

CA - General

April 2, 1984

Fair Share Report: Urban League of Greater New Brunswick v. Carter et al., by Carla Lerman, after 3 meetings w/ planners & housing experts.

Pg. 65

CA002535F

note: fair share report

FAIR SHARE REPORT

URBAN LEAGUE OF GREATER NEW BRUNSWICK
v.
CARTERET ET AL.

Prepared for

Honorable Eugene D. Serpentelli
Superior Court
Ocean County, N.J.

Carla L. Lerman, P.P.

April 2, 1984

FAIR SHARE REPORT

URBAN LEAGUE OF GREATER NEW BRUNSWICK
v.
CARTERET ET AL.

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Preface

During February and March, 1984, three day-long sessions were held with planners and housing experts who are involved directly or indirectly in the case of Urban League of Greater New Brunswick v. Carteret to determine if consensus could be reached on the most appropriate methodology for determining region and fair share as set forth in the New Jersey Supreme Court decision known as Mt. Laurel II.

These three sessions provided the opportunity to review all aspects of the fair share methodologies that had been used to date in fair share reports, and to evaluate their appropriateness. The participants also reviewed the Rutgers study, Mt. Laurel II: Challenge and Delivery of Low Cost Housing, written by the Center for Urban Policy Research. Drs. Robert Burchell and David Listokin, who of the project leaders, were invited to address the group at its first session.

The results of those meetings, as well as many hours of telephone conferences, and total cooperation and sharing in the

¹See participant list in Preface.

data-gathering effort, are summarized in this report. Appendix A explains the methodology in detail; Appendix B includes the tables containing most of the basic data for the fair share numbers.

Although the methodology offers a well-conceived, reasonable and professional approach, given available reliable data, to devising a Fair Share number as required by the Court, no participant involved with this consensus methodology is forfeiting the opportunity to present to the Court, in any given case, reasoned evidence why unique situations in a town might not alter the approach, or why the existing conditions will have an impact on compliance.

All of the planners and housing experts involved have felt that the lack of reasonably accurate data on land availability presents a serious problem. There was general agreement that as soon as this information is available, a reevaluation of all formulas would be in order.

This report has been limited to the issues of region, regional need, allocation and fair share methodology. It has not addressed issues of compliance, although there has been considerable discussion of many aspects of that subject, and acknowledgement of its great importance in achieving any of the goals of Mt. Laurel II. Clearly, when a municipality is assigned its fair share number, there will be need and opportunity to evaluate that share in light of particular conditions within that

town; that will be the appropriate time to raise questions of feasibility, credit to be given for previous efforts and accomplishments, staging and alternative means of meeting goals.

Although the participating planners and housing experts are listed below, and their participation and contributions are an integral part of this report, I assume full responsibility for the accuracy and validity of materials and information presented herein.

Carla L. Lerman, P.P.

April 2, 1984

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FAIR SHARE METHODOLOGY AND ALLOCATION FOR URBAN LEAGUE
OF GREATER NEW BRUNSWICK V. CARTERET ET AL.

Determining Region

Two distinct approaches to region have been noted to date in fair share reports: the use of a large metropolitan region, consisting of 8, 9 or 13 counties, and the use of smaller "commutershed" regions which relate to a specific municipality. The use of these two types of regions is supported in different sections of the opinion. For example, Oakwood v. Madison indicated that a region should be "that general area which constitutes, more or less, the housing market of which subject municipality is a part, and from which the prospective population of the municipality would be drawn, in the absence of exclusionary zoning." 92 NJ 158 at 256

The court further states in Mt. Laurel II that Justice Pashman's opinion, in Mt. Laurel I, should be considered in determining a definition for region: 92 NJ 158 at 256

- the area included in the interdependent residential housing market;
- the area encompassed by significant patterns of commutation;
- the areas served by major public services and facilities; and,
- the area in which the housing problem can be solved.

These two definitions of region, expressed by Judge Furman and Justice Pashman, indicate a strong connection in the

court's opinion between the housing market and commuting patterns. On the other hand, however, the court made it clear that the region which is defined must include both areas of significant need and area of sufficient resources to meet that need.

A significant part of Justice Pashman's regional definition, for purposes of determining the nature of the region, is the last phrase -- the area in which the housing problem can be solved. An effort had been made in all previous Fair Share reports to reconcile the concepts of region which would meet Judge Furman's definition, and comply with all of the variables set forth by Justice Pashman. Many of the planning experts had recognized the need to define a broad region representing need and resources at the same time as recognizing the relevance of a region reflecting a housing market. In a memo prepared for Judge Eugene D. Serpentelli in January, 1984, in reference to a case involving Warren Township, John Chadwick, Richard Coppola and Harvey Moskowitz suggested the use of two distinct regions: a large metropolitan region for the purpose of determining Present Need, and a commutershed region for determining Prospective Need. This concept can readily be supported when one considers that "the housing problem" to which Justice Pashman referred was actually a composite of several problems.

Substandard housing which must be replaced or rehabilitated is one aspect of the housing problem; housing that

and the less developed exurban areas. The direction pointed by the court, therefore, in determining the region for the purposes of measuring and allocating present housing needs most clearly is toward a large metropolitan region. The region, however, for purposes of determining the need for housing for lower income households in the future, which should by definition relate location of job to location of housing, is most appropriately defined in terms of the housing market for a specific municipality. Although the court did suggest that it was expected that a regional pattern would develop for the entire state, which would then be consistent for all Mt. Laurel cases, it is felt that the unique population, employment, and transportation structure of the northern half of the state leads to the establishment of two regional definitions: present need region based on a large metropolitan area, fully reflecting the high levels of need in the older urban core areas and the resources to meet that need in the less dense and newer suburban areas; and a prospective need region which reflects a reasonable assumption of commuting time from any given municipality, but which is large enough to account for special commuting attractions or employment concentrations.

Further support of this concept can be found in the Mt. Laurel II decision, wherein the court indicates its concern that past patterns of concentration of the poor be addressed by the allocation of present need for standard housing throughout an entire region.

is too expensive to be affordable to lower income families is another aspect, as is the shortage of decent housing units available to lower income households. These aspects all relate to existing housing conditions for families and individuals presently in need of housing.

A completely different aspect of the problem is presented when one considers the future. For this consideration, the significant factors are not existing conditions, but future location, availability and cost. The problem in decades to come will be the determination of where housing will be built for lower income households, who will those households be, and where will they work. Therefore, "the area in which the housing problem can be solved" can change significantly depending on which aspect of the problem one is examining.

As a result, there is a practical difficulty in formulating one region which reflects all of the stated objectives for any given municipality. A region formulated to satisfy the court's criteria regarding place of employment and place of residence, i.e., a housing market, will not necessarily include a broad range of urban and suburban areas which include the full extent of the regional need for housing, as well as the resources to meet that need.

In order to insure a fair measurement of present need, it will be essential to base that measurement on a region which includes the older urban areas as well as the intermediate areas

...All municipalities' land use regulations will be required to provide a realistic opportunity for the construction of their fair share of the region's present lower income housing generated by present dilapidated or overcrowded lower income units, including their own. Municipalities located in "growth areas" may, of course, have an obligation to meet the present need of the region that goes far beyond that generated in the municipality itself; there may be some municipalities, however, in growth areas where the portion of the region's present need generated by that municipality far exceeds the municipality's fair share. The portion of the region's present need that must be addressed by municipalities in growth areas will depend, then, on conventional fair share analysis, some municipalities' fair share being more than the present need generated within the municipality and in some cases less. 92 NJ 158 at 243

Clearly, the provision of housing for lower income households in the future need not be tied to that concept of allocation of need, as it will more closely reflect the growth of population and provision of jobs in any particular area.

The proposed present need region for the northern half of the state includes the following counties: Bergen, Passaic, Sussex, Morris, Essex, Hudson, Warren, Hunterdon, Somerset, Union and Middlesex. These 11 counties form the northern metropolitan area of the state. The remainder of the state has very different demographic and development patterns. It is proposed that the Rutgers study² regions 4, 5, and 6 be used for the present need in the remainder of the State. The three regions are as follows:

- Monmouth and Ocean counties;
- Mercer, Burlington, Camden and Gloucester counties; and

²Rutgers University Center for Urban Policy Research, Mt. Laurel II: Challenge and Delivery of Low Cost Housing, p. 123.

-- Atlantic, Cumberland, Cape May and Salem counties.

The prospective need region for any subject municipality will be based on a commutershed region, measured from the approximate center of the municipality, based on a 30-minute driving time. The 30-minute drive will be measured by the following speeds:

- 30 miles per hour on local and county roads;
- 40 miles per hour on state and federal highways; and
- 50 miles per hour on interstates, the Garden State Parkway, and New Jersey Turnpike.

