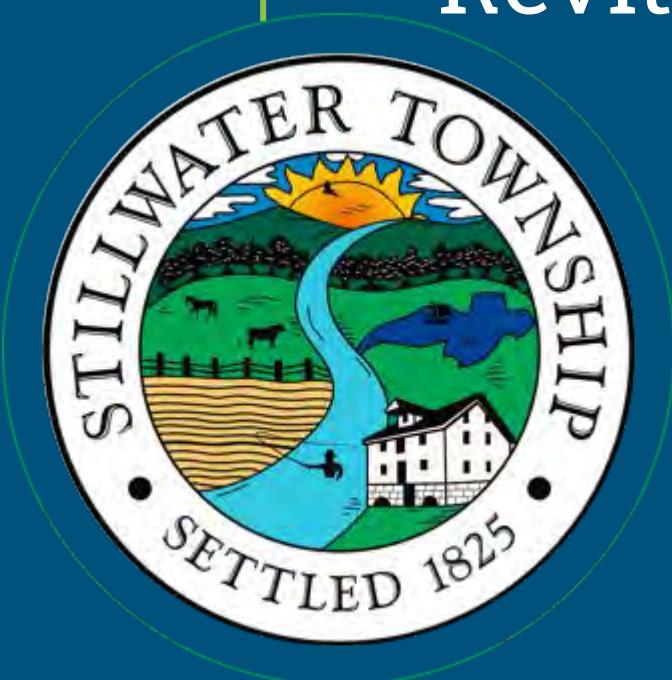


# Stillwater Township: Revitalizing Our Commercial Districts

—  
Inventory • Analysis • Opportunities • Solutions

Prepared by Dimitri Gatanas



# Why This Conversation Matters

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## Key Points:

- Stillwater has a **declining population** and an **aging demographic**
- Commercial activity supports:
  - Municipal services
  - Schools & teachers
  - Local employment
  - Property tax stability
- Empty or underutilized buildings **cost the town money**  
**Message:**  
This is about sustainability, not overdevelopment.



# Stillwater's Commercial Heritage

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## Historically, Stillwater supported itself through:

- General stores
- Mills and mechanics
- Taverns, hotels, and boarding houses
- Feed stores and farm services
- Camps, casinos, and recreation
- Three (3) distinct Neighborhood Commercial zones
- A large Commercial Recreation zone

### Message:

Commercial life is not new — it is foundational.



# The Master Plan vs. Reality

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## Master Plan Goals (Repeated Over Time):

- Support small-scale local commerce
- Strengthen village and hamlet centers
- Encourage reuse of existing buildings
- Preserve rural character **without stagnation**

## Current Reality:

- Many commercial buildings sit vacant or underused
- Zoning friction discourages reinvestment
- Residential creep into commercial zones



# Current Commercial Conditions

## Observed Patterns:

- Most businesses open limited hours or by appointment
- Few daily-use services
- Visitors spend money **outside** the township
- Businesses do not “feed off each other” due to low density and friction



Stillwater Cafe

4.7  45 Google reviews

\$10–20 · Restaurant

[Website](#) [Directions](#) [Reviews](#)  
[Save](#) [Share](#) [Call](#) [Menu](#)

[Reserve a table](#)

Historic general store with a casual cafe offering breakfast, lunch, and American comfort food.

**Service options:** Outdoor seating · Wi-Fi · High chairs

**Address:** 912 Main St, Stillwater Township, NJ 07875

**Phone:** (908) 472-9407

Hours:	Thursday	Closed
Friday	Closed	
Saturday	6:30–9:30 PM	
Sunday	Closed	
Monday	Closed	
Tuesday	Closed	
Wednesday	Closed	
(Christmas Eve)	Closed	

