
2005 Housing Plan Element and Fair Share Plan

**Township of Clinton
Hunterdon County, New Jersey**

*Prepared by the Clinton Township Planning Board
in consultation with Banisch Associates*

Final Draft for Public Hearing, January 2005

(Amending the Plan adopted by the Planning Board on March 15, 2004)

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

Foreword

This Housing Plan Element has been prepared in accordance with the Municipal Land Use Law (MLUL), specifically N.J.S.A. 40:55D-28b.(3), as modified and clarified by the Fair Housing Act, specifically N.J.S.A. 52:27D-310, Mandatory Contents of Housing Element. As indicated in the latter statute, this Housing Plan Element includes the determination of the municipal fair share of the present and prospective affordable housing need for the region; the housing/fair share plan; an inventory and projection of the municipal housing stock; an analysis of the demographic characteristics of the Township's residents; and, a discussion of municipal employment characteristics.

This Housing Plan Element and Fair Share Plan amends and replaces the October 2000 Housing Plan Element and Fair Share Plan adopted by the Planning Board on October 10, 2000. Following adoption by the Planning Board, the Township Council endorsed the amended Housing Plan Element and Fair Share Plan and petitioned the Council on Affordable Housing (COAH) for substantive certification on November 8, 2000. During the 14-day comment period following the issuance of COAH's Compliance Report, an emergent motion was filed by P&H Clinton Partnership concerning the Township's adoption of tree removal and buffering ordinances. Conditional certification was granted on January 3, 2001, subject to the condition that the Township establish that its zoning ordinance does not have unnecessary cost generating features impacting the P&H Clinton Partnership site. On March 7, 2001 COAH granted final certification of the Township's petition for substantive certification, concluding that the Township had adequately addressed the condition of substantive certification regarding the contents of its zoning ordinances.

This Housing Plan Amendment and Fair Share Plan amends and replaces the March 2004 Housing Plan Element and Fair Share Plan adopted by the Planning Board on March 1, 2004. Following adoption by the Planning Board, the Township Council endorsed the amended March 2004 Housing Plan Element and Fair Share Plan and petitioned the Council on Affordable Housing (COAH) for substantive certification on April 2, 2004. During the comment period motions were filed by P&H Clinton Partnership and SJM Properties concerning the Township's petition. On November 22, 2004 COAH issued an Opinion and Resolution providing that the Township and Planning Board adopt a revised Housing Plan Element and Fair Share Plan that includes the AH-1 District as part of the Plan, and further provides that the Township include an alternative plan should the AH-1 District not provide the required affordable housing units. The purpose of this Plan is to address COAH's Opinion and Resolution.

Municipal Determination of Fair Share

The Township has calculated its present and prospective fair share for low and moderate income housing in accordance with the standards provided in N.J.A.C. 5:93, Subchapter 2 (N.J.A.C. 5:93-2.1 to 2.21), Municipal Determination of Present and Prospective Need, and Technical Appendix A. The total affordable housing need estimate for the township consists of indigenous need, reallocated present (indigenous) need, prospective need for 1993-1999, prior cycle (1987-1993) prospective need, and demolition. From this total are subtracted dwelling units made available through filtering, residential conversion and spontaneous rehabilitation; the resulting sum is termed precredited need. In the following chart, the items which comprise need are shown as positive values, and those which reduce need are shown as negative values:

	<u>Dwelling Units</u>
Indigenous Need	+ 62
Reallocated Present Need	+ 37
Prospective Need (1993-1999)	+216
Prior Cycle Prospective Need	+ 91
Demolitions	+ 9
Filtering	- 16
Residential Conversion	- 3
Spontaneous Rehabilitation	<u>- 5</u>
 Precredited Need	 +392

The Township's precredited need is further broken down into the rehabilitation component of 57 units (indigenous need minus spontaneous rehabilitation) and the new construction component of 335 units.

The precredited need for affordable housing represents the starting point in the municipal determination of fair share. From the precredited need, municipalities may subtract credits and reduction in order to arrive at the calculated need for the municipality. Clinton Township's past housing activities have resulted in the following eligible credits and reductions.

New Construction Credits and Reductions

The Township Planning Board has approved a General Development Plan (GDP) for the Affordable Housing 1 (AH-1) site. This site is to be restored to this Housing Plan Element and Fair Share Plan as a result of COAH's Opinion and Resolution (see Foreword). The AH-1 site yields 145 affordable housing units and a payment in lieu of construction of \$247,900.

The Township Planning Board has approved preliminary site plans and subdivisions for two affordable housing sites certified by COAH in 2001, which will, when built, produce 35 affordable units, 12 rental credits and funding for affordable housing, as follows:

- The Affordable Housing 2 (AH-2) site, known as The Mews, was approved for 35 age-restricted, low and moderate-income housing units. The applicant agreed to restrict these units to rentals as part of the mediation process concluded in August 2000. Thus, the project is eligible for 12 rental credits. The development of this property is completed and the units are occupied.
- The Affordable Housing 3 (AH-3) site, known as Water's Edge (or Bi-County), was approved with a contribution of \$374,000 to the Township for affordable housing development off-site, in lieu of constructing affordable units on-site. The Bi-County site is an inclusionary development site first certified by COAH in 1993, in the Township's first cycle Plan. The site's inclusionary zoning permits the option of either developing the affordable housing on-site or making a contribution to the Township for affordable housing development off-site in lieu of on-site construction. In 1992, the Township decided that the contribution in lieu of construction option should be selected for the Bi-County site. This development is largely built.

