 to 47.7 years of age (Table 3). The oldest age groups in Lebanon have especially expanded in size. Between 2013 and 2023, the 65-and-over population soared by 149.7%. At the same time, the group of persons 55 to 64 years of age grew by 11.2%. Conversely, the population of younger adults – the 20 to 34 and 35 to 54 cohorts – fell significantly. The number of residents 35 to 54 years of age declined by 5.8% while the population of persons 20 to 34 years of age slid by 2.3%. Meanwhile, the population of persons 5 to 19 years of age dropped by more than half, recording a 51.4% decrease in all. The rise in the number of children under the age of 5 was a bright spot, rising by 24.6%.

**Table 3: Population Change by Age, 2013 to 2023**

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years of age	61	3.7%	76	4.6%	<b>15</b>	<b>24.6%</b>
5 to 19 years of age	356	21.9%	173	10.4%	<b>-183</b>	<b>-51.4%</b>
20 to 34 years of age	355	21.8%	347	20.9%	<b>-8</b>	<b>-2.3%</b>
35 to 54 years of age	538	33.0%	507	30.5%	<b>-31</b>	<b>-5.8%</b>
55 to 64 years of age	170	10.4%	189	11.4%	<b>19</b>	<b>11.2%</b>
65+ years of age	149	9.1%	372	22.4%	<b>223</b>	<b>149.7%</b>
<b>Median age</b>	<b>38.5</b>		<b>47.7</b>		<b>9.2</b>	<b>23.9%</b>

*Source: 2009-2013, 2019-2023 5-Year American Community Survey*

Households in Lebanon are relatively small. The average household size in the borough is 2.10 residents (Table 4). This is well below the average household size in Hunterdon County, or 2.67 persons, and substantially lower than the average household size in New Jersey, 2.61 persons. Only a relative handful



of households, 1.8% in all, consist of five persons while, according to the American Community Survey, there are no households in Lebanon that have more than five persons. Four-person households account for 16.3% of households while 11.3% of households consist of three persons. Notably, one- and two-person households comprise 70.6% of all households in Lebanon, far more than 60.7% of households in the broader county. One person living alone is the most common household size in the borough, representing 43.2% of households while two-person households make up 27.4% of the households in the community.

**Table 4: Household Size**

Household Size	Lebanon Borough		Hunterdon County		New Jersey	
	Total	%	Total	%	Total	%
1-person	339	43.2%	11,214	22.3%	918,897	26.4%
2-person	215	27.4%	19,316	38.4%	1,081,842	31.1%
3-person	89	11.3%	8,559	17.0%	594,946	17.1%
4-person	128	16.3%	7,323	14.6%	530,520	15.3%
5-person	14	1.8%	2,842	5.6%	218,492	6.3%
6-person	0	0.0%	721	1.4%	79,678	2.3%
7-person household or more	0	0.0%	347	0.7%	53,980	1.6%
<b>Total households</b>	<b>785</b>	<b>100.0%</b>	<b>50,322</b>	<b>100.0%</b>	<b>3,478,355</b>	<b>100.0%</b>
<b>Average household size</b>	<b>2.10</b>		<b>2.67</b>		<b>2.61</b>	

*Source: 2019-2023 5-Year American Community Survey*

Families constitute a small majority of households, 53.5% (Table 5). Family households are much more common in the wider county or state. Altogether, families constitute 72.3% of households in Hunterdon County and 67.8% in New Jersey. Moreover, family and nonfamily households alike tend to be smaller in Lebanon than in other Hunterdon County municipalities. The average family household size is 2.93 persons while the average nonfamily household size is 1.07 persons, indicating that persons living alone make up a comparatively large percentage of nonfamily households. By comparison, the average family household size in Hunterdon County is 2.98 persons while the average nonfamily household size is 1.20 persons.



**Table 5: Family and Nonfamily Households**

Household Type	Lebanon Borough	Hunterdon County	New Jersey
Total family households	53.5%	72.3%	67.8%
Total nonfamily households	46.5%	27.7%	32.2%
Average household size, family households	2.93	2.98	3.19
Average household size, nonfamily households	1.07	1.20	1.22

*Source: 2019-2023 5-Year ACS*

Lebanon is a relatively well-educated community. Of all residents at least 25 years of age, 57.6% have a bachelor’s degree while 27.6% possess a graduate or professional degree (Table 6). These percentages are close to those for Hunterdon County, where 56.5% of the population has a bachelor’s degree and 23.5% has a graduate degree. A small percentage of residents, 0.9%, do not have a high school diploma.

**Table 6: Educational Attainment**

Highest level of education	Lebanon Borough	Hunterdon County	New Jersey
0. Less than 9th grade	0.0%	1.8%	4.6%
9th to 12th grade, no diploma	0.9%	2.4%	4.7%
High school graduate (includes equivalency)	21.4%	18.9%	25.7%
Some college, no degree	16.3%	13.9%	15.3%
Associate's degree	3.6%	6.5%	6.7%
Bachelor's degree	30.1%	33.2%	25.8%
Graduate or professional degree	27.6%	23.3%	17.1%
<b>High school graduate or higher</b>	<b>99.1%</b>	<b>95.8%</b>	<b>90.7%</b>
<b>Bachelor's degree or higher</b>	<b>57.8%</b>	<b>56.5%</b>	<b>42.9%</b>

*Source: 2019-2023 5-Year ACS*

White persons who are not Hispanic make up an overwhelming share of the population of Lebanon, 90.8% (Table 7). In Hunterdon County as a whole, non-Hispanic whites make up 81.1% of the population, significantly higher than the state overall, where the figure is 51.9%. The Hispanic population is relatively small, 5.1%, for a state where 21.9% of residents are Hispanic. Of racial minorities, Asian is the most numerous, but constitute only 2.0% of residents. The Black population is even lower, a mere 0.5% of all residents. An additional 5.3% of persons are of multiple races.



**Table 7: Race and Ethnicity**

Race and Ethnicity	Lebanon Borough	Hunterdon County	New Jersey
<i>Non-Hispanic (All Races)</i>	94.9%	91.2%	78.1%
White	90.8%	81.1%	51.9%
Black	0.5%	2.4%	12.3%
Asian	2.0%	4.4%	9.8%
Other Race Alone	0.0%	0.5%	0.8%
Two or more Races	1.6%	2.8%	3.2%
<i>Hispanic (All Races)</i>	5.1%	8.8%	21.9%
Hispanic, White	1.4%	2.6%	5.0%
Hispanic, Black	0.0%	0.2%	0.7%
Hispanic, Other	0.0%	1.9%	8.9%
Hispanic, Two or More Races	3.7%	4.1%	7.4%

*Source: 2019-2023 5-Year ACS*

## **SOCIOECONOMIC ANALYSIS**

The median household income is \$108,713, just above the median in New Jersey, \$101,050, although appreciably lower than the median for Hunterdon County as a whole, \$139,453 (Table 8). The average household income in Lebanon, \$148,873, is also close to the average in New Jersey, \$140,299. In all, 53.2% of Lebanon households have an income of \$100,000 or higher. The borough does have a slightly higher percentage of households with an income less than \$50,000 compared to the county and state. That is, 26.9% of households in Lebanon have an income of less than \$50,000 compared to 14.9% in Hunterdon County and 25.2% in New Jersey. As for those with the lowest incomes, 16.0% of households in the borough have an income less than \$25,000, significantly more than in New Jersey overall, where 11.9% of households have an income of less than \$25,000.



**Table 8: Household Income**

Household Income	Lebanon Borough	Hunterdon County	New Jersey
Less than \$25,000	16.0%	6.3%	11.9%
\$25,000-\$50,000	10.9%	8.6%	13.3%
\$50,000-\$100,000	19.9%	19.8%	24.3%
\$100,000-\$200,000	25.6%	33.8%	29.7%
More than \$200,000	27.6%	31.4%	20.7%
<b>Median Household Income</b>	<b>\$108,672</b>	<b>139,453</b>	<b>\$101,050</b>
<b>Mean Household Income</b>	<b>\$148,873</b>	<b>182,668</b>	<b>\$140,299</b>

*Source: 2019-2023 5-Year ACS*

Due to the sizable number of low-income households, the poverty rate in Lebanon, 5.1%, is higher than in Hunterdon County as a whole (Table 9). Unlike in Hunterdon County, where the child poverty rate is 3.2%, few children in the borough live in poverty, with a poverty rate of 0.8%. Instead, the poverty rate in Lebanon appears driven by the outsize number of seniors living in poverty. In all, 14.0% of residents 65 years of age and older are living below the poverty line, as defined by the Census. That is almost three times the poverty rate for seniors in Hunterdon County, or 4.9%. It is possible that some of these households are living off ample savings. That said, other communities with a large population of seniors record lower levels of poverty.

**Table 9: Poverty Rate**

Poverty Status	Lebanon Borough	Hunterdon County	New Jersey
Poverty Rate, Overall	5.1%	3.8%	9.8%
Poverty Rate, Under 18 years of age	0.8%	3.2%	13.3%
Poverty Rate, Seniors	14.0%	4.9%	9.5%

*Source: 2019-2023 5-Year ACS*

Over the past decade, the unemployment rate in Lebanon has generally exceeded the rate countywide while falling shy of New Jersey’s overall rate. As late as 2013, the borough’s unemployment rate stood at 7.8%, but unemployment declined steadily over the rate of the decade (Table 10). By 2019, only 3.2% of the labor force in Lebanon were unemployed. Joblessness ballooned with the onset of the pandemic, when unemployment rate soared to 8.9%. The rate ticked downward in subsequent years, reaching 3.5% in 2022 while climbing slightly to 3.8% in 2023.



**Table 10: Unemployment Rate**

Year	Lebanon Borough	Hunterdon County	New Jersey
2013	7.8%	6.0%	8.4%
2014	5.4%	4.8%	6.7%
2015	4.3%	4.2%	5.7%
2016	3.7%	3.7%	4.9%
2017	3.5%	3.5%	4.5%
2018	3.5%	3.1%	4.0%
2019	3.2%	2.7%	3.5%
2020	8.9%	6.9%	9.4%
2021	5.9%	4.9%	6.7%
2022	3.5%	3.0%	3.9%
2023	3.8%	3.5%	4.4%

*Source: NJ Dept. of Labor and Workforce Development*

For-profit companies employ 73.0% of the township’s working population, significantly higher than the state- or countywide share (Table 11). The municipality also has a relatively high percentage of self-employed residents, 15.7% in all. In contrast, just 12.3% of employed residents in Hunterdon County are self-employed. The relatively high share of self-employed residents suggests the presence of entrepreneurs and workers with specialized talent who can work for themselves. Government and not-for-profit employees account for a relatively small share of workers, with the former accounting for 7.7% of the labor force while the latter accounts for the remaining 3.6% of workers.

**Table 51: Class of Worker**

Class of Worker	Lebanon Borough	Hunterdon County	New Jersey
For-profit company employee	73.0%	64.6%	69.2%
Not-for-profit employee	3.6%	8.5%	7.6%
Government Worker	7.7%	14.7%	14.2%
Self-employed, business owner	3.9%	6.1%	3.9%
Self-employed, contractor	11.8%	6.2%	5.1%

*Source: 2019-2023 5-Year ACS*

As mentioned previously, Lebanon appears to have a highly skilled workforce. Fully three-fifths of the employed population, 60.0%, works in management, business, science, and the arts. The borough has a larger number of employees who work in natural resources, construction, and maintenance roles, 9.6%, more than in either the county or state, 5.2% and 6.9%, respectively. While 8.6% and 11.3% of Hunterdon



County and New Jersey workers work in production, transportation, and moving, only 4.0% of Lebanon workers do. The story is the same for service occupations, which is how 9.3% of Lebanon residents earn their pay, less than the comparative figures for Hunterdon County and New Jersey. These data underline how advantageously placed the labor force is compared to that in other municipalities.