The entire area of a county will be considered within the commutershed when the 30-minute drive time enters into that county at any point. This method will not only ensure a prospective need region of a realistic size based on the special attraction of certain employment centers, but will provide maximum availability of current data which may be compiled on a county basis. Additionally, it should minimize the disputes over the precise point at which a 30-minute drive time ends.

The commutersheds for the 7 Middlesex municipalities in the case of the Urban League of Greater New Brunswick v. Carteret are as follows:

Cranbury:	Middlesex, Mercer, Burlington, Monmouth, Somerset, Ocean
East Brunswick:	Middlesex, Somerset, Mercer, Monmouth
Monroe:	Middlesex, Somerset, Mercer, Monmouth, Burlington, Ocean
Piscataway:	Middlesex, Somerset, Morris, Union, Essex, Hunterdon, Mercer, Monmouth

Plainsboro:	Middlesex, Somerset, Mercer, Monmouth, Burlington
South Brunswick:	Middlesex, Somerset, Mercer, Monmouth
South Plainfield:	Middlesex, Somerset, Union, Morris, Essex, Hunterdon, Monmouth, Mercer

Regional Need: Present

Indigenous Need Determination

Indigenous need is defined as the substandard housing currently existing in any municipality. Each municipality, regardless of its characterization in the State Development Guide Plan as Growth Area, Limited Growth Area, Agriculture, or Conservation, is responsible for meeting its own indigenous housing need. The only exceptions to this are municipalities which have indigenous housing needs in excess of the overall standard of housing deficiencies for the region. Municipalities which have a history of providing housing for lower income households will not be expected to continue to provide a disproportionate share of such housing. Therefore, when the total indigenous need for the region is computed, and a standard percentage for the entire region ascertained, any municipality whose indigenous need is in excess of that amount will not be expected to provide housing for that entire need; instead, the excess of deficient units over the regional percentage of deficiencies will be reallocated to all other municipalities with any Growth Area in the region, excluding selected Urban Aid cities.

The indigenous need in the region will be based on three factors: overcrowding (more than 1.01 persons per room), units lacking complete plumbing facilities for the exclusive use of the occupants, and units lacking adequate heating. Each of these factors can be obtained in an unduplicated count from the 1980 Census. Summing the number of units with each deficiency will result in the total number of units which will be defined as substandard. A study by Tri-State Regional Planning Commission, People, Dwellings, Neighborhoods (1978) showed that 82 percent of housing units with physical deficiencies of this nature are occupied by low and moderate income households. Therefore the regional total of these substandard units, multiplied by 0.82, will be used to determine what will be the maximum percentage of indigenous need in any single municipality.

Reallocated Need

The excess of deficient units in any municipality, over the regional percentage established as the maximum standard, will be reallocated to other Growth Area municipalities. The formula for this reallocation will combine the percentage of regional Growth Area in the municipality, the percentage of regional current (1982) employment in the municipality, and the ratio of municipal median income to the regional median income. These three factors represent existing conditions, in contrast to factors designed to reflect projected conditions. The excess of deficient units reflects present conditions and therefore is best

reallocated by a formula which reflects present concentrations of employment.

In A Revised Statewide Housing Allocation Report for New Jersey, May 1978, municipalities were evaluated to determine if they had adequate vacant land to absorb the assigned housing allocation. If their "development limit" was exceeded with the unadjusted allocation, then the excess units were reallocated to other municipalities which had sufficient vacant land. Analysis of all municipalities in New Jersey resulted in reallocation of 23 percent of the housing units. As existing comparable data is not available for vacant developable land in each municipality in the State, an assumption has been made that the need for reallocation would be of approximately the same magnitude in 1984. Therefore, an additional 20 percent has been added to each present need allocation. This method will preclude the upward adjustment of any municipality's allocation based solely on the unavailability of vacant land in another municipality.

The total present need, therefore, is the sum of the indigenous need and the reallocated excess need, plus 20 percent of the reallocated excess need.

The Mt. Laurel II decision made it clear that all municipalities must take responsibility for their own indigenous need, except where that indigenous need exceeds the municipality's fair share. When establishing a formula for reallocation of excess present need, therefore, it is important to exclude

from reallocation responsibility municipalities which currently exceed the regional percentage of present need.

Those municipalities which qualify for Urban Aid in New Jersey might be a category considered for automatic exemption from any excess need reallocation. Indeed, certain of these municipalities are appropriate for exemption from housing allocations, both for present need reallocation and Prospective Need allocations.

There are several reasons, however, for not automatically excluding all designated urban aid municipalities from reallocation of excess present need, or allocation of prospective need.

The standards for Urban Aid designation have been broadened in 1984-85, so that a number of municipalities are now able to be included as "Urban Aid municipalities" that neither fit the traditional image of "urban" nor of cities in need of special aid. In 1984, 49 municipalities have qualified for urban aid, yet only 18 out of the 31 of these in the 11-county region have housing deficiencies as high as the region. Municipalities that are essentially rural in character can still meet the urban aid criteria, and may include extensive areas of undeveloped land appropriate for future development. Examples of this might be Hamilton Township in Mercer County, Jackson Township in Ocean County, and Old Bridge in Middlesex County. All three of these are designated Urban Aid this year.

There are some Urban Aid towns that do not exceed the regional level of housing deficiencies, but which are of sufficiently high population density to justify relieving them of responsibility beyond their own indigenous need. For this reason any Urban Aid town with a population density of 10,000 per square mile or more, regardless of housing deficiencies, will be deducted from the reallocation pool and the prospective need allocation.

The Housing Allocation Report indicated the availability of vacant developable land as a criterion for determining the extent of housing allocation. There have been significant criticisms of the accuracy of the land measurements in the Housing Allocation Report, to the extent that depending upon that as the sole criterion might be inadvisable. In combination with another variable, however, it could serve as a support. Therefore, the designation in the Housing Allocation Report of "0" vacant developable land combined with a population density in the upper half of the range of population densities for the urban aid cities (i.e., 6,000-10,000 population per square mile) would be reasonable criteria for exemption of a town from responsibility beyond its own indigenous need.

The criteria for determining the Urban Aid municipalities to be exempt from any needs beyond the indigenous need can be summarized as follows:

1. Must be one of the actual municipalities that have been designated "urban aid" by the State for funding year 1985.

In addition, must meet one of the following:

2. Level of existing housing deficiencies, according to the Fair Share formula, that exceeds the regional standard of the relevant Present Need region;
3. Population density of 10,000 per square mile or greater;
4. Population density of 6,000-10,000 per square mile PLUS designation in A Revised Statewide Housing Allocation Report for New Jersey as having "0" vacant developable land.

These four criteria for exemption result in the designation of all of the cities which are the traditional "core" cities, as well as the cities which would be unlikely to attract development which would be appropriate for inclusionary models.

The cities selected as Urban Aid municipalities to be deducted from the fair share formula for reallocation of excess need and for prospective need allocation are as follows:

<u>County</u>	<u>Municipality</u>	<u>County</u>	<u>Municipality</u>
Bergen	Garfield Lodi	Mercer	Trenton
Essex	Belleville Bloomfield East Orange Irvington Montclair Newark Orange	Middlesex	New Brunswick Perth Amboy
		Monmouth	Asbury Park Keansberg Long Branch
		Ocean	Lakewood
Hudson	Bayonne Hoboken Jersey City North Bergen Union City Weehawken West New York	Passaic	Passaic Paterson
		Union	Elizabeth Hillside Plainfield

Staging the Present Need

Although the Mt. Laurel II decision indicates that phasing of present need should only be permitted sparingly (92 NJ at 218), that would appear to be reasonably applied to "reallocated excess" present need. This methodology proposes that indigenous present need be an immediate responsibility, to be met by 1990.

The reallocated excess of housing need from the older core areas in the region and from the selected Urban Aid municipalities results in over 35,000 housing units of Present Need being reallocated to municipalities with lower percentages of need. The majority of these units are located in the older industrialized areas where substandard housing has a long history. The need for new housing units to replace those

substandard units is real, but it is a need which cannot be met in a few years, and indeed, if it were met outside the urban centers entirely, could have a very destructive effect on the urban centers. The realistic accomplishment of replacement or rehabilitation of 35,000 housing units in urban centers cannot be anticipated in a matter of a few years. Therefore, the present need which is not indigenous, but which is a reallocation from older urban areas, is to be staged in three six-year periods, to coincide with the particular Master Plan update schedule of each municipality.