Rehabilitation Credits

The Township's rehabilitation component consists of 57 dwelling units (indigenous need of 62 units minus spontaneous rehabilitation of 5 units). Since 1989 the Township has successfully completed 59 rehabilitated units. Of these units, 32 were completed with a grant from the Department of Community Affairs (DCA) under the Neighborhood Preservation Balanced Housing program. However, 13 of these units were completed between July 1989 and March 1990, and therefore will not be eligible for any credit under COAH standards, as COAH only gives credit for those units completed after April 1, 1990. The remaining 27 rehabilitated units were completed under the Township's rehabilitation program. Thus, the Township is eligible for 46 rehabilitation credits. The Township is proposing to continue its rehabilitation program for an additional 11 units.

Prior Cycle Credits

The Township is eligible for two types of prior cycle credits. The Venice Avenue Community Residence, Inc., an existing group home on Wayside Lane in the Township established in December 1985, houses 6 individuals with developmental disabilities. The individuals living in the group home have no income, and the Venice Avenue Community Residence, Inc., is a nonprofit organization funded by the State of New Jersey. The Township is eligible for 6 prior cycle credit for the group home.

The second type of prior cycle credits is termed credits without controls. The Township applied to COAH for credits for units constructed between April 1, 1980 and December 15, 1986. The COAH staff completed its review of the Township's application for credits without controls, and verified 13 eligible credits. Thus, the Township is eligible for 13 prior cycle credits under this program.

Summary

Based on the above analysis, the Township is eligible for credits/reductions of 257 units against its precredited need of 392 units, resulting in a calculated need of 135 units.

As outlined in the Foreword, the Township also is required to develop an alternative plan should the AH-1 District not be developed. In that case the Township would not be eligible for the 145-unit reduction outlined above for the AH-1 District, and the Township's credits/reductions would be 112 units, resulting in a calculated need of 280 units.

The Housing Plan

Introduction

As indicated in the previous section, the Township has established that under the housing plan that includes the AH-1 District 135 affordable housing units are needed to address the Township's fair share obligation, while under the housing plan that does not include affordable units from the AH-1 District 280 remaining affordable housing units are needed to address the Township's fair share obligation. As part of its obligation, the Township must provide the opportunity for 69 rental units affordable to low and moderate income households. The Township also has the option to provide up to 38 age-restricted, affordable units, which can be either rental units or units for sale, of which 35 units have been addressed through the approval of The Mews.

Methods to Address the Fair Share

The following tabulations identify two plans by which the Township proposes to address its fair share of 392 lower income units. If the plan which includes the AH-1 District does not result in the required affordable housing units, then the Township intends to implement the alternative plan.

Plan with AH-1 District

	<u>Units</u>
Credits/Reductions (Includes the AH-1, AH-2 and AH-3 Districts; the completed rehabilitations; prior cycle credits for a group home and credits without control; and, rental bonus credits)	257
Regional Contribution Agreement (RCA) for 108 units with the City of New Brunswick, of which 21 shall be rental units (See text for explanation)	108
Rehabilitation program for 11 additional units, the maximum allowed by COAH	11
Purchase and restriction for 3-unit rental building (See text for explanation)	6
RCA for a minimum of 10 units with the City of Lambertville	10
Total	392

Alternative Plan

Credits/Reductions (Includes the AH-2 and AH-3 Districts; the completed rehabilitations; prior cycle credits for a group home and credits without control; and, rental bonus credits)	112
Regional Contribution Agreement (RCA) for 108 units with the City of New Brunswick, of which 21 shall be rental units (See text for explanation)	108
Rehabilitation program for 11 additional units, the maximum allowed by COAH	11
Purchase and restriction for 3-unit rental building (See text for explanation)	6
RCA for 55 units with the City of Lambertville	55*
Municipally sponsored construction	90*
Rental bonus credit for restricting 10 units in the municipal project to rentals	10*
Total	392

NOTE:

*The proposals noted above are intended as a substitute for the affordable housing units provided in the AH-1 District and the affordable housing units anticipated under the Township's accessory apartment program.

In the following sections of the Plan, the above-referenced programs are described in greater detail. The supplemental information required by COAH is also referenced and described. These items satisfy the COAH requirements for a housing plan element referenced in N.J.A.C. 5:93-5.1(b), 5:93-5.3 and 5:93-5.6.