**Table 62: Occupation**

Occupation	Lebanon Borough	Hunterdon County	New Jersey
Management, business, science, and arts	60.0%	53.3%	46.9%
Service occupations	9.3%	12.4%	14.8%
Sales and office occupations	17.1%	20.4%	20.0%
Natural resources, construction, and maintenance occupations	9.6%	5.2%	6.9%
Production, transportation, and material moving	4.0%	8.6%	11.3%

*Source: 2019-2023 5-Year ACS*

Borough residents are employed in all the major industrial sectors, but are especially well-represented in construction, health care, education, and professional, scientific, and management. These industries employ a higher share of Lebanon residents, 19.4%, than the comparable shares for the county and state, 16.6% and 15.4% (Table 13). Healthcare plays an integral role in Lebanon’s economy, with 19.4% of employed residents working in the sector, double the share for Hunterdon County, 9.3%, and well surpassing the percentage statewide, 13.3%. The community also has a higher-than-average share of workers in the construction and retail sectors, 8.3% and 9.9%, respectively.

**Table 73: Industry**

Industry	Lebanon Borough	Hunterdon County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.0%	1.3%	0.3%
Construction	8.3%	7.1%	6.4%
Manufacturing	9.9%	15.6%	9.8%
Wholesale trade	0.7%	3.3%	3.4%
Retail trade	9.9%	8.2%	8.7%
Transportation and warehousing, and utilities	3.0%	3.6%	6.9%



Industry	Lebanon Borough	Hunterdon County	New Jersey
Information	3.1%	3.3%	2.9%
Finance and insurance, and real estate and rental and leasing	9.9%	10.6%	10.3%
Professional, scientific, and management, and administrative and waste management services	19.4%	16.6%	15.4%
Educational services	4.4%	10.2%	8.9%
Health care and social assistance	19.2%	9.3%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	4.9%	2.8%	4.8%
Other services except public administration	3.5%	3.5%	3.5%
Public administration	3.9%	4.6%	5.3%

*Source: 2019-2023 5-Year ACS*

Most Lebanon residents travel to work by car. Approximately 63.1% of the working population drives to work alone while another 4.9% carpool. More workers rely on public transportation, 2.4%, than in Hunterdon County as a whole, but still far less than in New Jersey as a whole, 8.5%. Significantly, 26.6% of employed residents telecommute, close to twice the statewide rate, 15.0%. Some residents walk to work, 2.9%, a percentage that exceeds the state and countywide shares.

**Table 14: Means of Transport to Work**

Means of Transport	Lebanon Borough	Hunterdon County	New Jersey
Drove alone	63.1%	71.3%	63.7%
Carpooled	4.9%	4.8%	7.7%
Public transportation	2.4%	1.7%	8.5%
Walked	2.9%	1.7%	2.6%
Bicycle	0.0%	0.1%	0.3%
Taxicab, motorcycle, or other means	0.6%	0.7%	2.1%
Worked from home	26.1%	19.7%	15.0%

*Source: 2019-2023 5-Year ACS*



Lebanon workers who work in person tend to have relatively long commutes. The mean travel time for commuters living in the borough is 34.8 minutes, higher than the New Jersey mean, 30.9 minutes (Table 15). In general, commuters in Hunterdon County tend to have lengthier commutes, with a mean travel time of 33.6 minutes. All told, 55.4% of Lebanon commuters have a commute of at least a half hour. A comparatively low percentage of Lebanon residents have a commute of less than 15 minutes, 18.8%, less than in either Hunterdon County or New Jersey. Another 19.7% of Lebanon have a commute of between 20 and 30 minutes while a further 16.2% have a commute lasting between 30 and 45 minutes. More than a quarter of Lebanon commuters have a trip to work of at least 45 minutes, or 25.9%, while 13.3% of commuters have a trip to work of an hour or more.

**Table 15: Travel Time to Work**

Travel Time	Lebanon Borough	Hunterdon County	New Jersey
Less than 10 minutes	9.9%	10.5%	9.9%
10 to 14 minutes	8.9%	9.4%	11.5%
15 to 19 minutes	6.1%	8.5%	13.1%
20 to 24 minutes	10.8%	10.1%	12.9%
25 to 29 minutes	8.9%	7.7%	6.7%
30 to 34 minutes	11.6%	13.5%	13.7%
35 to 44 minutes	4.6%	11.1%	8.2%
45 to 59 minutes	25.9%	13.1%	9.9%
60 or more minutes	13.3%	16.0%	14.2%
<b>Mean travel time to work (minutes)</b>	<b>34.8</b>	<b>33.6</b>	<b>30.9</b>

*Source: 2019-2023 5-Year ACS*

Many households in Lebanon have three cars or more, 43.4%, (Table 16). This is especially striking given how many one- and two-person households live in Lebanon. It is, however, in line with Hunterdon County, where 44.5% of households have three cars or more. A further 36.7% of households have two motor vehicles. Of the remaining households, 19.4% have but one automobile while 0.5% do not have a car altogether

**Table 16: Total Vehicles Available**

Total Vehicles	Lebanon Borough	Hunterdon County	New Jersey
No vehicle	0.5%	1.7%	6.4%
1 vehicle	19.4%	13.1%	23.3%
2 vehicles	36.7%	40.7%	39.9%
3 or more vehicles	43.4%	44.5%	30.3%

*Source: NJ 2019-2023 5-Year ACS*



## HOUSING ANALYSIS

A majority of residents live in owner-occupied units, 61.1% in all (Table 17). Rental housing, though, plays a larger role in the borough’s housing market compared to most rural communities. In all, 38.9% of the population lives in renter-occupied housing, a percentage higher than in New Jersey as a whole, where 36.3% of persons live in rentals. By comparison, just 12.3% of the population in Hunterdon County lives in renter-occupied housing.

**Table 17: Tenure**

Tenure	Lebanon Borough	Hunterdon County	New Jersey
Owner-Occupied	61.1%	87.7%	63.7%
Renter-Occupied	38.9%	12.3%	36.3%

*Source: 2019-2023 5-Year ACS*

According to the American Community Survey, only 2.4% of housing units in the borough are vacant (Table 18). The share of vacant units is low even for Hunterdon County, where only 3.1% of housing units are vacant. It is particularly low compared to the state as a whole, where 7.9% of housing units sit vacant.

**Table 18: Occupancy Status**

Occupancy Status	Lebanon Borough	Hunterdon County	New Jersey
Occupied	97.6%	96.9%	92.1%
Vacant	2.4%	3.1%	7.9%

*Source: 2019-2023 5-Year ACS*

Almost half of the vacant units in the borough are for sale, 47.1% (Table 19). The other home vacancies are assigned to the American Community Survey’s ‘other vacant’ classification, a broad category that could include damaged homes and abandoned properties, among others. Unlike other communities in New Jersey, none of the vacant units are reserved for seasonal or short-term tenants. It is also noteworthy that none of the vacant units are rentals available to rent or leased but sitting empty, which could indicate that the market for rentals is very strong right now.

**Table 19: Vacancy Status**

Vacancy Status	Lebanon Borough	Hunterdon County	New Jersey
For rent	0.0%	29.4%	16.0%
Rented, not occupied	0.0%	4.7%	2.7%
For sale only	47.1%	12.5%	6.4%



Vacancy Status	Lebanon Borough	Hunterdon County	New Jersey
Sold, not occupied	0.0%	10.2%	4.1%
For seasonal, recreational, or occasional use	0.0%	4.9%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	52.9%	38.2%	27.1%

*Source: 2019-2023 5-Year ACS*

Single-family houses account for just over three in five homes in Lebanon, or 62.0% (Table 20). This is close to the share for New Jersey as a whole, 62.7%. One-family detached residences make up 38.7% of the housing stock while one-family attached residences account for 21.3% of housing in the community. Two-family dwellings comprise 0.7% of the housing stock while three- and four-family buildings comprise 9.2%. Multifamily housing accounts for the remaining 27.4% of the community’s housing. This far surpasses the share countywide, or 7.8%. Buildings with between 10 to 19 units constitute the largest portion of the multifamily stock, or 11.3% of all housing units in Lebanon. An additional 10.2% of units are located in buildings of between 20 and 49 units while 2.2% of units are in buildings of 5 to 9 units. Apartment buildings with 50 or more units comprise the 3.7 of units. The Census found that RVs, vans, and other vehicles constitute 0.5% of housing units.

**Table 20: Units in Structure**

Housing Type	Lebanon Borough	Hunterdon County	New Jersey
1, detached	38.7%	73.9%	52.7%
1, attached	23.3%	12.2%	10.0%
2	0.7%	2.8%	8.6%
3 or 4	9.2%	3.0%	6.1%
5 to 9	2.2%	2.7%	4.7%
10 to 19	11.3%	2.8%	4.9%
20 to 49	10.2%	1.2%	4.2%
50 or more	3.7%	1.1%	7.9%
Mobile home	0.0%	0.2%	0.9%
Boat, RV, van, etc.	0.5%	0.1%	0.0%

*Source: 2019-2023 5-Year ACS*

Single-family housing accounts for the vast majority of owner-occupied units while rental units are largely located in multifamily buildings. Altogether, one-family dwellings make up 91.8% of owner-occupied units, with 60.8% in detached residences and 31.0% in attached residences (Table 21). Two-, three-, and four-family dwellings comprise 4.9% of owner-occupied units. Multifamily housing accounts for most of the other owner-occupied units, 2.3%, while vans, RVs, and other vehicles account for the remaining 0.9%.



In contrast, one-family homes constitute just less than a quarter of renter-occupied units, 24.2%, while two-, three-, and four-family dwellings account for only 16.6 of rentals. Multifamily buildings constitute the bulk of the rental stock, or 59.9%. A significant number of rentals, 23.0%, are in buildings of between 20 and 49 units, with a similar percentage, 22.8%, in buildings of between 10 and 19 units. Large apartment buildings with 50 units or more comprise a relatively small share of rental units, 8.4%, while buildings of 5 to 9 units provide 5.1% of rentals in total.

**Table 81: Units in Structure by Tenure**

Housing Type	Lebanon Borough		Hunterdon County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	60.8%	9.0%	83.1%	24.4%	77.1%	11.7%
1, attached	31.0%	15.2%	11.7%	14.8%	10.2%	8.4%
2	0.9%	0.6%	0.9%	13.0%	4.6%	15.5%
3 or 4	4.0%	16.0%	0.9%	14.2%	1.7%	13.8%
5 to 9	0.0%	5.1%	1.7%	8.4%	1.4%	10.6%
10 to 19	2.3%	22.8%	0.9%	13.8%	1.2%	11.4%
20 to 49	0.0%	23.0%	0.3%	4.8%	1.0%	9.7%
50 or more	0.0%	8.4%	0.2%	6.5%	1.8%	18.4%
Mobile home	0.0%	0.0%	0.2%	0.3%	1.1%	0.4%
Boat, RV, van, etc.	0.9%	0.0%	0.1%	0.0%	0.0%	0.1%

Source: 2019-2023 5-Year ACS

A considerable portion of the housing stock was constructed before 1940 (Table 22). To be precise, 27.8% of units are in buildings built prior to 1940, well above the percentage for Hunterdon County, 17.3%. An additional 19.6% of housing units are in buildings constructed between 1940 and 1980. A majority of housing units have been built in 1980 or later, 52.5% in all, including 16.2% that were constructed in the 1980s and 2.9% in the 1990s. Approximately a third of the housing stock has been built in the twenty-first century, with 20.9% of units constructed in the 2000s and 12.5% in the 2010s.

