

Housing Element and Fair Share Plan



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2025 Housing Element and Fair Share Plan

Branchville Borough Sussex, New Jersey

Planning Board

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1. Introduction

1.1 Community Overview

The Borough of Branchville is located in the northwestern part of New Jersey, within Sussex County. It is a small municipality of approximately 0.6 square miles (384 acres), situated about 60 miles northwest of New York City. Branchville is completely surrounded by Frankford Township, making it one of New Jersey's "doughnut towns," where one town entirely encloses another. This enclave status means that Branchville's direct municipal neighbor is Frankford Township, though other nearby communities (just beyond Frankford's borders) include Hampton Borough, and Lafayette, Sandyston, and Wantage Townships.

The Borough is a rural, small-town community characterized by a compact historic village core surrounded by open countryside. The Borough's land use pattern reflects its long history as a crossroads village in which it has a defined downtown/Main Street area with a mix of residential and commercial uses, and several small neighborhoods of homes on grid-patterned local streets. In fact, Branchville is described as a "traditional historic village" with an intact mixture of housing and businesses within its boundaries.¹ Overall, the community retains a small-town charm with many buildings dating back decades or more, and over half of the housing units in Branchville were built before 1939, reflecting the Borough's historic character. The residential areas are primarily single-family homes, and the town center provides basic services, eateries, and shops for residents. Recent infrastructure upgrades (installation of public sewer and gas lines and road repaving) have modernized the Borough's core facilities, supporting both existing residents and future needs while maintaining the village atmosphere.

Natural features and landscapes play a defining role in Branchville's community identity. The Borough lies in the Kittatinny Valley, a section of the Great Appalachian Valley known for its farmland, rolling terrain, and abundant water resources. Just northwest of Branchville rises the Kittatinny Mountain Ridge, which is part of a nearly continuous stretch of forests and protected open space. Adjoining Frankford Township contains a large portion of Stokes State Forest and other conservation lands along this ridge, placing Branchville on the doorstep of extensive woodlands and parkland. Two major lakes, Culver's Lake and Lake Owassa, are located immediately north of the Borough in Frankford, nestled at the base of Kittatinny Mountain. These lakes (with associated lakefront communities in Frankford) underscore the scenic, rural nature of the area. Branchville itself is traversed by small streams. The Borough is drained by Culver's Lake Creek and Dry Brook, tributaries that originate near the lakes and flow through Branchville, eventually emptying into the Paulins Kill. Wetlands and woodlots follow these stream corridors, adding to the green infrastructure of the community. Branchville Borough serves as one of the focal points of community life in this otherwise sparsely developed area. In summary, Branchville offers a quiet, rural environment surrounded by natural beauty – a setting of forests, lakes, and mountains, while providing a small but vital center of residential and commercial activity.

Under the New Jersey State Development and Redevelopment Plan (SDRP), Branchville Borough is classified within Planning Area 4 (PA4) – Rural, Planning Area 4B (PA4B) – Rural/Environmentally Sensitive, and Planning Area 5 (PA5) – Environmentally Sensitive. These planning areas are defined by policies that prioritize the conservation of farmland, open space, and cultural natural resources. In other words, the State's planning framework recognizes the Borough and its surrounding area where growth should be carefully managed and aligned with the capacity of the land and infrastructure. The PA5 designation is especially relevant given the proximity of Branchville to high-value environmental features such as lake watersheds and the

¹ 2005 Sussex County Strategic Growth Plan, Appendix B.

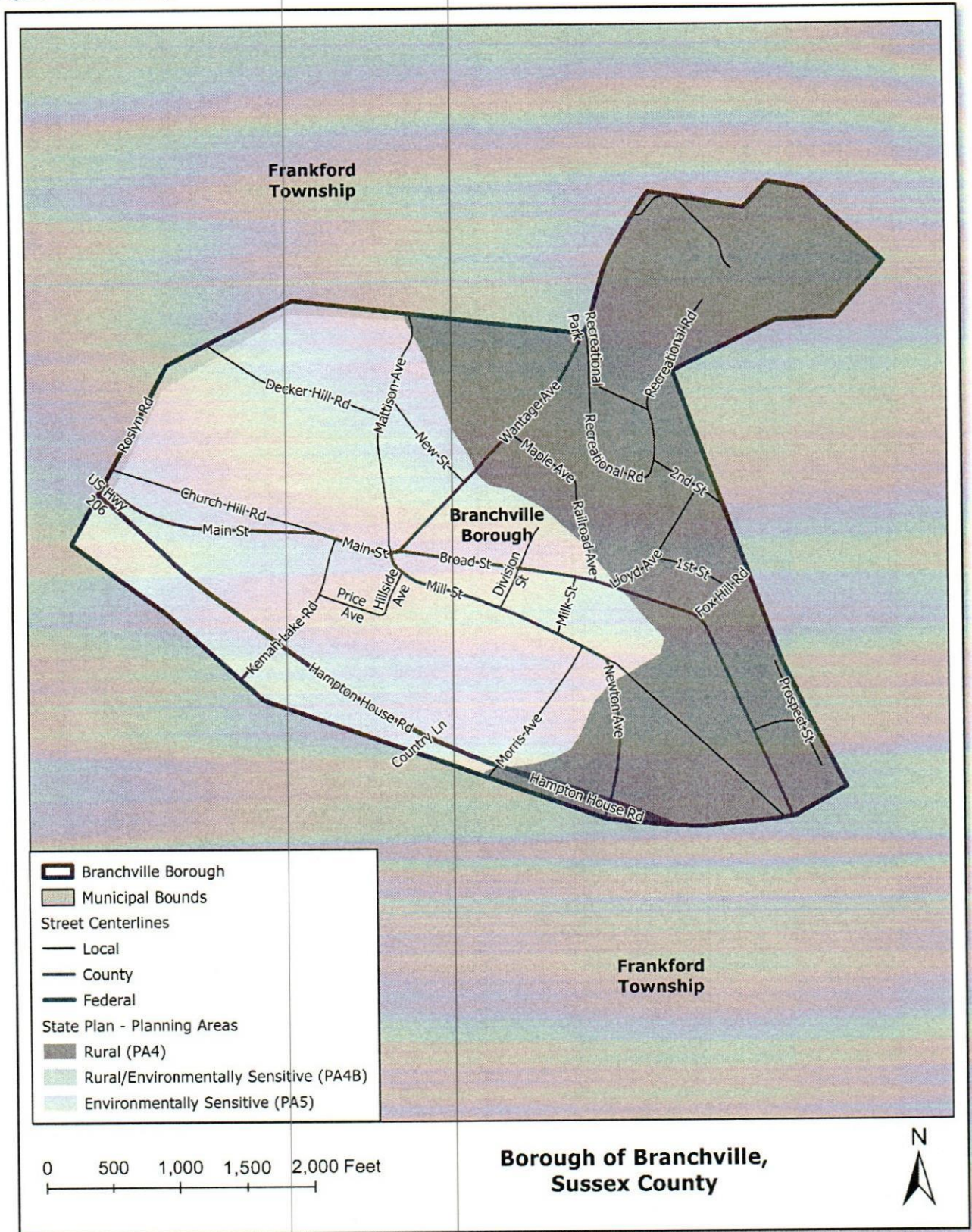
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forested Kittatinny Ridge, which merit protection. The PA4 and PA4B planning areas highlight the agricultural and low-density character of the region, where large contiguous tracts of land and rural landscapes are to be maintained.

As the Borough looks toward the future, this Housing Element and Fair Share Plan (HEFSP) will serve as a guiding tool to address evolving housing needs, fulfill affordable housing obligations, and promote equitable, sustainable growth. Branchville remains committed to revitalizing underutilized areas, particularly former industrial lands, while ensuring that new development supports community character, affordability, and long-term livability for residents of all ages and income levels.

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Figure 1. Context Map



1.2 Relationship to Other Plans

Borough of Branchville Master Plan

Branchville's last comprehensive Master Plan (1994) was adopted by the Borough in 1995, and updated Master Plans were adopted in 1999, 2003, 2006, 2008, and 2018. The 2008 comprehensive Master Plan Update involved a Housing Element and Fair Share Plan to address the Borough's affordable housing obligation under the Third Round of regulations of the New Jersey Council of Affordable Housing ("COAH"). Reexamination Reports were completed in 1994, 2006, and 2017. The following goals and objectives, which are of particular relevance to this Housing Element and Fair Share Plan (HEFSP), are as follows:

1. Goal #1: Well designed, well placed development.
 - A. Objective #1 – Provide opportunities for future development within the Borough
 - i. Strategy #1: Base bulk area requirements on existing neighborhood characteristics.
 - ii. Strategy #2: Compare existing land use to existing zoning and proposed adjustments to the zoning areas as needed.
 - iii. Strategy #4: Allow for a wide range of development types and allowable use throughout the Borough.
2. Goal #5: Provide adequate housing opportunities for people of varying income levels.
 - A. Objective #1 – Meet COAH obligation and provide affordable housing opportunities throughout the Borough.
 - i. Strategy #1: Inclusionary zoning projects.
 - ii. Strategy #2: 100% affordable projects.
 - iii. Strategy #3: Apartments over commercial uses.