# Inventory Snapshot (Appendix Overview)

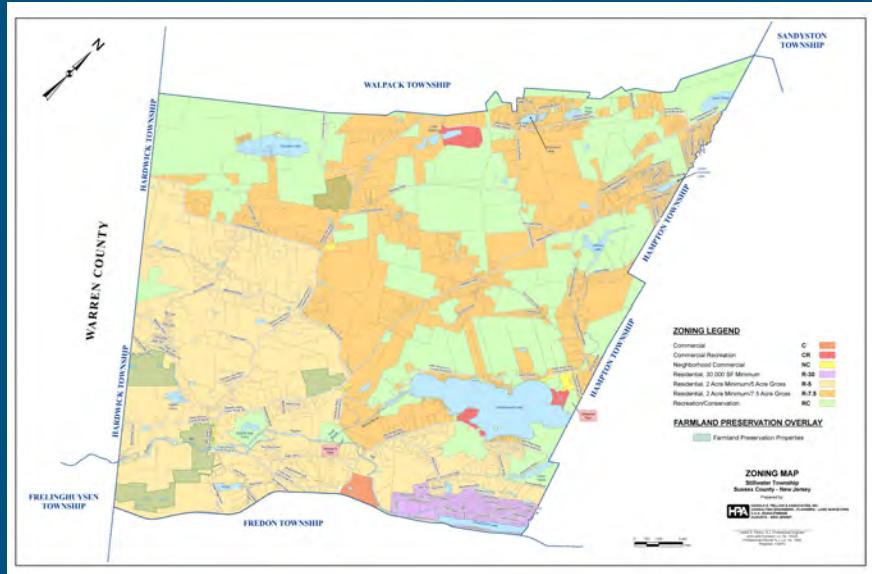
## What We Did:

- Identified **all parcels zoned C, NC, or CR**
- Documented **current use**:
  - Commercial
  - Residential
  - Exempt
  - Public
  - Hazardous / constrained

## Takeaway:

- Many properties are **commercially zoned but not commercially used**
- This is a **policy and process issue**, not a lack of interest

*(Full inventory included as appendix slide / handout)*



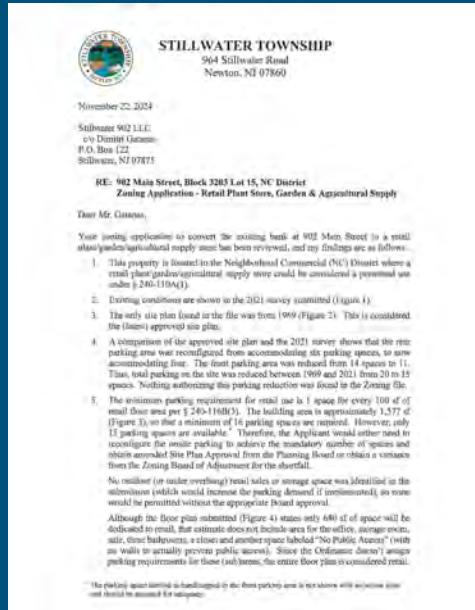
# Process & Governance Challenges

## Recurring Issues Identified:

- Strict interpretations beyond ordinance language
- Inconsistent enforcement
- Decisions overturned after costly appeals
- Lack of administrative flexibility
- Applicants pushed prematurely to Boards

## Impact:

- Increased cost
- Delays
- Investor fatigue
- Vacancies persist



# Why This Matters Long-Term

## Risks of Continued Inaction:

- Further loss of local services
- Increased tax pressure on homeowners
- Exposure to **Mount Laurel / Builder's Remedy**
- Pressure for:
  - Large developments
  - National chains
  - Uses inconsistent with community character

## Message:

Small-scale local commerce is the best defense.

## Fifty Years After Mount Laurel, Affordable Housing Is Gaining Ground in New Jersey

A 2024 law codifying the state's Mount Laurel doctrine is speeding up construction and shifting local politics, even as lawsuits linger.



ROSHAN ABRAHAM AUGUST 21, 2025



fairsharehousingcenter • Follow

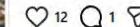


fairsharehousingcenter 16w

Thanks to NJ's new law strengthening the Mount Laurel Doctrine, far more towns are creating affordable housing than ever before.

"It's not going to solve all of the state's housing problems, but it's really stronger than any other state's affordable housing requirements," says our executive director, Adam Gordon. "It's working much better than it ever has before in all these decades."

Excellent reporting on the ins & outs of NJ's groundbreaking affordable housing policy in this [@nextcityorg](#) & [@Shelterforce](#) piece by [@sofreshtoday](#): <https://nextcity.org/urbanist-news/fifty-years-after-mount-laurel-affordable-housing-is-gaining-ground-in-new-jersey>



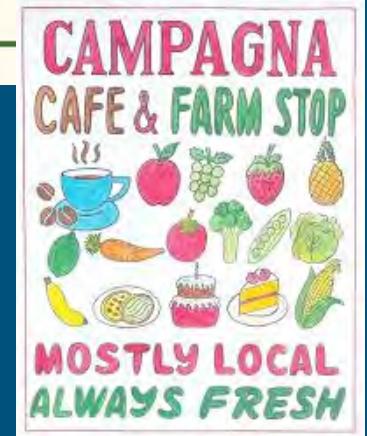
August 21

Log in to like or comment.