Financial Need

It is not assumed that the three factors described above include all of the housing need in the region. The 1980 Census does not define dilapidation, nor does it include a count of units which have all plumbing and heating facilities, but which are in need of major repair. In addition, financial need in housing, i.e., the necessity of a household to pay a disproportionate percent of its income for housing costs, is not included in this measurement of present need. There are two reasons why this decision has been made: (1) There appears to be a considerable "mismatch" between rental units that are actually affordable at their reported rents to low and moderate income families and low and moderate income families who are paying considerably in excess of an affordable rent; therefore there may be actually sufficient numbers of affordable units, particularly

for moderate income households, but those units are not being occupied by the households with the greatest need; and (2) The financial needs of lower income households cannot as clearly be met through Mt. Laurel solutions, since many of the units being occupied by lower income households may be physically standard and not in need of replacement. It can reasonably be argued, therefore, that the problem of excessive cost of housing is one more appropriately solved either through an income maintenance program or an extended rent supplement program. Finally, the extent of financial need is so great in the metropolitan area, that to include those figures as part of the present need makes the possibility of meeting the present need in the foreseeable future extremely unrealistic. While the figures for physical present need average out for the region at 6.4 percent, the financial need far exceeds that; in the 11 counties in the metropolitan region from 16 to 35 percent of lower income households pay in excess of 30 percent of income for housing. As it is not possible to be certain how much of the financial need should be corrected through Mt. Laurel type solutions rather than other income and rent supplement programs, to include that many units in the category of present need would inappropriately inflate the figure.

Regional Need: Prospective

The court has clearly stated in Mt. Laurel II that in projecting the prospective need for low and moderate income

housing, and the fair allocation of that housing among municipalities, the projection of need should not be based on the probable future population of a single municipality:

While it would be simpler in these cases to calculate a municipality's fair share by determining its own probable future population (or some variant thereof), such a method would not be consistent with the constitutional obligation... 92 NJ 158 at 257

Population and Household Projection

Projection of population growth is subject to many variables and most demographers give ranges that are based on the possible occurrence of events or trends that together or separately could be expected to have an impact on future population. Fortunately, the court recognized the problems inherent in projecting growth:

We recognize that the tools for calculating present and prospective need and its allocation are imprecise... What is required is the precision of a specific area and specific numbers. They are required not because we think scientific accuracy is possible but because we believe the requirement is most likely to achieve the goals of Mt. Laurel. 92 NJ 158 at 257

Prospective need is being projected to 1990. Although that is less than 10 years, which is generally considered reasonable period for forecast, most of the currently available data is from the 1980 Census. In 1990, the next decennial census will provide new data which will be more appropriate for an evaluation of the impact of the Mt. Laurel doctrine and for further projections to the year 2000.

The base to be used for projecting population to 1990 will be a combination of the ODEA Economic/Demographic (1) and ODEA Demographic Cohort (2) Models prepared by the New Jersey Office of Demographic and Economic Analysis.

The essential difference between the two models is in the way migration of persons under age 65 is projected. In Model 1 (economic model) the migration is based on projected labor market conditions, whereas in Model 2 (demographic) the migration is projected based on the patterns which occurred in the 1970's. In Model 2, the migration patterns of people under and over 65 years of age are projected in the same way. The projected labor market conditions used in Model 1 are based on national labor force projections produced by the U.S. Bureau of Labor Statistics. If the labor demand is higher than the supply, then in-migration is projected to match the demand. If there is an excess of labor over demand, the out-migration rates would be projected to increase.

The two Models are considered to project a range of population change in the future. Therefore, a combination of the two methods and bases for projections might avoid extreme projections in either direction. The Economic/Demographic Model and the Demographic Cohort Model were averaged, by age cohort, and each age cohort was multiplied by the headship rate for the State of New Jersey, as projected for 1990.³ The headship rate

³Rutgers University Center for Urban Policy Research, Mt. Laurel II: Challenge and Delivery of Low Cost Housing, p. 123.

is the expected percentage of individuals in any age cohort who will be heads of household. The application of the headship rate to the projected 1990 age cohort population in each county will result in the projected number of households in 1990, by county. This methodology will be used to provide the base number of households for the counties in each commutershed as computed by driving time.

The projected number of those households who will be lower income will be based on the percentage in New Jersey as prescribed in Footnote 8 in the court's opinion. Assuming consistency with the State figure, 39.4 percent of the projected 1990 households will be assumed to be lower income households.

Prospective Need Allocation Formula

For each commutershed, an allocation formula will be applied to provide the basis for allocation of the prospective number of lower income households among the municipalities in that commutershed. Factors to be used for this allocation are as follows:

- Municipal employment growth, 1972-82, as a percentage of commutershed employment growth in the same period;
- Municipal current employment as a percentage of commutershed current employment (1982);
- Municipal land in growth area as a percentage of growth area in commutershed.
- Municipal median household income as a ratio to commutershed median household income.

These four factors were selected to reflect the directives in the Mt. Laurel II decision regarding where the

Mt. Laurel obligation should apply and on what should the allocation formula be appropriately based. The decision gives extensive review to the State Development Guide Plan and makes it explicit that, as a reflection of public policy, this Plan should be seen as the guide for the judiciary.

Consequently, the obligation should apply in these "growth" areas and only in these areas...
(slip op. at 45)

The decision goes on to mention certain exceptions to this policy, based on proof of uses in non-growth areas which would lead to change in their designation. In reference to the basis for developing a "fair share," the allocation formula is clearly to be directed to the potential for economic benefit to be found in employment and employment growth.

Formulas that accord substantial weight to employment opportunities in the municipality, especially new employment accompanied by substantial ratables, shall be favored;...
(92 NJ 158 at 256)

The ratio of municipal median household income to regional median household income is a valid expression of financial capability that is readily available on a municipal and county level. In the sense that the Mt. Laurel decision is an economic one, the household income is a relevant factor in determining a municipality's fair share of lower income housing.

...if sound planning of an area allows the rich and middle class to live there, it must also realistically and practically allow the poor. (slip op. at 21)

Use of median household income as a factor in determining fair share provides one means of measuring past efforts to provide affordable housing. A municipality which has not been exclusionary in its zoning, or one which has made efforts to develop assisted housing, will have a relatively lower median household income than a municipality that has been more exclusionary.

For the first two of the four allocation factors, the employment of municipalities entirely within Non-growth Areas will be deducted prior to developing the allocation percentage. Similarly, the employment and growth area in selected Urban Aid cities will be deducted before computing the allocation.

The averaging of the first three factors, multiplied by the median income ratio listed above will provide the fourth percentage. The averaging of these four factors result in the allocation percentage, which will be applied to the projected number of lower income households in that commutershed for 1990. Added to the prospective need for each municipality will be a 20 percent factor for anticipated reallocation from municipalities which do not have sufficient vacant land for accommodating their fair share of prospective need, reflecting the same concept as that discussed under present need.

No allocation of prospective need will be given to municipalities entirely within the Non-growth Area; nor will any prospective need allocation be given to those Urban Aid cities

which have the characteristics of older core area cities. It is not assumed that there will be no growth in any of the older Urban Aid municipalities; indeed, through economic development and rehabilitation of the existing housing stock, it is hoped that the older urban areas can experience a revitalization in the next few decades. The Mt. Laurel II decision will not have accomplished its goals, if an unintended consequence is the deterioration of the cities at a more rapid rate. Rather it is hoped that the provision of housing alternatives for lower income households will provide a stimulus to increased investment in the cities for a lower income housing market that has greater mobility, and hopefully a middle and upper income market which is indicating renewed interest in the older cities.

However, there are telling reasons to exclude the older, Urban Aid municipalities from any prospective need allocation.

- 1) These cities do have the responsibility for correcting their indigenous need up to the level of the regional percentage. For some of the larger cities such as Newark, Jersey City and Paterson, this indigenous need adds up to many thousands of housing units.
- 2) Inclusionary zoning model which works to provide lower income housing in suburban areas, is not economically feasible in most, if not all, older Urban Aid cities.
- 3) Historically, the older Urban Aid cities have aggressively sought housing subsidies through a variety of programs, regardless of the existence of a fair share allocation concept.

In speaking of Urban Aid municipalities which have the characteristics of core area cities, we are speaking of munici-

palties whose indigenou need is in excess of the regional standard, and which have relatively high densities of population per square mile, indicating relatively little area for extensive new development.

Provision for Adequate Vacancies

After the computation of the total present need and the prospective need for the subject municipality, an additional 3 percent of the number of needed new units will be added to provide for sufficient vacancies to facilitate mobility and housing choice. The conventional vacancy rate that is considered adequate for choice and mobility is 5 percent for rental housing and 1.5 percent for sales housing. As the trend to build sales-housing, even within the context of Mt. Laurel II requirements, seems to be increasing, and since few developers appear to be interested in the construction of rental housing, it was felt that a vacancy rate that was lower than the usual rental vacancy rate would be more appropriate. In combining the two housing types, it was determined that a 3 percent vacancy rate would provide adequate mobility and ultimately housing choice.

Median Income to be Used for Lower Income Households

The median income for the 11-county region will be utilized for both present need determinations and prospective need determinations. This will insure the broadest possible participation in any new housing development. For example, if

the prospective need commutershed region had a higher median income than the median income for the 11-county region, some families who wish to change residency and employment might be excluded from housing on the basis of affordability because it was geared to a higher median income standard.