State Development and Redevelopment Plan (2001)

At the time of the preparation of this HEFSP, the update to the New Jersey State Development and Redevelopment Plan (SDRP) is expected to be completed in late 2025. The last update to the SDRP was adopted in 2001 and identified several goals and objectives for housing, specifically as they relate to the Environmentally Sensitive, Rural, and Rural/Environmentally Sensitive Planning Areas. These goals, objectives, and policies, which in part guide the preparation of this HEFSP, are as follows:

1. **Housing:** Provide for a full range of housing choices primarily in Centers at appropriate densities to accommodate projected growth. Ensure that housing in general – and in particular affordable, senior citizen, special needs and family housing – is developed with access to a range of commercial, cultural, educational, recreational, health and transportation services and facilities. Focus multi-family and higher-density, single-family housing in Centers. Any housing in the Environs should be planned and located to maintain or enhance the cultural and scenic qualities and with minimum impacts on environmental resources.

The Borough of Branchville strives to ensure the implementation of this HEFSP is consistent with the above-mentioned policy objective while existing community characteristics and natural resources.

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County Comprehensive Plan

The Sussex County Strategic Growth Plan (SGP) was adopted in 2005 to provide guidance of the County's development in a sustainable manner. This HEFSP is consistent with the following goals and policy objectives outlined in the 2005 Sussex County SGP:

1. Minimize sprawl through incentive for density transfer and focus development into designated growth areas (centers); and
2. Expand the range of housing opportunities through judicious planning of service infrastructure.

Surrounding Municipalities' Master Plans

Township of Frankford (Sussex County)

Branchville Borough is completely surrounded by Frankford Township. U.S. Highway 206, Wantage Avenue,² Main Street and Broad Street,³ Kemah Lake Road,⁴ Newton Avenue, Morris Avenue, Fox Hill Road, Second Street, Mattison Avenue, and Roslyn Road provide vehicular connections between the municipalities. The recommendations set forth in this HEFSP do not negatively impact Frankford Township, its planning efforts, its 2000 Master Plan, or its 2023 Master Plan Reexamination.

1.3 History of Affordable Housing in Branchville Borough

Affordable Housing Overview

The New Jersey Supreme Court, in Mount Laurel I (1975) and Mount Laurel II (1983) required all New Jersey municipalities to take affirmative actions toward providing their "fair share" of the region's need for affordable housing for low- and moderate-income people. In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act ("FHA") in 1985. This act created the Council on Affordable Housing ("COAH") to assess the statewide need for affordable housing, allocate that need on a municipal fair share basis, and review and approve municipal housing plans aimed at implementing the local fair share obligation. Subsequently, the New Jersey Municipal Land Use Law ("MLUL") was amended to require a housing element as a mandatory element of the municipal master plan. According to the MLUL, "a municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing (52: 27D-310)."

COAH adopted its Third Round Rules in December 2004. On January 25, 2007, the Appellate Division issued a decision on an appeal of COAH's Third Round regulations. COAH was precluded from issuing Third Round Substantive Certifications until new rules for the Third Round were revised and adopted.

On October 8, 2010, the Appellate Division invalidated COAH's Rules in In re Adoption of N.J.A.C. 5:96 & 5:97 by the New Jersey Council on Affordable Housing, 416 N.J. Super. 462 (App. Div. 2010). The decision stated, among other things, that growth share methodology was invalid, and directed COAH to adopt rules utilizing methodologies similar to those used in the First and Second Round Rules. On September 26, 2013, the Supreme Court affirmed the Appellate Division's 2010

² County Road 519.

³ County Road 630.

⁴ County Road 633.

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decision and remanded COAH to undertake new rulemaking based on COAH's prior round rules and methodologies. COAH failed to formally adopt amended Third Round Rules.

In a 2015 decision known as Mount Laurel IV, the New Jersey Supreme Court divested COAH of jurisdiction of affordable housing, resulting in the process being left to the trial court system. This ruling dissolved the substantive certification process, turning instead to a judicial determination wherein a municipality files for a declaratory judgment action to certify that their Housing Element and Fair Share Plan has satisfied their Third Round obligation. At the same time, the Court appointed "Mount Laurel" judges for each of the State's judicial vicinages.

In 2024, New Jersey Legislature passed into law amendments to the Fair Housing Act (N.J.S.A. 52:27D-304.1 et seq. via NJ A4/S50) ("Amended FHA" or "P.L. 2024, c.2") that abolished and replaced COAH with the Affordable Housing Dispute Resolution Program ("the Program"), and set forth new methodology for the calculations of a municipality's affordable housing obligations for the Fourth Round and beyond. Administrative Directive #14-24 ("Affordable Housing Dispute Resolution Program – Implementation of L. 2024, c. 2") was published in November of 2024. This directive established procedures for the Program's operation.

The History of Branchville's Affordable Housing Efforts

Branchville was a participant in the COAH-administered affordable housing process and the Borough's 2007 Housing Plan (amended in 2008), which outlined how to comply with COAH's regulations at that time.

Specifically, the Borough's affordable housing strategy in 2007 involved participation in a Regional Contribution Agreement ("RCA"), with the City of Garfield (Bergen County) that would have fully addressed the Borough's obligation. However, before that strategy could be implemented, the New Jersey Legislature eliminated the RCA program. Consequently, Branchville was required to return to the "drawing board" and craft a new strategy.

The new strategy relied on several components, such as an inclusionary option, which allows for the conversion of single-family homes into two-family structures, with one unit to be set aside for income-eligible occupants. In addition, the Borough's strategy included an accessory apartment provision, the encouragement of supportive housing for special needs individuals, and a development fee ordinance to provide the necessary funding for a housing rehab program, if needed, or for other affordable housing projects. In fact, the Borough had been very cooperative in connection with the establishment of a group home in Branchville, which has existed there for many years.

However, with respect to the Borough's efforts to obtain substantive certification in the past, although the Borough submitted a formal petition to do so in 2008 and it was determined to be completed by COAH in January of 2009, the chaos surrounding the COAH process, related to ongoing litigation, prevented the Borough from obtaining the requested substantive certification from COAH. So, Branchville had found itself in the same situation as many other municipalities; not knowing how it should respond to the affordable housing issue.

It must also be emphasized that there has been only a limited amount of new residential or commercial growth in the Borough for many years. This has been attributable to the small size of the Borough, the lack of available land, and the community's infrastructure constraints.

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Nevertheless, there has been some discussion within the Borough about including some additional inclusionary provisions in the Borough's zoning regulations, in anticipation of the development or redevelopment of a limited number of vacant or undeveloped residential and/or non-residential properties that may have affordable housing potential in the future. It has also been emphasized that this approach must be pursued carefully so that the historic village "characteristics" of the Borough are preserved and not negatively impacted.

Although the Borough has not actively pursued a program to create many new affordable units within the community since 2008, there are many existing housing units in Branchville – both rental and owner-occupied units – which undoubtedly comply with the housing cost limitations established by COAH. However, they are not deed-restricted and therefore do not qualify under the applicable affordable housing regulations.

Because Branchville is one of the smallest municipalities in Sussex County, with a limited amount of vacant land and infrastructure constraints, Branchville Borough has not been the focus of much development activity during the first two decades of the 21st Century. Consequently, the Borough, since its obligation was a very modest one, chose in the past not to be an aggressive participant in the COAH process. However, the Borough did make some attempts to bring itself into compliance with COAH's regulations. The current affordable housing picture has now changed dramatically, and to a certain extent, so have the Borough's infrastructure limitations. Therefore, Branchville is now prepared to move ahead and devise realistic opportunities for the inclusion of more affordable units within the Borough, subject to accepted planning principles and the overall planning goals and objectives of the community.

Branchville's Affordable Housing Obligation

Branchville did not obtain substantive certification from COAH, but it did make a good faith effort to do so. The Borough is now prepared to address its affordable housing obligation and is taking the necessary steps toward reaching that goal.

In response to the New Jersey Supreme Court decision in March 2015, the Borough filed a Declaratory Judgment action in 2015 and simultaneously filed a motion for a period of temporary immunity, which the Court had granted. During the course of the Third Round, in a significant ruling regarding fair housing in New Jersey, Judge Mary C. Jacobson of the Mercer County Superior Court established a methodology for calculating municipal affordable housing obligations, particularly for the "Mount Laurel Doctrine." This decision, made in a case involving Princeton and West Windsor, effectively created a standard for how municipalities in New Jersey would be required to meet their fair housing obligations. The Mercer County decision from Judge Jacobson regarding the affordable housing obligations in the State created an accepted methodology from the Superior Court that resulted in the document, *Statewide and Municipal Obligations Under Jacobson Opinion* by Econsult, dated March 28, 2018. This document applied the Jacobson Methodology for all municipalities in the State. According to this document, Branchville had a Prior Round obligation of 13 units, a Third Round Present Need obligation of one (1) unit and a Third Round combined Prospective Need obligation of 56 units. The Borough's Prospective Need was adjusted through the Third Round Housing Plan to 51 units.

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Table 1. Third Round Obligation, Present Need, and Prospective Need

Prior Round Obligation	13 Units
Present Need	1 Unit
Prospective Need	51 Units
Total	64 Units

On October 18, 2024, the Department of Community Affairs (“DCA”) prepared and submitted a non-binding report (“DCA Report”)⁵ on the Fourth Round affordable housing fair share obligations for all municipalities within the State of New Jersey. The DCA indicated that Branchville Borough’s Fourth Round Present Need/Rehabilitation Obligation is 4 units and the Prospective Need is 38 units. The FHA, as amended by P.L. 2024, c.2 (“Amended FHA”), explicitly stated the DCA’s numbers are non-binding.