# What Does Work for a Town Like Stillwater

## Appropriate Business Types:

- General store / country market
- Coffee shop & bakery
- Gift and artisan retail
- Farm-related supply & sales
- Bike / kayak / canoe rentals
- Barbershop / personal services
- Small food concepts (hot dogs, burgers, ice cream)
- Creative studios & light production
- Film & production support uses



Scale matters — and Stillwater already has it right.

# Strategic Opportunities

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## Low-Impact, High-Return Ideas:

- Adaptive reuse of barns & outbuildings
- Shared parking strategies
- Film-friendly zoning posture
- Agritourism coordination
- Event-based commerce
- Seasonal & pop-up retail
- Clear administrative guidance for applicants



# Recommendations

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## Actionable Steps:

1. Reaffirm commitment to Master Plan goals
2. Train zoning staff on problem-solving administration
3. Reduce unnecessary Board referrals
4. Clarify parking & shared-use standards
5. Encourage reuse over conversion to residential
6. Support film & cultural activity
7. Invite new voices to Planning & Zoning Boards



# A Path Forward

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**This is a collaborative effort.**

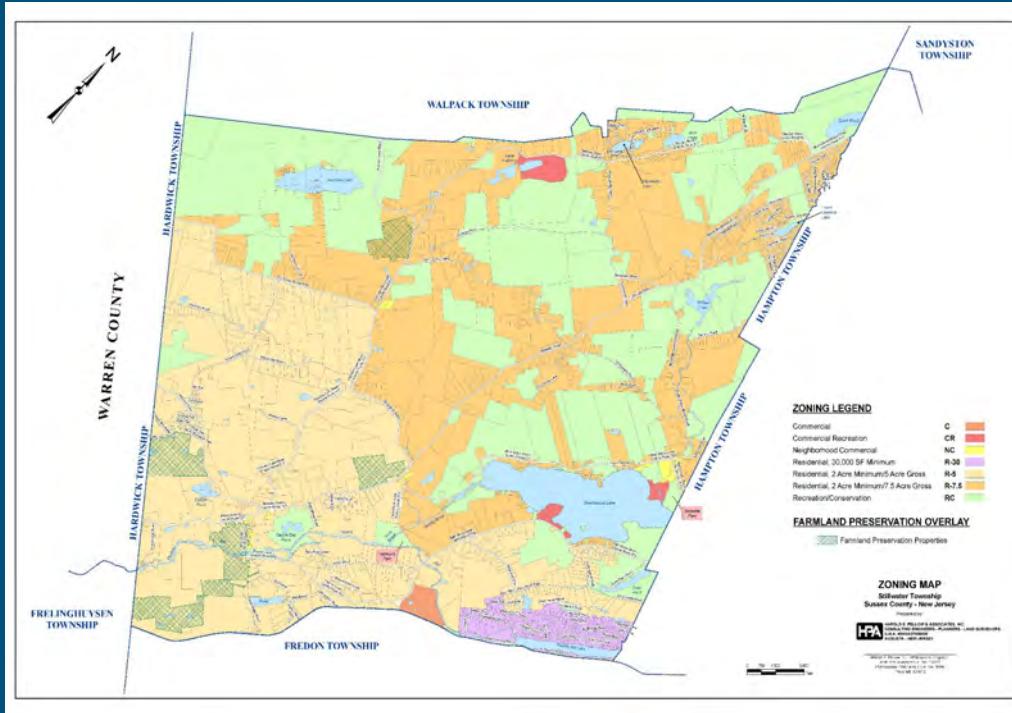
- Property owners
- Residents
- Boards & professionals
- Township leadership