In order to use consistent and updated data on income, it was decided that the HUD median family income data would be used. HUD updates a median income by SMSA for a family of four, on an annual basis. This figure is then adjusted for household size, ranging from one-person households up to eight-person households.

In order to compute the regional median family income, the median family income for each county was weighted by the number of families in that county, and the totals were aggregated for regional median income. HUD publishes the median incomes by Standard Metropolitan Statistical Areas (SMSA's), which are single or grouped counties used by the U.S. Census for statistical purposes. Occasionally, the SMSA's cross state boundaries, particularly where a major urban center is involved. The one methodological problem that occurs in the procedure used here is that presented by those counties which are included in SMSA's in other states, i.e., Bergen County in the New York SMSA, and Warren County in the Allentown, Pennsylvania SMSA. In order to provide the increase (1980-1983) in median income for the Mt. Laurel region that is relevant to the HUD increases in income

for New Jersey SMSA's, in those counties which were part of an out-of-state SMSA, the increase in income was assumed to be at the same rate as similar New Jersey counties adjacent to the county in question, for the same period of time.

The weighted aggregated county medians resulted in a regional median for the 11 counties for 1983 of \$30,735. Moderate income families, for the purpose of Mt. Laurel II, will be those families making between 50 and 80 percent of the median income, which is between \$15,368 and \$24,588. Low income families, for the purposes of Mt. Laurel II, will be families earning below \$15,368 per year. The HUD adjusted income levels for low and moderate income families for each specific size of household will be used to determine that Mt. Laurel households are being served. The maximum Mt. Laurel household income levels will be as follows:

Zero bedroom units:	HUD's maximum income for a one-person household
One bedroom units:	HUD's maximum income for a two-person household
Two bedroom units:	HUD's maximum income for a three-person household
Three bedroom units:	HUD's maximum income for a five-person household
Four bedroom units:	HUD's maximum income for a seven-person household

It is important that the maximums listed here will not be affordable to those lower income families who are below the

maximum income in their category, i.e., a low income family may earn 30 percent or 40 percent of the median, as opposed to 50 percent. Similarly, a moderate income family may earn 60 percent or 70 percent of median, and not be able to afford rents or sales prices geared only to the "80 percent of median" market. Evaluation of adequate housing opportunities must take into account a broader group of households than only those at the "maximums."

Affordability

The Court, in its Mt. Laurel II decision, used 25 percent of income as the standard of affordability for lower income households. However, in 1981 the Congress passed a law to increase the percent of income that would be charged tenants in HUD-assisted housing from 25 percent to 30 percent. That percent refers to a total housing cost, including utilities. As it would be counter-productive to the development of housing for lower income households to determine that HUD-assisted housing units did not meet the Mt. Laurel obligation, it has been decided that 30 percent of household income shall be the highest level of affordability for rental housing. This will refer to gross rent, which includes the cost of utilities.

For sales housing, in order to reflect common mortgage lending practice, and in recognition of the greater expense experienced by homeowners responsible for maintenance, 28 percent of household income spent on housing costs will be the maximum

for affordability. These housing costs will include principal, interest, taxes, insurance, and condominium fees.

Determining Low and Moderate Income Distribution

The usual distribution between low income and moderate income Mt. Laurel households is considered to range from 65 to 72 percent low and 28 to 35 percent moderate. In order to produce housing for the low income Mt. Laurel households, some form of external subsidy is usually necessary. Although limited amounts of housing to serve that market can be provided in the private market, the reality of housing production in a period when there is little external subsidy available would suggest that a more realistic distribution between low and moderate income households, for the purpose of achieving some of the housing goals that are described in the Mt. Laurel II decision, would be 50 percent low income and 50 percent moderate income. Therefore, for the purpose of determining compliance in evaluating private sector development, this will be the division between the two groups of Mt. Laurel households.

The methodology described in principle in this report, is attached as Appendix A to this report, and includes the data base for the fair share allocations for the seven Middlesex County towns. These fair share allocations are also attached.

APPENDIX A

FAIR SHARE METHODOLOGY

Urban League of
Greater New Brunswick
vs. Carteret
C.L. Lerman

A. REGIONAL PRESENT NEED

- (1) Substandard housing units, based on overcrowding, lack of plumbing, and lack of adequate heating, by county, for 11-county present need region. Table 1.
- (2) Determination of regional "standard of deficiency" for 11-county region, for Mt. Laurel households. Table 1.
- (3) Evaluation of municipalities which exceed regional standard of housing deficiencies, and measurement of number of units in region which are "excess," and therefore must be reallocated, adjusted for Mt. Laurel households. Table 2.
- (4) Evaluation of subject municipalities to determine their standard of housing deficiencies, and thereby their legitimate inclusion in reallocation assignment pool, and their indigenous need. Table 3.
- (5) Determination of formula for measuring "fair share" of any municipality in region:

Municipal 1982 Employment + as % of Region's Employment	Municipal Growth Area as % of Region's Growth Area
--	---

Base reduced by Growth Area and Employment in Non- Growth Municipalities and Selected Urban Aid Cities

Averaged, and multiplied by ratio of municipal median household income to regional median household income, to create third factor. Average three factors and multiply by regional excess of deficient housing units, multiply by 1.2 for additional reallocation = Fair Share of regional excess. Tables 4, 5 and 6.

- (6) Establish three phase staging schedule of the reallocated excess portion of present need, by municipality. Multiply the first stage amount by 1.03 for adequate vacancies. Table 7.
- (7) Add adjusted fair share of reallocated excess to indigenous for Total Present Need for municipality.

B. PROSPECTIVE NEED

(1) Projection of population, by county, to 1990, based on average of ODEA Models 1 and 2, times N.J. headship rates (as computed in Mt. Laurel II: Challenge and Delivery of Low Cost Housing, Rutgers University) to determine estimated number of households, by county, in 1990. Determination of number of lower income (Mt. Laurel) households to be added to each county by 1990, based on N.J. standard of 39.4%. Divide between low and moderate income (50% - 50%). Table 8.

(2) Determination of prospective need regions for subject municipalities based on 30-minute driving time from approximate functional center of subject municipality, at the following speeds:

- 30 mph local and county roads
- 40 mph state and federal highways
- 50 mph interstates, Garden State Parkway, and N.J. Turnpike

Prospective need regions, or commutersheds, will include the entirety of any county entered by this method. Table 9.

(3) Determination of fair share formula for allocation of prospective additional Mt. Laurel households in 1990:

Municipal employment, as % of commutershed employment, 1982	+	Municipal employment, growth, 1972-82, average annual in- crease, as % of com- mutershed employment growth	+	Municipal growth area as % of commutershed growth area
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All factors less amounts in non-growth municipalities and selected urban aid cities.

These three factors averaged, multiplied by ratio of municipal median household income to regional median household income to create fourth factor. These four factors averaged, and applied as a percentage to number of projected Mt. Laurel households in subject commutershed. Tables 10, 11, 12.

(4) Application of above prospective need fair share formula to each subject municipality, multiply by 1.2 for additional anticipated negative or positive reallocation with additional 3% vacancy factor added to all new housing units allocated. Tables 13-19.

- (5) Determination of median income to be used for evaluating Mt. Laurel population income levels and affordability levels, based on use of HUD median family income, by SMSA, updated to 1983. County median incomes were multiplied by county population for a weighted median. Affordability will be determined based on HUD adjustments for family size, from one person household to eight person household. Maximum Mt. Laurel household income levels will be based on average number of persons permitted in various size units, and the HUD maximum income for that size household. Tables 20A, 20B, and 20C.

Table 1

Substandard Housing Units: Indigenous Need, by County, 1980

(overcrowded, lacking plumbing for occupants' exclusive use,
lacking central heating, without flues).
(all overlapping excluded)

<u>County</u>	<u>Total Occupied Units</u>	<u>Over-crowded</u>	<u>Units Lacking Complete Plumbing</u>	<u>Units Lacking Adequate Heating</u>	<u>Total Substandard Units</u>	<u>Total Substandard Mt. Laurel Households (total x .82)</u>	<u>Percent Substandard Mt. Laurel Households of Total Occupied Units</u>
Bergen	300,410	6,017	3,211	3,029	12,257	10,051	3.3
Essex	300,303	19,479	7,114	7,736	34,329	28,150	9.4
Hudson	207,859	15,117	7,025	7,721	29,863	24,488	11.8
Hunterdon	28,515	425	345	1,172	1,942	1,592	5.6
Middlesex	196,708	5,708	2,406	1,862	9,976	8,180	4.2
Morris	131,820	2,169	848	1,738	4,755	3,899	3.0
Passaic	153,463	8,028	3,100	5,007	16,135	13,231	8.6
Somerset	67,368	1,146	554	630	2,330	1,911	2.8
Sussex	37,221	796	337	1,686	2,819	2,312	6.2
Union	177,973	6,131	2,350	2,348	10,829	8,880	5.0
Warren	<u>29,406</u>	<u>518</u>	<u>444</u>	<u>1,090</u>	<u>2,052</u>	<u>1,683</u>	<u>5.7</u>
Total:	1,631,044	65,534	27,734	34,019	127,287	104,377	6.4