Rental Bonus Units (Both Plans)

As part of the 1999-2000 COAH mediation process, the developer of The Mews agreed to restrict the 35 age-restricted units to rental units rather than for sale units. The Township is thus eligible for 12 bonus credits in accordance with COAH's rules. In addition, the Township is restricting 10 units in the municipally sponsored project to rental units, and thus is eligible for 10

bonus credits in accordance with COAH's rules, or would provide 10 rental units through an RCA.

Regional Contribution Agreement (Both Plans)

The Township entered into a RCA with the City of New Brunswick to provide 108 units, including 87 rehabilitated units and 21 rental units through a gut rehabilitation project. The contractual agreement specifies that the Township will provide \$20,000 per unit for the rehabilitated units and \$25,000 per unit for the gut rehabilitation/rental units, for a total of \$2,340,000. At least 50% of the units accepted by the City of New Brunswick (receiving municipality) shall be affordable to low income households. The receiving municipality is responsible for preparing a construction schedule and project plan. All project plans and county review checklists as may be required by COAH were filed with the appropriate agencies within 60 days of the Township's petitioning for substantive certification with COAH.

In addition, the Township intends to enter into a RCA with the City of Lambertville to provide 55 units. The draft contractual agreement specifies that the Township will provide \$25,000 per unit, for a total of \$1,375,000. At least 50% of the units accepted by the City of Lambertville shall be affordable to low income households. The receiving municipality is responsible for preparing a construction schedule and project plan. All project plans and county review checklists as may be required by COAH shall be filed with the appropriate agencies within 60 days of the Township's petitioning for substantive certification with COAH.

Rehabilitation Program (Both Plans)

As noted previously, the Township has completed the rehabilitation of 59 units since 1989, although only 46 of the units are eligible for reduction of the Township's fair share number because 13 were completed prior to April 1, 1990. The Township intends to continue the program in order to rehabilitate an additional 11 units, the maximum permitted by COAH's rules. The Township intends to continue its contract with the HCHC to serve as the administrative agency for the program, but has also added Rehabco, Inc. as an additional administrative agency for the program. The Township will provide an average of \$11,500 per unit, of which \$3,500 per unit may be used for administration and an average of \$8,000 per unit for rehabilitation activity.

Accessory Apartment Program

The Township has chosen to delete the accessory apartment program from its Housing Plan due to a lack of success in implementing the same.

Purchase, Restriction and Gut Rehabilitation Project (Both Plans)

The Hunterdon County Housing Corporation (HCHC) purchased a 3-unit building in the Township for gut rehabilitation and restriction as rental housing affordable to low- and

moderate-income households. The Township authorized a grant to the HCHC to assist in this gut rehabilitation rental project. The Township received 6 units of credit for this project.

Municipally Sponsored Construction (Both Plans)

As part of the alternative plan, the Township intends to construct two affordable housing projects on property which it owns. The total number of units that will be produced is 90, for which the Township will receive 100 units of credit since 10 of the units will be rentals open to the general public. Block 61, Lots 4 and 4.01 is a 6.55 acre parcel located on the High Bridge-Annandale Road (Route 641) on which the Township currently intends to develop 40 units. Block 60.03 (formerly Block 60), Lot 26 is a 10.65 acre parcel located on Beaver Avenue (Route 626) on which the Township currently intends to develop 50 units. The Township owns both tracts and will retain an administrative agency to income qualify applicants and administer the units once they are occupied. The Township also will provide a pro-forma statement for the project, has adequate and stable funding for the projects, and will provide a construction schedule, all in accordance with N. J. A. C. 5:93-5.5 and 5:91- 13.1 et seq.

Rental Component (Both Plans)

Each municipality is required to provide a portion of its fair share obligation as rental housing. The Township's rental obligation is 69 units, based on COAH's formula and the Township's prior rental obligation. The agreement with The Mews provides 35 rental units. The municipally sponsored construction project will address 10 units of the Township's rental obligation, or under the alternative plan 10 rental units would be provided through a RCA. The remaining 24 units of the rental obligation are satisfied through the RCA with the City of New Brunswick, and the 3 unit gut rehabilitation project with the Hunterdon County Housing Corporation.

Age-Restricted Housing (Both Plans)

The COAH rules establish a limit on the amount of age-restricted, or senior citizen, housing that a municipality may count towards its fair share. In the case of Clinton Township, the rules indicate that no more than 38 affordable housing units may be restricted to occupancy by senior citizen households. The 35 affordable units at The Mews are restricted to senior citizen households. Thus, the Township may provide an additional 3 age-restricted units in its municipal projects if it so desires.

Development Fee Spending Plan (Both Plans)

The Township prepared a spending plan for development fees that was submitted to and approved by COAH. The Township's development fee ordinance originally was certified by COAH on March 11, 1993. The spending plan outlines the anticipated revenues and proposed use of development fees collected as a result of the Township's development fee ordinance.

In addition to the fees collected through the Township's mandatory development fee ordinance, an agreement negotiated with a developer during COAH's First Round should provide additional fees during the certification period. The developer of the AH-3 District has opted to provide cash contributions in the sum of \$374,000 in lieu of constructing affordable units. This payment is intended to fund a portion of the Township's proposed RCA. In addition, the developer of the AH-1 District is required to provide cash contributions in the sum of \$247,900 in lieu of constructing affordable units.