**Goal:**

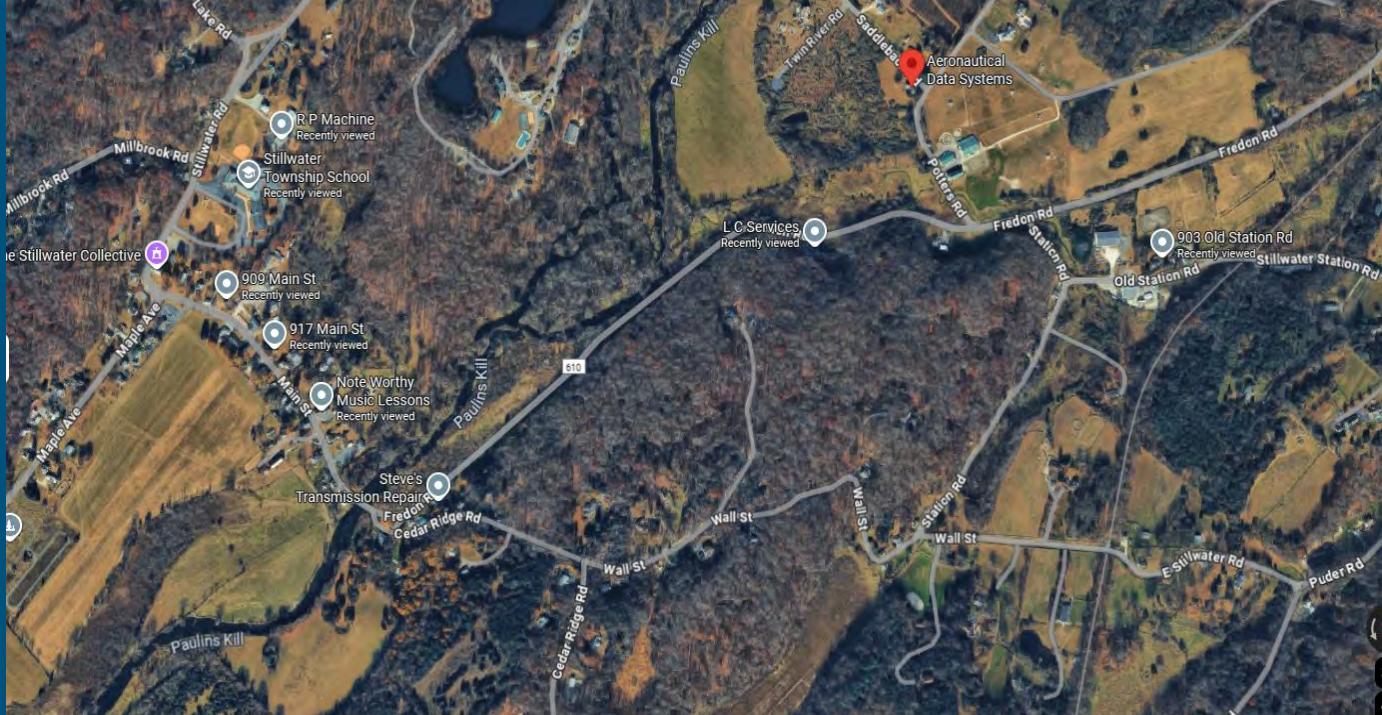
A Stillwater that remains rural, historic, and livable —  
**but also functional, welcoming, and economically resilient.**