Table 2

<u>Municipality</u>	<u>Over-crowded Units</u>	<u>Total Units Lacking Complete Plumbing</u>	<u>Net Units Lacking Complete Plumbing Not Over-crowded</u>	<u>Units Lacking Central Heating Not Over-crowded</u>	<u>Room Heaters With Flue</u>	<u>Other Units Lacking Central Heating</u>	<u>% Units Without Central Heating With Inadequate Heating</u>	<u>Units Lacking Adequate Heating</u>	<u>Total Present Need</u>	<u>Adjusted Present Need</u>	<u>Occupied Dwelling Units</u>	<u>Fair Share; 6.4%</u>	<u>Surplus</u>
<u>BERGEN</u>													
Garfield	363	345	321	821	479	422	.46836848	385	1,069	876	10,754	688	188
Lodi	361	185	172	319	268	114	.29842932	95	628	515	9,323	597	-82
<u>ESSEX</u>													
Belleville	354	233	220	504	365	193	.34587814	174	748	613	13,108	839	-226
Bloomfield	298	242	235	500	305	237	.43726937	219	752	617	18,547	1,187	-570
East Orange	2,021	889	785	1,833	1,146	951	.45350501	831	3,637	2,983	28,398	1,817	1,165
Irvington	1,280	626	572	1,843	1,551	739	.32270742	595	2,447	2,006	24,714	1,582	424
Newark	13,665	5,117	4,184	10,376	7,807	6,509	.45466611	4,718	22,567	18,505	110,912	7,098	11,407
Orange	828	474	430	793	678	453	.4053050	318	1,576	1,292	12,138	777	515
<u>HUDSON</u>													
Bayonne	763	636	604	2,170	1,325	1,232	.48181463	1,046	2,413	1,978	25,405	1,625	353
Hoboken	1,604	789	672	3,002	2,011	2,111	.51213003	1,537	3,813	3,127	15,407	986	2,141
Jersey City	7,346	3,227	2,759	7,987	6,529	2,477	.27503886	2,197	12,302	10,087	80,720	5,166	4,921
North Bergen	771	735	685	656	514	256	.33246753	218	1,674	1,373	18,833	1,205	168
Union City	2,127	1,092	936	1,780	1,375	831	.37669991	671	3,734	3,061	20,781	1,330	1,731
Weehawken	320	189	168	241	181	98	.35125448	85	573	470	5,050	323	147
W. New York	1,245	749	669	1,218	925	555	.375	457	2,371	1,944	15,419	987	957
<u>MIDDLESEX</u>													
New Brunswick	1,042	741	663	699	626	223	.26266196	184	1,889	1,549	13,244	848	701
Perth Amboy	1,096	644	567	1,216	1,080	400	.27027027	329	1,992	1,633	13,617	871	762
<u>PASSAIC</u>													
Passaic	1,835	758	634	3,008	1,904	1,801	.48609987	1,462	3,931	3,224	19,161	1,216	1,998
Paterson	4,723	1,942	1,653	6,158	4,968	2,740	.35547483	2,189	8,565	7,023	46,113	2,951	4,072
<u>UNION</u>													
Elizabeth	3,143	1,371	1,160	3,295	2,726	1,441	.34581234	1,139	5,442	4,463	38,878	2,488	1,975
Hillside	202	87	83	446	197	279	.58613445	261	546	448	7,184	456	-8
Plainfield	985	294	247	1,058	1,005	284	.22032583	233	1,465	1,201	15,269	977	224

Table 3

Indigenous Housing Need for Seven Municipalities, 1980

<u>Municipality</u>	<u>Total Occupied Housing Units</u>	<u>Lacking Plumbing</u>		<u>Over- crowded</u>		<u>Deficient Heating</u>		<u>Total Deficiencies Times 0.82</u>	<u>Percent of Units</u>
		<u>No.</u>	<u>Percent</u>	<u>No.</u>	<u>Percent</u>	<u>No.</u>	<u>Percent</u>		
Cranbury	713	19	2.7	9	1.3	7	1.0	29	4.0
East Brunswick	11,189	56	0.5	159	1.4	26	0.2	198	1.8
Monroe	5,765	114	2.0	83	1.4	42	0.7	196	3.4
Piscataway	12,299	95	0.7	281	2.3	113	0.9	401	3.3
Plainsboro	3,058	22	0.7	24	0.8	23	0.8	57	1.9
South Brunswick	5,443	34	0.6	125	2.3	63	1.2	182	3.3
South Plainfield	6,224	21	0.3	102	1.6	46	0.7	139	2.2

Table 4

Present Need Reallocation Formula

Total Covered Employment, 1982, by County

<u>County</u>	<u>1982 Covered Employment</u>	<u>Deduct Employment in Non-Growth Areas</u>	<u>Deduct Employment in Urban Aid Cities (selected)</u>	<u>Total for Present Need Allocation Formula</u>
Bergen	349,155	0	12,572	336,583
Essex	301,151	0	195,983	105,168
Hudson	171,715	0	122,401	49,314
Hunterdon	20,465	6,987	0	13,478
Middlesex	240,794	0	32,322	208,472
Morris	162,984	3,034	0	159,950
Passaic	156,575	1,152	54,641	100,782
Somerset	82,891	161	0	82,730
Sussex	18,042	13,515	0	4,527
Union	225,505	0	61,124	164,381
Warren	24,632	5,385	0	19,247
11-County Total:	1,753,536	30,234	479,043	1,244,632
Burlington	85,114	6,625	0	78,489
Mercer	109,951	1,225	23,624	85,102
Monmouth	131,074	5,097	14,246	111,731
Ocean	64,246	19,196	10,540	34,510

Municipal Covered Employment, 1982, as Percent of11-County Regional Total, Less Deductions

<u>Municipality</u>	<u>Total Employment</u>	<u>Percent of Regional Employment</u>
Cranbury	3,716	0.299
East Brunswick	15,400	1.237
Monroe	1,006	0.081
Piscataway	26,075	2.095
Plainsboro	2,941	0.236
South Brunswick	9,417	0.757
South Plainfield	14,605	1.173

Table 5

Present Need Reallocation FormulaState Development Guide Plan: Growth Area,
by County, in Acres

<u>County</u>	<u>Growth Area</u>	<u>Deduct Growth Area in Urban Aid Cities</u>	<u>Net Total Growth Area for Reallocation Formula</u>
Bergen	135,699	2,752	132,947
Essex	77,469	30,746	46,723
Hudson	27,661	23,949	3,712
Hunterdon	26,759	0	26,759
Middlesex	154,110	6,432	147,678
Morris	116,769	0	116,769
Passaic	48,280	7,450	41,830
Somerset	100,455	0	100,455
Sussex	6,418	0	6,418
Union	65,875	13,050	52,825
Warren	23,047	0	23,047
Total 11-County Region:	782,542	84,379	699,163

Municipal Growth Areas as Percent of Regional Net Area

<u>Municipality</u>	<u>Growth Area</u>	<u>Percent of Regional Net Growth Area</u>
Cranbury	6,718	0.961
East Brunswick	10,525	1.505
Monroe	5,987	0.856
Piscataway	12,063	1.725
Plainsboro	2,496	0.357
South Brunswick	16,011	2.290
South Plainfield	5,248	0.751

<u>Counties in Commutersheds Outside 11-County</u>	<u>Growth Area</u>	<u>Deduct Growth in Urban Aid Municipalities</u>	<u>Net Growth Area</u>
Burlington	103,041	0	103,041
Mercer	105,086	4,800	100,286
Monmouth	156,624	4,832	151,792
Ocean	116,187	15,616	100,571

Table 6

Municipal and Regional Median Household Incomes

<u>Municipality</u>	<u>Municipal Household Income, 1979</u>	<u>11-County Household Income, 1979</u>	<u>Income Ratio Municipal to 11-County</u>	<u>Commutershed Median Household Income, 1979</u>	<u>Income Ratio Municipal to Commutershed</u>
Cranbury	\$25,820	\$24,177	1.07	\$22,850	1.13
East Brunswick	30,498	24,177	1.26	24,205	1.26
Monroe	24,112	24,177	1.00	22,850	1.06
Piscataway	24,636	24,177	1.02	24,150	1.02
Plainsboro	22,327	24,177	0.92	23,257	0.96
South Brunswick	25,818	24,177	1.07	24,205	1.09
South Plainfield	25,384	24,177	1.05	24,150	1.05