On January 31, 2025, pursuant to P.L.2024, c.2, the Borough Council adopted Resolution #15, committing to its fair share obligation for the Fourth Round (2025-2035). This Resolution set forth the following obligations (not including any durational or vacant adjustments):

Table 2. Fourth Round Obligations

Fourth Round Obligations <i>Branchville Borough, Sussex County</i>	
Rehabilitation Share/Present Need Obligation (pursuant to P.L. 2024, c.2) ⁶	4 units
Prospective Need Obligation (pursuant to P.L. 2024, c.2) ⁷	38 units

1.4 Purpose and Goals

The purpose of this Housing Element and Fair Share Plan is to provide a realistic opportunity to address the housing needs of Branchville residents across all income levels. This plan proposes multiple opportunities to develop a variety of housing types to meet these needs, which can be integrated into the existing land use pattern and character of the Borough. This Plan has been prepared to meet the requirements of the Municipal Land Use Law (MLUL), Fair Housing Act (FHA), the New Jersey SDRP, and Bill A4/S50 (P.L. 2024, c.2).

The goals of this HEFSP are as follows:

1. Preserve the Borough’s natural resources and ecological balance within the context of permitting appropriate development based on sound planning and engineering principles.
2. Maintain Branchville’s rural village character.
3. Provide for a variety of housing opportunities for all income levels at appropriate locations in conjunction with public transportation and infrastructure.

⁵ NJ DCA, Affordable Housing Obligations for 2025-2035 (Fourth Round): Methodology and Background, October 2024.

⁶ David N. Kinsey, PhD, PP, FAICP, New Jersey Low- and Moderate-Income Housing Obligations for 1999-2025 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology, May 2016.

⁷ Ibid.

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4. Provide densities or forms of housing development consistent with the State Plan by examining the impacts on the natural environment.
5. Provide housing opportunities for the senior community.

1.5 Contents of the Plan

Municipal Land Use Law (N.J.S. § 52:27D-310) and the Fair Housing Act (P.L. 1985, c.222) require that the Housing Element and Fair Share Plan include 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, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- B. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- C. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- D. An analysis of the existing and probable future employment characteristics of the municipality;
- E. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- F. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- G. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c. 273 (C.52:27D-329.20);
- H. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L. 2004, c. 120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of

opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- I. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

2. Demographic Characteristics

2.1 Population

Population Change, 1990-2020

The Borough of Branchville encompasses a total land area of approximately 0.6 square miles (384 acres), and had a population of 791 people according to the 2020 U.S. Decennial Census, which translates to a population density of about 1,318.3 people per square mile. This section analyzes population changes in Branchville Borough, Sussex County, and the State of New Jersey over the 30-year period from 1990 to 2020. The data reflects the Decennial population counts reported by the U.S. Census Bureau.

The population data in **Table 1** illustrates the population changes from 1990 to 2020 for Branchville Borough, Sussex County, and the State of New Jersey. Over this 30-year period, Branchville experienced modest population fluctuations with an overall decline in total population. The Borough's population decreased slightly by 0.5% between 1990 and 2000, from 851 to 847 residents. This was followed by a notable increase of 8.5% during the 2000-2010 decade, reaching a peak population of 919. However, the period between 2010 and 2020 marked a significant demographic reversal, with the population declining by 13.9% to 791 residents, resulting in a net loss of 60 residents over the 30-year period. By contrast, Sussex County saw a 10% population increase in the 1990s, followed by a 4% increase from 2000 to 2010, and a 3% decline from 2010 to 2020. Statewide, New Jersey experienced steady growth across all three decades, with increases of 9%, 4%, and 6%, respectively. Branchville's recent population decrease is notable and diverges from broader state trends, signaling potential implications for housing demand, school enrollment, and local services. It also reflects a demographic trend in some small rural communities within Sussex County.

Table 3. Population Change, 1990 - 2020

	1990	% Change	2000	% Change	2010	% Change	2020
Branchville Borough	851	-0.5%	847	8.5%	919	-13.9%	791
Sussex County	130,943	10%	144,166	4%	149,265	-3%	144,221
New Jersey	7,730,188	9%	8,414,347	4%	8,791,894	6%	9,288,994

Sources:
 1990-2010: U.S. Census Bureau (2010), POPULATION AND HOUSING UNITS: 1990 TO 2010; AND AREA MEASUREMENTS AND DENSITY: 2010.
 2010: United States Census Bureau (2010), ACS DEMOGRAPHIC AND HOUSING ESTIMATES, 2010 5-year Estimates Data Profiles, DP05
 2000: United States Census Bureau (2000), PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, Profile of General Population and Housing Characteristics, Table DP1.
 2020: United States Census Bureau (2020), PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, Profile of General Population and Housing Characteristics, Table DP1.

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Age

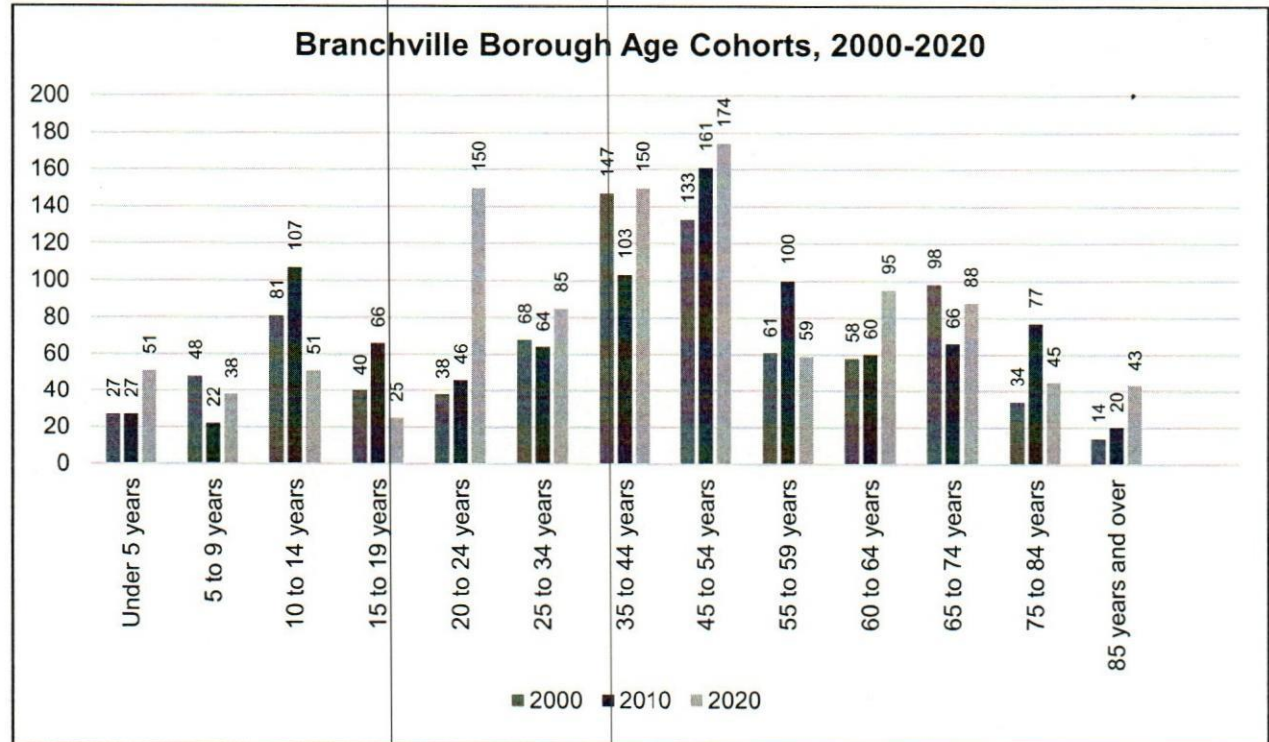
Between 2000 and 2020, Branchville Borough experienced several notable shifts in its age distribution, indicating trends consistent with population aging and generational turnover. The most significant increases occurred in the 45 to 54 and 55 to 59 age cohorts. The 45 to 54 group grew from 103 individuals in 2000 to 174 in 2020, while the 55 to 59 cohort nearly doubled, rising from 61 to 100. These increases reflect the natural aging of the Baby Boomer and early Gen X populations.

In contrast, younger age groups generally declined or remained flat. The under-5, 5 to 9, and 10 to 14 age cohorts all decreased over the 20-year period, with the 10 to 14 group dropping from 107 in 2010 to 51 in 2020. Similarly, the 15 to 19 and 20 to 24 age groups showed little growth, suggesting limited in-migration of young families or retention of youth post-high school.

The 25 to 44 age range, typically representative of working adults, also showed declines, particularly between 2010 and 2020, which may reflect housing affordability constraints, limited local employment opportunities, or outmigration. Conversely, modest growth occurred in the 65 to 84 age cohorts, consistent with broader aging trends.

Overall, Branchville's demographic profile is shifting toward an older population, with diminishing representation among children, teenagers, and younger adults. These trends highlight the importance of planning for aging-in-place strategies, healthcare services, and senior housing, while also addressing ways to attract and retain younger households to support long-term community vitality.

Figure 2. Age Cohorts, 2000-2020



Sources:

2000: U.S. Census Bureau, (2000). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS, Decennial Census, Table DP1.

2010: U.S. Census Bureau, (2010). ACS DEMOGRAPHIC AND HOUSING ESTIMATES, 2010 5-year Estimates Data Profiles, DP05.

2020: U.S. Census Bureau, (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS, Decennial Census, Table DP1.