# Zoning Map



# Aerial View of Commercial District - Stillwater

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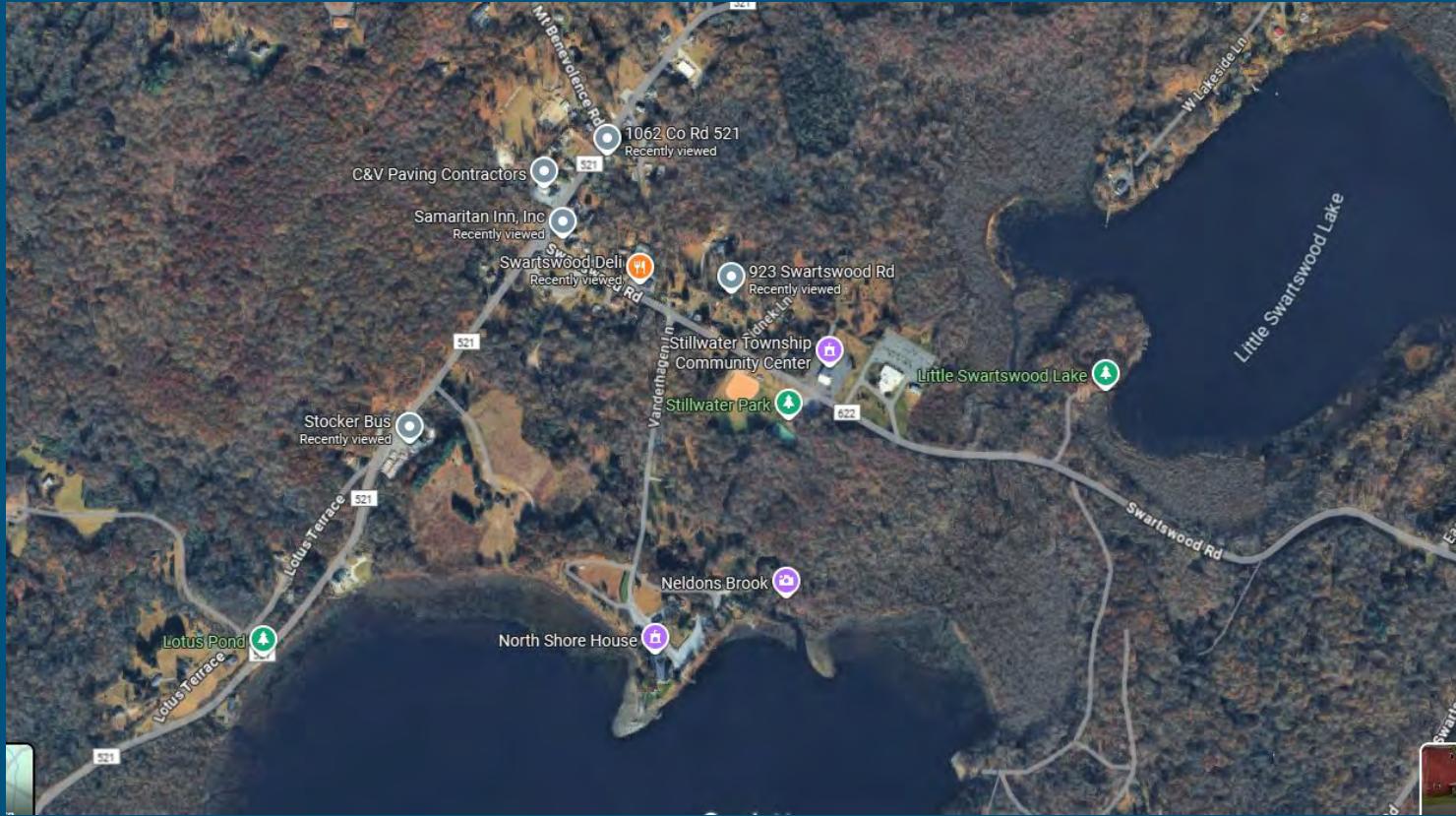
# Aerial View of Commercial District - Middleville

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# Aerial View of Commercial District - Swartswood

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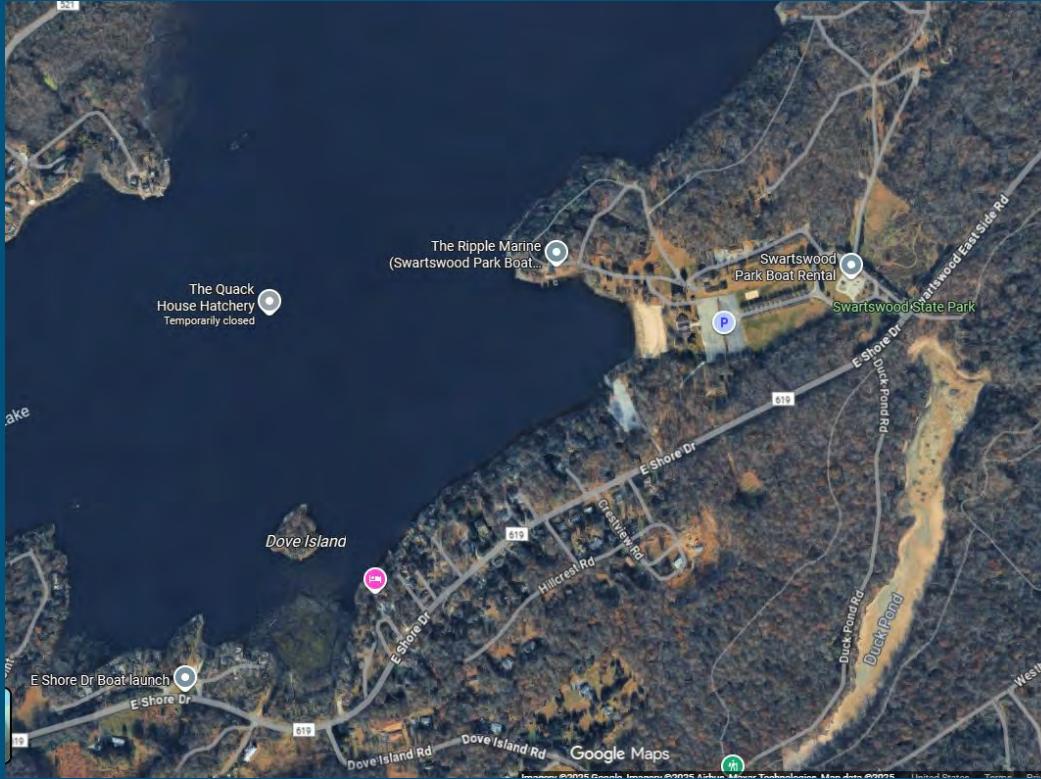
# Aerial View of Commercial District - Swartswood West