Administration (Both Plans)

The Township designated the Housing Affordability Service (HAS), formerly the Affordable Housing Management Services, in the N. J. Department of Community Affairs to administer the lower income rental units at The Mews. Under the Township's housing ordinance the developer is responsible for paying any required fees. The responsibility for affirmative marketing and maintaining affordability controls at The Mews also is assumed by HAS. The Township will designate Housing Services, Inc. to income qualify applicants for the municipal construction projects. The responsibility for affirmative marketing and maintaining affordability controls for the municipal construction projects will be assumed by the Township or an entity designated by the Township. As noted above, the HCHC and Rehabco, Inc. administer the Township's rehabilitation program.

Inventory of Municipal Housing Stock

The primary source of information for the inventory of the Township's housing stock is the 1990 U.S. Census. While the Census data was compiled in April 1990, it remains the only source of information that provides the level of detail needed for this analysis. Since the housing inventory has increased by 13% since 1990, the data provide a valid evaluation of the Township's housing stock. A secondary source of information used in this analysis is the Township's 1997 real property classification.

According to the 1990 Census, the Township has 3,514 housing units, of which 3,376 (96%) are occupied. Table 1 identifies the units in a structure by tenure; as used throughout this Plan Element, "tenure" refers to whether a unit is owner-occupied or renter-occupied. While the Township largely consists of one-family, detached dwellings (79.7% of the total, compared to 74% in the County), there are 715 units in attached or multi-family structures. The Township has a relatively low percentage of renter-occupied units, 13%, compared to 19.5% in Hunterdon County and 35.1% in the State.

TABLE 1
Units in Structure by Tenure

Units in Structure	Vacant Units	Occupied Units		
		Total	Owner	Renter
1, detached	69	2,730	2,477	253
1, attached	0	195	161	34
2	0	67	26	41
3 or 4	12	33	16	17
5 to 9	32	200	139	61
10 to 19	25	114	93	21
Other	0	37	23	14
Mobile home or trailer	0	0	0	0
Total	138	3,376	2,935	441

Source: 1990 U.S. Census, Summary Tape File 3 (STF-3) for Township, Profile 22, May 1992.

Table 2 presents the data concerning the year housing units were built by tenure, while Table 3 compares the Township to Hunterdon County and the State. Approximately 79% of the owner-occupied units in the Township have been built since 1960, and 92% of the units built since 1960 are owner-occupied. Interestingly, 39% of the occupied units built before 1950 are renter-occupied. The presence of an older housing stock is one of the factors which correlates highly

with filtering. Filtering is a downward adjustment of housing need which recognizes that the housing requirements of lower-income groups can be served by supply additions to the higher-income sections of the housing market.

TABLE 2
Year Structure Built by Tenure

Year Built	Vacant Units	Occupied Units		
		Total	Owner	Renter
1980 – 1990	91	1,318	1,194	124
1970 – 1979	18	742	702	40
1960 – 1969	20	441	416	25
1950 – 1959	9	256	244	12
1940 – 1949	0	183	127	56
Pre-1940	0	436	252	184

Source: 1990 U.S. Census, STF-3 for Township, Profile 22, May 1992.

Table 3 compares the year of construction for all dwelling units in the Township to Hunterdon County and the State. The Township has a larger percentage of units built between 1960-1990 than does the County or State, and a much smaller percentage of units built before 1950. These differences are highlighted further by the median year of construction.

TABLE 3
Comparison of Year of Construction for Township, County, and State

Year Built	-----%-----		
	Clinton Township	Hunterdon County	New Jersey
1980 – 1990	40.1	28.2	14.8
1970 – 1979	21.6	18.3	14.9
1960 – 1969	13.1	12.8	17.6
1950 – 1959	7.5	9.7	17.5
1940 – 1949	5.2	5.6	10.6
Pre-1940	12.4	25.5	24.6
Median Year	1975	1967	1959

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 22, May 1992.

Information reported in the 1990 Census concerning occupancy characteristics includes the household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; these data are reported in Tables 4 and 5, respectively. Table 4 indicates that renter-

occupied units generally house smaller households, with 79.3% of renter-occupied units having 3 persons or fewer compared to 64.5% of owner-occupied units. Table 5 indicates that renter-occupied units generally have fewer bedrooms, with 51% having two bedrooms or fewer, compared to 17% of owner-occupied units.

TABLE 4
Household Size in Occupied Housing Units by Tenure

<u>Household Size</u>	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	498	376	122
2 persons	1,094	975	119
3 persons	652	543	109
4 persons	740	683	57
5 persons	300	276	24
6 persons	83	73	10
7+ persons	9	9	0
Total	3,376	2,935	441

Source: 1990 U.S. Census, STF-3 for Township, Profile 21, May 1992.