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Households

Between 2000 and 2020, Branchville Borough experienced modest household growth alongside a shift toward smaller households. The total number of households increased from 354 in 2000 to 394 in 2020, a gain of approximately 11.3%. However, the composition of those households changed significantly. The proportion of one-person households declined from 32.2% in 2000 to 22.1% in 2020, while two-person households grew from 32.8% to 37.6%, becoming the dominant household type by 2020. Three-person households also increased, rising from 13.6% to 22.6%, indicating a moderate rise in smaller family units or multi-generational arrangements. In contrast, households with four-or-more-persons slightly declined from 21.5% in 2000 to 17.8% in 2020.

These local trends mirror those observed at the county and state levels, where one-person households, though still significant, grew more slowly than two- and three-person households. Sussex County and New Jersey overall saw steady increases in two-person households and a relative decline in larger households (four-or-more-persons). For Branchville, the data reflect a continued movement toward smaller and potentially older or childless households, consistent with broader demographic aging and shrinking family sizes. These trends suggest a growing need for flexible, smaller-scale housing options that accommodate seniors, singles, and couples, which should be considered in future housing policies and development planning.

Table 4. Household Size, 2000-2020

Household Size	2000	%	2010	%	2020	%
Total Households (Branchville)	354	100%	364	100%	394	100%
1-person household	114	32.2%	124	34.1	87	22.1%
2-person household	116	32.8%	117	32.1	148	37.6%
3-person household	48	13.6%	52	14.3	89	22.6%
4-or-more-person household	76	21.5%	71	19.5	70	17.8%
Total Households (Sussex County)	50,831	100%	54,752	100%	55,915	100%
1-person household	9,595	18.9%	11,482	21.0%	13,056	23.3%
2-person household	15,742	31.0%	17,807	32.5%	19,604	35.1%
3-person household	9,361	18.4%	10,100	18.4%	9,690	17.3%
4-or-more-person household	16,133	31.7%	15,363	28.1%	13,565	24.3%
Total Households (State)	3,064,645	100%	3,214,360	100%	3,426,102	100%
1-person household	751,353	24.5%	811,221	25.2%	876,661	25.6%
2-person household	927,354	30.3%	957,682	29.8%	1,026,368	30.0%
3-person household	531,987	17.4%	558,029	17.4%	592,617	17.3%
4-or-more-person household	853,951	27.9%	887,428	27.6%	930,456	27.2%

Source:
 U.S. Census Bureau. (2000). HOUSEHOLD SIZE. Decennial Census, *DEC Summary File 1, Table H013*.
 U.S. Census Bureau. (2010). HOUSEHOLD SIZE. Decennial Census, *DEC Summary File 1, Table H13*.
 U.S. Census Bureau. (2020). OCCUPANCY CHARACTERISTICS. ACS 5-Year Estimates Subject Tables, *Table S2501*.

Income

Between 1999 and 2020, Branchville Borough experienced substantial shifts in household income distribution, indicative of overall economic growth and a rising cost of living. The median household income in Branchville rose from \$45,855 in 1999 to \$96,563 in 2020, more than doubling over two decades. This trend mirrors increases at both the County and State levels, although Branchville's 2020 median household income slightly exceeded that of Sussex County (\$96,222) and was notably higher than the statewide figure of \$85,245.

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The income distribution data shows a clear upward shift. In 1999, nearly 68% of households in Branchville earned less than \$50,000, with significant portions earning between \$25,000 and \$74,999. By 2020, this figure had dramatically declined. With only 27.5% of households falling below the \$50,000 threshold. Meanwhile, the proportion of households earning over \$100,000 surged from 10.7% in 1999 to 49.3% in 2020, with nearly 10% earning between \$150,000 and \$199,999, and another 4.6% surpassing \$200,000 annually. These patterns reflect economic stratification and suggest a growing concentration of higher-income households.

The decline in lower- and middle-income brackets alongside rising high-income households signals potential affordability challenges for moderate-income residents and underscores the importance of providing a mix of housing options. This trend also suggests Branchville is attracting or retaining higher-income earners, which may influence future land use, service demands, and affordable housing strategy within the Borough.

Table 5. Income in the Past 12 Months, 2000 - 2020

Household Income	Percent of Households		
	1999	2010	2020
Total Households	365	391	394
Less than \$10,000	5.8%	2.3%	3.6%
\$10,000 to \$14,999	8.2%	6.6%	1.3%
\$15,000 to \$24,999	12.6%	12.0%	9.4%
\$25,000 to \$34,999	12.6%	14.6%	10.7%
\$35,000 to \$49,999	17.5%	9.0%	4.6%
\$50,000 to \$74,999	21.6%	12.5%	11.2%
\$75,000 to \$99,000	10.1%	18.9%	10.2%
\$100,000 to \$149,999	10.7%	14.6%	34.8%
\$150,000 to \$199,999	1.1%	4.9%	9.9%
\$200,000 or more	0.0%	4.6%	4.6%
Branchville Median Household Income	\$45,855	\$56,875	\$96,563
Sussex County Median Household Income	\$65,266	\$84,115	\$96,222
New Jersey Median Household Income	\$55,146	\$67,681	\$85,245

Source:

U.S. Census Bureau. (2000). PROFILE OF SELECTED ECONOMIC CHARACTERISTICS: 2000. Decennial Census, *DEC Summary File 4 Demographic Profile, Table DP3.*

U.S. Census Bureau. (2010). INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS). American Community Survey, *ACS 5-Year Estimates Subject Tables, Table S1901.*

U.S. Census Bureau. (2020). INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS). American Community Survey, *ACS 5-Year Estimates Subject Tables, Table S1901.*

2.2 Employment Characteristics

Workforce Characteristics

In 2020, Branchville exhibited a labor force⁸ participation rate of 68.2% among its population aged 16 and over, closely aligning with regional and statewide averages. Of the 922 working-age residents, 622 were in the labor force, all of whom were part of the civilian labor force, with no reported participation in the Armed Forces. In the civilian labor force, 581 individuals were employed, resulting in an employment-to-population ratio of 63.7%. The Borough's unemployment rate stood at 6.6%, which was slightly higher than both the Sussex County rate of 5.3% and the statewide rate of 5.8%.

The remaining 31.8% of the working-age population was not in the labor force, a segment that may include retirees, students, homemakers, or individuals with disabilities. This proportion is typical for small rural communities with aging populations and limited economic diversification. The slightly elevated unemployment rate suggests modest local employment challenges, potentially due to fewer nearby job opportunities or pandemic-related impacts during the 2020 reporting period. Future planning considerations should focus on retaining working-age residents, expanding access to employment opportunities, and supporting workforce development, particularly for sectors compatible with Branchville's rural setting.

Commuting Characteristics

Commuting data from 2020 reflects Branchville Borough's reliance on automobile travel and its function as

Table 6. Employment Status, 2020

Employment Status	Estimate	%
Population 16 years and older	922	100%
In labor force	622	68.2%
Civilian labor force	622	68.2%
Employed	581	63.7%
Unemployed	41	4.5%
Armed Forces	0	0.0%
Not in labor force	290	31.8%
Unemployment rate (Branchville)		
	6.6%	
Unemployment rate (Sussex County)		
	5.3%	
Unemployment rate (State)		
	5.8%	

Source:
U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.

Table 7. Commuting Characteristics, 2020

Commuting Characteristics	Estimate
Workers 16 years and over	567
Did not work from home	513
Means of transportation to work	%
Car, truck, or van	88.2%
Drove alone	84.0%
Carpooled	4.2%
Public transportation (excluding taxicab)	0.0%
Walked	1.4%
Bicycle	0.0%
Taxicab, motorcycle, or other means	0.9%
Place of work	%
Worked in state of residence	96.6%
Worked in county of residence	81.0%
Worked outside county of residence	15.7%
Worked outside state of residence	3.4%
Travel time to work	%
Less than 10 minutes	12.1%
10 to 14 minutes	8.0%
15 to 19 minutes	13.1%
20 to 24 minutes	20.1%
25 to 29 minutes	2.1%
30 to 34 minutes	11.3%
35 to 44 minutes	19.9%
45 to 59 minutes	6.0%
60 or more minutes	7.4%
Mean Travel time to work (minutes)	27.9

Source:
U.S. Census Bureau. (2020). COMMUTING CHARACTERISTICS BY SEX. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0801.

⁸ According to the United States Census Bureau Glossary, "The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The civilian labor force consists of people classified as employed or unemployed."

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a residential community with limited local employment opportunities. Of the 567 employed residents aged 16 and older, 513 (approximately 90%) did not work from home, indicating a high rate of physical commuting. The overwhelming majority (88.2%) commuted by car, truck, or van, with 84% driving alone and 4.2% carpooling. Notably, there was 0% use of public transportation, underscoring a lack of transit options and limited regional connectivity. Walking and other alternative modes of transportation, such as bicycles or motorcycles, collectively accounted for less than 3% of all trips, further emphasizing Branchville's auto-oriented environment.

In terms of work location, most residents remained local, with 96.6% that worked in New Jersey and 81% employed within Sussex County. However, a significant share (15.7%) worked outside the County, and 3.4% commuted out of State, suggesting some regional labor force mobility. Commute times varied, with the mean travel time to work at 27.9 minutes. While 33.2% of commuters had relatively short commutes (under 20 minutes), a notable proportion (over 33%) spent between 35- and 59-minutes commuting. These longer travel times likely reflect residents who commute to job centers outside of the immediate area, including northern New Jersey or even the New York metropolitan region.

Taken together, the data indicates Branchville's role as a predominantly commuter-based community with a strong dependence on private vehicles. This has implications for infrastructure planning, housing development near job centers, and potential future interest in transit-oriented strategies, even as existing usage remains negligible.