**Table 92: Year Structure Built**

Year Structure Built	Lebanon Borough	Hunterdon County	New Jersey
Built 2020 or later	0.0%	0.3%	0.6%
Built 2010 to 2019	12.5%	3.1%	5.8%
Built 2000 to 2009	20.9%	10.0%	9.1%
Built 1990 to 1999	2.9%	15.0%	9.1%
Built 1980 to 1989	16.2%	20.0%	11.9%



Year Structure Built	Lebanon Borough	Hunterdon County	New Jersey
Built 1970 to 1979	4.7%	14.0%	12.4%
Built 1960 to 1969	4.2%	9.0%	13.0%
Built 1950 to 1959	6.2%	7.7%	14.1%
Built 1940 to 1949	4.5%	3.6%	6.7%
Built 1939 or earlier	27.8%	17.3%	17.5%

*Source: 2019-2023 5-Year ACS*

Two-bedroom homes are unusually common in Lebanon, totaling 48.5% of all housing units in the borough (Table 23). One-bedroom homes make up an additional 15.0% of dwellings. The high share of one- and two-bedroom residences makes sense, given that most households consist of only one or two persons. About one in five housing units have three bedrooms while 15.1% have four bedrooms. Only 0.6% of homes have five bedrooms or more, a fraction of the share in New Jersey overall, 5.9%.

**Table 23: Number of Bedrooms, Housing Stock**

Total Bedrooms	Lebanon Borough	Hunterdon County	New Jersey
No bedroom	0.4%	0.9%	3.0%
1 bedroom	15.0%	8.1%	14.2%
2 bedrooms	48.5%	18.6%	25.5%
3 bedrooms	20.4%	32.9%	31.8%
4 bedrooms	15.1%	34.1%	19.7%
5 or more bedrooms	0.6%	5.5%	5.9%

*Source: 2019-2023 5-Year ACS*

A small portion of the housing stock is in substandard condition. For instance, 0.6% of residences lack complete plumbing facilities, more than twice the rate in both Hunterdon County and New Jersey. (Table 24). Additionally, 0.9% of homes lack telephone service, a level that also exceeds the state- and countywide rates as well. That said, no housing units in Lebanon lack complete kitchen facilities, a problem that plagues 0.8% of units statewide. Additionally, no households lack fuel to heat their home. The most common heating fuel is natural gas supplied by a utility, which heats 61.1% of homes, a figure that outpaces the share countywide, 45.2%. In terms of overcrowding, 1.2% of borough homes have more than one occupant per room.



**Table 24: Housing Quality Indicators**

Home Heating Fuel	Lebanon Borough	Hunterdon County	New Jersey
Utility gas	61.1%	45.2%	73.3%
Bottled, tank, or LP gas	2.3%	8.9%	2.5%
Electricity	12.4%	10.1%	15.6%
Fuel oil, kerosene, etc.	23.3%	31.5%	6.8%
Coal or coke	0.0%	0.1%	0.0%
Wood	0.0%	2.6%	0.3%
Solar energy	0.0%	0.3%	0.2%
Other fuel	0.9%	1.0%	0.5%
No fuel used	0.0%	0.2%	0.8%
<b>Lacking facilities</b>			
Lacking complete plumbing facilities	0.6%	0.3%	0.3%
Lacking complete kitchen facilities	0.0%	0.4%	0.8%
No telephone service available	0.9%	0.6%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	98.8%	99.2%	96.3%
1.01 to 1.50	1.2%	0.5%	2.4%
1.51 or more	0.0%	0.3%	1.3%

*Source: 2019-2023 5-Year ACS*

Householders in Lebanon are more likely to have moved in recently compared to Hunterdon County as a whole. This is perhaps not surprising, given that many residents live in rental housing. Approximately 5.4% of householders have moved to the borough between 2021 and 2023, while 26.9% of householders moved between 2018 and 2020 (Table 25). What’s more, 27.0% of householders moved into their units between 2010 and 2017. Almost a quarter, 24.8%, moved into their residence between 2000 and 2009. All told, 84.1% of householders moved into their home in the twenty-first century. This well surpasses the percentage for Hunterdon County as a whole, where 69.7% of householders moved into their home since 2000, and exceeds the comparable figure statewide, 76.1%. As for the remaining householders, 5.1% moved into their current home during the 1990s, while 10.8% moved in before 1990.

**Table 25: Year Moved In**

Year Moved In	Lebanon Borough	Hunterdon County	New Jersey
Moved in 2021 or later	5.4%	6.5%	8.3%
Moved in 2018 to 2020	26.9%	16.2%	20.6%
Moved in 2010 to 2017	27.0%	26.5%	28.6%



Year Moved In	Lebanon Borough	Hunterdon County	New Jersey
Moved in 2000 to 2009	24.8%	20.5%	19.2%
Moved in 1990 to 1999	5.1%	15.4%	11.4%
Moved in 1989 and earlier	10.8%	14.8%	11.9%

*Source: 2009-2013 5-Year ACS*

## HOUSING MARKET ANALYSIS

Approximately 62.7% of Lebanon homeowners have a mortgage while 37.3% do not have a mortgage (Table 26). The percentage of homeowners in the borough without a mortgage is somewhat higher than the respective shares for the county and state. In Hunterdon County, 34.1% of owner-occupied homes are without a mortgage while in the Garden State as a whole, that figure is 35.6%.

**Table 26: Mortgage Status**

Mortgage Status	Lebanon Borough	Hunterdon County	New Jersey
With a mortgage	62.7%	65.9%	64.4%
Without a mortgage	37.3%	34.1%	35.6%

*Source: 2019-2023 5-Year ACS*

Almost two-thirds of homes in the borough have a value between \$300,000 and \$499,999 (Table 27). As a result, the median home value in the community, \$377,300, is below the median values for Hunterdon County and New Jersey, \$498,800 and \$427,600, respectively. All told, only 10.3% of homes in Lebanon are valued at \$500,000 or above. Furthermore, no Lebanon homes have a value exceeding \$750,000, according to the American Community Survey data. At the lower end of the scale, 21.0% of homes have a value of at least \$100,000 and less than \$300,000 while 3.3% of residences are valued under \$100,000.

**Table 27: Home Values**

Home Value	Lebanon Borough	Hunterdon County	New Jersey
Less than \$100,000	3.3%	1.6%	4.4%
\$100,000 to \$299,999	21.0%	13.4%	23.6%
\$300,000 to \$499,999	65.5%	35.2%	33.8%
\$500,000 to \$749,999	10.3%	35.4%	23.0%
\$750,000 to \$999,999	0.0%	9.8%	8.6%
\$1,000,000 or more	0.0%	4.6%	6.6%



Home Value	Lebanon Borough	Hunterdon County	New Jersey
Median home value	\$377,300	\$498,800	\$427,600

*Source: 2019-2023 5-Year ACS*

In the five years preceding the pandemic year of 2020, home prices generally hovered around \$300,000 if varying from year to year (Table 28). Since the pandemic, home sales have generally stayed above their pre-pandemic levels. Home sales peaked in 2022, when 44 homes changed hands in all, but the number of homes sold in 2023 and 2024 also surpassed the totals for all but one of the years preceding the pandemic. The surge in home sales is a departure from the trend in the rest of the state, where sales have plummeted from the pre-pandemic levels. Interestingly, home prices in Lebanon did not rise significantly until 2024, when they jumped to \$382,831. Countywide, the average sales price has risen from \$404,419 in 2020 to \$563,914 in 2024. While a significant increase, it should be noted that home prices in other parts of New Jersey have risen considerably more.

**Table 28: Home Sales**

Year	Lebanon Borough		Hunterdon County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	16	\$287,888	1,198	\$402,049
2016	27	\$283,141	1,099	\$395,437
2017	8	\$343,000	1,206	\$410,196
2018	15	\$319,700	1,308	\$406,396
2019	12	\$272,192	1,193	\$401,576
2020	17	\$267,376	1,279	\$404,419
2021	21	\$312,136	1,742	\$465,665
2022	44	\$296,316	1,654	\$504,068
2023	26	\$302,788	1,038	\$549,325
2024	21	\$382,831	885	\$563,914

*Source: NJ Division of Taxation, NJ Treasury*

Assessed values over the past decade have remained fairly stable. The average home assessment, which was \$270,457 in 2016, had marginally increased to \$280,605 by 2024 (Table 29). Average home assessments have risen by a somewhat higher percentage in Hunterdon County as a whole. Whereas, in 2016, the average Hunterdon County home had an assessed value of \$364,805, by 2024, it had climbed to \$404,835.



**Table 29: Residential Tax Assessments**

Year	Total Lots, Lebanon Borough	Average Assessment	Total Lots, Hunterdon County	Average Assessment
2016	573	\$270,457	45,278	\$364,805
2020	574	\$270,505	45,724	\$377,629
2024	587	\$280,605	42,943	\$404,835

*Source: NJ Division of Taxation, NJ Treasury*

Given the rise in home values, the cost of housing may become of increasingly serious concern in the years to come. Housing is generally considered to be affordable if the amount of rent, mortgage, and other essential costs consume less than 30% of a household’s income. If a household spends more than 30% of its income on housing, it is considered cost-burdened. ACS data show more than a third of Lebanon households, 35.2%, spend 30% or more of their income on housing, close to the percentage statewide, 35.7% (Table 30). An additional 19.7% of households spend between 20% and 29% of income on housing costs. As for households that can better afford housing, 44.6% of households spend less than 20% of their income on housing. Again, this is the same percentage as reported for Hunterdon County.

**Table 30: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Lebanon Borough	Hunterdon County	New Jersey
Less than 20% of household income	44.6%	46.9%	39.3%
20 to 29% of household income	19.7%	24.2%	22.9%
30% or more of household income	35.2%	26.8%	35.7%
Zero or negative income	0.0%	0.9%	1.1%
No cash rent	0.5%	1.3%	1.1%

*Source: 2019-2023 5-Year ACS*

Homeowners are better able to cope with housing costs than renters. Nevertheless, an estimated 25.2% must set aside at least 30% of their income to pay for housing (Table 31). This is slightly higher than the comparable percentages for the county and state, 24.2% and 28.5%. A majority of homeowners, 59.2%, spend less than 20% of their income on housing while 15.6% allocate between 20% and 29% of their income towards the cost of housing.



**Table 101: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of Household Income	Lebanon Borough	Hunterdon County	New Jersey
Less than 20% of household Income	59.2%	50.8%	48.1%
20 to 29% of household income	15.6%	24.1%	22.7%
30% or more of household income	25.2%	24.2%	28.5%
Zero or negative income	0.0%	0.8%	0.6%

*Source: 2019-2023 5-Year ACS*

In terms of monthly costs, 45.0% of households with a mortgage pay \$3,000 or more on housing, less than in Hunterdon County overall, or 51.6% (Table 32). Another 30.8% of households with a mortgage spend between \$2,000 and \$2,999 on housing costs every month. To put it another way, almost three in four Lebanon households spend at least \$2,000 on housing costs every month. Again, this is eclipsed by percentage countywide, with 84.5% of Hunterdon County homeowners have housing costs of at least \$2,000 per month. Overall, the median household in Lebanon spends \$2,807 every month on housing costs, compared to \$3,055 in Hunterdon County.