TABLE 5
Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Vacant Units	Occupied Units		
				Total	Owner	Renter
No bedroom	15	(0.4)	0	15	0	15
1 bedroom	225	(6.4)	25	200	116	84
2 bedrooms	575	(16.4)	61	514	388	126
3 bedrooms	1,120	(31.9)	31	1,089	940	149
4 bedrooms	1,285	(36.6)	14	1,271	1,212	59
5+ bedrooms	294	(8.4)	7	287	279	8

Source: 1990 U.S. Census, STF-3 for Township, Profile 21, May 1992.

Table 6 compares the Township's average household size for all occupied units, owner-occupied units, and renter-occupied units to those of the County and State. The Township's average household size for owner-occupied units is the same as those of the County and State, while the average household size for renter-occupied units is higher. The larger household size for renter-

occupied units produces a larger household size for all units in the Township compared to the County and State.

TABLE 6
Average Household Size for Occupied Units for Township, County, and State

<u>Jurisdiction</u>	All Occupied Units	Owner-occupied units	Renter-occupied units
Clinton Township	2.9	2.9	2.6
Hunterdon County	2.8	2.9	2.2
New Jersey	2.7	2.9	2.3

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 21, May 1992

The distribution of bedrooms per unit, shown in Table 7, indicates a similar pattern for the Township, County, and State. The State has considerably more units with no or one bedroom, and two or three bedrooms, and considerably fewer units with four or more bedrooms, than the Township and County.

TABLE 7
Percentage of All Units by Number of Bedrooms

<u>Jurisdiction</u>	None or one	Two or Three	Four or More
Clinton Township	6.8	48.3	45.0
Hunterdon County	9.0	57.6	33.4
New Jersey	17.9	68.1	21.0

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 21, May 1992

In addition to data concerning occupancy characteristics, the 1990 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. The surrogates used to identify housing quality, in addition to age (Pre-1940 units in Table 2), are the following, as described in COAH's rules.

Persons per Room 1.01 or more persons per room is an index of overcrowding.

Plumbing Facilities Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing facilities.

<i>Kitchen Facilities</i>	Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.
<i>Heating Fuel</i>	Inadequate heating is use of coal, coke, wood, or no fuel for heating.
<i>Sewer</i>	Inadequate sewer services are indicated by a lack of public sewer, septic tank, or cesspool.
<i>Water</i>	Inadequate water supply is indicated by a lack of either city water, or drilled well, or dug well.
<i>Telephone</i>	Inadequate telephone is indicated by the absence of a telephone in a unit.

Table 8 compares the Township, County, and State for the above indicators of housing quality. The Township has less overcrowding than the County and State, and is similar to the County and State in the adequacy of plumbing and kitchen facilities. The Census data show the Township with lower numbers of units with inadequate heating or inadequate sewer than the County and State.

TABLE 8
Housing Quality for Township, County, and State

Condition	-----%-----		
	Clinton Township	Hunterdon County	New Jersey
Overcrowding ¹	0.0	0.6	3.7
Inadequate plumbing ²	0.5	0.3	0.5
Inadequate kitchen ²	0.2	0.3	0.6
Inadequate heating ¹	1.3	3.6	1.0
Inadequate sewer ²	0.2	1.1	0.5
Inadequate water ²	1.0	1.0	0.1
No telephone ¹	0.4	0.8	3.1

Notes: ¹The universe for these factors is occupied housing units.

²The universe for these factors is all housing units.

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 23 and 27, May 1992; 1990 U.S. Census, CPH-5-32, May 1992.

The last factors used to describe the municipal housing stock are the assessed values and rental values for residential units. With regard to assessed values, the Township Tax Assessor compiled a list of assessed values of all 3,975 residential properties in the Township; the Township's assessment ratio is 95.8%, and therefore is a relatively accurate indicator of real value. These data are provided

in Table 9 and indicate that 39% of all residential properties in the Township are valued at \$199,999 or less.

TABLE 9
Value of Residential Units

Value	Number of Units	-----%-----
\$0 - 74,999	168	4.2
\$75,000 – 99,999	108	2.7
\$100,000 – 124,999	256	6.4
\$125,000 – 149,999	211	5.3
\$150,000 – 174,999	373	9.4
\$175,000 – 199,999	419	10.5
\$200,000 – 249,999	939	23.6
\$250,000 – 299,999	731	18.4
\$300,000 – 399,999	561	14.1
\$400,000 – 499,999	151	3.8
\$500,000 +	58	1.5

Source: Clinton Township Tax Assessor, Values of Real Property, March 1998.

With regard to renter-occupied units, 383 of the 411 renter-occupied units in the Township, or 93%, reported rental values in the Census. The data in Table 10 indicate that approximately 19%, or 71 units, rent for less than \$750 per month. The approximate maximum permitted rent for a three-person, moderate-income household in Hunterdon County, if utilities are included in the rent, was 884 per month at the time of the 1990 Census.