Employment by Industry

Employment in Branchville Borough in 2020 was concentrated primarily in the education, health care, and social assistance sector, which employed 18.6% of the civilian labor force. This was closely followed by the professional, scientific, and administrative services sector and retail trade, each accounting for 18.1% of the workforce. These three industries collectively represented more than half of all employment in the Borough, indicating a local labor force focused on service-oriented and white-collar occupations.

Manufacturing also played a significant role, comprising 12.9% of total employment, reflecting Branchville's connection to regional light industrial or production-based employment, potentially tied to nearby employers within Sussex County. Construction accounted for 7.9%, showing a modest but notable presence of trades and building-related occupations. Employment in hospitality-related fields, such as arts, entertainment, accommodation, and food services, stood at 5.9%, a figure in line with expectations for a small rural town with limited tourism infrastructure.

Less prominent sectors included finance and insurance, public administration, and wholesale trade, each under 4%. A small share of residents worked in information services, agriculture, and utilities, together making up less than 1% of employment. The data reflects a diversified but service-heavy economy with a relatively limited presence in high-density commercial, financial, or industrial sectors. These employment patterns highlight the need for economic development strategies that support existing industries while expanding opportunities for higher-wage, knowledge-based, or remote-capable jobs to accommodate evolving workforce needs in the Borough.

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Table 8. Industries of Employment, 2020

Industry	Estimate	%
Civilian employed population 16 years and over	581	
Educational services, and health care and social assistance	108	18.6%
Professional, scientific, and management, and administrative and waste management services	105	18.1%
Retail trade	105	18.1%
Manufacturing	75	12.9%
Construction	46	7.9%
Arts, entertainment, and recreation, and accommodation and food services	34	5.9%
Finance and insurance, and real estate and rental and leasing	23	4.0%
Public administration	22	3.8%
Information	21	3.6%
Wholesale trade	20	3.4%
Other services, except public administration	17	2.9%
Agriculture, forestry, fishing and hunting, and mining	3	0.5%
Transportation and warehousing, and utilities	2	0.3%

Source: U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.

3. Housing Characteristics

3.1 Inventory of Housing Stock

Housing Occupancy and Tenure

As of 2020, the Borough of Branchville contained 372 housing units, of which 334 (89.8%) were occupied. Among these occupied units, 62.9% were owner-occupied and 37.1% were renter-occupied, demonstrating a significantly higher rental share than that of Sussex County (18.3%) and closely mirroring New Jersey's state average (38.7%). This tenure pattern suggests a more balanced mix of ownership and rental opportunities within the Borough compared to the predominantly owner-occupied housing profiles seen elsewhere in the county.

Branchville's overall housing vacancy rate stood at 10.2%, which is nearly equal to Sussex County's rate of 10.28%, but slightly higher than the State rate of 8.9%. However, the homeowner vacancy rate was very low at 0.9%, indicating a tight supply of available homes for sale. The rental vacancy rate was 5.3%, slightly below the County and State averages of 6.8% and 5.7%, respectively, reflecting a relatively stable rental market.

Table 9. Housing Occupancy and Tenure, 2020

Housing Occupancy and Tenure	Estimate	%
Branchville Borough		
Total housing units	372	100%
Occupied housing units	334	89.8%
Owner-occupied	210	62.9%
Renter-occupied	124	37.1%
Vacant housing units	38	10.2%
Homeowner vacancy rate	0.9%	
Rental vacancy rate	5.3%	
Sussex County		
Total housing units	62,709	100%
Occupied housing units	55,915	89.2%
Owner-occupied	45,705	72.9%
Renter-occupied	10,210	16.3%
Vacant housing units	6,794	10.8%
Homeowner vacancy rate	2.2%	
Rental vacancy rate	6.8%	
New Jersey		
Total housing units	3,761,229	100%
Occupied housing units	3,426,102	91.1%
Owner-occupied	2,098,500	55.8%
Renter-occupied	1,327,602	35.3%
Vacant housing units	335,127	8.9%
Homeowner vacancy rate	1.5%	
Rental vacancy rate	5.7%	

Sources: U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.

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The data suggests that while Branchville's total housing stock is modest, it offers a relatively accessible mix of housing types. The low homeowner vacancy rate could indicate limited turnover in the ownership market, possibly due to aging homeowners or limited new development. Meanwhile, the strong share of rental housing points to the importance of maintaining affordable and quality rental options to accommodate a diverse population, including younger households, seniors, and lower-income residents.

Vacancy Status

In 2020, Branchville reported a total of 38 vacant housing units, reflecting a vacancy rate of just over 10%. A breakdown of these vacancies reveals a varied set of circumstances. Of the total, seven (7) units (18.4%) were available for rent, and two (2) units (5.3%) were listed for sale only, indicating a modest availability in both rental and ownership markets. An additional one (1) unit was rented but not yet occupied, and seven (7) units were sold but not yet occupied, suggesting minor lag times in housing turnover.

Notably, two (2) units (5.3%) were classified for seasonal, recreational, or occasional use, which may reflect the Borough's proximity to regional outdoor and scenic areas that attract second-home buyers or part-time residents. However, the most significant portion (19 units or 50% of all vacant units) fell under the "other vacant" category. This broad classification may include a variety of situations⁹ as follows:

1. The owner does not want to rent or sell;
2. The owner is elderly and living in a nursing home or with family members;
3. The unit is being held by the settlement of an estate
4. The unit is being renovated; or
5. The unit is being foreclosed.

The data suggests that while rental and ownership opportunities do exist, a substantial share of vacant housing in Branchville is either not actively on the market or not suitable for immediate occupancy. This highlights the need for targeted strategies to address underutilized housing stock, particularly those in the "other vacant" category, through rehabilitation incentives, adaptive reuse, or other housing stabilization programs.

Table 10. Vacancy Housing Unit Type, 2020

Vacancy Status	Count	%
Total Housing Units	372	100%
Total vacant units	38	10.2%
For rent	7	1.9%
Rented, not occupied	1	0.3%
For sale only	2	0.5%
Sold, not occupied	7	1.9%
For seasonal, recreational, or occasional use	2	0.5%
Other vacant	19	5.1%

Source:
U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, *DEC Demographic Profile, Table DP1*.

⁹ Kresin, M. "Other" Vacant Housing Units: An Analysis from the Current Population Survey/Housing Vacancy Survey." U.S. Census Bureau, Social, Economic, and Housing Statistics Division. Retrieved from <https://www.census.gov/housing/hvs/files/qtr113/PAA-poster.pdf>

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Units in Structure

As of 2020, the Borough had a total of 479 housing units, with a housing stock characterized predominantly by low-density residential development. The majority of homes (62.2% or 298 units) were single-family detached houses, reflecting the Borough's traditional small-town character and rural surroundings. An additional 4.5% or 20 units were attached single-family homes, indicating limited attached housing forms such as townhomes or rowhouses.

Multi-family housing represented a modest but notable portion of the overall housing mix. Two-unit structures accounted for 12.7% (61 units) of the housing stock, while three- or four-unit buildings and structures with five to nine units each comprised 10.4% (50 units). This demonstrates a relatively even distribution across small-scale multifamily formats. However, there were no residential structures with 10 or more units, no mobile homes, and no non-traditional dwellings such as boats or RVs reported.

The absence of larger apartment complexes and mobile home parks highlights the limited range of high-density or affordable housing formats in the Borough. While Branchville has maintained a balanced mix of single-family and smaller multi-family units, the lack of medium- and high-density development may present challenges in meeting the housing needs of lower-income households, seniors, or smaller families seeking rental options. Future housing strategies may benefit from incorporating modest-scale multi-family developments to preserve the community character while expanding affordability and accessibility.

Year Structure Built

The age of the housing stock in Branchville Borough reveals a distinctly historic and aging residential character. As of 2020, more than half of all housing units (52% or 249 units) were built prior to 1940, signifying a concentration of older structures that likely contribute to the Borough's traditional village character. An additional 9.6% of homes were constructed between 1940 and 1949, bringing the total share of pre-1950 housing to over 61%. This aging stock may present challenges related to housing quality, maintenance, energy efficiency, and accessibility.

Only a small fraction of homes has been built in the last 40 years. Housing built between 1980 and 1989 accounts for 20.5% (98 units), and just 1.7% (8 units) were constructed from 2000 to 2009. Importantly, no new housing units were recorded as built after 2010, highlighting a period of development stagnation and limited reinvestment in the local housing supply.

Table 11. Units In Structure, 2020

Units In Structure	Estimate	%
Total housing units	479	100.0%
1-unit, detached	298	62.2%
1-unit, attached	20	4.2%
2-units	61	12.7%
3 or 4 units	50	10.4%
5 to 9 units	50	10.4%
10 to 19 units	0	0.0%
20 or more	0	0.0%
Mobile home	0	0.0%
Boat, RV, van, etc.	-	0.0%

Source:
U.S. Census Bureau. (2020). UNITS IN STRUCTURE. American Community Survey, ACS 5-Year Estimates Data Profiles, Table B25024.