**Table 32: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Lebanon Borough	Hunterdon County	New Jersey
Less than \$500	0.0%	0.3%	0.4%
\$500 to \$999	10.8%	1.0%	1.8%
\$1,000 to \$1,499	3.7%	4.3%	6.6%
\$1,500 to \$1,999	9.7%	9.8%	13.7%
\$2,000 to \$2,499	17.8%	15.4%	17.7%
\$2,500 to \$2,999	13.0%	17.6%	17.0%
\$3,000 or more	45.0%	51.6%	42.7%
<b>Median monthly housing cost</b>	<b>\$2,807</b>	<b>\$3,055</b>	<b>\$2,787</b>

*Source: 2019-2023 5-Year ACS*

Monthly housing costs are necessarily lower, if relatively high for those households without a mortgage. These expenditures go towards taxes, insurance payments, utilities, and other fees. Just over half of households without a mortgage, 50.6%, pay \$1,000 per month or more in housing costs (Table 33). The percentage is far higher in the rest of the county and state, with 77.0% and 67.1% of Hunterdon County and New Jersey homeowner without a mortgage, respectively, expending more than \$1,000 a month. In Lebanon, the median homeowner without a mortgage expends \$1,003 a month on housing costs. This is well below the comparable figures for the county and state, \$1,356 and \$1,205, respectively. Additionally, 40.0% of homeowners without a mortgage spend between \$800 and \$999 per month on housing while



3.1% of such households spend between \$600 and \$799 per month. The remaining 6.3% of households have monthly housing costs of less than \$600.

**Table 33: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	Lebanon Borough	Hunterdon County	New Jersey
Less than \$250	2.5%	1.4%	1.9%
\$250 to \$399	1.9%	0.6%	2.6%
\$400 to \$599	1.9%	1.9%	5.0%
\$600 to \$799	3.1%	4.3%	8.8%
\$800 to \$999	40.0%	14.7%	14.6%
\$1,000 or more	50.6%	77.0%	67.1%
<b>Median monthly housing costs</b>	<b>\$1,003</b>	<b>\$1,356</b>	<b>\$1,205</b>

*Source: 2019-2023 5-Year ACS*

Housing costs put an even greater strain on renters in New Jersey, where 48.3% of renting households are cost-burdened (Table 34). In Lebanon, just under half of renting households in Lebanon are cost-burdened, or 47.2%. A further 24.7% of households spend between 20% and 29% of their income on housing costs while 27.0% of renting households spend less than 20% of their income on housing costs. Renters in the borough under greater financial strain than their counterparts in the rest of Hunterdon County, where 40.9% of all households in renter-occupied housing are cost-burdened.

**Table 34: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Lebanon Borough	Hunterdon County	New Jersey
Less than 20% of household income	27.0%	24.7%	23.8%
20 to 29% of household income	24.7%	24.8%	23.1%
30% or more of household income	47.2%	40.9%	48.3%
Zero or negative income	0.0%	1.1%	1.9%
No cash rent	1.1%	8.5%	2.9%

*Source: 2019-2023 5-Year ACS*

The median gross rent in Lebanon, \$1,993, is relatively high compared to the rest of Hunterdon County, where the median rent is \$1,707 (Table 35). The borough has a higher percentage of rental units with a rent of \$3,000 or more, 9.7%, than either the county or the state, 6.8% and 7.6%, respectively. Another 19.0% of renting households, however, have a rent between \$2,500 and \$2,999 while 21.0% spend between \$2,000 and \$2,499 on gross rent. To put this in perspective, 49.7% of households that rent housing in Lebanon have a gross rent of at least \$2,000, far more than the 32.0% in Hunterdon County as a whole. Another 20.7% of households that a rent between \$1,500 and \$1,999. Only 29.5% of households



in renter-occupied housing have a rent of less than \$1,500, compared to 37.2% of such households countywide.

**Table 35: Gross Rent**

Gross Rent	Lebanon Borough	Hunterdon County	New Jersey
Less than \$500	0.0%	4.9%	6.3%
\$500 to \$999	1.4%	4.9%	8.7%
\$1,000 to \$1,499	28.1%	27.4%	26.3%
\$1,500 to \$1,999	20.7%	30.7%	28.5%
\$2,000 to \$2,499	21.0%	17.6%	15.9%
\$2,500 to \$2,999	19.0%	7.6%	6.7%
\$3,000 or more	9.7%	6.8%	7.6%
<b>Median rent</b>	<b>\$1,993</b>	<b>\$1,707</b>	<b>\$1,653</b>

*Source: 2019-2023 5-Year ACS*

## DEVELOPMENT TRENDS

In the last two decades, the borough has approved building permits for 160 housing units (Table 36). During that time, most years have come and gone without any building permits being given for housing. On average, permits for 8 housing units have been approved per year since 2004.

**Table 36: Total Housing Permits Issued Per Year, 2004-2023**

Year	Lebanon Borough	Hunterdon County	New Jersey
2004	4	650	39,238
2005	0	472	39,688
2006	0	427	32,048
2007	0	182	25,948
2008	0	119	16,338
2009	156	226	11,145
2010	0	97	11,885
2011	0	74	11,882
2012	0	91	15,270
2013	0	76	18,795
2014	0	223	22,896
2015	0	164	19,503



Year	Lebanon Borough	Hunterdon County	New Jersey
2016	0	230	24,170
2017	0	121	25,961
2018	0	316	26,048
2019	0	439	30,770
2020	0	133	26,680
2021	0	844	30,044
2022	0	368	31,792
2023	0	121	21,682
<b>20-Year Average</b>	<b>8</b>	<b>269</b>	<b>24,089</b>

*Source: NJ Dept. of Community Affairs*

A multifamily project permitted in 2009 is responsible for the bulk of homes permitted in the last two decades. That project comprised 156 units in all. In addition, building permits for 4 one- and two-family units were approved in 2004. One- and two-family units account for most of the units permitted in Hunterdon County in the last twenty years.

**Table 37: Total Housing Permits Issued by Type, 2004-2023**

Year	Lebanon Borough			Hunterdon County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	4	0	0	533	104	13	27,103	11,383	752
2005	0	0	0	456	1	15	26,715	12,687	286
2006	0	0	0	381	37	9	20,090	11,760	198
2007	0	0	0	152	27	3	14,235	11,553	160
2008	0	0	0	112	4	3	8,960	7,102	276
2009	0	156	0	60	165	1	6,776	4,309	60
2010	0	0	0	82	15	0	6,934	4,733	218
2011	0	0	0	74	0	0	6,236	5,184	462
2012	0	0	0	58	32	1	6,700	8,527	43
2013	0	0	0	76	0	0	9,666	8,998	131
2014	0	0	0	145	78	0	10,678	11,909	309
2015	0	0	0	140	24	0	9,470	9,989	44
2016	0	0	0	96	132	2	8,885	15,217	68
2017	0	0	0	121	0	0	9,201	16,146	614
2018	0	0	0	165	151	0	9,026	16,811	211



Year	Lebanon Borough			Hunterdon County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2019	0	0	0	158	281	0	8,954	21,762	54
2020	0	0	0	95	38	0	8,673	17,950	57
2021	0	0	0	130	714	0	10,479	19,471	94
2022	0	0	0	90	278	0	9,163	21,913	716
2023	0	0	0	120	0	1	9,552	11,538	592
<b>Total</b>	<b>4</b>	<b>156</b>	<b>0</b>	<b>3,244</b>	<b>2,081</b>	<b>48</b>	<b>227,496</b>	<b>248,942</b>	<b>5,345</b>
<b>20-Year Average</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>162</b>	<b>104</b>	<b>2</b>	<b>11,375</b>	<b>12,447</b>	<b>267</b>

*Source: NJ Dept. of Community Affairs*

Since 2004, the Borough has approved the demolition of 7 housing units (Table 38). The demolition permits were all for one- and two-family homes. On average, demolition permits were approved at a rate of 0.35 units per year. For the most part, these homes were demolished between 2011 and 2014, while 1 unit was demolished in 2023.

**Table 38: Demolition Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	1	0	0	1
2012	3	0	0	3
2013	0	0	0	0
2014	2	0	0	2
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0



Year	1-2 Family	Multifamily	Mixed-Use	Total
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	1	0	0	1
<b>Total</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>7</b>
<b>20-Year Average</b>	<b>0.35</b>	<b>0</b>	<b>0</b>	<b>0.35</b>

*Source: NJ Dept of Community Affairs*

Adjusting for demolition, the municipality has permitted a net increase of 153 units between 2004 and 2023 (Table 39). Over the last two decades, the municipality has permitted an average of 7.65 housing units annually on net. The borough has approved the addition of 156 units of multifamily housing during that time while, for one- and two-housing, Borough staff have issued more demolition permits than building permits.

**Table 39: Net Housing Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	4	0	0	4
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	156	0	156
2010	0	0	0	0
2011	-1	0	0	-1
2012	-3	0	0	-3
2013	0	0	0	0
2014	-2	0	0	-2
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0



2022	0	0	0	0
2023	-1	0	0	-1
<b>Total</b>	<b>-3</b>	<b>156</b>	<b>0</b>	<b>153</b>
<b>20-Year Average</b>	<b>-0.15</b>	<b>7.8</b>	<b>0</b>	<b>7.65</b>

*Source: NJ Dept of Community Affairs*

Nonresidential construction has nosedived since the financial crisis. One or more office projects permitted in 2004 are responsible for over half of the square footage permitted in Lebanon in the last two decades (Table 39). No building permits have been issued for the construction of retail space during this time, aside from 98 square feet in 2015 and 36 square feet in 2017. As for other nonresidential uses, the most significant construction activity came in 2008 when 63,702 square feet of nonresidential space was permitted. On average, 14,221 square feet of office space per year and 4,202 square feet of other nonresidential development has been permitted annually since 2004.

**Table 110: Building Permits Nonresidential Construction, 2004-2023**

Year	Lebanon Borough			Hunterdon County		
	Office	Retail	Other	Office	Retail	Other
2004	260,000	0	1,488	389,526	40,101	943,698
2005	0	0	0	190,327	22,412	911,693
2006	2,600	0	2,432	234,858	32,859	863,680
2007	0	0	0	131,214	212,865	651,174
2008	10,293	0	63,702	166,270	369,186	498,315
2009	570	0	0	58,286	0	400,218
2010	0	0	0	43,106	0	397,702
2011	0	0	3,678	93,592	12,000	500,651
2012	2,730	0	3	52,399	14,838	287,998
2013	8,219	0	8,284	59,760	92,793	378,641
2014	1	0	6	50,140	7,526	420,530
2015	1	98	5	30,119	25,324	235,466
2016	0	0	2	8,205	128,245	401,381
2017	0	36	1	11,724	15,433	486,074
2018	0	0	2	202,177	0	408,529
2019	0	0	2,906	27,225	47,021	417,250
2020	0	0	770	20,065	11,840	271,048
2021	0	0	761	20,079	5,497	574,335
2022	0	0	4	3,351	10,152	466,989



Year	Lebanon Borough			Hunterdon County		
	Office	Retail	Other	Office	Retail	Other
2023	0	0	1	170,242	2,401	203,730
<b>20-Year Average</b>	<b>14,221</b>	<b>7</b>	<b>4,202</b>	<b>98,133</b>	<b>52,525</b>	<b>485,955</b>

*Source: NJ Dept. of Community Affairs*

## PLANNING PROJECTIONS

Hunterdon County is served by the North Jersey Transportation Planning Authority (NJTPA), one of New Jersey’s three metropolitan planning organizations. NJTPA calculates population and employment projections to anticipate the long-range planning needs of the North Jersey portion of the New York metropolitan area.