TABLE 10
Gross Rents for Specified Renter-Occupied Housing Units¹

Monthly Rent	Number of Units	-----%-----
\$100 – 149	6	1.6
\$300 – 349	12	3.1
\$350 – 399	5	1.3
\$400 – 449	0	0
\$450 – 499	0	0
\$500 – 549	5	1.3
\$550 – 599	14	3.7
\$600 – 649	29	7.6
\$650 – 699	0	0
\$700 – 749	0	0
\$750 – 999	160	41.8
\$1,000 or more	136	35.5
No cash rent	16	4.2

Note: ¹Specified renter-occupied units total 383 of the 411 renter-occupied units in the Township. Median gross rent for Clinton Township is \$926.

Source: 1990 U.S. Census, STF-3 for Township, Profile 24, May 1992.

The data in Table 11 indicate that there are 153 renter households making less than \$35,000 annually, which was the approximate income threshold for a three-person, moderate-income household in Hunterdon County in 1990. At least 104 of these households are paying more than 30% of their income for rent; a figure of 30% is considered the limit of affordability for rental housing costs.

TABLE 11
Household Income in 1989 by Gross Rent as a Percentage of Household Income in 1989¹

Income	Number of Households	Percentage of Household Income					
		0 – 19%	20 – 24%	25 – 29%	30 – 34%	35% +	Not computed
< \$10,000	6	0	0	0	0	6	0
\$10,000 – 19,999	33	6	0	11	0	16	0
\$20,000 – 34,999	114	0	5	19	9	73	8
\$35,000 – 49,999	98	9	19	39	8	15	8
\$50,000 +	132	68	41	14	9	0	0

Note: ¹The universe for this Table is specified renter-occupied housing units.

Source: 1990 U.S. Census, STF-3 for Township, Profile 24, May 1992.

Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary source of information for the analysis of the demographic characteristics of the Township's residents is the 1990 U.S. Census. The data collected in the 1990 Census provide a wealth of information concerning the characteristics of the Township's population. Since the Township's population has increased from 1990 to 1997 by approximately 15%, the data still provide a valid evaluation of the Township's population.

The 1990 Census indicates that the Township has 10,816 residents, or 3,471 more residents than in 1980, representing a population increase of approximately 47%. By comparison, the Township added approximately 1,349 residents in the 1960's (36% increase) and 2,226 residents in the 1970's (43% increase), indicating a fairly constant rate of growth through these decades. The Township's 47% increase in the 1980's compares to a 23% increase in Hunterdon County and a 5% increase in New Jersey.

The age distribution of the Township's residents is shown in Table 12. The younger age classes (0-4, 5-17) are relatively evenly split between males and females, while males predominate in the 18-24, 25-44 and 45-64 classes, and females predominate in the 65+ classes. The disproportionate population figures for the 18-24 and 25-44 male categories represent, in large part, the all-male population at the Meadowview Correctional Institution, which housed 1,093 persons in 1990.

TABLE 12
Population by Age and Sex

Age	Total Persons	Male	Female
0 – 4	694	342	352
5 – 17	1,934	1,018	916
18 – 24	1,383	1,050	333
25 – 44	4,035	2,155	1,880
45 – 64	2,122	1,161	983
65 +	626	283	343
Total	10,816	6,009	4,807

Source: 1990 U.S. Census, STF-3 for Township, Profile 2, May 1992.

Table 13 compares the Township to the County and State for the same age categories. The principal differences among the Township, County, and State occur in the 18-24 age category, where the Township has a higher proportion than the County and State, and the 65+ age category, where the Township's proportion is lower than the County and State. In the 5 to 17 age category, the school age category, the Township slightly exceeds the County and State.

TABLE 13
Comparison of Age Distribution for Township, County, and State (% of persons)

<u>Age</u>	Clinton Township	Hunterdon County	New Jersey
0 – 4	6.4	7.1	6.9
5 – 17	17.8	16.9	16.4
18 – 24	12.7	8.5	10.1
25 – 44	37.3	36.5	33.1
45 – 64	19.8	21.6	20.2
65 +	5.7	9.4	13.4
Median	32.7	35.1	34.5

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profile 2, May 1992; 1990 U.S. Census, CPH-5-32, May 1992.

Table 14 provides the Census data on household size for the Township, while Table 15 compares household sizes in the Township to those in Hunterdon County and the State. The Township differs from the County and State in terms of the distribution of household sizes by having fewer households of one person and more households of 4 and 5 persons.

TABLE 14
Persons in Household

<u>Household Size</u>	Number of Households
1 person	498
2 persons	1,109
3 persons	655
4 persons	754
5 persons	306
6 persons	79
7 or more persons	10

Source: 1990 U.S. Census, STF-3 for Township, Profile 6, May 1992.

TABLE 15
Comparison of Persons in Household for Township, County, and State (% of households)

<u>Household Size</u>	Township	County	State
1 person	14.6	17.7	22.9
2 persons	32.5	33.4	30.4
3 persons	19.2	19.1	18.2
4 persons	22.1	18.9	16.5
5 persons	9.0	7.9	7.7
6 persons	2.3	2.3	2.7
7 or more persons	0.3	0.7	1.6
Persons per household	2.9	2.75	2.7

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 1 and 6, May 1992.