Table 12. Age/Year Structure Built

Year Structure Built	Estimate	%
Total	479	
Built 2014 or later	0	0.0%
Built 2010 to 2013	0	0.0%
Built 2000 to 2009	8	1.7%
Built 1990 to 1999	10	2.1%
Built 1980 to 1989	98	20.5%
Built 1970 to 1979	29	6.1%
Built 1960 to 1969	10	2.1%
Built 1950 to 1959	29	6.1%
Built 1940 to 1949	46	9.6%
Built 1939 or earlier	249	52.0%

Source:
U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

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The predominance of older homes, combined with minimal recent construction, underscores the need for housing rehabilitation programs, potential infill development, and modernization initiatives that preserve historic character while meeting contemporary housing needs. Strategies aimed at incentivizing reinvestment, ensuring code compliance, and expanding opportunities for new construction, particularly in underutilized parcels, will be critical for maintaining a resilient and livable housing stock in Branchville.

3.2 Costs and Value

There are numerous methods by which to view the value of Branchville's housing stock. The ACS provided counts for the following items: Selected Monthly Owner Costs (SMOC), the values of owner-occupied and renter-occupied units, and mortgage characteristics.

Selected Monthly Owner Costs

As of 2020, housing affordability in Branchville was marked by relatively high monthly owner costs, especially among households with a mortgage. Of the 170 owner-occupied units with a mortgage, the majority (44.7%) paid between \$2,000 and \$2,499 per month, while another 27.1% paid between \$1,500 and \$1,999. A significant share (15.9%) paid \$2,500 to \$2,999, and only 2.9% paid \$3,000 or more, a notably lower proportion than Sussex County (21.7%) and the State of New Jersey (32.3%). The median monthly owner cost for mortgaged homes in Branchville was \$2,151, which was slightly below the county median of \$2,236 and well below the State median of \$2,476. This suggests that while costs are substantial, they remain somewhat more moderate relative to the broader region.

Table 13. Selected Monthly Owner Costs (SMOC), 2020

SMOC	Count (Branchville)	%	Count (Sussex County)	%	Count (State)	%
Housing units with a mortgage	170	100%	32,078	100%	1,382,654	100%
Less than \$500	0	0.0%	38	0.1%	2,772	0.2%
\$500 to \$999	0	0.0%	691	2.2%	34,504	2.5%
\$1,000 to \$1,499	16	9.4%	4,195	13.1%	138,116	10.0%
\$1,500 to \$1,999	46	27.1%	7,702	24.0%	253,824	18.4%
\$2,000 to \$2,499	76	44.7%	7,236	22.6%	275,392	19.9%
\$2,500 to \$2,999	27	15.9%	5,269	16.4%	231,946	16.8%
\$3,000 or more	5	2.9%	6,947	21.7%	446,100	32.3%
Median	\$2,151		\$2,236		\$2,476	
Housing units without a mortgage	93	100%	13,210	100%	711,773	100%
Less than \$250	0	0.0%	257	1.9%	14,747	2.1%
\$250 to \$399	3	3.2%	253	1.9%	18,836	2.6%
\$400 to \$599	17	18.3%	1,012	7.7%	48,655	6.8%
\$600 to \$799	35	37.6%	2,698	20.4%	96,262	13.5%
\$800 to \$999	15	16.1%	3,207	24.3%	136,283	19.1%
\$1,000 or more	23	24.7%	5,783	43.8%	396,990	55.8%
Median	\$761		\$950		\$1,062	

Source:
U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

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Among the 93 owner-occupied units without a mortgage, cost burdens varied more widely. The most common monthly expense was between \$600 and \$799 (37.6%), while nearly a quarter (24.7%) paid \$1,000 or more per month, indicating ongoing housing expenses such as property taxes, insurance, and maintenance. The median monthly cost without a mortgage was \$761, which is lower than both the County (\$950) and State (\$1,062) medians, reflecting slightly less financial pressure on these owners.

Overall, the data reflect a community where owner costs are relatively high, particularly among those still paying off mortgages, but not excessive by regional standards. However, the concentration of households in the \$2,000-\$2,499 range underscores the importance of monitoring affordability and supporting programs that assist homeowners with maintaining long-term housing stability.

Value

In 2020, the majority of owner-occupied housing units in Branchville Borough were concentrated in the mid-range value segment. Of the 263 owner-occupied homes, 64.6% were valued between \$200,000 and \$299,999, with another 20.2% valued from \$300,000 to \$499,999. Smaller shares were valued below \$200,000 (12.5%), and very few homes, just 2.7% were assessed between \$500,000 and \$999,999. Notably, no owner-occupied units were valued at \$1 million or more. The median home value was \$263,500, suggesting a moderately priced ownership market when compared with many parts of New Jersey, while still being reflective of regional rural affordability norms.

Rental data further underscores a shift toward higher monthly rents. Among the 128 occupied rental units paying rent, the majority (56.3%) paid between \$1,500 and \$1,999 per month, with another 20.3% each paying in the ranges of \$500-\$999 and \$1,000-\$1,499. Only 4 units (3.1%) were rented at \$2,000 to \$2,499, and there were no reported units renting for either less than \$500 or more than \$2,499. The median gross rent was \$1,583, a relatively high figure for a small rural municipality and one that may present affordability challenges for low- and moderate-income households.

Together, these figures indicate that while Branchville's owner-occupied housing is largely modestly valued, rental costs appear disproportionately high relative to home values. This may signal constrained rental supply or increased demand for non-ownership housing options. The data highlights a potential need for expanded affordable rental housing and ownership assistance programs to preserve housing accessibility across income levels.

Table 14. Value of Occupied Units, 2020

Value of Occupied Units	Estimate	%
Owner-occupied units	263	100%
Less than \$50,000	0	0.0%
\$50,000 to \$99,999	8	3.0%
\$100,000 to \$149,999	10	3.8%
\$150,000 to \$199,999	15	5.7%
\$200,00 to \$299,999	170	64.6%
\$300,000 to \$499,999	53	20.2%
\$500,000 to \$999,999	7	2.7%
\$1,000,000 or more	0	0.0%
Median	\$263,500	
Occupied Units Paying Rent	128	100%
Less than \$500	-	0.0%
\$500 to \$999	26	20.3%
\$1,000 to \$1,499	26	20.3%
\$1,500 to \$1,999	72	56.3%
\$2,000 to \$2,499	4	3.1%
\$2,500 to \$2,999	-	0.0%
\$3,000 or more	-	0.0%
Median	\$1,583	
No rent paid	3	2.3%

Source:
U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

3.3 Housing Units Capable of Being Rehabilitated

In 2020, Branchville exhibited a very low rate of housing deficiency by traditional indicators, suggesting a generally well-maintained housing stock. Of the Borough's 394 occupied housing units, none were reported as lacking complete plumbing or kitchen facilities, reflecting access to basic residential infrastructure. This is notable given the age of Branchville's housing, more than half of which was built before 1940. In contrast, Sussex County recorded 60 homes (0.1%) without complete plumbing and 174 homes (0.3%) without complete kitchens.

The only measured housing deficiency in Branchville was related to telecommunications access. About 13 housing units (3.3%) had no telephone service available, a rate higher than the Sussex County average of 1%. While this may reflect changing communication technologies, such as the substitution of landlines with mobile or internet-based alternatives, it could also indicate disparities in digital infrastructure or affordability, particularly among older or lower-income households.

Overall, Branchville's housing stock does not exhibit substantial physical deficiencies that would trigger formal rehabilitation needs under state criteria. However, the presence of homes without telephone access may point to broader gaps in digital connectivity, which could merit further investigation and consideration in planning for equitable access to essential services.

3.4 Projection of Housing Stock

Housing Units Certified

The Borough experienced minimal residential development between 2004 and 2024, with just 8 total housing units certified over the 20-year period. All mixed-use units were classified as 1- and 2-family dwellings, with no multi-family or mixed-use units approved during this timeframe. Housing activity was sporadic, averaging fewer than one unit per year, and several years, including a continuous stretch from 2010 through 2020, in which no housing units were certified at all.

Table 15. Housing In Need of Rehabilitation, 2020

Facilities	Estimate	%
Branchville		
Occupied housing units	394	100%
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	0	0.0%
No telephone service available	13	3.3%
Sussex County		
Occupied housing units	54,166	100%
Lacking complete plumbing facilities	60	0.1%
Lacking complete kitchen facilities	174	0.3%
No telephone service available	523	1.0%

Source: United States Census Bureau, 2020 American Community Survey, 5-Year Estimates. Data Profiles, Table DP04.

Table 16. Housing Units Certified, 2004 - 2024

	1&2 Family	Multi	Mixed-use	Total
2004	0	0	0	0
2005	1	0	0	1
2006	1	0	0	1
2007	1	0	0	1
2008	0	0	0	0
2009	1	0	0	1
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	1	0	0	1
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	2	0	0	2
2022	0	0	0	0
2023	1	0	0	1
Sept 2024 YTD	0	0	0	0
Total	8	0	0	8

Source: New Jersey Department of Community Affairs, Housing Units Certified, 2000 - 2024.

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Most notably, modest activity occurred in select years, with one unit approved each in 2005, 2006, 2007, 2009, 2015, and 2023, and a small uptick in 2021, when two units were certified. This represents the only year with more than one housing unit added. There were no certifications for new housing from 2016 through 2020, a period reflective of both economic stagnation and the Borough's built-out nature.

The absence of any multi-family or mixed-use approvals highlights a lack of diversification in the Borough's housing stock and points to potential constraints in zoning, infrastructure capacity, or development interest. The overall low rate of housing development may limit options for new households, aging residents seeking downsizing opportunities, or lower-income renters. Going forward, strategic planning efforts could explore opportunities for infill development, accessory dwelling units, or context-sensitive mixed-use projects to promote a modest and sustainable expansion of Branchville's housing supply.