The agency forecasts that Lebanon and Hunterdon County will have lower population and household growth than the rest of NJTPA coverage area (Table 41). Specifically, total households in Lebanon are projected to increase at an annualized rate of 0.23% for households while total population is projected to rise at just 0.14% annually. The growth rates projected would result in a net increase of 54 households and 76 residents by 2050. The agency anticipates similar household and population growth for Hunterdon County whose population is forecast to grow by 6,608 persons and 3,702 households by 2050. This represents an annualized growth rate of 0.21% for households and 0.15% for population. The growth rates for the county and borough fall short of those projected for NJTPA’s jurisdiction as a whole. The population of the NJTPA region is anticipated to grow by 0.42%, with the number of households expected to climb by 0.46%.

The agency expects total employment in Lebanon to rise at an even slower clip, 0.05%. The employment growth forecast for Hunterdon County is somewhat higher, 0.16%, while the total workers in the NJTPA region is expected to increase by 0.42% annually by 2050.

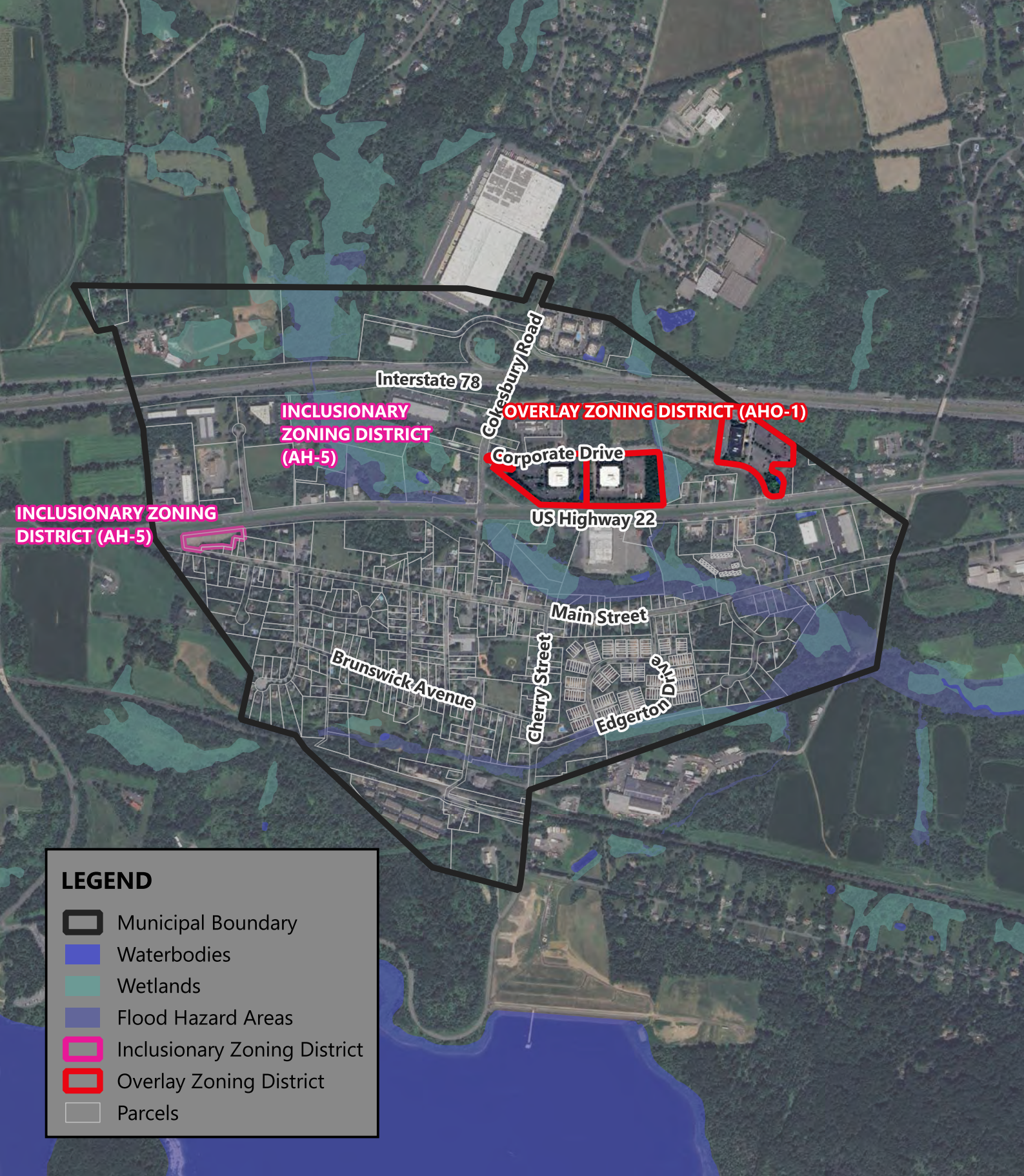


**Table 41: Long-term Population, Household and Employment Forecasts**

	Lebanon Borough	Hunterdon County	NJTPA
Population, 2015	1,530	126,250	6,688,013
Population, 2050	1,606	132,858	7,743,120
<b>Annualized % Population Change 2015-2050</b>	<b>0.14%</b>	<b>0.15%</b>	<b>0.42%</b>
Households, 2015	659	47,714	2,444,799
Households, 2050	713	51,416	2,868,943
<b>Annualized % Household Change 2015-2050</b>	<b>0.23%</b>	<b>0.21%</b>	<b>0.46%</b>
Employment, 2015	1,731	53,115	2,910,458
Employment, 2050	1,759	56,243	3,375,651
<b>Annualized % Employment Change 2015-2050</b>	<b>0.05%</b>	<b>0.16%</b>	<b>0.42%</b>

*Source: NJTPA*

## **Appendix B**



**LEGEND**

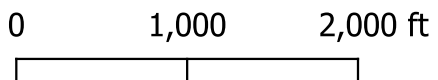
-  Municipal Boundary
-  Waterbodies
-  Wetlands
-  Flood Hazard Areas
-  Inclusionary Zoning District
-  Overlay Zoning District
-  Parcels

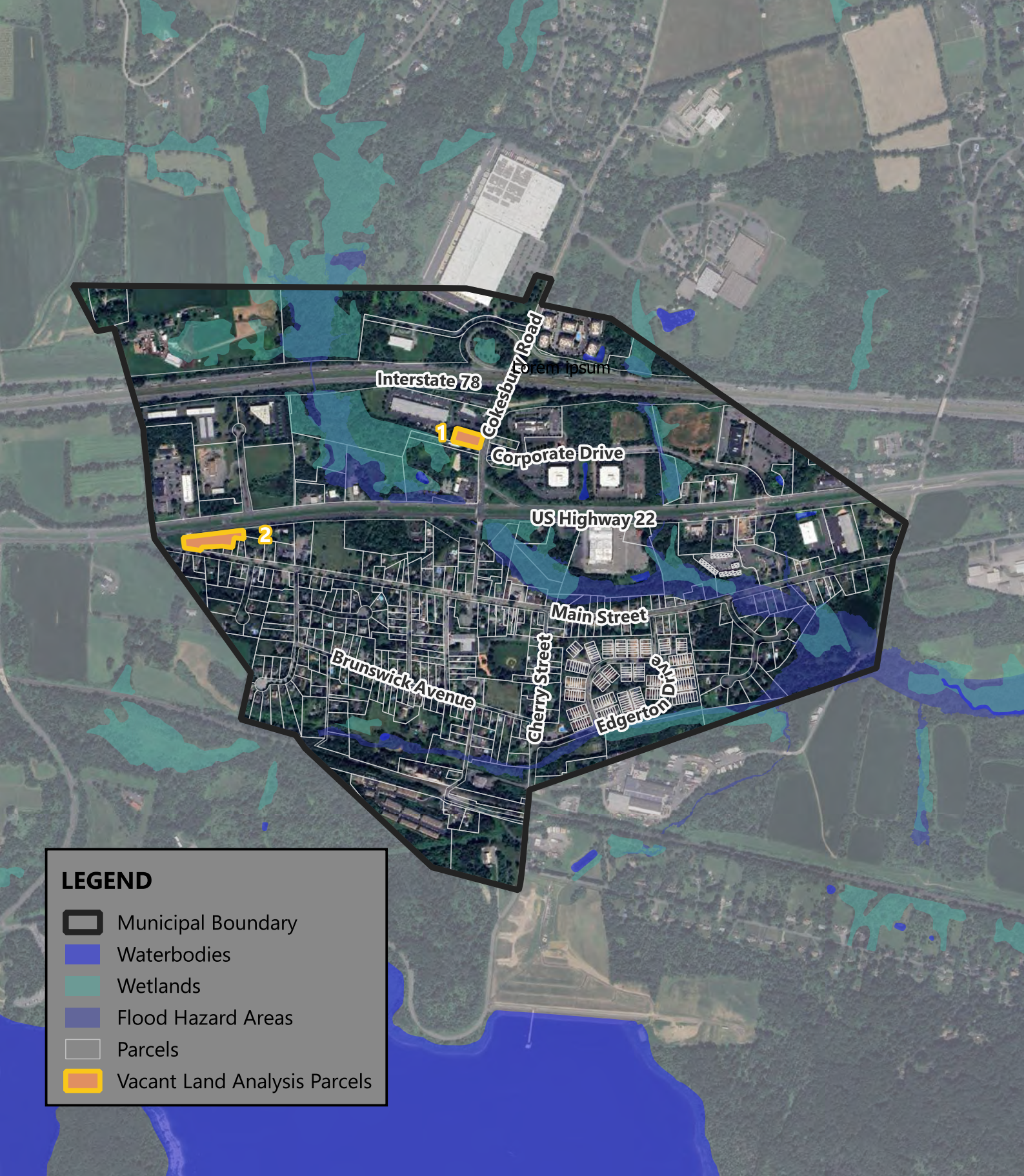


**AFFORDABLE HOUSING SITES  
FOURTH ROUND**

BOROUGH OF LEBANON | HUNTERDON COUNTY

*DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; All Other GIS Data, NJ DEP*





**LEGEND**

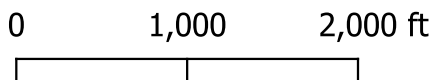
-  Municipal Boundary
-  Waterbodies
-  Wetlands
-  Flood Hazard Areas
-  Parcels
-  Vacant Land Analysis Parcels



**VACANT LAND ANALYSIS  
AFFORDABLE HOUSING**

BOROUGH OF LEBANON | HUNTERDON COUNTY

DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; All Other GIS Data, NJ DEP



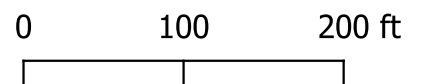


**COKESBURY ROAD**

**BLOCK 2, LOT 13**

BOROUGH OF LEBANON | HUNTERDON COUNTY

*DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; All Other GIS Data, NJ DEP*