Table 16 presents a detailed breakdown of the Township's population by household type and relationship. There are 2,776 family households in the Township and 635 non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only. In terms of the proportion of family and non-family households, the Township has more family households than the County or State (81.4% for the Township, 77.7% for the County, and 72.9% for the State). Of interest is the large number of female householders of 65 years of age or older who are living alone in non-family households.

TABLE 16
Persons by Household Type and Relationship

	Persons 65 +	Total
<i>In family households:</i>		
Householder	216	2,776
Spouse	148	2,521
Child:		
Natural or adopted:	N/A	3,206
Stepchild:	N/A	128
Grandchild	N/A	58
Other relatives	97	154
Non-relatives	0	80
Total persons in family households		8,923
<i>In non-family households:</i>		
Male householder:		
Living alone	43	221
Not living alone	12	102
Female householder:		
Living alone	102	227
Not living alone	0	35
Non-relatives	8	165
Total persons in non-family households		800
<i>In group quarters:</i>		
Institutionalized:	0	1093
Correctional institution	N/A	1093
Nursing homes	N/A	0
Mental hospitals	N/A	0
Juvenile institutions	N/A	0
Other institutions	N/A	0
Non-institutionalized	0	0
Total persons in group quarters		1093

Source: 1990 U.S. Census, STF-3 for Township, Profile 6, May 1992.

Table 17 provides 1989 income data for the Township, County, and State. The Township's per capita and median incomes are higher than those of the State and the County.

TABLE 17
1989 Income for Township, County, and State

<u>Jurisdiction</u>	Per Capita Income	-----Income-----		
		Households	Families	Non-family households
Clinton Township	\$24,994	\$67,918	\$75,605	\$37,663
Hunterdon County	\$23,236	\$54,628	\$61,132	\$31,154
New Jersey	\$18,714	\$40,927	\$47,589	\$22,287

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profile 15, May 1992; U.S. Census, CPH-5-32, May 1992.

Table 18 addresses the lower end of the income spectrum by providing data on poverty levels for persons and families. The determination of poverty status and the associated income levels is based on the cost of an economy food plan and ranges from an annual income of \$6,300 for a one-person family to \$21,300 for an eight-person family (three-person family is \$9,900). According to the data in Table 18, the Township proportionally has fewer persons and families qualifying for poverty status than do the County or State. However, the percentages in Table 18 translate to 148 persons, but only 14 families, in poverty status. Thus, the non-family households have a much larger share of the population in poverty status.

TABLE 18
Poverty Status for Persons and Families for Township, County, and State
(% with 1989 income below poverty)

<u>Jurisdiction</u>	Persons (%)	Families (%)
Clinton Township	1.5	0.5
Hunterdon County	2.6	1.8
New Jersey	7.6	5.6

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 17 and 19, May 1992; 1990 U.S. Census, CPH-5-32, May 1992.

The U.S. Census includes a vast array of additional demographic data that provides interesting insights into an area's population. For example, Table 19 provides a comparison of the percent of persons 5 years old and older who live in the same house as in 1985; this is a surrogate measure of the mobility/stability of a population. The data indicate that the percent of the County and State residents residing in the same house as in 1985 exceeds that of the Township. This indicates a relatively mobile population.

TABLE 19
Comparison of 1985 and 1990 Place of Residence for Township, County, and State

<u>Jurisdiction</u>	Percent living in same house in 1985
Clinton Township	47.6
Hunterdon County	56.9
New Jersey	60.1

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 3, May 1992;
1990 U.S. Census, CPH-5-32, May 1992.

Table 20 compares the educational attainment for Township, County, and State residents. These data indicate that Township residents exceed State and County residents in educational attainment. It is interesting to note that among the State's 21 Counties, Hunterdon County is third in the State in high school graduates, behind Morris and Somerset, and third in the State in college graduates, behind Somerset and Morris.

TABLE 20
Educational Attainment for Township, County, and State Residents
(Persons 25 years and over)

<u>Jurisdiction</u>	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Clinton Township	90.3	43.4
Hunterdon County	85.9	34.6
New Jersey	76.7	24.9

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 9, May 1992;
1990 U.S. Census, CPH-5-32, May 1992.

The 1990 Census also provides data on the means of transportation which people use to reach their place of work. Table 21 compares the Census data for the Township, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Township has a relatively high percentage of those who drive alone, and a relatively low percentage of workers who carpool or use public transit. Of the 7.1% of workers who reside in the Township and use other means of transportation to reach work, 52% (or 151 workers) work at home and 33% (or 95 workers) walk to work. Of all the Counties in the State, Hunterdon has the largest percentage of workers who drive alone, and is tied for second, with Salem County and behind Warren County, for the lowest percentage of workers who use public transit.