Planning Board Approvals

The Branchville Planning Board did not approve any projects in 2023 through May 2025 that generated new affordable housing units.

Lands Available for New Construction and Redevelopment

The potential for large-scale new development in the Borough is restricted by a lack of developable land due to most of the Borough already being built out. Therefore, due to Branchville's largely built-out nature, Borough efforts should be focused on identifying key opportunities for Redevelopment Area Designations.

The municipality should also continue to support the rehabilitation of the existing housing stock, such as the inclusion of accessory apartments for affordable housing opportunities, by continuing its participation in using Community Block Grants and other funding sources.

Looking at historic trends combined with the limited availability of developable land in the Borough, it is unlikely that there will be any large increases in the number of new housing units within Branchville Borough, and most new housing units will be created under the redevelopment of existing sites.

Residential Zones

The development of future housing stock is influenced by many factors, including the availability of necessary infrastructure, such as sewer and water, zoning regulations, and environmental resource constraints.

R-1 Zone, Residential 1 District

The R-1 Zone is designed to preserve and enhance the Borough's low-density residential character. The primary intent of this zoning classification is to provide areas suitable for single-family residential development, ensuring a tranquil and spacious living environment that aligns with the Borough's traditional small-town atmosphere. By maintaining low-density development, the R-1 Zone aims to protect the community's aesthetic appeal, manage infrastructure demands, and uphold property values.

R-2 Zone, Residential 2 District

The purpose of the R-2 Zone is to establish and accommodate a variety of residential housing types by promoting a balanced and inclusive community. This zone aims to

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provide for moderate-density residential development, allowing for both single-family and multi-family dwellings. The intent is to offer diverse housing options that cater to different household sizes and income levels, thereby supporting the Borough's goal of fostering a mixed and vibrant residential environment. Permitted residential uses in the R-2 Zone consist of single-family detached dwellings and the conversion of existing residences into apartments.

R-3 Zone, Residential 3 District

Similarly to the R-1 Zone, the R-3 Zone is intended to preserve Branchville's traditional low-density residential character by providing areas exclusively for single-family detached homes. This district promotes a quiet, stable living environment, protects neighborhood aesthetics, and ensures that development remains compatible with existing lot sizes, infrastructure capacity, and the small-town scale of the community. The zone also supports orderly growth while maintaining the integrity and charm of the Borough's established residential areas.

C Zone, Commercial District

The C Zone is established to serve as the primary area for commercial activities, aiming to foster economic growth and provide essential goods and services to residents and visitors. This zoning district is intended to accommodate a variety of commercial enterprises that contribute to Branchville's economic vitality while maintaining compatibility with the surrounding community. The C Zone supports the development of a vibrant commercial environment that enhances the Borough's character and meets the needs of its population.

While the C Zone primarily focuses on commercial development, certain residential uses may be permitted to promote a mixed-use environment. These residential uses typically include residential units above ground-floor commercial spaces, encouraging a live-work dynamic and increased foot traffic in commercial areas.

HC Zone, Highway Commercial District

The purpose of the HC Zone is to accommodate commercial activities that benefit from proximity to major transportation routes such as U.S. Highway 206. The intent of this zoning district is to provide areas suitable for businesses that require high visibility and accessibility, such as retail establishments, service providers, and offices. By situating these uses along highway corridors, the HC Zone aims to promote economic development while managing traffic flow and minimizing impacts on residential neighborhoods.

Although the HC Zone is primarily intended for commercial development, it also allows for limited residential uses to support the creation of mixed-use environments. Permitted residential uses include residential units above ground-floor commercial or office establishments. These residential provisions are intended to support the Borough's goals of creating dynamic and sustainable communities where residents can live close to workplaces, shops, and services.

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PR Zone, Planned Residential District

The purpose of the PR Zone is to provide an additional housing option within the Borough to allow for a high-quality, environmentally friendly community, with market rate as well as low- and moderate-income housing. It is intended that any development that is designed and constructed in accordance with this section be done in a manner that protects the environmentally sensitive features of the area and provides an integrated open space network that connects existing and future open space and recreational assets of the Borough where possible. Furthermore, the purpose of this Zone is to seamlessly connect the affected properties (Sites A: Block 504, Lots 7, 10 and 10.04 and Site B: Block 602, Lots 1, 7, 7.02, 9 and 10) with the existing community fabric of Branchville. Each site shall be governed by a comprehensive site plan for the entire site approved by the Planning Board. Each site may be developed in phases. It is also the intent of this zone to bring the Borough into compliance with the judicial certification requirements associated with the Borough's affordable housing obligation.

Permitted residential uses include single-family detached residences (Site B only), attached single-family/townhouse and/or multifamily housing, and multi-family affordable housing restricted solely to occupancy by low- and moderate-income households, only when constructed as part of a development, and pursuant to the affordable housing regulations required as part of the Borough's judicial certification. The zone provides for a maximum of 85 dwelling units in Site A and 95 dwelling units in Site B. Site A is required to yield a minimum of **20 dwelling units of affordable housing** and Site B is required to yield up to **22 affordable units**. The zone permits multi-family structures such that rental units can be assumed to be provided for 50% of the units.

Multigenerational Housing

P.L. 2021, c. 273 established the Multigenerational Family Housing Continuity Commission (the Commission) and assigned the Commission the responsibility of preparing and adopting, "...recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas" (N.J.S.A. 52:27D-329.20f[1]). Municipalities are now required to provide an analysis of the extent to which local ordinances advance or detract from these recommendations. At the time this Housing Element and Fair Share Plan is being prepared, no such recommendations have been published by the Commission. The Borough should consider opportunities to provide for multigenerational housing in existing single-family residential zones.

4. Fair Share Plan

4.1 Plan Purpose and Goals

This Fair Share Plan describes the specific ways in which the Borough of Branchville will meet its Fourth Round affordable housing obligations, and is compliant with the Fair Housing Act (FHA), Fourth Round regulations ("Amended FHA"), and Affordable Housing Dispute Resolution Program Directive #14-24. The overall goal of this Fair Share Plan is to provide a framework for the Borough to provide for its fair share of the present and prospective regional need for low- and moderate-income housing for the period of 2025 through 2035.

4.2 Determination of Housing Need

Prior Round Obligation (1987-1999)

Rounds 1 and 2 of affordable housing in New Jersey are known collectively as the Prior Round, which consisted of municipal new construction obligations from 1987 through 1999. The Borough's Prior Round obligation was **13 units**; these units were addressed through a SCARC group home, which provided five (5) bedrooms and yielded four (4) bonus credits for a total of nine (9) credits. A second, four-bedroom group home was proposed to meet the Borough's 13-unit Prior Round obligation; however, it was not completed. A total of (4) units of obligation carryover to the Third Round.

Third Round Obligation (1999-2025)

Branchville Borough had a Third Round prospective need obligation of 51 units plus four (4) units from the Third Round for a total obligation of 55 units. In the Third Round Housing Element and Fair Share Plan Addendum from 2016, the Borough proposed the following projects: three (3) inclusionary zones, a 100% affordable project, and apartments over commercial uses in the downtown. The Borough adopted the PR Planned Residential Zone to implement the 2016 Third Round Plan, which provided for up to 42 affordable housing units and twelve (12) rental bonus credits for a total of 54 credits. There is a one (1) unit obligation carryover to the Fourth Round.

Fourth Round Obligation (2025-2035)

On October 18, 2025, the New Jersey Department of Community Affairs published non-binding calculations of each municipality's Fourth Round prospective and present need obligations. On January 31, 2025, the Borough of Branchville Council adopted Resolution #12-2025 committing to these numbers. As a result, the Borough's Fourth Round prospective need obligation is **38 units** and a Fourth Round present need or rehabilitation obligation of **4 units**. With the one (1) unit carryover, the Fourth Round Present Need obligation is 39 units.

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4.3 Lands Available for Development

Pursuant to N.J.A.C. 52:27D-310.1 and N.J.A.C. 5:93-4.2, the Borough has conducted a vacant land adjustment. The remaining lands, identified in the table and map below, result in a realistic development potential (RDP) of 16 units. The Borough proposes to meet the requirements of N.J.S.A. 52:27D-310.1, which requires municipalities seeking a vacant land adjustment to adopt zoning that could provide for 25 percent of its adjusted prospective need as redevelopment. The adjusted prospective need, or RDP, is 16 units. The adjusted prospective need for redevelopment is four (4) units.

Table 17. Value of Occupied Units, 2020

Map Key	Block	Lot	Address	Acreage	Notes	Density	RDP
#1	301	3.02	9,11,13 ROSLYN RD	2.33		6	2.8
#2	301	27.01	10 MAIN ST	0.41	Together, total area is 2.19 acres. No/minimal environmental constraints	6	2.6
#3	301	27.02	MAIN ST	0.18			
#4	301	28	8 MAIN ST	1.59			
#5	401	5.01	35 1/2 MAIN ST	0.72	Critical Wildlife Habitat Rank 3 + outside SSA	-	-
#6	401	6	41 MAIN ST	0.18			
#7	401	8	RT 206	0.03			
#8	402	3	67 RT 206	2.40	Critical Wildlife Habitat Rank 3 + outside SSA	-	-
#9	402	4	RT 206	0.50			
#10	504	7	1 KEMAH LAKE RD	0.58	Total acreage is 8.93 acres	6	10.7
#11	504	8	RT 206 & KEMAH LK RD	0.90			
#12	504	10	246 RTE 206	7.45			
#13	505	3	RT 206	4.42	Critical Wildlife Habitat Rank 3 + outside SSA	-	-
#14	505	4	23 RT 206	1.37			
						Total RDP	16.1 units
						25%	4 units

Figure 3. Vacant Land Analysis



4.3 Proposed Mechanisms

To address the Borough's Fourth Round affordable housing obligations, the Borough proposes a rehabilitation program, a group home program, and inclusionary zoning.