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# Aerial View of Commercial District - Swartswood West

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# Resources

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[Stillwater Ordinance](#)

[Stillwater Property Tax Records](#)

[Stillwater Tax Map](#)

[Zoning Permit Application](#)

[Zoning Map](#)

[Master Plan Reexamination Report 2012](#)

[Master Plan Reexamination Report 2022](#)

[Stillwater Township Amended Housing Element & Fair Share Plan 2016](#)

[Stillwater Environmental Resource Inventory update Update 2014](#)

[Stillwater Open Space and Recreational Plan 2006](#)

[Stillwater Township Planning Board Application](#)

[Stillwater Township Zoning Board Application](#)

[Stillwater Township Government Meeting Agendas & Minutes](#)

# Appendix i

## Commercial (C), Commercial Recreation (CR), and Neighborhood Commercial (NC) Zoned Properties

Stillwater Township, NJ — 2025 Final Edition

Prepared by Dimitri Gatanas



### Methodology

- Based on the 2012 Zoning Map, 2025 Tax Map, and field verification
- Parcels included due to zoning and/or documented commercial, mixed-use, utility, institutional, or farm-commercial activity
- Current use reflects observed conditions
- Please note that we will be updating this list based on new information. This list is for informational purposes only.

### Stillwater Village & Route 521 Corridor (C / NC)

Block	Lot	Address	Zoning	Business / Entity	Current Use	Notes
3201	9	903-903A Millbrook Rd	C / NC	—	Residential	
3202	1	906 Stillwater Rd (Rt 521)	C	Quarter Mile Photography	Commercial	Former Act Now Chiropractic
3202	2	901 Main St	C / NC	The Stillwater Collective	Commercial	Former Presbyterian Church
3202	4	905 Main St	C / NC	—	Residential	
3202	5	909 Main St	C / NC	—	Residential	
3202	6	Main St	C / NC	Stillwater Café	Commercial	Limited hours

3202	7	913 Main St	C / NC	Old Stillwater Garage	Commercial	Auto repair
3203	15	902 Main St	C / NC	Former Bank	Vacant	
3204	8	917 Main St	C / NC	—	Residential	Former law office
3204	9	919 Main St	C / NC	—	Residential	
3205	10	923 Main St	C / NC	Note Worthy Music Lessons	Commercial	
3205	11	925 Main St	C / NC	—	Residential	
3205	12	927 Main St	C / NC	Former Italian Restaurant	Vacant	
3206	2	906-919 Main St	C / NC	USPS / Café / Residences	Mixed Use	Assemblage
3206	4	920 Main St	C / NC	—	Residential	
3206	9	906 Main St	C / NC	Former Stillwater Liquors	Vacant	
3207	1.01	926 Main St	C / NC	—	Residential	
3302	10.0	922 Main St	C / NC	Farm Stand	Farm + Residential	Seasonal
	1					
3304	3	904 Old Station Rd	C	Ag Supply / Feed Store	Commercial	
3305	5	904 Fredon Rd	C	Former Auto Repair	Occupied	Vehicle storage / residential
3305	1.02	920 Fredon Rd	C	LC Service	Commercial	
3305	1.05	922 Fredon Rd	C	—	Residential	
3306	8	906 Stillwater Rd	C	RP Machine	Commercial	