TABLE 21
Means of Transportation to Work for Township, County and State Residents
(Workers 16 years old and over)

Jurisdiction	Percent who drive alone	Percent in carpools	Percent using public transit	Percent using other means
Clinton Township	85.3	7.6	1.6	5.5
Hunterdon County	82.4	9.8	1.3	6.5
New Jersey	71.6	12.4	8.8	7.2

Source: 1990 U.S. Census, STF-3 for Township, County, and State, Profiles 8, May 1992.

Projection of Municipal Housing Stock

As part of the mandatory contents of a housing element, the township is required to produce “a projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing, for the next six years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.” (N.J.S.A. 52:27D-310b.) Table 22 provides information concerning the issuance of building permits for the last 17 years.

TABLE 22
Building Permits, 1980-1996

Year	Single-Family Units	Multi-Family Units	Total Units
1980	46	0	46
1981	45	48	93
1982	82	0	82
1983	132	0	132
1984	108	39	147
1985	317	14	331
1986	105	225	330
1987	78	42	120
1988	42	0	42
1989	29	0	29
1990	36	0	36
1991	22	0	22
1992	68	0	68
1993	116	0	116
1994	100	0	100
1995	130	0	130
1996	86	0	86
Total	1542	368	1910

Source: New Jersey Department of Labor, New Jersey Building Permits, for the years 1980-1994 and The New Jersey Construction Reporter, for the years 1995 and 1996.

The data in Table 22 provide an interesting view of the Township's recent residential development. The 1983-1987 period, during which the Township averaged 212 residential building permits per year, represents the greatest period of growth in its history. During the ensuing five years (1988-1992), the Township averaged only 40 permits per year, reflecting the general economic slowdown of the period. In the last four years the Township has averaged 108 permits annually, reflecting a stabilization of growth between the two earlier extremes, and very close to the 17-year average of 112 permits per year. The data in Table 22 also indicate that nearly half (1,910 units of 3,975 units) of all units in the Township have been built since 1980.

The historical data suggest that the Township will add approximately 110 residential units per year. The 660 units that would result over a six-year period, multiplied by a projected household size of 2.65 persons, yield an estimated population increase of 1,749 persons. With an estimated 12,451 persons residing in the Township in 1997, the Township could expect 14,200 residents, and 4,635 residential units, by the year 2004. The Hunterdon County Planning Board, which provided the projected household size and estimated 1997 population noted above, projects a year 2005 population for the Township of between 13,940 and 14,625 depending on a Low or High Series of assumptions. Thus, the building permit estimate is consistent with the available population projections.

The picture is not complete, however, without an analysis of the affordable housing projects of the Township. The Township Planning Board has approved three affordable housing projects totaling 1,408 units, of which 180 units are designated for low- and moderate-income housing. The timing of these developments will have a significant impact on the above housing stock projection. While some unknown portion of the new development in the affordable housing projects is subsumed in the above projection, these projects could add an additional 100 to 150 units per year, or 600 to 900 units over the six-year period.

Municipal Employment Characteristics

As part of the mandatory contents of a housing element, the Township is to provide “an analysis of the existing and probable future employment characteristics of the community.” (N.J.S.A. 52:27D-310d) This information had more relevance when COAH used employment data, in terms of how many people worked within a municipal border, as an allocation factor for its affordable housing need allocations. Since COAH has changed this allocation factor to the value of non-residential ratables, this information on place of work employment by municipality assumes less importance.

The reasons for which COAH has changed this allocation factor from employment to non-residential valuation are the methodological problems of using employment data. The New Jersey Department of Labor compiles data on the number of people working within a municipality’s borders from unemployment insurance forms filed by employers; thus, only private sector employees are reported, and only those covered by their employers for unemployment insurance. In addition, the data is compiled by the zip code address of the firm, which may not reflect the actual location of employment. For example, if a business has more than one location, its total employment is allocated to only the location listed on the unemployment insurance form. Also, many businesses use mailing addresses in perceived prestigious communities, even though the actual facility is located in another municipality. Thus, the data is fraught with uncertainty.

The historical growth in private sector, covered employment in the Township is shown in Table 23, as follows:

TABLE 23
Covered Employment in Clinton Township, 1980-1996

Year	Number of Jobs
1980	750
1981	805
1982	880
1983	1392
1984	1528
1985	2562 ¹
1986	2256
1987	2391
1988	2473
1989	2478
1990	2703
1991	3132
1992	3101
1993	3167
1994	3417
1995	3493
1996	3654

Notes: ¹ This figure likely includes Exxon employees at an establishment outside of Clinton Township.

Source: N. J. Department of Labor, Office of Demographic and Economic Analysis

The historical record indicates that the major growth period occurred between 1983 and 1986, which reflects the advent of the Exxon Research facility. Since that period the increase in private sector, covered employment has been relatively steady, with an average annual increase of approximately 140 jobs. During the ten-year period from 1986 to 1996 covered employment increased by 62%, or an annual increase of slightly less than 5%. Future employment growth is dependent on a number of factors, including State and national trends, absorption rates in the region and State, and the availability of utilities. Assuming an average annual increase of 5% over the next six years, the Township could expect to see an increase of 1,100 to 1,200 jobs during this period.

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