Table 7

Staging of Present Need Obligation: 1990-2002

<u>Municipality</u>	<u>Indigenous Need</u>	<u>Reallocated Excess</u>			<u>Total Present Need</u>
		<u>1990</u>	<u>1996</u>	<u>2002</u>	
Cranbury	29	75	75	74	104
East Brunswick	198	174	174	174	372
Monroe	196	55	55	55	251
Piscataway	401	224	224	224	625
Plainsboro	57	34	34	33	91
South Brunswick	182	190	190	191	372
South Plainfield	139	114	114	114	253

Table 8

Projected Mt. Laurel Households, 1990, by County

<u>County</u>	<u>1990</u> <u>Households</u>	<u>Less</u>	<u>1980</u> <u>Households</u>	X	<u>.394</u>	=	<u>Mt. Laurel</u> <u>Households</u>
Bergen	340,666	-	300,410	X	.394	=	15,860
Burlington	154,987	-	114,890	X	.394	=	15,798
Essex	287,009	-	299,934	X	.394	=	-5,092
Hudson	194,964	-	207,857	X	.394	=	-5,080
Hunterdon	37,857	-	28,515	X	.394	=	3,680
Middlesex	245,989	-	196,708	X	.394	=	19,417
Monmouth	214,573	-	170,130	X	.394	=	17,510
Morris	171,692	-	131,820	X	.394	=	15,702
Mercer	118,997	-	105,819	X	.394	=	5,192
Ocean	170,941	-	128,304	X	.394	=	16,798
Passaic	163,202	-	153,463	X	.394	=	3,837
Somerset	89,681	-	67,368	X	.394	=	8,791
Sussex	53,829	-	37,221	X	.394	=	6,543
Union	194,487	-	177,973	X	.394	=	6,506
Warren	35,306	-	29,406	X	.394	=	2,325

Table 9

Commutershed Regions

Cranbury]
Monroe] ————— Burlington, Mercer, Middlesex,
Monmouth, Ocean, Somerset

East Brunswick]
South Brunswick] ————— Mercer, Middlesex, Monmouth,
Somerset

Piscataway]
South Plainfield] ————— Essex, Hunterdon, Mercer, Middlesex,
Monmouth, Morris, Somerset, Union

Plainsboro]
] ————— Burlington, Mercer, Middlesex,
Monmouth, Somerset

Table 10

Covered Employment Growth, 1972-1982,
by County, by Linear Regression Model

<u>County</u>	<u>Covered Employment</u>		<u>Average Annual Increase/Decrease</u>	<u>Net, Less Deductions</u>
	<u>1972</u>	<u>1982</u>		
Bergen	292,587	349,155	5,960	6,415
Burlington	66,597	85,114	1,987	1,823
Essex	334,405	301,151	-3,076	2,864
Hudson	207,248	171,715	-3,096	-455
Hunterdon	14,306	20,465	601	425
Mercer	103,217	109,951	954	2,407
Middlesex	183,842	240,794	5,932	7,040
Monmouth	96,182	131,074	3,586	3,600
Morris	99,636	162,984	6,844	6,701
Ocean	41,705	64,246	2,302	1,315
Passaic	160,131	156,575	-92	1,697
Somerset	57,156	82,891	3,067	3,071
Sussex	14,192	18,042	385	20
Union	224,613	225,505	703	1,831
Warren	22,507	24,632	208	61

Covered Employment Growth, 1972-1982

by Municipality, by Linear Regression Model

<u>Municipality</u>	<u>Covered Employment</u>		<u>Average Annual Increase or Decrease</u>
	<u>1972</u>	<u>1982</u>	
Cranbury	2,774	3,716	77
East Brunswick	10,236	15,400	504
Monroe	170	1,006	120
Piscataway	9,314	26,075	1,648
Plainsboro	666	2,941	194
South Brunswick	4,000	9,417	533
South Plainfield	8,062	14,605	712

Table 11

Non-Growth Municipalities Covered Employment Growth,1972-1982, Average Annual Increase*

County	Municipality	Covered Employment		Average Annual Increase or Decrease
		1972	1982	
BURLINGTON	Bass River	144	224	8
	Medford Boro**	-	76	-
	New Hanover	626	997	37
	North Hanover	93	292	20
	Pemberton Twp.	1,259	1,735	48
	Pemberton Boro	342	409	7
	Shamong	73	134	6
	Southampton	425	1,071	65
	Tabernacle	48	250	20
	Woodland	10	143	13
	Washington Twp.	460	98	-36
	Wrightstown	1,507	1,272	-24
	Total:	4,987	6,625	164
HUNTERDON	Alexandria	13	119	11
	Bethlehem	93	167	7
	Bloomsbury	254	638	38
	Califon	233	607	37
	Delaware	26	235	21
	East Amwell	154	275	12
	Franklin	110	220	11
	Frenchtown	620	441	-18
	Glen Gardner	142	366	22
	Hampton	108	303	19
	Holland	252	412	16
	Kingwood	96	221	12
	Lambertville	1,267	1,068	-20
	Lebanon Twp.	239	266	3
	Milford	1,300	1,039	-26
	Stockton	159	165	1
	Tewksbury	106	155	5
Union	28	209	18	
West Amwell	40	81	4	
Total:	5,240	6,987	176	
MERCER	Hopewell Boro	660	404	-26
	Pennington Boro	712	821	11
	Total	1,372	1,225	-15

*Straight line model.

**Not included in total

Table 11 (Continued)

County	Municipality	Covered Employment		Average Annual Increase or Decrease
		1972	1982	
MONMOUTH	Allentown	327	304	-2
	Farmingdale	2,250	2,924	67
	Millstone	196	573	38
	Roosevelt	-	71	7
	Sea Bright	411	764	35
	Upper Freehold	148	461	31
	Total:	3,332	5,097	176
MORRIS	Chester Boro	630	1,093	46
	Chester Twp.	354	902	55
	Mendham Boro	408	797	39
	Mendham Twp.	217	242	3
	Total:	1,609	3,034	143
OCEAN	Barnegat Light	170	303	13
	Bay Head	229	276	5
	Barnegat	-	327	33
	Beach Haven	925	1,297	37
	Berkeley	900	1,469	57
	Eagleswood	109	155	5
	Harvey Cedars	105	108	-
	Lacey	919	2,339	142
	Lakehurst	590	823	23
	Lavalette	489	823	33
	Little Egg Harbor	54	212	16
	Long Beach	460	613	15
	Manchester	424	1,181	76
	Mantoloking	75	231	16
	Ocean	238	393	15
	Plumsted	252	294	4
	Pt. Pleasant Bch.	1,696	2,149	45
	Seaside Heights	881	1,677	80
	Seaside Park	359	746	39
	Ship Bottom	560	722	16
	Stafford	1,036	2,202	117
Surf City	329	350	2	
Tuckerton	555	506	-5	
Total:	11,355	19,196	784	
PASSAIC	Ringwood Boro	403	1,152	75
SOMERSET	Rocky Hill Boro	214	161	-4

Table 11 (Continued)

<u>County</u>	<u>Municipality</u>	<u>Covered Employment</u>		<u>Average Annual Increase or Decrease</u>
		<u>1972</u>	<u>1982</u>	
SUSSEX	Andover	356	854	50
	Branchville	911	1,015	10
	Byram	55	219	16
	Frankford	128	225	10
	Franklin	978	1,239	26
	Green	74	140	7
	Hamburg	1,146	1,032	-11
	Hardyston	161	240	8
	Hopatcong	246	424	18
	Lafayette	163	557	39
	Montague	354	401	5
	Ogdensburg	242	202	-4
	Sandyston	69	73	-
	Sparta	1,598	2,123	53
	Stanhope	591	801	21
	Stillwater	63	117	5
	Sussex	1,088	1,406	32
	Vernon	1,416	1,905	49
Wallpack	22	39	2	
Wantage	205	504	30	
	Total:	9,866	13,515	365
WARREN	Allamuchy	191	305	11
	Belvidere	1,734	1,925	19
	Blairstown	419	636	22
	Franklin	254	284	3
	Frelinghuysen	89	247	16
	Hardwich	5	27	2
	Hope	92	186	9
	Knowlton	179	405	23
	Liberty	182	221	4
	Oxford	375	318	-6
	Pahaquarry	-	-	-
	White Twp.	74	158	8
	Total:	3,911	5,385	147

Table 12

Selected Urban Aid Municipalities, Covered Employment,
1972-1982, and Average Annual Increase, 1972-1982*

County**	Municipality	Covered Employment		Average Annual Increase or Decrease
		1972	1982	
BERGEN	Garfield	10,684	6,645	-394
	Lodi	7,075	5,927	-61
ESSEX	Belleville	11,513	10,717	-38
	Bloomfield	17,175	16,480	-13
	East Orange	21,050	16,491	-406
	Irvington	13,129	9,495	-270
	Montclair	9,879	10,402	+111
	Newark	174,908	124,753	-4,969
	Orange	11,430	7,645	-355
HUDSON	Bayonne	16,905	15,430	-35
	Hoboken	18,706	16,526	-265
	Jersey City	68,940	54,057	-1,308
	North Bergen	22,341	18,412	-373
	Union City	12,437	9,289	-292
	Weehawken	3,016	1,464	-147
	West New York	9,900	7,223	-221
MERCER	Trenton	40,275	23,624	-1,438
MIDDLESEX	New Brunswick	26,475	20,273	-743
	Perth Amboy	16,116	12,049	-365
MONMOUTH	Asbury Park	7,215	5,188	-249
	Keansburg	843	707	-21
	Long Branch	7,605	8,351	+80
PASSAIC	Passaic	24,786	18,499	-426
	Paterson	49,938	36,142	-1,254
UNION	Elizabeth	52,073	41,920	-554
	Hillside	10,335	9,110	-293
	Plainfield	12,928	10,094	-281
OCEAN	Lakewood	8,509	10,540	+203

*Linear regression model.