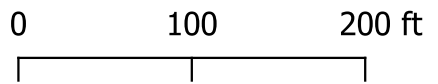


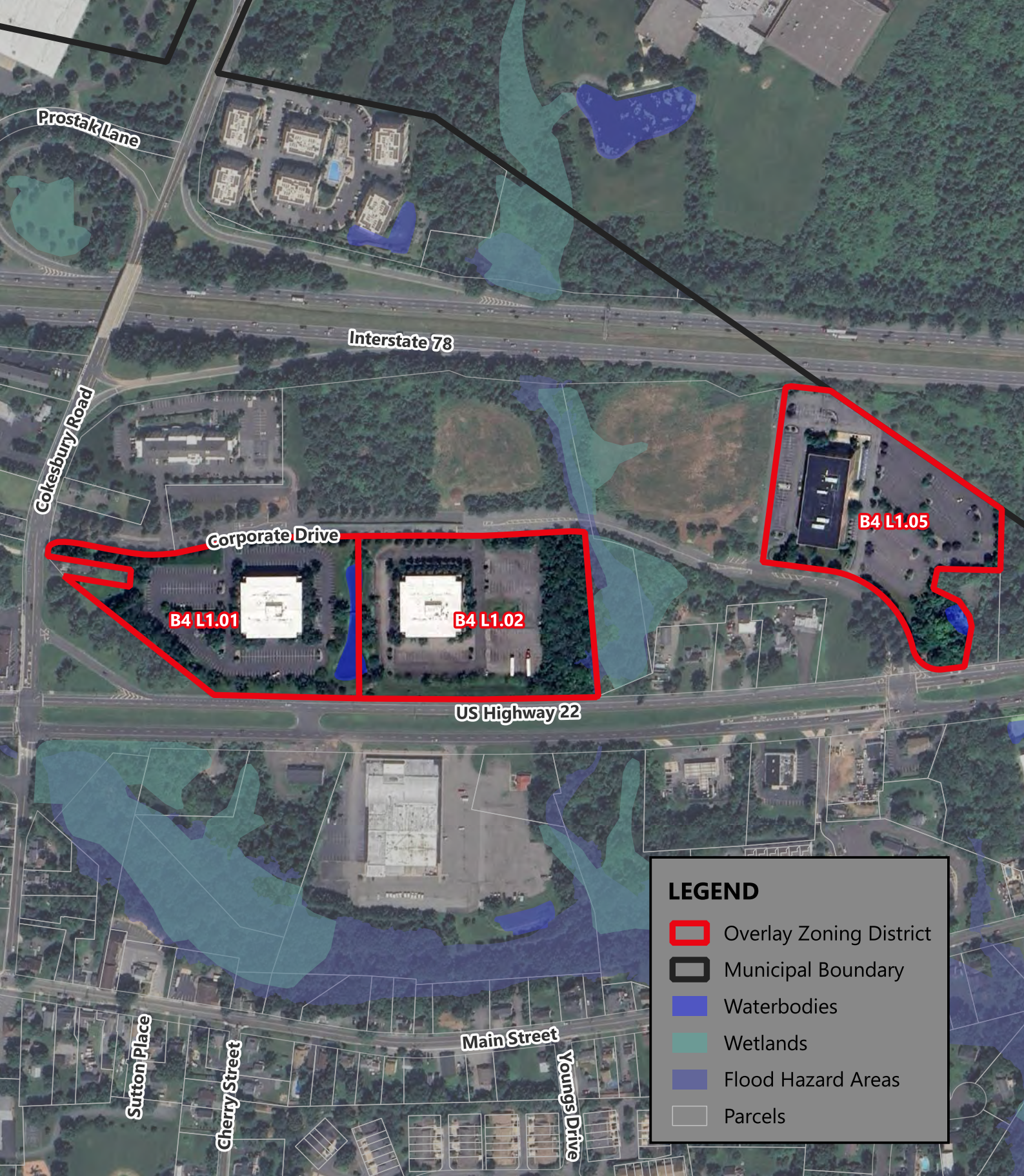
**LEGEND**

-  Municipal Boundary
-  Waterbodies
-  Wetlands
-  Flood Hazard Areas
-  Inclusionary Zoning District
-  Parcels



**HIGHWAY 22**  
**BLOCK 6, LOT 1**  
 BOROUGH OF LEBANON | HUNTERDON COUNTY  
*DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; All Other GIS Data, NJ DEP*

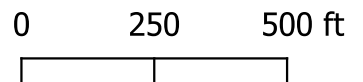




**OVERLAY ZONING DISTRICT  
BLOCK 4, LOTS 1.01, 1.02 & 1.05**

BOROUGH OF LEBANON | HUNTERDON COUNTY

DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; All Other GIS Data, NJ DEP



# Appendix C

## **Affordable Housing-5 (AH-5) District**

### **A. Applicability.**

The use, bulk, design and performance standards of the District shall supersede the zoning provisions of the Borough of Lebanon General Ordinances and the Zoning Ordinance (Chapter 165). However, where the regulations and standards of the AH-5 District are silent the standards of the General Ordinances and Chapter 165 shall apply.

### **B. Purpose.**

The AH-5 District provides land use regulations for the development of the site where specific site elements are incorporated that limit the impact to the surrounding parcels through the requirement of adequate development setbacks and sufficient buffering. The AH-5 District is intended to provide for the development of multi-family housing to support the development of low- and moderate-income housing.

**C. Permitted Uses.** Permitted principal uses and structures. The following principal uses and structures shall be permitted in the AH-5 District.

1. Multi-family residential units.
2. Supportive and Special Needs.

**D. Accessory Uses Permitted.** The following accessory uses and structures shall be permitted in the AH-5 District:

1. Private community spaces and amenities (e.g., multipurpose room, laundry facilities, mail rooms, fitness studios, etc.) for the sole use and enjoyment of residents and their guests;
2. Refuse and recycling areas;
3. Onsite surface, covered, and structured parking including electric vehicle supply/service equipment as required pursuant to NJSA 40:55d-1 et seq;
4. Outdoor recreation areas (e.g., tot lots and playground, gazebos, picnic areas);
5. Signage;
6. Temporary construction trailers, the location to be shown on the approved site plan, which shall be removed within 30 days after the final Certificate of Occupancy is issued;
7. Utility installations;
8. Maintenance facilities within an enclosed structure;
9. Storage facilities within an enclosed structure;
10. Onsite professional management and leading office, provided that it is not located within a dwelling unit; and,
11. Other uses normally subordinate and incidental to a principal permitted use.
12. Such other uses and structures that are customary and incidental to the principal use as permitted by the Planning Board and shown on the approved site plan.

### **E. Maximum Density.**

1. Maximum density shall not exceed twelve (12) units per acre.

**F. Maximum Building Height.**

1. Maximum building height shall not exceed 40 feet in height and 3 stories.

**G. Area and Yard Requirements.**

1. Maximum building coverage: 30%
2. Maximum impervious coverage: 55%
3. Minimum front yard setback to a principal building: 30 feet
4. Minimum side yard and rear yard setback: 20 feet
5. Minimum distance between a principal buildings: 60 feet
6. Minimum distance between a principal buildings (side to side): 20 feet
7. Not more than 24 units per building and building length shall not exceed 300 feet.

**H. Design Standards** shall comply with AH-4 district standards in accordance with Section 165-144 E through P.

**I. Affordable Housing.**

1. Affordable Housing Set-Aside: The development shall setaside 15% of the units if it is a rental project and 20% of the units if it is a for-sale project for very-low, low- and moderate income households. wAffordable units in said projects must be affordable to very low, low- and moderate-income households in accordance with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. (“FHA”), Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et seq. (“UHAC”), and New Jersey Council on Affordable Housing (COAH) Prior Round regulations, N.J.A.C. 5:93-1 et seq. If there are multiple dwelling units within each building, then the affordable units shall be evenly dispersed with market-rate units in each building. Affordable units shall have equal access to all amenities and recreational areas available to market-rate units.
2. Income Distribution of Affordable Units: The income distribution for the affordable units in each project shall be as follows: no more than fifty percent (50%) within each bedroom distribution may be moderate income units, at least thirty-seven percent

(37%) within each bedroom distribution shall be low income units and at least thirteen percent (13%) within each bedroom distribution shall be very low income units.

3. **Affirmative Marketing of Affordable Units:** The affordable units must be affirmatively marketed to the housing region in accordance with the Borough's Affirmative Marketing Plan.
4. **Affordable Housing Ordinance Requirements:** The provisions of the Borough's Affordable Housing Ordinance, shall apply to a multi-family affordable housing developments including, but not limited to, the UHAC required bedroom mix: At least twenty percent (20%) of the affordable units in each project shall be three bedroom units; at least, but not more than, twenty percent (20%) of the affordable units in each project shall be efficiency and one bedroom units; at least thirty percent (30%) of the affordable units in each project shall be two bedroom units; the balance may be two or three-bedroom units, at the discretion of the developer.
5. **Deed Restriction of Affordable Units:** The developer shall have an obligation to deed restrict the affordable units in any project as very low, low or moderate income affordable units for a period of at least thirty (30) years for for-sale units and forty (40) years for rental units, until such time and under such conditions as the Borough takes action to release the deed restriction, so that the Borough may count the affordable units against its affordable housing obligation.

## PURPOSE

The purpose of this Ordinance is to create regulations and standards governing the development of a multi-family housing development, which will include a required on-site affordable housing component, in a new overlay zoning district on Block 4, Lots 1.01, 1.02, 1.05. The ordinance is designed to regulate a multi-family housing development in a manner consistent with Borough's Affordable Housing Ordinance, the Borough's Housing Element and Fair Share Plan, any applicable Order of the Court (including a Judgment of Compliance and Repeal Order), the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et seq. ("UHAC"), and applicable New Jersey Council on Affordable Housing (COAH) Prior Round regulations, N.J.A.C. 5:93-1 et seq.

In any instance in which these regulations and standards do not address a particular land development control, or when specific reference to the Land Development Ordinance is made, the standards of the Development Regulations shall apply:

### **165- Affordable Housing Overlay-1 Zone (AHO-1)**

- a. Purpose. The AHO-1 zoning district is intended to promote development to accommodate multi-family housing in a location that can address the housing needs and preferences of market rate and affordable households.
- b. Location. The AHO-1 is a multi-family overlay option on certain lots located in the Commercial/Research/Office/Manufacturing 200,000 zoning district. Within the overlay zone district, the development of a new multi-family development, with a required on-site affordable housing component, is permitted as an option to the uses otherwise permitted in the C/R/O/M 200,000 zoning district.
- c. Permitted uses. The following uses shall be permitted in the AHO-1 District:
  1. Single family detached homes.
  2. Single family attached homes.
  3. Townhomes.
  4. Apartments.
  5. Supportive and Special Needs.
- d. General Requirements.
  1. Density: The maximum density for a multi-family development shall not exceed eight (8) dwelling units per acre.

2. Bulk Standards
  - i. Maximum building height shall not exceed 35 feet in height and 2 ½ stories.
  - ii. Minimum lot size:
    - a) Single family detached: 5,000 square feet
    - b) Single family attached: 2,500 square feet
    - c) Townhomes not to exceed more than 6 units in one structure: 2,000 square feet
  - iii. Maximum building coverage: 40%
  - iv. Maximum impervious coverage: 60%
  - v. Minimum front yard setback: 15 feet
  - vi. Minimum side yard setback: 10 feet
  - vii. Minimum rear yard setback: 50 feet
  - viii. Lots with frontage on Corporate Drive and Route 22 shall provide access only from Corporate Drive and a 25 foot landscaped buffer shall be provided along Route 22.
  - ix. Minimum attached garage setback from front facade: 15 feet
  - x. No more than six (6) townhomes shall be in one building.
  - xi. Parking. Parking spaces shall be provided for all residential dwellings according to the New Jersey Residential Site Improvement Standards (N.J.A.C. 5:21).
3. Design Standards shall comply with the AH-4 district standards Sections 165-144 E through P.
4. Affordable Housing Set-Aside: The development shall setaside 15% of the units if it is a rental project and 20% of the units if it is a for-sale project for very-low, low- and moderate income households. wAffordable units in said projects must be affordable to very low, low- and moderate-income households in accordance with the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. (“FHA”), Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et seq. (“UHAC”), and New Jersey Council on Affordable Housing (COAH) Prior Round regulations, N.J.A.C. 5:93-1 et seq. If there are multiple dwelling units within each building, then the affordable units shall be evenly dispersed with market-rate units in each building. Affordable units shall have equal access to all amenities and recreational areas available to market-rate units.
5. Income Distribution of Affordable Units: The income distribution for the affordable units in each project shall be as follows: no more than fifty percent (50%) within each bedroom distribution may be moderate income units, at least thirty-seven percent (37%) within each bedroom distribution shall be low income units and at least thirteen percent (13%) within each bedroom distribution shall be very low income units.
6. Affirmative Marketing of Affordable Units: The affordable units must be affirmatively marketed to the housing region in accordance with the Borough’s Affirmative Marketing Plan.