3306	9	902	C	Stillwater Township School	Exempt
		Stillwater Rd			
3306	10	900	C	Historical Society of Stillwater Township	Exempt / Institutional
		Stillwater Rd			
2401	10	1023	C	Pro-X Grinder Teeth	Commercial
		Stillwater Rd			
2301	13	964	C (15C)	Township of Stillwater – Town Hall	Municipal / Institutional
		Stillwater Rd			
3503	5	901 Old	C	Aquatic Analysis / Old Stillwater Garage	Commercial
		Station Rd			
3503	5.01	903 Old	C	—	Farm + Residential
		Station Rd			Partial vacancy

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## Swartswood, Route 521, Route 622 & Fairview Lake (CR / NC)

Block	Lot	Address	Zoning	Business / Entity	Current Use	Notes
1702	6.01	Swartswood Rd	CR	Stillwater Township	Public	
1702	6.02	Swartswood Rd	CR	—	Private	Small parcel
1702	10	Swartswood Rd	CR	—		Commercial
1703	2.01	1080 Rt 521	CR	Former Boat House Restaurant	Residential	
1703	6.02	1064 Rt 521	CR	USPS – Swartswood	Public / Exempt	
1703	7	1058-1060 Rt 521	CR	—		Residential
1703	8	1056 Rt 521	CR	—		Residential
1703	10.01	901 Swartswood Rd	CR	Samaritan Inn		Exempt
1703	11	905 Swartswood Rd	CR	—		Residential
1703	12.01	907 Swartswood Rd	CR	—		Residential
1703	12.02	911 Swartswood Rd	CR	Mengo's Pizza / Swartswood Deli		Commercial
1703	16	923 Swartswood Rd	CR	A&A Aluminum Corp.	Residential	
1703	21 T.01	Lakeside	CR	—		CR frontage
1703	21 T.02	Lakeside	CR	—		CR frontage
1703	22	Swartswood Rd	CR	Our Lady of Mt. Carmel Church		Exempt

3601	10.20	Greenwood Pt	CR	—	Residential
3601	11.21	Rt 521	CR	<b>Stocker Bus Company</b>	Commercial
3601	15	Rt 521	CR	<b>Stillwater Township</b>	Public
3601	16	912 Swartswood Rd	CR	<b>North Shore House</b>	Commercial
3601	16	912 Swartswood Rd	CR	<b>North Shore House</b>	Hospitality
3601	17-21	Swartswood Rd	CR	—	Residential
3601	17-21	Swartswood Rd	CR	—	Multiple parcels
3601	22.01	902 Swartswood Rd	CR	<b>A &amp; B Auto Wrecking</b>	Commercial
3601	23.02	1046 Rt 521	CR	<b>Stocker Bus Company</b>	Commercial
1801	10	1053 CR 521	CR	<b>C&amp;V Paving</b>	Commercial
3701	7.02	1035 Rt 619	CR	—	Residential
3805	16.02	902 Rt 619	CR	<b>Jackman Excavating</b>	Commercial
2401	37	992 Fairview Lake Rd	CR	—	Hazardous
2401	37	992 Fairview Lake Rd	CR	—	DEP flagged

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## Farm Parcels with Commercial or Utility Components

Block	Lot	Address	Zoning	Business / Entity	Current Use	Notes
3101	13	929 Fairview Lake Rd	NC	Castners / The Sugar Shack	Farm + Commercial	Ice cream stand, two cell towers
3101	16.01	935 Fairview Lake Rd	NC	Castner's Sawmill	Farm + Commercial	Active sawmill
3101	34.01	928 Mt Holly Rd	CR	Lisa Chammings	Utility / Commercial	Cell tower
3101	34.01 T.01	928 Mt Holly Rd	CR	Lisa Chammings	Utility / Commercial	Cell tower

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## Middleville Hamlet (NC + 1 C)

Block	Lot	Address	Zoning	Business / Entity	Current Use
2301	12	901 Rt 521	C	Hyde-Away Restaurant	Commercial
2301	5	945-949 Rt 521	NC	—	Residential
3501	15	904 Co Rd 521, Middleville	NC	Campagna Coffee / USPS (Middleville)	Commercial / Public
3101	30	955 Middleville Rd	NC	—	Farm
3501	12	932 Pond Brook Rd	NC	Township Garage	Municipal

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## Peripheral CR / Institutional Parcels

Block	Lot	Entity	Zoning	Current Use
1401	2	—	CR	Conservation
1605	6	Next Generation Ministries	CR	Exempt