Rehabilitation Program

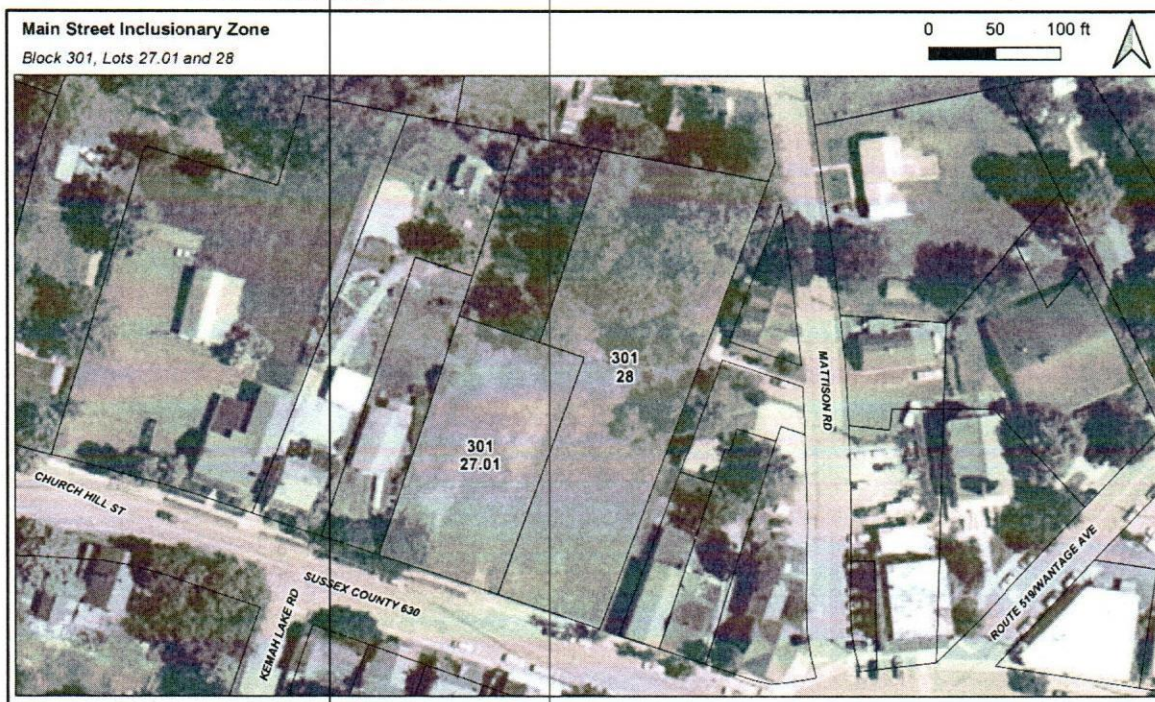
To address the Fourth Round present need obligation of four (4) units, Branchville is proposing to continue its existing Rehabilitation Program pursuant to Chapter 38 "Affordable Housing" of the Borough Code. According to N.J.A.C. 5:93-5.2, the purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by low- and moderate-income households. A substandard housing unit is defined as a unit with health and safety code violations that require the repair or replacement of a major system, including weatherization, a roof, plumbing, heating, electricity, sanitary plumbing (including septic systems), and/or a load-bearing structural system. Upon rehabilitation, housing deficiencies must be corrected and the house must be brought up to code standard. The program will be funded by the Borough's Affordable Housing Trust Fund.

Main Street Inclusionary Zone

Block 301, Lots 27.01 and 28

This site encompasses two (2) lots on 2.00 acres. With a density of 12 du/ac, the site could yield up to four (4) affordable units for rentals and five (5) affordable units for owner-occupied units. The site is within the existing Sewer Service Area and has minimal environmental constraints.

Figure 6. Main Street Inclusionary Zone

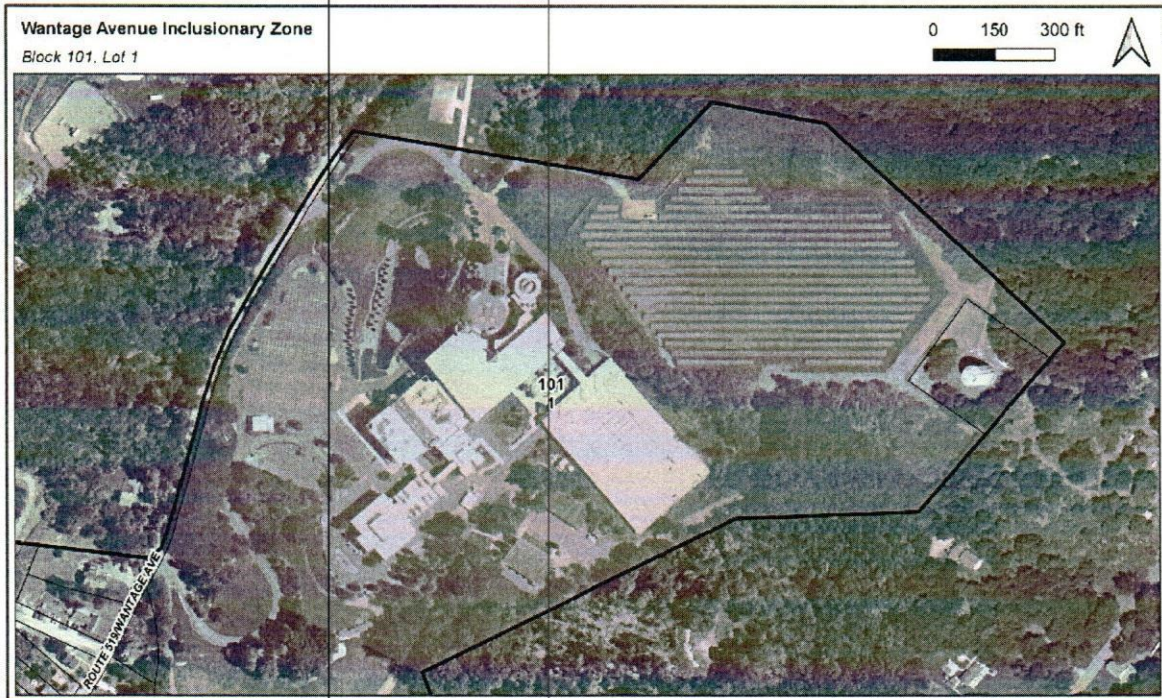


Wantage Avenue Inclusionary Overlay Zone

Block 101, Lot 1 (Portion)

Block 101, Lot 1 is 44.6 acres. The Borough is proposing to work in coordination with Selective Insurance to determine a location suitable for affordable units. The property owner has considered housing for its employees in the past on the site and as part of that project could reserve a set-aside for affordable housing as a redevelopment project. The proposal could yield up to ten (10) affordable units with 0.5 bonus credit for redevelopment to total 15 credits.

Figure 6. *Wantage Avenue Inclusionary Zone*



Group Home / Supportive Housing Program

The Borough supports the development of group homes/supportive housing as opportunities arise. The Borough intends to partner with supportive and special needs housing providers to create these units. The program will be funded by the Borough's Affordable Housing Trust Fund and will provide for a mechanism to meet unmet need.

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Table 18. Summary of Fourth Round Fair Share Plan

Mechanism	Type	Completed Units	Proposed Units	Bonus Credits	Total Credits
Prior Round Obligation – 13 Units					
SCARC Group Home	Supportive/Special Needs	5		4	9
Total Prior Round Credits					9
Carryover obligation					4
Third Round Present Need/Rehabilitation Share – 1 Unit					
Municipal Rehabilitation Program	Rehabilitation		1		1
Total Third Round Rehabilitation Units					1
Third Round Prospective Need Obligation 51 + 4 = 55 units					
PR Planned Residential District					
Site A: Block 504, Lots 7, 10 and 10.04	Inclusionary Zoning		42	12*	54
Site B: Block 602, Lots 1, 7, 7.02, 9 and 10					
<i>*9 assumed rental unit bonuses</i>					
Total Third Round Proposed Credits					54
Carryover obligation					1
Fourth Round Present Need/Rehabilitation Share – 4 Units					
Municipal Rehabilitation Program	Rehabilitation		4		4
Fourth Round Prospective Need Obligation – 38 +1 = 39 Units – RDP 20 Units					
Wantage Avenue Inclusionary Zone	Inclusionary Zoning, family rental		10	5	15
Main Street Inclusionary Zone Block 301, Lots 27.01 & 28	Inclusionary Zoning – family rental		5		5
<i>Fair Share Plan Prospective Need Proposed</i>					20
Fourth Round Obligation					38
Third Round Carryover Obligation					1
Total Prospective Need Obligation					39
Combined RDP (Units that must be addressed in this Plan)					20
<i>Fourth Round RDP</i>					16
<i>Redevelopment RDP</i>					4
Proposed in This Fair Share Plan					20
Unmet Need					19
Fourth Round Distribution of Units – Based on 20 Units					
Maximum Senior Units – 30% (6)					0
Minimum Family Housing – 50% (10)					20
Minimum Rental Units – 25% (5)					20
Minimum Family Rental – 50% of Rental (3)					20
Maximum Bonus Credits – 25% (5)					5