7. Affordable Housing Ordinance Requirements: The provisions of the Borough's Affordable Housing Ordinance, shall apply to a multi-family affordable housing developments including, but not limited to, the UHAC required bedroom mix: At least twenty percent (20%) of the affordable units in each project shall be three bedroom units; at least, but not more than, twenty percent (20%) of the affordable units in each project shall be efficiency and one bedroom units; at least thirty percent (30%) of the affordable units in each project shall be two bedroom units; the balance may be two or three-bedroom units, at the discretion of the developer.
8. Deed Restriction of Affordable Units: The developer shall have an obligation to deed restrict the affordable units in any project as very low, low or moderate income affordable units for a period of at least thirty (30) years for for-sale units and forty (40) years for rental units, until such time and under such conditions as the Borough takes action to release the deed restriction, so that the Borough may count the affordable units against its affordable housing obligation.

# Appendix D

**LEBANON BOROUGH LAND USE BOARD**

**RESOLUTION 2025-01**

**RESOLUTION ADOPTING THE 2025 FOURTH ROUND HOUSING PLAN  
ELEMENT & FAIR SHARE PLAN ELEMENT OF THE MASTER PLAN**

**WHEREAS**, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Lebanon Borough Land Use Board (the “Board”), held a public hearing on the proposed 2025 Fourth Round Housing Plan Element and Fair Share Plan Element of the Master Plan (the “**2025 HPEFSP**”) on June 9, 2025;

**WHEREAS**, upon the conclusion of the public hearing, the Board determined that the proposed 2025 HPEFSP will guide the use of lands in the Borough in a manner which protects public health and safety and promotes the general welfare in accordance with N.J.S.A. 40:55D-28, and is designed to achieve access to affordable housing to meet the Borough’s Fourth Round Mount Laurel constitutional affordable housing obligations and considers the lands that are most appropriate for construction of low and moderate income housing in accordance with N.J.S.A. 52:27D-310;

**NOW THEREFORE BE IT RESOLVED**, by motion duly made and seconded on June 9, 2025, that the Board hereby adopts the 2025 Fourth Round Housing Plan Element and Fair Share Plan Element of the Master Plan.

The above resolution was adopted on June 9, 2025, by the following vote of the members of the Board:

**VOTE ON MOTION DULY MADE AND SECONDED ON JUNE 9, 2025:**

**THOSE IN FAVOR: SAHARIC, HAUCK, ABELES, NEWMAN, MATHEWSON, LAPACYSKI , PITTINGER AND BERGER.**

**THOSE OPPOSED: NONE.**

\*\*\*\*\*

The within resolution was adopted on June 9, 2025 by the following vote of Board members:

<u>Member</u>	<u>Yes</u>	<u>No</u>	<u>Abstain</u>	<u>Absent</u>
ABELES	X			
HAUCK	X			
LAPCZYSKI	X			

<b>MATHEWSON</b>	<b>X</b>	
<b>NEWMAN</b>	<b>X</b>	
<b>SAHARIC</b>	<b>X</b>	
<b>FORDMAN</b>	<b>X</b>	
<b>WEINGART</b>		<b>X</b>
<b>PITTINGER</b>	<b>X</b>	
<b>BERGER</b>	<b>X</b>	

**ATTEST:**



**Karen Romano**  
**Board Secretary**

I, Karen Romano, Secretary to the Lebanon Borough Land Use Board, do hereby certify that the foregoing is a true and accurate copy of the memorializing resolution duly adopted by the said Board on June 9, 2025.



**KAREN ROMANO, Board Secretary**



**BOROUGH OF LEBANON  
COUNTY OF HUNTERDON  
STATE OF NEW JERSEY**

**ORDINANCE NO. 2021-**

**AN ORDINANCE OF THE BOROUGH OF LEBANON, COUNTY OF HUNTERDON, TO AMEND CHAPTER 80 “AFFORDABLE HOUSING”, ARTICLE IV “AFFIRMATIVE MARKETING REQUIREMENTS”, SECTION 80-28 “AFFORDABLE MARKETING REQUIREMENTS” AND SECTION 80-29 “ENFORCEMENT OF AFFORDABLE HOUSING REGULATIONS” TO INCLUDE THE REQUIREMENTS OF P.L. 2020, C.51 REGARDING THE DIGITAL MARKETING OF AFFORDABLE UNITS**

**WHEREAS**, the Borough of Lebanon adopted Ordinance No. 2020-02 on March 18, 2020, which amended Chapter 80 “Affordable Housing”; and

**WHEREAS**, since the adoption of Ordinance No. 2020-02, the New Jersey Legislature adopted P.L. 2020, c.51, which amended the Fair Housing Act to require online digital marketing of affordable units; and

**WHEREAS**, P.L. 2020, c.51 went into effect on November 1, 2020; and

**WHEREAS**, the Borough of Lebanon desires to amend Chapter 80 “Affordable Housing” to incorporate these newly enacted regulations.

**NOW, THEREFORE BE IT ORDAINED**, by the Borough Council of the Borough of Lebanon, with the Approval of the Mayor, that Chapter 80, entitled “Affordable Housing” shall be amended as follows:

**SECTION 1.** The Borough Code, Chapter 80 “Affordable Housing”, Article IV “Affirmative Marketing Requirements”, Section 80-28 “Affordable Marketing Requirements”, shall be amended to add a new subsection K as follows:

**§ 80-28. Affordable Marketing Requirements.**

K. Pursuant to P.L. 2020, c.51, effective November 1, 2020, owners, developers, property managers, and all other administrative entities responsible for the affirmative marketing of any affordable housing units shall:

- (1) Post their units to the Housing Resource Center within one day of accepting or soliciting applications, if:
  - (a) The affordable units are being listed for the first time;
  - (b) Existing units are expected to become available; or
  - (c) Applications for waitlist positions are being accepted.
- (2) Post a listing for a lottery, if the entity elects to hold one, to the Housing Resource Center at least 60 days prior to the lottery's occurrence.
- (3) A posting resulting from (1)(a) or (2) above shall include a link to an online fillable PDF application form and information regarding how to request a paper application.
- (4) The owner, developer, property manager, or administrative entity shall submit evidence of the listing of their available units and waitlist openings to the Borough's administrative agent and municipal housing liaison.

**SECTION 2.** The Borough Code, Chapter 80 "Affordable Housing", Article IV "Affirmative Marketing Requirements", Section 80-29 "Enforcement of Affordable Housing Regulations", shall be amended to add a new subsection C and D as follows:

**§ 80-29. Enforcement of Affordable Housing Regulations.**

- C. Failure of the owner, developer, property manager, or administrative entity to comply with Section §80-28 may result in the municipal housing liaison levying fines against the owner of the development for instances of non-compliance, following written notice to the owner as follows:
  - (1) A fine for the first offense of non-compliance of \$5,000.
  - (2) A fine for the second offense of non-compliance of \$10,000.
  - (3) A fine for each subsequent offense of non-compliance of \$15,000.
  - (4) All funds generated by these fines shall be deposited into the Borough's Affordable Housing Trust Fund.
- D. A fine pursuant to C. above shall not be issued unless the municipal housing liaison first provides the owner with written notice no less than two months prior to the date the fine is levied. A fine shall only be issued if the offense has not been cured within that timeframe.

**SECTION 3.** The various parts, sections and clauses of this Ordinance are hereby declared to be severable. If any part, sentence, paragraph, section or clause is adjudged unconstitutional or invalid by a court of competent jurisdiction, the remainder of this Ordinance shall not be affected thereby.

**SECTION 4.** Any Ordinances or parts thereof in conflict with the provisions of these Ordinance are hereby repealed as to their inconsistencies only.

**SECTION 5.** This Ordinance shall take effect upon final adoption and publication in accordance with the law.

ATTEST

BOROUGH OF LEBANON

\_\_\_\_\_  
Karen Romano, Administrator/Clerk

\_\_\_\_\_  
Richard Burton, Council President

Vote after public hearing and upon final adoption:

Berger \_\_\_\_\_

Burton \_\_\_\_\_

Junge \_\_\_\_\_

Saharic \_\_\_\_\_

Harris \_\_\_\_\_

Baldinger \_\_\_\_\_

Ordinance approved by the Governing Body and presented  
To the Mayor on \_\_\_\_\_, 2021

Veto in Whole or Part:

Approved:

\_\_\_\_\_  
James P. Pittinger, Mayor  
Date:

\_\_\_\_\_  
James P. Pittinger, Mayor  
Date:

Returned to Borough Clerk with statement attached on \_\_\_\_\_, 2021.

# Appendix E

## BOROUGH OF LEBANON SPENDING PLAN

May 2025

### INTRODUCTION

This spending plan is submitted to the Superior Court of New Jersey for approval to expend Affordable Housing Trust Fund monies that will contribute to physical improvements (utilities, sidewalks and roadways) for affordable housing projects, affordability assistance, including expenditures to create very-low income units or to render existing units more affordable, and toward administrative expenses. The existing balance of the trust fund as of April 30, 2025 is \$35,000.

All development fees, payments in lieu of constructing affordable units on site, "other" income, and interest generated by the fees will be deposited in one (1) separate interest-bearing account dedicated toward the creation of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:93-8.16, as described in the sections that follow.

### REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of Fourth Round, Lebanon considered the following:

(a) **Development fees: \$150,000**

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;

2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

**(b) Payment in lieu (PIL): \$0**

The Borough does not anticipate receiving other payment-in-lieu of construction through the Third Round.

**(c) Other funding sources: \$0**

The Borough does not anticipate future funds from this category at this time. Funds from other sources, include, but are not limited to the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units. All monies in the Affordable Housing Trust fund are anticipated to come from development fees and interest.

**(d) Projected interest: \$5,000**

Based on interest earned in recent years and projected rates of development fee revenue, Lebanon anticipates collecting \$5,000 in interest through 2035.

Lebanon Borough projects a subtotal of \$155,000 to be collected between June 2025 and June 30, 2035, including interest, to be used for affordable housing purposes. All interest earned on the account shall accrue to the account to be used only for the purposes of affordable housing.

## **ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS**

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by Lebanon Borough:

### **a) Collection of development fee revenues:**

All collection of development fee revenues will be consistent with local regulations which follow COAH administrative models for both residential and non-residential developments and in accordance with N.J.S.A. 40:55D-8.1 through 8.7.

### **(b) Distribution of development fee revenues:**

The governing body may hear and decide upon a request for development fee revenues for the purpose of creating affordable housing. The governing body reviews the request for consistency with the Spending Plan and adopts the recommendation by resolution.