**No selected Urban Aid municipalities in Burlington, Hunterdon, Morris, Somerset, Sussex, Warren counties.

Table 13A

CRANBURY

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
3,716	1,244,632	0.299
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
6,718	699,163	0.961
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$25,820	\$24,177	1.07

$$\frac{0.299 + 0.961}{2} = 0.63 \times 1.07 = 0.67$$

$$\frac{0.299 + 0.961 + 0.67}{3} = 0.64\% \times 35,014 = 224$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 224

Staged in three six-year periods: $224/3 = 75$

Incl. add'l. reallocation: $75 \times 1.2 = 90$

Incl. allow. for vacancies: $90 \times 1.03 = 93$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 29

Total Present Need by 1990: 122

Table 13B

CRANBURY

Fair Share - Prospective Need

Commutershed: Burlington, Mercer, Middlesex, Monmouth, Ocean, and Somerset counties

New Mt. Laurel Households: 1 990 = Prospective Need = 83,506

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
3,716	601,034	0.62
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
6,718	703,823	0.955
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
77	19,256	0.399
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$25,820	\$22,850	1.13

$$\frac{0.62 + 0.955 + 0.399}{3} = 0.658 \times 1.13 = 0.74$$

$$\frac{0.62 + 0.955 + 0.399 + 0.74}{4} = 0.679\% \times 83,506 = 567$$

Prospective Need: 567

Incl. add'l. reallocation: 567 X 1.2 = 680

Incl. allow. for vacancies: 680 X 1.03 = 700

Total Prospective Need: 700

Total Present Need by 1990: 122

Total Municipal Fair Share: 822

Table 14A

EAST BRUNSWICK

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
15,400	1,244,632	1.24
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
10,525	699,163	1.51
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$30,498	\$24,177	1.26

$$\frac{1.24 + 1.51}{2} = 1.375 \times 1.26 = 1.73$$

$$\frac{1.24 + 1.51 + 1.73}{3} = 1.49\% \times 35,014 = 521$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 521

Staged in three six-year periods: $521/3 = 174$

Incl. add'l. reallocation: $174 \times 1.2 = 209$

Incl. allow. for vacancies: $209 \times 1.03 = 215$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 198

Total Present Need by 1990: 413

Table 14B

EAST BRUNSWICK

Fair Share - Prospective Need

Commutershed: Mercer, Middlesex, Monmouth, and Somerset counties

New Mt. Laurel Households: 1 990 = Prospective Need = 50,910

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
15,400	488,035	3.16
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
10,525	500,211	2.10
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
504	16,118	3.13
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$30,498	\$24,205	1.26

$$\frac{3.16 + 2.10 + 3.13}{3} = 2.79 \times 1.26 = 3.52$$

$$\frac{3.16 + 2.10 + 3.13 + 3.52}{4} = 2.988 \times 50,910 = 1,517$$

Prospective Need: 1,517

Incl. add'l. reallocation: 1,517 X 1.2 = 1,820

Incl. allow. for vacancies: 1,820 X 1.03 = 1,875

Total Prospective Need: 1,875

Total Present Need by 1990: 413

Total Municipal Fair Share: 2,288

Table 15A

MONROE

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
1,006	1,244,632	0.081
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
5,987	699,163	0.86
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$24,112	\$24,177	0.997

$$\frac{0.081 + 0.86}{2} = 0.47 \times 1.00 = 0.47$$

$$\frac{0.081 + 0.86 + 0.47}{3} = 0.47\% \times 35,014 = 165$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 165

Staged in three six-year periods: $165/3 = 55$

Incl. add'l. reallocation: $55 \times 1.2 = 66$

Incl. allow. for vacancies: $66 \times 1.03 = 68$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 196

Total Present Need by 1990: 264

Table 15B

MONROE

Fair Share - Prospective Need

Commutershed: Burlington, Mercer, Middlesex, Monmouth, Ocean, and Somerset counties

New Mt. Laurel Households: 1 990 = Prospective Need = 83,506

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
1,006	601,034	0.167
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
5,987	703,823	0.851
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
120	19,256	0.623
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$24,112	\$22,850	1.06

$$\frac{0.167 + 0.851 + 0.623}{3} = 0.547 \times 1.06 = 0.58$$

$$\frac{0.167 + 0.851 + 0.623 + 0.58}{4} = 0.5558 \times 83,506 = 463$$

Prospective Need: 463

Incl. add'l. reallocation: 463 X 1.2 = 556

Incl. allow. for vacancies: 556 X 1.03 = 573

Total Prospective Need: 573

Total Present Need by 1990: 264

Total Municipal Fair Share: 837

Table 16A

PISCATAWAY

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
26,075	1,244,632	2.095
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
12,096	699,163	1.73
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$24,636	\$24,177	1.02

$$\frac{2.095 + 1.73}{2} = 1.91 \times 1.02 = 1.948$$

$$\frac{2.095 + 1.73 + 1.948}{3} = 1.928 \times 35,014 = 672$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 672

Staged in three six-year periods: $672/3 = 224$

Incl. add'l. reallocation: $224 \times 1.2 = 269$

Incl. allow. for vacancies: $269 \times 1.03 = 277$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 401

Total Present Need by 1990: 678

Table 16B

PISCATAWAY

Fair Share - Prospective Need

Commutershed: Essex, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Somerset, and Union counties

New Mt. Laurel Households: 1 990 = Prospective Need = 71,706

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
26,075	931,012	2.80
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
12,096	743,287	1.63
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
1,648	27,939	5.89
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$24,636	\$24,150	1.02

$$\frac{2.80 + 1.63 + 5.89}{3} = 3.44 \times 1.02 = 3.51$$

$$\frac{2.80 + 1.63 + 5.89 + 3.51}{4} = 3.468 \times 71,706 = 2,481$$

Prospective Need: 2,481

Incl. add'l. reallocation: 2,481 X 1.2 = 2,977

Incl. allow. for vacancies: 2,977 X 1.03 = 3,066

Total Prospective Need: 3,066

Total Present Need by 1990: 678

Total Municipal Fair Share: 3,744

Table 17A

PLAINSBORO

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
2,941	1,244,632	0.236
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
2,496	699,163	0.357
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$22,327	\$24,177	0.92

$$\frac{0.236 + 0.357}{2} = 0.297 \times 0.92 = 0.273$$

$$\frac{0.236 + 0.357 + 0.273}{3} = 0.289\% \times 35,014 = 101$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 101

Staged in three six-year periods: $101/3 = 34$

Incl. add'l. reallocation: $34 \times 1.2 = 41$

Incl. allow. for vacancies: $41 \times 1.03 = 42$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 57

Total Present Need by 1990: 99

Table 17B

PLAINSBORO

Fair Share - Prospective Need

Commutershed: Burlington, Middlesex, Mercer, Monmouth, and Somerset counties

New Mt. Laurel Households: 1 990 = Prospective Need = 66,708

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
2,941	566,524	0.52
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
2,496	603,252	0.414
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
194	17,941	1.08
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$22,327	\$23,257	0.96

$$\frac{0.52 + 0.414 + 1.08}{3} = 0.67 \times 0.96 = 0.64$$

$$\frac{0.52 + 0.414 + 1.08 + 0.64}{4} = 0.664\% \times 66,708 = 443$$

Prospective Need: 443

Incl. add'l. reallocation: 443 X 1.2 = 532

Incl. allow. for vacancies: 532 X 1.03 = 548

Total Prospective Need: 548

Total Present Need by 1990: 99

Total Municipal Fair Share: 647

Table 18A

SOUTH BRUNSWICK

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
9,417	1,244,632	0.757
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
16,011	699,163	2.29
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$25,818	\$24,177	1.07

$$\frac{0.757 + 2.29}{2} = 1.52 \times 1.07 = 1.63$$

$$\frac{0.757 + 2.29 + 1.63}{3} = 1.559\% \times 35,014 = 546$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 546

Staged in three six-year periods: $546/3 = 182$

Incl. add'l. reallocation: $182 \times 1.2 = 218$

Incl. allow. for vacancies: $218 \times 1.03 = 225$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 182