The release of funds requires the adoption of the governing body resolution. Once a request is approved by resolution, the Chief Financial Officer releases the requested revenue from the trust fund for the specific use approved in the governing body's resolution.

## **DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS**

### **(a) Affordability Assistance (N.J.A.C. 5:93-8.16(c))**

Lebanon Borough is required to spend a minimum of 30 percent of development fee revenue to render affordable units more affordable and at least one-third of that amount must be dedicated to very low-income households or to create very low-income units (i.e. households with incomes less than 30 percent of the

regional median income). The actual affordability assistance minimums should be calculated based on actual revenues.

Projected Minimum Affordability Assistance Requirement		
Balance as of April 30, 2025		\$35,000
Development Fees Projected 2025-2035	+	\$150,000
Interest Projected 2025-2035	+	\$5,000
Less Housing Activity Expenditures per N.J.A.C. 5:93-8.16(c) including new construction	-	\$0
<b>Total</b>	<b>=</b>	<b>\$190,000</b>
30 Percent Requirement	x 0.30 =	\$57,000
Less Affordability Assistance Expenditures through 12/2024	-	\$0
<b>Projected Minimum Affordability Assistance Requirement</b>	<b>=</b>	<b>\$57,000</b>
<b>Projected Minimum Very Low-Income Requirement</b>	<b>÷ 3 =</b>	<b>\$19,000</b>

Based on fees and interest collected to date and projected revenues, Lebanon Borough must dedicate at least \$57,000 from the affordable housing trust fund to render units more affordable, including \$19,000 to render units more affordable to households with income at 30 percent or less of median income by region. Please refer to the affordability assistance program manual provided as an appendix to the Spending Plan for details of how the affordability assistance funds are anticipated to be used. It may use a variety of vehicles to do this including, but not limited to the following:

- Emergency Repair Program;
- Down-payment assistance;
- Rental assistance;
- Security deposit assistance;

- Moving expenses;
- Low interest loans;
- Assistance with homeowners' association or condominium fees and special assessments; and/or
- Converting low-income units to very-low-income units or creating new very-low income units, etc.

The Borough will work with its affordable housing providers and administrator to expand outreach to ensure the existing and new households of very-low-, low- and moderate-income programs can take advantage of affordability assistance programs. Additionally, the Borough will work with affordable housing providers to convert low income units to very low-income units.

**(b) Administrative Expenses (N.J.A.C. 5:93-8.16(e))**

Lebanon Borough may use Affordable Housing Trust Fund revenue for related administrative costs up to a 20 percent limitation pending funding availability after programmatic and affordability assistance expenditures. The actual administrative expense maximum is calculated on an ongoing basis based on actual revenues.

Projected Administrative Expenses		
Balance as of April 30, 2025		\$35,000
Development Fees Projected 2025-2035	+	\$150,000
Interest Projected 2025-2035	+	\$5,000
<b>Total</b>	<b>=</b>	<b>\$190,000</b>
20 Percent Maximum Permitted Administrative Expenses	x 0.20 =	\$38,000
Less Administrative Expenditures through April 2025	-	\$0
<b>Projected Allowed Administrative Expenditures</b>	<b>=</b>	<b>\$38,000</b>

Lebanon Borough projects that \$38,000 may be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, are as follows:

- Borough Attorney, Engineer, and Planner fees related to plan preparation and implementation, and to obtaining Judgment of Compliance and Repose;
- Administration fees related to rehabilitation, extension of expiring controls, affordability assistance programs, and municipally-sponsored construction programs;
- Affirmative Marketing;
- Income qualification of households; and
- Administration of Borough's Affordable Housing Units.

DRAFT

## EXPENDITURE SCHEDULE

Lebanon Borough intends to use Affordable Housing Trust Fund revenues for physical improvements such as utilities, sidewalk extensions and roadway improvements that support affordable housing projects, affordability assistance including the creation of very-low income units and making existing units more affordable, and administrations expenses.

### Projected Expenditure Schedule 2025 Through 2035

Program	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Physical Improvements	\$4.75k	\$9.5k	\$9.5k	\$9.5k	\$9.5k	\$9.5k	\$9.5k	\$9.5k	\$9.5k	\$9.5k	\$4.75k	\$95,000
Affordability Assistance	\$2.85	\$5.7k	\$5.7k	\$5.7k	\$5.7k	\$5.7k	\$5.7k	\$5.7k	\$5.7k	\$5.7k	\$2.85k	\$57,000
Administration	\$1.9k	\$3.8k	\$3.8k	\$3.8k	\$3.8k	\$3.8k	\$3.8k	\$3.8k	\$3.8k	\$3.8k	\$1.9k	\$38,000
<b>TOTAL</b>	<b>\$9.5k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$19k</b>	<b>\$9.5k</b>	<b>\$190,000</b>

## EXCESS OR SHORTFALL OF FUNDS

In the event that a shortfall of anticipated revenues occurs, Lebanon will bond to satisfy the gap in funding. In the event that funds exceed projected expenditures, the Borough will devote any excess funds on additional affordability assistance above the 30 percent minimum requirement. Alternatively, the Borough reserves the opportunity to amend its Housing Element and Fair Share Plan, as well as this Spending Plan, to create additional affordable housing opportunities.

## SUMMARY

The Borough of Lebanon intends to spend Affordable Housing Trust Fund revenues pursuant to the extant regulations governing such funds and consistent with the housing programs outlined in the 2025 Fourth Round Housing Plan Element and Fair Share Plan. Lebanon anticipates \$155,00 in revenues before the expiration of a Fourth Round Judgment of Repose. The Borough may expend up to \$38,000 of Trust Funds on administrative costs during the period of repose. At this time, the Borough estimates that approximately \$57,000 of Trust Funds will be spent to create very low-income units, and to make units more affordable.

Spending Plan Summary	
Revenues	
Projected Revenue from 2025 through 2035	
Balance as of April 30, 2025	\$35,000
1. Development Fees	+ \$150,000
2. Payments-In-Lieu of Construction	+ \$0
3. Other Funds	+ \$0
Interest	+ \$5,000
<b>Total Projected Balance</b>	<b>= \$190,000</b>
Expenditures	
Affordability Assistance	- \$57,000
Physical Improvements	- \$95,000
Administration	- \$38,000
<b>Total Projected Expenditures</b>	<b>= \$190,000</b>
<b>Remaining Balance</b>	<b>= \$0</b>

# Appendix F

**Borough of Lebanon**  
**Vacant Land Analysis (VLA) and Realistic Development Potential (RDP)**

**May 2025**

**Prepared by:**

**Kendra Lelie, PP, AICP, LLA**

**Kyle + McManus Associates**

**Introduction**

The Borough examined all vacant sites and sites that involve low-density development which would create an opportunity for affordable housing if inclusionary development were in place within the fourth round timeframe (2025- 2035).

**Identification of Vacant Land**

This inventory reviewed 2023 MODIV Tax Data records for Vacant (Property Class: 1), Public (Property Class 15C), Farmland (Property Classes 3A and 3B) lands in the Borough. These sites were joined to available parcel data in a Geographic Information System (GIS) in order to review development capability and potential. The Borough then examined each parcel to evaluate its suitability as an affordable housing site.

**Permitted Exclusions**

COAH regulations (N.J.A.C. 5:93-4.2(c)) establish the criteria by which sites or portions of sites in a municipal vacant land inventory may be excluded from the calculation of the municipality's Realistic Development Potential (RDP). Environmentally sensitive areas may be excluded from consideration, including flood hazard areas, wetlands, and areas characterized by steep slopes (defined in COAH's regulations as slopes with a grade of greater than fifteen percent) that render a site or a portion of a site unsuitable for low and moderate income housing. In addition, small isolated lots having an insufficient acreage to generate an affordable housing set-aside as part of an inclusionary development may be excluded. Landlocked parcels or sites with limited or no access may also be excluded from the calculation of the RDP. Agricultural land may be excluded when the development rights to the land has been restricted by covenant. Historic and architecturally important sites may also be excluded if sites are listed on the State Register of Historic Places. Furthermore, properties identified on the Recreation and Open Space Inventory (ROSI) as part of the NJDEP Green Acres Program are also excluded.

**RDP Calculation and Conclusion**

Additionally, our office made every attempt to consolidate acreage of parcels that were contiguous and/or under similar ownership. Ultimately, densities were assigned to be cognizant of the Borough's obligation, as well as keeping the context/character of their surroundings and sound planning principles in mind.

The following chart identifies each parcel by block and lot number, location, total parcel size, developable acreage, RDP density, total units and RDP units.

Table 1: Sites Generating RDP						
Sites	Block / Lot	Address	Acres	Density (du/acre)	Total units	RDP
<b>Vacant Land Suitable For Inclusionary Development</b>						
1	2/13	22 Cokesbury Road	0.71 gross 0.71 net	12	9	2
2	6/1	1391 Highway 22	1.4 gross 1.4 net	12	17	3
<b>Total</b>						<b>5</b>

Sites not generating an RDP as provided below in Table 2.

Block / Lot	Address	Property Class	Acres	Developable Acres	Exclusion Reason
1/5.02	PROSTAK LANE	1	0.24	0.24	Not developable - triangular shaped lot on the jughandle
1/1.01		3B	0.39	-	not accessible
1/2		3B	23	-	C-1 stream constraints and working farm with many structures
2/3	1382 HIGHWAY 22	1	1.18	0.74	not developable - C1 stream runs through center of property
2/4.04	4 WERNER WAY	1	5.60	5.10	not developable - C1 stream runs through center of property
2/13	22 COKESBURY ROAD	1	0.71	0.71	vacant and developable
3/26	110 COKESBURY ROAD	1	0.03	0.02	Too Small
3/27	104 COKESBURY ROAD	1	0.03	0.02	Too Small
3/4	ROUTE I-78	1	2.98	1.27	No access
3/5	ROUTE I-78	1	0.03	0.03	Too Small
3/2	COKESBURY RD & I-78	1	0.05	0.05	Too Small
3/6	ROUTE I-78	1	0.03	0.03	Too Small
4/1.04		3B	10	-	3rd Round site
4/1.03		3B	12.2	-	3rd Round site
5/35.01	CLARK ROAD	1	2.73	1.34	Open space around existing offices
6/8	1381 HIGHWAY 22	1	1.25	0.69	Too Small
6/1	1391 HIGHWAY 22	1	1.39	0.98	Parking lot use - commuter parking lot?
6/3	MAIN STREET	1	0.19	0.15	Too Small
8/11		3B	1.35		land locked in borough - part of larger tract in Township
8/10		3B	0.8		land locked in borough - part of larger tract in Township

Block / Lot	Address	Property Class	Acres	Developable Acres	Exclusion Reason
10/2	CONOVER TERRACE	1	8.91	2.70	Developed with townhomes
11/12	CHERRY STREET	1	0.06	0.03	Too Small
12/5	MAIN STREET	1	0.02	0.02	Too Small
13.01/14	EDGERTON DRIVE	1	2.78	2.16	Open space around existing townhomes
13.02/14	EDGERTON DRIVE	1	6.33	3.15	Open space around existing townhomes
13.02/54		3B	4.99		not accessible
13.02/52		3B	13.63	1.4	C-1 stream constraint Not in sewer service area and located in Highland Environmentally Constrained sub-area



POLICY  
PLANNING  
DESIGN

# Vacant Land Map

Hunterdon County Parcels 2023  
 NJDEP Wetlands Cover 2023  
 NJDEP FHA Cover 2023  
 NJDOT Road Centerline Straight Line Diagram 2023

2026

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