Total Present Need by 1990: 407

Table 18B

SOUTH BRUNSWICK

Fair Share - Prospective Need

Commutershed: Mercer, Middlesex, Monmouth, and Somerset counties

New Mt. Laurel Households: 1 990 = Prospective Need = 50,910

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
9,417	488,035	1.93
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
16,011	500,211	3.20
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
533	16,118	3.31
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$25,818	\$24,205	1.09

$$\frac{1.93 + 3.20 + 3.31}{3} = 2.8 \times 1.09 = 3.05$$

$$\frac{1.93 + 3.20 + 3.31 + 3.05}{4} = 2.87\% \times 50,910 = 1,461$$

Prospective Need: 1,461

Incl. add'l. reallocation: 1,461 X 1.2 = 1,753

Incl. allow. for vacancies: 1,753 X 1.03 = 1,806

Total Prospective Need: 1,806

Total Present Need by 1990: 413

Total Municipal Fair Share: 2,219

Table 19A

SOUTH PLAINFIELD

Fair Share - Present Need

<u>1982 Municipal Employment</u>	<u>1982 11-County Employment</u>	<u>Percent</u>
14,605	1,244,623	1.173
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>11-County Growth Area in acres</u>	<u>Percent</u>
5,248	699,163	0.751
<u>Municipal Median Household Income (1979)</u>	<u>11-County Median Household Income (1979)</u>	<u>Ratio</u>
\$25,384	\$24,177	1.05

$$\frac{1.173 + 0.751}{2} = 0.962 \times 1.05 = 1.01$$

$$\frac{1.173 + 0.751 + 1.01}{3} = 0.978\% \times 35,014 = 342$$

Reallocated Excess Need in 11-County Region = 35,014 units

Municipal Share of Reallocated Excess: 342

Staged in three six-year periods: $342/3 = 114$

Incl. add'l. reallocation: $114 \times 1.2 = 137$

Incl. allow. for vacancies: $137 \times 1.03 = 141$

Indigenous Need is number of units in municipality lacking complete plumbing, overcrowded, or lacking adequate heating.

Indigenous Need: 139

Total Present Need by 1990: 280

Table 19B

SOUTH PLAINFIELD

Fair Share - Prospective Need

Commutershed: Essex, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Somerset, and Union counties

New Mt. Laurel Households: 1 990 = Prospective Need = 71,706

<u>1982 Municipal Employment</u>	<u>Commutershed Employment 1982</u>	<u>Percent</u>
14,605	931,012	1.57
<u>Municipal Growth Area (State Development Guide Plan) in acres</u>	<u>Commutershed Growth Area in acres</u>	<u>Percent</u>
5,248	743,287	0.706
<u>Municipal Employment Growth, 1972-82, Average Annual Increase</u>	<u>Commutershed Employment Growth, 1972-82, Average Annual Increase</u>	<u>Percent</u>
712	27,939	2.55
<u>Municipal Median Household Income (1979)</u>	<u>Commutershed Median Household Income (1979)</u>	<u>Ratio</u>
\$25,384	\$24,150	1.05

$$\frac{1.57 + 0.706 + 2.55}{3} = 1.61 \times 1.05 = 1.69$$

$$\frac{1.57 + 0.706 + 2.55 + 1.69}{4} = 1.638 \times 71,706 = 1,169$$

Prospective Need: 1,169

Incl. add'l. reallocation: 1,169 X 1.2 = 1,403

Incl. allow. for vacancies: 1,403 X 1.03 = 1,445

Total Prospective Need: 1,445

Total Present Need by 1990: 280

Total Municipal Fair Share: 1,725

Table 20A

Derivation of Median Income Levels for Housing Need Regions

<u>County</u>	<u>1983 Median Income (HUD)</u>	<u>1979 Total Families</u>	<u>Aggregate Family Income (\$000)</u>	<u>Regional Median Income, 1983</u>
Bergen	\$35,166	231,642	\$8,145,923	
Essex	31,500	215,344	6,783,336	
Hudson	22,600	144,185	3,258,581	
Hunterdon	33,100	22,932	759,049	
Middlesex	32,700	153,696	5,025,859	
Morris	31,500	106,186	3,344,859	
Passaic	26,800	116,977	3,134,984	
Somerset	31,500	53,790	1,694,385	
Sussex	29,200	30,747	897,812	
Union	31,500	136,375	4,295,813	
Warren	26,604	22,740	604,975	
<u>REGION</u>		1,234,614	37,945,576	\$30,735
Burlington	29,645	92,370	2,738,309	
Camden	26,772	123,146	3,296,865	
Gloucester	27,900	51,782	1,444,718	
Mercer	29,300	77,909	2,282,734	
<u>REGION</u>		345,207	9,762,626	\$28,280
Monmouth	31,600	129,943	4,106,199	
Ocean	24,100	98,351	2,370,259	
<u>REGION</u>		228,294	6,476,458	\$28,370
Atlantic	26,500	49,733	1,317,925	
Cape May	21,800	22,380	487,884	
Cumberland	22,600	33,993	768,242	
Salem	26,381	17,357	457,895	
<u>REGION</u>		123,463	3,031,946	\$24,560

Table 20B

Derivation of Median Income Levels for Housing Need Regions

<u>County</u>	<u>1983 Median Income (HUD)</u>	<u>1979 Median Family Income</u>	<u>Percent Increase</u>	<u>Imputed Percent Increase</u>	<u>Estimated 1983 Median Income</u>
Bergen		\$27,517		27.8	\$35,166
Essex	\$31,500*	19,931			
Hudson	22,600	17,659	28.0		
Hunterdon	33,100	26,618	24.4		
Middlesex	32,700	25,603	27.7		
Morris	31,500*	29,283			
Passaic	26,800	21,011	27.6		
Somerset	31,500*	29,172			
Sussex	29,200	23,530	24.1		
Union	31,500*	25,266			
Warren		21,412		24.25	26,604
Burlington		23,251		27.5	29,645
Camden		20,998		27.5	26,772
Gloucester		21,882		27.5	27,900
Mercer	29,300	22,972	27.5		
Monmouth	31,600	24,526	28.8		
Ocean	24,100	18,800	28.2		
Atlantic	26,500	13,238	100.2		
Cape May	21,800	17,042	27.9		
Cumberland	22,600	17,552	28.7		
Salem		20,498		28.7	26,381

*Median income for four counties comprising Newark SMSA, not individual counties.

Table 20C

1983 Median Family Income, by Low and Moderate Limits, by SMSA and County

SMSA/County	Median Family Income	Lower Income Classification	Income Limits by Family Size (HUD Programs)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Bergen	24,900	Low	10,000	11,400	12,800	14,250	15,400	16,650	17,650	18,800
		Moderate	15,250	17,400	19,550	21,750	23,100	24,450	25,850	27,200
Essex, Morris, Somerset, Union	31,500	Low	11,450	13,100	14,700	16,350	17,650	18,950	20,250	21,600
		Moderate	17,650	20,150	22,700	25,200	26,750	28,350	29,900	31,500
Hudson	22,600	Low	8,650	9,900	11,000	12,350	13,350	14,350	15,300	16,300
		Moderate	13,850	15,800	17,750	19,950	21,000	22,200	23,450	24,700
Hunterdon	33,100	Low	11,600	13,250	14,900	16,550	17,850	19,200	20,500	21,850
		Moderate	18,200	20,800	23,400	26,000	27,600	29,250	30,850	32,500
Mercer	29,300	Low	10,250	11,700	13,200	14,650	15,800	17,000	18,150	19,350
		Moderate	16,400	18,750	21,100	23,450	24,900	26,350	27,850	29,300
Middlesex	32,700	Low	11,450	13,100	14,700	16,350	17,650	18,850	20,250	21,600
		Moderate	18,200	21,800	23,400	26,000	27,600	28,250	30,850	32,500
Monmouth	31,600	Low	11,050	12,650	14,200	15,800	17,050	18,350	19,600	20,850
		Moderate	17,700	20,200	22,750	25,300	26,850	28,450	30,000	31,600
Passaic	26,800	Low	10,100	11,500	12,950	14,400	15,550	16,700	17,850	19,000
		Moderate	15,250	17,400	19,950	21,750	23,100	24,450	25,850	27,200
Sussex	29,200	Low	10,200	11,700	13,150	14,600	15,750	16,950	18,100	19,250
		Moderate	16,350	18,700	21,000	23,350	24,800	26,300	27,750	29,200
Warren	27,200	Low	9,500	10,900	12,250	13,600	14,700	15,800	16,850	17,950
		Moderate	15,250	17,400	19,600	21,750	23,100	24,500	25,850	27,200
Total Region		Low				14,447				
Combined Median	28,895	Moderate				23,084				

Source: United States Department of Housing & Urban Development, Newark Area Office. Income Limits for Programs Prepared 3/1/83.